

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

New Century Mortgage Securities LLC  
Exact Name of Registrant as Specified in Charter  
Form 8-K, December 17, 2004, Series 2004-4

1363871  
~~0002311644~~  
Registrant CIK Number  
333-119243

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



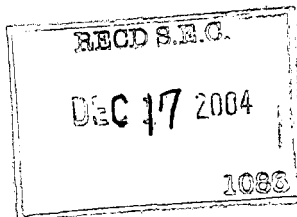
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FINANCIAL



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: December 17, 2004

NEW CENTURY MORTGAGE SECURITIES LLC

By:  \_\_\_\_\_

Name: KEVIN CLOYD  
Title: EXECUTIVE VICE PRESIDENT

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

**EXHIBIT INDEX**

| <u>Exhibit No.</u> | <u>Description</u>     | <u>Format</u> |
|--------------------|------------------------|---------------|
| 99.1               | Collateral Term Sheets | P*            |

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

Loan Balances \$

Loans without MI

|        | FICOs |           |             |             |             |             |             |
|--------|-------|-----------|-------------|-------------|-------------|-------------|-------------|
|        | <450  | 451-500   | 501-550     | 551-600     | 601-650     | 651-700     | 701-750     |
| <20    | -     | -         | 184,906     | 50,000      | 153,546     | -           | -           |
| 20-30  | -     | -         | 1,038,842   | 1,434,518   | 913,216     | 984,199     | 174,875     |
| 30-40  | -     | -         | 2,509,501   | 3,886,439   | 2,037,837   | 1,790,327   | 467,763     |
| 40-50  | -     | 119,000   | 7,686,835   | 10,737,761  | 10,097,777  | 3,326,234   | 508,549     |
| 50-60  | -     | 191,780   | 17,601,865  | 24,809,985  | 20,587,266  | 9,659,180   | 1,387,066   |
| 60-70  | -     | 414,041   | 48,706,607  | 66,499,955  | 45,389,652  | 22,246,982  | 7,885,146   |
| 70-80  | -     | 1,842,389 | 143,990,166 | 195,372,150 | 339,601,361 | 316,189,113 | 100,198,598 |
| 80-90  | -     | -         | 62,243,939  | 203,609,232 | 295,305,709 | 164,248,602 | 51,026,515  |
| 90-100 | -     | -         | 226,346     | 32,641,750  | 115,632,336 | 85,399,732  | 21,694,740  |
| >100   | -     | -         | -           | -           | -           | -           | -           |

Loans with MI

|        | FICOs |         |         |         |         |         |         |
|--------|-------|---------|---------|---------|---------|---------|---------|
|        | <450  | 451-500 | 501-550 | 551-600 | 601-650 | 651-700 | 701-750 |
| <20    | -     | -       | -       | -       | -       | -       | -       |
| 20-30  | -     | -       | -       | -       | -       | -       | -       |
| 30-40  | -     | -       | -       | -       | -       | -       | -       |
| 40-50  | -     | -       | -       | -       | -       | -       | -       |
| 50-60  | -     | -       | -       | -       | -       | -       | -       |
| 60-70  | -     | -       | -       | -       | -       | -       | -       |
| 70-80  | -     | -       | -       | -       | -       | -       | -       |
| 80-90  | -     | -       | -       | -       | -       | -       | -       |
| 90-100 | -     | -       | -       | -       | -       | -       | -       |
| >100   | -     | -       | -       | -       | -       | -       | -       |

Please provide a breakdown of dollar balances for each cell of the matrix for loans that fall within the appropriate category breakdown 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 the total balance of the pool. 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.

Loan Count

Loans without MI

|        | FICOs |         |         |         |         |         |         |
|--------|-------|---------|---------|---------|---------|---------|---------|
|        | <450  | 451-500 | 501-550 | 551-600 | 601-650 | 651-700 | 701-750 |
| <20    | 0     | 0       | 3       | 1       | 2       | 0       | 0       |
| 20-30  | 0     | 0       | 13      | 12      | 10      | 8       | 2       |
| 30-40  | 0     | 0       | 26      | 34      | 17      | 13      | 5       |
| 40-50  | 0     | 1       | 54      | 72      | 60      | 18      | 4       |
| 50-60  | 0     | 2       | 109     | 143     | 105     | 50      | 9       |
| 60-70  | 0     | 3       | 283     | 340     | 230     | 101     | 31      |
| 70-80  | 0     | 11      | 896     | 1076    | 1622    | 1338    | 404     |
| 80-90  | 0     | 0       | 391     | 997     | 1348    | 716     | 209     |
| 90-100 | 0     | 0       | 1       | 488     | 764     | 737     | 200     |
| >100   | 0     | 0       | 0       | 0       | 0       | 0       | 0       |

LTVs

Loans with MI

|        | FICOs |         |         |         |         |         |         |
|--------|-------|---------|---------|---------|---------|---------|---------|
|        | <450  | 451-500 | 501-550 | 551-600 | 601-650 | 651-700 | 701-750 |
| <20    | -     | -       | -       | -       | -       | -       | -       |
| 20-30  | -     | -       | -       | -       | -       | -       | -       |
| 30-40  | -     | -       | -       | -       | -       | -       | -       |
| 40-50  | -     | -       | -       | -       | -       | -       | -       |
| 50-60  | -     | -       | -       | -       | -       | -       | -       |
| 60-70  | -     | -       | -       | -       | -       | -       | -       |
| 70-80  | -     | -       | -       | -       | -       | -       | -       |
| 80-90  | -     | -       | -       | -       | -       | -       | -       |
| 90-100 | -     | -       | -       | -       | -       | -       | -       |
| >100   | -     | -       | -       | -       | -       | -       | -       |

LTVs

# NCHE104-4 All records

| Pool Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |        |               |         |            |        |        |       |     |     |          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|----------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI FICO |
| Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 11,352 | 1,808,123,587 | 72.67%  | 159,277.98 | 6.970% | 80.52% | 356   | 355 | 1   | 40.45%   |
| Non-Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 1,801  | 680,115,610   | 27.33   | 377,632.21 | 6.561  | 82.82  | 358   | 357 | 1   | 41.92    |
| Total:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85%   |
| AVG UPB: \$189,176.55<br>MIN UPB: \$19,706.06<br>MAX UPB: \$1,100,000.00<br>GROSS WAC: 6.8580469999%<br>MIN RATE: 4.500%<br>MAX RATE: 13.200%<br>MIN ORIG LTV: 9.43%<br>MAX ORIG LTV: 100.00%<br>MIN ORIG TERM: 120<br>MAX ORIG TERM: 360<br>MIN WAM: 118<br>MAX WAM: 360<br>% SP/UPD: 84.56%<br>% FULL/ALT: 47.44%<br>% CASHOUT: 55.16%<br>% BUYDOWN: 0.00%<br>% LTV > 80 NO MI: 42.23%<br>WALTV: 81.15%<br>% FICO > 679: 16.71%<br>% NO FICO: 0.00%<br>WA FICO: 625<br>% FIRST LIEN: 97.30%<br>% PREPAY PENALTY: 77.88%<br>CALIFORNIA %: 45.48%<br>NORTH CA. %: 16.12%<br>SOUTH CA. %: 29.35%<br>% Fixed: 10.05%<br>% Arm: 89.95%<br>% IO: 26.86% |        |               |         |            |        |        |       |     |     |          |

| Product Type                   | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI FICO |
|--------------------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|----------|
| 1 MONTH LIBOR - 120 MONTHS IO  | 50     | 19,601,692    | 0.79%   | 392,033.85 | 5.157% | 82.26% | 300   | 299 | 1   | 41.58%   |
| 10 YR FIXED                    | 3      | 211,961       | 0.01    | 70,653.53  | 6.927  | 75.51  | 120   | 120 | 0   | 40.02    |
| 15YR FXD                       | 184    | 15,783,891    | 0.63    | 85,782.02  | 7.380  | 72.69  | 180   | 179 | 1   | 38.33    |
| 20YR FXD                       | 861    | 37,639,013    | 1.51    | 43,715.46  | 9.841  | 94.40  | 240   | 238 | 2   | 40.87    |
| 2/6 MONTH LIBOR                | 7,786  | 1,482,432,072 | 59.58   | 190,397.13 | 6.939  | 80.59  | 360   | 359 | 1   | 40.54    |
| 2/6 MONTH LIBOR - 24 MONTHS IO | 2,161  | 604,428,275   | 24.29   | 279,698.42 | 6.338  | 82.43  | 360   | 359 | 1   | 41.73    |
| 30YR FXD                       | 1,486  | 196,344,729   | 7.89    | 132,129.70 | 7.597  | 79.80  | 360   | 359 | 1   | 40.96    |
| 3/6 MONTH LIBOR                | 458    | 87,454,418    | 3.51    | 190,948.51 | 6.671  | 79.94  | 360   | 359 | 1   | 40.18    |
| 3/6 MONTH LIBOR - 36 MONTHS IO | 164    | 44,343,146    | 1.78    | 270,385.04 | 6.373  | 81.96  | 360   | 359 | 1   | 40.53    |
| Total:                         | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85%   |
|                                |        |               |         |            |        |        |       |     |     | 625      |

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary, and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the certificates and supersedes all information contained in any collateral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.

# NCHE04-4 All records

| Original Balance              | COUNT  | OPB                | %       | AVG OPB      | WAC     | LTV    | OTRM | WAM | AGE | DTI    | PICO |
|-------------------------------|--------|--------------------|---------|--------------|---------|--------|------|-----|-----|--------|------|
| \$0.01 - \$25,000.00          | 97     | \$2,180,747.92     | 0.09%   | 22,481.94    | 10.481% | 99.96% | 234  | 232 | 2   | 40.40% | 633  |
| \$25,000.01 - \$50,000.00     | 818    | 31,930,637.75      | 1.28    | 39,035.01    | 10.247  | 93.35  | 260  | 258 | 2   | 40.21  | 626  |
| \$50,000.01 - \$75,000.00     | 1,326  | 82,505,707.70      | 3.31    | 62,221.50    | 8.674   | 84.03  | 346  | 345 | 1   | 37.85  | 608  |
| \$75,000.01 - \$100,000.00    | 1,382  | 121,523,550.48     | 4.88    | 87,933.10    | 7.662   | 81.02  | 354  | 353 | 1   | 38.26  | 610  |
| \$100,000.01 - \$125,000.00   | 1,339  | 150,931,874.76     | 6.06    | 112,719.85   | 7.140   | 79.89  | 357  | 356 | 1   | 38.80  | 611  |
| \$125,000.01 - \$150,000.00   | 1,141  | 156,713,078.48     | 6.29    | 137,347.13   | 7.082   | 79.71  | 357  | 356 | 1   | 39.36  | 613  |
| \$150,000.01 - \$175,000.00   | 1,023  | 166,235,971.21     | 6.68    | 162,498.51   | 6.932   | 79.22  | 358  | 357 | 1   | 39.60  | 613  |
| \$175,000.01 - \$200,000.00   | 1,006  | 189,653,757.99     | 7.62    | 188,522.62   | 6.888   | 79.12  | 359  | 358 | 1   | 40.60  | 618  |
| \$200,000.01 - \$225,000.00   | 775    | 165,519,370.28     | 6.65    | 213,573.38   | 6.812   | 80.14  | 358  | 357 | 1   | 40.41  | 621  |
| \$225,000.01 - \$250,000.00   | 703    | 167,122,153.79     | 6.71    | 237,727.10   | 6.760   | 80.16  | 359  | 358 | 1   | 40.80  | 626  |
| \$250,000.01 - \$275,000.00   | 661    | 173,588,972.85     | 6.96    | 262,267.74   | 6.592   | 80.29  | 360  | 359 | 1   | 41.60  | 623  |
| \$275,000.01 - \$300,000.00   | 586    | 168,598,916.63     | 6.77    | 287,711.46   | 6.593   | 80.69  | 360  | 359 | 1   | 41.32  | 624  |
| \$300,000.01 - \$325,000.00   | 472    | 147,884,653.67     | 5.94    | 337,692.51   | 6.525   | 82.13  | 359  | 358 | 1   | 43.30  | 637  |
| \$325,000.01 - \$350,000.00   | 370    | 124,946,229.18     | 5.02    | 361,381.06   | 6.436   | 82.24  | 359  | 358 | 1   | 42.11  | 638  |
| \$350,000.01 - \$375,000.00   | 318    | 114,919,178.37     | 4.62    | 438,677.45   | 6.517   | 81.90  | 359  | 358 | 1   | 42.72  | 636  |
| \$375,000.01 - \$400,000.00   | 309    | 119,926,746.48     | 4.82    | 412,888.36   | 6.497   | 83.53  | 358  | 357 | 1   | 41.30  | 641  |
| \$400,000.01 - \$425,000.00   | 176    | 72,668,350.54      | 2.92    | 463,592.62   | 6.491   | 84.12  | 359  | 358 | 1   | 40.98  | 645  |
| \$425,000.01 - \$450,000.00   | 161    | 70,627,068.91      | 2.84    | 489,988.73   | 6.531   | 82.18  | 359  | 357 | 1   | 42.51  | 636  |
| \$450,000.01 - \$475,000.00   | 108    | 50,068,002.98      | 2.01    | 537,970.17   | 6.485   | 82.42  | 360  | 359 | 1   | 42.51  | 634  |
| \$475,000.01 - \$500,000.00   | 134    | 65,658,489.86      | 2.64    | 515,380.22   | 6.333   | 80.97  | 357  | 356 | 1   | 41.62  | 642  |
| \$500,000.01 - \$525,000.00   | 55     | 28,345,911.95      | 1.14    | 588,359.92   | 6.204   | 83.35  | 355  | 354 | 1   | 43.86  | 630  |
| \$525,000.01 - \$550,000.00   | 47     | 25,284,598.00      | 1.02    | 616,240.41   | 6.218   | 79.94  | 353  | 351 | 1   | 38.88  | 638  |
| \$550,000.01 - \$575,000.00   | 28     | 15,684,069.35      | 0.63    | 643,622.52   | 6.454   | 78.15  | 353  | 352 | 1   | 36.97  | 644  |
| \$575,000.01 - \$600,000.00   | 39     | 22,946,037.00      | 0.92    | 671,000.00   | 6.767   | 81.63  | 360  | 359 | 1   | 49.67  | 667  |
| \$600,000.01 - \$625,000.00   | 16     | 9,859,846.57       | 0.40    | 692,559.55   | 6.252   | 78.29  | 360  | 358 | 2   | 35.47  | 633  |
| \$625,000.01 - \$650,000.00   | 25     | 16,090,563.00      | 0.65    | 717,050.00   | 6.630   | 85.37  | 360  | 358 | 2   | 39.42  | 663  |
| \$650,000.01 - \$675,000.00   | 3      | 2,013,000.00       | 0.08    | 744,607.14   | 6.247   | 76.25  | 360  | 359 | 1   | 43.36  | 657  |
| \$675,000.01 - \$700,000.00   | 11     | 7,618,155.00       | 0.31    | 762,500.00   | 5.631   | 66.17  | 360  | 358 | 2   | 56.31  | 664  |
| \$700,000.01 - \$725,000.00   | 7      | 5,019,350.00       | 0.20    | 800,000.00   | 7.150   | 78.05  | 360  | 360 | 0   | 23.63  | 619  |
| \$725,000.01 - \$750,000.00   | 7      | 5,212,250.00       | 0.21    | 850,000.00   | 6.200   | 77.98  | 360  | 360 | 0   | 39.52  | 621  |
| \$750,000.01 - \$775,000.00   | 2      | 1,525,000.00       | 0.06    | 893,550.00   | 5.855   | 76.55  | 360  | 359 | 1   | 40.10  | 688  |
| \$775,000.01 - \$800,000.00   | 1      | 800,000.00         | 0.03    | 1,000,000.00 | 5.875   | 80.00  | 360  | 360 | 0   | 35.89  | 766  |
| \$800,000.01 - \$825,000.00   | 1      | 850,000.00         | 0.03    |              |         |        |      |     |     |        |      |
| \$825,000.01 - \$850,000.00   | 1      | 850,000.00         | 0.03    |              |         |        |      |     |     |        |      |
| \$850,000.01 - \$875,000.00   | 1      | 850,000.00         | 0.03    |              |         |        |      |     |     |        |      |
| \$875,000.01 - \$900,000.00   | 4      | 3,574,200.00       | 0.14    |              |         |        |      |     |     |        |      |
| \$900,000.01 - \$925,000.00   | 1      | 1,000,000.00       | 0.04    |              |         |        |      |     |     |        |      |
| \$925,000.01 - \$1,000,000.00 | 1      | 1,000,000.00       | 0.04    |              |         |        |      |     |     |        |      |
| \$1,000,000.01 >=             | 1      | 1,100,000.00       | 0.04    |              |         |        |      |     |     |        |      |
| Total:                        | 13,153 | \$2,489,896,440.70 | 100.00% | 189,302.55   | 6.858%  | 81.15% | 357  | 355 | 1   | 40.85% | 625  |
| Minimum: \$20,000.00          |        |                    |         |              |         |        |      |     |     |        |      |
| Maximum: \$1,100,000.00       |        |                    |         |              |         |        |      |     |     |        |      |

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# NCHET04-4 All records

| Unpaid Balance                | COUNT  | UPB                | %       | AVG UPB      | WAC     | LTV    | OTERM | WAM | AGE | DTI    | PICO |
|-------------------------------|--------|--------------------|---------|--------------|---------|--------|-------|-----|-----|--------|------|
| \$0.01 - \$25,000.00          | 97     | \$2,174,885.54     | 0.09%   | 22,421.50    | 10.481% | 99.96% | 234   | 232 | 2   | 40.39% | 633  |
| \$25,000.01 - \$50,000.00     | 819    | 31,970,795.52      | 1.28    | 38,975.33    | 10.242  | 93.26  | 260   | 258 | 2   | 40.21  | 626  |
| \$50,000.01 - \$75,000.00     | 1,329  | 82,676,336.97      | 3.32    | 62,209.43    | 8.670   | 83.94  | 346   | 345 | 1   | 37.89  | 608  |
| \$75,000.01 - \$100,000.00    | 1,379  | 121,226,198.01     | 4.87    | 87,908.77    | 7.663   | 81.10  | 354   | 353 | 1   | 38.24  | 611  |
| \$100,000.01 - \$125,000.00   | 1,339  | 150,845,929.81     | 6.06    | 112,655.66   | 7.141   | 79.89  | 357   | 356 | 1   | 38.77  | 610  |
| \$125,000.01 - \$150,000.00   | 1,142  | 156,780,758.07     | 6.30    | 137,286.13   | 7.079   | 79.69  | 357   | 356 | 1   | 39.37  | 613  |
| \$150,000.01 - \$175,000.00   | 1,021  | 165,780,846.29     | 6.66    | 162,416.11   | 6.933   | 79.23  | 358   | 358 | 1   | 39.71  | 613  |
| \$175,000.01 - \$200,000.00   | 1,008  | 189,936,250.36     | 7.63    | 188,428.82   | 6.888   | 79.12  | 359   | 358 | 1   | 40.60  | 618  |
| \$200,000.01 - \$225,000.00   | 776    | 165,685,291.78     | 6.66    | 213,511.97   | 6.815   | 80.16  | 358   | 357 | 1   | 40.40  | 621  |
| \$225,000.01 - \$250,000.00   | 703    | 167,092,858.28     | 6.72    | 237,685.43   | 6.756   | 80.09  | 359   | 358 | 1   | 40.78  | 626  |
| \$250,000.01 - \$275,000.00   | 661    | 173,328,089.88     | 6.97    | 262,221.01   | 6.593   | 80.37  | 360   | 359 | 1   | 41.64  | 624  |
| \$275,000.01 - \$300,000.00   | 583    | 167,664,329.95     | 6.74    | 287,588.90   | 6.593   | 80.66  | 360   | 359 | 1   | 42.31  | 624  |
| \$300,000.01 - \$325,000.00   | 472    | 147,796,272.16     | 5.94    | 313,127.70   | 6.526   | 81.75  | 359   | 358 | 1   | 42.09  | 631  |
| \$325,000.01 - \$350,000.00   | 374    | 126,270,702.16     | 5.07    | 337,622.20   | 6.529   | 82.17  | 359   | 358 | 1   | 43.23  | 637  |
| \$350,000.01 - \$375,000.00   | 315    | 113,827,402.70     | 4.57    | 361,356.83   | 6.431   | 82.23  | 359   | 358 | 1   | 42.17  | 638  |
| \$375,000.01 - \$400,000.00   | 308    | 119,492,895.46     | 4.80    | 387,963.95   | 6.516   | 81.86  | 359   | 358 | 1   | 42.73  | 636  |
| \$400,000.01 - \$425,000.00   | 176    | 72,626,400.19      | 2.92    | 412,650.00   | 6.497   | 84.38  | 357   | 356 | 1   | 41.30  | 641  |
| \$425,000.01 - \$450,000.00   | 161    | 70,584,473.98      | 2.84    | 438,412.88   | 6.530   | 84.38  | 357   | 356 | 1   | 41.59  | 636  |
| \$450,000.01 - \$475,000.00   | 108    | 50,039,614.72      | 2.01    | 463,329.77   | 6.491   | 84.12  | 359   | 358 | 1   | 40.98  | 645  |
| \$475,000.01 - \$500,000.00   | 134    | 65,617,883.10      | 2.64    | 489,685.69   | 6.531   | 82.18  | 359   | 357 | 1   | 42.51  | 636  |
| \$500,000.01 - \$525,000.00   | 56     | 28,850,162.01      | 1.16    | 515,181.46   | 6.339   | 81.04  | 357   | 356 | 1   | 39.95  | 650  |
| \$525,000.01 - \$550,000.00   | 46     | 24,739,161.80      | 0.99    | 537,807.87   | 6.480   | 82.36  | 360   | 359 | 1   | 42.59  | 634  |
| \$550,000.01 - \$575,000.00   | 29     | 16,253,328.89      | 0.65    | 560,459.62   | 6.211   | 83.61  | 354   | 353 | 1   | 41.32  | 640  |
| \$575,000.01 - \$600,000.00   | 38     | 22,358,098.56      | 0.90    | 588,371.01   | 6.394   | 83.44  | 355   | 354 | 1   | 44.14  | 631  |
| \$600,000.01 - \$625,000.00   | 16     | 9,854,093.38       | 0.40    | 615,880.84   | 6.218   | 79.94  | 352   | 351 | 1   | 38.88  | 638  |
| \$625,000.01 - \$650,000.00   | 25     | 16,085,922.13      | 0.65    | 643,436.89   | 6.454   | 78.15  | 353   | 352 | 1   | 36.97  | 644  |
| \$650,000.01 - \$675,000.00   | 3      | 2,011,873.19       | 0.08    | 670,624.40   | 6.767   | 81.63  | 360   | 359 | 1   | 49.67  | 667  |
| \$675,000.01 - \$700,000.00   | 11     | 7,602,831.90       | 0.31    | 691,166.54   | 6.253   | 78.31  | 360   | 358 | 2   | 35.49  | 633  |
| \$700,000.01 - \$725,000.00   | 7      | 5,014,244.89       | 0.20    | 716,320.70   | 6.631   | 85.38  | 360   | 358 | 2   | 39.41  | 663  |
| \$725,000.01 - \$750,000.00   | 2      | 5,209,902.14       | 0.21    | 744,271.73   | 6.247   | 76.25  | 360   | 359 | 1   | 43.35  | 657  |
| \$750,000.01 - \$775,000.00   | 1      | 1,522,627.79       | 0.06    | 761,313.90   | 5.631   | 66.17  | 360   | 358 | 2   | 56.31  | 664  |
| \$775,000.01 - \$800,000.00   | 1      | 800,000.00         | 0.03    | 800,000.00   | 7.150   | 78.05  | 360   | 360 | 0   | 23.63  | 619  |
| \$800,000.01 - \$825,000.00   | 1      | 850,000.00         | 0.03    | 850,000.00   | 6.200   | 77.98  | 360   | 360 | 0   | 39.52  | 621  |
| \$825,000.01 - \$850,000.00   | 4      | 3,572,735.13       | 0.14    | 893,183.78   | 5.855   | 76.54  | 360   | 359 | 1   | 40.10  | 688  |
| \$850,000.01 - \$875,000.00   | 1      | 1,000,000.00       | 0.04    | 1,000,000.00 | 5.990   | 78.13  | 360   | 360 | 0   | 46.66  | 658  |
| \$875,000.01 - \$1,000,000.00 | 1      | 1,100,000.00       | 0.04    | 1,100,000.00 | 5.875   | 80.00  | 360   | 360 | 0   | 35.89  | 766  |
| \$1,000,000.01 >=             | 1      | 1,100,000.00       | 0.04    | 1,100,000.00 | 5.875   | 80.00  | 360   | 360 | 0   | 35.89  | 766  |
| Total:                        | 13,153 | \$2,488,239,196.74 | 100.00% | 189,176.55   | 6.858%  | 81.15% | 357   | 355 | 1   | 40.85% | 625  |
| Minimum: \$19,706.06          |        |                    |         |              |         |        |       |     |     |        |      |
| Maximum: \$1,100,000.00       |        |                    |         |              |         |        |       |     |     |        |      |

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| Gross Rate        | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | PICO |
|-------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 4.001% - 4.500%   | 1      | 340,000       | 0.01%   | 340,000.00 | 4.500% | 56.20% | 360   | 353 | 7   | 54.62% | 697  |
| 4.501% - 5.000%   | 118    | 34,194,949    | 1.37    | 289,787.71 | 4.955  | 76.27  | 345   | 344 | 1   | 41.22  | 674  |
| 5.001% - 5.500%   | 602    | 156,824,332   | 6.30    | 260,505.54 | 5.344  | 78.22  | 356   | 355 | 1   | 41.20  | 654  |
| 5.501% - 6.000%   | 1,849  | 454,895,339   | 18.28   | 246,022.36 | 5.858  | 78.53  | 358   | 356 | 1   | 41.35  | 644  |
| 6.001% - 6.500%   | 2,112  | 488,920,671   | 19.65   | 231,496.53 | 6.308  | 80.14  | 359   | 358 | 1   | 41.22  | 639  |
| 6.501% - 7.000%   | 2,368  | 507,057,274   | 20.38   | 214,128.92 | 6.792  | 81.25  | 359   | 358 | 1   | 40.92  | 627  |
| 7.001% - 7.500%   | 1,511  | 295,770,508   | 11.89   | 195,744.88 | 7.288  | 82.90  | 359   | 358 | 1   | 40.18  | 613  |
| 7.501% - 8.000%   | 1,397  | 235,994,051   | 9.48    | 168,929.17 | 7.777  | 83.55  | 358   | 357 | 1   | 39.88  | 599  |
| 8.001% - 8.500%   | 784    | 113,817,970   | 4.57    | 145,175.98 | 8.289  | 82.63  | 358   | 357 | 1   | 40.28  | 580  |
| 8.501% - 9.000%   | 636    | 80,703,485    | 3.24    | 126,892.27 | 8.790  | 81.85  | 357   | 356 | 1   | 40.05  | 567  |
| 9.001% - 9.500%   | 359    | 34,140,749    | 1.37    | 95,099.58  | 9.297  | 82.97  | 349   | 347 | 1   | 39.62  | 581  |
| 9.501% - 10.000%  | 370    | 28,034,215    | 1.13    | 75,768.15  | 9.786  | 83.76  | 334   | 333 | 1   | 41.20  | 577  |
| 10.001% - 10.500% | 385    | 22,875,009    | 0.92    | 59,415.61  | 10.253 | 93.83  | 321   | 319 | 2   | 41.40  | 645  |
| 10.501% - 11.000% | 214    | 12,283,870    | 0.49    | 57,401.26  | 10.823 | 95.01  | 313   | 312 | 1   | 42.03  | 616  |
| 11.001% - 11.500% | 225    | 12,075,159    | 0.49    | 53,667.37  | 11.263 | 96.01  | 310   | 309 | 1   | 42.77  | 602  |
| 11.501% - 12.000% | 154    | 7,264,962     | 0.29    | 47,175.08  | 11.746 | 98.25  | 299   | 297 | 2   | 42.38  | 594  |
| 12.001% - 12.500% | 52     | 2,353,778     | 0.09    | 45,264.96  | 12.242 | 98.93  | 290   | 288 | 2   | 41.94  | 589  |
| 12.501% - 13.000% | 13     | 559,027       | 0.02    | 43,002.10  | 12.718 | 97.91  | 293   | 291 | 2   | 43.52  | 601  |
| 13.001% - 13.500% | 3      | 133,849       | 0.01    | 44,616.26  | 13.165 | 100.00 | 240   | 239 | 1   | 44.62  | 587  |
| Total:            | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |
| Minimum: 4.500%   |        |               |         |            |        |        |       |     |     |        |      |
| Maximum: 13.200%  |        |               |         |            |        |        |       |     |     |        |      |

| Original Term to Maturity | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | PICO |
|---------------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 120                       | 3      | 211,961       | 0.01%   | 70,653.53  | 6.927% | 75.51% | 120   | 120 | 0   | 40.02% | 663  |
| 180                       | 184    | 15,783,891    | 0.63    | 85,782.02  | 7.380  | 72.69  | 180   | 179 | 1   | 38.33  | 619  |
| 240                       | 861    | 37,639,013    | 1.51    | 43,715.46  | 9.841  | 94.40  | 240   | 238 | 2   | 40.87  | 636  |
| 300                       | 55     | 20,056,520    | 0.81    | 364,660.37 | 5.194  | 82.01  | 300   | 299 | 1   | 41.67  | 722  |
| 360                       | 12,050 | 2,414,548,012 | 97.04   | 200,377.43 | 6.822  | 80.99  | 360   | 359 | 1   | 40.86  | 624  |
| Total:                    | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |
| Minimum: 120              |        |               |         |            |        |        |       |     |     |        |      |
| Maximum: 360              |        |               |         |            |        |        |       |     |     |        |      |

| Remaining Term to Stated Maturity | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | PICO |
|-----------------------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| <= 120                            | 3      | 211,961       | 0.01%   | 70,653.53  | 6.927% | 75.51% | 120   | 120 | 0   | 40.02% | 663  |
| 121 - 180                         | 184    | 15,783,891    | 0.63    | 85,782.02  | 7.380  | 72.69  | 180   | 179 | 1   | 38.33  | 619  |
| 181 - 240                         | 861    | 37,639,013    | 1.51    | 43,715.46  | 9.841  | 94.40  | 240   | 238 | 2   | 40.87  | 636  |
| 241 - 300                         | 55     | 20,056,520    | 0.81    | 364,660.37 | 5.194  | 82.01  | 300   | 299 | 1   | 41.67  | 722  |
| 301 - 360                         | 12,050 | 2,414,548,012 | 97.04   | 200,377.43 | 6.822  | 80.99  | 360   | 359 | 1   | 40.86  | 624  |
| Total:                            | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |
| Minimum: 118                      |        |               |         |            |        |        |       |     |     |        |      |
| Maximum: 360                      |        |               |         |            |        |        |       |     |     |        |      |

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# NCHET04-4 All records

| Seasoning   | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0           | 3,536  | 610,597,091   | 24.54%  | 172,680.17 | 7.012% | 80.20% | 355   | 355 | 0   | 39.98% | 621  |
| 1           | 6,568  | 1,299,945,106 | 52.24   | 197,921.00 | 6.778  | 81.01  | 358   | 357 | 1   | 40.90  | 621  |
| 2           | 2,200  | 442,986,584   | 17.80   | 201,357.54 | 6.770  | 81.75  | 357   | 355 | 2   | 41.64  | 633  |
| 3           | 573    | 87,486,930    | 3.52    | 152,682.25 | 7.348  | 84.63  | 349   | 346 | 3   | 42.09  | 652  |
| 4           | 58     | 9,772,417     | 0.39    | 168,489.94 | 7.106  | 83.00  | 353   | 349 | 4   | 41.44  | 639  |
| 5           | 78     | 17,030,294    | 0.68    | 218,337.11 | 6.934  | 84.72  | 349   | 344 | 5   | 40.49  | 645  |
| 6           | 60     | 9,639,555     | 0.39    | 160,659.24 | 7.110  | 87.36  | 352   | 346 | 6   | 41.87  | 655  |
| 7           | 43     | 6,808,170     | 0.27    | 158,329.53 | 6.550  | 85.86  | 354   | 347 | 7   | 38.68  | 669  |
| 8           | 25     | 3,168,651     | 0.13    | 126,746.02 | 7.165  | 85.93  | 338   | 330 | 8   | 41.67  | 624  |
| 9           | 3      | 564,774       | 0.02    | 70,596.76  | 8.993  | 88.03  | 303   | 294 | 9   | 44.75  | 631  |
| 10          | 3      | 124,239       | 0.00    | 41,412.86  | 8.880  | 88.56  | 307   | 297 | 10  | 28.62  | 580  |
| 11          | 1      | 115,387       | 0.00    | 115,387.26 | 6.300  | 75.00  | 360   | 349 | 11  | 36.37  | 558  |
| Total:      | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |
| Minimum: 0  |        |               |         |            |        |        |       |     |     |        |      |
| Maximum: 11 |        |               |         |            |        |        |       |     |     |        |      |

| DTI               | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| <= 0.000%         | 3      | 380,632       | 0.02%   | 126,877.33 | 7.624% | 87.37% | 360   | 360 | 0   | 0.00%  | 651  |
| 0.001% - 1.000%   | 1      | 489,511       | 0.02    | 489,511.27 | 5.990  | 68.06  | 360   | 359 | 1   | 0.49   | 618  |
| 1.001% - 6.000%   | 6      | 1,363,094     | 0.05    | 227,182.32 | 6.666  | 83.28  | 360   | 359 | 1   | 3.19   | 630  |
| 6.001% - 11.000%  | 31     | 4,870,650     | 0.20    | 157,117.73 | 7.005  | 82.35  | 359   | 357 | 1   | 8.62   | 622  |
| 11.001% - 16.000% | 127    | 19,814,026    | 0.80    | 156,015.95 | 7.085  | 79.39  | 356   | 354 | 1   | 14.03  | 630  |
| 16.001% - 21.000% | 295    | 41,976,248    | 1.69    | 142,292.37 | 7.094  | 78.11  | 354   | 353 | 1   | 18.77  | 623  |
| 21.001% - 26.000% | 613    | 94,590,257    | 3.80    | 154,307.11 | 6.925  | 77.78  | 356   | 355 | 1   | 23.83  | 616  |
| 26.001% - 31.000% | 1,007  | 158,691,199   | 6.38    | 157,588.08 | 6.879  | 79.76  | 357   | 356 | 1   | 28.79  | 616  |
| 31.001% - 36.000% | 1,607  | 285,356,680   | 11.47   | 177,571.05 | 6.867  | 80.69  | 356   | 355 | 1   | 33.68  | 623  |
| 36.001% - 41.000% | 2,345  | 447,684,963   | 17.99   | 190,910.43 | 6.853  | 81.48  | 357   | 356 | 1   | 38.70  | 629  |
| 41.001% - 46.000% | 3,097  | 623,915,954   | 25.07   | 201,458.17 | 6.836  | 81.91  | 357   | 356 | 1   | 43.65  | 632  |
| 46.001% - 51.000% | 3,597  | 722,587,903   | 29.04   | 200,886.27 | 6.850  | 82.69  | 357   | 355 | 1   | 48.29  | 625  |
| 51.001% - 56.000% | 408    | 82,416,018    | 3.31    | 202,000.04 | 6.841  | 70.73  | 357   | 356 | 1   | 53.17  | 590  |
| 56.001% - 61.000% | 15     | 3,347,969     | 0.13    | 223,197.95 | 6.193  | 67.67  | 360   | 359 | 1   | 57.18  | 596  |
| 61.001% - 66.000% | 1      | 754,093       | 0.03    | 754,092.82 | 5.000  | 68.21  | 360   | 359 | 1   | 61.90  | 739  |
| Total:            | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |
| Minimum: 0.00%    |        |               |         |            |        |        |       |     |     |        |      |
| Maximum: 61.90%   |        |               |         |            |        |        |       |     |     |        |      |

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# NCHE04-4 All records

| FICO Scores | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 500 - 509   | 300    | 48,799,764    | 1.96%   | 167,665.88 | 8.333% | 73.62% | 359   | 358 | 1   | 42.79% | 505  |
| 510 - 519   | 328    | 51,207,500    | 2.06    | 156,120.43 | 8.327  | 72.54  | 359   | 358 | 1   | 40.79  | 515  |
| 520 - 529   | 384    | 58,566,180    | 2.35    | 152,516.09 | 8.159  | 74.76  | 359   | 358 | 1   | 41.10  | 525  |
| 530 - 539   | 341    | 57,988,741    | 2.33    | 170,054.96 | 7.660  | 75.87  | 358   | 357 | 1   | 41.19  | 535  |
| 540 - 549   | 384    | 58,550,032    | 2.35    | 152,474.04 | 7.706  | 75.93  | 359   | 358 | 1   | 40.51  | 545  |
| 550 - 559   | 502    | 85,871,932    | 3.45    | 171,059.63 | 7.185  | 77.27  | 358   | 358 | 1   | 39.68  | 554  |
| 560 - 569   | 475    | 86,249,478    | 3.47    | 181,577.85 | 7.072  | 77.08  | 358   | 358 | 1   | 40.02  | 564  |
| 570 - 579   | 460    | 85,316,347    | 3.43    | 185,470.32 | 6.951  | 77.51  | 357   | 356 | 1   | 40.62  | 574  |
| 580 - 589   | 875    | 142,018,973   | 5.71    | 162,307.40 | 7.018  | 81.51  | 354   | 353 | 1   | 40.91  | 584  |
| 590 - 599   | 829    | 136,160,564   | 5.47    | 164,246.76 | 7.009  | 80.83  | 353   | 352 | 1   | 40.86  | 595  |
| 600 - 609   | 793    | 153,640,770   | 6.17    | 193,746.24 | 6.657  | 80.96  | 355   | 354 | 1   | 40.40  | 605  |
| 610 - 619   | 761    | 149,421,297   | 6.01    | 196,348.62 | 6.662  | 81.99  | 358   | 357 | 1   | 40.60  | 615  |
| 620 - 629   | 900    | 185,064,025   | 7.44    | 205,626.69 | 6.654  | 83.30  | 358   | 356 | 1   | 40.48  | 624  |
| 630 - 639   | 793    | 156,009,743   | 6.27    | 196,733.60 | 6.673  | 83.46  | 358   | 356 | 1   | 40.44  | 635  |
| 640 - 649   | 903    | 184,683,765   | 7.42    | 204,522.44 | 6.649  | 82.91  | 358   | 357 | 1   | 41.38  | 644  |
| 650 - 659   | 864    | 171,678,573   | 6.90    | 198,702.05 | 6.664  | 83.25  | 357   | 356 | 1   | 40.98  | 654  |
| 660 - 669   | 733    | 143,225,212   | 5.76    | 195,395.92 | 6.667  | 82.78  | 357   | 356 | 1   | 41.54  | 664  |
| 670 - 679   | 553    | 118,005,470   | 4.74    | 213,391.45 | 6.547  | 83.77  | 357   | 356 | 1   | 41.73  | 674  |
| 680 - 689   | 520    | 106,966,548   | 4.30    | 205,704.90 | 6.553  | 83.05  | 355   | 354 | 1   | 41.02  | 684  |
| 690 - 699   | 362    | 73,018,083    | 2.93    | 201,707.41 | 6.543  | 82.43  | 355   | 354 | 1   | 40.68  | 694  |
| 700 - 709   | 253    | 52,634,947    | 2.12    | 208,043.27 | 6.543  | 82.77  | 354   | 353 | 1   | 40.47  | 705  |
| 710 - 719   | 217    | 49,485,249    | 1.99    | 228,042.62 | 6.421  | 82.73  | 354   | 353 | 1   | 40.67  | 714  |
| 720 - 729   | 182    | 39,686,746    | 1.59    | 218,059.04 | 6.453  | 83.26  | 353   | 352 | 1   | 41.87  | 724  |
| 730 - 739   | 136    | 25,349,922    | 1.02    | 186,396.48 | 6.439  | 82.66  | 352   | 351 | 1   | 40.62  | 735  |
| 740 - 749   | 98     | 20,776,482    | 0.83    | 212,004.92 | 6.422  | 82.99  | 351   | 349 | 1   | 40.67  | 745  |
| 750 - 759   | 66     | 13,251,574    | 0.53    | 200,781.42 | 6.439  | 84.59  | 350   | 348 | 1   | 39.83  | 754  |
| 760 - 769   | 50     | 14,037,657    | 0.56    | 280,753.15 | 6.294  | 80.63  | 356   | 355 | 1   | 41.71  | 764  |
| 770 - 779   | 44     | 9,737,470     | 0.39    | 221,306.13 | 6.393  | 84.63  | 348   | 347 | 1   | 40.15  | 774  |
| 780 - 789   | 24     | 6,880,407     | 0.28    | 186,683.61 | 6.160  | 82.08  | 352   | 351 | 1   | 42.94  | 784  |
| 790 - 799   | 12     | 2,265,962     | 0.09    | 188,830.13 | 6.163  | 78.22  | 352   | 351 | 1   | 33.94  | 793  |
| 800 - 809   | 9      | 1,548,921     | 0.06    | 172,102.35 | 6.876  | 86.33  | 360   | 359 | 1   | 33.60  | 804  |
| 810 - 819   | 2      | 140,867       | 0.01    | 70,433.37  | 6.411  | 50.26  | 360   | 359 | 1   | 49.25  | 815  |
| Total:      | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of the affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary, and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and superseded all information contained in any collateral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.

# NCHET04-4 All records

| Loan to Value Ratio    | COUNT         | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------|---------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 5.01% - 10.00%         | 1             | 50,000               | 0.00%          | 50,000.00         | 6.750%        | 9.43%         | 360        | 360        | 0        | 24.47%        | 544        |
| 10.01% - 15.00%        | 1             | 53,746               | 0.00           | 53,745.92         | 5.950         | 11.70         | 360        | 359        | 1        | 45.36         | 626        |
| 15.01% - 20.00%        | 5             | 349,628              | 0.01           | 69,925.70         | 6.836         | 17.82         | 360        | 359        | 1        | 36.93         | 611        |
| 20.01% - 25.00%        | 16            | 1,430,725            | 0.06           | 89,420.32         | 6.602         | 23.57         | 360        | 359        | 1        | 43.41         | 594        |
| 25.01% - 30.00%        | 29            | 3,094,925            | 0.12           | 106,721.56        | 7.040         | 27.57         | 339        | 339        | 1        | 39.83         | 601        |
| 30.01% - 35.00%        | 28            | 3,185,037            | 0.13           | 113,751.31        | 6.837         | 32.35         | 348        | 347        | 1        | 36.87         | 595        |
| 35.01% - 40.00%        | 68            | 7,671,536            | 0.31           | 112,816.70        | 6.772         | 37.76         | 348        | 347        | 1        | 35.86         | 600        |
| 40.01% - 45.00%        | 62            | 8,335,531            | 0.33           | 134,444.04        | 6.680         | 43.01         | 347        | 346        | 1        | 37.27         | 584        |
| 45.01% - 50.00%        | 149           | 24,504,356           | 0.98           | 164,458.76        | 6.581         | 48.11         | 353        | 352        | 1        | 38.57         | 594        |
| 50.01% - 55.00%        | 153           | 25,873,888           | 1.04           | 169,110.38        | 6.724         | 52.73         | 353        | 352        | 1        | 39.23         | 595        |
| 55.01% - 60.00%        | 271           | 49,215,825           | 1.98           | 181,608.21        | 6.666         | 57.84         | 358        | 357        | 1        | 38.70         | 594        |
| 60.01% - 65.00%        | 433           | 83,604,519           | 3.36           | 193,082.03        | 6.632         | 63.35         | 356        | 355        | 1        | 40.76         | 596        |
| 65.01% - 70.00%        | 562           | 109,919,819          | 4.42           | 195,586.87        | 6.895         | 68.67         | 356        | 356        | 1        | 40.47         | 592        |
| 70.01% - 75.00%        | 833           | 159,407,695          | 6.41           | 191,365.78        | 7.007         | 74.07         | 358        | 357        | 1        | 40.99         | 585        |
| 75.01% - 80.00%        | 4,594         | 960,835,052          | 38.62          | 209,149.99        | 6.517         | 79.79         | 359        | 358        | 1        | 41.27         | 636        |
| 80.01% - 85.00%        | 1,458         | 309,184,959          | 12.43          | 212,061.01        | 6.765         | 84.35         | 356        | 355        | 1        | 40.21         | 610        |
| 85.01% - 90.00%        | 2,253         | 481,547,461          | 19.35          | 213,736.11        | 6.992         | 89.67         | 359        | 358        | 1        | 40.72         | 634        |
| 90.01% - 95.00%        | 791           | 178,260,680          | 7.16           | 225,361.16        | 7.089         | 94.82         | 360        | 359        | 1        | 41.19         | 645        |
| 95.01% - 100.00%       | 1,446         | 81,713,816           | 3.28           | 56,510.25         | 10.083        | 99.96         | 314        | 313        | 2        | 42.10         | 651        |
| <b>Total:</b>          | <b>13,153</b> | <b>2,488,239,197</b> | <b>100.00%</b> | <b>189,176.55</b> | <b>6.858%</b> | <b>81.15%</b> | <b>357</b> | <b>355</b> | <b>1</b> | <b>40.85%</b> | <b>625</b> |
| <b>Minimum: 9.43</b>   |               |                      |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 100.00</b> |               |                      |                |                   |               |               |            |            |          |               |            |

| Combined Loan To Value Ratio | COUNT         | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|---------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 5.01% - 10.00%               | 1             | 50,000               | 0.00%          | 50,000.00         | 6.750%        | 9.43%         | 360        | 360        | 0        | 24.47%        | 544        |
| 10.01% - 15.00%              | 1             | 53,746               | 0.00           | 53,745.92         | 5.950         | 11.70         | 360        | 359        | 1        | 45.36         | 626        |
| 15.01% - 20.00%              | 5             | 349,628              | 0.01           | 69,925.70         | 6.836         | 17.82         | 360        | 359        | 1        | 36.93         | 611        |
| 20.01% - 25.00%              | 16            | 1,430,725            | 0.06           | 89,420.32         | 6.602         | 23.57         | 360        | 359        | 1        | 43.41         | 594        |
| 25.01% - 30.00%              | 29            | 3,094,925            | 0.12           | 106,721.56        | 7.040         | 27.57         | 339        | 339        | 1        | 39.83         | 601        |
| 30.01% - 35.00%              | 28            | 3,185,037            | 0.13           | 113,751.31        | 6.837         | 32.35         | 348        | 347        | 1        | 36.87         | 595        |
| 35.01% - 40.00%              | 68            | 7,671,536            | 0.31           | 112,816.70        | 6.772         | 37.76         | 348        | 347        | 1        | 35.86         | 600        |
| 40.01% - 45.00%              | 61            | 8,160,531            | 0.33           | 133,779.19        | 6.690         | 43.05         | 347        | 346        | 1        | 36.98         | 585        |
| 45.01% - 50.00%              | 148           | 24,429,432           | 0.98           | 165,063.73        | 6.583         | 48.11         | 353        | 352        | 1        | 38.54         | 594        |
| 50.01% - 55.00%              | 151           | 25,504,201           | 1.02           | 168,901.99        | 6.722         | 52.72         | 353        | 352        | 1        | 39.23         | 594        |
| 55.01% - 60.00%              | 266           | 48,463,805           | 1.95           | 182,194.76        | 6.667         | 57.82         | 358        | 357        | 1        | 38.75         | 594        |
| 60.01% - 65.00%              | 432           | 83,401,311           | 3.35           | 193,058.59        | 6.628         | 63.30         | 356        | 355        | 1        | 40.69         | 596        |
| 65.01% - 70.00%              | 552           | 107,262,954          | 4.31           | 194,316.95        | 6.905         | 68.67         | 356        | 356        | 1        | 40.35         | 591        |
| 70.01% - 75.00%              | 791           | 154,547,485          | 6.21           | 195,382.41        | 7.003         | 74.00         | 358        | 357        | 1        | 41.05         | 584        |
| 75.01% - 80.00%              | 1,750         | 335,789,770          | 13.50          | 191,879.87        | 6.956         | 79.37         | 357        | 356        | 1        | 39.31         | 597        |
| 80.01% - 85.00%              | 1,348         | 287,578,265          | 11.56          | 213,336.99        | 6.768         | 84.28         | 357        | 356        | 1        | 40.04         | 607        |
| 85.01% - 90.00%              | 2,197         | 475,129,547          | 19.10          | 216,262.88        | 6.979         | 89.48         | 359        | 358        | 1        | 40.69         | 634        |
| 90.01% - 95.00%              | 944           | 203,384,608          | 8.17           | 215,449.80        | 7.128         | 93.48         | 360        | 358        | 1        | 41.14         | 641        |
| 95.01% - 100.00%             | 4,365         | 718,751,692          | 28.89          | 164,662.47        | 6.710         | 82.41         | 354        | 353        | 1        | 42.36         | 657        |
| <b>Total:</b>                | <b>13,153</b> | <b>2,488,239,197</b> | <b>100.00%</b> | <b>189,176.55</b> | <b>6.858%</b> | <b>81.15%</b> | <b>357</b> | <b>355</b> | <b>1</b> | <b>40.85%</b> | <b>625</b> |
| <b>Minimum: 9.43</b>         |               |                      |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 100.00</b>       |               |                      |                |                   |               |               |            |            |          |               |            |

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# NCHET04-4

All records

| Geographic Concentration | COUNT | UPB                | %      | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|--------------------|--------|------------|--------|--------|-------|-----|-----|--------|------|
| California               | 4,310 | \$1,131,611,246.32 | 45.48% | 262,554.81 | 6.510% | 79.98% | 358   | 357 | 1   | 41.67% | 635  |
| Florida                  | 984   | 142,103,507.49     | 5.71   | 144,414.13 | 7.296  | 81.97  | 356   | 355 | 1   | 40.59  | 612  |
| New York                 | 514   | 129,806,134.76     | 5.22   | 252,541.12 | 7.007  | 81.61  | 359   | 358 | 1   | 41.89  | 624  |
| New Jersey               | 488   | 108,183,380.19     | 4.35   | 221,687.25 | 7.035  | 81.10  | 358   | 357 | 1   | 41.72  | 621  |
| Texas                    | 757   | 74,018,132.76      | 2.97   | 97,778.25  | 7.496  | 79.80  | 340   | 339 | 1   | 37.98  | 606  |
| Illinois                 | 467   | 73,304,084.96      | 2.95   | 156,968.06 | 7.303  | 82.83  | 355   | 354 | 1   | 40.01  | 615  |
| Massachusetts            | 330   | 72,696,931.25      | 2.92   | 220,293.73 | 6.936  | 80.84  | 358   | 357 | 1   | 41.50  | 623  |
| Washington               | 432   | 67,999,145.65      | 2.73   | 157,405.43 | 6.827  | 83.08  | 355   | 354 | 1   | 40.32  | 629  |
| Nevada                   | 348   | 67,519,504.62      | 2.71   | 194,021.57 | 6.926  | 80.84  | 358   | 357 | 1   | 39.79  | 624  |
| Arizona                  | 397   | 59,802,247.85      | 2.40   | 150,635.39 | 6.786  | 83.52  | 356   | 355 | 1   | 39.61  | 623  |
| Maryland                 | 284   | 51,157,177.49      | 2.06   | 180,130.91 | 7.067  | 81.12  | 357   | 356 | 1   | 39.69  | 605  |
| Michigan                 | 335   | 39,688,183.90      | 1.60   | 118,472.19 | 7.565  | 82.93  | 357   | 356 | 1   | 39.04  | 605  |
| Hawaii                   | 167   | 39,044,816.50      | 1.57   | 233,801.30 | 6.648  | 80.11  | 357   | 356 | 1   | 42.18  | 642  |
| Colorado                 | 259   | 37,401,044.72      | 1.50   | 144,405.58 | 6.948  | 83.94  | 355   | 354 | 1   | 40.99  | 622  |
| Virginia                 | 183   | 34,142,950.93      | 1.37   | 186,573.50 | 7.126  | 81.59  | 356   | 355 | 1   | 40.94  | 608  |
| Georgia                  | 230   | 31,068,974.79      | 1.25   | 135,082.50 | 7.723  | 85.63  | 356   | 354 | 1   | 40.21  | 607  |
| Ohio                     | 290   | 29,697,362.02      | 1.19   | 102,404.70 | 7.569  | 85.06  | 359   | 358 | 1   | 37.75  | 608  |
| Minnesota                | 176   | 28,557,343.65      | 1.15   | 162,257.63 | 7.056  | 84.49  | 355   | 354 | 1   | 39.09  | 625  |
| Pennsylvania             | 237   | 27,988,200.86      | 1.12   | 118,093.67 | 7.181  | 82.16  | 353   | 352 | 1   | 38.05  | 609  |
| Oregon                   | 174   | 25,568,646.11      | 1.03   | 146,946.24 | 6.714  | 82.22  | 354   | 353 | 1   | 41.14  | 631  |
| Connecticut              | 119   | 20,959,122.87      | 0.84   | 176,127.08 | 7.214  | 81.80  | 356   | 355 | 1   | 40.44  | 600  |
| Rhode Island             | 90    | 16,561,380.24      | 0.67   | 184,015.34 | 7.272  | 81.16  | 358   | 357 | 1   | 39.35  | 622  |
| Indiana                  | 172   | 16,336,420.36      | 0.66   | 94,979.19  | 7.363  | 85.84  | 356   | 355 | 1   | 36.75  | 612  |
| Wisconsin                | 110   | 12,930,797.76      | 0.52   | 117,552.71 | 7.388  | 83.67  | 356   | 355 | 1   | 39.16  | 605  |
| Tennessee                | 118   | 12,283,824.49      | 0.49   | 104,100.21 | 7.202  | 84.98  | 353   | 353 | 1   | 38.94  | 616  |
| New Hampshire            | 67    | 11,819,235.31      | 0.48   | 176,406.50 | 6.847  | 81.63  | 356   | 355 | 1   | 40.40  | 622  |
| New Mexico               | 99    | 11,284,845.97      | 0.45   | 113,988.34 | 7.508  | 83.42  | 356   | 355 | 1   | 40.64  | 627  |
| South Carolina           | 98    | 10,793,967.97      | 0.43   | 110,142.53 | 7.682  | 84.26  | 353   | 352 | 1   | 38.78  | 604  |
| North Carolina           | 103   | 10,723,380.33      | 0.43   | 104,110.49 | 7.788  | 83.97  | 353   | 352 | 1   | 37.94  | 603  |
| Maine                    | 66    | 9,632,604.12       | 0.39   | 145,948.55 | 7.364  | 81.03  | 356   | 356 | 1   | 35.69  | 624  |
| Idaho                    | 77    | 9,032,828.28       | 0.36   | 117,309.46 | 6.822  | 82.96  | 357   | 356 | 1   | 39.20  | 628  |
| Utah                     | 70    | 8,965,087.69       | 0.36   | 128,072.68 | 6.757  | 82.26  | 355   | 353 | 1   | 40.68  | 642  |
| Missouri                 | 37    | 8,737,639.48       | 0.35   | 96,018.02  | 7.750  | 83.66  | 357   | 356 | 1   | 36.19  | 595  |
| District Of Columbia     | 31    | 6,219,013.65       | 0.25   | 168,081.45 | 7.257  | 72.93  | 356   | 356 | 1   | 39.24  | 605  |
| Oklahoma                 | 63    | 5,889,398.98       | 0.24   | 93,482.52  | 7.333  | 84.65  | 350   | 348 | 1   | 39.43  | 610  |
| Alabama                  | 58    | 5,613,620.17       | 0.23   | 96,786.55  | 7.988  | 81.87  | 355   | 355 | 1   | 41.70  | 588  |
| Kentucky                 | 47    | 5,395,960.44       | 0.22   | 114,807.67 | 7.299  | 83.97  | 359   | 358 | 1   | 37.80  | 608  |
| Louisiana                | 51    | 5,185,588.76       | 0.21   | 101,678.21 | 7.262  | 81.26  | 353   | 352 | 1   | 39.86  | 600  |
| Iowa                     | 48    | 4,566,179.94       | 0.18   | 95,128.75  | 7.900  | 83.96  | 354   | 354 | 1   | 36.99  | 605  |
| Montana                  | 22    | 4,441,677.65       | 0.18   | 143,278.31 | 7.451  | 77.62  | 357   | 356 | 1   | 39.02  | 593  |
| Alaska                   | 31    | 3,756,755.02       | 0.15   | 170,761.59 | 7.125  | 85.74  | 355   | 354 | 1   | 42.69  | 623  |
| Arkansas                 | 25    | 3,541,552.63       | 0.14   | 114,243.63 | 7.842  | 84.15  | 348   | 347 | 1   | 33.87  | 603  |
| Kansas                   | 29    | 2,628,378.17       | 0.11   | 105,135.13 | 7.480  | 81.89  | 356   | 355 | 1   | 34.95  | 598  |
| Nebraska                 | 12    | 2,338,281.04       | 0.09   | 80,630.38  | 7.680  | 81.80  | 352   | 350 | 1   | 38.81  | 588  |
| Delaware                 | 23    | 1,891,822.20       | 0.08   | 157,651.85 | 7.392  | 84.49  | 341   | 340 | 1   | 41.36  | 590  |
| Mississippi              | 9     | 1,891,487.58       | 0.08   | 82,238.59  | 7.407  | 84.81  | 349   | 348 | 1   | 41.51  | 610  |
| North Dakota             | 9     | 1,004,432.91       | 0.04   | 111,603.66 | 6.981  | 84.23  | 358   | 357 | 1   | 41.67  | 644  |

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# NCHE104-4 All records

| Property Type           | COUNT  | UPB                | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------|--------|--------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Single Family Residence | 9,778  | \$1,811,783,336.80 | 72.81%  | 185,291.81 | 6.846% | 81.00% | 356   | 355 | 1   | 40.76% | 622  |
| Pud Detached            | 1,201  | 239,152,349.05     | 9.61    | 199,127.68 | 6.891  | 81.58  | 356   | 355 | 1   | 40.69  | 620  |
| 2-4 Family              | 939    | 216,722,468.65     | 8.71    | 230,801.35 | 6.985  | 81.46  | 358   | 357 | 1   | 41.07  | 643  |
| Condo                   | 922    | 162,914,059.76     | 6.55    | 176,696.38 | 6.765  | 81.72  | 356   | 355 | 1   | 41.44  | 639  |
| PUD Attached            | 302    | 53,068,699.32      | 2.13    | 175,724.17 | 6.961  | 82.19  | 356   | 355 | 1   | 41.72  | 628  |
| Multifamily > 4 units   | 10     | 4,523,906.09       | 0.18    | 452,390.61 | 5.962  | 71.60  | 360   | 359 | 1   | 40.85  | 730  |
| Mobile Home Unattached  | 1      | 74,377.07          | 0.00    | 74,377.07  | 8.650  | 90.00  | 360   | 354 | 6   | 42.23  | 578  |
| Total:                  | 13,153 | \$2,488,239,196.74 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |

| Occupancy          | COUNT  | UPB                | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|--------|--------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Owner Occupied     | 11,963 | \$2,290,653,249.23 | 92.06%  | 191,478.16 | 6.811% | 81.04% | 356   | 355 | 1   | 41.08% | 623  |
| Non-Owner Occupied | 1,061  | 171,540,280.03     | 6.89    | 161,677.93 | 7.427  | 82.36  | 358   | 357 | 1   | 37.88  | 654  |
| Second Home        | 129    | 26,045,667.48      | 1.05    | 201,904.40 | 7.222  | 82.50  | 351   | 350 | 1   | 39.92  | 638  |
| Total:             | 13,153 | \$2,488,239,196.74 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |

| Lien Position | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1             | 11,804 | 2,421,111,174 | 97.30%  | 205,109.38 | 6.756% | 80.63% | 358   | 357 | 1   | 40.81% | 624  |
| 2             | 1,349  | 67,128,023    | 2.70    | 49,761.32  | 10.538 | 99.92  | 304   | 303 | 2   | 42.17  | 648  |
| Total:        | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |

| Prepayment Penalty | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0                  | 3,304  | 550,343,843   | 22.12%  | 166,568.96 | 7.345% | 82.41% | 352   | 351 | 1   | 40.49% | 623  |
| 12                 | 364    | 79,171,503    | 3.18    | 217,504.13 | 7.074  | 80.93  | 357   | 356 | 1   | 39.38  | 631  |
| 24                 | 8,109  | 1,635,935,188 | 65.75   | 201,743.15 | 6.689  | 81.17  | 359   | 358 | 1   | 41.09  | 623  |
| 36                 | 1,376  | 222,788,663   | 8.95    | 161,910.37 | 6.824  | 77.96  | 348   | 347 | 1   | 40.47  | 639  |
| Total:             | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |
| wa Term: 19.384    |        |               |         |            |        |        |       |     |     |        |      |

| Balloon Flag       | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Not a Balloon Loan | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |
| Total:             | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |

| Originator           | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| New Century Mortgage | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |
| Total:               | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |

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# NCHET04-4 All records

| Gross Rate-ARMS   | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 4.001% - 4.500%   | 1      | 340,000       | 0.02%   | 340,000.00 | 4.500% | 56.20% | 360   | 353 | 7   | 54.62% | 697  |
| 4.501% - 5.000%   | 118    | 34,194,949    | 1.53    | 289,787.71 | 4.955  | 76.27  | 345   | 344 | 1   | 41.22  | 674  |
| 5.001% - 5.500%   | 599    | 156,336,959   | 6.98    | 260,996.59 | 5.344  | 78.24  | 356   | 355 | 1   | 41.21  | 654  |
| 5.501% - 6.000%   | 1,624  | 407,444,730   | 18.20   | 250,889.61 | 5.844  | 79.56  | 360   | 359 | 1   | 41.30  | 642  |
| 6.001% - 6.500%   | 1,935  | 455,702,773   | 20.36   | 235,505.31 | 6.307  | 80.62  | 360   | 359 | 1   | 41.27  | 638  |
| 6.501% - 7.000%   | 2,173  | 476,274,805   | 21.28   | 219,178.47 | 6.792  | 81.57  | 360   | 359 | 1   | 41.01  | 627  |
| 7.001% - 7.500%   | 1,359  | 269,881,955   | 12.06   | 198,588.64 | 7.288  | 83.38  | 360   | 359 | 1   | 40.17  | 612  |
| 7.501% - 8.000%   | 1,233  | 216,174,028   | 9.66    | 175,323.62 | 7.778  | 84.06  | 360   | 359 | 1   | 40.02  | 598  |
| 8.001% - 8.500%   | 684    | 103,890,200   | 4.64    | 151,886.26 | 8.289  | 82.99  | 360   | 359 | 1   | 40.36  | 579  |
| 8.501% - 9.000%   | 523    | 70,567,750    | 3.15    | 134,928.78 | 8.784  | 81.44  | 360   | 359 | 1   | 40.11  | 562  |
| 9.001% - 9.500%   | 189    | 23,522,522    | 1.05    | 124,457.79 | 9.268  | 78.94  | 360   | 359 | 1   | 38.97  | 554  |
| 9.501% - 10.000%  | 116    | 15,953,026    | 0.71    | 137,526.09 | 9.795  | 75.04  | 360   | 359 | 1   | 40.90  | 534  |
| 10.001% - 10.500% | 38     | 4,619,496     | 0.21    | 121,565.68 | 10.239 | 72.76  | 360   | 359 | 1   | 40.43  | 534  |
| 10.501% - 11.000% | 14     | 1,581,394     | 0.07    | 112,956.68 | 10.813 | 71.29  | 360   | 359 | 1   | 41.39  | 523  |
| 11.001% - 11.500% | 10     | 1,423,361     | 0.06    | 142,336.08 | 11.198 | 67.66  | 360   | 359 | 1   | 44.33  | 522  |
| 11.501% - 12.000% | 2      | 264,505       | 0.01    | 132,252.59 | 11.730 | 78.01  | 360   | 359 | 1   | 33.85  | 530  |
| 12.001% - 12.500% | 1      | 87,151        | 0.00    | 87,151.22  | 12.125 | 80.00  | 360   | 358 | 2   | 46.26  | 512  |
| Total:            | 10,619 | 2,238,239,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| Minimum: 4.500%   |        |               |         |            |        |        |       |     |     |        |      |
| Maximum: 12.125%  |        |               |         |            |        |        |       |     |     |        |      |

| Gross Rate-FRMS   | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 5.001% - 5.500%   | 3     | 487,373     | 0.19%   | 162,457.70 | 5.275% | 69.62% | 360   | 358 | 2   | 36.56% | 656  |
| 5.501% - 6.000%   | 225   | 47,450,609  | 18.98   | 210,891.60 | 5.979  | 69.69  | 339   | 339 | 1   | 41.81  | 661  |
| 6.001% - 6.500%   | 177   | 33,217,898  | 13.29   | 187,671.74 | 6.332  | 73.62  | 344   | 343 | 1   | 40.65  | 647  |
| 6.501% - 7.000%   | 195   | 30,782,469  | 12.31   | 157,858.81 | 6.797  | 76.37  | 341   | 340 | 1   | 39.62  | 629  |
| 7.001% - 7.500%   | 152   | 25,888,553  | 10.36   | 170,319.43 | 7.296  | 77.91  | 344   | 343 | 1   | 40.29  | 619  |
| 7.501% - 8.000%   | 164   | 19,820,023  | 7.93    | 120,853.80 | 7.765  | 78.01  | 333   | 333 | 1   | 38.36  | 613  |
| 8.001% - 8.500%   | 100   | 9,927,770   | 3.97    | 89,696.77  | 8.288  | 78.92  | 335   | 334 | 1   | 39.37  | 595  |
| 8.501% - 9.000%   | 170   | 10,135,735  | 4.05    | 62,460.16  | 9.362  | 84.72  | 333   | 331 | 1   | 39.58  | 602  |
| 9.001% - 9.500%   | 113   | 10,618,228  | 4.25    | 47,563.73  | 9.774  | 95.26  | 323   | 321 | 2   | 41.05  | 643  |
| 9.501% - 10.000%  | 254   | 12,081,189  | 4.83    | 52,609.55  | 10.256 | 99.16  | 300   | 298 | 2   | 41.60  | 636  |
| 10.001% - 10.500% | 347   | 18,255,513  | 7.30    | 53,512.38  | 10.825 | 98.52  | 311   | 309 | 2   | 41.64  | 673  |
| 10.501% - 11.000% | 200   | 10,702,476  | 4.28    | 49,543.25  | 11.272 | 99.80  | 306   | 305 | 1   | 42.12  | 629  |
| 11.001% - 11.500% | 215   | 10,651,798  | 4.26    | 46,055.64  | 11.747 | 99.02  | 304   | 302 | 1   | 42.56  | 613  |
| 11.501% - 12.000% | 152   | 7,000,457   | 2.80    | 44,443.66  | 12.247 | 99.66  | 297   | 295 | 2   | 42.71  | 596  |
| 12.001% - 12.500% | 51    | 2,266,627   | 0.91    | 43,002.10  | 12.718 | 97.91  | 288   | 285 | 2   | 43.52  | 592  |
| 12.501% - 13.000% | 13    | 559,027     | 0.22    | 44,616.26  | 13.165 | 100.00 | 293   | 291 | 2   | 44.62  | 587  |
| 13.001% - 13.500% | 3     | 133,849     | 0.05    | 44,616.26  | 13.165 | 100.00 | 240   | 239 | 1   | 44.62  | 587  |
| Total:            | 2,534 | 249,979,593 | 100.00% | 98,650.19  | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |
| Minimum: 5.100%   |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 13.200%  |       |             |         |            |        |        |       |     |     |        |      |

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# NCHE104-4 All records

| Gross Margin                                                                        | COUNT         | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | PICO       |
|-------------------------------------------------------------------------------------|---------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 0.001% - 1.000%                                                                     | 7             | 1,884,644            | 0.08%          | 269,234.83        | 7.328%        | 85.62%        | 360        | 359        | 1        | 42.04%        | 597        |
| 1.251% - 1.500%                                                                     | 1             | 215,998              | 0.01           | 215,998.13        | 7.390         | 89.26         | 360        | 360        | 0        | 46.56         | 650        |
| 1.751% - 2.000%                                                                     | 2             | 229,500              | 0.01           | 114,750.00        | 7.514         | 89.31         | 360        | 360        | 0        | 29.39         | 564        |
| 2.001% - 2.250%                                                                     | 3             | 739,200              | 0.03           | 246,400.00        | 5.650         | 86.72         | 360        | 359        | 1        | 42.44         | 628        |
| 2.251% - 2.500%                                                                     | 1             | 258,560              | 0.01           | 258,560.00        | 7.250         | 80.00         | 360        | 359        | 1        | 46.57         | 675        |
| 2.751% - 3.000%                                                                     | 10            | 4,115,355            | 0.18           | 411,535.50        | 4.835         | 82.64         | 300        | 300        | 0        | 44.43         | 740        |
| 3.001% - 3.250%                                                                     | 2             | 1,132,500            | 0.05           | 566,250.00        | 5.120         | 82.44         | 300        | 299        | 1        | 43.41         | 733        |
| 3.251% - 3.500%                                                                     | 2             | 13,460,773           | 0.60           | 373,910.35        | 5.339         | 83.22         | 311        | 310        | 1        | 47.34         | 720        |
| 3.501% - 3.750%                                                                     | 36            | 730,000              | 0.03           | 365,000.00        | 5.067         | 85.29         | 300        | 296        | 4        | 35.97         | 684        |
| 3.751% - 4.000%                                                                     | 10            | 3,463,026            | 0.15           | 346,302.66        | 5.851         | 79.38         | 314        | 313        | 1        | 35.53         | 679        |
| 4.251% - 4.500%                                                                     | 3             | 717,113              | 0.03           | 239,037.67        | 6.850         | 81.14         | 360        | 359        | 1        | 43.58         | 662        |
| 4.751% - 5.000%                                                                     | 313           | 65,049,671           | 2.91           | 207,826.43        | 6.915         | 80.78         | 360        | 359        | 1        | 40.33         | 627        |
| 5.001% - 5.250%                                                                     | 184           | 29,516,850           | 1.32           | 160,417.66        | 7.074         | 81.88         | 360        | 359        | 1        | 40.10         | 611        |
| 5.251% - 5.500%                                                                     | 4,870         | 1,006,756,391        | 44.98          | 226,431.46        | 6.472         | 82.13         | 360        | 359        | 1        | 40.97         | 619        |
| 5.501% - 5.750%                                                                     | 3,839         | 869,270,356          | 38.84          | 226,431.46        | 6.855         | 81.41         | 360        | 359        | 1        | 41.01         | 639        |
| 5.751% - 6.000%                                                                     | 575           | 112,801,574          | 5.04           | 196,176.65        | 7.246         | 79.62         | 360        | 359        | 1        | 40.07         | 610        |
| 6.001% - 6.250%                                                                     | 304           | 51,080,795           | 2.28           | 168,028.93        | 7.433         | 75.61         | 360        | 359        | 1        | 39.52         | 554        |
| 6.251% - 6.500%                                                                     | 97            | 17,675,820           | 0.79           | 182,224.95        | 7.581         | 71.30         | 360        | 359        | 1        | 39.90         | 573        |
| 6.501% - 6.750%                                                                     | 322           | 52,950,415           | 2.37           | 164,442.38        | 7.900         | 69.22         | 360        | 359        | 1        | 40.55         | 557        |
| 6.751% - 7.000%                                                                     | 37            | 6,016,277            | 0.27           | 162,602.07        | 8.484         | 64.25         | 360        | 358        | 2        | 36.63         | 549        |
| 7.751% - 8.000%                                                                     | 1             | 194,786              | 0.01           | 194,785.73        | 8.990         | 75.00         | 360        | 358        | 2        | 52.40         | 554        |
| <b>Total:</b>                                                                       | <b>10,619</b> | <b>2,238,259,604</b> | <b>100.00%</b> | <b>210,778.76</b> | <b>6.739%</b> | <b>81.11%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>40.86%</b> | <b>624</b> |
| <b>Minimum: 1.000%</b><br><b>Maximum: 7.990%</b><br><b>Weighted Average: 5.475%</b> |               |                      |                |                   |               |               |            |            |          |               |            |

| Minimum Rate                                                                         | COUNT         | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | PICO       |
|--------------------------------------------------------------------------------------|---------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 4.001% - 5.000%                                                                      | 119           | 34,534,949           | 1.54%          | 290,209.66        | 4.950%        | 76.07%        | 346        | 344        | 1        | 41.35%        | 674        |
| 5.001% - 6.000%                                                                      | 2,223         | 563,781,689          | 25.19          | 253,613.00        | 5.706         | 79.20         | 359        | 358        | 1        | 41.27         | 645        |
| 6.001% - 7.000%                                                                      | 4,108         | 931,977,578          | 41.64          | 226,868.93        | 6.555         | 81.10         | 360        | 359        | 1        | 41.13         | 632        |
| 7.001% - 8.000%                                                                      | 2,592         | 486,055,983          | 21.72          | 187,521.60        | 7.506         | 83.68         | 360        | 359        | 1        | 40.10         | 606        |
| 8.001% - 9.000%                                                                      | 1,207         | 174,457,950          | 7.79           | 144,538.48        | 8.489         | 82.36         | 360        | 359        | 1        | 40.26         | 572        |
| 9.001% - 10.000%                                                                     | 305           | 39,475,548           | 1.76           | 129,428.03        | 9.481         | 77.37         | 360        | 359        | 1        | 39.75         | 545        |
| 10.001% - 11.000%                                                                    | 52            | 6,200,890            | 0.28           | 119,247.88        | 10.385        | 72.39         | 360        | 359        | 1        | 40.67         | 532        |
| 11.001% - 12.000%                                                                    | 12            | 1,687,866            | 0.08           | 140,655.50        | 11.281        | 69.29         | 360        | 359        | 1        | 42.69         | 523        |
| 12.001% - 13.000%                                                                    | 1             | 87,151               | 0.00           | 87,151.22         | 12.125        | 80.00         | 360        | 358        | 2        | 46.26         | 512        |
| <b>Total:</b>                                                                        | <b>10,619</b> | <b>2,238,259,604</b> | <b>100.00%</b> | <b>210,778.76</b> | <b>6.739%</b> | <b>81.11%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>40.86%</b> | <b>624</b> |
| <b>Minimum: 4.500%</b><br><b>Maximum: 12.125%</b><br><b>Weighted Average: 6.739%</b> |               |                      |                |                   |               |               |            |            |          |               |            |

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# NCHET04-4

## All records

| Maximum Rate              | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 10.001% - 11.000%         | 1      | 754,093       | 0.03%   | 754,092.82 | 5.000% | 68.21% | 360   | 359 | 1   | 61.90% | 739  |
| 11.001% - 12.000%         | 158    | 48,357,152    | 2.16    | 306,057.93 | 5.100  | 77.50  | 336   | 334 | 1   | 40.60  | 685  |
| 12.001% - 13.000%         | 2,203  | 553,352,943   | 24.72   | 251,181.54 | 5.718  | 79.12  | 360   | 359 | 1   | 41.29  | 644  |
| 13.001% - 14.000%         | 4,112  | 931,255,782   | 41.61   | 226,472.71 | 6.558  | 81.15  | 360   | 359 | 1   | 41.13  | 632  |
| 14.001% - 15.000%         | 2,581  | 485,037,402   | 21.67   | 187,926.15 | 7.511  | 83.69  | 360   | 359 | 1   | 40.10  | 606  |
| 15.001% - 16.000%         | 1,194  | 172,050,776   | 7.69    | 144,096.13 | 8.489  | 82.34  | 360   | 359 | 1   | 40.34  | 572  |
| 16.001% - 17.000%         | 306    | 39,700,455    | 1.77    | 129,740.05 | 9.486  | 77.35  | 360   | 359 | 1   | 39.74  | 545  |
| 17.001% - 18.000%         | 51     | 5,975,982     | 0.27    | 117,176.12 | 10.387 | 72.29  | 360   | 359 | 1   | 40.75  | 532  |
| 18.001% - 19.000%         | 12     | 1,687,866     | 0.08    | 140,655.50 | 11.281 | 69.29  | 360   | 359 | 1   | 42.69  | 523  |
| 19.001% - 20.000%         | 1      | 87,151        | 0.00    | 87,151.22  | 12.125 | 80.00  | 360   | 358 | 2   | 46.26  | 512  |
| Total:                    | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| Minimum: 11.000%          |        |               |         |            |        |        |       |     |     |        |      |
| Maximum: 19.125%          |        |               |         |            |        |        |       |     |     |        |      |
| Weighted Average: 13.732% |        |               |         |            |        |        |       |     |     |        |      |

| Next Rate Reset Date       | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 2005-01-01                 | 50     | 19,601,692    | 0.88%   | 392,033.85 | 5.157% | 82.26% | 300   | 299 | 1   | 41.58% | 723  |
| 2006-02-01                 | 1      | 69,521        | 0.00    | 69,520.74  | 8.050  | 79.55  | 360   | 350 | 10  | 22.29  | 504  |
| 2006-04-01                 | 3      | 979,446       | 0.04    | 326,482.15 | 5.933  | 80.00  | 360   | 352 | 8   | 46.42  | 585  |
| 2006-05-01                 | 16     | 3,690,011     | 0.16    | 230,625.70 | 6.169  | 84.44  | 360   | 353 | 7   | 39.56  | 662  |
| 2006-06-01                 | 33     | 8,424,921     | 0.38    | 255,300.64 | 6.750  | 86.20  | 360   | 354 | 6   | 42.03  | 654  |
| 2006-07-01                 | 45     | 13,336,973    | 0.60    | 296,377.18 | 6.719  | 84.00  | 360   | 355 | 5   | 41.05  | 646  |
| 2006-08-01                 | 34     | 7,505,738     | 0.34    | 220,757.01 | 6.870  | 82.80  | 360   | 356 | 4   | 40.58  | 641  |
| 2006-09-01                 | 270    | 65,469,973    | 2.93    | 242,481.38 | 6.896  | 82.07  | 360   | 357 | 3   | 42.25  | 648  |
| 2006-10-01                 | 1,684  | 383,737,795   | 17.14   | 227,872.80 | 6.632  | 81.33  | 360   | 358 | 2   | 41.68  | 631  |
| 2006-11-01                 | 5,388  | 1,139,737,865 | 50.92   | 211,532.64 | 6.714  | 81.12  | 360   | 359 | 1   | 40.91  | 619  |
| 2006-11-10                 | 1      | 323,655       | 0.01    | 323,655.25 | 6.650  | 80.00  | 360   | 359 | 1   | 45.14  | 679  |
| 2006-12-01                 | 2,471  | 463,407,147   | 20.70   | 187,558.30 | 6.989  | 80.60  | 360   | 360 | 0   | 39.95  | 615  |
| 2007-01-01                 | 1      | 177,300       | 0.01    | 177,300.00 | 7.900  | 90.00  | 360   | 360 | 0   | 39.82  | 551  |
| 2007-04-01                 | 6      | 1,240,767     | 0.06    | 206,794.58 | 6.042  | 79.96  | 360   | 352 | 8   | 36.90  | 640  |
| 2007-05-01                 | 9      | 2,019,344     | 0.09    | 224,371.56 | 5.970  | 81.40  | 360   | 353 | 7   | 36.67  | 670  |
| 2007-06-01                 | 1      | 49,869        | 0.00    | 49,869.40  | 10.175 | 75.00  | 360   | 354 | 6   | 48.47  | 522  |
| 2007-07-01                 | 1      | 72,866        | 0.00    | 72,865.52  | 8.288  | 85.00  | 360   | 355 | 5   | 48.44  | 570  |
| 2007-08-01                 | 3      | 567,521       | 0.03    | 189,173.51 | 5.673  | 72.77  | 360   | 356 | 4   | 42.72  | 650  |
| 2007-09-01                 | 20     | 3,215,291     | 0.14    | 160,764.54 | 6.952  | 80.65  | 360   | 357 | 3   | 42.05  | 628  |
| 2007-10-01                 | 86     | 22,350,996    | 1.00    | 259,895.30 | 6.479  | 81.88  | 360   | 358 | 2   | 40.57  | 648  |
| 2007-11-01                 | 327    | 66,471,254    | 2.97    | 203,276.01 | 6.575  | 80.26  | 360   | 359 | 1   | 40.25  | 639  |
| 2007-12-01                 | 169    | 35,809,655    | 1.60    | 211,891.45 | 6.645  | 80.58  | 360   | 360 | 0   | 40.44  | 637  |
| Total:                     | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| Minimum: 20050101          |        |               |         |            |        |        |       |     |     |        |      |
| Maximum: 20071201          |        |               |         |            |        |        |       |     |     |        |      |
| Weighted Average: 20061113 |        |               |         |            |        |        |       |     |     |        |      |

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# NCHET04-4

All records

| Initial Rate Cap         | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1.000%                   | 71     | 14,244,061    | 0.64%   | 200,620.58 | 6.877% | 77.58% | 360   | 359 | 1   | 37.28% | 655  |
| 1.500%                   | 10,498 | 2,204,413,850 | 98.49   | 209,984.17 | 6.753  | 81.12  | 360   | 359 | 1   | 40.87  | 623  |
| 3.000%                   | 50     | 19,601,692    | 0.88    | 392,033.85 | 5.157  | 82.26  | 300   | 299 | 1   | 41.58  | 723  |
| Total:                   | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| Minimum: 1.000%          |        |               |         |            |        |        |       |     |     |        |      |
| Maximum: 3.000%          |        |               |         |            |        |        |       |     |     |        |      |
| Weighted Average: 1.510% |        |               |         |            |        |        |       |     |     |        |      |

| Periodic Rate Cap        | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1.000%                   | 71     | 14,244,061    | 0.64%   | 200,620.58 | 6.877% | 77.58% | 360   | 359 | 1   | 37.28% | 655  |
| 1.500%                   | 10,498 | 2,204,413,850 | 98.49   | 209,984.17 | 6.753  | 81.12  | 360   | 359 | 1   | 40.87  | 623  |
| 3.000%                   | 50     | 19,601,692    | 0.88    | 392,033.85 | 5.157  | 82.26  | 300   | 299 | 1   | 41.58  | 723  |
| Total:                   | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| Minimum: 1.000%          |        |               |         |            |        |        |       |     |     |        |      |
| Maximum: 3.000%          |        |               |         |            |        |        |       |     |     |        |      |
| Weighted Average: 1.510% |        |               |         |            |        |        |       |     |     |        |      |

| PMI    | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| No MI  | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |
| Total: | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |

| Interest Only       | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Interest In Arrears | 10,778 | 1,819,866,083 | 73.14%  | 168,850.07 | 7.061% | 80.69% | 356   | 355 | 1   | 40.56% | 614  |
| Interest Only       | 2,375  | 668,373,114   | 26.86   | 281,420.26 | 6.306  | 82.39  | 358   | 357 | 1   | 41.64  | 656  |
| Total:              | 13,153 | 2,488,239,197 | 100.00% | 189,176.55 | 6.858% | 81.15% | 357   | 355 | 1   | 40.85% | 625  |

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary, and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collateral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.



The percentages per table should add up to 100%

| FICO & Documentation      | Full (2yr W2) | Stated Doc | Limited Doc | No Doc    | Other (Full 1yr W2) | WAC       | Avg Prin Bal | Curr LTV  |
|---------------------------|---------------|------------|-------------|-----------|---------------------|-----------|--------------|-----------|
| FICO Score                |               |            |             |           |                     |           |              |           |
| 500 - 549                 | 3.94%         | 3.10%      | 0.57%       | 0.00%     | 3.44%               | 8.018%    | 158,383.54   | 74.58     |
| 550 - 599                 | 7.84%         | 7.41%      | 0.88%       | 0.00%     | 5.39%               | 7.041%    | 170,524.45   | 79.25     |
| 600 - 649                 | 10.67%        | 13.88%     | 2.63%       | 0.00%     | 6.13%               | 6.658%    | 199,715.57   | 82.52     |
| 650 - 699                 | 4.43%         | 16.10%     | 1.05%       | 0.00%     | 3.05%               | 6.608%    | 202,141.78   | 83.06     |
| 700 - 749                 | 0.99%         | 5.62%      | 0.17%       | 0.00%     | 0.77%               | 6.464%    | 212,114.38   | 82.83     |
| 750 - 799                 | 0.36%         | 1.05%      | 0.05%       | 0.00%     | 0.40%               | 6.330%    | 236,576.88   | 82.67     |
| 800 - 849                 | 0.03%         | 0.04%      | 0.00%       | 0.00%     | 0.00%               | 6.837%    | 153,617.08   | 83.26     |
| Total:                    | 28.25%        | 47.21%     | 5.35%       | 0.00%     | 19.19%              | 6.858%    | 189,176.55   | 81.10     |
| LTV & FICO                |               |            |             |           |                     |           |              |           |
| LTV                       | FICO < 450    | 451 - 500  | 501 - 550   | 551 - 600 | 601 - 650           | 651 - 700 | 701 - 750    | 751 - 800 |
| 0.001 - 10.000            | 0.00%         | 0.00%      | 0.00%       | 0.00%     | 0.00%               | 0.00%     | 0.00%        | 0.00%     |
| 10.001 - 20.000           | 0.00%         | 0.00%      | 0.01%       | 0.00%     | 0.01%               | 0.00%     | 0.00%        | 0.00%     |
| 20.001 - 30.000           | 0.00%         | 0.00%      | 0.04%       | 0.06%     | 0.04%               | 0.04%     | 0.01%        | 0.00%     |
| 30.001 - 40.000           | 0.00%         | 0.00%      | 0.10%       | 0.16%     | 0.08%               | 0.07%     | 0.02%        | 0.01%     |
| 40.001 - 50.000           | 0.00%         | 0.00%      | 0.31%       | 0.43%     | 0.41%               | 0.13%     | 0.02%        | 0.01%     |
| 50.001 - 60.000           | 0.00%         | 0.01%      | 0.71%       | 1.00%     | 0.83%               | 0.40%     | 0.06%        | 0.03%     |
| 60.001 - 70.000           | 0.00%         | 0.02%      | 1.96%       | 2.67%     | 1.83%               | 0.89%     | 0.32%        | 0.10%     |
| 70.001 - 80.000           | 0.00%         | 0.07%      | 5.78%       | 7.86%     | 13.65%              | 12.71%    | 4.03%        | 0.89%     |
| 80.001 - 90.000           | 0.00%         | 0.00%      | 2.50%       | 8.18%     | 11.86%              | 6.60%     | 2.05%        | 0.57%     |
| 90.001 - 100.000          | 0.00%         | 0.00%      | 0.01%       | 1.31%     | 4.65%               | 3.43%     | 0.87%        | 0.17%     |
| Total:                    | 0.00%         | 0.10%      | 11.42%      | 21.66%    | 33.35%              | 24.27%    | 7.37%        | 1.77%     |
| Prin Balance & FICO       |               |            |             |           |                     |           |              |           |
| Prin Balance              | FICO < 450    | 451 - 500  | 501 - 550   | 551 - 600 | 601 - 650           | 651 - 700 | 701 - 750    | 751 - 800 |
| <= 50,000.00              | 0%            | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%        |
| 50,000.01 - 100,000.00    | 0%            | 0%         | 2%          | 2%        | 2%                  | 2%        | 0%           | 0%        |
| 100,000.01 - 150,000.00   | 0%            | 0%         | 2%          | 3%        | 4%                  | 2%        | 1%           | 0%        |
| 150,000.01 - 200,000.00   | 0%            | 0%         | 2%          | 4%        | 5%                  | 3%        | 1%           | 0%        |
| 200,000.01 - 250,000.00   | 0%            | 0%         | 2%          | 3%        | 5%                  | 3%        | 1%           | 0%        |
| 250,000.01 - 300,000.00   | 0%            | 0%         | 2%          | 3%        | 5%                  | 3%        | 1%           | 0%        |
| 300,000.01 - 350,000.00   | 0%            | 0%         | 1%          | 2%        | 4%                  | 3%        | 1%           | 0%        |
| 350,000.01 - 400,000.00   | 0%            | 0%         | 1%          | 2%        | 3%                  | 3%        | 1%           | 0%        |
| 400,000.01 - 450,000.00   | 0%            | 0%         | 0%          | 1%        | 2%                  | 2%        | 1%           | 0%        |
| 450,000.01 - 500,000.00   | 0%            | 0%         | 0%          | 1%        | 2%                  | 1%        | 0%           | 0%        |
| 500,000.01 - 550,000.00   | 0%            | 0%         | 0%          | 0%        | 1%                  | 0%        | 0%           | 0%        |
| 550,000.01 - 600,000.00   | 0%            | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%        |
| 600,000.01 - 650,000.00   | 0%            | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%        |
| 650,000.01 - 700,000.00   | 0%            | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%        |
| 700,000.01 - 750,000.00   | 0%            | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%        |
| 750,000.01 - 800,000.00   | 0%            | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%        |
| 800,000.01 - 850,000.00   | 0%            | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%        |
| 850,000.01 - 900,000.00   | 0%            | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%        |
| 900,000.01 - 1,000,000.00 | 0%            | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%        |
| 1,000,000.01 >=           | 0%            | 0%         | 11%         | 22%       | 33%                 | 24%       | 7%           | 2%        |
| Total:                    | 0%            | 0%         | 11%         | 22%       | 33%                 | 24%       | 7%           | 2%        |
| Prepayment Penalty & FICO |               |            |             |           |                     |           |              |           |
| Prepayment Penalty Term   | FICO < 450    | 451 - 500  | 501 - 550   | 551 - 600 | 601 - 650           | 651 - 700 | 701 - 750    | 751 - 800 |
| 0                         | 0%            | 0%         | 3%          | 5%        | 7%                  | 5%        | 2%           | 0%        |
| 12                        | 0%            | 0%         | 0%          | 1%        | 1%                  | 1%        | 0%           | 0%        |
| 24                        | 0%            | 0%         | 8%          | 15%       | 22%                 | 16%       | 4%           | 1%        |
| 36                        | 0%            | 0%         | 1%          | 1%        | 3%                  | 2%        | 1%           | 0%        |
| Total:                    | 0%            | 0%         | 11%         | 22%       | 33%                 | 24%       | 7%           | 2%        |
| Mortg Rates & FICO        |               |            |             |           |                     |           |              |           |
| Mortg Rates               | FICO < 450    | 451 - 500  | 501 - 550   | 551 - 600 | 601 - 650           | 651 - 700 | 701 - 750    | 751 - 800 |

|                 |    |    |     |     |     |     |    |
|-----------------|----|----|-----|-----|-----|-----|----|
| 4.001 - 4.500   | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% |
| 4.501 - 5.000   | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% |
| 5.001 - 5.500   | 0% | 0% | 0%  | 1%  | 2%  | 1%  | 0% |
| 5.501 - 6.000   | 0% | 0% | 0%  | 3%  | 7%  | 2%  | 1% |
| 6.001 - 6.500   | 0% | 0% | 1%  | 4%  | 7%  | 2%  | 0% |
| 6.501 - 7.000   | 0% | 0% | 2%  | 5%  | 7%  | 1%  | 0% |
| 7.001 - 7.500   | 0% | 0% | 2%  | 3%  | 4%  | 1%  | 0% |
| 7.501 - 8.000   | 0% | 0% | 2%  | 3%  | 3%  | 0%  | 0% |
| 8.001 - 8.500   | 0% | 0% | 2%  | 1%  | 1%  | 0%  | 0% |
| 8.501 - 9.000   | 0% | 0% | 2%  | 1%  | 1%  | 0%  | 0% |
| 9.001 - 9.500   | 0% | 0% | 1%  | 0%  | 0%  | 0%  | 0% |
| 9.501 - 10.000  | 0% | 0% | 1%  | 0%  | 0%  | 0%  | 0% |
| 10.001 - 10.500 | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% |
| 10.501 - 11.000 | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% |
| 11.001 - 11.500 | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% |
| 11.501 - 12.000 | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% |
| 12.001 - 12.500 | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% |
| 12.501 - 13.000 | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% |
| 13.001 - 13.500 | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% |
| Total:          | 0% | 0% | 11% | 22% | 33% | 24% | 7% |

|                   |      |          |            |            |            |            |             |
|-------------------|------|----------|------------|------------|------------|------------|-------------|
| Mortg Rates & LTV |      |          |            |            |            |            |             |
| Mortg Rates       |      |          |            |            |            |            |             |
| 4.001 - 4.500     | < 40 | 40.01-50 | 50.01 - 60 | 60.01 - 70 | 70.01 - 80 | 80.01 - 90 | 90.01 - 100 |
| 4.501 - 5.000     | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          |
| 5.001 - 5.500     | 0%   | 0%       | 0%         | 1%         | 4%         | 1%         | 0%          |
| 5.501 - 6.000     | 0%   | 0%       | 1%         | 2%         | 10%        | 4%         | 0%          |
| 6.001 - 6.500     | 0%   | 0%       | 1%         | 1%         | 11%        | 6%         | 0%          |
| 6.501 - 7.000     | 0%   | 0%       | 0%         | 2%         | 10%        | 7%         | 2%          |
| 7.001 - 7.500     | 0%   | 0%       | 0%         | 1%         | 4%         | 5%         | 2%          |
| 7.501 - 8.000     | 0%   | 0%       | 0%         | 1%         | 3%         | 4%         | 2%          |
| 8.001 - 8.500     | 0%   | 0%       | 0%         | 0%         | 2%         | 2%         | 1%          |
| 8.501 - 9.000     | 0%   | 0%       | 0%         | 0%         | 1%         | 1%         | 0%          |
| 9.001 - 9.500     | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          |
| 9.501 - 10.000    | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          |
| 10.001 - 10.500   | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          |
| 10.501 - 11.000   | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 1%          |
| 11.001 - 11.500   | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          |
| 11.501 - 12.000   | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          |
| 12.001 - 12.500   | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          |
| 12.501 - 13.000   | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          |
| 13.001 - 13.500   | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          |
| Total:            | 1%   | 1%       | 3%         | 8%         | 45%        | 32%        | 10%         |

The percentages per table should add up to 100%

| FICO & Documentation      |        | Full (2yr W2) |           | Stated Doc | Limited Doc | No Doc    | Other (Full 1yr W2) | WAC       | Avg Prin Bal | Curr LTV |
|---------------------------|--------|---------------|-----------|------------|-------------|-----------|---------------------|-----------|--------------|----------|
| FICO Score                |        |               |           |            |             |           |                     |           |              |          |
| 500 - 549                 | 3.94%  | 3.10%         |           | 0.57%      | 0.00%       | 0.00%     | 3.44%               | 8.018%    | 158,383.54   | 74.58    |
| 550 - 599                 | 7.84%  | 7.41%         |           | 0.88%      | 0.00%       | 0.00%     | 5.39%               | 7.041%    | 170,524.45   | 79.25    |
| 600 - 649                 | 10.67% | 13.88%        |           | 2.63%      | 0.00%       | 0.00%     | 6.13%               | 6.658%    | 199,715.57   | 82.52    |
| 650 - 699                 | 4.43%  | 16.10%        |           | 1.05%      | 0.00%       | 0.00%     | 3.05%               | 6.604%    | 202,141.78   | 83.06    |
| 700 - 749                 | 0.99%  | 5.62%         |           | 0.17%      | 0.00%       | 0.00%     | 0.77%               | 6.464%    | 212,114.38   | 82.83    |
| 750 - 799                 | 0.36%  | 1.05%         |           | 0.05%      | 0.00%       | 0.00%     | 0.40%               | 6.330%    | 235,576.88   | 82.67    |
| 800 - 849                 | 0.03%  | 0.04%         |           | 0.00%      | 0.00%       | 0.00%     | 0.00%               | 6.837%    | 153,617.08   | 83.26    |
| Total:                    | 28.25% | 47.21%        |           | 5.35%      | 0.00%       | 0.00%     | 19.19%              | 6.858%    | 189,176.55   | 81.10    |
| LTV & FICO                |        |               |           |            |             |           |                     |           |              |          |
| LTV                       |        | FICO < 450    | 451 - 500 | 501 - 550  | 551 - 600   | 601 - 650 | 651 - 700           | 701 - 750 | 751 - 800    |          |
| 0.001 - 10.000            | 0.00%  | 0.00%         | 0.00%     | 0.00%      | 0.00%       | 0.00%     | 0.00%               | 0.00%     | 0.00%        | 0.00%    |
| 10.001 - 20.000           | 0.00%  | 0.00%         | 0.00%     | 0.01%      | 0.00%       | 0.01%     | 0.00%               | 0.00%     | 0.00%        | 0.00%    |
| 20.001 - 30.000           | 0.00%  | 0.00%         | 0.00%     | 0.04%      | 0.06%       | 0.04%     | 0.04%               | 0.01%     | 0.01%        | 0.00%    |
| 30.001 - 40.000           | 0.00%  | 0.00%         | 0.00%     | 0.10%      | 0.16%       | 0.08%     | 0.07%               | 0.02%     | 0.01%        | 0.01%    |
| 40.001 - 50.000           | 0.00%  | 0.00%         | 0.00%     | 0.31%      | 0.43%       | 0.41%     | 0.13%               | 0.02%     | 0.02%        | 0.01%    |
| 50.001 - 60.000           | 0.00%  | 0.01%         | 0.01%     | 0.71%      | 1.00%       | 0.83%     | 0.40%               | 0.06%     | 0.06%        | 0.03%    |
| 60.001 - 70.000           | 0.00%  | 0.02%         | 0.02%     | 1.96%      | 2.67%       | 1.83%     | 0.89%               | 0.32%     | 0.10%        | 0.10%    |
| 70.001 - 80.000           | 0.00%  | 0.07%         | 5.78%     | 8.18%      | 7.86%       | 13.65%    | 12.71%              | 4.03%     | 0.89%        | 0.89%    |
| 80.001 - 90.000           | 0.00%  | 0.00%         | 2.50%     | 8.18%      | 11.86%      | 11.86%    | 6.60%               | 2.05%     | 0.57%        | 0.57%    |
| 90.001 - 100.000          | 0.00%  | 0.00%         | 0.01%     | 1.31%      | 4.65%       | 4.65%     | 3.43%               | 0.87%     | 0.17%        | 0.17%    |
| Total:                    | 0.00%  | 0.10%         | 11.42%    | 21.65%     | 33.35%      | 33.35%    | 24.27%              | 7.37%     | 1.77%        | 1.77%    |
| Prin Balance & FICO       |        |               |           |            |             |           |                     |           |              |          |
| Prin Balance              |        | FICO < 450    | 451 - 500 | 501 - 550  | 551 - 600   | 601 - 650 | 651 - 700           | 701 - 750 | 751 - 800    |          |
| <= 50,000.00              | 0%     | 0%            | 0%        | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%       |
| 50,000.01 - 100,000.00    | 0%     | 0%            | 0%        | 2%         | 2%          | 4%        | 2%                  | 0%        | 0%           | 0%       |
| 100,000.01 - 150,000.00   | 0%     | 0%            | 0%        | 2%         | 3%          | 4%        | 2%                  | 1%        | 0%           | 0%       |
| 150,000.01 - 200,000.00   | 0%     | 0%            | 0%        | 2%         | 4%          | 5%        | 3%                  | 1%        | 0%           | 0%       |
| 200,000.01 - 250,000.00   | 0%     | 0%            | 0%        | 2%         | 3%          | 5%        | 3%                  | 1%        | 0%           | 0%       |
| 250,000.01 - 300,000.00   | 0%     | 0%            | 0%        | 1%         | 2%          | 4%        | 3%                  | 1%        | 0%           | 0%       |
| 300,000.01 - 350,000.00   | 0%     | 0%            | 0%        | 1%         | 2%          | 3%        | 2%                  | 1%        | 0%           | 0%       |
| 350,000.01 - 400,000.00   | 0%     | 0%            | 0%        | 0%         | 1%          | 2%        | 2%                  | 1%        | 0%           | 0%       |
| 400,000.01 - 450,000.00   | 0%     | 0%            | 0%        | 0%         | 1%          | 2%        | 1%                  | 0%        | 0%           | 0%       |
| 450,000.01 - 500,000.00   | 0%     | 0%            | 0%        | 0%         | 0%          | 1%        | 1%                  | 0%        | 0%           | 0%       |
| 500,000.01 - 550,000.00   | 0%     | 0%            | 0%        | 0%         | 0%          | 1%        | 0%                  | 0%        | 0%           | 0%       |
| 550,000.01 - 600,000.00   | 0%     | 0%            | 0%        | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%       |
| 600,000.01 - 650,000.00   | 0%     | 0%            | 0%        | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%       |
| 650,000.01 - 700,000.00   | 0%     | 0%            | 0%        | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%       |
| 700,000.01 - 750,000.00   | 0%     | 0%            | 0%        | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%       |
| 750,000.01 - 800,000.00   | 0%     | 0%            | 0%        | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%       |
| 800,000.01 - 850,000.00   | 0%     | 0%            | 0%        | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%       |
| 850,000.01 - 900,000.00   | 0%     | 0%            | 0%        | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%       |
| 900,000.01 - 1,000,000.00 | 0%     | 0%            | 0%        | 0%         | 0%          | 0%        | 0%                  | 0%        | 0%           | 0%       |
| 1,000,000.01 >=           | 0%     | 0%            | 0%        | 11%        | 22%         | 33%       | 24%                 | 7%        | 2%           | 2%       |
| Total:                    | 0%     | 0%            | 0%        | 11%        | 22%         | 33%       | 24%                 | 7%        | 2%           | 2%       |
| Prepayment Penalty & FICO |        |               |           |            |             |           |                     |           |              |          |
| Prepayment Penalty Term   |        | FICO < 450    | 451 - 500 | 501 - 550  | 551 - 600   | 601 - 650 | 651 - 700           | 701 - 750 | 751 - 800    |          |
| 0                         | 0%     | 0%            | 0%        | 3%         | 5%          | 7%        | 5%                  | 2%        | 0%           | 0%       |
| 12                        | 0%     | 0%            | 0%        | 0%         | 1%          | 1%        | 1%                  | 0%        | 0%           | 0%       |
| 24                        | 0%     | 0%            | 0%        | 8%         | 15%         | 22%       | 16%                 | 4%        | 1%           | 1%       |
| 36                        | 0%     | 0%            | 0%        | 1%         | 1%          | 3%        | 2%                  | 1%        | 0%           | 0%       |
| Total:                    | 0%     | 0%            | 0%        | 11%        | 22%         | 33%       | 24%                 | 7%        | 2%           | 2%       |
| Mortg Rates & FICO        |        |               |           |            |             |           |                     |           |              |          |
| Mortg Rates               |        | FICO < 450    | 451 - 500 | 501 - 550  | 551 - 600   | 601 - 650 | 651 - 700           | 701 - 750 | 751 - 800    |          |

|                 |    |    |     |     |     |     |    |    |
|-----------------|----|----|-----|-----|-----|-----|----|----|
| 4.001 - 4.500   | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% | 0% |
| 4.501 - 5.000   | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% | 0% |
| 5.001 - 5.500   | 0% | 0% | 0%  | 1%  | 2%  | 2%  | 1% | 0% |
| 5.501 - 6.000   | 0% | 0% | 0%  | 3%  | 7%  | 5%  | 2% | 1% |
| 6.001 - 6.500   | 0% | 0% | 1%  | 4%  | 7%  | 6%  | 2% | 0% |
| 6.501 - 7.000   | 0% | 0% | 1%  | 5%  | 7%  | 6%  | 1% | 0% |
| 7.001 - 7.500   | 0% | 0% | 2%  | 3%  | 4%  | 2%  | 1% | 0% |
| 7.501 - 8.000   | 0% | 0% | 2%  | 3%  | 3%  | 1%  | 0% | 0% |
| 8.001 - 8.500   | 0% | 0% | 2%  | 1%  | 1%  | 0%  | 0% | 0% |
| 8.501 - 9.000   | 0% | 0% | 2%  | 1%  | 1%  | 0%  | 0% | 0% |
| 9.001 - 9.500   | 0% | 0% | 1%  | 0%  | 0%  | 0%  | 0% | 0% |
| 9.501 - 10.000  | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% | 0% |
| 10.001 - 10.500 | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% | 0% |
| 10.501 - 11.000 | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% | 0% |
| 11.001 - 11.500 | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% | 0% |
| 11.501 - 12.000 | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% | 0% |
| 12.001 - 12.500 | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% | 0% |
| 12.501 - 13.000 | 0% | 0% | 0%  | 0%  | 0%  | 0%  | 0% | 0% |
| 13.001 - 13.500 | 0% | 0% | 11% | 22% | 33% | 24% | 7% | 2% |
| Total:          |    |    |     |     |     |     |    |    |

|                   |      |          |            |            |            |            |             |      |
|-------------------|------|----------|------------|------------|------------|------------|-------------|------|
| Mortg Rates & LTV |      |          |            |            |            |            |             |      |
| Mortg Rates       |      |          |            |            |            |            |             |      |
| 4.001 - 4.500     | < 40 | 40.01-50 | 50.01 - 60 | 60.01 - 70 | 70.01 - 80 | 80.01 - 90 | 90.01 - 100 | 100+ |
| 4.501 - 5.000     | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          | 0%   |
| 5.001 - 5.500     | 0%   | 0%       | 0%         | 1%         | 1%         | 0%         | 0%          | 0%   |
| 5.501 - 6.000     | 0%   | 0%       | 1%         | 2%         | 10%        | 4%         | 1%          | 0%   |
| 6.001 - 6.500     | 0%   | 0%       | 1%         | 1%         | 11%        | 6%         | 1%          | 0%   |
| 6.501 - 7.000     | 0%   | 0%       | 0%         | 2%         | 10%        | 7%         | 2%          | 0%   |
| 7.001 - 7.500     | 0%   | 0%       | 0%         | 1%         | 4%         | 5%         | 2%          | 0%   |
| 7.501 - 8.000     | 0%   | 0%       | 0%         | 1%         | 3%         | 4%         | 2%          | 0%   |
| 8.001 - 8.500     | 0%   | 0%       | 0%         | 0%         | 2%         | 2%         | 1%          | 0%   |
| 8.501 - 9.000     | 0%   | 0%       | 0%         | 0%         | 1%         | 1%         | 0%          | 0%   |
| 9.001 - 9.500     | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          | 0%   |
| 9.501 - 10.000    | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 1%          | 0%   |
| 10.001 - 10.500   | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          | 0%   |
| 10.501 - 11.000   | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          | 0%   |
| 11.001 - 11.500   | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          | 0%   |
| 11.501 - 12.000   | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          | 0%   |
| 12.001 - 12.500   | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          | 0%   |
| 12.501 - 13.000   | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          | 0%   |
| 13.001 - 13.500   | 0%   | 0%       | 0%         | 0%         | 0%         | 0%         | 0%          | 0%   |
| Total:            | 1%   | 1%       | 3%         | 8%         | 45%        | 32%        | 10%         | 0%   |

**NCHET04-4**  
**ARM loans**

| Pool Summary      | COUNT          | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|----------------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Conforming        | 9,156          | 1,612,510,889 | 72.04%  | 176,115.21 | 6.860% | 80.57% | 360   | 359 | 1   | 40.49% | 618  |
| Non-Conforming    | 1,463          | 625,748,714   | 27.96   | 427,716.14 | 6.478  | 82.48  | 359   | 357 | 1   | 41.81  | 638  |
| Total:            | 10,619         | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| AVG UPB:          | \$210,778.76   |               |         |            |        |        |       |     |     |        |      |
| MIN UPB:          | \$41,965.50    |               |         |            |        |        |       |     |     |        |      |
| MAX UPB:          | \$1,100,000.00 |               |         |            |        |        |       |     |     |        |      |
| GROSS WAC:        | 6.7394078938%  |               |         |            |        |        |       |     |     |        |      |
| MIN RATE:         | 4.500%         |               |         |            |        |        |       |     |     |        |      |
| MAX RATE:         | 12.125%        |               |         |            |        |        |       |     |     |        |      |
| MIN ORIG LTV:     | 9.43%          |               |         |            |        |        |       |     |     |        |      |
| MAX ORIG LTV:     | 100.00%        |               |         |            |        |        |       |     |     |        |      |
| MIN ORIG TERM:    | 300            |               |         |            |        |        |       |     |     |        |      |
| MAX ORIG TERM:    | 360            |               |         |            |        |        |       |     |     |        |      |
| MIN WAM:          | 295            |               |         |            |        |        |       |     |     |        |      |
| MAX WAM:          | 360            |               |         |            |        |        |       |     |     |        |      |
| % SEP/UD:         | 84.59%         |               |         |            |        |        |       |     |     |        |      |
| % FULL/LI:        | 27.34%         |               |         |            |        |        |       |     |     |        |      |
| % CASHOUT:        | 54.56%         |               |         |            |        |        |       |     |     |        |      |
| % BUYDOWN:        | 0.00%          |               |         |            |        |        |       |     |     |        |      |
| % LTV > 80 NO MI: | 41.52%         |               |         |            |        |        |       |     |     |        |      |
| WALTV:            | 81.11%         |               |         |            |        |        |       |     |     |        |      |
| % FICO > 679:     | 16.29%         |               |         |            |        |        |       |     |     |        |      |
| % NO FICO:        | 0.00%          |               |         |            |        |        |       |     |     |        |      |
| WA FICO:          | 624            |               |         |            |        |        |       |     |     |        |      |
| % FIRST LIEN:     | 100.00%        |               |         |            |        |        |       |     |     |        |      |
| % PREPAY PENALTY: | 78.05%         |               |         |            |        |        |       |     |     |        |      |
| CALIFORNIA %:     | 46.71%         |               |         |            |        |        |       |     |     |        |      |
| NORTH CA. %:      | 16.84%         |               |         |            |        |        |       |     |     |        |      |
| SOUTH CA. %:      | 29.87%         |               |         |            |        |        |       |     |     |        |      |
| % Fixed:          | 0.00%          |               |         |            |        |        |       |     |     |        |      |
| % Arm:            | 100.00%        |               |         |            |        |        |       |     |     |        |      |
| % IO:             | 29.86%         |               |         |            |        |        |       |     |     |        |      |

| Product Type                   | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1 MONTH LIBOR - 120 MONTHS IO  | 50     | 19,601,692    | 0.88%   | 392,033.85 | 5.157% | 82.26% | 300   | 299 | 1   | 41.58% | 723  |
| 2/6 MONTH LIBOR                | 7,786  | 1,482,432,072 | 66.23   | 190,397.13 | 6.939  | 80.59  | 360   | 359 | 1   | 40.54  | 609  |
| 2/6 MONTH LIBOR - 24 MONTHS IO | 2,161  | 604,428,275   | 27.00   | 279,698.42 | 6.338  | 82.43  | 360   | 359 | 1   | 41.73  | 653  |
| 3/6 MONTH LIBOR                | 458    | 87,454,418    | 3.91    | 190,948.51 | 6.671  | 79.94  | 360   | 359 | 1   | 40.18  | 631  |
| 3/6 MONTH LIBOR - 36 MONTHS IO | 164    | 44,343,146    | 1.98    | 270,385.04 | 6.373  | 81.96  | 360   | 359 | 1   | 40.53  | 659  |
| Total:                         | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary, and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission. The information contained herein will be superseded by the description of the mortgage loans contained under incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collateral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.

# NCHET04-4

## ARM loans

| Original Balance               | COUNT         | OPB                       | %              | AVG OPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------------------|---------------|---------------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$25,000.01 - \$50,000.00      | 72            | \$3,588,937.26            | 0.16%          | 49,846.35         | 8.222%        | 62.65%        | 360        | 359        | 1        | 33.35%        | 557        |
| \$50,000.01 - \$75,000.00      | 720           | 44,958,343.46             | 2.01           | 62,442.14         | 7.944         | 79.13         | 360        | 359        | 1        | 35.94         | 589        |
| \$75,000.01 - \$100,000.00     | 1,042         | 92,043,203.08             | 4.11           | 88,333.21         | 7.336         | 79.41         | 360        | 359        | 1        | 37.72         | 602        |
| \$100,000.01 - \$125,000.00    | 1,151         | 129,972,029.47            | 5.80           | 112,920.96        | 7.052         | 80.17         | 360        | 359        | 1        | 38.85         | 607        |
| \$125,000.01 - \$150,000.00    | 1,031         | 141,609,489.72            | 6.32           | 137,351.59        | 7.070         | 80.13         | 360        | 359        | 1        | 39.32         | 610        |
| \$150,000.01 - \$175,000.00    | 936           | 152,128,573.21            | 6.79           | 162,530.53        | 6.948         | 79.94         | 360        | 359        | 1        | 39.77         | 611        |
| \$175,000.01 - \$200,000.00    | 925           | 153,099,619.28            | 7.78           | 188,315.61        | 6.898         | 79.82         | 360        | 359        | 1        | 40.66         | 616        |
| \$200,000.01 - \$225,000.00    | 717           | 174,191,934.69            | 7.78           | 213,528.06        | 6.817         | 80.49         | 360        | 359        | 1        | 40.29         | 619        |
| \$225,000.01 - \$250,000.00    | 651           | 154,758,703.79            | 6.91           | 237,724.58        | 6.768         | 80.68         | 360        | 359        | 1        | 40.71         | 626        |
| \$250,000.01 - \$275,000.00    | 637           | 167,071,572.85            | 7.46           | 262,278.76        | 6.582         | 80.67         | 360        | 359        | 1        | 41.69         | 624        |
| \$275,000.01 - \$300,000.00    | 555           | 159,605,766.63            | 7.13           | 287,577.96        | 6.591         | 80.93         | 360        | 359        | 1        | 42.37         | 623        |
| \$300,000.01 - \$325,000.00    | 449           | 140,695,853.67            | 6.28           | 313,353.79        | 6.519         | 82.06         | 360        | 359        | 1        | 42.00         | 630        |
| \$325,000.01 - \$350,000.00    | 350           | 118,179,969.18            | 5.28           | 337,657.05        | 6.524         | 82.46         | 359        | 358        | 1        | 43.24         | 637        |
| \$350,000.01 - \$375,000.00    | 308           | 111,330,905.78            | 4.97           | 361,463.98        | 6.436         | 82.34         | 359        | 358        | 1        | 42.26         | 638        |
| \$375,000.01 - \$400,000.00    | 293           | 113,670,746.48            | 5.08           | 387,954.77        | 6.502         | 82.14         | 359        | 358        | 1        | 42.70         | 636        |
| \$400,000.01 - \$425,000.00    | 167           | 68,935,800.54             | 3.08           | 412,789.22        | 6.505         | 84.08         | 359        | 357        | 1        | 41.35         | 641        |
| \$425,000.01 - \$450,000.00    | 153           | 67,107,614.91             | 3.00           | 438,611.86        | 6.532         | 84.36         | 358        | 357        | 1        | 41.59         | 635        |
| \$450,000.01 - \$475,000.00    | 102           | 47,277,865.98             | 2.11           | 463,508.49        | 6.475         | 83.94         | 359        | 358        | 1        | 40.95         | 644        |
| \$475,000.01 - \$500,000.00    | 130           | 63,679,339.86             | 2.84           | 489,841.08        | 6.537         | 82.52         | 359        | 357        | 1        | 42.27         | 636        |
| \$500,000.01 - \$525,000.00    | 52            | 26,789,411.95             | 1.20           | 515,181.00        | 6.324         | 81.13         | 360        | 359        | 1        | 39.87         | 648        |
| \$525,000.01 - \$550,000.00    | 42            | 22,580,898.00             | 1.01           | 537,640.43        | 6.492         | 83.22         | 360        | 359        | 1        | 42.40         | 630        |
| \$550,000.01 - \$575,000.00    | 27            | 21,752,287.00             | 0.68           | 560,150.72        | 6.223         | 83.88         | 353        | 353        | 1        | 41.36         | 642        |
| \$575,000.01 - \$600,000.00    | 37            | 15,124,069.35             | 0.97           | 587,899.65        | 6.382         | 82.85         | 355        | 354        | 1        | 43.71         | 627        |
| \$600,000.01 - \$625,000.00    | 16            | 9,859,846.57              | 0.44           | 616,240.41        | 6.218         | 79.94         | 353        | 351        | 1        | 38.88         | 638        |
| \$625,000.01 - \$650,000.00    | 23            | 14,790,563.00             | 0.66           | 643,067.96        | 6.380         | 78.89         | 352        | 351        | 1        | 36.03         | 650        |
| \$650,000.01 - \$675,000.00    | 2             | 1,338,000.00              | 0.06           | 669,000.00        | 6.926         | 84.97         | 360        | 359        | 1        | 49.43         | 698        |
| \$675,000.01 - \$700,000.00    | 10            | 6,918,155.00              | 0.31           | 691,815.50        | 6.151         | 78.56         | 360        | 358        | 2        | 35.20         | 636        |
| \$700,000.01 - \$725,000.00    | 7             | 5,019,350.00              | 0.22           | 717,050.00        | 6.630         | 85.37         | 360        | 358        | 2        | 39.42         | 663        |
| \$725,000.01 - \$750,000.00    | 5             | 3,730,250.00              | 0.17           | 746,050.00        | 6.249         | 77.13         | 360        | 359        | 2        | 41.85         | 664        |
| \$750,000.01 - \$775,000.00    | 2             | 1,525,000.00              | 0.07           | 762,500.00        | 5.631         | 66.17         | 360        | 358        | 2        | 56.31         | 664        |
| \$775,000.01 - \$800,000.00    | 1             | 800,000.00                | 0.04           | 800,000.00        | 7.150         | 78.05         | 360        | 360        | 0        | 23.63         | 619        |
| \$800,000.01 - \$825,000.00    | 1             | 850,000.00                | 0.04           | 850,000.00        | 6.200         | 77.98         | 360        | 360        | 0        | 39.52         | 621        |
| \$825,000.01 - \$850,000.00    | 1             | 850,000.00                | 0.04           | 850,000.00        | 5.855         | 76.55         | 360        | 359        | 1        | 40.10         | 688        |
| \$850,000.01 - \$900,000.00    | 4             | 3,574,200.00              | 0.16           | 893,550.00        | 5.875         | 80.00         | 360        | 360        | 0        | 35.89         | 766        |
| \$1,000,000.01 >=              | 1             | 1,100,000.00              | 0.05           | 1,100,000.00      |               |               |            |            |          |               |            |
| <b>Total:</b>                  | <b>10,619</b> | <b>\$2,239,658,300.71</b> | <b>100.00%</b> | <b>210,910.47</b> | <b>6.739%</b> | <b>81.10%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>40.86%</b> | <b>624</b> |
| <b>Minimum: \$42,000.00</b>    |               |                           |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: \$1,100,000.00</b> |               |                           |                |                   |               |               |            |            |          |               |            |

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# NCHE704-4 ARM loans

| Unpaid Balance              | COUNT  | UPB                | %       | AVG UPB      | WAC    | LTV    | OTERM | WAMI | AGE | DTI    | FICO |
|-----------------------------|--------|--------------------|---------|--------------|--------|--------|-------|------|-----|--------|------|
| \$25,000.01 - \$50,000.00   | 73     | \$3,636,559.04     | 0.16%   | 49,815.88    | 8.205% | 62.30% | 360   | 359  | 1   | 33.46% | 557  |
| \$50,000.01 - \$75,000.00   | 723    | 45,171,963.97      | 2.02    | 62,478.51    | 7.941  | 78.99  | 360   | 359  | 1   | 36.03  | 589  |
| \$75,000.01 - \$100,000.00  | 1,039  | 91,775,188.99      | 4.10    | 88,330.31    | 7.336  | 79.52  | 360   | 359  | 1   | 37.69  | 603  |
| \$100,000.01 - \$125,000.00 | 1,151  | 129,904,949.57     | 5.80    | 112,862.68   | 7.054  | 80.16  | 360   | 359  | 1   | 38.82  | 607  |
| \$125,000.01 - \$150,000.00 | 1,032  | 141,691,941.03     | 6.33    | 137,298.39   | 7.068  | 80.11  | 360   | 359  | 1   | 39.33  | 610  |
| \$150,000.01 - \$175,000.00 | 934    | 151,722,494.64     | 6.78    | 162,451.28   | 6.950  | 79.96  | 360   | 359  | 1   | 39.79  | 611  |
| \$175,000.01 - \$200,000.00 | 927    | 174,484,547.76     | 7.80    | 188,224.97   | 6.898  | 79.83  | 360   | 359  | 1   | 40.67  | 616  |
| \$200,000.01 - \$225,000.00 | 717    | 153,050,527.48     | 6.84    | 213,459.59   | 6.817  | 80.50  | 360   | 359  | 1   | 40.28  | 619  |
| \$225,000.01 - \$250,000.00 | 652    | 154,964,415.70     | 6.92    | 237,675.48   | 6.766  | 80.61  | 360   | 359  | 1   | 40.68  | 626  |
| \$250,000.01 - \$275,000.00 | 637    | 167,043,379.13     | 7.46    | 262,234.50   | 6.582  | 80.75  | 360   | 359  | 1   | 41.74  | 624  |
| \$275,000.01 - \$300,000.00 | 552    | 158,677,313.48     | 7.09    | 287,458.90   | 6.592  | 80.90  | 360   | 359  | 1   | 42.36  | 623  |
| \$300,000.01 - \$325,000.00 | 449    | 140,614,276.43     | 6.28    | 313,172.11   | 6.519  | 82.06  | 360   | 359  | 1   | 42.00  | 630  |
| \$325,000.01 - \$350,000.00 | 354    | 119,508,780.38     | 5.34    | 337,595.42   | 6.528  | 82.50  | 359   | 358  | 1   | 43.17  | 637  |
| \$350,000.01 - \$375,000.00 | 305    | 110,241,752.02     | 4.93    | 361,448.37   | 6.431  | 82.34  | 359   | 358  | 1   | 42.32  | 638  |
| \$375,000.01 - \$400,000.00 | 292    | 113,240,343.54     | 5.06    | 387,809.40   | 6.501  | 82.10  | 359   | 358  | 1   | 42.70  | 635  |
| \$400,000.01 - \$425,000.00 | 167    | 68,896,810.61      | 3.08    | 412,555.75   | 6.505  | 84.08  | 359   | 357  | 1   | 41.35  | 641  |
| \$425,000.01 - \$450,000.00 | 153    | 67,068,535.64      | 3.00    | 438,356.44   | 6.532  | 84.36  | 358   | 357  | 1   | 41.59  | 635  |
| \$450,000.01 - \$475,000.00 | 102    | 47,252,677.78      | 2.11    | 463,261.55   | 6.475  | 83.94  | 359   | 358  | 1   | 40.95  | 644  |
| \$475,000.01 - \$500,000.00 | 130    | 63,641,733.46      | 2.84    | 489,551.80   | 6.537  | 82.52  | 359   | 357  | 1   | 42.27  | 636  |
| \$500,000.01 - \$525,000.00 | 53     | 27,299,029.64      | 1.22    | 515,076.03   | 6.331  | 81.21  | 360   | 359  | 1   | 39.85  | 648  |
| \$525,000.01 - \$550,000.00 | 41     | 22,037,491.57      | 0.98    | 537,499.79   | 6.487  | 83.17  | 360   | 359  | 1   | 42.49  | 630  |
| \$550,000.01 - \$575,000.00 | 28     | 15,693,919.13      | 0.70    | 560,497.11   | 6.229  | 83.73  | 354   | 353  | 1   | 41.06  | 639  |
| \$575,000.01 - \$600,000.00 | 36     | 21,164,940.78      | 0.95    | 587,915.02   | 6.381  | 82.93  | 355   | 354  | 1   | 44.00  | 629  |
| \$600,000.01 - \$625,000.00 | 16     | 9,854,093.38       | 0.44    | 615,880.84   | 6.218  | 79.94  | 352   | 351  | 1   | 38.88  | 638  |
| \$625,000.01 - \$650,000.00 | 23     | 14,786,429.20      | 0.66    | 642,888.23   | 6.379  | 78.89  | 352   | 351  | 1   | 36.02  | 650  |
| \$650,000.01 - \$675,000.00 | 2      | 1,336,873.19       | 0.06    | 668,436.60   | 6.926  | 84.97  | 360   | 359  | 1   | 49.43  | 698  |
| \$675,000.01 - \$700,000.00 | 10     | 6,903,377.97       | 0.31    | 690,337.80   | 6.152  | 78.58  | 360   | 358  | 2   | 35.22  | 636  |
| \$700,000.01 - \$725,000.00 | 7      | 5,014,244.89       | 0.22    | 716,320.70   | 6.631  | 85.38  | 360   | 358  | 2   | 39.41  | 663  |
| \$725,000.01 - \$750,000.00 | 5      | 3,728,650.20       | 0.17    | 745,730.04   | 6.249  | 77.14  | 360   | 359  | 1   | 41.85  | 664  |
| \$750,000.01 - \$775,000.00 | 2      | 1,522,627.79       | 0.07    | 761,313.90   | 5.631  | 66.17  | 360   | 358  | 2   | 56.31  | 664  |
| \$775,000.01 - \$800,000.00 | 1      | 800,000.00         | 0.04    | 800,000.00   | 7.150  | 78.05  | 360   | 360  | 0   | 23.63  | 619  |
| \$800,000.01 - \$825,000.00 | 1      | 850,000.00         | 0.04    | 850,000.00   | 6.200  | 77.98  | 360   | 360  | 0   | 39.52  | 621  |
| \$825,000.01 - \$850,000.00 | 1      | 850,000.00         | 0.04    | 850,000.00   | 5.855  | 76.54  | 360   | 359  | 1   | 40.10  | 688  |
| \$850,000.01 - \$875,000.00 | 4      | 3,572,735.13       | 0.16    | 893,183.78   | 5.875  | 80.00  | 360   | 360  | 0   | 35.89  | 766  |
| \$875,000.01 - \$900,000.00 | 1      | 1,100,000.00       | 0.05    | 1,100,000.00 | 5.875  | 80.00  | 360   | 360  | 0   | 35.89  | 766  |
| \$1,000,000.01 >=           | 1      | 1,100,000.00       | 0.05    | 1,100,000.00 | 5.875  | 80.00  | 360   | 360  | 0   | 35.89  | 766  |
| Total:                      | 10,619 | \$2,238,259,603.52 | 100.00% | 210,778.76   | 6.739% | 81.11% | 359   | 358  | 1   | 40.86% | 624  |
| Minimum: \$41,965.50        |        |                    |         |              |        |        |       |      |     |        |      |
| Maximum: \$1,100,000.00     |        |                    |         |              |        |        |       |      |     |        |      |

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# NCHET04-4

## ARM loans

| Gross Rate        | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 4.001% - 4.500%   | 1      | 340,000       | 0.02%   | 340,000.00 | 4.500% | 56.20% | 360   | 353 | 7   | 54.62% | 697  |
| 4.501% - 5.000%   | 118    | 34,194,949    | 1.53    | 289,787.71 | 4.955  | 76.27  | 345   | 344 | 1   | 41.22  | 674  |
| 5.001% - 5.500%   | 599    | 156,336,959   | 6.98    | 260,996.59 | 5.344  | 78.24  | 356   | 355 | 1   | 41.21  | 654  |
| 5.501% - 6.000%   | 1,624  | 407,444,730   | 18.10   | 250,889.61 | 5.844  | 79.56  | 360   | 359 | 1   | 41.30  | 642  |
| 6.001% - 6.500%   | 1,935  | 455,702,773   | 20.36   | 235,505.31 | 6.307  | 80.62  | 360   | 359 | 1   | 41.27  | 638  |
| 6.501% - 7.000%   | 2,173  | 476,214,805   | 21.28   | 219,178.47 | 6.792  | 81.57  | 360   | 359 | 1   | 41.01  | 627  |
| 7.001% - 7.500%   | 1,359  | 269,881,955   | 12.06   | 198,588.64 | 7.288  | 83.38  | 360   | 359 | 1   | 40.17  | 612  |
| 7.501% - 8.000%   | 1,233  | 216,174,028   | 9.66    | 175,323.62 | 7.778  | 84.06  | 360   | 359 | 1   | 40.02  | 598  |
| 8.001% - 8.500%   | 684    | 103,890,200   | 4.64    | 151,886.26 | 8.289  | 82.99  | 360   | 359 | 1   | 40.36  | 579  |
| 8.501% - 9.000%   | 523    | 70,567,750    | 3.15    | 134,928.78 | 8.784  | 81.44  | 360   | 359 | 1   | 40.11  | 562  |
| 9.001% - 9.500%   | 189    | 23,522,522    | 1.05    | 124,457.79 | 9.268  | 78.94  | 360   | 359 | 1   | 38.97  | 554  |
| 9.501% - 10.000%  | 116    | 15,953,026    | 0.71    | 137,526.09 | 9.795  | 75.04  | 360   | 359 | 1   | 40.90  | 532  |
| 10.001% - 10.500% | 38     | 4,619,496     | 0.21    | 121,565.68 | 10.239 | 72.76  | 360   | 359 | 1   | 40.43  | 534  |
| 10.501% - 11.000% | 14     | 1,581,394     | 0.07    | 112,956.68 | 10.813 | 71.29  | 360   | 359 | 1   | 41.39  | 523  |
| 11.001% - 11.500% | 10     | 1,423,361     | 0.06    | 142,336.08 | 11.198 | 67.66  | 360   | 359 | 1   | 44.33  | 522  |
| 11.501% - 12.000% | 2      | 264,505       | 0.01    | 132,252.59 | 11.730 | 78.01  | 360   | 359 | 1   | 33.85  | 530  |
| 12.001% - 12.500% | 1      | 87,151        | 0.00    | 87,151.22  | 12.125 | 80.00  | 360   | 358 | 2   | 46.26  | 512  |
| Total:            | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| Minimum: 4.500%   |        |               |         |            |        |        |       |     |     |        |      |
| Maximum: 12.125%  |        |               |         |            |        |        |       |     |     |        |      |

| Original Term to Maturity | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 300                       | 50     | 19,601,692    | 0.88%   | 392,033.85 | 5.157% | 82.26% | 300   | 299 | 1   | 41.58% | 723  |
| 360                       | 10,569 | 2,218,657,911 | 99.12   | 209,921.27 | 6.753  | 81.09  | 360   | 359 | 1   | 40.85  | 623  |
| Total:                    | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| Minimum: 300              |        |               |         |            |        |        |       |     |     |        |      |
| Maximum: 360              |        |               |         |            |        |        |       |     |     |        |      |

| Remaining Term to Stated Maturity | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 241 - 300                         | 50     | 19,601,692    | 0.88%   | 392,033.85 | 5.157% | 82.26% | 300   | 299 | 1   | 41.58% | 723  |
| 301 - 360                         | 10,569 | 2,218,657,911 | 99.12   | 209,921.27 | 6.753  | 81.09  | 360   | 359 | 1   | 40.85  | 623  |
| Total:                            | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| Minimum: 295                      |        |               |         |            |        |        |       |     |     |        |      |
| Maximum: 360                      |        |               |         |            |        |        |       |     |     |        |      |

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# NCHET04-4 ARM loans

| Seasoning | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0         | 2,663  | 508,084,846   | 22.70%  | 190,794.16 | 6.936% | 80.61% | 359   | 359 | 0   | 40.02% | 619  |
| 1         | 5,725  | 1,210,051,390 | 54.06   | 211,362.69 | 6.701  | 81.08  | 360   | 359 | 1   | 40.88  | 621  |
| 2         | 1,776  | 408,564,916   | 18.25   | 230,047.81 | 6.614  | 81.38  | 360   | 358 | 2   | 41.63  | 633  |
| 3         | 301    | 72,878,274    | 3.26    | 242,120.51 | 6.790  | 82.04  | 357   | 354 | 3   | 42.03  | 651  |
| 4         | 37     | 8,073,259     | 0.36    | 218,196.19 | 6.786  | 82.09  | 360   | 356 | 4   | 40.73  | 642  |
| 5         | 48     | 14,133,039    | 0.63    | 294,438.30 | 6.627  | 84.08  | 357   | 352 | 5   | 40.78  | 648  |
| 6         | 34     | 8,474,790     | 0.38    | 249,258.54 | 6.770  | 86.14  | 360   | 354 | 6   | 42.07  | 654  |
| 7         | 25     | 5,709,355     | 0.26    | 228,374.21 | 6.099  | 83.36  | 360   | 353 | 7   | 38.54  | 665  |
| 8         | 9      | 2,220,214     | 0.10    | 246,690.44 | 5.994  | 79.98  | 360   | 352 | 8   | 41.10  | 616  |
| 10        | 1      | 69,521        | 0.00    | 69,520.74  | 8.050  | 79.55  | 360   | 350 | 10  | 22.29  | 504  |
| Total:    | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |

Minimum: 0  
Maximum: 10

| DTI               | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| <= 0.000%         | 3      | 380,632       | 0.02%   | 126,877.33 | 7.624% | 87.37% | 360   | 360 | 0   | 0.00%  | 651  |
| 0.001% - 1.000%   | 1      | 489,511       | 0.02    | 489,511.27 | 5.990  | 68.06  | 360   | 359 | 1   | 0.49   | 618  |
| 1.001% - 6.000%   | 5      | 1,299,391     | 0.06    | 259,878.15 | 6.622  | 83.20  | 360   | 359 | 1   | 3.16   | 631  |
| 6.001% - 11.000%  | 27     | 4,522,865     | 0.20    | 167,513.53 | 6.995  | 83.82  | 360   | 359 | 1   | 8.63   | 620  |
| 11.001% - 16.000% | 100    | 17,011,700    | 0.76    | 170,117.00 | 6.951  | 81.24  | 360   | 359 | 1   | 14.09  | 632  |
| 16.001% - 21.000% | 238    | 35,985,986    | 1.61    | 151,201.62 | 7.041  | 78.48  | 359   | 358 | 1   | 18.76  | 621  |
| 21.001% - 26.000% | 499    | 82,729,797    | 3.70    | 165,791.18 | 6.846  | 78.17  | 360   | 359 | 1   | 23.86  | 616  |
| 26.001% - 31.000% | 832    | 142,942,990   | 6.39    | 171,806.48 | 6.780  | 79.69  | 360   | 359 | 1   | 28.80  | 615  |
| 31.001% - 36.000% | 1,317  | 257,981,319   | 11.53   | 195,885.59 | 6.767  | 80.67  | 359   | 358 | 1   | 33.70  | 622  |
| 36.001% - 41.000% | 1,906  | 406,228,802   | 18.15   | 213,131.59 | 6.745  | 81.36  | 359   | 358 | 1   | 38.71  | 628  |
| 41.001% - 46.000% | 2,484  | 565,275,481   | 25.26   | 227,566.62 | 6.700  | 81.69  | 359   | 358 | 1   | 43.66  | 630  |
| 46.001% - 51.000% | 2,877  | 654,129,652   | 29.22   | 227,365.19 | 6.705  | 82.42  | 359   | 358 | 1   | 48.29  | 624  |
| 51.001% - 56.000% | 317    | 65,705,848    | 2.94    | 207,273.97 | 6.861  | 71.84  | 360   | 359 | 1   | 53.14  | 582  |
| 56.001% - 61.000% | 12     | 2,821,537     | 0.13    | 235,128.06 | 6.117  | 69.01  | 360   | 359 | 1   | 57.10  | 593  |
| 61.001% - 66.000% | 1      | 754,093       | 0.03    | 754,092.82 | 5.000  | 68.21  | 360   | 359 | 1   | 61.90  | 739  |
| Total:            | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |

Minimum: 0.00%  
Maximum: 61.90%

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# NCHET04-4 ARM loans

| FICO Scores | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 500 - 509   | 279    | 46,595,712    | 2.08%   | 167,009.72 | 8.320% | 73.72% | 360   | 359 | 1   | 42.94% | 505  |
| 510 - 519   | 302    | 47,934,174    | 2.14    | 158,722.43 | 8.318  | 72.94  | 360   | 359 | 1   | 40.78  | 515  |
| 520 - 529   | 356    | 55,841,942    | 2.49    | 156,859.39 | 8.107  | 74.72  | 360   | 359 | 1   | 41.06  | 525  |
| 530 - 539   | 310    | 54,742,968    | 2.45    | 176,590.22 | 7.608  | 76.12  | 360   | 359 | 1   | 41.08  | 534  |
| 540 - 549   | 345    | 54,279,373    | 2.43    | 157,331.51 | 7.654  | 75.91  | 360   | 359 | 1   | 40.44  | 545  |
| 550 - 559   | 451    | 79,992,326    | 3.57    | 177,366.58 | 7.148  | 77.42  | 360   | 359 | 1   | 39.80  | 554  |
| 560 - 569   | 431    | 80,700,804    | 3.61    | 187,240.84 | 7.034  | 77.26  | 360   | 359 | 1   | 40.20  | 564  |
| 570 - 579   | 398    | 78,601,531    | 3.51    | 197,491.28 | 6.872  | 77.59  | 360   | 359 | 1   | 40.54  | 574  |
| 580 - 589   | 632    | 125,405,349   | 5.60    | 198,426.18 | 6.735  | 81.03  | 360   | 359 | 1   | 40.84  | 584  |
| 590 - 599   | 561    | 117,716,027   | 5.26    | 209,832.49 | 6.683  | 80.17  | 360   | 359 | 1   | 40.89  | 595  |
| 600 - 609   | 660    | 137,740,310   | 6.15    | 208,697.44 | 6.569  | 83.72  | 360   | 359 | 1   | 40.44  | 605  |
| 610 - 619   | 627    | 134,724,123   | 6.02    | 214,871.01 | 6.567  | 82.43  | 360   | 359 | 1   | 40.66  | 615  |
| 620 - 629   | 750    | 168,178,262   | 7.51    | 224,237.68 | 6.575  | 83.72  | 360   | 359 | 1   | 40.67  | 624  |
| 630 - 639   | 654    | 139,793,823   | 6.25    | 213,752.02 | 6.566  | 83.66  | 360   | 359 | 1   | 40.46  | 635  |
| 640 - 649   | 743    | 165,438,428   | 7.39    | 222,662.76 | 6.547  | 82.96  | 360   | 359 | 1   | 41.41  | 644  |
| 650 - 659   | 675    | 152,333,037   | 6.81    | 225,678.57 | 6.520  | 83.21  | 360   | 359 | 1   | 40.87  | 654  |
| 660 - 669   | 544    | 127,027,773   | 5.68    | 233,506.94 | 6.483  | 82.54  | 360   | 359 | 1   | 41.45  | 664  |
| 670 - 679   | 435    | 106,607,402   | 4.76    | 245,074.49 | 6.400  | 83.56  | 360   | 359 | 1   | 41.77  | 674  |
| 680 - 689   | 395    | 94,416,319    | 4.22    | 239,028.66 | 6.404  | 83.15  | 359   | 357 | 1   | 41.01  | 684  |
| 690 - 699   | 263    | 63,523,366    | 2.84    | 241,533.71 | 6.373  | 82.31  | 359   | 358 | 1   | 40.62  | 694  |
| 700 - 709   | 185    | 46,800,837    | 2.09    | 252,977.50 | 6.328  | 82.18  | 356   | 355 | 1   | 40.22  | 705  |
| 710 - 719   | 171    | 43,732,659    | 1.95    | 255,746.54 | 6.331  | 82.83  | 356   | 355 | 1   | 40.47  | 714  |
| 720 - 729   | 134    | 35,041,173    | 1.57    | 261,501.29 | 6.260  | 82.82  | 355   | 354 | 1   | 41.85  | 724  |
| 730 - 739   | 101    | 22,793,645    | 1.02    | 225,679.65 | 6.258  | 82.15  | 356   | 355 | 1   | 40.57  | 735  |
| 740 - 749   | 71     | 17,110,052    | 0.76    | 240,986.65 | 6.327  | 83.10  | 353   | 352 | 1   | 40.74  | 744  |
| 750 - 759   | 46     | 11,571,248    | 0.52    | 251,548.86 | 6.258  | 84.05  | 354   | 353 | 1   | 39.99  | 755  |
| 760 - 769   | 35     | 12,089,925    | 0.54    | 345,426.44 | 6.151  | 81.39  | 358   | 357 | 1   | 41.84  | 765  |
| 770 - 779   | 28     | 7,671,778     | 0.34    | 273,992.07 | 6.165  | 84.04  | 351   | 350 | 1   | 40.70  | 774  |
| 780 - 789   | 20     | 6,324,750     | 0.28    | 316,237.52 | 6.101  | 82.22  | 355   | 353 | 1   | 43.34  | 783  |
| 790 - 799   | 9      | 2,054,807     | 0.09    | 228,311.83 | 5.950  | 77.82  | 353   | 352 | 1   | 33.41  | 792  |
| 800 - 809   | 6      | 1,334,815     | 0.06    | 222,469.13 | 6.396  | 84.14  | 360   | 359 | 1   | 33.37  | 804  |
| 810 - 819   | 2      | 140,867       | 0.01    | 70,433.37  | 6.411  | 50.26  | 360   | 359 | 1   | 49.25  | 815  |
| Total:      | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary, and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission. The information contained herein will be superseded by the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collateral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.

# NCHE04-4 ARM loans

| Loan to Value Ratio    | COUNT         | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------|---------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 5.01% - 10.00%         | 1             | 50,000               | 0.00%          | 50,000.00         | 6.750%        | 9.43%         | 360        | 360        | 0        | 24.47%        | 544        |
| 10.01% - 15.00%        | 1             | 53,746               | 0.00           | 53,745.92         | 5.950         | 11.70         | 360        | 359        | 1        | 45.36         | 626        |
| 15.01% - 20.00%        | 5             | 349,628              | 0.02           | 69,925.70         | 6.836         | 17.82         | 360        | 359        | 1        | 36.93         | 611        |
| 20.01% - 25.00%        | 14            | 1,167,083            | 0.05           | 83,363.08         | 6.711         | 23.52         | 360        | 359        | 1        | 41.67         | 593        |
| 25.01% - 30.00%        | 16            | 1,903,129            | 0.09           | 118,945.59        | 6.994         | 27.44         | 360        | 359        | 1        | 38.92         | 588        |
| 30.01% - 35.00%        | 16            | 1,983,117            | 0.09           | 123,944.79        | 6.732         | 32.76         | 360        | 359        | 1        | 35.62         | 593        |
| 35.01% - 40.00%        | 56            | 6,572,514            | 0.29           | 116,473.46        | 6.795         | 37.54         | 360        | 359        | 1        | 38.16         | 573        |
| 40.01% - 45.00%        | 48            | 6,711,538            | 0.30           | 139,823.71        | 6.705         | 43.04         | 360        | 359        | 1        | 38.17         | 585        |
| 45.01% - 50.00%        | 105           | 18,819,834           | 0.84           | 179,236.51        | 6.539         | 48.19         | 360        | 359        | 1        | 39.29         | 585        |
| 50.01% - 55.00%        | 109           | 18,870,815           | 0.84           | 173,126.74        | 6.736         | 52.80         | 360        | 359        | 1        | 39.07         | 588        |
| 55.01% - 60.00%        | 214           | 40,380,731           | 1.80           | 188,695.00        | 6.672         | 57.86         | 360        | 359        | 1        | 40.31         | 587        |
| 60.01% - 65.00%        | 342           | 68,088,637           | 3.04           | 199,089.58        | 6.644         | 63.37         | 360        | 359        | 1        | 40.53         | 588        |
| 65.01% - 70.00%        | 480           | 95,703,616           | 4.28           | 199,382.53        | 6.936         | 68.71         | 359        | 358        | 1        | 40.78         | 579        |
| 70.01% - 75.00%        | 710           | 138,715,348          | 6.20           | 195,373.73        | 7.015         | 74.10         | 360        | 359        | 1        | 41.34         | 637        |
| 75.01% - 80.00%        | 4,241         | 909,532,236          | 40.64          | 214,461.74        | 6.489         | 79.81         | 360        | 358        | 1        | 40.28         | 609        |
| 80.01% - 85.00%        | 1,319         | 288,661,288          | 12.90          | 218,848.59        | 6.737         | 84.36         | 358        | 357        | 1        | 41.20         | 645        |
| 85.01% - 90.00%        | 2,093         | 455,058,894          | 20.33          | 217,419.44        | 6.976         | 89.69         | 360        | 359        | 1        | 41.20         | 645        |
| 90.01% - 95.00%        | 750           | 171,200,637          | 7.65           | 228,267.52        | 7.071         | 94.83         | 360        | 359        | 1        | 42.31         | 662        |
| 95.01% - 100.00%       | 99            | 14,486,812           | 0.65           | 146,331.44        | 8.109         | 99.89         | 360        | 359        | 1        | 42.31         | 662        |
| <b>Total:</b>          | <b>10,619</b> | <b>2,238,259,604</b> | <b>100.00%</b> | <b>210,778.76</b> | <b>6.739%</b> | <b>81.11%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>40.86%</b> | <b>624</b> |
| <b>Minimum: 9.43</b>   |               |                      |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 100.00</b> |               |                      |                |                   |               |               |            |            |          |               |            |

| Combined Loan To Value Ratio | COUNT         | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|---------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 5.01% - 10.00%               | 1             | 50,000               | 0.00%          | 50,000.00         | 6.750%        | 9.43%         | 360        | 360        | 0        | 24.47%        | 544        |
| 10.01% - 15.00%              | 1             | 53,746               | 0.00           | 53,745.92         | 5.950         | 11.70         | 360        | 359        | 1        | 45.36         | 626        |
| 15.01% - 20.00%              | 5             | 349,628              | 0.02           | 69,925.70         | 6.836         | 17.82         | 360        | 359        | 1        | 36.93         | 611        |
| 20.01% - 25.00%              | 14            | 1,167,083            | 0.05           | 83,363.08         | 6.711         | 23.52         | 360        | 359        | 1        | 41.67         | 593        |
| 25.01% - 30.00%              | 16            | 1,903,129            | 0.09           | 118,945.59        | 6.994         | 27.44         | 360        | 359        | 1        | 38.92         | 588        |
| 30.01% - 35.00%              | 16            | 1,983,117            | 0.09           | 123,944.79        | 6.732         | 32.76         | 360        | 359        | 1        | 35.62         | 593        |
| 35.01% - 40.00%              | 56            | 6,572,514            | 0.29           | 116,473.46        | 6.795         | 37.54         | 360        | 359        | 1        | 38.16         | 573        |
| 40.01% - 45.00%              | 47            | 6,536,538            | 0.29           | 139,075.28        | 6.718         | 43.09         | 360        | 359        | 1        | 37.82         | 574        |
| 45.01% - 50.00%              | 104           | 18,744,910           | 0.84           | 180,239.52        | 6.542         | 48.19         | 360        | 359        | 1        | 38.13         | 585        |
| 50.01% - 55.00%              | 107           | 18,501,127           | 0.83           | 172,907.73        | 6.733         | 52.79         | 360        | 359        | 1        | 39.29         | 585        |
| 55.01% - 60.00%              | 210           | 39,706,711           | 1.77           | 189,079.58        | 6.672         | 57.84         | 360        | 359        | 1        | 39.14         | 587        |
| 60.01% - 65.00%              | 340           | 67,807,428           | 3.03           | 199,433.61        | 6.639         | 63.32         | 360        | 359        | 1        | 40.45         | 588        |
| 65.01% - 70.00%              | 471           | 93,116,751           | 4.16           | 197,700.11        | 6.948         | 68.71         | 359        | 358        | 1        | 40.16         | 586        |
| 70.01% - 75.00%              | 674           | 134,306,810          | 6.00           | 199,268.26        | 7.011         | 74.02         | 360        | 359        | 1        | 40.83         | 578        |
| 75.01% - 80.00%              | 1,461         | 295,511,337          | 13.20          | 202,266.49        | 6.933         | 79.39         | 360        | 359        | 1        | 39.30         | 594        |
| 80.01% - 85.00%              | 1,215         | 268,055,266          | 11.98          | 220,621.62        | 6.746         | 84.28         | 359        | 358        | 1        | 40.13         | 606        |
| 85.01% - 90.00%              | 2,037         | 448,626,067          | 20.04          | 220,238.62        | 6.962         | 89.49         | 360        | 359        | 1        | 40.71         | 633        |
| 90.01% - 95.00%              | 896           | 195,607,337          | 8.74           | 218,311.76        | 7.107         | 93.46         | 360        | 359        | 1        | 41.16         | 641        |
| 95.01% - 100.00%             | 2,948         | 639,710,102          | 28.58          | 216,998.00        | 6.311         | 80.60         | 359        | 358        | 1        | 42.38         | 658        |
| <b>Total:</b>                | <b>10,619</b> | <b>2,238,259,604</b> | <b>100.00%</b> | <b>210,778.76</b> | <b>6.739%</b> | <b>81.11%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>40.86%</b> | <b>624</b> |
| <b>Minimum: 9.43</b>         |               |                      |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 100.00</b>       |               |                      |                |                   |               |               |            |            |          |               |            |

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# NCHE704-4 ARM loans

| Geographic Concentration | COUNT | UPB                | %      | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|--------------------|--------|------------|--------|--------|-------|-----|-----|--------|------|
| California               | 3,669 | \$1,045,500,201.53 | 46.71% | 284,955.08 | 6.415% | 79.96% | 359   | 358 | 1   | 41.61% | 634  |
| Florida                  | 818   | 128,791,297.72     | 5.75   | 157,446.57 | 7.218  | 82.31  | 360   | 359 | 1   | 40.74  | 611  |
| New York                 | 406   | 112,294,621.10     | 5.02   | 276,587.74 | 6.926  | 81.90  | 360   | 359 | 1   | 41.92  | 621  |
| New Jersey               | 398   | 96,121,541.30      | 4.29   | 241,511.41 | 6.977  | 81.59  | 360   | 359 | 1   | 41.56  | 619  |
| Illinois                 | 391   | 68,426,406.97      | 3.06   | 175,003.60 | 7.179  | 82.54  | 360   | 359 | 1   | 40.04  | 614  |
| Massachusetts            | 267   | 66,857,389.55      | 2.99   | 250,402.21 | 6.791  | 80.43  | 360   | 359 | 1   | 41.48  | 621  |
| Nevada                   | 281   | 60,983,619.64      | 2.72   | 217,023.56 | 6.824  | 80.95  | 360   | 359 | 1   | 39.80  | 623  |
| Washington               | 321   | 60,674,980.89      | 2.71   | 189,018.63 | 6.594  | 82.38  | 360   | 359 | 1   | 40.39  | 627  |
| Arizona                  | 323   | 55,392,221.42      | 2.47   | 171,492.95 | 6.662  | 83.10  | 360   | 359 | 1   | 39.60  | 622  |
| Texas                    | 436   | 49,714,781.67      | 2.22   | 114,024.73 | 7.337  | 80.16  | 360   | 359 | 1   | 37.65  | 607  |
| Maryland                 | 233   | 45,805,886.00      | 2.05   | 196,591.79 | 6.954  | 81.03  | 359   | 358 | 1   | 39.83  | 604  |
| Michigan                 | 300   | 37,474,419.86      | 1.67   | 124,914.73 | 7.472  | 82.70  | 360   | 359 | 1   | 39.07  | 603  |
| Colorado                 | 192   | 33,269,011.14      | 1.49   | 173,276.10 | 6.684  | 82.92  | 360   | 359 | 1   | 41.13  | 621  |
| Virginia                 | 144   | 31,001,868.59      | 1.39   | 215,290.75 | 6.971  | 81.57  | 359   | 358 | 1   | 41.18  | 607  |
| Georgia                  | 187   | 28,333,773.19      | 1.27   | 151,517.50 | 7.569  | 85.15  | 359   | 358 | 1   | 40.51  | 605  |
| Hawaii                   | 104   | 27,021,771.05      | 1.21   | 259,824.72 | 6.422  | 81.08  | 359   | 358 | 1   | 41.64  | 640  |
| Ohio                     | 251   | 26,400,097.47      | 1.18   | 105,179.67 | 7.560  | 85.54  | 360   | 359 | 1   | 38.55  | 603  |
| Minnesota                | 138   | 25,762,671.10      | 1.15   | 186,686.02 | 6.933  | 84.24  | 359   | 359 | 1   | 38.63  | 624  |
| Pennsylvania             | 190   | 23,983,727.19      | 1.07   | 126,230.14 | 7.102  | 82.28  | 360   | 359 | 1   | 37.82  | 606  |
| Oregon                   | 135   | 22,813,885.00      | 1.02   | 168,991.74 | 6.532  | 81.72  | 359   | 358 | 1   | 41.29  | 628  |
| Connecticut              | 90    | 18,109,376.16      | 0.81   | 201,215.29 | 7.104  | 81.04  | 360   | 359 | 1   | 40.16  | 593  |
| Indiana                  | 147   | 14,643,720.83      | 0.65   | 99,617.15  | 7.254  | 85.53  | 360   | 359 | 1   | 37.22  | 610  |
| Rhode Island             | 69    | 14,264,990.84      | 0.64   | 206,739.00 | 7.179  | 80.44  | 360   | 359 | 1   | 39.41  | 617  |
| Wisconsin                | 95    | 12,014,622.52      | 0.54   | 126,469.71 | 7.263  | 83.82  | 360   | 359 | 1   | 38.77  | 603  |
| New Hampshire            | 56    | 11,098,172.28      | 0.50   | 198,181.65 | 6.742  | 81.43  | 360   | 359 | 1   | 40.66  | 620  |
| New Mexico               | 83    | 10,361,616.20      | 0.46   | 124,838.75 | 7.367  | 82.96  | 360   | 359 | 1   | 41.16  | 627  |
| Tennessee                | 81    | 9,792,902.77       | 0.44   | 120,900.03 | 7.058  | 84.56  | 360   | 359 | 1   | 39.68  | 614  |
| South Carolina           | 78    | 9,423,707.71       | 0.42   | 120,816.77 | 7.423  | 84.31  | 360   | 359 | 1   | 38.65  | 609  |
| Maine                    | 59    | 9,348,454.93       | 0.41   | 158,448.39 | 7.312  | 80.90  | 360   | 360 | 0   | 35.70  | 623  |
| North Carolina           | 75    | 9,272,535.19       | 0.41   | 123,633.80 | 7.530  | 83.33  | 360   | 359 | 1   | 37.68  | 602  |
| Missouri                 | 82    | 8,245,319.92       | 0.37   | 100,552.68 | 7.687  | 83.54  | 360   | 359 | 1   | 35.93  | 596  |
| Idaho                    | 66    | 7,815,011.13       | 0.35   | 118,409.26 | 6.766  | 82.25  | 360   | 359 | 1   | 38.11  | 625  |
| Utah                     | 50    | 7,626,120.46       | 0.34   | 152,522.41 | 6.502  | 80.67  | 360   | 359 | 1   | 41.02  | 641  |
| District Of Columbia     | 31    | 5,772,588.50       | 0.26   | 186,212.53 | 7.047  | 73.14  | 360   | 359 | 1   | 38.74  | 606  |
| Kentucky                 | 42    | 5,141,414.57       | 0.23   | 122,414.63 | 7.218  | 83.81  | 360   | 359 | 1   | 37.97  | 608  |
| Oklahoma                 | 43    | 4,884,644.62       | 0.22   | 113,596.39 | 7.009  | 83.72  | 360   | 359 | 1   | 39.19  | 608  |
| Alabama                  | 47    | 4,877,152.18       | 0.22   | 103,769.20 | 7.907  | 81.26  | 360   | 359 | 1   | 41.60  | 586  |
| Montana                  | 25    | 4,156,376.62       | 0.19   | 166,255.06 | 7.349  | 77.11  | 360   | 359 | 1   | 39.16  | 591  |
| Louisiana                | 39    | 3,971,952.28       | 0.18   | 101,844.93 | 7.201  | 82.48  | 360   | 359 | 1   | 39.66  | 589  |
| Iowa                     | 40    | 3,857,460.42       | 0.17   | 96,436.51  | 7.779  | 84.33  | 360   | 359 | 1   | 36.83  | 598  |
| Arkansas                 | 18    | 3,528,975.85       | 0.16   | 196,054.21 | 6.870  | 84.81  | 360   | 359 | 1   | 42.38  | 593  |
| Kansas                   | 23    | 3,041,008.94       | 0.14   | 133,217.78 | 7.691  | 82.39  | 360   | 359 | 1   | 33.84  | 595  |
| Nebraska                 | 17    | 1,999,357.07       | 0.09   | 117,609.24 | 7.207  | 81.71  | 360   | 359 | 1   | 35.04  | 600  |
| Delaware                 | 22    | 1,892,723.86       | 0.08   | 86,032.90  | 7.381  | 82.35  | 360   | 359 | 1   | 38.62  | 585  |
| Mississippi              | 11    | 1,697,622.20       | 0.08   | 153,874.75 | 7.509  | 85.01  | 360   | 359 | 1   | 44.15  | 588  |
| North Dakota             | 19    | 1,687,534.25       | 0.08   | 88,817.59  | 7.139  | 84.69  | 360   | 359 | 1   | 41.39  | 614  |
|                          | 8     | 984,458.24         | 0.04   | 123,057.28 | 6.914  | 83.91  | 360   | 359 | 1   | 41.64  | 644  |

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# NCHET04-4 ARM loans

| ...continued             |        |                    |         |            |        |        |       |     |     |            |
|--------------------------|--------|--------------------|---------|------------|--------|--------|-------|-----|-----|------------|
| Geographic Concentration | COUNT  | UPB                | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI FICO   |
| West Virginia            | 9      | 809,370.54         | 0.04    | 89,930.06  | 8.175  | 77.79  | 360   | 359 | 1   | 36.76 577  |
| Wyoming                  | 6      | 748,764.34         | 0.03    | 124,794.06 | 6.770  | 79.30  | 360   | 359 | 1   | 42.15 605  |
| Vermont                  | 2      | 361,215.34         | 0.02    | 180,607.67 | 6.915  | 82.58  | 360   | 358 | 2   | 44.35 626  |
| South Dakota             | 2      | 211,260.38         | 0.01    | 105,630.19 | 8.258  | 78.10  | 360   | 359 | 1   | 47.85 583  |
| Total:                   | 10,619 | \$2,238,259,603.52 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% 624 |

| North-South CA | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI FICO   |
|----------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|------------|
| North CA       | 1,270  | 376,940,491   | 16.84%  | 296,803.54 | 6.419% | 81.22% | 358   | 357 | 1   | 41.58% 640 |
| South CA       | 2,399  | 668,559,711   | 29.87   | 278,682.66 | 6.412  | 79.25  | 360   | 358 | 1   | 41.64 630  |
| States Not CA  | 6,950  | 1,197,759,402 | 53.29   | 171,620.06 | 7.024  | 82.11  | 360   | 359 | 1   | 40.19 615  |
| Total:         | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% 624 |

| Zip Code Concentration | COUNT  | UPB                | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI FICO   |
|------------------------|--------|--------------------|---------|------------|--------|--------|-------|-----|-----|------------|
| 92336                  | 25     | \$7,960,000.42     | 0.36%   | 318,400.02 | 6.309% | 80.30% | 360   | 359 | 1   | 42.69% 621 |
| 94591                  | 16     | 6,501,614.97       | 0.29    | 406,350.94 | 6.469  | 83.44  | 360   | 359 | 1   | 39.50 644  |
| 95758                  | 18     | 6,241,392.10       | 0.28    | 346,744.01 | 6.467  | 84.25  | 360   | 359 | 1   | 36.01 649  |
| 95206                  | 26     | 6,148,120.14       | 0.27    | 236,466.16 | 6.995  | 83.81  | 360   | 359 | 1   | 40.10 621  |
| 92376                  | 28     | 5,721,100.32       | 0.26    | 204,325.01 | 6.721  | 78.93  | 360   | 359 | 1   | 39.80 616  |
| Other                  | 10,506 | 2,205,687,375.57   | 98.54   | 209,945.50 | 6.742  | 81.09  | 359   | 358 | 1   | 40.87 624  |
| Total:                 | 10,619 | \$2,238,259,603.52 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% 624 |

| Loan Purpose          | COUNT  | UPB                | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI FICO   |
|-----------------------|--------|--------------------|---------|------------|--------|--------|-------|-----|-----|------------|
| Refinance - Cashout   | 5,821  | \$1,221,123,461.04 | 54.56%  | 209,778.98 | 6.791% | 79.58% | 360   | 359 | 1   | 40.51% 603 |
| Purchase              | 4,304  | 933,972,691.52     | 41.73   | 217,001.09 | 6.673  | 83.00  | 359   | 358 | 1   | 41.46 652  |
| Refinance - Rate Term | 494    | 83,163,450.96      | 3.72    | 168,347.07 | 6.726  | 82.26  | 359   | 358 | 1   | 39.12 619  |
| Total:                | 10,619 | \$2,238,259,603.52 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% 624 |

| Document Type         | COUNT  | UPB                | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI FICO   |
|-----------------------|--------|--------------------|---------|------------|--------|--------|-------|-----|-----|------------|
| Stated Documentation  | 4,934  | \$1,098,268,454.40 | 49.07%  | 222,591.90 | 6.946% | 81.02% | 359   | 358 | 1   | 41.01% 641 |
| Full Documentation    | 3,171  | 611,990,378.44     | 27.34   | 192,996.02 | 6.534  | 81.35  | 360   | 359 | 1   | 40.92 608  |
| Limited Documentation | 2,514  | 528,000,770.68     | 23.59   | 210,024.17 | 6.548  | 80.99  | 360   | 359 | 1   | 40.46 606  |
| Total:                | 10,619 | \$2,238,259,603.52 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% 624 |

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# NCHE704-4 ARM loans

| Property Type           | COUNT  | UPB                | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------|--------|--------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Single Family Residence | 7,933  | \$1,630,783,162.62 | 71.86%  | 205,569.54 | 6.732% | 80.98% | 359   | 358 | 1   | 40.78% | 620  |
| Pud Detached            | 919    | 214,563,441.38     | 9.59    | 233,474.91 | 6.738  | 81.45  | 360   | 359 | 1   | 40.79  | 620  |
| 2-4 Family              | 760    | 191,269,704.20     | 8.55    | 251,670.66 | 6.893  | 81.60  | 360   | 359 | 1   | 40.95  | 643  |
| Condo                   | 758    | 149,131,666.68     | 6.66    | 196,743.62 | 6.627  | 81.35  | 359   | 358 | 1   | 41.45  | 638  |
| PUD Attached            | 238    | 47,913,345.48      | 2.14    | 201,316.58 | 6.796  | 81.86  | 360   | 358 | 1   | 41.62  | 628  |
| Multifamily > 4 units   | 10     | 4,523,906.09       | 0.20    | 452,390.61 | 5.962  | 71.60  | 360   | 359 | 1   | 40.85  | 730  |
| Mobile Home Unattached  | 1      | 74,377.07          | 0.00    | 74,377.07  | 8.650  | 90.00  | 360   | 354 | 6   | 42.23  | 578  |
| Total:                  | 10,619 | \$2,238,259,603.52 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |

| Occupancy          | COUNT  | UPB                | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|--------|--------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Owner Occupied     | 9,632  | \$2,066,284,640.57 | 92.32%  | 214,522.91 | 6.685% | 80.95% | 359   | 358 | 1   | 41.09% | 621  |
| Non-Owner Occupied | 874    | 149,775,754.96     | 6.69    | 171,368.14 | 7.419  | 83.04  | 360   | 359 | 1   | 37.80  | 655  |
| Second Home        | 113    | 22,199,207.99      | 0.99    | 196,453.17 | 7.251  | 82.55  | 356   | 355 | 1   | 39.68  | 634  |
| Total:             | 10,619 | \$2,238,259,603.52 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |

| Lien Position | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1             | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| Total:        | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |

| Prepayment Penalty | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0                  | 2,440  | 491,202,534   | 21.95%  | 201,312.51 | 7.168% | 82.14% | 358   | 357 | 1   | 40.54% | 623  |
| 12                 | 234    | 58,412,706    | 2.61    | 249,626.95 | 6.925  | 80.99  | 360   | 359 | 1   | 38.61  | 626  |
| 24                 | 7,532  | 1,601,516,778 | 71.55   | 212,628.36 | 6.618  | 80.83  | 360   | 359 | 1   | 41.06  | 623  |
| 36                 | 413    | 87,127,585    | 3.89    | 210,962.68 | 6.437  | 80.39  | 360   | 359 | 1   | 40.35  | 642  |
| Total:             | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| wa Term: 18.887    |        |               |         |            |        |        |       |     |     |        |      |

| Balloon Flag       | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Not a Balloon Loan | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| Total:             | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |

| Originator           | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| New Century Mortgage | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| Total:               | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |

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# NCHET04-4 ARM loans

| Gross Rate-ARMS   | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 4.001% - 4.500%   | 1      | 340,000       | 0.02%   | 340,000.00 | 4.500% | 56.20% | 360   | 353 | 7   | 54.62% | 697  |
| 4.501% - 5.000%   | 118    | 34,194,949    | 1.53    | 289,787.71 | 4.955  | 76.27  | 345   | 344 | 1   | 41.22  | 674  |
| 5.001% - 5.500%   | 599    | 156,336,959   | 6.98    | 260,996.59 | 5.344  | 78.24  | 356   | 355 | 1   | 41.21  | 654  |
| 5.501% - 6.000%   | 1,624  | 407,444,730   | 18.20   | 250,889.61 | 5.844  | 79.56  | 360   | 359 | 1   | 41.30  | 642  |
| 6.001% - 6.500%   | 1,935  | 455,702,773   | 20.36   | 235,505.31 | 6.307  | 80.62  | 360   | 359 | 1   | 41.27  | 638  |
| 6.501% - 7.000%   | 2,173  | 476,274,805   | 21.28   | 219,178.47 | 6.792  | 81.57  | 360   | 359 | 1   | 41.01  | 627  |
| 7.001% - 7.500%   | 1,359  | 269,881,955   | 12.06   | 198,588.64 | 7.288  | 83.38  | 360   | 359 | 1   | 40.17  | 612  |
| 7.501% - 8.000%   | 1,233  | 216,174,028   | 9.66    | 175,323.62 | 7.778  | 84.06  | 360   | 359 | 1   | 40.02  | 598  |
| 8.001% - 8.500%   | 684    | 103,890,200   | 4.64    | 151,886.26 | 8.289  | 82.99  | 360   | 359 | 1   | 40.36  | 579  |
| 8.501% - 9.000%   | 523    | 70,567,750    | 3.15    | 134,928.78 | 8.784  | 81.44  | 360   | 359 | 1   | 40.11  | 562  |
| 9.001% - 9.500%   | 189    | 23,522,522    | 1.05    | 124,457.79 | 9.268  | 78.94  | 360   | 359 | 1   | 38.97  | 554  |
| 9.501% - 10.000%  | 116    | 15,953,026    | 0.71    | 137,526.09 | 9.795  | 75.04  | 360   | 359 | 1   | 40.90  | 532  |
| 10.001% - 10.500% | 38     | 4,619,496     | 0.21    | 121,565.68 | 10.239 | 72.76  | 360   | 359 | 1   | 40.43  | 534  |
| 10.501% - 11.000% | 14     | 1,581,394     | 0.07    | 112,956.68 | 10.813 | 71.29  | 360   | 359 | 1   | 41.39  | 523  |
| 11.001% - 11.500% | 10     | 1,423,361     | 0.06    | 142,336.08 | 11.198 | 67.66  | 360   | 359 | 1   | 44.33  | 522  |
| 11.501% - 12.000% | 2      | 264,505       | 0.01    | 132,252.59 | 11.730 | 78.01  | 360   | 359 | 1   | 33.85  | 530  |
| 12.001% - 12.500% | 1      | 87,151        | 0.00    | 87,151.22  | 12.125 | 80.00  | 360   | 358 | 2   | 46.26  | 512  |
| Total:            | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| Minimum: 4.500%   |        |               |         |            |        |        |       |     |     |        |      |
| Maximum: 12.125%  |        |               |         |            |        |        |       |     |     |        |      |

Gross Rate-FRMS

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**NCHET04-4**  
**ARM loans**

| Gross Margin                    | COUNT         | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------------|---------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 0.001% - 1.000%                 | 7             | 1,884,644            | 0.08%          | 269,234.83        | 7.328%        | 85.62%        | 360        | 359        | 1        | 42.04%        | 597        |
| 1.251% - 1.500%                 | 1             | 215,998              | 0.01           | 215,998.13        | 7.390         | 89.26         | 360        | 360        | 0        | 46.56         | 650        |
| 1.751% - 2.000%                 | 2             | 229,500              | 0.01           | 114,750.00        | 7.514         | 89.31         | 360        | 360        | 0        | 29.39         | 564        |
| 2.001% - 2.250%                 | 3             | 739,200              | 0.03           | 246,400.00        | 5.650         | 86.72         | 360        | 359        | 1        | 42.44         | 628        |
| 2.251% - 2.500%                 | 1             | 258,560              | 0.01           | 258,560.00        | 7.250         | 80.00         | 360        | 359        | 1        | 46.57         | 675        |
| 2.751% - 3.000%                 | 10            | 4,115,355            | 0.18           | 411,535.50        | 4.835         | 82.64         | 300        | 300        | 0        | 44.43         | 740        |
| 3.001% - 3.250%                 | 2             | 1,132,500            | 0.05           | 566,250.00        | 5.120         | 82.44         | 300        | 299        | 1        | 43.41         | 733        |
| 3.251% - 3.500%                 | 36            | 13,460,773           | 0.60           | 373,910.35        | 5.339         | 83.22         | 311        | 310        | 1        | 42.34         | 720        |
| 3.501% - 3.750%                 | 2             | 730,000              | 0.03           | 365,000.00        | 5.067         | 85.29         | 300        | 296        | 4        | 35.97         | 684        |
| 3.751% - 4.000%                 | 10            | 3,463,026            | 0.15           | 346,302.60        | 5.851         | 79.38         | 314        | 313        | 1        | 35.53         | 679        |
| 4.251% - 4.500%                 | 3             | 717,113              | 0.03           | 239,037.67        | 6.850         | 81.14         | 360        | 359        | 1        | 43.58         | 662        |
| 4.751% - 5.000%                 | 313           | 65,049,671           | 2.91           | 207,826.43        | 6.915         | 80.78         | 360        | 359        | 1        | 40.33         | 627        |
| 5.001% - 5.250%                 | 184           | 29,516,850           | 1.32           | 160,417.66        | 7.074         | 81.88         | 360        | 359        | 1        | 40.10         | 611        |
| 5.251% - 5.500%                 | 4,870         | 1,006,756,391        | 44.98          | 206,726.16        | 6.472         | 82.13         | 360        | 359        | 1        | 40.97         | 619        |
| 5.501% - 5.750%                 | 3,839         | 869,270,356          | 38.84          | 226,431.46        | 6.855         | 81.41         | 360        | 359        | 1        | 41.01         | 639        |
| 5.751% - 6.000%                 | 575           | 112,801,574          | 5.04           | 196,176.65        | 7.246         | 79.62         | 360        | 359        | 1        | 39.52         | 554        |
| 6.001% - 6.250%                 | 304           | 51,080,795           | 2.28           | 168,028.93        | 7.433         | 75.61         | 360        | 359        | 1        | 39.90         | 573        |
| 6.251% - 6.500%                 | 97            | 17,675,820           | 0.79           | 182,224.95        | 7.581         | 71.30         | 360        | 359        | 1        | 40.55         | 557        |
| 6.501% - 6.750%                 | 322           | 52,950,415           | 2.37           | 164,442.28        | 7.900         | 69.22         | 360        | 359        | 1        | 40.55         | 557        |
| 6.751% - 7.000%                 | 37            | 6,016,277            | 0.27           | 162,602.07        | 8.484         | 64.25         | 360        | 358        | 2        | 36.63         | 549        |
| 7.751% - 8.000%                 | 1             | 194,786              | 0.01           | 194,785.73        | 8.990         | 75.00         | 360        | 358        | 2        | 52.40         | 554        |
| <b>Total:</b>                   | <b>10,619</b> | <b>2,238,259,604</b> | <b>100.00%</b> | <b>210,778.76</b> | <b>6.739%</b> | <b>81.11%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>40.86%</b> | <b>624</b> |
| <b>Minimum: 1.000%</b>          |               |                      |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 7.990%</b>          |               |                      |                |                   |               |               |            |            |          |               |            |
| <b>Weighted Average: 5.475%</b> |               |                      |                |                   |               |               |            |            |          |               |            |

| Minimum Rate                    | COUNT         | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------------|---------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 4.001% - 5.000%                 | 119           | 34,534,949           | 1.54%          | 290,209.66        | 4.950%        | 76.07%        | 346        | 344        | 1        | 41.35%        | 674        |
| 5.001% - 6.000%                 | 2,223         | 563,781,689          | 25.19          | 253,613.00        | 5.706         | 79.20         | 359        | 358        | 1        | 41.27         | 645        |
| 6.001% - 7.000%                 | 4,108         | 931,977,578          | 41.64          | 226,868.93        | 6.555         | 81.10         | 360        | 359        | 1        | 41.13         | 632        |
| 7.001% - 8.000%                 | 2,592         | 486,055,983          | 21.72          | 187,521.60        | 7.506         | 83.68         | 360        | 359        | 1        | 40.10         | 606        |
| 8.001% - 9.000%                 | 1,207         | 174,457,950          | 7.79           | 144,538.48        | 8.489         | 82.36         | 360        | 359        | 1        | 40.26         | 572        |
| 9.001% - 10.000%                | 305           | 39,475,548           | 1.76           | 129,428.03        | 9.481         | 77.37         | 360        | 359        | 1        | 39.75         | 545        |
| 10.001% - 11.000%               | 52            | 6,200,890            | 0.28           | 119,247.88        | 10.385        | 72.39         | 360        | 359        | 1        | 40.67         | 532        |
| 11.001% - 12.000%               | 12            | 1,687,866            | 0.08           | 140,655.50        | 11.281        | 69.29         | 360        | 359        | 1        | 42.69         | 523        |
| 12.001% - 13.000%               | 1             | 87,151               | 0.00           | 87,151.22         | 12.125        | 80.00         | 360        | 358        | 2        | 46.26         | 512        |
| <b>Total:</b>                   | <b>10,619</b> | <b>2,238,259,604</b> | <b>100.00%</b> | <b>210,778.76</b> | <b>6.739%</b> | <b>81.11%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>40.86%</b> | <b>624</b> |
| <b>Minimum: 4.500%</b>          |               |                      |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 12.125%</b>         |               |                      |                |                   |               |               |            |            |          |               |            |
| <b>Weighted Average: 6.739%</b> |               |                      |                |                   |               |               |            |            |          |               |            |

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# NCHE704-4 ARM loans

| Maximum Rate                                                                           | COUNT         | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|----------------------------------------------------------------------------------------|---------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 10.001% - 11.000%                                                                      | 1             | 754,093              | 0.03%          | 754,092.82        | 5.000%        | 68.21%        | 360        | 359        | 1        | 61.90%        | 739        |
| 11.001% - 12.000%                                                                      | 158           | 48,357,152           | 2.16           | 306,057.93        | 5.100         | 77.50         | 336        | 334        | 1        | 40.60         | 685        |
| 12.001% - 13.000%                                                                      | 2,203         | 553,352,943          | 24.72          | 251,181.54        | 5.718         | 79.12         | 360        | 359        | 1        | 41.29         | 644        |
| 13.001% - 14.000%                                                                      | 4,112         | 931,255,782          | 41.61          | 226,472.71        | 6.558         | 81.15         | 360        | 359        | 1        | 41.13         | 632        |
| 14.001% - 15.000%                                                                      | 2,581         | 485,037,402          | 21.67          | 187,926.15        | 7.511         | 83.69         | 360        | 359        | 1        | 40.10         | 606        |
| 15.001% - 16.000%                                                                      | 1,194         | 172,050,776          | 7.69           | 144,096.13        | 8.489         | 82.34         | 360        | 359        | 1        | 40.34         | 572        |
| 16.001% - 17.000%                                                                      | 306           | 39,700,455           | 1.77           | 129,740.05        | 9.486         | 77.35         | 360        | 359        | 1        | 39.74         | 545        |
| 17.001% - 18.000%                                                                      | 51            | 5,975,982            | 0.27           | 117,176.12        | 10.387        | 72.29         | 360        | 359        | 1        | 40.75         | 532        |
| 18.001% - 19.000%                                                                      | 12            | 1,687,866            | 0.08           | 140,655.50        | 11.281        | 69.29         | 360        | 359        | 1        | 42.69         | 523        |
| 19.001% - 20.000%                                                                      | 1             | 87,151               | 0.00           | 87,151.22         | 12.125        | 80.00         | 360        | 358        | 2        | 46.26         | 512        |
| <b>Total:</b>                                                                          | <b>10,619</b> | <b>2,238,259,604</b> | <b>100.00%</b> | <b>210,778.76</b> | <b>6.739%</b> | <b>81.11%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>40.86%</b> | <b>624</b> |
| <b>Minimum: 11.000%</b><br><b>Maximum: 19.125%</b><br><b>Weighted Average: 13.732%</b> |               |                      |                |                   |               |               |            |            |          |               |            |

| Next Rate Reset Date                                                                      | COUNT         | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-------------------------------------------------------------------------------------------|---------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 2005-01-01                                                                                | 50            | 19,601,692           | 0.88%          | 392,033.85        | 5.157%        | 82.26%        | 300        | 299        | 1        | 41.58%        | 723        |
| 2006-02-01                                                                                | 1             | 69,521               | 0.00           | 69,520.74         | 8.050         | 79.55         | 360        | 350        | 10       | 22.29         | 504        |
| 2006-04-01                                                                                | 3             | 979,446              | 0.04           | 326,482.15        | 5.933         | 80.00         | 360        | 352        | 8        | 46.42         | 585        |
| 2006-05-01                                                                                | 16            | 3,690,011            | 0.16           | 230,625.70        | 6.169         | 84.44         | 360        | 353        | 7        | 39.56         | 662        |
| 2006-06-01                                                                                | 33            | 8,424,921            | 0.38           | 255,300.64        | 6.750         | 86.20         | 360        | 354        | 6        | 42.03         | 654        |
| 2006-07-01                                                                                | 45            | 13,336,973           | 0.60           | 296,377.18        | 6.719         | 84.00         | 360        | 355        | 5        | 41.05         | 646        |
| 2006-08-01                                                                                | 34            | 7,505,738            | 0.34           | 220,757.01        | 6.870         | 82.80         | 360        | 356        | 4        | 40.58         | 641        |
| 2006-09-01                                                                                | 270           | 65,469,973           | 2.93           | 242,481.38        | 6.896         | 82.07         | 360        | 357        | 3        | 42.25         | 648        |
| 2006-10-01                                                                                | 1,684         | 383,737,795          | 17.14          | 227,872.80        | 6.632         | 81.33         | 360        | 358        | 2        | 41.68         | 631        |
| 2006-11-01                                                                                | 5,388         | 1,139,737,865        | 50.92          | 211,532.64        | 6.714         | 81.12         | 360        | 359        | 1        | 45.14         | 619        |
| 2006-11-10                                                                                | 1             | 323,655              | 0.01           | 323,655.25        | 5.650         | 80.00         | 360        | 359        | 1        | 45.14         | 619        |
| 2006-12-01                                                                                | 2,471         | 463,407,147          | 20.70          | 187,538.30        | 6.989         | 80.60         | 360        | 360        | 0        | 39.95         | 615        |
| 2007-01-01                                                                                | 1             | 177,300              | 0.01           | 177,300.00        | 7.900         | 90.00         | 360        | 360        | 0        | 39.82         | 551        |
| 2007-01-01                                                                                | 6             | 1,240,767            | 0.06           | 206,794.58        | 6.042         | 79.96         | 360        | 352        | 8        | 36.90         | 640        |
| 2007-04-01                                                                                | 9             | 2,019,344            | 0.09           | 224,371.56        | 5.970         | 81.40         | 360        | 353        | 7        | 36.67         | 670        |
| 2007-05-01                                                                                | 1             | 49,869               | 0.00           | 49,869.40         | 10.175        | 75.00         | 360        | 354        | 6        | 48.47         | 522        |
| 2007-06-01                                                                                | 1             | 72,866               | 0.00           | 72,865.52         | 8.288         | 85.00         | 360        | 355        | 5        | 48.44         | 570        |
| 2007-07-01                                                                                | 3             | 567,521              | 0.03           | 189,173.51        | 5.673         | 72.77         | 360        | 356        | 4        | 42.72         | 650        |
| 2007-08-01                                                                                | 20            | 3,215,291            | 0.14           | 160,764.54        | 6.952         | 80.65         | 360        | 357        | 3        | 42.05         | 628        |
| 2007-09-01                                                                                | 86            | 22,350,996           | 1.00           | 259,895.30        | 6.479         | 81.88         | 360        | 358        | 2        | 40.37         | 648        |
| 2007-10-01                                                                                | 327           | 66,471,254           | 2.97           | 203,276.01        | 6.575         | 80.26         | 360        | 359        | 1        | 40.25         | 639        |
| 2007-12-01                                                                                | 169           | 35,809,655           | 1.60           | 211,891.45        | 6.645         | 80.58         | 360        | 360        | 0        | 40.44         | 637        |
| <b>Total:</b>                                                                             | <b>10,619</b> | <b>2,238,259,604</b> | <b>100.00%</b> | <b>210,778.76</b> | <b>6.739%</b> | <b>81.11%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>40.86%</b> | <b>624</b> |
| <b>Minimum: 20050101</b><br><b>Maximum: 20071201</b><br><b>Weighted Average: 20061113</b> |               |                      |                |                   |               |               |            |            |          |               |            |

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# NCHET04-4 ARM loans

| Initial Rate Cap         | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1.000%                   | 71     | 14,244,061    | 0.64%   | 200,620.58 | 6.877% | 77.58% | 360   | 359 | 1   | 37.28% | 655  |
| 1.500%                   | 10,498 | 2,204,413,850 | 98.49   | 209,984.17 | 6.753  | 81.12  | 360   | 359 | 1   | 40.87  | 623  |
| 3.000%                   | 50     | 19,601,692    | 0.88    | 392,033.85 | 5.157  | 82.26  | 300   | 299 | 1   | 41.58  | 723  |
| Total:                   | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| Minimum: 1.000%          |        |               |         |            |        |        |       |     |     |        |      |
| Maximum: 3.000%          |        |               |         |            |        |        |       |     |     |        |      |
| Weighted Average: 1.510% |        |               |         |            |        |        |       |     |     |        |      |

| Periodic Rate Cap        | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1.000%                   | 71     | 14,244,061    | 0.64%   | 200,620.58 | 6.877% | 77.58% | 360   | 359 | 1   | 37.28% | 655  |
| 1.500%                   | 10,498 | 2,204,413,850 | 98.49   | 209,984.17 | 6.753  | 81.12  | 360   | 359 | 1   | 40.87  | 623  |
| 3.000%                   | 50     | 19,601,692    | 0.88    | 392,033.85 | 5.157  | 82.26  | 300   | 299 | 1   | 41.58  | 723  |
| Total:                   | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| Minimum: 1.000%          |        |               |         |            |        |        |       |     |     |        |      |
| Maximum: 3.000%          |        |               |         |            |        |        |       |     |     |        |      |
| Weighted Average: 1.510% |        |               |         |            |        |        |       |     |     |        |      |

| PMI    | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| No MI  | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |
| Total: | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |

| Interest Only       | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Interest In Arrears | 8,244  | 1,569,886,489 | 70.14%  | 190,427.76 | 6.924% | 80.56% | 360   | 359 | 1   | 40.52% | 610  |
| Interest Only       | 2,375  | 668,373,114   | 29.86   | 281,420.26 | 6.306  | 82.39  | 358   | 357 | 1   | 41.64  | 656  |
| Total:              | 10,619 | 2,238,259,604 | 100.00% | 210,778.76 | 6.739% | 81.11% | 359   | 358 | 1   | 40.86% | 624  |

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## NCHET04-4 Cal Zip Code Listing

| Zip Code | count | UPB          | %    | WAC   | LTV   | FICO |
|----------|-------|--------------|------|-------|-------|------|
| 92336    | 28    | 8,520,200.42 | 0.75 | 6.391 | 80.43 | 623  |
| 94591    | 18    | 6,665,095.32 | 0.59 | 6.590 | 83.85 | 644  |
| 95758    | 21    | 6,459,125.85 | 0.57 | 6.584 | 84.78 | 649  |
| 91766    | 24    | 6,391,390.50 | 0.56 | 6.398 | 80.70 | 637  |
| 92376    | 33    | 6,260,874.53 | 0.55 | 6.811 | 79.67 | 621  |
| 95206    | 26    | 6,148,120.14 | 0.54 | 6.995 | 83.81 | 621  |
| 91342    | 22    | 6,126,119.80 | 0.54 | 6.662 | 79.08 | 631  |
| 95023    | 16    | 6,018,590.41 | 0.53 | 5.894 | 80.01 | 657  |
| 92553    | 31    | 5,834,217.38 | 0.52 | 6.861 | 77.87 | 630  |
| 92509    | 28    | 5,730,161.25 | 0.51 | 6.730 | 79.12 | 634  |
| 92392    | 31    | 5,683,190.60 | 0.50 | 6.719 | 82.34 | 616  |
| 94565    | 22    | 5,642,705.68 | 0.50 | 6.327 | 82.17 | 661  |
| 92337    | 29    | 5,635,426.70 | 0.50 | 6.886 | 81.78 | 620  |
| 92335    | 27    | 5,564,049.19 | 0.49 | 6.479 | 79.77 | 628  |
| 93551    | 19    | 5,540,862.85 | 0.49 | 6.595 | 83.46 | 632  |
| 91744    | 22    | 5,451,100.06 | 0.48 | 6.417 | 79.72 | 625  |
| 92345    | 30    | 5,346,643.45 | 0.47 | 6.565 | 77.50 | 610  |
| 93535    | 32    | 5,268,976.65 | 0.47 | 6.530 | 81.59 | 625  |
| 92880    | 15    | 5,259,054.97 | 0.46 | 6.344 | 80.54 | 632  |
| 93550    | 28    | 5,251,468.03 | 0.46 | 6.726 | 82.46 | 630  |
| 94585    | 18    | 5,186,268.47 | 0.46 | 6.723 | 86.15 | 619  |
| 91709    | 17    | 5,141,743.14 | 0.45 | 6.912 | 78.48 | 635  |
| 91977    | 16    | 4,990,624.40 | 0.44 | 6.296 | 80.16 | 620  |
| 90241    | 12    | 4,868,782.11 | 0.43 | 6.560 | 80.38 | 620  |
| 94533    | 18    | 4,676,606.60 | 0.41 | 6.670 | 81.40 | 638  |
| 94513    | 11    | 4,667,214.09 | 0.41 | 6.033 | 82.18 | 640  |
| 95127    | 12    | 4,537,760.83 | 0.40 | 6.499 | 83.75 | 638  |
| 90805    | 17    | 4,477,085.09 | 0.40 | 6.925 | 77.26 | 621  |
| 95828    | 19    | 4,472,648.78 | 0.40 | 6.401 | 82.93 | 642  |
| 95122    | 12    | 4,348,058.37 | 0.38 | 6.388 | 83.49 | 654  |
| 92562    | 12    | 4,339,544.14 | 0.38 | 5.974 | 81.80 | 630  |
| 94589    | 14    | 4,304,273.74 | 0.38 | 6.462 | 85.17 | 637  |
| 90220    | 20    | 4,279,658.21 | 0.38 | 6.211 | 83.72 | 616  |
| 92571    | 18    | 4,095,555.13 | 0.36 | 6.514 | 81.33 | 637  |
| 92551    | 19    | 4,039,331.37 | 0.36 | 6.569 | 83.06 | 607  |
| 94531    | 9     | 4,029,544.55 | 0.36 | 6.326 | 85.14 | 673  |
| 94536    | 10    | 4,020,907.51 | 0.36 | 6.492 | 82.77 | 641  |
| 94544    | 13    | 3,936,737.93 | 0.35 | 6.386 | 81.03 | 644  |
| 95687    | 14    | 3,900,506.00 | 0.34 | 6.360 | 82.80 | 644  |
| 91761    | 14    | 3,885,228.52 | 0.34 | 6.499 | 80.40 | 638  |
| 95823    | 21    | 3,877,882.36 | 0.34 | 6.957 | 79.50 | 619  |
| 95209    | 16    | 3,874,150.16 | 0.34 | 6.475 | 81.66 | 631  |
| 94587    | 11    | 3,849,289.88 | 0.34 | 6.355 | 82.00 | 659  |
| 90660    | 15    | 3,822,520.38 | 0.34 | 6.697 | 80.95 | 618  |
| 90650    | 16    | 3,820,936.68 | 0.34 | 6.348 | 79.04 | 618  |
| 91406    | 13    | 3,814,634.12 | 0.34 | 6.836 | 82.52 | 641  |
| 90746    | 13    | 3,782,081.03 | 0.33 | 6.376 | 81.65 | 635  |
| 92703    | 13    | 3,769,320.49 | 0.33 | 6.083 | 76.59 | 654  |
| 95111    | 9     | 3,765,827.75 | 0.33 | 6.657 | 80.90 | 631  |

|       |    |              |      |       |       |     |
|-------|----|--------------|------|-------|-------|-----|
| 92114 | 12 | 3,764,510.27 | 0.33 | 6.655 | 78.16 | 599 |
| 91331 | 16 | 3,664,140.50 | 0.32 | 6.483 | 76.96 | 638 |
| 90003 | 18 | 3,638,567.22 | 0.32 | 6.550 | 80.15 | 630 |
| 94509 | 15 | 3,606,383.92 | 0.32 | 6.826 | 83.64 | 646 |
| 95624 | 11 | 3,562,310.76 | 0.31 | 6.532 | 86.10 | 629 |
| 92879 | 12 | 3,550,298.92 | 0.31 | 6.722 | 79.36 | 599 |
| 91730 | 12 | 3,546,032.28 | 0.31 | 6.612 | 83.75 | 642 |
| 92504 | 11 | 3,527,348.58 | 0.31 | 6.249 | 82.60 | 639 |
| 92630 | 9  | 3,521,773.95 | 0.31 | 6.652 | 79.95 | 606 |
| 91343 | 9  | 3,519,621.70 | 0.31 | 6.331 | 82.74 | 625 |
| 95843 | 14 | 3,484,000.68 | 0.31 | 6.402 | 81.25 | 635 |
| 93905 | 9  | 3,459,919.49 | 0.31 | 6.094 | 80.55 | 678 |
| 92557 | 17 | 3,425,742.47 | 0.30 | 6.671 | 79.43 | 624 |
| 95377 | 8  | 3,425,542.97 | 0.30 | 6.458 | 85.74 | 662 |
| 92563 | 11 | 3,400,819.82 | 0.30 | 6.479 | 78.95 | 634 |
| 92530 | 15 | 3,399,407.12 | 0.30 | 6.347 | 78.72 | 610 |
| 93065 | 8  | 3,396,494.03 | 0.30 | 6.378 | 88.01 | 691 |
| 90250 | 11 | 3,394,065.39 | 0.30 | 6.461 | 80.96 | 627 |
| 93536 | 14 | 3,357,980.99 | 0.30 | 6.759 | 86.59 | 632 |
| 92882 | 13 | 3,345,220.80 | 0.30 | 6.388 | 76.16 | 666 |
| 90280 | 13 | 3,310,605.56 | 0.29 | 6.527 | 78.41 | 641 |
| 90044 | 15 | 3,265,450.50 | 0.29 | 6.627 | 80.60 | 613 |
| 90604 | 12 | 3,264,860.59 | 0.29 | 6.480 | 78.94 | 641 |
| 93552 | 16 | 3,255,601.42 | 0.29 | 6.773 | 79.43 | 624 |
| 90018 | 13 | 3,253,648.87 | 0.29 | 6.396 | 77.41 | 622 |
| 92704 | 13 | 3,220,523.79 | 0.28 | 6.642 | 75.84 | 636 |
| 90620 | 10 | 3,218,494.73 | 0.28 | 6.027 | 76.79 | 625 |
| 92584 | 10 | 3,197,076.94 | 0.28 | 6.562 | 82.11 | 608 |
| 95076 | 8  | 3,188,752.51 | 0.28 | 6.153 | 72.72 | 671 |
| 91381 | 7  | 3,164,134.33 | 0.28 | 6.186 | 79.79 | 667 |
| 92508 | 10 | 3,148,124.89 | 0.28 | 6.931 | 79.27 | 602 |
| 95020 | 9  | 3,143,119.04 | 0.28 | 6.401 | 82.70 | 665 |
| 91710 | 12 | 3,123,748.84 | 0.28 | 6.952 | 82.88 | 617 |
| 94590 | 10 | 3,093,001.12 | 0.27 | 6.226 | 81.04 | 650 |
| 92503 | 14 | 3,089,846.38 | 0.27 | 6.212 | 74.10 | 647 |
| 90043 | 11 | 3,078,242.52 | 0.27 | 6.786 | 75.25 | 574 |
| 91764 | 16 | 3,048,333.13 | 0.27 | 6.604 | 83.09 | 644 |
| 92404 | 17 | 3,047,767.13 | 0.27 | 6.887 | 81.22 | 605 |
| 92691 | 7  | 3,045,299.77 | 0.27 | 6.016 | 82.25 | 649 |
| 92410 | 19 | 3,014,994.42 | 0.27 | 6.954 | 80.50 | 637 |
| 90745 | 10 | 2,998,710.35 | 0.26 | 6.476 | 78.87 | 639 |
| 90002 | 15 | 2,924,526.18 | 0.26 | 6.693 | 80.35 | 632 |
| 90221 | 13 | 2,847,982.60 | 0.25 | 7.075 | 74.88 | 610 |
| 90016 | 10 | 2,797,619.75 | 0.25 | 6.911 | 78.45 | 615 |
| 90047 | 15 | 2,788,319.89 | 0.25 | 6.387 | 76.71 | 614 |
| 90201 | 9  | 2,707,991.08 | 0.24 | 6.377 | 79.24 | 650 |
| 92407 | 14 | 2,674,829.10 | 0.24 | 6.467 | 81.60 | 649 |
| 92591 | 9  | 2,658,210.24 | 0.23 | 6.171 | 72.40 | 618 |
| 95621 | 11 | 2,648,478.09 | 0.23 | 6.456 | 85.65 | 644 |
| 95610 | 11 | 2,646,952.15 | 0.23 | 6.461 | 80.53 | 601 |
| 91304 | 7  | 2,631,117.38 | 0.23 | 6.384 | 82.10 | 659 |
| 92707 | 12 | 2,630,668.74 | 0.23 | 6.831 | 79.21 | 655 |

|       |    |              |      |       |       |     |
|-------|----|--------------|------|-------|-------|-----|
| 92881 | 7  | 2,597,844.92 | 0.23 | 6.285 | 80.50 | 607 |
| 92394 | 15 | 2,594,340.12 | 0.23 | 6.863 | 80.87 | 614 |
| 93033 | 8  | 2,593,218.38 | 0.23 | 6.259 | 81.45 | 637 |
| 92805 | 9  | 2,583,023.66 | 0.23 | 6.270 | 73.66 | 646 |
| 95838 | 15 | 2,538,462.70 | 0.22 | 6.754 | 82.10 | 618 |
| 91767 | 11 | 2,529,908.77 | 0.22 | 6.066 | 76.96 | 651 |
| 92065 | 8  | 2,524,690.95 | 0.22 | 5.993 | 81.29 | 657 |
| 92626 | 6  | 2,485,041.99 | 0.22 | 5.936 | 67.77 | 578 |
| 91910 | 7  | 2,469,992.75 | 0.22 | 6.663 | 74.62 | 593 |
| 92705 | 6  | 2,454,865.64 | 0.22 | 6.242 | 74.12 | 615 |
| 95210 | 12 | 2,442,671.94 | 0.22 | 7.075 | 84.70 | 613 |
| 94806 | 10 | 2,438,555.44 | 0.22 | 6.541 | 73.60 | 635 |
| 92234 | 11 | 2,435,200.86 | 0.22 | 6.716 | 80.21 | 654 |
| 94801 | 8  | 2,427,039.86 | 0.21 | 6.354 | 78.21 | 661 |
| 90042 | 9  | 2,401,259.65 | 0.21 | 6.064 | 75.70 | 660 |
| 90640 | 9  | 2,392,501.06 | 0.21 | 6.360 | 76.94 | 643 |
| 94547 | 5  | 2,392,024.42 | 0.21 | 5.847 | 84.42 | 667 |
| 93313 | 16 | 2,390,534.97 | 0.21 | 6.964 | 81.02 | 625 |
| 92507 | 11 | 2,384,705.95 | 0.21 | 6.387 | 78.38 | 618 |
| 92544 | 10 | 2,381,715.38 | 0.21 | 6.445 | 75.65 | 637 |
| 93635 | 11 | 2,379,244.91 | 0.21 | 6.992 | 82.01 | 612 |
| 92154 | 8  | 2,371,281.11 | 0.21 | 6.369 | 81.41 | 654 |
| 95356 | 7  | 2,369,822.67 | 0.21 | 6.196 | 80.49 | 652 |
| 90001 | 10 | 2,362,773.68 | 0.21 | 6.257 | 80.97 | 614 |
| 92399 | 12 | 2,346,626.08 | 0.21 | 6.780 | 79.22 | 598 |
| 91335 | 7  | 2,335,477.71 | 0.21 | 7.093 | 77.89 | 628 |
| 92377 | 10 | 2,326,078.24 | 0.21 | 6.297 | 80.69 | 627 |
| 95376 | 10 | 2,325,821.58 | 0.21 | 6.504 | 80.33 | 644 |
| 92780 | 10 | 2,314,215.44 | 0.20 | 6.343 | 75.09 | 621 |
| 91950 | 5  | 2,307,057.16 | 0.20 | 5.785 | 80.10 | 677 |
| 91402 | 8  | 2,303,167.69 | 0.20 | 6.510 | 80.95 | 650 |
| 90242 | 9  | 2,291,856.60 | 0.20 | 6.878 | 82.34 | 648 |
| 94303 | 6  | 2,290,645.26 | 0.20 | 5.896 | 79.27 | 659 |
| 91911 | 7  | 2,285,605.77 | 0.20 | 5.950 | 79.32 | 665 |
| 92804 | 8  | 2,274,494.98 | 0.20 | 7.187 | 72.96 | 619 |
| 92677 | 5  | 2,266,930.41 | 0.20 | 6.502 | 69.25 | 594 |
| 95648 | 7  | 2,265,623.59 | 0.20 | 6.998 | 81.13 | 619 |
| 92843 | 7  | 2,258,368.84 | 0.20 | 6.823 | 85.62 | 652 |
| 92506 | 10 | 2,252,046.57 | 0.20 | 6.183 | 81.86 | 656 |
| 93307 | 18 | 2,251,893.58 | 0.20 | 6.973 | 80.36 | 614 |
| 92026 | 6  | 2,250,608.63 | 0.20 | 6.258 | 82.85 | 612 |
| 95363 | 9  | 2,244,757.66 | 0.20 | 6.662 | 86.06 | 652 |
| 95401 | 7  | 2,243,656.94 | 0.20 | 6.263 | 81.11 | 681 |
| 92555 | 10 | 2,243,511.81 | 0.20 | 6.640 | 85.70 | 636 |
| 90723 | 11 | 2,238,149.33 | 0.20 | 6.298 | 79.78 | 654 |
| 95337 | 8  | 2,236,419.56 | 0.20 | 6.827 | 79.83 | 608 |
| 92324 | 11 | 2,210,435.40 | 0.20 | 6.484 | 81.87 | 602 |
| 92316 | 11 | 2,209,405.64 | 0.20 | 6.643 | 80.74 | 625 |
| 92223 | 9  | 2,198,651.31 | 0.19 | 6.662 | 83.24 | 602 |
| 92025 | 7  | 2,195,306.44 | 0.19 | 6.813 | 82.20 | 686 |
| 94545 | 10 | 2,191,579.18 | 0.19 | 6.916 | 76.11 | 630 |
| 93277 | 15 | 2,189,046.71 | 0.19 | 7.518 | 85.88 | 624 |

|       |    |              |      |       |       |     |
|-------|----|--------------|------|-------|-------|-----|
| 92869 | 5  | 2,186,025.12 | 0.19 | 6.606 | 68.80 | 621 |
| 95350 | 12 | 2,164,845.11 | 0.19 | 6.688 | 84.81 | 657 |
| 90262 | 11 | 2,164,590.63 | 0.19 | 6.674 | 81.30 | 631 |
| 95336 | 9  | 2,160,319.64 | 0.19 | 6.214 | 84.08 | 646 |
| 92505 | 8  | 2,145,740.96 | 0.19 | 6.647 | 81.29 | 639 |
| 90806 | 7  | 2,131,234.77 | 0.19 | 6.286 | 85.01 | 620 |
| 92027 | 6  | 2,129,315.65 | 0.19 | 5.803 | 78.65 | 596 |
| 92056 | 7  | 2,112,505.15 | 0.19 | 6.076 | 76.32 | 614 |
| 95747 | 6  | 2,111,835.13 | 0.19 | 7.088 | 78.88 | 607 |
| 90713 | 6  | 2,091,655.94 | 0.18 | 6.672 | 75.60 | 603 |
| 90277 | 4  | 2,087,969.79 | 0.18 | 6.389 | 74.31 | 652 |
| 94521 | 5  | 2,080,502.92 | 0.18 | 5.922 | 80.86 | 641 |
| 92105 | 7  | 2,073,017.82 | 0.18 | 6.006 | 76.81 | 642 |
| 94560 | 5  | 2,069,301.16 | 0.18 | 5.919 | 86.96 | 673 |
| 93722 | 11 | 2,063,184.88 | 0.18 | 6.910 | 76.79 | 659 |
| 95660 | 11 | 2,053,887.99 | 0.18 | 6.964 | 79.57 | 618 |
| 95822 | 10 | 2,053,008.40 | 0.18 | 6.524 | 84.69 | 639 |
| 91765 | 5  | 2,051,066.10 | 0.18 | 5.898 | 79.60 | 598 |
| 91352 | 7  | 2,042,551.03 | 0.18 | 6.861 | 71.68 | 638 |
| 95835 | 7  | 2,041,982.38 | 0.18 | 6.576 | 82.36 | 626 |
| 93063 | 6  | 2,041,488.34 | 0.18 | 6.134 | 75.00 | 633 |
| 93906 | 6  | 2,030,420.70 | 0.18 | 6.228 | 81.63 | 666 |
| 95608 | 6  | 2,029,330.04 | 0.18 | 6.436 | 76.41 | 634 |
| 91737 | 6  | 2,025,777.32 | 0.18 | 6.520 | 75.75 | 639 |
| 90008 | 7  | 2,000,920.98 | 0.18 | 6.603 | 80.59 | 614 |
| 91706 | 8  | 1,999,587.31 | 0.18 | 6.011 | 78.40 | 658 |
| 91001 | 6  | 1,998,732.66 | 0.18 | 5.493 | 68.18 | 611 |
| 90255 | 9  | 1,997,946.12 | 0.18 | 5.980 | 72.43 | 631 |
| 90062 | 7  | 1,990,485.45 | 0.18 | 6.734 | 80.61 | 677 |
| 90706 | 7  | 1,984,047.23 | 0.18 | 6.745 | 77.72 | 650 |
| 95351 | 9  | 1,981,941.54 | 0.18 | 7.119 | 82.36 | 633 |
| 91605 | 8  | 1,977,655.66 | 0.17 | 5.857 | 79.38 | 647 |
| 95355 | 8  | 1,971,049.43 | 0.17 | 6.627 | 77.11 | 613 |
| 95240 | 7  | 1,961,687.00 | 0.17 | 6.602 | 81.80 | 651 |
| 92592 | 6  | 1,961,417.82 | 0.17 | 6.489 | 80.64 | 605 |
| 90744 | 7  | 1,960,627.62 | 0.17 | 6.907 | 78.69 | 588 |
| 92115 | 5  | 1,947,860.02 | 0.17 | 6.540 | 80.30 | 619 |
| 91351 | 7  | 1,942,827.92 | 0.17 | 6.094 | 82.81 | 665 |
| 94954 | 4  | 1,941,537.61 | 0.17 | 7.401 | 81.20 | 622 |
| 90011 | 9  | 1,939,282.76 | 0.17 | 6.612 | 75.42 | 640 |
| 94553 | 6  | 1,930,852.99 | 0.17 | 6.298 | 79.74 | 640 |
| 92701 | 10 | 1,924,505.25 | 0.17 | 7.079 | 60.78 | 580 |
| 93030 | 5  | 1,920,820.31 | 0.17 | 6.115 | 79.60 | 626 |
| 91745 | 6  | 1,915,382.13 | 0.17 | 6.049 | 80.91 | 639 |
| 93309 | 12 | 1,907,826.85 | 0.17 | 6.258 | 83.53 | 649 |
| 95407 | 6  | 1,904,247.68 | 0.17 | 6.295 | 82.40 | 682 |
| 90059 | 10 | 1,897,405.69 | 0.17 | 6.606 | 83.13 | 660 |
| 92801 | 6  | 1,897,145.98 | 0.17 | 6.116 | 79.97 | 610 |
| 94561 | 6  | 1,855,472.78 | 0.16 | 6.190 | 78.82 | 664 |
| 92307 | 10 | 1,854,284.23 | 0.16 | 6.599 | 83.73 | 622 |
| 92692 | 4  | 1,851,547.98 | 0.16 | 5.870 | 81.48 | 627 |
| 90621 | 5  | 1,847,041.68 | 0.16 | 6.329 | 78.28 | 672 |

|       |    |              |      |       |       |     |
|-------|----|--------------|------|-------|-------|-----|
| 95827 | 8  | 1,835,900.70 | 0.16 | 6.504 | 80.49 | 656 |
| 93312 | 9  | 1,835,829.47 | 0.16 | 6.981 | 78.05 | 639 |
| 95829 | 8  | 1,827,777.28 | 0.16 | 6.389 | 79.93 | 622 |
| 95691 | 7  | 1,824,087.79 | 0.16 | 7.133 | 85.02 | 618 |
| 92346 | 9  | 1,817,408.35 | 0.16 | 6.848 | 83.43 | 630 |
| 92683 | 5  | 1,815,632.78 | 0.16 | 5.808 | 77.95 | 654 |
| 94605 | 5  | 1,805,935.47 | 0.16 | 7.241 | 94.99 | 650 |
| 91739 | 5  | 1,801,325.13 | 0.16 | 6.189 | 80.54 | 615 |
| 91405 | 7  | 1,799,706.62 | 0.16 | 6.405 | 79.09 | 639 |
| 93720 | 6  | 1,798,453.61 | 0.16 | 6.767 | 80.84 | 580 |
| 95035 | 4  | 1,789,564.72 | 0.16 | 6.033 | 79.23 | 639 |
| 95307 | 9  | 1,786,494.60 | 0.16 | 6.353 | 81.08 | 640 |
| 91387 | 6  | 1,773,148.66 | 0.16 | 6.776 | 81.99 | 631 |
| 93436 | 7  | 1,772,884.72 | 0.16 | 6.309 | 73.39 | 621 |
| 90063 | 8  | 1,769,722.58 | 0.16 | 6.671 | 71.59 | 614 |
| 91701 | 6  | 1,768,552.74 | 0.16 | 6.854 | 77.57 | 674 |
| 95820 | 13 | 1,764,165.59 | 0.16 | 6.573 | 73.03 | 632 |
| 93021 | 5  | 1,751,317.05 | 0.15 | 6.416 | 81.36 | 659 |
| 93458 | 5  | 1,746,862.00 | 0.15 | 6.268 | 84.91 | 636 |
| 91702 | 6  | 1,720,665.81 | 0.15 | 6.148 | 80.29 | 654 |
| 94580 | 6  | 1,717,686.76 | 0.15 | 6.500 | 83.56 | 620 |
| 94588 | 3  | 1,713,567.00 | 0.15 | 6.202 | 83.60 | 670 |
| 90603 | 4  | 1,708,591.97 | 0.15 | 6.206 | 80.08 | 642 |
| 93446 | 6  | 1,706,485.15 | 0.15 | 7.183 | 84.50 | 581 |
| 91731 | 6  | 1,705,073.01 | 0.15 | 6.878 | 78.83 | 636 |
| 92405 | 12 | 1,699,575.88 | 0.15 | 7.070 | 78.11 | 611 |
| 94578 | 5  | 1,682,435.81 | 0.15 | 6.137 | 77.95 | 649 |
| 95901 | 9  | 1,681,505.36 | 0.15 | 6.487 | 83.39 | 624 |
| 92301 | 10 | 1,677,671.11 | 0.15 | 6.496 | 84.42 | 631 |
| 92411 | 13 | 1,661,710.53 | 0.15 | 6.757 | 79.76 | 598 |
| 90022 | 6  | 1,660,220.18 | 0.15 | 6.694 | 80.22 | 674 |
| 95121 | 5  | 1,655,843.46 | 0.15 | 6.576 | 90.56 | 674 |
| 92545 | 8  | 1,650,826.40 | 0.15 | 6.589 | 83.02 | 629 |
| 93534 | 11 | 1,646,305.65 | 0.15 | 6.569 | 81.54 | 609 |
| 95695 | 7  | 1,646,294.71 | 0.15 | 6.432 | 78.85 | 638 |
| 94577 | 4  | 1,637,675.21 | 0.14 | 6.573 | 87.43 | 658 |
| 95124 | 4  | 1,632,190.51 | 0.14 | 6.398 | 83.15 | 656 |
| 90712 | 6  | 1,631,356.57 | 0.14 | 6.054 | 74.46 | 638 |
| 92583 | 9  | 1,621,225.51 | 0.14 | 6.629 | 80.81 | 628 |
| 95993 | 6  | 1,616,864.19 | 0.14 | 6.796 | 90.13 | 651 |
| 90680 | 6  | 1,601,804.98 | 0.14 | 6.288 | 80.41 | 636 |
| 91606 | 6  | 1,585,513.94 | 0.14 | 6.311 | 75.70 | 650 |
| 92543 | 9  | 1,585,326.32 | 0.14 | 6.551 | 79.65 | 651 |
| 91770 | 5  | 1,580,130.97 | 0.14 | 6.624 | 76.51 | 653 |
| 90810 | 6  | 1,574,927.34 | 0.14 | 7.041 | 83.13 | 642 |
| 92868 | 5  | 1,569,345.58 | 0.14 | 6.236 | 83.58 | 651 |
| 91915 | 5  | 1,559,818.23 | 0.14 | 6.853 | 78.93 | 619 |
| 91724 | 5  | 1,546,642.93 | 0.14 | 6.489 | 78.21 | 591 |
| 92833 | 3  | 1,541,075.21 | 0.14 | 6.262 | 84.37 | 651 |
| 95219 | 5  | 1,535,191.08 | 0.14 | 6.203 | 81.13 | 643 |
| 90037 | 6  | 1,533,394.14 | 0.14 | 6.303 | 83.18 | 641 |
| 90802 | 6  | 1,532,312.48 | 0.14 | 6.303 | 72.13 | 620 |

|       |    |              |      |       |       |     |
|-------|----|--------------|------|-------|-------|-----|
| 91321 | 6  | 1,531,172.47 | 0.14 | 6.456 | 73.76 | 618 |
| 92028 | 6  | 1,525,535.41 | 0.13 | 6.754 | 76.84 | 622 |
| 95630 | 5  | 1,524,713.33 | 0.13 | 6.955 | 83.79 | 657 |
| 90061 | 8  | 1,522,221.58 | 0.13 | 6.305 | 82.68 | 646 |
| 91789 | 5  | 1,521,883.90 | 0.13 | 6.324 | 84.36 | 626 |
| 92308 | 10 | 1,521,586.74 | 0.13 | 6.636 | 80.29 | 642 |
| 92054 | 4  | 1,521,259.84 | 0.13 | 6.366 | 79.52 | 617 |
| 95123 | 5  | 1,516,794.17 | 0.13 | 6.883 | 79.77 | 608 |
| 94134 | 3  | 1,514,794.08 | 0.13 | 6.283 | 85.34 | 752 |
| 92870 | 4  | 1,513,329.30 | 0.13 | 6.639 | 84.93 | 661 |
| 90630 | 4  | 1,508,874.42 | 0.13 | 7.005 | 79.93 | 607 |
| 94014 | 3  | 1,505,050.25 | 0.13 | 6.109 | 81.69 | 650 |
| 94112 | 3  | 1,502,400.00 | 0.13 | 6.458 | 82.04 | 698 |
| 91103 | 6  | 1,501,160.79 | 0.13 | 6.354 | 76.40 | 618 |
| 90027 | 2  | 1,499,617.63 | 0.13 | 6.443 | 78.75 | 624 |
| 90222 | 9  | 1,497,868.52 | 0.13 | 6.667 | 74.33 | 599 |
| 95632 | 6  | 1,497,553.63 | 0.13 | 6.366 | 81.91 | 635 |
| 92173 | 5  | 1,490,793.69 | 0.13 | 5.974 | 76.74 | 652 |
| 92129 | 4  | 1,490,568.22 | 0.13 | 6.246 | 72.08 | 603 |
| 91763 | 6  | 1,488,149.93 | 0.13 | 6.230 | 78.69 | 627 |
| 91941 | 2  | 1,470,000.00 | 0.13 | 6.843 | 84.02 | 657 |
| 90240 | 4  | 1,466,925.54 | 0.13 | 7.131 | 89.00 | 683 |
| 94609 | 3  | 1,465,913.97 | 0.13 | 5.977 | 87.91 | 691 |
| 91316 | 4  | 1,451,590.19 | 0.13 | 6.719 | 82.27 | 634 |
| 90045 | 5  | 1,450,545.16 | 0.13 | 6.855 | 80.88 | 638 |
| 95603 | 4  | 1,445,244.15 | 0.13 | 6.908 | 88.16 | 630 |
| 92596 | 4  | 1,444,168.00 | 0.13 | 6.094 | 80.00 | 641 |
| 92113 | 6  | 1,438,592.42 | 0.13 | 6.935 | 81.08 | 647 |
| 91746 | 5  | 1,437,093.41 | 0.13 | 6.153 | 81.24 | 646 |
| 95205 | 9  | 1,425,839.96 | 0.13 | 7.175 | 79.26 | 621 |
| 95762 | 4  | 1,419,219.00 | 0.13 | 6.535 | 81.93 | 724 |
| 92570 | 5  | 1,416,067.52 | 0.13 | 6.402 | 83.81 | 674 |
| 91978 | 3  | 1,410,786.49 | 0.12 | 6.234 | 71.96 | 652 |
| 90029 | 3  | 1,407,670.63 | 0.12 | 6.635 | 78.40 | 656 |
| 95833 | 7  | 1,405,519.42 | 0.12 | 6.486 | 82.91 | 645 |
| 95212 | 6  | 1,404,727.20 | 0.12 | 6.029 | 78.41 | 685 |
| 90715 | 5  | 1,397,288.96 | 0.12 | 6.240 | 77.15 | 628 |
| 94804 | 6  | 1,394,420.88 | 0.12 | 6.691 | 71.21 | 605 |
| 90606 | 5  | 1,381,940.21 | 0.12 | 6.382 | 79.48 | 617 |
| 94803 | 4  | 1,381,500.00 | 0.12 | 6.067 | 83.40 | 675 |
| 95670 | 8  | 1,369,094.09 | 0.12 | 6.429 | 75.25 | 628 |
| 94089 | 3  | 1,362,110.54 | 0.12 | 6.457 | 84.11 | 658 |
| 94132 | 3  | 1,359,200.00 | 0.12 | 5.596 | 80.00 | 682 |
| 94608 | 3  | 1,346,755.16 | 0.12 | 7.179 | 83.24 | 604 |
| 94558 | 5  | 1,344,973.19 | 0.12 | 6.386 | 81.20 | 680 |
| 94514 | 4  | 1,343,656.75 | 0.12 | 5.792 | 76.39 | 634 |
| 92673 | 2  | 1,339,600.00 | 0.12 | 6.036 | 78.72 | 641 |
| 90807 | 3  | 1,338,065.04 | 0.12 | 6.193 | 82.01 | 706 |
| 91601 | 4  | 1,332,444.70 | 0.12 | 6.668 | 80.38 | 630 |
| 91762 | 6  | 1,330,942.16 | 0.12 | 6.451 | 74.32 | 588 |
| 92021 | 5  | 1,328,247.26 | 0.12 | 6.262 | 77.24 | 595 |
| 92883 | 6  | 1,322,994.30 | 0.12 | 7.131 | 74.31 | 620 |

|       |   |              |      |       |       |     |
|-------|---|--------------|------|-------|-------|-----|
| 91748 | 5 | 1,322,488.80 | 0.12 | 7.256 | 83.50 | 664 |
| 91302 | 2 | 1,316,534.97 | 0.12 | 6.558 | 70.76 | 621 |
| 90069 | 3 | 1,287,191.50 | 0.11 | 6.325 | 75.89 | 674 |
| 95116 | 6 | 1,284,837.00 | 0.11 | 6.264 | 77.27 | 609 |
| 90815 | 3 | 1,281,413.84 | 0.11 | 5.845 | 85.29 | 629 |
| 95330 | 4 | 1,278,916.01 | 0.11 | 6.368 | 80.00 | 620 |
| 95403 | 4 | 1,278,771.71 | 0.11 | 6.774 | 84.98 | 664 |
| 94564 | 4 | 1,259,334.76 | 0.11 | 6.287 | 88.11 | 696 |
| 91354 | 4 | 1,259,327.00 | 0.11 | 6.435 | 89.67 | 640 |
| 90504 | 3 | 1,257,687.92 | 0.11 | 5.750 | 84.50 | 686 |
| 91733 | 5 | 1,256,650.43 | 0.11 | 6.384 | 73.06 | 684 |
| 92009 | 3 | 1,255,654.68 | 0.11 | 6.406 | 63.51 | 603 |
| 94015 | 4 | 1,244,855.97 | 0.11 | 5.451 | 74.15 | 612 |
| 90039 | 3 | 1,241,956.85 | 0.11 | 6.290 | 78.66 | 625 |
| 91104 | 3 | 1,240,449.56 | 0.11 | 7.515 | 81.86 | 619 |
| 95354 | 6 | 1,239,060.50 | 0.11 | 6.553 | 86.26 | 660 |
| 95757 | 3 | 1,238,568.00 | 0.11 | 6.359 | 81.29 | 652 |
| 95832 | 6 | 1,236,411.71 | 0.11 | 7.230 | 85.10 | 667 |
| 92694 | 3 | 1,227,663.00 | 0.11 | 6.314 | 85.06 | 711 |
| 92126 | 4 | 1,219,076.63 | 0.11 | 5.899 | 78.20 | 639 |
| 90631 | 6 | 1,211,689.87 | 0.11 | 6.619 | 67.93 | 654 |
| 91344 | 4 | 1,209,020.36 | 0.11 | 6.115 | 74.73 | 641 |
| 91364 | 2 | 1,204,618.51 | 0.11 | 6.646 | 81.35 | 610 |
| 91790 | 5 | 1,204,394.06 | 0.11 | 6.929 | 79.45 | 601 |
| 93311 | 5 | 1,192,791.45 | 0.11 | 6.640 | 84.61 | 596 |
| 91752 | 5 | 1,192,693.61 | 0.11 | 6.810 | 71.21 | 581 |
| 95301 | 7 | 1,190,365.47 | 0.11 | 6.258 | 79.60 | 623 |
| 91803 | 4 | 1,190,250.00 | 0.11 | 6.777 | 83.06 | 664 |
| 94520 | 5 | 1,184,700.00 | 0.10 | 6.978 | 82.58 | 640 |
| 93454 | 4 | 1,182,991.13 | 0.10 | 6.404 | 80.61 | 634 |
| 90046 | 3 | 1,175,820.07 | 0.10 | 6.077 | 88.29 | 676 |
| 92844 | 3 | 1,173,000.00 | 0.10 | 6.027 | 85.59 | 694 |
| 95340 | 8 | 1,170,350.70 | 0.10 | 6.652 | 83.42 | 624 |
| 92201 | 5 | 1,168,884.00 | 0.10 | 6.511 | 82.66 | 606 |
| 93257 | 8 | 1,153,497.37 | 0.10 | 6.150 | 82.50 | 613 |
| 95148 | 3 | 1,152,000.00 | 0.10 | 6.231 | 75.44 | 609 |
| 95405 | 4 | 1,146,435.90 | 0.10 | 6.545 | 81.39 | 644 |
| 95060 | 2 | 1,146,008.19 | 0.10 | 6.590 | 84.95 | 606 |
| 93960 | 6 | 1,143,251.04 | 0.10 | 7.163 | 78.21 | 669 |
| 94541 | 4 | 1,142,562.89 | 0.10 | 5.787 | 81.53 | 664 |
| 95037 | 2 | 1,136,900.00 | 0.10 | 5.587 | 82.78 | 671 |
| 94538 | 3 | 1,133,000.00 | 0.10 | 6.482 | 77.08 | 624 |
| 90033 | 5 | 1,127,388.09 | 0.10 | 6.952 | 71.30 | 621 |
| 93927 | 4 | 1,127,297.55 | 0.10 | 6.271 | 80.12 | 671 |
| 94534 | 4 | 1,126,343.67 | 0.10 | 6.358 | 82.12 | 682 |
| 90026 | 3 | 1,126,301.84 | 0.10 | 6.151 | 72.05 | 591 |
| 91016 | 3 | 1,122,238.44 | 0.10 | 6.816 | 83.93 | 683 |
| 95476 | 3 | 1,121,617.83 | 0.10 | 6.363 | 81.09 | 604 |
| 91780 | 4 | 1,121,452.97 | 0.10 | 6.757 | 66.69 | 606 |
| 94602 | 3 | 1,120,123.87 | 0.10 | 8.154 | 82.54 | 579 |
| 95018 | 3 | 1,102,884.54 | 0.10 | 6.659 | 78.87 | 632 |
| 95133 | 3 | 1,100,400.00 | 0.10 | 5.862 | 80.00 | 625 |

|       |    |              |      |       |       |     |
|-------|----|--------------|------|-------|-------|-----|
| 92243 | 6  | 1,089,904.62 | 0.10 | 6.861 | 84.72 | 629 |
| 91311 | 3  | 1,088,613.00 | 0.10 | 7.039 | 72.03 | 592 |
| 91306 | 3  | 1,087,577.15 | 0.10 | 5.818 | 88.17 | 623 |
| 92101 | 3  | 1,084,626.18 | 0.10 | 7.170 | 88.75 | 651 |
| 95661 | 3  | 1,080,847.91 | 0.10 | 6.271 | 80.22 | 668 |
| 94401 | 2  | 1,080,792.11 | 0.10 | 6.714 | 84.35 | 614 |
| 96150 | 4  | 1,079,976.38 | 0.10 | 7.071 | 87.12 | 642 |
| 92139 | 4  | 1,074,288.05 | 0.09 | 6.418 | 63.41 | 591 |
| 95825 | 5  | 1,074,038.07 | 0.09 | 6.442 | 87.12 | 648 |
| 90501 | 3  | 1,068,334.31 | 0.09 | 6.546 | 83.32 | 641 |
| 90034 | 3  | 1,065,391.27 | 0.09 | 7.603 | 75.72 | 567 |
| 92311 | 10 | 1,060,470.74 | 0.09 | 6.940 | 88.90 | 651 |
| 95370 | 4  | 1,054,912.91 | 0.09 | 6.699 | 79.31 | 609 |
| 90068 | 2  | 1,054,697.30 | 0.09 | 6.243 | 80.00 | 698 |
| 92706 | 3  | 1,052,849.23 | 0.09 | 6.158 | 80.68 | 702 |
| 93230 | 9  | 1,052,515.14 | 0.09 | 7.247 | 80.45 | 562 |
| 91914 | 2  | 1,048,778.82 | 0.09 | 6.638 | 82.14 | 619 |
| 91350 | 4  | 1,045,751.82 | 0.09 | 6.621 | 86.62 | 678 |
| 95991 | 6  | 1,039,881.40 | 0.09 | 6.277 | 78.25 | 622 |
| 91206 | 2  | 1,038,028.62 | 0.09 | 5.977 | 76.36 | 612 |
| 92808 | 2  | 1,037,077.67 | 0.09 | 5.179 | 78.16 | 641 |
| 93637 | 7  | 1,035,637.15 | 0.09 | 6.952 | 74.51 | 627 |
| 92071 | 3  | 1,029,599.80 | 0.09 | 6.390 | 82.70 | 717 |
| 93727 | 5  | 1,029,312.42 | 0.09 | 7.159 | 79.96 | 581 |
| 93060 | 4  | 1,019,912.21 | 0.09 | 6.773 | 60.18 | 584 |
| 94404 | 2  | 1,019,428.74 | 0.09 | 6.255 | 60.04 | 607 |
| 92688 | 3  | 1,019,200.00 | 0.09 | 5.430 | 81.98 | 611 |
| 92220 | 7  | 1,017,865.39 | 0.09 | 6.404 | 79.94 | 630 |
| 91945 | 4  | 1,016,707.94 | 0.09 | 5.988 | 65.80 | 582 |
| 93274 | 7  | 1,013,753.60 | 0.09 | 6.625 | 86.73 | 632 |
| 94503 | 2  | 1,011,695.82 | 0.09 | 7.087 | 89.21 | 648 |
| 95131 | 2  | 1,011,500.00 | 0.09 | 5.654 | 85.00 | 714 |
| 90710 | 3  | 1,008,363.04 | 0.09 | 5.898 | 86.57 | 640 |
| 93306 | 9  | 1,007,612.39 | 0.09 | 6.611 | 76.61 | 598 |
| 92840 | 3  | 1,006,752.52 | 0.09 | 5.363 | 77.10 | 629 |
| 94945 | 3  | 998,995.72   | 0.09 | 6.741 | 82.01 | 638 |
| 91768 | 5  | 990,791.83   | 0.09 | 6.640 | 68.32 | 621 |
| 91913 | 4  | 984,627.75   | 0.09 | 6.461 | 85.62 | 669 |
| 91775 | 2  | 981,521.74   | 0.09 | 5.999 | 90.00 | 610 |
| 93304 | 7  | 981,306.89   | 0.09 | 6.876 | 86.25 | 607 |
| 91326 | 2  | 979,190.46   | 0.09 | 6.367 | 87.40 | 604 |
| 90032 | 5  | 975,312.31   | 0.09 | 6.841 | 80.75 | 628 |
| 94518 | 2  | 974,609.88   | 0.09 | 6.610 | 92.07 | 592 |
| 91722 | 3  | 970,850.60   | 0.09 | 6.615 | 80.00 | 620 |
| 95815 | 6  | 966,447.06   | 0.09 | 6.387 | 80.12 | 704 |
| 92040 | 3  | 965,195.41   | 0.09 | 6.225 | 80.21 | 631 |
| 92374 | 4  | 951,937.47   | 0.08 | 6.474 | 81.39 | 573 |
| 92082 | 2  | 949,916.91   | 0.08 | 6.026 | 79.54 | 673 |
| 90755 | 2  | 947,687.68   | 0.08 | 6.863 | 80.65 | 625 |
| 92648 | 2  | 943,614.08   | 0.08 | 6.822 | 67.41 | 610 |
| 93611 | 6  | 940,950.13   | 0.08 | 7.102 | 73.28 | 616 |
| 95678 | 5  | 939,110.80   | 0.08 | 7.064 | 82.58 | 616 |

|       |   |            |      |       |       |     |
|-------|---|------------|------|-------|-------|-----|
| 90302 | 4 | 935,533.54 | 0.08 | 6.166 | 68.34 | 628 |
| 91390 | 2 | 934,781.42 | 0.08 | 7.507 | 78.68 | 592 |
| 92501 | 4 | 934,672.84 | 0.08 | 6.702 | 91.83 | 668 |
| 94502 | 2 | 933,155.31 | 0.08 | 5.371 | 75.10 | 605 |
| 95117 | 2 | 933,075.58 | 0.08 | 7.091 | 80.00 | 608 |
| 92627 | 2 | 931,261.27 | 0.08 | 6.137 | 80.84 | 627 |
| 94952 | 2 | 929,693.81 | 0.08 | 6.227 | 84.97 | 651 |
| 95207 | 5 | 929,431.68 | 0.08 | 6.576 | 74.18 | 613 |
| 95136 | 2 | 928,597.94 | 0.08 | 5.936 | 79.00 | 628 |
| 93455 | 4 | 926,916.79 | 0.08 | 6.980 | 75.41 | 678 |
| 95959 | 3 | 921,133.59 | 0.08 | 6.262 | 84.00 | 667 |
| 95961 | 6 | 919,611.59 | 0.08 | 6.755 | 80.49 | 633 |
| 92081 | 4 | 913,935.72 | 0.08 | 6.010 | 89.57 | 613 |
| 91602 | 2 | 910,666.22 | 0.08 | 5.842 | 86.57 | 651 |
| 95842 | 5 | 902,666.41 | 0.08 | 6.553 | 84.70 | 628 |
| 90077 | 1 | 900,000.00 | 0.08 | 4.990 | 48.65 | 665 |
| 90031 | 4 | 896,395.91 | 0.08 | 6.844 | 81.10 | 672 |
| 93933 | 2 | 895,266.24 | 0.08 | 5.587 | 82.11 | 657 |
| 91301 | 4 | 894,674.30 | 0.08 | 6.742 | 68.34 | 632 |
| 92867 | 2 | 894,000.00 | 0.08 | 6.125 | 85.44 | 623 |
| 90803 | 1 | 887,735.13 | 0.08 | 6.990 | 90.00 | 661 |
| 94568 | 1 | 885,000.00 | 0.08 | 5.600 | 89.67 | 771 |
| 95322 | 4 | 884,379.50 | 0.08 | 6.728 | 86.53 | 634 |
| 91362 | 2 | 879,900.00 | 0.08 | 6.232 | 70.06 | 624 |
| 93702 | 6 | 871,123.80 | 0.08 | 7.368 | 82.68 | 623 |
| 91010 | 4 | 870,963.05 | 0.08 | 6.363 | 74.54 | 641 |
| 92585 | 3 | 870,034.70 | 0.08 | 6.136 | 87.03 | 658 |
| 95132 | 2 | 868,000.00 | 0.08 | 6.308 | 80.00 | 624 |
| 91750 | 3 | 867,519.16 | 0.08 | 6.633 | 73.21 | 629 |
| 90601 | 3 | 864,750.00 | 0.08 | 5.825 | 81.32 | 654 |
| 92240 | 7 | 854,142.80 | 0.08 | 7.468 | 82.98 | 605 |
| 93560 | 4 | 852,205.06 | 0.08 | 5.880 | 81.02 | 605 |
| 93955 | 2 | 846,780.07 | 0.07 | 5.801 | 81.02 | 638 |
| 92679 | 3 | 846,143.88 | 0.07 | 6.306 | 70.50 | 631 |
| 91340 | 3 | 843,758.92 | 0.07 | 6.505 | 76.36 | 626 |
| 92841 | 2 | 841,637.98 | 0.07 | 5.438 | 86.57 | 666 |
| 94542 | 2 | 840,780.89 | 0.07 | 7.611 | 79.77 | 611 |
| 92123 | 3 | 839,603.25 | 0.07 | 7.010 | 82.19 | 608 |
| 92284 | 6 | 834,802.10 | 0.07 | 6.591 | 79.13 | 627 |
| 93907 | 2 | 834,348.79 | 0.07 | 6.564 | 79.34 | 664 |
| 93308 | 5 | 832,401.80 | 0.07 | 6.298 | 80.11 | 665 |
| 95821 | 3 | 832,138.21 | 0.07 | 6.093 | 90.35 | 673 |
| 90303 | 4 | 829,871.72 | 0.07 | 6.276 | 74.47 | 621 |
| 95204 | 5 | 829,455.34 | 0.07 | 7.438 | 75.23 | 555 |
| 92802 | 2 | 826,400.00 | 0.07 | 6.238 | 80.00 | 683 |
| 90732 | 3 | 825,800.66 | 0.07 | 6.798 | 85.20 | 684 |
| 90247 | 3 | 825,726.97 | 0.07 | 5.922 | 88.38 | 633 |
| 94571 | 3 | 823,290.19 | 0.07 | 6.058 | 84.59 | 664 |
| 92602 | 2 | 821,750.00 | 0.07 | 6.182 | 82.66 | 642 |
| 93505 | 8 | 820,411.13 | 0.07 | 6.438 | 88.09 | 669 |
| 91011 | 2 | 807,862.84 | 0.07 | 5.912 | 62.30 | 602 |
| 92653 | 3 | 807,491.47 | 0.07 | 6.344 | 74.96 | 644 |

|       |   |            |      |       |       |     |
|-------|---|------------|------|-------|-------|-----|
| 94080 | 2 | 803,605.02 | 0.07 | 6.350 | 75.11 | 643 |
| 94928 | 3 | 801,695.88 | 0.07 | 6.316 | 85.57 | 696 |
| 91604 | 1 | 800,000.00 | 0.07 | 7.150 | 78.05 | 619 |
| 90304 | 4 | 798,924.83 | 0.07 | 7.081 | 74.23 | 636 |
| 94551 | 2 | 798,251.98 | 0.07 | 6.322 | 71.70 | 560 |
| 91303 | 3 | 797,870.71 | 0.07 | 5.751 | 81.27 | 672 |
| 95380 | 5 | 794,924.13 | 0.07 | 7.361 | 77.77 | 616 |
| 93704 | 4 | 791,788.72 | 0.07 | 7.150 | 78.63 | 590 |
| 95666 | 2 | 791,433.21 | 0.07 | 5.218 | 83.49 | 729 |
| 93703 | 6 | 789,856.64 | 0.07 | 7.444 | 84.92 | 594 |
| 93726 | 6 | 787,440.23 | 0.07 | 7.131 | 74.22 | 580 |
| 92860 | 2 | 784,836.11 | 0.07 | 6.215 | 87.41 | 623 |
| 91755 | 2 | 774,459.14 | 0.07 | 5.694 | 77.54 | 631 |
| 94501 | 2 | 773,755.69 | 0.07 | 5.878 | 73.02 | 626 |
| 95966 | 4 | 773,638.79 | 0.07 | 6.024 | 81.00 | 617 |
| 92656 | 2 | 773,069.33 | 0.07 | 7.077 | 69.88 | 604 |
| 91307 | 2 | 771,333.01 | 0.07 | 7.522 | 77.33 | 576 |
| 95425 | 2 | 770,700.00 | 0.07 | 6.500 | 86.71 | 588 |
| 90602 | 3 | 768,005.43 | 0.07 | 6.618 | 69.50 | 570 |
| 91773 | 3 | 764,857.11 | 0.07 | 6.635 | 71.00 | 635 |
| 94555 | 2 | 763,900.00 | 0.07 | 7.053 | 90.60 | 642 |
| 95382 | 4 | 763,038.33 | 0.07 | 6.608 | 82.63 | 629 |
| 91792 | 2 | 758,861.03 | 0.07 | 6.234 | 83.10 | 696 |
| 90605 | 3 | 758,449.36 | 0.07 | 6.086 | 66.53 | 678 |
| 91754 | 3 | 756,619.27 | 0.07 | 7.782 | 61.87 | 572 |
| 91732 | 3 | 754,332.30 | 0.07 | 6.616 | 65.32 | 604 |
| 95492 | 2 | 751,724.11 | 0.07 | 7.574 | 82.25 | 664 |
| 94506 | 1 | 749,251.94 | 0.07 | 5.990 | 68.18 | 631 |
| 90274 | 1 | 748,400.20 | 0.07 | 5.650 | 67.51 | 719 |
| 94550 | 2 | 745,700.00 | 0.07 | 5.275 | 85.23 | 663 |
| 93591 | 6 | 741,498.96 | 0.07 | 7.070 | 79.95 | 614 |
| 93555 | 8 | 735,815.61 | 0.07 | 6.973 | 83.22 | 634 |
| 92253 | 3 | 733,933.79 | 0.06 | 6.814 | 78.04 | 616 |
| 93291 | 7 | 730,528.62 | 0.06 | 6.633 | 86.32 | 676 |
| 93292 | 4 | 727,449.64 | 0.06 | 6.180 | 80.74 | 633 |
| 93705 | 5 | 724,138.37 | 0.06 | 6.582 | 73.90 | 589 |
| 95247 | 2 | 721,200.00 | 0.06 | 7.447 | 78.16 | 652 |
| 92083 | 4 | 717,839.70 | 0.06 | 6.226 | 49.60 | 582 |
| 94603 | 2 | 714,360.48 | 0.06 | 6.592 | 79.76 | 573 |
| 93015 | 2 | 713,686.88 | 0.06 | 6.062 | 72.36 | 655 |
| 95404 | 2 | 713,594.65 | 0.06 | 6.604 | 80.00 | 681 |
| 95062 | 2 | 712,000.00 | 0.06 | 5.946 | 80.00 | 738 |
| 92663 | 1 | 711,301.85 | 0.06 | 5.850 | 71.50 | 602 |
| 95826 | 3 | 710,820.04 | 0.06 | 5.820 | 83.22 | 643 |
| 92832 | 2 | 709,659.97 | 0.06 | 6.421 | 85.83 | 677 |
| 93010 | 2 | 708,702.69 | 0.06 | 6.311 | 71.16 | 610 |
| 95834 | 3 | 702,725.48 | 0.06 | 7.414 | 86.54 | 604 |
| 93117 | 1 | 700,000.00 | 0.06 | 5.550 | 80.00 | 655 |
| 91801 | 3 | 699,289.80 | 0.06 | 6.017 | 62.65 | 663 |
| 93221 | 3 | 697,215.65 | 0.06 | 7.454 | 86.12 | 612 |
| 91786 | 3 | 696,885.07 | 0.06 | 6.162 | 78.32 | 585 |
| 95326 | 3 | 695,931.00 | 0.06 | 7.212 | 79.88 | 608 |

|       |   |            |      |       |       |     |
|-------|---|------------|------|-------|-------|-----|
| 95409 | 2 | 695,920.00 | 0.06 | 6.488 | 80.00 | 695 |
| 90813 | 2 | 695,816.69 | 0.06 | 7.415 | 88.87 | 631 |
| 93305 | 7 | 693,042.93 | 0.06 | 6.985 | 80.50 | 647 |
| 93612 | 3 | 692,548.33 | 0.06 | 6.930 | 90.81 | 630 |
| 91325 | 2 | 691,893.83 | 0.06 | 5.672 | 89.55 | 622 |
| 93638 | 6 | 689,135.77 | 0.06 | 7.013 | 78.25 | 580 |
| 95765 | 3 | 688,715.54 | 0.06 | 6.912 | 83.39 | 579 |
| 95360 | 3 | 688,400.00 | 0.06 | 6.171 | 80.00 | 655 |
| 92314 | 3 | 684,738.94 | 0.06 | 7.101 | 82.75 | 580 |
| 91791 | 2 | 681,777.84 | 0.06 | 6.032 | 88.87 | 652 |
| 92211 | 3 | 681,609.28 | 0.06 | 7.230 | 80.97 | 566 |
| 95203 | 5 | 679,920.54 | 0.06 | 7.253 | 79.06 | 593 |
| 92251 | 4 | 678,932.69 | 0.06 | 7.126 | 83.60 | 577 |
| 95816 | 1 | 677,264.40 | 0.06 | 5.650 | 58.55 | 607 |
| 90502 | 4 | 674,763.79 | 0.06 | 6.428 | 67.19 | 626 |
| 92587 | 2 | 674,250.00 | 0.06 | 7.281 | 83.31 | 691 |
| 94066 | 2 | 669,854.25 | 0.06 | 6.048 | 80.00 | 653 |
| 91355 | 2 | 669,600.00 | 0.06 | 5.731 | 80.00 | 644 |
| 94618 | 1 | 669,531.86 | 0.06 | 7.800 | 89.93 | 767 |
| 93561 | 3 | 668,067.03 | 0.06 | 7.067 | 79.19 | 548 |
| 95864 | 2 | 665,693.29 | 0.06 | 5.112 | 73.08 | 649 |
| 91711 | 2 | 663,277.57 | 0.06 | 7.299 | 82.50 | 574 |
| 95334 | 4 | 659,666.43 | 0.06 | 6.502 | 78.54 | 620 |
| 95448 | 2 | 656,476.77 | 0.06 | 7.147 | 61.24 | 571 |
| 93105 | 1 | 650,000.00 | 0.06 | 5.550 | 74.29 | 722 |
| 93908 | 1 | 650,000.00 | 0.06 | 6.000 | 85.53 | 735 |
| 95033 | 1 | 650,000.00 | 0.06 | 4.790 | 82.80 | 721 |
| 90232 | 1 | 649,939.58 | 0.06 | 6.350 | 89.04 | 614 |
| 94109 | 1 | 640,000.00 | 0.06 | 7.000 | 80.00 | 589 |
| 95684 | 3 | 633,223.15 | 0.06 | 9.150 | 75.00 | 551 |
| 91776 | 2 | 632,260.08 | 0.06 | 7.018 | 75.19 | 600 |
| 92264 | 2 | 630,195.60 | 0.06 | 7.067 | 83.72 | 701 |
| 95008 | 2 | 628,458.77 | 0.06 | 6.495 | 83.43 | 668 |
| 91360 | 2 | 626,311.47 | 0.06 | 6.082 | 57.00 | 628 |
| 91384 | 2 | 625,348.61 | 0.06 | 6.583 | 80.00 | 596 |
| 95003 | 2 | 624,674.38 | 0.06 | 5.885 | 68.78 | 622 |
| 91723 | 2 | 622,447.56 | 0.06 | 6.421 | 77.44 | 654 |
| 95366 | 3 | 618,592.88 | 0.05 | 6.449 | 81.97 | 614 |
| 95945 | 2 | 609,555.48 | 0.05 | 6.157 | 83.52 | 619 |
| 95215 | 3 | 602,036.97 | 0.05 | 7.665 | 83.36 | 596 |
| 96080 | 3 | 601,471.72 | 0.05 | 7.430 | 75.47 | 640 |
| 95315 | 3 | 599,336.92 | 0.05 | 6.248 | 82.63 | 673 |
| 95831 | 2 | 598,996.14 | 0.05 | 5.842 | 77.41 | 678 |
| 95824 | 4 | 598,213.28 | 0.05 | 7.263 | 84.09 | 627 |
| 91042 | 3 | 596,567.25 | 0.05 | 6.108 | 76.81 | 618 |
| 95605 | 5 | 588,315.84 | 0.05 | 7.148 | 85.61 | 684 |
| 93420 | 2 | 586,185.48 | 0.05 | 7.150 | 61.90 | 526 |
| 92865 | 1 | 585,327.10 | 0.05 | 5.990 | 85.00 | 687 |
| 94901 | 1 | 584,510.93 | 0.05 | 6.900 | 90.00 | 581 |
| 92866 | 1 | 584,460.79 | 0.05 | 6.400 | 63.24 | 603 |
| 92807 | 1 | 583,920.00 | 0.05 | 5.250 | 80.00 | 717 |
| 91345 | 2 | 583,834.31 | 0.05 | 6.906 | 69.93 | 576 |

|       |   |            |      |       |       |     |
|-------|---|------------|------|-------|-------|-----|
| 94063 | 2 | 582,003.72 | 0.05 | 7.463 | 68.34 | 625 |
| 93023 | 1 | 581,250.00 | 0.05 | 5.990 | 75.00 | 617 |
| 91207 | 1 | 580,000.00 | 0.05 | 5.100 | 80.00 | 712 |
| 92102 | 3 | 576,578.07 | 0.05 | 8.059 | 72.93 | 571 |
| 94044 | 1 | 576,000.00 | 0.05 | 6.850 | 90.00 | 611 |
| 94122 | 1 | 576,000.00 | 0.05 | 5.750 | 80.00 | 681 |
| 95032 | 1 | 574,669.82 | 0.05 | 6.400 | 80.00 | 560 |
| 95030 | 1 | 569,500.00 | 0.05 | 6.100 | 85.00 | 700 |
| 96003 | 4 | 569,329.61 | 0.05 | 7.194 | 76.86 | 623 |
| 91030 | 1 | 567,000.00 | 0.05 | 7.250 | 90.00 | 671 |
| 95667 | 2 | 564,750.00 | 0.05 | 6.692 | 81.92 | 635 |
| 95320 | 2 | 563,963.89 | 0.05 | 7.331 | 83.50 | 557 |
| 93022 | 1 | 562,500.00 | 0.05 | 7.200 | 75.00 | 619 |
| 92069 | 2 | 555,670.40 | 0.05 | 5.766 | 73.88 | 621 |
| 92262 | 2 | 553,000.00 | 0.05 | 6.350 | 86.67 | 659 |
| 90305 | 2 | 548,500.00 | 0.05 | 6.053 | 82.54 | 642 |
| 90808 | 2 | 547,848.55 | 0.05 | 7.324 | 91.48 | 593 |
| 95726 | 3 | 546,799.52 | 0.05 | 7.174 | 83.91 | 582 |
| 90638 | 2 | 546,182.19 | 0.05 | 6.393 | 78.71 | 594 |
| 95453 | 3 | 545,768.05 | 0.05 | 7.959 | 84.56 | 581 |
| 92024 | 1 | 545,000.00 | 0.05 | 5.990 | 57.37 | 603 |
| 95006 | 2 | 543,666.96 | 0.05 | 5.926 | 74.74 | 613 |
| 90716 | 3 | 540,523.89 | 0.05 | 5.428 | 67.31 | 614 |
| 95361 | 4 | 533,966.52 | 0.05 | 6.885 | 61.66 | 590 |
| 91505 | 1 | 533,361.58 | 0.05 | 6.990 | 85.00 | 599 |
| 90670 | 2 | 532,000.00 | 0.05 | 6.445 | 80.00 | 663 |
| 93654 | 3 | 531,109.73 | 0.05 | 6.999 | 80.95 | 607 |
| 95358 | 2 | 530,811.96 | 0.05 | 6.956 | 89.13 | 623 |
| 94572 | 2 | 529,889.66 | 0.05 | 5.949 | 84.00 | 653 |
| 92373 | 2 | 529,528.63 | 0.05 | 6.933 | 66.27 | 565 |
| 96001 | 4 | 529,510.35 | 0.05 | 7.087 | 81.88 | 640 |
| 92582 | 3 | 528,971.81 | 0.05 | 6.194 | 70.38 | 589 |
| 93430 | 1 | 528,000.00 | 0.05 | 6.650 | 80.00 | 684 |
| 92831 | 2 | 527,744.66 | 0.05 | 6.562 | 62.08 | 623 |
| 90301 | 2 | 525,600.00 | 0.05 | 6.521 | 81.27 | 637 |
| 92111 | 1 | 525,113.37 | 0.05 | 5.100 | 90.00 | 622 |
| 94606 | 1 | 524,525.39 | 0.05 | 6.500 | 65.63 | 707 |
| 92110 | 1 | 523,493.14 | 0.05 | 6.150 | 80.00 | 795 |
| 95662 | 2 | 521,600.00 | 0.05 | 6.088 | 80.00 | 620 |
| 93041 | 2 | 521,160.64 | 0.05 | 5.966 | 87.19 | 645 |
| 92397 | 3 | 521,077.96 | 0.05 | 6.411 | 82.35 | 645 |
| 92835 | 2 | 520,522.15 | 0.05 | 5.996 | 82.84 | 709 |
| 90503 | 1 | 519,556.65 | 0.05 | 6.800 | 80.00 | 572 |
| 93012 | 1 | 517,000.00 | 0.05 | 6.300 | 84.48 | 607 |
| 95388 | 4 | 516,938.29 | 0.05 | 6.205 | 72.78 | 639 |
| 90056 | 2 | 516,179.70 | 0.05 | 5.822 | 78.95 | 567 |
| 90230 | 2 | 511,019.96 | 0.05 | 5.968 | 82.54 | 625 |
| 92127 | 1 | 510,000.00 | 0.05 | 5.950 | 80.00 | 596 |
| 93620 | 3 | 509,294.10 | 0.05 | 7.311 | 84.83 | 622 |
| 93614 | 2 | 506,818.82 | 0.04 | 8.998 | 78.45 | 510 |
| 93662 | 3 | 504,475.72 | 0.04 | 6.842 | 80.17 | 580 |
| 95128 | 1 | 504,000.00 | 0.04 | 6.500 | 80.00 | 703 |

|       |   |            |      |       |       |     |
|-------|---|------------|------|-------|-------|-----|
| 95627 | 2 | 503,549.03 | 0.04 | 6.622 | 80.00 | 680 |
| 92131 | 1 | 500,000.00 | 0.04 | 7.250 | 80.00 | 661 |
| 94612 | 1 | 500,000.00 | 0.04 | 5.990 | 86.96 | 698 |
| 95220 | 1 | 499,586.09 | 0.04 | 6.950 | 76.92 | 573 |
| 94574 | 1 | 499,467.99 | 0.04 | 5.650 | 50.00 | 625 |
| 92604 | 1 | 499,001.79 | 0.04 | 5.990 | 66.60 | 651 |
| 92061 | 1 | 497,915.35 | 0.04 | 5.550 | 77.24 | 580 |
| 93543 | 2 | 493,103.20 | 0.04 | 7.099 | 87.42 | 664 |
| 92107 | 1 | 491,200.00 | 0.04 | 7.100 | 80.00 | 759 |
| 92260 | 1 | 485,200.92 | 0.04 | 7.000 | 90.00 | 656 |
| 92647 | 1 | 482,965.71 | 0.04 | 7.850 | 90.00 | 668 |
| 91201 | 1 | 480,000.00 | 0.04 | 6.400 | 80.00 | 684 |
| 91607 | 1 | 480,000.00 | 0.04 | 8.250 | 80.00 | 585 |
| 92371 | 2 | 478,726.09 | 0.04 | 6.430 | 71.26 | 572 |
| 90804 | 1 | 474,217.48 | 0.04 | 6.990 | 95.00 | 640 |
| 93940 | 1 | 474,000.00 | 0.04 | 6.250 | 80.00 | 741 |
| 90701 | 2 | 473,325.53 | 0.04 | 6.517 | 84.94 | 687 |
| 91901 | 1 | 472,055.98 | 0.04 | 6.300 | 90.00 | 634 |
| 95628 | 2 | 471,834.56 | 0.04 | 6.303 | 88.39 | 673 |
| 93422 | 3 | 470,164.25 | 0.04 | 6.918 | 70.69 | 648 |
| 91040 | 2 | 467,315.28 | 0.04 | 6.281 | 63.40 | 624 |
| 95501 | 4 | 464,953.30 | 0.04 | 6.907 | 72.14 | 641 |
| 91320 | 1 | 460,000.00 | 0.04 | 6.840 | 80.00 | 613 |
| 91205 | 1 | 459,197.87 | 0.04 | 6.700 | 80.00 | 618 |
| 95379 | 2 | 459,173.42 | 0.04 | 7.834 | 81.41 | 562 |
| 95841 | 3 | 457,072.71 | 0.04 | 7.051 | 84.82 | 584 |
| 94929 | 1 | 455,526.00 | 0.04 | 5.600 | 90.00 | 679 |
| 94931 | 2 | 454,969.28 | 0.04 | 8.050 | 84.00 | 676 |
| 94619 | 1 | 453,000.00 | 0.04 | 5.250 | 81.62 | 698 |
| 94710 | 1 | 450,000.00 | 0.04 | 5.250 | 83.96 | 627 |
| 95304 | 1 | 450,000.00 | 0.04 | 5.650 | 90.00 | 615 |
| 93405 | 1 | 448,000.00 | 0.04 | 6.000 | 80.00 | 723 |
| 95118 | 1 | 448,000.00 | 0.04 | 6.750 | 70.00 | 557 |
| 93003 | 1 | 441,750.00 | 0.04 | 7.500 | 95.00 | 681 |
| 94559 | 1 | 441,492.68 | 0.04 | 6.400 | 90.00 | 602 |
| 90024 | 1 | 440,478.86 | 0.04 | 5.990 | 85.00 | 690 |
| 95125 | 1 | 435,633.71 | 0.04 | 6.875 | 80.00 | 542 |
| 95012 | 1 | 435,200.00 | 0.04 | 6.350 | 80.00 | 685 |
| 94525 | 1 | 432,250.00 | 0.04 | 6.500 | 95.00 | 701 |
| 93923 | 1 | 432,000.00 | 0.04 | 5.450 | 45.47 | 639 |
| 90065 | 2 | 431,680.80 | 0.04 | 6.961 | 91.47 | 693 |
| 92646 | 1 | 430,000.00 | 0.04 | 5.150 | 80.00 | 698 |
| 94103 | 1 | 424,000.00 | 0.04 | 6.990 | 80.00 | 562 |
| 92872 | 1 | 422,652.59 | 0.04 | 6.990 | 90.00 | 630 |
| 94965 | 1 | 419,694.48 | 0.04 | 7.600 | 70.00 | 606 |
| 94579 | 1 | 418,500.00 | 0.04 | 5.900 | 90.00 | 756 |
| 94114 | 1 | 415,614.70 | 0.04 | 6.375 | 69.92 | 575 |
| 90025 | 1 | 415,200.00 | 0.04 | 6.200 | 80.00 | 685 |
| 93314 | 2 | 415,052.50 | 0.04 | 6.773 | 81.35 | 583 |
| 93710 | 2 | 411,852.08 | 0.04 | 7.738 | 89.32 | 603 |
| 95112 | 1 | 404,438.84 | 0.04 | 6.800 | 81.20 | 679 |
| 92057 | 2 | 402,839.73 | 0.04 | 6.470 | 86.03 | 631 |

|       |   |            |      |       |       |     |
|-------|---|------------|------|-------|-------|-----|
| 93442 | 1 | 401,600.00 | 0.04 | 6.100 | 80.00 | 690 |
| 95620 | 1 | 401,098.53 | 0.04 | 5.300 | 80.00 | 672 |
| 94546 | 1 | 400,000.00 | 0.04 | 5.850 | 80.00 | 658 |
| 92629 | 1 | 399,186.24 | 0.04 | 5.900 | 55.17 | 632 |
| 91020 | 1 | 399,122.34 | 0.04 | 5.500 | 74.77 | 623 |
| 96007 | 3 | 389,364.49 | 0.03 | 6.892 | 76.14 | 579 |
| 92649 | 1 | 387,850.43 | 0.03 | 5.200 | 66.95 | 581 |
| 91501 | 1 | 385,000.00 | 0.03 | 4.890 | 70.00 | 774 |
| 93036 | 1 | 385,000.00 | 0.03 | 6.050 | 81.05 | 683 |
| 93631 | 2 | 383,976.36 | 0.03 | 6.539 | 83.98 | 564 |
| 96148 | 1 | 383,200.00 | 0.03 | 6.250 | 80.00 | 670 |
| 93711 | 3 | 378,930.39 | 0.03 | 8.116 | 86.91 | 632 |
| 92320 | 2 | 369,175.07 | 0.03 | 6.950 | 74.99 | 594 |
| 95419 | 1 | 368,000.00 | 0.03 | 5.875 | 80.00 | 679 |
| 95776 | 3 | 367,246.07 | 0.03 | 7.119 | 86.71 | 668 |
| 93926 | 1 | 366,863.51 | 0.03 | 5.850 | 80.00 | 723 |
| 95110 | 1 | 366,400.00 | 0.03 | 5.950 | 80.00 | 629 |
| 92325 | 3 | 364,750.07 | 0.03 | 5.931 | 66.47 | 629 |
| 92655 | 1 | 364,000.00 | 0.03 | 6.500 | 80.00 | 662 |
| 93426 | 1 | 364,000.00 | 0.03 | 5.700 | 80.00 | 591 |
| 92313 | 2 | 362,766.06 | 0.03 | 8.269 | 62.67 | 533 |
| 95655 | 1 | 361,250.00 | 0.03 | 5.750 | 85.00 | 702 |
| 90020 | 1 | 360,000.00 | 0.03 | 7.000 | 90.00 | 621 |
| 93004 | 1 | 360,000.00 | 0.03 | 5.800 | 80.00 | 671 |
| 93433 | 1 | 360,000.00 | 0.03 | 6.700 | 74.23 | 648 |
| 96143 | 1 | 358,378.86 | 0.03 | 6.550 | 85.00 | 599 |
| 95953 | 3 | 358,296.08 | 0.03 | 6.869 | 86.82 | 652 |
| 93215 | 3 | 356,554.53 | 0.03 | 6.340 | 88.60 | 635 |
| 93268 | 5 | 356,180.72 | 0.03 | 6.812 | 80.57 | 665 |
| 93222 | 3 | 355,189.71 | 0.03 | 7.207 | 81.05 | 680 |
| 92359 | 3 | 353,491.27 | 0.03 | 6.690 | 74.39 | 614 |
| 90249 | 1 | 351,050.00 | 0.03 | 5.300 | 85.00 | 674 |
| 93210 | 3 | 350,061.04 | 0.03 | 7.318 | 80.67 | 616 |
| 93001 | 1 | 350,000.00 | 0.03 | 6.500 | 79.55 | 607 |
| 96161 | 1 | 348,500.00 | 0.03 | 6.100 | 85.00 | 595 |
| 91377 | 1 | 348,368.27 | 0.03 | 5.500 | 75.00 | 575 |
| 95228 | 1 | 348,000.00 | 0.03 | 5.990 | 80.00 | 760 |
| 91932 | 1 | 346,601.98 | 0.03 | 5.250 | 64.62 | 712 |
| 93657 | 2 | 346,383.68 | 0.03 | 6.868 | 83.43 | 647 |
| 93402 | 2 | 344,977.21 | 0.03 | 7.862 | 84.00 | 632 |
| 93950 | 1 | 344,629.42 | 0.03 | 5.600 | 33.50 | 685 |
| 95126 | 1 | 344,000.00 | 0.03 | 6.250 | 80.00 | 674 |
| 92128 | 2 | 341,895.02 | 0.03 | 7.429 | 84.00 | 689 |
| 94601 | 1 | 340,000.00 | 0.03 | 7.650 | 85.00 | 569 |
| 92916 | 1 | 339,732.12 | 0.03 | 7.200 | 85.00 | 602 |
| 91942 | 1 | 337,217.85 | 0.03 | 6.900 | 90.00 | 666 |
| 93225 | 2 | 336,967.40 | 0.03 | 6.900 | 90.00 | 619 |
| 93725 | 4 | 335,693.92 | 0.03 | 6.844 | 64.96 | 588 |
| 91741 | 1 | 334,991.51 | 0.03 | 6.000 | 80.00 | 736 |
| 94583 | 1 | 334,515.96 | 0.03 | 7.650 | 51.38 | 516 |
| 92020 | 1 | 333,600.00 | 0.03 | 6.950 | 80.00 | 746 |
| 92227 | 2 | 330,000.00 | 0.03 | 6.045 | 81.48 | 662 |

|       |   |            |      |       |       |     |
|-------|---|------------|------|-------|-------|-----|
| 92606 | 1 | 328,389.76 | 0.03 | 5.450 | 55.07 | 665 |
| 95054 | 1 | 325,000.00 | 0.03 | 5.250 | 69.89 | 626 |
| 95258 | 1 | 324,331.59 | 0.03 | 6.800 | 63.11 | 502 |
| 90041 | 1 | 320,000.00 | 0.03 | 5.990 | 73.56 | 601 |
| 95019 | 1 | 319,431.02 | 0.03 | 6.600 | 80.00 | 604 |
| 91107 | 2 | 318,500.18 | 0.03 | 7.469 | 86.69 | 689 |
| 90814 | 1 | 315,000.00 | 0.03 | 5.650 | 90.00 | 697 |
| 95926 | 1 | 314,335.43 | 0.03 | 7.800 | 90.00 | 725 |
| 93510 | 1 | 312,000.00 | 0.03 | 5.990 | 80.00 | 628 |
| 95677 | 1 | 310,918.67 | 0.03 | 6.500 | 74.99 | 596 |
| 90015 | 1 | 310,249.99 | 0.03 | 5.750 | 85.00 | 681 |
| 95490 | 1 | 308,750.00 | 0.03 | 6.800 | 95.00 | 638 |
| 92408 | 1 | 308,000.00 | 0.03 | 6.875 | 80.00 | 751 |
| 95231 | 1 | 306,223.90 | 0.03 | 5.990 | 64.63 | 698 |
| 95233 | 1 | 303,743.34 | 0.03 | 6.850 | 88.12 | 580 |
| 96035 | 2 | 301,181.16 | 0.03 | 6.871 | 82.19 | 613 |
| 93013 | 1 | 299,731.42 | 0.03 | 6.550 | 53.57 | 600 |
| 95694 | 2 | 298,810.76 | 0.03 | 6.947 | 72.93 | 629 |
| 95982 | 1 | 297,000.00 | 0.03 | 6.400 | 90.00 | 741 |
| 95556 | 1 | 296,000.00 | 0.03 | 6.850 | 80.00 | 550 |
| 95619 | 1 | 295,811.25 | 0.03 | 8.250 | 80.00 | 521 |
| 95963 | 2 | 295,138.30 | 0.03 | 6.658 | 71.91 | 611 |
| 92019 | 1 | 291,744.87 | 0.03 | 6.675 | 53.09 | 558 |
| 92595 | 1 | 291,200.00 | 0.03 | 7.000 | 80.00 | 668 |
| 95010 | 1 | 291,000.00 | 0.03 | 6.900 | 89.54 | 665 |
| 93630 | 2 | 290,756.16 | 0.03 | 5.841 | 80.00 | 626 |
| 95348 | 2 | 289,461.65 | 0.03 | 6.816 | 83.44 | 677 |
| 94124 | 1 | 280,800.00 | 0.02 | 5.950 | 80.00 | 664 |
| 92614 | 1 | 280,000.00 | 0.02 | 7.950 | 74.87 | 502 |
| 92886 | 1 | 278,421.51 | 0.02 | 5.800 | 90.00 | 575 |
| 91356 | 1 | 276,250.00 | 0.02 | 6.500 | 85.00 | 641 |
| 95987 | 2 | 274,138.14 | 0.02 | 5.872 | 84.00 | 684 |
| 92536 | 1 | 271,702.28 | 0.02 | 5.500 | 85.00 | 647 |
| 92236 | 3 | 269,060.32 | 0.02 | 7.559 | 86.03 | 644 |
| 92276 | 1 | 261,000.00 | 0.02 | 7.700 | 90.00 | 720 |
| 96002 | 3 | 260,447.87 | 0.02 | 7.184 | 74.32 | 669 |
| 95965 | 1 | 259,498.74 | 0.02 | 6.150 | 64.94 | 581 |
| 95451 | 1 | 258,177.52 | 0.02 | 6.750 | 95.00 | 571 |
| 91798 | 1 | 256,000.00 | 0.02 | 7.100 | 80.00 | 641 |
| 95367 | 1 | 255,000.00 | 0.02 | 6.000 | 66.93 | 549 |
| 93930 | 1 | 253,600.00 | 0.02 | 5.450 | 80.00 | 627 |
| 93701 | 1 | 252,771.28 | 0.02 | 6.500 | 72.28 | 674 |
| 95368 | 1 | 252,000.00 | 0.02 | 7.050 | 90.00 | 629 |
| 90017 | 1 | 251,000.00 | 0.02 | 7.325 | 69.72 | 532 |
| 92567 | 1 | 250,822.84 | 0.02 | 7.750 | 71.71 | 559 |
| 92109 | 1 | 250,000.00 | 0.02 | 5.990 | 52.63 | 624 |
| 91202 | 2 | 249,980.13 | 0.02 | 7.360 | 84.00 | 608 |
| 95222 | 1 | 249,973.95 | 0.02 | 7.625 | 87.72 | 639 |
| 96142 | 1 | 249,771.35 | 0.02 | 6.440 | 52.63 | 644 |
| 92382 | 1 | 249,761.49 | 0.02 | 6.200 | 74.63 | 542 |
| 95237 | 1 | 249,600.00 | 0.02 | 6.400 | 80.00 | 625 |
| 95946 | 1 | 243,809.66 | 0.02 | 7.250 | 80.00 | 650 |

|       |   |            |      |        |       |     |
|-------|---|------------|------|--------|-------|-----|
| 92231 | 2 | 237,249.51 | 0.02 | 6.225  | 72.73 | 647 |
| 95540 | 1 | 237,097.81 | 0.02 | 6.850  | 95.00 | 596 |
| 92372 | 1 | 235,796.80 | 0.02 | 6.750  | 80.00 | 736 |
| 95639 | 1 | 232,000.00 | 0.02 | 5.700  | 80.00 | 754 |
| 90270 | 1 | 229,938.26 | 0.02 | 6.000  | 80.00 | 634 |
| 90040 | 1 | 229,781.77 | 0.02 | 6.250  | 73.02 | 624 |
| 95248 | 1 | 228,599.11 | 0.02 | 6.650  | 80.00 | 672 |
| 96067 | 1 | 228,000.00 | 0.02 | 6.650  | 80.00 | 774 |
| 93241 | 3 | 225,185.15 | 0.02 | 6.716  | 78.24 | 640 |
| 92003 | 1 | 225,000.00 | 0.02 | 5.500  | 75.00 | 649 |
| 92108 | 1 | 224,995.22 | 0.02 | 5.325  | 85.00 | 744 |
| 95138 | 1 | 221,745.36 | 0.02 | 5.250  | 38.61 | 663 |
| 95252 | 1 | 220,920.56 | 0.02 | 7.500  | 75.00 | 514 |
| 94403 | 1 | 219,909.70 | 0.02 | 10.350 | 49.44 | 508 |
| 90019 | 2 | 219,825.12 | 0.02 | 7.216  | 39.21 | 525 |
| 95046 | 1 | 219,550.29 | 0.02 | 5.875  | 26.51 | 557 |
| 93434 | 1 | 218,319.11 | 0.02 | 6.700  | 80.00 | 726 |
| 95503 | 1 | 216,279.46 | 0.02 | 7.200  | 90.00 | 639 |
| 94597 | 1 | 215,795.05 | 0.02 | 6.250  | 80.00 | 644 |
| 92036 | 1 | 215,000.00 | 0.02 | 7.250  | 57.33 | 596 |
| 92277 | 2 | 214,825.41 | 0.02 | 7.051  | 86.28 | 605 |
| 90023 | 1 | 214,400.00 | 0.02 | 6.200  | 80.00 | 627 |
| 93648 | 2 | 212,568.88 | 0.02 | 6.284  | 86.66 | 663 |
| 95682 | 1 | 211,744.80 | 0.02 | 4.990  | 58.56 | 762 |
| 92075 | 1 | 210,766.86 | 0.02 | 5.450  | 44.89 | 640 |
| 95386 | 1 | 208,800.00 | 0.02 | 6.250  | 80.00 | 696 |
| 93728 | 2 | 208,724.06 | 0.02 | 6.171  | 80.00 | 609 |
| 95817 | 1 | 206,869.34 | 0.02 | 8.300  | 90.00 | 729 |
| 95458 | 1 | 204,000.00 | 0.02 | 5.750  | 88.70 | 653 |
| 96019 | 1 | 202,183.62 | 0.02 | 5.625  | 80.00 | 610 |
| 91902 | 1 | 199,999.99 | 0.02 | 5.300  | 80.00 | 714 |
| 93203 | 2 | 197,901.44 | 0.02 | 8.114  | 79.36 | 570 |
| 93247 | 2 | 196,228.11 | 0.02 | 6.669  | 73.77 | 654 |
| 92120 | 1 | 195,839.02 | 0.02 | 6.990  | 80.00 | 593 |
| 93610 | 1 | 191,250.00 | 0.02 | 6.975  | 85.00 | 652 |
| 93647 | 2 | 191,235.96 | 0.02 | 6.702  | 82.33 | 663 |
| 96130 | 1 | 190,000.00 | 0.02 | 6.050  | 84.44 | 621 |
| 92084 | 1 | 189,550.84 | 0.02 | 5.100  | 45.78 | 644 |
| 93240 | 2 | 188,250.00 | 0.02 | 7.467  | 77.56 | 635 |
| 94960 | 1 | 184,843.04 | 0.02 | 6.825  | 31.62 | 549 |
| 92305 | 2 | 179,756.65 | 0.02 | 6.998  | 83.99 | 677 |
| 94703 | 1 | 175,000.00 | 0.02 | 7.350  | 36.46 | 595 |
| 95932 | 1 | 174,262.59 | 0.02 | 7.200  | 80.00 | 603 |
| 92241 | 1 | 171,885.75 | 0.02 | 8.050  | 80.00 | 543 |
| 95229 | 1 | 166,500.00 | 0.01 | 7.875  | 90.00 | 616 |
| 95988 | 1 | 161,822.68 | 0.01 | 5.500  | 90.00 | 684 |
| 96022 | 1 | 161,255.27 | 0.01 | 8.500  | 85.00 | 552 |
| 95357 | 1 | 160,681.52 | 0.01 | 6.750  | 90.00 | 669 |
| 93609 | 1 | 157,382.81 | 0.01 | 8.250  | 75.00 | 633 |
| 95746 | 1 | 149,861.07 | 0.01 | 6.375  | 53.57 | 660 |
| 96021 | 1 | 147,873.82 | 0.01 | 6.800  | 84.57 | 552 |
| 92321 | 1 | 147,320.53 | 0.01 | 6.275  | 80.00 | 613 |

|       |   |            |      |        |        |     |
|-------|---|------------|------|--------|--------|-----|
| 93245 | 1 | 144,334.25 | 0.01 | 5.250  | 85.00  | 610 |
| 92549 | 1 | 142,510.33 | 0.01 | 6.500  | 57.85  | 624 |
| 95912 | 1 | 142,378.50 | 0.01 | 6.800  | 95.00  | 609 |
| 90278 | 1 | 141,788.78 | 0.01 | 9.500  | 100.00 | 664 |
| 92322 | 1 | 136,366.70 | 0.01 | 6.100  | 65.00  | 614 |
| 93235 | 2 | 133,307.14 | 0.01 | 7.901  | 72.24  | 565 |
| 96121 | 1 | 133,020.00 | 0.01 | 9.025  | 90.00  | 639 |
| 90731 | 1 | 132,875.01 | 0.01 | 6.300  | 42.22  | 654 |
| 95519 | 1 | 132,871.35 | 0.01 | 6.150  | 55.42  | 598 |
| 95372 | 1 | 132,361.66 | 0.01 | 5.750  | 55.21  | 641 |
| 92386 | 1 | 131,085.92 | 0.01 | 6.700  | 80.00  | 676 |
| 95948 | 1 | 130,000.00 | 0.01 | 5.990  | 59.36  | 637 |
| 90004 | 1 | 129,857.70 | 0.01 | 5.500  | 52.00  | 638 |
| 92250 | 1 | 129,500.00 | 0.01 | 10.898 | 70.00  | 507 |
| 93675 | 1 | 127,872.57 | 0.01 | 6.000  | 80.00  | 568 |
| 95345 | 1 | 127,015.40 | 0.01 | 9.725  | 65.00  | 526 |
| 94086 | 1 | 126,873.32 | 0.01 | 5.990  | 39.08  | 729 |
| 92252 | 1 | 125,523.91 | 0.01 | 8.500  | 80.00  | 515 |
| 93238 | 1 | 124,000.00 | 0.01 | 5.550  | 80.00  | 625 |
| 96137 | 1 | 123,915.09 | 0.01 | 7.900  | 89.86  | 620 |
| 92395 | 1 | 121,492.19 | 0.01 | 6.600  | 80.00  | 650 |
| 93263 | 1 | 120,722.18 | 0.01 | 8.200  | 80.00  | 513 |
| 95971 | 1 | 117,653.28 | 0.01 | 6.990  | 75.00  | 595 |
| 93622 | 1 | 116,079.82 | 0.01 | 5.800  | 81.83  | 626 |
| 92365 | 1 | 115,387.26 | 0.01 | 6.300  | 75.00  | 558 |
| 93618 | 1 | 115,328.02 | 0.01 | 7.500  | 72.19  | 500 |
| 96027 | 1 | 114,645.25 | 0.01 | 6.450  | 85.00  | 704 |
| 95928 | 1 | 109,913.33 | 0.01 | 7.200  | 84.62  | 593 |
| 92356 | 1 | 107,902.36 | 0.01 | 6.500  | 72.00  | 715 |
| 95391 | 1 | 104,085.03 | 0.01 | 10.900 | 94.99  | 678 |
| 95626 | 1 | 99,921.90  | 0.01 | 7.250  | 44.35  | 634 |
| 92233 | 1 | 99,899.49  | 0.01 | 5.950  | 80.00  | 635 |
| 91506 | 1 | 97,897.57  | 0.01 | 11.150 | 100.00 | 590 |
| 96136 | 1 | 97,656.35  | 0.01 | 6.200  | 85.00  | 604 |
| 95242 | 1 | 91,736.66  | 0.01 | 5.100  | 40.46  | 610 |
| 93219 | 1 | 91,640.40  | 0.01 | 8.750  | 90.00  | 573 |
| 93706 | 1 | 90,000.00  | 0.01 | 5.950  | 90.00  | 617 |
| 92281 | 1 | 88,925.59  | 0.01 | 6.900  | 74.79  | 606 |
| 96101 | 1 | 85,356.62  | 0.01 | 6.900  | 95.00  | 688 |
| 95969 | 1 | 83,849.17  | 0.01 | 6.550  | 48.28  | 571 |
| 92273 | 1 | 79,930.10  | 0.01 | 6.675  | 64.00  | 618 |
| 95251 | 1 | 78,656.44  | 0.01 | 7.250  | 37.48  | 575 |
| 92620 | 1 | 77,717.31  | 0.01 | 9.150  | 100.00 | 763 |
| 90007 | 1 | 76,000.00  | 0.01 | 6.625  | 35.35  | 562 |
| 93640 | 1 | 74,745.58  | 0.01 | 7.600  | 85.00  | 511 |
| 93272 | 1 | 72,334.55  | 0.01 | 6.500  | 81.35  | 699 |
| 93239 | 1 | 70,412.06  | 0.01 | 8.375  | 75.00  | 520 |
| 92610 | 1 | 69,747.21  | 0.01 | 10.750 | 100.00 | 661 |
| 92254 | 1 | 65,934.17  | 0.01 | 5.990  | 57.39  | 665 |
| 92806 | 1 | 63,976.42  | 0.01 | 10.850 | 100.00 | 655 |
| 95949 | 1 | 63,943.00  | 0.01 | 9.990  | 100.00 | 690 |
| 92339 | 1 | 53,983.48  | 0.00 | 11.700 | 100.00 | 597 |

|               |              |                         |               |              |              |            |
|---------------|--------------|-------------------------|---------------|--------------|--------------|------------|
| 93644         | 1            | 52,429.58               | 0.00          | 9.990        | 100.00       | 678        |
| 93646         | 1            | 49,966.38               | 0.00          | 7.990        | 67.57        | 545        |
| 92341         | 1            | 43,884.38               | 0.00          | 10.050       | 100.00       | 655        |
| 92380         | 1            | 38,920.22               | 0.00          | 11.950       | 100.00       | 599        |
| 92249         | 1            | 33,959.94               | 0.00          | 10.850       | 100.00       | 757        |
| <b>Total:</b> | <b>4,310</b> | <b>1,131,611,246.32</b> | <b>100.00</b> | <b>6.510</b> | <b>79.98</b> | <b>635</b> |

# Questions For NCHET 04-4

## Cambridge Place INVESTMENT MANAGEMENT

**Date:** December 15, 2004  
**From:** Adam McGowan

### Structure, Enhancement, Etc.

- **What are the names and contact numbers for the rating agency analysts?**

George Kimmel—S&P--(212) 438-1575

Wioletta Frankowicz—Moody's--(212) 553-1019

Quincy Tang—DBRS--(212) 635-3410

- **What are the rating agency expected loss levels (single B enhancement level)?**

SP -B LC: 3.09%

M -B LC: 4.80%

DBRS -B LC: 3.40%

- **What's the average excess spread level for the first 12 months?**

Martin can u enter?

- **Who will be holding the residual? Will there be an upcoming NIM?**

NCEN

- **What % of the deal was prefunded?**

0%

### Total Collateral

- **What's the breakdown of North vs. South California?**

See attached

- **I need a DTI strat and the average DTI for only the I/O loans.**

See attached

- **I need a DTI strat and the average DTI for all the loans.**

See attached

- **I need an average DTI for each FICO bucket.**

See attached

- **How are I/O DTI's calculated (just interest payment, or P+I payment)?**

DTI on non-IO product uses PITI + all other reportable debt divided by borrower gross income

DTI on IO product uses ITI (interest only payment) + all other reportable debt divided by borrower gross income

- **I need a distribution of the I/O terms (2 yr, 3yr, 5 yr, etc.?)**

See attached

- **What are the initial and periodic caps for I/O ARMs?**

See attached

- **What % of the total loans have a second lien (please provide % of total loans and % of total balance)? What is the LTV distribution and average DTI for these loans? What % of these seconds are included in the deal, and what % are silent?**

% of the total loans have a second lien - 27.14% (based on bal), 23.83% (based on count)

also see strats attached

% seconds included in the deal - 4.71% (based on bal), 4.42% (based on count)

% silent - 22.43% (based on bal), 19.41% (based on count)

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**Adam McGowan**

- **What % of the I/O loans have a second lien (please provide % of total loans and % of total balance)? What is the LTV distribution and average DTI for these loans? What % of these seconds are included in the deal, and what % are silent?**

% of the total IO loans have a second lien – 14.95% (based on bal), 10.69% (based on count)  
also see strats attached

% seconds included in the deal – 2.31% (based on bal), 1.88% (based on count)

% silent – 12.63% (based on bal), 8.81% (based on count)

- **What % of the purchase loans were made to first time borrowers?**

Unavailable

- **What is the average borrower gross income ?**

\$5,808

- **What % of the stated doc loans were made to borrowers who are salaried?**

31.78%

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**Adam McGowan**

Deal Name:

NCHE104-4

Detailed collateral info

2,488,239,196.74

| Aggregated           | # of Loans | Balance          |              | Avg Balance | % of group |         | WAC | WARW   | FICO   | OLTV  | CLTV   | DTI    | % of Full |         |        |        | Doc | % of |  |  | Cashout |
|----------------------|------------|------------------|--------------|-------------|------------|---------|-----|--------|--------|-------|--------|--------|-----------|---------|--------|--------|-----|------|--|--|---------|
|                      |            |                  |              |             | balance    | balance |     |        |        |       |        |        | Owner     | Primary | Single | Family |     |      |  |  |         |
| 10,001 - 10,500      | 385        | 22,875,008.83    | 59,415.61    | 39.75%      | 10.253     | 319     | 645 | 93.83  | 94.64  | 41.40 | 25.32  | 97.49  | 74.55     | 20.13   |        |        |     |      |  |  |         |
| 10,501 - 11,000      | 214        | 12,283,869.88    | 57,401.26    | 21.35%      | 10.823     | 312     | 616 | 95.01  | 95.22  | 42.03 | 45.67  | 99.05  | 67.66     | 25.85   |        |        |     |      |  |  |         |
| 11,001 - 11,500      | 225        | 12,075,158.72    | 53,667.37    | 20.98%      | 11.263     | 309     | 602 | 96.01  | 96.01  | 42.77 | 66.35  | 98.98  | 65.36     | 25.96   |        |        |     |      |  |  |         |
| 11,501 - 12,000      | 154        | 7,264,962.00     | 47,175.08    | 12.62%      | 11.746     | 297     | 594 | 98.25  | 98.25  | 42.38 | 87.27  | 99.31  | 68.83     | 23.04   |        |        |     |      |  |  |         |
| 12,001 - 12,500      | 52         | 2,353,778.04     | 45,264.96    | 4.09%       | 12.242     | 288     | 589 | 98.93  | 98.93  | 41.94 | 93.28  | 100.00 | 77.58     | 16.55   |        |        |     |      |  |  |         |
| 12,501 - 13,000      | 13         | 559,027.30       | 43,002.10    | 0.97%       | 12.718     | 291     | 601 | 97.91  | 97.91  | 43.52 | 74.79  | 100.00 | 73.69     | 16.76   |        |        |     |      |  |  |         |
| 13,001 - 13,500      | 3          | 133,848.79       | 44,616.26    | 0.23%       | 13.165     | 239     | 587 | 100.00 | 100.00 | 44.62 | 100.00 | 100.00 | 69.42     | 64.92   |        |        |     |      |  |  |         |
| Average Loan Balance |            |                  |              |             |            |         |     |        |        |       |        |        |           |         |        |        |     |      |  |  |         |
| 0 - 24,999           | 95         | 2,124,885.54     | 22,367.22    | 1.83%       | 10.46      | 232     | 634 | 99.95  | 99.95  | 40.48 | 72.49  | 100.00 | 72.18     | 8.60    |        |        |     |      |  |  |         |
| 25,000 - 49,999      | 786        | 30,220,795.52    | 38,448.85    | 23.96%      | 10.362     | 254     | 627 | 95.13  | 95.16  | 40.43 | 67.47  | 98.36  | 71.70     | 28.10   |        |        |     |      |  |  |         |
| 50,000 - 74,999      | 1,359      | 84,051,336.97    | 61,847.93    | 72.21%      | 8.659      | 344     | 608 | 83.52  | 85.13  | 37.84 | 59.88  | 82.59  | 81.67     | 47.01   |        |        |     |      |  |  |         |
| 400-500K             | 579        | 258,868,371.99   | 447,095.63   | 63.81%      | 6.513      | 357     | 639 | 83.53  | 87.53  | 41.63 | 41.02  | 91.21  | 71.05     | 54.91   |        |        |     |      |  |  |         |
| 500-600K             | 169        | 92,200,751.26    | 545,566.58   | 22.73%      | 6.368      | 356     | 639 | 82.43  | 87.78  | 41.92 | 46.64  | 94.10  | 71.17     | 48.91   |        |        |     |      |  |  |         |
| 600K-700K            | 55         | 35,554,720.60    | 646,449.47   | 8.76%       | 6.363      | 353     | 641 | 78.88  | 81.77  | 37.90 | 32.27  | 94.60  | 67.46     | 61.87   |        |        |     |      |  |  |         |
| 700-800K             | 17         | 12,546,774.82    | 738,045.58   | 3.09%       | 6.383      | 359     | 658 | 78.79  | 79.38  | 42.09 | 64.20  | 88.27  | 59.21     | 82.31   |        |        |     |      |  |  |         |
| 800-900K             | 5          | 4,422,735.13     | 884,547.03   | 1.09%       | 5.921      | 359     | 675 | 76.82  | 76.82  | 39.99 | 60.71  | 100.00 | 80.78     | 40.36   |        |        |     |      |  |  |         |
| 900-1MM              | 1          | 1,000,000.00     | 1,000,000.00 | 0.25%       | 5.990      | 360     | 658 | 78.13  | 78.13  | 46.66 | 100.00 | 100.00 | 100.00    | -       |        |        |     |      |  |  |         |
| 1,000,000.01 >=      | 1          | 1,100,000.00     | 1,100,000.00 | 0.27%       | 5.875      | 360     | 766 | 80.00  | 80.00  | 35.89 | 100.00 | 100.00 | 100.00    | -       |        |        |     |      |  |  |         |
| FICO                 |            |                  |              |             |            |         |     |        |        |       |        |        |           |         |        |        |     |      |  |  |         |
| <= 500               | 17         | 2,567,210.72     | 151,012.40   | 0.16%       | 8.265      | 359     | 500 | 73.28  | 73.59  | 45.12 | 70.70  | 100.00 | 64.66     | 100.00  |        |        |     |      |  |  |         |
| 501 - 525            | 844        | 132,135,463.80   | 156,558.61   | 7.98%       | 8.338      | 358     | 514 | 73.47  | 74.44  | 41.59 | 64.58  | 98.17  | 82.16     | 84.78   |        |        |     |      |  |  |         |
| 526 - 550            | 932        | 152,063,543.10   | 163,158.31   | 9.19%       | 7.669      | 358     | 538 | 75.91  | 76.64  | 40.93 | 67.10  | 97.90  | 79.31     | 82.56   |        |        |     |      |  |  |         |
| 551 - 575            | 1,224      | 216,004,717.64   | 176,474.44   | 13.05%      | 7.079      | 357     | 563 | 77.09  | 77.64  | 39.80 | 58.08  | 95.92  | 78.10     | 81.85   |        |        |     |      |  |  |         |
| 576 - 600            | 1,939      | 323,047,071.88   | 166,604.99   | 19.51%      | 6.997      | 353     | 569 | 80.94  | 84.54  | 40.83 | 64.20  | 94.26  | 74.15     | 63.23   |        |        |     |      |  |  |         |
| 601 - 625            | 2,026      | 402,777,253.70   | 198,804.17   | 24.33%      | 6.651      | 356     | 614 | 81.98  | 85.96  | 40.45 | 57.00  | 93.57  | 73.91     | 63.24   |        |        |     |      |  |  |         |
| 626 - 650            | 2,132      | 426,941,446.31   | 200,253.96   | 25.79%      | 6.667      | 356     | 638 | 83.24  | 89.15  | 40.97 | 43.30  | 89.90  | 70.72     | 52.86   |        |        |     |      |  |  |         |
| LTV                  |            |                  |              |             |            |         |     |        |        |       |        |        |           |         |        |        |     |      |  |  |         |
| 80                   | 4,087      | 855,788,596.04   | 209,392.85   | 100.00%     | 6.497      | 358     | 640 | 80.00  | 94.33  | 41.51 | 43.13  | 96.42  | 70.95     | 26.36   |        |        |     |      |  |  |         |
| 81 - 85              | 1,458      | 309,184,958.55   | 212,061.01   | 29.43%      | 6.765      | 355     | 610 | 84.35  | 85.30  | 40.21 | 51.55  | 90.88  | 74.46     | 78.80   |        |        |     |      |  |  |         |
| 86 - 90              | 2,253      | 481,547,460.76   | 213,736.11   | 45.83%      | 6.992      | 358     | 634 | 89.67  | 89.86  | 40.72 | 45.26  | 81.01  | 71.75     | 59.20   |        |        |     |      |  |  |         |
| 91 - 95              | 791        | 178,260,679.63   | 225,361.16   | 16.97%      | 7.089      | 359     | 645 | 94.82  | 94.84  | 41.19 | 49.83  | 98.75  | 74.43     | 51.91   |        |        |     |      |  |  |         |
| 96 - 100             | 1,446      | 81,713,816.11    | 56,510.25    | 7.78%       | 10.083     | 313     | 651 | 99.96  | 99.96  | 42.10 | 59.86  | 99.94  | 69.95     | 16.06   |        |        |     |      |  |  |         |
| Investor Property    |            |                  |              |             |            |         |     |        |        |       |        |        |           |         |        |        |     |      |  |  |         |
| 2nd Home             | 129        | 26,045,667.48    | 201,904.40   | 13.18%      | 7.222      | 350     | 638 | 82.50  | 83.52  | 39.92 | 28.38  | 0.00   | 61.72     | 35.87   |        |        |     |      |  |  |         |
| Investor Property    | 1,061      | 171,540,280.03   | 161,677.93   | 86.82%      | 7.427      | 357     | 654 | 82.36  | 82.66  | 37.88 | 32.29  | 0.00   | 51.66     | 49.20   |        |        |     |      |  |  |         |
| 2nd lien             |            |                  |              |             |            |         |     |        |        |       |        |        |           |         |        |        |     |      |  |  |         |
| 2nd lien             | 1,349      | 67,128,023.06    | 49,761.32    | 100.00%     | 10.538     | 303     | 648 | 99.92  | 99.92  | 42.17 | 59.03  | 99.93  | 68.67     | 13.87   |        |        |     |      |  |  |         |
| Documentation Type   |            |                  |              |             |            |         |     |        |        |       |        |        |           |         |        |        |     |      |  |  |         |
| Stated Doc           | 5,722      | 1,174,707,854.99 | 205,296.72   | 89.82%      | 7.031      | 356     | 642 | 81.11  | 87.23  | 41.01 | 0.00   | 89.55  | 71.10     | 46.76   |        |        |     |      |  |  |         |

|                      |       |                  |            |         |       |     |     |       |       |       |       |        |       |        |
|----------------------|-------|------------------|------------|---------|-------|-----|-----|-------|-------|-------|-------|--------|-------|--------|
| Limited              | 533   | 133,091,698.67   | 249,703.00 | 10.18%  | 6.619 | 357 | 618 | 81.89 | 85.59 | 36.72 | 0.00  | 91.00  | 71.82 | 59.81  |
|                      |       |                  |            | 100.00% |       |     |     |       |       |       |       |        |       |        |
| Cash Out             | 6,932 | 1,372,520,345.77 | 197,997.74 | 100.00% | 6.830 | 356 | 605 | 79.04 | 79.80 | 40.50 | 54.18 | 93.17  | 76.70 | 100.00 |
| 2-4 Family           | 939   | 216,722,468.65   | 230,801.35 | 57.09%  | 6.985 | 357 | 643 | 81.46 | 85.57 | 41.07 | 35.86 | 74.14  | 0.00  | 49.77  |
| Condo                | 922   | 162,914,059.76   | 176,696.38 | 42.91%  | 6.765 | 355 | 639 | 81.72 | 88.67 | 41.44 | 43.47 | 89.65  | 0.00  | 43.26  |
|                      |       |                  |            | 100.00% |       |     |     |       |       |       |       |        |       |        |
| Credit Grade         |       |                  |            |         |       |     |     |       |       |       |       |        |       |        |
| B                    | 557   | 93,880,064.72    | 168,545.90 | 53.89%  | 7.506 | 358 | 558 | 73.01 | 73.30 | 39.84 | 71.69 | 95.25  | 81.76 | 88.81  |
| C                    | 457   | 73,528,391.86    | 160,893.64 | 42.20%  | 7.817 | 358 | 556 | 68.02 | 68.09 | 40.09 | 68.14 | 96.12  | 79.83 | 91.07  |
| C-                   | 40    | 6,813,365.94     | 170,334.15 | 3.91%   | 9.397 | 358 | 554 | 63.74 | 64.29 | 38.89 | 83.47 | 100.00 | 72.70 | 79.00  |
|                      |       |                  |            | 100.00% |       |     |     |       |       |       |       |        |       |        |
| Debt to Income Ratio |       |                  |            |         |       |     |     |       |       |       |       |        |       |        |
| 40-45                | 2,912 | 587,296,760.27   | 201,681.58 | 38.12%  | 6.812 | 356 | 632 | 81.74 | 88.25 | 42.62 | 42.70 | 94.24  | 72.52 | 49.08  |
| 45-50                | 4,185 | 844,836,965.09   | 201,872.63 | 54.83%  | 6.855 | 355 | 627 | 82.90 | 89.22 | 47.76 | 47.91 | 93.43  | 71.25 | 51.29  |
| 50-55                | 519   | 103,944,907.71   | 200,279.21 | 6.75%   | 6.821 | 356 | 591 | 71.19 | 72.21 | 52.60 | 71.29 | 91.12  | 75.00 | 84.91  |
| greater than 55      | 21    | 4,722,341.24     | 224,873.39 | 0.31%   | 6.143 | 359 | 623 | 69.80 | 70.32 | 57.70 | 84.99 | 74.53  | 58.73 | 71.67  |

Notes: O.LTV means the original LTV of the loan; CLTV applies if there is a silent 2nd lien behind;

| FICO Range | ---<= 59 LTV--- |                | ---60-70 LTV--- |                | ---70-80 LTV--- |                | --->=80 LTV--- |                  | --- Total --- |                  |
|------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|----------------|------------------|---------------|------------------|
|            | #               | \$             | #               | \$             | #               | \$             | #              | \$               | #             | \$               |
| 501-550    | 194             | 27,739,154.32  | 215             | 37,569,120.44  | 489             | 84,291,178.76  | 878            | 134,589,553.38   | 1776          | 284,199,006.90   |
| 551-600    | 243             | 38,293,466.38  | 281             | 54,801,261.92  | 468             | 87,325,656.14  | 2171           | 358,631,405.08   | 3163          | 539,051,789.52   |
| 601-650    | 189             | 32,931,641.45  | 194             | 38,945,583.23  | 395             | 83,581,076.79  | 3380           | 674,260,398.54   | 4158          | 829,718,700.01   |
| >650       | 117             | 19,460,944.01  | 113             | 27,007,731.11  | 208             | 48,284,467.20  | 3601           | 737,949,347.27   | 4039          | 832,702,489.59   |
| Total:     | 743             | 118,425,206.16 | 803             | 158,323,696.70 | 1560            | 303,462,378.89 | 10,030         | 1,905,440,704.27 | 13,136        | 2,485,671,986.02 |

## FICO DISTRIBUTION

Note: Cells in red font are calculations

NCHE104.4

Collateral Cut for Subprime Pool

| FICO          | Amount        | LTV     | Adjusted Balance (1) | WALoan  | WAC   | % Covered By Mortgage Ins. | WAFICO | WALTV | WADTI | % SFD/PUD | % Owner Occ. | % Full Doc | % Cashout Ref. |
|---------------|---------------|---------|----------------------|---------|-------|----------------------------|--------|-------|-------|-----------|--------------|------------|----------------|
| FICO NA       | 2,567,211     | > 65.0  | 2,110,364            | 121,012 | 0.00% | 0.00                       | 0      | 0.00  | 0.00  | 0.00      | 0.00         | 0.00       | 0.00           |
| 0 - 500       | 284,199,007   | > 70.0  | 206,460,450          | 160,122 | 7.38% | 0.00                       | 500    | 73.78 | 45.12 | 85.79     | 100.00       | 70.70      | 100.00         |
| 500.01 - 550  | 216,004,718   | > 70.0  | 159,949,338          | 176,412 | 7.03% | 0.00                       | 527    | 74.77 | 41.24 | 91.58     | 98.02        | 65.93      | 83.43          |
| 550.01 - 575  | 373,047,072   | > 70.0  | 271,621,744          | 166,402 | 6.90% | 0.00                       | 563    | 77.09 | 39.80 | 88.30     | 95.92        | 58.08      | 81.85          |
| 575.01 - 600  | 310,231,024   | > 70.0  | 214,976,814          | 195,483 | 6.96% | 0.00                       | 589    | 80.94 | 40.83 | 89.34     | 94.26        | 64.20      | 63.23          |
| 600.01 - 620  | 519,487,676   | > 80.0  | 264,118,189          | 202,057 | 6.63% | 0.00                       | 611    | 81.57 | 40.62 | 86.04     | 93.69        | 58.52      | 64.39          |
| 620.01 - 650  | 429,768,153   | > 80.0  | 179,408,818          | 202,149 | 6.63% | 0.00                       | 635    | 83.26 | 40.78 | 83.84     | 90.48        | 44.83      | 54.02          |
| 650.01 - 680  | 174,056,218   | > 85.0  | 54,060,599           | 200,572 | 6.45% | 0.00                       | 664    | 83.22 | 41.34 | 81.66     | 91.13        | 33.03      | 38.32          |
| 680.01 - 700  | 183,343,252   | > 85.0  | 55,501,438           | 212,203 | 6.45% | 0.00                       | 689    | 82.65 | 40.86 | 76.98     | 86.44        | 22.56      | 27.75          |
| 700.01 - 750  | 44,131,857    | > 85.0  | 14,473,338           | 238,551 | 6.32% | 0.00                       | 721    | 82.96 | 40.94 | 77.44     | 86.81        | 23.76      | 26.82          |
| 750.01 - 800  | 1,403,011     | > 85.0  | 651,701              | 155,493 | 6.27% | 0.00                       | 769    | 82.64 | 40.78 | 72.02     | 78.73        | 42.54      | 20.72          |
| 800 +         | 2,488,239,197 | > 85.0  | 1,453,186,842        | 189,177 | 6.83% | 0.00                       | 806    | 80.74 | 33.98 | 73.55     | 79.84        | 29.50      | 4.63           |
| TOTAL         | 2,488,239,197 | 100.00% | 1,453,186,842        | 59,62%  | 6.32% | 0.00                       | 625    | 81.15 | 40.85 | 84.56     | 92.06        | 47.44      | 55.16          |
| FICO: Average | 625           | Min:    | 500                  | Max:    | 818   |                            |        |       |       |           |              |            |                |

## DEBT-TO-INCOME (DTI) DISTRIBUTION

| DTI            | Amount        | FICO    | Adjusted Balance (1) | WALoan  | WAC   | % Covered By Mortgage Ins. | WAFICO | WALTV | WADTI | % SFD/PUD | % Owner Occ. | % Full Doc | % Cashout Ref. |
|----------------|---------------|---------|----------------------|---------|-------|----------------------------|--------|-------|-------|-----------|--------------|------------|----------------|
| < 20           | 57,444,444    | < 550   | 4,312,026            | 150,137 | 6.90% | 0.00                       | 628    | 78.56 | 15.38 | 80.17     | 74.27        | 39.22      | 61.31          |
| 20.001 - 25.00 | 81,420,295    | < 550   | 11,012,651           | 147,302 | 6.96% | 0.00                       | 614    | 77.87 | 22.86 | 87.30     | 86.51        | 50.23      | 67.88          |
| 25.001 - 30.00 | 144,075,637   | < 575   | 35,859,839           | 169,616 | 6.88% | 0.00                       | 616    | 79.27 | 27.76 | 86.76     | 89.50        | 51.06      | 65.31          |
| 30.001 - 35.00 | 251,497,080   | < 575   | 55,509,204           | 170,304 | 6.80% | 0.00                       | 621    | 80.73 | 32.65 | 86.74     | 90.41        | 49.12      | 61.21          |
| 35.001 - 40.00 | 413,000,566   | < 600   | 134,102,581          | 186,878 | 6.86% | 0.00                       | 628    | 81.28 | 37.67 | 85.29     | 92.05        | 45.11      | 53.46          |
| 40.001 - 45.00 | 587,296,760   | < 625   | 253,838,506          | 201,683 | 6.81% | 0.00                       | 632    | 81.74 | 42.62 | 83.98     | 94.24        | 42.70      | 49.08          |
| 45.001 - 50.00 | 844,836,665   | < 650   | 546,653,602          | 201,873 | 6.83% | 0.00                       | 627    | 82.90 | 47.76 | 83.73     | 91.43        | 47.91      | 51.29          |
| 50.001 - 55.00 | 103,944,908   | < 675   | 93,847,997           | 204,739 | 6.83% | 0.00                       | 591    | 71.19 | 52.60 | 84.71     | 91.12        | 71.29      | 84.91          |
| 55+            | 4,222,341     | < 700   | 3,768,638            | 234,473 | 6.13% | 0.00                       | 623    | 69.80 | 57.70 | 58.73     | 74.53        | 84.99      | 71.67          |
| TOTAL          | 2,488,239,197 | 100.00% | 1,138,005,051        | 189,177 | 6.83% | 0.00                       | 625    | 81.15 | 40.85 | 84.56     | 92.06        | 47.44      | 55.16          |
| DTI: Average   | 40.85         | Min:    | 0.00                 | Max:    | 61.30 |                            |        |       |       |           |              |            |                |

## LOAN-TO-VALUE (LTV) DISTRIBUTION

| LTV            | Amount        | DTI     | Adjusted Balance (1) | WALoan  | WAC    | % Covered By Mortgage Ins. | WAFICO | WALTV | WADTI | % SFD/PUD | % Owner Occ. | % Full Doc | % Cashout Ref. |
|----------------|---------------|---------|----------------------|---------|--------|----------------------------|--------|-------|-------|-----------|--------------|------------|----------------|
| < 60.00        | 123,765,138   | > 50    | 17,679,193           | 158,065 | 6.66%  | 0.00                       | 594    | 50.64 | 38.54 | 85.49     | 92.86        | 51.60      | 91.19          |
| 60.01 - 70.00  | 193,554,138   | > 50    | 31,845,937           | 194,497 | 6.78%  | 0.00                       | 594    | 66.37 | 40.59 | 84.50     | 96.58        | 47.86      | 88.99          |
| 70.01 - 80.00  | 1,120,242,747 | > 50    | 40,038,337           | 206,420 | 6.58%  | 0.00                       | 629    | 78.98 | 41.23 | 85.02     | 95.67        | 45.42      | 40.44          |
| 80.01 - 85.00  | 309,184,959   | > 50    | 6,654,865            | 212,004 | 6.76%  | 0.00                       | 610    | 84.35 | 40.21 | 85.10     | 90.88        | 51.55      | 78.80          |
| 85.01 - 90.00  | 481,547,461   | > 50    | 9,084,404            | 213,736 | 6.99%  | 0.00                       | 634    | 89.67 | 40.72 | 82.25     | 81.01        | 45.26      | 59.20          |
| 90.01 - 95.00  | 178,260,680   | > 50    | 3,058,357            | 225,361 | 7.08%  | 0.00                       | 645    | 94.82 | 41.19 | 86.44     | 98.75        | 49.83      | 51.91          |
| 95.01 - 100.00 | 81,713,816    | > 50    | 306,156              | 56,510  | 10.93% | 0.00                       | 651    | 99.96 | 42.10 | 84.42     | 99.94        | 59.86      | 16.06          |
| 100+           | 2,488,239,197 | > 50    | 108,661,249          | 189,177 | 6.83%  | 0.00                       | 625    | 81.15 | 40.85 | 84.56     | 92.06        | 47.44      | 55.16          |
| TOTAL          | 2,488,239,197 | 100.00% | 108,661,249          | 189,177 | 6.83%  | 0.00                       | 625    | 81.15 | 40.85 | 84.56     | 92.06        | 47.44      | 55.16          |
| LTV: Average   | 81.15         | Min:    | 9.43                 | Max:    | 100.00 |                            |        |       |       |           |              |            |                |

(1) Balance of the collateral cut combined with second lienholder, i.e. LTV, FICO, DTI, etc.  
 All other values are calculated based on the adjusted balance, not the original balance.  
 (2) Percent of the Applicable Principal Balance - calculated automatically.

## GEOGRAPHIC CONCENTRATION - TOP 12 STATES

| STATE         | Total Balance<br>Amount | % of<br>Total | WALoan<br>Balance | WAC   | % Covered by<br>Mortgage Ins. | WA - FICO | WA - LTV | WA - DTI | % SFD/RUD | % Owner Occ. | % Cashout Refi | % Full Dec. |
|---------------|-------------------------|---------------|-------------------|-------|-------------------------------|-----------|----------|----------|-----------|--------------|----------------|-------------|
| California    | 1,131,611,246           | 45.44%        | 262,555           | 6.510 | 0.00                          | 613       | 79.98    | 41.67    | 83.80     | 94.61        | 55.19          | 42.65       |
| Pennsylvania  | 144,414                 | 5.71%         | 144,414           | 7.296 | 0.00                          | 612       | 81.61    | 41.89    | 87.65     | 87.98        | 54.02          | 43.71       |
| New York      | 129,806,135             | 5.22%         | 252,541           | 7.007 | 0.00                          | 624       | 81.61    | 41.89    | 66.61     | 88.75        | 56.51          | 36.32       |
| New Jersey    | 108,183,380             | 4.33%         | 221,687           | 7.035 | 0.00                          | 621       | 81.10    | 41.72    | 66.67     | 93.32        | 56.51          | 42.61       |
| Texas         | 74,018,133              | 2.97%         | 97,778            | 7.496 | 0.00                          | 606       | 79.80    | 37.98    | 96.79     | 88.50        | 43.99          | 57.68       |
| Illinois      | 73,304,085              | 2.92%         | 156,968           | 7.303 | 0.00                          | 615       | 82.83    | 40.01    | 68.45     | 87.15        | 60.57          | 56.95       |
| Massachusetts | 72,696,931              | 2.92%         | 220,294           | 6.936 | 0.00                          | 623       | 80.84    | 41.50    | 63.03     | 90.71        | 54.66          | 48.11       |
| Washington    | 67,998,146              | 2.71%         | 157,405           | 6.827 | 0.00                          | 629       | 83.08    | 40.32    | 90.52     | 89.64        | 45.50          | 58.24       |
| Nevada        | 67,519,505              | 2.71%         | 194,022           | 6.976 | 0.00                          | 624       | 80.84    | 39.79    | 94.86     | 87.83        | 55.08          | 46.20       |
| Arizona       | 59,802,248              | 2.49%         | 150,635           | 6.786 | 0.00                          | 623       | 83.32    | 39.61    | 96.18     | 91.70        | 49.02          | 52.33       |
| Maryland      | 51,157,177              | 2.05%         | 180,131           | 7.067 | 0.00                          | 605       | 81.12    | 39.69    | 94.26     | 94.30        | 71.55          | 62.15       |
| Other         | 510,037,703             | 20.04%        | 132,753           | 7.247 | 0.00                          | 615       | 82.92    | 39.57    | 88.42     | 90.18        | 55.16          | 56.70       |
| Total:        | 2,488,239,197           | 100.00%       | 189,177           | 6.838 | 0.00                          | 625       | 81.15    | 40.85    | 84.56     | 92.06        | 55.16          | 47.44       |

## PRINCIPAL BALANCE

| Scheduled Principal<br>Balance | Total Balance<br>Amount | % of<br>Total | WALoan<br>Balance | WAC       | % Covered by<br>Mortgage Ins. | WA - FICO | WA - LTV | WA - DTI | % SFD/RUD | % Owner Occ. | % Cashout Refi | % Full Dec. |
|--------------------------------|-------------------------|---------------|-------------------|-----------|-------------------------------|-----------|----------|----------|-----------|--------------|----------------|-------------|
| \$0 - \$200K                   | 34,095,681              | 1.37%         | 37,222            | 10.257    | 0.00                          | 626       | 93.68    | 40.22    | 88.15     | 97.67        | 29.69          | 67.26       |
| \$200K - \$250K                | 867,292,320             | 34.89%        | 120,157           | 7.253     | 0.00                          | 613       | 80.11    | 39.50    | 87.27     | 89.57        | 55.64          | 55.69       |
| \$250K - \$300K                | 332,778,150             | 13.39%        | 225,002           | 6.785     | 0.00                          | 623       | 80.12    | 40.59    | 83.49     | 91.67        | 59.33          | 45.62       |
| \$300K - \$400K                | 340,992,420             | 13.70%        | 274,110           | 6.593     | 0.00                          | 624       | 80.51    | 41.97    | 81.56     | 94.52        | 57.31          | 42.48       |
| \$400K - \$500K                | 507,287,272             | 20.39%        | 345,396           | 6.503     | 0.00                          | 635       | 81.59    | 42.54    | 83.17     | 94.63        | 52.35          | 40.27       |
| \$500K - \$600K                | 258,868,372             | 10.40%        | 447,096           | 6.513     | 0.00                          | 639       | 83.53    | 41.63    | 82.45     | 91.21        | 54.91          | 41.02       |
| \$600K - \$700K                | 92,200,751              | 3.71%         | 545,567           | 6.368     | 0.00                          | 641       | 78.88    | 41.92    | 86.91     | 94.10        | 48.91          | 46.64       |
| \$700K - \$800K                | 35,554,721              | 1.42%         | 646,449           | 6.363     | 0.00                          | 641       | 78.88    | 37.90    | 85.78     | 94.60        | 61.87          | 32.27       |
| \$800K - \$900K                | 12,546,775              | 0.50%         | 738,046           | 6.383     | 0.00                          | 638       | 78.79    | 42.09    | 76.86     | 88.27        | 82.31          | 64.20       |
| \$900K - \$1,000K              | 4,422,755               | 0.18%         | 884,547           | 5.921     | 0.00                          | 675       | 76.82    | 39.99    | 100.00    | 100.00       | 40.36          | 60.71       |
| >\$1,000K                      | 1,000,000               | 0.04%         | 1,000,000         | 5.990     | 0.00                          | 658       | 78.13    | 46.66    | 100.00    | 100.00       | 0.00           | 100.00      |
| Total:                         | 2,488,239,197           | 100.00%       | 189,177           | 6.838     | 0.00                          | 625       | 81.15    | 40.85    | 84.56     | 92.06        | 55.16          | 47.44       |
| Principal Balance: Average     | 189,177                 |               | Min:              | 19,706.06 | Max:                          | 1,100,000 |          |          |           |              |                |             |

## DOCUMENTATION TYPE

| Doc Type    | Total Balance<br>Amount | % of<br>Total | WALoan<br>Balance | WAC   | % Covered by<br>Mortgage Ins. | WA - FICO | WA - LTV | WA - DTI | % SFD/RUD | % Owner Occ. | % Cashout Refi | % Full Dec. |
|-------------|-------------------------|---------------|-------------------|-------|-------------------------------|-----------|----------|----------|-----------|--------------|----------------|-------------|
| Full Dec    | 1,180,439,643           | 47.44%        | 171,128           | 6.713 | 0.00                          | 609       | 81.11    | 41.15    | 87.12     | 94.68        | 63.00          | 47.44       |
| Stated Dec  | 1,174,707,855           | 47.21%        | 205,297           | 7.031 | 0.00                          | 642       | 81.11    | 41.01    | 82.00     | 89.55        | 46.76          | 47.44       |
| Limited Dec | 133,091,699             | 5.35%         | 249,703           | 6.619 | 0.00                          | 618       | 81.89    | 36.72    | 84.34     | 91.00        | 59.81          | 47.44       |
| NINA        | -                       | 0.00%         | -                 | 0.000 | 0.00                          | 0         | 0.00     | 0.00     | 0.00      | 0.00         | 0.00           | 0.00        |
| Other       | -                       | 0.00%         | -                 | 0.000 | 0.00                          | 0         | 0.00     | 0.00     | 0.00      | 0.00         | 0.00           | 0.00        |
| TOTAL       | 2,488,239,197           | 100.00%       | 189,177           | 6.838 | 0.00                          | 625       | 81.15    | 40.85    | 84.56     | 92.06        | 55.16          | 47.44       |

PROPERTY TYPE

| Property Type     | Amount        | %DTI    | WA Loan Balance | WAC   | % Covered by Mortgage Ins. | WA FICO | WA LTV | WA DTI | % Owner Occ. | % Cashout Ref. | % Full Doc. |
|-------------------|---------------|---------|-----------------|-------|----------------------------|---------|--------|--------|--------------|----------------|-------------|
| Single Family PUD | 1,811,783,137 | 22.81%  | 185,292         | 6.846 | 0.00                       | 622     | 81.00  | 40.76  | 94.22        | 58.10          | 48.63       |
| Townhouse         | 292,221,048   | 11.24%  | 194,425         | 6.904 | 0.00                       | 621     | 81.69  | 40.88  | 94.71        | 48.32          | 50.45       |
| 2 - 4 Family      | 216,722,469   | 8.71%   | 230,801         | 6.985 | 0.00                       | 643     | 81.46  | 41.07  | 0.00         | 0.00           | 0.00        |
| Condo             | 162,914,060   | 6.35%   | 176,696         | 6.765 | 0.00                       | 639     | 81.72  | 41.44  | 74.14        | 49.77          | 35.86       |
| Manufactured      | -             | 0.00%   | -               | 0.000 | 0.00                       | 0       | 0.00   | 0.00   | 89.65        | 43.26          | 43.47       |
| Other             | 4,598,283     | 0.18%   | 418,026         | 6.005 | 0.00                       | 727     | 71.90  | 40.87  | 1.62         | 5.50           | 75.22       |
| TOTAL             | 2,488,239,197 | 106.07% | 189,177         | 6.858 | 0.00                       | 625     | 81.15  | 40.85  | 92.06        | 55.16          | 47.44       |

PMI - PRIMARY MORTGAGE INSURANCE

| Mortgage Insurance   | Amount        | %DTI    | WA Loan Balance | WAC   | % Covered by Mortgage Ins. | WA FICO | WA LTV | WA DTI | % Owner Occ. | % Cashout Ref. | % Full Doc. | 18 Mo. down to 80 LTV |
|----------------------|---------------|---------|-----------------|-------|----------------------------|---------|--------|--------|--------------|----------------|-------------|-----------------------|
| Loans >80 LTV w/MI   | -             | 0.00%   | -               | 0.000 | 0.00                       | 0       | 0.00   | 0.00   | 0.00         | 0.00           | 0.00        | 0.00                  |
| Loans >80 LTV w/o MI | 1,050,706,915 | 42.23%  | 176,649         | 7.182 | 0.00                       | 630     | 89.78  | 40.76  | 88.39        | 60.38          | 49.02       | 46.28                 |
| Other                | 1,437,532,282 | 57.77%  | 199,519         | 6.621 | 0.00                       | 621     | 74.84  | 40.91  | 94.74        | 51.35          | 47.44       |                       |
| TOTAL                | 2,488,239,197 | 100.00% | 189,177         | 6.858 | 0.00                       | 625     | 81.15  | 40.85  | 92.06        | 55.16          | 47.44       |                       |

LOAN BALANCE

| Loan Purpose           | Amount           | %DTI    | WA Loan Balance | WAC   | % Covered by Mortgage Ins. | WA FICO | WA LTV | WA DTI | % SFD/FLTD | % Owner Occ. |
|------------------------|------------------|---------|-----------------|-------|----------------------------|---------|--------|--------|------------|--------------|
| Debt Consolidation     | 0                | 0.00%   | 0               | 0.000 | 0.00                       | 0       | 0.00   | 0.00   | 0.00       | 0.00         |
| Refinance - Cashout    | 1,372,520,345.77 | 55.16%  | 197,998         | 6.830 | 0.00                       | 605     | 79.04  | 40.50  | 86.99      | 93.17        |
| Purchase               | 1,017,528,947.95 | 40.99%  | 181,572         | 6.903 | 0.00                       | 652     | 83.93  | 41.51  | 80.87      | 90.55        |
| Refinance - Fixed Term | 98,189,903.02    | 3.95%   | 159,141         | 6.792 | 0.00                       | 621     | 81.80  | 38.89  | 88.78      | 92.16        |
| Other                  | -                | 0.00%   | -               | 0.000 | 0.00                       | 0       | 0.00   | 0.00   | 0.00       | 0.00         |
| TOTAL                  | 2,488,239,196.74 | 100.00% | 189,177         | 6.858 | 0.00                       | 625     | 81.15  | 40.85  | 84.56      | 92.06        |

COLLATERAL TYPE - FIXED/FLOATING

| Loan Status | Amount        | %DTI    | WA Loan Balance | WAC   | % Covered by Mortgage Ins. | WA FICO | WA LTV | WA DTI | % SFD/FLTD | % Owner Occ. | % Cashout Ref. | Index     | Margin |
|-------------|---------------|---------|-----------------|-------|----------------------------|---------|--------|--------|------------|--------------|----------------|-----------|--------|
| Fixed       | 249,979,593   | 10.05%  | 98,650          | 7.920 | 0.00                       | 635     | 81.54  | 40.78  | 84.30      | 89.75        | 60.56          | 6MO LIBOR | 0.000  |
| Floating    | 19,601,692    | 0.79%   | 392,034         | 5.157 | 0.00                       | 723     | 82.26  | 41.58  | 83.45      | 93.03        | 28.22          | 6MO LIBOR | 3.447  |
| 2/28        | 2,086,860,347 | 83.87%  | 209,798         | 6.765 | 0.00                       | 622     | 81.13  | 40.89  | 84.92      | 92.29        | 54.66          | 6MO LIBOR | 5.495  |
| 3/27        | 131,797,564   | 5.30%   | 211,893         | 6.571 | 0.00                       | 640     | 80.62  | 40.30  | 79.47      | 92.57        | 57.75          | 6MO LIBOR | 5.461  |
| Other       | -             | 0.00%   | -               | -     | 0.00                       | -       | -      | -      | -          | -            | -              | -         | -      |
| TOTAL       | 2,488,239,197 | 100.00% | 189,177         | 6.858 | 0.00                       | 625     | 81.15  | 40.85  | 84.56      | 92.06        | 55.16          | -         | 5.475  |

LIEN STATUS

| Lien Status | Total Balance | W/L Loan Balance | WAC    | % Covered by Mortgage Ins. | WA FICO | WA LTV | WA DTI | % SF/D PUD | % Owner Occ | % Cashout Refi |
|-------------|---------------|------------------|--------|----------------------------|---------|--------|--------|------------|-------------|----------------|
| First Lien  | 2,421,111.174 | 205,109          | 6.756  | 0.00                       | 624     | 80.63  | 40.81  | 84.55      | 91.84       | 56.31          |
| Second Lien | 67,128.023    | 49,761           | 10.538 | 0.00                       | 648     | 99.92  | 42.17  | 84.76      | 99.93       | 13.87          |
| Third Lien  | -             | -                | 0.000  | 0.00                       | 0       | 0.00   | 0.00   | 0.00       | 0.00        | 0.00           |
| TOTAL       | 2,488,239.197 | 189,177          | 6.858  | 0.00                       | 625     | 81.15  | 40.85  | 84.56      | 92.06       | 55.16          |

OCCUPANCY TYPE

| Occupancy Type    | Total Balance | W/L Loan Balance | WAC   | % Covered by Mortgage Ins. | WA FICO | WA LTV | WA DTI | % SF/D PUD | % Owner Occ | % Cashout Refi |
|-------------------|---------------|------------------|-------|----------------------------|---------|--------|--------|------------|-------------|----------------|
| Primary Residence | 2,290,653.249 | 191,478          | 6.811 | 0.00                       | 623     | 81.04  | 41.08  | 86.61      | 100.00      | 55.83          |
| Second Home       | 26,045.667    | 201,904          | 7.222 | 0.00                       | 638     | 82.50  | 39.92  | 74.89      | 0.00        | 35.87          |
| Investment        | 171,540.280   | 161,678          | 7.427 | 0.00                       | 654     | 82.36  | 37.88  | 58.68      | 0.00        | 49.20          |
| Non-owner         | -             | -                | 0.000 | 0.00                       | 0       | 0.00   | 0.00   | 0.00       | 0.00        | 0.00           |
| Other             | -             | -                | 0.000 | 0.00                       | 0       | 0.00   | 0.00   | 0.00       | 0.00        | 0.00           |
| TOTAL             | 2,488,239.197 | 189,177          | 6.858 | 0.00                       | 625     | 81.15  | 40.85  | 84.56      | 92.06       | 55.16          |

PREPAYMENT PENALTY

| Prepayment Charges  | Total Balance | W/L Loan Balance | WAC   | % Covered by Mortgage Ins. | WA FICO | WA LTV | WA DTI | % SF/D PUD | % Owner Occ | % Cashout Refi |
|---------------------|---------------|------------------|-------|----------------------------|---------|--------|--------|------------|-------------|----------------|
| Term at Origination | -             | -                | -     | -                          | -       | -      | -      | -          | -           | -              |
| 0 Months            | 550,343.843   | 166,569          | 7.345 | 0.00                       | 623     | 82.41  | 40.49  | 40.49      | 78.55       | 89.23          |
| 6 Months            | -             | -                | 0.000 | 0.00                       | 0       | 0.00   | 0.00   | 0.00       | 0.00        | 0.00           |
| 12 Months           | 79,171.503    | 217,504          | 7.074 | 0.00                       | 631     | 80.93  | 39.38  | 39.38      | 72.20       | 92.59          |
| 24 Months           | 1,635,935.188 | 201,743          | 6.689 | 0.00                       | 625     | 81.17  | 41.09  | 41.09      | 87.20       | 93.56          |
| 36 Months           | 222,788.663   | 161,910          | 6.834 | 0.00                       | 639     | 77.96  | 40.47  | 40.47      | 84.90       | 87.84          |
| 60 Months           | -             | -                | 0.000 | 0.00                       | 0       | 0.00   | 0.00   | 0.00       | 0.00        | 0.00           |
| Other (16 Months)   | -             | -                | 0.000 | 0.00                       | 0       | 0.00   | 0.00   | 0.00       | 0.00        | 0.00           |
| TOTAL               | 2,488,239.197 | 189,177          | 6.858 | 0.00                       | 625     | 81.15  | 40.85  | 40.85      | 84.56       | 92.06          |

SECTION 32 LOANS

| Section 32 Loans | Total Balance | W/L Loan Balance | WAC   | % Covered by Mortgage Ins. | WA FICO | WA LTV | WA DTI | % SF/D PUD | % Owner Occ | % Cashout Refi |
|------------------|---------------|------------------|-------|----------------------------|---------|--------|--------|------------|-------------|----------------|
| Amount           | 0             | 0                | 0.000 | 0.00                       | 0       | 0.00   | 0.00   | 0.00       | 0.00        | 0.00           |
| #DIVID           | -             | -                | -     | -                          | -       | -      | -      | -          | -           | -              |

TOP 5 NSAs

|     |     |
|-----|-----|
| NSA | %/2 |
|     |     |
|     |     |
|     |     |
|     |     |

TOP 5 ORIGINATORS

|            |     |
|------------|-----|
| Originator | %/2 |
|            |     |
|            |     |
|            |     |
|            |     |

SERVICES

|         |     |
|---------|-----|
| Service | %/2 |
|         |     |
|         |     |
|         |     |
|         |     |

STRESS ANALYSIS

Rating Agency Base Case Loss Expectations

| Standard & Poor's Analyst Name: |               |            | Moody's Analyst Name: |               |            |
|---------------------------------|---------------|------------|-----------------------|---------------|------------|
| Exposure Frequency              | Loss Severity | Cum Losses | Exposure Frequency    | Loss Severity | Cum Losses |
| AA                              |               |            |                       |               |            |
| A                               |               |            |                       |               |            |
| BBB+                            |               |            |                       |               |            |
| BBB                             |               |            |                       |               |            |
| B                               |               |            |                       |               |            |

Assuming forward LIBOR and Loss Severity depending on M (see table on the side for Loss Severity assumption), 100% advance of P&L 12 month lag for liquidation losses, Solve for first date of principal loss, i.e. breakeven CDR and corresponding cumulative losses.

| Standard & Poor's Analyst Name |               | Moody's Analyst Name |                    |               |            |
|--------------------------------|---------------|----------------------|--------------------|---------------|------------|
| Exposure Frequency             | Loss Severity | Cum Losses           | Exposure Frequency | Loss Severity | Cum Losses |
| AA                             |               |                      |                    |               |            |
| A                              |               |                      |                    |               |            |
| BBB+                           |               |                      |                    |               |            |
| BBB                            |               |                      |                    |               |            |
| B                              |               |                      |                    |               |            |

| Mortgage Insurance (MI) Coverage      | Loss Severity % |
|---------------------------------------|-----------------|
| None                                  | 50%             |
| >70% Loans w/ >80 LTV down to 80%     | 45%             |
| 50 - 70% Loans w/ >80 LTV down to 80% | 40%             |
| 50 - 70% Loans w/ >80 LTV down to 60% | 35%             |
| >70% LTV >80% down to 60%             | 30%             |

## 10 LOANS

Note: Cells in red font are calculations

NCHET04-4

## INTEREST ONLY LOANS

Note: Cells in red font are calculations

| Loan Status                   | Total Balance | WALoan Balance | WAC     | % Covered by Mortgage Ins | WA FICO | WALTV | WADTI | % SFU PUD | % Owner Occ | % Capital Ref |
|-------------------------------|---------------|----------------|---------|---------------------------|---------|-------|-------|-----------|-------------|---------------|
| 20 MONTH LIBOR - 24 MONTHS IO | 604,428,275   | 279,698        | 6.338   | 0.00                      | 653     | 82.43 | 41.73 | 87.24     | 99.19       | 35.56         |
| 36 MONTH LIBOR - 36 MONTHS IO | 44,343,146    | 270,385        | 6.313   | 0.00                      | 659     | 81.96 | 40.53 | 82.00     | 99.81       | 51.79         |
| 1 MONTH LIBOR - 120 MONTHS IO | 19,601,692    | 392,034        | 5.157   | 0.00                      | 723     | 82.26 | 41.58 | 83.45     | 93.03       | 28.22         |
| Total:                        | 668,373,114   | 1,061,097      | 281,420 | 0.00                      | 656     | 82.39 | 41.64 | 86.78     | 99.05       | 36.43         |

- Fill out complete list of Interest Only mortgage loans including

## FICO DISTRIBUTION

| FICO          | Total Balance | LTV     | Adjusted Balance(1) | WALoan Balance | WAC     | % Covered by Mortgage Ins | WA FICO | WALTV | WADTI | % SFU PUD | % Owner Occ | % Full Dec | % Capital Ref |
|---------------|---------------|---------|---------------------|----------------|---------|---------------------------|---------|-------|-------|-----------|-------------|------------|---------------|
| FICO NA       | Amount        | % (2)   | Amount              | % (2)          | Balance |                           |         |       |       |           |             |            |               |
| 0 - 500       | -             | 0.00%   | -                   | 0.00%          | -       | 0.00%                     | 0       | 0.00  | 0.00  | 0.00      | 0.00        | 0.00       | 0.00          |
| 500.01 - 550  | 199,750       | 0.00%   | 199,750             | 0.00%          | 199,750 | 0.00%                     | 0       | 0.00  | 0.00  | 0.00      | 0.00        | 0.00       | 0.00          |
| 550.01 - 575  | 59,707,928    | 0.00%   | 57,501,428          | 0.00%          | 7,206   | 0.00%                     | 574     | 85.00 | 45.68 | 100.00    | 0.00        | 0.00       | 0.00          |
| 575.01 - 600  | 170,476,618   | 0.00%   | 84,473,866          | 0.00%          | 265,278 | 0.00%                     | 589     | 82.88 | 42.14 | 93.61     | 100.00      | 0.00       | 0.00          |
| 600.01 - 625  | 170,476,618   | 0.00%   | 69,668,703          | 0.00%          | 6,355   | 0.00%                     | 611     | 82.88 | 41.26 | 99.19     | 100.00      | 0.00       | 0.00          |
| 625.01 - 650  | 180,074,616   | 0.00%   | 51,535,531          | 0.00%          | 271,076 | 0.00%                     | 636     | 82.79 | 41.30 | 86.78     | 99.07       | 52.52      | 47.17         |
| 650.01 - 675  | 72,359,454    | 0.00%   | 11,283,052          | 0.00%          | 304,031 | 0.00%                     | 664     | 82.23 | 41.73 | 85.52     | 99.11       | 35.88      | 28.91         |
| 675.01 - 700  | 80,461,592    | 0.00%   | 10,825,993          | 0.00%          | 301,354 | 0.00%                     | 720     | 81.82 | 41.75 | 82.63     | 98.61       | 22.09      | 22.27         |
| 700.01 - 750  | 16,976,419    | 0.00%   | 3,444,693           | 0.00%          | 246,438 | 0.00%                     | 804     | 82.01 | 41.64 | 83.35     | 98.65       | 17.32      | 20.01         |
| 750.01 - 800  | 279,200       | 0.00%   | 230,755             | 0.00%          | 48,445  | 0.00%                     | 804     | 82.01 | 42.70 | 84.39     | 97.90       | 36.24      | 10.79         |
| 800 +         | 668,373,114   | 100.00% | 289,163,757         | 43.26%         | 281,423 | 0.00%                     | 656     | 82.39 | 41.64 | 86.78     | 99.05       | 45.98      | 36.43         |
| FICO: Average | 656           |         | 574                 |                | 804     |                           |         |       |       |           |             |            |               |
| Min:          |               |         |                     |                |         |                           |         |       |       |           |             |            |               |
| Max:          |               |         |                     |                |         |                           |         |       |       |           |             |            |               |

## DEBT-TO-INCOME (DTI) DISTRIBUTION

| DTI            | Total Balance | FICO   | Adjusted Balance(1) | WALoan Balance | WAC   | % Covered by Mortgage Ins | WA FICO | WALTV | WADTI | % SFU PUD | % Owner Occ | % Full Dec | % Capital Ref |
|----------------|---------------|--------|---------------------|----------------|-------|---------------------------|---------|-------|-------|-----------|-------------|------------|---------------|
| Amount         | % (2)         | Amount | % (2)               | Balance        |       |                           |         |       |       |           |             |            |               |
| < 20           | 8,322,402     | < 550  | -                   | 326,073        | 6.32% | 0.00%                     | 652     | 82.36 | 16.24 | 97.36     | 91.39       | 23.35      | 47.22         |
| 20.001 - 25.00 | 12,035,720    | < 550  | -                   | 6,329          | 0.00% | 0.00%                     | 649     | 82.45 | 27.70 | 86.15     | 100.00      | 50.55      | 51.10         |
| 25.001 - 30.00 | 77,952,287    | < 575  | -                   | 250,433        | 0.00% | 0.00%                     | 646     | 82.14 | 32.73 | 88.86     | 100.00      | 49.78      | 49.08         |
| 30.001 - 35.00 | 56,251,217    | < 575  | -                   | 279,032        | 0.00% | 0.00%                     | 658     | 82.81 | 37.75 | 87.36     | 98.96       | 44.60      | 38.24         |
| 35.001 - 40.00 | 114,132,358   | < 600  | 10,155,106          | 292,346        | 6.31% | 0.00%                     | 660     | 82.08 | 42.65 | 86.35     | 99.30       | 40.24      | 30.98         |
| 40.001 - 45.00 | 189,082,110   | < 625  | 41,233,600          | 383,435        | 6.31% | 0.00%                     | 654     | 82.67 | 47.65 | 85.61     | 98.84       | 50.68      | 34.32         |
| 45.001 - 50.00 | 252,929,709   | < 650  | 122,962,929         | 383,435        | 6.31% | 0.00%                     | 657     | 82.67 | 51.59 | 100.00    | 100.00      | 62.28      | 46.19         |
| 50.001 - 55.00 | 2,717,112     | < 675  | 1,722,512           | 10,000         | 0.00% | 0.00%                     | 657     | 82.67 | 51.59 | 100.00    | 100.00      | 62.28      | 46.19         |
| 55+            | 668,373,114   | < 700  | 176,079,147         | 281,423        | 6.30% | 0.00%                     | 656     | 82.39 | 41.64 | 86.78     | 99.05       | 45.98      | 36.43         |
| Total          | 668,373,114   |        | 574                 |                | 804   |                           |         |       |       |           |             |            |               |
| DTI: Average   | 41.64         |        | 574                 |                | 804   |                           |         |       |       |           |             |            |               |
| Min:           |               |        |                     |                |       |                           |         |       |       |           |             |            |               |
| Max:           |               |        |                     |                |       |                           |         |       |       |           |             |            |               |

## LOAN-TO-VALUE (LTV) DISTRIBUTION

| LTV            | Total Balance | DTI    | Adjusted Balance(1) | WALoan Balance | WAC   | % Covered by Mortgage Ins | WA FICO | WALTV | WADTI | % SFU PUD | % Owner Occ | % Full Dec | % Capital Ref |
|----------------|---------------|--------|---------------------|----------------|-------|---------------------------|---------|-------|-------|-----------|-------------|------------|---------------|
| Amount         | % (2)         | Amount | % (2)               | Balance        |       |                           |         |       |       |           |             |            |               |
| < 60.00        | 7,313,928     | < 50   | 885,000             | 311,997        | 5.46% | 0.00%                     | 639     | 82.39 | 41.64 | 86.78     | 99.05       | 45.98      | 36.43         |
| 60.01 - 70.00  | 10,101,895    | > 50   | 370,000             | 6,089          | 0.00% | 0.00%                     | 647     | 82.39 | 41.64 | 86.78     | 99.05       | 45.98      | 36.43         |
| 70.01 - 80.00  | 42,100,539    | > 50   | 1,462,112           | 220,411        | 6.31% | 0.00%                     | 660     | 82.14 | 42.12 | 86.21     | 99.41       | 41.44      | 16.12         |
| 80.01 - 85.00  | 75,814,353    | > 50   | -                   | 332,519        | 6.12% | 0.00%                     | 653     | 84.16 | 40.71 | 88.51     | 96.97       | 58.98      | 74.84         |
| 85.01 - 90.00  | 107,212,636   | > 50   | -                   | 6,353          | 0.00% | 0.00%                     | 644     | 89.57 | 40.71 | 88.51     | 100.00      | 63.98      | 53.96         |
| 90.01 - 95.00  | 46,229,763    | > 50   | -                   | 262,880        | 0.00% | 0.00%                     | 651     | 89.57 | 40.71 | 88.51     | 100.00      | 63.98      | 53.96         |
| 95.01 - 100.00 | -             | > 50   | -                   | -              | 0.00% | 0.00%                     | 0       | 0.00  | 0.00  | 0.00      | 0.00        | 0.00       | 0.00          |
| 100+           | -             | > 50   | -                   | -              | 0.00% | 0.00%                     | 0       | 0.00  | 0.00  | 0.00      | 0.00        | 0.00       | 0.00          |
| Total          | 668,373,114   |        | 2,717,112           | 281,420        | 6.30% | 0.00%                     | 656     | 82.39 | 41.64 | 86.78     | 99.05       | 45.98      | 36.43         |
| LTV: Average   | 82.39         |        | 39.66               |                | 95.00 |                           |         |       |       |           |             |            |               |
| Min:           |               |        |                     |                |       |                           |         |       |       |           |             |            |               |
| Max:           |               |        |                     |                |       |                           |         |       |       |           |             |            |               |

[1] Balance of the collateral out combined with second qualifier, i.e. LTV, FICO, DTI etc.  
 All other cells except the adjusted balance are only for the main bucket  
 [2] Percent of the Adjustable Principal Balance - calculated automatically.

## GEOGRAPHIC CONCENTRATION - TOP 12 STATES

| STATE         | Amount      | Total Balance | WA Loan Balance | WAC   | % Covered by Mortgage Ins. | WA - FICO | WA - LTV | WA - DTI | % SFD/PLD | % Other Occ. | % Cashout Refi | % Full Doc |
|---------------|-------------|---------------|-----------------|-------|----------------------------|-----------|----------|----------|-----------|--------------|----------------|------------|
| California    | 464,868,501 | 324,629       | 324,629         | 6.218 | 0.00                       | 660       | 82.12    | 41.91    | 86.48     | 99.42        | 35.75          | 42.39      |
| Washington    | 25,141,487  | 202,754       | 202,754         | 6.302 | 0.00                       | 641       | 82.30    | 40.52    | 94.14     | 99.19        | 34.18          | 58.76      |
| Nevada        | 21,018,435  | 233,538       | 233,538         | 6.624 | 0.00                       | 643       | 82.21    | 39.77    | 98.39     | 99.12        | 39.79          | 44.62      |
| Arizona       | 20,974,505  | 199,757       | 199,757         | 6.375 | 0.00                       | 640       | 82.72    | 40.42    | 96.39     | 96.43        | 41.06          | 53.88      |
| Florida       | 16,319,271  | 206,573       | 206,573         | 6.670 | 0.00                       | 647       | 83.85    | 40.20    | 90.42     | 98.06        | 31.31          | 50.63      |
| Colorado      | 11,353,475  | 183,121       | 183,121         | 6.444 | 0.00                       | 641       | 82.65    | 41.60    | 94.14     | 100.00       | 42.65          | 47.61      |
| New York      | 10,467,710  | 327,116       | 327,116         | 6.415 | 0.00                       | 649       | 82.73    | 45.50    | 51.65     | 100.00       | 50.24          | 53.53      |
| New Jersey    | 9,786,275   | 296,554       | 296,554         | 6.567 | 0.00                       | 638       | 83.33    | 40.49    | 69.05     | 100.00       | 36.09          | 39.98      |
| Massachusetts | 9,304,283   | 290,759       | 290,759         | 6.375 | 0.00                       | 644       | 82.08    | 44.08    | 64.16     | 96.78        | 51.05          | 49.34      |
| Illinois      | 8,450,505   | 325,019       | 325,019         | 6.228 | 0.00                       | 652       | 81.61    | 41.97    | 55.50     | 91.04        | 19.23          | 42.53      |
| Hawaii        | 7,700,146   | 226,475       | 226,475         | 6.600 | 0.00                       | 644       | 84.39    | 38.30    | 95.71     | 100.00       | 57.18          | 58.91      |
| Minnesota     | 62,988,502  | 193,216       | 193,216         | 6.600 | 0.00                       | 645       | 83.65    | 41.11    | 91.77     | 98.21        | 35.24          | 61.94      |
| Other         | 668,373,114 | 281,430       | 281,430         | 6.306 | 0.00                       | 656       | 82.39    | 41.64    | 86.78     | 99.05        | 36.43          | 45.98      |
| TOTAL         | 668,373,114 | 281,430       | 281,430         | 6.306 | 0.00                       | 656       | 82.39    | 41.64    | 86.78     | 99.05        | 36.43          | 45.98      |

## PRINCIPAL BALANCE

| Scheduled Principal Balance | Amount      | Total Balance | WA Loan Balance | WAC       | % Covered by Mortgage Ins. | WA - FICO | WA - LTV | WA - DTI | % SFD/PLD | % Other Occ. | % Cashout Refi | % Full Doc |
|-----------------------------|-------------|---------------|-----------------|-----------|----------------------------|-----------|----------|----------|-----------|--------------|----------------|------------|
| 0 - \$50K                   | 50,000      | 50,000        | 50,000          | 6.800     | 0.00                       | 680       | 84.75    | 42.04    | 100.00    | 100.00       | 100.00         | 0.00       |
| \$51 - \$200K               | 105,446,084 | 148,935       | 148,935         | 6.519     | 0.00                       | 644       | 82.14    | 40.84    | 88.01     | 98.77        | 29.46          | 57.34      |
| \$200.1 - \$250K            | 77,980,542  | 226,031       | 226,031         | 6.455     | 0.00                       | 651       | 82.34    | 40.44    | 87.07     | 99.47        | 34.24          | 51.39      |
| \$250.1 - \$300K            | 103,409,961 | 274,297       | 274,297         | 6.310     | 0.00                       | 655       | 81.95    | 42.33    | 78.69     | 99.43        | 32.44          | 40.35      |
| \$300.1 - \$400K            | 202,434,504 | 349,628       | 349,628         | 6.208     | 0.00                       | 660       | 82.18    | 42.61    | 88.18     | 99.63        | 32.60          | 40.23      |
| \$400.1 - \$500K            | 112,228,946 | 447,127       | 447,127         | 6.202     | 0.00                       | 661       | 83.89    | 41.59    | 89.29     | 98.03        | 48.71          | 47.06      |
| \$500.1 - \$600K            | 42,579,983  | 545,897       | 545,897         | 6.245     | 0.00                       | 660       | 82.93    | 41.97    | 88.09     | 97.45        | 37.45          | 54.37      |
| \$600.1 - \$700K            | 16,646,346  | 640,244       | 640,244         | 6.190     | 0.00                       | 660       | 79.66    | 37.40    | 88.89     | 100.00       | 57.90          | 26.21      |
| \$700.1 - \$800K            | 5,846,750   | 730,844       | 730,844         | 6.738     | 0.00                       | 643       | 83.78    | 36.89    | 87.69     | 100.00       | 100.00         | 62.18      |
| \$800.1 - \$900K            | 1,750,000   | 875,000       | 875,000         | 5.578     | 0.00                       | 644       | 62.90    | 42.07    | 100.00    | 100.00       | 0.00           | 51.43      |
| \$900.1 - \$1000K           | -           | -             | -               | 0.000     | 0.00                       | 0         | 0.00     | 0.00     | 0.00      | 0.00         | 0.00           | 0.00       |
| >\$1000K                    | -           | -             | -               | -         | -                          | -         | -        | -        | -         | -            | -              | -          |
| TOTAL                       | 668,373,114 | 281,430       | 281,430         | 6.306     | 0.00                       | 656       | 82.39    | 41.64    | 86.78     | 99.05        | 36.43          | 45.98      |
| Principal Balance: Average  | 281,430     | 281,430       | 281,430         | 50,000.00 | Max:                       | 900,000   |          |          |           |              |                |            |

## DOCUMENTATION TYPE

| Doc Type    | Amount      | Total Balance | WA Loan Balance | WAC   | % Covered by Mortgage Ins. | WA - FICO | WA - LTV | WA - DTI | % SFD/PLD | % Other Occ. | % Cashout Refi | % Full Doc |
|-------------|-------------|---------------|-----------------|-------|----------------------------|-----------|----------|----------|-----------|--------------|----------------|------------|
| Full Doc    | 307,298,899 | 45,084        | 266,521         | 6.088 | 0.00                       | 638       | 83.18    | 47.09    | 88.06     | 99.27        | 43.19          | 43.19      |
| Stated Doc  | 321,064,398 | 291,877       | 291,877         | 6.524 | 0.00                       | 675       | 81.47    | 41.86    | 85.73     | 98.87        | 28.63          | 28.63      |
| Limited Doc | 40,009,817  | 327,949       | 327,949         | 6.225 | 0.00                       | 638       | 83.73    | 36.48    | 85.39     | 98.81        | 47.01          | 47.01      |
| NINA        | -           | -             | -               | 0.000 | 0.00                       | 0         | 0.00     | 0.00     | 0.00      | 0.00         | 0.00           | 0.00       |
| Other       | -           | -             | -               | 0.000 | 0.00                       | 0         | 0.00     | 0.00     | 0.00      | 0.00         | 0.00           | 0.00       |
| TOTAL       | 668,373,114 | 281,430       | 281,430         | 6.306 | 0.00                       | 656       | 82.39    | 41.64    | 86.78     | 99.05        | 36.43          | 36.43      |

**PMI - PRIMARY MORTGAGE INSURANCE**

**LOAN BALANCE**

COLLATERAL TYPE - FIXED/FLOATINGNCHE T04-4\_Etrade\_10

## LIEN STATUS

| Lien Status | Amount      | Total Balance | WAC   | % Covered by Mortgage Ins. | WA FICO | WA LTV | WA DTI | % SFD/PUD | % Owner Occ | % Cashout Refi |
|-------------|-------------|---------------|-------|----------------------------|---------|--------|--------|-----------|-------------|----------------|
| First Lien  | 668,373,114 | 668,373,114   | 6.306 | 0.00                       | 656     | 82.39  | 41.64  | 86.78     | 99.05       | 36.43          |
| Second Lien | -           | -             | 0.000 | 0.00                       | 0       | 0.00   | 0.00   | 0.00      | 0.00        | 0.00           |
| Third Lien  | -           | -             | 0.000 | 0.00                       | 0       | 0.00   | 0.00   | 0.00      | 0.00        | 0.00           |
| TOTAL       | 668,373,114 | 668,373,114   | 6.306 | 0.00                       | 656     | 82.39  | 41.64  | 86.78     | 99.05       | 36.43          |

## OCCUPANCY TYPE

| Occupancy Type    | Amount      | Total Balance | WAC   | % Covered by Mortgage Ins. | WA FICO | WA LTV | WA DTI | % SFD/PUD | % Owner Occ | % Cashout Refi |
|-------------------|-------------|---------------|-------|----------------------------|---------|--------|--------|-----------|-------------|----------------|
| Primary Residence | 662,024,670 | 662,024,670   | 6.301 | 0.00                       | 655     | 82.37  | 41.65  | 86.95     | 100.00      | 36.41          |
| Second Home       | 6,263,586   | 6,263,586     | 6.738 | 0.00                       | 671     | 85.16  | 40.56  | 68.46     | 0.00        | 38.68          |
| Investment        | 84,858      | 84,858        | 6.990 | 0.00                       | 676     | 83.01  | 38.95  | 100.00    | 0.00        | 0.00           |
| Non-owner         | -           | -             | 0.000 | 0.00                       | 0       | 0.00   | 0.00   | 0.00      | 0.00        | 0.00           |
| Other             | -           | -             | 0.000 | 0.00                       | 0       | 0.00   | 0.00   | 0.00      | 0.00        | 0.00           |
| TOTAL             | 668,373,114 | 668,373,114   | 6.306 | 0.00                       | 656     | 82.39  | 41.64  | 86.78     | 99.05       | 36.43          |

## PREPAYMENT PENALTY

| Prepayment Charges Term at Origination | Amount      | Total Balance | WAC     | % Covered by Mortgage Ins. | WA FICO | WA LTV | WA DTI | % SFD/PUD | % Owner Occ | % Cashout Refi |
|----------------------------------------|-------------|---------------|---------|----------------------------|---------|--------|--------|-----------|-------------|----------------|
| 0 Months                               | 78,236,111  | 78,236,111    | 11.71%  | 0.00                       | 674     | 82.81  | 41.58  | 41.58     | 80.53       | 35.04          |
| 6 Months                               | -           | -             | 0.00%   | 0.00                       | 0       | 0.00   | 0.00   | 0.00      | 0.00        | 0.00           |
| 12 Months                              | 17,805,636  | 17,805,636    | 2.66%   | 0.00                       | 655     | 81.19  | 38.27  | 38.27     | 83.60       | 48.85          |
| 24 Months                              | 537,202,935 | 537,202,935   | 80.37%  | 0.00                       | 653     | 82.40  | 41.83  | 41.83     | 88.20       | 99.25          |
| 36 Months                              | 35,128,432  | 35,128,432    | 5.20%   | 0.00                       | 657     | 81.97  | 40.64  | 40.64     | 80.63       | 51.37          |
| 60 Months                              | -           | -             | 0.00%   | 0.00                       | 0       | 0.00   | 0.00   | 0.00      | 0.00        | 0.00           |
| Other (18 Months)                      | -           | -             | 0.00%   | 0.00                       | 0       | 0.00   | 0.00   | 0.00      | 0.00        | 0.00           |
| TOTAL                                  | 668,373,114 | 668,373,114   | 100.00% | 0.00                       | 656     | 82.39  | 41.64  | 41.64     | 86.78       | 36.43          |

## SECTION 37 LOANS

| Section 37 Loans | Amount | Total Balance | WAC   | % Covered by Mortgage Ins. | WA FICO | WA LTV | WA DTI | % SFD/PUD | % Owner Occ | % Cashout Refi |
|------------------|--------|---------------|-------|----------------------------|---------|--------|--------|-----------|-------------|----------------|
| Section 37 Loans | 0      | 0             | 0.000 | 0.00                       | 0       | 0.00   | 0.00   | 0.00      | 0.00        | 0.00           |
| Total            | 0      | 0             | 0.000 | 0.00                       | 0       | 0.00   | 0.00   | 0.00      | 0.00        | 0.00           |

TOP 5 NSA

| NSA | Forecast Frequency | Loss Severity | Cum Losses | Moody's Analyst Name |
|-----|--------------------|---------------|------------|----------------------|
|     |                    |               |            |                      |
|     |                    |               |            |                      |
|     |                    |               |            |                      |
|     |                    |               |            |                      |

TOP 5 ORIGINATORS

| Originator | Loss Severity | Cum Losses | Moody's Analyst Name |
|------------|---------------|------------|----------------------|
|            |               |            |                      |
|            |               |            |                      |
|            |               |            |                      |
|            |               |            |                      |

SERVICERS

| Servicer | Loss Severity | Cum Losses | Moody's Analyst Name |
|----------|---------------|------------|----------------------|
|          |               |            |                      |
|          |               |            |                      |
|          |               |            |                      |
|          |               |            |                      |

STRESS ANALYSIS

Rating Agency Base Case Loss Expectations

|      | Forecast Frequency | Loss Severity | Cum Losses | Moody's Analyst Name |
|------|--------------------|---------------|------------|----------------------|
| AA   |                    |               |            |                      |
| A    |                    |               |            |                      |
| BBB+ |                    |               |            |                      |
| BBB  |                    |               |            |                      |
| BBB- |                    |               |            |                      |
| B    |                    |               |            |                      |

Assuming forward LIBOR and Loss Severity depending on MI (see table on the side for Loss Severity assumption), 100% advance of P&L, 12 month lag for liquidation losses, Solve for first dollar of principal loss, i.e. breakeven CPR and corresponding cumulative losses

|      | 25 CPR | 40 CPR | 60 CPR | 25 CPR | 40 CPR | 60 CPR |
|------|--------|--------|--------|--------|--------|--------|
| AA   |        |        |        |        |        |        |
| A    |        |        |        |        |        |        |
| BBB+ |        |        |        |        |        |        |
| BBB  |        |        |        |        |        |        |
| BBB- |        |        |        |        |        |        |

| Mortgage Insurance (MI) Coverage      | Loss Severity % |
|---------------------------------------|-----------------|
| None                                  | 50%             |
| >70% Loans w/ >80 LTV down to 80%     | 45%             |
| 50 - 70% Loans w/ >80 LTV down to 80% | 40%             |
| 50 - 70% Loans w/ >80 LTV down to 60% | 35%             |
| >70% LTV >80% down to 60%             | 30%             |

## 101 LOANS

**Note:** Cells in red font are calculations

| Loan Status                   | Amount      | % of Total Balance | WA Loan Balance | WAC   | % Owned by Mortgage Ins. | WA FICO | WALTY | WADTI | % SFO/PLD | % Owner Occ. | % Cashout Ref. |
|-------------------------------|-------------|--------------------|-----------------|-------|--------------------------|---------|-------|-------|-----------|--------------|----------------|
| 28 MONTH LIBOR - 24 MONTHS IO | 604,428,715 | 91.4%              | 279,698         | 6.138 | 0.00                     | 653     | 81.43 | 41.73 | 87.24     | 99.19        | 35.56          |
| 36 MONTH LIBOR - 36 MONTHS IO | 44,343,146  | 6.65%              | 270,385         | 6.373 | 0.00                     | 659     | 81.96 | 40.53 | 82.00     | 99.81        | 51.79          |
| 1 MONTH LIBOR - 120 MONTHS IO | 19,601,692  | 2.93%              | 392,034         | 5.157 | 0.00                     | 723     | 82.26 | 41.38 | 83.45     | 91.03        | 28.22          |
| Total                         | 668,373,114 | 100.00%            | 281,420         | 6.306 | 0.00                     | 656     | 82.39 | 41.64 | 86.78     | 99.05        | 36.43          |

\* Fill out complete list of interest! Only mortgage loans including

| FICO         | Total Balance Amount | TV      | Adjusted Balance | WA Loan Balance | WAC   | % Covered by Mortgage Ins. | WATCO | WALTV | WALDT | % SEQ/PUD | % Owner Occ. | % Full Doc. | Cashier Ref. |
|--------------|----------------------|---------|------------------|-----------------|-------|----------------------------|-------|-------|-------|-----------|--------------|-------------|--------------|
| FICO NA      |                      | > 85.0  | -                | 0.00%           | 0.00% | 0.00%                      | 0     | 0.00  | 0.00  | 0.00      | 0.00         | 0.00        | 0.00         |
| 0 - 500      |                      | > 85.0  |                  | 0.00%           | 0.00% | 0.00%                      | 0     | 0.00  | 0.00  | 0.00      | 0.00         | 0.00        | 0.00         |
| 500.01 - 550 |                      | > 70.0  |                  | 0.00%           | 0.00% | 0.00%                      | 0     | 0.00  | 0.00  | 0.00      | 0.00         | 0.00        | 0.00         |
| 550.01 - 575 | 199,750              | > 70.0  | 199,750          | 199,750         | 0.00% | 0.00%                      | 0     | 0.00  | 0.00  | 0.00      | 0.00         | 0.00        | 0.00         |
| 575.01 - 600 | 50,707,928           | > 70.0  | 57,501,428       | 57,501,428      | 0.00% | 0.00%                      | 574   | 85.00 | 45.68 | 100.00    | 0.00         | 100.00      | 100.00       |
| 600.01 - 620 | 87,837,536           | > 70.0  | 8,407,428        | 251,925         | 6.40% | 0.00%                      | 589   | 82.62 | 41.26 | 91.61     | 100.00       | 92.07       | 92.07        |
| 620.01 - 650 | 170,476,618          | > 70.0  | 84,473,866       | 12,64%          | 6.35% | 0.00%                      | 611   | 87.88 | 42.14 | 91.69     | 100.00       | 92.07       | 92.07        |
| 650.01 - 680 | 180,074,616          | > 80.0  | 69,668,703       | 264,378         | 6.39% | 0.00%                      | 636   | 82.78 | 41.30 | 86.78     | 99.07        | 52.52       | 52.52        |
| 680.01 - 700 | 73,359,454           | > 85.0  | 51,355,531       | 283,306         | 6.34% | 0.00%                      | 664   | 82.23 | 41.73 | 85.52     | 99.11        | 35.88       | 35.88        |
| 700.01 - 750 | 80,461,592           | > 85.0  | 11,283,052       | 394,031         | 6.25% | 0.00%                      | 690   | 81.80 | 41.75 | 82.63     | 98.61        | 17.32       | 17.32        |
| 750.01 - 800 | 16,976,419           | > 85.0  | 10,825,993       | 301,356         | 6.93% | 0.00%                      | 720   | 81.82 | 41.64 | 83.35     | 98.65        | 20.01       | 20.01        |
| 800 +        | 279,200              | > 85.0  | 3,444,679        | 246,158         | 5.86% | 0.00%                      | 768   | 82.01 | 42.70 | 84.39     | 97.90        | 36.24       | 36.24        |
| TOTAL        | 668,173,114          | 100.00% | 289,163,251      | 281,422         | 6.30% | 0.00%                      | 656   | 82.39 | 41.64 | 86.78     | 99.05        | 45.98       | 45.98        |

| DTI            | DTI - 20       | Total Balance<br>Amount | Adjusted Balance<br>Amount | POO   | WAC     | WAL  | WAL/POO | WAL/DTI | WAL/DTI | % Owner Co | % Full Dec | % Capital Ret |
|----------------|----------------|-------------------------|----------------------------|-------|---------|------|---------|---------|---------|------------|------------|---------------|
| ≤ 20           | ≤ 20           | 8,337,720               | ≤ 550                      | ≤ 550 | 209,155 | 6.26 | 662     | 82.36   | 16.24   | 91.39      | 23.35      | 47.22         |
| 20.001 - 25.00 | 20.001 - 25.00 | 12,035,720              | ≤ 550                      | ≤ 550 | 255,075 | 6.37 | 652     | 81.19   | 23.17   | 99.08      | 31.71      | 51.10         |
| 25.001 - 30.00 | 25.001 - 30.00 | 27,932,287              | ≤ 575                      | ≤ 575 | 251,822 | 6.27 | 649     | 82.45   | 27.70   | 100.00     | 50.55      | 49.37         |
| 30.001 - 35.00 | 30.001 - 35.00 | 56,251,217              | ≤ 575                      | ≤ 575 | 266,423 | 6.29 | 648     | 82.14   | 37.73   | 88.86      | 49.78      | 49.08         |
| 35.001 - 40.00 | 35.001 - 40.00 | 114,132,358             | ≤ 600                      | ≤ 600 | 273,002 | 6.37 | 638     | 82.81   | 37.75   | 87.36      | 44.60      | 38.24         |
| 40.001 - 45.00 | 40.001 - 45.00 | 189,082,110             | ≤ 650                      | ≤ 650 | 290,349 | 6.31 | 660     | 82.08   | 42.65   | 86.35      | 39.30      | 30.92         |
| 45.001 - 50.00 | 45.001 - 50.00 | 257,929,709             | ≤ 825                      | ≤ 825 | 320,138 | 6.27 | 654     | 82.67   | 47.65   | 83.61      | 50.68      | 34.32         |
| 50.001 - 55.00 | 50.001 - 55.00 | 570,112                 | ≤ 700                      | ≤ 700 | 388,156 | 5.76 | 657     | 70.43   | 51.59   | 100.00     | 62.28      | 46.19         |
| 55+            | 55+            | 668,373,114             | ≤ 750                      | ≤ 750 | 939,636 | 9.79 | 657     | 70.43   | 51.59   | 100.00     | 0.00       | 0.00          |
| TOTAL          | TOTAL          | 668,373,114             | ≤ 750                      | ≤ 750 | 939,636 | 9.79 | 657     | 70.43   | 51.59   | 100.00     | 0.00       | 0.00          |
| DTI - Average  | DTI - Average  | 41.64                   | 5.74                       | Max:  | 281,425 | 6.30 | 656     | 82.39   | 41.64   | 99.05      | 45.98      | 36.43         |

[illegible]

LIV: Average 84.39 MIN.

All other cuts except the adjusted balance are only for the main bucket.

[2] Percent of the Aggregate Principal Balance - calculated automatically.

**THE UNIVERSITY OF CHICAGO**

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## GEOGRAPHIC CONCENTRATION - TOP 12 STATES

| STATE         | Amount      | Total Balance<br>Amount | % of Total | WAC   | % Covered by<br>Mortgage Ins. | WA - FICO | WA - LTV | WA - DTI | % SPD/PUD | % Owner Occ. | % Cashout Refi | % Full Doc |
|---------------|-------------|-------------------------|------------|-------|-------------------------------|-----------|----------|----------|-----------|--------------|----------------|------------|
| California    | 464,868,501 | 324,629                 | 69.55%     | 6.218 | 0.00                          | 660       | 82.12    | 41.91    | 86.48     | 99.42        | 35.75          | 42.39      |
| Washington    | 25,141,487  | 202,754                 | 3.76%      | 6.302 | 0.00                          | 641       | 82.30    | 40.52    | 94.14     | 99.19        | 34.18          | 58.26      |
| Nevada        | 21,018,455  | 233,538                 | 3.14%      | 6.624 | 0.00                          | 643       | 82.21    | 39.71    | 98.39     | 99.12        | 39.79          | 44.62      |
| Arizona       | 20,974,505  | 199,757                 | 3.14%      | 6.375 | 0.00                          | 640       | 82.72    | 40.42    | 96.39     | 96.43        | 41.06          | 53.88      |
| Florida       | 16,319,271  | 206,573                 | 2.46%      | 6.670 | 0.00                          | 647       | 83.95    | 40.70    | 90.42     | 98.06        | 31.31          | 50.63      |
| Colorado      | 11,353,475  | 183,121                 | 1.70%      | 6.444 | 0.00                          | 641       | 82.65    | 41.60    | 94.14     | 100.00       | 42.65          | 47.61      |
| New York      | 10,467,710  | 327,116                 | 1.57%      | 6.415 | 0.00                          | 649       | 82.73    | 45.50    | 51.65     | 100.00       | 50.24          | 53.53      |
| New Jersey    | 9,786,275   | 296,534                 | 1.46%      | 6.567 | 0.00                          | 658       | 83.33    | 40.49    | 69.05     | 100.00       | 36.09          | 39.98      |
| Massachusetts | 9,304,283   | 290,559                 | 1.30%      | 6.375 | 0.00                          | 644       | 82.08    | 44.08    | 64.16     | 96.78        | 51.05          | 49.34      |
| Hawaii        | 8,450,505   | 325,019                 | 1.20%      | 6.228 | 0.00                          | 652       | 81.61    | 41.97    | 55.50     | 91.04        | 19.23          | 42.53      |
| Minnesota     | 7,700,146   | 226,475                 | 1.15%      | 6.600 | 0.00                          | 644       | 84.39    | 38.30    | 95.71     | 100.00       | 57.18          | 58.91      |
| Other         | 62,988,502  | 191,216                 | 9.42%      | 6.610 | 0.00                          | 645       | 83.65    | 41.11    | 91.77     | 98.21        | 35.24          | 61.94      |
| Total:        | 668,373,114 | 281,420                 | 100.00%    | 6.306 | 0.00                          | 656       | 82.39    | 41.64    | 86.78     | 99.05        | 36.43          | 45.98      |

## PRINCIPAL BALANCE

| Scheduled Principal Balance | Amount      | Total Balance<br>Amount | % of Total | WAC   | % Covered by<br>Mortgage Ins. | WA - FICO | WA - LTV | WA - DTI | % SPD/PUD | % Owner Occ. | % Cashout Refi | % Full Doc |
|-----------------------------|-------------|-------------------------|------------|-------|-------------------------------|-----------|----------|----------|-----------|--------------|----------------|------------|
| 0 - \$50K                   | 50,000      | 50,000                  | 0.01%      | 6.800 | 0.00                          | 680       | 84.75    | 42.04    | 100.00    | 100.00       | 100.00         | 0.00       |
| \$51 - \$200K               | 105,446,084 | 148,935                 | 15.78%     | 6.519 | 0.00                          | 644       | 82.14    | 40.84    | 88.01     | 98.77        | 29.46          | 57.34      |
| \$201 - \$250K              | 77,980,542  | 226,031                 | 11.67%     | 6.455 | 0.00                          | 651       | 82.34    | 40.44    | 87.07     | 99.47        | 34.24          | 51.39      |
| \$250.1 - \$300K            | 103,409,561 | 274,297                 | 15.47%     | 6.310 | 0.00                          | 655       | 81.95    | 42.33    | 78.69     | 99.43        | 32.44          | 40.35      |
| \$300.1 - \$400K            | 202,434,504 | 349,628                 | 30.26%     | 6.208 | 0.00                          | 660       | 82.18    | 42.61    | 88.18     | 99.63        | 32.60          | 40.23      |
| \$400.1 - \$500K            | 112,228,946 | 447,127                 | 16.79%     | 6.245 | 0.00                          | 661       | 83.89    | 41.59    | 89.29     | 98.03        | 48.71          | 47.06      |
| \$500.1 - \$600K            | 42,579,983  | 545,897                 | 6.37%      | 6.190 | 0.00                          | 660       | 82.93    | 41.97    | 88.09     | 97.45        | 37.45          | 51.37      |
| \$600.1 - \$700K            | 16,646,346  | 640,244                 | 2.49%      | 6.738 | 0.00                          | 643       | 83.78    | 37.40    | 88.89     | 100.00       | 57.90          | 26.21      |
| \$700.1 - \$800K            | 5,846,750   | 730,844                 | 0.87%      | 5.578 | 0.00                          | 644       | 82.90    | 36.89    | 87.69     | 100.00       | 100.00         | 62.18      |
| \$800.1 - \$900K            | 1,750,000   | 875,000                 | 0.26%      | 0.000 | 0.00                          | 0         | 0.00     | 42.07    | 100.00    | 100.00       | 0.00           | 51.43      |
| \$900.1 - \$1000K           | -           | -                       | 0.00%      | 0.000 | 0.00                          | 0         | 0.00     | 0.00     | 0.00      | 0.00         | 0.00           | 0.00       |
| TOTAL                       | 668,373,114 | 281,420                 | 100.00%    | 6.306 | 0.00                          | 656       | 82.39    | 41.64    | 86.78     | 99.05        | 36.43          | 45.98      |
| Principal Balance: Average  |             |                         |            | Min:  | 50,000.00                     | Max:      | 900,000  |          |           |              |                |            |

## DOCUMENTATION TYPE

| Doc Type       | Amount      | Total Balance<br>Amount | % of Total | WAC   | % Covered by<br>Mortgage Ins. | WA - FICO | WA - LTV | WA - DTI | % SPD/PUD | % Owner Occ. | % Cashout Refi | % Full Doc |
|----------------|-------------|-------------------------|------------|-------|-------------------------------|-----------|----------|----------|-----------|--------------|----------------|------------|
| Full Doc       | 307,298,899 | 266,521                 | 45.98%     | 6.083 | 0.00                          | 638       | 83.18    | 42.09    | 88.06     | 99.27        | 43.19          | 43.19      |
| Stratified Doc | 321,064,398 | 291,877                 | 48.02%     | 6.524 | 0.00                          | 675       | 81.47    | 41.86    | 85.73     | 98.87        | 28.63          | 28.63      |
| Limited Doc    | 40,009,817  | 327,949                 | 5.99%      | 6.225 | 0.00                          | 638       | 83.73    | 36.48    | 85.39     | 98.81        | 47.01          | 47.01      |
| NINA           | -           | -                       | 0.00%      | 0.000 | 0.00                          | 0         | 0.00     | 0.00     | 0.00      | 0.00         | 0.00           | 0.00       |
| Other          | -           | -                       | 0.00%      | 0.000 | 0.00                          | 0         | 0.00     | 0.00     | 0.00      | 0.00         | 0.00           | 0.00       |
| TOTAL          | 668,373,114 | 281,420                 | 100.00%    | 6.306 | 0.00                          | 656       | 82.39    | 41.64    | 86.78     | 99.05        | 36.43          | 36.43      |

## PROPERTY TYPE

| Property Type | Amount      | Total Balance | WAC   | % Covered by Mortgage Ins. | WA - FICO | WA - LTV | WA - DTI | % Owner Occ. | % Cashout Ref. | % Full Dec. |
|---------------|-------------|---------------|-------|----------------------------|-----------|----------|----------|--------------|----------------|-------------|
| Single Family | 489,959,626 | 73.31%        | 6.291 | 0.00                       | 655       | 82.47    | 41.54    | 99.29        | 38.34          | 46.06       |
| PUD           | 90,065,048  | 13.48%        | 6.384 | 0.00                       | 649       | 81.97    | 41.54    | 98.99        | 33.60          | 49.91       |
| Townhouse     | -           | 0.00%         | 0.000 | 0.00                       | 0         | 0.00     | 0.00     | 0.00         | 0.00           | 0.00        |
| 2 - 4 Family  | 32,138,588  | 4.81%         | 6.353 | 0.00                       | 671       | 82.59    | 42.97    | 98.63        | 39.10          | 38.72       |
| Condo         | 56,209,852  | 8.41%         | 6.278 | 0.00                       | 661       | 82.27    | 41.98    | 97.27        | 22.73          | 43.11       |
| Manufactured  | -           | 0.00%         | 0.000 | 0.00                       | 0         | 0.00     | 0.00     | 0.00         | 0.00           | 0.00        |
| Other         | -           | 0.00%         | 0.000 | 0.00                       | 0         | 0.00     | 0.00     | 0.00         | 0.00           | 0.00        |
| TOTAL         | 668,373,114 | 100.00%       | 6.306 | 0.00                       | 656       | 82.39    | 41.64    | 99.05        | 36.43          | 45.98       |

## PMI - PRIMARY MORTGAGE INSURANCE

| Loan Purpose          | Amount      | Total Balance | WAC   | % Covered by Mortgage Ins. | WA - FICO | WA - LTV | WA - DTI | % Owner Occ. | % Cashout Ref. | % Full Dec. | Is Widowed to 60 LTV |
|-----------------------|-------------|---------------|-------|----------------------------|-----------|----------|----------|--------------|----------------|-------------|----------------------|
| Mortgage Insurance    | -           | -             | 0.00  | 0.00                       | 0         | 0.00     | 0.00     | 0.00         | 0.00           | 0.00        |                      |
| Loans > 80 LTV w/MI   | 229,656,752 | 34.36%        | 6.501 | 0.00                       | 649       | 88.85    | 41.00    | 98.31        | 70.54          | 54.09       |                      |
| Loans > 80 LTV w/o MI | 438,716,362 | 65.64%        | 6.203 | 0.00                       | 659       | 79.01    | 41.98    | 99.44        | 18.57          | 41.73       |                      |
| Other                 | -           | -             | 0.00  | 0.00                       | 656       | 82.39    | 41.64    | 99.05        | 36.43          | 45.98       |                      |
| TOTAL                 | 668,373,114 | 100.00%       | 6.306 | 0.00                       | 656       | 82.39    | 41.64    | 99.05        | 36.43          | 45.98       |                      |

## LOAN BALANCE

| Loan Purpose          | Amount         | Total Balance | WAC   | % Covered by Mortgage Ins. | WA - FICO | WA - LTV | WA - DTI | % SFD/PLD | % Owner Occ. |
|-----------------------|----------------|---------------|-------|----------------------------|-----------|----------|----------|-----------|--------------|
| Debt Consolidation    | 0              | 0.00%         | 0.000 | 0.00                       | 0         | 0.00     | 0.00     | 0.00      | 0.00         |
| Refinance - Cashout   | 243,461,218.09 | 36.43%        | 6.358 | 0.00                       | 641       | 84.16    | 40.71    | 89.59     | 99.00        |
| Purchase              | 401,131,915.42 | 60.02%        | 6.275 | 0.00                       | 665       | 81.31    | 42.35    | 84.86     | 99.04        |
| Refinance - Rate Term | 23,779,980.52  | 3.55%         | 6.296 | 0.00                       | 651       | 82.52    | 39.31    | 90.41     | 99.64        |
| Other                 | -              | 0.00%         | 0.000 | 0.00                       | 0         | 0.00     | 0.00     | 0.00      | 0.00         |
| TOTAL                 | 668,373,114.03 | 100.00%       | 6.306 | 0.00                       | 656       | 82.39    | 41.64    | 86.78     | 99.05        |

## COLLATERAL TYPE - FIXED/FLOATING

| Loan Status | Amount      | Total Balance | WAC   | % Covered by Mortgage Ins. | WA - FICO | WA - LTV | WA - DTI | % SFD/PLD | % Owner Occ. | % Cashout Ref. | Is Widowed to 60 LTV | WA Margin |
|-------------|-------------|---------------|-------|----------------------------|-----------|----------|----------|-----------|--------------|----------------|----------------------|-----------|
| Fixed       | 19,601,692  | 2.93%         | 5.157 | 0.00                       | 723       | 82.26    | 41.58    | 83.45     | 93.03        | 28.23          |                      | 0.000     |
| Floating    | 604,428,275 | 90.43%        | 6.338 | 0.00                       | 653       | 82.43    | 41.73    | 87.24     | 99.19        | 35.56          |                      | 3.447     |
| 2/28        | 44,343,146  | 6.63%         | 6.373 | 0.00                       | 659       | 81.96    | 40.53    | 82.00     | 99.81        | 51.79          |                      | 5.408     |
| 3/27        | -           | 0.00%         | 0.000 | 0.00                       | 0         | 0.00     | 0.00     | 0.00      | 0.00         | 0.00           |                      | 0.000     |
| Other       | -           | 0.00%         | 0.000 | 0.00                       | 0         | 0.00     | 0.00     | 0.00      | 0.00         | 0.00           |                      | 0.000     |
| TOTAL       | 668,373,114 | 100.00%       | 6.306 | 0.00                       | 656       | 82.39    | 41.64    | 86.78     | 99.05        | 36.43          |                      | 5.346     |

## LIEN STATUS

| Lien Status | Total Balance Amount | W/L Balance | WAC   | % Covered by Mortgage Ins. | WA FICO | WA LTV | WA DTI | % SFD / PUD | % Owner Occ. | % Cashout Ref. |
|-------------|----------------------|-------------|-------|----------------------------|---------|--------|--------|-------------|--------------|----------------|
| First Lien  | 668,373,114          | 281,420     | 6.306 | 0.000                      | 656     | 82.39  | 41.64  | 86.78       | 99.05        | 36.43          |
| Second Lien | -                    | -           | 0.000 | 0.000                      | 0       | 0.00   | 0.00   | 0.00        | 0.00         | 0.00           |
| Third Lien  | -                    | -           | 0.000 | 0.000                      | 0       | 0.00   | 0.00   | 0.00        | 0.00         | 0.00           |
| TOTAL       | 668,373,114          | 281,420     | 6.306 | 0.000                      | 656     | 82.39  | 41.64  | 86.78       | 99.05        | 36.43          |

## OCCUPANCY TYPE

| Occupancy Type    | Total Balance Amount | W/L Balance | WAC   | % Covered by Mortgage Ins. | WA FICO | WA LTV | WA DTI | % SFD / PUD | % Owner Occ. | % Cashout Ref. |
|-------------------|----------------------|-------------|-------|----------------------------|---------|--------|--------|-------------|--------------|----------------|
| Primary Residence | 662,024,670          | 281,353     | 6.301 | 0.000                      | 655     | 82.37  | 41.65  | 86.95       | 100.00       | 36.41          |
| Second Home       | 6,263,586            | 298,266     | 6.738 | 0.000                      | 671     | 85.16  | 40.56  | 68.46       | 0.00         | 38.68          |
| Investment        | 84,858               | 84,858      | 6.990 | 0.000                      | 676     | 83.01  | 38.95  | 100.00      | 0.00         | 0.00           |
| Non-owner         | -                    | -           | 0.000 | 0.000                      | 0       | 0.00   | 0.00   | 0.00        | 0.00         | 0.00           |
| Other             | -                    | -           | 0.000 | 0.000                      | 0       | 0.00   | 0.00   | 0.00        | 0.00         | 0.00           |
| TOTAL             | 668,373,114          | 281,420     | 6.306 | 0.000                      | 656     | 82.39  | 41.64  | 86.78       | 99.05        | 36.43          |

## PREPAYMENT PENALTY

| Prepayment Change Term at Origination | Total Balance Amount | W/L Balance | WAC   | % Covered by Mortgage Ins. | WA FICO | WA LTV | WA DTI | % SFD / PUD | % Owner Occ. | % Cashout Ref. |
|---------------------------------------|----------------------|-------------|-------|----------------------------|---------|--------|--------|-------------|--------------|----------------|
| 0 Months                              | 78,236,111           | 290,841     | 6.472 | 0.000                      | 674     | 82.81  | 41.58  | 41.58       | 86.53        | 97.14          |
| 6 Months                              | -                    | -           | 0.000 | 0.000                      | 0       | 0.00   | 0.00   | 0.00        | 0.00         | 0.00           |
| 12 Months                             | 17,805,636           | 335,955     | 6.582 | 0.000                      | 655     | 81.19  | 38.27  | 38.27       | 83.60        | 100.00         |
| 24 Months                             | 537,202,935          | 279,502     | 6.272 | 0.000                      | 653     | 82.40  | 41.83  | 41.83       | 88.20        | 99.25          |
| 36 Months                             | 35,128,432           | 268,156     | 6.304 | 0.000                      | 657     | 81.97  | 40.64  | 40.64       | 80.63        | 99.76          |
| 60 Months                             | -                    | -           | 0.000 | 0.000                      | 0       | 0.00   | 0.00   | 0.00        | 0.00         | 0.00           |
| Other (16 Months)                     | -                    | -           | 0.000 | 0.000                      | 0       | 0.00   | 0.00   | 0.00        | 0.00         | 0.00           |
| TOTAL                                 | 668,373,114          | 281,420     | 6.306 | 0.000                      | 656     | 82.39  | 41.64  | 41.64       | 86.78        | 99.05          |

## SECTION 32 LOANS

| Section 32 Loans | Total Balance Amount | W/L Balance | WAC   | % Covered by Mortgage Ins. | WA FICO | WA LTV | WA DTI | % SFD / PUD | % Owner Occ. | % Cashout Ref. |
|------------------|----------------------|-------------|-------|----------------------------|---------|--------|--------|-------------|--------------|----------------|
| Total            | 0                    | 0           | 0.000 | 0.000                      | 0       | 0.00   | 0.00   | 0.00        | 0.00         | 0.00           |

TOP 5 MSA

| MSA | Foreclosure Frequency | Loss Severity | Analyst Name | Cum Losses | Moody's Analyst Name | Cum Losses |
|-----|-----------------------|---------------|--------------|------------|----------------------|------------|
|     |                       |               |              |            |                      |            |
|     |                       |               |              |            |                      |            |
|     |                       |               |              |            |                      |            |
|     |                       |               |              |            |                      |            |

TOP 5 ORIGINATORS

| Originator | Foreclosure Frequency | Loss Severity | Analyst Name | Cum Losses | Moody's Analyst Name | Cum Losses |
|------------|-----------------------|---------------|--------------|------------|----------------------|------------|
|            |                       |               |              |            |                      |            |
|            |                       |               |              |            |                      |            |
|            |                       |               |              |            |                      |            |
|            |                       |               |              |            |                      |            |

SERVICES

| Service | Foreclosure Frequency | Loss Severity | Analyst Name | Cum Losses | Moody's Analyst Name | Cum Losses |
|---------|-----------------------|---------------|--------------|------------|----------------------|------------|
|         |                       |               |              |            |                      |            |
|         |                       |               |              |            |                      |            |
|         |                       |               |              |            |                      |            |
|         |                       |               |              |            |                      |            |

STRESS ANALYSIS

Rating Agency Base Case Loss Expectations

| Standard & Poor's | Foreclosure Frequency | Loss Severity | Analyst Name | Cum Losses | Moody's Analyst Name | Cum Losses |
|-------------------|-----------------------|---------------|--------------|------------|----------------------|------------|
| AA                |                       |               |              |            |                      |            |
| A                 |                       |               |              |            |                      |            |
| BBB+              |                       |               |              |            |                      |            |
| BBB               |                       |               |              |            |                      |            |
| BBB-              |                       |               |              |            |                      |            |
| B                 |                       |               |              |            |                      |            |

Assuming forward LIBOR and Loss Severity depending on MI (see table on the side for Loss Severity assumption); 100% advance of P&L, 12 month lag for liquidation losses. Solve for first dollar of principal loss, i.e. breakeven CPR and corresponding cumulative losses.

| Rating | 25 CPR | 40 CPR | 60 CPR | 25 CPR | 40 CPR | 60 CPR |
|--------|--------|--------|--------|--------|--------|--------|
| AA     |        |        |        |        |        |        |
| A      |        |        |        |        |        |        |
| BBB+   |        |        |        |        |        |        |
| BBB    |        |        |        |        |        |        |
| BBB-   |        |        |        |        |        |        |

| Mortgage Insurance (MI) Coverage      | Loss Severity % |
|---------------------------------------|-----------------|
| None                                  | 100%            |
| >70% Loans w/ >80 LTV down to 60%     | 45%             |
| 50 - 70% Loans w/ >80 LTV down to 80% | 40%             |
| 50 - 70% Loans w/ >80 LTV down to 60% | 35%             |
| >70% LTV >80% down to 60%             | 30%             |

# NCHET04-4 FICOs under 550

| Pool Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1,644 | 237,372,612 | 86.28%  | 144,387.23 | 8.084% | 74.46% | 358   | 358 | 1   | 40.91% | 526  |
| Non-Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 93    | 37,739,603  | 13.72   | 405,802.18 | 7.602  | 75.68  | 360   | 359 | 1   | 43.29  | 525  |
| Total:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 1,737 | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |
| AVG UPB: \$158,383.54<br>MIN UPB: \$41,965.50<br>MAX UPB: \$650,000.00<br>GROSS WAC: 8.0177685728%<br>MIN RATE: 5.250%<br>MAX RATE: 12.125%<br>MIN ORIG LTV: 9.43%<br>MAX ORIG LTV: 95.00%<br>MIN ORIG TERM: 180<br>MAX ORIG TERM: 360<br>MIN WAM: 178<br>MAX WAM: 360<br>% SP/PU: 91.89%<br>% FULL/ALT: 35.62%<br>% CASHOUT: 83.46%<br>% BUYDOWN: 0.00%<br>% LTV > 80 NO MI: 21.14%<br>WA LTV: 74.63%<br>% FICO > 679: 0.00%<br>% NO FICO: 0.00%<br>WA FICO: 526<br>% FIRST LIEN: 100.00%<br>% PREPAY PENALTY: 73.40%<br>CALIFORNIA %: 31.83%<br>NORTH CA. %: 9.36%<br>SOUTH CA. %: 22.47%<br>% Fixed: 5.71%<br>% Arm: 94.29%<br>% IO: 0.00% |       |             |         |            |        |        |       |     |     |        |      |

| Product Type    | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 15YR FXD        | 18    | 1,219,112   | 0.44%   | 67,728.45  | 8.890% | 69.62% | 180   | 179 | 1   | 40.99% | 524  |
| 20YR FXD        | 16    | 1,361,250   | 0.49    | 85,078.13  | 8.990  | 79.41  | 240   | 239 | 1   | 38.66  | 530  |
| 2/6 MONTH LIBOR | 1,546 | 253,017,626 | 91.97   | 163,659.53 | 7.984  | 74.81  | 360   | 359 | 1   | 41.25  | 525  |
| 30YR FXD        | 111   | 13,137,684  | 4.78    | 118,357.52 | 8.503  | 72.12  | 360   | 359 | 1   | 41.77  | 527  |
| 3/6 MONTH LIBOR | 46    | 6,376,543   | 2.32    | 138,620.50 | 7.987  | 72.65  | 360   | 359 | 1   | 40.10  | 528  |
| Total:          | 1,737 | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |

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# NCHET04-4 FICOs under 550

| Original Balance             | COUNT        | OPB                     | %              | AVG OPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|--------------|-------------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$25,000.01 - \$50,000.00    | 45           | \$2,240,000.00          | 0.81%          | 49,777.78         | 9.009%        | 62.20%        | 352        | 351        | 1        | 36.69%        | 527        |
| \$50,000.01 - \$75,000.00    | 282          | 17,541,232.39           | 6.37           | 62,202.95         | 8.793         | 74.97         | 346        | 345        | 1        | 36.40         | 526        |
| \$75,000.01 - \$100,000.00   | 251          | 21,982,865.60           | 7.99           | 87,581.14         | 8.315         | 74.28         | 358        | 357        | 1        | 38.68         | 524        |
| \$100,000.01 - \$125,000.00  | 222          | 25,163,594.03           | 9.14           | 113,349.52        | 8.142         | 75.05         | 360        | 359        | 1        | 38.84         | 526        |
| \$125,000.01 - \$150,000.00  | 190          | 26,106,786.76           | 9.48           | 137,404.14        | 8.230         | 73.87         | 360        | 359        | 1        | 38.90         | 525        |
| \$150,000.01 - \$175,000.00  | 157          | 25,543,577.01           | 9.28           | 162,697.94        | 7.990         | 72.97         | 358        | 357        | 1        | 40.39         | 526        |
| \$175,000.01 - \$200,000.00  | 135          | 25,356,461.18           | 9.21           | 187,825.64        | 8.181         | 74.14         | 360        | 359        | 1        | 41.73         | 523        |
| \$200,000.01 - \$225,000.00  | 101          | 21,572,950.00           | 7.84           | 213,593.56        | 8.052         | 74.82         | 359        | 358        | 1        | 42.69         | 525        |
| \$225,000.01 - \$250,000.00  | 73           | 17,252,832.53           | 6.27           | 236,340.17        | 7.974         | 74.20         | 360        | 359        | 1        | 42.59         | 527        |
| \$250,000.01 - \$275,000.00  | 63           | 16,454,853.00           | 5.98           | 261,188.14        | 7.781         | 73.51         | 360        | 359        | 1        | 43.12         | 529        |
| \$275,000.01 - \$300,000.00  | 69           | 19,848,123.97           | 7.21           | 287,653.97        | 7.851         | 76.23         | 360        | 359        | 1        | 43.50         | 525        |
| \$300,000.01 - \$325,000.00  | 42           | 13,184,697.00           | 4.79           | 313,921.36        | 7.536         | 76.52         | 360        | 359        | 1        | 45.08         | 527        |
| \$325,000.01 - \$350,000.00  | 27           | 9,192,150.00            | 3.34           | 340,450.00        | 7.628         | 76.89         | 360        | 359        | 1        | 44.25         | 525        |
| \$350,000.01 - \$375,000.00  | 21           | 7,628,168.94            | 2.77           | 363,246.14        | 7.619         | 76.69         | 360        | 359        | 1        | 43.67         | 520        |
| \$375,000.01 - \$400,000.00  | 23           | 8,975,140.00            | 3.26           | 390,223.48        | 7.593         | 74.93         | 360        | 359        | 1        | 44.66         | 527        |
| \$400,000.01 - \$425,000.00  | 6            | 2,475,250.00            | 0.90           | 412,541.67        | 6.922         | 81.49         | 360        | 359        | 1        | 43.56         | 531        |
| \$425,000.01 - \$450,000.00  | 11           | 4,856,400.00            | 1.76           | 441,490.91        | 7.618         | 74.69         | 360        | 359        | 1        | 41.48         | 526        |
| \$450,000.01 - \$475,000.00  | 3            | 1,369,500.00            | 0.50           | 456,500.00        | 8.138         | 81.70         | 360        | 358        | 2        | 44.63         | 524        |
| \$475,000.01 - \$500,000.00  | 8            | 3,944,000.00            | 1.43           | 493,000.00        | 7.411         | 78.79         | 360        | 359        | 1        | 42.81         | 526        |
| \$500,000.01 - \$525,000.00  | 1            | 520,000.00              | 0.19           | 520,000.00        | 7.500         | 57.14         | 360        | 359        | 1        | 37.30         | 503        |
| \$525,000.01 - \$550,000.00  | 2            | 1,084,000.00            | 0.39           | 542,000.00        | 6.673         | 81.93         | 360        | 359        | 1        | 35.15         | 528        |
| \$550,000.01 - \$575,000.00  | 1            | 551,250.00              | 0.20           | 551,250.00        | 7.525         | 75.00         | 360        | 359        | 1        | 51.32         | 529        |
| \$575,000.01 - \$600,000.00  | 2            | 1,175,000.00            | 0.43           | 587,500.00        | 7.172         | 79.28         | 360        | 358        | 2        | 44.04         | 538        |
| \$600,000.01 - \$625,000.00  | 1            | 620,000.00              | 0.23           | 620,000.00        | 7.750         | 49.60         | 360        | 358        | 2        | 43.25         | 536        |
| \$625,000.01 - \$650,000.00  | 1            | 650,000.00              | 0.24           | 650,000.00        | 7.350         | 53.50         | 360        | 360        | 0        | 47.15         | 518        |
| <b>Total:</b>                | <b>1,737</b> | <b>\$275,288,832.41</b> | <b>100.00%</b> | <b>158,485.22</b> | <b>8.018%</b> | <b>74.63%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.23%</b> | <b>526</b> |
| <b>Minimum:</b> \$42,000.00  |              |                         |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b> \$650,000.00 |              |                         |                |                   |               |               |            |            |          |               |            |

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# NCHET04-4 FICOs under 550

| Unpaid Balance               | COUNT        | UPB                     | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|--------------|-------------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$25,000.01 - \$50,000.00    | 46           | \$2,288,251.73          | 0.83%          | 49,744.60         | 8.964%        | 61.66%        | 352        | 351        | 1        | 36.78%        | 528        |
| \$50,000.01 - \$75,000.00    | 282          | 17,553,868.24           | 6.38           | 62,247.76         | 8.796         | 75.02         | 346        | 345        | 1        | 36.45         | 526        |
| \$75,000.01 - \$100,000.00   | 250          | 21,891,361.19           | 7.96           | 87,565.44         | 8.316         | 74.33         | 358        | 357        | 1        | 38.64         | 524        |
| \$100,000.01 - \$125,000.00  | 222          | 25,149,946.55           | 9.14           | 113,288.05        | 8.142         | 75.05         | 360        | 359        | 1        | 38.84         | 526        |
| \$125,000.01 - \$150,000.00  | 190          | 26,090,903.58           | 9.48           | 137,320.55        | 8.230         | 73.87         | 360        | 359        | 1        | 38.90         | 525        |
| \$150,000.01 - \$175,000.00  | 157          | 25,528,709.59           | 9.28           | 162,603.25        | 7.990         | 72.98         | 358        | 357        | 1        | 40.39         | 526        |
| \$175,000.01 - \$200,000.00  | 135          | 25,342,602.36           | 9.21           | 187,722.98        | 8.181         | 74.14         | 360        | 359        | 1        | 41.73         | 523        |
| \$200,000.01 - \$225,000.00  | 102          | 21,785,063.85           | 7.92           | 213,579.06        | 8.051         | 74.93         | 359        | 358        | 1        | 42.65         | 525        |
| \$225,000.01 - \$250,000.00  | 73           | 17,268,038.58           | 6.28           | 236,548.47        | 7.950         | 74.07         | 360        | 359        | 1        | 42.38         | 527        |
| \$250,000.01 - \$275,000.00  | 62           | 16,195,249.29           | 5.89           | 261,213.70        | 7.805         | 73.49         | 360        | 359        | 1        | 43.40         | 529        |
| \$275,000.01 - \$300,000.00  | 69           | 19,832,872.19           | 7.21           | 287,432.93        | 7.851         | 76.23         | 360        | 359        | 1        | 43.50         | 525        |
| \$300,000.01 - \$325,000.00  | 42           | 13,176,868.33           | 4.79           | 313,734.96        | 7.536         | 76.52         | 360        | 359        | 1        | 45.08         | 527        |
| \$325,000.01 - \$350,000.00  | 27           | 9,185,284.83            | 3.34           | 340,195.73        | 7.628         | 76.89         | 360        | 359        | 1        | 44.25         | 525        |
| \$350,000.01 - \$375,000.00  | 21           | 7,621,993.97            | 2.77           | 362,952.09        | 7.619         | 76.69         | 360        | 359        | 1        | 43.67         | 520        |
| \$375,000.01 - \$400,000.00  | 23           | 8,969,181.41            | 3.26           | 389,964.41        | 7.593         | 74.94         | 360        | 359        | 1        | 44.66         | 527        |
| \$400,000.01 - \$425,000.00  | 6            | 2,472,842.55            | 0.90           | 412,140.43        | 6.922         | 81.49         | 360        | 359        | 1        | 43.56         | 531        |
| \$425,000.01 - \$450,000.00  | 11           | 4,854,235.04            | 1.76           | 441,294.09        | 7.618         | 74.69         | 360        | 359        | 1        | 41.47         | 526        |
| \$450,000.01 - \$475,000.00  | 3            | 1,367,765.67            | 0.50           | 455,921.89        | 8.138         | 81.70         | 360        | 358        | 2        | 44.63         | 524        |
| \$475,000.01 - \$500,000.00  | 8            | 3,940,942.03            | 1.43           | 492,617.75        | 7.411         | 78.79         | 360        | 359        | 1        | 42.81         | 526        |
| \$500,000.01 - \$525,000.00  | 1            | 519,614.08              | 0.19           | 519,614.08        | 7.500         | 57.14         | 360        | 359        | 1        | 37.30         | 503        |
| \$525,000.01 - \$550,000.00  | 2            | 1,083,045.38            | 0.39           | 541,522.69        | 6.673         | 81.93         | 360        | 359        | 1        | 35.15         | 528        |
| \$550,000.01 - \$575,000.00  | 1            | 550,842.93              | 0.20           | 550,842.93        | 7.525         | 75.00         | 360        | 359        | 1        | 51.32         | 529        |
| \$575,000.01 - \$600,000.00  | 2            | 1,173,610.21            | 0.43           | 586,805.11        | 7.172         | 79.28         | 360        | 358        | 2        | 44.04         | 538        |
| \$600,000.01 - \$625,000.00  | 1            | 619,121.99              | 0.23           | 619,121.99        | 7.750         | 49.60         | 360        | 358        | 2        | 43.25         | 536        |
| \$625,000.01 - \$650,000.00  | 1            | 650,000.00              | 0.24           | 650,000.00        | 7.350         | 53.50         | 360        | 360        | 0        | 47.15         | 518        |
| <b>Total:</b>                | <b>1,737</b> | <b>\$275,112,215.57</b> | <b>100.00%</b> | <b>158,383.54</b> | <b>8.018%</b> | <b>74.63%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.23%</b> | <b>526</b> |
| <b>Minimum:</b> \$41,965.50  |              |                         |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b> \$650,000.00 |              |                         |                |                   |               |               |            |            |          |               |            |

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# **NCHET04-4** **FICOs under 550**

| Gross Rate        | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 5.001% - 5.500%   | 1     | 266,980     | 0.10%   | 266,980.41 | 5.250% | 62.89% | 360   | 359 | 1   | 46.08% | 536  |
| 5.501% - 6.000%   | 21    | 5,183,130   | 1.88    | 246,815.71 | 5.890  | 69.47  | 360   | 359 | 1   | 41.24  | 536  |
| 6.001% - 6.500%   | 65    | 14,129,558  | 5.14    | 217,377.82 | 6.335  | 71.76  | 360   | 359 | 1   | 41.95  | 532  |
| 6.501% - 7.000%   | 163   | 32,839,556  | 11.94   | 201,469.67 | 6.849  | 72.47  | 360   | 359 | 1   | 41.63  | 531  |
| 7.001% - 7.500%   | 216   | 41,349,992  | 15.03   | 191,435.15 | 7.324  | 73.24  | 359   | 358 | 1   | 41.65  | 528  |
| 7.501% - 8.000%   | 340   | 56,755,161  | 20.63   | 166,926.95 | 7.793  | 75.40  | 359   | 358 | 1   | 41.20  | 525  |
| 8.001% - 8.500%   | 294   | 41,912,564  | 15.23   | 142,559.74 | 8.297  | 76.58  | 359   | 358 | 1   | 41.37  | 524  |
| 8.501% - 9.000%   | 297   | 41,659,386  | 15.14   | 140,267.29 | 8.811  | 76.99  | 358   | 357 | 1   | 40.94  | 522  |
| 9.001% - 9.500%   | 150   | 18,017,571  | 6.55    | 120,117.14 | 9.284  | 74.36  | 356   | 355 | 1   | 40.03  | 522  |
| 9.501% - 10.000%  | 115   | 14,976,634  | 5.44    | 130,231.60 | 9.794  | 74.62  | 357   | 356 | 1   | 41.09  | 519  |
| 10.001% - 10.500% | 35    | 3,921,782   | 1.43    | 112,050.92 | 10.248 | 72.43  | 357   | 356 | 1   | 38.34  | 516  |
| 10.501% - 11.000% | 23    | 2,057,648   | 0.75    | 89,462.96  | 10.775 | 73.64  | 344   | 343 | 1   | 41.56  | 523  |
| 11.001% - 11.500% | 11    | 1,493,111   | 0.54    | 135,737.35 | 11.190 | 68.01  | 352   | 351 | 1   | 44.55  | 522  |
| 11.501% - 12.000% | 5     | 461,990     | 0.17    | 92,398.07  | 11.701 | 73.51  | 360   | 359 | 1   | 32.57  | 524  |
| 12.001% - 12.500% | 1     | 87,151      | 0.03    | 87,151.22  | 12.125 | 80.00  | 360   | 358 | 2   | 46.26  | 512  |
| Total:            | 1,737 | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |
| Minimum: 5.250%   |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 12.125%  |       |             |         |            |        |        |       |     |     |        |      |

| Original Term to Maturity | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 180                       | 18    | 1,219,112   | 0.44%   | 67,728.45  | 8.890% | 69.62% | 180   | 179 | 1   | 40.99% | 524  |
| 240                       | 16    | 1,361,250   | 0.49    | 85,078.13  | 8.990  | 79.41  | 240   | 239 | 1   | 38.66  | 530  |
| 300                       | 2     | 102,253     | 0.04    | 51,126.42  | 8.720  | 80.00  | 300   | 298 | 2   | 45.20  | 530  |
| 360                       | 1,701 | 272,429,601 | 99.02   | 160,158.50 | 8.009  | 74.62  | 360   | 359 | 1   | 41.25  | 526  |
| Total:                    | 1,737 | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |
| Minimum: 180              |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 360              |       |             |         |            |        |        |       |     |     |        |      |

| Remaining Term to Stated Maturity | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 121 - 180                         | 18    | 1,219,112   | 0.44%   | 67,728.45  | 8.890% | 69.62% | 180   | 179 | 1   | 40.99% | 524  |
| 181 - 240                         | 16    | 1,361,250   | 0.49    | 85,078.13  | 8.990  | 79.41  | 240   | 239 | 1   | 38.66  | 530  |
| 241 - 300                         | 2     | 102,253     | 0.04    | 51,126.42  | 8.720  | 80.00  | 300   | 298 | 2   | 45.20  | 530  |
| 301 - 360                         | 1,701 | 272,429,601 | 99.02   | 160,158.50 | 8.009  | 74.62  | 360   | 359 | 1   | 41.25  | 526  |
| Total:                            | 1,737 | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |
| Minimum: 178                      |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 360                      |       |             |         |            |        |        |       |     |     |        |      |

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# NCHET04-4 FICOs under 550

| Seasoning | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0         | 560   | 85,069,295  | 30.92%  | 151,909.46 | 8.134% | 75.56% | 358   | 358 | 0   | 40.49% | 527  |
| 1         | 918   | 149,467,307 | 54.33   | 162,818.42 | 7.931  | 74.24  | 359   | 358 | 1   | 41.44  | 525  |
| 2         | 223   | 33,890,698  | 12.32   | 151,976.22 | 8.122  | 73.59  | 357   | 355 | 2   | 41.67  | 526  |
| 3         | 23    | 4,611,039   | 1.68    | 200,479.95 | 7.943  | 77.44  | 360   | 357 | 3   | 44.91  | 525  |
| 4         | 4     | 897,383     | 0.33    | 224,345.81 | 8.356  | 74.10  | 360   | 356 | 4   | 43.60  | 534  |
| 5         | 3     | 157,715     | 0.06    | 52,571.64  | 9.604  | 80.10  | 360   | 355 | 5   | 34.17  | 535  |
| 6         | 2     | 125,177     | 0.05    | 62,588.60  | 8.566  | 81.02  | 360   | 354 | 6   | 49.34  | 532  |
| 7         | 2     | 456,692     | 0.17    | 228,345.85 | 6.802  | 69.62  | 360   | 353 | 7   | 39.14  | 520  |
| 8         | 1     | 367,389.09  | 0.13    | 367,389.09 | 7.350  | 80.00  | 360   | 352 | 8   | 44.42  | 502  |
| 10        | 1     | 69,521      | 0.03    | 69,520.74  | 8.050  | 79.55  | 360   | 350 | 10  | 22.29  | 504  |
| Total:    | 1,737 | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |
| Minimum:  | 0     |             |         |            |        |        |       |     |     |        |      |
| Maximum:  | 10    |             |         |            |        |        |       |     |     |        |      |

| DTI               | COUNT  | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|--------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 6.001% - 11.000%  | 4      | 344,796     | 0.13%   | 86,199.01  | 8.616% | 75.42% | 360   | 359 | 1   | 9.82%  | 518  |
| 11.001% - 16.000% | 14     | 1,169,491   | 0.43    | 83,535.09  | 8.787  | 69.24  | 349   | 348 | 1   | 13.66  | 531  |
| 16.001% - 21.000% | 47     | 4,993,676   | 1.82    | 106,248.43 | 7.985  | 72.46  | 360   | 359 | 1   | 19.32  | 529  |
| 21.001% - 26.000% | 101    | 11,621,812  | 4.22    | 115,067.44 | 7.959  | 72.88  | 356   | 355 | 1   | 23.73  | 529  |
| 26.001% - 31.000% | 158    | 19,799,679  | 7.20    | 125,314.43 | 7.996  | 75.06  | 359   | 358 | 1   | 28.69  | 526  |
| 31.001% - 36.000% | 230    | 34,087,104  | 12.39   | 148,204.80 | 8.101  | 75.53  | 359   | 359 | 1   | 33.58  | 527  |
| 36.001% - 41.000% | 280    | 44,213,850  | 16.07   | 157,906.61 | 8.077  | 73.75  | 359   | 358 | 1   | 38.45  | 525  |
| 41.001% - 46.000% | 327    | 54,829,050  | 19.93   | 167,672.94 | 8.049  | 75.26  | 358   | 357 | 1   | 43.42  | 525  |
| 46.001% - 51.000% | 439    | 77,525,680  | 28.18   | 176,596.08 | 7.978  | 76.52  | 359   | 358 | 1   | 48.35  | 525  |
| 51.001% - 56.000% | 135    | 26,146,415  | 9.50    | 193,677.15 | 7.882  | 69.26  | 359   | 358 | 1   | 53.14  | 525  |
| 56.001% - 61.000% | 2      | 380,662     | 0.14    | 190,330.83 | 7.071  | 64.09  | 360   | 359 | 1   | 56.99  | 537  |
| Total:            | 1,737  | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |
| Minimum:          | 8.26%  |             |         |            |        |        |       |     |     |        |      |
| Maximum:          | 57.10% |             |         |            |        |        |       |     |     |        |      |

| FICO Scores | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 500 - 509   | 300   | 48,799,764  | 17.74%  | 162,665.88 | 8.333% | 73.62% | 359   | 358 | 1   | 42.79% | 505  |
| 510 - 519   | 328   | 51,207,500  | 18.61   | 156,120.43 | 8.327  | 72.54  | 359   | 358 | 1   | 40.79  | 515  |
| 520 - 529   | 384   | 58,566,180  | 21.29   | 152,516.09 | 8.159  | 74.76  | 359   | 358 | 1   | 41.10  | 525  |
| 530 - 539   | 341   | 57,988,741  | 21.08   | 170,054.96 | 7.660  | 75.87  | 358   | 357 | 1   | 41.19  | 534  |
| 540 - 549   | 384   | 58,550,032  | 21.28   | 152,474.04 | 7.706  | 75.93  | 359   | 358 | 1   | 40.51  | 545  |
| Total:      | 1,737 | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |

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# NCHET04-4 FICOs under 550

| Loan to Value Ratio   | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-----------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 5.01% - 10.00%        | 1            | 50,000             | 0.02%          | 50,000.00         | 6.750%        | 9.43%         | 360        | 360        | 0        | 24.47%        | 544        |
| 15.01% - 20.00%       | 2            | 134,906            | 0.05           | 67,453.18         | 7.968         | 17.89         | 360        | 359        | 1        | 25.50         | 532        |
| 20.01% - 25.00%       | 6            | 414,654            | 0.15           | 69,108.98         | 7.451         | 23.23         | 360        | 359        | 1        | 40.00         | 533        |
| 25.01% - 30.00%       | 7            | 624,188            | 0.23           | 89,169.75         | 8.196         | 28.12         | 315        | 315        | 1        | 42.71         | 528        |
| 30.01% - 35.00%       | 9            | 979,035            | 0.36           | 108,781.63        | 7.557         | 32.38         | 360        | 359        | 1        | 36.83         | 536        |
| 35.01% - 40.00%       | 16           | 1,470,522          | 0.53           | 91,907.60         | 7.959         | 37.47         | 360        | 359        | 1        | 39.17         | 526        |
| 40.01% - 45.00%       | 17           | 1,906,018          | 0.69           | 112,118.68        | 7.361         | 43.19         | 360        | 359        | 1        | 39.93         | 528        |
| 45.01% - 50.00%       | 37           | 5,809,919          | 2.11           | 157,024.83        | 7.812         | 48.13         | 360        | 359        | 1        | 41.30         | 524        |
| 50.01% - 55.00%       | 42           | 6,681,854          | 2.43           | 159,091.77        | 8.017         | 53.04         | 358        | 357        | 1        | 39.14         | 523        |
| 55.01% - 60.00%       | 64           | 10,545,241         | 3.83           | 164,769.39        | 7.761         | 57.91         | 360        | 359        | 1        | 41.61         | 524        |
| 60.01% - 65.00%       | 111          | 18,735,182         | 6.81           | 168,785.42        | 7.722         | 63.45         | 359        | 358        | 1        | 41.52         | 525        |
| 65.01% - 70.00%       | 165          | 28,582,240         | 10.39          | 173,225.70        | 7.981         | 68.93         | 359        | 358        | 1        | 42.52         | 525        |
| 70.01% - 75.00%       | 300          | 50,387,174         | 18.32          | 167,957.25        | 8.080         | 74.35         | 359        | 358        | 1        | 42.38         | 523        |
| 75.01% - 80.00%       | 588          | 90,629,781         | 32.94          | 154,132.28        | 8.161         | 79.59         | 358        | 357        | 1        | 40.49         | 522        |
| 80.01% - 85.00%       | 321          | 49,245,509         | 17.90          | 153,412.80        | 8.000         | 84.61         | 359        | 358        | 1        | 40.92         | 533        |
| 85.01% - 90.00%       | 50           | 8,689,648          | 3.16           | 173,792.97        | 7.679         | 89.83         | 359        | 358        | 1        | 42.12         | 541        |
| 90.01% - 95.00%       | 1            | 226,346            | 0.08           | 226,345.59        | 8.600         | 95.00         | 360        | 359        | 1        | 32.22         | 545        |
| <b>Total:</b>         | <b>1,737</b> | <b>275,112,216</b> | <b>100.00%</b> | <b>158,383.54</b> | <b>8.018%</b> | <b>74.63%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.23%</b> | <b>526</b> |
| <b>Minimum: 9.43</b>  |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 95.00</b> |              |                    |                |                   |               |               |            |            |          |               |            |

| Combined Loan To Value Ratio | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 5.01% - 10.00%               | 1            | 50,000             | 0.02%          | 50,000.00         | 6.750%        | 9.43%         | 360        | 360        | 0        | 24.47%        | 544        |
| 15.01% - 20.00%              | 2            | 134,906            | 0.05           | 67,453.18         | 7.968         | 17.89         | 360        | 359        | 1        | 25.50         | 532        |
| 20.01% - 25.00%              | 6            | 414,654            | 0.15           | 69,108.98         | 7.451         | 23.23         | 360        | 359        | 1        | 40.00         | 533        |
| 25.01% - 30.00%              | 7            | 624,188            | 0.23           | 89,169.75         | 8.196         | 28.12         | 315        | 315        | 1        | 42.71         | 528        |
| 30.01% - 35.00%              | 9            | 979,035            | 0.36           | 108,781.63        | 7.557         | 32.38         | 360        | 359        | 1        | 36.83         | 536        |
| 35.01% - 40.00%              | 16           | 1,470,522          | 0.53           | 91,907.60         | 7.959         | 37.47         | 360        | 359        | 1        | 39.17         | 526        |
| 40.01% - 45.00%              | 16           | 1,731,018          | 0.63           | 108,188.60        | 7.478         | 43.39         | 360        | 359        | 1        | 38.83         | 527        |
| 45.01% - 50.00%              | 37           | 5,809,919          | 2.11           | 157,024.83        | 7.812         | 48.13         | 360        | 359        | 1        | 41.30         | 524        |
| 50.01% - 55.00%              | 41           | 6,561,938          | 2.39           | 160,047.28        | 8.021         | 53.01         | 358        | 357        | 1        | 39.14         | 523        |
| 55.01% - 60.00%              | 64           | 10,545,241         | 3.83           | 164,769.39        | 7.761         | 57.91         | 360        | 359        | 1        | 41.61         | 524        |
| 60.01% - 65.00%              | 112          | 18,910,182         | 6.87           | 168,840.91        | 7.708         | 63.25         | 359        | 358        | 1        | 41.60         | 525        |
| 65.01% - 70.00%              | 161          | 27,972,548         | 10.17          | 173,742.53        | 7.996         | 68.92         | 359        | 359        | 1        | 42.60         | 525        |
| 70.01% - 75.00%              | 293          | 49,117,690         | 17.85          | 167,637.17        | 8.051         | 74.33         | 359        | 358        | 1        | 42.46         | 523        |
| 75.01% - 80.00%              | 514          | 82,432,051         | 29.96          | 160,373.64        | 8.095         | 79.52         | 357        | 357        | 1        | 40.37         | 522        |
| 80.01% - 85.00%              | 288          | 46,082,401         | 16.75          | 160,008.34        | 7.931         | 84.46         | 359        | 358        | 1        | 40.91         | 533        |
| 85.01% - 90.00%              | 55           | 9,016,200          | 3.28           | 163,930.91        | 7.847         | 88.63         | 359        | 358        | 1        | 42.29         | 539        |
| 90.01% - 95.00%              | 47           | 5,622,087          | 2.04           | 119,618.87        | 8.709         | 82.55         | 360        | 359        | 1        | 40.84         | 533        |
| 95.01% - 100.00%             | 68           | 7,637,637          | 2.78           | 112,318.19        | 8.755         | 80.65         | 360        | 359        | 1        | 40.85         | 523        |
| <b>Total:</b>                | <b>1,737</b> | <b>275,112,216</b> | <b>100.00%</b> | <b>158,383.54</b> | <b>8.018%</b> | <b>74.63%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.23%</b> | <b>526</b> |
| <b>Minimum: 9.43</b>         |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 100.00</b>       |              |                    |                |                   |               |               |            |            |          |               |            |

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# NCHET04-4 FICOs under 550

| Geographic Concentration | COUNT | UPB                | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|--------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| California               | 389   | \$87,563,690.55    | 31.83%  | 225,099.46 | 7.637% | 71.26% | 360   | 359 | 1   | 42.21% | 525  |
| Florida                  | 169   | 21,294,121.86      | 7.74    | 126,000.72 | 8.368  | 75.78  | 359   | 358 | 1   | 40.69  | 524  |
| Texas                    | 187   | 16,378,775.52      | 5.95    | 87,587.03  | 8.762  | 78.68  | 359   | 358 | 1   | 38.56  | 525  |
| New York                 | 63    | 15,657,332.54      | 5.69    | 248,529.09 | 7.891  | 73.13  | 360   | 359 | 1   | 44.93  | 523  |
| Illinois                 | 76    | 12,156,545.35      | 4.42    | 159,954.54 | 7.968  | 77.62  | 359   | 358 | 1   | 41.60  | 526  |
| New Jersey               | 64    | 11,747,424.00      | 4.27    | 183,553.50 | 7.970  | 74.80  | 360   | 359 | 1   | 42.27  | 529  |
| Maryland                 | 62    | 10,434,456.25      | 3.79    | 168,297.68 | 8.093  | 74.79  | 360   | 359 | 1   | 39.78  | 525  |
| Massachusetts            | 41    | 9,486,111.63       | 3.45    | 231,368.58 | 7.777  | 71.67  | 360   | 359 | 1   | 42.43  | 525  |
| Michigan                 | 71    | 7,828,826.80       | 2.85    | 110,265.17 | 8.449  | 76.78  | 360   | 359 | 1   | 39.80  | 526  |
| Arizona                  | 44    | 7,033,563.98       | 2.56    | 159,853.73 | 7.958  | 80.05  | 360   | 359 | 1   | 39.59  | 530  |
| Nevada                   | 36    | 6,680,346.78       | 2.43    | 185,565.19 | 7.995  | 72.22  | 360   | 359 | 1   | 40.29  | 521  |
| Virginia                 | 34    | 5,971,784.10       | 2.17    | 175,640.71 | 8.103  | 75.15  | 360   | 359 | 1   | 40.32  | 521  |
| Ohio                     | 58    | 5,767,825.80       | 2.10    | 99,445.27  | 8.270  | 77.88  | 360   | 359 | 1   | 40.02  | 529  |
| Georgia                  | 36    | 4,952,925.60       | 1.80    | 137,581.27 | 8.544  | 80.15  | 360   | 359 | 1   | 42.87  | 529  |
| Washington               | 30    | 4,814,391.13       | 1.75    | 160,479.70 | 7.929  | 79.15  | 360   | 359 | 1   | 43.50  | 530  |
| Connecticut              | 21    | 4,711,812.30       | 1.71    | 224,372.01 | 7.913  | 74.74  | 360   | 359 | 1   | 41.54  | 529  |
| Pennsylvania             | 41    | 4,474,574.80       | 1.63    | 109,135.97 | 8.180  | 77.58  | 358   | 357 | 1   | 39.01  | 527  |
| Colorado                 | 18    | 3,253,057.23       | 1.18    | 180,725.40 | 7.672  | 76.20  | 360   | 359 | 1   | 42.37  | 524  |
| Hawaii                   | 10    | 2,838,242.52       | 1.03    | 283,824.25 | 7.364  | 72.79  | 360   | 359 | 1   | 47.76  | 523  |
| Minnesota                | 15    | 2,782,925.87       | 1.01    | 185,528.39 | 7.953  | 81.28  | 360   | 359 | 1   | 38.90  | 529  |
| Missouri                 | 26    | 2,385,591.24       | 0.87    | 91,753.51  | 8.862  | 77.81  | 360   | 359 | 1   | 34.49  | 528  |
| South Carolina           | 23    | 2,165,326.95       | 0.79    | 94,144.65  | 9.022  | 79.99  | 336   | 336 | 1   | 39.46  | 529  |
| Indiana                  | 21    | 2,093,098.09       | 0.76    | 99,671.34  | 8.704  | 79.80  | 355   | 354 | 1   | 34.80  | 527  |
| North Carolina           | 17    | 1,998,470.56       | 0.73    | 117,557.09 | 8.700  | 79.57  | 360   | 360 | 0   | 33.98  | 526  |
| Alabama                  | 18    | 1,809,140.04       | 0.66    | 100,507.78 | 8.847  | 77.71  | 360   | 359 | 1   | 42.11  | 520  |
| Rhode Island             | 9     | 1,694,454.10       | 0.62    | 188,272.68 | 8.533  | 76.65  | 360   | 359 | 1   | 46.33  | 528  |
| Oregon                   | 13    | 1,684,862.85       | 0.61    | 129,604.83 | 7.951  | 72.53  | 356   | 355 | 1   | 40.54  | 529  |
| Wisconsin                | 15    | 1,604,573.86       | 0.58    | 106,971.59 | 8.021  | 79.92  | 360   | 359 | 1   | 37.01  | 532  |
| Maine                    | 9     | 1,456,113.18       | 0.53    | 161,790.35 | 8.249  | 76.14  | 360   | 359 | 1   | 35.42  | 525  |
| Montana                  | 8     | 1,379,604.98       | 0.50    | 172,450.62 | 7.872  | 67.83  | 360   | 359 | 1   | 38.47  | 521  |
| Tennessee                | 13    | 1,359,915.25       | 0.49    | 104,608.87 | 8.598  | 78.13  | 360   | 360 | 0   | 39.36  | 527  |
| Louisiana                | 14    | 1,348,968.78       | 0.49    | 96,354.91  | 8.283  | 79.32  | 354   | 353 | 1   | 37.62  | 522  |
| District Of Columbia     | 6     | 955,253.25         | 0.35    | 159,208.88 | 7.778  | 64.04  | 360   | 359 | 1   | 41.53  | 513  |
| New Mexico               | 11    | 835,595.75         | 0.30    | 75,963.25  | 8.551  | 78.55  | 360   | 359 | 1   | 42.58  | 517  |
| Kentucky                 | 9     | 830,744.57         | 0.30    | 92,304.95  | 8.475  | 76.23  | 360   | 359 | 1   | 34.26  | 527  |
| Kansas                   | 9     | 717,281.10         | 0.26    | 79,697.90  | 8.718  | 78.27  | 346   | 345 | 1   | 34.71  | 523  |
| Arkansas                 | 5     | 677,150.74         | 0.25    | 135,430.15 | 8.197  | 85.26  | 360   | 358 | 2   | 39.59  | 533  |
| Idaho                    | 8     | 669,528.55         | 0.24    | 83,691.07  | 8.263  | 80.75  | 360   | 359 | 1   | 38.97  | 526  |
| Iowa                     | 7     | 656,996.62         | 0.24    | 93,856.66  | 8.794  | 78.40  | 360   | 359 | 1   | 38.02  | 528  |
| Oklahoma                 | 8     | 647,411.52         | 0.24    | 80,926.44  | 8.422  | 78.25  | 360   | 359 | 1   | 31.35  | 526  |
| New Hampshire            | 4     | 547,702.42         | 0.20    | 136,925.61 | 8.236  | 68.35  | 360   | 359 | 1   | 44.87  | 524  |
| Delaware                 | 4     | 546,774.89         | 0.20    | 136,693.72 | 8.870  | 75.00  | 360   | 359 | 1   | 40.96  | 516  |
| Nebraska                 | 6     | 424,467.41         | 0.15    | 70,744.57  | 9.096  | 82.51  | 333   | 332 | 1   | 37.84  | 536  |
| Utah                     | 3     | 386,751.41         | 0.14    | 128,917.14 | 8.350  | 79.27  | 360   | 359 | 1   | 44.55  | 532  |
| West Virginia            | 2     | 181,829.14         | 0.07    | 90,914.57  | 8.675  | 69.85  | 360   | 359 | 1   | 30.69  | 507  |
| Mississippi              | 3     | 145,623.71         | 0.05    | 48,541.24  | 8.850  | 82.12  | 360   | 359 | 1   | 39.52  | 541  |
| South Dakota             | 1     | 80,250.00          | 0.03    | 80,250.00  | 10.475 | 75.00  | 360   | 360 | 0   | 50.50  | 523  |
| Total:                   | 1,737 | \$2,751,112,215.57 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |

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# NCHET04-4 FICO's under 550

| North-South CA | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| North CA       | 120   | 25,741,044  | 9.36%   | 214,508.70 | 7.824% | 72.93% | 360   | 359 | 1   | 42.32% | 525  |
| South CA       | 269   | 61,822,646  | 22.47   | 229,823.96 | 7.560  | 70.57  | 360   | 359 | 1   | 42.16  | 526  |
| States Not CA  | 1,348 | 187,548,525 | 68.17   | 139,130.95 | 8.195  | 76.20  | 358   | 357 | 1   | 40.78  | 526  |
| Total:         | 1,737 | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |

| Zip Code Concentration | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 92114                  | 4     | \$1,251,249.45   | 0.45%   | 312,812.36 | 7.142% | 71.49% | 360   | 359 | 1   | 46.86% | 532  |
| 90043                  | 4     | 1,155,996.13     | 0.42    | 288,999.03 | 7.213  | 74.60  | 360   | 359 | 1   | 40.85  | 514  |
| 91910                  | 3     | 1,064,074.90     | 0.39    | 354,691.63 | 6.734  | 65.51  | 360   | 359 | 1   | 48.19  | 538  |
| 02302                  | 5     | 980,912.70       | 0.36    | 196,182.54 | 8.077  | 71.85  | 360   | 360 | 0   | 41.50  | 524  |
| 92336                  | 4     | 970,288.55       | 0.35    | 242,572.14 | 6.780  | 70.04  | 360   | 359 | 1   | 38.87  | 543  |
| Other                  | 1,717 | 269,689,693.84   | 98.03   | 157,070.29 | 8.035  | 74.71  | 359   | 358 | 1   | 41.19  | 526  |
| Total:                 | 1,737 | \$275,112,215.57 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |

| Loan Purpose          | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Refinance - Cashout   | 1,393 | \$229,610,716.85 | 83.46%  | 164,831.81 | 7.932% | 73.70% | 359   | 358 | 1   | 41.48% | 525  |
| Purchase              | 241   | 33,336,078.34    | 12.12   | 138,323.98 | 8.547  | 79.65  | 360   | 359 | 1   | 40.25  | 528  |
| Refinance - Rate Term | 103   | 12,165,420.38    | 4.42    | 118,110.88 | 8.187  | 78.44  | 356   | 355 | 1   | 39.26  | 527  |
| Total:                | 1,737 | \$275,112,215.57 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |

| Document Type         | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Limited Documentation | 634   | \$99,898,134.11  | 36.31%  | 157,568.03 | 7.716% | 74.78% | 358   | 357 | 1   | 41.50% | 525  |
| Full Documentation    | 642   | 97,985,412.80    | 35.62   | 152,625.25 | 7.819  | 75.74  | 359   | 358 | 1   | 40.64  | 527  |
| Stated Documentation  | 461   | 77,228,668.66    | 28.07   | 167,524.23 | 8.660  | 73.02  | 359   | 358 | 1   | 41.65  | 525  |
| Total:                | 1,737 | \$275,112,215.57 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |

| Property Type           | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Single Family Residence | 1,446 | \$222,279,677.76 | 80.80%  | 153,720.39 | 8.000% | 74.59% | 359   | 358 | 1   | 41.04% | 526  |
| Pud Detached            | 127   | 23,923,108.65    | 8.70    | 188,370.93 | 8.180  | 75.34  | 356   | 355 | 1   | 41.57  | 526  |
| 2-4 Family              | 68    | 13,842,869.08    | 5.03    | 203,571.60 | 7.999  | 73.07  | 360   | 359 | 1   | 43.44  | 527  |
| Condo                   | 58    | 8,472,003.25     | 3.08    | 146,069.02 | 8.125  | 75.22  | 360   | 359 | 1   | 42.56  | 525  |
| PUD Attached            | 38    | 6,594,556.83     | 2.40    | 173,540.97 | 7.937  | 75.80  | 357   | 356 | 1   | 40.32  | 521  |
| Total:                  | 1,737 | \$275,112,215.57 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |

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# NCHET04-4 FICOs under 550

| Occupancy          | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Owner Occupied     | 1,687 | \$269,573,684.20 | 97.99%  | 159,794.71 | 8.000% | 74.77% | 359   | 358 | 1   | 41.24% | 526  |
| Non-Owner Occupied | 38    | 3,901,452.43     | 1.42    | 102,669.80 | 9.179  | 64.26  | 357   | 356 | 1   | 40.65  | 525  |
| Second Home        | 12    | 1,637,078.94     | 0.60    | 136,423.25 | 8.247  | 76.70  | 360   | 359 | 1   | 42.02  | 531  |
| Total:             | 1,737 | \$275,112,215.57 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |

| Lien Position | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1             | 1,737 | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |
| Total:        | 1,737 | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |

| Prepayment Penalty | COUNT  | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|--------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0                  | 517    | 73,168,514  | 26.60%  | 141,525.17 | 8.370% | 76.27% | 356   | 356 | 1   | 40.92% | 526  |
| 12                 | 32     | 6,348,488   | 2.31    | 198,390.24 | 8.310  | 76.98  | 360   | 359 | 1   | 43.67  | 524  |
| 24                 | 1,096  | 183,171,132 | 66.58   | 167,126.95 | 7.852  | 74.21  | 360   | 359 | 1   | 41.27  | 526  |
| 36                 | 92     | 12,424,082  | 4.52    | 135,044.37 | 8.234  | 69.88  | 351   | 350 | 1   | 41.29  | 528  |
| Total:             | 1,737  | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |
| wa Term:           | 17.882 |             |         |            |        |        |       |     |     |        |      |

| Balloon Flag       | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Not a Balloon Loan | 1,737 | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |
| Total:             | 1,737 | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |

| Originator           | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| New Century Mortgage | 1,737 | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |
| Total:               | 1,737 | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |

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# NCHET04-4 FICOs under 550

| Gross Rate-ARMS   | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 5.001% - 5.500%   | 1     | 266,980.41  | 0.10%   | 266,980.41 | 5.250% | 62.89% | 360   | 359 | 1   | 46.08% | 546  |
| 5.501% - 6.000%   | 21    | 5,183,130   | 2.00    | 246,815.71 | 5.890  | 69.47  | 360   | 359 | 1   | 41.24  | 536  |
| 6.001% - 6.500%   | 65    | 14,129,558  | 5.45    | 217,377.82 | 6.335  | 71.76  | 360   | 359 | 1   | 41.95  | 532  |
| 6.501% - 7.000%   | 159   | 32,053,473  | 12.36   | 201,594.17 | 6.850  | 72.30  | 360   | 359 | 1   | 41.69  | 531  |
| 7.001% - 7.500%   | 206   | 39,052,153  | 15.06   | 189,573.56 | 7.325  | 73.75  | 360   | 359 | 1   | 41.50  | 528  |
| 7.501% - 8.000%   | 324   | 54,844,127  | 21.14   | 169,272.00 | 7.793  | 75.56  | 360   | 359 | 1   | 41.12  | 525  |
| 8.001% - 8.500%   | 266   | 38,900,933  | 15.00   | 146,244.11 | 8.303  | 76.97  | 360   | 359 | 1   | 41.34  | 524  |
| 8.501% - 9.000%   | 275   | 39,103,231  | 15.07   | 142,193.57 | 8.808  | 77.04  | 360   | 359 | 1   | 41.01  | 522  |
| 9.001% - 9.500%   | 124   | 15,881,186  | 6.12    | 128,074.08 | 9.283  | 74.74  | 360   | 359 | 1   | 40.06  | 521  |
| 9.501% - 10.000%  | 93    | 13,049,878  | 5.03    | 140,321.27 | 9.809  | 74.30  | 360   | 359 | 1   | 40.94  | 518  |
| 10.001% - 10.500% | 32    | 3,726,550   | 1.44    | 116,454.70 | 10.247 | 72.16  | 360   | 359 | 1   | 38.82  | 516  |
| 10.501% - 11.000% | 13    | 1,427,951   | 0.55    | 109,842.42 | 10.821 | 71.78  | 360   | 359 | 1   | 41.51  | 520  |
| 11.001% - 11.500% | 10    | 1,423,361   | 0.55    | 142,336.08 | 11.198 | 67.66  | 360   | 359 | 1   | 44.33  | 522  |
| 11.501% - 12.000% | 2     | 264,505     | 0.10    | 132,252.59 | 11.730 | 78.01  | 360   | 359 | 1   | 33.85  | 530  |
| 12.001% - 12.500% | 1     | 87,151      | 0.03    | 87,151.22  | 12.125 | 80.00  | 360   | 358 | 2   | 46.26  | 512  |
| Total:            | 1,592 | 259,394,169 | 100.00% | 162,936.04 | 7.984% | 74.75% | 360   | 359 | 1   | 41.22% | 526  |
| Minimum: 5.250%   |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 12.125%  |       |             |         |            |        |        |       |     |     |        |      |

| Gross Rate-FRMS   | COUNT | UPB        | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|-------|------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 6.501% - 7.000%   | 4     | 786,083    | 5.00%   | 196,520.87 | 6.815% | 79.27% | 360   | 360 | 0   | 39.33% | 533  |
| 7.001% - 7.500%   | 10    | 2,297,839  | 14.62   | 229,783.91 | 7.306  | 64.68  | 348   | 348 | 0   | 44.13  | 524  |
| 7.501% - 8.000%   | 16    | 1,911,034  | 12.16   | 119,439.64 | 7.799  | 70.82  | 325   | 325 | 1   | 43.51  | 529  |
| 8.001% - 8.500%   | 28    | 3,011,631  | 19.16   | 107,558.24 | 8.225  | 71.54  | 343   | 342 | 1   | 41.86  | 529  |
| 8.501% - 9.000%   | 22    | 2,556,155  | 16.26   | 116,188.87 | 8.853  | 76.36  | 331   | 330 | 1   | 39.99  | 524  |
| 9.001% - 9.500%   | 26    | 2,136,384  | 13.59   | 82,168.63  | 9.297  | 71.56  | 328   | 327 | 1   | 39.83  | 527  |
| 9.501% - 10.000%  | 22    | 1,926,756  | 12.26   | 87,579.82  | 9.694  | 76.75  | 336   | 335 | 1   | 42.08  | 529  |
| 10.001% - 10.500% | 3     | 195,232    | 1.24    | 65,077.24  | 10.257 | 71.62  | 309   | 308 | 1   | 29.22  | 519  |
| 10.501% - 11.000% | 10    | 629,697    | 4.01    | 62,969.67  | 10.670 | 77.85  | 308   | 307 | 1   | 41.66  | 527  |
| 11.001% - 11.500% | 1     | 69,750     | 0.44    | 69,750.00  | 11.025 | 75.00  | 180   | 180 | 0   | 48.94  | 524  |
| 11.501% - 12.000% | 3     | 197,485    | 1.26    | 65,828.40  | 11.563 | 67.48  | 360   | 360 | 0   | 30.86  | 516  |
| Total:            | 145   | 15,718,046 | 100.00% | 108,400.32 | 8.575% | 72.55% | 335   | 335 | 1   | 41.44% | 527  |
| Minimum: 6.700%   |       |            |         |            |        |        |       |     |     |        |      |
| Maximum: 11.850%  |       |            |         |            |        |        |       |     |     |        |      |

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# NCHET04-4 FICOs under 550

| Gross Margin             | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1.751% - 2.000%          | 1     | 117,000     | 0.05%   | 117,000.00 | 7.190% | 88.64% | 360   | 360 | 0   | 43.92% | 547  |
| 4.751% - 5.000%          | 49    | 9,328,160   | 3.60    | 190,370.62 | 8.244  | 76.51  | 360   | 359 | 1   | 42.38  | 527  |
| 5.001% - 5.250%          | 27    | 4,056,100   | 1.56    | 150,225.92 | 8.284  | 81.34  | 360   | 359 | 1   | 40.69  | 526  |
| 5.251% - 5.500%          | 611   | 95,406,753  | 36.78   | 156,148.53 | 7.635  | 76.75  | 360   | 359 | 1   | 41.11  | 527  |
| 5.501% - 5.750%          | 409   | 70,482,006  | 27.17   | 172,327.64 | 8.000  | 74.90  | 360   | 359 | 1   | 41.37  | 526  |
| 5.751% - 6.000%          | 108   | 17,108,460  | 6.60    | 158,411.66 | 8.561  | 71.69  | 360   | 359 | 1   | 40.32  | 524  |
| 6.001% - 6.250%          | 168   | 26,973,933  | 10.40   | 160,559.13 | 8.046  | 75.48  | 360   | 359 | 1   | 40.36  | 520  |
| 6.251% - 6.500%          | 35    | 5,712,579   | 2.20    | 163,216.55 | 8.692  | 69.02  | 360   | 359 | 1   | 41.73  | 519  |
| 6.501% - 6.750%          | 166   | 27,202,194  | 10.49   | 163,868.64 | 8.374  | 69.25  | 360   | 359 | 1   | 42.40  | 525  |
| 6.751% - 7.000%          | 18    | 3,006,984   | 1.16    | 167,054.68 | 8.767  | 64.81  | 360   | 358 | 2   | 39.50  | 523  |
| Total:                   | 1,592 | 259,394,169 | 100.00% | 162,936.04 | 7.984% | 74.75% | 360   | 359 | 1   | 41.22% | 526  |
| Minimum: 2.000%          |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 7.000%          |       |             |         |            |        |        |       |     |     |        |      |
| Weighted Average: 5.707% |       |             |         |            |        |        |       |     |     |        |      |

| Minimum Rate             | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 5.001% - 6.000%          | 22    | 5,450,110   | 2.10%   | 247,732.29 | 5.858% | 69.14% | 360   | 359 | 1   | 41.47% | 536  |
| 6.001% - 7.000%          | 224   | 46,183,031  | 17.80   | 206,174.25 | 6.692  | 72.14  | 360   | 359 | 1   | 41.77  | 531  |
| 7.001% - 8.000%          | 530   | 93,896,280  | 36.20   | 177,162.79 | 7.598  | 74.81  | 360   | 359 | 1   | 41.28  | 527  |
| 8.001% - 9.000%          | 541   | 78,004,164  | 30.07   | 144,185.15 | 8.556  | 77.00  | 360   | 359 | 1   | 41.17  | 523  |
| 9.001% - 10.000%         | 217   | 28,931,064  | 11.15   | 133,322.88 | 9.520  | 74.54  | 360   | 359 | 1   | 40.46  | 520  |
| 10.001% - 11.000%        | 45    | 5,154,502   | 1.99    | 114,544.49 | 10.406 | 72.05  | 360   | 359 | 1   | 39.57  | 517  |
| 11.001% - 12.000%        | 12    | 1,687,866   | 0.65    | 140,655.50 | 11.281 | 69.29  | 360   | 359 | 1   | 42.69  | 523  |
| 12.001% - 13.000%        | 1     | 87,151      | 0.03    | 87,151.22  | 12.125 | 80.00  | 360   | 358 | 2   | 46.26  | 512  |
| Total:                   | 1,592 | 259,394,169 | 100.00% | 162,936.04 | 7.984% | 74.75% | 360   | 359 | 1   | 41.22% | 526  |
| Minimum: 5.250%          |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 12.125%         |       |             |         |            |        |        |       |     |     |        |      |
| Weighted Average: 7.984% |       |             |         |            |        |        |       |     |     |        |      |

| Maximum Rate              | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 12.001% - 13.000%         | 24    | 5,708,952   | 2.20%   | 237,873.01 | 5.898% | 68.90% | 360   | 359 | 1   | 40.85% | 537  |
| 13.001% - 14.000%         | 226   | 46,618,097  | 17.97   | 206,274.77 | 6.702  | 72.17  | 360   | 359 | 1   | 41.75  | 531  |
| 14.001% - 15.000%         | 529   | 93,695,666  | 36.12   | 177,118.46 | 7.607  | 74.86  | 360   | 359 | 1   | 41.29  | 527  |
| 15.001% - 16.000%         | 538   | 77,510,871  | 29.88   | 144,072.25 | 8.554  | 76.98  | 360   | 359 | 1   | 41.21  | 523  |
| 16.001% - 17.000%         | 218   | 29,155,972  | 11.24   | 133,742.99 | 9.526  | 74.54  | 360   | 359 | 1   | 40.44  | 520  |
| 17.001% - 18.000%         | 44    | 4,929,594   | 1.90    | 112,036.23 | 10.409 | 71.92  | 360   | 359 | 1   | 39.61  | 517  |
| 18.001% - 19.000%         | 12    | 1,687,866   | 0.65    | 140,655.50 | 11.281 | 69.29  | 360   | 359 | 1   | 42.69  | 523  |
| 19.001% - 20.000%         | 1     | 87,151      | 0.03    | 87,151.22  | 12.125 | 80.00  | 360   | 358 | 2   | 46.26  | 512  |
| Total:                    | 1,592 | 259,394,169 | 100.00% | 162,936.04 | 7.984% | 74.75% | 360   | 359 | 1   | 41.22% | 526  |
| Minimum: 12.250%          |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 19.125%          |       |             |         |            |        |        |       |     |     |        |      |
| Weighted Average: 14.978% |       |             |         |            |        |        |       |     |     |        |      |

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## NCHE04-4 FICOs under 550

| Next Rate Reset Date       | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|----------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 2006-02-01                 | 1            | 69,521             | 0.03%          | 69,520.74         | 8.050%        | 79.55%        | 360        | 350        | 10       | 22.29%        | 504        |
| 2006-04-01                 | 1            | 367,389            | 0.14           | 367,389.09        | 7.350         | 80.00         | 360        | 352        | 8        | 44.42         | 502        |
| 2006-05-01                 | 2            | 456,692            | 0.18           | 228,345.85        | 6.802         | 69.62         | 360        | 353        | 7        | 39.14         | 520        |
| 2006-06-01                 | 1            | 75,308             | 0.03           | 75,307.80         | 7.500         | 85.00         | 360        | 354        | 6        | 49.92         | 539        |
| 2006-07-01                 | 1            | 49,875             | 0.02           | 49,875.05         | 9.500         | 74.63         | 360        | 355        | 5        | 23.99         | 541        |
| 2006-08-01                 | 4            | 897,383            | 0.35           | 224,345.81        | 8.356         | 74.10         | 360        | 356        | 4        | 43.60         | 534        |
| 2006-09-01                 | 18           | 4,203,735          | 1.62           | 233,540.82        | 7.878         | 77.43         | 360        | 357        | 3        | 46.08         | 525        |
| 2006-10-01                 | 195          | 31,200,069         | 12.03          | 160,000.35        | 8.051         | 73.85         | 360        | 358        | 2        | 41.48         | 526        |
| 2006-11-01                 | 843          | 140,118,096        | 54.02          | 166,213.64        | 7.907         | 74.45         | 360        | 359        | 1        | 41.39         | 525        |
| 2006-12-01                 | 480          | 75,579,559         | 29.14          | 157,457.42        | 8.110         | 75.71         | 360        | 360        | 0        | 40.61         | 527        |
| 2007-01-01                 | 1            | 49,869             | 0.02           | 49,869.40         | 10.175        | 75.00         | 360        | 354        | 6        | 48.47         | 522        |
| 2007-02-01                 | 4            | 343,388            | 0.13           | 85,847.11         | 8.707         | 77.06         | 360        | 357        | 3        | 36.07         | 527        |
| 2007-03-01                 | 4            | 433,709            | 0.17           | 108,427.36        | 8.247         | 69.55         | 360        | 358        | 2        | 40.95         | 533        |
| 2007-04-01                 | 23           | 3,714,485          | 1.43           | 161,499.37        | 7.901         | 70.29         | 360        | 359        | 1        | 41.02         | 525        |
| 2007-05-01                 | 14           | 1,835,090          | 0.71           | 131,077.86        | 7.904         | 77.26         | 360        | 360        | 0        | 38.58         | 533        |
| <b>Total:</b>              | <b>1,592</b> | <b>259,394,169</b> | <b>100.00%</b> | <b>162,936.04</b> | <b>7.984%</b> | <b>74.75%</b> | <b>360</b> | <b>359</b> | <b>1</b> | <b>41.22%</b> | <b>526</b> |
| Minimum: 20060201          |              |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 20071201          |              |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 20061113 |              |                    |                |                   |               |               |            |            |          |               |            |

| Initial Rate Cap         | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 1.000%                   | 10           | 1,670,950          | 0.64%          | 167,094.96        | 8.137%        | 73.26%        | 360        | 359        | 1        | 34.39%        | 524        |
| 1.500%                   | 1,582        | 257,723,220        | 99.36          | 162,909.75        | 7.983         | 74.76         | 360        | 359        | 1        | 41.27         | 526        |
| <b>Total:</b>            | <b>1,592</b> | <b>259,394,169</b> | <b>100.00%</b> | <b>162,936.04</b> | <b>7.984%</b> | <b>74.75%</b> | <b>360</b> | <b>359</b> | <b>1</b> | <b>41.22%</b> | <b>526</b> |
| Minimum: 1.000%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 1.500%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 1.497% |              |                    |                |                   |               |               |            |            |          |               |            |

| Periodic Rate Cap        | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 1.000%                   | 10           | 1,670,950          | 0.64%          | 167,094.96        | 8.137%        | 73.26%        | 360        | 359        | 1        | 34.39%        | 524        |
| 1.500%                   | 1,582        | 257,723,220        | 99.36          | 162,909.75        | 7.983         | 74.76         | 360        | 359        | 1        | 41.27         | 526        |
| <b>Total:</b>            | <b>1,592</b> | <b>259,394,169</b> | <b>100.00%</b> | <b>162,936.04</b> | <b>7.984%</b> | <b>74.75%</b> | <b>360</b> | <b>359</b> | <b>1</b> | <b>41.22%</b> | <b>526</b> |
| Minimum: 1.000%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 1.500%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 1.497% |              |                    |                |                   |               |               |            |            |          |               |            |

| PMI           | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| No MI         | 1,737        | 275,112,216        | 100.00%        | 158,383.54        | 8.018%        | 74.63%        | 359        | 358        | 1        | 41.23%        | 526        |
| <b>Total:</b> | <b>1,737</b> | <b>275,112,216</b> | <b>100.00%</b> | <b>158,383.54</b> | <b>8.018%</b> | <b>74.63%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.23%</b> | <b>526</b> |

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# NCHET04-4 FICOs under 550

| Interest Only       | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Interest In Arrears | 1,737 | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |
| Total:              | 1,737 | 275,112,216 | 100.00% | 158,383.54 | 8.018% | 74.63% | 359   | 358 | 1   | 41.23% | 526  |

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# NCHET04-4 Fixed Rate Loans

| Pool Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | COUNT        | UPB                | %              | AVG UPB          | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------------|----------------|------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 2,196        | 195,612,698        | 78.25%         | 89,076.82        | 7.873%        | 80.12%        | 324        | 323        | 1        | 40.09%        | 631        |
| Non-Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 338          | 54,366,895         | 21.75          | 160,848.80       | 8.089         | 86.68         | 351        | 350        | 1        | 43.24         | 649        |
| <b>Total:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>2,534</b> | <b>249,979,593</b> | <b>100.00%</b> | <b>98,650.19</b> | <b>7.920%</b> | <b>81.54%</b> | <b>330</b> | <b>329</b> | <b>1</b> | <b>40.78%</b> | <b>635</b> |
| AVG UPB: \$98,650.19<br>MIN UPB: \$19,706.06<br>MAX UPB: \$1,000,000.00<br>GROSS WAC: 7.9203141837%<br>MIN RATE: 5.100%<br>MAX RATE: 13.200%<br>MIN ORIG LTV: 14.99%<br>MAX ORIG LTV: 100.00%<br>MIN ORIG TERM: 120<br>MAX ORIG TERM: 360<br>MIN WAM: 118<br>MAX WAM: 360<br>% SF/PUD: 84.30%<br>% FULL/ALT: 36.42%<br>% CASHOUT: 60.56%<br>% BUYDOWN: 0.00%<br>% LTV > 80 NO MI: 48.52%<br>WA LTV: 81.54%<br>% FICO > 679: 20.47%<br>% NO FICO: 0.00%<br>WA FICO: 635<br>% FIRST LIEN: 73.15%<br>% PREPAY PENALTY: 76.34%<br>CALIFORNIA %: 34.45%<br>NORTH CA. %: 9.70%<br>SOUTH CA. %: 24.74%<br>% Fixed: 100.00%<br>% Arm: 0.00%<br>% IO: 0.00% |              |                    |                |                  |               |               |            |            |          |               |            |

| Product Type  | COUNT        | UPB                | %              | AVG UPB          | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------|--------------|--------------------|----------------|------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 10 YR FIXED   | 3            | 211,961            | 0.08%          | 70,653.53        | 6.927%        | 75.51%        | 120        | 120        | 0        | 40.02%        | 663        |
| 15YR FXD      | 184          | 15,783,891         | 6.31           | 85,782.02        | 7.380         | 72.69         | 180        | 179        | 1        | 38.33         | 619        |
| 20YR FXD      | 861          | 37,639,013         | 15.06          | 43,715.46        | 9.841         | 94.40         | 240        | 238        | 2        | 40.87         | 636        |
| 30YR FXD      | 1,486        | 196,344,729        | 78.54          | 132,129.70       | 7.597         | 79.80         | 360        | 359        | 1        | 40.96         | 636        |
| <b>Total:</b> | <b>2,534</b> | <b>249,979,593</b> | <b>100.00%</b> | <b>98,650.19</b> | <b>7.920%</b> | <b>81.54%</b> | <b>330</b> | <b>329</b> | <b>1</b> | <b>40.78%</b> | <b>635</b> |

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# NCHET04-4 Fixed Rate Loans

| Original Balance              | COUNT        | OPB                     | %              | AVG OPB          | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-------------------------------|--------------|-------------------------|----------------|------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$0.01 - \$25,000.00          | 97           | \$2,180,747.92          | 0.87%          | 22,481.94        | 10.481%       | 99.96%        | 234        | 232        | 2        | 40.40%        | 633        |
| \$25,000.01 - \$50,000.00     | 746          | 28,341,700.49           | 11.33          | 37,991.56        | 10.503        | 97.24         | 247        | 245        | 2        | 41.07         | 635        |
| \$50,000.01 - \$75,000.00     | 606          | 37,547,364.24           | 15.00          | 61,959.35        | 9.547         | 89.90         | 329        | 327        | 1        | 40.13         | 630        |
| \$75,000.01 - \$100,000.00    | 340          | 29,480,347.40           | 11.78          | 86,706.90        | 8.680         | 86.04         | 336        | 334        | 1        | 39.94         | 636        |
| \$100,000.01 - \$125,000.00   | 188          | 20,959,845.29           | 8.38           | 111,488.54       | 7.680         | 78.20         | 338        | 337        | 1        | 38.50         | 625        |
| \$125,000.01 - \$150,000.00   | 110          | 15,103,588.76           | 6.04           | 137,305.35       | 7.192         | 75.80         | 334        | 333        | 1        | 39.76         | 635        |
| \$150,000.01 - \$175,000.00   | 87           | 14,107,398.00           | 5.64           | 162,154.00       | 6.758         | 71.38         | 338        | 337        | 1        | 38.85         | 634        |
| \$175,000.01 - \$200,000.00   | 81           | 15,461,823.30           | 6.18           | 190,886.71       | 6.771         | 71.14         | 350        | 350        | 1        | 39.89         | 634        |
| \$200,000.01 - \$225,000.00   | 58           | 12,419,751.00           | 4.96           | 214,133.64       | 6.753         | 75.79         | 341        | 341        | 1        | 41.85         | 642        |
| \$225,000.01 - \$250,000.00   | 52           | 12,363,450.00           | 4.94           | 237,758.65       | 6.671         | 73.63         | 348        | 347        | 1        | 42.05         | 633        |
| \$250,000.01 - \$275,000.00   | 24           | 6,287,400.00            | 2.51           | 261,975.00       | 6.866         | 70.36         | 360        | 359        | 1        | 39.06         | 621        |
| \$275,000.01 - \$300,000.00   | 31           | 8,993,150.00            | 3.59           | 290,101.61       | 6.625         | 76.39         | 356        | 356        | 1        | 41.42         | 633        |
| \$300,000.01 - \$325,000.00   | 23           | 7,188,800.00            | 2.87           | 312,556.52       | 6.657         | 75.62         | 352        | 351        | 1        | 43.75         | 647        |
| \$325,000.01 - \$350,000.00   | 20           | 6,766,260.00            | 2.70           | 338,313.00       | 6.544         | 76.33         | 354        | 353        | 1        | 44.39         | 641        |
| \$350,000.01 - \$375,000.00   | 10           | 3,588,272.59            | 1.43           | 358,827.26       | 6.426         | 79.09         | 360        | 359        | 1        | 37.69         | 637        |
| \$375,000.01 - \$400,000.00   | 16           | 6,256,000.00            | 2.50           | 391,000.00       | 6.801         | 77.46         | 360        | 359        | 1        | 43.21         | 643        |
| \$400,000.01 - \$425,000.00   | 9            | 3,732,550.00            | 1.49           | 414,727.78       | 6.348         | 73.44         | 340        | 339        | 1        | 40.45         | 639        |
| \$425,000.01 - \$450,000.00   | 8            | 3,519,454.00            | 1.41           | 439,931.75       | 6.503         | 84.62         | 337        | 337        | 1        | 41.67         | 650        |
| \$450,000.01 - \$475,000.00   | 6            | 2,790,137.00            | 1.11           | 465,022.83       | 6.771         | 87.15         | 360        | 359        | 1        | 41.41         | 649        |
| \$475,000.01 - \$500,000.00   | 4            | 1,979,150.00            | 0.79           | 494,787.50       | 6.327         | 71.49         | 360        | 358        | 2        | 50.37         | 621        |
| \$500,000.01 - \$525,000.00   | 3            | 1,556,500.00            | 0.62           | 518,833.33       | 6.479         | 78.20         | 300        | 299        | 1        | 41.54         | 695        |
| \$525,000.01 - \$550,000.00   | 5            | 2,703,700.00            | 1.08           | 540,740.00       | 6.426         | 75.72         | 360        | 359        | 1        | 43.48         | 666        |
| \$550,000.01 - \$575,000.00   | 1            | 560,000.00              | 0.22           | 560,000.00       | 5.700         | 80.00         | 360        | 359        | 1        | 48.58         | 644        |
| \$575,000.01 - \$600,000.00   | 2            | 1,193,750.00            | 0.48           | 596,875.00       | 6.623         | 92.47         | 360        | 360        | 0        | 46.63         | 672        |
| \$625,000.01 - \$650,000.00   | 2            | 1,300,000.00            | 0.52           | 650,000.00       | 7.300         | 69.80         | 360        | 360        | 1        | 47.78         | 575        |
| \$650,000.01 - \$675,000.00   | 1            | 675,000.00              | 0.27           | 675,000.00       | 6.450         | 75.00         | 360        | 360        | 0        | 50.14         | 606        |
| \$675,000.01 - \$700,000.00   | 1            | 700,000.00              | 0.28           | 700,000.00       | 7.250         | 75.68         | 360        | 359        | 1        | 38.14         | 598        |
| \$725,000.01 - \$750,000.00   | 2            | 1,482,000.00            | 0.59           | 741,000.00       | 6.242         | 74.02         | 360        | 359        | 1        | 47.13         | 638        |
| \$975,000.01 - \$1,000,000.00 | 1            | 1,000,000.00            | 0.40           | 1,000,000.00     | 5.990         | 78.13         | 360        | 360        | 0        | 46.66         | 658        |
| <b>Total:</b>                 | <b>2,534</b> | <b>\$250,238,139.99</b> | <b>100.00%</b> | <b>98,752.23</b> | <b>7.921%</b> | <b>81.55%</b> | <b>330</b> | <b>329</b> | <b>1</b> | <b>40.78%</b> | <b>635</b> |
| <b>Minimum:</b>               |              | <b>\$20,000.00</b>      |                |                  |               |               |            |            |          |               |            |
| <b>Maximum:</b>               |              | <b>\$1,000,000.00</b>   |                |                  |               |               |            |            |          |               |            |

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# NCHET04-4 Fixed Rate Loans

| Unpaid Balance                | COUNT | UPB              | %       | AVG UPB      | WAC     | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------------|-------|------------------|---------|--------------|---------|--------|-------|-----|-----|--------|------|
| \$0.01 - \$25,000.00          | 97    | \$2,174,885.54   | 0.87%   | 22,421.50    | 10.481% | 99.96% | 234   | 232 | 2   | 40.39% | 633  |
| \$25,000.01 - \$50,000.00     | 746   | 28,284,236.48    | 11.31   | 37,914.53    | 10.503  | 97.24  | 247   | 245 | 2   | 41.07  | 635  |
| \$50,000.01 - \$75,000.00     | 606   | 37,504,373.00    | 15.00   | 61,888.40    | 9.548   | 89.89  | 329   | 327 | 1   | 40.13  | 630  |
| \$75,000.01 - \$100,000.00    | 340   | 29,451,009.02    | 11.78   | 86,620.61    | 8.680   | 86.04  | 336   | 334 | 1   | 39.94  | 636  |
| \$100,000.01 - \$125,000.00   | 188   | 20,940,980.24    | 8.38    | 111,388.19   | 7.680   | 78.20  | 339   | 337 | 1   | 38.50  | 625  |
| \$125,000.01 - \$150,000.00   | 110   | 15,088,817.04    | 6.04    | 137,171.06   | 7.191   | 75.79  | 334   | 333 | 1   | 39.76  | 635  |
| \$150,000.01 - \$175,000.00   | 87    | 14,097,351.65    | 5.64    | 162,038.52   | 6.758   | 71.38  | 338   | 337 | 1   | 38.85  | 634  |
| \$175,000.01 - \$200,000.00   | 81    | 15,451,702.60    | 6.18    | 190,761.76   | 6.771   | 71.14  | 350   | 350 | 1   | 39.89  | 634  |
| \$200,000.01 - \$225,000.00   | 59    | 12,634,764.30    | 5.05    | 214,148.55   | 6.792   | 75.96  | 338   | 338 | 1   | 41.85  | 642  |
| \$225,000.01 - \$250,000.00   | 51    | 12,128,442.58    | 4.85    | 237,812.60   | 6.628   | 73.42  | 351   | 350 | 1   | 42.05  | 633  |
| \$250,000.01 - \$275,000.00   | 24    | 6,284,710.75     | 2.51    | 261,862.95   | 6.866   | 70.36  | 360   | 359 | 1   | 39.06  | 621  |
| \$275,000.01 - \$300,000.00   | 31    | 8,987,016.47     | 3.60    | 289,903.76   | 6.625   | 76.40  | 356   | 356 | 1   | 41.42  | 633  |
| \$300,000.01 - \$325,000.00   | 23    | 7,181,995.73     | 2.87    | 312,260.68   | 6.658   | 75.62  | 352   | 351 | 1   | 43.75  | 647  |
| \$325,000.01 - \$350,000.00   | 20    | 6,761,921.78     | 2.70    | 338,096.09   | 6.544   | 76.33  | 354   | 353 | 1   | 44.39  | 641  |
| \$350,000.01 - \$375,000.00   | 10    | 3,585,650.68     | 1.43    | 358,565.07   | 6.426   | 79.09  | 360   | 359 | 1   | 37.69  | 637  |
| \$375,000.01 - \$400,000.00   | 16    | 6,252,551.92     | 2.50    | 390,784.50   | 6.801   | 77.46  | 360   | 359 | 1   | 43.21  | 643  |
| \$400,000.01 - \$425,000.00   | 9     | 3,729,589.58     | 1.49    | 414,398.84   | 6.348   | 73.43  | 340   | 339 | 1   | 40.44  | 639  |
| \$425,000.01 - \$450,000.00   | 8     | 3,515,938.34     | 1.41    | 439,492.29   | 6.504   | 84.62  | 337   | 337 | 1   | 41.68  | 650  |
| \$450,000.01 - \$475,000.00   | 6     | 2,786,936.94     | 1.11    | 464,489.49   | 6.771   | 87.16  | 360   | 359 | 1   | 41.41  | 649  |
| \$475,000.01 - \$500,000.00   | 4     | 1,976,149.64     | 0.79    | 494,037.41   | 6.327   | 71.48  | 360   | 358 | 2   | 50.38  | 621  |
| \$500,000.01 - \$525,000.00   | 3     | 1,551,132.37     | 0.62    | 517,044.12   | 6.476   | 78.17  | 300   | 299 | 1   | 41.62  | 696  |
| \$525,000.01 - \$550,000.00   | 5     | 2,701,670.23     | 1.08    | 540,334.05   | 6.426   | 75.71  | 360   | 359 | 1   | 43.47  | 666  |
| \$550,000.01 - \$575,000.00   | 1     | 559,409.76       | 0.22    | 559,409.76   | 5.700   | 80.00  | 360   | 359 | 1   | 48.58  | 644  |
| \$575,000.01 - \$600,000.00   | 2     | 1,193,157.78     | 0.48    | 596,578.89   | 6.624   | 92.47  | 360   | 360 | 0   | 46.63  | 672  |
| \$600,000.01 - \$625,000.00   | 2     | 1,299,492.93     | 0.52    | 649,746.47   | 7.300   | 69.79  | 360   | 360 | 0   | 47.78  | 575  |
| \$625,000.01 - \$650,000.00   | 1     | 675,000.00       | 0.27    | 675,000.00   | 6.450   | 75.00  | 360   | 360 | 0   | 50.14  | 606  |
| \$650,000.01 - \$675,000.00   | 1     | 699,453.93       | 0.28    | 699,453.93   | 7.250   | 75.68  | 360   | 359 | 1   | 38.14  | 598  |
| \$675,000.01 - \$700,000.00   | 1     | 1,481,251.94     | 0.59    | 740,625.97   | 6.242   | 74.02  | 360   | 359 | 1   | 47.13  | 638  |
| \$700,000.01 - \$725,000.00   | 2     | 1,481,251.94     | 0.59    | 740,625.97   | 6.242   | 74.02  | 360   | 359 | 1   | 47.13  | 638  |
| \$725,000.01 - \$750,000.00   | 2     | 1,481,251.94     | 0.59    | 740,625.97   | 6.242   | 74.02  | 360   | 359 | 1   | 47.13  | 638  |
| \$750,000.01 - \$1,000,000.00 | 1     | 1,000,000.00     | 0.40    | 1,000,000.00 | 5.990   | 78.13  | 360   | 360 | 0   | 46.66  | 658  |
| Total:                        | 2,534 | \$249,979,593.22 | 100.00% | 98,650.19    | 7.920%  | 81.54% | 330   | 329 | 1   | 40.78% | 635  |
| Minimum:                      |       | \$19,706.06      |         |              |         |        |       |     |     |        |      |
| Maximum:                      |       | \$1,000,000.00   |         |              |         |        |       |     |     |        |      |

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# NCHET04-4 Fixed Rate Loans

| Gross Rate        | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 5.001% - 5.500%   | 3     | 487,373     | 0.19%   | 162,457.70 | 5.275% | 69.62% | 360   | 358 | 2   | 36.56% | 656  |
| 5.501% - 6.000%   | 225   | 47,450,609  | 18.98   | 210,891.60 | 5.979  | 69.69  | 339   | 339 | 1   | 41.81  | 661  |
| 6.001% - 6.500%   | 177   | 33,217,898  | 13.29   | 187,671.74 | 6.332  | 73.62  | 344   | 343 | 1   | 40.65  | 647  |
| 6.501% - 7.000%   | 195   | 30,782,469  | 12.31   | 157,858.81 | 6.797  | 76.37  | 341   | 340 | 1   | 39.62  | 629  |
| 7.001% - 7.500%   | 152   | 25,888,553  | 10.36   | 170,319.43 | 7.296  | 77.91  | 344   | 343 | 1   | 40.29  | 619  |
| 7.501% - 8.000%   | 164   | 19,820,023  | 7.93    | 120,853.80 | 7.765  | 78.01  | 333   | 333 | 1   | 38.36  | 613  |
| 8.001% - 8.500%   | 100   | 9,927,770   | 3.97    | 99,277.70  | 8.288  | 78.92  | 335   | 334 | 1   | 39.37  | 595  |
| 8.501% - 9.000%   | 113   | 10,135,735  | 4.05    | 89,696.77  | 8.834  | 84.72  | 333   | 331 | 1   | 39.58  | 602  |
| 9.001% - 9.500%   | 170   | 10,618,228  | 4.25    | 62,460.16  | 9.362  | 91.90  | 323   | 321 | 2   | 41.05  | 643  |
| 9.501% - 10.000%  | 254   | 12,081,189  | 4.83    | 47,563.73  | 9.774  | 95.26  | 300   | 298 | 2   | 41.60  | 636  |
| 10.001% - 10.500% | 347   | 18,255,513  | 7.30    | 52,609.55  | 10.256 | 99.16  | 311   | 309 | 2   | 41.64  | 673  |
| 10.501% - 11.000% | 200   | 10,702,476  | 4.28    | 53,512.38  | 10.825 | 98.52  | 306   | 305 | 1   | 42.12  | 629  |
| 11.001% - 11.500% | 215   | 10,651,798  | 4.26    | 49,543.25  | 11.272 | 99.80  | 304   | 302 | 1   | 42.56  | 613  |
| 11.501% - 12.000% | 152   | 7,000,457   | 2.80    | 46,055.64  | 11.747 | 99.02  | 297   | 295 | 2   | 42.71  | 596  |
| 12.001% - 12.500% | 51    | 2,266,627   | 0.91    | 44,443.66  | 12.247 | 99.66  | 288   | 285 | 2   | 41.78  | 592  |
| 12.501% - 13.000% | 13    | 559,027     | 0.22    | 43,002.10  | 12.718 | 97.91  | 293   | 291 | 2   | 43.52  | 601  |
| 13.001% - 13.500% | 3     | 133,849     | 0.05    | 44,616.26  | 13.165 | 100.00 | 240   | 239 | 1   | 44.62  | 587  |
| Total:            | 2,534 | 249,979,593 | 100.00% | 98,650.19  | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |
| Minimum: 5.100%   |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 13.200%  |       |             |         |            |        |        |       |     |     |        |      |

| Original Term to Maturity | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 120                       | 3     | 211,961     | 0.08%   | 70,653.53  | 6.977% | 75.51% | 120   | 120 | 0   | 40.02% | 663  |
| 180                       | 184   | 15,783,891  | 6.31    | 85,782.02  | 7.380  | 72.69  | 180   | 179 | 1   | 38.33  | 619  |
| 240                       | 861   | 37,639,013  | 15.06   | 43,715.46  | 9.841  | 94.40  | 240   | 238 | 2   | 40.87  | 636  |
| 300                       | 5     | 454,628     | 0.18    | 90,925.54  | 6.807  | 71.44  | 300   | 299 | 1   | 45.75  | 644  |
| 360                       | 1,481 | 195,890,101 | 78.36   | 132,268.81 | 7.599  | 79.82  | 360   | 359 | 1   | 40.95  | 636  |
| Total:                    | 2,534 | 249,979,593 | 100.00% | 98,650.19  | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |
| Minimum: 120              |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 360              |       |             |         |            |        |        |       |     |     |        |      |

| Remaining Term to Stated Maturity | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| <= 120                            | 3     | 211,961     | 0.08%   | 70,653.53  | 6.977% | 75.51% | 120   | 120 | 0   | 40.02% | 663  |
| 121 - 180                         | 184   | 15,783,891  | 6.31    | 85,782.02  | 7.380  | 72.69  | 180   | 179 | 1   | 38.33  | 619  |
| 181 - 240                         | 861   | 37,639,013  | 15.06   | 43,715.46  | 9.841  | 94.40  | 240   | 238 | 2   | 40.87  | 636  |
| 241 - 300                         | 5     | 454,628     | 0.18    | 90,925.54  | 6.807  | 71.44  | 300   | 299 | 1   | 45.75  | 644  |
| 301 - 360                         | 1,481 | 195,890,101 | 78.36   | 132,268.81 | 7.599  | 79.82  | 360   | 359 | 1   | 40.95  | 636  |
| Total:                            | 2,534 | 249,979,593 | 100.00% | 98,650.19  | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |
| Minimum: 118                      |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 360                      |       |             |         |            |        |        |       |     |     |        |      |

# NCHET04-4

## Fixed Rate Loans

| Seasoning | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0         | 873   | 102,512,246 | 41.01%  | 117,425.25 | 7.392% | 78.17% | 334   | 334 | 0   | 39.80% | 633  |
| 1         | 843   | 89,893,716  | 35.96   | 106,635.49 | 7.806  | 80.10  | 334   | 333 | 1   | 41.21  | 631  |
| 2         | 424   | 34,421,668  | 13.77   | 81,183.18  | 8.618  | 86.10  | 322   | 320 | 2   | 41.77  | 638  |
| 3         | 272   | 14,608,656  | 5.84    | 53,708.30  | 10.133 | 97.56  | 311   | 308 | 3   | 42.37  | 659  |
| 4         | 21    | 1,699,158   | 0.68    | 80,912.27  | 8.628  | 87.34  | 319   | 315 | 4   | 44.82  | 626  |
| 5         | 30    | 2,897,256   | 1.16    | 96,575.19  | 8.432  | 87.83  | 310   | 305 | 5   | 39.04  | 629  |
| 6         | 26    | 1,164,764   | 0.47    | 44,798.62  | 9.582  | 96.29  | 297   | 291 | 6   | 40.45  | 663  |
| 7         | 18    | 1,098,814   | 0.44    | 61,045.24  | 8.894  | 98.83  | 324   | 317 | 7   | 39.41  | 692  |
| 8         | 16    | 948,437     | 0.38    | 59,277.29  | 9.907  | 99.87  | 287   | 279 | 8   | 43.02  | 643  |
| 9         | 8     | 564,774     | 0.23    | 70,596.76  | 8.993  | 88.03  | 303   | 294 | 9   | 44.75  | 631  |
| 10        | 2     | 54,718      | 0.02    | 27,358.93  | 9.934  | 100.00 | 240   | 230 | 10  | 36.66  | 676  |
| 11        | 1     | 115,387     | 0.05    | 115,387.26 | 6.300  | 75.00  | 360   | 349 | 11  | 36.37  | 558  |
| Total:    | 2,534 | 249,979,593 | 100.00% | 98,650.19  | 7.970% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |
| Minimum:  | 0     |             |         |            |        |        |       |     |     |        |      |
| Maximum:  | 11    |             |         |            |        |        |       |     |     |        |      |

| DTI               | COUNT  | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|--------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1.001% - 6.000%   | 1      | 63,703      | 0.03%   | 63,703.15  | 7.550% | 85.00% | 360   | 359 | 1   | 3.82%  | 609  |
| 6.001% - 11.000%  | 4      | 347,784     | 0.14    | 86,946.04  | 7.133  | 63.22  | 341   | 340 | 1   | 8.49   | 639  |
| 11.001% - 16.000% | 27     | 2,802,326   | 1.12    | 103,789.85 | 7.903  | 68.17  | 328   | 328 | 1   | 13.69  | 615  |
| 16.001% - 21.000% | 57     | 5,990,262   | 2.40    | 105,092.32 | 7.409  | 75.88  | 325   | 324 | 1   | 18.88  | 632  |
| 21.001% - 26.000% | 114    | 11,860,460  | 4.74    | 104,039.13 | 7.469  | 75.10  | 329   | 328 | 1   | 23.55  | 617  |
| 26.001% - 31.000% | 175    | 15,748,209  | 6.30    | 89,989.77  | 7.777  | 80.39  | 328   | 327 | 1   | 28.71  | 632  |
| 31.001% - 36.000% | 290    | 27,375,361  | 10.95   | 94,397.80  | 7.812  | 80.91  | 325   | 324 | 1   | 33.47  | 636  |
| 36.001% - 41.000% | 439    | 41,456,161  | 16.58   | 94,433.17  | 7.907  | 82.73  | 330   | 329 | 1   | 38.60  | 639  |
| 41.001% - 46.000% | 613    | 58,640,473  | 23.46   | 95,661.46  | 8.142  | 84.11  | 332   | 331 | 1   | 43.64  | 642  |
| 46.001% - 51.000% | 720    | 68,458,251  | 27.39   | 95,080.90  | 8.236  | 85.26  | 329   | 328 | 1   | 48.36  | 634  |
| 51.001% - 56.000% | 91     | 16,710,170  | 6.68    | 183,628.24 | 6.759  | 66.37  | 344   | 343 | 1   | 53.32  | 621  |
| 56.001% - 61.000% | 3      | 526,432     | 0.21    | 175,477.48 | 6.600  | 60.53  | 360   | 357 | 3   | 57.57  | 612  |
| Total:            | 2,534  | 249,979,593 | 100.00% | 98,650.19  | 7.970% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |
| Minimum:          | 3.82%  |             |         |            |        |        |       |     |     |        |      |
| Maximum:          | 59.64% |             |         |            |        |        |       |     |     |        |      |

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# NCHET04-4

## Fixed Rate Loans

| FICO Scores | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 500 - 509   | 21    | 2,204,051   | 0.88%   | 104,954.83 | 8.387% | 71.65% | 329   | 328 | 1   | 39.72% | 504  |
| 510 - 519   | 26    | 3,273,326   | 1.31    | 125,897.15 | 8.463  | 66.71  | 345   | 344 | 1   | 40.82  | 515  |
| 520 - 529   | 28    | 2,724,237   | 1.09    | 97,294.19  | 9.231  | 75.61  | 338   | 337 | 1   | 41.87  | 524  |
| 530 - 539   | 31    | 3,245,773   | 1.30    | 104,702.34 | 8.529  | 71.60  | 320   | 319 | 1   | 43.05  | 534  |
| 540 - 549   | 39    | 4,270,659   | 1.71    | 109,504.08 | 8.375  | 76.28  | 341   | 340 | 1   | 41.30  | 544  |
| 550 - 559   | 51    | 5,879,606   | 2.35    | 115,286.39 | 7.677  | 75.26  | 336   | 335 | 1   | 38.06  | 555  |
| 560 - 569   | 44    | 5,548,673   | 2.22    | 126,106.22 | 7.626  | 74.55  | 336   | 336 | 1   | 37.44  | 565  |
| 570 - 579   | 62    | 6,714,816   | 2.69    | 108,303.49 | 7.879  | 76.49  | 326   | 326 | 1   | 41.59  | 575  |
| 580 - 589   | 243   | 16,613,625  | 6.65    | 68,368.83  | 9.155  | 85.16  | 311   | 309 | 1   | 41.42  | 584  |
| 590 - 599   | 268   | 18,444,537  | 7.38    | 68,822.90  | 9.096  | 85.07  | 312   | 310 | 2   | 40.65  | 595  |
| 600 - 609   | 133   | 15,900,460  | 6.36    | 119,552.33 | 7.415  | 77.96  | 315   | 314 | 1   | 40.13  | 605  |
| 610 - 619   | 134   | 14,697,174  | 5.88    | 109,680.40 | 7.537  | 77.93  | 341   | 340 | 1   | 40.07  | 614  |
| 620 - 629   | 150   | 16,885,763  | 6.75    | 112,571.75 | 7.444  | 79.11  | 333   | 332 | 1   | 38.60  | 624  |
| 630 - 639   | 139   | 16,215,920  | 6.49    | 116,661.29 | 7.590  | 81.70  | 336   | 335 | 1   | 40.23  | 634  |
| 640 - 649   | 160   | 19,245,337  | 7.70    | 120,283.35 | 7.521  | 82.50  | 342   | 341 | 1   | 41.17  | 644  |
| 650 - 659   | 189   | 19,345,536  | 7.74    | 102,357.33 | 7.792  | 83.60  | 333   | 332 | 1   | 41.87  | 655  |
| 660 - 669   | 189   | 16,197,439  | 6.48    | 85,700.74  | 8.107  | 84.64  | 333   | 331 | 1   | 42.24  | 665  |
| 670 - 679   | 118   | 11,398,068  | 4.56    | 96,593.80  | 7.920  | 85.71  | 336   | 335 | 1   | 41.36  | 674  |
| 680 - 689   | 125   | 12,550,229  | 5.02    | 100,401.83 | 7.679  | 82.28  | 330   | 329 | 1   | 41.04  | 685  |
| 690 - 699   | 99    | 9,494,717   | 3.80    | 95,906.23  | 7.679  | 83.25  | 329   | 328 | 1   | 41.13  | 693  |
| 700 - 709   | 68    | 5,834,110   | 2.33    | 85,795.73  | 8.268  | 87.47  | 336   | 334 | 1   | 42.43  | 704  |
| 710 - 719   | 46    | 5,752,590   | 2.30    | 125,056.30 | 7.104  | 81.98  | 334   | 332 | 1   | 42.18  | 715  |
| 720 - 729   | 48    | 4,645,573   | 1.86    | 96,782.77  | 7.903  | 86.57  | 340   | 339 | 1   | 42.06  | 724  |
| 730 - 739   | 35    | 2,556,277   | 1.02    | 73,036.48  | 8.051  | 87.19  | 322   | 321 | 2   | 41.00  | 734  |
| 740 - 749   | 27    | 3,666,430   | 1.47    | 135,793.70 | 6.863  | 82.48  | 337   | 336 | 1   | 40.36  | 746  |
| 750 - 759   | 20    | 1,680,326   | 0.67    | 84,016.30  | 7.681  | 88.30  | 322   | 320 | 1   | 38.74  | 754  |
| 760 - 769   | 15    | 1,947,732   | 0.78    | 129,848.79 | 7.186  | 75.95  | 341   | 340 | 1   | 40.93  | 764  |
| 770 - 779   | 16    | 2,065,692   | 0.83    | 129,105.73 | 7.243  | 86.83  | 336   | 335 | 1   | 38.11  | 774  |
| 780 - 789   | 4     | 555,656     | 0.22    | 138,914.03 | 6.831  | 80.48  | 327   | 327 | 0   | 38.30  | 786  |
| 790 - 799   | 3     | 211,155     | 0.08    | 70,385.01  | 8.240  | 82.18  | 338   | 336 | 2   | 39.10  | 794  |
| 800 - 809   | 3     | 214,106     | 0.09    | 71,368.78  | 9.872  | 100.00 | 360   | 358 | 2   | 35.04  | 803  |
| Total:      | 2,534 | 249,979,593 | 100.00% | 98,650.19  | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |

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# NCHET04-4 Fixed Rate Loans

| Loan to Value Ratio    | COUNT        | UPB                | %              | AVG UPB          | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------|--------------|--------------------|----------------|------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 20.01% - 25.00%        | 2            | 263,642            | 0.11%          | 131,821.03       | 6.122%        | 23.80%        | 360        | 359        | 1        | 51.12%        | 599        |
| 25.01% - 30.00%        | 13           | 1,191,796          | 0.48           | 91,676.60        | 7.113         | 27.78         | 306        | 306        | 0        | 41.29         | 622        |
| 30.01% - 35.00%        | 12           | 1,201,920          | 0.48           | 100,160.01       | 7.011         | 31.68         | 329        | 328        | 1        | 39.05         | 612        |
| 35.01% - 40.00%        | 12           | 1,149,022          | 0.46           | 95,751.80        | 6.639         | 38.99         | 278        | 278        | 1        | 37.21         | 640        |
| 40.01% - 45.00%        | 14           | 1,623,993          | 0.65           | 115,999.47       | 6.575         | 42.89         | 293        | 292        | 1        | 33.61         | 628        |
| 45.01% - 50.00%        | 44           | 5,684,522          | 2.27           | 129,193.69       | 6.720         | 47.83         | 330        | 329        | 1        | 39.92         | 624        |
| 50.01% - 55.00%        | 44           | 7,003,073          | 2.80           | 159,160.76       | 6.693         | 52.54         | 335        | 334        | 1        | 39.07         | 620        |
| 55.01% - 60.00%        | 57           | 8,835,094          | 3.53           | 155,001.65       | 6.640         | 57.74         | 347        | 347        | 1        | 37.00         | 621        |
| 60.01% - 65.00%        | 91           | 15,515,882         | 6.21           | 170,504.20       | 6.581         | 63.25         | 339        | 338        | 1        | 41.76         | 632        |
| 65.01% - 70.00%        | 82           | 14,216,203         | 5.69           | 173,368.32       | 6.618         | 68.40         | 337        | 336        | 1        | 41.58         | 628        |
| 70.01% - 75.00%        | 123          | 20,692,347         | 8.28           | 168,230.46       | 6.952         | 73.87         | 345        | 344        | 1        | 40.38         | 622        |
| 75.01% - 80.00%        | 353          | 51,302,816         | 20.52          | 145,333.76       | 7.023         | 79.41         | 341        | 341        | 1        | 40.05         | 628        |
| 80.01% - 85.00%        | 139          | 20,523,671         | 8.21           | 147,652.31       | 7.154         | 84.26         | 333        | 332        | 1        | 39.25         | 620        |
| 85.01% - 90.00%        | 160          | 26,488,567         | 10.60          | 165,553.54       | 7.270         | 89.39         | 344        | 343        | 1        | 40.25         | 650        |
| 90.01% - 95.00%        | 41           | 7,060,042          | 2.82           | 172,196.15       | 7.523         | 94.58         | 356        | 355        | 1        | 41.02         | 646        |
| 95.01% - 100.00%       | 1,347        | 67,227,004         | 26.89          | 49,908.69        | 10.509        | 99.98         | 305        | 303        | 2        | 42.05         | 648        |
| <b>Total:</b>          | <b>2,534</b> | <b>249,979,593</b> | <b>100.00%</b> | <b>98,650.19</b> | <b>7.920%</b> | <b>81.54%</b> | <b>330</b> | <b>329</b> | <b>1</b> | <b>40.78%</b> | <b>635</b> |
| <b>Minimum: 23.26</b>  |              |                    |                |                  |               |               |            |            |          |               |            |
| <b>Maximum: 100.00</b> |              |                    |                |                  |               |               |            |            |          |               |            |

| Combined Loan To Value Ratio | COUNT        | UPB                | %              | AVG UPB          | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|--------------|--------------------|----------------|------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 20.01% - 25.00%              | 2            | 263,642            | 0.11%          | 131,821.03       | 6.122%        | 23.80%        | 360        | 359        | 1        | 51.12%        | 599        |
| 25.01% - 30.00%              | 13           | 1,191,796          | 0.48           | 91,676.60        | 7.113         | 27.78         | 306        | 306        | 0        | 41.29         | 622        |
| 30.01% - 35.00%              | 12           | 1,201,920          | 0.48           | 100,160.01       | 7.011         | 31.68         | 329        | 328        | 1        | 39.05         | 612        |
| 35.01% - 40.00%              | 12           | 1,149,022          | 0.46           | 95,751.80        | 6.639         | 38.99         | 278        | 278        | 1        | 37.21         | 640        |
| 40.01% - 45.00%              | 14           | 1,623,993          | 0.65           | 115,999.47       | 6.575         | 42.89         | 293        | 292        | 1        | 33.61         | 628        |
| 45.01% - 50.00%              | 44           | 5,684,522          | 2.27           | 129,193.69       | 6.720         | 47.83         | 330        | 329        | 1        | 39.92         | 624        |
| 50.01% - 55.00%              | 44           | 7,003,073          | 2.80           | 159,160.76       | 6.693         | 52.54         | 335        | 334        | 1        | 39.07         | 620        |
| 55.01% - 60.00%              | 56           | 8,757,094          | 3.50           | 156,376.68       | 6.644         | 57.72         | 348        | 348        | 1        | 37.02         | 621        |
| 60.01% - 65.00%              | 92           | 15,593,882         | 6.24           | 169,498.72       | 6.579         | 63.24         | 338        | 338        | 1        | 41.72         | 632        |
| 65.01% - 70.00%              | 81           | 14,146,203         | 5.66           | 174,644.48       | 6.620         | 68.39         | 337        | 336        | 1        | 41.60         | 628        |
| 70.01% - 75.00%              | 117          | 20,240,674         | 8.10           | 172,997.22       | 6.948         | 73.87         | 344        | 344        | 1        | 42.51         | 622        |
| 75.01% - 80.00%              | 289          | 40,278,433         | 16.11          | 139,371.74       | 7.125         | 79.24         | 336        | 336        | 1        | 39.33         | 621        |
| 80.01% - 85.00%              | 133          | 19,522,999         | 7.81           | 146,789.46       | 7.075         | 84.15         | 333        | 332        | 1        | 38.91         | 621        |
| 85.01% - 90.00%              | 160          | 26,503,480         | 10.60          | 165,646.75       | 7.267         | 89.29         | 344        | 343        | 1        | 40.30         | 649        |
| 90.01% - 95.00%              | 48           | 7,777,271          | 3.11           | 162,026.48       | 7.662         | 93.87         | 351        | 350        | 1        | 40.73         | 641        |
| 95.01% - 100.00%             | 1,417        | 79,041,589         | 31.62          | 55,780.94        | 9.940         | 97.00         | 313        | 311        | 2        | 42.18         | 650        |
| <b>Total:</b>                | <b>2,534</b> | <b>249,979,593</b> | <b>100.00%</b> | <b>98,650.19</b> | <b>7.920%</b> | <b>81.54%</b> | <b>330</b> | <b>329</b> | <b>1</b> | <b>40.78%</b> | <b>635</b> |
| <b>Minimum: 23.26</b>        |              |                    |                |                  |               |               |            |            |          |               |            |
| <b>Maximum: 100.00</b>       |              |                    |                |                  |               |               |            |            |          |               |            |

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary, and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collateral term sheet relating to the mortgage pool previously provided by UBS Investment Bank.

# NCHET04-4 Fixed Rate Loans

| Geographic Concentration | COUNT | UPB             | %      | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|-----------------|--------|------------|--------|--------|-------|-----|-----|--------|------|
| California               | 641   | \$86,111,044.79 | 34.45% | 134,338.60 | 7.672% | 80.18% | 341   | 340 | 1   | 42.34% | 645  |
| Texas                    | 321   | 24,303,351.09   | 9.72   | 75,711.37  | 7.821  | 79.09  | 299   | 298 | 1   | 38.63  | 605  |
| New York                 | 108   | 17,511,513.66   | 7.01   | 162,143.65 | 7.526  | 79.73  | 349   | 348 | 1   | 41.72  | 640  |
| Florida                  | 166   | 13,312,209.77   | 5.33   | 80,194.03  | 8.059  | 78.67  | 318   | 317 | 1   | 39.07  | 622  |
| New Jersey               | 90    | 12,061,838.89   | 4.83   | 134,020.43 | 7.497  | 77.17  | 344   | 343 | 1   | 43.39  | 631  |
| Hawaii                   | 63    | 12,023,045.45   | 4.81   | 190,841.99 | 7.155  | 77.93  | 355   | 354 | 1   | 43.00  | 644  |
| Washington               | 111   | 7,324,164.76    | 2.93   | 65,983.47  | 8.759  | 88.89  | 312   | 311 | 1   | 39.73  | 644  |
| Nevada                   | 67    | 6,535,884.98    | 2.61   | 97,550.52  | 8.787  | 79.75  | 338   | 336 | 1   | 39.77  | 636  |
| Massachusetts            | 63    | 5,839,541.70    | 2.34   | 92,691.14  | 8.603  | 85.48  | 337   | 336 | 1   | 41.74  | 646  |
| Maryland                 | 51    | 5,351,291.49    | 2.14   | 104,927.28 | 8.032  | 81.90  | 341   | 341 | 1   | 38.50  | 616  |
| Illinois                 | 76    | 4,877,677.99    | 1.95   | 64,179.97  | 9.030  | 86.87  | 286   | 285 | 1   | 39.64  | 622  |
| Arizona                  | 74    | 4,410,026.43    | 1.76   | 59,594.95  | 8.340  | 88.76  | 312   | 311 | 1   | 39.70  | 642  |
| Colorado                 | 67    | 4,132,033.58    | 1.65   | 61,672.14  | 9.068  | 92.13  | 317   | 315 | 2   | 39.79  | 630  |
| Pennsylvania             | 47    | 4,004,473.67    | 1.60   | 85,201.57  | 7.656  | 81.39  | 312   | 311 | 1   | 39.44  | 625  |
| Ohio                     | 39    | 3,297,264.55    | 1.32   | 84,545.24  | 7.643  | 81.20  | 350   | 349 | 1   | 31.37  | 654  |
| Virginia                 | 39    | 3,141,082.34    | 1.26   | 80,540.57  | 8.659  | 81.82  | 329   | 328 | 1   | 38.47  | 624  |
| Connecticut              | 29    | 2,849,746.71    | 1.14   | 98,267.13  | 7.908  | 86.62  | 334   | 333 | 1   | 42.18  | 646  |
| Minnesota                | 38    | 2,794,672.55    | 1.12   | 73,544.01  | 8.194  | 86.81  | 317   | 316 | 1   | 43.27  | 629  |
| Oregon                   | 39    | 2,754,761.11    | 1.10   | 70,634.90  | 8.223  | 86.36  | 317   | 316 | 1   | 39.93  | 655  |
| Georgia                  | 43    | 2,735,201.60    | 1.09   | 63,609.34  | 9.328  | 90.62  | 317   | 316 | 1   | 37.17  | 628  |
| Tennessee                | 37    | 2,490,921.72    | 1.00   | 67,322.21  | 7.767  | 86.65  | 328   | 327 | 1   | 36.03  | 627  |
| Rhode Island             | 21    | 2,296,389.40    | 0.92   | 109,351.88 | 7.844  | 85.62  | 346   | 346 | 0   | 38.99  | 657  |
| Michigan                 | 35    | 2,213,764.04    | 0.89   | 63,250.40  | 9.139  | 86.76  | 316   | 314 | 1   | 38.50  | 629  |
| Indiana                  | 25    | 1,692,699.53    | 0.68   | 67,707.98  | 8.310  | 88.52  | 318   | 317 | 1   | 32.75  | 631  |
| North Carolina           | 28    | 1,450,845.14    | 0.58   | 51,815.90  | 9.435  | 88.03  | 311   | 310 | 1   | 39.63  | 609  |
| South Carolina           | 20    | 1,370,260.26    | 0.55   | 68,513.01  | 9.461  | 83.91  | 304   | 303 | 0   | 39.66  | 567  |
| Utah                     | 20    | 1,338,967.23    | 0.54   | 66,948.36  | 8.211  | 91.37  | 323   | 322 | 1   | 38.77  | 648  |
| Idaho                    | 11    | 1,217,817.15    | 0.49   | 110,710.65 | 7.185  | 87.52  | 338   | 337 | 1   | 46.19  | 645  |
| Louisiana                | 12    | 1,213,636.48    | 0.49   | 101,136.37 | 7.463  | 77.24  | 331   | 330 | 1   | 40.49  | 637  |
| Oklahoma                 | 20    | 1,004,754.36    | 0.40   | 50,237.72  | 8.911  | 89.17  | 299   | 298 | 1   | 40.61  | 621  |
| New Mexico               | 16    | 923,229.77      | 0.37   | 57,701.86  | 9.087  | 88.61  | 316   | 314 | 1   | 34.76  | 632  |
| Wisconsin                | 15    | 916,175.24      | 0.37   | 61,078.35  | 9.022  | 81.70  | 309   | 308 | 1   | 44.13  | 626  |
| Alabama                  | 11    | 736,467.99      | 0.29   | 66,951.64  | 8.521  | 85.94  | 325   | 324 | 1   | 42.30  | 598  |
| New Hampshire            | 11    | 721,063.03      | 0.29   | 65,551.18  | 8.471  | 84.70  | 298   | 298 | 1   | 36.38  | 656  |
| Iowa                     | 8     | 708,719.52      | 0.28   | 88,589.94  | 8.557  | 81.93  | 324   | 323 | 1   | 37.89  | 647  |
| Kansas                   | 8     | 629,021.10      | 0.25   | 78,627.64  | 8.347  | 82.47  | 344   | 343 | 1   | 34.67  | 593  |
| Arkansas                 | 8     | 500,543.69      | 0.20   | 62,567.96  | 8.764  | 94.86  | 276   | 276 | 1   | 34.09  | 651  |
| Missouri                 | 9     | 492,319.56      | 0.20   | 54,702.17  | 8.807  | 85.69  | 307   | 305 | 2   | 40.54  | 592  |
| District Of Columbia     | 6     | 446,425.15      | 0.18   | 74,404.19  | 9.972  | 70.25  | 311   | 310 | 1   | 45.73  | 584  |
| Nebraska                 | 7     | 445,557.18      | 0.18   | 63,651.03  | 8.954  | 79.46  | 316   | 315 | 1   | 39.64  | 601  |
| Montana                  | 6     | 285,251.03      | 0.11   | 47,541.84  | 8.948  | 85.02  | 310   | 310 | 1   | 36.97  | 630  |
| Maine                    | 7     | 284,149.19      | 0.11   | 40,592.74  | 9.080  | 85.09  | 232   | 231 | 1   | 35.50  | 666  |
| Kentucky                 | 5     | 254,545.87      | 0.10   | 50,909.17  | 8.937  | 87.29  | 334   | 333 | 1   | 34.44  | 614  |
| Alaska                   | 4     | 227,779.17      | 0.09   | 56,944.79  | 11.078 | 100.00 | 276   | 275 | 1   | 47.48  | 632  |
| Mississippi              | 4     | 203,953.33      | 0.08   | 50,988.33  | 9.625  | 85.77  | 259   | 258 | 2   | 42.48  | 578  |
| Delaware                 | 1     | 199,200.00      | 0.07   | 199,200.00 | 6.400  | 80.00  | 180   | 180 | 0   | 17.67  | 608  |
| West Virginia            | 2     | 175,980.00      | 0.07   | 87,990.00  | 7.861  | 81.87  | 191   | 191 | 0   | 30.39  | 676  |
| Continued...             |       |                 |        |            |        |        |       |     |     |        |      |

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# NCHET04-4 Fixed Rate Loans

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| Geographic Concentration | COUNT | UPB              | %       | AVG UPB   | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|------------------|---------|-----------|--------|--------|-------|-----|-----|--------|------|
| Wyoming                  | 3     | 106,810.09       | 0.04    | 35,603.36 | 10.615 | 100.00 | 240   | 239 | 1   | 45.92  | 615  |
| Vermont                  | 1     | 41,545.22        | 0.02    | 41,545.22 | 10.000 | 100.00 | 240   | 239 | 1   | 48.55  | 660  |
| North Dakota             | 1     | 19,974.67        | 0.01    | 19,974.67 | 10.300 | 100.00 | 240   | 239 | 1   | 43.24  | 652  |
| Total:                   | 2,534 | \$249,979,593.22 | 100.00% | 98,650.19 | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |

| Geographic Concentration | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| North-South CA           |       |                  |         |            |        |        |       |     |     |        |      |
| North CA                 | 198   | 24,257,623       | 9.70%   | 122,513.25 | 8.160% | 82.51% | 342   | 341 | 1   | 41.17% | 646  |
| South CA                 | 443   | 61,853,422       | 24.74   | 139,623.98 | 7.480  | 79.27  | 341   | 340 | 1   | 42.80  | 645  |
| States Not CA            | 1,893 | 163,868,548      | 65.55   | 86,565.53  | 8.051  | 82.26  | 325   | 324 | 1   | 39.96  | 629  |
| Total:                   | 2,534 | \$249,979,593.22 | 100.00% | 98,650.19  | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |

| Zip Code Concentration | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 96789                  | 8     | \$1,563,057.06   | 0.63%   | 195,382.13 | 7.211% | 79.39% | 358   | 357 | 0   | 45.63% | 630  |
| 96707                  | 7     | 1,522,051.80     | 0.61    | 217,435.97 | 6.885  | 80.38  | 360   | 359 | 1   | 44.45  | 632  |
| 92337                  | 13    | 1,470,039.24     | 0.59    | 113,079.94 | 8.150  | 82.36  | 342   | 341 | 1   | 42.28  | 650  |
| 11413                  | 5     | 1,290,081.38     | 0.52    | 258,016.28 | 6.700  | 76.57  | 339   | 338 | 1   | 40.60  | 634  |
| 96825                  | 3     | 1,259,000.00     | 0.50    | 419,666.67 | 6.931  | 86.84  | 360   | 360 | 0   | 43.77  | 689  |
| Other                  | 2,498 | 242,875,363.74   | 97.16   | 97,227.93  | 7.942  | 81.56  | 330   | 329 | 1   | 40.70  | 635  |
| Total:                 | 2,534 | \$249,979,593.22 | 100.00% | 98,650.19  | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |

| Loan Purpose          | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Refinance - Cashout   | 1,111 | \$151,396,884.73 | 60.56%  | 136,270.82 | 7.139% | 74.70% | 336   | 336 | 1   | 40.39% | 626  |
| Purchase              | 1,300 | 83,556,256.43    | 33.43   | 64,274.04  | 9.475  | 94.35  | 321   | 320 | 1   | 42.04  | 651  |
| Refinance - Rate Term | 123   | 15,026,452.06    | 6.01    | 122,166.28 | 7.154  | 79.30  | 319   | 319 | 1   | 37.60  | 632  |
| Total:                | 2,534 | \$249,979,593.22 | 100.00% | 98,650.19  | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |

| Document Type         | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Full Documentation    | 1,068 | \$91,043,472.43  | 36.42%  | 85,246.70  | 8.211% | 84.23% | 329   | 328 | 1   | 40.55% | 624  |
| Limited Documentation | 678   | 82,496,720.20    | 33.00   | 121,676.58 | 7.295  | 77.87  | 332   | 331 | 1   | 40.76  | 627  |
| Stated Documentation  | 788   | 76,439,400.59    | 30.58   | 97,004.32  | 8.249  | 82.31  | 329   | 328 | 1   | 41.06  | 657  |
| Total:                | 2,534 | \$249,979,593.22 | 100.00% | 98,650.19  | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |

# NCHET04-4 Fixed Rate Loans

| Property Type           | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Single Family Residence | 1,845 | \$181,000,174.18 | 72.41%  | 98,103.08  | 7.871% | 81.12% | 330   | 329 | 1   | 40.65% | 633  |
| 2-4 Family              | 179   | 25,452,764.45    | 10.18   | 142,194.21 | 7.673  | 80.42  | 346   | 345 | 1   | 41.94  | 649  |
| Pud Detached            | 282   | 24,588,907.67    | 9.84    | 87,194.71  | 8.232  | 82.70  | 320   | 319 | 1   | 39.83  | 624  |
| Condo                   | 164   | 13,782,393.08    | 5.51    | 84,038.98  | 8.261  | 85.68  | 327   | 326 | 1   | 41.33  | 653  |
| PUD Attached            | 64    | 5,155,353.84     | 2.06    | 80,552.40  | 8.487  | 85.29  | 327   | 326 | 1   | 42.62  | 623  |
| Total:                  | 2,534 | \$249,979,593.22 | 100.00% | 98,650.19  | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |

| Occupancy          | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Owner Occupied     | 2,331 | \$224,368,608.66 | 89.75%  | 96,254.23  | 7.978% | 81.91% | 329   | 328 | 1   | 40.99% | 634  |
| Non-Owner Occupied | 187   | 21,764,525.07    | 8.71    | 116,387.83 | 7.478  | 77.63  | 344   | 343 | 1   | 38.50  | 644  |
| Second Home        | 16    | 3,846,459.49     | 1.54    | 240,403.72 | 7.057  | 82.21  | 318   | 318 | 1   | 41.28  | 660  |
| Total:             | 2,534 | \$249,979,593.22 | 100.00% | 98,650.19  | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |

| Lien Position | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1             | 1,185 | 182,851,570 | 73.15%  | 154,305.12 | 6.959% | 74.80% | 340   | 339 | 1   | 40.27% | 630  |
| 2             | 1,349 | 67,128,023  | 26.85   | 49,761.32  | 10.538 | 99.92  | 304   | 303 | 2   | 42.17  | 648  |
| Total:        | 2,534 | 249,979,593 | 100.00% | 98,650.19  | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |

| Prepayment Penalty | COUNT  | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|--------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0                  | 864    | 59,141,309  | 23.66%  | 68,450.59  | 8.808% | 84.70% | 310   | 308 | 1   | 40.10% | 622  |
| 12                 | 130    | 20,758,797  | 8.30    | 159,683.05 | 7.493  | 80.79  | 350   | 349 | 1   | 41.53  | 644  |
| 24                 | 577    | 34,418,409  | 13.77   | 59,650.62  | 9.995  | 96.83  | 317   | 315 | 2   | 42.41  | 647  |
| 36                 | 963    | 135,661,078 | 54.27   | 140,873.39 | 7.072  | 76.41  | 340   | 339 | 1   | 40.55  | 636  |
| Total:             | 2,534  | 249,979,593 | 100.00% | 98,650.19  | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |
| wa Term:           | 23.838 |             |         |            |        |        |       |     |     |        |      |

| Balloon Flag       | COUNT | UPB         | %       | AVG UPB   | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|-------------|---------|-----------|--------|--------|-------|-----|-----|--------|------|
| Not a Balloon Loan | 2,534 | 249,979,593 | 100.00% | 98,650.19 | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |
| Total:             | 2,534 | 249,979,593 | 100.00% | 98,650.19 | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |

| Originator           | COUNT | UPB         | %       | AVG UPB   | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------------|-------|-------------|---------|-----------|--------|--------|-------|-----|-----|--------|------|
| New Century Mortgage | 2,534 | 249,979,593 | 100.00% | 98,650.19 | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |
| Total:               | 2,534 | 249,979,593 | 100.00% | 98,650.19 | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |

Gross Rate: ARMS

# NCHET04-4 Fixed Rate Loans

| Gross Rate-FRMS         | COUNT        | UPB                | %              | AVG UPB          | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-------------------------|--------------|--------------------|----------------|------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 5.001% - 5.500%         | 3            | 487,373            | 0.19%          | 162,457.70       | 5.275%        | 69.62%        | 360        | 358        | 2        | 36.56%        | 656        |
| 5.501% - 6.000%         | 225          | 47,450,609         | 18.98          | 210,891.60       | 5.979         | 69.69         | 339        | 339        | 1        | 41.81         | 661        |
| 6.001% - 6.500%         | 177          | 33,217,898         | 13.29          | 187,671.74       | 6.332         | 73.62         | 344        | 343        | 1        | 40.65         | 647        |
| 6.501% - 7.000%         | 195          | 30,782,469         | 12.31          | 157,858.81       | 6.797         | 76.37         | 341        | 340        | 1        | 39.62         | 629        |
| 7.001% - 7.500%         | 152          | 25,888,553         | 10.36          | 170,319.43       | 7.296         | 77.91         | 344        | 343        | 1        | 40.29         | 619        |
| 7.501% - 8.000%         | 164          | 19,820,023         | 7.93           | 120,853.80       | 7.765         | 78.01         | 333        | 333        | 1        | 38.36         | 613        |
| 8.001% - 8.500%         | 100          | 9,927,770          | 3.97           | 99,277.70        | 8.288         | 78.92         | 335        | 334        | 1        | 39.37         | 595        |
| 8.501% - 9.000%         | 113          | 10,135,735         | 4.05           | 89,696.77        | 8.834         | 84.72         | 333        | 331        | 1        | 39.58         | 602        |
| 9.001% - 9.500%         | 170          | 10,618,228         | 4.25           | 62,460.16        | 9.362         | 91.90         | 323        | 321        | 2        | 41.05         | 643        |
| 9.501% - 10.000%        | 254          | 12,081,189         | 4.83           | 47,563.73        | 9.774         | 95.26         | 300        | 298        | 2        | 41.60         | 636        |
| 10.001% - 10.500%       | 347          | 18,255,513         | 7.30           | 52,609.55        | 10.256        | 99.16         | 311        | 309        | 2        | 41.64         | 673        |
| 10.501% - 11.000%       | 200          | 10,702,476         | 4.28           | 53,512.38        | 10.825        | 98.52         | 306        | 305        | 1        | 42.12         | 629        |
| 11.001% - 11.500%       | 215          | 10,651,798         | 4.26           | 49,543.25        | 11.272        | 99.80         | 304        | 302        | 1        | 42.56         | 613        |
| 11.501% - 12.000%       | 152          | 7,000,457          | 2.80           | 46,055.64        | 11.747        | 99.02         | 297        | 295        | 2        | 42.71         | 596        |
| 12.001% - 12.500%       | 51           | 2,266,627          | 0.91           | 44,443.66        | 12.247        | 99.66         | 288        | 285        | 2        | 41.78         | 592        |
| 12.501% - 13.000%       | 13           | 559,027            | 0.22           | 43,002.10        | 12.718        | 97.91         | 293        | 291        | 2        | 43.52         | 601        |
| 13.001% - 13.500%       | 3            | 133,849            | 0.05           | 44,616.26        | 13.165        | 100.00        | 240        | 239        | 1        | 44.62         | 587        |
| <b>Total:</b>           | <b>2,534</b> | <b>249,979,593</b> | <b>100.00%</b> | <b>98,650.19</b> | <b>7.920%</b> | <b>81.54%</b> | <b>330</b> | <b>329</b> | <b>1</b> | <b>40.78%</b> | <b>635</b> |
| <b>Minimum: 5.100%</b>  |              |                    |                |                  |               |               |            |            |          |               |            |
| <b>Maximum: 13.200%</b> |              |                    |                |                  |               |               |            |            |          |               |            |

Gross Margin

Minimum Rate

Maximum Rate

Next Rate Reset Date

Initial Rate Cap

Periodic Rate Cap

| PMI           | COUNT        | UPB                | %              | AVG UPB          | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------|--------------|--------------------|----------------|------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| No MI         | 2,534        | 249,979,593        | 100.00%        | 98,650.19        | 7.920%        | 81.54%        | 330        | 329        | 1        | 40.78%        | 635        |
| <b>Total:</b> | <b>2,534</b> | <b>249,979,593</b> | <b>100.00%</b> | <b>98,650.19</b> | <b>7.920%</b> | <b>81.54%</b> | <b>330</b> | <b>329</b> | <b>1</b> | <b>40.78%</b> | <b>635</b> |

# NCHET04-4 Fixed Rate Loans

| Interest Only       | COUNT | UPB         | %       | AVG UPB   | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------|-------|-------------|---------|-----------|--------|--------|-------|-----|-----|--------|------|
| Interest In Arrears | 2,534 | 249,979,593 | 100.00% | 98,650.19 | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |
| Total:              | 2,534 | 249,979,593 | 100.00% | 98,650.19 | 7.920% | 81.54% | 330   | 329 | 1   | 40.78% | 635  |

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# **NCHET04-4** **Group 1 - Interest Only Loans**

| Pool Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1,527 | 337,183,215 | 100.00% | 220,814.15 | 6.331% | 82.04% | 359   | 358 | 1   | 41.62% | 652  |
| Total:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 1,527 | 337,183,215 | 100.00% | 220,814.15 | 6.331% | 82.04% | 359   | 358 | 1   | 41.62% | 652  |
| <p>           AVG UPB: \$220,814.15<br/>           MIN UPB: \$50,000.00<br/>           MAX UPB: \$620,000.00<br/>           GROSS WAC: 6.3310131115%<br/>           MIN RATE: 4.600%<br/>           MAX RATE: 9.150%<br/>           MIN ORIG LTV: 39.66%<br/>           MAX ORIG LTV: 95.00%<br/>           MIN ORIG TERM: 300<br/>           MAX ORIG TERM: 360<br/>           MIN WAM: 295<br/>           MAX WAM: 360<br/>           % SP/PUD: 82.04%<br/>           % FULL/ALT: 34.33%<br/>           % CASHOUT: 32.94%<br/>           % BUYDOWN: 0.00%<br/>           % LTV &gt; 80 NO MI: 27.62%<br/>           WA LTV: 82.04%<br/>           % FICO &gt; 679: 23.72%<br/>           % NO FICO: 0.00%<br/>           WA FICO: 652<br/>           % FIRST LIEN: 100.00%<br/>           % PREPAY PENALTY: 91.06%<br/>           CALIFORNIA %: 60.55%<br/>           NORTH CA. %: 23.13%<br/>           SOUTH CA. %: 37.42%<br/>           % Fixed: 0.00%<br/>           % Arm: 100.00%<br/>           % IO: 100.00%         </p> |       |             |         |            |        |        |       |     |     |        |      |

| Product Type                   | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1 MONTH LIBOR - 120 MONTHS IO  | 18    | 4,718,413   | 1.40%   | 262,134.04 | 5.102% | 80.91% | 300   | 299 | 1   | 41.61% | 720  |
| 2/6 MONTH LIBOR - 24 MONTHS IO | 1,406 | 310,943,907 | 92.22   | 221,154.98 | 6.348  | 82.13  | 360   | 359 | 1   | 41.73  | 651  |
| 3/6 MONTH LIBOR - 36 MONTHS IO | 103   | 21,520,895  | 6.38    | 208,940.73 | 6.362  | 81.07  | 360   | 359 | 1   | 39.94  | 654  |
| Total:                         | 1,527 | 337,183,215 | 100.00% | 220,814.15 | 6.331% | 82.04% | 359   | 358 | 1   | 41.62% | 652  |

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# **NCHET04-4** **Group 1 - Interest Only Loans**

| Original Balance             | COUNT        | OPB                     | %              | AVG OPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|--------------|-------------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$25,000.01 - \$50,000.00    | 1            | \$50,000.00             | 0.01%          | 50,000.00         | 6.800%        | 84.75%        | 360        | 360        | 0        | 42.04%        | 680        |
| \$50,000.01 - \$75,000.00    | 7            | 448,490.00              | 0.13           | 64,070.00         | 7.338         | 86.97         | 360        | 358        | 2        | 39.81         | 621        |
| \$75,000.01 - \$100,000.00   | 58           | 5,260,389.00            | 1.56           | 90,696.36         | 6.563         | 82.75         | 360        | 359        | 1        | 37.95         | 644        |
| \$100,000.01 - \$125,000.00  | 112          | 12,761,597.36           | 3.78           | 113,942.83        | 6.394         | 81.20         | 359        | 359        | 1        | 40.37         | 639        |
| \$125,000.01 - \$150,000.00  | 122          | 16,913,786.00           | 5.02           | 138,637.59        | 6.535         | 81.86         | 359        | 358        | 1        | 40.80         | 640        |
| \$150,000.01 - \$175,000.00  | 149          | 24,302,200.00           | 7.21           | 163,102.01        | 6.387         | 82.21         | 359        | 358        | 1        | 40.80         | 648        |
| \$175,000.01 - \$200,000.00  | 182          | 34,596,869.00           | 10.26          | 190,092.69        | 6.413         | 81.90         | 360        | 359        | 1        | 41.17         | 648        |
| \$200,000.01 - \$225,000.00  | 143          | 30,578,044.00           | 9.07           | 213,832.48        | 6.368         | 81.58         | 359        | 357        | 1        | 40.38         | 651        |
| \$225,000.01 - \$250,000.00  | 171          | 40,596,973.00           | 12.04          | 237,409.20        | 6.413         | 82.41         | 359        | 358        | 1        | 40.70         | 653        |
| \$250,000.01 - \$275,000.00  | 181          | 47,466,711.00           | 14.08          | 262,247.02        | 6.292         | 81.73         | 360        | 358        | 1        | 41.88         | 653        |
| \$275,000.01 - \$300,000.00  | 173          | 49,646,540.00           | 14.72          | 286,974.22        | 6.239         | 81.78         | 360        | 358        | 1        | 42.78         | 657        |
| \$300,000.01 - \$325,000.00  | 154          | 48,300,848.11           | 14.32          | 313,641.87        | 6.187         | 82.70         | 360        | 358        | 1        | 42.66         | 652        |
| \$325,000.01 - \$350,000.00  | 51           | 16,949,368.00           | 5.03           | 332,340.55        | 6.319         | 82.05         | 358        | 356        | 1        | 43.10         | 663        |
| \$350,000.01 - \$375,000.00  | 7            | 2,558,200.00            | 0.76           | 365,457.14        | 6.533         | 86.19         | 360        | 359        | 1        | 43.92         | 668        |
| \$375,000.01 - \$400,000.00  | 6            | 2,317,500.00            | 0.69           | 386,250.00        | 6.417         | 82.52         | 360        | 358        | 2        | 45.07         | 655        |
| \$400,000.01 - \$425,000.00  | 6            | 2,448,150.00            | 0.73           | 408,025.00        | 6.267         | 82.33         | 360        | 359        | 1        | 42.23         | 670        |
| \$425,000.01 - \$450,000.00  | 1            | 440,000.00              | 0.13           | 440,000.00        | 4.790         | 80.00         | 300        | 299        | 1        | 35.47         | 715        |
| \$450,000.01 - \$475,000.00  | 1            | 460,000.00              | 0.14           | 460,000.00        | 6.240         | 80.00         | 360        | 359        | 1        | 46.58         | 621        |
| \$475,000.01 - \$500,000.00  | 1            | 476,000.00              | 0.14           | 476,000.00        | 6.100         | 80.00         | 360        | 359        | 1        | 41.43         | 674        |
| \$600,000.01 - \$625,000.00  | 1            | 620,000.00              | 0.18           | 620,000.00        | 5.100         | 74.70         | 300        | 300        | 0        | 40.55         | 739        |
| <b>Total:</b>                | <b>1,527</b> | <b>\$337,191,665.47</b> | <b>100.00%</b> | <b>220,819.69</b> | <b>6.331%</b> | <b>82.05%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |
| <b>Minimum:</b> \$50,000.00  |              |                         |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b> \$620,000.00 |              |                         |                |                   |               |               |            |            |          |               |            |

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# **NCHET04-4** **Group 1 - Interest Only Loans**

| Unpaid Balance               | COUNT        | UPB                     | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|--------------|-------------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$25,000.01 - \$50,000.00    | 1            | \$50,000.00             | 0.01%          | 50,000.00         | 6.800%        | 84.75%        | 360        | 360        | 0        | 42.04%        | 680        |
| \$50,000.01 - \$75,000.00    | 7            | 448,489.99              | 0.13           | 64,070.00         | 7.338         | 86.97         | 360        | 358        | 2        | 39.81         | 621        |
| \$75,000.01 - \$100,000.00   | 58           | 5,260,101.45            | 1.56           | 90,691.40         | 6.563         | 82.75         | 360        | 359        | 1        | 37.95         | 644        |
| \$100,000.01 - \$125,000.00  | 112          | 12,760,710.65           | 3.78           | 113,934.92        | 6.394         | 81.20         | 359        | 359        | 1        | 40.37         | 639        |
| \$125,000.01 - \$150,000.00  | 122          | 16,913,154.71           | 5.02           | 138,632.42        | 6.535         | 81.86         | 359        | 358        | 1        | 40.80         | 640        |
| \$150,000.01 - \$175,000.00  | 149          | 24,301,792.51           | 7.21           | 163,099.28        | 6.387         | 82.21         | 359        | 358        | 1        | 40.80         | 648        |
| \$175,000.01 - \$200,000.00  | 182          | 34,595,999.32           | 10.26          | 190,087.91        | 6.413         | 81.90         | 360        | 359        | 1        | 41.17         | 648        |
| \$200,000.01 - \$225,000.00  | 143          | 30,577,521.63           | 9.07           | 213,828.82        | 6.368         | 81.58         | 359        | 357        | 1        | 40.38         | 651        |
| \$225,000.01 - \$250,000.00  | 171          | 40,595,230.23           | 12.04          | 237,399.01        | 6.413         | 82.41         | 359        | 358        | 1        | 40.70         | 653        |
| \$250,000.01 - \$275,000.00  | 181          | 47,465,565.67           | 14.08          | 262,240.69        | 6.292         | 81.73         | 360        | 358        | 1        | 41.88         | 653        |
| \$275,000.01 - \$300,000.00  | 173          | 49,645,510.44           | 14.72          | 286,968.27        | 6.239         | 81.78         | 360        | 358        | 1        | 42.78         | 657        |
| \$300,000.01 - \$325,000.00  | 154          | 48,300,144.39           | 14.32          | 313,637.30        | 6.187         | 82.70         | 360        | 358        | 1        | 42.66         | 652        |
| \$325,000.01 - \$350,000.00  | 51           | 16,949,286.80           | 5.03           | 332,338.96        | 6.319         | 82.05         | 358        | 356        | 1        | 43.10         | 663        |
| \$350,000.01 - \$375,000.00  | 7            | 2,558,181.66            | 0.76           | 365,454.52        | 6.533         | 86.19         | 360        | 359        | 1        | 43.92         | 668        |
| \$375,000.01 - \$400,000.00  | 6            | 2,317,500.00            | 0.69           | 386,250.00        | 6.417         | 82.52         | 360        | 358        | 2        | 45.07         | 655        |
| \$400,000.01 - \$425,000.00  | 6            | 2,448,075.16            | 0.73           | 408,004.19        | 6.267         | 82.33         | 360        | 359        | 1        | 42.23         | 670        |
| \$425,000.01 - \$450,000.00  | 1            | 440,000.00              | 0.13           | 440,000.00        | 4.790         | 80.00         | 300        | 299        | 1        | 35.47         | 715        |
| \$450,000.01 - \$475,000.00  | 1            | 460,000.00              | 0.14           | 460,000.00        | 6.240         | 80.00         | 360        | 359        | 1        | 46.58         | 621        |
| \$475,000.01 - \$500,000.00  | 1            | 476,000.00              | 0.14           | 476,000.00        | 6.100         | 80.00         | 360        | 359        | 1        | 41.43         | 674        |
| \$500,000.01 - \$625,000.00  | 1            | 620,000.00              | 0.18           | 620,000.00        | 5.100         | 74.70         | 300        | 300        | 0        | 40.55         | 739        |
| <b>Total:</b>                | <b>1,527</b> | <b>\$337,183,214.61</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |
| <b>Minimum: \$50,000.00</b>  |              |                         |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: \$620,000.00</b> |              |                         |                |                   |               |               |            |            |          |               |            |

| Gross Rate             | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 4.501% - 5.000%        | 19           | 4,493,309          | 1.33%          | 236,489.95        | 4.894%        | 79.04%        | 334        | 331        | 2        | 40.08%        | 694        |
| 5.001% - 5.500%        | 133          | 31,892,047         | 9.46           | 239,789.83        | 5.338         | 79.51         | 356        | 355        | 1        | 41.56         | 661        |
| 5.501% - 6.000%        | 349          | 78,986,281         | 23.43          | 226,321.72        | 5.836         | 80.60         | 360        | 358        | 1        | 41.60         | 648        |
| 6.001% - 6.500%        | 469          | 104,661,094        | 31.04          | 223,157.98        | 6.292         | 81.46         | 360        | 359        | 1        | 41.93         | 653        |
| 6.501% - 7.000%        | 356          | 78,187,231         | 23.19          | 219,627.05        | 6.787         | 82.81         | 360        | 359        | 1        | 42.15         | 654        |
| 7.001% - 7.500%        | 116          | 23,262,180         | 6.90           | 200,536.04        | 7.244         | 86.10         | 360        | 359        | 1        | 40.19         | 645        |
| 7.501% - 8.000%        | 64           | 12,603,662         | 3.74           | 196,932.21        | 7.754         | 88.96         | 360        | 359        | 1        | 39.23         | 632        |
| 8.001% - 8.500%        | 14           | 2,207,591          | 0.65           | 157,685.07        | 8.278         | 91.04         | 360        | 358        | 2        | 41.52         | 635        |
| 8.501% - 9.000%        | 4            | 444,540            | 0.13           | 111,135.00        | 8.737         | 92.80         | 360        | 359        | 1        | 41.12         | 624        |
| 9.001% - 9.500%        | 3            | 445,279            | 0.13           | 148,426.42        | 9.089         | 90.00         | 360        | 357        | 3        | 40.44         | 638        |
| <b>Total:</b>          | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |
| <b>Minimum: 4.600%</b> |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 9.150%</b> |              |                    |                |                   |               |               |            |            |          |               |            |

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# **NCHET04-4** **Group 1 - Interest Only Loans**

| Original Term to Maturity | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 300                       | 18           | 4,718,413          | 1.40%          | 262,134.04        | 5.102%        | 80.91%        | 300        | 299        | 1        | 41.61%        | 720        |
| 360                       | 1,509        | 332,464,802        | 98.60          | 220,321.27        | 6.348         | 82.06         | 360        | 359        | 1        | 41.62         | 651        |
| <b>Total:</b>             | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |
| <b>Minimum: 300</b>       |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 360</b>       |              |                    |                |                   |               |               |            |            |          |               |            |

| Remaining Term to Stated Maturity | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-----------------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 241 - 300                         | 18           | 4,718,413          | 1.40%          | 262,134.04        | 5.102%        | 80.91%        | 300        | 299        | 1        | 41.61%        | 720        |
| 301 - 360                         | 1,509        | 332,464,802        | 98.60          | 220,321.27        | 6.348         | 82.06         | 360        | 359        | 1        | 41.62         | 651        |
| <b>Total:</b>                     | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |
| <b>Minimum: 295</b>               |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 360</b>               |              |                    |                |                   |               |               |            |            |          |               |            |

| Seasoning         | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 0                 | 335          | 67,777,754         | 20.10%         | 202,321.65        | 6.352%        | 80.98%        | 358        | 358        | 0        | 40.90%        | 653        |
| 1                 | 762          | 171,570,468        | 50.88          | 225,158.09        | 6.295         | 82.31         | 360        | 359        | 1        | 41.68         | 651        |
| 2                 | 293          | 67,839,191         | 20.12          | 231,533.07        | 6.273         | 82.08         | 359        | 357        | 2        | 42.17         | 649        |
| 3                 | 82           | 18,720,142         | 5.55           | 228,294.42        | 6.735         | 82.18         | 358        | 355        | 3        | 42.32         | 664        |
| 4                 | 7            | 1,703,456          | 0.51           | 243,350.88        | 6.701         | 83.20         | 360        | 356        | 4        | 40.64         | 661        |
| 5                 | 12           | 2,590,689          | 0.77           | 215,890.77        | 6.383         | 84.81         | 355        | 350        | 5        | 42.94         | 679        |
| 6                 | 14           | 2,784,137          | 0.83           | 198,866.91        | 6.866         | 86.94         | 360        | 354        | 6        | 38.18         | 653        |
| 7                 | 16           | 3,082,058          | 0.91           | 192,628.60        | 6.046         | 83.39         | 360        | 353        | 7        | 40.87         | 674        |
| 8                 | 6            | 1,115,320          | 0.33           | 185,886.66        | 6.035         | 78.26         | 360        | 352        | 8        | 39.37         | 603        |
| <b>Total:</b>     | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |
| <b>Minimum: 0</b> |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 8</b> |              |                    |                |                   |               |               |            |            |          |               |            |

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# **NCHET04-4** **Group 1 - Interest Only Loans**

| DTI                    | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 1.001% - 6.000%        | 1            | 184,500            | 0.05%          | 184,500.00        | 7.990%        | 90.00%        | 360        | 360        | 0        | 5.74%         | 689        |
| 6.001% - 11.000%       | 2            | 341,992            | 0.10           | 170,996.00        | 5.340         | 86.35         | 360        | 359        | 1        | 8.28          | 717        |
| 11.001% - 16.000%      | 5            | 781,500            | 0.23           | 156,300.00        | 6.154         | 85.39         | 360        | 359        | 1        | 13.54         | 653        |
| 16.001% - 21.000%      | 13           | 1,985,235          | 0.59           | 152,710.39        | 6.670         | 83.76         | 360        | 359        | 1        | 19.12         | 667        |
| 21.001% - 26.000%      | 44           | 8,733,124          | 2.59           | 198,480.09        | 6.345         | 81.23         | 358        | 357        | 1        | 24.05         | 654        |
| 26.001% - 31.000%      | 84           | 15,818,583         | 4.69           | 188,316.47        | 6.238         | 81.58         | 360        | 359        | 1        | 29.07         | 651        |
| 31.001% - 36.000%      | 174          | 38,829,218         | 11.52          | 223,156.42        | 6.324         | 81.76         | 359        | 358        | 1        | 33.78         | 648        |
| 36.001% - 41.000%      | 281          | 63,421,468         | 18.81          | 225,699.18        | 6.354         | 82.14         | 359        | 357        | 1        | 38.78         | 656        |
| 41.001% - 46.000%      | 440          | 97,700,307         | 28.98          | 222,046.15        | 6.414         | 82.09         | 360        | 358        | 1        | 43.64         | 653        |
| 46.001% - 51.000%      | 482          | 109,102,775        | 32.36          | 226,354.31        | 6.257         | 82.11         | 359        | 358        | 1        | 48.22         | 650        |
| 51.001% - 56.000%      | 1            | 284,512            | 0.08           | 284,512.00        | 4.800         | 80.00         | 360        | 353        | 7        | 51.57         | 662        |
| <b>Total:</b>          | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |
| <b>Minimum: 5.74%</b>  |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 51.57%</b> |              |                    |                |                   |               |               |            |            |          |               |            |

| FICO Scores   | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 570 - 579     | 3            | 765,200            | 0.23%          | 255,066.67        | 6.072%        | 67.19%        | 360        | 357        | 3        | 40.06%        | 578        |
| 580 - 589     | 91           | 18,644,114         | 5.53           | 204,880.37        | 6.447         | 81.81         | 360        | 359        | 1        | 42.05         | 584        |
| 590 - 599     | 64           | 13,712,990         | 4.07           | 214,265.46        | 6.338         | 80.92         | 360        | 359        | 1        | 42.35         | 594        |
| 600 - 609     | 113          | 23,050,826         | 6.84           | 203,989.61        | 6.313         | 82.27         | 360        | 359        | 1        | 42.59         | 605        |
| 610 - 619     | 110          | 23,133,965         | 6.86           | 210,308.78        | 6.369         | 83.48         | 360        | 359        | 1        | 40.60         | 615        |
| 620 - 629     | 129          | 27,876,882         | 8.27           | 216,099.86        | 6.345         | 83.20         | 360        | 359        | 1        | 41.36         | 624        |
| 630 - 639     | 135          | 29,194,831         | 8.66           | 216,258.01        | 6.418         | 83.17         | 360        | 359        | 1        | 40.34         | 635        |
| 640 - 649     | 162          | 35,712,779         | 10.59          | 220,449.25        | 6.408         | 81.62         | 360        | 359        | 1        | 41.82         | 644        |
| 650 - 659     | 152          | 33,215,524         | 9.85           | 218,523.18        | 6.417         | 81.85         | 360        | 359        | 1        | 42.08         | 654        |
| 660 - 669     | 126          | 28,724,590         | 8.52           | 227,972.94        | 6.378         | 81.53         | 360        | 358        | 1        | 41.76         | 664        |
| 670 - 679     | 100          | 23,165,345         | 6.87           | 231,653.45        | 6.277         | 82.56         | 360        | 358        | 1        | 41.83         | 674        |
| 680 - 689     | 88           | 20,596,012         | 6.11           | 234,045.59        | 6.302         | 81.27         | 358        | 357        | 1        | 42.72         | 684        |
| 690 - 699     | 61           | 13,837,312         | 4.10           | 226,841.18        | 6.235         | 82.28         | 358        | 357        | 1        | 42.69         | 694        |
| 700 - 709     | 44           | 10,531,562         | 3.12           | 239,353.68        | 6.140         | 81.03         | 359        | 357        | 1        | 41.33         | 704        |
| 710 - 719     | 41           | 9,713,165          | 2.88           | 236,906.46        | 6.087         | 80.76         | 356        | 354        | 1        | 40.44         | 715        |
| 720 - 729     | 37           | 7,916,450          | 2.35           | 213,958.10        | 6.210         | 81.15         | 357        | 355        | 1        | 42.33         | 723        |
| 730 - 739     | 22           | 4,973,645          | 1.48           | 226,074.76        | 6.160         | 80.44         | 350        | 349        | 1        | 39.77         | 734        |
| 740 - 749     | 21           | 4,926,315          | 1.46           | 234,586.44        | 6.061         | 82.30         | 353        | 352        | 1        | 39.87         | 745        |
| 750 - 759     | 14           | 3,807,841          | 1.13           | 271,988.64        | 6.066         | 82.33         | 355        | 354        | 1        | 42.22         | 754        |
| 760 - 769     | 2            | 644,500            | 0.19           | 322,250.00        | 6.106         | 74.34         | 360        | 359        | 1        | 45.18         | 762        |
| 770 - 779     | 7            | 1,715,912          | 0.51           | 245,130.29        | 6.078         | 84.37         | 351        | 349        | 1        | 38.76         | 773        |
| 780 - 789     | 2            | 516,000            | 0.15           | 258,000.00        | 6.093         | 80.00         | 360        | 359        | 1        | 29.30         | 782        |
| 790 - 799     | 1            | 297,500            | 0.09           | 297,500.00        | 6.300         | 83.80         | 360        | 359        | 1        | 35.72         | 792        |
| 800 - 809     | 2            | 509,955            | 0.15           | 254,977.50        | 6.304         | 86.79         | 360        | 360        | 0        | 30.67         | 802        |
| <b>Total:</b> | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |

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# **NCHET04-4** **Group 1 - Interest Only Loans**

| Loan to Value Ratio | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 35.01% - 40.00%     | 1     | 115,000     | 0.03%   | 115,000.00 | 7.950% | 39.66% | 360   | 359 | 1   | 29.93% | 581  |
| 45.01% - 50.00%     | 2     | 440,000     | 0.13    | 220,000.00 | 5.775  | 49.45  | 360   | 359 | 1   | 40.08  | 626  |
| 50.01% - 55.00%     | 6     | 1,178,086   | 0.35    | 196,347.69 | 5.631  | 52.86  | 360   | 359 | 1   | 34.00  | 651  |
| 55.01% - 60.00%     | 5     | 1,199,000   | 0.36    | 239,800.00 | 5.513  | 57.68  | 360   | 360 | 0   | 38.55  | 611  |
| 60.01% - 65.00%     | 9     | 1,633,750   | 0.48    | 181,527.78 | 6.158  | 63.76  | 360   | 359 | 1   | 37.33  | 645  |
| 65.01% - 70.00%     | 16    | 3,470,395   | 1.03    | 216,899.69 | 6.072  | 68.35  | 360   | 359 | 1   | 36.44  | 635  |
| 70.01% - 75.00%     | 16    | 4,220,962   | 1.25    | 263,810.13 | 5.602  | 74.04  | 351   | 351 | 1   | 40.36  | 657  |
| 75.01% - 80.00%     | 1,052 | 231,799,369 | 68.75   | 220,341.61 | 6.225  | 79.95  | 359   | 358 | 1   | 42.30  | 655  |
| 80.01% - 85.00%     | 113   | 25,531,660  | 7.57    | 225,943.90 | 6.266  | 83.83  | 357   | 356 | 1   | 39.95  | 648  |
| 85.01% - 90.00%     | 199   | 44,778,428  | 13.28   | 225,017.23 | 6.709  | 89.66  | 359   | 358 | 1   | 39.91  | 643  |
| 90.01% - 95.00%     | 108   | 22,816,565  | 6.77    | 211,264.49 | 7.003  | 94.84  | 360   | 359 | 1   | 41.91  | 647  |
| Total:              | 1,527 | 337,183,215 | 100.00% | 220,814.15 | 6.331% | 82.04% | 359   | 358 | 1   | 41.62% | 652  |
| Minimum: 39.66      |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 95.00      |       |             |         |            |        |        |       |     |     |        |      |

| Combined Loan To Value Ratio | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 35.01% - 40.00%              | 1     | 115,000     | 0.03%   | 115,000.00 | 7.950% | 39.66% | 360   | 359 | 1   | 29.93% | 581  |
| 45.01% - 50.00%              | 2     | 440,000     | 0.13    | 220,000.00 | 5.775  | 49.45  | 360   | 359 | 1   | 40.08  | 626  |
| 50.01% - 55.00%              | 6     | 1,178,086   | 0.35    | 196,347.69 | 5.631  | 52.86  | 360   | 359 | 1   | 34.00  | 651  |
| 55.01% - 60.00%              | 5     | 1,199,000   | 0.36    | 239,800.00 | 5.513  | 57.68  | 360   | 360 | 0   | 38.55  | 611  |
| 60.01% - 65.00%              | 9     | 1,633,750   | 0.48    | 181,527.78 | 6.158  | 63.76  | 360   | 359 | 1   | 37.33  | 645  |
| 65.01% - 70.00%              | 16    | 3,470,395   | 1.03    | 216,899.69 | 6.072  | 68.35  | 360   | 359 | 1   | 36.44  | 635  |
| 70.01% - 75.00%              | 14    | 3,935,250   | 1.17    | 281,089.29 | 5.586  | 73.97  | 351   | 350 | 1   | 39.77  | 657  |
| 75.01% - 80.00%              | 99    | 23,241,225  | 6.89    | 234,759.84 | 6.231  | 79.62  | 358   | 357 | 1   | 38.68  | 637  |
| 80.01% - 85.00%              | 103   | 23,258,662  | 6.90    | 225,812.26 | 6.308  | 83.76  | 358   | 357 | 1   | 39.52  | 645  |
| 85.01% - 90.00%              | 190   | 43,069,688  | 12.77   | 226,682.57 | 6.689  | 89.65  | 359   | 358 | 1   | 39.99  | 644  |
| 90.01% - 95.00%              | 116   | 24,362,404  | 7.23    | 210,020.73 | 7.009  | 94.37  | 360   | 359 | 1   | 41.49  | 646  |
| 95.01% - 100.00%             | 966   | 211,279,754 | 62.66   | 218,716.10 | 6.222  | 80.06  | 359   | 358 | 1   | 42.74  | 657  |
| Total:                       | 1,527 | 337,183,215 | 100.00% | 220,814.15 | 6.331% | 82.04% | 359   | 358 | 1   | 41.62% | 652  |
| Minimum: 39.66               |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 100.00              |       |             |         |            |        |        |       |     |     |        |      |

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# NCHET04-4 Group 1 - Interest Only Loans

| Geographic Concentration | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| California               | 818   | \$204,166,413.84 | 60.55%  | 249,592.19 | 6.280% | 81.51% | 359   | 358 | 1   | 41.82% | 658  |
| Washington               | 107   | 20,087,426.61    | 5.96    | 187,732.96 | 6.296  | 82.11  | 360   | 358 | 1   | 40.76  | 643  |
| Arizona                  | 81    | 13,607,044.58    | 4.04    | 167,988.20 | 6.223  | 82.03  | 360   | 359 | 1   | 40.20  | 636  |
| Nevada                   | 62    | 12,472,643.04    | 3.70    | 201,171.66 | 6.420  | 82.44  | 360   | 359 | 1   | 39.54  | 633  |
| Colorado                 | 55    | 9,812,625.14     | 2.91    | 178,411.37 | 6.407  | 82.38  | 360   | 359 | 1   | 41.82  | 641  |
| Florida                  | 51    | 8,165,703.04     | 2.42    | 160,111.82 | 6.581  | 83.44  | 360   | 359 | 1   | 39.30  | 653  |
| Hawaii                   | 23    | 7,138,505.00     | 2.12    | 310,369.78 | 6.034  | 81.91  | 355   | 355 | 1   | 42.91  | 651  |
| Massachusetts            | 24    | 6,140,483.20     | 1.82    | 255,853.47 | 6.245  | 83.16  | 360   | 359 | 1   | 45.52  | 651  |
| New Jersey               | 21    | 5,488,974.74     | 1.63    | 261,379.75 | 6.492  | 83.25  | 353   | 352 | 1   | 42.15  | 670  |
| Minnesota                | 26    | 4,935,995.57     | 1.46    | 189,845.98 | 6.407  | 83.30  | 357   | 356 | 1   | 41.58  | 652  |
| Oregon                   | 30    | 4,910,486.89     | 1.46    | 163,682.90 | 6.149  | 83.48  | 355   | 354 | 1   | 41.42  | 643  |
| Maryland                 | 22    | 4,834,508.55     | 1.43    | 219,750.39 | 6.524  | 85.31  | 360   | 358 | 2   | 42.47  | 631  |
| New York                 | 16    | 4,320,050.00     | 1.28    | 270,003.13 | 6.230  | 81.15  | 360   | 359 | 1   | 45.69  | 636  |
| Georgia                  | 19    | 3,132,762.00     | 0.93    | 164,882.21 | 7.374  | 84.51  | 360   | 359 | 1   | 40.75  | 654  |
| Virginia                 | 14    | 3,092,439.87     | 0.92    | 220,888.56 | 6.305  | 82.00  | 360   | 358 | 2   | 42.16  | 638  |
| Michigan                 | 18    | 2,676,820.25     | 0.79    | 148,712.24 | 6.717  | 84.58  | 357   | 355 | 1   | 38.99  | 632  |
| Illinois                 | 13    | 2,640,790.00     | 0.78    | 203,137.69 | 7.007  | 84.59  | 360   | 359 | 1   | 43.93  | 637  |
| Ohio                     | 16    | 2,069,367.89     | 0.61    | 129,335.49 | 6.758  | 89.87  | 355   | 354 | 1   | 39.80  | 648  |
| Texas                    | 13    | 1,948,934.31     | 0.58    | 149,918.02 | 6.083  | 81.72  | 360   | 359 | 1   | 41.96  | 652  |
| Idaho                    | 13    | 1,894,765.68     | 0.56    | 144,981.98 | 6.124  | 82.70  | 360   | 358 | 2   | 40.80  | 636  |
| Indiana                  | 11    | 1,647,509.93     | 0.49    | 149,773.63 | 6.958  | 88.54  | 360   | 358 | 2   | 38.09  | 629  |
| Tennessee                | 11    | 1,578,067.13     | 0.47    | 143,460.65 | 6.494  | 81.17  | 360   | 359 | 1   | 44.65  | 639  |
| Utah                     | 10    | 1,519,500.00     | 0.45    | 151,950.00 | 6.233  | 82.09  | 360   | 358 | 2   | 40.78  | 630  |
| North Carolina           | 9     | 1,163,255.00     | 0.34    | 129,250.56 | 6.921  | 84.02  | 360   | 359 | 1   | 40.59  | 627  |
| Oklahoma                 | 5     | 1,157,890.00     | 0.34    | 231,578.00 | 6.546  | 85.30  | 360   | 358 | 2   | 45.13  | 642  |
| Connecticut              | 5     | 1,082,750.00     | 0.32    | 216,550.00 | 6.981  | 83.75  | 360   | 359 | 1   | 43.67  | 632  |
| Rhode Island             | 4     | 924,400.00       | 0.27    | 231,100.00 | 5.925  | 71.35  | 360   | 359 | 1   | 38.30  | 624  |
| Montana                  | 4     | 791,700.00       | 0.23    | 197,925.00 | 6.687  | 84.50  | 360   | 359 | 1   | 35.64  | 639  |
| South Carolina           | 7     | 774,139.99       | 0.23    | 110,591.43 | 6.637  | 83.55  | 360   | 359 | 1   | 41.10  | 638  |
| New Mexico               | 4     | 663,100.00       | 0.20    | 165,775.00 | 7.297  | 83.65  | 360   | 359 | 1   | 39.22  | 676  |
| New Hampshire            | 2     | 544,800.00       | 0.16    | 272,400.00 | 6.100  | 80.00  | 360   | 359 | 1   | 43.45  | 627  |
| Wisconsin                | 3     | 401,999.33       | 0.12    | 133,999.78 | 6.324  | 80.00  | 360   | 359 | 1   | 44.61  | 652  |
| Arkansas                 | 2     | 359,000.00       | 0.11    | 179,500.00 | 6.514  | 83.55  | 360   | 359 | 1   | 27.15  | 626  |
| Iowa                     | 2     | 296,400.00       | 0.09    | 148,200.00 | 7.491  | 95.00  | 360   | 360 | 0   | 39.92  | 661  |
| District Of Columbia     | 1     | 240,000.00       | 0.07    | 240,000.00 | 8.000  | 80.00  | 360   | 360 | 0   | 31.67  | 589  |
| Pennsylvania             | 2     | 208,559.03       | 0.06    | 104,279.52 | 6.655  | 80.00  | 360   | 359 | 1   | 40.31  | 687  |
| Alabama                  | 2     | 205,600.00       | 0.06    | 102,800.00 | 6.682  | 84.99  | 360   | 359 | 1   | 47.69  | 603  |
| Kentucky                 | 1     | 97,804.00        | 0.03    | 97,804.00  | 6.850  | 80.00  | 360   | 359 | 1   | 42.54  | 702  |
| Total:                   | 1,527 | \$337,183,214.61 | 100.00% | 220,814.15 | 6.331% | 82.04% | 359   | 358 | 1   | 41.62% | 652  |

| Geographic Concentration | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| North-South CA           | 315   | 78,005,924  | 23.13%  | 247,637.85 | 6.267% | 81.77% | 359   | 358 | 1   | 41.69% | 657  |
| South CA                 | 503   | 126,160,490 | 37.42   | 250,816.08 | 6.289  | 81.35  | 360   | 358 | 1   | 41.90  | 659  |
| States Not CA            | 709   | 133,016,801 | 39.45   | 187,611.85 | 6.409  | 82.87  | 359   | 358 | 1   | 41.31  | 643  |
| Total:                   | 1,527 | 337,183,215 | 100.00% | 220,814.15 | 6.331% | 82.04% | 359   | 358 | 1   | 41.62% | 652  |

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# NCHET04-4 Group 1 - Interest Only Loans

| Zip Code Concentration | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 94565                  | 10    | \$2,875,906.00   | 0.85%   | 287,590.60 | 6.322% | 82.13% | 360   | 358 | 2   | 39.07% | 666  |
| 96706                  | 7     | 2,314,940.00     | 0.69    | 330,705.71 | 6.133  | 80.36  | 360   | 359 | 1   | 44.41  | 646  |
| 91342                  | 9     | 2,306,920.00     | 0.68    | 256,324.44 | 6.213  | 79.06  | 360   | 359 | 1   | 41.36  | 664  |
| 95828                  | 9     | 2,256,760.00     | 0.67    | 250,751.11 | 6.164  | 82.45  | 360   | 359 | 1   | 39.54  | 650  |
| 95206                  | 9     | 2,256,318.00     | 0.67    | 250,702.00 | 6.404  | 82.46  | 360   | 359 | 1   | 44.25  | 667  |
| Other                  | 1,483 | 325,172,370.61   | 96.44   | 219,266.60 | 6.334  | 82.07  | 359   | 358 | 1   | 41.62  | 652  |
| Total:                 | 1,527 | \$337,183,214.61 | 100.00% | 220,814.15 | 6.331% | 82.04% | 359   | 358 | 1   | 41.62% | 652  |

| Loan Purpose          | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Purchase              | 961   | \$213,010,642.54 | 63.17%  | 221,655.20 | 6.305% | 81.08% | 359   | 358 | 1   | 42.55% | 659  |
| Refinance - Cashout   | 495   | 111,074,220.27   | 32.94   | 224,392.36 | 6.392  | 83.86  | 359   | 358 | 1   | 40.03  | 639  |
| Refinance - Rate Term | 71    | 13,098,351.80    | 3.88    | 184,483.83 | 6.240  | 82.33  | 358   | 357 | 2   | 39.97  | 642  |
| Total:                | 1,527 | \$337,183,214.61 | 100.00% | 220,814.15 | 6.331% | 82.04% | 359   | 358 | 1   | 41.62% | 652  |

| Document Type         | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Stated Documentation  | 668   | \$155,927,007.20 | 46.24%  | 233,423.66 | 6.583% | 81.59% | 358   | 357 | 2   | 41.77% | 672  |
| Full Documentation    | 564   | 115,743,906.29   | 34.33   | 205,219.69 | 6.117  | 82.03  | 360   | 359 | 1   | 41.73  | 632  |
| Limited Documentation | 295   | 65,512,301.12    | 19.43   | 222,075.60 | 6.110  | 83.16  | 360   | 359 | 1   | 41.06  | 639  |
| Total:                | 1,527 | \$337,183,214.61 | 100.00% | 220,814.15 | 6.331% | 82.04% | 359   | 358 | 1   | 41.62% | 652  |

| Property Type           | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Single Family Residence | 1,049 | \$228,572,183.85 | 67.79%  | 217,895.31 | 6.353% | 82.15% | 359   | 358 | 1   | 41.27% | 651  |
| Condo                   | 176   | 38,709,773.04    | 11.48   | 219,941.89 | 6.264  | 81.55  | 358   | 357 | 1   | 42.22  | 661  |
| Pud Detached            | 187   | 38,557,384.57    | 11.44   | 206,189.22 | 6.319  | 81.98  | 359   | 358 | 1   | 41.66  | 639  |
| 2-4 Family              | 73    | 21,862,779.41    | 6.48    | 299,490.13 | 6.284  | 82.04  | 357   | 356 | 1   | 43.24  | 670  |
| PUD Attached            | 42    | 9,481,093.74     | 2.81    | 225,740.33 | 6.221  | 81.79  | 360   | 359 | 1   | 43.66  | 657  |
| Total:                  | 1,527 | \$337,183,214.61 | 100.00% | 220,814.15 | 6.331% | 82.04% | 359   | 358 | 1   | 41.62% | 652  |

| Occupancy          | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Owner Occupied     | 1,513 | \$334,440,996.69 | 99.19%  | 221,044.94 | 6.327% | 82.02% | 359   | 358 | 1   | 41.63% | 652  |
| Second Home        | 13    | 2,657,359.56     | 0.79    | 204,412.27 | 6.794  | 85.75  | 348   | 346 | 1   | 40.65  | 691  |
| Non-Owner Occupied | 1     | 84,858.36        | 0.03    | 84,858.36  | 6.990  | 83.01  | 360   | 353 | 7   | 38.95  | 676  |
| Total:             | 1,527 | \$337,183,214.61 | 100.00% | 220,814.15 | 6.331% | 82.04% | 359   | 358 | 1   | 41.62% | 652  |

| Lien Position | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1             | 1,527 | 337,183,215 | 100.00% | 220,814.15 | 6.331% | 82.04% | 359   | 358 | 1   | 41.62% | 652  |
| Total:        | 1,527 | 337,183,215 | 100.00% | 220,814.15 | 6.331% | 82.04% | 359   | 358 | 1   | 41.62% | 652  |

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# **NCHET04-4** **Group 1 - Interest Only Loans**

| Prepayment Penalty | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 0                  | 144          | 30,141,809         | 8.94%          | 209,318.12        | 6.564%        | 82.99%        | 351        | 349        | 1        | 41.79%        | 663        |
| 12                 | 27           | 6,012,910          | 1.78           | 222,700.37        | 6.593         | 80.31         | 360        | 359        | 1        | 39.24         | 654        |
| 24                 | 1,271        | 283,565,919        | 84.10          | 223,104.58        | 6.301         | 82.06         | 360        | 359        | 1        | 41.76         | 651        |
| 36                 | 85           | 17,462,577         | 5.18           | 205,442.08        | 6.320         | 80.81         | 360        | 359        | 1        | 39.78         | 652        |
| <b>Total:</b>      | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |
| wa Term: 22.262    |              |                    |                |                   |               |               |            |            |          |               |            |

| Balloon Flag       | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| Not a Balloon Loan | 1,527        | 337,183,215        | 100.00%        | 220,814.15        | 6.331%        | 82.04%        | 359        | 358        | 1        | 41.62%        | 652        |
| <b>Total:</b>      | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |

| Originator           | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|----------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| New Century Mortgage | 1,527        | 337,183,215        | 100.00%        | 220,814.15        | 6.331%        | 82.04%        | 359        | 358        | 1        | 41.62%        | 652        |
| <b>Total:</b>        | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |

| Gross Rate-ARMS | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-----------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 4.501% - 5.000% | 19           | 4,493,309          | 1.33%          | 236,489.95        | 4.894%        | 79.04%        | 334        | 331        | 2        | 40.08%        | 694        |
| 5.001% - 5.500% | 133          | 31,892,047         | 9.46           | 239,789.83        | 5.338         | 79.51         | 356        | 355        | 1        | 41.56         | 661        |
| 5.501% - 6.000% | 349          | 78,986,281         | 23.43          | 226,321.72        | 5.836         | 80.60         | 360        | 358        | 1        | 41.60         | 648        |
| 6.001% - 6.500% | 469          | 104,661,094        | 31.04          | 223,157.98        | 6.292         | 81.46         | 360        | 359        | 1        | 41.93         | 653        |
| 6.501% - 7.000% | 356          | 78,187,231         | 23.19          | 219,627.05        | 6.787         | 82.81         | 360        | 359        | 1        | 42.15         | 654        |
| 7.001% - 7.500% | 116          | 23,262,180         | 6.90           | 200,536.04        | 7.244         | 86.10         | 360        | 359        | 1        | 40.19         | 645        |
| 7.501% - 8.000% | 64           | 12,603,662         | 3.74           | 196,932.21        | 7.754         | 88.96         | 360        | 359        | 1        | 39.23         | 632        |
| 8.001% - 8.500% | 14           | 2,207,591          | 0.65           | 157,685.07        | 8.278         | 91.04         | 360        | 358        | 2        | 41.52         | 635        |
| 8.501% - 9.000% | 4            | 444,540            | 0.13           | 111,135.00        | 8.737         | 92.80         | 360        | 359        | 1        | 41.12         | 624        |
| 9.001% - 9.500% | 3            | 445,279            | 0.13           | 148,426.42        | 9.089         | 90.00         | 360        | 357        | 3        | 40.44         | 638        |
| <b>Total:</b>   | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |
| Minimum: 4.600% |              |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 9.150% |              |                    |                |                   |               |               |            |            |          |               |            |

Gross Rate-FRMS

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# NCHET04-4 Group 1 - Interest Only Loans

| Gross Margin                    | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 0.001% - 1.000%                 | 2            | 558,397            | 0.17%          | 279,198.50        | 6.139%        | 80.00%        | 360        | 359        | 1        | 45.47%        | 638        |
| 1.751% - 2.000%                 | 1            | 112,500            | 0.03           | 112,500.00        | 7.850         | 90.00         | 360        | 359        | 1        | 14.28         | 582        |
| 2.001% - 2.250%                 | 1            | 242,400            | 0.07           | 242,400.00        | 5.750         | 80.00         | 360        | 359        | 1        | 47.11         | 618        |
| 2.251% - 3.000%                 | 4            | 1,192,400          | 0.35           | 298,100.00        | 4.803         | 83.01         | 300        | 299        | 1        | 37.67         | 737        |
| 3.251% - 3.500%                 | 12           | 3,104,725          | 0.92           | 258,727.12        | 5.261         | 81.36         | 308        | 306        | 1        | 43.38         | 724        |
| 3.501% - 3.750%                 | 1            | 230,000            | 0.07           | 230,000.00        | 5.540         | 80.00         | 300        | 298        | 2        | 46.07         | 694        |
| 3.751% - 4.000%                 | 4            | 816,300            | 0.24           | 204,075.00        | 5.982         | 83.04         | 317        | 315        | 1        | 40.84         | 676        |
| 4.251% - 4.500%                 | 2            | 542,200            | 0.16           | 271,100.00        | 6.011         | 84.73         | 360        | 359        | 1        | 45.16         | 691        |
| 4.751% - 5.000%                 | 10           | 2,497,600          | 0.74           | 249,760.00        | 6.366         | 84.65         | 360        | 359        | 1        | 42.25         | 636        |
| 5.001% - 5.250%                 | 19           | 3,261,021          | 0.97           | 171,632.68        | 7.015         | 83.08         | 360        | 359        | 1        | 42.85         | 651        |
| 5.251% - 5.500%                 | 896          | 189,450,565        | 56.19          | 211,440.36        | 6.197         | 82.49         | 360        | 359        | 1        | 41.39         | 639        |
| 5.501% - 5.750%                 | 532          | 125,506,017        | 37.22          | 235,913.57        | 6.542         | 81.41         | 360        | 358        | 2        | 41.96         | 670        |
| 5.751% - 6.000%                 | 39           | 8,707,670          | 2.58           | 223,273.59        | 6.610         | 80.95         | 360        | 359        | 1        | 40.99         | 644        |
| 6.001% - 6.250%                 | 1            | 144,500            | 0.04           | 144,500.00        | 6.700         | 85.00         | 360        | 359        | 1        | 49.52         | 627        |
| 6.251% - 6.500%                 | 2            | 611,920            | 0.18           | 305,960.00        | 6.278         | 80.00         | 360        | 360        | 0        | 34.30         | 593        |
| 6.501% - 6.750%                 | 1            | 205,000            | 0.06           | 205,000.00        | 6.500         | 62.12         | 360        | 360        | 0        | 47.26         | 662        |
| <b>Total:</b>                   | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |
| <b>Minimum: 1.000%</b>          |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 6.700%</b>          |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Weighted Average: 5.379%</b> |              |                    |                |                   |               |               |            |            |          |               |            |

| Minimum Rate                    | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 4.001% - 5.000%                 | 19           | 4,493,309          | 1.33%          | 236,489.95        | 4.894%        | 79.04%        | 334        | 331        | 2        | 40.08%        | 694        |
| 5.001% - 6.000%                 | 482          | 110,878,328        | 32.88          | 230,038.03        | 5.692         | 80.29         | 359        | 357        | 1        | 41.59         | 652        |
| 6.001% - 7.000%                 | 825          | 182,848,325        | 54.23          | 221,634.33        | 6.503         | 82.04         | 360        | 359        | 1        | 42.02         | 654        |
| 7.001% - 8.000%                 | 180          | 35,865,842         | 10.64          | 199,254.68        | 7.424         | 87.11         | 360        | 359        | 1        | 39.85         | 640        |
| 8.001% - 9.000%                 | 18           | 2,652,131          | 0.79           | 147,340.61        | 8.355         | 91.34         | 360        | 358        | 2        | 41.45         | 633        |
| 9.001% - 10.000%                | 3            | 445,279            | 0.13           | 148,426.42        | 9.089         | 90.00         | 360        | 357        | 3        | 40.44         | 638        |
| <b>Total:</b>                   | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |
| <b>Minimum: 4.600%</b>          |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 9.150%</b>          |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Weighted Average: 6.331%</b> |              |                    |                |                   |               |               |            |            |          |               |            |

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# **NCHET04-4** **Group 1 - Interest Only Loans**

| Maximum Rate                     | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|----------------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 11.001% - 12.000%                | 29           | 7,231,072          | 2.14%          | 249,347.31        | 5.054%        | 79.39%        | 321        | 319        | 2        | 41.45%        | 701        |
| 12.001% - 13.000%                | 472          | 108,140,565        | 32.07          | 229,111.37        | 5.702         | 80.30         | 360        | 359        | 1        | 41.54         | 651        |
| 13.001% - 14.000%                | 825          | 182,848,325        | 54.23          | 221,634.33        | 6.503         | 82.04         | 360        | 359        | 1        | 42.02         | 654        |
| 14.001% - 15.000%                | 180          | 35,865,842         | 10.64          | 199,254.68        | 7.424         | 87.11         | 360        | 359        | 1        | 39.85         | 640        |
| 15.001% - 16.000%                | 18           | 2,652,131          | 0.79           | 147,340.61        | 8.355         | 91.34         | 360        | 358        | 2        | 41.45         | 633        |
| 16.001% - 17.000%                | 3            | 445,279            | 0.13           | 148,426.42        | 9.089         | 90.00         | 360        | 357        | 3        | 40.44         | 638        |
| <b>Total:</b>                    | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |
| <b>Minimum: 11.800%</b>          |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 16.150%</b>          |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Weighted Average: 13.330%</b> |              |                    |                |                   |               |               |            |            |          |               |            |

| Next Rate Reset Date              | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-----------------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 2005-01-01                        | 18           | 4,718,413          | 1.40%          | 262,134.04        | 5.102%        | 80.91%        | 300        | 299        | 1        | 41.61%        | 720        |
| 2006-04-01                        | 1            | 252,769            | 0.07           | 252,769.44        | 5.200         | 80.00         | 360        | 352        | 8        | 45.12         | 606        |
| 2006-05-01                        | 11           | 2,416,113          | 0.72           | 219,646.68        | 5.994         | 84.36         | 360        | 353        | 7        | 41.95         | 680        |
| 2006-06-01                        | 14           | 2,784,137          | 0.83           | 198,866.91        | 6.866         | 86.94         | 360        | 354        | 6        | 38.18         | 653        |
| 2006-07-01                        | 11           | 2,367,489          | 0.70           | 215,226.29        | 6.551         | 85.27         | 360        | 355        | 5        | 42.90         | 673        |
| 2006-08-01                        | 7            | 1,703,456          | 0.51           | 243,350.88        | 6.701         | 83.20         | 360        | 356        | 4        | 40.64         | 661        |
| 2006-09-01                        | 76           | 17,359,507         | 5.15           | 228,414.57        | 6.806         | 82.30         | 360        | 357        | 3        | 42.46         | 663        |
| 2006-10-01                        | 279          | 64,441,675         | 19.11          | 230,973.75        | 6.290         | 82.19         | 360        | 358        | 2        | 42.22         | 648        |
| 2006-11-01                        | 705          | 159,297,412        | 47.24          | 225,953.78        | 6.293         | 82.36         | 360        | 359        | 1        | 41.76         | 650        |
| 2006-12-01                        | 302          | 60,321,347         | 17.89          | 199,739.56        | 6.397         | 80.96         | 360        | 360        | 0        | 41.05         | 650        |
| 2007-04-01                        | 5            | 862,550            | 0.26           | 172,510.10        | 6.280         | 77.76         | 360        | 352        | 8        | 37.69         | 603        |
| 2007-05-01                        | 5            | 665,944            | 0.20           | 133,188.81        | 6.239         | 79.87         | 360        | 353        | 7        | 36.93         | 652        |
| 2007-09-01                        | 3            | 674,000            | 0.20           | 224,666.67        | 6.592         | 80.73         | 360        | 357        | 3        | 38.34         | 659        |
| 2007-10-01                        | 11           | 2,503,515          | 0.74           | 227,592.30        | 6.209         | 79.94         | 360        | 358        | 2        | 39.47         | 659        |
| 2007-11-01                        | 53           | 11,205,841         | 3.32           | 211,430.97        | 6.451         | 81.75         | 360        | 359        | 1        | 40.63         | 659        |
| 2007-12-01                        | 26           | 5,609,044          | 1.66           | 215,732.46        | 6.252         | 80.89         | 360        | 360        | 0        | 39.65         | 650        |
| <b>Total:</b>                     | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |
| <b>Minimum: 20050101</b>          |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 20071201</b>          |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Weighted Average: 20061106</b> |              |                    |                |                   |               |               |            |            |          |               |            |

| Initial Rate Cap                | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 1.500%                          | 1,509        | 337,464,802        | 98.60%         | 220,321.27        | 6.348%        | 82.06%        | 360        | 359        | 1        | 41.62%        | 651        |
| 3.000%                          | 18           | 4,718,413          | 1.40           | 262,134.04        | 5.102         | 80.91         | 300        | 299        | 1        | 41.61         | 720        |
| <b>Total:</b>                   | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |
| <b>Minimum: 1.500%</b>          |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 3.000%</b>          |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Weighted Average: 1.521%</b> |              |                    |                |                   |               |               |            |            |          |               |            |

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# **NCHET04-4** **Group 1 - Interest Only Loans**

| Periodic Rate Cap        | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 1.500%                   | 1,509        | 332,464,802        | 98.60%         | 220,321.27        | 6.348%        | 82.06%        | 360        | 359        | 1        | 41.62%        | 651        |
| 3.000%                   | 18           | 4,718,413          | 1.40           | 262,134.04        | 5.102         | 80.91         | 300        | 299        | 1        | 41.61         | 720        |
| <b>Total:</b>            | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |
| Minimum: 1.500%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 3.000%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 1.521% |              |                    |                |                   |               |               |            |            |          |               |            |

| PMI           | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| No MI         | 1,527        | 337,183,215        | 100.00%        | 220,814.15        | 6.331%        | 82.04%        | 359        | 358        | 1        | 41.62%        | 652        |
| <b>Total:</b> | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |

| Interest Only | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| Interest Only | 1,527        | 337,183,215        | 100.00%        | 220,814.15        | 6.331%        | 82.04%        | 359        | 358        | 1        | 41.62%        | 652        |
| <b>Total:</b> | <b>1,527</b> | <b>337,183,215</b> | <b>100.00%</b> | <b>220,814.15</b> | <b>6.331%</b> | <b>82.04%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.62%</b> | <b>652</b> |

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# NCHE04-4 Group 2 - Interest Only Loans

| Pool Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 142   | 27,786,660  | 8.39%   | 195,680.70 | 7.054% | 84.24% | 359   | 358 | 1   | 41.64% | 643  |
| Non-Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 706   | 303,403,240 | 91.61   | 429,749.63 | 6.209  | 82.61  | 357   | 356 | 1   | 41.67  | 661  |
| Total:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |
| AVG UPB: \$390,554.13<br>MIN UPB: \$81,600.00<br>MAX UPB: \$900,000.00<br>GROSS WAC: 6.2796887667%<br>MIN RATE: 4.500%<br>MAX RATE: 8.650%<br>MIN ORIG LTV: 45.47%<br>MAX ORIG LTV: 95.00%<br>MIN ORIG TERM: 300<br>MAX ORIG TERM: 360<br>MIN WAM: 295<br>MAX WAM: 360<br>% SP/PUD: 91.61%<br>% FULL/ALT: 26.20%<br>% CASHOUT: 39.97%<br>% BUYDOWN: 0.00%<br>% LTV > 80 NO MI: 41.22%<br>WA LTV: 82.75%<br>% FICO > 679: 28.28%<br>% NO FICO: 0.00%<br>WA FICO: 659<br>% FIRST LIEN: 100.00%<br>% PREPAY PENALTY: 85.48%<br>CALIFORNIA %: 78.72%<br>NORTH CA. %: 38.06%<br>SOUTH CA. %: 40.66%<br>% Fixed: 0.00%<br>% Arm: 100.00%<br>% IO: 100.00% |       |             |         |            |        |        |       |     |     |        |      |

| Product Type                   | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1 MONTH LIBOR - 120 MONTHS IO  | 32    | 14,883,280  | 4.49%   | 465,102.49 | 5.174% | 82.68% | 300   | 299 | 1   | 41.57% | 724  |
| 2/6 MONTH LIBOR - 24 MONTHS IO | 755   | 293,484,369 | 88.62   | 388,721.02 | 6.328  | 82.75  | 360   | 359 | 1   | 41.72  | 656  |
| 3/6 MONTH LIBOR - 36 MONTHS IO | 61    | 22,822,251  | 6.89    | 374,135.26 | 6.384  | 82.80  | 360   | 359 | 1   | 41.09  | 663  |
| Total:                         | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |

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# NCHE04-4 Group 2 - Interest Only Loans

| Original Balance            | COUNT | OPB              | %       | AVG OPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| \$75,000.01 - \$100,000.00  | 8     | \$726,550.00     | 0.22%   | 90,818.75  | 7.238% | 81.71% | 360   | 359 | 1   | 40.06% | 622  |
| \$100,000.01 - \$125,000.00 | 15    | 1,703,544.00     | 0.51    | 113,569.60 | 7.152  | 85.09  | 360   | 359 | 1   | 42.08  | 630  |
| \$125,000.01 - \$150,000.00 | 22    | 2,992,470.00     | 0.90    | 136,021.36 | 7.167  | 82.28  | 360   | 359 | 1   | 42.78  | 642  |
| \$150,000.01 - \$175,000.00 | 16    | 2,568,685.00     | 0.78    | 160,542.81 | 7.114  | 84.86  | 360   | 359 | 1   | 43.71  | 631  |
| \$175,000.01 - \$200,000.00 | 17    | 3,174,901.00     | 0.96    | 186,758.88 | 7.333  | 83.98  | 360   | 359 | 1   | 39.99  | 649  |
| \$200,000.01 - \$225,000.00 | 22    | 4,675,692.00     | 1.41    | 212,531.45 | 7.039  | 86.22  | 360   | 359 | 1   | 39.17  | 642  |
| \$225,000.01 - \$250,000.00 | 9     | 2,132,100.00     | 0.64    | 236,900.00 | 7.230  | 83.40  | 353   | 352 | 2   | 39.12  | 648  |
| \$250,000.01 - \$275,000.00 | 12    | 3,130,010.00     | 0.95    | 260,834.17 | 6.897  | 84.29  | 360   | 359 | 1   | 41.13  | 644  |
| \$275,000.01 - \$300,000.00 | 11    | 3,169,060.00     | 0.96    | 288,096.36 | 7.098  | 85.68  | 360   | 359 | 1   | 43.22  | 663  |
| \$300,000.01 - \$325,000.00 | 5     | 1,573,650.00     | 0.48    | 314,730.00 | 6.576  | 83.05  | 360   | 358 | 2   | 44.02  | 634  |
| \$325,000.01 - \$350,000.00 | 87    | 29,679,338.00    | 8.96    | 341,141.82 | 6.227  | 82.12  | 359   | 358 | 1   | 42.83  | 663  |
| \$350,000.01 - \$375,000.00 | 124   | 44,823,399.00    | 13.53   | 361,479.02 | 6.114  | 81.43  | 358   | 357 | 1   | 41.47  | 661  |
| \$375,000.01 - \$400,000.00 | 145   | 56,235,639.17    | 16.98   | 387,831.99 | 6.223  | 82.19  | 358   | 357 | 1   | 43.02  | 662  |
| \$400,000.01 - \$425,000.00 | 68    | 28,109,000.00    | 8.49    | 413,367.65 | 6.163  | 83.68  | 356   | 355 | 1   | 40.22  | 661  |
| \$425,000.01 - \$450,000.00 | 70    | 30,694,943.00    | 9.27    | 438,499.19 | 6.169  | 84.51  | 357   | 356 | 2   | 42.31  | 656  |
| \$450,000.01 - \$475,000.00 | 48    | 22,240,962.00    | 6.72    | 463,353.38 | 6.305  | 84.33  | 358   | 356 | 1   | 41.21  | 661  |
| \$475,000.01 - \$500,000.00 | 56    | 27,362,804.00    | 8.26    | 488,621.50 | 6.214  | 83.38  | 357   | 355 | 2   | 42.45  | 663  |
| \$500,000.01 - \$525,000.00 | 25    | 12,825,263.00    | 3.87    | 513,010.52 | 6.263  | 82.17  | 360   | 359 | 1   | 40.36  | 655  |
| \$525,000.01 - \$550,000.00 | 18    | 9,673,434.00     | 2.92    | 537,413.00 | 6.299  | 81.10  | 360   | 359 | 1   | 43.52  | 658  |
| \$550,000.01 - \$575,000.00 | 16    | 8,942,902.00     | 2.70    | 558,931.38 | 6.114  | 84.22  | 349   | 348 | 1   | 41.30  | 674  |
| \$575,000.01 - \$600,000.00 | 19    | 11,138,387.00    | 3.36    | 586,230.89 | 6.281  | 84.34  | 351   | 349 | 1   | 43.01  | 658  |
| \$600,000.01 - \$625,000.00 | 7     | 4,288,550.00     | 1.29    | 612,650.00 | 6.353  | 84.99  | 351   | 351 | 1   | 41.58  | 653  |
| \$625,000.01 - \$650,000.00 | 15    | 9,658,813.00     | 2.92    | 643,920.87 | 6.244  | 77.97  | 348   | 347 | 1   | 35.46  | 660  |
| \$650,000.01 - \$675,000.00 | 3     | 2,079,200.00     | 0.63    | 693,066.67 | 5.928  | 77.98  | 360   | 358 | 2   | 36.80  | 652  |
| \$675,000.01 - \$700,000.00 | 4     | 2,866,500.00     | 0.87    | 716,625.00 | 7.091  | 88.18  | 360   | 359 | 1   | 33.51  | 635  |
| \$700,000.01 - \$725,000.00 | 4     | 2,980,250.00     | 0.90    | 745,062.50 | 6.399  | 79.55  | 360   | 359 | 1   | 40.14  | 651  |
| \$725,000.01 - \$750,000.00 | 1     | 850,000.00       | 0.26    | 850,000.00 | 6.200  | 77.98  | 360   | 360 | 0   | 39.52  | 621  |
| \$750,000.01 - \$775,000.00 | 1     | 900,000.00       | 0.27    | 900,000.00 | 4.990  | 48.65  | 360   | 360 | 0   | 44.48  | 665  |
| Total:                      | 848   | \$331,196,046.17 | 100.00% | 390,561.38 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |
| Minimum:                    |       | \$81,600.00      |         |            |        |        |       |     |     |        |      |
| Maximum:                    |       | \$900,000.00     |         |            |        |        |       |     |     |        |      |

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# NCHE04-4 Group 2 - Interest Only Loans

| Unpaid Balance              | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTH    | FICO |
|-----------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| \$75,000.01 - \$100,000.00  | 8     | \$726,539.50     | 0.22%   | 90,817.44  | 7.238% | 81.71% | 360   | 359 | 1   | 40.06% | 622  |
| \$100,000.01 - \$125,000.00 | 15    | 1,703,453.88     | 0.51    | 113,563.59 | 7.152  | 85.09  | 360   | 359 | 1   | 42.08  | 630  |
| \$125,000.01 - \$150,000.00 | 22    | 2,992,459.46     | 0.90    | 136,020.88 | 7.167  | 82.28  | 360   | 359 | 1   | 42.78  | 642  |
| \$150,000.01 - \$175,000.00 | 16    | 2,568,685.00     | 0.78    | 160,542.81 | 7.114  | 84.86  | 360   | 359 | 1   | 43.71  | 631  |
| \$175,000.01 - \$200,000.00 | 17    | 3,174,697.11     | 0.96    | 186,746.89 | 7.333  | 83.98  | 360   | 359 | 1   | 39.99  | 649  |
| \$200,000.01 - \$225,000.00 | 22    | 4,675,690.13     | 1.41    | 212,531.37 | 7.039  | 86.22  | 360   | 359 | 1   | 39.17  | 642  |
| \$225,000.01 - \$250,000.00 | 9     | 2,132,100.00     | 0.64    | 236,900.00 | 7.230  | 83.40  | 353   | 352 | 2   | 39.12  | 648  |
| \$250,000.01 - \$275,000.00 | 12    | 3,129,937.01     | 0.95    | 260,828.08 | 6.897  | 84.29  | 360   | 359 | 1   | 41.13  | 644  |
| \$275,000.01 - \$300,000.00 | 11    | 3,168,947.50     | 0.96    | 288,086.14 | 7.098  | 85.68  | 360   | 359 | 1   | 43.22  | 663  |
| \$300,000.01 - \$325,000.00 | 5     | 1,573,650.00     | 0.48    | 314,730.00 | 6.576  | 83.05  | 360   | 358 | 2   | 44.02  | 634  |
| \$325,000.01 - \$350,000.00 | 87    | 29,678,783.49    | 8.96    | 341,135.44 | 6.227  | 82.12  | 359   | 358 | 1   | 42.83  | 663  |
| \$350,000.01 - \$375,000.00 | 124   | 44,821,858.51    | 13.53   | 361,466.60 | 6.114  | 81.43  | 358   | 357 | 1   | 41.47  | 661  |
| \$375,000.01 - \$400,000.00 | 145   | 56,235,098.76    | 16.98   | 387,828.27 | 6.223  | 82.19  | 358   | 357 | 1   | 43.02  | 662  |
| \$400,000.01 - \$425,000.00 | 68    | 28,107,095.70    | 8.49    | 413,339.64 | 6.163  | 83.68  | 356   | 355 | 1   | 40.22  | 661  |
| \$425,000.01 - \$450,000.00 | 70    | 30,694,763.85    | 9.27    | 438,496.63 | 6.169  | 84.51  | 357   | 356 | 2   | 42.31  | 656  |
| \$450,000.01 - \$475,000.00 | 48    | 22,240,834.55    | 6.72    | 463,350.72 | 6.305  | 84.33  | 358   | 356 | 1   | 41.21  | 661  |
| \$475,000.01 - \$500,000.00 | 56    | 27,362,226.74    | 8.26    | 488,611.19 | 6.214  | 83.38  | 357   | 355 | 2   | 42.45  | 663  |
| \$500,000.01 - \$525,000.00 | 25    | 12,825,262.88    | 3.87    | 513,010.52 | 6.263  | 82.17  | 360   | 359 | 1   | 40.36  | 655  |
| \$525,000.01 - \$550,000.00 | 18    | 9,673,433.98     | 2.92    | 537,413.00 | 6.299  | 81.10  | 360   | 359 | 1   | 43.52  | 658  |
| \$550,000.01 - \$575,000.00 | 16    | 8,942,898.87     | 2.70    | 558,931.18 | 6.114  | 84.22  | 349   | 348 | 1   | 41.30  | 674  |
| \$575,000.01 - \$600,000.00 | 19    | 11,138,387.00    | 3.36    | 586,230.89 | 6.281  | 84.34  | 351   | 349 | 1   | 43.01  | 658  |
| \$600,000.01 - \$625,000.00 | 7     | 4,288,550.00     | 1.29    | 612,650.00 | 6.353  | 84.99  | 351   | 351 | 1   | 41.58  | 653  |
| \$625,000.01 - \$650,000.00 | 15    | 9,658,595.50     | 2.92    | 643,906.37 | 6.244  | 77.97  | 348   | 347 | 1   | 35.46  | 660  |
| \$650,000.01 - \$675,000.00 | 3     | 2,079,200.00     | 0.63    | 693,066.67 | 5.928  | 77.98  | 360   | 358 | 2   | 36.80  | 652  |
| \$675,000.01 - \$700,000.00 | 4     | 2,866,500.00     | 0.87    | 716,625.00 | 7.091  | 88.18  | 360   | 359 | 1   | 33.51  | 635  |
| \$700,000.01 - \$725,000.00 | 4     | 2,980,250.00     | 0.90    | 745,062.50 | 6.399  | 79.55  | 360   | 359 | 1   | 40.14  | 651  |
| \$725,000.01 - \$750,000.00 | 1     | 850,000.00       | 0.26    | 850,000.00 | 6.200  | 77.98  | 360   | 360 | 0   | 39.52  | 621  |
| \$750,000.01 - \$775,000.00 | 1     | 900,000.00       | 0.27    | 900,000.00 | 4.990  | 48.65  | 360   | 360 | 0   | 44.48  | 665  |
| Total:                      | 848   | \$331,189,899.42 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |
| Minimum: \$81,600.00        |       |                  |         |            |        |        |       |     |     |        |      |
| Maximum: \$900,000.00       |       |                  |         |            |        |        |       |     |     |        |      |

| Gross Rate      | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTH    | FICO |
|-----------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 4.001% - 4.500% | 1     | 340,000     | 0.10%   | 340,000.00 | 4.500% | 56.20% | 360   | 353 | 7   | 54.62% | 697  |
| 4.501% - 5.000% | 24    | 10,677,598  | 3.22    | 444,899.91 | 4.924  | 79.39  | 324   | 323 | 2   | 41.28  | 709  |
| 5.001% - 5.500% | 87    | 36,414,050  | 10.99   | 418,552.30 | 5.367  | 81.27  | 348   | 347 | 1   | 42.33  | 679  |
| 5.501% - 6.000% | 200   | 84,409,005  | 25.49   | 422,045.02 | 5.849  | 81.95  | 359   | 358 | 1   | 42.04  | 654  |
| 6.001% - 6.500% | 196   | 83,397,821  | 25.18   | 425,499.09 | 6.288  | 82.78  | 360   | 359 | 1   | 41.69  | 658  |
| 6.501% - 7.000% | 203   | 74,110,264  | 22.38   | 365,075.19 | 6.766  | 83.31  | 360   | 359 | 1   | 41.10  | 656  |
| 7.001% - 7.500% | 94    | 29,722,819  | 8.97    | 316,200.20 | 7.256  | 84.84  | 360   | 359 | 1   | 41.60  | 646  |
| 7.501% - 8.000% | 34    | 9,972,742   | 3.01    | 293,315.95 | 7.748  | 87.00  | 360   | 359 | 1   | 40.66  | 646  |
| 8.001% - 8.500% | 8     | 2,032,550   | 0.61    | 254,068.75 | 8.258  | 90.10  | 360   | 359 | 1   | 39.57  | 646  |
| 8.501% - 9.000% | 1     | 113,050     | 0.03    | 113,050.00 | 8.650  | 95.00  | 360   | 357 | 3   | 48.74  | 626  |
| Total:          | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |
| Minimum: 4.500% |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 8.650% |       |             |         |            |        |        |       |     |     |        |      |

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# NCHET04-4 Group 2 - Interest Only Loans

| Original Term to Maturity | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 300                       | 32    | 14,883,280  | 4.49%   | 465,102.49 | 5.174% | 82.68% | 300   | 299 | 1   | 41.57% | 724  |
| 360                       | 816   | 316,306,620 | 95.51   | 387,630.66 | 6.332  | 82.75  | 360   | 359 | 1   | 41.67  | 656  |
| Total:                    | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |
| Minimum: 300              |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 360              |       |             |         |            |        |        |       |     |     |        |      |

| Remaining Term to Stated Maturity | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 241 - 300                         | 32    | 14,883,280  | 4.49%   | 465,102.49 | 5.174% | 82.68% | 300   | 299 | 1   | 41.57% | 724  |
| 301 - 360                         | 816   | 316,306,620 | 95.51   | 387,630.66 | 6.332  | 82.75  | 360   | 359 | 1   | 41.67  | 656  |
| Total:                            | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |
| Minimum: 295                      |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 360                      |       |             |         |            |        |        |       |     |     |        |      |

| Seasoning  | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0          | 177   | 65,634,783  | 19.82%  | 370,817.99 | 6.268% | 81.80% | 354   | 354 | 0   | 41.25% | 658  |
| 1          | 423   | 168,984,558 | 51.02   | 399,490.68 | 6.291  | 83.05  | 359   | 358 | 1   | 41.50  | 655  |
| 2          | 154   | 61,766,680  | 18.65   | 401,082.34 | 6.172  | 82.07  | 358   | 356 | 2   | 42.20  | 664  |
| 3          | 60    | 21,565,913  | 6.51    | 359,431.89 | 6.351  | 82.35  | 350   | 347 | 3   | 43.13  | 670  |
| 4          | 5     | 1,793,460   | 0.54    | 358,692.07 | 6.398  | 86.77  | 360   | 356 | 4   | 36.95  | 678  |
| 5          | 10    | 4,395,255   | 1.33    | 439,525.50 | 6.643  | 89.42  | 353   | 348 | 5   | 43.19  | 672  |
| 6          | 11    | 4,309,970   | 1.30    | 391,815.43 | 6.855  | 87.01  | 360   | 354 | 6   | 43.25  | 667  |
| 7          | 6     | 2,001,775   | 0.60    | 333,629.17 | 6.015  | 86.31  | 360   | 353 | 7   | 34.23  | 685  |
| 8          | 2     | 737,505     | 0.22    | 368,752.46 | 5.256  | 82.56  | 360   | 352 | 8   | 42.05  | 692  |
| Total:     | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |
| Minimum: 0 |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 8 |       |             |         |            |        |        |       |     |     |        |      |

| DTI               | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 11.001% - 16.000% | 4     | 1,595,675   | 0.48%   | 398,918.75 | 6.580% | 90.01% | 360   | 358 | 2   | 14.47% | 655  |
| 16.001% - 21.000% | 9     | 4,853,250   | 1.47    | 539,250.00 | 6.219  | 79.87  | 352   | 351 | 1   | 18.40  | 649  |
| 21.001% - 26.000% | 19    | 7,671,246   | 2.32    | 403,749.78 | 6.350  | 79.71  | 360   | 359 | 1   | 24.45  | 642  |
| 26.001% - 31.000% | 37    | 13,544,287  | 4.09    | 366,061.81 | 6.278  | 84.64  | 358   | 357 | 1   | 28.53  | 653  |
| 31.001% - 36.000% | 85    | 32,772,429  | 9.90    | 385,557.99 | 6.311  | 82.60  | 357   | 356 | 1   | 33.89  | 660  |
| 36.001% - 41.000% | 156   | 61,742,256  | 18.64   | 395,783.69 | 6.347  | 82.41  | 357   | 356 | 1   | 39.01  | 658  |
| 41.001% - 46.000% | 279   | 109,035,983 | 32.92   | 390,809.97 | 6.275  | 82.73  | 357   | 356 | 1   | 43.76  | 663  |
| 46.001% - 51.000% | 256   | 98,561,774  | 29.76   | 385,006.93 | 6.237  | 83.27  | 357   | 356 | 1   | 48.18  | 658  |
| 51.001% - 56.000% | 3     | 1,413,000   | 0.43    | 471,000.00 | 5.467  | 65.54  | 360   | 356 | 4   | 52.51  | 647  |
| Total:            | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |
| Minimum: 11.74%   |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 54.62%   |       |             |         |            |        |        |       |     |     |        |      |

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| FICO Scores | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 570 - 579   | 1     | 199,750     | 0.06%   | 199,750.00 | 7.200% | 85.00% | 360   | 360 | 0   | 45.68% | 574  |
| 580 - 589   | 32    | 11,137,273  | 3.36    | 348,039.78 | 6.408  | 84.69  | 360   | 359 | 1   | 41.54  | 585  |
| 590 - 599   | 31    | 11,672,158  | 3.52    | 376,521.22 | 6.418  | 84.15  | 360   | 359 | 1   | 40.04  | 594  |
| 600 - 609   | 53    | 19,892,940  | 6.01    | 375,338.49 | 6.369  | 83.21  | 360   | 359 | 1   | 41.30  | 605  |
| 610 - 619   | 49    | 19,158,593  | 5.78    | 390,991.69 | 6.405  | 83.41  | 360   | 359 | 1   | 43.43  | 614  |
| 620 - 629   | 72    | 28,799,496  | 8.70    | 399,993.00 | 6.348  | 82.89  | 360   | 359 | 1   | 39.77  | 624  |
| 630 - 639   | 59    | 20,725,874  | 6.26    | 351,286.00 | 6.354  | 84.75  | 360   | 359 | 1   | 42.09  | 635  |
| 640 - 649   | 73    | 29,296,175  | 8.85    | 401,317.46 | 6.354  | 81.90  | 360   | 358 | 2   | 42.32  | 644  |
| 650 - 659   | 91    | 33,962,092  | 10.25   | 373,209.80 | 6.316  | 82.39  | 360   | 359 | 1   | 40.71  | 655  |
| 660 - 669   | 76    | 30,521,958  | 9.22    | 401,604.70 | 6.324  | 81.42  | 360   | 359 | 1   | 41.16  | 664  |
| 670 - 679   | 83    | 32,149,450  | 9.71    | 387,342.77 | 6.356  | 83.34  | 359   | 358 | 1   | 43.24  | 674  |
| 680 - 689   | 49    | 19,919,574  | 6.01    | 406,521.92 | 6.195  | 82.47  | 356   | 354 | 2   | 41.89  | 684  |
| 690 - 699   | 43    | 17,368,533  | 5.24    | 403,919.36 | 6.218  | 82.14  | 358   | 356 | 2   | 40.53  | 694  |
| 700 - 709   | 36    | 14,880,684  | 4.49    | 413,352.32 | 6.203  | 82.39  | 349   | 348 | 2   | 41.07  | 705  |
| 710 - 719   | 29    | 11,274,554  | 3.40    | 388,777.72 | 6.204  | 83.29  | 350   | 348 | 1   | 41.34  | 714  |
| 720 - 729   | 24    | 10,194,661  | 3.08    | 424,777.56 | 5.838  | 81.65  | 345   | 344 | 2   | 43.23  | 724  |
| 730 - 739   | 11    | 4,689,235   | 1.42    | 426,294.11 | 6.014  | 81.84  | 349   | 348 | 1   | 41.14  | 734  |
| 740 - 749   | 11    | 4,683,490   | 1.41    | 425,771.82 | 5.856  | 81.44  | 344   | 342 | 1   | 43.36  | 744  |
| 750 - 759   | 8     | 3,228,825   | 0.97    | 403,603.13 | 5.911  | 83.82  | 343   | 341 | 2   | 41.46  | 756  |
| 760 - 769   | 6     | 2,623,886   | 0.79    | 437,314.39 | 5.581  | 79.21  | 350   | 350 | 1   | 43.07  | 764  |
| 770 - 779   | 4     | 1,720,200   | 0.52    | 430,050.00 | 5.159  | 77.76  | 327   | 327 | 0   | 48.93  | 774  |
| 780 - 789   | 5     | 2,513,350   | 0.76    | 502,669.95 | 5.949  | 82.93  | 346   | 344 | 2   | 45.65  | 784  |
| 790 - 799   | 2     | 577,150     | 0.17    | 288,575.00 | 5.414  | 87.63  | 335   | 335 | 0   | 39.21  | 792  |
| Total:      | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |

| Loan to Value Ratio | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 45.01% - 50.00%     | 3     | 1,832,000   | 0.55%   | 610,666.67 | 5.408% | 47.44% | 360   | 360 | 0   | 40.71% | 648  |
| 55.01% - 60.00%     | 6     | 2,549,842   | 0.77    | 424,973.72 | 5.805  | 57.67  | 360   | 357 | 3   | 43.39  | 646  |
| 60.01% - 65.00%     | 4     | 1,270,250   | 0.38    | 317,562.50 | 6.229  | 64.94  | 360   | 359 | 1   | 40.68  | 624  |
| 65.01% - 70.00%     | 7     | 3,727,500   | 1.13    | 532,500.00 | 6.002  | 68.22  | 344   | 343 | 0   | 37.20  | 666  |
| 70.01% - 75.00%     | 21    | 9,486,109   | 2.86    | 451,719.48 | 6.239  | 73.95  | 360   | 359 | 1   | 40.88  | 637  |
| 75.01% - 80.00%     | 469   | 175,794,099 | 53.08   | 374,827.50 | 6.217  | 79.91  | 359   | 357 | 1   | 42.00  | 667  |
| 80.01% - 85.00%     | 115   | 50,282,693  | 15.18   | 437,240.81 | 6.125  | 84.33  | 351   | 349 | 1   | 41.76  | 656  |
| 85.01% - 90.00%     | 154   | 62,534,208  | 18.88   | 406,066.29 | 6.442  | 89.50  | 358   | 356 | 1   | 41.29  | 645  |
| 90.01% - 95.00%     | 69    | 23,713,198  | 7.16    | 343,669.54 | 6.828  | 94.81  | 360   | 358 | 2   | 40.95  | 655  |
| Total:              | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |
| Minimum:            | 45.47 |             |         |            |        |        |       |     |     |        |      |
| Maximum:            | 95.00 |             |         |            |        |        |       |     |     |        |      |

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# **NCHET04-4** **Group 2 - Interest Only Loans**

| Combined Loan To Value Ratio | COUNT      | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 45.01% - 50.00%              | 3          | 1,832,000          | 0.55%          | 610,666.67        | 5.408%        | 47.44%        | 360        | 360        | 0        | 40.71%        | 648        |
| 55.01% - 60.00%              | 6          | 2,549,842          | 0.77           | 424,973.72        | 5.805         | 57.67         | 360        | 357        | 3        | 43.39         | 646        |
| 60.01% - 65.00%              | 4          | 1,270,250          | 0.38           | 317,562.50        | 6.229         | 64.94         | 360        | 359        | 1        | 40.68         | 624        |
| 65.01% - 70.00%              | 6          | 3,356,500          | 1.01           | 559,416.67        | 5.936         | 68.10         | 342        | 341        | 1        | 36.46         | 673        |
| 70.01% - 75.00%              | 21         | 9,486,109          | 2.86           | 451,719.48        | 6.239         | 73.95         | 360        | 359        | 1        | 40.88         | 637        |
| 75.01% - 80.00%              | 60         | 25,896,933         | 7.82           | 431,615.55        | 6.211         | 79.61         | 357        | 356        | 1        | 37.48         | 644        |
| 80.01% - 85.00%              | 95         | 42,369,288         | 12.79          | 445,992.50        | 6.228         | 84.23         | 355        | 354        | 1        | 41.40         | 649        |
| 85.01% - 90.00%              | 157        | 64,262,609         | 19.40          | 409,315.98        | 6.448         | 89.06         | 358        | 357        | 1        | 41.19         | 645        |
| 90.01% - 95.00%              | 81         | 28,922,454         | 8.73           | 357,067.33        | 6.663         | 92.15         | 359        | 357        | 2        | 40.99         | 655        |
| 95.01% - 100.00%             | 415        | 151,243,914        | 45.67          | 364,443.17        | 6.190         | 80.26         | 357        | 356        | 1        | 42.95         | 673        |
| <b>Total:</b>                | <b>848</b> | <b>331,189,899</b> | <b>100.00%</b> | <b>390,554.13</b> | <b>6.280%</b> | <b>82.75%</b> | <b>357</b> | <b>356</b> | <b>1</b> | <b>41.67%</b> | <b>659</b> |
| <b>Minimum:</b> 45.47        |            |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b> 100.00       |            |                    |                |                   |               |               |            |            |          |               |            |

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# **NCHET04-4** **Group 2 - Interest Only Loans**

| Geographic Concentration | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| California               | 614   | \$260,702,087.08 | 78.72%  | 424,596.23 | 6.169% | 82.61% | 357   | 356 | 1   | 41.97% | 662  |
| Nevada                   | 28    | 8,545,811.48     | 2.58    | 305,207.55 | 6.922  | 81.86  | 360   | 359 | 1   | 40.10  | 659  |
| Florida                  | 28    | 8,153,567.50     | 2.46    | 291,198.84 | 6.760  | 84.27  | 356   | 354 | 1   | 41.10  | 641  |
| Arizona                  | 24    | 7,367,460.85     | 2.22    | 306,977.54 | 6.655  | 84.01  | 360   | 358 | 2   | 40.83  | 649  |
| New York                 | 16    | 6,147,660.24     | 1.86    | 384,228.77 | 6.545  | 83.85  | 360   | 359 | 1   | 45.36  | 657  |
| Washington               | 17    | 5,054,059.92     | 1.53    | 297,297.64 | 6.326  | 83.05  | 360   | 358 | 2   | 39.60  | 635  |
| New Jersey               | 12    | 4,297,300.00     | 1.30    | 358,108.33 | 6.661  | 83.42  | 360   | 359 | 1   | 38.38  | 643  |
| Massachusetts            | 8     | 3,163,800.00     | 0.96    | 395,475.00 | 6.629  | 79.98  | 360   | 359 | 1   | 41.28  | 631  |
| Virginia                 | 8     | 2,881,810.00     | 0.87    | 360,226.25 | 6.601  | 84.79  | 350   | 348 | 2   | 40.05  | 633  |
| Minnesota                | 8     | 2,764,150.00     | 0.83    | 345,518.75 | 6.946  | 86.34  | 360   | 359 | 1   | 32.45  | 631  |
| Georgia                  | 12    | 2,748,549.88     | 0.83    | 229,045.82 | 6.347  | 83.99  | 352   | 351 | 1   | 46.11  | 650  |
| Texas                    | 7     | 2,641,228.00     | 0.80    | 377,318.29 | 6.431  | 82.04  | 360   | 358 | 2   | 36.66  | 707  |
| Illinois                 | 6     | 1,713,150.00     | 0.52    | 285,525.00 | 6.697  | 86.50  | 360   | 359 | 1   | 37.45  | 671  |
| Maryland                 | 5     | 1,659,048.13     | 0.50    | 331,809.63 | 6.129  | 73.01  | 337   | 335 | 2   | 35.71  | 664  |
| Colorado                 | 7     | 1,540,850.00     | 0.47    | 220,121.43 | 6.677  | 84.35  | 360   | 359 | 1   | 40.20  | 639  |
| Hawaii                   | 3     | 1,312,000.00     | 0.40    | 437,333.33 | 7.278  | 80.00  | 360   | 359 | 1   | 36.84  | 661  |
| South Carolina           | 3     | 1,201,000.00     | 0.36    | 400,333.33 | 6.961  | 82.03  | 360   | 360 | 0   | 40.55  | 701  |
| Oregon                   | 4     | 1,001,520.00     | 0.30    | 250,380.00 | 6.188  | 82.52  | 360   | 359 | 1   | 41.55  | 653  |
| Utah                     | 3     | 916,600.00       | 0.28    | 305,533.33 | 6.827  | 83.08  | 360   | 357 | 3   | 41.15  | 681  |
| Tennessee                | 3     | 836,599.72       | 0.25    | 278,866.57 | 6.598  | 85.74  | 360   | 359 | 1   | 38.52  | 632  |
| Michigan                 | 4     | 742,398.68       | 0.22    | 185,599.67 | 7.378  | 88.96  | 360   | 357 | 3   | 38.17  | 611  |
| New Hampshire            | 2     | 725,699.00       | 0.22    | 362,849.50 | 6.600  | 74.49  | 360   | 360 | 0   | 46.72  | 656  |
| Ohio                     | 5     | 714,800.82       | 0.22    | 142,960.16 | 7.250  | 94.04  | 360   | 359 | 1   | 44.48  | 639  |
| Connecticut              | 2     | 617,650.00       | 0.19    | 308,825.00 | 7.238  | 83.75  | 360   | 358 | 2   | 48.62  | 618  |
| New Mexico               | 3     | 608,755.00       | 0.18    | 202,918.33 | 6.869  | 86.62  | 360   | 358 | 2   | 47.73  | 647  |
| District Of Columbia     | 2     | 603,000.00       | 0.18    | 301,500.00 | 6.390  | 83.81  | 360   | 359 | 1   | 46.71  | 599  |
| Pennsylvania             | 2     | 527,150.00       | 0.16    | 263,575.00 | 7.147  | 85.33  | 360   | 359 | 1   | 33.46  | 649  |
| Rhode Island             | 2     | 422,700.00       | 0.13    | 211,350.00 | 6.779  | 87.59  | 360   | 359 | 1   | 37.22  | 612  |
| Idaho                    | 2     | 307,020.00       | 0.09    | 153,510.00 | 6.738  | 82.63  | 360   | 360 | 0   | 41.86  | 625  |
| Montana                  | 2     | 274,996.11       | 0.08    | 137,498.06 | 7.918  | 74.55  | 360   | 359 | 1   | 35.94  | 676  |
| Louisiana                | 1     | 259,927.01       | 0.08    | 259,927.01 | 6.700  | 80.00  | 360   | 357 | 3   | 44.78  | 652  |
| North Dakota             | 1     | 208,000.00       | 0.06    | 208,000.00 | 6.600  | 80.00  | 360   | 359 | 1   | 49.35  | 655  |
| Kentucky                 | 1     | 204,250.00       | 0.06    | 204,250.00 | 7.500  | 95.00  | 360   | 359 | 1   | 39.70  | 580  |
| Wyoming                  | 1     | 129,600.00       | 0.04    | 129,600.00 | 7.013  | 80.00  | 360   | 359 | 1   | 49.57  | 627  |
| Oklahoma                 | 1     | 99,200.00        | 0.03    | 99,200.00  | 7.150  | 80.00  | 360   | 359 | 1   | 45.98  | 581  |
| North Carolina           | 1     | 96,500.00        | 0.03    | 96,500.00  | 7.425  | 79.42  | 360   | 360 | 0   | 35.57  | 602  |
| Total:                   | 848   | \$331,189,899.42 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |

| Geographic Concentration | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| North-South CA           | 296   | 126,034,745 | 38.06%  | 425,793.06 | 6.166% | 83.21% | 355   | 354 | 1   | 42.60% | 668  |
| North CA                 | 318   | 134,667,342 | 40.66   | 423,482.21 | 6.173  | 82.05  | 359   | 358 | 1   | 41.38  | 656  |
| South CA                 | 234   | 70,487,812  | 21.28   | 301,229.97 | 6.688  | 83.26  | 358   | 357 | 1   | 40.54  | 649  |
| States Not CA            | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |

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# **NCHET04-4** **Group 2 - Interest Only Loans**

| Zip Code Concentration | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 95023                  | 12    | \$4,669,950.00   | 1.41%   | 389,162.50 | 5.837% | 82.41% | 348   | 347 | 1   | 44.58% | 674  |
| 94591                  | 9     | 4,191,455.00     | 1.27    | 465,717.22 | 6.398  | 83.02  | 360   | 359 | 1   | 38.88  | 652  |
| 94513                  | 8     | 3,519,625.00     | 1.06    | 439,953.13 | 5.922  | 82.54  | 354   | 351 | 2   | 39.76  | 654  |
| 94531                  | 7     | 3,400,040.00     | 1.03    | 485,720.00 | 6.400  | 86.09  | 360   | 359 | 1   | 38.60  | 671  |
| 93065                  | 8     | 3,396,494.03     | 1.03    | 424,561.75 | 6.378  | 88.01  | 349   | 348 | 2   | 43.42  | 691  |
| Other                  | 804   | 312,012,335.39   | 94.21   | 388,075.04 | 6.286  | 82.66  | 358   | 356 | 1   | 41.70  | 659  |
| Total:                 | 848   | \$331,189,899.42 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |

| Loan Purpose          | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Purchase              | 497   | \$188,121,272.88 | 56.80%  | 378,513.63 | 6.240% | 81.57% | 357   | 356 | 1   | 42.12% | 670  |
| Refinance - Cashout   | 318   | 132,386,997.82   | 39.97   | 416,311.31 | 6.329  | 84.41  | 358   | 357 | 1   | 41.28  | 643  |
| Refinance - Rate Term | 33    | 10,681,628.72    | 3.23    | 323,685.72 | 6.365  | 82.76  | 353   | 352 | 1   | 38.50  | 661  |
| Total:                | 848   | \$331,189,899.42 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |

| Document Type         | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Stated Documentation  | 432   | \$165,137,391.26 | 49.86%  | 382,262.48 | 6.469% | 81.36% | 356   | 354 | 2   | 41.95% | 677  |
| Full Documentation    | 225   | 86,774,011.00    | 26.20   | 385,662.27 | 6.026  | 83.23  | 359   | 358 | 1   | 42.25  | 643  |
| Limited Documentation | 191   | 79,278,497.16    | 23.94   | 415,070.67 | 6.164  | 85.11  | 359   | 358 | 1   | 40.44  | 639  |
| Total:                | 848   | \$331,189,899.42 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |

| Property Type           | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Single Family Residence | 658   | \$261,387,442.63 | 78.92%  | 397,245.35 | 6.237% | 82.75% | 357   | 356 | 1   | 41.77% | 659  |
| Pud Detached            | 101   | 37,331,946.30    | 11.27   | 369,623.23 | 6.451  | 81.56  | 360   | 359 | 1   | 40.71  | 655  |
| Condo                   | 48    | 17,500,078.80    | 5.28    | 364,584.98 | 6.307  | 83.86  | 356   | 355 | 1   | 41.43  | 662  |
| 2-4 Family              | 24    | 10,275,808.56    | 3.10    | 428,158.69 | 6.501  | 83.76  | 360   | 359 | 1   | 42.39  | 673  |
| PUD Attached            | 17    | 4,694,623.13     | 1.42    | 276,154.30 | 6.715  | 85.41  | 355   | 354 | 2   | 42.85  | 667  |
| Total:                  | 848   | \$331,189,899.42 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |

| Occupancy      | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Owner Occupied | 840   | \$327,583,673.42 | 98.91%  | 389,980.56 | 6.275% | 82.73% | 357   | 356 | 1   | 41.68% | 659  |
| Second Home    | 8     | 3,606,226.00     | 1.09    | 450,778.25 | 6.696  | 84.72  | 346   | 345 | 1   | 40.49  | 657  |
| Total:         | 848   | \$331,189,899.42 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |

| Lien Position | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1             | 848   | \$331,189,899.42 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |
| Total:        | 848   | \$331,189,899.42 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |

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# **NCHET04-4** **Group 2 - Interest Only Loans**

| Prepayment Penalty | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0                  | 125   | 48,094,302  | 14.52%  | 384,754.42 | 6.414% | 82.70% | 341   | 340 | 1   | 41.45% | 680  |
| 12                 | 26    | 11,792,726  | 3.56    | 453,566.38 | 6.576  | 81.63  | 360   | 359 | 1   | 37.77  | 656  |
| 24                 | 651   | 253,637,017 | 76.58   | 389,611.39 | 6.240  | 82.78  | 360   | 359 | 1   | 41.90  | 655  |
| 36                 | 46    | 17,665,855  | 5.33    | 384,040.33 | 6.288  | 83.11  | 360   | 359 | 1   | 41.49  | 662  |
| Total:             | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |
| wa Term: 20.728    |       |             |         |            |        |        |       |     |     |        |      |

| Ballon Flag        | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Not a Balloon Loan | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |
| Total:             | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |

| Originator           | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| New Century Mortgage | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |
| Total:               | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |

| Gross Rate-ARMS | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 4.001% - 4.500% | 1     | 340,000     | 0.10%   | 340,000.00 | 4.500% | 56.20% | 360   | 353 | 7   | 54.62% | 697  |
| 4.501% - 5.000% | 24    | 10,677,598  | 3.22    | 444,899.91 | 4.924  | 79.39  | 324   | 323 | 2   | 41.28  | 709  |
| 5.001% - 5.500% | 87    | 36,414,050  | 10.99   | 418,552.30 | 5.367  | 81.27  | 348   | 347 | 1   | 42.33  | 679  |
| 5.501% - 6.000% | 200   | 84,409,005  | 25.49   | 422,045.02 | 5.849  | 81.95  | 359   | 358 | 1   | 42.04  | 654  |
| 6.001% - 6.500% | 196   | 83,397,821  | 25.18   | 425,499.09 | 6.288  | 82.78  | 360   | 359 | 1   | 41.69  | 658  |
| 6.501% - 7.000% | 203   | 74,110,264  | 22.38   | 365,075.19 | 6.766  | 83.31  | 360   | 359 | 1   | 41.10  | 656  |
| 7.001% - 7.500% | 94    | 29,722,819  | 8.97    | 316,200.20 | 7.256  | 84.84  | 360   | 359 | 1   | 41.60  | 646  |
| 7.501% - 8.000% | 34    | 9,972,742   | 3.01    | 293,315.95 | 7.748  | 87.00  | 360   | 359 | 1   | 40.66  | 646  |
| 8.001% - 8.500% | 8     | 2,032,550   | 0.61    | 254,068.75 | 8.258  | 90.10  | 360   | 359 | 1   | 39.57  | 646  |
| 8.501% - 9.000% | 1     | 113,050     | 0.03    | 113,050.00 | 8.650  | 95.00  | 360   | 357 | 3   | 48.74  | 626  |
| Total:          | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |
| Minimum: 4.500% |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 8.650% |       |             |         |            |        |        |       |     |     |        |      |

Gross Rate-FRMS

# **NCHET04-4** **Group 2 - Interest Only Loans**

| Gross Margin             | COUNT      | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------------|------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 0.001% - 1.000%          | 1          | 540,000            | 0.16%          | 540,000.00        | 7.100%        | 90.00%        | 360        | 359        | 1        | 36.52%        | 596        |
| 1.251% - 1.500%          | 1          | 215,998            | 0.07           | 215,998.13        | 7.390         | 89.26         | 360        | 360        | 0        | 46.56         | 650        |
| 2.001% - 2.250%          | 1          | 328,500            | 0.10           | 328,500.00        | 5.500         | 90.00         | 360        | 358        | 2        | 46.97         | 609        |
| 2.251% - 2.500%          | 1          | 258,560            | 0.08           | 258,560.00        | 7.250         | 80.00         | 360        | 359        | 1        | 46.57         | 675        |
| 2.751% - 3.000%          | 6          | 2,922,955          | 0.88           | 487,159.17        | 4.848         | 82.49         | 300        | 300        | 0        | 47.19         | 741        |
| 3.001% - 3.250%          | 2          | 1,132,500          | 0.34           | 566,250.00        | 5.120         | 82.44         | 300        | 299        | 1        | 43.41         | 733        |
| 3.251% - 3.500%          | 23         | 10,220,549         | 3.09           | 444,371.69        | 5.334         | 83.78         | 311        | 310        | 1        | 42.17         | 720        |
| 3.501% - 3.750%          | 1          | 500,000            | 0.15           | 500,000.00        | 4.850         | 87.72         | 300        | 295        | 5        | 31.32         | 680        |
| 3.751% - 4.000%          | 6          | 2,646,726          | 0.80           | 441,121.00        | 5.811         | 78.25         | 313        | 312        | 1        | 33.89         | 680        |
| 4.751% - 5.000%          | 4          | 1,434,546          | 0.43           | 358,636.45        | 6.116         | 73.58         | 360        | 359        | 1        | 34.84         | 659        |
| 5.001% - 5.250%          | 9          | 2,579,339          | 0.78           | 286,593.18        | 6.447         | 73.30         | 360        | 359        | 1        | 39.90         | 643        |
| 5.251% - 5.500%          | 424        | 165,918,640        | 50.10          | 391,317.55        | 6.179         | 83.48         | 360        | 359        | 1        | 41.57         | 643        |
| 5.501% - 5.750%          | 350        | 135,823,387        | 41.01          | 388,066.82        | 6.513         | 81.97         | 360        | 358        | 2        | 42.03         | 672        |
| 5.751% - 6.000%          | 18         | 6,182,200          | 1.87           | 343,455.56        | 6.468         | 84.56         | 360        | 359        | 1        | 38.16         | 646        |
| 6.501% - 6.750%          | 1          | 486,000            | 0.15           | 486,000.00        | 6.550         | 90.00         | 360        | 354        | 6        | 49.37         | 655        |
| <b>Total:</b>            | <b>848</b> | <b>331,189,899</b> | <b>100.00%</b> | <b>390,554.13</b> | <b>6.280%</b> | <b>82.75%</b> | <b>357</b> | <b>356</b> | <b>1</b> | <b>41.67%</b> | <b>659</b> |
| Minimum: 1.000%          |            |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 6.550%          |            |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 5.313% |            |                    |                |                   |               |               |            |            |          |               |            |

| Minimum Rate             | COUNT      | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------------|------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 4.001% - 5.000%          | 25         | 11,017,598         | 3.33%          | 440,703.92        | 4.911%        | 78.68%        | 326        | 324        | 2        | 41.69%        | 709        |
| 5.001% - 6.000%          | 287        | 120,823,055        | 36.48          | 420,986.25        | 5.704         | 81.74         | 356        | 355        | 1        | 42.13         | 662        |
| 6.001% - 7.000%          | 399        | 157,508,086        | 47.56          | 394,757.11        | 6.512         | 83.03         | 360        | 359        | 1        | 41.41         | 657        |
| 7.001% - 8.000%          | 128        | 39,695,561         | 11.99          | 310,121.57        | 7.380         | 85.38         | 360        | 359        | 1        | 41.36         | 646        |
| 8.001% - 9.000%          | 9          | 2,145,600          | 0.65           | 238,400.00        | 8.278         | 90.36         | 360        | 358        | 2        | 40.05         | 645        |
| <b>Total:</b>            | <b>848</b> | <b>331,189,899</b> | <b>100.00%</b> | <b>390,554.13</b> | <b>6.280%</b> | <b>82.75%</b> | <b>357</b> | <b>356</b> | <b>1</b> | <b>41.67%</b> | <b>659</b> |
| Minimum: 4.500%          |            |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 8.650%          |            |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 6.280% |            |                    |                |                   |               |               |            |            |          |               |            |

| Maximum Rate              | COUNT      | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------|------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 11.001% - 12.000%         | 43         | 19,571,548         | 5.91%          | 455,152.27        | 5.122%        | 80.18%        | 314        | 313        | 1        | 41.58%        | 714        |
| 12.001% - 13.000%         | 269        | 112,269,105        | 33.90          | 417,357.27        | 5.728         | 81.72         | 360        | 359        | 1        | 42.18         | 657        |
| 13.001% - 14.000%         | 399        | 157,508,086        | 47.56          | 394,757.11        | 6.512         | 83.03         | 360        | 359        | 1        | 41.41         | 657        |
| 14.001% - 15.000%         | 128        | 39,695,561         | 11.99          | 310,121.57        | 7.380         | 85.38         | 360        | 359        | 1        | 41.36         | 646        |
| 15.001% - 16.000%         | 9          | 2,145,600          | 0.65           | 238,400.00        | 8.278         | 90.36         | 360        | 358        | 2        | 40.05         | 645        |
| <b>Total:</b>             | <b>848</b> | <b>331,189,899</b> | <b>100.00%</b> | <b>390,554.13</b> | <b>6.280%</b> | <b>82.75%</b> | <b>357</b> | <b>356</b> | <b>1</b> | <b>41.67%</b> | <b>659</b> |
| Minimum: 11.500%          |            |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 15.650%          |            |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 13.272% |            |                    |                |                   |               |               |            |            |          |               |            |

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# **NCHET04-4** **Group 2 - Interest Only Loans**

| Next Rate Reset Date       | COUNT      | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|----------------------------|------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 2005-01-01                 | 32         | 14,883,280         | 4.49%          | 465,102.49        | 5.174%        | 82.68%        | 300        | 299        | 1        | 41.57%        | 724        |
| 2006-04-01                 | 1          | 359,288            | 0.11           | 359,287.92        | 5.000         | 80.00         | 360        | 352        | 8        | 49.37         | 656        |
| 2006-05-01                 | 2          | 648,375            | 0.20           | 324,187.50        | 6.384         | 95.00         | 360        | 353        | 7        | 29.40         | 698        |
| 2006-06-01                 | 11         | 4,309,970          | 1.30           | 391,815.43        | 6.855         | 87.01         | 360        | 354        | 6        | 43.25         | 667        |
| 2006-07-01                 | 9          | 3,895,255          | 1.18           | 432,806.11        | 6.873         | 89.64         | 360        | 355        | 5        | 44.72         | 671        |
| 2006-08-01                 | 5          | 1,793,460          | 0.54           | 358,692.07        | 6.398         | 86.77         | 360        | 356        | 4        | 36.95         | 678        |
| 2006-09-01                 | 50         | 17,498,538         | 5.28           | 349,970.76        | 6.646         | 82.08         | 360        | 357        | 3        | 44.28         | 663        |
| 2006-10-01                 | 142        | 57,040,695         | 17.22          | 401,695.04        | 6.173         | 81.83         | 360        | 358        | 2        | 42.14         | 663        |
| 2006-11-01                 | 393        | 157,101,842        | 47.44          | 399,750.23        | 6.303         | 82.99         | 360        | 359        | 1        | 41.48         | 654        |
| 2006-12-01                 | 142        | 50,836,945         | 15.35          | 358,006.66        | 6.389         | 82.10         | 360        | 360        | 0        | 40.99         | 647        |
| 2007-04-01                 | 1          | 378,217            | 0.11           | 378,216.99        | 5.500         | 85.00         | 360        | 352        | 8        | 35.09         | 726        |
| 2007-05-01                 | 4          | 1,353,400          | 0.41           | 338,350.00        | 5.838         | 82.15         | 360        | 353        | 7        | 36.55         | 678        |
| 2007-09-01                 | 2          | 561,000            | 0.17           | 280,500.00        | 7.293         | 86.58         | 360        | 357        | 3        | 40.57         | 609        |
| 2007-10-01                 | 9          | 3,143,860          | 0.95           | 349,317.78        | 6.683         | 83.84         | 360        | 358        | 2        | 41.26         | 665        |
| 2007-11-01                 | 25         | 9,431,316          | 2.85           | 377,252.64        | 6.363         | 84.33         | 360        | 359        | 1        | 41.13         | 665        |
| 2007-12-01                 | 20         | 7,954,458          | 2.40           | 397,722.90        | 6.362         | 80.31         | 360        | 360        | 0        | 42.08         | 658        |
| <b>Total:</b>              | <b>848</b> | <b>331,189,899</b> | <b>100.00%</b> | <b>390,554.13</b> | <b>6.280%</b> | <b>82.75%</b> | <b>357</b> | <b>356</b> | <b>1</b> | <b>41.67%</b> | <b>659</b> |
| Minimum: 20050101          |            |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 20071201          |            |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 20061018 |            |                    |                |                   |               |               |            |            |          |               |            |

| Initial Rate Cap         | COUNT      | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------------|------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 1.500%                   | 816        | 316,306,620        | 95.51%         | 387,630.66        | 6.332%        | 82.75%        | 360        | 359        | 1        | 41.67%        | 656        |
| 3.000%                   | 32         | 14,883,280         | 4.49           | 465,102.49        | 5.174         | 82.68         | 300        | 299        | 1        | 41.57         | 724        |
| <b>Total:</b>            | <b>848</b> | <b>331,189,899</b> | <b>100.00%</b> | <b>390,554.13</b> | <b>6.280%</b> | <b>82.75%</b> | <b>357</b> | <b>356</b> | <b>1</b> | <b>41.67%</b> | <b>659</b> |
| Minimum: 1.500%          |            |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 3.000%          |            |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 1.567% |            |                    |                |                   |               |               |            |            |          |               |            |

| Periodic Rate Cap        | COUNT      | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------------|------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 1.500%                   | 816        | 316,306,620        | 95.51%         | 387,630.66        | 6.332%        | 82.75%        | 360        | 359        | 1        | 41.67%        | 656        |
| 3.000%                   | 32         | 14,883,280         | 4.49           | 465,102.49        | 5.174         | 82.68         | 300        | 299        | 1        | 41.57         | 724        |
| <b>Total:</b>            | <b>848</b> | <b>331,189,899</b> | <b>100.00%</b> | <b>390,554.13</b> | <b>6.280%</b> | <b>82.75%</b> | <b>357</b> | <b>356</b> | <b>1</b> | <b>41.67%</b> | <b>659</b> |
| Minimum: 1.500%          |            |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 3.000%          |            |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 1.567% |            |                    |                |                   |               |               |            |            |          |               |            |

| PMI           | COUNT      | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------|------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| No MI         | 848        | 331,189,899        | 100.00%        | 390,554.13        | 6.280%        | 82.75%        | 357        | 356        | 1        | 41.67%        | 659        |
| <b>Total:</b> | <b>848</b> | <b>331,189,899</b> | <b>100.00%</b> | <b>390,554.13</b> | <b>6.280%</b> | <b>82.75%</b> | <b>357</b> | <b>356</b> | <b>1</b> | <b>41.67%</b> | <b>659</b> |

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary, and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supercedes all information contained in any collateral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.

# **NCHET04-4** **Group 2 - Interest Only Loans**

| Interest Only | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Interest Only | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |
| Total:        | 848   | 331,189,899 | 100.00% | 390,554.13 | 6.280% | 82.75% | 357   | 356 | 1   | 41.67% | 659  |

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary, and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collateral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.



## Pool Data

NCHET04-4

| Pool Summary                         |               |
|--------------------------------------|---------------|
| Total Issue Balance (USD)            | 2,488,886,441 |
| Original Mortgage Pool Balance (USD) | 2,488,239,197 |
| Current Mortgage Pool Balance (USD)  | 13,153        |
| Total Number of Loans                | 189,177       |
| Average Loan Balance (USD)           | 97,30%        |
| 1st lien (%age)                      | 2,70%         |
| 2nd lien (%age)                      | 925           |
| WA FICO                              | 500           |
| - Minimum FICO                       | 818           |
| - Maximum FICO                       | 815%          |
| WA LTV                               | 82,26%        |
| - Minimum LTV                        | 80,58%        |
| - Maximum LTV                        | 79,94%        |
| WA DTI                               | 81,54%        |
| - Minimum DTI                        | 82,43%        |
| - Maximum DTI                        | 81,96%        |
| WA Age (Months)                      | 1             |
| WA Remaining Term (Months)           | 355           |
| Acquired Loans                       | 16,12%        |
| North California (% of Pool)         | 29,35%        |
| South California (% of Pool)         |               |

| North California                      |         |
|---------------------------------------|---------|
| % of State                            | 35,45%  |
| WA FICO                               | 641     |
| - Minimum FICO                        | 500     |
| - Maximum FICO                        | 791     |
| WA LTV                                | 81,30%  |
| - Minimum LTV                         | 9,43%   |
| - Maximum LTV                         | 100,00% |
| Highest Zip-Code Density (% of State) | 1,86    |
| Zip-Code with Highest Density         | 94591   |

| South California                      |         |
|---------------------------------------|---------|
| % of State                            | 64,55%  |
| WA FICO                               | 631     |
| - Minimum FICO                        | 500     |
| - Maximum FICO                        | 806     |
| WA LTV                                | 79,28%  |
| - Minimum LTV                         | 17,39%  |
| - Maximum LTV                         | 100,00% |
| Highest Zip-Code Density (% of State) | 1,17    |
| Zip-Code with Highest Density         | 92336   |

| Classification          | Total         | Check |
|-------------------------|---------------|-------|
| Mortgage Type           | 2,488,239,197 | ✓     |
| Loan-to-Value           | 2,488,239,197 | ✓     |
| FICO                    | 2,488,239,197 | ✓     |
| Purpose                 | 2,488,239,197 | ✓     |
| Occupancy               | 2,488,239,197 | ✓     |
| Loan Balance            | 2,488,239,197 | ✓     |
| Property Type           | 2,488,239,197 | ✓     |
| Documentation Type      | 2,488,239,197 | ✓     |
| Fixed Period            | 2,488,239,197 | ✓     |
| Debt-to-Income Ratio    | 2,488,239,197 | ✓     |
| Geographic Distribution | 2,488,239,197 | ✓     |

| Per Annum Fees |     |
|----------------|-----|
| Servicer Fees  | 0.5 |
| Cost of Carry  |     |

| Mortgage Type                        | WA LTV | WA FICO | Balance       |
|--------------------------------------|--------|---------|---------------|
| ARM - 10 Year IO/1 Month             | 82,26% | 723     | 19,601,692    |
| ARM - 2 Year/6 Month                 | 80,58% | 609     | 1,482,432,072 |
| ARM - 3 Year/6 Month                 | 79,94% | 631     | 87,454,418    |
| Fixed Rate Loans                     | 81,54% | 635     | 249,979,593   |
| Interest Only - ARM - 2 Year/6 Month | 82,43% | 653     | 604,428,275   |
| Interest Only - ARM - 3 Year/6 Month | 81,96% | 659     | 44,343,146    |

| LTV           | WA LTV | WA FICO | Balance    |
|---------------|--------|---------|------------|
| 0.01 - 20.00  | 16,17% | 506     | 453,374    |
| 20.01 - 25.00 | 23,57% | 594     | 1,430,725  |
| 25.01 - 30.00 | 27,67% | 601     | 3,094,925  |
| 30.01 - 35.00 | 32,35% | 595     | 3,185,037  |
| 35.01 - 40.00 | 37,76% | 600     | 7,671,536  |
| 40.01 - 45.00 | 43,01% | 584     | 8,335,531  |
| 45.01 - 50.00 | 48,11% | 594     | 24,504,356 |
| 50.01 - 55.00 | 52,73% | 595     | 25,873,888 |
| 55.01 - 60.00 | 57,84% | 594     | 49,216,825 |
| 60.01 - 65.00 | 63,35% | 596     | 83,604,519 |

|                |        |     |             |
|----------------|--------|-----|-------------|
| 65.01 - 70.00  | 68.67% | 592 | 103,919,819 |
| 70.01 - 75.00  | 74.07% | 585 | 159,407,695 |
| 75.01 - 80.00  | 79.79% | 636 | 960,835,052 |
| 80.01 - 85.00  | 84.35% | 610 | 308,184,959 |
| 85.01 - 90.00  | 89.67% | 634 | 481,547,461 |
| 90.01 - 95.00  | 94.82% | 645 | 178,260,680 |
| 95.01 - 100.00 | 99.96% | 651 | 81,713,816  |

| FICO      | WA LTV | WA FICO | Balance     |
|-----------|--------|---------|-------------|
| 481 - 500 | 73.28% | 500     | 2,567,211   |
| 501 - 520 | 73.02% | 511     | 102,888,155 |
| 521 - 540 | 75.42% | 530     | 115,960,364 |
| 541 - 560 | 76.90% | 551     | 150,455,781 |
| 561 - 580 | 77.84% | 571     | 178,927,703 |
| 581 - 600 | 81.08% | 591     | 275,018,793 |
| 601 - 620 | 81.57% | 611     | 310,231,024 |
| 621 - 640 | 83.40% | 630     | 343,108,284 |
| 641 - 660 | 83.00% | 650     | 351,029,778 |
| 661 - 680 | 83.36% | 670     | 255,117,767 |
| 681 - 700 | 82.65% | 689     | 174,056,218 |
| 701 - 720 | 82.80% | 710     | 100,679,578 |
| 721 - 740 | 83.05% | 729     | 61,090,634  |
| 741 - 760 | 83.40% | 749     | 34,453,999  |
| 761 - 780 | 82.58% | 770     | 23,139,047  |
| 781 - 800 | 81.75% | 787     | 8,111,851   |
| 801 - 820 | 80.74% | 806     | 1,403,011   |

| CLTV           | MIG%   | WA FICO | Balance with MIG |
|----------------|--------|---------|------------------|
| 0.01 - 20.00   | 16.17% | 606     | 453,374          |
| 20.01 - 25.00  | 23.57% | 594     | 1,430,725        |
| 25.01 - 30.00  | 27.57% | 601     | 3,094,925        |
| 30.01 - 35.00  | 32.35% | 595     | 3,185,037        |
| 35.01 - 40.00  | 37.76% | 600     | 7,671,536        |
| 40.01 - 45.00  | 43.05% | 585     | 8,160,531        |
| 45.01 - 50.00  | 48.11% | 594     | 24,429,432       |
| 50.01 - 55.00  | 52.72% | 594     | 25,504,201       |
| 55.01 - 60.00  | 57.82% | 594     | 48,463,805       |
| 60.01 - 65.00  | 63.30% | 596     | 83,401,311       |
| 65.01 - 70.00  | 68.67% | 591     | 107,262,954      |
| 70.01 - 75.00  | 74.00% | 584     | 154,547,485      |
| 75.01 - 80.00  | 79.37% | 587     | 335,789,770      |
| 80.01 - 85.00  | 84.28% | 607     | 287,578,285      |
| 85.01 - 90.00  | 89.48% | 634     | 475,129,547      |
| 90.01 - 95.00  | 93.48% | 641     | 203,384,608      |
| 95.01 - 100.00 | 82.41% | 657     | 718,751,692      |

| Purpose               | WA LTV | WA FICO | Balance       |
|-----------------------|--------|---------|---------------|
| Refinance - Cashout   | 79.04% | 605     | 1,372,520,346 |
| Purchase              | 83.93% | 652     | 1,017,528,948 |
| Refinance - Rate Term | 81.80% | 621     | 98,189,903    |

| Occupancy   | WA LTV | WA FICO | Balance       |
|-------------|--------|---------|---------------|
| Primary     | 81.04% | 623     | 2,290,653,249 |
| Investment  | 82.36% | 654     | 171,540,280   |
| Second Home | 82.50% | 638     | 26,045,667    |

| Loan Balance | WA LTV | WA FICO | Balance       |
|--------------|--------|---------|---------------|
| <\$200,000   | 80.69% | 613     | 693,188,001   |
| <\$400,000   | 81.02% | 628     | 1,180,557,842 |
| <\$600,000   | 83.09% | 639     | 358,069,123   |
| >=\$600,000  | 78.85% | 652     | 56,424,231    |

| Property Type           | WA LTV | WA FICO | Balance       |
|-------------------------|--------|---------|---------------|
| Single Family Residence | 81.00% | 622     | 1,811,783,337 |
| PUD                     | 81.69% | 621     | 292,221,048   |
| 2-4 Family              | 81.46% | 643     | 216,722,469   |
| Condo                   | 81.72% | 639     | 162,914,060   |
| Multi-Family (5+ units) | 71.90% | 730     | 4,523,906     |
| Modular                 | 90.00% | 578     | 14,377        |

| Documentation Type                      | WA LTV | WA FICO | Balance       |
|-----------------------------------------|--------|---------|---------------|
| Full Documentation - 1yr W2             | 80.20% | 607     | 477,405,792   |
| Full Documentation - 2yr W2/Tax Returns | 81.73% | 610     | 703,033,851   |
| Limited Documentation                   | 81.89% | 618     | 133,091,699   |
| Stated Documentation                    | 81.11% | 642     | 1,174,707,855 |

| Fixed Period (Months) | WA LTV | WA FICO | Balance       |
|-----------------------|--------|---------|---------------|
| 0                     | 81.54% | 635     | 249,979,593   |
| 1                     | 82.26% | 723     | 49,601,692    |
| 24                    | 81.13% | 622     | 2,086,860,347 |
| 36                    | 80.62% | 640     | 131,797,564   |

| DTI         | WA LTV | WA FICO | Balance   |
|-------------|--------|---------|-----------|
| <= 0.00     | 87.37% | 651     | 380,632   |
| 0.01 - 5.00 | 77.81% | 619     | 1,487,305 |

|               |        |     |             |
|---------------|--------|-----|-------------|
| 5.01 - 10.00  | 82.96% | 628 | 4,353,704   |
| 10.01 - 15.00 | 78.49% | 630 | 15,266,800  |
| 15.01 - 20.00 | 77.99% | 627 | 35,976,203  |
| 20.01 - 25.00 | 77.87% | 614 | 81,420,295  |
| 25.01 - 30.00 | 79.27% | 616 | 144,075,637 |
| 30.01 - 35.00 | 80.73% | 621 | 251,497,080 |
| 35.01 - 40.00 | 81.28% | 628 | 413,000,566 |
| 40.01 - 45.00 | 81.74% | 632 | 587,296,760 |
| 45.01 - 50.00 | 82.80% | 627 | 844,836,965 |
| 50.01 - 55.00 | 71.19% | 591 | 103,944,908 |
| >= 55.01      | 69.80% | 623 | 4,722,341   |

| Geographic Distribution |        | WA LTV | WA FICO       | Balance |
|-------------------------|--------|--------|---------------|---------|
| Alabama                 | 81.87% | 588    | 5,613,620     |         |
| Alaska                  | 85.74% | 623    | 3,756,755     |         |
| Arizona                 | 83.52% | 623    | 59,802,248    |         |
| Arkansas                | 84.15% | 603    | 3,541,553     |         |
| California              | 79.98% | 635    | 1,131,611,246 |         |
| Colorado                | 83.94% | 622    | 37,401,045    |         |
| Connecticut             | 81.80% | 600    | 20,959,123    |         |
| Delaware                | 84.49% | 590    | 1,891,822     |         |
| District Of Columbia    | 72.93% | 605    | 6,219,014     |         |
| Florida                 | 81.97% | 612    | 142,103,507   |         |
| Georgia                 | 85.63% | 607    | 31,068,975    |         |
| Hawaii                  | 80.11% | 642    | 39,044,817    |         |
| Idaho                   | 82.96% | 628    | 9,032,828     |         |
| Illinois                | 82.83% | 615    | 73,304,085    |         |
| Indiana                 | 85.84% | 612    | 16,336,420    |         |
| Iowa                    | 83.96% | 605    | 4,566,180     |         |
| Kansas                  | 81.89% | 598    | 2,628,378     |         |
| Kentucky                | 83.97% | 608    | 5,395,960     |         |
| Louisiana               | 81.26% | 600    | 5,185,589     |         |
| Maine                   | 81.03% | 624    | 9,632,604     |         |
| Maryland                | 81.12% | 605    | 51,157,177    |         |
| Massachusetts           | 80.84% | 623    | 72,696,931    |         |
| Michigan                | 82.93% | 605    | 39,688,184    |         |
| Minnesota               | 84.49% | 625    | 28,557,344    |         |
| Mississippi             | 84.81% | 610    | 1,891,488     |         |
| Missouri                | 83.66% | 595    | 8,737,639     |         |
| Montana                 | 77.62% | 593    | 4,441,628     |         |
| Nebraska                | 81.80% | 588    | 2,338,281     |         |
| Nevada                  | 80.84% | 624    | 67,519,505    |         |
| New Hampshire           | 81.63% | 622    | 11,819,235    |         |
| New Jersey              | 81.10% | 621    | 108,183,380   |         |
| New Mexico              | 83.42% | 627    | 11,284,846    |         |
| New York                | 81.61% | 624    | 129,806,135   |         |

|                |        |     |            |
|----------------|--------|-----|------------|
| North Carolina | 83.97% | 603 | 10,723,380 |
| North Dakota   | 84.23% | 644 | 1,004,433  |
| Ohio           | 85.06% | 608 | 29,697,362 |
| Oklahoma       | 84.65% | 610 | 5,889,399  |
| Oregon         | 82.22% | 631 | 25,568,046 |
| Pennsylvania   | 82.16% | 609 | 27,988,201 |
| Rhode Island   | 81.16% | 622 | 16,561,380 |
| South Carolina | 84.26% | 604 | 10,793,968 |
| South Dakota   | 78.10% | 583 | 211,260    |
| Tennessee      | 84.98% | 616 | 12,283,824 |
| Texas          | 79.80% | 606 | 74,018,133 |
| Utah           | 82.28% | 642 | 8,965,088  |
| Vermont        | 84.38% | 629 | 402,761    |
| Virginia       | 81.59% | 608 | 34,142,951 |
| Washington     | 83.08% | 629 | 67,999,146 |
| West Virginia  | 78.52% | 595 | 985,351    |
| Wisconsin      | 83.67% | 605 | 12,930,796 |
| Wyoming        | 81.88% | 607 | 855,574    |



## Pool Data

| Pool Summary                         |             |
|--------------------------------------|-------------|
| Total Issue Balance (USD)            | 936,766,524 |
| Original Mortgage Pool Balance (USD) | 936,200,443 |
| Current Mortgage Pool Balance (USD)  | 3,677       |
| Total Number of Loans                | 254,610     |
| Average Loan Balance (USD)           | 96.97%      |
| 1st lien (%age)                      | 3.03%       |
| 2nd lien (%age)                      | 530         |
| WA FICO                              | 500         |
| - Minimum FICO                       | 808         |
| - Maximum FICO                       | 82.88%      |
| WA LTV                               | 19.61%      |
| - Minimum LTV                        | 100.00%     |
| - Maximum LTV                        | 41.27%      |
| WA DTI                               | 0.49%       |
| - Minimum DTI                        | 61.90%      |
| - Maximum DTI                        | 1           |
| WA Age (Months)                      | 356         |
| WA Remaining Term (Months)           | 22.33%      |
| Acquired Loans                       | 31.12%      |
| North California (% of Pool)         |             |
| South California (% of Pool)         |             |

## NCHET04-4 NonConf

| North California                      |         |
|---------------------------------------|---------|
| % of State                            | 41.77%  |
| WA FICO                               | 650     |
| - Minimum FICO                        | 502     |
| - Maximum FICO                        | 791     |
| WA LTV                                | 83.04%  |
| - Minimum LTV                         | 33.50%  |
| - Maximum LTV                         | 100.00% |
| Highest Zip-Code Density (% of State) | 2.38%   |
| Zip-Code with Highest Density         | 95023   |

| South California                      |         |
|---------------------------------------|---------|
| % of State                            | 58.23%  |
| WA FICO                               | 637     |
| - Minimum FICO                        | 500     |
| - Maximum FICO                        | 804     |
| WA LTV                                | 82.31%  |
| - Minimum LTV                         | 38.18%  |
| - Maximum LTV                         | 100.00% |
| Highest Zip-Code Density (% of State) | 0.75%   |
| Zip-Code with Highest Density         | 92336   |

| Classification          | Total       | Check |
|-------------------------|-------------|-------|
| Mortgage Type           | 936,200,443 | ✓     |
| Loan-to-Value           | 936,200,443 | ✓     |
| FICO                    | 936,200,443 | ✓     |
| Purpose                 | 936,200,443 | ✓     |
| Occupancy               | 936,200,443 | ✓     |
| Loan Balance            | 936,200,443 | ✓     |
| Property Type           | 936,200,443 | ✓     |
| Documentation Type      | 936,200,443 | ✓     |
| Fixed Period            | 936,200,443 | ✓     |
| Debt-to-Income Ratio    | 936,200,443 | ✓     |
| Geographic Distribution | 936,200,443 | ✓     |

| Per Annum Fees |     |
|----------------|-----|
| Servicer Fees  | 0.5 |
| Cost of Carry  |     |

| Mortgage Type                        | WA LTV | WA FICO | Balance     |
|--------------------------------------|--------|---------|-------------|
| ARM - 10 Year IO/1 Month             | 82.68% | 724     | 14,883,280  |
| ARM - 2 Year/6 Month                 | 82.61% | 609     | 496,684,417 |
| ARM - 3 Year/6 Month                 | 80.92% | 628     | 30,057,921  |
| Fixed Rate Loans                     | 85.91% | 637     | 78,268,205  |
| Interest Only - ARM - 2 Year/6 Month | 82.75% | 656     | 293,484,369 |
| Interest Only - ARM - 3 Year/6 Month | 82.80% | 663     | 22,822,251  |

| LTV           | WA LTV | WA FICO | Balance    |
|---------------|--------|---------|------------|
| 0.01 - 20.00  | 19.61% | 580     | 50,000     |
| 20.01 - 25.00 | 22.62% | 518     | 49,970     |
| 25.01 - 30.00 | 26.27% | 545     | 236,322    |
| 30.01 - 35.00 | 33.10% | 608     | 749,962    |
| 35.01 - 40.00 | 37.76% | 559     | 1,074,465  |
| 40.01 - 45.00 | 43.62% | 553     | 320,649    |
| 45.01 - 50.00 | 48.29% | 602     | 6,775,014  |
| 50.01 - 55.00 | 52.68% | 551     | 4,826,973  |
| 55.01 - 60.00 | 57.80% | 592     | 11,531,754 |
| 60.01 - 65.00 | 63.71% | 600     | 19,479,446 |

|                |        |     |             |
|----------------|--------|-----|-------------|
| 65.01 - 70.00  | 68.58% | 502 | 33,721,022  |
| 70.01 - 75.00  | 74.05% | 585 | 53,152,175  |
| 75.01 - 80.00  | 79.76% | 640 | 338,928,112 |
| 80.01 - 85.00  | 84.38% | 616 | 138,571,275 |
| 85.01 - 90.00  | 89.63% | 635 | 213,912,252 |
| 90.01 - 95.00  | 94.84% | 646 | 79,481,972  |
| 95.01 - 100.00 | 99.98% | 655 | 33,330,077  |

| FICO      | WA LTV | WA FICO | Balance     |
|-----------|--------|---------|-------------|
| 481 - 500 | 77.88% | 500     | 981,276     |
| 501 - 520 | 73.24% | 511     | 32,620,529  |
| 521 - 540 | 76.84% | 531     | 39,081,836  |
| 541 - 560 | 79.96% | 551     | 44,309,040  |
| 561 - 580 | 79.90% | 571     | 65,392,882  |
| 581 - 600 | 83.36% | 591     | 101,236,071 |
| 601 - 620 | 82.99% | 611     | 111,220,767 |
| 621 - 640 | 85.34% | 630     | 135,714,807 |
| 641 - 660 | 84.52% | 651     | 131,487,759 |
| 661 - 680 | 84.26% | 670     | 103,292,169 |
| 681 - 700 | 83.36% | 689     | 73,518,704  |
| 701 - 720 | 83.87% | 710     | 43,508,868  |
| 721 - 740 | 83.82% | 729     | 23,535,664  |
| 741 - 760 | 84.58% | 749     | 12,590,690  |
| 761 - 780 | 82.77% | 769     | 12,123,274  |
| 781 - 800 | 84.52% | 787     | 4,621,179   |
| 801 - 820 | 94.33% | 806     | 364,924     |

| CLTV           | MIG%   | WA FICO | Balance with MIG |
|----------------|--------|---------|------------------|
| 0.01 - 20.00   | 19.61% | 580     | 50,000           |
| 20.01 - 25.00  | 22.62% | 518     | 49,970           |
| 25.01 - 30.00  | 26.27% | 545     | 236,322          |
| 30.01 - 35.00  | 33.10% | 608     | 749,962          |
| 35.01 - 40.00  | 37.76% | 559     | 1,074,465        |
| 40.01 - 45.00  | 43.82% | 553     | 320,649          |
| 45.01 - 50.00  | 48.29% | 602     | 6,775,014        |
| 50.01 - 55.00  | 52.68% | 551     | 4,828,973        |
| 55.01 - 60.00  | 57.79% | 592     | 11,480,793       |
| 60.01 - 65.00  | 63.77% | 599     | 18,934,774       |
| 65.01 - 70.00  | 68.59% | 600     | 32,120,573       |
| 70.01 - 75.00  | 74.01% | 585     | 51,998,762       |
| 75.01 - 80.00  | 79.34% | 601     | 126,484,507      |
| 80.01 - 85.00  | 84.27% | 612     | 125,853,329      |
| 85.01 - 90.00  | 89.38% | 634     | 214,760,133      |
| 90.01 - 95.00  | 93.26% | 643     | 90,735,177       |
| 95.01 - 100.00 | 82.90% | 685     | 249,748,039      |



|               |        |     |             |
|---------------|--------|-----|-------------|
| 5.01 - 10.00  | 84.90% | 605 | 1,189,354   |
| 10.01 - 15.00 | 78.98% | 634 | 6,410,155   |
| 15.01 - 20.00 | 82.40% | 639 | 11,996,577  |
| 20.01 - 25.00 | 79.20% | 613 | 25,475,320  |
| 25.01 - 30.00 | 82.25% | 620 | 49,581,953  |
| 30.01 - 35.00 | 82.95% | 625 | 80,091,950  |
| 35.01 - 40.00 | 82.72% | 630 | 149,298,868 |
| 40.01 - 45.00 | 82.89% | 636 | 237,373,537 |
| 45.01 - 50.00 | 84.41% | 632 | 335,368,760 |
| 50.01 - 55.00 | 74.08% | 598 | 36,059,146  |
| >= 55.01      | 73.04% | 662 | 1,858,938   |

| Geographic Distribution |        | WA LTV | WA FICO     | Balance |
|-------------------------|--------|--------|-------------|---------|
| Alabama                 | 82.63% | 583    | 1,810,010   |         |
| Alaska                  | 87.36% | 621    | 1,003,391   |         |
| Arizona                 | 84.04% | 623    | 19,149,859  |         |
| Arkansas                | 83.59% | 580    | 1,202,059   |         |
| California              | 82.62% | 643    | 500,348,915 |         |
| Colorado                | 84.77% | 614    | 9,101,786   |         |
| Connecticut             | 80.73% | 578    | 7,796,680   |         |
| Delaware                | 90.42% | 603    | 888,156     |         |
| District Of Columbia    | 74.63% | 614    | 2,211,792   |         |
| Florida                 | 83.02% | 611    | 49,349,881  |         |
| Georgia                 | 85.20% | 616    | 8,392,162   |         |
| Hawaii                  | 83.09% | 637    | 9,550,519   |         |
| Idaho                   | 84.86% | 620    | 3,032,249   |         |
| Illinois                | 83.15% | 608    | 24,018,632  |         |
| Indiana                 | 85.92% | 596    | 3,410,803   |         |
| Iowa                    | 88.51% | 606    | 1,023,636   |         |
| Kansas                  | 80.98% | 581    | 697,583     |         |
| Kentucky                | 87.80% | 606    | 1,954,968   |         |
| Louisiana               | 76.31% | 614    | 1,570,348   |         |
| Maine                   | 80.15% | 603    | 2,876,646   |         |
| Maryland                | 81.19% | 609    | 13,176,205  |         |
| Massachusetts           | 84.54% | 618    | 24,793,627  |         |
| Michigan                | 82.99% | 592    | 12,299,647  |         |
| Minnesota               | 84.09% | 616    | 7,970,328   |         |
| Mississippi             | 91.83% | 652    | 306,248     |         |
| Missouri                | 82.89% | 593    | 2,313,981   |         |
| Montana                 | 71.77% | 589    | 1,158,201   |         |
| Nebraska                | 81.67% | 567    | 238,899     |         |
| Nevada                  | 81.41% | 634    | 23,665,713  |         |
| New Hampshire           | 80.74% | 622    | 3,239,841   |         |
| New Jersey              | 82.79% | 610    | 30,754,933  |         |
| New Mexico              | 86.28% | 625    | 3,425,408   |         |
| New York                | 84.19% | 630    | 52,528,237  |         |

|                |        |     |            |
|----------------|--------|-----|------------|
| North Carolina | 84.07% | 591 | 3,468,535  |
| North Dakota   | 84.54% | 666 | 298,189    |
| Ohio           | 84.78% | 590 | 8,825,255  |
| Oklahoma       | 83.29% | 607 | 1,763,433  |
| Oregon         | 80.37% | 617 | 6,328,027  |
| Pennsylvania   | 82.76% | 600 | 8,141,994  |
| Rhode Island   | 85.89% | 599 | 3,492,815  |
| South Carolina | 85.00% | 624 | 4,099,521  |
| Tennessee      | 87.13% | 608 | 3,024,656  |
| Texas          | 80.25% | 611 | 22,837,164 |
| Utah           | 85.42% | 655 | 2,222,623  |
| Vermont        | 84.89% | 630 | 190,581    |
| Virginia       | 84.16% | 609 | 16,104,244 |
| Washington     | 83.05% | 626 | 17,098,524 |
| West Virginia  | 81.54% | 637 | 403,809    |
| Wisconsin      | 85.29% | 611 | 3,400,311  |
| Wyoming        | 89.04% | 622 | 236,410    |

# **NCHET04-4** **Interest Only Loans; First Liens w. Second**

| Pool Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 1,053 | 227,639,647 | 61.21%  | 216,182.00 | 6.270% | 80.13% | 359   | 358 | 1   | 42.69% | 657  |
| Non-Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 353   | 144,276,116 | 38.79   | 408,714.21 | 6.109  | 80.22  | 357   | 356 | 1   | 42.86  | 675  |
| Total:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1,406 | 371,915,763 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |
| AVG UPB: \$264,520.46<br>MIN UPB: \$50,040.00<br>MAX UPB: \$700,000.00<br>GROSS WAC: 6.2078677905%<br>MIN RATE: 4.600%<br>MAX RATE: 8.550%<br>MIN ORIG LTV: 69.22%<br>MAX ORIG LTV: 90.00%<br>MIN ORIG TERM: 300<br>MAX ORIG TERM: 360<br>MIN WAM: 295<br>MAX WAM: 360<br>% SPUD: 86.07%<br>% FULL/ALT: 41.71%<br>% CASHOUT: 6.68%<br>% BUYDOWN: 0.00%<br>% LTV > 80 NO MI: 3.44%<br>WA LTV: 80.17%<br>% FICO > 679: 32.38%<br>% NO FICO: 0.00%<br>WA FICO: 664<br>% FIRST LIEN: 100.00%<br>% PREPAY PENALTY: 89.29%<br>CALIFORNIA %: 69.92%<br>NORTH CA. %: 31.09%<br>SOUTH CA. %: 38.83%<br>% Fixed: 0.00%<br>% Arm: 100.00%<br>% IO: 100.00% |       |             |         |            |        |        |       |     |     |        |      |

| Product Type                   | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1 MONTH LIBOR - 120 MONTHS IO  | 26    | 10,140,171  | 2.73%   | 390,006.60 | 5.139% | 83.00% | 300   | 299 | 1   | 42.95% | 725  |
| 2/6 MONTH LIBOR - 24 MONTHS IO | 1,308 | 344,253,097 | 92.56   | 263,190.44 | 6.229  | 80.09  | 360   | 359 | 1   | 42.81  | 662  |
| 3/6 MONTH LIBOR - 36 MONTHS IO | 72    | 17,522,495  | 4.71    | 243,367.99 | 6.403  | 79.96  | 360   | 359 | 1   | 41.64  | 667  |
| Total:                         | 1,406 | 371,915,763 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |

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# **NCHE04-4** **Interest Only Loans; First Liens w. Second**

| Original Balance             | COUNT        | OPB                     | %              | AVG OPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|--------------|-------------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$50,000.01 - \$75,000.00    | 3            | \$194,340.00            | 0.05%          | 64,780.00         | 6.386%        | 81.31%        | 360        | 359        | 1        | 38.73%        | 597        |
| \$75,000.01 - \$100,000.00   | 40           | 3,648,564.00            | 0.98           | 91,214.10         | 6.441         | 79.98         | 360        | 359        | 1        | 39.97         | 643        |
| \$100,000.01 - \$125,000.00  | 88           | 10,025,857.36           | 2.70           | 113,930.20        | 6.344         | 80.18         | 360        | 359        | 1        | 41.99         | 639        |
| \$125,000.01 - \$150,000.00  | 91           | 12,542,626.00           | 3.37           | 137,831.05        | 6.455         | 79.94         | 360        | 359        | 1        | 42.59         | 641        |
| \$150,000.01 - \$175,000.00  | 101          | 16,433,063.00           | 4.42           | 162,703.59        | 6.286         | 80.19         | 360        | 359        | 1        | 42.28         | 645        |
| \$175,000.01 - \$200,000.00  | 145          | 27,526,960.00           | 7.40           | 189,841.10        | 6.314         | 80.12         | 360        | 358        | 1        | 41.85         | 651        |
| \$200,000.01 - \$225,000.00  | 104          | 22,222,487.00           | 5.98           | 213,677.76        | 6.316         | 80.29         | 359        | 357        | 2        | 40.58         | 655        |
| \$225,000.01 - \$250,000.00  | 106          | 25,144,783.00           | 6.76           | 237,214.93        | 6.318         | 80.11         | 359        | 358        | 1        | 42.05         | 660        |
| \$250,000.01 - \$275,000.00  | 118          | 30,841,006.00           | 8.29           | 261,364.46        | 6.216         | 80.11         | 359        | 358        | 1        | 43.07         | 661        |
| \$275,000.01 - \$300,000.00  | 118          | 33,801,248.00           | 9.09           | 286,451.25        | 6.201         | 80.17         | 360        | 359        | 1        | 43.81         | 665        |
| \$300,000.01 - \$325,000.00  | 96           | 30,163,143.11           | 8.11           | 314,199.41        | 6.181         | 80.10         | 359        | 358        | 1        | 43.65         | 659        |
| \$325,000.01 - \$350,000.00  | 89           | 30,083,985.00           | 8.09           | 338,022.30        | 6.229         | 80.08         | 358        | 357        | 1        | 43.76         | 673        |
| \$350,000.01 - \$375,000.00  | 79           | 28,528,574.00           | 7.67           | 361,121.19        | 6.092         | 79.92         | 358        | 357        | 1        | 42.65         | 673        |
| \$375,000.01 - \$400,000.00  | 92           | 35,618,456.00           | 9.58           | 387,157.13        | 6.180         | 80.12         | 359        | 357        | 1        | 43.99         | 669        |
| \$400,000.01 - \$425,000.00  | 31           | 12,776,190.00           | 3.44           | 412,135.16        | 6.018         | 80.32         | 352        | 351        | 1        | 42.01         | 677        |
| \$425,000.01 - \$450,000.00  | 22           | 9,586,568.00            | 2.58           | 435,753.09        | 5.864         | 80.68         | 355        | 354        | 1        | 44.15         | 676        |
| \$450,000.01 - \$475,000.00  | 20           | 9,298,336.00            | 2.50           | 464,916.80        | 6.335         | 80.25         | 360        | 359        | 1        | 40.53         | 672        |
| \$475,000.01 - \$500,000.00  | 22           | 10,698,599.00           | 2.88           | 486,299.95        | 6.052         | 80.30         | 357        | 356        | 1        | 42.18         | 676        |
| \$500,000.01 - \$525,000.00  | 14           | 7,177,030.00            | 1.93           | 512,645.00        | 6.235         | 80.00         | 360        | 359        | 1        | 42.92         | 683        |
| \$525,000.01 - \$550,000.00  | 9            | 4,826,684.00            | 1.30           | 536,298.22        | 5.951         | 80.00         | 360        | 359        | 1        | 46.37         | 678        |
| \$550,000.01 - \$575,000.00  | 3            | 1,663,700.00            | 0.45           | 554,566.67        | 5.711         | 81.66         | 340        | 338        | 2        | 43.34         | 724        |
| \$575,000.01 - \$600,000.00  | 8            | 4,662,987.00            | 1.25           | 582,873.38        | 6.036         | 80.62         | 345        | 344        | 1        | 43.33         | 707        |
| \$600,000.01 - \$625,000.00  | 4            | 2,457,050.00            | 0.66           | 614,262.50        | 6.059         | 83.74         | 345        | 344        | 1        | 41.50         | 659        |
| \$625,000.01 - \$650,000.00  | 2            | 1,300,000.00            | 0.35           | 650,000.00        | 5.770         | 77.61         | 330        | 330        | 1        | 39.43         | 675        |
| \$675,000.01 - \$700,000.00  | 1            | 700,000.00              | 0.19           | 700,000.00        | 5.550         | 80.00         | 360        | 359        | 1        | 19.55         | 655        |
| <b>Total:</b>                | <b>1,406</b> | <b>\$371,922,236.47</b> | <b>100.00%</b> | <b>264,525.06</b> | <b>6.208%</b> | <b>80.17%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>42.75%</b> | <b>664</b> |
| <b>Minimum:</b> \$50,040.00  |              |                         |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b> \$700,000.00 |              |                         |                |                   |               |               |            |            |          |               |            |

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# **NCHET04-4** **Interest Only Loans; First Liens w. Second**

| Unpaid Balance               | COUNT        | UPB                     | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|--------------|-------------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$50,000.01 - \$75,000.00    | 3            | \$194,339.99            | 0.05%          | 64,780.00         | 6.386%        | 81.31%        | 360        | 359        | 1        | 38.73%        | 597        |
| \$75,000.01 - \$100,000.00   | 40           | 3,648,561.06            | 0.98           | 91,214.03         | 6.441         | 79.98         | 360        | 359        | 1        | 39.97         | 643        |
| \$100,000.01 - \$125,000.00  | 88           | 10,025,125.52           | 2.70           | 113,921.88        | 6.344         | 80.18         | 360        | 359        | 1        | 41.99         | 639        |
| \$125,000.01 - \$150,000.00  | 91           | 12,541,989.10           | 3.37           | 137,824.06        | 6.455         | 79.94         | 360        | 359        | 1        | 42.59         | 641        |
| \$150,000.01 - \$175,000.00  | 101          | 16,432,945.47           | 4.42           | 162,702.43        | 6.286         | 80.19         | 360        | 359        | 1        | 42.28         | 645        |
| \$175,000.01 - \$200,000.00  | 145          | 27,526,590.32           | 7.40           | 189,838.55        | 6.314         | 80.12         | 360        | 358        | 1        | 41.85         | 651        |
| \$200,000.01 - \$225,000.00  | 104          | 22,222,286.39           | 5.98           | 213,675.83        | 6.316         | 80.29         | 359        | 357        | 2        | 40.58         | 655        |
| \$225,000.01 - \$250,000.00  | 106          | 25,144,267.85           | 6.76           | 237,210.07        | 6.318         | 80.11         | 359        | 358        | 1        | 42.05         | 660        |
| \$250,000.01 - \$275,000.00  | 118          | 30,840,032.13           | 8.29           | 261,356.20        | 6.216         | 80.11         | 359        | 358        | 1        | 43.07         | 661        |
| \$275,000.01 - \$300,000.00  | 118          | 33,800,720.87           | 9.09           | 286,446.79        | 6.201         | 80.17         | 360        | 359        | 1        | 43.81         | 665        |
| \$300,000.01 - \$325,000.00  | 96           | 30,162,833.59           | 8.11           | 314,196.18        | 6.181         | 80.10         | 359        | 358        | 1        | 43.65         | 659        |
| \$325,000.01 - \$350,000.00  | 89           | 30,083,867.10           | 8.09           | 338,020.98        | 6.229         | 80.08         | 358        | 357        | 1        | 43.76         | 673        |
| \$350,000.01 - \$375,000.00  | 79           | 28,527,735.20           | 7.67           | 361,110.57        | 6.092         | 79.92         | 358        | 357        | 1        | 42.65         | 673        |
| \$375,000.01 - \$400,000.00  | 92           | 35,618,021.79           | 9.58           | 387,152.41        | 6.180         | 80.12         | 359        | 357        | 1        | 43.99         | 669        |
| \$400,000.01 - \$425,000.00  | 31           | 12,776,186.52           | 3.44           | 412,135.05        | 6.018         | 80.32         | 352        | 351        | 1        | 42.01         | 677        |
| \$425,000.01 - \$450,000.00  | 22           | 9,586,389.46            | 2.58           | 435,744.98        | 5.864         | 80.68         | 355        | 354        | 1        | 44.15         | 676        |
| \$450,000.01 - \$475,000.00  | 20           | 9,298,336.00            | 2.50           | 464,916.80        | 6.335         | 80.25         | 360        | 359        | 1        | 40.53         | 672        |
| \$475,000.01 - \$500,000.00  | 22           | 10,698,084.13           | 2.88           | 486,276.55        | 6.053         | 80.30         | 357        | 356        | 1        | 42.18         | 676        |
| \$500,000.01 - \$525,000.00  | 14           | 7,177,030.00            | 1.93           | 512,645.00        | 6.235         | 80.00         | 360        | 359        | 1        | 42.92         | 683        |
| \$525,000.01 - \$550,000.00  | 9            | 4,826,683.98            | 1.30           | 536,298.22        | 5.951         | 80.00         | 360        | 359        | 1        | 46.37         | 678        |
| \$550,000.01 - \$575,000.00  | 3            | 1,663,699.99            | 0.45           | 554,566.66        | 5.711         | 81.66         | 340        | 338        | 2        | 43.34         | 724        |
| \$575,000.01 - \$600,000.00  | 8            | 4,662,987.00            | 1.25           | 582,873.38        | 6.036         | 80.62         | 345        | 344        | 1        | 43.33         | 707        |
| \$600,000.01 - \$625,000.00  | 4            | 2,457,050.00            | 0.66           | 614,262.50        | 6.059         | 83.74         | 345        | 344        | 1        | 41.50         | 659        |
| \$625,000.01 - \$650,000.00  | 2            | 1,300,000.00            | 0.35           | 650,000.00        | 5.770         | 77.61         | 330        | 330        | 1        | 39.43         | 675        |
| \$675,000.01 - \$700,000.00  | 1            | 700,000.00              | 0.19           | 700,000.00        | 5.550         | 80.00         | 360        | 359        | 1        | 19.55         | 655        |
| <b>Total:</b>                | <b>1,406</b> | <b>\$371,915,763.46</b> | <b>100.00%</b> | <b>264,520.46</b> | <b>6.208%</b> | <b>80.17%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>42.75%</b> | <b>664</b> |
| <b>Minimum: \$50,040.00</b>  |              |                         |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: \$700,000.00</b> |              |                         |                |                   |               |               |            |            |          |               |            |

| Gross Rate             | COUNT        | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------|--------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 4.501% - 5.000%        | 23           | 7,958,754            | 2.14%          | 346,032.77        | 4.916%        | 81.80%        | 328        | 326        | 2        | 43.19%        | 709        |
| 5.001% - 5.500%        | 141          | 41,834,781           | 11.25          | 296,700.57        | 5.343         | 80.44         | 353        | 351        | 1        | 43.23         | 672        |
| 5.501% - 6.000%        | 360          | 99,111,574           | 26.65          | 275,309.93        | 5.830         | 80.09         | 360        | 358        | 1        | 42.98         | 657        |
| 6.001% - 6.500%        | 435          | 113,967,420          | 30.64          | 261,994.07        | 6.278         | 80.02         | 360        | 359        | 1        | 42.62         | 664        |
| 6.501% - 7.000%        | 332          | 82,801,498           | 22.26          | 249,402.10        | 6.767         | 80.05         | 360        | 359        | 1        | 42.93         | 666        |
| 7.001% - 7.500%        | 90           | 20,876,379           | 5.61           | 231,959.77        | 7.220         | 80.46         | 360        | 359        | 1        | 41.37         | 653        |
| 7.501% - 8.000%        | 21           | 4,837,019            | 1.30           | 230,334.23        | 7.741         | 80.79         | 360        | 359        | 1        | 40.54         | 658        |
| 8.001% - 8.500%        | 3            | 478,300              | 0.13           | 159,433.33        | 8.297         | 80.00         | 360        | 358        | 2        | 33.61         | 658        |
| 8.501% - 9.000%        | 1            | 50,040               | 0.01           | 50,040.00         | 8.550         | 90.00         | 360        | 358        | 2        | 27.80         | 630        |
| <b>Total:</b>          | <b>1,406</b> | <b>\$371,915,763</b> | <b>100.00%</b> | <b>264,520.46</b> | <b>6.208%</b> | <b>80.17%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>42.75%</b> | <b>664</b> |
| <b>Minimum: 4.600%</b> |              |                      |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 8.550%</b> |              |                      |                |                   |               |               |            |            |          |               |            |

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# NCHET04-4 Interest Only Loans; First Liens w. Second

| Original Term to Maturity | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 300                       | 26    | 10,140,171  | 2.73%   | 390,006.60 | 5.139% | 83.00% | 300   | 299 | 1   | 42.95% | 725  |
| 360                       | 1,380 | 361,775,592 | 97.27   | 262,156.23 | 6.238  | 80.09  | 360   | 359 | 1   | 42.75  | 662  |
| Total:                    | 1,406 | 371,915,763 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |
| Minimum: 300              |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 360              |       |             |         |            |        |        |       |     |     |        |      |

| Remaining Term to Stated Maturity | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 241 - 300                         | 26    | 10,140,171  | 2.73%   | 390,006.60 | 5.139% | 83.00% | 300   | 299 | 1   | 42.95% | 725  |
| 301 - 360                         | 1,380 | 361,775,592 | 97.27   | 262,156.23 | 6.238  | 80.09  | 360   | 359 | 1   | 42.75  | 662  |
| Total:                            | 1,406 | 371,915,763 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |
| Minimum: 295                      |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 360                      |       |             |         |            |        |        |       |     |     |        |      |

| Seasoning  | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0          | 296   | 69,873,269  | 18.79%  | 236,058.34 | 6.297% | 80.35% | 356   | 356 | 0   | 42.21% | 662  |
| 1          | 700   | 190,111,051 | 51.12   | 271,587.22 | 6.189  | 80.10  | 359   | 358 | 1   | 42.80  | 663  |
| 2          | 289   | 80,290,761  | 21.59   | 277,822.70 | 6.126  | 80.13  | 359   | 357 | 2   | 43.08  | 662  |
| 3          | 84    | 23,087,432  | 6.21    | 274,850.38 | 6.454  | 80.31  | 354   | 351 | 3   | 43.07  | 679  |
| 4          | 7     | 1,795,785   | 0.48    | 256,540.75 | 6.260  | 80.00  | 360   | 356 | 4   | 38.58  | 691  |
| 5          | 9     | 2,240,796   | 0.60    | 248,977.29 | 5.983  | 79.70  | 354   | 349 | 5   | 43.53  | 676  |
| 6          | 8     | 1,697,323   | 0.46    | 212,165.35 | 6.609  | 80.00  | 360   | 354 | 6   | 41.95  | 661  |
| 7          | 8     | 1,781,739   | 0.48    | 222,717.43 | 5.551  | 80.83  | 360   | 353 | 7   | 43.06  | 677  |
| 8          | 5     | 1,037,608   | 0.28    | 207,521.57 | 5.379  | 80.00  | 360   | 352 | 8   | 44.84  | 626  |
| Total:     | 1,406 | 371,915,763 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |
| Minimum: 0 |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 8 |       |             |         |            |        |        |       |     |     |        |      |

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# **NCHET04-4** **Interest Only Loans; First Liens w. Second**

| DTI                    | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 6.001% - 11.000%       | 1            | 124,800            | 0.03%          | 124,800.00        | 5.950%        | 80.00%        | 360        | 359        | 1        | 8.17%         | 623        |
| 11.001% - 16.000%      | 2            | 377,600            | 0.10           | 188,800.00        | 5.717         | 80.00         | 360        | 359        | 1        | 13.65         | 680        |
| 16.001% - 21.000%      | 3            | 1,106,400          | 0.30           | 368,800.00        | 6.051         | 80.00         | 360        | 359        | 1        | 19.74         | 657        |
| 21.001% - 26.000%      | 29           | 7,281,076          | 1.96           | 251,071.58        | 6.441         | 80.31         | 360        | 359        | 1        | 24.24         | 659        |
| 26.001% - 31.000%      | 49           | 9,656,138          | 2.60           | 197,064.05        | 6.111         | 80.09         | 358        | 356        | 1        | 28.92         | 672        |
| 31.001% - 36.000%      | 121          | 30,257,778         | 8.14           | 250,064.28        | 6.244         | 80.15         | 359        | 358        | 1        | 33.88         | 661        |
| 36.001% - 41.000%      | 259          | 70,317,770         | 18.91          | 271,497.18        | 6.250         | 80.22         | 358        | 357        | 1        | 39.13         | 665        |
| 41.001% - 46.000%      | 446          | 122,740,259        | 33.00          | 275,202.38        | 6.246         | 80.09         | 358        | 357        | 1        | 43.70         | 668        |
| 46.001% - 51.000%      | 494          | 129,241,430        | 34.75          | 261,622.33        | 6.143         | 80.21         | 358        | 357        | 1        | 48.24         | 660        |
| 51.001% - 56.000%      | 2            | 812,512            | 0.22           | 406,256.00        | 5.287         | 80.00         | 360        | 356        | 4        | 51.80         | 661        |
| <b>Total:</b>          | <b>1,406</b> | <b>371,915,763</b> | <b>100.00%</b> | <b>264,520.46</b> | <b>6.208%</b> | <b>80.17%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>42.75%</b> | <b>664</b> |
| <b>Minimum: 8.17%</b>  |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 51.92%</b> |              |                    |                |                   |               |               |            |            |          |               |            |

| FICO Scores   | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 570 - 579     | 1            | 215,200            | 0.06%          | 215,200.00        | 6.000%        | 80.00%        | 360        | 358        | 2        | 44.06%        | 576        |
| 580 - 589     | 65           | 14,348,231         | 3.86           | 220,742.01        | 6.206         | 80.28         | 360        | 359        | 1        | 43.44         | 584        |
| 590 - 599     | 53           | 11,486,358         | 3.09           | 216,723.74        | 6.244         | 80.00         | 360        | 359        | 1        | 43.58         | 594        |
| 600 - 609     | 77           | 16,052,700         | 4.32           | 208,476.63        | 6.137         | 79.78         | 360        | 359        | 1        | 43.67         | 605        |
| 610 - 619     | 70           | 15,585,156         | 4.19           | 222,645.09        | 6.107         | 80.67         | 360        | 359        | 1        | 42.37         | 615        |
| 620 - 629     | 83           | 21,288,252         | 5.72           | 256,484.96        | 5.976         | 80.30         | 360        | 359        | 1        | 41.51         | 624        |
| 630 - 639     | 87           | 19,886,345         | 5.35           | 228,578.67        | 6.140         | 80.07         | 360        | 359        | 1        | 42.02         | 636        |
| 640 - 649     | 149          | 36,917,679         | 9.93           | 247,769.66        | 6.391         | 80.19         | 360        | 359        | 1        | 43.04         | 644        |
| 650 - 659     | 163          | 42,734,113         | 11.49          | 262,172.47        | 6.318         | 79.95         | 360        | 359        | 1        | 42.82         | 654        |
| 660 - 669     | 137          | 38,665,350         | 10.40          | 282,228.83        | 6.286         | 80.01         | 360        | 358        | 1        | 42.61         | 664        |
| 670 - 679     | 117          | 34,305,045         | 9.22           | 293,205.51        | 6.292         | 80.12         | 360        | 359        | 1        | 43.23         | 674        |
| 680 - 689     | 91           | 26,455,895         | 7.11           | 290,724.12        | 6.288         | 80.12         | 358        | 357        | 1        | 43.74         | 684        |
| 690 - 699     | 75           | 21,192,846         | 5.70           | 282,571.29        | 6.188         | 79.87         | 358        | 356        | 1        | 42.23         | 694        |
| 700 - 709     | 56           | 17,139,915         | 4.61           | 306,069.91        | 6.131         | 80.34         | 354        | 353        | 1        | 42.62         | 705        |
| 710 - 719     | 54           | 15,698,934         | 4.22           | 290,721.01        | 6.145         | 80.38         | 354        | 352        | 1        | 41.25         | 714        |
| 720 - 729     | 44           | 13,035,329         | 3.50           | 296,257.48        | 6.056         | 80.54         | 352        | 351        | 1        | 43.79         | 724        |
| 730 - 739     | 26           | 7,338,630          | 1.97           | 282,255.00        | 6.079         | 80.23         | 355        | 354        | 1        | 41.16         | 734        |
| 740 - 749     | 23           | 7,250,345          | 1.95           | 315,232.40        | 6.101         | 80.38         | 355        | 354        | 2        | 41.04         | 745        |
| 750 - 759     | 15           | 4,842,991          | 1.30           | 322,866.07        | 5.937         | 80.00         | 352        | 351        | 1        | 44.35         | 754        |
| 760 - 769     | 6            | 2,503,886          | 0.67           | 417,314.39        | 5.709         | 81.73         | 350        | 349        | 1        | 45.25         | 763        |
| 770 - 779     | 6            | 1,876,863          | 0.50           | 312,810.50        | 5.746         | 80.72         | 351        | 351        | 1        | 44.90         | 773        |
| 780 - 789     | 6            | 2,579,350          | 0.69           | 429,891.67        | 5.908         | 81.11         | 347        | 346        | 1        | 42.03         | 784        |
| 790 - 799     | 1            | 237,150            | 0.06           | 237,150.00        | 5.290         | 85.00         | 300        | 300        | 0        | 40.97         | 791        |
| 800 - 809     | 1            | 279,200            | 0.08           | 279,200.00        | 6.100         | 80.00         | 360        | 360        | 0        | 22.55         | 804        |
| <b>Total:</b> | <b>1,406</b> | <b>371,915,763</b> | <b>100.00%</b> | <b>264,520.46</b> | <b>6.208%</b> | <b>80.17%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>42.75%</b> | <b>664</b> |

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# **NCHET04-4** **Interest Only Loans; First Liens w. Second**

| Loan to Value Ratio   | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-----------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 65.01% - 70.00%       | 1            | 371,000            | 0.10%          | 371,000.00        | 6.600%        | 69.22%        | 360        | 360        | 0        | 43.85%        | 605        |
| 70.01% - 75.00%       | 2            | 285,712            | 0.08           | 142,856.00        | 5.822         | 75.00         | 360        | 360        | 0        | 48.58         | 657        |
| 75.01% - 80.00%       | 1,362        | 358,455,310        | 96.38          | 263,183.05        | 6.222         | 79.98         | 359        | 358        | 1        | 42.73         | 663        |
| 80.01% - 85.00%       | 30           | 10,186,403         | 2.74           | 339,546.76        | 5.633         | 84.78         | 332        | 330        | 1        | 43.83         | 689        |
| 85.01% - 90.00%       | 11           | 2,617,339          | 0.70           | 237,939.87        | 6.520         | 90.00         | 339        | 338        | 1        | 40.48         | 663        |
| <b>Total:</b>         | <b>1,406</b> | <b>371,915,763</b> | <b>100.00%</b> | <b>264,520.46</b> | <b>6.208%</b> | <b>80.17%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>42.75%</b> | <b>664</b> |
| <b>Minimum: 69.22</b> |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 90.00</b> |              |                    |                |                   |               |               |            |            |          |               |            |

| Combined Loan To Value Ratio | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 85.01% - 90.00%              | 5            | 2,637,000          | 0.71%          | 527,400.00        | 6.177%        | 79.11%        | 347        | 346        | 1        | 40.32%        | 658        |
| 90.01% - 95.00%              | 20           | 6,755,096          | 1.82           | 337,754.79        | 6.183         | 81.72         | 356        | 355        | 1        | 39.84         | 648        |
| 95.01% - 100.00%             | 1,381        | 362,523,668        | 97.47          | 262,508.09        | 6.209         | 80.14         | 358        | 357        | 1        | 42.83         | 664        |
| <b>Total:</b>                | <b>1,406</b> | <b>371,915,763</b> | <b>100.00%</b> | <b>264,520.46</b> | <b>6.208%</b> | <b>80.17%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>42.75%</b> | <b>664</b> |
| <b>Minimum: 87.90</b>        |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 100.00</b>       |              |                    |                |                   |               |               |            |            |          |               |            |

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# **NCHE04-4** **Interest Only Loans; First Liens w. Second**

| Geographic Concentration | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| California               | 853   | \$260,042,408.45 | 69.92%  | 304,856.28 | 6.150% | 80.19% | 358   | 356 | 1   | 42.81% | 671  |
| Washington               | 92    | 17,677,355.17    | 4.75    | 192,145.16 | 6.138  | 80.09  | 360   | 359 | 1   | 42.05  | 643  |
| Arizona                  | 67    | 12,840,292.52    | 3.45    | 191,646.16 | 6.220  | 80.03  | 360   | 359 | 1   | 42.21  | 647  |
| Nevada                   | 46    | 10,463,399.52    | 2.81    | 227,465.21 | 6.568  | 80.00  | 360   | 359 | 1   | 42.35  | 648  |
| Colorado                 | 45    | 8,002,308.61     | 2.15    | 177,829.08 | 6.195  | 79.87  | 360   | 359 | 1   | 41.97  | 640  |
| Florida                  | 42    | 7,565,109.24     | 2.03    | 180,121.65 | 6.567  | 80.00  | 360   | 359 | 1   | 40.08  | 646  |
| Hawaii                   | 16    | 5,252,940.00     | 1.41    | 328,308.75 | 6.238  | 80.00  | 360   | 359 | 1   | 43.78  | 656  |
| New York                 | 16    | 4,930,300.00     | 1.33    | 308,143.75 | 6.392  | 80.30  | 360   | 359 | 1   | 47.19  | 659  |
| New Jersey               | 16    | 4,299,569.74     | 1.16    | 268,723.11 | 6.307  | 80.00  | 360   | 359 | 1   | 43.95  | 655  |
| Oregon                   | 24    | 4,206,738.53     | 1.13    | 175,280.77 | 6.105  | 80.82  | 357   | 356 | 1   | 41.47  | 648  |
| Texas                    | 18    | 4,008,324.55     | 1.08    | 222,684.70 | 6.288  | 80.00  | 360   | 359 | 1   | 40.63  | 676  |
| Virginia                 | 13    | 3,245,818.00     | 0.87    | 249,678.31 | 6.471  | 80.28  | 360   | 358 | 2   | 44.27  | 644  |
| Georgia                  | 18    | 3,211,522.00     | 0.86    | 178,417.89 | 6.794  | 79.85  | 360   | 359 | 1   | 45.08  | 649  |
| Minnesota                | 15    | 3,157,273.26     | 0.85    | 210,484.88 | 6.510  | 80.97  | 360   | 359 | 1   | 43.55  | 625  |
| Massachusetts            | 12    | 2,932,560.00     | 0.79    | 244,380.00 | 6.084  | 80.00  | 360   | 359 | 1   | 47.50  | 643  |
| Maryland                 | 11    | 2,551,608.55     | 0.69    | 231,964.41 | 6.291  | 80.58  | 360   | 358 | 2   | 42.14  | 623  |
| Illinois                 | 11    | 2,412,535.00     | 0.65    | 219,321.36 | 6.685  | 80.00  | 360   | 360 | 0   | 43.68  | 669  |
| Tennessee                | 12    | 1,809,166.93     | 0.49    | 150,763.91 | 6.547  | 80.00  | 360   | 359 | 1   | 42.49  | 639  |
| Utah                     | 9     | 1,732,400.00     | 0.47    | 192,488.89 | 6.250  | 79.89  | 360   | 358 | 2   | 41.74  | 645  |
| Michigan                 | 10    | 1,679,415.00     | 0.45    | 167,941.50 | 6.683  | 82.65  | 360   | 359 | 1   | 39.99  | 627  |
| Idaho                    | 12    | 1,676,902.00     | 0.45    | 139,741.83 | 6.135  | 80.48  | 360   | 359 | 1   | 41.48  | 633  |
| South Carolina           | 8     | 1,605,989.99     | 0.43    | 200,748.75 | 6.635  | 80.85  | 360   | 360 | 0   | 41.08  | 679  |
| New Hampshire            | 3     | 997,699.00       | 0.27    | 332,566.33 | 6.532  | 75.99  | 360   | 359 | 1   | 46.32  | 653  |
| North Carolina           | 7     | 920,080.00       | 0.25    | 131,440.00 | 6.526  | 79.94  | 360   | 359 | 1   | 39.60  | 618  |
| New Mexico               | 4     | 841,600.00       | 0.23    | 210,400.00 | 6.426  | 80.00  | 360   | 358 | 2   | 42.75  | 685  |
| Connecticut              | 3     | 598,400.00       | 0.16    | 199,466.67 | 6.853  | 80.00  | 360   | 358 | 2   | 42.95  | 623  |
| Oklahoma                 | 3     | 549,040.00       | 0.15    | 183,013.33 | 6.140  | 80.00  | 360   | 359 | 1   | 43.04  | 625  |
| Wisconsin                | 3     | 401,999.33       | 0.11    | 133,999.78 | 6.324  | 80.00  | 360   | 359 | 1   | 44.61  | 652  |
| Indiana                  | 3     | 351,918.03       | 0.09    | 117,306.01 | 5.782  | 80.00  | 360   | 358 | 2   | 38.30  | 632  |
| Montana                  | 3     | 341,200.00       | 0.09    | 113,733.33 | 6.693  | 80.00  | 360   | 359 | 1   | 42.69  | 626  |
| Louisiana                | 1     | 259,927.01       | 0.07    | 259,927.01 | 6.700  | 80.00  | 360   | 357 | 3   | 44.78  | 652  |
| Pennsylvania             | 2     | 208,559.03       | 0.06    | 104,279.52 | 6.655  | 80.00  | 360   | 359 | 1   | 40.31  | 687  |
| North Dakota             | 1     | 208,000.00       | 0.06    | 208,000.00 | 6.600  | 80.00  | 360   | 359 | 1   | 49.35  | 655  |
| Rhode Island             | 1     | 174,400.00       | 0.05    | 174,400.00 | 5.850  | 80.00  | 360   | 359 | 1   | 34.37  | 657  |
| Ohio                     | 1     | 146,400.00       | 0.04    | 146,400.00 | 5.850  | 80.00  | 360   | 359 | 1   | 34.21  | 647  |
| District Of Columbia     | 1     | 144,000.00       | 0.04    | 144,000.00 | 6.675  | 80.00  | 360   | 360 | 0   | 37.04  | 660  |
| Alabama                  | 1     | 137,200.00       | 0.04    | 137,200.00 | 5.800  | 80.00  | 360   | 360 | 0   | 49.56  | 609  |
| Wyoming                  | 1     | 129,600.00       | 0.03    | 129,600.00 | 7.013  | 80.00  | 360   | 359 | 1   | 49.57  | 627  |
| Arkansas                 | 1     | 104,000.00       | 0.03    | 104,000.00 | 6.550  | 80.00  | 360   | 359 | 1   | 42.39  | 597  |
| Kentucky                 | 1     | 97,804.00        | 0.03    | 97,804.00  | 6.850  | 80.00  | 360   | 359 | 1   | 42.54  | 702  |
| Total:                   | 1,406 | \$371,915,763.46 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |

| Geographic Concentration | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| North-South CA           | 368   | 115,639,685 | 31.09%  | 314,238.28 | 6.078% | 80.29% | 356   | 355 | 1   | 43.20% | 673  |
| North CA                 | 485   | 144,402,737 | 38.83   | 297,737.57 | 6.208  | 80.11  | 359   | 358 | 1   | 47.50  | 669  |
| South CA                 | 553   | 111,873,355 | 30.08   | 202,302.63 | 6.342  | 80.12  | 360   | 359 | 1   | 42.63  | 647  |
| States Not CA            |       |             |         |            |        |        |       |     |     |        |      |
| Total:                   | 1,406 | 371,915,763 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |

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# **NCHET04-4** **Interest Only Loans; First Liens w. Second**

| Zip Code Concentration | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 93905                  | 7     | \$2,954,225.67   | 0.79%   | 422,032.24 | 5.901% | 80.73% | 351   | 350 | 1   | 44.00% | 694  |
| 94565                  | 9     | 2,791,906.00     | 0.75    | 310,211.78 | 6.327  | 80.00  | 360   | 359 | 1   | 43.08  | 674  |
| 95023                  | 7     | 2,587,200.00     | 0.70    | 369,600.00 | 5.732  | 80.00  | 352   | 350 | 1   | 44.21  | 672  |
| 94544                  | 6     | 2,303,999.99     | 0.62    | 384,000.00 | 6.075  | 80.00  | 360   | 358 | 2   | 42.10  | 663  |
| 92336                  | 6     | 2,266,120.00     | 0.61    | 377,686.67 | 6.220  | 80.00  | 360   | 359 | 1   | 44.54  | 670  |
| Other                  | 1,371 | 359,012,311.80   | 96.53   | 261,861.64 | 6.214  | 80.17  | 358   | 357 | 1   | 42.72  | 663  |
| Total:                 | 1,406 | \$371,915,763.46 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |

| Loan Purpose          | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Purchase              | 1,246 | \$333,690,562.93 | 89.72%  | 267,809.44 | 6.213% | 80.17% | 358   | 357 | 1   | 42.82% | 666  |
| Refinance - Cashout   | 98    | 24,842,551.54    | 6.68    | 253,495.42 | 6.135  | 80.18  | 358   | 357 | 1   | 42.88  | 646  |
| Refinance - Rate Term | 62    | 13,382,648.99    | 3.60    | 215,849.18 | 6.213  | 80.09  | 360   | 359 | 1   | 40.87  | 644  |
| Total:                | 1,406 | \$371,915,763.46 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |

| Document Type                 | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Stated Doc                    | 709   | \$701,575,095.10 | 54.20%  | 284,309.02 | 6.435% | 80.12% | 357   | 356 | 1   | 42.82% | 684  |
| Full Doc - 2yr W2/Tax Returns | 503   | 118,688,548.72   | 31.91   | 235,961.33 | 5.950  | 80.22  | 360   | 359 | 1   | 42.80  | 635  |
| Full Doc - 1yr W2             | 139   | 36,421,647.26    | 9.79    | 262,026.24 | 5.907  | 80.21  | 359   | 358 | 1   | 43.96  | 650  |
| Limited - 12 M BK STMTS       | 55    | 15,230,472.38    | 4.10    | 276,917.68 | 5.930  | 80.26  | 360   | 359 | 1   | 38.57  | 651  |
| Total:                        | 1,406 | \$371,915,763.46 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |

| Property Type           | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Single Family Residence | 982   | \$265,255,958.71 | 71.32%  | 270,118.08 | 6.189% | 80.20% | 358   | 357 | 1   | 42.70% | 664  |
| Pud Detached            | 188   | 46,245,610.06    | 12.43   | 245,987.29 | 6.291  | 80.00  | 360   | 359 | 1   | 42.68  | 653  |
| Condo                   | 150   | 35,775,971.70    | 9.62    | 238,506.48 | 6.226  | 80.17  | 358   | 357 | 1   | 42.39  | 667  |
| 2-4 Family              | 50    | 16,032,466.28    | 4.31    | 320,649.33 | 6.187  | 80.00  | 360   | 359 | 1   | 43.90  | 681  |
| PUD Attached            | 36    | 8,605,756.71     | 2.31    | 239,048.80 | 6.295  | 80.29  | 360   | 359 | 1   | 44.11  | 657  |
| Total:                  | 1,406 | \$371,915,763.46 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |

| Occupancy      | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Owner Occupied | 1,404 | \$371,162,463.46 | 99.80%  | 264,360.73 | 6.205% | 80.16% | 358   | 357 | 1   | 42.75% | 664  |
| Second Home    | 2     | 753,300.00       | 0.20    | 376,650.00 | 7.653  | 83.88  | 360   | 359 | 1   | 42.52  | 635  |
| Total:         | 1,406 | \$371,915,763.46 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |

| Lien Position | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1             | 1,406 | \$371,915,763.46 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |
| Total:        | 1,406 | \$371,915,763.46 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |

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# **NCHE04-4** **Interest Only Loans; First Liens w. Second**

| Prepayment Penalty | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0                  | 147   | 39,844,946  | 10.71%  | 271,054.05 | 6.311% | 80.89% | 345   | 344 | 1   | 43.38% | 681  |
| 12                 | 27    | 8,672,236   | 2.33    | 321,193.92 | 6.328  | 80.24  | 360   | 359 | 1   | 39.86  | 668  |
| 24                 | 1,174 | 309,626,004 | 83.25   | 263,735.95 | 6.186  | 80.08  | 360   | 359 | 1   | 42.83  | 661  |
| 36                 | 58    | 13,772,577  | 3.70    | 237,458.23 | 6.322  | 79.95  | 360   | 359 | 1   | 41.15  | 665  |
| Total:             | 1,406 | 371,915,763 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |
| wa Term: 21.593    |       |             |         |            |        |        |       |     |     |        |      |

| Balloon Flag       | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Not a Balloon Loan | 1,406 | 371,915,763 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |
| Total:             | 1,406 | 371,915,763 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |

| Originator           | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| New Century Mortgage | 1,406 | 371,915,763 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |
| Total:               | 1,406 | 371,915,763 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |

| Gross Rate-ARMS | COUNT  | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------|--------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 4.501% - 5.000% | 23     | 7,958,754   | 2.14%   | 346,032.77 | 4.916% | 81.80% | 328   | 326 | 2   | 43.19% | 709  |
| 5.001% - 5.500% | 141    | 41,834,781  | 11.25   | 296,700.57 | 5.343  | 80.44  | 353   | 351 | 1   | 43.23  | 672  |
| 5.501% - 6.000% | 360    | 99,111,574  | 26.65   | 275,309.93 | 5.830  | 80.09  | 360   | 358 | 1   | 42.98  | 657  |
| 6.001% - 6.500% | 435    | 113,967,420 | 30.64   | 261,994.07 | 6.278  | 80.02  | 360   | 359 | 1   | 42.62  | 664  |
| 6.501% - 7.000% | 332    | 82,801,498  | 22.26   | 249,402.10 | 6.767  | 80.05  | 360   | 359 | 1   | 42.93  | 666  |
| 7.001% - 7.500% | 90     | 20,876,379  | 5.61    | 231,959.77 | 7.220  | 80.46  | 360   | 359 | 1   | 41.37  | 653  |
| 7.501% - 8.000% | 21     | 4,837,019   | 1.30    | 230,334.23 | 7.741  | 80.79  | 360   | 359 | 1   | 40.54  | 658  |
| 8.001% - 8.500% | 3      | 478,300     | 0.13    | 159,433.33 | 8.297  | 80.00  | 360   | 358 | 2   | 33.61  | 658  |
| 8.501% - 9.000% | 1      | 50,040      | 0.01    | 50,040.00  | 8.550  | 90.00  | 360   | 358 | 2   | 27.80  | 630  |
| Total:          | 1,406  | 371,915,763 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |
| Minimum:        | 4.600% |             |         |            |        |        |       |     |     |        |      |
| Maximum:        | 8.550% |             |         |            |        |        |       |     |     |        |      |

Gross Rate-FRMS

# **NCHE04-4** **Interest Only Loans; First Liens w. Second**

| Gross Margin             | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 0.001% - 1.000%          | 2            | 558,397            | 0.15%          | 279,198.50        | 6.139%        | 80.00%        | 360        | 359        | 1        | 45.47%        | 638        |
| 2.001% - 2.250%          | 1            | 242,400            | 0.07           | 242,400.00        | 5.750         | 80.00         | 360        | 359        | 1        | 47.11         | 618        |
| 2.251% - 2.500%          | 1            | 258,560            | 0.07           | 258,560.00        | 7.250         | 80.00         | 360        | 359        | 1        | 46.57         | 675        |
| 2.751% - 3.000%          | 4            | 1,704,755          | 0.46           | 426,188.75        | 4.838         | 84.07         | 300        | 300        | 0        | 47.69         | 753        |
| 3.001% - 3.250%          | 1            | 580,000            | 0.16           | 580,000.00        | 5.100         | 80.00         | 300        | 299        | 1        | 41.48         | 712        |
| 3.251% - 3.500%          | 19           | 7,421,416          | 2.00           | 390,600.87        | 5.185         | 83.16         | 303        | 301        | 2        | 42.04         | 724        |
| 3.501% - 3.750%          | 1            | 230,000            | 0.06           | 230,000.00        | 5.540         | 80.00         | 300        | 298        | 2        | 46.07         | 694        |
| 3.751% - 4.000%          | 3            | 743,200            | 0.20           | 247,733.33        | 6.113         | 80.00         | 314        | 314        | 0        | 41.65         | 665        |
| 4.251% - 4.500%          | 1            | 279,200            | 0.08           | 279,200.00        | 5.550         | 80.00         | 360        | 359        | 1        | 46.98         | 707        |
| 4.751% - 5.000%          | 8            | 2,236,596          | 0.60           | 279,574.47        | 6.001         | 80.45         | 360        | 358        | 2        | 42.45         | 650        |
| 5.001% - 5.250%          | 17           | 3,010,491          | 0.81           | 177,087.69        | 6.530         | 80.14         | 360        | 359        | 1        | 43.96         | 651        |
| 5.251% - 5.500%          | 748          | 184,843,024        | 49.70          | 247,116.34        | 6.046         | 80.11         | 360        | 359        | 1        | 42.70         | 646        |
| 5.501% - 5.750%          | 571          | 162,733,565        | 43.76          | 284,997.49        | 6.442         | 80.06         | 360        | 359        | 1        | 42.77         | 680        |
| 5.751% - 6.000%          | 28           | 6,882,240          | 1.85           | 245,794.29        | 6.526         | 80.00         | 360        | 359        | 1        | 42.42         | 659        |
| 6.251% - 6.500%          | 1            | 191,920            | 0.05           | 191,920.00        | 5.900         | 80.00         | 360        | 359        | 1        | 45.85         | 590        |
| <b>Total:</b>            | <b>1,406</b> | <b>371,915,763</b> | <b>100.00%</b> | <b>264,520.46</b> | <b>6.208%</b> | <b>80.17%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>42.75%</b> | <b>664</b> |
| Minimum: 1.000%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 6.300%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 5.361% |              |                    |                |                   |               |               |            |            |          |               |            |

| Minimum Rate             | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 4.001% - 5.000%          | 23           | 7,958,754          | 2.14%          | 346,032.77        | 4.916%        | 81.80%        | 328        | 326        | 2        | 43.19%        | 709        |
| 5.001% - 6.000%          | 501          | 140,946,354        | 37.90          | 281,330.05        | 5.685         | 80.19         | 357        | 356        | 1        | 43.05         | 662        |
| 6.001% - 7.000%          | 767          | 196,768,917        | 52.91          | 256,543.57        | 6.484         | 80.03         | 360        | 359        | 1        | 42.75         | 665        |
| 7.001% - 8.000%          | 111          | 25,713,398         | 6.91           | 231,652.23        | 7.318         | 80.52         | 360        | 359        | 1        | 41.21         | 654        |
| 8.001% - 9.000%          | 4            | 528,340            | 0.14           | 132,085.00        | 8.321         | 80.94         | 360        | 358        | 2        | 33.06         | 655        |
| <b>Total:</b>            | <b>1,406</b> | <b>371,915,763</b> | <b>100.00%</b> | <b>264,520.46</b> | <b>6.208%</b> | <b>80.17%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>42.75%</b> | <b>664</b> |
| Minimum: 4.600%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 8.550%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 6.208% |              |                    |                |                   |               |               |            |            |          |               |            |

| Maximum Rate              | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 11.001% - 12.000%         | 38           | 13,876,941         | 3.73%          | 365,182.65        | 5.095%        | 82.25%        | 316        | 315        | 2        | 43.28%        | 712        |
| 12.001% - 13.000%         | 486          | 135,028,168        | 36.31          | 277,835.74        | 5.701         | 80.08         | 360        | 359        | 1        | 43.04         | 659        |
| 13.001% - 14.000%         | 767          | 196,768,917        | 52.91          | 256,543.57        | 6.484         | 80.03         | 360        | 359        | 1        | 42.75         | 665        |
| 14.001% - 15.000%         | 111          | 25,713,398         | 6.91           | 231,652.23        | 7.318         | 80.52         | 360        | 359        | 1        | 41.21         | 654        |
| 15.001% - 16.000%         | 4            | 528,340            | 0.14           | 132,085.00        | 8.321         | 80.94         | 360        | 358        | 2        | 33.06         | 655        |
| <b>Total:</b>             | <b>1,406</b> | <b>371,915,763</b> | <b>100.00%</b> | <b>264,520.46</b> | <b>6.208%</b> | <b>80.17%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>42.75%</b> | <b>664</b> |
| Minimum: 11.800%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 15.550%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 13.204% |              |                    |                |                   |               |               |            |            |          |               |            |

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# **NCHE04-4** **Interest Only Loans; First Liens w. Second**

| Next Rate Reset Date       | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|----------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 2005-01-01                 | 26           | 10,140,171         | 2.73%          | 390,006.60        | 5.139%        | 83.00%        | 300        | 299        | 1        | 42.95%        | 725        |
| 2006-04-01                 | 2            | 612,057            | 0.16           | 306,028.68        | 5.083         | 80.00         | 360        | 352        | 8        | 47.61         | 635        |
| 2006-05-01                 | 6            | 1,474,539          | 0.40           | 245,756.58        | 5.402         | 81.00         | 360        | 353        | 7        | 44.24         | 677        |
| 2006-06-01                 | 8            | 1,697,323          | 0.46           | 212,165.35        | 6.609         | 80.00         | 360        | 354        | 6        | 41.95         | 661        |
| 2006-07-01                 | 8            | 2,017,596          | 0.54           | 252,199.45        | 6.135         | 79.67         | 360        | 355        | 5        | 43.55         | 669        |
| 2006-08-01                 | 7            | 1,795,785          | 0.48           | 256,540.75        | 6.260         | 80.00         | 360        | 356        | 4        | 38.58         | 691        |
| 2006-09-01                 | 75           | 20,177,402         | 5.43           | 269,032.03        | 6.613         | 80.03         | 360        | 357        | 3        | 43.67         | 674        |
| 2006-10-01                 | 277          | 77,096,313         | 20.73          | 278,326.04        | 6.135         | 80.06         | 360        | 358        | 2        | 43.17         | 662        |
| 2006-11-01                 | 658          | 179,101,373        | 48.16          | 272,190.54        | 6.190         | 80.08         | 360        | 359        | 1        | 42.79         | 662        |
| 2006-12-01                 | 267          | 60,280,708         | 16.21          | 225,770.44        | 6.362         | 80.21         | 360        | 360        | 0        | 42.13         | 657        |
| 2007-04-01                 | 3            | 425,550            | 0.11           | 141,850.16        | 5.804         | 80.00         | 360        | 352        | 8        | 40.86         | 611        |
| 2007-05-01                 | 2            | 307,200            | 0.08           | 153,600.00        | 6.267         | 80.00         | 360        | 353        | 7        | 37.40         | 680        |
| 2007-09-01                 | 3            | 616,000            | 0.17           | 205,333.33        | 6.995         | 80.00         | 360        | 357        | 3        | 41.76         | 661        |
| 2007-10-01                 | 8            | 1,823,849          | 0.49           | 227,981.14        | 6.465         | 80.85         | 360        | 358        | 2        | 37.27         | 662        |
| 2007-11-01                 | 37           | 8,876,878          | 2.39           | 239,915.62        | 6.400         | 80.20         | 360        | 359        | 1        | 42.69         | 669        |
| 2007-12-01                 | 19           | 5,473,018          | 1.47           | 288,053.58        | 6.373         | 79.27         | 360        | 360        | 0        | 41.66         | 669        |
| <b>Total:</b>              | <b>1,406</b> | <b>371,915,763</b> | <b>100.00%</b> | <b>264,520.46</b> | <b>6.208%</b> | <b>80.17%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>42.75%</b> | <b>664</b> |
| Minimum: 20050101          |              |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 20071201          |              |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 20061023 |              |                    |                |                   |               |               |            |            |          |               |            |

| Initial Rate Cap         | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 1.500%                   | 1,380        | 361,775,592        | 97.27%         | 262,156.23        | 6.238%        | 80.09%        | 360        | 359        | 1        | 42.75%        | 662        |
| 3.000%                   | 26           | 10,140,171         | 2.73           | 390,006.60        | 5.139         | 83.00         | 300        | 299        | 1        | 42.95         | 725        |
| <b>Total:</b>            | <b>1,406</b> | <b>371,915,763</b> | <b>100.00%</b> | <b>264,520.46</b> | <b>6.208%</b> | <b>80.17%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>42.75%</b> | <b>664</b> |
| Minimum: 1.500%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 3.000%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 1.541% |              |                    |                |                   |               |               |            |            |          |               |            |

| Periodic Rate Cap        | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 1.500%                   | 1,380        | 361,775,592        | 97.27%         | 262,156.23        | 6.238%        | 80.09%        | 360        | 359        | 1        | 42.75%        | 662        |
| 3.000%                   | 26           | 10,140,171         | 2.73           | 390,006.60        | 5.139         | 83.00         | 300        | 299        | 1        | 42.95         | 725        |
| <b>Total:</b>            | <b>1,406</b> | <b>371,915,763</b> | <b>100.00%</b> | <b>264,520.46</b> | <b>6.208%</b> | <b>80.17%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>42.75%</b> | <b>664</b> |
| Minimum: 1.500%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 3.000%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 1.541% |              |                    |                |                   |               |               |            |            |          |               |            |

| PMI           | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| No MI         | 1,406        | 371,915,763        | 100.00%        | 264,520.46        | 6.208%        | 80.17%        | 358        | 357        | 1        | 42.75%        | 664        |
| <b>Total:</b> | <b>1,406</b> | <b>371,915,763</b> | <b>100.00%</b> | <b>264,520.46</b> | <b>6.208%</b> | <b>80.17%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>42.75%</b> | <b>664</b> |

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# NCHET04-4

## Interest Only Loans; First Liens w. Second

| Interest Only | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Interest Only | 1,406 | 371,915,763 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |
| Total:        | 1,406 | 371,915,763 | 100.00% | 264,520.46 | 6.208% | 80.17% | 358   | 357 | 1   | 42.75% | 664  |

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# NCHE04-4 Interest Only Loans

| Pool Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1,669 | 364,969,874 | 54.61%  | 218,675.78 | 6.386% | 82.21% | 359   | 358 | 1   | 41.62% | 651  |
| Non-Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 706   | 303,403,240 | 45.39   | 429,749.63 | 6.209  | 82.61  | 357   | 356 | 1   | 41.67  | 661  |
| Total:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |
| AVG UPB: \$281,420.26<br>MIN UPB: \$50,000.00<br>MAX UPB: \$900,000.00<br>GROSS WAC: 6.3055810523%<br>MIN RATE: 4.500%<br>MAX RATE: 9.150%<br>MIN ORIG LTV: 39.66%<br>MAX ORIG LTV: 95.00%<br>MIN ORIG TERM: 300<br>MAX ORIG TERM: 360<br>MIN WAM: 295<br>MAX WAM: 360<br>% SP/PUD: 86.78%<br>% FULL/ALT: 30.30%<br>% CASHOUT: 36.43%<br>% BUYDOWN: 0.00%<br>% LTV > 80 NO MI: 34.36%<br>WA LTV: 82.39%<br>% FICO > 679: 25.98%<br>% NO FICO: 0.00%<br>WA FICO: 656<br>% FIRST LIEN: 100.00%<br>% PREPAY PENALTY: 88.29%<br>CALIFORNIA %: 69.55%<br>NORTH CA. %: 30.53%<br>SOUTH CA. %: 39.02%<br>% Fixed: 0.00%<br>% Arm: 100.00%<br>% IO: 100.00% |       |             |         |            |        |        |       |     |     |        |      |

| Product Type                   | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1 MONTH LIBOR - 120 MONTHS IO  | 50    | 19,601,692  | 2.93%   | 392,033.85 | 5.157% | 82.26% | 300   | 299 | 1   | 41.58% | 723  |
| 2/6 MONTH LIBOR - 24 MONTHS IO | 2,161 | 604,428,275 | 90.43   | 279,698.42 | 6.338  | 82.43  | 360   | 359 | 1   | 41.73  | 653  |
| 3/6 MONTH LIBOR - 36 MONTHS IO | 164   | 44,343,146  | 6.63    | 270,385.04 | 6.373  | 81.96  | 360   | 359 | 1   | 40.53  | 659  |
| Total:                         | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |

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# **NCHET04-4** **Interest Only Loans**

| Original Balance            | COUNT        | OPB                     | %              | AVG OPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-----------------------------|--------------|-------------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$25,000.01 - \$50,000.00   | 1            | \$50,000.00             | 0.01%          | 50,000.00         | 6.800%        | 84.75%        | 360        | 360        | 0        | 42.04%        | 680        |
| \$50,000.01 - \$75,000.00   | 7            | 448,490.00              | 0.07           | 64,070.00         | 7.33%         | 86.97         | 360        | 358        | 2        | 39.81         | 621        |
| \$75,000.01 - \$100,000.00  | 66           | 5,986,939.00            | 0.90           | 90,711.20         | 6.64%         | 82.63         | 360        | 359        | 1        | 38.21         | 641        |
| \$100,000.01 - \$125,000.00 | 127          | 14,465,141.36           | 2.16           | 113,898.75        | 6.48%         | 81.66         | 360        | 359        | 1        | 40.57         | 638        |
| \$125,000.01 - \$150,000.00 | 144          | 19,906,256.00           | 2.98           | 138,237.89        | 6.63%         | 81.92         | 360        | 358        | 1        | 41.10         | 640        |
| \$150,000.01 - \$175,000.00 | 165          | 26,870,885.00           | 4.02           | 162,853.85        | 6.45%         | 82.46         | 359        | 358        | 1        | 41.08         | 646        |
| \$175,000.01 - \$200,000.00 | 199          | 37,771,770.00           | 5.65           | 189,807.89        | 6.49%         | 82.08         | 360        | 359        | 1        | 41.07         | 648        |
| \$200,000.01 - \$225,000.00 | 165          | 35,253,736.00           | 5.27           | 213,659.01        | 6.45%         | 82.19         | 359        | 358        | 1        | 40.22         | 649        |
| \$225,000.01 - \$250,000.00 | 180          | 42,729,073.00           | 6.39           | 237,383.74        | 6.45%         | 82.46         | 359        | 357        | 1        | 40.62         | 652        |
| \$250,000.01 - \$275,000.00 | 193          | 50,596,721.00           | 7.57           | 262,159.18        | 6.32%         | 81.89         | 360        | 358        | 1        | 41.84         | 653        |
| \$275,000.01 - \$300,000.00 | 184          | 52,815,600.00           | 7.90           | 287,041.30        | 6.29%         | 82.01         | 360        | 358        | 1        | 42.81         | 657        |
| \$300,000.01 - \$325,000.00 | 159          | 49,874,498.11           | 7.46           | 313,676.09        | 6.19%         | 82.71         | 360        | 358        | 1        | 42.70         | 652        |
| \$325,000.01 - \$350,000.00 | 138          | 46,628,706.00           | 6.98           | 337,889.17        | 6.26%         | 82.10         | 359        | 357        | 1        | 42.93         | 663        |
| \$350,000.01 - \$375,000.00 | 131          | 47,381,599.00           | 7.09           | 361,691.60        | 6.13%         | 81.69         | 358        | 357        | 1        | 41.60         | 662        |
| \$375,000.01 - \$400,000.00 | 151          | 58,553,139.17           | 8.76           | 387,769.13        | 6.23%         | 82.20         | 358        | 357        | 1        | 43.10         | 662        |
| \$400,000.01 - \$425,000.00 | 74           | 30,557,150.00           | 4.57           | 412,934.46        | 6.17%         | 83.57         | 357        | 356        | 1        | 40.39         | 662        |
| \$425,000.01 - \$450,000.00 | 71           | 31,134,943.00           | 4.66           | 438,520.32        | 6.15%         | 84.44         | 357        | 355        | 2        | 42.21         | 657        |
| \$450,000.01 - \$475,000.00 | 49           | 22,700,962.00           | 3.40           | 463,284.94        | 6.30%         | 84.25         | 358        | 356        | 1        | 41.32         | 661        |
| \$475,000.01 - \$500,000.00 | 57           | 27,838,804.00           | 4.17           | 488,400.07        | 6.21%         | 83.32         | 357        | 355        | 1        | 42.44         | 663        |
| \$500,000.01 - \$525,000.00 | 25           | 12,825,263.00           | 1.92           | 513,010.52        | 6.26%         | 82.17         | 360        | 359        | 1        | 40.36         | 655        |
| \$525,000.01 - \$550,000.00 | 18           | 9,673,434.00            | 1.45           | 537,413.00        | 6.29%         | 81.10         | 360        | 359        | 1        | 43.52         | 658        |
| \$550,000.01 - \$575,000.00 | 16           | 8,942,902.00            | 1.34           | 558,931.38        | 6.11%         | 84.22         | 349        | 348        | 1        | 41.30         | 674        |
| \$575,000.01 - \$600,000.00 | 19           | 11,138,387.00           | 1.67           | 586,230.89        | 6.28%         | 84.34         | 351        | 349        | 1        | 43.01         | 658        |
| \$600,000.01 - \$625,000.00 | 8            | 4,908,550.00            | 0.73           | 613,568.75        | 6.19%         | 83.69         | 345        | 344        | 1        | 41.45         | 664        |
| \$625,000.01 - \$650,000.00 | 15           | 9,658,813.00            | 1.45           | 643,920.87        | 6.24%         | 77.97         | 348        | 347        | 1        | 35.46         | 660        |
| \$650,000.01 - \$675,000.00 | 3            | 2,079,200.00            | 0.31           | 693,066.67        | 5.92%         | 77.98         | 360        | 358        | 2        | 36.80         | 652        |
| \$675,000.01 - \$700,000.00 | 4            | 2,866,500.00            | 0.43           | 716,625.00        | 7.09%         | 88.18         | 360        | 359        | 1        | 33.51         | 635        |
| \$700,000.01 - \$725,000.00 | 4            | 2,980,250.00            | 0.45           | 745,062.50        | 6.39%         | 79.55         | 360        | 359        | 1        | 40.14         | 651        |
| \$725,000.01 - \$750,000.00 | 1            | 850,000.00              | 0.13           | 850,000.00        | 6.20%         | 77.98         | 360        | 360        | 0        | 39.52         | 621        |
| \$750,000.01 - \$900,000.00 | 1            | 900,000.00              | 0.13           | 900,000.00        | 4.99%         | 48.65         | 360        | 360        | 0        | 44.48         | 665        |
| <b>Total:</b>               | <b>2,375</b> | <b>\$668,387,711.64</b> | <b>100.00%</b> | <b>281,426.40</b> | <b>6.306%</b> | <b>82.39%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>41.64%</b> | <b>656</b> |
| <b>Minimum:</b>             |              | <b>\$50,000.00</b>      |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b>             |              | <b>\$900,000.00</b>     |                |                   |               |               |            |            |          |               |            |

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# NCHE04-4

## Interest Only Loans

| Unpaid Balance               | COUNT        | UPB                     | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|--------------|-------------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$25,000.01 - \$50,000.00    | 1            | \$50,000.00             | 0.01%          | 50,000.00         | 6.800%        | 84.75%        | 360        | 360        | 0        | 42.04%        | 680        |
| \$50,000.01 - \$75,000.00    | 7            | 448,489.99              | 0.07           | 64,070.00         | 7.338         | 86.97         | 360        | 358        | 2        | 39.81         | 621        |
| \$75,000.01 - \$100,000.00   | 66           | 5,986,640.95            | 0.90           | 90,706.68         | 6.645         | 82.63         | 360        | 359        | 1        | 38.21         | 641        |
| \$100,000.01 - \$125,000.00  | 127          | 14,464,164.53           | 2.16           | 113,891.06        | 6.483         | 81.66         | 360        | 359        | 1        | 40.57         | 638        |
| \$125,000.01 - \$150,000.00  | 144          | 19,905,614.17           | 2.98           | 138,233.43        | 6.630         | 81.92         | 360        | 358        | 1        | 41.10         | 640        |
| \$150,000.01 - \$175,000.00  | 165          | 26,870,477.51           | 4.02           | 162,851.38        | 6.456         | 82.46         | 359        | 358        | 1        | 41.08         | 646        |
| \$175,000.01 - \$200,000.00  | 199          | 37,770,696.43           | 5.65           | 189,802.49        | 6.490         | 82.08         | 360        | 359        | 1        | 41.07         | 648        |
| \$200,000.01 - \$225,000.00  | 165          | 35,253,211.76           | 5.27           | 213,655.83        | 6.457         | 82.19         | 359        | 358        | 1        | 40.22         | 649        |
| \$225,000.01 - \$250,000.00  | 180          | 42,727,330.23           | 6.39           | 237,374.06        | 6.454         | 82.46         | 359        | 357        | 1        | 40.62         | 652        |
| \$250,000.01 - \$275,000.00  | 193          | 50,595,502.68           | 7.57           | 262,152.86        | 6.329         | 81.89         | 360        | 358        | 1        | 41.84         | 653        |
| \$275,000.01 - \$300,000.00  | 184          | 52,814,457.94           | 7.90           | 287,035.10        | 6.291         | 82.01         | 360        | 358        | 1        | 42.81         | 657        |
| \$300,000.01 - \$325,000.00  | 159          | 49,873,794.39           | 7.46           | 313,671.66        | 6.199         | 82.71         | 360        | 358        | 1        | 42.70         | 652        |
| \$325,000.01 - \$350,000.00  | 138          | 46,628,070.29           | 6.98           | 337,884.57        | 6.260         | 82.10         | 359        | 357        | 1        | 42.93         | 663        |
| \$350,000.01 - \$375,000.00  | 131          | 47,380,040.17           | 7.09           | 361,679.70        | 6.137         | 81.69         | 358        | 357        | 1        | 41.60         | 662        |
| \$375,000.01 - \$400,000.00  | 151          | 58,552,598.76           | 8.76           | 387,765.55        | 6.230         | 82.20         | 358        | 357        | 1        | 43.10         | 662        |
| \$400,000.01 - \$425,000.00  | 74           | 30,555,120.86           | 4.57           | 412,907.04        | 6.171         | 83.57         | 357        | 356        | 1        | 40.39         | 662        |
| \$425,000.01 - \$450,000.00  | 71           | 31,134,763.85           | 4.66           | 438,517.80        | 6.150         | 84.44         | 357        | 355        | 2        | 42.21         | 657        |
| \$450,000.01 - \$475,000.00  | 49           | 22,700,834.55           | 3.40           | 463,282.34        | 6.304         | 84.25         | 358        | 356        | 1        | 41.32         | 661        |
| \$475,000.01 - \$500,000.00  | 57           | 27,838,226.74           | 4.17           | 488,389.94        | 6.212         | 83.32         | 357        | 355        | 1        | 42.44         | 663        |
| \$500,000.01 - \$525,000.00  | 25           | 12,825,262.88           | 1.92           | 513,010.52        | 6.263         | 82.17         | 360        | 359        | 1        | 40.36         | 655        |
| \$525,000.01 - \$550,000.00  | 18           | 9,673,433.98            | 1.45           | 537,413.00        | 6.299         | 81.10         | 360        | 359        | 1        | 43.52         | 658        |
| \$550,000.01 - \$575,000.00  | 16           | 8,942,898.87            | 1.34           | 558,931.18        | 6.114         | 84.22         | 349        | 348        | 1        | 41.30         | 674        |
| \$575,000.01 - \$600,000.00  | 19           | 11,138,387.00           | 1.67           | 586,230.89        | 6.281         | 84.34         | 351        | 349        | 1        | 43.01         | 658        |
| \$600,000.01 - \$625,000.00  | 8            | 4,908,550.00            | 0.73           | 613,568.75        | 6.195         | 83.69         | 345        | 344        | 1        | 41.45         | 664        |
| \$625,000.01 - \$650,000.00  | 15           | 9,658,595.50            | 1.45           | 643,906.37        | 6.244         | 77.97         | 348        | 347        | 1        | 35.46         | 660        |
| \$650,000.01 - \$675,000.00  | 3            | 2,079,200.00            | 0.31           | 693,066.67        | 5.928         | 77.98         | 360        | 358        | 2        | 36.80         | 652        |
| \$675,000.01 - \$700,000.00  | 4            | 2,866,500.00            | 0.43           | 716,625.00        | 7.091         | 88.18         | 360        | 359        | 1        | 33.51         | 635        |
| \$700,000.01 - \$725,000.00  | 4            | 2,980,250.00            | 0.45           | 745,062.50        | 6.399         | 79.55         | 360        | 359        | 1        | 40.14         | 651        |
| \$725,000.01 - \$750,000.00  | 1            | 850,000.00              | 0.13           | 850,000.00        | 6.200         | 77.98         | 360        | 360        | 0        | 39.52         | 621        |
| \$750,000.01 - \$900,000.00  | 1            | 900,000.00              | 0.13           | 900,000.00        | 4.990         | 48.65         | 360        | 360        | 0        | 44.48         | 665        |
| <b>Total:</b>                | <b>2,375</b> | <b>\$668,373,114.03</b> | <b>100.00%</b> | <b>281,420.26</b> | <b>6.306%</b> | <b>82.39%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>41.64%</b> | <b>656</b> |
| <b>Minimum:</b> \$50,000.00  |              |                         |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b> \$900,000.00 |              |                         |                |                   |               |               |            |            |          |               |            |

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# **NCHE04-4** **Interest Only Loans**

| Gross Rate      | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 4.001% - 4.500% | 1     | 340,000     | 0.05%   | 340,000.00 | 4.500% | 56.20% | 360   | 353 | 7   | 54.62% | 697  |
| 4.501% - 5.000% | 43    | 15,170,907  | 2.27    | 352,811.79 | 4.915  | 79.29  | 327   | 325 | 2   | 40.93  | 705  |
| 5.001% - 5.500% | 220   | 68,306,098  | 10.22   | 310,482.26 | 5.353  | 80.45  | 352   | 351 | 1   | 41.97  | 671  |
| 5.501% - 6.000% | 549   | 163,395,286 | 24.45   | 297,623.47 | 5.843  | 81.30  | 359   | 358 | 1   | 41.83  | 651  |
| 6.001% - 6.500% | 665   | 188,058,916 | 28.14   | 282,795.36 | 6.290  | 82.05  | 360   | 359 | 1   | 41.82  | 656  |
| 6.501% - 7.000% | 559   | 152,297,495 | 22.79   | 272,446.32 | 6.776  | 83.06  | 360   | 359 | 1   | 41.64  | 655  |
| 7.001% - 7.500% | 210   | 52,984,999  | 7.93    | 252,309.52 | 7.251  | 85.39  | 360   | 359 | 1   | 40.98  | 646  |
| 7.501% - 8.000% | 98    | 22,576,404  | 3.38    | 230,371.47 | 7.751  | 88.09  | 360   | 359 | 1   | 39.86  | 638  |
| 8.001% - 8.500% | 22    | 4,240,141   | 0.63    | 192,733.68 | 8.268  | 90.59  | 360   | 358 | 2   | 40.58  | 640  |
| 8.501% - 9.000% | 5     | 557,590     | 0.08    | 111,518.00 | 8.719  | 93.25  | 360   | 358 | 2   | 42.66  | 625  |
| 9.001% - 9.500% | 3     | 445,279     | 0.07    | 148,426.42 | 9.089  | 90.00  | 360   | 357 | 3   | 40.44  | 638  |
| Total:          | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |
| Minimum: 4.500% |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 9.150% |       |             |         |            |        |        |       |     |     |        |      |

| Original Term to Maturity | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 300                       | 50    | 19,601,692  | 2.93%   | 392,033.85 | 5.157% | 82.26% | 300   | 299 | 1   | 41.58% | 723  |
| 360                       | 2,325 | 648,771,422 | 97.07   | 279,041.47 | 6.340  | 82.40  | 360   | 359 | 1   | 41.64  | 653  |
| Total:                    | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |
| Minimum: 300              |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 360              |       |             |         |            |        |        |       |     |     |        |      |

| Remaining Term to Stated Maturity | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 241 - 300                         | 50    | 19,601,692  | 2.93%   | 392,033.85 | 5.157% | 82.26% | 300   | 299 | 1   | 41.58% | 723  |
| 301 - 360                         | 2,325 | 648,771,422 | 97.07   | 279,041.47 | 6.340  | 82.40  | 360   | 359 | 1   | 41.64  | 653  |
| Total:                            | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |
| Minimum: 295                      |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 360                      |       |             |         |            |        |        |       |     |     |        |      |

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# **NCHE04-4** **Interest Only Loans**

| Seasoning         | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 0                 | 512          | 133,412,537        | 19.96%         | 260,571.36        | 6.311%        | 81.38%        | 356        | 356        | 0        | 41.07%        | 655        |
| 1                 | 1,185        | 340,555,026        | 50.95          | 287,388.21        | 6.293         | 82.67         | 359        | 358        | 1        | 41.59         | 653        |
| 2                 | 447          | 129,605,870        | 19.39          | 289,946.02        | 6.225         | 82.07         | 359        | 357        | 2        | 42.19         | 656        |
| 3                 | 142          | 40,286,055         | 6.03           | 283,704.61        | 6.553         | 82.27         | 354        | 351        | 3        | 42.75         | 667        |
| 4                 | 12           | 3,496,917          | 0.52           | 291,409.71        | 6.546         | 85.03         | 360        | 356        | 4        | 38.74         | 670        |
| 5                 | 22           | 6,985,944          | 1.05           | 317,542.92        | 6.546         | 87.71         | 354        | 349        | 5        | 43.10         | 674        |
| 6                 | 25           | 7,094,106          | 1.06           | 283,764.26        | 6.859         | 86.98         | 360        | 354        | 6        | 41.26         | 662        |
| 7                 | 22           | 5,083,833          | 0.76           | 231,083.30        | 6.034         | 84.54         | 360        | 353        | 7        | 38.25         | 678        |
| 8                 | 8            | 1,852,825          | 0.28           | 231,603.11        | 5.725         | 79.98         | 360        | 352        | 8        | 40.44         | 639        |
| <b>Total:</b>     | <b>2,375</b> | <b>668,373,114</b> | <b>100.00%</b> | <b>281,420.26</b> | <b>6.306%</b> | <b>82.39%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>41.64%</b> | <b>656</b> |
| <b>Minimum: 0</b> |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 8</b> |              |                    |                |                   |               |               |            |            |          |               |            |

| DTI                    | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 1.001% - 6.000%        | 1            | 184,500            | 0.03%          | 184,500.00        | 7.990%        | 90.00%        | 360        | 360        | 0        | 5.74%         | 689        |
| 6.001% - 11.000%       | 2            | 341,992            | 0.05           | 170,996.00        | 5.340         | 86.35         | 360        | 359        | 1        | 8.28          | 717        |
| 11.001% - 16.000%      | 9            | 2,377,175          | 0.36           | 264,130.55        | 6.440         | 88.49         | 360        | 358        | 2        | 14.16         | 655        |
| 16.001% - 21.000%      | 22           | 6,838,485          | 1.02           | 310,840.23        | 6.350         | 81.00         | 354        | 354        | 1        | 18.60         | 654        |
| 21.001% - 26.000%      | 63           | 16,404,370         | 2.45           | 260,386.82        | 6.347         | 80.52         | 359        | 358        | 1        | 24.24         | 649        |
| 26.001% - 31.000%      | 121          | 29,362,870         | 4.39           | 242,668.35        | 6.256         | 82.99         | 359        | 358        | 1        | 28.82         | 652        |
| 31.001% - 36.000%      | 259          | 71,601,647         | 10.71          | 276,454.23        | 6.318         | 82.15         | 358        | 357        | 1        | 33.83         | 653        |
| 36.001% - 41.000%      | 437          | 125,163,724        | 18.73          | 286,415.84        | 6.351         | 82.27         | 358        | 357        | 1        | 38.90         | 657        |
| 41.001% - 46.000%      | 719          | 206,736,290        | 30.93          | 287,533.09        | 6.341         | 82.43         | 358        | 357        | 1        | 43.70         | 658        |
| 46.001% - 51.000%      | 738          | 207,664,549        | 31.07          | 281,388.28        | 6.248         | 82.66         | 358        | 357        | 1        | 48.20         | 654        |
| 51.001% - 56.000%      | 4            | 1,697,512          | 0.25           | 424,378.00        | 5.355         | 67.97         | 360        | 356        | 4        | 52.35         | 650        |
| <b>Total:</b>          | <b>2,375</b> | <b>668,373,114</b> | <b>100.00%</b> | <b>281,420.26</b> | <b>6.306%</b> | <b>82.39%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>41.64%</b> | <b>656</b> |
| <b>Minimum: 5.74%</b>  |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 54.62%</b> |              |                    |                |                   |               |               |            |            |          |               |            |

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# NCHET04-4 Interest Only Loans

| FICO Scores | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 570 - 579   | 4     | 964,950     | 0.14%   | 241,237.50 | 6.305% | 70.88% | 360   | 357 | 3   | 41.22% | 577  |
| 580 - 589   | 123   | 29,781,387  | 4.46    | 242,125.10 | 6.433  | 82.89  | 360   | 359 | 1   | 41.86  | 584  |
| 590 - 599   | 95    | 25,385,148  | 3.80    | 267,212.08 | 6.375  | 82.41  | 360   | 359 | 1   | 41.29  | 594  |
| 600 - 609   | 166   | 42,943,766  | 6.43    | 258,697.39 | 6.339  | 82.70  | 360   | 359 | 1   | 41.99  | 605  |
| 610 - 619   | 159   | 42,292,558  | 6.33    | 265,990.93 | 6.386  | 83.45  | 360   | 359 | 1   | 41.89  | 615  |
| 620 - 629   | 201   | 56,676,378  | 8.48    | 281,972.03 | 6.346  | 83.04  | 360   | 359 | 1   | 40.55  | 624  |
| 630 - 639   | 194   | 49,920,705  | 7.47    | 257,323.22 | 6.405  | 83.83  | 360   | 359 | 1   | 41.07  | 635  |
| 640 - 649   | 235   | 65,008,954  | 9.73    | 276,633.85 | 6.384  | 81.74  | 360   | 359 | 1   | 42.04  | 644  |
| 650 - 659   | 243   | 67,177,616  | 10.05   | 276,451.09 | 6.366  | 82.12  | 360   | 359 | 1   | 41.39  | 654  |
| 660 - 669   | 202   | 59,246,548  | 8.86    | 293,299.74 | 6.350  | 81.48  | 360   | 358 | 1   | 41.45  | 664  |
| 670 - 679   | 183   | 55,314,795  | 8.28    | 302,266.64 | 6.323  | 83.02  | 359   | 358 | 1   | 42.65  | 674  |
| 680 - 689   | 137   | 40,515,586  | 6.06    | 295,734.21 | 6.249  | 81.86  | 357   | 355 | 2   | 42.31  | 684  |
| 690 - 699   | 104   | 31,205,845  | 4.67    | 300,056.20 | 6.225  | 82.20  | 358   | 356 | 2   | 41.49  | 694  |
| 700 - 709   | 80    | 25,412,245  | 3.80    | 317,653.07 | 6.177  | 81.83  | 353   | 352 | 1   | 41.18  | 704  |
| 710 - 719   | 70    | 20,987,718  | 3.14    | 299,824.55 | 6.150  | 82.12  | 353   | 351 | 1   | 40.92  | 714  |
| 720 - 729   | 61    | 18,111,111  | 2.71    | 296,903.46 | 6.001  | 81.43  | 350   | 349 | 1   | 42.83  | 724  |
| 730 - 739   | 33    | 9,662,880   | 1.45    | 292,814.54 | 6.089  | 81.12  | 350   | 348 | 1   | 40.44  | 734  |
| 740 - 749   | 32    | 9,609,805   | 1.44    | 300,306.42 | 5.961  | 81.88  | 348   | 347 | 1   | 41.57  | 744  |
| 750 - 759   | 22    | 7,036,666   | 1.05    | 319,848.45 | 5.995  | 83.01  | 350   | 348 | 1   | 41.87  | 755  |
| 760 - 769   | 8     | 3,268,386   | 0.49    | 408,548.29 | 5.685  | 78.25  | 352   | 352 | 1   | 43.48  | 763  |
| 770 - 779   | 11    | 3,436,112   | 0.51    | 312,373.82 | 5.618  | 81.06  | 339   | 338 | 1   | 43.85  | 774  |
| 780 - 789   | 7     | 3,029,350   | 0.45    | 432,764.25 | 5.974  | 82.43  | 349   | 347 | 2   | 42.87  | 783  |
| 790 - 799   | 3     | 874,650     | 0.13    | 291,550.00 | 5.715  | 86.33  | 344   | 343 | 0   | 38.03  | 792  |
| 800 - 809   | 2     | 509,955     | 0.08    | 254,977.50 | 6.304  | 86.79  | 360   | 360 | 0   | 30.67  | 802  |
| Total:      | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |

| Loan to Value Ratio | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 35.01% - 40.00%     | 1     | 115,000     | 0.02%   | 115,000.00 | 7.950% | 39.66% | 360   | 359 | 1   | 29.93% | 581  |
| 45.01% - 50.00%     | 5     | 2,272,000   | 0.34    | 454,400.00 | 5.479  | 47.83  | 360   | 360 | 0   | 40.59  | 644  |
| 50.01% - 55.00%     | 6     | 1,178,086   | 0.18    | 196,347.69 | 5.631  | 52.86  | 360   | 359 | 1   | 34.00  | 651  |
| 55.01% - 60.00%     | 11    | 3,748,842   | 0.56    | 340,803.85 | 5.712  | 57.67  | 360   | 358 | 2   | 41.84  | 635  |
| 60.01% - 65.00%     | 13    | 2,904,000   | 0.43    | 223,384.61 | 6.189  | 64.28  | 360   | 359 | 1   | 38.79  | 636  |
| 65.01% - 70.00%     | 23    | 7,197,895   | 1.08    | 312,951.96 | 6.036  | 68.28  | 351   | 351 | 1   | 36.83  | 651  |
| 70.01% - 75.00%     | 37    | 13,707,071  | 2.05    | 370,461.38 | 6.043  | 73.98  | 357   | 356 | 1   | 40.72  | 643  |
| 75.01% - 80.00%     | 1,521 | 407,593,468 | 60.98   | 267,977.30 | 6.222  | 79.93  | 359   | 358 | 1   | 42.17  | 660  |
| 80.01% - 85.00%     | 228   | 75,814,353  | 11.34   | 332,519.09 | 6.172  | 84.16  | 353   | 352 | 1   | 41.15  | 653  |
| 85.01% - 90.00%     | 353   | 107,312,636 | 16.06   | 304,001.80 | 6.553  | 89.57  | 359   | 357 | 1   | 40.71  | 644  |
| 90.01% - 95.00%     | 177   | 46,529,763  | 6.96    | 262,880.01 | 6.914  | 94.83  | 360   | 358 | 2   | 41.42  | 651  |
| Total:              | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |
| Minimum:            |       |             |         | 39.66      |        |        |       |     |     |        |      |
| Maximum:            |       |             |         | 95.00      |        |        |       |     |     |        |      |

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# NCHET04-4 Interest Only Loans

| Combined Loan To Value Ratio | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 35.01% - 40.00%              | 1     | 115,000     | 0.02%   | 115,000.00 | 7.950% | 39.66% | 360   | 359 | 1   | 29.93% | 581  |
| 45.01% - 50.00%              | 5     | 2,272,000   | 0.34    | 454,400.00 | 5.479  | 47.83  | 360   | 360 | 0   | 40.59  | 644  |
| 50.01% - 55.00%              | 6     | 1,178,086   | 0.18    | 196,347.69 | 5.631  | 52.86  | 360   | 359 | 1   | 34.00  | 651  |
| 55.01% - 60.00%              | 11    | 3,748,842   | 0.56    | 340,803.85 | 5.712  | 57.67  | 360   | 358 | 2   | 41.84  | 635  |
| 60.01% - 65.00%              | 13    | 2,904,000   | 0.43    | 223,384.61 | 6.189  | 64.28  | 360   | 359 | 1   | 38.79  | 636  |
| 65.01% - 70.00%              | 22    | 6,826,895   | 1.02    | 310,313.41 | 6.005  | 68.23  | 351   | 350 | 1   | 36.45  | 654  |
| 70.01% - 75.00%              | 35    | 13,421,359  | 2.01    | 383,467.40 | 6.048  | 73.96  | 357   | 356 | 1   | 40.55  | 643  |
| 75.01% - 80.00%              | 159   | 49,138,158  | 7.35    | 309,045.02 | 6.220  | 79.62  | 357   | 356 | 1   | 38.05  | 640  |
| 80.01% - 85.00%              | 198   | 65,627,950  | 9.82    | 331,454.29 | 6.256  | 84.06  | 356   | 355 | 1   | 40.74  | 648  |
| 85.01% - 90.00%              | 347   | 107,332,297 | 16.06   | 309,314.98 | 6.545  | 89.30  | 359   | 357 | 1   | 40.71  | 644  |
| 90.01% - 95.00%              | 197   | 53,284,858  | 7.97    | 270,481.51 | 6.821  | 93.17  | 360   | 358 | 2   | 41.22  | 651  |
| 95.01% - 100.00%             | 1,381 | 362,523,668 | 54.24   | 262,508.09 | 6.209  | 80.14  | 358   | 357 | 1   | 42.83  | 664  |
| Total:                       | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |
| Minimum:                     |       | 39.66       |         |            |        |        |       |     |     |        |      |
| Maximum:                     |       | 100.00      |         |            |        |        |       |     |     |        |      |

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# NCHET04-4 Interest Only Loans

| Geographic Concentration | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| California               | 1,432 | \$464,868,500.92 | 69.55%  | 324,628.84 | 6.218% | 82.12% | 358   | 357 | 1   | 41.91% | 660  |
| Washington               | 124   | 25,141,486.53    | 3.76    | 202,753.92 | 6.302  | 82.30  | 360   | 358 | 1   | 40.52  | 641  |
| Nevada                   | 90    | 21,018,454.52    | 3.14    | 233,538.38 | 6.624  | 82.21  | 360   | 359 | 1   | 39.77  | 643  |
| Arizona                  | 105   | 20,974,505.43    | 3.14    | 199,757.19 | 6.375  | 82.72  | 360   | 359 | 1   | 40.42  | 640  |
| Florida                  | 79    | 16,319,270.54    | 2.44    | 206,573.04 | 6.670  | 83.85  | 358   | 357 | 1   | 40.20  | 647  |
| Colorado                 | 62    | 11,353,475.14    | 1.70    | 183,120.57 | 6.444  | 82.65  | 360   | 359 | 1   | 41.60  | 641  |
| New York                 | 32    | 10,467,710.24    | 1.57    | 327,115.95 | 6.415  | 82.73  | 360   | 359 | 1   | 45.50  | 649  |
| New Jersey               | 33    | 9,786,274.74     | 1.46    | 296,553.78 | 6.567  | 83.33  | 356   | 355 | 1   | 40.49  | 658  |
| Massachusetts            | 32    | 9,304,283.20     | 1.39    | 290,758.85 | 6.375  | 82.08  | 360   | 359 | 1   | 44.08  | 644  |
| Hawaii                   | 26    | 8,450,505.00     | 1.26    | 325,019.42 | 6.228  | 81.61  | 356   | 355 | 1   | 41.97  | 652  |
| Minnesota                | 34    | 7,700,145.57     | 1.15    | 226,474.87 | 6.600  | 84.39  | 358   | 357 | 1   | 38.30  | 644  |
| Maryland                 | 27    | 6,493,556.68     | 0.97    | 240,502.10 | 6.423  | 82.17  | 354   | 352 | 2   | 40.75  | 639  |
| Virginia                 | 22    | 5,974,249.87     | 0.89    | 271,556.81 | 6.447  | 83.35  | 355   | 353 | 2   | 41.14  | 636  |
| Oregon                   | 34    | 5,912,006.89     | 0.88    | 173,882.56 | 6.155  | 83.32  | 356   | 354 | 1   | 41.44  | 645  |
| Georgia                  | 31    | 5,881,311.88     | 0.88    | 189,719.74 | 6.894  | 84.27  | 356   | 355 | 1   | 43.25  | 652  |
| Texas                    | 20    | 4,590,162.31     | 0.69    | 229,508.12 | 6.283  | 81.90  | 360   | 359 | 1   | 38.91  | 683  |
| Illinois                 | 19    | 4,352,940.00     | 0.65    | 229,154.74 | 6.885  | 85.34  | 360   | 359 | 1   | 41.38  | 650  |
| Michigan                 | 22    | 3,419,218.93     | 0.51    | 155,419.04 | 6.861  | 85.53  | 357   | 356 | 1   | 38.81  | 627  |
| Ohio                     | 21    | 2,784,168.71     | 0.42    | 132,579.46 | 6.884  | 90.94  | 357   | 355 | 1   | 41.00  | 646  |
| Utah                     | 13    | 2,436,100.00     | 0.36    | 187,392.31 | 6.457  | 82.46  | 360   | 358 | 2   | 40.92  | 649  |
| Tennessee                | 14    | 2,414,666.85     | 0.36    | 172,476.20 | 6.530  | 82.76  | 360   | 359 | 1   | 42.53  | 637  |
| Idaho                    | 15    | 2,191,785.68     | 0.33    | 146,119.05 | 6.210  | 82.69  | 360   | 359 | 1   | 40.95  | 635  |
| South Carolina           | 10    | 1,975,139.99     | 0.30    | 197,514.00 | 6.834  | 82.62  | 360   | 360 | 0   | 40.76  | 676  |
| Connecticut              | 7     | 1,700,400.00     | 0.25    | 242,914.29 | 7.074  | 83.75  | 360   | 359 | 1   | 45.47  | 627  |
| Indiana                  | 11    | 1,647,509.93     | 0.25    | 149,773.63 | 6.958  | 88.54  | 360   | 358 | 2   | 38.09  | 629  |
| Rhode Island             | 6     | 1,347,100.00     | 0.20    | 224,516.67 | 6.193  | 76.44  | 360   | 359 | 1   | 37.96  | 620  |
| New Mexico               | 7     | 1,271,855.00     | 0.19    | 181,693.57 | 7.092  | 85.07  | 360   | 358 | 2   | 43.29  | 662  |
| New Hampshire            | 4     | 1,270,499.00     | 0.19    | 317,624.75 | 6.385  | 76.85  | 360   | 359 | 1   | 45.32  | 643  |
| North Carolina           | 10    | 1,259,755.00     | 0.19    | 125,975.50 | 6.959  | 83.66  | 360   | 359 | 1   | 40.21  | 625  |
| Oklahoma                 | 6     | 1,257,090.00     | 0.19    | 209,515.00 | 6.594  | 84.88  | 360   | 359 | 1   | 45.20  | 637  |
| Montana                  | 6     | 1,066,696.11     | 0.16    | 177,782.69 | 7.004  | 81.93  | 360   | 359 | 1   | 35.72  | 649  |
| District Of Columbia     | 3     | 843,000.00       | 0.13    | 281,000.00 | 6.848  | 82.72  | 360   | 359 | 1   | 42.43  | 596  |
| Pennsylvania             | 4     | 735,709.03       | 0.11    | 183,927.26 | 7.007  | 83.82  | 360   | 359 | 1   | 35.41  | 660  |
| Wisconsin                | 3     | 401,999.33       | 0.06    | 133,999.78 | 6.324  | 80.00  | 360   | 359 | 1   | 44.61  | 652  |
| Arkansas                 | 2     | 359,000.00       | 0.05    | 179,500.00 | 6.514  | 83.55  | 360   | 359 | 1   | 27.15  | 626  |
| Kentucky                 | 2     | 302,054.00       | 0.05    | 151,027.00 | 7.290  | 90.14  | 360   | 359 | 1   | 40.62  | 620  |
| Iowa                     | 2     | 296,400.00       | 0.04    | 148,200.00 | 7.491  | 95.00  | 360   | 360 | 0   | 39.92  | 661  |
| Louisiana                | 2     | 259,927.01       | 0.04    | 259,927.01 | 6.700  | 80.00  | 360   | 357 | 3   | 44.78  | 652  |
| North Dakota             | 1     | 208,000.00       | 0.03    | 208,000.00 | 6.600  | 80.00  | 360   | 359 | 1   | 49.35  | 655  |
| Alabama                  | 2     | 205,600.00       | 0.03    | 102,800.00 | 6.682  | 84.99  | 360   | 359 | 1   | 47.69  | 603  |
| Wyoming                  | 1     | 129,600.00       | 0.02    | 129,600.00 | 7.013  | 80.00  | 360   | 359 | 1   | 49.57  | 627  |
| Total:                   | 2,375 | \$668,373,114.03 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |

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# **NCHET04-4** **Interest Only Loans**

| North-South CA | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| North CA       | 611   | 204,040,670 | 30.53%  | 333,945.45 | 6.204% | 82.66% | 357   | 355 | 1   | 42.26% | 664  |
| South CA       | 821   | 260,877,831 | 39.02   | 317,695.29 | 6.229  | 81.71  | 359   | 358 | 1   | 41.63  | 658  |
| States Not CA  | 943   | 203,504,613 | 30.45   | 215,805.53 | 6.506  | 83.01  | 359   | 357 | 1   | 41.04  | 645  |
| Total:         | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |

| Zip Code Concentration | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 94591                  | 12    | \$5,092,955.00   | 0.76%   | 424,412.92 | 6.386% | 83.08% | 360   | 359 | 1   | 39.83% | 650  |
| 95023                  | 12    | 4,669,950.00     | 0.70    | 389,162.50 | 5.837  | 82.41  | 348   | 347 | 1   | 44.58  | 674  |
| 94565                  | 14    | 4,448,656.00     | 0.67    | 317,761.14 | 6.215  | 82.67  | 360   | 358 | 2   | 41.59  | 661  |
| 94513                  | 9     | 3,824,825.00     | 0.57    | 424,980.56 | 5.936  | 82.33  | 354   | 352 | 2   | 40.56  | 654  |
| 94531                  | 7     | 3,400,040.00     | 0.51    | 485,720.00 | 6.400  | 86.09  | 360   | 359 | 1   | 38.60  | 671  |
| Other                  | 2,321 | 646,936,688.03   | 96.79   | 278,731.88 | 6.311  | 82.37  | 358   | 357 | 1   | 41.66  | 655  |
| Total:                 | 2,375 | \$668,373,114.03 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |

| Loan Purpose          | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Purchase              | 1,458 | \$401,131,915.42 | 60.02%  | 275,124.77 | 6.275% | 81.31% | 358   | 357 | 1   | 42.35% | 665  |
| Refinance - Cashout   | 813   | 243,461,218.09   | 36.43   | 299,460.29 | 6.358  | 84.16  | 359   | 357 | 1   | 40.71  | 641  |
| Refinance - Rate Term | 104   | 23,779,980.52    | 3.56    | 228,653.66 | 6.296  | 82.52  | 356   | 355 | 1   | 39.31  | 651  |
| Total:                | 2,375 | \$668,373,114.03 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |

| Document Type         | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Stated Documentation  | 1,100 | \$321,064,398.46 | 48.04%  | 291,876.73 | 6.524% | 81.47% | 357   | 355 | 2   | 41.86% | 675  |
| Full Documentation    | 789   | 202,517,917.29   | 30.30   | 256,676.70 | 6.078  | 82.55  | 359   | 358 | 1   | 41.96  | 637  |
| Limited Documentation | 486   | 144,790,798.28   | 21.66   | 297,923.45 | 6.139  | 84.22  | 359   | 359 | 1   | 40.72  | 639  |
| Total:                | 2,375 | \$668,373,114.03 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |

| Property Type           | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Single Family Residence | 1,707 | \$489,959,626.48 | 73.31%  | 287,029.66 | 6.291% | 82.47% | 358   | 357 | 1   | 41.54% | 655  |
| Pud Detached            | 288   | 75,889,330.87    | 11.35   | 263,504.62 | 6.384  | 81.77  | 360   | 358 | 1   | 41.19  | 647  |
| Condo                   | 224   | 56,209,851.84    | 8.41    | 250,936.84 | 6.278  | 82.27  | 358   | 356 | 1   | 41.98  | 661  |
| 2-4 Family              | 97    | 32,138,587.97    | 4.81    | 331,325.65 | 6.353  | 82.59  | 358   | 357 | 1   | 42.97  | 671  |
| PUD Attached            | 59    | 14,175,716.87    | 2.12    | 240,266.39 | 6.384  | 82.99  | 358   | 357 | 1   | 43.40  | 660  |
| Total:                  | 2,375 | \$668,373,114.03 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |

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# NCHET04-4 Interest Only Loans

| Occupancy          | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Owner Occupied     | 2,353 | \$662,024,670.11 | 99.05%  | 281,353.45 | 6.301% | 82.37% | 358   | 357 | 1   | 41.65% | 655  |
| Second Home        | 21    | 6,263,585.56     | 0.94    | 298,265.98 | 6.738  | 85.16  | 347   | 346 | 1   | 40.56  | 671  |
| Non-Owner Occupied | 1     | 84,858.36        | 0.01    | 84,858.36  | 6.990  | 83.01  | 360   | 353 | 7   | 38.95  | 676  |
| Total:             | 2,375 | \$668,373,114.03 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |

| Lien Position | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1             | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |
| Total:        | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |

| Prepayment Penalty | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0                  | 269   | 78,236,111  | 11.71%  | 290,840.56 | 6.472% | 82.81% | 345   | 344 | 1   | 41.58% | 674  |
| 12                 | 53    | 17,805,636  | 2.66    | 335,955.39 | 6.582  | 81.19  | 360   | 359 | 1   | 38.27  | 655  |
| 24                 | 1,922 | 537,202,935 | 80.37   | 279,502.05 | 6.272  | 82.40  | 360   | 359 | 1   | 41.83  | 653  |
| 36                 | 131   | 35,128,432  | 5.26    | 268,155.97 | 6.304  | 81.97  | 360   | 359 | 1   | 40.64  | 657  |
| Total:             | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |
| wa Term: 21.502    |       |             |         |            |        |        |       |     |     |        |      |

| Balloon Flag       | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Not a Balloon Loan | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |
| Total:             | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |

| Originator           | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| New Century Mortgage | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |
| Total:               | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |

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# NCHET04-4

## Interest Only Loans

| Gross Rate-ARMS        | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 4.001% - 4.500%        | 1            | 340,000            | 0.05%          | 340,000.00        | 4.500%        | 56.20%        | 360        | 353        | 7        | 54.62%        | 697        |
| 4.501% - 5.000%        | 43           | 15,170,907         | 2.27           | 352,811.79        | 4.915         | 79.29         | 327        | 325        | 2        | 40.93         | 705        |
| 5.001% - 5.500%        | 220          | 68,306,098         | 10.22          | 310,482.26        | 5.353         | 80.45         | 352        | 351        | 1        | 41.97         | 671        |
| 5.501% - 6.000%        | 549          | 163,395,286        | 24.45          | 297,623.47        | 5.843         | 81.30         | 359        | 358        | 1        | 41.83         | 651        |
| 6.001% - 6.500%        | 665          | 188,058,916        | 28.14          | 282,795.36        | 6.290         | 82.05         | 360        | 359        | 1        | 41.82         | 656        |
| 6.501% - 7.000%        | 559          | 152,297,495        | 22.79          | 272,446.32        | 6.776         | 83.06         | 360        | 359        | 1        | 41.64         | 655        |
| 7.001% - 7.500%        | 210          | 52,984,999         | 7.93           | 252,309.52        | 7.251         | 85.39         | 360        | 359        | 1        | 40.98         | 646        |
| 7.501% - 8.000%        | 98           | 22,576,404         | 3.38           | 230,371.47        | 7.751         | 88.09         | 360        | 359        | 1        | 39.86         | 638        |
| 8.001% - 8.500%        | 22           | 4,240,141          | 0.63           | 192,733.68        | 8.268         | 90.59         | 360        | 358        | 2        | 40.58         | 640        |
| 8.501% - 9.000%        | 5            | 557,590            | 0.08           | 111,518.00        | 8.719         | 93.25         | 360        | 358        | 2        | 42.66         | 625        |
| 9.001% - 9.500%        | 3            | 445,279            | 0.07           | 148,426.42        | 9.089         | 90.00         | 360        | 357        | 3        | 40.44         | 638        |
| <b>Total:</b>          | <b>2,375</b> | <b>668,373,114</b> | <b>100.00%</b> | <b>281,420.26</b> | <b>6.306%</b> | <b>82.39%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>41.64%</b> | <b>656</b> |
| <b>Minimum: 4.500%</b> |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 9.150%</b> |              |                    |                |                   |               |               |            |            |          |               |            |

### Gross Rate-FRMS

| Gross Margin                    | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 0.001% - 1.000%                 | 3            | 1,098,397          | 0.16%          | 366,132.33        | 6.611%        | 84.92%        | 360        | 359        | 1        | 41.07%        | 617        |
| 1.251% - 1.500%                 | 1            | 215,998.13         | 0.03           | 215,998.13        | 7.390         | 89.26         | 360        | 360        | 0        | 46.56         | 650        |
| 1.751% - 2.000%                 | 1            | 112,500            | 0.02           | 112,500.00        | 7.850         | 90.00         | 360        | 359        | 1        | 14.28         | 582        |
| 2.001% - 2.250%                 | 2            | 570,900            | 0.09           | 285,450.00        | 5.606         | 85.75         | 360        | 358        | 2        | 47.03         | 613        |
| 2.251% - 2.500%                 | 1            | 258,560            | 0.04           | 258,560.00        | 7.250         | 80.00         | 360        | 359        | 1        | 46.57         | 675        |
| 2.751% - 3.000%                 | 10           | 4,115,355          | 0.62           | 411,535.50        | 4.835         | 82.64         | 300        | 300        | 0        | 44.43         | 740        |
| 3.001% - 3.250%                 | 2            | 1,137,500          | 0.17           | 566,250.00        | 5.120         | 82.44         | 300        | 299        | 1        | 43.41         | 733        |
| 3.251% - 3.500%                 | 35           | 13,325,274         | 1.99           | 380,722.12        | 5.317         | 83.22         | 311        | 309        | 1        | 42.45         | 721        |
| 3.501% - 3.750%                 | 2            | 730,000            | 0.11           | 365,000.00        | 5.067         | 85.29         | 300        | 296        | 4        | 35.97         | 684        |
| 3.751% - 4.000%                 | 10           | 3,463,026          | 0.52           | 346,302.60        | 5.851         | 79.38         | 314        | 313        | 1        | 35.53         | 679        |
| 4.251% - 4.500%                 | 2            | 542,200            | 0.08           | 271,100.00        | 6.011         | 84.73         | 360        | 359        | 1        | 45.16         | 691        |
| 4.751% - 5.000%                 | 14           | 3,932,146          | 0.59           | 280,867.56        | 6.275         | 80.61         | 360        | 359        | 1        | 39.55         | 644        |
| 5.001% - 5.250%                 | 28           | 5,840,360          | 0.87           | 208,584.27        | 6.764         | 78.76         | 360        | 359        | 1        | 41.55         | 648        |
| 5.251% - 5.500%                 | 1,320        | 355,369,204        | 53.17          | 269,219.09        | 6.188         | 82.95         | 360        | 359        | 1        | 41.47         | 641        |
| 5.501% - 5.750%                 | 882          | 261,329,404        | 39.10          | 296,291.84        | 6.527         | 81.70         | 360        | 358        | 2        | 42.00         | 671        |
| 5.751% - 6.000%                 | 57           | 14,889,870         | 2.23           | 261,225.79        | 6.551         | 82.45         | 360        | 359        | 1        | 39.82         | 645        |
| 6.001% - 6.250%                 | 1            | 144,500            | 0.02           | 144,500.00        | 6.700         | 85.00         | 360        | 359        | 1        | 49.52         | 627        |
| 6.251% - 6.500%                 | 2            | 611,920            | 0.09           | 305,960.00        | 6.278         | 80.00         | 360        | 360        | 0        | 34.30         | 593        |
| 6.501% - 6.750%                 | 2            | 691,000            | 0.10           | 345,500.00        | 6.535         | 81.73         | 360        | 356        | 4        | 48.74         | 657        |
| <b>Total:</b>                   | <b>2,375</b> | <b>668,373,114</b> | <b>100.00%</b> | <b>281,420.26</b> | <b>6.306%</b> | <b>82.39%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>41.64%</b> | <b>656</b> |
| <b>Minimum: 1.000%</b>          |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 6.700%</b>          |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Weighted Average: 5.346%</b> |              |                    |                |                   |               |               |            |            |          |               |            |

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# **NCHE04-4** **Interest Only Loans**

| Minimum Rate     | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 4.001% - 5.000%  | 44           | 15,510,907         | 2.32%          | 352,520.61        | 4.906%        | 78.78%        | 328        | 326        | 2        | 41.23%        | 704        |
| 5.001% - 6.000%  | 769          | 231,701,383        | 34.67          | 301,302.19        | 5.698         | 81.05         | 357        | 356        | 1        | 41.87         | 657        |
| 6.001% - 7.000%  | 1,224        | 340,356,411        | 50.92          | 278,068.96        | 6.508         | 82.50         | 360        | 359        | 1        | 41.74         | 655        |
| 7.001% - 8.000%  | 308          | 75,561,403         | 11.31          | 245,329.23        | 7.400         | 86.20         | 360        | 359        | 1        | 40.65         | 643        |
| 8.001% - 9.000%  | 27           | 4,797,731          | 0.72           | 177,693.74        | 8.321         | 90.90         | 360        | 358        | 2        | 40.83         | 638        |
| 9.001% - 10.000% | 3            | 445,279            | 0.07           | 148,426.42        | 9.089         | 90.00         | 360        | 357        | 3        | 40.44         | 638        |
| <b>Total:</b>    | <b>2,375</b> | <b>668,373,114</b> | <b>100.00%</b> | <b>281,420.26</b> | <b>6.306%</b> | <b>82.39%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>41.64%</b> | <b>656</b> |

Minimum: 4.500%  
Maximum: 9.150%  
Weighted Average: 6.306%

| Maximum Rate      | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 11.001% - 12.000% | 72           | 26,802,620         | 4.01%          | 372,258.61        | 5.104%        | 79.97%        | 316        | 315        | 1        | 41.55%        | 711        |
| 12.001% - 13.000% | 741          | 220,409,671        | 32.98          | 297,448.95        | 5.715         | 81.02         | 360        | 359        | 1        | 41.86         | 654        |
| 13.001% - 14.000% | 1,224        | 340,356,411        | 50.92          | 278,068.96        | 6.508         | 82.50         | 360        | 359        | 1        | 41.74         | 655        |
| 14.001% - 15.000% | 308          | 75,561,403         | 11.31          | 245,329.23        | 7.400         | 86.20         | 360        | 359        | 1        | 40.65         | 643        |
| 15.001% - 16.000% | 27           | 4,797,731          | 0.72           | 177,693.74        | 8.321         | 90.90         | 360        | 358        | 2        | 40.83         | 638        |
| 16.001% - 17.000% | 3            | 445,279            | 0.07           | 148,426.42        | 9.089         | 90.00         | 360        | 357        | 3        | 40.44         | 638        |
| <b>Total:</b>     | <b>2,375</b> | <b>668,373,114</b> | <b>100.00%</b> | <b>281,420.26</b> | <b>6.306%</b> | <b>82.39%</b> | <b>358</b> | <b>357</b> | <b>1</b> | <b>41.64%</b> | <b>656</b> |

Minimum: 11.500%  
Maximum: 16.150%  
Weighted Average: 13.301%

# NCHE04-4 Interest Only Loans

| Next Rate Reset Date       | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 2005-01-01                 | 50    | 19,601,692  | 2.93%   | 392,033.85 | 5.157% | 82.26% | 300   | 299 | 1   | 41.58% | 723  |
| 2006-04-01                 | 2     | 612,057     | 0.09    | 306,028.68 | 5.083  | 80.00  | 360   | 352 | 8   | 47.61  | 635  |
| 2006-05-01                 | 13    | 3,064,488   | 0.46    | 235,729.88 | 6.076  | 86.61  | 360   | 353 | 7   | 39.30  | 684  |
| 2006-06-01                 | 25    | 7,094,106   | 1.06    | 283,764.26 | 6.859  | 86.98  | 360   | 354 | 6   | 41.26  | 662  |
| 2006-07-01                 | 20    | 6,262,744   | 0.94    | 313,137.21 | 6.751  | 87.99  | 360   | 355 | 5   | 44.03  | 672  |
| 2006-08-01                 | 12    | 3,496,917   | 0.52    | 291,409.71 | 6.546  | 85.03  | 360   | 356 | 4   | 38.74  | 670  |
| 2006-09-01                 | 126   | 34,858,046  | 5.22    | 276,651.16 | 6.726  | 82.19  | 360   | 357 | 3   | 43.37  | 663  |
| 2006-10-01                 | 421   | 121,482,370 | 18.18   | 288,556.70 | 6.235  | 82.02  | 360   | 358 | 2   | 42.18  | 655  |
| 2006-11-01                 | 1,098 | 316,399,254 | 47.34   | 288,159.61 | 6.298  | 82.67  | 360   | 359 | 1   | 41.62  | 652  |
| 2006-12-01                 | 444   | 111,158,292 | 16.63   | 250,356.51 | 6.393  | 81.48  | 360   | 360 | 0   | 41.02  | 649  |
| 2007-04-01                 | 6     | 1,240,767   | 0.19    | 206,794.58 | 6.042  | 79.96  | 360   | 352 | 8   | 36.90  | 640  |
| 2007-05-01                 | 9     | 2,019,344   | 0.30    | 224,371.56 | 5.970  | 81.40  | 360   | 353 | 7   | 36.67  | 670  |
| 2007-09-01                 | 5     | 1,235,000   | 0.18    | 247,000.00 | 6.910  | 83.39  | 360   | 357 | 3   | 39.35  | 636  |
| 2007-10-01                 | 20    | 5,647,375   | 0.84    | 282,368.76 | 6.473  | 82.11  | 360   | 358 | 2   | 40.47  | 662  |
| 2007-11-01                 | 78    | 20,637,157  | 3.09    | 264,578.94 | 6.411  | 82.93  | 360   | 359 | 1   | 40.86  | 662  |
| 2007-12-01                 | 46    | 13,563,502  | 2.03    | 294,858.74 | 6.317  | 80.55  | 360   | 360 | 0   | 41.07  | 655  |
| Total:                     | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |
| Minimum: 20050101          |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 20071201          |       |             |         |            |        |        |       |     |     |        |      |
| Weighted Average: 20061028 |       |             |         |            |        |        |       |     |     |        |      |

| Initial Rate Cap         | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1.500%                   | 2,325 | 648,771,422 | 97.07%  | 279,041.47 | 6.340% | 82.40% | 360   | 359 | 1   | 41.64% | 653  |
| 3.000%                   | 50    | 19,601,692  | 2.93    | 392,033.85 | 5.157  | 82.26  | 300   | 299 | 1   | 41.58  | 723  |
| Total:                   | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |
| Minimum: 1.500%          |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 3.000%          |       |             |         |            |        |        |       |     |     |        |      |
| Weighted Average: 1.544% |       |             |         |            |        |        |       |     |     |        |      |

| Periodic Rate Cap        | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1.500%                   | 2,325 | 648,771,422 | 97.07%  | 279,041.47 | 6.340% | 82.40% | 360   | 359 | 1   | 41.64% | 653  |
| 3.000%                   | 50    | 19,601,692  | 2.93    | 392,033.85 | 5.157  | 82.26  | 300   | 299 | 1   | 41.58  | 723  |
| Total:                   | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |
| Minimum: 1.500%          |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 3.000%          |       |             |         |            |        |        |       |     |     |        |      |
| Weighted Average: 1.544% |       |             |         |            |        |        |       |     |     |        |      |

| PMI    | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| No MI  | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |
| Total: | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary, and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collateral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.

# NCHET04-4 Interest Only Loans

| Interest Only | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Interest Only | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |
| Total:        | 2,375 | 668,373,114 | 100.00% | 281,420.26 | 6.306% | 82.39% | 358   | 357 | 1   | 41.64% | 656  |

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary, and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supercedes all information contained in any collateral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.

| FICO Low | FICO High | LTV   | Bal              | Wtd Avg<br>Current Balance | Percent of<br>Current Balance | Wtd Avg<br>GWAC | % MI | Wtd Avg<br>FICO | Wtd Avg<br>DTI | Wtd Avg<br>LTV | % SFD | % PUD |
|----------|-----------|-------|------------------|----------------------------|-------------------------------|-----------------|------|-----------------|----------------|----------------|-------|-------|
| 0        | 499       | > 65% |                  |                            |                               |                 |      |                 |                |                |       |       |
| 500      | 524       | > 65% | 104,163,182.92   | 158,062.49                 | 4.19%                         | 8,400,198,531   | 0    | 513             | 41.86          | 77.09          | 83.34 | 10.33 |
| 525      | 549       | > 65% | 123,597,514.51   | 161,354.46                 | 4.97%                         | 7,788           | 0.00 | 537             | 40.84          | 79.85          | 79.58 | 11.67 |
| 550      | 574       | > 65% | 182,582,207.23   | 180,595.66                 | 7.34%                         | 7,159           | 0.00 | 562             | 40.16          | 81.39          | 78.03 | 10.96 |
| 575      | 599       | > 70% | 264,987,232.18   | 163,270.01                 | 10.65%                        | 7,093           | 0.00 | 588             | 41.22          | 84.71          | 74.21 | 14.76 |
| 600      | 624       | > 70% | 357,065,251.94   | 199,255.16                 | 14.35%                        | 6,710           | 0.00 | 613             | 40.65          | 84.80          | 72.98 | 13.41 |
| 625      | 649       | > 70% | 390,569,916.68   | 202,682.88                 | 15.70%                        | 6,703           | 0.00 | 637             | 41.12          | 85.29          | 71.27 | 12.81 |
| 650      | 674       | > 80% | 156,588,393.06   | 171,134.86                 | 6.29%                         | 7,142           | 0.00 | 661             | 41.10          | 91.21          | 68.99 | 10.35 |
| 675      | 699       | > 80% | 97,207,618.34    | 172,660.07                 | 3.91%                         | 7,061           | 0.00 | 685             | 40.12          | 90.92          | 66.37 | 8.29  |
| 700      | 724       | > 80% | 47,235,303.75    | 182,375.69                 | 1.90%                         | 6,926           | 0.00 | 711             | 40.01          | 90.46          | 69.63 | 9.43  |
| 725      | 749       | > 85% | 21,059,966.59    | 150,428.33                 | 0.85%                         | 7,263           | 0.00 | 735             | 41.57          | 92.26          | 59.65 | 7.09  |
| 750      | 774       | > 85% | 10,931,824.02    | 165,633.70                 | 0.44%                         | 7,191           | 0.00 | 762             | 39.39          | 92.72          | 65.45 | 11.95 |
| 775      | 799       | > 85% | 4,092,290.30     | 194,870.97                 | 0.16%                         | 6,846           | 0.00 | 781             | 39.24          | 90.95          | 74.64 | 0.00  |
| 800      | max       | > 85% | 651,701.46       | 130,340.29                 | 0.03%                         | 7,879           | 0.00 | 804             | 40.23          | 95.06          | 54.71 | 0.00  |
|          |           |       | 1,760,732,402.98 | 180,643.52                 | 70.76%                        | 7,062           | 0.00 | 612             | 40.87          | 84.95          | 73.37 | 12.14 |

| LTV Low | LTV High | DTI   | Wtd Avg<br>Current Balance | Percent of<br>Current Balance | Wtd Avg<br>GWAC | % MI | Wtd Avg<br>FICO | Wtd Avg<br>DTI | Wtd Avg<br>LTV | % SFD | % PUD |
|---------|----------|-------|----------------------------|-------------------------------|-----------------|------|-----------------|----------------|----------------|-------|-------|
| 60%     | 64%      | > 50% | 13,210,596.66              | 0.53%                         | 6,493           | 0.00 | 592             | 52.80          | 62.72          | 64.58 | 13.54 |
| 65%     | 69%      | > 50% | 13,815,565.21              | 0.56%                         | 6,824           | 0.00 | 592             | 53.32          | 67.35          | 74.99 | 0.00  |
| 70%     | 74%      | > 50% | 19,144,532.07              | 0.77%                         | 6,907           | 0.00 | 587             | 53.08          | 72.22          | 76.22 | 6.50  |
| 75%     | 79%      | > 50% | 18,749,296.71              | 0.75%                         | 7,196           | 0.00 | 574             | 52.67          | 75.87          | 72.98 | 10.09 |
| 80%     | 84%      | > 50% | 10,151,674.74              | 0.41%                         | 6,372           | 0.00 | 610             | 52.10          | 80.60          | 66.64 | 19.78 |
| 85%     | 89%      | > 50% | 7,970,218.55               | 0.32%                         | 6,508           | 0.00 | 606             | 52.59          | 86.59          | 77.32 | 12.11 |
| 90%     | 94%      | > 50% | 6,888,575.89               | 0.28%                         | 6,906           | 0.00 | 620             | 52.26          | 90.71          | 78.04 | 14.81 |
| 95%     | 99%      | > 50% | 1,663,102.71               | 0.07%                         | 6,903           | 0.00 | 641             | 52.60          | 95.00          | 78.77 | 21.23 |
| 100%    | max      | > 50% | 306,156.13                 | 0.01%                         | 11,013          | 0.00 | 633             | 51.12          | 100.00         | 89.47 | 10.53 |
|         |          |       | 91,899,718.67              | 3.69%                         | 6,814           | 0.00 | 593             | 52.77          | 74.93          | 72.96 | 10.12 |

| DTI Low | DTI High | FICO  | Wtd Avg<br>Current Balance | Percent of<br>Current Balance | Wtd Avg<br>GWAC | % MI | Wtd Avg<br>FICO | Wtd Avg<br>DTI | Wtd Avg<br>LTV | % SFD | % PUD |
|---------|----------|-------|----------------------------|-------------------------------|-----------------|------|-----------------|----------------|----------------|-------|-------|
| 20%     | 24%      | < 525 | 4,092,797.95               | 0.16%                         | 8,181           | 0.00 | 513             | 22.34          | 71.05          | 83.26 | 4.31  |
| 25%     | 29%      | < 550 | 16,709,698.07              | 0.67%                         | 7,976           | 0.00 | 525             | 27.52          | 74.43          | 88.11 | 6.81  |
| 30%     | 34%      | < 575 | 55,625,803.71              | 2.24%                         | 7,699           | 0.00 | 542             | 32.58          | 76.06          | 80.40 | 13.21 |
| 35%     | 39%      | < 600 | 133,976,805.77             | 5.38%                         | 7,356           | 0.00 | 561             | 37.57          | 77.36          | 80.01 | 9.73  |
| 40%     | 44%      | < 625 | 253,801,412.45             | 10.20%                        | 7,127           | 0.00 | 578             | 42.57          | 80.24          | 75.45 | 13.01 |
| 45%     | 49%      | < 650 | 543,567,733.68             | 21.85%                        | 6,998           | 0.00 | 595             | 47.79          | 82.29          | 73.65 | 12.89 |
| 50%     | 54%      | < 675 | 98,816,483.77              | 3.97%                         | 6,881           | 0.00 | 581             | 52.45          | 71.92          | 75.61 | 10.62 |
| 55%     | max      | < 700 | 4,363,287.22               | 0.18%                         | 6,497           | 0.00 | 589             | 56.55          | 70.04          | 71.66 | 0.00  |
|         |          |       | 1,110,954,022.62           | 44.65%                        | 7,112           | 0.00 | 582             | 44.65          | 79.78          | 75.59 | 12.17 |

LIMITED AND STATED DOC

| FICO Low | FICO High | Wtd Avg<br>Current Balance | Percent of<br>Current Balance | Wtd Avg<br>GWAC | % MI | Wtd Avg<br>FICO | Wtd Avg<br>DTI | Wtd Avg<br>LTV | % SFD | % PUD |
|----------|-----------|----------------------------|-------------------------------|-----------------|------|-----------------|----------------|----------------|-------|-------|
| N/A      | N/A       | 174,725.12                 | 1.83%                         | 8,939           | 0.00 | 512             | 42.01          | 72.88          | 78.56 | 12.32 |
| 500      | 524       | 169,886.58                 | 1.85%                         | 8,101           | 0.00 | 537             | 40.56          | 74.03          | 78.65 | 8.87  |
| 525      | 549       | 92,724,340.96              | 3.73%                         | 7,326           | 0.00 | 562             | 39.74          | 75.66          | 73.69 | 11.53 |
| 550      | 574       | 216,631.33                 | 4.57%                         | 7,127           | 0.00 | 588             | 40.64          | 78.90          | 73.57 | 13.02 |
| 575      | 599       | 226,659.82                 | 6.87%                         | 6,962           | 0.00 | 613             | 39.27          | 81.56          | 72.49 | 11.41 |
| 600      | 624       | 213,666.70                 | 9.64%                         | 6,941           | 0.00 | 638             | 40.68          | 83.13          | 70.53 | 11.54 |
| 625      | 649       | 205,310.01                 | 10.08%                        | 6,823           | 0.00 | 661             | 41.10          | 82.75          | 70.31 | 12.58 |
| 650      | 674       | 207,600.45                 | 7.07%                         | 6,702           | 0.00 | 686             | 41.04          | 83.21          | 67.85 | 8.98  |
| 675      | 699       | 230,719.34                 | 3.91%                         | 6,529           | 0.00 | 712             | 40.68          | 82.15          | 70.19 | 8.66  |



| <u>% Owner Occ</u> | <u>% Full Doc</u> | <u>% Ltd Doc</u> | <u>% Stated Doc</u> | <u>% Int Only</u> |
|--------------------|-------------------|------------------|---------------------|-------------------|
| 98.80              | 64.42             | 5.83             | 29.75               | 0.00              |
| 98.49              | 70.42             | 4.65             | 24.93               | 0.00              |
| 96.31              | 58.68             | 4.04             | 37.28               | 0.11              |
| 95.03              | 66.99             | 4.23             | 28.78               | 20.27             |
| 93.49              | 58.94             | 8.89             | 32.17               | 30.98             |
| 90.09              | 43.80             | 7.13             | 49.07               | 35.01             |
| 84.29              | 39.87             | 5.41             | 54.72               | 26.53             |
| 78.68              | 31.00             | 4.86             | 64.14               | 30.80             |
| 75.37              | 31.17             | 3.73             | 65.11               | 31.69             |
| 68.25              | 39.40             | 0.00             | 60.60               | 15.57             |
| 70.90              | 48.59             | 0.00             | 51.41               | 22.17             |
| 53.41              | 61.92             | 0.00             | 38.08               | 19.30             |
| 68.26              | 46.12             | 0.00             | 53.88               | 35.41             |
| 91.26              | 53.62             | 5.96             | 40.42               | 22.40             |

| <u>% Owner Occ</u> | <u>% Full Doc</u> | <u>% Ltd Doc</u> | <u>% Stated Doc</u> | <u>% Int Only</u> |
|--------------------|-------------------|------------------|---------------------|-------------------|
| 92.47              | 72.98             | 0.99             | 26.03               | 2.80              |
| 83.82              | 64.37             | 5.50             | 30.13               | 0.00              |
| 91.22              | 69.10             | 7.71             | 23.19               | 0.00              |
| 91.25              | 65.34             | 9.71             | 24.96               | 0.00              |
| 98.91              | 84.35             | 4.43             | 11.22               | 14.40             |
| 90.28              | 93.48             | 5.42             | 1.10                | 0.00              |
| 75.78              | 74.77             | 10.80            | 14.43               | 0.00              |
| 100.00             | 83.77             | 0.00             | 16.23               | 0.00              |
| 100.00             | 87.92             | 0.00             | 12.08               | 0.00              |
| 90.09              | 72.73             | 6.32             | 20.94               | 1.99              |

| <u>% Owner Occ</u> | <u>% Full Doc</u> | <u>% Ltd Doc</u> | <u>% Stated Doc</u> | <u>% Int Only</u> |
|--------------------|-------------------|------------------|---------------------|-------------------|
| 98.52              | 65.26             | 19.31            | 15.43               | 0.00              |
| 98.50              | 74.15             | 4.85             | 21.00               | 0.00              |
| 96.86              | 63.74             | 5.26             | 31.00               | 0.00              |
| 97.08              | 58.43             | 3.70             | 37.87               | 7.58              |
| 96.78              | 60.25             | 5.11             | 34.64               | 16.17             |
| 94.26              | 57.66             | 4.69             | 37.65               | 22.53             |
| 93.86              | 72.05             | 6.72             | 21.22               | 3.16              |
| 88.76              | 83.75             | 10.24            | 6.01                | 0.00              |
| 95.33              | 60.31             | 4.96             | 34.74               | 15.91             |

| <u>% Owner Occ</u> | <u>% Full Doc</u> | <u>% Ltd Doc</u> | <u>% Stated Doc</u> | <u>% Int Only</u> | <u>% CA</u> | <u>% NY</u> | <u>% FL</u> |
|--------------------|-------------------|------------------|---------------------|-------------------|-------------|-------------|-------------|
| 97.13              | 0.00              | 14.45            | 85.55               | 0.00              | 37.98       | 8.68        | 7.36        |
| 96.08              | 0.00              | 16.67            | 83.33               | 0.00              | 37.68       | 6.50        | 9.87        |
| 95.10              | 0.00              | 10.05            | 89.95               | 0.00              | 38.53       | 5.10        | 10.78       |
| 90.06              | 0.00              | 11.11            | 88.89               | 3.95              | 48.29       | 8.04        | 8.77        |
| 90.12              | 0.00              | 21.43            | 78.57               | 20.26             | 45.11       | 6.61        | 7.37        |
| 87.16              | 0.00              | 12.05            | 87.95               | 29.12             | 47.91       | 7.52        | 5.67        |
| 90.91              | 0.00              | 6.69             | 93.31               | 40.44             | 52.63       | 4.64        | 4.53        |
| 87.05              | 0.00              | 5.25             | 94.75               | 39.34             | 55.12       | 6.61        | 4.70        |
| 87.87              | 0.00              | 3.72             | 96.28               | 49.34             | 62.20       | 4.47        | 4.16        |

|       |      |       |        |       |       |      |       |
|-------|------|-------|--------|-------|-------|------|-------|
| 86.39 | 0.00 | 1.28  | 98.72  | 46.42 | 54.11 | 6.47 | 2.56  |
| 83.92 | 0.00 | 2.30  | 97.70  | 40.26 | 58.91 | 9.35 | 1.54  |
| 87.29 | 0.00 | 9.21  | 90.79  | 50.96 | 67.28 | 0.00 | 7.35  |
| 72.94 | 0.00 | 0.00  | 100.00 | 0.00  | 29.05 | 0.00 | 19.87 |
| 89.69 | 0.00 | 10.18 | 89.82  | 27.61 | 49.63 | 6.32 | 6.12  |

| <u>% Owner Occ</u> | <u>% Full Doc</u> | <u>% Ltd Doc</u> | <u>% Stated Doc</u> | <u>% Int Only</u> | <u>% CA</u> | <u>% NY</u> | <u>% FL</u> |
|--------------------|-------------------|------------------|---------------------|-------------------|-------------|-------------|-------------|
| 100.00             | 100.00            | 0.00             | 0.00                | 100.00            | 0.00        | 0.00        | 0.00        |
| 100.00             | 91.97             | 5.28             | 2.75                | 100.00            | 54.49       | 2.05        | 3.60        |
| 98.89              | 69.92             | 10.62            | 19.46               | 100.00            | 59.08       | 1.22        | 4.13        |
| 99.28              | 50.70             | 8.68             | 40.62               | 100.00            | 70.26       | 1.83        | 1.32        |
| 99.52              | 35.50             | 4.32             | 60.18               | 100.00            | 71.98       | 1.75        | 1.96        |
| 98.08              | 28.06             | 3.81             | 68.13               | 100.00            | 73.44       | 1.67        | 3.51        |
| 99.04              | 16.43             | 3.28             | 80.29               | 100.00            | 81.13       | 0.48        | 0.52        |
| 97.97              | 17.51             | 0.73             | 81.76               | 100.00            | 77.48       | 2.59        | 2.09        |
| 97.19              | 37.20             | 0.00             | 62.80               | 100.00            | 88.36       | 0.00        | 1.21        |
| 100.00             | 24.24             | 0.00             | 75.76               | 100.00            | 89.90       | 0.00        | 0.00        |
| 100.00             | 100.00            | 0.00             | 0.00                | 100.00            | 54.75       | 0.00        | 45.25       |
| 99.05              | 45.98             | 5.99             | 48.04               | 100.00            | 69.55       | 1.57        | 2.44        |

|               | Count        | Balance                 | % of Balance  | Gross Rate   | Gross Margin | Gross Lifecap | Gross Lifefloor | Master & Sched | Rem Term   | Rem Amort  | Orig Term  | Initial Cap  | Periodic Cap | Month to Next Adj | Provided LTV | Known FICOs | Avg Balance         | LTV>80w/MI  |
|---------------|--------------|-------------------------|---------------|--------------|--------------|---------------|-----------------|----------------|------------|------------|------------|--------------|--------------|-------------------|--------------|-------------|---------------------|-------------|
| 581 - 590     | 117          | \$28,500,904.88         | 4.26          | 6.358        | 5.334        | 13,358        | 6,358           | 0.5000         | 359        | 335        | 360        | 1,500        | 1,500        | 24                | 82.41        | 586         | \$243,597.46        | 0.00        |
| 591 - 600     | 102          | \$26,560,538.51         | 3.97          | 6.410        | 5.260        | 13,410        | 6,410           | 0.5000         | 359        | 334        | 360        | 1,500        | 1,500        | 24                | 82.91        | 595         | \$260,397.44        | 0.00        |
| 601 - 610     | 161          | \$42,273,017.23         | 6.32          | 6.352        | 5.326        | 13,352        | 6,352           | 0.5000         | 359        | 334        | 360        | 1,500        | 1,500        | 24                | 82.72        | 606         | \$262,565.32        | 0.00        |
| 611 - 620     | 170          | \$45,564,518.84         | 6.82          | 6.357        | 5.351        | 13,357        | 6,357           | 0.5000         | 359        | 333        | 360        | 1,500        | 1,500        | 23                | 83.03        | 616         | \$268,026.58        | 0.00        |
| 621 - 630     | 191          | \$53,052,031.85         | 7.94          | 6.375        | 5.395        | 13,375        | 6,375           | 0.5000         | 359        | 333        | 360        | 1,500        | 1,500        | 24                | 83.40        | 625         | \$277,759.33        | 0.00        |
| 631 - 640     | 216          | \$57,122,814.25         | 8.55          | 6.386        | 5.406        | 13,386        | 6,386           | 0.5000         | 359        | 334        | 360        | 1,500        | 1,500        | 24                | 83.32        | 636         | \$264,457.47        | 0.00        |
| 641 - 650     | 222          | \$60,301,772.01         | 9.02          | 6.381        | 5.402        | 13,381        | 6,381           | 0.5000         | 359        | 334        | 360        | 1,500        | 1,500        | 24                | 81.75        | 645         | \$271,629.60        | 0.00        |
| 651 - 660     | 258          | \$72,501,003.21         | 10.85         | 6.394        | 5.461        | 13,394        | 6,394           | 0.5000         | 359        | 334        | 360        | 1,500        | 1,500        | 23                | 81.92        | 656         | \$281,011.64        | 0.00        |
| 661 - 670     | 190          | \$54,795,179.01         | 8.20          | 6.304        | 5.391        | 13,301        | 6,304           | 0.5000         | 358        | 333        | 360        | 1,505        | 1,505        | 23                | 81.76        | 665         | \$288,395.68        | 0.00        |
| 671 - 680     | 174          | \$52,778,433.88         | 7.90          | 6.305        | 5.392        | 13,299        | 6,305           | 0.5000         | 357        | 330        | 359        | 1,532        | 1,532        | 23                | 83.14        | 675         | \$303,324.33        | 0.00        |
| 681 - 690     | 139          | \$43,063,126.41         | 6.44          | 6.293        | 5.376        | 13,270        | 6,293           | 0.5000         | 356        | 326        | 357        | 1,576        | 1,576        | 22                | 81.89        | 685         | \$309,806.66        | 0.00        |
| 691 - 700     | 99           | \$29,296,327.98         | 4.38          | 6.188        | 5.373        | 13,162        | 6,188           | 0.5000         | 356        | 328        | 358        | 1,555        | 1,555        | 23                | 81.68        | 696         | \$295,922.50        | 0.00        |
| 701 - 710     | 76           | \$24,277,977.13         | 3.63          | 6.176        | 5.269        | 13,170        | 6,176           | 0.5000         | 353        | 319        | 354        | 1,641        | 1,641        | 21                | 82.07        | 706         | \$319,447.07        | 0.00        |
| 711 - 720     | 70           | \$20,189,873.12         | 3.02          | 6.158        | 5.198        | 13,154        | 6,158           | 0.5000         | 351        | 314        | 352        | 1,690        | 1,690        | 20                | 82.05        | 715         | \$288,426.76        | 0.00        |
| 721 - 730     | 58           | \$17,406,056.50         | 2.60          | 6.035        | 5.075        | 13,026        | 6,035           | 0.5000         | 348        | 307        | 350        | 1,755        | 1,755        | 20                | 82.11        | 725         | \$300,104.42        | 0.00        |
| 731 - 740     | 30           | \$8,607,879.88          | 1.29          | 5.895        | 5.044        | 12,908        | 5,895           | 0.5000         | 347        | 303        | 348        | 1,794        | 1,794        | 20                | 80.15        | 735         | \$286,929.33        | 0.00        |
| 741 - 750     | 33           | \$9,979,805.29          | 1.49          | 5.943        | 5.065        | 12,921        | 5,943           | 0.5000         | 348        | 304        | 349        | 1,780        | 1,780        | 21                | 81.72        | 745         | \$302,418.34        | 0.00        |
| 751 - 760     | 21           | \$6,865,166.00          | 1.03          | 6.058        | 5.089        | 13,061        | 6,058           | 0.5000         | 348        | 307        | 349        | 1,767        | 1,767        | 19                | 82.90        | 756         | \$326,912.67        | 0.00        |
| 761 - 770     | 8            | \$3,153,986.32          | 0.47          | 5.743        | 5.137        | 12,689        | 5,743           | 0.5000         | 351        | 314        | 352        | 1,705        | 1,705        | 20                | 78.19        | 765         | \$394,248.29        | 0.00        |
| 771 - 780     | 11           | \$3,574,512.00          | 0.53          | 5.600        | 4.708        | 12,522        | 5,600           | 0.5000         | 339        | 281        | 340        | 2,010        | 2,010        | 16                | 81.02        | 776         | \$324,955.64        | 0.00        |
| 781 - 790     | 5            | \$2,277,349.73          | 0.34          | 5.880        | 4.851        | 12,933        | 5,880           | 0.5000         | 343        | 295        | 345        | 1,879        | 1,879        | 17                | 83.24        | 784         | \$455,469.95        | 0.00        |
| 791 - 800     | 4            | \$1,105,405.00          | 0.17          | 5.889        | 5.000        | 12,827        | 5,889           | 0.5000         | 347        | 302        | 347        | 1,822        | 1,822        | 19                | 88.14        | 793         | \$276,351.25        | 0.00        |
| 801 - 810     | 1            | \$279,200.00            | 0.04          | 6.100        | 5.300        | 13,100        | 6,100           | 0.5000         | 360        | 336        | 360        | 1,500        | 1,500        | 24                | 80.00        | 804         | \$279,200.00        | 0.00        |
| <b>Total:</b> | <b>2,375</b> | <b>\$668,373,114.03</b> | <b>100.00</b> | <b>6.306</b> | <b>5.346</b> | <b>13,301</b> | <b>6,306</b>    | <b>0.5000</b>  | <b>357</b> | <b>329</b> | <b>358</b> | <b>1,544</b> | <b>1,544</b> | <b>23</b>         | <b>82.39</b> | <b>656</b>  | <b>\$281,420.26</b> | <b>0.00</b> |

# NCHET04-4 Multi-Family Properties

| Pool Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Non-Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Total:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| AVG UPB: \$452,390.61<br>MIN UPB: \$199,610.21<br>MAX UPB: \$1,100,000.00<br>GROSS WAC: 5.96177371%<br>MIN RATE: 5.000%<br>MAX RATE: 6.750%<br>MIN ORIG LTV: 64.95%<br>MAX ORIG LTV: 80.00%<br>MIN ORIG TERM: 360<br>MAX ORIG TERM: 360<br>MIN WAM: 358<br>MAX WAM: 360<br>% SEPUD: 0.00%<br>% FULL/ALT: 0.00%<br>% CASHOUT: 5.59%<br>% BUYDOWN: 0.00%<br>% LTV > 80 NO MI: 0.00%<br>WA LTV: 71.60%<br>% FICO > 679: 94.41%<br>% NO FICO: 0.00%<br>WA FICO: 730<br>% FIRST LIEN: 100.00%<br>% PREPAY PENALTY: 100.00%<br>CALIFORNIA %: 40.48%<br>NORTH CA. %: 17.18%<br>SOUTH CA. %: 23.29%<br>% Fixed: 0.00%<br>% Arm: 100.00%<br>% IO: 0.00% |       |           |         |            |        |        |       |     |     |        |      |

| Product Type    | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 2/6 MONTH LIBOR | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Total:          | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |

# **NCHET04-4** **Multi-Family Properties**

| Original Balance               | COUNT     | OPB                   | %              | AVG OPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------------------|-----------|-----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$175,000.01 - \$200,000.00    | 1         | \$200,000.00          | 4.42%          | 200,000.00        | 6.125%        | 70.17%        | 360        | 358        | 2        | 59.00%        | 780        |
| \$200,000.01 - \$225,000.00    | 2         | \$177,000.00          | 11.42          | 258,500.00        | 6.181         | 75.43         | 360        | 360        | 0        | 27.47         | 712        |
| \$225,000.01 - \$300,000.00    | 2         | \$300,000.00          | 13.25          | 300,000.00        | 6.063         | 67.28         | 360        | 359        | 1        | 29.45         | 700        |
| \$300,000.01 - \$325,000.00    | 1         | \$315,000.00          | 6.96           | 315,000.00        | 6.750         | 64.95         | 360        | 360        | 0        | 32.94         | 725        |
| \$325,000.01 - \$525,000.00    | 2         | \$1,040,000.00        | 22.97          | 520,000.00        | 6.314         | 68.07         | 360        | 359        | 1        | 42.98         | 702        |
| \$525,000.01 - \$775,000.00    | 1         | \$755,000.00          | 16.68          | 755,000.00        | 5.000         | 68.21         | 360        | 359        | 1        | 61.90         | 739        |
| \$1,000,000.01 >=              | 1         | \$1,100,000.00        | 24.30          | 1,100,000.00      | 5.875         | 80.00         | 360        | 360        | 0        | 35.89         | 766        |
| <b>Total:</b>                  | <b>10</b> | <b>\$4,527,000.00</b> | <b>100.00%</b> | <b>452,390.61</b> | <b>5.962%</b> | <b>71.60%</b> | <b>360</b> | <b>359</b> | <b>1</b> | <b>40.85%</b> | <b>730</b> |
| <b>Minimum: \$200,000.00</b>   |           |                       |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: \$1,100,000.00</b> |           |                       |                |                   |               |               |            |            |          |               |            |

| Unpaid Balance                 | COUNT     | UPB                   | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------------------|-----------|-----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$175,000.01 - \$200,000.00    | 1         | \$199,610.21          | 4.41%          | 199,610.21        | 6.125%        | 70.17%        | 360        | 358        | 2        | 59.00%        | 780        |
| \$200,000.01 - \$275,000.00    | 2         | \$16,771.28           | 11.42          | 258,385.64        | 6.181         | 75.43         | 360        | 360        | 0        | 27.47         | 712        |
| \$275,000.01 - \$300,000.00    | 2         | \$99,406.94           | 13.25          | 299,703.47        | 6.063         | 67.28         | 360        | 359        | 1        | 29.45         | 700        |
| \$300,000.01 - \$325,000.00    | 1         | \$315,000.00          | 6.96           | 315,000.00        | 6.750         | 64.95         | 360        | 360        | 0        | 32.94         | 725        |
| \$325,000.01 - \$525,000.00    | 2         | \$1,039,024.84        | 22.97          | 519,512.42        | 6.314         | 68.07         | 360        | 359        | 1        | 42.98         | 702        |
| \$525,000.01 - \$775,000.00    | 1         | \$754,092.82          | 16.67          | 754,092.82        | 5.000         | 68.21         | 360        | 359        | 1        | 61.90         | 739        |
| \$1,000,000.01 >=              | 1         | \$1,100,000.00        | 24.32          | 1,100,000.00      | 5.875         | 80.00         | 360        | 360        | 0        | 35.89         | 766        |
| <b>Total:</b>                  | <b>10</b> | <b>\$4,523,906.09</b> | <b>100.00%</b> | <b>452,390.61</b> | <b>5.962%</b> | <b>71.60%</b> | <b>360</b> | <b>359</b> | <b>1</b> | <b>40.85%</b> | <b>730</b> |
| <b>Minimum: \$199,610.21</b>   |           |                       |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: \$1,100,000.00</b> |           |                       |                |                   |               |               |            |            |          |               |            |

| Gross Rate             | COUNT     | UPB              | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------|-----------|------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 4.501% - 5.000%        | 1         | 754,093          | 16.67%         | 754,092.82        | 5.000%        | 68.21%        | 360        | 359        | 1        | 61.90%        | 739        |
| 5.001% - 5.500%        | 1         | 299,672          | 6.62           | 299,671.63        | 5.500         | 66.37         | 360        | 359        | 1        | 44.60         | 698        |
| 5.501% - 6.000%        | 2         | 1,364,000        | 30.15          | 682,000.00        | 5.875         | 79.70         | 360        | 360        | 0        | 33.63         | 763        |
| 6.001% - 6.500%        | 4         | 1,491,406        | 32.97          | 372,851.58        | 6.320         | 69.06         | 360        | 359        | 1        | 43.07         | 708        |
| 6.501% - 7.000%        | 2         | 614,735          | 13.59          | 307,367.66        | 6.689         | 66.52         | 360        | 360        | 0        | 23.85         | 713        |
| <b>Total:</b>          | <b>10</b> | <b>4,523,906</b> | <b>100.00%</b> | <b>452,390.61</b> | <b>5.962%</b> | <b>71.60%</b> | <b>360</b> | <b>359</b> | <b>1</b> | <b>40.85%</b> | <b>730</b> |
| <b>Minimum: 5.000%</b> |           |                  |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 6.750%</b> |           |                  |                |                   |               |               |            |            |          |               |            |

| Original Term to Maturity | COUNT     | UPB              | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------|-----------|------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 360                       | 10        | 4,523,906        | 100.00%        | 452,390.61        | 5.962%        | 71.60%        | 360        | 359        | 1        | 40.85%        | 730        |
| <b>Total:</b>             | <b>10</b> | <b>4,523,906</b> | <b>100.00%</b> | <b>452,390.61</b> | <b>5.962%</b> | <b>71.60%</b> | <b>360</b> | <b>359</b> | <b>1</b> | <b>40.85%</b> | <b>730</b> |
| <b>Minimum: 360</b>       |           |                  |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 360</b>       |           |                  |                |                   |               |               |            |            |          |               |            |

# NCHET04-4 Multi-Family Properties

| Remaining Term to Stated Maturity | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------------------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 301 - 360                         | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Total:                            | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Minimum: 358                      |       |           |         |            |        |        |       |     |     |        |      |
| Maximum: 360                      |       |           |         |            |        |        |       |     |     |        |      |

| Seasoning  | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|------------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0          | 3     | 1,679,000 | 37.11%  | 559,666.67 | 6.039% | 76.93% | 360   | 360 | 0   | 33.50% | 756  |
| 1          | 6     | 2,645,296 | 58.47   | 440,882.65 | 5.900  | 68.33  | 360   | 359 | 1   | 44.15  | 709  |
| 2          | 1     | 199,610   | 4.41    | 199,610.21 | 6.125  | 70.17  | 360   | 358 | 2   | 59.00  | 780  |
| Total:     | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Minimum: 0 |       |           |         |            |        |        |       |     |     |        |      |
| Maximum: 2 |       |           |         |            |        |        |       |     |     |        |      |

| DTI               | COUNT | UPB        | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|-------|------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 11.001% - 16.000% | 1     | 299,735    | 6.63%   | 299,735.31 | 6.625% | 68.18% | 360   | 359 | 1   | 14.30% | 701  |
| 21.001% - 26.000% | 1     | 264,000.00 | 5.84    | 264,000.00 | 5.875  | 78.45  | 360   | 360 | 0   | 24.21  | 749  |
| 26.001% - 31.000% | 1     | 252,771    | 5.59    | 252,771.28 | 6.500  | 72.28  | 360   | 359 | 1   | 30.87  | 674  |
| 31.001% - 36.000% | 3     | 1,929,499  | 42.65   | 643,166.48 | 6.085  | 75.02  | 360   | 360 | 0   | 34.93  | 741  |
| 41.001% - 46.000% | 1     | 299,672    | 6.62    | 299,671.63 | 5.500  | 66.37  | 360   | 359 | 1   | 44.60  | 698  |
| 51.001% - 56.000% | 1     | 524,525    | 11.59   | 524,525.39 | 6.500  | 65.63  | 360   | 359 | 1   | 51.70  | 707  |
| 56.001% - 61.000% | 1     | 199,610    | 4.41    | 199,610.21 | 6.125  | 70.17  | 360   | 358 | 2   | 59.00  | 780  |
| 61.001% - 66.000% | 1     | 754,093    | 16.67   | 754,092.82 | 5.000  | 68.21  | 360   | 359 | 1   | 61.90  | 739  |
| Total:            | 10    | 4,523,906  | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Minimum: 14.30%   |       |            |         |            |        |        |       |     |     |        |      |
| Maximum: 61.90%   |       |            |         |            |        |        |       |     |     |        |      |

| FICO Scores | COUNT | UPB          | %       | AVG UPB      | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------|-------|--------------|---------|--------------|--------|--------|-------|-----|-----|--------|------|
| 670 - 679   | 1     | 252,771      | 5.59%   | 252,771.28   | 6.500% | 72.28% | 360   | 359 | 1   | 30.87% | 674  |
| 690 - 699   | 2     | 814,171      | 18.00   | 407,085.54   | 5.895  | 69.01  | 360   | 359 | 1   | 37.96  | 697  |
| 700 - 709   | 2     | 824,261      | 18.22   | 412,130.35   | 6.545  | 66.56  | 360   | 359 | 1   | 38.10  | 705  |
| 720 - 729   | 1     | 315,000      | 6.96    | 315,000.00   | 6.750  | 64.95  | 360   | 360 | 0   | 32.94  | 725  |
| 730 - 739   | 1     | 754,093      | 16.67   | 754,092.82   | 5.000  | 68.21  | 360   | 359 | 1   | 61.90  | 739  |
| 740 - 749   | 1     | 264,000      | 5.84    | 264,000.00   | 5.875  | 78.45  | 360   | 360 | 0   | 24.21  | 749  |
| 760 - 769   | 1     | 1,100,000.00 | 24.32   | 1,100,000.00 | 5.875  | 80.00  | 360   | 360 | 0   | 35.89  | 766  |
| 780 - 789   | 1     | 199,610      | 4.41    | 199,610.21   | 6.125  | 70.17  | 360   | 358 | 2   | 59.00  | 780  |
| Total:      | 10    | 4,523,906    | 100.00% | 452,390.61   | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |

# NCHET04-4 Multi-Family Properties

| Loan to Value Ratio | COUNT     | UPB              | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------|-----------|------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 60.01% - 65.00%     | 1         | 315,000          | 6.96%          | 315,000.00        | 6.750%        | 64.95%        | 360        | 360        | 0        | 32.94%        | 725        |
| 65.01% - 70.00%     | 4         | 1,878,025        | 41.51          | 469,506.29        | 5.758         | 67.19         | 360        | 359        | 1        | 48.69         | 717        |
| 70.01% - 75.00%     | 3         | 966,881          | 21.37          | 322,293.65        | 6.223         | 70.92         | 360        | 359        | 1        | 38.39         | 708        |
| 75.01% - 80.00%     | 2         | 1,364,000        | 30.15          | 682,000.00        | 5.875         | 79.70         | 360        | 360        | 0        | 33.63         | 763        |
| <b>Total:</b>       | <b>10</b> | <b>4,523,906</b> | <b>100.00%</b> | <b>452,390.61</b> | <b>5.962%</b> | <b>71.60%</b> | <b>360</b> | <b>359</b> | <b>1</b> | <b>40.85%</b> | <b>730</b> |
| Minimum: 64.95      |           |                  |                |                   |               |               |            |            |          |               |            |
| Maximum: 80.00      |           |                  |                |                   |               |               |            |            |          |               |            |

| Combined Loan To Value Ratio | COUNT     | UPB              | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|-----------|------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 60.01% - 65.00%              | 1         | 315,000          | 6.96%          | 315,000.00        | 6.750%        | 64.95%        | 360        | 360        | 0        | 32.94%        | 725        |
| 65.01% - 70.00%              | 4         | 1,878,025        | 41.51          | 469,506.29        | 5.758         | 67.19         | 360        | 359        | 1        | 48.69         | 717        |
| 70.01% - 75.00%              | 3         | 966,881          | 21.37          | 322,293.65        | 6.223         | 70.92         | 360        | 359        | 1        | 38.39         | 708        |
| 75.01% - 80.00%              | 2         | 1,364,000        | 30.15          | 682,000.00        | 5.875         | 79.70         | 360        | 360        | 0        | 33.63         | 763        |
| <b>Total:</b>                | <b>10</b> | <b>4,523,906</b> | <b>100.00%</b> | <b>452,390.61</b> | <b>5.962%</b> | <b>71.60%</b> | <b>360</b> | <b>359</b> | <b>1</b> | <b>40.85%</b> | <b>730</b> |
| Minimum: 64.95               |           |                  |                |                   |               |               |            |            |          |               |            |
| Maximum: 80.00               |           |                  |                |                   |               |               |            |            |          |               |            |

| Geographic Concentration | COUNT     | UPB                   | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|--------------------------|-----------|-----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| California               | 4         | \$1,831,061.12        | 40.48%         | 457,765.28        | 5.719%        | 67.73%        | 360        | 359        | 1        | 51.86%        | 714        |
| Washington               | 1         | 1,100,000.00          | 24.32          | 1,100,000.00      | 5.875         | 80.00         | 360        | 360        | 0        | 35.89         | 766        |
| Nevada                   | 1         | 514,499.45            | 11.37          | 514,499.45        | 6.125         | 70.55         | 360        | 359        | 1        | 34.09         | 697        |
| Arizona                  | 1         | 315,000.00            | 6.96           | 315,000.00        | 6.750         | 64.95         | 360        | 360        | 0        | 32.94         | 725        |
| New York                 | 1         | 299,735.31            | 6.63           | 299,735.31        | 6.625         | 68.18         | 360        | 359        | 1        | 14.30         | 701        |
| Michigan                 | 1         | 264,000.00            | 5.84           | 264,000.00        | 5.875         | 78.45         | 360        | 360        | 0        | 24.21         | 749        |
| Massachusetts            | 1         | 199,610.21            | 4.41           | 199,610.21        | 6.125         | 70.17         | 360        | 358        | 2        | 59.00         | 780        |
| <b>Total:</b>            | <b>10</b> | <b>\$4,523,906.09</b> | <b>100.00%</b> | <b>452,390.61</b> | <b>5.962%</b> | <b>71.60%</b> | <b>360</b> | <b>359</b> | <b>1</b> | <b>40.85%</b> | <b>730</b> |

| North-South CA | COUNT     | UPB              | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|----------------|-----------|------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| North CA       | 2         | 777,297          | 17.18%         | 388,648.34        | 6.500%        | 67.79%        | 360        | 359        | 1        | 44.93%        | 696        |
| South CA       | 2         | 1,053,764        | 23.29          | 526,882.23        | 5.142         | 67.69         | 360        | 359        | 1        | 56.98         | 727        |
| States Not CA  | 6         | 2,692,845        | 59.52          | 448,807.50        | 6.127         | 74.24         | 360        | 360        | 0        | 33.37         | 740        |
| <b>Total:</b>  | <b>10</b> | <b>4,523,906</b> | <b>100.00%</b> | <b>452,390.61</b> | <b>5.962%</b> | <b>71.60%</b> | <b>360</b> | <b>359</b> | <b>1</b> | <b>40.85%</b> | <b>730</b> |

# NCHET04-4 Multi-Family Properties

| Zip Code Concentration | COUNT | UPB            | %       | AVG UPB      | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|------------------------|-------|----------------|---------|--------------|--------|--------|-------|-----|-----|--------|------|
| 98801                  | 1     | \$1,100,000.00 | 24.32%  | 1,100,000.00 | 5.875% | 80.00% | 360   | 360 | 0   | 35.89% | 766  |
| 91950                  | 1     | 754,092.82     | 16.67   | 754,092.82   | 5.000  | 68.21  | 360   | 359 | 1   | 61.90  | 739  |
| 94606                  | 1     | 524,525.39     | 11.59   | 524,525.39   | 6.500  | 65.63  | 360   | 359 | 1   | 51.70  | 707  |
| 89110                  | 1     | 514,499.45     | 11.37   | 514,499.45   | 6.125  | 70.55  | 360   | 359 | 1   | 34.09  | 697  |
| 86403                  | 1     | 315,000.00     | 6.96    | 315,000.00   | 6.750  | 64.95  | 360   | 360 | 0   | 32.94  | 725  |
| Other                  | 5     | 1,315,788.43   | 29.09   | 263,157.69   | 6.118  | 70.92  | 360   | 359 | 1   | 33.15  | 717  |
| Total:                 | 10    | \$4,523,906.09 | 100.00% | 452,390.61   | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |

| Loan Purpose          | COUNT | UPB            | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|----------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Purchase              | 8     | \$3,746,609.42 | 82.82%  | 468,326.18 | 5.850% | 72.40% | 360   | 359 | 1   | 40.01% | 737  |
| Refinance - Rate Term | 1     | 524,525.39     | 11.59   | 524,525.39 | 6.500  | 65.63  | 360   | 359 | 1   | 51.70  | 707  |
| Refinance - Cashout   | 1     | 252,771.28     | 5.59    | 252,771.28 | 6.500  | 72.28  | 360   | 359 | 1   | 30.87  | 674  |
| Total:                | 10    | \$4,523,906.09 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |

| Document Type         | COUNT | UPB            | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|----------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Limited Documentation | 7     | \$3,384,645.39 | 74.82%  | 483,520.77 | 5.746% | 73.45% | 360   | 359 | 1   | 42.26% | 736  |
| Stated Documentation  | 3     | 1,139,260.70   | 25.18   | 379,753.57 | 6.602  | 66.11  | 360   | 359 | 1   | 36.67  | 710  |
| Total:                | 10    | \$4,523,906.09 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |

| Property Type         | COUNT | UPB            | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|----------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Multifamily > 4 units | 10    | \$4,523,906.09 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Total:                | 10    | \$4,523,906.09 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |

| Occupancy          | COUNT | UPB            | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|----------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Non-Owner Occupied | 10    | \$4,523,906.09 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Total:             | 10    | \$4,523,906.09 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |

| Lien Position | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1             | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Total:        | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |

# **NCHET04-4** **Multi-Family Properties**

| Prepayment Penalty | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 24                 | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Total:             | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| wa Term: 24,000    |       |           |         |            |        |        |       |     |     |        |      |

| Balloon Flag       | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Not a Balloon Loan | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Total:             | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |

| Originator           | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| New Century Mortgage | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Total:               | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |

| Gross Rate-ARMS | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 4.501% - 5.000% | 1     | 754,093   | 16.67%  | 754,092.82 | 5.000% | 68.21% | 360   | 359 | 1   | 61.90% | 739  |
| 5.001% - 5.500% | 1     | 299,672   | 6.62    | 299,671.63 | 5.500  | 66.37  | 360   | 359 | 1   | 44.60  | 698  |
| 5.501% - 6.000% | 2     | 1,364,000 | 30.15   | 682,000.00 | 5.875  | 79.70  | 360   | 360 | 0   | 33.63  | 763  |
| 6.001% - 6.500% | 4     | 1,491,406 | 32.97   | 372,851.58 | 6.320  | 69.06  | 360   | 359 | 1   | 43.07  | 708  |
| 6.501% - 7.000% | 2     | 614,735   | 13.59   | 307,367.66 | 6.689  | 66.52  | 360   | 360 | 0   | 23.85  | 713  |
| Total:          | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Minimum: 5.000% |       |           |         |            |        |        |       |     |     |        |      |
| Maximum: 6.750% |       |           |         |            |        |        |       |     |     |        |      |

Gross Rate-FRMS

| Gross Margin             | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 4.751% - 5.000%          | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Total:                   | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Minimum: 5.000%          |       |           |         |            |        |        |       |     |     |        |      |
| Maximum: 5.000%          |       |           |         |            |        |        |       |     |     |        |      |
| Weighted Average: 5.000% |       |           |         |            |        |        |       |     |     |        |      |

# **NCHET04-4** **Multi-Family Properties**

| Minimum Rate             | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 4.001% - 5.000%          | 1     | 754,093   | 16.67%  | 754,092.82 | 5.000% | 68.21% | 360   | 359 | 1   | 61.90% | 739  |
| 5.001% - 6.000%          | 3     | 1,663,672 | 36.78   | 554,557.21 | 5.807  | 77.30  | 360   | 360 | 0   | 35.61  | 751  |
| 6.001% - 7.000%          | 6     | 2,106,142 | 46.56   | 351,023.61 | 6.428  | 68.32  | 360   | 359 | 1   | 37.46  | 709  |
| Total:                   | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Minimum: 5.000%          |       |           |         |            |        |        |       |     |     |        |      |
| Maximum: 6.750%          |       |           |         |            |        |        |       |     |     |        |      |
| Weighted Average: 5.962% |       |           |         |            |        |        |       |     |     |        |      |

| Maximum Rate              | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 10.001% - 11.000%         | 1     | 754,093   | 16.67%  | 754,092.82 | 5.000% | 68.21% | 360   | 359 | 1   | 61.90% | 739  |
| 11.001% - 12.000%         | 3     | 1,663,672 | 36.78   | 554,557.21 | 5.807  | 77.30  | 360   | 360 | 0   | 35.61  | 751  |
| 12.001% - 13.000%         | 6     | 2,106,142 | 46.56   | 351,023.61 | 6.428  | 68.32  | 360   | 359 | 1   | 37.46  | 709  |
| Total:                    | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Minimum: 11.000%          |       |           |         |            |        |        |       |     |     |        |      |
| Maximum: 12.750%          |       |           |         |            |        |        |       |     |     |        |      |
| Weighted Average: 11.962% |       |           |         |            |        |        |       |     |     |        |      |

| Next Rate Reset Date       | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------------------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 2006-10-01                 | 1     | 199,610   | 4.41%   | 199,610.21 | 6.125% | 70.17% | 360   | 358 | 2   | 59.00% | 780  |
| 2006-11-01                 | 6     | 2,645,296 | 58.47   | 440,882.65 | 5.900  | 68.33  | 360   | 359 | 1   | 44.15  | 709  |
| 2006-12-01                 | 3     | 1,679,000 | 37.11   | 559,666.67 | 6.039  | 76.93  | 360   | 360 | 0   | 33.50  | 756  |
| Total:                     | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Minimum: 20061001          |       |           |         |            |        |        |       |     |     |        |      |
| Maximum: 20061201          |       |           |         |            |        |        |       |     |     |        |      |
| Weighted Average: 20061111 |       |           |         |            |        |        |       |     |     |        |      |

| Initial Rate Cap         | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1.000%                   | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Total:                   | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Minimum: 1.000%          |       |           |         |            |        |        |       |     |     |        |      |
| Maximum: 1.000%          |       |           |         |            |        |        |       |     |     |        |      |
| Weighted Average: 1.000% |       |           |         |            |        |        |       |     |     |        |      |

# NCHET04-4 Multi-Family Properties

| Periodic Rate Cap        | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1.000%                   | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Total:                   | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Minimum: 1.000%          |       |           |         |            |        |        |       |     |     |        |      |
| Maximum: 1.000%          |       |           |         |            |        |        |       |     |     |        |      |
| Weighted Average: 1.000% |       |           |         |            |        |        |       |     |     |        |      |

| PMI    | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| No MI  | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Total: | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |

| Interest Only       | COUNT | UPB       | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------|-------|-----------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Interest In Arrears | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |
| Total:              | 10    | 4,523,906 | 100.00% | 452,390.61 | 5.962% | 71.60% | 360   | 359 | 1   | 40.85% | 730  |

# NCHET04-4 Non-Silent2nds

| DTI                 | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| <= 0.000%           | 2      | 280,710       | 0.01%   | 140,355.00 | 7.757% | 90.00% | 360   | 360 | 0   | 0.00%  | 652  |
| 0.001% - 1.000%     | 1      | 489,511       | 0.03    | 489,511.27 | 5.990  | 68.06  | 360   | 359 | 1   | 0.49   | 618  |
| 1.001% - 6.000%     | 5      | 1,162,294     | 0.06    | 232,458.78 | 6.901  | 83.85  | 360   | 359 | 1   | 2.79   | 631  |
| 6.001% - 11.000%    | 29     | 4,402,690     | 0.23    | 151,816.91 | 7.182  | 82.60  | 358   | 357 | 1   | 8.58   | 617  |
| 11.001% - 16.000%   | 116    | 17,746,038    | 0.92    | 152,983.08 | 7.116  | 79.39  | 355   | 354 | 1   | 14.06  | 628  |
| 16.001% - 21.000%   | 279    | 39,790,109    | 2.06    | 142,616.88 | 7.132  | 78.00  | 354   | 353 | 1   | 18.75  | 621  |
| 21.001% - 26.000%   | 549    | 83,894,220    | 4.35    | 152,812.79 | 6.951  | 77.41  | 355   | 355 | 1   | 23.78  | 611  |
| 26.001% - 31.000%   | 871    | 135,944,547   | 7.04    | 156,078.70 | 6.956  | 79.64  | 356   | 355 | 1   | 28.78  | 610  |
| 31.001% - 36.000%   | 1,362  | 239,273,084   | 12.40   | 175,677.74 | 6.967  | 80.77  | 356   | 355 | 1   | 33.65  | 616  |
| 36.001% - 41.000%   | 1,850  | 337,965,791   | 17.51   | 182,684.21 | 7.010  | 81.91  | 356   | 355 | 1   | 38.62  | 619  |
| 41.001% - 46.000%   | 2,363  | 449,255,666   | 23.28   | 190,120.89 | 7.019  | 82.61  | 356   | 355 | 1   | 43.64  | 620  |
| 46.001% - 51.000%   | 2,771  | 537,673,660   | 27.86   | 194,035.97 | 7.056  | 83.49  | 356   | 355 | 1   | 48.31  | 614  |
| 51.001% - 56.000%   | 386    | 78,203,295    | 4.05    | 202,599.21 | 6.865  | 70.40  | 357   | 356 | 1   | 53.17  | 588  |
| 56.001% - 61.000%   | 15     | 3,347,969     | 0.17    | 223,197.95 | 6.193  | 67.67  | 360   | 359 | 1   | 57.18  | 596  |
| 61.001% - 66.000%   | 1      | 754,093       | 0.04    | 754,092.82 | 5.000  | 68.21  | 360   | 359 | 1   | 61.90  | 739  |
| Total:              | 10,600 | 1,930,183,678 | 100.00% | 182,092.80 | 7.009% | 81.42% | 356   | 355 | 1   | 40.43% | 615  |
| Minimum:            | 0.00%  |               |         |            |        |        |       |     |     |        |      |
| Maximum:            | 61.90% |               |         |            |        |        |       |     |     |        |      |
| Wtd Ave (Non-Zero): | 40.43% |               |         |            |        |        |       |     |     |        |      |

Looking for the % of UPB in each of the cells below

Each of the FICO/LTV strat groups will add up to 100%

DealName: NCHET04-4  
Balance: \$ 2,488,239,197

1st mortgages

| LTV            | FICO |         |         |         |         |         |      |      |      |      | Total  |
|----------------|------|---------|---------|---------|---------|---------|------|------|------|------|--------|
|                | >700 | 651-700 | 601-650 | 551-600 | 501-550 | 450-500 | <450 |      |      |      |        |
| < 100          |      | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00 | 0.00 | 0.00 | 0.00 | 0.00   |
| 90.01 - 100.00 |      | 0.70    | 2.51    | 4.15    | 0.60    | 0.01    | 0.00 | 0.00 | 0.00 | 0.00 | 7.97   |
| 80.01 - 90.00  |      | 2.70    | 6.78    | 12.20   | 8.41    | 2.57    | 0.00 | 0.00 | 0.00 | 0.00 | 32.66  |
| 70.01 - 80.00  |      | 5.09    | 13.06   | 14.02   | 8.07    | 5.95    | 0.08 | 0.00 | 0.00 | 0.00 | 46.27  |
| 60.01 - 70.00  |      | 0.42    | 0.92    | 1.87    | 2.75    | 2.01    | 0.02 | 0.00 | 0.00 | 0.00 | 7.99   |
| <= 60.00       |      | 0.16    | 0.65    | 1.40    | 1.69    | 1.20    | 0.01 | 0.00 | 0.00 | 0.00 | 5.11   |
| Total:         |      | 9.08    | 23.92   | 33.64   | 21.52   | 11.74   | 0.11 | 0.00 | 0.00 | 0.00 | 100.00 |

2nd Mortgages

| LTV            | FICO |         |         |         |         |         |      |      |      |      | Total  |
|----------------|------|---------|---------|---------|---------|---------|------|------|------|------|--------|
|                | >700 | 651-700 | 601-650 | 551-600 | 501-550 | 450-500 | <450 |      |      |      |        |
| < 100          |      | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00 | 0.00 | 0.00 | 0.00 | 0.00   |
| 90.01 - 100.00 |      | 13.51   | 36.68   | 22.74   | 26.90   | 0.00    | 0.00 | 0.00 | 0.00 | 0.00 | 99.82  |
| 80.01 - 90.00  |      | 0.00    | 0.00    | 0.00    | 0.09    | 0.00    | 0.00 | 0.00 | 0.00 | 0.00 | 0.09   |
| 70.01 - 80.00  |      | 0.00    | 0.00    | 0.08    | 0.00    | 0.00    | 0.00 | 0.00 | 0.00 | 0.00 | 0.08   |
| 60.01 - 70.00  |      | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00 | 0.00 | 0.00 | 0.00 | 0.00   |
| <= 60.00       |      | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00 | 0.00 | 0.00 | 0.00 | 0.00   |
| Total:         |      | 13.51   | 36.68   | 22.82   | 26.99   | 0.00    | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 |

Loss Coverage

moodys      fitch      s&p      ARM

BBB+  
BBB  
BBB-  
BB  
B

# NCHET04-4 Silent2nds

| Pool Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 2,137 | 386,629,187 | 69.28%  | 180,921.47 | 6.434% | 80.25% | 360   | 358 | 1   | 42.17% | 653  |
| Non-Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 416   | 171,426,332 | 30.72   | 412,082.53 | 6.119  | 80.18  | 357   | 356 | 1   | 42.60  | 672  |
| Total:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 2,553 | 558,055,519 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |
| AVG UPB: \$218,588.14<br>MIN UPB: \$49,944.02<br>MAX UPB: \$748,400.20<br>GROSS WAC: 6.337099862%<br>MIN RATE: 4.600%<br>MAX RATE: 11.000%<br>MIN ORIG LTV: 41.18%<br>MAX ORIG LTV: 95.00%<br>MIN ORIG TERM: 180<br>MAX ORIG TERM: 360<br>MIN WAM: 175<br>MAX WAM: 360<br>% SF/PUD: 84.39%<br>% FULL/ALT: 35.95%<br>% CASHOUT: 8.31%<br>% BUYDOWN: 0.00%<br>% LTV > 80 NO MI: 6.43%<br>WA LTV: 80.23%<br>% FICO > 679: 31.04%<br>% NO FICO: 0.00%<br>WA FICO: 659<br>% FIRST LIEN: 100.00%<br>% PREPAY PENALTY: 85.41%<br>CALIFORNIA %: 55.12%<br>NORTH CA. %: 22.18%<br>SOUTH CA. %: 32.94%<br>% Fixed: 1.73%<br>% Arm: 98.27%<br>% IO: 56.34% |       |             |         |            |        |        |       |     |     |        |      |

| Product Type                   | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1 MONTH LIBOR - 120 MONTHS IO  | 26    | 10,140,171  | 1.82%   | 390,006.60 | 5.139% | 83.00% | 300   | 299 | 1   | 42.95% | 725  |
| 15YR FXD                       | 1     | 222,229     | 0.04    | 222,228.70 | 9.000  | 85.00  | 180   | 175 | 5   | 41.52  | 598  |
| 20YR FXD                       | 1     | 78,000      | 0.01    | 78,000.00  | 6.250  | 60.00  | 240   | 240 | 0   | 34.31  | 582  |
| 2/6 MONTH LIBOR                | 1,256 | 220,639,918 | 39.54   | 175,668.72 | 6.505  | 80.36  | 360   | 359 | 1   | 41.64  | 645  |
| 2/6 MONTH LIBOR - 24 MONTHS IO | 1,079 | 291,118,873 | 52.17   | 269,804.33 | 6.218  | 80.09  | 360   | 359 | 1   | 42.86  | 666  |
| 30YR FXD                       | 61    | 9,360,756   | 1.68    | 153,455.02 | 6.900  | 79.84  | 360   | 359 | 1   | 42.12  | 652  |
| 3/6 MONTH LIBOR                | 75    | 13,371,715  | 2.40    | 178,289.54 | 6.566  | 79.58  | 360   | 359 | 1   | 41.59  | 658  |
| 3/6 MONTH LIBOR - 36 MONTHS IO | 54    | 13,123,856  | 2.35    | 243,034.38 | 6.415  | 79.95  | 360   | 359 | 1   | 41.68  | 677  |
| Total:                         | 2,553 | 558,055,519 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |

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# NCHET04-4 Silent2nds

| Original Balance             | COUNT        | OPB                     | %              | AVG OPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|--------------|-------------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$25,000.01 - \$50,000.00    | 2            | \$100,000.00            | 0.02%          | 50,000.00         | 9.025%        | 84.97%        | 360        | 359        | 1        | 37.96%        | 567        |
| \$50,000.01 - \$75,000.00    | 116          | 7,227,111.00            | 1.29           | 62,302.68         | 8.094         | 81.06         | 360        | 359        | 1        | 36.53         | 579        |
| \$75,000.01 - \$100,000.00   | 250          | 22,284,887.36           | 3.99           | 89,139.55         | 6.916         | 80.44         | 360        | 359        | 1        | 39.64         | 625        |
| \$100,000.01 - \$125,000.00  | 309          | 34,755,990.47           | 6.23           | 112,478.93        | 6.547         | 80.45         | 360        | 359        | 1        | 40.76         | 638        |
| \$125,000.01 - \$150,000.00  | 233          | 32,042,342.45           | 5.74           | 137,520.78        | 6.563         | 80.27         | 360        | 359        | 1        | 41.89         | 643        |
| \$150,000.01 - \$175,000.00  | 190          | 30,778,874.85           | 5.51           | 161,994.08        | 6.442         | 80.04         | 360        | 359        | 1        | 42.03         | 644        |
| \$175,000.01 - \$200,000.00  | 209          | 39,577,732.00           | 7.09           | 189,367.14        | 6.419         | 80.10         | 360        | 358        | 1        | 42.27         | 659        |
| \$200,000.01 - \$225,000.00  | 176          | 37,523,427.22           | 6.72           | 213,201.29        | 6.387         | 80.24         | 359        | 358        | 1        | 41.26         | 656        |
| \$225,000.01 - \$250,000.00  | 158          | 37,437,713.27           | 6.71           | 236,947.55        | 6.404         | 80.14         | 358        | 357        | 1        | 42.33         | 657        |
| \$250,000.01 - \$275,000.00  | 158          | 41,474,933.03           | 7.43           | 262,499.58        | 6.227         | 80.20         | 360        | 358        | 1        | 43.26         | 662        |
| \$275,000.01 - \$300,000.00  | 157          | 44,936,370.60           | 8.05           | 286,218.92        | 6.211         | 80.18         | 360        | 359        | 1        | 43.60         | 662        |
| \$300,000.01 - \$325,000.00  | 115          | 36,036,978.28           | 6.45           | 313,365.03        | 6.229         | 80.31         | 359        | 358        | 1        | 43.10         | 666        |
| \$325,000.01 - \$350,000.00  | 113          | 38,182,633.76           | 6.84           | 337,899.41        | 6.217         | 80.19         | 358        | 357        | 1        | 43.58         | 671        |
| \$350,000.01 - \$375,000.00  | 99           | 35,722,384.00           | 6.40           | 360,832.16        | 6.086         | 80.06         | 359        | 357        | 1        | 43.32         | 672        |
| \$375,000.01 - \$400,000.00  | 102          | 39,505,746.00           | 7.08           | 387,311.24        | 6.197         | 79.94         | 359        | 358        | 1        | 43.86         | 671        |
| \$400,000.01 - \$425,000.00  | 34           | 14,959,693.52           | 2.52           | 413,520.40        | 6.109         | 80.59         | 353        | 352        | 1        | 41.71         | 677        |
| \$425,000.01 - \$450,000.00  | 26           | 11,363,978.00           | 2.04           | 437,076.08        | 6.091         | 80.96         | 355        | 354        | 1        | 43.20         | 671        |
| \$450,000.01 - \$475,000.00  | 24           | 11,166,250.00           | 2.00           | 465,260.42        | 6.475         | 79.83         | 360        | 359        | 1        | 39.56         | 677        |
| \$475,000.01 - \$500,000.00  | 26           | 12,632,649.00           | 2.26           | 485,871.12        | 6.099         | 81.02         | 358        | 356        | 2        | 41.69         | 669        |
| \$500,000.01 - \$525,000.00  | 18           | 9,226,630.00            | 1.65           | 512,590.56        | 6.104         | 80.00         | 360        | 359        | 1        | 42.46         | 673        |
| \$525,000.01 - \$550,000.00  | 12           | 6,444,964.00            | 1.15           | 537,080.33        | 5.940         | 80.39         | 360        | 359        | 1        | 41.88         | 652        |
| \$550,000.01 - \$575,000.00  | 6            | 3,342,200.00            | 0.60           | 557,033.33        | 5.958         | 79.99         | 350        | 349        | 1        | 40.10         | 678        |
| \$575,000.01 - \$600,000.00  | 9            | 5,250,987.00            | 0.94           | 583,443.00        | 5.919         | 80.55         | 347        | 346        | 1        | 43.18         | 698        |
| \$600,000.01 - \$625,000.00  | 4            | 2,457,050.00            | 0.44           | 614,262.50        | 6.059         | 83.74         | 345        | 344        | 1        | 41.50         | 659        |
| \$625,000.01 - \$650,000.00  | 3            | 1,950,000.00            | 0.35           | 650,000.00        | 5.747         | 78.16         | 340        | 339        | 1        | 41.81         | 665        |
| \$650,000.01 - \$675,000.00  | 3            | 2,080,000.00            | 0.37           | 693,333.33        | 6.307         | 80.00         | 360        | 359        | 1        | 33.47         | 671        |
| \$675,000.01 - \$700,000.00  | 1            | 750,000.00              | 0.13           | 750,000.00        | 5.650         | 67.51         | 360        | 358        | 2        | 48.66         | 719        |
| <b>Total:</b>                | <b>2,553</b> | <b>\$558,311,525.81</b> | <b>100.00%</b> | <b>218,688.42</b> | <b>6.337%</b> | <b>80.23%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.30%</b> | <b>659</b> |
| <b>Minimum:</b> \$50,000.00  |              |                         |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b> \$750,000.00 |              |                         |                |                   |               |               |            |            |          |               |            |

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# NCHET04-4 Silent2nds

| Unpaid Balance              | COUNT        | UPB                     | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-----------------------------|--------------|-------------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$25,000.01 - \$50,000.00   | 2            | \$99,944.02             | 0.02%          | 49,972.01         | 9.025%        | 84.97%        | 360        | 359        | 1        | 37.96%        | 567        |
| \$50,000.01 - \$75,000.00   | 117          | 7,298,200.51            | 1.31           | 62,377.78         | 8.071         | 80.72         | 360        | 359        | 1        | 36.66         | 579        |
| \$75,000.01 - \$100,000.00  | 249          | 22,195,198.84           | 3.98           | 89,137.34         | 6.920         | 80.55         | 360        | 359        | 1        | 39.61         | 625        |
| \$100,000.01 - \$125,000.00 | 309          | 34,732,092.76           | 6.22           | 112,401.59        | 6.547         | 80.45         | 360        | 359        | 1        | 40.76         | 638        |
| \$125,000.01 - \$150,000.00 | 233          | 32,021,400.44           | 5.74           | 137,430.90        | 6.563         | 80.27         | 360        | 359        | 1        | 41.89         | 643        |
| \$150,000.01 - \$175,000.00 | 190          | 30,762,779.99           | 5.51           | 161,909.37        | 6.442         | 80.04         | 360        | 359        | 1        | 42.03         | 644        |
| \$175,000.01 - \$200,000.00 | 209          | 39,557,252.72           | 7.09           | 189,269.15        | 6.419         | 80.10         | 360        | 358        | 1        | 42.27         | 659        |
| \$200,000.01 - \$225,000.00 | 177          | 37,725,977.82           | 6.76           | 213,141.12        | 6.403         | 80.27         | 358        | 357        | 1        | 41.26         | 656        |
| \$225,000.01 - \$250,000.00 | 157          | 37,194,696.99           | 6.67           | 236,908.90        | 6.388         | 80.11         | 359        | 358        | 1        | 42.33         | 657        |
| \$250,000.01 - \$275,000.00 | 159          | 41,730,850.84           | 7.48           | 262,458.18        | 6.224         | 80.20         | 360        | 358        | 1        | 43.26         | 662        |
| \$275,000.01 - \$300,000.00 | 156          | 44,639,006.24           | 8.00           | 286,147.48        | 6.214         | 80.18         | 360        | 359        | 1        | 43.60         | 662        |
| \$300,000.01 - \$325,000.00 | 115          | 36,025,237.83           | 6.46           | 313,262.94        | 6.229         | 80.31         | 359        | 358        | 1        | 43.10         | 666        |
| \$325,000.01 - \$350,000.00 | 114          | 38,518,256.74           | 6.90           | 337,879.45        | 6.222         | 80.19         | 358        | 357        | 1        | 43.59         | 671        |
| \$350,000.01 - \$375,000.00 | 98           | 35,360,819.30           | 6.34           | 360,824.69        | 6.080         | 80.06         | 359        | 357        | 1        | 43.30         | 672        |
| \$375,000.01 - \$400,000.00 | 102          | 39,496,097.60           | 7.08           | 387,216.64        | 6.197         | 79.94         | 359        | 358        | 1        | 43.86         | 671        |
| \$400,000.01 - \$425,000.00 | 34           | 14,056,627.69           | 2.52           | 413,430.23        | 6.109         | 80.59         | 353        | 352        | 1        | 41.71         | 677        |
| \$425,000.01 - \$450,000.00 | 26           | 11,358,736.96           | 2.04           | 436,874.50        | 6.091         | 80.96         | 355        | 354        | 1        | 43.21         | 671        |
| \$450,000.01 - \$475,000.00 | 24           | 11,162,168.40           | 2.00           | 465,090.35        | 6.475         | 79.83         | 360        | 359        | 1        | 39.56         | 677        |
| \$475,000.01 - \$500,000.00 | 26           | 12,628,038.67           | 2.26           | 485,693.80        | 6.099         | 81.02         | 358        | 356        | 2        | 41.69         | 669        |
| \$500,000.01 - \$525,000.00 | 18           | 9,225,036.02            | 1.65           | 512,502.00        | 6.104         | 80.00         | 360        | 359        | 1        | 42.46         | 673        |
| \$525,000.01 - \$550,000.00 | 12           | 6,442,234.39            | 1.15           | 536,852.87        | 5.940         | 80.39         | 360        | 359        | 1        | 41.89         | 652        |
| \$550,000.01 - \$575,000.00 | 6            | 3,341,023.72            | 0.60           | 556,837.29        | 5.958         | 79.99         | 350        | 349        | 1        | 40.09         | 678        |
| \$575,000.01 - \$600,000.00 | 9            | 5,250,279.18            | 0.94           | 583,364.35        | 5.919         | 80.55         | 347        | 346        | 1        | 43.18         | 698        |
| \$600,000.01 - \$625,000.00 | 4            | 2,457,050.00            | 0.44           | 614,262.50        | 6.059         | 83.74         | 345        | 344        | 1        | 41.50         | 659        |
| \$625,000.01 - \$650,000.00 | 3            | 1,949,314.89            | 0.35           | 649,771.63        | 5.747         | 78.16         | 340        | 339        | 1        | 41.81         | 665        |
| \$675,000.01 - \$700,000.00 | 3            | 2,078,796.28            | 0.37           | 692,932.09        | 6.307         | 80.00         | 360        | 359        | 1        | 33.47         | 671        |
| \$725,000.01 - \$750,000.00 | 1            | 748,400.20              | 0.13           | 748,400.20        | 5.650         | 67.51         | 360        | 358        | 2        | 48.66         | 719        |
| <b>Total:</b>               | <b>2,553</b> | <b>\$558,055,519.04</b> | <b>100.00%</b> | <b>218,588.14</b> | <b>6.337%</b> | <b>80.23%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.30%</b> | <b>659</b> |
| <b>Minimum:</b>             |              | <b>\$49,944.02</b>      |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b>             |              | <b>\$748,400.20</b>     |                |                   |               |               |            |            |          |               |            |

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary, and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the SEC. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and superseded all information contained in any collateral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.

# NCHE04-4 Silent2nds

| Gross Rate              | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 4.501% - 5.000%         | 32           | 9,903,105          | 1.77%          | 309,472.04        | 4.932%        | 81.45%        | 334        | 332        | 2        | 43.67%        | 693        |
| 5.001% - 5.500%         | 208          | 56,205,668         | 10.07          | 270,219.56        | 5.331         | 80.22         | 355        | 353        | 1        | 42.52         | 668        |
| 5.501% - 6.000%         | 623          | 150,155,937        | 26.91          | 241,020.77        | 5.833         | 79.94         | 360        | 358        | 1        | 42.46         | 661        |
| 6.001% - 6.500%         | 678          | 154,184,800        | 27.63          | 227,411.21        | 6.300         | 79.89         | 360        | 359        | 1        | 42.46         | 665        |
| 6.501% - 7.000%         | 566          | 120,621,679        | 21.61          | 213,112.51        | 6.771         | 80.12         | 360        | 359        | 1        | 42.62         | 663        |
| 7.001% - 7.500%         | 188          | 34,976,231         | 6.27           | 186,043.78        | 7.255         | 81.02         | 360        | 359        | 1        | 41.15         | 645        |
| 7.501% - 8.000%         | 89           | 13,408,989         | 2.40           | 150,662.80        | 7.765         | 82.72         | 360        | 359        | 1        | 39.86         | 623        |
| 8.001% - 8.500%         | 52           | 5,991,219          | 1.07           | 115,215.75        | 8.301         | 81.07         | 360        | 359        | 1        | 41.55         | 582        |
| 8.501% - 9.000%         | 62           | 6,665,531          | 1.19           | 107,508.56        | 8.773         | 83.74         | 354        | 353        | 1        | 38.67         | 550        |
| 9.001% - 9.500%         | 23           | 1,984,966          | 0.36           | 86,302.88         | 9.240         | 83.45         | 360        | 359        | 1        | 39.04         | 544        |
| 9.501% - 10.000%        | 19           | 2,593,603          | 0.46           | 136,505.42        | 9.831         | 81.43         | 360        | 359        | 1        | 43.61         | 523        |
| 10.001% - 10.500%       | 10           | 1,137,613          | 0.20           | 113,761.33        | 10.290        | 79.29         | 360        | 359        | 1        | 37.43         | 525        |
| 10.501% - 11.000%       | 3            | 226,179            | 0.04           | 75,392.85         | 10.796        | 82.20         | 360        | 359        | 1        | 38.83         | 520        |
| <b>Total:</b>           | <b>2,553</b> | <b>558,055,519</b> | <b>100.00%</b> | <b>218,588.14</b> | <b>6.337%</b> | <b>80.23%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.30%</b> | <b>659</b> |
| <b>Minimum: 4.600%</b>  |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 11.000%</b> |              |                    |                |                   |               |               |            |            |          |               |            |

| Original Term to Maturity | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 180                       | 1            | 222,229            | 0.04%          | 222,228.70        | 9.000%        | 85.00%        | 180        | 175        | 5        | 41.52%        | 598        |
| 240                       | 1            | 78,000             | 0.01           | 78,000.00         | 6.250         | 60.00         | 240        | 240        | 0        | 34.31         | 582        |
| 300                       | 26           | 10,140,171         | 1.82           | 390,006.60        | 5.139         | 83.00         | 300        | 299        | 1        | 42.95         | 725        |
| 360                       | 2,525        | 547,615,119        | 98.13          | 216,877.27        | 6.358         | 80.18         | 360        | 359        | 1        | 42.29         | 657        |
| <b>Total:</b>             | <b>2,553</b> | <b>558,055,519</b> | <b>100.00%</b> | <b>218,588.14</b> | <b>6.337%</b> | <b>80.23%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.30%</b> | <b>659</b> |
| <b>Minimum: 180</b>       |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 360</b>       |              |                    |                |                   |               |               |            |            |          |               |            |

| Remaining Term to Stated Maturity | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-----------------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 121 - 180                         | 1            | 222,229            | 0.04%          | 222,228.70        | 9.000%        | 85.00%        | 180        | 175        | 5        | 41.52%        | 598        |
| 181 - 240                         | 1            | 78,000             | 0.01           | 78,000.00         | 6.250         | 60.00         | 240        | 240        | 0        | 34.31         | 582        |
| 241 - 300                         | 26           | 10,140,171         | 1.82           | 390,006.60        | 5.139         | 83.00         | 300        | 299        | 1        | 42.95         | 725        |
| 301 - 360                         | 2,525        | 547,615,119        | 98.13          | 216,877.27        | 6.358         | 80.18         | 360        | 359        | 1        | 42.29         | 657        |
| <b>Total:</b>                     | <b>2,553</b> | <b>558,055,519</b> | <b>100.00%</b> | <b>218,588.14</b> | <b>6.337%</b> | <b>80.23%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.30%</b> | <b>659</b> |
| <b>Minimum: 175</b>               |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 360</b>               |              |                    |                |                   |               |               |            |            |          |               |            |

# NCHE04-4 Silent2nds

| Seasoning       | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-----------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 0               | 533          | 99,666,791         | 17.86%         | 186,992.10        | 6.669%        | 80.52%        | 357        | 357        | 0        | 41.36%        | 654        |
| 1               | 1,330        | 291,831,550        | 52.29          | 219,422.22        | 6.265         | 80.14         | 360        | 359        | 1        | 42.48         | 656        |
| 2               | 523          | 125,826,747        | 22.55          | 240,586.51        | 6.252         | 80.20         | 359        | 357        | 2        | 42.49         | 664        |
| 3               | 110          | 28,478,947         | 5.10           | 258,899.52        | 6.404         | 80.49         | 355        | 352        | 3        | 42.76         | 678        |
| 4               | 18           | 3,524,515          | 0.63           | 195,806.41        | 6.098         | 80.00         | 360        | 356        | 4        | 40.93         | 678        |
| 5               | 13           | 3,143,693          | 0.56           | 241,822.50        | 6.260         | 80.14         | 343        | 338        | 5        | 43.78         | 664        |
| 6               | 11           | 2,307,237          | 0.41           | 209,748.84        | 6.393         | 80.16         | 360        | 354        | 6        | 43.86         | 652        |
| 7               | 10           | 2,238,431          | 0.40           | 223,843.12        | 5.806         | 78.54         | 360        | 353        | 7        | 42.26         | 645        |
| 8               | 5            | 1,037,608          | 0.19           | 207,521.57        | 5.379         | 80.00         | 360        | 352        | 8        | 44.84         | 626        |
| <b>Total:</b>   | <b>2,553</b> | <b>558,055,519</b> | <b>100.00%</b> | <b>218,588.14</b> | <b>6.337%</b> | <b>80.23%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.30%</b> | <b>659</b> |
| <b>Minimum:</b> | <b>0</b>     |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b> | <b>8</b>     |                    |                |                   |               |               |            |            |          |               |            |

| DTI               | COUNT         | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-------------------|---------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| <= 0.000%         | 1             | 99,922             | 0.02%          | 99,921.99         | 7.250%        | 80.00%        | 360        | 359        | 1        | 0.00%         | 648        |
| 1.001% - 6.000%   | 1             | 200,800            | 0.04           | 200,800.00        | 5.300         | 80.00         | 360        | 360        | 0        | 5.47          | 624        |
| 6.001% - 11.000%  | 2             | 467,959            | 0.08           | 233,979.56        | 5.336         | 80.00         | 360        | 358        | 2        | 9.01          | 668        |
| 11.001% - 16.000% | 11            | 2,067,988          | 0.37           | 187,998.95        | 6.820         | 79.40         | 360        | 359        | 1        | 13.78         | 647        |
| 16.001% - 21.000% | 16            | 2,186,139          | 0.39           | 136,633.69        | 6.403         | 80.09         | 360        | 359        | 1        | 19.20         | 650        |
| 21.001% - 26.000% | 64            | 10,696,037         | 1.92           | 167,125.58        | 6.715         | 80.68         | 360        | 359        | 1        | 24.20         | 649        |
| 26.001% - 31.000% | 136           | 22,746,652         | 4.08           | 167,254.79        | 6.422         | 80.46         | 359        | 358        | 1        | 28.82         | 654        |
| 31.001% - 36.000% | 245           | 46,083,596         | 8.26           | 188,096.31        | 6.349         | 80.31         | 359        | 358        | 1        | 33.84         | 657        |
| 36.001% - 41.000% | 495           | 109,719,172        | 19.66          | 221,654.89        | 6.370         | 80.19         | 359        | 357        | 1        | 38.96         | 659        |
| 41.001% - 46.000% | 734           | 174,660,288        | 31.30          | 237,956.80        | 6.364         | 80.12         | 359        | 357        | 1        | 43.69         | 662        |
| 46.001% - 51.000% | 826           | 184,914,243        | 33.14          | 223,867.12        | 6.253         | 80.38         | 359        | 358        | 1        | 48.26         | 657        |
| 51.001% - 56.000% | 22            | 4,212,723          | 0.75           | 191,487.40        | 6.383         | 76.81         | 360        | 358        | 2        | 53.27         | 618        |
| <b>Total:</b>     | <b>2,553</b>  | <b>558,055,519</b> | <b>100.00%</b> | <b>218,588.14</b> | <b>6.337%</b> | <b>80.23%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.30%</b> | <b>659</b> |
| <b>Minimum:</b>   | <b>0.00%</b>  |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b>   | <b>55.27%</b> |                    |                |                   |               |               |            |            |          |               |            |

# NCHET04-4 Silent2nds

| FICO Scores | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 500 - 509   | 23    | 2,083,179   | 0.37%   | 90,572.99  | 9.129% | 79.03% | 360   | 359 | 1   | 41.41% | 504  |
| 510 - 519   | 25    | 3,387,165   | 0.61    | 135,486.61 | 9.187  | 77.97  | 360   | 359 | 1   | 40.27  | 514  |
| 520 - 529   | 27    | 3,434,475   | 0.62    | 127,202.76 | 8.759  | 80.25  | 360   | 359 | 1   | 40.79  | 525  |
| 530 - 539   | 24    | 2,515,498   | 0.45    | 104,812.40 | 8.331  | 78.73  | 360   | 359 | 1   | 41.67  | 534  |
| 540 - 549   | 32    | 3,696,542   | 0.66    | 115,516.94 | 8.167  | 83.07  | 360   | 359 | 1   | 41.08  | 545  |
| 550 - 559   | 31    | 3,780,047   | 0.68    | 121,936.99 | 7.677  | 81.94  | 360   | 359 | 1   | 40.31  | 554  |
| 560 - 569   | 18    | 2,518,570   | 0.45    | 139,920.54 | 7.692  | 83.47  | 360   | 359 | 1   | 39.93  | 565  |
| 570 - 579   | 28    | 4,474,053   | 0.80    | 159,787.62 | 7.066  | 81.98  | 360   | 359 | 1   | 42.10  | 576  |
| 580 - 589   | 85    | 14,402,038  | 2.58    | 169,435.75 | 6.544  | 81.26  | 359   | 358 | 1   | 42.22  | 584  |
| 590 - 599   | 91    | 15,562,452  | 2.79    | 171,015.95 | 6.292  | 80.65  | 357   | 356 | 1   | 42.50  | 594  |
| 600 - 609   | 130   | 22,920,949  | 4.11    | 176,314.99 | 6.308  | 80.42  | 360   | 359 | 1   | 42.68  | 605  |
| 610 - 619   | 120   | 23,954,930  | 4.29    | 199,624.42 | 6.125  | 80.49  | 360   | 359 | 1   | 42.07  | 615  |
| 620 - 629   | 161   | 32,740,723  | 5.87    | 203,358.53 | 5.981  | 79.97  | 360   | 359 | 1   | 41.77  | 624  |
| 630 - 639   | 149   | 30,249,481  | 5.42    | 203,016.65 | 6.195  | 80.03  | 360   | 359 | 1   | 42.13  | 635  |
| 640 - 649   | 270   | 59,643,731  | 10.69   | 220,902.71 | 6.376  | 80.08  | 360   | 359 | 1   | 42.74  | 645  |
| 650 - 659   | 254   | 58,882,669  | 10.55   | 231,821.53 | 6.386  | 80.03  | 360   | 359 | 1   | 42.31  | 654  |
| 660 - 669   | 231   | 53,810,234  | 9.64    | 232,944.74 | 6.363  | 80.11  | 360   | 358 | 1   | 42.58  | 664  |
| 670 - 679   | 187   | 46,763,798  | 8.38    | 250,073.79 | 6.295  | 80.20  | 360   | 359 | 1   | 42.69  | 674  |
| 680 - 689   | 165   | 41,521,927  | 7.44    | 251,648.04 | 6.222  | 79.98  | 359   | 358 | 1   | 42.48  | 684  |
| 690 - 699   | 119   | 28,743,764  | 5.15    | 241,544.23 | 6.175  | 80.02  | 358   | 357 | 1   | 42.38  | 694  |
| 700 - 709   | 85    | 22,893,667  | 4.10    | 269,337.26 | 6.188  | 80.15  | 356   | 354 | 1   | 42.48  | 705  |
| 710 - 719   | 87    | 23,634,266  | 4.24    | 271,658.22 | 6.144  | 79.95  | 356   | 354 | 1   | 41.72  | 714  |
| 720 - 729   | 66    | 18,305,386  | 3.28    | 277,354.33 | 6.068  | 80.49  | 354   | 353 | 1   | 43.79  | 724  |
| 730 - 739   | 48    | 11,185,197  | 2.00    | 233,024.94 | 6.158  | 80.34  | 357   | 355 | 1   | 41.13  | 735  |
| 740 - 749   | 35    | 9,356,627   | 1.68    | 267,332.21 | 6.167  | 80.30  | 356   | 355 | 2   | 40.38  | 744  |
| 750 - 759   | 23    | 6,170,756   | 1.11    | 268,293.73 | 5.995  | 80.00  | 353   | 352 | 1   | 43.01  | 755  |
| 760 - 769   | 16    | 5,214,478   | 0.93    | 325,904.89 | 6.019  | 81.66  | 355   | 354 | 1   | 43.38  | 765  |
| 770 - 779   | 7     | 1,897,339   | 0.34    | 271,048.36 | 5.581  | 80.71  | 351   | 351 | 1   | 42.90  | 774  |
| 780 - 789   | 10    | 3,189,211   | 0.57    | 318,921.07 | 6.041  | 80.90  | 349   | 348 | 1   | 39.97  | 784  |
| 790 - 799   | 3     | 504,350     | 0.09    | 168,116.67 | 5.784  | 82.35  | 332   | 332 | 0   | 42.48  | 792  |
| 800 - 809   | 3     | 618,020     | 0.11    | 206,006.55 | 6.169  | 80.00  | 360   | 358 | 2   | 31.61  | 804  |
| Total:      | 2,553 | 558,055,519 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |

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# NCHET04-4 Silent2nds

| Loan to Value Ratio   | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE        | DTI      | FICO          |
|-----------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|------------|----------|---------------|
| 40.01% - 45.00%       | 1            | 175,000            | 0.03%          | 175,000.00        | 6.200%        | 41.18%        | 360        | 360        | 360        | 0        | 50.73%        |
| 45.01% - 50.00%       | 1            | 74,923             | 0.01           | 74,923.42         | 5.800         | 48.70         | 360        | 359        | 359        | 1        | 48.67         |
| 50.01% - 55.00%       | 2            | 369,688            | 0.07           | 184,843.75        | 6.881         | 53.25         | 360        | 359        | 359        | 1        | 39.33         |
| 55.01% - 60.00%       | 5            | 752,020            | 0.13           | 150,403.92        | 6.622         | 58.96         | 348        | 347        | 347        | 1        | 35.07         |
| 60.01% - 65.00%       | 4            | 716,939            | 0.13           | 179,234.71        | 6.701         | 61.82         | 360        | 359        | 359        | 1        | 46.48         |
| 65.01% - 70.00%       | 13           | 3,061,326          | 0.55           | 235,486.61        | 6.488         | 68.48         | 360        | 358        | 358        | 2        | 43.74         |
| 70.01% - 75.00%       | 38           | 5,010,167          | 0.90           | 131,846.51        | 7.158         | 74.40         | 360        | 359        | 359        | 1        | 39.63         |
| 75.01% - 80.00%       | 2,288        | 512,029,755        | 91.75          | 223,789.23        | 6.277         | 79.98         | 359        | 358        | 358        | 1        | 42.39         |
| 80.01% - 85.00%       | 109          | 21,140,713         | 3.79           | 193,951.49        | 6.828         | 84.83         | 344        | 343        | 343        | 1        | 41.55         |
| 85.01% - 90.00%       | 88           | 13,993,192         | 2.51           | 159,013.54        | 7.422         | 89.87         | 356        | 355        | 355        | 1        | 41.54         |
| 90.01% - 95.00%       | 4            | 731,798            | 0.13           | 182,949.39        | 6.680         | 95.00         | 360        | 359        | 359        | 1        | 35.01         |
| <b>Total:</b>         | <b>2,553</b> | <b>558,055,519</b> | <b>100.00%</b> | <b>218,588.14</b> | <b>6.337%</b> | <b>80.23%</b> | <b>359</b> | <b>358</b> | <b>358</b> | <b>1</b> | <b>42.30%</b> |
| <b>Minimum: 41.18</b> |              |                    |                |                   |               |               |            |            |            |          |               |
| <b>Maximum: 95.00</b> |              |                    |                |                   |               |               |            |            |            |          |               |

| Combined Loan To Value Ratio | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE        | DTI      | FICO          |
|------------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|------------|----------|---------------|
| 60.01% - 65.00%              | 3            | 513,730            | 0.09%          | 171,243.36        | 6.005%        | 53.24%        | 342        | 341        | 341        | 1        | 37.73%        |
| 65.01% - 70.00%              | 3            | 404,461            | 0.07           | 134,820.37        | 6.587         | 66.48         | 360        | 360        | 360        | 0        | 33.16         |
| 70.01% - 75.00%              | 5            | 756,599            | 0.14           | 151,319.81        | 6.762         | 62.72         | 360        | 359        | 359        | 1        | 43.54         |
| 75.01% - 80.00%              | 8            | 1,791,632          | 0.32           | 223,954.04        | 6.452         | 67.85         | 360        | 358        | 358        | 2        | 43.91         |
| 80.01% - 85.00%              | 8            | 1,621,723          | 0.29           | 202,715.39        | 7.714         | 77.68         | 360        | 359        | 359        | 1        | 35.63         |
| 85.01% - 90.00%              | 32           | 7,575,278          | 1.36           | 236,727.43        | 6.932         | 78.03         | 355        | 355        | 355        | 1        | 39.93         |
| 90.01% - 95.00%              | 155          | 25,021,540         | 4.48           | 161,429.29        | 7.426         | 84.39         | 357        | 356        | 356        | 1        | 40.48         |
| 95.01% - 100.00%             | 2,339        | 520,370,556        | 93.25          | 222,475.65        | 6.271         | 80.18         | 359        | 358        | 358        | 1        | 42.45         |
| <b>Total:</b>                | <b>2,553</b> | <b>558,055,519</b> | <b>100.00%</b> | <b>218,588.14</b> | <b>6.337%</b> | <b>80.23%</b> | <b>359</b> | <b>358</b> | <b>358</b> | <b>1</b> | <b>42.30%</b> |
| <b>Minimum: 60.71</b>        |              |                    |                |                   |               |               |            |            |            |          |               |
| <b>Maximum: 100.00</b>       |              |                    |                |                   |               |               |            |            |            |          |               |

# NCHET04-4 Silent2nds

| Geographic Concentration | COUNT | UPB              | %      | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|------------------|--------|------------|--------|--------|-------|-----|-----|--------|------|
| California               | 1,043 | \$307,604,355.05 | 55.12% | 294,922.68 | 6.142% | 80.16% | 358   | 357 | 1   | 42.59% | 670  |
| Washington               | 125   | 22,701,339.78    | 4.07   | 181,610.72 | 6.195  | 80.28  | 360   | 359 | 1   | 42.53  | 644  |
| Florida                  | 133   | 20,301,802.74    | 3.64   | 152,645.13 | 6.783  | 80.32  | 360   | 359 | 1   | 41.72  | 646  |
| Arizona                  | 102   | 18,020,848.51    | 3.23   | 176,674.99 | 6.147  | 79.82  | 360   | 359 | 1   | 42.16  | 645  |
| Texas                    | 127   | 17,043,334.78    | 3.05   | 134,199.49 | 6.860  | 80.33  | 358   | 357 | 1   | 39.79  | 641  |
| New York                 | 49    | 13,721,023.77    | 2.46   | 280,020.89 | 6.429  | 80.41  | 360   | 359 | 1   | 43.17  | 669  |
| Nevada                   | 59    | 13,597,474.96    | 2.44   | 230,465.68 | 6.494  | 80.29  | 360   | 358 | 2   | 41.87  | 655  |
| Colorado                 | 77    | 12,502,791.60    | 2.24   | 162,373.92 | 6.236  | 79.97  | 360   | 359 | 1   | 41.77  | 636  |
| Massachusetts            | 56    | 12,373,805.61    | 2.22   | 220,960.81 | 6.511  | 78.67  | 360   | 359 | 1   | 43.38  | 653  |
| New Jersey               | 45    | 10,845,808.84    | 1.94   | 241,017.97 | 6.599  | 80.17  | 360   | 359 | 1   | 43.61  | 664  |
| Illinois                 | 56    | 9,639,774.67     | 1.73   | 172,138.83 | 6.598  | 79.56  | 359   | 358 | 1   | 40.64  | 667  |
| Oregon                   | 56    | 9,029,034.97     | 1.62   | 161,232.77 | 6.415  | 81.29  | 359   | 357 | 1   | 41.82  | 640  |
| Hawaii                   | 32    | 8,437,389.04     | 1.51   | 263,668.41 | 6.196  | 80.00  | 360   | 359 | 1   | 42.36  | 681  |
| Michigan                 | 52    | 6,799,792.66     | 1.22   | 130,765.24 | 7.238  | 81.07  | 360   | 359 | 1   | 39.78  | 622  |
| Minnesota                | 33    | 6,383,971.60     | 1.14   | 193,453.68 | 6.771  | 81.32  | 360   | 359 | 1   | 43.33  | 629  |
| Georgia                  | 36    | 5,438,575.90     | 0.97   | 151,071.55 | 7.089  | 80.98  | 360   | 359 | 1   | 42.44  | 624  |
| Virginia                 | 23    | 5,151,188.59     | 0.92   | 223,964.72 | 6.528  | 80.00  | 360   | 358 | 2   | 44.52  | 648  |
| Maryland                 | 26    | 4,981,642.79     | 0.89   | 191,601.65 | 6.211  | 80.56  | 360   | 358 | 2   | 40.85  | 634  |
| Idaho                    | 37    | 4,631,769.95     | 0.83   | 125,182.97 | 6.524  | 81.06  | 360   | 359 | 1   | 40.92  | 627  |
| Tennessee                | 34    | 3,957,201.30     | 0.71   | 116,388.27 | 6.870  | 81.51  | 360   | 359 | 1   | 43.14  | 624  |
| New Mexico               | 28    | 3,681,767.38     | 0.66   | 131,491.69 | 6.719  | 80.85  | 360   | 359 | 1   | 43.27  | 647  |
| Utah                     | 24    | 3,560,600.29     | 0.64   | 148,358.35 | 6.104  | 79.92  | 360   | 358 | 2   | 40.21  | 659  |
| North Carolina           | 23    | 3,216,255.79     | 0.58   | 139,837.21 | 7.189  | 80.57  | 360   | 359 | 1   | 38.35  | 619  |
| Indiana                  | 32    | 2,934,461.33     | 0.53   | 91,701.92  | 6.705  | 81.39  | 360   | 359 | 1   | 40.90  | 613  |
| New Hampshire            | 12    | 2,913,416.80     | 0.52   | 242,784.73 | 6.164  | 77.36  | 360   | 359 | 1   | 44.55  | 645  |
| South Carolina           | 22    | 2,686,961.00     | 0.48   | 122,134.59 | 6.966  | 81.83  | 360   | 359 | 1   | 41.37  | 637  |
| Rhode Island             | 14    | 2,647,964.32     | 0.47   | 189,140.31 | 7.078  | 79.82  | 360   | 359 | 1   | 42.27  | 642  |
| Pennsylvania             | 21    | 2,459,271.75     | 0.44   | 117,108.18 | 6.687  | 80.73  | 360   | 359 | 1   | 36.95  | 647  |
| Connecticut              | 15    | 2,401,834.88     | 0.43   | 160,122.33 | 6.551  | 80.61  | 360   | 359 | 1   | 42.91  | 642  |
| Ohio                     | 24    | 2,312,257.68     | 0.41   | 96,344.07  | 7.619  | 81.50  | 360   | 359 | 1   | 42.45  | 577  |
| Maine                    | 14    | 2,162,562.08     | 0.39   | 154,468.72 | 7.115  | 80.07  | 360   | 359 | 1   | 42.74  | 632  |
| Wisconsin                | 15    | 1,761,559.76     | 0.32   | 117,437.32 | 6.827  | 80.08  | 360   | 359 | 1   | 41.53  | 626  |
| Alaska                   | 9     | 1,580,678.71     | 0.28   | 175,630.97 | 6.720  | 81.46  | 360   | 359 | 1   | 44.74  | 645  |
| Alabama                  | 15    | 1,330,914.87     | 0.24   | 88,727.66  | 8.265  | 81.94  | 360   | 359 | 1   | 41.29  | 567  |
| Oklahoma                 | 10    | 1,320,472.88     | 0.24   | 132,047.29 | 6.545  | 80.56  | 360   | 359 | 1   | 43.77  | 626  |
| Missouri                 | 14    | 1,286,674.46     | 0.23   | 91,905.32  | 7.408  | 80.93  | 360   | 359 | 1   | 37.93  | 628  |
| Louisiana                | 10    | 1,168,711.82     | 0.21   | 116,871.18 | 7.017  | 80.00  | 360   | 359 | 1   | 41.08  | 625  |
| Kentucky                 | 8     | 887,511.74       | 0.16   | 110,938.97 | 6.705  | 80.22  | 360   | 359 | 1   | 37.84  | 644  |
| Iowa                     | 8     | 797,730.12       | 0.14   | 99,716.27  | 7.029  | 81.10  | 360   | 359 | 1   | 41.09  | 617  |
| Nebraska                 | 6     | 643,689.53       | 0.12   | 107,281.59 | 7.667  | 84.65  | 360   | 359 | 1   | 45.35  | 588  |
| District Of Columbia     | 3     | 602,978.01       | 0.11   | 200,992.67 | 6.033  | 80.00  | 360   | 360 | 0   | 38.08  | 669  |
| Montana                  | 5     | 597,702.56       | 0.11   | 119,540.51 | 6.786  | 82.63  | 360   | 359 | 1   | 46.71  | 624  |
| Arkansas                 | 7     | 591,862.55       | 0.11   | 84,551.79  | 7.871  | 83.43  | 360   | 359 | 1   | 39.68  | 582  |
| Mississippi              | 5     | 370,712.62       | 0.07   | 74,142.52  | 7.042  | 83.45  | 360   | 359 | 1   | 43.15  | 606  |
| North Dakota             | 2     | 267,888.00       | 0.05   | 133,944.00 | 6.544  | 78.88  | 360   | 359 | 1   | 44.51  | 653  |
| Delaware                 | 2     | 223,095.85       | 0.04   | 111,547.93 | 5.769  | 80.00  | 360   | 359 | 1   | 45.81  | 641  |
| Vermont                  | 1     | 170,634.79       | 0.03   | 170,634.79 | 6.150  | 80.00  | 360   | 359 | 1   | 46.06  | 621  |
| Continued...             |       |                  |        |            |        |        |       |     |     |        |      |

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# NCHET04-4 Silent2nds

| Geographic Concentration | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| South Dakota             | 1     | 131,010.38       | 0.02    | 131,010.38 | 6.900  | 80.00  | 360   | 359 | 1   | 46.22  | 620  |
| Wyoming                  | 1     | 109,509.98       | 0.02    | 109,509.98 | 6.990  | 80.00  | 360   | 359 | 1   | 48.17  | 561  |
| West Virginia            | 1     | 71,900.00        | 0.01    | 71,900.00  | 9.400  | 79.98  | 360   | 360 | 0   | 34.57  | 505  |
| Total:                   | 2,553 | \$558,055,519.04 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |

| North-South CA | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| North CA       | 404   | 123,758.935      | 22.18%  | 306,334.00 | 6.072% | 80.20% | 356   | 355 | 1   | 42.85% | 674  |
| South CA       | 639   | 183,845.421      | 32.94   | 287,708.01 | 6.189  | 80.13  | 359   | 358 | 1   | 42.41  | 668  |
| States Not CA  | 1,510 | 250,451,164      | 44.88   | 165,861.70 | 6.577  | 80.32  | 360   | 359 | 1   | 41.96  | 644  |
| Total:         | 2,553 | \$558,055,519.04 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |

| Zip Code Concentration | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 93905                  | 7     | \$2,954,225.67   | 0.53%   | 422,032.24 | 5.901% | 80.73% | 351   | 350 | 1   | 44.00% | 694  |
| 92571                  | 12    | 2,684,852.29     | 0.48    | 223,737.69 | 6.247  | 80.00  | 360   | 358 | 2   | 43.43  | 665  |
| 95023                  | 7     | 2,587,200.00     | 0.46    | 369,600.00 | 5.732  | 80.00  | 352   | 350 | 1   | 44.21  | 672  |
| 94565                  | 8     | 2,467,906.00     | 0.44    | 308,488.25 | 6.389  | 80.00  | 360   | 358 | 2   | 42.32  | 678  |
| 93550                  | 12    | 2,371,224.27     | 0.42    | 197,602.02 | 6.705  | 81.06  | 360   | 358 | 2   | 39.54  | 658  |
| Other                  | 2,507 | \$44,990,110.81  | 97.66   | 217,387.36 | 6.341  | 80.23  | 359   | 358 | 1   | 42.29  | 658  |
| Total:                 | 2,553 | \$558,055,519.04 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |

| Loan Purpose          | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Purchase              | 2,202 | \$487,242,793.14 | 87.31%  | 221,272.84 | 6.343% | 80.33% | 359   | 357 | 1   | 42.36% | 662  |
| Refinance - Cashout   | 218   | 46,370,599.79    | 8.31    | 212,709.17 | 6.317  | 79.46  | 359   | 358 | 1   | 42.59  | 631  |
| Refinance - Rate Term | 133   | 24,442,126.11    | 4.38    | 183,775.38 | 6.250  | 79.77  | 360   | 359 | 1   | 40.61  | 638  |
| Total:                | 2,553 | \$558,055,519.04 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |

| Document Type                 | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Stated Doc                    | 1,422 | \$336,039,232.27 | 60.22%  | 236,314.51 | 6.512% | 80.15% | 358   | 357 | 1   | 42.37% | 676  |
| Full Doc - 2yr W2/Tax Returns | 796   | 150,468,112.31   | 26.96   | 189,030.29 | 6.068  | 80.34  | 359   | 358 | 1   | 42.37  | 629  |
| Full Doc - 1yr W2             | 253   | 50,137,508.94    | 8.98    | 198,171.97 | 6.144  | 80.37  | 359   | 358 | 1   | 43.42  | 635  |
| Limited - 12 M BK STMTS       | 82    | 21,410,665.52    | 3.84    | 261,105.68 | 5.940  | 80.32  | 360   | 359 | 1   | 38.20  | 645  |
| Total:                        | 2,553 | \$558,055,519.04 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |

# NCHET04-4 Silent2nds

| Property Type           | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Single Family Residence | 1,829 | \$397,224,126.53 | 71.18%  | 217,181.04 | 6.325% | 80.29% | 359   | 357 | 1   | 42.18% | 658  |
| Pud Detached            | 292   | 63,156,158.54    | 11.32   | 216,288.21 | 6.351  | 80.11  | 360   | 359 | 1   | 42.42  | 650  |
| Condo                   | 230   | 48,982,753.70    | 8.78    | 212,968.49 | 6.295  | 80.16  | 358   | 357 | 1   | 42.74  | 667  |
| 2-4 Family              | 149   | 38,144,107.60    | 6.84    | 256,000.72 | 6.510  | 79.89  | 359   | 358 | 1   | 42.70  | 667  |
| PUD Attached            | 53    | 10,548,372.67    | 1.89    | 199,025.90 | 6.289  | 80.24  | 360   | 359 | 1   | 42.71  | 663  |
| Total:                  | 2,553 | \$558,055,519.04 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |

| Occupancy          | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Owner Occupied     | 2,516 | \$551,135,069.37 | 98.76%  | 219,052.09 | 6.323% | 80.21% | 359   | 358 | 1   | 42.36% | 659  |
| Non-Owner Occupied | 30    | 5,307,239.95     | 0.95    | 176,908.00 | 7.521  | 83.77  | 360   | 359 | 1   | 37.33  | 641  |
| Second Home        | 7     | 1,613,209.72     | 0.29    | 230,458.53 | 7.392  | 76.38  | 360   | 359 | 1   | 39.36  | 635  |
| Total:             | 2,553 | \$558,055,519.04 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |

| Lien Position | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1             | 2,553 | 558,055,519 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |
| Total:        | 2,553 | 558,055,519 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |

| Prepayment Penalty | COUNT  | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|--------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0                  | 400    | 81,445,339  | 14.59%  | 203,613.35 | 6.610% | 80.71% | 352   | 351 | 1   | 42.43% | 665  |
| 12                 | 55     | 15,398,941  | 2.76    | 279,980.75 | 6.498  | 80.67  | 360   | 359 | 1   | 39.83  | 658  |
| 24                 | 1,963  | 435,009,654 | 77.95   | 221,604.51 | 6.271  | 80.17  | 360   | 359 | 1   | 42.40  | 657  |
| 36                 | 135    | 26,201,585  | 4.70    | 194,085.82 | 6.494  | 79.52  | 358   | 357 | 1   | 41.80  | 665  |
| Total:             | 2,553  | 558,055,519 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |
| wa Term:           | 20.730 |             |         |            |        |        |       |     |     |        |      |

| Balloon Flag       | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Not a Balloon Loan | 2,553 | 558,055,519 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |
| Total:             | 2,553 | 558,055,519 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |

| Originator           | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| New Century Mortgage | 2,553 | 558,055,519 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |
| Total:               | 2,553 | 558,055,519 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |

# NCHET04-4 Silent2nds

| Gross Rate-ARMS   | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 4.501% - 5.000%   | 32           | 9,903,105          | 1.81%          | 309,472.04        | 4.932%        | 81.45%        | 334        | 332        | 2        | 43.67%        | 693        |
| 5.001% - 5.500%   | 208          | 56,205,668         | 10.25          | 270,219.56        | 5.331         | 80.22         | 355        | 353        | 1        | 42.52         | 668        |
| 5.501% - 6.000%   | 607          | 146,902,250        | 26.79          | 242,013.59        | 5.831         | 79.95         | 360        | 358        | 1        | 42.45         | 661        |
| 6.001% - 6.500%   | 667          | 152,486,966        | 27.81          | 228,616.14        | 6.299         | 79.90         | 360        | 359        | 1        | 42.47         | 665        |
| 6.501% - 7.000%   | 562          | 120,038,769        | 21.89          | 213,592.12        | 6.771         | 80.15         | 360        | 359        | 1        | 42.64         | 663        |
| 7.001% - 7.500%   | 177          | 33,353,349         | 6.08           | 188,437.00        | 7.250         | 81.08         | 360        | 359        | 1        | 41.07         | 645        |
| 7.501% - 8.000%   | 81           | 12,294,925         | 2.24           | 151,789.20        | 7.765         | 82.95         | 360        | 359        | 1        | 39.75         | 618        |
| 8.001% - 8.500%   | 48           | 5,538,226          | 1.01           | 115,379.71        | 8.304         | 80.95         | 360        | 359        | 1        | 41.73         | 578        |
| 8.501% - 9.000%   | 57           | 6,097,754          | 1.11           | 106,978.14        | 8.761         | 83.74         | 360        | 360        | 0        | 38.35         | 549        |
| 9.001% - 9.500%   | 22           | 1,840,609          | 0.34           | 83,664.04         | 9.220         | 83.33         | 360        | 359        | 1        | 38.54         | 539        |
| 9.501% - 10.000%  | 17           | 2,468,572          | 0.45           | 145,210.11        | 9.843         | 80.99         | 360        | 359        | 1        | 43.43         | 520        |
| 10.001% - 10.500% | 10           | 1,137,613          | 0.21           | 113,761.33        | 10.290        | 79.29         | 360        | 359        | 1        | 37.43         | 525        |
| 10.501% - 11.000% | 2            | 126,729            | 0.02           | 63,364.28         | 10.871        | 80.00         | 360        | 358        | 2        | 38.18         | 515        |
| <b>Total:</b>     | <b>2,490</b> | <b>548,394,534</b> | <b>100.00%</b> | <b>220,238.77</b> | <b>6.326%</b> | <b>80.24%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.31%</b> | <b>659</b> |
| <b>Minimum:</b>   |              | <b>4,600%</b>      |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b>   |              | <b>11,000%</b>     |                |                   |               |               |            |            |          |               |            |

| Gross Rate-FRMS   | COUNT     | UPB              | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-------------------|-----------|------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 5.501% - 6.000%   | 16        | 3,253,687        | 33.68%         | 203,355.45        | 5.941%        | 79.31%        | 360        | 359        | 1        | 42.57%        | 658        |
| 6.001% - 6.500%   | 11        | 1,697,834        | 17.57          | 154,348.57        | 6.359         | 78.67         | 354        | 353        | 1        | 41.72         | 659        |
| 6.501% - 7.000%   | 4         | 582,910          | 6.03           | 145,727.42        | 6.755         | 75.05         | 360        | 359        | 1        | 40.19         | 679        |
| 7.001% - 7.500%   | 11        | 1,622,882        | 16.80          | 147,534.70        | 7.350         | 79.69         | 360        | 359        | 1        | 42.93         | 646        |
| 7.501% - 8.000%   | 8         | 1,114,064        | 11.53          | 139,258.04        | 7.770         | 80.17         | 360        | 359        | 1        | 40.98         | 682        |
| 8.001% - 8.500%   | 4         | 452,993          | 4.69           | 113,248.13        | 8.265         | 82.49         | 360        | 359        | 1        | 39.34         | 632        |
| 8.501% - 9.000%   | 5         | 567,777          | 5.88           | 113,555.36        | 8.901         | 83.78         | 290        | 287        | 2        | 42.11         | 565        |
| 9.001% - 9.500%   | 1         | 144,357          | 1.49           | 144,357.27        | 9.500         | 85.00         | 360        | 358        | 2        | 45.34         | 609        |
| 9.501% - 10.000%  | 2         | 125,031          | 1.29           | 62,515.62         | 9.600         | 90.00         | 360        | 359        | 1        | 47.11         | 576        |
| 10.501% - 11.000% | 1         | 99,450           | 1.03           | 99,450.00         | 10.700        | 85.00         | 360        | 360        | 0        | 39.65         | 527        |
| <b>Total:</b>     | <b>63</b> | <b>9,660,985</b> | <b>100.00%</b> | <b>153,348.97</b> | <b>6.943%</b> | <b>79.80%</b> | <b>355</b> | <b>354</b> | <b>1</b> | <b>42.05%</b> | <b>650</b> |
| <b>Minimum:</b>   |           | <b>5,700%</b>    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b>   |           | <b>10,700%</b>   |                |                   |               |               |            |            |          |               |            |

# NCHE04-4 Silent2nds

| Gross Margin             | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0.001% - 1.000%          | 1     | 251,997     | 0.05%   | 251,997.00 | 5.700% | 80.00% | 360   | 358 | 2   | 47.14% | 609  |
| 2.001% - 2.250%          | 1     | 242,400     | 0.04    | 242,400.00 | 5.750  | 80.00  | 360   | 359 | 1   | 47.11  | 618  |
| 2.251% - 2.500%          | 1     | 258,560     | 0.05    | 258,560.00 | 7.250  | 80.00  | 360   | 359 | 1   | 46.57  | 675  |
| 2.751% - 3.000%          | 4     | 1,704,755   | 0.31    | 426,188.75 | 4.838  | 84.07  | 300   | 300 | 0   | 47.69  | 753  |
| 3.001% - 3.250%          | 1     | 580,000     | 0.11    | 580,000.00 | 5.100  | 80.00  | 300   | 299 | 1   | 41.48  | 712  |
| 3.251% - 3.500%          | 19    | 7,421,416   | 1.35    | 390,600.87 | 5.185  | 83.16  | 303   | 301 | 2   | 42.04  | 724  |
| 3.501% - 3.750%          | 1     | 230,000     | 0.04    | 230,000.00 | 5.540  | 80.00  | 300   | 298 | 2   | 46.07  | 694  |
| 3.751% - 4.000%          | 2     | 568,000     | 0.10    | 284,000.00 | 5.855  | 80.00  | 300   | 300 | 0   | 42.39  | 676  |
| 4.251% - 4.500%          | 1     | 279,200     | 0.05    | 279,200.00 | 5.550  | 80.00  | 360   | 359 | 1   | 46.98  | 707  |
| 4.751% - 5.000%          | 64    | 12,362,559  | 2.25    | 193,164.99 | 6.524  | 80.37  | 360   | 359 | 1   | 42.35  | 653  |
| 5.001% - 5.250%          | 44    | 6,025,909   | 1.10    | 136,952.47 | 7.079  | 81.96  | 360   | 359 | 1   | 42.58  | 611  |
| 5.251% - 5.500%          | 1,196 | 242,042,918 | 44.14   | 202,377.02 | 6.150  | 80.32  | 360   | 359 | 1   | 42.29  | 641  |
| 5.501% - 5.750%          | 1,073 | 260,015,757 | 47.41   | 242,325.96 | 6.480  | 80.11  | 360   | 359 | 1   | 42.36  | 675  |
| 5.751% - 6.000%          | 62    | 13,053,073  | 2.38    | 210,533.43 | 6.661  | 79.61  | 360   | 359 | 1   | 40.61  | 647  |
| 6.001% - 6.250%          | 9     | 1,380,022   | 0.25    | 153,335.78 | 8.070  | 78.68  | 360   | 358 | 2   | 39.81  | 563  |
| 6.251% - 6.500%          | 2     | 542,073     | 0.10    | 271,036.43 | 6.681  | 63.49  | 360   | 359 | 1   | 53.00  | 624  |
| 6.501% - 6.750%          | 7     | 979,204     | 0.18    | 139,886.28 | 7.534  | 77.61  | 360   | 359 | 1   | 41.63  | 567  |
| 6.751% - 7.000%          | 2     | 456,692     | 0.08    | 228,345.85 | 6.802  | 69.62  | 360   | 353 | 7   | 39.14  | 520  |
| Total:                   | 2,490 | 548,394,534 | 100.00% | 220,238.77 | 6.326% | 80.24% | 359   | 358 | 1   | 42.31% | 659  |
| Minimum: 1.000%          |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 7.000%          |       |             |         |            |        |        |       |     |     |        |      |
| Weighted Average: 5.398% |       |             |         |            |        |        |       |     |     |        |      |

| Minimum Rate             | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 4.001% - 5.000%          | 32    | 9,903,105   | 1.81%   | 309,472.04 | 4.932% | 81.45% | 334   | 332 | 2   | 43.67% | 693  |
| 5.001% - 6.000%          | 815   | 203,107,918 | 37.04   | 249,212.17 | 5.692  | 80.03  | 358   | 357 | 1   | 42.47  | 663  |
| 6.001% - 7.000%          | 1,229 | 272,525,735 | 49.70   | 221,745.92 | 6.507  | 80.01  | 360   | 359 | 1   | 42.54  | 664  |
| 7.001% - 8.000%          | 258   | 45,648,274  | 8.32    | 176,931.29 | 7.389  | 81.58  | 360   | 359 | 1   | 40.71  | 638  |
| 8.001% - 9.000%          | 105   | 11,635,980  | 2.12    | 110,818.86 | 8.543  | 82.41  | 360   | 359 | 1   | 39.96  | 563  |
| 9.001% - 10.000%         | 39    | 4,309,181   | 0.79    | 110,491.81 | 9.577  | 81.99  | 360   | 359 | 1   | 41.34  | 528  |
| 10.001% - 11.000%        | 12    | 1,264,342   | 0.23    | 105,361.82 | 10.348 | 79.36  | 360   | 359 | 1   | 37.50  | 524  |
| Total:                   | 2,490 | 548,394,534 | 100.00% | 220,238.77 | 6.326% | 80.24% | 359   | 358 | 1   | 42.31% | 659  |
| Minimum: 4.600%          |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 11.000%         |       |             |         |            |        |        |       |     |     |        |      |
| Weighted Average: 6.326% |       |             |         |            |        |        |       |     |     |        |      |

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# NCHE04-4 Silent2nds

| Maximum Rate              | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 11.001% - 12.000%         | 50           | 16,201,379         | 2.95%          | 324,027.57        | 5.096%        | 81.92%        | 322        | 321        | 2        | 43.60%        | 700        |
| 12.001% - 13.000%         | 804          | 197,995,712        | 36.10          | 246,263.32        | 5.708         | 79.94         | 360        | 359        | 1        | 42.45         | 662        |
| 13.001% - 14.000%         | 1,223        | 271,482,167        | 49.50          | 221,980.51        | 6.507         | 80.01         | 360        | 359        | 1        | 42.54         | 664        |
| 14.001% - 15.000%         | 259          | 45,734,774         | 8.34           | 176,582.14        | 7.394         | 81.59         | 360        | 359        | 1        | 40.68         | 637        |
| 15.001% - 16.000%         | 103          | 11,406,980         | 2.08           | 110,747.38        | 8.540         | 82.39         | 360        | 359        | 1        | 40.01         | 563        |
| 16.001% - 17.000%         | 40           | 4,534,088          | 0.83           | 113,352.21        | 9.615         | 81.65         | 360        | 359        | 1        | 41.21         | 527        |
| 17.001% - 18.000%         | 11           | 1,039,434          | 0.19           | 94,494.02         | 10.348        | 80.30         | 360        | 359        | 1        | 37.27         | 526        |
| <b>Total:</b>             | <b>2,490</b> | <b>548,394,534</b> | <b>100.00%</b> | <b>220,238.77</b> | <b>6.326%</b> | <b>80.24%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.31%</b> | <b>659</b> |
| Minimum: 11.400%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 18.000%          |              |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 13.320% |              |                    |                |                   |               |               |            |            |          |               |            |

| Next Rate Reset Date       | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|----------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 2005-01-01                 | 26           | 10,140,171         | 1.85%          | 390,006.60        | 5.139%        | 83.00%        | 300        | 299        | 1        | 42.95%        | 725        |
| 2006-04-01                 | 2            | 612,057            | 0.11           | 306,028.68        | 5.083         | 80.00         | 360        | 352        | 8        | 47.61         | 635        |
| 2006-05-01                 | 8            | 1,931,231          | 0.35           | 241,403.89        | 5.733         | 78.31         | 360        | 353        | 7        | 43.03         | 639        |
| 2006-06-01                 | 11           | 2,307,237          | 0.42           | 209,748.84        | 6.393         | 80.16         | 360        | 354        | 6        | 43.86         | 652        |
| 2006-07-01                 | 11           | 2,698,264          | 0.49           | 245,296.71        | 6.172         | 79.75         | 360        | 355        | 5        | 44.00         | 663        |
| 2006-08-01                 | 15           | 3,158,394          | 0.58           | 210,559.59        | 6.092         | 80.00         | 360        | 356        | 4        | 40.88         | 684        |
| 2006-09-01                 | 92           | 24,278,369         | 4.43           | 263,895.32        | 6.516         | 80.30         | 360        | 357        | 3        | 43.15         | 675        |
| 2006-10-01                 | 499          | 120,462,544        | 21.97          | 241,407.90        | 6.252         | 80.15         | 360        | 358        | 2        | 42.62         | 663        |
| 2006-11-01                 | 1,235        | 271,875,375        | 49.58          | 220,142.00        | 6.263         | 80.17         | 360        | 359        | 1        | 42.45         | 655        |
| 2006-11-10                 | 1            | 323,655            | 0.06           | 323,655.25        | 5.650         | 80.00         | 360        | 359        | 1        | 45.14         | 679        |
| 2006-12-01                 | 461          | 84,111,665         | 15.34          | 182,454.80        | 6.711         | 80.46         | 360        | 360        | 0        | 41.18         | 649        |
| 2007-04-01                 | 3            | 425,550            | 0.08           | 141,850.16        | 5.804         | 80.00         | 360        | 352        | 8        | 40.86         | 611        |
| 2007-05-01                 | 2            | 307,200            | 0.06           | 153,600.00        | 6.267         | 80.00         | 360        | 353        | 7        | 37.40         | 680        |
| 2007-08-01                 | 1            | 141,563            | 0.03           | 141,562.83        | 5.250         | 80.00         | 360        | 356        | 4        | 38.97         | 638        |
| 2007-09-01                 | 7            | 1,361,643          | 0.25           | 194,520.40        | 6.698         | 80.00         | 360        | 357        | 3        | 45.73         | 661        |
| 2007-10-01                 | 14           | 2,883,250          | 0.53           | 205,946.45        | 6.213         | 80.54         | 360        | 358        | 2        | 35.16         | 669        |
| 2007-11-01                 | 71           | 14,344,985         | 2.62           | 202,042.05        | 6.434         | 79.27         | 360        | 359        | 1        | 42.50         | 669        |
| 2007-12-01                 | 31           | 7,031,379          | 1.28           | 226,818.69        | 6.758         | 80.39         | 360        | 360        | 0        | 42.02         | 670        |
| <b>Total:</b>              | <b>2,490</b> | <b>548,394,534</b> | <b>100.00%</b> | <b>220,238.77</b> | <b>6.326%</b> | <b>80.24%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.31%</b> | <b>659</b> |
| Minimum: 20050101          |              |                    |                |                   |               |               |            |            |          |               |            |
| Maximum: 20071201          |              |                    |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 20061029 |              |                    |                |                   |               |               |            |            |          |               |            |

# NCHET04-4 Silent2nds

| Initial Rate Cap         | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1.000%                   | 14    | 2,162,562   | 0.39%   | 154,468.72 | 7.115% | 80.07% | 360   | 359 | 1   | 42.74% | 632  |
| 1.500%                   | 2,450 | 536,091,800 | 97.76   | 218,812.98 | 6.346  | 80.19  | 360   | 359 | 1   | 42.29  | 658  |
| 3.000%                   | 26    | 10,140,171  | 1.85    | 390,006.60 | 5.139  | 83.00  | 300   | 299 | 1   | 42.95  | 725  |
| Total:                   | 2,490 | 548,394,534 | 100.00% | 220,238.77 | 6.326% | 80.24% | 359   | 358 | 1   | 42.31% | 659  |
| Minimum: 1.000%          |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 3.000%          |       |             |         |            |        |        |       |     |     |        |      |
| Weighted Average: 1.526% |       |             |         |            |        |        |       |     |     |        |      |

| Periodic Rate Cap        | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1.000%                   | 14    | 2,162,562   | 0.39%   | 154,468.72 | 7.115% | 80.07% | 360   | 359 | 1   | 42.74% | 632  |
| 1.500%                   | 2,450 | 536,091,800 | 97.76   | 218,812.98 | 6.346  | 80.19  | 360   | 359 | 1   | 42.29  | 658  |
| 3.000%                   | 26    | 10,140,171  | 1.85    | 390,006.60 | 5.139  | 83.00  | 300   | 299 | 1   | 42.95  | 725  |
| Total:                   | 2,490 | 548,394,534 | 100.00% | 220,238.77 | 6.326% | 80.24% | 359   | 358 | 1   | 42.31% | 659  |
| Minimum: 1.000%          |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 3.000%          |       |             |         |            |        |        |       |     |     |        |      |
| Weighted Average: 1.526% |       |             |         |            |        |        |       |     |     |        |      |

| PMI    | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| No MI  | 2,553 | 558,055,519 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |
| Total: | 2,553 | 558,055,519 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |

| Interest Only       | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Interest In Arrears | 1,394 | 243,672,618 | 43.66%  | 174,801.02 | 6.526% | 80.30% | 360   | 359 | 1   | 41.65% | 646  |
| Interest Only       | 1,159 | 314,382,901 | 56.34   | 271,253.58 | 6.191  | 80.18  | 358   | 357 | 1   | 42.81  | 668  |
| Total:              | 2,553 | 558,055,519 | 100.00% | 218,588.14 | 6.337% | 80.23% | 359   | 358 | 1   | 42.30% | 659  |

# NCHET04-4 Silent2nds

| DTI                               | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-----------------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| <= 0.000%                         | 1            | 99,922             | 0.02%          | 99,921.99         | 7.250%        | 80.00%        | 360        | 359        | 1        | 0.00%         | 648        |
| 1.001% - 6.000%                   | 1            | 200,800            | 0.04           | 200,800.00        | 5.300         | 80.00         | 360        | 360        | 0        | 5.47          | 624        |
| 6.001% - 11.000%                  | 2            | 467,959            | 0.08           | 233,979.56        | 5.336         | 80.00         | 360        | 358        | 2        | 9.01          | 668        |
| 11.001% - 16.000%                 | 11           | 2,067,988          | 0.37           | 187,998.95        | 6.820         | 79.40         | 360        | 359        | 1        | 13.78         | 647        |
| 16.001% - 21.000%                 | 16           | 2,186,139          | 0.39           | 136,633.69        | 6.403         | 80.09         | 360        | 359        | 1        | 19.20         | 650        |
| 21.001% - 26.000%                 | 64           | 10,696,037         | 1.92           | 167,125.58        | 6.715         | 80.68         | 360        | 359        | 1        | 24.20         | 649        |
| 26.001% - 31.000%                 | 136          | 22,746,652         | 4.08           | 167,254.79        | 6.422         | 80.46         | 359        | 358        | 1        | 28.82         | 654        |
| 31.001% - 36.000%                 | 245          | 46,083,596         | 8.26           | 188,096.31        | 6.349         | 80.31         | 359        | 358        | 1        | 33.84         | 657        |
| 36.001% - 41.000%                 | 495          | 109,719,172        | 19.66          | 221,654.89        | 6.370         | 80.19         | 359        | 357        | 1        | 38.96         | 659        |
| 41.001% - 46.000%                 | 734          | 174,660,288        | 31.30          | 237,956.80        | 6.364         | 80.12         | 359        | 357        | 1        | 43.69         | 662        |
| 46.001% - 51.000%                 | 826          | 184,914,243        | 33.14          | 223,867.12        | 6.253         | 80.38         | 359        | 358        | 1        | 48.26         | 657        |
| 51.001% - 56.000%                 | 72           | 4,212,723          | 0.75           | 191,487.40        | 6.383         | 76.81         | 360        | 358        | 2        | 53.27         | 618        |
| <b>Total:</b>                     | <b>2,553</b> | <b>558,055,519</b> | <b>100.00%</b> | <b>218,588.14</b> | <b>6.337%</b> | <b>80.23%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.30%</b> | <b>659</b> |
| <b>Minimum: 0.00%</b>             |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 55.27%</b>            |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Wtd Ave (Non-Zero): 42.30%</b> |              |                    |                |                   |               |               |            |            |          |               |            |

# NCHET04-4 Stated Doc Loans

| Pool Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | COUNT | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 4,831 | 845,526,043   | 71.98%  | 175,020.92 | 7.124% | 80.64% | 357   | 356 | 1   | 40.56% | 638  |
| Non-Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 891   | 329,181,812   | 28.02   | 369,452.09 | 6.792  | 82.32  | 357   | 355 | 2   | 42.19  | 653  |
| Total:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 5,722 | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |
| AVG UPB: \$205,296.72<br>MIN UPB: \$19,974.83<br>MAX UPB: \$750,000.00<br>GROSS WAC: 7.0307398148%<br>MIN RATE: 4.600%<br>MAX RATE: 12.600%<br>MIN ORIG LTV: 15.00%<br>MAX ORIG LTV: 100.00%<br>MIN ORIG TERM: 180<br>MAX ORIG TERM: 360<br>MIN WAM: 175<br>MAX WAM: 360<br>% SPUD: 82.00%<br>% FULL/ALT: 0.00%<br>% CASHOUT: 46.76%<br>% BUYDOWN: 0.00%<br>% LTV > 80 NO MI: 40.19%<br>WA LTV: 81.11%<br>% FICO > 679: 25.42%<br>% NO FICO: 0.00%<br>WA FICO: 642<br>% FIRST LIEN: 97.81%<br>% PREPAY PENALTY: 75.43%<br>CALIFORNIA %: 48.79%<br>NORTH CA. %: 17.16%<br>SOUTH CA. %: 31.62%<br>% Fixed: 6.51%<br>% Arm: 93.49%<br>% IO: 27.33% |       |               |         |            |        |        |       |     |     |        |      |

| Product Type                   | COUNT | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------------|-------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1 MONTH LIBOR - 120 MONTHS IO  | 40    | 16,200,468    | 1.38%   | 405,011.69 | 5.140% | 81.49% | 300   | 299 | 1   | 41.30% | 724  |
| 15YR FXD                       | 47    | 4,862,274     | 0.41    | 103,452.64 | 7.331  | 72.67  | 180   | 179 | 1   | 40.34  | 633  |
| 20YR FXD                       | 268   | 12,378,240    | 1.05    | 46,187.46  | 9.597  | 94.51  | 240   | 238 | 2   | 41.10  | 680  |
| 2/6 MONTH LIBOR                | 3,612 | 728,620,977   | 62.03   | 201,722.31 | 7.140  | 80.89  | 360   | 359 | 1   | 40.69  | 626  |
| 2/6 MONTH LIBOR - 24 MONTHS IO | 994   | 285,379,191   | 24.29   | 287,101.80 | 6.591  | 81.51  | 360   | 358 | 2   | 42.05  | 672  |
| 30YR FXD                       | 473   | 59,198,887    | 5.04    | 125,156.21 | 8.042  | 80.55  | 360   | 359 | 1   | 41.12  | 654  |
| 3/6 MONTH LIBOR                | 222   | 48,583,079    | 4.14    | 218,842.70 | 6.828  | 80.16  | 360   | 359 | 1   | 40.20  | 645  |
| 3/6 MONTH LIBOR - 36 MONTHS IO | 66    | 19,484,740    | 1.66    | 295,223.33 | 6.689  | 80.92  | 360   | 358 | 2   | 39.53  | 672  |
| Total:                         | 5,722 | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |

# NCHET04-4

## Stated Doc Loans

| Original Balance             | COUNT        | OPB                       | %              | AVG OPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|--------------|---------------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$0.01 - \$25,000.00         | 23           | \$515,453.18              | 0.04%          | 22,411.01         | 10.152%       | 99.81%        | 237        | 235        | 2        | 36.10%        | 688        |
| \$25,000.01 - \$50,000.00    | 249          | 9,992,241.60              | 0.85           | 40,129.48         | 9.938         | 92.83         | 261        | 260        | 2        | 40.38         | 664        |
| \$50,000.01 - \$75,000.00    | 498          | 30,966,812.40             | 2.63           | 62,182.35         | 9.014         | 86.30         | 350        | 348        | 1        | 37.83         | 635        |
| \$75,000.01 - \$100,000.00   | 499          | 44,076,952.60             | 3.75           | 88,330.57         | 8.052         | 81.55         | 355        | 354        | 1        | 37.65         | 633        |
| \$100,000.01 - \$125,000.00  | 474          | 53,220,931.10             | 4.53           | 112,280.45        | 7.295         | 79.86         | 356        | 355        | 1        | 37.98         | 633        |
| \$125,000.01 - \$150,000.00  | 468          | 64,342,782.52             | 5.47           | 137,484.58        | 7.368         | 79.69         | 358        | 357        | 1        | 39.45         | 630        |
| \$150,000.01 - \$175,000.00  | 446          | 72,400,915.70             | 6.16           | 162,333.89        | 7.226         | 79.64         | 358        | 357        | 1        | 39.48         | 629        |
| \$175,000.01 - \$200,000.00  | 475          | 89,681,447.23             | 7.63           | 188,803.05        | 7.103         | 78.98         | 360        | 359        | 1        | 40.92         | 634        |
| \$200,000.01 - \$225,000.00  | 379          | 81,029,465.23             | 6.89           | 213,798.06        | 6.990         | 79.93         | 358        | 357        | 1        | 40.42         | 636        |
| \$225,000.01 - \$250,000.00  | 365          | 86,703,427.77             | 7.38           | 237,543.64        | 7.010         | 80.33         | 359        | 358        | 1        | 40.77         | 638        |
| \$250,000.01 - \$275,000.00  | 348          | 91,435,314.83             | 7.78           | 262,745.16        | 6.843         | 80.62         | 360        | 359        | 1        | 41.68         | 639        |
| \$275,000.01 - \$300,000.00  | 312          | 89,824,245.98             | 7.64           | 287,898.22        | 6.725         | 80.43         | 360        | 359        | 1        | 42.38         | 642        |
| \$300,000.01 - \$325,000.00  | 242          | 75,816,195.67             | 6.45           | 313,290.06        | 6.779         | 81.66         | 359        | 358        | 1        | 41.83         | 648        |
| \$325,000.01 - \$350,000.00  | 203          | 68,442,359.95             | 5.82           | 337,154.48        | 6.695         | 82.12         | 359        | 357        | 1        | 42.74         | 655        |
| \$350,000.01 - \$375,000.00  | 172          | 62,284,587.64             | 5.30           | 362,119.70        | 6.648         | 81.71         | 359        | 358        | 1        | 42.36         | 650        |
| \$375,000.01 - \$400,000.00  | 183          | 71,036,696.48             | 6.04           | 388,178.67        | 6.715         | 81.84         | 359        | 358        | 1        | 42.57         | 650        |
| \$400,000.01 - \$425,000.00  | 97           | 39,973,335.78             | 3.40           | 412,096.25        | 6.767         | 83.72         | 358        | 356        | 1        | 41.08         | 652        |
| \$425,000.01 - \$450,000.00  | 77           | 33,699,235.07             | 2.87           | 437,652.40        | 6.773         | 83.60         | 355        | 354        | 2        | 42.51         | 654        |
| \$450,000.01 - \$475,000.00  | 59           | 27,375,403.98             | 2.33           | 463,989.90        | 6.712         | 84.10         | 359        | 357        | 2        | 41.03         | 652        |
| \$475,000.01 - \$500,000.00  | 64           | 31,338,863.00             | 2.67           | 489,669.73        | 6.885         | 81.68         | 359        | 357        | 2        | 42.56         | 648        |
| \$500,000.01 - \$525,000.00  | 20           | 10,317,780.00             | 0.88           | 515,889.00        | 6.692         | 78.65         | 360        | 359        | 1        | 41.58         | 667        |
| \$525,000.01 - \$550,000.00  | 21           | 11,320,950.00             | 0.96           | 539,092.86        | 6.875         | 84.30         | 360        | 358        | 2        | 43.80         | 634        |
| \$550,000.01 - \$575,000.00  | 8            | 4,448,867.35              | 0.38           | 556,108.42        | 6.044         | 83.34         | 338        | 336        | 1        | 45.95         | 679        |
| \$575,000.01 - \$600,000.00  | 14           | 8,232,317.00              | 0.70           | 588,022.64        | 6.501         | 79.18         | 347        | 346        | 1        | 42.53         | 649        |
| \$600,000.01 - \$625,000.00  | 4            | 2,464,000.00              | 0.21           | 616,000.00        | 6.198         | 73.50         | 330        | 329        | 1        | 41.68         | 673        |
| \$625,000.01 - \$650,000.00  | 15           | 9,643,563.00              | 0.82           | 642,904.20        | 6.474         | 76.80         | 348        | 347        | 1        | 37.17         | 662        |
| \$650,000.01 - \$675,000.00  | 1            | 670,000.00                | 0.06           | 670,000.00        | 7.800         | 89.93         | 360        | 359        | 1        | 49.26         | 767        |
| \$675,000.01 - \$700,000.00  | 4            | 2,770,200.00              | 0.24           | 692,550.00        | 6.722         | 80.15         | 360        | 358        | 2        | 40.65         | 663        |
| \$725,000.01 - \$750,000.00  | 2            | 1,500,000.00              | 0.13           | 750,000.00        | 6.320         | 68.26         | 360        | 359        | 2        | 44.83         | 670        |
| <b>Total:</b>                | <b>5,722</b> | <b>\$1,175,524,345.06</b> | <b>100.00%</b> | <b>205,439.42</b> | <b>7.031%</b> | <b>81.11%</b> | <b>357</b> | <b>356</b> | <b>1</b> | <b>41.01%</b> | <b>642</b> |
| <b>Minimum:</b> \$20,000.00  |              |                           |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b> \$750,000.00 |              |                           |                |                   |               |               |            |            |          |               |            |

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# NCHET04-4 Stated Doc Loans

| Unpaid Balance              | COUNT        | UPB                       | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-----------------------------|--------------|---------------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$0.01 - \$25,000.00        | 23           | \$513,650.40              | 0.04%          | 22,332.63         | 10.151%       | 99.81%        | 237        | 235        | 2        | 36.09%        | 688        |
| \$25,000.01 - \$50,000.00   | 249          | 9,971,569.42              | 0.85           | 40,046.46         | 9.938         | 92.82         | 262        | 260        | 2        | 40.38         | 664        |
| \$50,000.01 - \$75,000.00   | 498          | 30,938,736.66             | 2.63           | 62,125.98         | 9.014         | 86.29         | 350        | 348        | 1        | 37.84         | 635        |
| \$75,000.01 - \$100,000.00  | 500          | 44,136,531.79             | 3.76           | 88,273.06         | 8.049         | 81.58         | 355        | 354        | 1        | 37.68         | 633        |
| \$100,000.01 - \$125,000.00 | 474          | 53,202,727.32             | 4.53           | 112,242.04        | 7.298         | 79.85         | 356        | 355        | 1        | 37.90         | 633        |
| \$125,000.01 - \$150,000.00 | 468          | 64,323,764.27             | 5.48           | 137,443.94        | 7.364         | 79.65         | 358        | 357        | 1        | 39.50         | 630        |
| \$150,000.01 - \$175,000.00 | 445          | 72,202,484.04             | 6.15           | 162,252.77        | 7.228         | 79.66         | 358        | 357        | 1        | 39.48         | 629        |
| \$175,000.01 - \$200,000.00 | 476          | 89,824,209.18             | 7.65           | 188,706.32        | 7.102         | 79.01         | 360        | 359        | 1        | 40.92         | 634        |
| \$200,000.01 - \$225,000.00 | 378          | 80,771,175.03             | 6.88           | 213,680.36        | 6.990         | 79.90         | 358        | 357        | 1        | 40.42         | 636        |
| \$225,000.01 - \$250,000.00 | 368          | 87,396,195.95             | 7.44           | 237,489.66        | 7.005         | 80.24         | 359        | 358        | 1        | 40.72         | 638        |
| \$250,000.01 - \$275,000.00 | 346          | 90,897,985.50             | 7.74           | 262,710.94        | 6.844         | 80.70         | 360        | 359        | 1        | 41.74         | 640        |
| \$275,000.01 - \$300,000.00 | 311          | 89,488,778.47             | 7.62           | 287,745.27        | 6.728         | 80.43         | 360        | 359        | 1        | 42.38         | 642        |
| \$300,000.01 - \$325,000.00 | 242          | 75,765,174.05             | 6.45           | 313,079.23        | 6.779         | 81.66         | 359        | 358        | 1        | 41.83         | 648        |
| \$325,000.01 - \$350,000.00 | 206          | 69,449,442.40             | 5.91           | 337,133.22        | 6.698         | 82.18         | 359        | 358        | 1        | 42.64         | 655        |
| \$350,000.01 - \$375,000.00 | 170          | 61,569,011.60             | 5.24           | 362,170.66        | 6.645         | 81.70         | 359        | 358        | 1        | 42.46         | 650        |
| \$375,000.01 - \$400,000.00 | 182          | 70,624,540.22             | 6.01           | 388,046.92        | 6.714         | 81.77         | 359        | 358        | 1        | 42.57         | 650        |
| \$400,000.01 - \$425,000.00 | 97           | 39,950,496.75             | 3.40           | 411,860.79        | 6.767         | 83.72         | 358        | 356        | 1        | 41.08         | 652        |
| \$425,000.01 - \$450,000.00 | 77           | 33,674,181.46             | 2.87           | 437,327.03        | 6.773         | 83.60         | 355        | 354        | 2        | 42.51         | 655        |
| \$450,000.01 - \$475,000.00 | 59           | 27,354,929.97             | 2.33           | 463,642.88        | 6.712         | 84.10         | 359        | 357        | 2        | 41.03         | 652        |
| \$475,000.01 - \$500,000.00 | 64           | 31,316,471.75             | 2.67           | 489,319.87        | 6.885         | 81.68         | 359        | 357        | 2        | 42.56         | 648        |
| \$500,000.01 - \$525,000.00 | 21           | 10,837,070.17             | 0.92           | 516,050.96        | 6.693         | 78.96         | 360        | 359        | 1        | 41.44         | 666        |
| \$525,000.01 - \$550,000.00 | 20           | 10,782,933.21             | 0.92           | 539,146.66        | 6.883         | 84.27         | 360        | 358        | 2        | 44.05         | 634        |
| \$550,000.01 - \$575,000.00 | 8            | 4,446,739.50              | 0.38           | 555,842.44        | 6.044         | 83.34         | 338        | 336        | 1        | 45.95         | 679        |
| \$575,000.01 - \$600,000.00 | 14           | 8,228,186.97              | 0.70           | 587,727.64        | 6.501         | 79.18         | 347        | 346        | 1        | 42.53         | 649        |
| \$600,000.01 - \$625,000.00 | 4            | 2,463,121.99              | 0.21           | 615,780.50        | 6.198         | 73.51         | 330        | 329        | 1        | 41.68         | 673        |
| \$625,000.01 - \$650,000.00 | 15           | 9,641,364.65              | 0.82           | 642,757.64        | 6.474         | 76.80         | 348        | 347        | 1        | 37.17         | 662        |
| \$650,000.01 - \$675,000.00 | 1            | 669,531.86                | 0.06           | 669,531.86        | 7.800         | 89.93         | 360        | 359        | 1        | 49.26         | 767        |
| \$675,000.01 - \$700,000.00 | 4            | 2,768,450.21              | 0.24           | 692,112.55        | 6.722         | 80.16         | 360        | 358        | 2        | 40.65         | 663        |
| \$725,000.01 - \$750,000.00 | 2            | 1,498,400.20              | 0.13           | 749,200.10        | 6.321         | 68.26         | 360        | 359        | 1        | 44.83         | 669        |
| <b>Total:</b>               | <b>5,722</b> | <b>\$1,174,707,854.99</b> | <b>100.00%</b> | <b>205,296.72</b> | <b>7.031%</b> | <b>81.11%</b> | <b>357</b> | <b>356</b> | <b>1</b> | <b>41.01%</b> | <b>642</b> |
| <b>Minimum:</b>             |              | <b>\$19,974.83</b>        |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b>             |              | <b>\$750,000.00</b>       |                |                   |               |               |            |            |          |               |            |

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## Stated Doc Loans

| Gross Rate        | COUNT | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|-------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 4.501% - 5.000%   | 30    | 10,045,461    | 0.86%   | 334,848.70 | 4.899% | 80.38% | 317   | 316 | 2   | 41.05% | 707  |
| 5.001% - 5.500%   | 134   | 38,118,913    | 3.24    | 284,469.50 | 5.338  | 75.57  | 348   | 346 | 1   | 40.61  | 685  |
| 5.501% - 6.000%   | 559   | 142,498,612   | 12.13   | 254,917.02 | 5.873  | 76.41  | 357   | 356 | 1   | 40.77  | 669  |
| 6.001% - 6.500%   | 924   | 228,203,085   | 19.43   | 246,973.04 | 6.324  | 79.03  | 360   | 358 | 1   | 41.54  | 663  |
| 6.501% - 7.000%   | 1,202 | 289,599,334   | 24.65   | 240,931.23 | 6.806  | 80.65  | 359   | 358 | 1   | 41.43  | 644  |
| 7.001% - 7.500%   | 773   | 170,271,699   | 14.49   | 220,273.87 | 7.297  | 83.81  | 359   | 358 | 1   | 40.49  | 631  |
| 7.501% - 8.000%   | 694   | 132,810,280   | 11.31   | 191,369.28 | 7.781  | 84.78  | 359   | 358 | 1   | 40.35  | 624  |
| 8.001% - 8.500%   | 358   | 59,103,848    | 5.03    | 165,094.55 | 8.290  | 84.17  | 359   | 358 | 1   | 41.07  | 606  |
| 8.501% - 9.000%   | 288   | 42,212,610    | 3.59    | 146,571.56 | 8.795  | 82.22  | 359   | 358 | 1   | 40.76  | 584  |
| 9.001% - 9.500%   | 148   | 17,909,511    | 1.52    | 121,010.21 | 9.285  | 79.67  | 356   | 355 | 1   | 39.21  | 573  |
| 9.501% - 10.000%  | 174   | 16,015,448    | 1.36    | 92,042.81  | 9.808  | 82.61  | 341   | 340 | 1   | 40.97  | 572  |
| 10.001% - 10.500% | 268   | 16,583,389    | 1.41    | 61,878.32  | 10.240 | 92.71  | 326   | 324 | 2   | 41.46  | 653  |
| 10.501% - 11.000% | 100   | 6,350,657     | 0.54    | 63,506.57  | 10.808 | 92.88  | 320   | 319 | 1   | 42.62  | 623  |
| 11.001% - 11.500% | 54    | 3,871,662     | 0.33    | 71,697.45  | 11.192 | 92.42  | 337   | 336 | 1   | 44.04  | 623  |
| 11.501% - 12.000% | 13    | 877,291       | 0.07    | 67,483.94  | 11.711 | 90.88  | 340   | 339 | 1   | 38.54  | 609  |
| 12.001% - 12.500% | 2     | 158,094       | 0.01    | 79,046.81  | 12.204 | 88.97  | 360   | 358 | 2   | 47.23  | 567  |
| 12.501% - 13.000% | 1     | 77,961        | 0.01    | 77,960.76  | 12.600 | 100.00 | 360   | 358 | 2   | 38.17  | 653  |
| Total:            | 5,722 | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |
| Minimum: 4.600%   |       |               |         |            |        |        |       |     |     |        |      |
| Maximum: 12.600%  |       |               |         |            |        |        |       |     |     |        |      |

| Original Term to Maturity | COUNT | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------------|-------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 180                       | 47    | 4,862,274     | 0.41%   | 103,452.64 | 7.331% | 72.67% | 180   | 179 | 1   | 40.34% | 633  |
| 240                       | 268   | 12,378,240    | 1.05    | 46,187.46  | 9.597  | 94.51  | 240   | 238 | 2   | 41.10  | 680  |
| 300                       | 41    | 16,299,468    | 1.39    | 397,547.99 | 5.148  | 81.39  | 300   | 299 | 1   | 41.35  | 724  |
| 360                       | 5,366 | 1,141,167,874 | 97.14   | 212,666.39 | 7.029  | 80.99  | 360   | 359 | 1   | 41.01  | 641  |
| Total:                    | 5,722 | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |
| Minimum: 180              |       |               |         |            |        |        |       |     |     |        |      |
| Maximum: 360              |       |               |         |            |        |        |       |     |     |        |      |

| Remaining Term to Stated Maturity | COUNT | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------------------|-------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 121 - 180                         | 47    | 4,862,274     | 0.41%   | 103,452.64 | 7.331% | 72.67% | 180   | 179 | 1   | 40.34% | 633  |
| 181 - 240                         | 268   | 12,378,240    | 1.05    | 46,187.46  | 9.597  | 94.51  | 240   | 238 | 2   | 41.10  | 680  |
| 241 - 300                         | 41    | 16,299,468    | 1.39    | 397,547.99 | 5.148  | 81.39  | 300   | 299 | 1   | 41.35  | 724  |
| 301 - 360                         | 5,366 | 1,141,167,874 | 97.14   | 212,666.39 | 7.029  | 80.99  | 360   | 359 | 1   | 41.01  | 641  |
| Total:                            | 5,722 | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |
| Minimum: 175                      |       |               |         |            |        |        |       |     |     |        |      |
| Maximum: 360                      |       |               |         |            |        |        |       |     |     |        |      |

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## Stated Doc Loans

| Seasoning | COUNT | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------|-------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0         | 1,225 | 217,798,776   | 18.54%  | 177,794.88 | 7.326% | 79.79% | 354   | 354 | 0   | 40.15% | 637  |
| 1         | 2,893 | 612,273,182   | 52.12   | 211,639.54 | 6.997  | 80.86  | 359   | 358 | 1   | 41.02  | 637  |
| 2         | 1,136 | 253,435,660   | 21.57   | 223,094.77 | 6.846  | 81.48  | 358   | 356 | 2   | 41.57  | 650  |
| 3         | 328   | 61,130,603    | 5.20    | 186,373.79 | 7.131  | 84.19  | 351   | 348 | 3   | 41.91  | 670  |
| 4         | 30    | 6,074,950     | 0.52    | 202,498.34 | 6.745  | 82.14  | 356   | 352 | 4   | 40.34  | 655  |
| 5         | 36    | 10,173,621    | 0.87    | 282,600.57 | 6.871  | 86.66  | 355   | 350 | 5   | 42.52  | 669  |
| 6         | 36    | 8,023,740     | 0.68    | 222,881.68 | 7.042  | 87.70  | 358   | 352 | 6   | 41.21  | 662  |
| 7         | 24    | 4,060,857     | 0.35    | 169,202.37 | 6.744  | 89.51  | 352   | 345 | 7   | 35.78  | 692  |
| 8         | 11    | 1,608,672     | 0.14    | 146,242.90 | 7.554  | 85.27  | 341   | 333 | 8   | 39.34  | 621  |
| 9         | 1     | 73,127        | 0.01    | 73,126.94  | 10.300 | 100.00 | 240   | 231 | 9   | 38.00  | 664  |
| 10        | 2     | 54,718        | 0.00    | 27,358.93  | 9.934  | 100.00 | 240   | 230 | 10  | 36.56  | 676  |
| Total:    | 5,722 | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |
| Minimum:  | 0     |               |         |            |        |        |       |     |     |        |      |
| Maximum:  | 10    |               |         |            |        |        |       |     |     |        |      |

| DTI               | COUNT  | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|--------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| <= 0.000%         | 3      | 380,632       | 0.03%   | 126,877.33 | 7.624% | 87.37% | 360   | 360 | 0   | 0.00%  | 651  |
| 1.001% - 6.000%   | 1      | 55,218        | 0.00    | 55,217.54  | 8.650  | 85.00  | 360   | 359 | 1   | 4.72   | 694  |
| 6.001% - 11.000%  | 11     | 1,861,769     | 0.16    | 169,251.70 | 7.089  | 81.51  | 360   | 358 | 2   | 7.97   | 646  |
| 11.001% - 16.000% | 51     | 7,463,851     | 0.64    | 146,350.01 | 7.408  | 78.15  | 357   | 356 | 1   | 13.82  | 657  |
| 16.001% - 21.000% | 109    | 15,443,099    | 1.31    | 141,679.81 | 7.395  | 78.03  | 357   | 356 | 1   | 18.72  | 640  |
| 21.001% - 26.000% | 226    | 35,405,425    | 3.01    | 156,661.17 | 7.098  | 78.13  | 357   | 355 | 1   | 23.83  | 635  |
| 26.001% - 31.000% | 382    | 63,800,215    | 5.43    | 167,016.27 | 7.022  | 79.50  | 358   | 357 | 1   | 28.83  | 632  |
| 31.001% - 36.000% | 714    | 135,106,594   | 11.50   | 189,224.92 | 6.980  | 80.29  | 357   | 355 | 1   | 33.77  | 641  |
| 36.001% - 41.000% | 1,107  | 230,347,780   | 19.61   | 208,082.91 | 7.011  | 81.02  | 357   | 356 | 1   | 38.70  | 644  |
| 41.001% - 46.000% | 1,505  | 333,078,773   | 28.35   | 221,314.80 | 6.976  | 81.68  | 358   | 356 | 1   | 43.69  | 647  |
| 46.001% - 51.000% | 1,521  | 332,783,170   | 28.33   | 218,792.35 | 7.075  | 82.54  | 357   | 356 | 1   | 48.19  | 641  |
| 51.001% - 56.000% | 92     | 18,981,331    | 1.62    | 206,318.82 | 7.246  | 67.24  | 356   | 354 | 1   | 53.00  | 597  |
| Total:            | 5,722  | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |
| Minimum:          | 0.00%  |               |         |            |        |        |       |     |     |        |      |
| Maximum:          | 55.57% |               |         |            |        |        |       |     |     |        |      |

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| FICO Scores | COUNT | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------|-------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 500 - 509   | 85    | 15,072,754    | 1.28%   | 177,326.52 | 8.897% | 71.73% | 360   | 358 | 1   | 43.27% | 505  |
| 510 - 519   | 97    | 16,324,335    | 1.39    | 168,292.11 | 9.094  | 72.59  | 359   | 359 | 1   | 41.56  | 515  |
| 520 - 529   | 92    | 14,471,286    | 1.23    | 157,296.59 | 8.988  | 73.35  | 359   | 358 | 1   | 41.48  | 525  |
| 530 - 539   | 84    | 14,022,964    | 1.19    | 166,940.04 | 8.205  | 74.19  | 357   | 356 | 1   | 41.43  | 535  |
| 540 - 549   | 103   | 17,337,330    | 1.48    | 168,323.59 | 8.137  | 73.34  | 359   | 358 | 1   | 40.62  | 544  |
| 550 - 559   | 170   | 31,327,211    | 2.67    | 184,277.71 | 7.416  | 75.11  | 360   | 359 | 1   | 40.30  | 554  |
| 560 - 569   | 163   | 31,363,981    | 2.67    | 192,417.06 | 7.385  | 75.19  | 359   | 358 | 1   | 39.74  | 564  |
| 570 - 579   | 149   | 32,760,392    | 2.79    | 219,868.40 | 7.204  | 76.48  | 359   | 358 | 1   | 40.01  | 574  |
| 580 - 589   | 226   | 46,295,368    | 3.94    | 204,846.76 | 7.191  | 79.51  | 358   | 357 | 1   | 41.14  | 584  |
| 590 - 599   | 194   | 42,751,741    | 3.64    | 220,369.80 | 7.157  | 78.36  | 360   | 359 | 1   | 41.13  | 595  |
| 600 - 609   | 231   | 49,049,882    | 4.18    | 212,337.15 | 7.025  | 79.49  | 358   | 357 | 1   | 40.16  | 605  |
| 610 - 619   | 218   | 47,940,143    | 4.08    | 219,908.91 | 7.012  | 80.93  | 359   | 358 | 1   | 40.84  | 615  |
| 620 - 629   | 339   | 72,625,735    | 6.18    | 214,235.21 | 7.196  | 84.02  | 360   | 358 | 1   | 40.35  | 624  |
| 630 - 639   | 334   | 69,909,357    | 5.95    | 209,309.45 | 7.052  | 83.30  | 358   | 357 | 1   | 40.93  | 635  |
| 640 - 649   | 519   | 105,790,492   | 9.01    | 203,835.25 | 6.961  | 82.53  | 358   | 357 | 1   | 41.24  | 644  |
| 650 - 659   | 513   | 104,348,239   | 8.88    | 203,407.87 | 6.859  | 82.42  | 357   | 356 | 1   | 41.34  | 654  |
| 660 - 669   | 476   | 93,506,082    | 7.96    | 196,441.35 | 6.892  | 82.61  | 357   | 356 | 1   | 41.79  | 664  |
| 670 - 679   | 334   | 71,218,596    | 6.06    | 213,229.33 | 6.779  | 83.05  | 358   | 356 | 1   | 41.51  | 674  |
| 680 - 689   | 382   | 78,774,665    | 6.71    | 206,216.40 | 6.713  | 83.23  | 356   | 354 | 1   | 41.54  | 684  |
| 690 - 699   | 250   | 52,864,606    | 4.50    | 211,458.42 | 6.690  | 82.88  | 355   | 353 | 1   | 40.65  | 694  |
| 700 - 709   | 179   | 39,026,442    | 3.32    | 218,024.82 | 6.635  | 81.87  | 353   | 351 | 2   | 40.76  | 705  |
| 710 - 719   | 157   | 36,831,564    | 3.14    | 234,595.95 | 6.535  | 82.50  | 355   | 354 | 1   | 40.39  | 714  |
| 720 - 729   | 134   | 30,561,933    | 2.60    | 228,074.13 | 6.504  | 82.70  | 352   | 351 | 1   | 41.96  | 724  |
| 730 - 739   | 103   | 19,694,526    | 1.68    | 191,208.99 | 6.535  | 83.10  | 351   | 350 | 1   | 39.52  | 735  |
| 740 - 749   | 64    | 13,761,939    | 1.17    | 215,030.30 | 6.569  | 82.45  | 353   | 352 | 2   | 40.53  | 744  |
| 750 - 759   | 44    | 9,333,165     | 0.79    | 212,117.38 | 6.392  | 82.82  | 348   | 346 | 1   | 39.79  | 755  |
| 760 - 769   | 30    | 7,555,987     | 0.64    | 251,866.24 | 6.549  | 83.14  | 356   | 355 | 1   | 41.92  | 765  |
| 770 - 779   | 24    | 4,018,745     | 0.34    | 167,447.70 | 6.852  | 83.84  | 336   | 334 | 1   | 41.35  | 774  |
| 780 - 789   | 14    | 4,054,655     | 0.35    | 289,618.20 | 6.157  | 82.22  | 351   | 350 | 2   | 41.22  | 784  |
| 790 - 799   | 7     | 1,068,628     | 0.09    | 152,661.20 | 6.325  | 80.57  | 342   | 342 | 1   | 40.06  | 792  |
| 800 - 809   | 6     | 969,166       | 0.08    | 161,527.69 | 6.996  | 85.11  | 360   | 358 | 2   | 35.94  | 804  |
| 810 - 819   | 1     | 75,945        | 0.01    | 75,944.99  | 7.625  | 80.00  | 360   | 359 | 1   | 46.60  | 818  |
| Total:      | 5,722 | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |

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# NCHET04-4

## Stated Doc Loans

| Loan to Value Ratio    | COUNT        | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------|--------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 15.01% - 20.00%        | 4            | 284,707              | 0.02%          | 71,176.68         | 7.257%        | 18.35%        | 360        | 359        | 1        | 33.41%        | 566        |
| 20.01% - 25.00%        | 4            | 319,740              | 0.03           | 79,934.95         | 7.698         | 22.70         | 360        | 359        | 1        | 44.74         | 550        |
| 25.01% - 30.00%        | 14           | 1,503,996            | 0.13           | 107,428.30        | 7.383         | 27.83         | 341        | 341        | 1        | 38.31         | 606        |
| 30.01% - 35.00%        | 8            | 714,611              | 0.06           | 89,326.42         | 6.963         | 32.17         | 360        | 359        | 1        | 30.06         | 609        |
| 35.01% - 40.00%        | 28           | 3,548,454            | 0.30           | 126,730.51        | 6.875         | 37.63         | 355        | 354        | 1        | 34.61         | 597        |
| 40.01% - 45.00%        | 23           | 3,801,523            | 0.32           | 165,283.60        | 6.856         | 43.18         | 352        | 352        | 1        | 37.63         | 590        |
| 45.01% - 50.00%        | 59           | 10,530,604           | 0.90           | 178,484.81        | 6.898         | 48.02         | 354        | 353        | 1        | 38.87         | 594        |
| 50.01% - 55.00%        | 57           | 10,592,264           | 0.90           | 185,829.19        | 6.923         | 52.94         | 359        | 358        | 1        | 38.32         | 605        |
| 55.01% - 60.00%        | 119          | 23,343,733           | 1.99           | 196,165.83        | 6.859         | 57.85         | 358        | 357        | 1        | 39.13         | 603        |
| 60.01% - 65.00%        | 190          | 38,347,838           | 3.26           | 201,830.73        | 6.737         | 63.34         | 356        | 355        | 1        | 40.58         | 611        |
| 65.01% - 70.00%        | 258          | 52,512,669           | 4.47           | 203,537.48        | 7.024         | 68.77         | 357        | 357        | 1        | 39.75         | 598        |
| 70.01% - 75.00%        | 323          | 66,460,545           | 5.66           | 205,760.20        | 7.148         | 74.14         | 357        | 356        | 1        | 40.60         | 598        |
| 75.01% - 80.00%        | 2,142        | 490,606,382          | 41.76          | 229,041.26        | 6.656         | 79.83         | 359        | 357        | 1        | 41.58         | 659        |
| 80.01% - 85.00%        | 574          | 137,588,368          | 11.29          | 230,990.19        | 6.941         | 84.42         | 355        | 353        | 1        | 40.68         | 627        |
| 85.01% - 90.00%        | 1,100        | 235,219,648          | 20.02          | 213,836.04        | 7.365         | 89.72         | 359        | 358        | 1        | 40.65         | 645        |
| 90.01% - 95.00%        | 305          | 73,465,625           | 6.25           | 240,870.90        | 7.484         | 94.86         | 360        | 358        | 1        | 41.81         | 657        |
| 95.01% - 100.00%       | 514          | 30,867,148           | 2.63           | 60,052.82         | 10.092        | 99.96         | 321        | 319        | 2        | 42.49         | 680        |
| <b>Total:</b>          | <b>5,722</b> | <b>1,174,707,855</b> | <b>100.00%</b> | <b>205,296.72</b> | <b>7.031%</b> | <b>81.11%</b> | <b>357</b> | <b>356</b> | <b>1</b> | <b>41.01%</b> | <b>642</b> |
| <b>Minimum: 17.39</b>  |              |                      |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 100.00</b> |              |                      |                |                   |               |               |            |            |          |               |            |

| Combined Loan To Value Ratio | COUNT        | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|--------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 15.01% - 20.00%              | 4            | 284,707              | 0.02%          | 71,176.68         | 7.257%        | 18.35%        | 360        | 359        | 1        | 33.41%        | 566        |
| 20.01% - 25.00%              | 4            | 319,740              | 0.03           | 79,934.95         | 7.698         | 22.70         | 360        | 359        | 1        | 44.74         | 550        |
| 25.01% - 30.00%              | 14           | 1,503,996            | 0.13           | 107,428.30        | 7.383         | 27.83         | 341        | 341        | 1        | 38.31         | 606        |
| 30.01% - 35.00%              | 8            | 714,611              | 0.06           | 89,326.42         | 6.963         | 32.17         | 360        | 359        | 1        | 30.06         | 609        |
| 35.01% - 40.00%              | 28           | 3,548,454            | 0.30           | 126,730.51        | 6.875         | 37.63         | 355        | 354        | 1        | 34.61         | 597        |
| 40.01% - 45.00%              | 23           | 3,801,523            | 0.32           | 165,283.60        | 6.856         | 43.18         | 352        | 352        | 1        | 37.63         | 590        |
| 45.01% - 50.00%              | 59           | 10,530,604           | 0.90           | 178,484.81        | 6.898         | 48.02         | 354        | 353        | 1        | 38.87         | 594        |
| 50.01% - 55.00%              | 55           | 10,222,576           | 0.87           | 185,865.02        | 6.924         | 52.93         | 359        | 358        | 1        | 38.29         | 605        |
| 55.01% - 60.00%              | 117          | 22,891,003           | 1.95           | 195,649.60        | 6.860         | 57.82         | 358        | 357        | 1        | 39.24         | 603        |
| 60.01% - 65.00%              | 188          | 37,981,895           | 3.23           | 202,031.36        | 6.729         | 63.34         | 356        | 355        | 1        | 40.36         | 611        |
| 65.01% - 70.00%              | 251          | 50,426,535           | 4.29           | 200,902.53        | 7.051         | 68.79         | 357        | 356        | 1        | 39.47         | 596        |
| 70.01% - 75.00%              | 314          | 65,550,379           | 5.58           | 208,759.17        | 7.131         | 74.07         | 357        | 356        | 1        | 40.62         | 597        |
| 75.01% - 80.00%              | 679          | 144,150,480          | 12.27          | 212,298.20        | 7.077         | 79.36         | 357        | 356        | 1        | 39.65         | 612        |
| 80.01% - 85.00%              | 521          | 121,086,523          | 10.31          | 232,411.75        | 6.969         | 84.34         | 357        | 355        | 1        | 40.51         | 623        |
| 85.01% - 90.00%              | 1,072        | 232,345,159          | 19.78          | 216,739.89        | 7.344         | 89.49         | 359        | 358        | 1        | 40.68         | 645        |
| 90.01% - 95.00%              | 383          | 87,111,606           | 7.42           | 227,445.45        | 7.496         | 93.24         | 360        | 358        | 1        | 41.57         | 652        |
| 95.01% - 100.00%             | 2,002        | 382,238,063          | 32.54          | 190,928.10        | 6.765         | 81.72         | 356        | 354        | 1        | 42.47         | 679        |
| <b>Total:</b>                | <b>5,722</b> | <b>1,174,707,855</b> | <b>100.00%</b> | <b>205,296.72</b> | <b>7.031%</b> | <b>81.11%</b> | <b>357</b> | <b>356</b> | <b>1</b> | <b>41.01%</b> | <b>642</b> |
| <b>Minimum: 17.39</b>        |              |                      |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 100.00</b>       |              |                      |                |                   |               |               |            |            |          |               |            |

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# NCHET04-4

## Stated Doc Loans

| Geographic Concentration | COUNT | UPB              | %      | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|------------------|--------|------------|--------|--------|-------|-----|-----|--------|------|
| California               | 2,188 | \$573,084,042.06 | 48.79% | 261,921.41 | 6.698% | 79.78% | 357   | 356 | 1   | 41.77% | 650  |
| New York                 | 308   | 80,898,659.19    | 6.89   | 262,657.98 | 7.199  | 82.33  | 359   | 358 | 1   | 40.86  | 635  |
| Florida                  | 473   | 73,340,612.02    | 6.24   | 155,054.15 | 7.499  | 82.44  | 357   | 356 | 1   | 40.78  | 624  |
| New Jersey               | 252   | 59,618,426.23    | 5.08   | 236,581.06 | 7.215  | 81.45  | 359   | 358 | 1   | 41.92  | 633  |
| Massachusetts            | 160   | 36,483,295.84    | 3.11   | 228,020.60 | 7.241  | 82.47  | 358   | 357 | 1   | 40.96  | 639  |
| Nevada                   | 170   | 32,648,923.91    | 2.78   | 192,052.49 | 7.199  | 82.11  | 358   | 357 | 1   | 40.09  | 643  |
| Illinois                 | 175   | 30,192,895.38    | 2.57   | 172,530.83 | 7.408  | 83.45  | 358   | 357 | 1   | 40.26  | 641  |
| Texas                    | 267   | 28,785,749.38    | 2.45   | 107,811.80 | 7.671  | 79.29  | 345   | 343 | 1   | 37.43  | 630  |
| Washington               | 148   | 24,113,512.15    | 2.05   | 162,929.14 | 7.189  | 83.39  | 355   | 354 | 1   | 41.54  | 647  |
| Arizona                  | 133   | 22,015,085.18    | 1.87   | 165,526.96 | 6.934  | 82.85  | 358   | 356 | 1   | 38.68  | 650  |
| Maryland                 | 99    | 18,971,961.60    | 1.62   | 191,635.98 | 7.282  | 82.01  | 357   | 356 | 1   | 39.25  | 630  |
| Hawaii                   | 71    | 17,447,542.74    | 1.49   | 245,740.04 | 6.679  | 78.87  | 357   | 356 | 1   | 41.38  | 651  |
| Colorado                 | 97    | 16,213,719.50    | 1.38   | 167,151.75 | 7.107  | 84.04  | 358   | 356 | 1   | 40.53  | 642  |
| Virginia                 | 70    | 14,296,028.39    | 1.22   | 204,228.98 | 7.331  | 83.24  | 359   | 358 | 1   | 42.11  | 626  |
| Michigan                 | 107   | 12,563,903.15    | 1.07   | 117,419.66 | 7.943  | 83.22  | 358   | 357 | 1   | 39.12  | 629  |
| Georgia                  | 80    | 11,469,455.12    | 0.98   | 143,368.19 | 8.026  | 85.82  | 357   | 355 | 1   | 41.18  | 624  |
| Minnesota                | 68    | 10,709,830.58    | 0.91   | 157,497.51 | 7.431  | 85.06  | 354   | 353 | 1   | 39.07  | 653  |
| Rhode Island             | 51    | 9,816,757.25     | 0.84   | 192,485.44 | 7.407  | 81.97  | 358   | 358 | 1   | 41.75  | 630  |
| Oregon                   | 58    | 9,604,658.56     | 0.82   | 165,597.56 | 7.059  | 81.35  | 354   | 353 | 1   | 40.24  | 646  |
| Pennsylvania             | 83    | 9,424,961.47     | 0.80   | 113,553.75 | 7.403  | 83.23  | 352   | 351 | 1   | 36.96  | 633  |
| Ohio                     | 96    | 9,309,274.36     | 0.79   | 96,971.61  | 7.971  | 84.52  | 360   | 359 | 1   | 37.46  | 624  |
| Connecticut              | 48    | 8,893,468.53     | 0.76   | 185,280.59 | 7.585  | 81.19  | 358   | 357 | 1   | 39.45  | 612  |
| Maine                    | 39    | 5,983,028.20     | 0.51   | 153,410.98 | 7.770  | 82.50  | 357   | 356 | 0   | 35.78  | 638  |
| New Mexico               | 45    | 5,972,147.55     | 0.51   | 132,714.39 | 7.589  | 82.71  | 358   | 357 | 1   | 41.84  | 647  |
| New Hampshire            | 31    | 5,231,001.11     | 0.45   | 168,741.97 | 7.092  | 81.54  | 356   | 356 | 1   | 42.65  | 640  |
| Indiana                  | 52    | 4,701,598.97     | 0.40   | 90,415.36  | 7.954  | 86.12  | 357   | 356 | 1   | 36.80  | 622  |
| Utah                     | 28    | 4,166,233.64     | 0.35   | 148,794.06 | 7.064  | 83.06  | 358   | 356 | 2   | 40.12  | 660  |
| Wisconsin                | 33    | 4,045,369.82     | 0.34   | 122,586.96 | 7.631  | 83.43  | 360   | 359 | 1   | 38.72  | 628  |
| North Carolina           | 30    | 3,994,439.87     | 0.34   | 133,148.00 | 7.609  | 82.99  | 359   | 358 | 1   | 40.56  | 634  |
| Tennessee                | 33    | 3,522,964.66     | 0.30   | 106,756.50 | 7.345  | 84.40  | 357   | 356 | 1   | 42.02  | 628  |
| South Carolina           | 25    | 3,177,543.52     | 0.27   | 127,101.74 | 7.739  | 82.85  | 360   | 360 | 0   | 39.32  | 628  |
| Idaho                    | 29    | 2,951,180.60     | 0.25   | 118,047.22 | 7.117  | 82.74  | 359   | 358 | 1   | 36.68  | 646  |
| Missouri                 | 14    | 2,780,123.71     | 0.24   | 95,866.33  | 7.781  | 82.84  | 356   | 355 | 1   | 34.62  | 632  |
| District Of Columbia     | 17    | 2,235,087.45     | 0.19   | 159,649.10 | 7.651  | 70.39  | 360   | 359 | 1   | 39.48  | 623  |
| Kentucky                 | 17    | 1,996,908.98     | 0.17   | 117,465.23 | 7.584  | 86.00  | 359   | 357 | 1   | 38.87  | 635  |
| Alabama                  | 19    | 1,941,130.38     | 0.17   | 114,184.14 | 8.075  | 82.65  | 360   | 359 | 1   | 42.08  | 615  |
| Oklahoma                 | 11    | 1,697,767.64     | 0.14   | 89,356.19  | 7.170  | 84.47  | 348   | 347 | 1   | 39.82  | 646  |
| Montana                  | 11    | 1,586,089.74     | 0.14   | 144,189.98 | 7.558  | 77.19  | 358   | 357 | 1   | 41.05  | 646  |
| Arkansas                 | 13    | 1,448,968.25     | 0.12   | 131,724.39 | 8.059  | 83.43  | 350   | 350 | 1   | 29.37  | 617  |
| Louisiana                | 10    | 1,417,566.24     | 0.12   | 109,058.17 | 7.532  | 79.74  | 360   | 359 | 1   | 41.01  | 620  |
| Iowa                     | 6     | 1,263,789.78     | 0.11   | 126,378.98 | 8.183  | 86.05  | 360   | 359 | 1   | 40.47  | 644  |
| Alaska                   | 4     | 1,171,313.77     | 0.10   | 195,218.96 | 7.061  | 85.16  | 360   | 359 | 1   | 46.32  | 649  |
| Kansas                   | 4     | 726,329.13       | 0.06   | 181,582.28 | 7.322  | 85.97  | 360   | 359 | 1   | 36.90  | 658  |
| Mississippi              | 8     | 679,224.02       | 0.06   | 84,903.00  | 7.555  | 82.33  | 360   | 359 | 1   | 38.74  | 631  |
| Delaware                 | 4     | 512,630.06       | 0.04   | 128,157.52 | 7.696  | 87.75  | 360   | 359 | 1   | 45.57  | 615  |
| West Virginia            | 5     | 445,610.16       | 0.04   | 89,122.03  | 8.048  | 81.95  | 302   | 301 | 1   | 32.87  | 625  |
| Nebraska                 | 4     | 358,317.68       | 0.03   | 89,579.42  | 8.610  | 83.60  | 328   | 327 | 1   | 32.52  | 597  |
| Continued...             |       |                  |        |            |        |        |       |     |     |        |      |

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# NCHET04-4 Stated Doc Loans

| Geographic Concentration | COUNT | UPB                | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|--------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| North Dakota             | 3     | 311,072.60         | 0.03    | 103,690.87 | 7.642  | 83.20  | 360   | 359 | 1   | 35.45  | 648  |
| Wyoming                  | 2     | 216,634.32         | 0.02    | 108,317.16 | 7.366  | 80.00  | 360   | 359 | 1   | 40.04  | 574  |
| Vermont                  | 1     | 190,580.55         | 0.02    | 190,580.55 | 7.600  | 84.89  | 360   | 357 | 3   | 42.82  | 630  |
| South Dakota             | 1     | 80,250.00          | 0.01    | 80,250.00  | 10.475 | 75.00  | 360   | 360 | 0   | 50.50  | 523  |
| Total:                   | 5,722 | \$1,174,707,854.99 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |

| North-South CA | COUNT | UPB                | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------|-------|--------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| North CA       | 738   | 201,631,627        | 17.16%  | 273,213.59 | 6.716% | 80.86% | 356   | 355 | 2   | 41.75% | 655  |
| South CA       | 1,450 | 371,452,415        | 31.62   | 256,174.08 | 6.688  | 79.20  | 358   | 356 | 1   | 41.78  | 646  |
| States Not CA  | 3,534 | 601,623,813        | 51.21   | 170,238.77 | 7.348  | 82.37  | 357   | 356 | 1   | 40.29  | 635  |
| Total:         | 5,722 | \$1,174,707,854.99 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |

| Zip Code Concentration | COUNT | UPB                | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|------------------------|-------|--------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 92376                  | 22    | \$4,351,999.44     | 0.37%   | 197,818.16 | 6.753% | 82.04% | 359   | 358 | 1   | 41.25% | 635  |
| 92553                  | 21    | 4,102,771.14       | 0.35    | 195,370.05 | 6.742  | 76.46  | 360   | 358 | 2   | 39.73  | 645  |
| 92336                  | 11    | 3,681,908.78       | 0.31    | 334,718.98 | 6.721  | 81.06  | 360   | 359 | 1   | 45.60  | 645  |
| 95758                  | 13    | 3,666,788.69       | 0.31    | 282,060.67 | 6.623  | 83.75  | 360   | 358 | 2   | 40.90  | 671  |
| 95206                  | 16    | 3,617,901.06       | 0.31    | 226,118.82 | 7.323  | 82.47  | 360   | 359 | 1   | 41.93  | 627  |
| Other                  | 5,639 | 1,155,286,485.88   | 98.35   | 204,874.35 | 7.034  | 81.11  | 357   | 356 | 1   | 41.00  | 642  |
| Total:                 | 5,722 | \$1,174,707,854.99 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |

| Loan Purpose          | COUNT | UPB                | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|--------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Purchase              | 2,991 | \$595,275,047.82   | 50.67%  | 199,022.08 | 7.019% | 83.75% | 357   | 356 | 1   | 41.65% | 666  |
| Refinance - Cashout   | 2,563 | 549,270,188.88     | 46.76   | 214,307.53 | 7.046  | 78.35  | 358   | 357 | 1   | 40.45  | 616  |
| Refinance - Rate Term | 168   | 30,162,618.29      | 2.57    | 179,539.39 | 6.980  | 79.18  | 351   | 350 | 1   | 38.79  | 644  |
| Total:                | 5,722 | \$1,174,707,854.99 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |

| Document Type | COUNT | UPB                | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------|-------|--------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Stated Doc    | 5,722 | \$1,174,707,854.99 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |
| Total:        | 5,722 | \$1,174,707,854.99 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |

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## Stated Doc Loans

| Property Type           | COUNT | UPB                | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------|-------|--------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Single Family Residence | 4,130 | \$835,197,013.12   | 71.10%  | 202,226.88 | 7.003% | 80.81% | 357   | 356 | 1   | 41.03% | 640  |
| 2-4 Family              | 534   | 129,420,315.83     | 11.02   | 242,360.14 | 7.177  | 82.12  | 359   | 357 | 1   | 40.78  | 650  |
| Pud Detached            | 463   | 102,955,464.25     | 8.76    | 222,366.01 | 7.098  | 81.30  | 357   | 356 | 1   | 40.77  | 637  |
| Condo                   | 454   | 80,829,277.93      | 6.88    | 178,038.06 | 6.962  | 81.72  | 355   | 354 | 1   | 41.38  | 654  |
| PUD Attached            | 138   | 25,166,523.16      | 2.14    | 182,366.11 | 7.149  | 83.63  | 358   | 357 | 1   | 41.87  | 650  |
| Multifamily > 4 units   | 3     | 1,139,260.70       | 0.10    | 379,753.57 | 6.602  | 66.11  | 360   | 359 | 1   | 36.67  | 710  |
| Total:                  | 5,722 | \$1,174,707,854.99 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |

| Occupancy          | COUNT | UPB                | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|--------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Owner Occupied     | 4,998 | \$1,051,892,637.22 | 89.55%  | 210,462.71 | 6.961% | 80.91% | 357   | 356 | 1   | 41.35% | 641  |
| Non-Owner Occupied | 638   | 105,684,461.33     | 9.00    | 165,649.63 | 7.673  | 82.95  | 358   | 357 | 1   | 37.52  | 657  |
| Second Home        | 86    | 17,130,756.44      | 1.46    | 199,194.84 | 7.350  | 81.88  | 347   | 346 | 1   | 42.02  | 645  |
| Total:             | 5,722 | \$1,174,707,854.99 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |

| Lien Position | COUNT | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------|-------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1             | 5,240 | 1,148,923,938 | 97.81%  | 219,260.29 | 6.955% | 80.69% | 358   | 357 | 1   | 40.99% | 641  |
| 2             | 482   | 25,783,917    | 2.19    | 53,493.60  | 10.390 | 99.93  | 313   | 311 | 2   | 42.22  | 681  |
| Total:        | 5,722 | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |

| Prepayment Penalty | COUNT | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0                  | 1,444 | 288,663,761   | 24.57%  | 199,905.65 | 7.404% | 82.73% | 354   | 353 | 1   | 40.93% | 642  |
| 12                 | 195   | 42,946,823    | 3.66    | 220,240.12 | 7.236  | 80.41  | 358   | 357 | 1   | 40.22  | 642  |
| 24                 | 3,618 | 761,816,386   | 64.85   | 210,562.85 | 6.884  | 80.84  | 359   | 358 | 1   | 41.16  | 641  |
| 36                 | 465   | 81,280,886    | 6.92    | 174,797.60 | 6.970  | 78.17  | 347   | 346 | 1   | 40.41  | 655  |
| Total:             | 5,722 | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |
| wa Term: 18.494    |       |               |         |            |        |        |       |     |     |        |      |

| Balloon Flag       | COUNT | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Not a Balloon Loan | 5,722 | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |
| Total:             | 5,722 | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |

| Originator           | COUNT | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------------|-------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| New Century Mortgage | 5,722 | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |
| Total:               | 5,722 | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |

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# NCHET04-4

## Stated Doc Loans

| Gross Rate-ARMS   | COUNT | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|-------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 4.501% - 5.000%   | 30    | 10,045,461    | 0.91%   | 334,848.70 | 4.899% | 80.38% | 317   | 316 | 2   | 41.05% | 707  |
| 5.001% - 5.500%   | 134   | 38,118,913    | 3.47    | 284,469.50 | 5.338  | 75.57  | 348   | 346 | 1   | 40.61  | 685  |
| 5.501% - 6.000%   | 508   | 132,432,433   | 12.06   | 260,693.77 | 5.866  | 77.16  | 359   | 358 | 1   | 40.78  | 669  |
| 6.001% - 6.500%   | 886   | 221,236,497   | 20.14   | 249,702.59 | 6.323  | 79.35  | 360   | 359 | 1   | 41.56  | 663  |
| 6.501% - 7.000%   | 1,153 | 280,041,722   | 25.50   | 242,880.94 | 6.807  | 80.88  | 360   | 359 | 1   | 41.47  | 644  |
| 7.001% - 7.500%   | 735   | 161,851,724   | 14.74   | 220,206.43 | 7.298  | 84.26  | 360   | 359 | 1   | 40.40  | 631  |
| 7.501% - 8.000%   | 653   | 126,086,115   | 11.48   | 193,087.47 | 7.781  | 85.24  | 360   | 359 | 1   | 40.46  | 623  |
| 8.001% - 8.500%   | 331   | 55,745,686    | 5.08    | 168,415.97 | 8.289  | 84.39  | 360   | 359 | 1   | 41.04  | 605  |
| 8.501% - 9.000%   | 263   | 39,535,002    | 3.60    | 150,323.20 | 8.795  | 82.18  | 360   | 359 | 1   | 40.77  | 582  |
| 9.001% - 9.500%   | 113   | 15,431,347    | 1.41    | 136,560.60 | 9.278  | 78.53  | 360   | 359 | 1   | 39.20  | 562  |
| 9.501% - 10.000%  | 75    | 11,418,896    | 1.04    | 152,251.94 | 9.807  | 76.49  | 360   | 359 | 1   | 41.02  | 531  |
| 10.001% - 10.500% | 32    | 3,894,845     | 0.35    | 121,713.89 | 10.265 | 70.66  | 360   | 359 | 1   | 39.62  | 530  |
| 10.501% - 11.000% | 12    | 1,267,014     | 0.12    | 105,584.51 | 10.849 | 72.00  | 360   | 359 | 1   | 40.62  | 521  |
| 11.001% - 11.500% | 7     | 1,023,078     | 0.09    | 146,153.93 | 11.234 | 71.40  | 360   | 359 | 1   | 47.99  | 518  |
| 11.501% - 12.000% | 1     | 52,570        | 0.00    | 52,570.00  | 11.850 | 70.00  | 360   | 360 | 0   | 26.92  | 520  |
| 12.001% - 12.500% | 1     | 87,151        | 0.01    | 87,151.22  | 12.125 | 80.00  | 360   | 358 | 2   | 46.26  | 512  |
| Total:            | 4,934 | 1,098,268,454 | 100.00% | 222,591.90 | 6.946% | 81.02% | 359   | 358 | 1   | 41.01% | 641  |
| Minimum: 4.600%   |       |               |         |            |        |        |       |     |     |        |      |
| Maximum: 12.125%  |       |               |         |            |        |        |       |     |     |        |      |

| Gross Rate-FRMS   | COUNT | UPB        | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|-------|------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 5.501% - 6.000%   | 51    | 10,066,179 | 13.17%  | 197,376.06 | 5.969% | 66.48% | 324   | 323 | 1   | 40.61% | 671  |
| 6.001% - 6.500%   | 38    | 6,966,587  | 9.11    | 183,331.25 | 6.358  | 68.78  | 344   | 343 | 1   | 40.79  | 660  |
| 6.501% - 7.000%   | 49    | 9,557,612  | 12.50   | 195,053.31 | 6.776  | 73.92  | 344   | 343 | 1   | 40.50  | 647  |
| 7.001% - 7.500%   | 38    | 8,419,975  | 11.02   | 221,578.28 | 7.297  | 75.14  | 343   | 343 | 1   | 42.16  | 635  |
| 7.501% - 8.000%   | 41    | 6,724,165  | 8.80    | 164,004.02 | 7.767  | 76.03  | 333   | 332 | 1   | 38.23  | 640  |
| 8.001% - 8.500%   | 27    | 3,358,162  | 4.39    | 124,376.36 | 8.309  | 80.42  | 344   | 344 | 1   | 41.64  | 636  |
| 8.501% - 9.000%   | 25    | 2,677,608  | 3.50    | 107,104.33 | 8.797  | 82.79  | 340   | 340 | 1   | 40.74  | 618  |
| 9.001% - 9.500%   | 35    | 2,478,163  | 3.24    | 70,804.66  | 9.329  | 86.80  | 329   | 327 | 2   | 39.31  | 641  |
| 9.501% - 10.000%  | 99    | 4,596,553  | 6.01    | 46,425.82  | 9.809  | 97.79  | 293   | 291 | 2   | 40.83  | 673  |
| 10.001% - 10.500% | 236   | 12,688,545 | 16.60   | 53,765.02  | 10.232 | 99.48  | 315   | 313 | 2   | 42.03  | 690  |
| 10.501% - 11.000% | 88    | 5,083,643  | 6.65    | 57,768.67  | 10.797 | 98.08  | 310   | 309 | 2   | 43.11  | 649  |
| 11.001% - 11.500% | 47    | 2,848,585  | 3.73    | 60,608.19  | 11.177 | 99.97  | 329   | 328 | 1   | 42.62  | 660  |
| 11.501% - 12.000% | 12    | 824,721    | 1.08    | 68,726.77  | 11.702 | 92.21  | 339   | 337 | 1   | 39.28  | 615  |
| 12.001% - 12.500% | 1     | 70,942     | 0.09    | 70,942.39  | 12.300 | 100.00 | 360   | 357 | 3   | 48.43  | 634  |
| 12.501% - 13.000% | 1     | 77,961     | 0.10    | 77,960.76  | 12.600 | 100.00 | 360   | 358 | 2   | 38.17  | 653  |
| Total:            | 788   | 76,439,401 | 100.00% | 97,004.32  | 8.249% | 82.31% | 329   | 328 | 1   | 41.06% | 657  |
| Minimum: 5.650%   |       |            |         |            |        |        |       |     |     |        |      |
| Maximum: 12.600%  |       |            |         |            |        |        |       |     |     |        |      |

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# NCHET04-4 Stated Doc Loans

| Gross Margin                    | COUNT        | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------------|--------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 0.001% - 1.000%                 | 3            | 608,263              | 0.06%          | 202,754.50        | 8.278%        | 85.60%        | 360        | 360        | 0        | 41.47%        | 567        |
| 1.251% - 1.500%                 | 1            | 215,998              | 0.02           | 215,998.13        | 7.390         | 89.26         | 360        | 360        | 0        | 46.56         | 650        |
| 2.251% - 2.500%                 | 1            | 258,560              | 0.02           | 258,560.00        | 7.250         | 80.00         | 360        | 359        | 1        | 46.57         | 675        |
| 2.751% - 3.000%                 | 8            | 3,447,755            | 0.31           | 430,969.38        | 4.833         | 83.45         | 300        | 299        | 1        | 44.64         | 736        |
| 3.001% - 3.250%                 | 2            | 1,132,500            | 0.10           | 566,250.00        | 5.120         | 82.44         | 300        | 299        | 1        | 43.41         | 733        |
| 3.251% - 3.500%                 | 27           | 10,053,711           | 0.92           | 372,359.67        | 5.203         | 81.90         | 303        | 302        | 1        | 41.70         | 725        |
| 3.501% - 3.750%                 | 1            | 230,000              | 0.02           | 230,000.00        | 5.540         | 80.00         | 300        | 298        | 2        | 46.07         | 694        |
| 3.751% - 4.000%                 | 6            | 2,474,800            | 0.23           | 412,466.67        | 5.822         | 76.66         | 315        | 314        | 1        | 32.78         | 684        |
| 4.251% - 4.500%                 | 2            | 437,913              | 0.04           | 218,956.51        | 7.678         | 81.87         | 360        | 359        | 1        | 41.40         | 633        |
| 4.751% - 5.000%                 | 164          | 34,503,663           | 3.14           | 210,388.19        | 7.171         | 80.89         | 360        | 359        | 1        | 40.19         | 636        |
| 5.001% - 5.250%                 | 84           | 13,956,540           | 1.27           | 166,149.29        | 7.441         | 83.10         | 360        | 359        | 1        | 39.71         | 621        |
| 5.251% - 5.500%                 | 816          | 170,893,759          | 15.56          | 209,428.63        | 6.907         | 81.60         | 360        | 359        | 1        | 41.04         | 639        |
| 5.501% - 5.750%                 | 3,220        | 741,275,176          | 67.49          | 230,209.68        | 6.878         | 81.74         | 360        | 359        | 1        | 41.14         | 647        |
| 5.751% - 6.000%                 | 421          | 84,859,483           | 7.73           | 201,566.47        | 7.370         | 77.83         | 360        | 359        | 1        | 40.55         | 609        |
| 6.001% - 6.250%                 | 27           | 5,841,098            | 0.53           | 216,336.98        | 7.839         | 75.02         | 360        | 359        | 1        | 40.92         | 564        |
| 6.251% - 6.500%                 | 74           | 13,732,872           | 1.25           | 185,578.68        | 7.809         | 68.98         | 360        | 359        | 1        | 39.53         | 571        |
| 6.501% - 6.750%                 | 73           | 13,614,240           | 1.24           | 186,496.43        | 8.187         | 68.00         | 360        | 359        | 1        | 41.21         | 572        |
| 6.751% - 7.000%                 | 3            | 537,386              | 0.05           | 179,128.70        | 8.238         | 51.17         | 360        | 359        | 1        | 36.11         | 545        |
| 7.751% - 8.000%                 | 1            | 194,786              | 0.02           | 194,785.73        | 8.990         | 75.00         | 360        | 358        | 2        | 52.40         | 554        |
| <b>Total:</b>                   | <b>4,934</b> | <b>1,098,268,454</b> | <b>100.00%</b> | <b>222,591.90</b> | <b>6.946%</b> | <b>81.02%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.01%</b> | <b>641</b> |
| <b>Minimum: 1.000%</b>          |              |                      |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 7.990%</b>          |              |                      |                |                   |               |               |            |            |          |               |            |
| <b>Weighted Average: 5.514%</b> |              |                      |                |                   |               |               |            |            |          |               |            |

| Minimum Rate                    | COUNT        | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------------|--------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 4.001% - 5.000%                 | 30           | 10,045,461           | 0.91%          | 334,848.70        | 4.899%        | 80.38%        | 317        | 316        | 2        | 41.05%        | 707        |
| 5.001% - 6.000%                 | 642          | 170,551,346          | 15.53          | 265,656.30        | 5.748         | 76.81         | 357        | 355        | 1        | 40.74         | 672        |
| 6.001% - 7.000%                 | 2,039        | 501,278,219          | 45.64          | 245,845.13        | 6.593         | 80.20         | 360        | 359        | 1        | 41.51         | 652        |
| 7.001% - 8.000%                 | 1,388        | 287,937,839          | 26.22          | 207,448.01        | 7.509         | 84.69         | 360        | 359        | 1        | 40.42         | 627        |
| 8.001% - 9.000%                 | 594          | 95,280,689           | 8.68           | 160,405.20        | 8.499         | 83.48         | 360        | 359        | 1        | 40.93         | 595        |
| 9.001% - 10.000%                | 188          | 26,850,243           | 2.44           | 142,820.44        | 9.503         | 77.66         | 360        | 359        | 1        | 39.97         | 549        |
| 10.001% - 11.000%               | 44           | 5,161,859            | 0.47           | 117,314.97        | 10.409        | 70.99         | 360        | 359        | 1        | 39.86         | 528        |
| 11.001% - 12.000%               | 8            | 1,075,648            | 0.10           | 134,455.94        | 11.264        | 71.33         | 360        | 359        | 1        | 46.96         | 518        |
| 12.001% - 13.000%               | 1            | 87,151               | 0.01           | 87,151.22         | 12.125        | 80.00         | 360        | 358        | 2        | 46.26         | 512        |
| <b>Total:</b>                   | <b>4,934</b> | <b>1,098,268,454</b> | <b>100.00%</b> | <b>222,591.90</b> | <b>6.946%</b> | <b>81.02%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.01%</b> | <b>641</b> |
| <b>Minimum: 4.600%</b>          |              |                      |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 12.125%</b>         |              |                      |                |                   |               |               |            |            |          |               |            |
| <b>Weighted Average: 6.946%</b> |              |                      |                |                   |               |               |            |            |          |               |            |

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# NCHET04-4 Stated Doc Loans

| Maximum Rate              | COUNT        | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------|--------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 11.001% - 12.000%         | 53           | 19,617,399           | 1.79%          | 370,139.61        | 5.127%        | 79.75%        | 310        | 309        | 1        | 40.60%        | 713        |
| 12.001% - 13.000%         | 629          | 163,126,418          | 14.85          | 259,342.48        | 5.781         | 76.62         | 360        | 359        | 1        | 40.76         | 670        |
| 13.001% - 14.000%         | 2,043        | 501,243,582          | 45.64          | 245,346.83        | 6.597         | 80.25         | 360        | 359        | 1        | 41.50         | 652        |
| 14.001% - 15.000%         | 1,386        | 287,965,639          | 26.22          | 207,767.42        | 7.517         | 84.70         | 360        | 359        | 1        | 40.41         | 627        |
| 15.001% - 16.000%         | 582          | 93,140,515           | 8.48           | 160,035.25        | 8.498         | 83.43         | 360        | 359        | 1        | 41.06         | 595        |
| 16.001% - 17.000%         | 189          | 27,075,151           | 2.47           | 143,254.77        | 9.510         | 77.64         | 360        | 359        | 1        | 39.96         | 549        |
| 17.001% - 18.000%         | 43           | 4,936,951            | 0.45           | 114,812.82        | 10.411        | 70.81         | 360        | 359        | 1        | 39.92         | 528        |
| 18.001% - 19.000%         | 8            | 1,075,648            | 0.10           | 134,455.94        | 11.264        | 71.33         | 360        | 359        | 1        | 46.96         | 518        |
| 19.001% - 20.000%         | 1            | 87,151               | 0.01           | 87,151.22         | 12.125        | 80.00         | 360        | 358        | 2        | 46.26         | 512        |
| <b>Total:</b>             | <b>4,934</b> | <b>1,098,268,454</b> | <b>100.00%</b> | <b>222,591.90</b> | <b>6.946%</b> | <b>81.02%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.01%</b> | <b>641</b> |
| Minimum: 11.400%          |              |                      |                |                   |               |               |            |            |          |               |            |
| Maximum: 19.125%          |              |                      |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 13.937% |              |                      |                |                   |               |               |            |            |          |               |            |

| Next Rate Reset Date       | COUNT        | UPB                  | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|----------------------------|--------------|----------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 2005-01-01                 | 40           | 16,200,468           | 1.48%          | 405,011.69        | 5.140%        | 81.49%        | 300        | 299        | 1        | 41.30%        | 724        |
| 2006-04-01                 | 1            | 367,389              | 0.03           | 367,389.09        | 7.350         | 80.00         | 360        | 352        | 8        | 44.42         | 502        |
| 2006-05-01                 | 10           | 2,317,918            | 0.21           | 231,791.84        | 6.486         | 88.47         | 360        | 353        | 7        | 36.19         | 696        |
| 2006-06-01                 | 27           | 7,510,048            | 0.68           | 278,149.92        | 6.850         | 86.85         | 360        | 354        | 6        | 41.43         | 660        |
| 2006-07-01                 | 26           | 8,186,536            | 0.75           | 314,866.75        | 6.920         | 87.88         | 360        | 355        | 5        | 43.27         | 671        |
| 2006-08-01                 | 20           | 4,910,445            | 0.45           | 245,522.24        | 6.658         | 82.45         | 360        | 356        | 4        | 39.18         | 657        |
| 2006-09-01                 | 186          | 48,643,786           | 4.43           | 261,525.73        | 6.907         | 82.36         | 360        | 357        | 3        | 41.95         | 664        |
| 2006-10-01                 | 923          | 225,032,997          | 20.49          | 243,806.06        | 6.748         | 80.93         | 360        | 358        | 2        | 41.68         | 648        |
| 2006-11-01                 | 2,462        | 544,889,649          | 49.61          | 221,319.92        | 6.960         | 80.95         | 360        | 359        | 1        | 41.07         | 635        |
| 2006-11-10                 | 1            | 323,655              | 0.03           | 323,655.25        | 5.650         | 80.00         | 360        | 359        | 1        | 45.14         | 679        |
| 2006-12-01                 | 950          | 171,817,745          | 15.64          | 180,860.78        | 7.426         | 80.50         | 360        | 360        | 0        | 40.03         | 630        |
| 2007-04-01                 | 3            | 815,217              | 0.07           | 271,739.00        | 6.166         | 79.95         | 360        | 352        | 8        | 34.83         | 655        |
| 2007-05-01                 | 6            | 1,341,415            | 0.12           | 223,569.23        | 6.381         | 88.16         | 360        | 353        | 7        | 33.77         | 673        |
| 2007-07-01                 | 1            | 72,866               | 0.01           | 72,865.52         | 8.288         | 85.00         | 360        | 355        | 5        | 48.44         | 570        |
| 2007-08-01                 | 2            | 425,958              | 0.04           | 212,978.85        | 5.813         | 70.37         | 360        | 356        | 4        | 43.96         | 655        |
| 2007-09-01                 | 8            | 1,435,509            | 0.13           | 179,438.60        | 6.829         | 78.54         | 360        | 357        | 3        | 42.71         | 657        |
| 2007-10-01                 | 52           | 14,575,297           | 1.33           | 280,294.17        | 6.645         | 83.62         | 360        | 358        | 2        | 38.96         | 661        |
| 2007-11-01                 | 154          | 35,101,548           | 3.20           | 227,932.13        | 6.788         | 79.23         | 360        | 359        | 1        | 40.52         | 650        |
| 2007-12-01                 | 62           | 14,300,010           | 1.30           | 230,645.32        | 7.025         | 79.62         | 360        | 360        | 0        | 40.29         | 647        |
| <b>Total:</b>              | <b>4,934</b> | <b>1,098,268,454</b> | <b>100.00%</b> | <b>222,591.90</b> | <b>6.946%</b> | <b>81.02%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>41.01%</b> | <b>641</b> |
| Minimum: 20050101          |              |                      |                |                   |               |               |            |            |          |               |            |
| Maximum: 20071201          |              |                      |                |                   |               |               |            |            |          |               |            |
| Weighted Average: 20061106 |              |                      |                |                   |               |               |            |            |          |               |            |

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# NCHET04-4 Stated Doc Loans

| Initial Rate Cap         | COUNT | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1.000%                   | 39    | 7,138,314     | 0.65%   | 183,033.70 | 7.507% | 79.59% | 360   | 359 | 1   | 35.87% | 647  |
| 1.500%                   | 4,855 | 1,074,929,673 | 97.87   | 221,406.73 | 6.969  | 81.03  | 360   | 359 | 1   | 41.04  | 640  |
| 3.000%                   | 40    | 16,200,468    | 1.48    | 405,011.69 | 5.140  | 81.49  | 300   | 299 | 1   | 41.30  | 724  |
| Total:                   | 4,934 | 1,098,268,454 | 100.00% | 222,591.90 | 6.946% | 81.02% | 359   | 358 | 1   | 41.01% | 641  |
| Minimum: 1.000%          |       |               |         |            |        |        |       |     |     |        |      |
| Maximum: 3.000%          |       |               |         |            |        |        |       |     |     |        |      |
| Weighted Average: 1.519% |       |               |         |            |        |        |       |     |     |        |      |

| Periodic Rate Cap        | COUNT | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1.000%                   | 39    | 7,138,314     | 0.65%   | 183,033.70 | 7.507% | 79.59% | 360   | 359 | 1   | 35.87% | 647  |
| 1.500%                   | 4,855 | 1,074,929,673 | 97.87   | 221,406.73 | 6.969  | 81.03  | 360   | 359 | 1   | 41.04  | 640  |
| 3.000%                   | 40    | 16,200,468    | 1.48    | 405,011.69 | 5.140  | 81.49  | 300   | 299 | 1   | 41.30  | 724  |
| Total:                   | 4,934 | 1,098,268,454 | 100.00% | 222,591.90 | 6.946% | 81.02% | 359   | 358 | 1   | 41.01% | 641  |
| Minimum: 1.000%          |       |               |         |            |        |        |       |     |     |        |      |
| Maximum: 3.000%          |       |               |         |            |        |        |       |     |     |        |      |
| Weighted Average: 1.519% |       |               |         |            |        |        |       |     |     |        |      |

| PMI    | COUNT | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------|-------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| No MI  | 5,722 | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |
| Total: | 5,722 | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |

| Interest Only       | COUNT | UPB           | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------|-------|---------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Interest In Arrears | 4,622 | 853,643,457   | 72.67%  | 184,691.36 | 7.221% | 80.97% | 357   | 356 | 1   | 40.70% | 630  |
| Interest Only       | 1,100 | 321,064,398   | 27.33   | 291,876.73 | 6.524  | 81.47  | 357   | 355 | 2   | 41.86  | 675  |
| Total:              | 5,722 | 1,174,707,855 | 100.00% | 205,296.72 | 7.031% | 81.11% | 357   | 356 | 1   | 41.01% | 642  |

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[illegible]

| Top 5 States | Top 5 Prop          | Doc Type                    | Purpose                | OCC Codes               | Prepay Pe     |
|--------------|---------------------|-----------------------------|------------------------|-------------------------|---------------|
| California   | 45.48 Single Family | 72.81 Stated Doc            | 47.21 Cash Out Refi    | 55.16 Owner Occupied    | 92.06 0 22.12 |
| Florida      | 5.71 Pud Detached   | 9.61 Full                   | 28.25 Purchase         | 40.89 Investor Occupied | 6.89 12 3.18  |
| New York     | 5.22 Two Family     | 6.88 Alternate              | 19.19 Rate & Term Refi | 3.95 Second Home        | 1.05 24 65.75 |
| New Jersey   | 4.35 Condominium    | 6.55 Limited Income & Asset | 5.35                   |                         | 36 8.95       |
| Texas        | 2.97 Pud Attached   | 2.13                        |                        |                         |               |

Largest 10 Loans

| Balance     | State | MSA | Loan Type  | LTV   | DTI   | FICO | Prop Type     | Purpose  | Occ Codes | Orig Prepay Penalty |
|-------------|-------|-----|------------|-------|-------|------|---------------|----------|-----------|---------------------|
| \$1,100,000 | WA    | N/A | 2/28 LIBOR | 80.00 | 35.89 | 766  | MultiFamily   | Purchase | Investor  | 24                  |
| \$1,000,000 | CA    | N/A | 30 Fixed   | 78.13 | 46.66 | 658  | Single Family | Purchase | Owner Occ | 24                  |
| \$900,000   | CA    | N/A | 2/28 LIBOR | 48.65 | 44.48 | 665  | Single Family | Purchase | Owner Occ | 24                  |
| \$900,000   | PA    | N/A | 2/28 LIBOR | 78.26 | 23.72 | 655  | Single Family | Cashout  | Owner Occ | 24                  |
| \$887,735   | CA    | N/A | 2/28 LIBOR | 90.00 | 42.58 | 661  | Single Family | Purchase | Owner Occ | 0                   |
| \$885,000   | CA    | N/A | 2/28 LIBOR | 89.67 | 49.82 | 771  | Single Family | Cashout  | Owner Occ | 24                  |
| \$850,000   | CA    | N/A | 2/28 LIBOR | 77.98 | 39.52 | 621  | PUD           | Purchase | Owner Occ | 24                  |
| \$800,000   | CA    | N/A | 2/28 LIBOR | 78.05 | 23.63 | 619  | Single Family | Cashout  | Owner Occ | 0                   |
| \$768,535   | CA    | N/A | 2/28 LIBOR | 64.17 | 50.83 | 591  | PUD Attached  | Cashout  | Owner Occ | 24                  |
| \$754,093   | CA    | N/A | 2/28 LIBOR | 68.21 | 61.90 | 739  | MultiFamily   | Purchase | Investor  | 24                  |

### 1. Expected S&P BB loss %

6.50%

### 2. % Loss of "BB" class - Princ

| Triggers Failed | Libor forward - 50 |       |        | Libor forward 125% |       |        | Libor forward +200 |        |        | Libor forward + 400 |        |        |
|-----------------|--------------------|-------|--------|--------------------|-------|--------|--------------------|--------|--------|---------------------|--------|--------|
|                 | 100%               | 125%  | 150%   | 100%               | 125%  | 150%   | 100%               | 125%   | 150%   | 100%                | 125%   | 150%   |
|                 | S&P Prepay Ramp**  |       |        | S&P Prepay Ramp    |       |        | S&P Prepay Ramp    |        |        | S&P Prepay Ramp     |        |        |
| 1x              | 0.00               | 0.00  | 0.00   | 0.00               | 0.00  | 0.00   | 0.00               | 0.00   | 0.00   | 0.00                | 0.00   | 0.00   |
| 2x              | 0.00               | 0.00  | 0.00   | 0.00               | 0.00  | 0.00   | 0.00               | 0.00   | 0.00   | 25.31               | 59.38  | 73.96  |
| 3x              | 0.00               | 0.00  | 36.59  | 0.00               | 0.00  | 39.96  | 0.00               | 27.53  | 88.85  | 100.00              | 100.00 | 100.00 |
| 4x              | 0.00               | 41.57 | 100.00 | 0.00               | 48.82 | 100.00 | 8.60               | 100.00 | 100.00 | 100.00              | 100.00 | 100.00 |

| Triggers Pass | Libor forward - 50 |      |      | Libor forward 125% |      |      | Libor forward +200 |       |       | Libor forward + 400 |        |        |
|---------------|--------------------|------|------|--------------------|------|------|--------------------|-------|-------|---------------------|--------|--------|
|               | 100%               | 125% | 150% | 100%               | 125% | 150% | 100%               | 125%  | 150%  | 100%                | 125%   | 150%   |
|               | S&P Prepay Ramp**  |      |      | S&P Prepay Ramp    |      |      | S&P Prepay Ramp    |       |       | S&P Prepay Ramp     |        |        |
| 1x            | 0.00               | 0.00 | 0.00 | 0.00               | 0.00 | 0.00 | 0.00               | 0.00  | 0.00  | 0.00                | 0.00   | 0.00   |
| 2x            | 0.00               | 0.00 | 0.00 | 0.00               | 0.00 | 0.00 | 0.00               | 0.00  | 4.20  | 0.00                | 25.60  | 19.14  |
| 3x            | 0.00               | 0.00 | 3.35 | 0.00               | 0.00 | 4.77 | 0.00               | 10.31 | 8.58  | 96.93               | 79.98  | 61.18  |
| 4x            | 0.00               | 6.29 | 8.40 | 0.00               | 7.87 | 8.41 | 0.00               | 29.50 | 13.17 | 100.00              | 100.00 | 100.00 |

### 3. Breakeven Runs

|                         | Libor forward - 50 |          |          | Libor forward 125% |          |          | Libor forward +200 |          |          | Libor forward + 400 |          |          |
|-------------------------|--------------------|----------|----------|--------------------|----------|----------|--------------------|----------|----------|---------------------|----------|----------|
|                         | 100%               | 125%     | 150%     | 100%               | 125%     | 150%     | 100%               | 125%     | 150%     | 100%                | 125%     | 150%     |
|                         | S&P Prepay Ramp    |          |          | S&P Prepay Ramp    |          |          | S&P Prepay Ramp    |          |          | S&P Prepay Ramp     |          |          |
| 1st \$ Loss CDR         | 5.55               | 4.88     | 4.35     | 5.02               | 4.41     | 3.98     | 2.71               | 2.44     | 2.44     | 1.25                | 1.52     | 1.84     |
| Cumulative Loss to Pool | 4.76               | 3.34     | 2.42     | 4.35               | 3.03     | 2.22     | 2.44               | 1.72     | 1.38     | 1.15                | 1.08     | 1.04     |
| WAL                     | 11.67              | 9.25     | 7.37     | 11.79              | 6.47     | 5.56     | 12.47              | 9.66     | 7.58     | 12.87               | 9.84     | 7.66     |
| Period of 1st \$ Loss   | 165                | 134      | 112      | 185                | 127      | 112      | 137                | 148      | 103      | 127                 | 112      | 93       |
| Princ Window            | 115 - 356          | 90 - 356 | 71 - 355 | 116 - 356          | 91 - 356 | 71 - 355 | 123 - 356          | 94 - 356 | 73 - 356 | 127 - 356           | 96 - 356 | 74 - 356 |
| Gap in Princ(Y/N)       | N                  | N        | N        | N                  | N        | N        | N                  | N        | N        | N                   | N        | N        |

\* SP default assumptions are in tab "SP Defaults"

\*\* SP prepayment ramps are the ones used for net interest margin

**SP Subprime Default Assumptions**

| Month | % when WA<br>seasoning<br><12mo | % when WA<br>seasoning<br>>12mo |
|-------|---------------------------------|---------------------------------|
| 1     | 4.00%                           | 4.00% & 5.75%                   |
| 6     | 5.75%                           | 6.25%                           |
| 12    | 6.25%                           | 13.00%                          |
| 18    | 13.00%                          | 10.25%                          |
| 24    | 10.25%                          | 10.00%                          |
| 30    | 10.00%                          | 9.50%                           |
| 36    | 9.50%                           | 9.00%                           |
| 42    | 9.00%                           | 9.00%                           |
| 48    | 9.00%                           | 7.75%                           |
| 54    | 7.75%                           | 5.75%                           |
| 60    | 5.75%                           | 5.50%                           |
| 66    | 5.50%                           | 4.25%                           |
| 72    | 4.25%                           | 0.00%                           |

Important: apply above assumptions on ordinary balance.

## Vectors

| 2/28 ARM | CPR Vector | Start GDR | End GRR | Months |
|----------|------------|-----------|---------|--------|
|          |            |           |         |        |
|          |            |           |         |        |
|          |            |           |         |        |

| GDR Vector | Start GDR | End GDR | Months |
|------------|-----------|---------|--------|
|            |           |         |        |
|            |           |         |        |
|            |           |         |        |

| FRM | CPR Vector | Start GRR | End GRR | Months |
|-----|------------|-----------|---------|--------|
|     |            |           |         |        |
|     |            |           |         |        |
|     |            |           |         |        |

| GDR Vector | Start GDR | End GDR | Months |
|------------|-----------|---------|--------|
|            |           |         |        |
|            |           |         |        |
|            |           |         |        |

|                             | IO          | Non-IO        |
|-----------------------------|-------------|---------------|
| Percentage/Bal Deal Balance | 668,373,114 | 1,819,866,083 |
| Gross WAC                   | 6.306%      | 7.061%        |
| CLTV (incl. Sil. 2nds)      | 93.32%      | 83.83%        |
| FICO                        | 656         | 614           |
| Loan Balance                | 281,420     | 168,850       |
| Stated Document %           | 48.04%      | 46.91%        |
| DIT                         | 41.64%      | 40.56%        |
| IO %                        | 100.00%     | 0.00%         |
| Second Lien %               | 0.00%       | 3.69%         |
| Silent Seconds %            | 47.04%      | 13.39%        |
| Property Type               |             |               |
| Single Family %             | 73.31%      | 72.63%        |
| PUD %                       | 13.48%      | 11.11%        |
| 2-4 Unit %                  | 4.81%       | 10.14%        |
| MIX %                       | 0.00%       | 0.00%         |
| Occupancy Type              |             |               |
| Owner Occupied              | 99.05%      | 89.49%        |
| 2nd Home                    | 0.94%       | 1.09%         |
| Investor Prop               | 0.01%       | 9.42%         |
| Loan Purpose                |             |               |
| Purchase                    | 60.02%      | 33.87%        |
| Cash Out                    | 36.43%      | 62.04%        |
| Rare Reduction              | 3.56%       | 4.09%         |

|                       | ARM           | FRM         |
|-----------------------|---------------|-------------|
| Percentage Balance    |               |             |
| Deal Balance          | 2,238,259,604 | 249,979,593 |
| Gross WAC             | 6.739%        | 7.920%      |
| CLTV (incl. Sub-Zins) |               |             |
| FIGO                  | 624           | 635         |
| Loan Balance          | 210,779       | 98,650      |
| Saved Document %      | 49.07%        | 30.58%      |
| DTI                   | 40.86%        | 40.78%      |
| FOI                   | 29.86%        | 0.00%       |
| Second Lien %         | 0.00%         | 26.85%      |
| Silent Second %       | 24.50%        | 3.86%       |
| Property Type         |               |             |
| Single Family %       | 77.86%        | 72.41%      |
| FUD %                 | 11.73%        | 11.90%      |
| 2-4 Unit %            | 8.55%         | 10.18%      |
| MH %                  | 0.00%         | 0.00%       |
| Occupancy Type        |               |             |
| Owner Occupied %      | 92.52%        | 89.75%      |
| 2nd Home              | 0.99%         | 1.54%       |
| Investor/Corp         | 6.69%         | 8.71%       |
| Loan Purpose          |               |             |
| Purchase              | 41.73%        | 33.43%      |
| Cash Out              | 54.56%        | 60.56%      |
| Rate Reduction        | 3.72%         | 6.01%       |

2.488.239,196.74

FICO

|   | % of pool | average LTV | LTV above 80% | LTV above 90% | % full doc | % owner occ | ave wac | % below 100k | % above 500k | % IO  | ave DTI | DTI > 45% |
|---|-----------|-------------|---------------|---------------|------------|-------------|---------|--------------|--------------|-------|---------|-----------|
| A | 32.58%    | 77.72       | 35.97         | 3.91          | 36.15      | 96.05       | 7.372   | 13.14        | 96.08        | 6.924 | 40.76   | 39.35     |
|   | 21.40%    | 75.91       | 30.42         | 0.84          | 33.56      | 97.13       | 7.559   | 12.91        | 97.13        | 0.181 | 40.69   | 38.98     |
|   | 14.51%    | 75.26       | 25.58         | 0.31          | 34.41      | 97.61       | 7.820   | 14.22        | 97.78        | 0.000 | 40.86   | 39.78     |

[illegible]

|   | % of pool | average LTV | FICO <600 | FICO < 575 | % full doc | % owner occ | ave wac | % below 100k | % above 500k | % IO  | ave DTI | DTI > 45% | LTV above 80% | LTV above 90% |
|---|-----------|-------------|-----------|------------|------------|-------------|---------|--------------|--------------|-------|---------|-----------|---------------|---------------|
| C | DTI > 40% | 61.92%      | 18.89     | 31.45      | 28.09      | 93.53       | 6.834   | 7.88         | 93.51        | 29.19 | 46.16   | 61.88     | 41.96         | 11.13         |
|   | DTI > 45% | 38.32%      | 81.56     | 33.46      | 28.77      | 93.09       | 6.848   | 7.81         | 93.98        | 27.34 | 48.33   | 100.00    | 42.38         | 11.26         |
|   | DTI > 50% | 4.37%       | 71.13     | 58.08      | 43.87      | 90.40       | 6.791   | 8.06         | 92.22        | 2.50  | 52.82   | 100.00    | 17.58         | 3.10          |

|                   | % of pool | average LTV | FICO < 600 | FICO < 575 | % full doc | % owner occ | ave vac | % below 100k | % above 500k | % IO   | ave DTI | DTI > 45% | LTV > 80% | LTV > 90% |
|-------------------|-----------|-------------|------------|------------|------------|-------------|---------|--------------|--------------|--------|---------|-----------|-----------|-----------|
| D                 |           |             |            |            |            |             |         |              |              |        |         |           |           |           |
| Investor Occupied | 6.89%     | 82.36       | 14.83      | 6.57       | 16.28      | 0.00        | 7.427   | 16.37        | 95.97        | 0.05   | 37.88   | 31.62     | 62.30     | 1.17      |
| Stated Doc        | 47.21%    | 81.11       | 22.28      | 13.67      | 0.00       | 89.55       | 7.031   | 7.20         | 95.42        | 27.33  | 41.01   | 36.69     | 40.19     | 8.88      |
| Interest Only     | 26.86%    | 82.39       | 8.40       | 0.03       | 30.30      | 99.05       | 6.306   | 0.90         | 89.18        | 100.00 | 41.64   | 39.00     | 34.35     | 6.96      |

| Months to next reset |  | Count | Balance (\$)  | % of Balance | WAC   | Remaining Term | WA LTV | WA FICO |
|----------------------|--|-------|---------------|--------------|-------|----------------|--------|---------|
| 1                    |  | 50    | 19,601,692.48 | 2.93         | 5.157 | 299            | 82.26  | 723     |
| 16                   |  | 2     | 612,057.36    | 0.09         | 5.083 | 352            | 80.00  | 635     |
| 17                   |  | 13    | 3,084,488.45  | 0.46         | 6.076 | 353            | 86.61  | 684     |
| 18                   |  | 25    | 7,094,106.44  | 1.06         | 6.859 | 354            | 86.98  | 662     |
| 19                   |  | 20    | 6,262,744.24  | 0.94         | 6.751 | 355            | 87.99  | 672     |
| 20                   |  | 12    | 3,496,916.50  | 0.52         |       | 356            | 85.03  | 670     |
| 21                   |  | 126   | 34,859,045.60 | 5.22         | 6.726 | 357            | 82.19  | 663     |
| March                |  |       |               |              |       |                |        |         |

**F Is DTI off current mortgage rate for IO**

| G. Summary of pool per grades |        |                  |              |       |                |        |         |
|-------------------------------|--------|------------------|--------------|-------|----------------|--------|---------|
| Credit Grade                  | Count  | Balance (\$)     | % of Balance | WAC   | Remaining Term | WA LTV | WA FICO |
| A                             | 10     | 4,523,906.09     | 0.18         | 5.962 | 359            | 71.60  | 730     |
| AA                            | 10,113 | 1,944,450,973.66 | 78.15        | 6.748 | 355            | 82.62  | 638     |
| A-                            | 823    | 142,769,854.53   | 5.74         | 7.213 | 356            | 76.09  | 578     |
| A+                            | 1,153  | 222,242,539.94   | 8.93         | 6.938 | 356            | 80.03  | 596     |
| B                             | 557    | 93,880,084.72    | 3.77         | 7.506 | 358            | 73.01  | 558     |
| C                             | 457    | 73,526,391.86    | 2.96         | 7.817 | 358            | 68.02  | 556     |
| C                             | 40     | 6,813,385.94     | 0.27         | 9.397 | 354            | 63.74  | 554     |
| Total                         | 13,433 | 2,488,239,196.74 | 100.00       | 6.858 | 355            | 81.15  | 625     |

| H What are top 10 cities and average strats for each |        |               |              |       |                |        |         |  |  |
|------------------------------------------------------|--------|---------------|--------------|-------|----------------|--------|---------|--|--|
| Top 10 Cities of Overall Pool                        |        |               |              |       |                |        |         |  |  |
|                                                      | Count  | Balance (\$)  | % of Balance | WAC   | Remaining Term | WA LTV | WA FICO |  |  |
| LOS ANGELES                                          | 216    | 73,237,885    | 2.94         | 6.524 | 357            | 78.22  | 628     |  |  |
| LAS VEGAS                                            | 221    | 42,836,475    | 1.72         | 6.918 | 357            | 80.47  | 628     |  |  |
| SACRAMENTO                                           | 153    | 31,498,626    | 1.27         | 6.566 | 356            | 81.41  | 638     |  |  |
| CHICAGO                                              | 168    | 29,016,979    | 1.17         | 7.273 | 355            | 82.12  | 623     |  |  |
| SAN JOSE                                             | 74     | 27,459,104    | 1.10         | 6.433 | 354            | 81.46  | 639     |  |  |
| RIVERSIDE                                            | 97     | 23,313,655    | 0.94         | 6.530 | 357            | 80.10  | 635     |  |  |
| MIAMI                                                | 133    | 22,002,966    | 0.88         | 7.209 | 355            | 81.24  | 616     |  |  |
| SAN DIEGO                                            | 71     | 21,964,851    | 0.88         | 6.523 | 357            | 78.83  | 632     |  |  |
| STOCKTON                                             | 94     | 20,133,563    | 0.81         | 6.816 | 359            | 81.56  | 623     |  |  |
| FONTANA                                              | 83     | 19,609,676    | 0.79         | 6.564 | 358            | 80.82  | 623     |  |  |
| Other                                                | 11,783 | 2,177,165,398 | 87.50        | 6.879 | 355            | 81.27  | 624     |  |  |
| Total:                                               | 13,153 | 2,488,239,197 | 100.00       | 6.858 | 355            | 81.15  | 625     |  |  |

| I What % of pool are LTV above 90% and stated doc. IO, FICO below 600 or NCO? |       |              |              |       |                  |            |                      |                      |  |
|-------------------------------------------------------------------------------|-------|--------------|--------------|-------|------------------|------------|----------------------|----------------------|--|
| LTV > 90                                                                      |       |              |              |       |                  |            |                      |                      |  |
|                                                                               | Loans | Balance (\$) | % of Balance | WAC   | % stated DocType | % IO Loans | % non-owner Occupied | % Fico Less Than 600 |  |
| LTV > 90                                                                      | 2,237 | 259,974,498  | 100.00       | 8.030 | 40.13            | 17.99      | 0.77                 | 12.16                |  |
| Total:                                                                        | 2,237 | 259,974,498  | 100.00       | 8.030 | 40.13            | 17.99      | 0.77                 | 12.16                |  |

|                                                                        |        |
|------------------------------------------------------------------------|--------|
| J What is max LTV to stated income and minimum FICO for stated income? |        |
| Max LTV for Stated Income Documentation:                               | 100.00 |
| Min Fico for Stated Income Documentation:                              | 500    |

|                                            |     |
|--------------------------------------------|-----|
| K What is min FICO for loans above 90% LTV |     |
| Min Fico for ltv greater than 90:          | 545 |

L Seasoning history - any over 3m? 1.90 YES  
M For loans below 100k do for D above but for top 5 MSAs

NCHET04-4

| Top 5 States | Top 5 Prop          | Doc Type                    | Purpose                | OCC Codes               | Prepay Pe     |
|--------------|---------------------|-----------------------------|------------------------|-------------------------|---------------|
| California   | 45.48 Single Family | 72.81 Stated Doc            | 47.21 Cash Out Refi    | 55.16 Owner Occupied    | 92.06 0 22.12 |
| Florida      | 5.71 Pud Detached   | 9.61 Full                   | 28.25 Purchase         | 40.89 Investor Occupied | 6.89 12 3.18  |
| New York     | 5.22 Two Family     | 6.88 Alternate              | 19.19 Rate & Term Refi | 3.95 Second Home        | 1.05 24 65.75 |
| New Jersey   | 4.35 Condominium    | 6.55 Limited Income & Asset | 5.35                   |                         | 36 8.95       |
| Texas        | 2.97 Pud Attached   | 2.13                        |                        |                         |               |

| Top 5 States | Top 5 Prop          | Doc Type                    | Purpose                | OCC Codes               | Prepay Pe     |
|--------------|---------------------|-----------------------------|------------------------|-------------------------|---------------|
| California   | 45.48 Single Family | 72.81 Stated Doc            | 47.21 Cash Out Refi    | 55.16 Owner Occupied    | 92.06 0 22.12 |
| Florida      | 5.71 Pud Detached   | 9.81 Full                   | 28.25 Purchase         | 40.89 Investor Occupied | 6.89 12 3.18  |
| New York     | 5.22 Two Family     | 6.88 Alternate              | 19.19 Rate & Term Refi | 3.95 Second Home        | 1.05 24 65.75 |
| New Jersey   | 4.35 Condominium    | 6.55 Limited Income & Asset | 5.35                   |                         | 36 8.95       |
| Texas        | 2.97 Pud Attached   | 2.13                        |                        |                         |               |

Largest 10 Loans

| Balance     | State | MSA | Loan Type  | LTV   | DTI   | FICO | Prop Type     | Purpose  | Occ Codes | Orig Prepay Penalty |
|-------------|-------|-----|------------|-------|-------|------|---------------|----------|-----------|---------------------|
| \$1,100,000 | WA    | N/A | 2/28 LIBOR | 80.00 | 36.89 | 766  | Multifamily   | Purchase | Investor  | 24                  |
| \$1,000,000 | CA    | N/A | 30 Fixed   | 78.13 | 46.66 | 658  | Single Family | Purchase | Owner Occ | 24                  |
| \$900,000   | CA    | N/A | 2/28 LIBOR | 48.65 | 44.48 | 665  | Single Family | Purchase | Owner Occ | 24                  |
| \$900,000   | PA    | N/A | 2/28 LIBOR | 78.26 | 23.72 | 655  | Single Family | Cashout  | Owner Occ | 24                  |
| \$887,735   | CA    | N/A | 2/28 LIBOR | 90.00 | 42.58 | 661  | Single Family | Purchase | Owner Occ | 0                   |
| \$885,000   | CA    | N/A | 2/28 LIBOR | 89.67 | 49.82 | 771  | Single Family | Cashout  | Owner Occ | 24                  |
| \$850,000   | CA    | N/A | 2/28 LIBOR | 77.98 | 39.52 | 621  | PUD           | Purchase | Owner Occ | 24                  |
| \$800,000   | CA    | N/A | 2/28 LIBOR | 78.05 | 23.63 | 619  | Single Family | Cashout  | Owner Occ | 0                   |
| \$769,535   | CA    | N/A | 2/28 LIBOR | 64.17 | 50.83 | 591  | PUD Attached  | Cashout  | Owner Occ | 24                  |
| \$754,093   | CA    | N/A | 2/28 LIBOR | 68.21 | 61.90 | 739  | Multifamily   | Purchase | Investor  | 24                  |

### 1. Expected S&P BB loss %

3.09%

### 2. % Loss of "BBB-" class - Princ

| Triggers Failed | Libor forward - 50 |        |        | Libor forward +200 |        |        | Libor forward + 400 |        |        |
|-----------------|--------------------|--------|--------|--------------------|--------|--------|---------------------|--------|--------|
|                 | 100%               | 125%   | 150%   | 100%               | 125%   | 150%   | 100%                | 125%   | 150%   |
| S&P Loss Ramp*  | S&P Prepay Ramp**  |        |        | S&P Prepay Ramp    |        |        | S&P Prepay Ramp     |        |        |
|                 | 1x                 | 0.00   | 0.00   | 0.00               | 0.00   | 0.00   | 0.00                | 0.00   | 0.00   |
|                 | 2x                 | 0.00   | 23.85  | 67.63              | 0.00   | 24.92  | 68.88               | 0.00   | 37.02  |
|                 | 3x                 | 1.13   | 70.60  | 100.00             | 2.11   | 71.74  | 100.00              | 17.72  | 92.04  |
| 4x              | 33.23              | 100.00 | 100.00 | 34.22              | 100.00 | 100.00 | 39.85               | 100.00 | 100.00 |

| Triggers Pass  | Libor forward - 50 |      |       | Libor forward +200 |       |       | Libor forward + 400 |       |       |
|----------------|--------------------|------|-------|--------------------|-------|-------|---------------------|-------|-------|
|                | 100%               | 125% | 150%  | 100%               | 125%  | 150%  | 100%                | 125%  | 150%  |
| S&P Loss Ramp* | S&P Prepay Ramp**  |      |       | S&P Prepay Ramp    |       |       | S&P Prepay Ramp     |       |       |
|                | 1x                 | 0.00 | 0.00  | 0.00               | 0.00  | 0.00  | 0.00                | 0.00  | 0.00  |
|                | 2x                 | 0.00 | 2.67  | 7.02               | 0.00  | 3.94  | 7.48                | 0.00  | 9.78  |
|                | 3x                 | 0.00 | 14.04 | 15.61              | 0.00  | 14.38 | 16.45               | 1.48  | 19.73 |
| 4x             | 16.24              | 19.8 | 23.40 | 17.31              | 20.35 | 23.40 | 20.62               | 22.60 | 23.40 |

### 3. Breakeven Runs

|                         | Libor forward - 50 |          |          | Libor forward +200 |          |          | Libor forward + 400 |          |          |
|-------------------------|--------------------|----------|----------|--------------------|----------|----------|---------------------|----------|----------|
|                         | 100%               | 125%     | 150%     | 100%               | 125%     | 150%     | 100%                | 125%     | 150%     |
| 1st \$ Loss CDR         | S&P Prepay Ramp    |          |          | S&P Prepay Ramp    |          |          | S&P Prepay Ramp     |          |          |
|                         | 7.67               | 7.73     | 5.99     | 5.42               | 5.36     | 4.98     | 3.99                | 4.28     | 4.15     |
|                         | 6.68               | 5.49     | 3.61     | 4.89               | 3.9      | 3.02     | 3.68                | 3.15     | 2.54     |
|                         | 10.66              | 8.32     | 6.67     | 11.29              | 8.64     | 6.78     | 11.56               | 8.87     | 6.85     |
| Cumulative Loss to Pool | WAL                |          |          | WAL                |          |          | WAL                 |          |          |
|                         | 218                | 179      | 133      | 153                | 198      | 124      | 153                 | 142      | 128      |
| Period of 1st \$ Loss   | Princ Window       |          |          | Princ Window       |          |          | Princ Window        |          |          |
|                         | 104 - 359          | 81 - 359 | 64 - 359 | 110 - 359          | 84 - 200 | 65 - 359 | 113 - 255           | 86 - 359 | 65 - 202 |
| Gap in Princ(Y/N)       | N                  |          |          | N                  |          |          | N                   |          |          |
|                         | N                  | N        | N        | N                  | N        | N        | N                   | N        | N        |

\* SP default assumptions are in tab "SP Defaults"

\*\* SP prepayment ramps are the ones used for net interest margin

**SP Subprime Default Assumptions**

| Month | % when WA<br>seasoning<br><12mo | % when WA<br>seasoning<br>>12mo |
|-------|---------------------------------|---------------------------------|
| 1     | 4.00%                           | 4.00% & 5.75%                   |
| 6     | 5.75%                           | 6.25%                           |
| 12    | 6.25%                           | 13.00%                          |
| 18    | 13.00%                          | 10.25%                          |
| 24    | 10.25%                          | 10.00%                          |
| 30    | 10.00%                          | 9.50%                           |
| 36    | 9.50%                           | 9.00%                           |
| 42    | 9.00%                           | 9.00%                           |
| 48    | 9.00%                           | 7.75%                           |
| 54    | 7.75%                           | 5.75%                           |
| 60    | 5.75%                           | 5.50%                           |
| 66    | 5.50%                           | 4.25%                           |
| 72    | 4.25%                           | 0.00%                           |

**Important: apply above assumptions on ordinary balance.**

# NCHET04-4 First Liens w. Second

| Pool Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 2,671 | 485,287,736 | 71.85%  | 181,687.66 | 6.419% | 80.21% | 360   | 358 | 1   | 42.19% | 650  |
| Non-Conforming                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 463   | 190,118,789 | 28.15   | 410,623.73 | 6.110  | 80.19  | 358   | 356 | 1   | 42.51  | 669  |
| Total:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 3,134 | 675,406,525 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |
| AVG UPB: \$215,509.42<br>MIN UPB: \$49,944.02<br>MAX UPB: \$748,400.20<br>GROSS WAC: 6.3317831819%<br>MIN RATE: 4.600%<br>MAX RATE: 11.000%<br>MIN ORIG LTV: 41.18%<br>MAX ORIG LTV: 95.00%<br>MIN ORIG TERM: 180<br>MAX ORIG TERM: 360<br>MIN WAM: 175<br>MAX WAM: 360<br>% SE/PUD: 84.51%<br>% FULL/ALT: 41.00%<br>% CASHOUT: 8.58%<br>% BUYDOWN: 0.00%<br>% LTV > 80 NO MI: 5.62%<br>WA LTV: 80.20%<br>% FICO > 679: 28.80%<br>% NO FICO: 0.00%<br>WA FICO: 655<br>% FIRST LIEN: 100.00%<br>% PREPAY PENALTY: 84.32%<br>CALIFORNIA %: 51.98%<br>NORTH CA. %: 20.80%<br>SOUTH CA. %: 31.18%<br>% Fixed: 1.96%<br>% Arm: 98.04%<br>% IO: 55.07% |       |             |         |            |        |        |       |     |     |        |      |

| Product Type                   | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1 MONTH LIBOR - 120 MONTHS IO  | 26    | 10,140,171  | 1.50%   | 390,006.60 | 5.139% | 83.00% | 300   | 299 | 1   | 42.95% | 725  |
| 15YR FXD                       | 1     | 222,229     | 0.03    | 222,228.70 | 9.000  | 85.00  | 180   | 175 | 5   | 41.52  | 598  |
| 20YR FXD                       | 1     | 78,000      | 0.01    | 78,000.00  | 6.250  | 60.00  | 240   | 240 | 0   | 34.31  | 582  |
| 2/6 MONTH LIBOR                | 1,553 | 273,611,840 | 40.51   | 176,182.77 | 6.463  | 80.29  | 360   | 359 | 1   | 41.65  | 644  |
| 2/6 MONTH LIBOR - 24 MONTHS IO | 1,308 | 344,253,097 | 50.97   | 263,190.44 | 6.229  | 80.09  | 360   | 359 | 1   | 42.81  | 662  |
| 30YR FXD                       | 82    | 12,963,546  | 1.92    | 158,092.02 | 6.830  | 80.11  | 360   | 359 | 1   | 42.38  | 651  |
| 3/6 MONTH LIBOR                | 91    | 16,615,147  | 2.46    | 182,584.03 | 6.516  | 79.66  | 360   | 359 | 1   | 41.96  | 655  |
| 3/6 MONTH LIBOR - 36 MONTHS IO | 72    | 17,522,495  | 2.59    | 243,367.99 | 6.403  | 79.96  | 360   | 359 | 1   | 41.64  | 667  |
| Total:                         | 3,134 | 675,406,525 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |

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# NCHET04-4 First Liens w. Second

| Original Balance             | COUNT        | OPB                     | %              | AVG OPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|--------------|-------------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$25,000.01 - \$50,000.00    | 2            | \$100,000.00            | 0.01%          | 50,000.00         | 9.025%        | 84.97%        | 360        | 359        | 1        | 37.96%        | 567        |
| \$50,000.01 - \$75,000.00    | 130          | 8,175,408.00            | 1.21           | 62,887.75         | 7.900         | 80.45         | 360        | 359        | 1        | 36.96         | 584        |
| \$75,000.01 - \$100,000.00   | 291          | 25,977,779.27           | 3.84           | 89,270.72         | 6.861         | 80.37         | 360        | 359        | 1        | 39.64         | 626        |
| \$100,000.01 - \$125,000.00  | 379          | 42,782,025.87           | 6.33           | 112,881.33        | 6.540         | 80.38         | 360        | 359        | 1        | 40.90         | 636        |
| \$125,000.01 - \$150,000.00  | 310          | 42,569,423.49           | 6.30           | 137,320.72        | 6.544         | 80.20         | 360        | 359        | 1        | 42.12         | 640        |
| \$150,000.01 - \$175,000.00  | 258          | 41,909,924.07           | 6.20           | 162,441.57        | 6.449         | 80.09         | 360        | 359        | 1        | 41.74         | 642        |
| \$175,000.01 - \$200,000.00  | 282          | 53,430,078.68           | 7.91           | 189,468.36        | 6.399         | 80.11         | 360        | 359        | 1        | 42.25         | 653        |
| \$200,000.01 - \$225,000.00  | 213          | 45,469,393.22           | 6.73           | 213,471.33        | 6.384         | 80.25         | 359        | 358        | 1        | 41.08         | 655        |
| \$225,000.01 - \$250,000.00  | 203          | 48,159,003.27           | 7.13           | 237,236.47        | 6.398         | 80.11         | 359        | 357        | 1        | 42.06         | 654        |
| \$250,000.01 - \$275,000.00  | 201          | 52,714,037.03           | 7.80           | 262,258.89        | 6.231         | 80.16         | 360        | 358        | 1        | 43.39         | 659        |
| \$275,000.01 - \$300,000.00  | 185          | 52,983,912.60           | 7.84           | 286,399.53        | 6.228         | 80.18         | 360        | 359        | 1        | 43.58         | 659        |
| \$300,000.01 - \$325,000.00  | 141          | 44,195,611.28           | 6.54           | 313,444.05        | 6.210         | 80.25         | 360        | 358        | 1        | 43.15         | 661        |
| \$325,000.01 - \$350,000.00  | 126          | 42,582,133.76           | 6.30           | 337,953.44        | 6.237         | 80.21         | 359        | 357        | 1        | 43.61         | 669        |
| \$350,000.01 - \$375,000.00  | 113          | 40,797,644.00           | 6.04           | 361,041.10        | 6.115         | 80.10         | 359        | 358        | 1        | 43.13         | 668        |
| \$375,000.01 - \$400,000.00  | 116          | 44,944,899.00           | 6.65           | 387,456.03        | 6.172         | 79.95         | 359        | 358        | 1        | 43.87         | 667        |
| \$400,000.01 - \$425,000.00  | 40           | 16,555,693.52           | 2.45           | 413,892.34        | 6.066         | 80.50         | 354        | 353        | 1        | 41.96         | 670        |
| \$425,000.01 - \$450,000.00  | 30           | 13,102,246.00           | 1.94           | 436,741.53        | 6.011         | 80.84         | 356        | 355        | 1        | 42.48         | 665        |
| \$450,000.01 - \$475,000.00  | 28           | 13,035,636.00           | 1.93           | 465,558.43        | 6.414         | 79.85         | 360        | 359        | 1        | 40.30         | 669        |
| \$475,000.01 - \$500,000.00  | 27           | 13,128,649.00           | 1.94           | 486,246.26        | 6.077         | 80.99         | 358        | 356        | 1        | 41.73         | 673        |
| \$500,000.01 - \$525,000.00  | 19           | 9,736,230.00            | 1.44           | 512,433.16        | 6.048         | 80.00         | 360        | 359        | 1        | 41.45         | 671        |
| \$525,000.01 - \$550,000.00  | 14           | 7,520,448.00            | 1.11           | 537,174.86        | 5.916         | 80.34         | 360        | 359        | 1        | 42.35         | 663        |
| \$550,000.01 - \$575,000.00  | 6            | 3,342,200.00            | 0.49           | 557,033.33        | 5.958         | 79.99         | 350        | 349        | 1        | 40.10         | 678        |
| \$575,000.01 - \$600,000.00  | 9            | 5,250,987.00            | 0.78           | 583,443.00        | 5.919         | 80.55         | 347        | 346        | 1        | 43.18         | 698        |
| \$600,000.01 - \$625,000.00  | 4            | 2,457,050.00            | 0.36           | 614,262.50        | 6.059         | 83.74         | 345        | 344        | 1        | 41.50         | 659        |
| \$625,000.01 - \$650,000.00  | 3            | 1,950,000.00            | 0.29           | 650,000.00        | 5.747         | 78.16         | 340        | 339        | 1        | 41.81         | 665        |
| \$650,000.01 - \$675,000.00  | 3            | 2,080,000.00            | 0.31           | 693,333.33        | 6.307         | 80.00         | 360        | 359        | 1        | 33.47         | 671        |
| \$675,000.01 - \$750,000.00  | 1            | 750,000.00              | 0.11           | 750,000.00        | 5.650         | 67.51         | 360        | 358        | 2        | 48.66         | 719        |
| <b>Total:</b>                | <b>3,134</b> | <b>\$675,700,413.06</b> | <b>100.00%</b> | <b>215,603.19</b> | <b>6.332%</b> | <b>80.20%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.28%</b> | <b>655</b> |
| <b>Minimum:</b> \$50,000.00  |              |                         |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b> \$750,000.00 |              |                         |                |                   |               |               |            |            |          |               |            |

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# NCHET04-4 First Liens w. Second

| Unpaid Balance              | COUNT        | UPB                     | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-----------------------------|--------------|-------------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| \$25,000.01 - \$50,000.00   | 2            | \$99,944.02             | 0.01%          | 49,972.01         | 9.025%        | 84.97%        | 360        | 359        | 1        | 37.96%        | 567        |
| \$50,000.01 - \$75,000.00   | 131          | 8,246,389.21            | 1.22           | 62,949.54         | 7.881         | 80.16         | 360        | 359        | 1        | 37.07         | 585        |
| \$75,000.01 - \$100,000.00  | 290          | 25,886,694.39           | 3.83           | 89,264.46         | 6.864         | 80.46         | 360        | 359        | 1        | 39.61         | 626        |
| \$100,000.01 - \$125,000.00 | 379          | 42,755,486.77           | 6.33           | 112,811.31        | 6.540         | 80.38         | 360        | 359        | 1        | 40.90         | 636        |
| \$125,000.01 - \$150,000.00 | 311          | 42,694,908.28           | 6.32           | 137,282.66        | 6.542         | 80.20         | 360        | 359        | 1        | 42.05         | 640        |
| \$150,000.01 - \$175,000.00 | 257          | 41,738,378.21           | 6.18           | 162,406.14        | 6.450         | 80.09         | 360        | 359        | 1        | 41.81         | 642        |
| \$175,000.01 - \$200,000.00 | 282          | 53,405,726.13           | 7.91           | 189,382.01        | 6.399         | 80.11         | 360        | 359        | 1        | 42.25         | 653        |
| \$200,000.01 - \$225,000.00 | 214          | 45,669,087.29           | 6.76           | 213,406.95        | 6.397         | 80.27         | 359        | 357        | 1        | 41.08         | 655        |
| \$225,000.01 - \$250,000.00 | 202          | 47,912,181.83           | 7.09           | 237,189.02        | 6.385         | 80.08         | 359        | 358        | 1        | 42.06         | 654        |
| \$250,000.01 - \$275,000.00 | 202          | 52,966,069.95           | 7.84           | 262,208.27        | 6.228         | 80.16         | 360        | 358        | 1        | 43.39         | 659        |
| \$275,000.01 - \$300,000.00 | 184          | 52,683,883.80           | 7.80           | 286,325.46        | 6.231         | 80.18         | 360        | 359        | 1        | 43.58         | 659        |
| \$300,000.01 - \$325,000.00 | 141          | 44,182,269.39           | 6.54           | 313,349.43        | 6.210         | 80.25         | 360        | 358        | 1        | 43.15         | 661        |
| \$325,000.01 - \$350,000.00 | 127          | 42,916,780.85           | 6.35           | 337,927.41        | 6.241         | 80.21         | 359        | 357        | 1        | 43.62         | 668        |
| \$350,000.01 - \$375,000.00 | 112          | 40,433,881.88           | 5.99           | 361,016.80        | 6.109         | 80.10         | 359        | 358        | 1        | 43.11         | 668        |
| \$375,000.01 - \$400,000.00 | 116          | 44,934,035.31           | 6.65           | 387,362.37        | 6.172         | 79.95         | 359        | 358        | 1        | 43.87         | 667        |
| \$400,000.01 - \$425,000.00 | 40           | 16,551,711.19           | 2.45           | 413,792.78        | 6.066         | 80.50         | 354        | 353        | 1        | 41.96         | 670        |
| \$425,000.01 - \$450,000.00 | 30           | 13,097,004.96           | 1.94           | 436,566.83        | 6.011         | 80.84         | 356        | 355        | 1        | 42.49         | 665        |
| \$450,000.01 - \$475,000.00 | 28           | 13,031,554.40           | 1.93           | 465,412.66        | 6.414         | 79.85         | 360        | 359        | 1        | 40.30         | 669        |
| \$475,000.01 - \$500,000.00 | 27           | 13,123,925.00           | 1.94           | 486,071.30        | 6.077         | 80.98         | 358        | 356        | 1        | 41.73         | 673        |
| \$500,000.01 - \$525,000.00 | 19           | 9,734,029.35            | 1.44           | 512,317.33        | 6.048         | 80.00         | 360        | 359        | 1        | 41.46         | 671        |
| \$525,000.01 - \$550,000.00 | 14           | 7,517,718.39            | 1.11           | 536,979.89        | 5.916         | 80.34         | 360        | 359        | 1        | 42.35         | 663        |
| \$550,000.01 - \$575,000.00 | 6            | 3,341,023.72            | 0.49           | 556,837.29        | 5.958         | 79.99         | 350        | 349        | 1        | 40.09         | 678        |
| \$575,000.01 - \$600,000.00 | 9            | 5,250,279.18            | 0.78           | 583,364.35        | 5.919         | 80.55         | 347        | 346        | 1        | 43.18         | 698        |
| \$600,000.01 - \$625,000.00 | 4            | 2,457,050.00            | 0.36           | 614,262.50        | 6.059         | 83.74         | 345        | 344        | 1        | 41.50         | 659        |
| \$625,000.01 - \$650,000.00 | 3            | 1,949,314.89            | 0.29           | 649,771.63        | 5.747         | 78.16         | 340        | 339        | 1        | 41.81         | 665        |
| \$675,000.01 - \$700,000.00 | 3            | 2,078,796.28            | 0.31           | 692,932.09        | 6.307         | 80.00         | 360        | 359        | 1        | 33.47         | 671        |
| \$725,000.01 - \$750,000.00 | 1            | 748,400.20              | 0.11           | 748,400.20        | 5.650         | 67.51         | 360        | 358        | 2        | 48.66         | 719        |
| <b>Total:</b>               | <b>3,134</b> | <b>\$675,406,524.87</b> | <b>100.00%</b> | <b>215,509.42</b> | <b>6.332%</b> | <b>80.20%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.28%</b> | <b>655</b> |
| <b>Minimum:</b>             |              | <b>\$49,944.02</b>      |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b>             |              | <b>\$748,400.20</b>     |                |                   |               |               |            |            |          |               |            |

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# **NCHE04-4** **First Liens w. Second**

| Gross Rate              | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 4.501% - 5.000%         | 34           | 10,278,197         | 1.52%          | 302,299.91        | 4.934%        | 81.39%        | 335        | 333        | 2        | 43.81%        | 692        |
| 5.001% - 5.500%         | 252          | 68,624,273         | 10.16          | 272,318.54        | 5.327         | 80.18         | 356        | 354        | 1        | 42.31         | 665        |
| 5.501% - 6.000%         | 745          | 176,208,484        | 26.09          | 236,521.46        | 5.836         | 79.97         | 360        | 359        | 1        | 42.56         | 658        |
| 6.001% - 6.500%         | 852          | 189,621,127        | 28.08          | 222,560.01        | 6.295         | 79.91         | 360        | 359        | 1        | 42.39         | 660        |
| 6.501% - 7.000%         | 739          | 152,091,820        | 22.52          | 205,807.61        | 6.769         | 80.11         | 360        | 359        | 1        | 42.57         | 658        |
| 7.001% - 7.500%         | 245          | 45,130,715         | 6.68           | 184,207.80        | 7.254         | 80.81         | 360        | 359        | 1        | 40.99         | 645        |
| 7.501% - 8.000%         | 98           | 14,852,798         | 2.20           | 151,559.16        | 7.754         | 82.45         | 360        | 359        | 1        | 39.70         | 624        |
| 8.001% - 8.500%         | 52           | 5,991,219          | 0.89           | 115,215.75        | 8.301         | 81.07         | 360        | 359        | 1        | 41.55         | 582        |
| 8.501% - 9.000%         | 62           | 6,665,531          | 0.99           | 107,508.56        | 8.773         | 83.74         | 354        | 353        | 1        | 38.67         | 550        |
| 9.001% - 9.500%         | 23           | 1,984,966          | 0.29           | 86,302.88         | 9.240         | 83.45         | 360        | 359        | 1        | 39.04         | 544        |
| 9.501% - 10.000%        | 19           | 2,593,603          | 0.38           | 136,505.42        | 9.831         | 81.43         | 360        | 359        | 1        | 43.61         | 523        |
| 10.001% - 10.500%       | 10           | 1,137,613          | 0.17           | 113,761.33        | 10.290        | 79.29         | 360        | 359        | 1        | 37.43         | 525        |
| 10.501% - 11.000%       | 3            | 226,179            | 0.03           | 75,392.85         | 10.796        | 82.20         | 360        | 359        | 1        | 38.83         | 520        |
| <b>Total:</b>           | <b>3,134</b> | <b>675,406,525</b> | <b>100.00%</b> | <b>215,509.42</b> | <b>6.332%</b> | <b>80.20%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.28%</b> | <b>655</b> |
| <b>Minimum: 4.600%</b>  |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 11.000%</b> |              |                    |                |                   |               |               |            |            |          |               |            |

| Original Term to Maturity | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 180                       | 1            | 222,229            | 0.03%          | 222,228.70        | 9.000%        | 85.00%        | 180        | 175        | 5        | 41.52%        | 598        |
| 240                       | 1            | 78,000             | 0.01           | 78,000.00         | 6.250         | 60.00         | 240        | 240        | 0        | 34.31         | 582        |
| 300                       | 26           | 10,140,171         | 1.50           | 390,006.60        | 5.139         | 83.00         | 300        | 299        | 1        | 42.95         | 725        |
| 360                       | 3,106        | 664,966,125        | 98.45          | 214,090.83        | 6.349         | 80.16         | 360        | 359        | 1        | 42.27         | 654        |
| <b>Total:</b>             | <b>3,134</b> | <b>675,406,525</b> | <b>100.00%</b> | <b>215,509.42</b> | <b>6.332%</b> | <b>80.20%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.28%</b> | <b>655</b> |
| <b>Minimum: 180</b>       |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 360</b>       |              |                    |                |                   |               |               |            |            |          |               |            |

| Remaining Term to Stated Maturity | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-----------------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 121 - 180                         | 1            | 222,229            | 0.03%          | 222,228.70        | 9.000%        | 85.00%        | 180        | 175        | 5        | 41.52%        | 598        |
| 181 - 240                         | 1            | 78,000             | 0.01           | 78,000.00         | 6.250         | 60.00         | 240        | 240        | 0        | 34.31         | 582        |
| 241 - 300                         | 26           | 10,140,171         | 1.50           | 390,006.60        | 5.139         | 83.00         | 300        | 299        | 1        | 42.95         | 725        |
| 301 - 360                         | 3,106        | 664,966,125        | 98.45          | 214,090.83        | 6.349         | 80.16         | 360        | 359        | 1        | 42.27         | 654        |
| <b>Total:</b>                     | <b>3,134</b> | <b>675,406,525</b> | <b>100.00%</b> | <b>215,509.42</b> | <b>6.332%</b> | <b>80.20%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.28%</b> | <b>655</b> |
| <b>Minimum: 175</b>               |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 360</b>               |              |                    |                |                   |               |               |            |            |          |               |            |

# **NCHET04-4** **First Liens w. Second**

| Seasoning       | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-----------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 0               | 811          | 153,331,554        | 22.70%         | 189,064.80        | 6.555%        | 80.38%        | 358        | 358        | 0        | 41.48%        | 650        |
| 1               | 1,549        | 338,524,226        | 50.12          | 218,543.72        | 6.262         | 80.12         | 360        | 359        | 1        | 42.49         | 653        |
| 2               | 574          | 136,901,645        | 20.27          | 238,504.61        | 6.255         | 80.19         | 359        | 357        | 2        | 42.47         | 663        |
| 3               | 142          | 34,204,646         | 5.06           | 240,877.79        | 6.420         | 80.41         | 356        | 353        | 3        | 42.87         | 675        |
| 4               | 19           | 3,717,485          | 0.55           | 195,657.10        | 6.073         | 80.00         | 360        | 356        | 4        | 40.55         | 678        |
| 5               | 13           | 3,143,693          | 0.47           | 241,822.50        | 6.260         | 80.14         | 343        | 338        | 5        | 43.78         | 664        |
| 6               | 11           | 2,307,237          | 0.34           | 209,748.84        | 6.393         | 80.16         | 360        | 354        | 6        | 43.86         | 652        |
| 7               | 10           | 2,238,431          | 0.33           | 223,843.12        | 5.806         | 78.54         | 360        | 353        | 7        | 42.26         | 645        |
| 8               | 5            | 1,037,608          | 0.15           | 207,521.57        | 5.379         | 80.00         | 360        | 352        | 8        | 44.84         | 626        |
| <b>Total:</b>   | <b>3,134</b> | <b>675,406,525</b> | <b>100.00%</b> | <b>215,509.42</b> | <b>6.332%</b> | <b>80.20%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.28%</b> | <b>655</b> |
| <b>Minimum:</b> | <b>0</b>     |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b> | <b>8</b>     |                    |                |                   |               |               |            |            |          |               |            |

| DTI               | COUNT         | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-------------------|---------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| <= 0.000%         | 1             | 99,922             | 0.01%          | 99,921.99         | 7.250%        | 80.00%        | 360        | 359        | 1        | 0.00%         | 648        |
| 1.001% - 6.000%   | 1             | 200,800            | 0.03           | 200,800.00        | 5.300         | 80.00         | 360        | 360        | 0        | 5.47          | 624        |
| 6.001% - 11.000%  | 2             | 467,959            | 0.07           | 233,979.56        | 5.336         | 80.00         | 360        | 358        | 2        | 9.01          | 668        |
| 11.001% - 16.000% | 12            | 2,279,988          | 0.34           | 189,999.04        | 6.679         | 79.46         | 360        | 359        | 1        | 13.90         | 648        |
| 16.001% - 21.000% | 20            | 2,938,031          | 0.44           | 146,901.54        | 6.406         | 80.07         | 360        | 359        | 1        | 19.32         | 649        |
| 21.001% - 26.000% | 75            | 13,655,656         | 2.02           | 182,075.42        | 6.619         | 80.53         | 360        | 359        | 1        | 24.00         | 647        |
| 26.001% - 31.000% | 167           | 27,485,721         | 4.07           | 164,585.15        | 6.418         | 80.36         | 359        | 358        | 1        | 28.93         | 653        |
| 31.001% - 36.000% | 308           | 57,876,116         | 8.57           | 187,909.47        | 6.338         | 80.23         | 359        | 358        | 1        | 33.79         | 653        |
| 36.001% - 41.000% | 601           | 129,742,977        | 19.21          | 215,878.50        | 6.382         | 80.17         | 359        | 358        | 1        | 38.95         | 658        |
| 41.001% - 46.000% | 902           | 210,017,353        | 31.09          | 232,835.20        | 6.351         | 80.11         | 359        | 358        | 1        | 43.68         | 659        |
| 46.001% - 51.000% | 1,023         | 226,429,279        | 33.52          | 221,338.49        | 6.253         | 80.33         | 359        | 358        | 1        | 48.26         | 653        |
| 51.001% - 56.000% | 22            | 4,212,723          | 0.62           | 191,487.40        | 6.383         | 76.81         | 360        | 358        | 2        | 53.27         | 618        |
| <b>Total:</b>     | <b>3,134</b>  | <b>675,406,525</b> | <b>100.00%</b> | <b>215,509.42</b> | <b>6.332%</b> | <b>80.20%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.28%</b> | <b>655</b> |
| <b>Minimum:</b>   | <b>0.00%</b>  |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum:</b>   | <b>55.27%</b> |                    |                |                   |               |               |            |            |          |               |            |

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# NCHET04-4

## First Liens w. Second

| FICO Scores | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 500 - 509   | 23    | 2,083,179   | 0.31%   | 90,572.99  | 9.129% | 79.03% | 360   | 359 | 1   | 41.41% | 504  |
| 510 - 519   | 25    | 3,387,165   | 0.50    | 135,486.61 | 9.187  | 77.97  | 360   | 359 | 1   | 40.27  | 514  |
| 520 - 529   | 27    | 3,434,475   | 0.51    | 127,202.76 | 8.759  | 80.25  | 360   | 359 | 1   | 40.79  | 525  |
| 530 - 539   | 24    | 2,515,498   | 0.37    | 104,812.40 | 8.331  | 78.73  | 360   | 359 | 1   | 41.67  | 534  |
| 540 - 549   | 32    | 3,696,542   | 0.55    | 115,516.94 | 8.167  | 83.07  | 360   | 359 | 1   | 41.08  | 545  |
| 550 - 559   | 31    | 3,780,047   | 0.56    | 121,936.99 | 7.677  | 81.94  | 360   | 359 | 1   | 40.31  | 554  |
| 560 - 569   | 19    | 2,774,315   | 0.41    | 146,016.57 | 7.536  | 83.15  | 360   | 359 | 1   | 40.61  | 565  |
| 570 - 579   | 39    | 6,241,921   | 0.92    | 160,049.26 | 6.816  | 81.42  | 360   | 359 | 1   | 42.87  | 575  |
| 580 - 589   | 157   | 28,960,164  | 4.29    | 184,459.64 | 6.353  | 80.60  | 360   | 359 | 1   | 42.85  | 584  |
| 590 - 599   | 158   | 27,455,394  | 4.07    | 173,768.32 | 6.397  | 80.34  | 359   | 358 | 1   | 42.59  | 594  |
| 600 - 609   | 175   | 31,259,551  | 4.63    | 178,626.01 | 6.300  | 80.32  | 360   | 359 | 1   | 42.43  | 605  |
| 610 - 619   | 159   | 31,702,768  | 4.69    | 199,388.48 | 6.157  | 80.35  | 360   | 359 | 1   | 41.87  | 615  |
| 620 - 629   | 196   | 39,337,987  | 5.82    | 200,704.02 | 6.039  | 80.02  | 360   | 359 | 1   | 41.52  | 624  |
| 630 - 639   | 183   | 37,538,260  | 5.56    | 205,127.11 | 6.198  | 80.07  | 360   | 359 | 1   | 41.81  | 635  |
| 640 - 649   | 313   | 68,381,173  | 10.12   | 218,470.20 | 6.397  | 80.09  | 360   | 359 | 1   | 42.83  | 645  |
| 650 - 659   | 314   | 71,857,282  | 10.64   | 228,844.85 | 6.365  | 80.05  | 360   | 359 | 1   | 42.49  | 654  |
| 660 - 669   | 275   | 63,366,472  | 9.38    | 230,423.53 | 6.343  | 80.12  | 360   | 359 | 1   | 42.47  | 664  |
| 670 - 679   | 214   | 53,150,816  | 7.87    | 248,368.30 | 6.300  | 80.18  | 360   | 359 | 1   | 42.64  | 674  |
| 680 - 689   | 195   | 48,059,697  | 7.12    | 246,459.99 | 6.236  | 80.02  | 359   | 358 | 1   | 42.37  | 684  |
| 690 - 699   | 144   | 33,499,531  | 4.96    | 232,635.63 | 6.215  | 80.01  | 358   | 357 | 1   | 42.30  | 694  |
| 700 - 709   | 98    | 25,408,874  | 3.76    | 259,274.23 | 6.178  | 80.13  | 356   | 355 | 1   | 42.61  | 705  |
| 710 - 719   | 94    | 24,803,296  | 3.67    | 263,864.85 | 6.149  | 79.95  | 356   | 355 | 1   | 41.65  | 714  |
| 720 - 729   | 72    | 19,528,259  | 2.89    | 271,225.82 | 6.108  | 80.46  | 355   | 353 | 1   | 43.66  | 724  |
| 730 - 739   | 56    | 12,469,595  | 1.85    | 222,671.34 | 6.155  | 80.30  | 357   | 356 | 1   | 40.72  | 735  |
| 740 - 749   | 39    | 10,151,701  | 1.50    | 260,300.01 | 6.184  | 80.27  | 357   | 355 | 1   | 40.11  | 744  |
| 750 - 759   | 25    | 6,558,625   | 0.97    | 262,344.98 | 6.016  | 80.00  | 354   | 353 | 1   | 42.30  | 755  |
| 760 - 769   | 19    | 6,193,937   | 0.92    | 325,996.67 | 5.986  | 81.40  | 356   | 355 | 1   | 43.47  | 765  |
| 770 - 779   | 10    | 2,670,939   | 0.40    | 267,093.85 | 5.903  | 80.50  | 354   | 353 | 1   | 42.66  | 773  |
| 780 - 789   | 11    | 3,737,495   | 0.55    | 339,772.24 | 5.962  | 80.77  | 351   | 350 | 1   | 40.99  | 784  |
| 790 - 799   | 3     | 504,350     | 0.07    | 168,116.67 | 5.784  | 82.35  | 332   | 332 | 0   | 42.48  | 792  |
| 800 - 809   | 4     | 897,220     | 0.13    | 224,304.91 | 6.148  | 80.00  | 360   | 359 | 1   | 28.79  | 804  |
| Total:      | 3,134 | 675,406,525 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |

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# NCHET04-4 First Liens w. Second

| Loan to Value Ratio   | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|-----------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 40.01% - 45.00%       | 1            | 175,000            | 0.03%          | 175,000.00        | 6.700%        | 41.18%        | 360        | 360        | 0        | 50.73%        | 538        |
| 45.01% - 50.00%       | 1            | 74,923             | 0.01           | 74,923.42         | 5.800         | 48.70         | 360        | 359        | 1        | 48.67         | 607        |
| 50.01% - 55.00%       | 2            | 369,688            | 0.05           | 184,843.75        | 6.881         | 53.25         | 360        | 359        | 1        | 39.33         | 605        |
| 55.01% - 60.00%       | 5            | 752,020            | 0.11           | 150,403.92        | 6.622         | 58.96         | 348        | 347        | 1        | 35.07         | 602        |
| 60.01% - 65.00%       | 4            | 716,939            | 0.11           | 179,234.71        | 6.701         | 61.82         | 360        | 359        | 1        | 46.48         | 616        |
| 65.01% - 70.00%       | 12           | 2,910,826          | 0.43           | 242,568.82        | 6.514         | 68.40         | 360        | 358        | 2        | 43.90         | 625        |
| 70.01% - 75.00%       | 47           | 5,616,810          | 0.83           | 119,506.59        | 7.084         | 74.47         | 360        | 359        | 1        | 39.80         | 604        |
| 75.01% - 80.00%       | 2,852        | 626,836,914        | 92.81          | 219,788.54        | 6.281         | 79.98         | 360        | 358        | 1        | 42.33         | 658        |
| 80.01% - 85.00%       | 118          | 23,228,416         | 3.44           | 196,850.99        | 6.789         | 84.85         | 346        | 345        | 1        | 42.00         | 636        |
| 85.01% - 90.00%       | 88           | 13,993,192         | 2.07           | 159,013.54        | 7.422         | 89.87         | 356        | 355        | 1        | 41.54         | 624        |
| 90.01% - 95.00%       | 4            | 731,798            | 0.11           | 182,949.39        | 6.680         | 95.00         | 360        | 359        | 1        | 35.01         | 636        |
| <b>Total:</b>         | <b>3,134</b> | <b>675,406,525</b> | <b>100.00%</b> | <b>215,509.42</b> | <b>6.332%</b> | <b>80.20%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.28%</b> | <b>655</b> |
| <b>Minimum: 41.18</b> |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 95.00</b> |              |                    |                |                   |               |               |            |            |          |               |            |

| Combined Loan To Value Ratio | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|------------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 60.01% - 65.00%              | 3            | 513,730            | 0.08%          | 171,243.36        | 6.005%        | 53.24%        | 342        | 341        | 1        | 37.73%        | 586        |
| 65.01% - 70.00%              | 2            | 253,961            | 0.04           | 126,980.56        | 6.941         | 64.39         | 360        | 360        | 0        | 28.70         | 657        |
| 70.01% - 75.00%              | 5            | 756,599            | 0.11           | 151,319.81        | 6.762         | 62.72         | 360        | 359        | 1        | 43.54         | 596        |
| 75.01% - 80.00%              | 8            | 1,791,632          | 0.27           | 223,954.04        | 6.452         | 67.85         | 360        | 358        | 2        | 43.91         | 627        |
| 80.01% - 85.00%              | 8            | 1,621,723          | 0.24           | 202,715.39        | 7.714         | 77.68         | 360        | 359        | 1        | 35.63         | 568        |
| 85.01% - 90.00%              | 32           | 7,575,278          | 1.12           | 236,727.43        | 6.932         | 78.03         | 355        | 355        | 1        | 39.93         | 620        |
| 90.01% - 95.00%              | 157          | 25,855,726         | 3.83           | 164,686.15        | 7.385         | 84.25         | 357        | 357        | 1        | 40.62         | 607        |
| 95.01% - 100.00%             | 2,919        | 637,037,875        | 94.32          | 218,238.40        | 6.278         | 80.15         | 359        | 358        | 1        | 42.39         | 658        |
| <b>Total:</b>                | <b>3,134</b> | <b>675,406,525</b> | <b>100.00%</b> | <b>215,509.42</b> | <b>6.332%</b> | <b>80.20%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.28%</b> | <b>655</b> |
| <b>Minimum: 60.71</b>        |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 100.00</b>       |              |                    |                |                   |               |               |            |            |          |               |            |

# NCHET04-4 First Liens w. Second

| Geographic Concentration | COUNT | UPB              | %      | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|------------------|--------|------------|--------|--------|-------|-----|-----|--------|------|
| California               | 1,204 | \$351,077,489.76 | 51.98% | 291,592.60 | 6.148% | 80.15% | 358   | 357 | 1   | 42.56% | 667  |
| Washington               | 162   | 28,954,548.32    | 4.29   | 178,731.78 | 6.187  | 80.22  | 360   | 359 | 1   | 42.18  | 642  |
| Florida                  | 172   | 26,717,246.63    | 3.96   | 155,332.83 | 6.715  | 80.25  | 360   | 359 | 1   | 41.39  | 642  |
| Arizona                  | 129   | 22,335,385.57    | 3.31   | 173,142.52 | 6.157  | 79.88  | 360   | 359 | 1   | 42.20  | 642  |
| New York                 | 74    | 19,910,065.67    | 2.95   | 269,054.94 | 6.428  | 80.36  | 360   | 359 | 1   | 43.79  | 666  |
| Texas                    | 147   | 19,327,337.55    | 2.86   | 131,478.49 | 6.791  | 80.18  | 358   | 357 | 1   | 39.85  | 640  |
| Nevada                   | 78    | 17,013,355.08    | 2.52   | 218,119.94 | 6.518  | 80.23  | 360   | 359 | 1   | 41.94  | 648  |
| Massachusetts            | 73    | 16,589,313.90    | 2.46   | 227,250.88 | 6.418  | 79.01  | 360   | 359 | 1   | 43.73  | 651  |
| Colorado                 | 99    | 16,136,969.36    | 2.39   | 162,999.69 | 6.231  | 79.96  | 360   | 359 | 1   | 41.77  | 633  |
| New Jersey               | 67    | 15,621,506.67    | 2.31   | 233,156.82 | 6.517  | 80.17  | 360   | 359 | 1   | 43.01  | 663  |
| Illinois                 | 80    | 13,460,268.70    | 1.99   | 168,253.36 | 6.648  | 79.77  | 359   | 358 | 1   | 40.89  | 658  |
| Hawaii                   | 42    | 11,500,195.55    | 1.70   | 273,814.18 | 6.096  | 80.00  | 360   | 359 | 1   | 43.39  | 668  |
| Oregon                   | 70    | 11,301,366.86    | 1.67   | 161,448.10 | 6.412  | 81.00  | 359   | 358 | 1   | 42.03  | 646  |
| Maryland                 | 42    | 8,420,133.38     | 1.25   | 200,479.37 | 6.273  | 80.44  | 360   | 359 | 1   | 40.72  | 631  |
| Michigan                 | 59    | 7,836,952.38     | 1.16   | 132,829.70 | 7.139  | 80.93  | 360   | 359 | 1   | 40.10  | 625  |
| Virginia                 | 35    | 7,830,108.79     | 1.16   | 223,717.39 | 6.504  | 80.12  | 360   | 359 | 1   | 44.22  | 642  |
| Minnesota                | 40    | 7,454,635.85     | 1.10   | 186,365.90 | 6.726  | 81.13  | 360   | 359 | 1   | 43.15  | 628  |
| Georgia                  | 45    | 6,881,371.84     | 1.02   | 152,919.37 | 7.002  | 80.77  | 360   | 359 | 1   | 42.46  | 623  |
| Idaho                    | 39    | 4,877,594.95     | 0.72   | 125,066.54 | 6.507  | 80.94  | 360   | 359 | 1   | 41.20  | 628  |
| Tennessee                | 38    | 4,739,800.43     | 0.70   | 124,731.59 | 6.824  | 81.26  | 360   | 359 | 1   | 42.70  | 627  |
| Utah                     | 32    | 4,697,121.02     | 0.70   | 146,785.03 | 6.110  | 79.94  | 360   | 359 | 1   | 40.73  | 653  |
| New Mexico               | 33    | 4,314,162.51     | 0.64   | 130,732.20 | 6.663  | 80.73  | 360   | 359 | 1   | 42.15  | 648  |
| North Carolina           | 31    | 4,054,787.08     | 0.60   | 130,799.58 | 7.088  | 80.40  | 360   | 359 | 1   | 38.96  | 618  |
| Rhode Island             | 20    | 3,878,474.48     | 0.57   | 193,923.72 | 6.864  | 79.88  | 360   | 359 | 1   | 40.26  | 648  |
| South Carolina           | 29    | 3,682,444.37     | 0.55   | 126,977.97 | 6.897  | 81.28  | 360   | 360 | 0   | 41.87  | 641  |
| New Hampshire            | 16    | 3,626,444.37     | 0.54   | 226,652.77 | 6.214  | 77.88  | 360   | 359 | 1   | 44.25  | 655  |
| Indiana                  | 36    | 3,387,538.43     | 0.50   | 94,098.29  | 6.668  | 81.20  | 360   | 359 | 1   | 39.59  | 612  |
| Connecticut              | 20    | 3,239,609.93     | 0.48   | 161,980.50 | 6.588  | 80.45  | 360   | 359 | 1   | 40.98  | 645  |
| Pennsylvania             | 26    | 3,222,519.66     | 0.48   | 123,943.06 | 6.576  | 81.03  | 360   | 359 | 1   | 37.99  | 643  |
| Wisconsin                | 19    | 2,369,559.76     | 0.35   | 124,713.67 | 6.691  | 80.06  | 360   | 359 | 1   | 41.70  | 621  |
| Ohio                     | 24    | 2,312,257.68     | 0.34   | 96,344.07  | 7.619  | 81.50  | 360   | 359 | 1   | 42.45  | 577  |
| Maine                    | 15    | 2,281,682.08     | 0.34   | 152,112.14 | 7.103  | 80.07  | 360   | 359 | 1   | 42.93  | 633  |
| Oklahoma                 | 17    | 2,081,429.53     | 0.31   | 122,437.03 | 6.553  | 80.36  | 360   | 359 | 1   | 42.75  | 625  |
| Alaska                   | 10    | 1,939,078.71     | 0.29   | 193,907.87 | 6.614  | 81.19  | 360   | 359 | 1   | 45.41  | 639  |
| Alabama                  | 18    | 1,819,974.77     | 0.27   | 101,109.71 | 7.812  | 81.42  | 360   | 359 | 1   | 42.13  | 576  |
| Missouri                 | 16    | 1,488,966.23     | 0.22   | 93,060.39  | 7.346  | 80.66  | 360   | 359 | 1   | 35.87  | 634  |
| Kentucky                 | 11    | 1,322,071.58     | 0.20   | 120,188.33 | 6.550  | 80.15  | 360   | 359 | 1   | 37.72  | 642  |
| Louisiana                | 10    | 1,168,711.82     | 0.17   | 116,871.18 | 7.017  | 80.00  | 360   | 359 | 1   | 41.08  | 625  |
| Arkansas                 | 10    | 1,082,753.38     | 0.16   | 108,275.34 | 7.481  | 81.87  | 360   | 359 | 1   | 40.40  | 602  |
| District Of Columbia     | 4     | 882,254.29       | 0.13   | 220,563.57 | 5.770  | 80.00  | 360   | 360 | 0   | 40.39  | 659  |
| Montana                  | 7     | 854,002.56       | 0.13   | 122,128.94 | 6.821  | 81.84  | 360   | 359 | 1   | 44.80  | 628  |
| Iowa                     | 8     | 797,730.12       | 0.12   | 99,716.27  | 7.029  | 81.10  | 360   | 359 | 1   | 41.09  | 617  |
| Nebraska                 | 8     | 789,561.89       | 0.12   | 98,695.24  | 7.484  | 83.48  | 360   | 359 | 1   | 45.43  | 587  |
| Mississippi              | 6     | 537,698.31       | 0.08   | 89,616.39  | 7.060  | 82.38  | 360   | 359 | 1   | 44.54  | 598  |
| Wyoming                  | 4     | 536,832.21       | 0.08   | 134,208.05 | 6.636  | 80.00  | 360   | 359 | 1   | 47.23  | 604  |
| North Dakota             | 3     | 327,833.22       | 0.05   | 109,277.74 | 6.527  | 78.17  | 360   | 359 | 1   | 44.28  | 653  |
| Delaware                 | 2     | 223,095.85       | 0.03   | 111,547.93 | 5.769  | 80.00  | 360   | 359 | 1   | 45.81  | 641  |
| Continued...             |       |                  |        |            |        |        |       |     |     |        |      |

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# NCHET04-4 First Liens w. Second

| ...continued             | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Geographic Concentration |       |                  |         |            |        |        |       |     |     |        |      |
| West Virginia            | 2     | 199,820.00       | 0.03    | 99,910.00  | 7.575  | 79.99  | 360   | 360 | 0   | 38.01  | 579  |
| Vermont                  | 1     | 170,634.79       | 0.03    | 170,634.79 | 6.150  | 80.00  | 360   | 359 | 1   | 46.06  | 621  |
| South Dakota             | 1     | 131,010.38       | 0.02    | 131,010.38 | 6.900  | 80.00  | 360   | 359 | 1   | 46.22  | 620  |
| Total:                   | 3,134 | \$675,406,524.87 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |

|                | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| North-South CA |       |             |         |            |        |        |       |     |     |        |      |
| North CA       | 461   | 140,497,663 | 20.80%  | 304,767.17 | 6.080% | 80.19% | 357   | 355 | 1   | 42.88% | 670  |
| South CA       | 743   | 210,579,827 | 31.18   | 283,418.34 | 6.194  | 80.12  | 359   | 358 | 1   | 42.34  | 665  |
| States Not CA  | 1,930 | 324,329,035 | 48.02   | 168,046.13 | 6.530  | 80.26  | 360   | 359 | 1   | 41.98  | 643  |
| Total:         | 3,134 | 675,406,525 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |

| Zip Code Concentration | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 93905                  | 7     | \$2,954,225.67   | 0.44%   | 422,032.24 | 5.901% | 80.73% | 351   | 350 | 1   | 44.00% | 694  |
| 94565                  | 9     | 2,791,906.00     | 0.41    | 310,211.78 | 6.327  | 80.00  | 360   | 359 | 1   | 43.08  | 674  |
| 92571                  | 12    | 2,684,852.29     | 0.40    | 223,737.69 | 6.247  | 80.00  | 360   | 358 | 2   | 43.43  | 665  |
| 92336                  | 8     | 2,588,591.55     | 0.38    | 323,573.94 | 6.179  | 80.00  | 360   | 359 | 1   | 44.17  | 666  |
| 95023                  | 7     | 2,587,200.00     | 0.38    | 369,600.00 | 5.732  | 80.00  | 352   | 350 | 1   | 44.21  | 672  |
| Other                  | 3,091 | 661,799,749.36   | 97.99   | 214,105.39 | 6.337  | 80.20  | 359   | 358 | 1   | 42.25  | 655  |
| Total:                 | 3,134 | \$675,406,524.87 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |

| Loan Purpose          | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-----------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Purchase              | 2,698 | \$588,795,077.25 | 87.18%  | 218,233.91 | 6.340% | 80.27% | 359   | 358 | 1   | 42.33% | 659  |
| Refinance - Cashout   | 277   | 57,942,126.65    | 8.58    | 209,177.35 | 6.284  | 79.63  | 359   | 358 | 1   | 42.42  | 630  |
| Refinance - Rate Term | 159   | 28,669,320.97    | 4.24    | 180,310.19 | 6.268  | 79.90  | 360   | 359 | 1   | 40.91  | 635  |
| Total:                | 3,134 | \$675,406,524.87 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |

| Document Type                 | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Stated Doc                    | 1,593 | \$372,080,741.14 | 55.09%  | 233,572.34 | 6.517% | 80.15% | 359   | 357 | 1   | 42.37% | 676  |
| Full Doc - 2yr W2/Tax Returns | 1,096 | 209,223,064.73   | 30.98   | 190,896.96 | 6.109  | 80.26  | 360   | 359 | 1   | 42.33  | 627  |
| Full Doc - 1yr W2             | 343   | 67,675,111.98    | 10.02   | 197,303.53 | 6.128  | 80.32  | 360   | 359 | 1   | 43.39  | 634  |
| Limited - 12 M BK STIMTS      | 102   | 26,427,607.02    | 3.91    | 259,094.19 | 6.002  | 80.26  | 360   | 359 | 1   | 37.68  | 645  |
| Total:                        | 3,134 | \$675,406,524.87 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |

# NCHET04-4 First Liens w. Second

| Property Type           | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Single Family Residence | 2,226 | \$475,559,403.84 | 70.41%  | 213,638.55 | 6.315% | 80.26% | 359   | 358 | 1   | 42.11% | 655  |
| Pud Detached            | 365   | 78,669,388.68    | 11.65   | 215,532.57 | 6.342  | 80.09  | 360   | 359 | 1   | 42.56  | 646  |
| Condo                   | 276   | 57,870,029.68    | 8.57    | 209,674.02 | 6.323  | 80.14  | 359   | 358 | 1   | 42.65  | 664  |
| 2-4 Family              | 184   | 46,735,873.27    | 6.92    | 253,999.31 | 6.494  | 79.91  | 359   | 358 | 1   | 42.89  | 665  |
| PUD Attached            | 83    | 16,571,829.40    | 2.45    | 199,660.60 | 6.341  | 80.20  | 360   | 359 | 1   | 42.80  | 655  |
| Total:                  | 3,134 | \$675,406,524.87 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |

| Occupancy          | COUNT | UPB              | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|------------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Owner Occupied     | 3,097 | \$668,486,075.20 | 98.98%  | 215,849.56 | 6.320% | 80.18% | 359   | 358 | 1   | 42.32% | 656  |
| Non-Owner Occupied | 30    | 5,307,239.95     | 0.79    | 176,908.00 | 7.521  | 83.77  | 360   | 359 | 1   | 37.33  | 641  |
| Second Home        | 7     | 1,613,209.72     | 0.24    | 230,458.53 | 7.392  | 76.38  | 360   | 359 | 1   | 39.36  | 635  |
| Total:             | 3,134 | \$675,406,524.87 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |

| Lien Position | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1             | 3,134 | 675,406,525 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |
| Total:        | 3,134 | 675,406,525 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |

| Prepayment Penalty | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 0                  | 525   | 105,874,223 | 15.68%  | 201,665.19 | 6.602% | 80.57% | 354   | 353 | 1   | 42.34% | 661  |
| 12                 | 70    | 18,089,252  | 2.68    | 258,417.88 | 6.500  | 80.55  | 360   | 359 | 1   | 39.55  | 656  |
| 24                 | 2,365 | 517,138,058 | 76.57   | 218,663.03 | 6.262  | 80.15  | 360   | 359 | 1   | 42.39  | 654  |
| 36                 | 174   | 34,304,992  | 5.08    | 197,155.13 | 6.457  | 79.72  | 359   | 358 | 1   | 41.79  | 661  |
| Total:             | 3,134 | 675,406,525 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |
| wa Term: 20.526    |       |             |         |            |        |        |       |     |     |        |      |

| Balloon Flag       | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Not a Balloon Loan | 3,134 | 675,406,525 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |
| Total:             | 3,134 | 675,406,525 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |

| Originator           | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| New Century Mortgage | 3,134 | 675,406,525 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |
| Total:               | 3,134 | 675,406,525 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |

# NCHET04-4

## First Liens w. Second

| Gross Rate-ARMS   | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 4.501% - 5.000%   | 34    | 10,278,197  | 1.55%   | 302,299.91 | 4.934% | 81.39% | 335   | 333 | 2   | 43.81% | 692  |
| 5.001% - 5.500%   | 252   | 68,624,273  | 10.36   | 272,318.54 | 5.327  | 80.18  | 356   | 354 | 1   | 42.31  | 665  |
| 5.501% - 6.000%   | 728   | 172,757,297 | 26.09   | 237,303.98 | 5.833  | 79.97  | 360   | 359 | 1   | 42.56  | 658  |
| 6.001% - 6.500%   | 835   | 186,613,213 | 28.18   | 223,488.88 | 6.296  | 79.93  | 360   | 359 | 1   | 42.39  | 660  |
| 6.501% - 7.000%   | 729   | 150,529,613 | 22.73   | 206,487.81 | 6.770  | 80.12  | 360   | 359 | 1   | 42.55  | 658  |
| 7.001% - 7.500%   | 226   | 42,391,921  | 6.40    | 187,574.87 | 7.250  | 80.88  | 360   | 359 | 1   | 40.99  | 644  |
| 7.501% - 8.000%   | 90    | 13,738,734  | 2.07    | 152,652.60 | 7.752  | 82.64  | 360   | 359 | 1   | 39.60  | 620  |
| 8.001% - 8.500%   | 48    | 5,538,226   | 0.84    | 115,979.71 | 8.304  | 80.95  | 360   | 359 | 1   | 41.73  | 578  |
| 8.501% - 9.000%   | 57    | 6,097,754   | 0.92    | 106,978.14 | 8.761  | 83.74  | 360   | 360 | 0   | 38.35  | 549  |
| 9.001% - 9.500%   | 22    | 1,840,609   | 0.28    | 83,664.04  | 9.220  | 83.33  | 360   | 359 | 1   | 38.54  | 539  |
| 9.501% - 10.000%  | 17    | 2,468,572   | 0.37    | 145,210.11 | 9.843  | 80.99  | 360   | 359 | 1   | 43.43  | 520  |
| 10.001% - 10.500% | 10    | 1,137,613   | 0.17    | 113,761.33 | 10.290 | 79.29  | 360   | 359 | 1   | 37.43  | 525  |
| 10.501% - 11.000% | 2     | 126,729     | 0.02    | 63,364.28  | 10.871 | 80.00  | 360   | 358 | 2   | 38.18  | 515  |
| Total:            | 3,050 | 662,142,750 | 100.00% | 217,095.98 | 6.321% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |
| Minimum: 4.600%   |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 11.000%  |       |             |         |            |        |        |       |     |     |        |      |

| Gross Rate-FRMS   | COUNT | UPB        | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|-------|------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 5.501% - 6.000%   | 17    | 3,451,187  | 26.02%  | 203,011.01 | 5.944% | 79.78% | 360   | 359 | 1   | 42.83% | 662  |
| 6.001% - 6.500%   | 17    | 3,007,914  | 22.68   | 176,936.13 | 6.271  | 79.13  | 357   | 356 | 1   | 42.66  | 659  |
| 6.501% - 7.000%   | 10    | 1,562,207  | 11.78   | 156,220.69 | 6.748  | 79.32  | 360   | 359 | 1   | 44.30  | 645  |
| 7.001% - 7.500%   | 19    | 2,738,794  | 20.65   | 144,147.05 | 7.313  | 79.81  | 360   | 359 | 1   | 40.99  | 646  |
| 7.501% - 8.000%   | 8     | 1,114,064  | 8.40    | 139,258.04 | 7.770  | 80.17  | 360   | 359 | 1   | 40.98  | 682  |
| 8.001% - 8.500%   | 4     | 452,993    | 3.42    | 113,248.13 | 8.265  | 82.49  | 360   | 359 | 1   | 39.34  | 632  |
| 8.501% - 9.000%   | 5     | 567,777    | 4.28    | 113,555.36 | 8.901  | 83.78  | 290   | 287 | 2   | 42.11  | 565  |
| 9.001% - 9.500%   | 1     | 144,357    | 1.09    | 144,357.27 | 9.500  | 85.00  | 360   | 358 | 2   | 45.34  | 609  |
| 9.501% - 10.000%  | 2     | 125,031    | 0.94    | 62,515.62  | 9.600  | 90.00  | 360   | 359 | 1   | 47.11  | 576  |
| 10.501% - 11.000% | 1     | 99,450     | 0.75    | 99,450.00  | 10.700 | 85.00  | 360   | 360 | 0   | 39.65  | 527  |
| Total:            | 84    | 13,263,774 | 100.00% | 157,902.08 | 6.863% | 80.07% | 356   | 356 | 1   | 42.32% | 650  |
| Minimum: 5.700%   |       |            |         |            |        |        |       |     |     |        |      |
| Maximum: 10.700%  |       |            |         |            |        |        |       |     |     |        |      |

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# NCHET04-4

## First Liens w. Second

| Gross Margin                    | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 0.001% - 1.000%                 | 2            | 558,397            | 0.08%          | 279,198.50        | 6.139%        | 80.00%        | 360        | 359        | 1        | 45.47%        | 638        |
| 2.001% - 2.250%                 | 1            | 242,400            | 0.04           | 242,400.00        | 5.750         | 80.00         | 360        | 359        | 1        | 47.11         | 618        |
| 2.251% - 2.500%                 | 1            | 258,560            | 0.04           | 258,560.00        | 7.250         | 80.00         | 360        | 359        | 1        | 46.57         | 675        |
| 2.751% - 3.000%                 | 4            | 1,704,755          | 0.26           | 426,188.75        | 4.838         | 84.07         | 300        | 300        | 0        | 47.69         | 753        |
| 3.001% - 3.250%                 | 1            | 580,000            | 0.09           | 580,000.00        | 5.100         | 80.00         | 300        | 299        | 1        | 41.48         | 712        |
| 3.251% - 3.500%                 | 19           | 7,421,416          | 1.12           | 390,600.87        | 5.185         | 83.16         | 303        | 301        | 2        | 42.04         | 724        |
| 3.501% - 3.750%                 | 1            | 230,000            | 0.03           | 230,000.00        | 5.540         | 80.00         | 300        | 298        | 2        | 46.07         | 694        |
| 3.751% - 4.000%                 | 3            | 743,200            | 0.11           | 247,733.33        | 6.113         | 80.00         | 314        | 314        | 0        | 41.65         | 665        |
| 4.251% - 4.500%                 | 1            | 279,200            | 0.04           | 279,200.00        | 5.550         | 80.00         | 360        | 359        | 1        | 46.98         | 707        |
| 4.751% - 5.000%                 | 83           | 16,148,151         | 2.44           | 194,556.03        | 6.437         | 80.28         | 360        | 359        | 1        | 41.01         | 648        |
| 5.001% - 5.250%                 | 52           | 7,266,906          | 1.10           | 139,748.20        | 7.009         | 81.59         | 360        | 359        | 1        | 42.82         | 619        |
| 5.251% - 5.500%                 | 1,565        | 316,089,442        | 47.74          | 201,974.08        | 6.157         | 80.25         | 360        | 359        | 1        | 42.30         | 638        |
| 5.501% - 5.750%                 | 1,227        | 292,485,270        | 44.17          | 238,374.30        | 6.486         | 80.11         | 360        | 359        | 1        | 42.34         | 675        |
| 5.751% - 6.000%                 | 69           | 14,585,143         | 2.20           | 211,378.89        | 6.654         | 79.65         | 360        | 359        | 1        | 40.63         | 648        |
| 6.001% - 6.250%                 | 9            | 1,380,022          | 0.21           | 153,335.78        | 8.070         | 78.68         | 360        | 358        | 2        | 39.81         | 563        |
| 6.251% - 6.500%                 | 3            | 733,993            | 0.11           | 244,664.28        | 6.477         | 67.80         | 360        | 359        | 1        | 51.13         | 615        |
| 6.501% - 6.750%                 | 7            | 979,204            | 0.15           | 139,886.28        | 7.534         | 77.61         | 360        | 359        | 1        | 41.63         | 567        |
| 6.751% - 7.000%                 | 2            | 456,692            | 0.07           | 228,345.85        | 6.802         | 69.62         | 360        | 353        | 7        | 39.14         | 520        |
| <b>Total:</b>                   | <b>3,050</b> | <b>662,142,750</b> | <b>100.00%</b> | <b>217,095.98</b> | <b>6.321%</b> | <b>80.20%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.28%</b> | <b>655</b> |
| <b>Minimum: 1.000%</b>          |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 7.000%</b>          |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Weighted Average: 5.392%</b> |              |                    |                |                   |               |               |            |            |          |               |            |

| Minimum Rate                    | COUNT        | UPB                | %              | AVG UPB           | WAC           | LTV           | OTERM      | WAM        | AGE      | DTI           | FICO       |
|---------------------------------|--------------|--------------------|----------------|-------------------|---------------|---------------|------------|------------|----------|---------------|------------|
| 4.001% - 5.000%                 | 34           | 10,278,197         | 1.55%          | 302,299.91        | 4.934%        | 81.39%        | 335        | 333        | 2        | 43.81%        | 692        |
| 5.001% - 6.000%                 | 980          | 241,381,570        | 36.45          | 246,307.72        | 5.689         | 80.03         | 359        | 357        | 1        | 42.49         | 660        |
| 6.001% - 7.000%                 | 1,564        | 337,142,826        | 50.92          | 215,564.47        | 6.507         | 80.01         | 360        | 359        | 1        | 42.46         | 659        |
| 7.001% - 8.000%                 | 316          | 56,130,654         | 8.48           | 177,628.65        | 7.373         | 81.31         | 360        | 359        | 1        | 40.65         | 638        |
| 8.001% - 9.000%                 | 105          | 11,635,980         | 1.76           | 110,818.86        | 8.543         | 82.41         | 360        | 359        | 1        | 39.96         | 563        |
| 9.001% - 10.000%                | 39           | 4,309,181          | 0.65           | 110,491.81        | 9.577         | 81.99         | 360        | 359        | 1        | 41.34         | 528        |
| 10.001% - 11.000%               | 12           | 1,264,342          | 0.19           | 105,361.82        | 10.348        | 79.36         | 360        | 359        | 1        | 37.50         | 524        |
| <b>Total:</b>                   | <b>3,050</b> | <b>662,142,750</b> | <b>100.00%</b> | <b>217,095.98</b> | <b>6.321%</b> | <b>80.20%</b> | <b>359</b> | <b>358</b> | <b>1</b> | <b>42.28%</b> | <b>655</b> |
| <b>Minimum: 4.600%</b>          |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Maximum: 11.000%</b>         |              |                    |                |                   |               |               |            |            |          |               |            |
| <b>Weighted Average: 6.321%</b> |              |                    |                |                   |               |               |            |            |          |               |            |

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# NCHET04-4 First Liens w. Second

| Maximum Rate              | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 11.001% - 12.000%         | 52    | 16,576,470  | 2.50%   | 318,778.28 | 5.094% | 81.88% | 323   | 322 | 1   | 43.69% | 699  |
| 12.001% - 13.000%         | 970   | 236,388,485 | 35.70   | 243,699.47 | 5.703  | 79.96  | 360   | 359 | 1   | 42.47  | 659  |
| 13.001% - 14.000%         | 1,557 | 335,980,138 | 50.74   | 215,786.86 | 6.508  | 80.01  | 360   | 359 | 1   | 42.46  | 659  |
| 14.001% - 15.000%         | 317   | 56,217,154  | 8.49    | 177,341.18 | 7.377  | 81.31  | 360   | 359 | 1   | 40.62  | 638  |
| 15.001% - 16.000%         | 103   | 11,406,980  | 1.72    | 110,747.38 | 8.540  | 82.39  | 360   | 359 | 1   | 40.01  | 563  |
| 16.001% - 17.000%         | 40    | 4,534,088   | 0.68    | 113,352.21 | 9.615  | 81.65  | 360   | 359 | 1   | 41.21  | 527  |
| 17.001% - 18.000%         | 11    | 1,039,434   | 0.16    | 94,494.02  | 10.348 | 80.30  | 360   | 359 | 1   | 37.27  | 526  |
| Total:                    | 3,050 | 662,142,750 | 100.00% | 217,095.98 | 6.321% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |
| Minimum: 11.400%          |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 18.000%          |       |             |         |            |        |        |       |     |     |        |      |
| Weighted Average: 13.316% |       |             |         |            |        |        |       |     |     |        |      |

| Next Rate Reset Date       | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|----------------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 2005-01-01                 | 26    | 10,140,171  | 1.53%   | 390,006.60 | 5.139% | 83.00% | 300   | 299 | 1   | 42.95% | 725  |
| 2006-04-01                 | 2     | 612,057     | 0.09    | 306,028.68 | 5.083  | 80.00  | 360   | 352 | 8   | 47.61  | 635  |
| 2006-05-01                 | 8     | 1,931,231   | 0.29    | 241,403.89 | 5.733  | 78.31  | 360   | 353 | 7   | 43.03  | 639  |
| 2006-06-01                 | 11    | 2,307,237   | 0.35    | 209,748.84 | 6.393  | 80.16  | 360   | 354 | 6   | 43.86  | 652  |
| 2006-07-01                 | 11    | 2,698,264   | 0.41    | 245,296.71 | 6.172  | 79.75  | 360   | 355 | 5   | 44.00  | 663  |
| 2006-08-01                 | 15    | 3,158,394   | 0.48    | 210,559.59 | 6.092  | 80.00  | 360   | 356 | 4   | 40.88  | 684  |
| 2006-09-01                 | 120   | 29,589,249  | 4.47    | 246,577.07 | 6.510  | 80.25  | 360   | 357 | 3   | 43.17  | 674  |
| 2006-10-01                 | 544   | 130,336,005 | 19.68   | 239,588.24 | 6.258  | 80.14  | 360   | 358 | 2   | 42.62  | 663  |
| 2006-11-01                 | 1,440 | 315,407,424 | 47.63   | 219,032.93 | 6.257  | 80.15  | 360   | 359 | 1   | 42.45  | 651  |
| 2006-11-10                 | 1     | 323,655.25  | 0.05    | 323,655.25 | 5.650  | 80.00  | 360   | 359 | 1   | 45.14  | 679  |
| 2006-12-01                 | 709   | 131,501,420 | 19.86   | 185,474.50 | 6.575  | 80.32  | 360   | 360 | 0   | 41.32  | 647  |
| 2007-04-01                 | 3     | 425,550     | 0.06    | 141,850.16 | 5.804  | 80.00  | 360   | 352 | 8   | 40.86  | 611  |
| 2007-05-01                 | 2     | 307,200     | 0.05    | 153,600.00 | 6.267  | 80.00  | 360   | 353 | 7   | 37.40  | 680  |
| 2007-08-01                 | 2     | 334,532     | 0.05    | 167,266.14 | 5.452  | 80.00  | 360   | 356 | 4   | 35.80  | 667  |
| 2007-09-01                 | 9     | 1,577,717   | 0.24    | 175,401.88 | 6.698  | 80.00  | 360   | 357 | 3   | 45.52  | 653  |
| 2007-10-01                 | 18    | 3,914,571   | 0.59    | 217,476.19 | 6.108  | 80.40  | 360   | 358 | 2   | 36.01  | 665  |
| 2007-11-01                 | 84    | 17,365,724  | 2.62    | 206,734.81 | 6.473  | 79.39  | 360   | 359 | 1   | 42.79  | 664  |
| 2007-12-01                 | 45    | 10,212,347  | 1.54    | 226,941.05 | 6.595  | 80.27  | 360   | 360 | 0   | 42.10  | 658  |
| Total:                     | 3,050 | 662,142,750 | 100.00% | 217,095.98 | 6.321% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |
| Minimum: 20050101          |       |             |         |            |        |        |       |     |     |        |      |
| Maximum: 20071201          |       |             |         |            |        |        |       |     |     |        |      |
| Weighted Average: 20061104 |       |             |         |            |        |        |       |     |     |        |      |

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# NCHET04-4 First Liens w. Second

| Initial Rate Cap  | COUNT  | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|--------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1.000%            | 15     | 2,281,682   | 0.34%   | 152,112.14 | 7.103% | 80.07% | 360   | 359 | 1   | 42.93% | 633  |
| 1.500%            | 3,009  | 649,720,897 | 98.12   | 215,925.85 | 6.337  | 80.16  | 360   | 359 | 1   | 42.26  | 654  |
| 3.000%            | 26     | 10,140,171  | 1.53    | 390,006.60 | 5.139  | 83.00  | 300   | 299 | 1   | 42.95  | 725  |
| Total:            | 3,050  | 662,142,750 | 100.00% | 217,095.98 | 6.321% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |
| Minimum:          | 1.000% |             |         |            |        |        |       |     |     |        |      |
| Maximum:          | 3.000% |             |         |            |        |        |       |     |     |        |      |
| Weighted Average: | 1.521% |             |         |            |        |        |       |     |     |        |      |

| Periodic Rate Cap | COUNT  | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|-------------------|--------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| 1.000%            | 15     | 2,281,682   | 0.34%   | 152,112.14 | 7.103% | 80.07% | 360   | 359 | 1   | 42.93% | 633  |
| 1.500%            | 3,009  | 649,720,897 | 98.12   | 215,925.85 | 6.337  | 80.16  | 360   | 359 | 1   | 42.26  | 654  |
| 3.000%            | 26     | 10,140,171  | 1.53    | 390,006.60 | 5.139  | 83.00  | 300   | 299 | 1   | 42.95  | 725  |
| Total:            | 3,050  | 662,142,750 | 100.00% | 217,095.98 | 6.321% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |
| Minimum:          | 1.000% |             |         |            |        |        |       |     |     |        |      |
| Maximum:          | 3.000% |             |         |            |        |        |       |     |     |        |      |
| Weighted Average: | 1.521% |             |         |            |        |        |       |     |     |        |      |

| PMI    | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|--------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| No MI  | 3,134 | 675,406,525 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |
| Total: | 3,134 | 675,406,525 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |

| Interest Only       | COUNT | UPB         | %       | AVG UPB    | WAC    | LTV    | OTERM | WAM | AGE | DTI    | FICO |
|---------------------|-------|-------------|---------|------------|--------|--------|-------|-----|-----|--------|------|
| Interest In Arrears | 1,728 | 303,490,761 | 44.93%  | 175,631.23 | 6.484% | 80.24% | 360   | 359 | 1   | 41.70% | 645  |
| Interest Only       | 1,406 | 371,915,763 | 55.07   | 264,520.46 | 6.208  | 80.17  | 358   | 357 | 1   | 42.75  | 664  |
| Total:              | 3,134 | 675,406,525 | 100.00% | 215,509.42 | 6.332% | 80.20% | 359   | 358 | 1   | 42.28% | 655  |