

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

Ameriquest Mortgage Securities Inc.

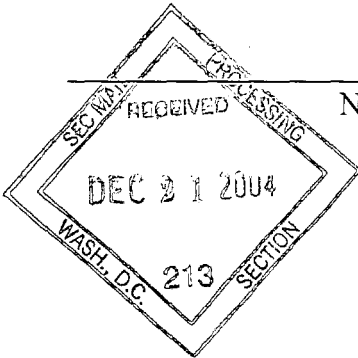
Exact Name of Registrant as Specified in Charter

Form 8-K, November 23, 2004, Series 2004-R12

0001102913

Registrant CIK Number

333-112203



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



PROCESSED

DEC 27 2004

B THOMPSON
FINANCIAL

SIGNATURES

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 thereunto duly authorized.

Dated: December 20, 2004

AMERIQUEST MORTGAGE SECURITIES INC.

By: Karen Christensen
Name: Karen Christensen
Title: EVP

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

EXHIBIT INDEX

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

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



Banc of America Securities LLC

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC (the "Underwriter") is not soliciting any action to purchase or sell any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is accurate or complete, and it may be subject to change without notice. The information contained in this material may pertain to securities that ultimately are not sold. The information contained in this material may be based on assumptions regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriter's preparation or issuance of this material may, from time to time, have long or short positions in, and buy and sell, the securities mentioned therein or derivatives thereof (including options). This material may be filed with the SEC pursuant to the Securities Act of 1933, including all cases where the material does not pertain to securities that are ultimately offered for sale pursuant to such registration statement. Information in this material regarding any assets backing any securities discussed herein supersedes all prior information regarding such assets. Any information in the material, whether regarding the assets backing any securities actually sold to you. This material is furnished solely by the Underwriter and not by the issuer of the securities. The issuer of the securities has not prepared, reviewed or participated in the preparation of this material. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

AMSI 2004-R12

Group II

CA zipcodes

Zip Code	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Principal Balance
92009	4	\$2,227,973	1.78%
90630	4	1,667,081	1.33
92563	4	1,656,645	1.32
93611	2	1,469,327	1.17
94566	3	1,453,473	1.16
91977	3	1,450,169	1.16
95624	3	1,377,737	1.10
94061	2	1,250,784	1.00
90026	3	1,206,945	0.96
94019	2	1,168,312	0.93
94531	3	1,150,488	0.92
91326	2	1,148,024	0.92
91345	3	1,127,300	0.90
92069	2	1,117,212	0.89
95020	2	1,090,877	0.87
95404	2	1,083,695	0.86
92054	3	1,069,431	0.85
92057	2	1,053,273	0.84
95122	2	1,038,077	0.83
92887	2	1,003,835	0.80
92860	3	994,131	0.79
91351	2	981,159	0.78
91344	2	952,310	0.76
94503	2	952,164	0.76
94536	2	951,363	0.76
92154	2	943,096	0.75
91741	2	940,117	0.75
95377	2	931,742	0.74
94541	2	920,201	0.73
92591	2	917,378	0.73
92105	2	881,399	0.70
94134	2	876,744	0.70
92646	2	873,709	0.70

ly action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any complete and it should not be relied upon as such. By accepting this material the recipient agrees that it will not assume any liability regarding market conditions and other matters as reflected herein. The Underwriter makes no representation by the Underwriter and their affiliates, officers, directors, partners and employees, including persons involved in the offering with the Securities and Exchange Commission (the "SEC") and incorporated by reference into an effective registration statement. Information contained in this material is current as of the date appearing on this material only. No securities discussed herein or otherwise, will be superseded by the information contained in any final prospectus on this material, is not responsible for the accuracy of this material and has not authorized the dissemination of this

92708	2	865,831	0.69
92028	2	851,875	0.68
94553	2	843,730	0.67
92064	2	835,843	0.67
91765	2	831,649	0.66
93065	2	828,073	0.66
92804	2	809,365	0.65
93030	2	802,093	0.64
94565	2	800,766	0.64
92647	2	798,874	0.64
91910	2	796,258	0.63
95376	2	786,256	0.63
92562	2	782,361	0.62
92026	2	780,274	0.62
92867	2	775,115	0.62
90036	1	749,480	0.60
90405	1	749,471	0.60
94080	1	749,272	0.60
94010	1	749,018	0.60
92584	2	741,335	0.59
91710	2	739,415	0.59
92083	2	726,133	0.58
92019	2	724,344	0.58
92807	1	719,349	0.57
95701	1	716,947	0.57
95728	1	704,405	0.56
94062	1	699,367	0.56
92130	1	699,335	0.56
92805	2	696,319	0.56
92545	1	695,066	0.55
94587	1	692,154	0.55
93551	2	690,778	0.55
94945	1	679,392	0.54
95409	1	679,270	0.54
92694	1	678,404	0.54
94404	1	676,325	0.54
94806	2	674,932	0.54
90039	1	674,799	0.54
92782	1	671,375	0.54
92691	1	667,372	0.53
90631	1	653,994	0.52
92648	1	639,351	0.51
93424	1	636,976	0.51
92831	1	636,847	0.51
94103	1	628,499	0.50
91423	1	627,495	0.50
92870	1	617,513	0.49
95472	1	615,819	0.49
91748	1	603,476	0.48
92602	1	599,558	0.48
91108	1	599,532	0.48
94551	1	599,430	0.48

92679	1	597,370	0.48
91364	1	593,458	0.47
91302	1	577,624	0.46
94560	1	575,923	0.46
94526	1	574,495	0.46
95148	1	574,460	0.46
94947	1	572,424	0.46
90740	1	558,969	0.45
94066	1	554,368	0.44
92107	1	549,616	0.44
90277	1	549,526	0.44
94112	1	548,234	0.44
95008	1	541,600	0.43
90240	1	536,455	0.43

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

92673	1	375,810	0.30
90680	1	374,664	0.30
94534	1	369,715	0.29
91605	1	369,649	0.29
94014	1	364,715	0.29
95118	1	362,617	0.29
93066	1	360,244	0.29
91911	1	359,733	0.29
90606	1	359,716	0.29
91105	1	359,658	0.29
92610	1	359,246	0.29
91342	1	357,845	0.29
95403	1	355,639	0.28
95835	1	354,759	0.28
95678	1	350,707	0.28
95337	1	350,704	0.28
95242	1	350,698	0.28
94610	1	349,635	0.28
90713	1	347,766	0.28
94804	1	347,647	0.28
95993	1	346,205	0.28
94579	1	345,696	0.28
94127	1	345,628	0.28
90746	1	344,679	0.27
92060	1	344,656	0.27
90018	1	341,751	0.27
90805	1	341,650	0.27
91763	1	339,684	0.27
92801	1	339,505	0.27
92508	1	339,184	0.27
92596	1	338,101	0.27
94513	1	337,273	0.27
92020	1	337,259	0.27
91350	1	337,226	0.27
92592	1	337,207	0.27
94060	1	336,661	0.27
92883	1	336,357	0.27
90303	1	334,663	0.27
94603	1	333,425	0.27
94605	1	333,422	0.27
94608	1	333,372	0.27
92373	1	333,346	0.27
92544	2	300,248	0.24
95470	1	280,769	0.22
92532	2	260,920	0.21
92570	2	254,645	0.20
95667	1	239,850	0.19
95613	1	239,565	0.19
95012	1	202,606	0.16
92371	2	199,704	0.16
95423	1	191,826	0.15
92536	1	187,331	0.15

95370	1	180,604	0.14
93706	1	169,842	0.14
95246	1	167,841	0.13
92595	1	158,348	0.13
93544	1	157,360	0.13
95458	1	155,856	0.12
92372	1	149,881	0.12
93225	1	149,100	0.12
95322	1	144,917	0.12
96055	1	126,593	0.10
93675	1	84,451	0.07
93306	1	80,769	0.06
92539	1	74,963	0.06
Total:	293	\$125,428,087	100.00%

Deutsche Bank @
 Ameriquest Mortgage Company
 Series 2004-R12
 Group II; ADDPSTATE in 'CA'
 293 records
 Balance: 125,428,087

1. Zip

Zip	Number of Mortgage Loans	Aggregate Principal Balance Outstanding as of the Cut-off Date	% of Aggregate Principal Balance Outstanding as of the Cut-off Date
92009	4	2,227,973.49	1.78
90630	4	1,667,081.02	1.33
92563	4	1,656,644.90	1.32
93611	2	1,469,326.72	1.17
94566	3	1,453,473.20	1.16
91977	3	1,450,168.68	1.16
95624	3	1,377,737.34	1.1
94061	2	1,250,784.37	1
90026	3	1,206,944.99	0.96
94019	2	1,168,311.64	0.93
94531	3	1,150,488.16	0.92
91326	2	1,148,023.55	0.92
91345	3	1,127,299.55	0.9
92069	2	1,117,212.09	0.89
95020	2	1,090,876.58	0.87
95404	2	1,083,695.35	0.86
92054	3	1,069,430.92	0.85
92057	2	1,053,272.67	0.84
95122	2	1,038,076.76	0.83
92887	2	1,003,834.55	0.8
92860	3	994,131.44	0.79
91351	2	981,159.13	0.78
91344	2	952,310.24	0.76
94503	2	952,164.41	0.76
94536	2	951,363.41	0.76
92154	2	943,096.49	0.75
91741	2	940,117.36	0.75
95377	2	931,741.70	0.74
94541	2	920,200.88	0.73
92591	2	917,378.26	0.73
92105	2	881,399.48	0.7
94134	2	876,743.78	0.7

92646	2	873,709.44	0.7
92708	2	865,830.78	0.69
92028	2	851,874.86	0.68
94553	2	843,730.30	0.67
92064	2	835,842.69	0.67
91765	2	831,649.41	0.66
93065	2	828,072.68	0.66
92804	2	809,364.81	0.65
93030	2	802,093.17	0.64
94565	2	800,765.73	0.64
92647	2	798,873.76	0.64
91910	2	796,258.24	0.63
95376	2	786,255.97	0.63
92562	2	782,361.00	0.62
92026	2	780,273.93	0.62
92867	2	775,115.17	0.62
90036	1	749,480.23	0.6
90405	1	749,470.65	0.6
94080	1	749,272.03	0.6
94010	1	749,017.78	0.6
92584	2	741,335.04	0.59
91710	2	739,414.56	0.59
92083	2	726,133.41	0.58
92019	2	724,344.44	0.58
92807	1	719,349.11	0.57
95701	1	716,947.19	0.57
95728	1	704,404.80	0.56
94062	1	699,367.19	0.56
92130	1	699,334.81	0.56
92805	2	696,319.28	0.56
92545	1	695,065.52	0.55
94587	1	692,153.55	0.55
93551	2	690,778.07	0.55
94945	1	679,391.55	0.54
95409	1	679,269.59	0.54
92694	1	678,403.84	0.54
94404	1	676,324.75	0.54
94806	2	674,932.19	0.54
90039	1	674,799.20	0.54
92782	1	671,374.57	0.54
92691	1	667,372.26	0.53
90631	1	653,994.47	0.52
92648	1	639,350.59	0.51
93424	1	636,976.41	0.51
92831	1	636,846.93	0.51
94103	1	628,499.48	0.5
91423	1	627,495.30	0.5
92870	1	617,513.08	0.49
95472	1	615,819.42	0.49
91748	1	603,476.15	0.48
92602	1	599,558.14	0.48
91108	1	599,531.94	0.48

94551	1	599,429.69	0.48
92679	1	597,369.70	0.48
91364	1	593,457.77	0.47
91302	1	577,623.82	0.46
94560	1	575,923.12	0.46
94526	1	574,495.16	0.46
95148	1	574,459.65	0.46
94947	1	572,424.10	0.46
90740	1	558,969.12	0.45
94066	1	554,368.38	0.44
92107	1	549,615.71	0.44
90277	1	549,526.46	0.44
94112	1	548,233.67	0.44
95008	1	541,600.33	0.43
90240	1	536,455.10	0.43
94085	1	535,118.22	0.43
94063	1	530,859.66	0.42
91733	1	530,466.31	0.42
91387	1	521,580.49	0.42
94122	1	515,275.21	0.41
92346	1	509,462.45	0.41
95765	1	503,678.61	0.4
92624	1	499,725.32	0.4
90042	1	499,491.65	0.4
92604	1	495,635.56	0.4
94539	1	495,166.85	0.39
92065	1	495,069.18	0.39
90501	1	494,593.45	0.39
95693	1	492,350.15	0.39
92078	1	490,101.89	0.39
93021	1	489,548.35	0.39
92683	1	487,630.51	0.39
93010	1	479,836.51	0.38
95630	1	479,605.77	0.38
90755	1	476,940.71	0.38
90703	1	476,524.23	0.38
91306	1	467,831.29	0.37
94591	1	464,282.05	0.37
92886	1	463,630.78	0.37
93430	1	462,713.69	0.37
91304	1	458,551.73	0.37
95121	1	458,207.39	0.37
91362	1	454,559.89	0.36
91104	1	453,093.56	0.36
91766	1	441,623.16	0.35
94044	1	436,589.33	0.35
92880	1	434,555.03	0.35
94401	1	427,627.88	0.34
92124	1	424,412.85	0.34
94578	1	423,706.73	0.34
95228	2	421,209.76	0.34
92620	1	419,623.98	0.33

93033	1	419,620.31	0.33
91780	1	412,626.63	0.33
92705	1	404,141.37	0.32
93015	1	402,632.13	0.32
92027	1	399,193.95	0.32
94568	1	397,692.59	0.32
94015	1	394,706.85	0.31
95407	1	390,646.53	0.31
90620	1	386,739.80	0.31
92530	1	386,650.14	0.31
90025	1	386,622.05	0.31
94707	1	382,600.12	0.31
93035	1	379,203.95	0.3
95422	4	378,677.30	0.3
90504	1	377,743.78	0.3
92673	1	375,810.38	0.3
90680	1	374,664.28	0.3
94534	1	369,715.35	0.29
91605	1	369,648.92	0.29
94014	1	364,715.26	0.29
95118	1	362,617.39	0.29
93066	1	360,244.38	0.29
91911	1	359,732.82	0.29
90606	1	359,716.36	0.29
91105	1	359,658.41	0.29
92610	1	359,246.46	0.29
91342	1	357,844.97	0.29
95403	1	355,638.76	0.28
95835	1	354,759.11	0.28
95678	1	350,706.56	0.28
95337	1	350,703.67	0.28
95242	1	350,697.80	0.28
94610	1	349,634.57	0.28
90713	1	347,766.02	0.28
94804	1	347,646.88	0.28
95993	1	346,204.57	0.28
94579	1	345,696.22	0.28
94127	1	345,627.90	0.28
90746	1	344,678.91	0.27
92060	1	344,655.89	0.27
90018	1	341,751.22	0.27
90805	1	341,649.65	0.27
91763	1	339,683.56	0.27
92801	1	339,504.73	0.27
92508	1	339,184.02	0.27
92596	1	338,101.29	0.27
94513	1	337,273.08	0.27
92020	1	337,259.38	0.27
91350	1	337,226.06	0.27
92592	1	337,206.56	0.27
94060	1	336,661.29	0.27
92883	1	336,356.60	0.27

90303	1	334,663.30	0.27
94603	1	333,424.75	0.27
94605	1	333,422.33	0.27
94608	1	333,371.96	0.27
92373	1	333,345.95	0.27
92544	2	300,247.62	0.24
95470	1	280,769.21	0.22
92532	2	260,920.15	0.21
92570	2	254,645.13	0.2
95667	1	239,850.06	0.19
95613	1	239,564.88	0.19
95012	1	202,605.55	0.16
92371	2	199,704.31	0.16
95423	1	191,826.42	0.15
92536	1	187,330.50	0.15
95370	1	180,603.60	0.14
93706	1	169,841.77	0.14
95246	1	167,840.59	0.13
92595	1	158,348.15	0.13
93544	1	157,360.36	0.13
95458	1	155,856.21	0.12
92372	1	149,880.63	0.12
93225	1	149,099.69	0.12
95322	1	144,916.57	0.12
96055	1	126,592.69	0.1
93675	1	84,451.38	0.07
93306	1	80,769.07	0.06
92539	1	74,963.32	0.06
Total:	293	125,428,087.46	100

No. of loans: 293

Aggregate balance: 125,428,087.46

% of Aggregate: 100.00

[Top](#)

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), w and may not be provided to any third party other than the addressee's legal, tax , financial and/or accounting adv, solely on, the final prospectus and prospectus supplement (the "Final Prospectus") related to the securities (the " the Securities described herein, particularly with respect to the risk and special considerations associated with an information will change. Any information contained herein will be more fully described in, and will be fully superse contained in the material is based on sources the Underwriter(s) believe(s) to be reliable, the Underwriter(s) mak

as prepared solely by the Underwriter(s), is privileged and confidential, is intended for use by the addressees for the purpose of evaluating such information. Prospective investors are advised to read carefully, "Securities") in making their investment decisions. This material does not include all relevant information for investment in the Securities. All information contained herein is preliminary and it is anticipated that such information will be supplemented by the preliminary prospectus supplement, if applicable, and Final Prospectus. Although the information does not constitute a representation or warranty that such information is accurate or complete. Such information should

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Ameriquest Mortgage Securities Inc., Series 2004-R12

Breakeven Runs

Assumptions:

- 1) Voluntary Prepayment = Pricing Speed
- 2) Trigger Falls
- 3) Lag = 6 mos
- 4) Run to Maturity
- 5) Severity: 40%

Breakeven CDR			
Rating (S/M/F)	Bond	LIBOR	Loss %
BBB-/Baa3/BBB-	M-9	Fwd	6.74
Breakeven CDR			
Rating (S/M/F)	Bond	LIBOR	Loss %
BBB-/Baa3/BBB-	M-9	Fwd+200	3.74

Ameritrust Mortgage Securities Inc., Series 2004-R12

Breakeven Runs

Assumptions:

- 1) Voluntary Prepayment = Pricing Speed
- 2) Trigger Fails
- 3) Lag = 12 mos
- 4) Run to Maturity
- 5) Severity: 20% Fx & 17% ARMs

Rating (S/M/F)	Bond	LIBOR	Breakeven CDR	
			% CDR	Loss %
AA+/Aa1/AA+	M-1	Fwd	38.54	11.45
AA/Aa2/AA	M-2	Fwd	28.88	9.77
AA-/Aa3/AA-	M-3	Fwd	24.68	8.89
A+/A1/A+	M-4	Fwd	21.18	8.06
A/A2/A	M-5	Fwd	18.44	7.35
A-/A3/A-	M-6	Fwd	16.00	6.65

Ameriquest Mortgage Securities Inc., Series 2004-R12

Breakeven Runs

Assumptions:

- 1) Voluntary Prepayment = Pricing Speed
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- 3) Lag = 12 mos
- 4) Run to Maturity
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Rating (S/M/F)	Bond	LIBOR	Breakeven CDR	
			% CDR	Loss %
AA+/Aa1/AA+	M-1	Fwd	38.54	11.45
AA/Aa2/AA	M-2	Fwd	28.88	9.77
AA-/Aa3/AA-	M-3	Fwd	24.68	8.89
A+/A1/A+	M-4	Fwd	21.18	8.06
A/A2/A	M-5	Fwd	18.44	7.35
A-/A3/A-	M-6	Fwd	16.00	6.65

Deutsche Bank @
Ameriquest Mortgage Company
Series 2004-R12
Non Insured Loans
1,814 records
Balance: 275,106,911

Selection Criteria: Non Insured Loans

Original Loan-to-Value Ratio (%)

Original Loan-to-Value Ratio (%)	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date
<= 25.00	34	3,472,113.40	1.26
25.01 - 30.00	29	3,168,709.13	1.15
30.01 - 35.00	27	4,218,053.23	1.53
35.01 - 40.00	60	7,720,401.26	2.81
40.01 - 45.00	78	11,386,894.38	4.14
45.01 - 50.00	119	19,250,759.06	7
50.01 - 55.00	156	26,544,280.39	9.65
55.01 - 60.00	320	50,778,865.84	18.46
60.01 - 65.00	116	14,693,580.67	5.34
65.01 - 70.00	131	19,385,446.90	7.05
70.01 - 75.00	534	76,637,417.13	27.86
75.01 - 80.00	60	9,906,456.85	3.6
80.01 - 85.00	105	18,018,872.64	6.55
85.01 - 90.00	44	9,563,995.77	3.48
90.01 - 95.00	1	361,064.67	0.13
Total:	1,814	275,106,911.32	100

Minimum: 11.12

Maximum: 93.83

Weighted Average by Original Balance: 63.574

Weighted Average by Current Balance: 63.578

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Qualifying FICO Score

Qualifying FICO Score	Number of Mortgage Loans	Principal Balance as of the Cut-Off Date	% of Principal Balance as of the Cut-Off Date
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355	43.62	8.817	509	67.34
355	41.82	8.692	530	65.79
354	42.55	8.635	550	66.72
354	39.65	8.444	568	67.33
354	42.73	8.069	589	67.18
353	39.74	7.835	609	67.53
340	37.57	7.894	629	56.79
355	37.87	6.917	648	64.12
345	40.18	6.445	670	52.59
326	38.21	6.311	690	53.67
331	40.94	6.388	707	53.85
317	40.07	6.125	728	47.47
335	32.78	5.832	750	47.67
322	32.93	5.833	768	46.97
318	33.43	5.922	788	48.81
269	30.41	5.882	803	47.61
349	40.86	8.066	582	63.58

Ameriquest Mortgage Company
Series 2004-R12
Adjustable Loans

Deutsche Bank @

5,119 records
 Balance: 941,744,992

Summary Statistics

As-of / Cut-off Date: 2004-12-01
 Number of Loans: 5,119
 Total Current Balance: 941,744,991.87
 Total Schedule1 Balance: 941,850,411.57
 Total Schedule2 Balance: 941,744,991.87
 Total Schedule3 Balance: 941,763,953.06
 Total Actual Balance: 942,560,810.41
 Maximum Balance: 879,227.37
 Minimum Balance: 59,233.65
 Average Current Balance: 183,970.50
 Weighted Average Coupon: 7.552
 Maximum Coupon: 12.990
 Minimum Coupon: 5.500
 Weighted Average Original Term: 357.40
 Weighted Average Remaining Term: 356.05
 Weighted Average Seasoning: 1.35
 Top 5 States: CA(21%),NJ(10%),FL(9%),MA(6%),NY(6%)
 Weighted Average Original LTV: 78.59
 Weighted Average Current LTV: 78.50
 Weighted Average Margin: 5.955
 Weighted Average Maximum Rate: 13.552
 Weighted Average Minimum Rate: 7.552
 Weighted Average Months to Roll: 23
 % Cash-Out Refinance: 95.1
 % Full Documentation: 70.4
 % Owner Occupied: 95.1
 Weighted Average FICO Score: 599.3
 % of portfolio missing FICO Scores: 0.00
 Origination Date - Earliest: 2004-04-14
 Origination Date - Latest: 2004-10-31
 Next Payment Date - Earliest: 2004-11-01
 Next Payment Date - Latest: 2005-01-01
 Maturity Date - Earliest: 2019-07-01
 Maturity Date - Latest: 2034-12-01
 Non-zero Weighted Average Prepay Penalty Term: 34.95
 Non-zero Weighted Average Prepay Penalty # of months accrued interest: 4.01

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), was prepared solely by the Underwriter(s), is intended for use by the addressee only, and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purpose of evaluating such information. Prospective investors are advised to read carefully, and rely solely on, the final prospectus and prospectus supplement (the "Final Prospectus") related to the securities (the "Securities") in making their investment decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and it is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by, the preliminary prospectus supplement, if applicable, and Final Prospectus. Although the information contained in the material is based on sources the Underwriter(s) believe(s) to be reliable, the Underwriter(s) make(s) no representation or warranty that such information is accurate or complete. Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. Prior to making any investment decisions, a prospective investor shall receive and fully review the final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY ANY SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell Securities or related securities or perform for or solicit investment banking services from, any company mentioned herein.

Ameritrust Mortgage Company

Series 2004-R12

Adjustable Loans

5,119 records

Balance: 941,744,991.87

Deutsche Bank @

Coupons (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
5.001 - 5.500	1,357,313.91	0.14	7	0.14	193,901.99	5.500	4.958	11.500	5.500	22	360.00	358.27	1.73	76.37	41.97	706.8
5.501 - 6.000	69,880,483.23	7.42	276	5.39	253,190.16	5.858	5.197	11.858	5.858	22	357.48	355.96	1.52	79.43	39.10	678.6
6.001 - 6.500	153,042,197.13	16.25	631	12.33	242,539.14	6.324	5.598	12.324	6.324	23	358.85	357.62	1.23	80.45	40.50	638.1
6.501 - 7.000	183,569,219.75	19.49	858	16.76	213,950.14	6.813	5.785	12.813	6.813	23	356.91	355.60	1.31	80.58	39.82	615.3
7.001 - 7.500	134,862,683.11	14.32	668	13.05	201,890.24	7.301	6.044	13.301	7.301	23	357.65	356.44	1.21	78.23	40.64	588.9
7.501 - 8.000	149,690,697.56	15.90	865	16.90	173,052.83	7.805	6.229	13.805	7.805	23	357.31	355.95	1.36	76.88	41.20	572.7
8.001 - 8.500	61,834,890.88	6.57	416	8.13	148,641.56	8.324	6.196	14.324	8.324	23	356.82	355.37	1.45	77.69	40.57	570.8
8.501 - 9.000	64,665,374.59	6.87	436	8.52	148,315.08	8.825	6.263	14.825	8.825	22	356.58	354.99	1.59	77.23	42.17	564.9
9.001 - 9.500	35,675,144.47	3.79	255	4.98	139,902.53	9.297	6.317	15.297	9.297	23	359.15	357.77	1.38	76.31	43.49	559.1
9.501 - 10.000	39,698,911.46	4.22	302	5.90	131,453.35	9.826	6.409	15.826	9.826	22	355.75	354.23	1.52	75.73	41.58	557.3
10.001 - 10.500	17,066,402.00	1.81	154	3.01	110,820.79	10.319	6.355	16.319	10.319	22	355.23	353.82	1.40	78.27	42.20	554.9
10.501 - 11.000	17,233,865.48	1.83	126	2.46	136,776.71	10.802	6.400	16.802	10.802	23	358.01	356.56	1.44	77.12	43.75	557.4
11.001 - 11.500	6,060,822.55	0.64	59	1.15	102,725.81	11.279	6.483	17.279	11.279	23	347.77	346.55	1.22	74.84	41.01	547.6
11.501 - 12.000	3,937,837.49	0.42	37	0.72	106,428.04	11.733	6.404	17.733	11.733	23	358.15	357.01	1.14	76.57	43.10	558.6
12.001 - 12.500	1,579,836.85	0.17	16	0.31	98,739.80	12.225	6.420	18.225	12.225	23	360.00	358.96	1.04	77.15	41.30	560.2
12.501 - 13.000	1,589,311.41	0.17	13	0.25	122,254.72	12.721	6.483	18.721	12.721	23	360.00	358.61	1.39	76.75	44.99	539.8
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Minimum:	5.500															
Maximum:	12.990															
Weighted Average:	7.552															

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Ameritrust Mortgage Company
Series 2004-R12
Adjustable Loans

5,119 records
 Balance: 941,744,992

Deutsche Bank @

Current Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
50,000.01 - 75,000.00	37,194,009.17	3.95	567	11.08	65,597.90	9.153	6.216	15.153	9.153	23	343.22	341.81	1.42	72.09	37.37	571.5
75,000.01 - 100,000.00	65,706,323.49	6.98	749	14.63	87,725.40	8.406	6.110	14.406	8.406	23	352.52	351.10	1.41	76.33	38.89	579.5
100,000.01 - 125,000.00	72,484,258.55	7.70	646	12.62	112,204.73	8.008	6.051	14.008	8.008	23	356.79	355.40	1.39	78.31	39.65	587.4
125,000.01 - 150,000.00	81,497,465.87	8.65	594	11.60	137,201.12	7.777	6.057	13.777	7.777	23	356.05	354.65	1.40	77.36	40.57	588.7
150,000.01 - 175,000.00	79,651,356.41	8.46	490	9.57	162,553.79	7.583	6.026	13.583	7.583	23	356.40	355.07	1.33	77.37	40.34	594.5
175,000.01 - 200,000.00	75,750,194.62	8.04	403	7.87	187,965.74	7.569	6.009	13.569	7.569	23	356.99	355.74	1.25	78.68	41.49	595.5
200,000.01 - 225,000.00	69,151,374.60	7.34	325	6.35	212,773.46	7.488	6.000	13.488	7.488	23	359.62	358.24	1.38	78.91	41.64	594.5
225,000.01 - 250,000.00	60,650,053.81	6.44	254	4.96	238,779.74	7.488	5.949	13.488	7.488	23	358.84	357.49	1.35	78.85	41.22	598.0
250,000.01 - 275,000.00	60,266,833.74	6.40	229	4.47	263,173.95	7.238	5.936	13.238	7.238	23	360.00	358.65	1.35	79.84	41.17	603.2
275,000.01 - 300,000.00	56,523,502.92	6.00	196	3.83	288,385.22	7.213	5.939	13.213	7.213	23	360.00	358.59	1.41	78.16	41.40	599.8
300,000.01 - 400,000.00	124,940,326.39	13.27	366	7.15	341,367.01	7.091	5.852	13.091	7.091	23	359.70	358.31	1.39	79.56	42.11	613.0
400,000.01 - 500,000.00	67,830,706.67	7.20	152	2.97	446,254.65	7.187	5.815	13.187	7.187	23	360.00	358.58	1.42	83.41	40.79	610.6
500,000.01 - 600,000.00	51,327,065.33	5.45	92	1.80	557,902.88	7.186	5.704	13.186	7.186	23	357.40	356.31	1.10	79.82	41.24	623.7
600,000.01 - 700,000.00	21,706,863.06	2.30	33	0.64	657,783.73	6.771	5.651	12.771	6.771	23	360.00	358.91	1.09	80.02	40.34	633.4
700,000.01 - 800,000.00	16,185,429.87	1.72	22	0.43	735,701.36	7.226	5.719	13.226	7.226	23	360.00	358.82	1.18	76.43	41.96	620.9
800,000.01 - 900,000.00	879,227.37	0.09	1	0.02	879,227.37	6.650	5.500	12.650	6.650	23	360.00	359.00	1.00	79.49	32.00	658.0
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3

Minimum: 59,233.65
 Maximum: 879,227.37
 Average: 183,970.50

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Ameritrust Mortgage Company

Series 2004-R12

Adjustable Loans

5,119 records

Balance: 941,744,992

Deutsche Bank @

Original Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV Ratio	Back Ratio	FICO Score
50,001 - 75,000	37,119,045.85	3.94	566	11.06	65,581.35	9.153	6.215	15.153	9.153	23	343.19	341.78	1.42	72.13	37.37	571.4
75,001 - 100,000	65,481,423.65	6.95	747	14.59	87,659.20	8.409	6.110	14.409	8.409	23	352.67	351.26	1.42	76.27	38.85	579.5
100,001 - 125,000	72,659,223.39	7.72	648	12.66	112,128.43	8.009	6.052	14.009	8.009	23	356.64	355.25	1.39	78.31	39.70	587.2
125,001 - 150,000	81,472,381.29	8.65	594	11.60	137,158.89	7.777	6.056	13.777	7.777	23	356.05	354.65	1.40	77.40	40.57	588.8
150,001 - 175,000	79,101,833.23	8.40	487	9.51	162,426.76	7.591	6.031	13.591	7.591	23	356.37	355.06	1.31	77.25	40.39	593.9
175,001 - 200,000	76,449,700.70	8.12	407	7.95	187,837.10	7.560	6.005	13.560	7.560	23	357.02	355.75	1.27	78.76	41.41	596.0
200,001 - 225,000	69,151,374.60	7.34	325	6.35	212,773.46	7.481	6.000	13.481	7.481	23	359.62	358.24	1.38	78.91	41.64	594.5
225,001 - 250,000	60,400,135.74	6.41	253	4.94	238,735.71	7.488	5.946	13.488	7.488	23	358.84	357.49	1.35	78.90	41.17	598.4
250,001 - 275,000	60,516,751.81	6.43	230	4.49	263,116.31	7.239	5.939	13.239	7.239	23	360.00	358.65	1.35	79.78	41.20	602.8
275,001 - 300,000	55,924,387.15	5.94	194	3.79	288,270.04	7.209	5.935	13.209	7.209	23	359.70	358.30	1.40	79.60	42.15	612.7
300,001 - 400,000	125,539,442.16	13.33	368	7.19	341,139.79	7.094	5.854	13.094	7.187	23	360.00	358.57	1.43	83.39	40.74	610.8
400,001 - 500,000	67,330,879.72	7.15	151	2.95	445,899.87	7.187	5.814	13.187	7.186	23	357.43	356.33	1.10	79.87	41.30	623.4
500,001 - 600,000	51,826,892.28	5.50	93	1.82	557,278.41	6.771	5.707	12.771	6.771	23	360.00	358.91	1.09	80.02	40.34	633.4
600,001 - 700,000	21,706,863.06	2.30	33	0.64	657,783.73	6.771	5.651	12.771	6.771	23	360.00	358.82	1.18	76.43	41.96	620.9
700,001 - 800,000	16,185,429.87	1.72	22	0.43	735,701.36	7.226	5.719	13.226	7.226	23	360.00	359.00	1.00	79.49	32.00	658.0
800,001 - 900,000	879,227.37	0.09	1	0.02	879,227.37	6.650	5.500	12.650	6.650	23	357.40	356.05	1.35	78.59	40.79	599.3
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3

Minimum: 60,000.00

Maximum: 880,000.00

Average: 184,167.80

Total: 942,754,954.00

Remaining Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV Ratio	Back Ratio	FICO Score
121 - 180	7,345,578.98	0.78	76	1.48	96,652.36	7.934	6.083	13.934	7.934	23	180.00	178.56	1.44	73.55	36.48	592.5
181 - 240	9,410,934.82	1.00	81	1.58	116,184.38	7.648	5.860	13.648	7.648	23	240.00	238.82	1.18	75.05	38.90	604.5
301 - 360	924,988,478.07	98.22	4,962	96.93	186,414.45	7.548	5.955	13.548	7.548	23	360.00	358.65	1.35	78.66	40.84	599.3
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3

Minimum: 175

Maximum: 360

Weighted Average: 356.05

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Ameritrust Mortgage Company

Series 2004-R12

Adjustable Loans

5,119 records

Balance: 941,744.992

Deutsche Bank @

Original Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
121 - 180	7,345,578.98	0.78	76	76	1.48	96,652.36	7.934	6.083	13.934	7.934	23	180.00	178.56	1.44	73.55	36.48	592.5
181 - 240	9,410,934.82	1.00	81	81	1.58	116,184.38	7.648	5.860	13.648	7.648	23	240.00	238.82	1.18	75.05	38.90	604.5
301 - 360	924,988,478.07	98.22	4,962	4,962	96.93	186,414.45	7.548	5.955	13.548	7.548	23	360.00	358.65	1.35	78.66	40.84	599.3
Total:	941,744,991.87	100.00	5,119	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Minimum:	180																
Maximum:	360																
Weighted Average:	357.40																

Seasoning (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
<= 0	1,676,988.00	0.18	12	12	0.23	139,749.00	7.636	6.079	13.636	7.636	24	360.00	360.00	0.00	77.63	38.56	582.9
1 - 6	939,399,055.70	99.75	5,104	5,104	99.71	184,051.54	7.552	5.954	13.552	7.552	23	357.39	356.04	1.35	78.59	40.79	599.3
7 - 12	668,948.17	0.07	3	3	0.06	222,982.72	6.725	6.327	12.725	6.725	17	360.00	353.00	7.00	78.79	37.20	572.1
Total:	941,744,991.87	100.00	5,119	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Minimum:	0																
Maximum:	7																
Weighted Average:	1.35																

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Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
California	199,289,185.88	21.16	696	13.60	286,335.04	6.979	5.979	12.979	6.979	23	359.52	338.30	1.22	76.75	41.72	599.2
New Jersey	97,556,829.44	10.36	500	9.77	195,113.66	8.054	5.967	14.054	8.054	23	358.18	357.13	1.05	75.16	41.95	602.3
Florida	82,897,675.31	8.80	528	10.31	157,003.17	7.455	6.006	13.455	7.455	23	356.29	354.83	1.46	79.47	40.33	594.4
Massachusetts	59,443,086.58	6.31	223	4.36	266,560.93	7.455	5.899	13.264	7.264	23	358.70	357.31	1.39	76.80	40.85	606.2
New York	54,756,278.18	5.81	216	4.22	253,501.29	7.629	5.934	13.629	7.629	23	358.67	357.18	1.48	74.77	40.43	601.3
Michigan	31,319,526.00	3.33	231	4.51	135,582.36	7.556	5.930	13.556	7.556	22	357.81	356.26	1.55	83.41	40.77	597.9
Maryland	31,274,353.02	3.32	148	2.89	211,313.20	7.354	5.908	13.354	7.354	23	357.88	356.51	1.37	78.77	39.33	599.3
Texas	30,800,841.66	3.27	275	5.37	112,003.06	8.317	6.063	14.317	8.317	23	343.43	342.25	1.18	76.11	39.79	586.1
Minnesota	28,405,779.25	3.02	137	2.68	207,341.45	7.510	5.781	13.510	7.510	23	358.68	357.25	1.43	83.85	40.42	613.1
Illinois	25,901,422.15	2.75	142	2.77	182,404.38	8.598	5.935	14.598	8.598	23	358.82	357.45	1.37	81.30	40.26	595.2
Pennsylvania	23,818,882.35	2.53	161	3.15	147,943.37	7.549	6.001	13.549	7.549	23	354.38	352.96	1.42	80.65	40.41	589.8
Rhode Island	23,223,030.97	2.47	118	2.31	196,805.35	7.200	5.946	13.200	7.200	23	359.40	358.40	1.21	76.82	43.47	600.6
Connecticut	18,769,478.83	1.99	93	1.82	201,822.35	7.667	5.911	13.667	7.667	23	358.27	356.93	1.34	78.99	41.74	603.7
Washington	18,714,734.45	1.99	103	2.01	181,696.45	7.068	5.770	13.068	7.068	23	359.22	357.76	1.46	81.81	40.84	616.2
Georgia	18,098,544.01	1.92	131	2.56	138,156.82	8.394	5.943	14.394	8.394	22	356.40	354.75	1.65	82.73	39.11	601.9
Colorado	16,570,594.40	1.76	79	1.54	209,754.36	7.480	5.893	13.480	7.480	23	360.00	358.59	1.41	81.39	41.85	603.0
Indiana	14,159,566.20	1.50	115	2.25	123,126.66	7.591	5.879	13.591	7.591	22	356.46	354.79	1.67	84.25	40.53	601.1
Nevada	13,977,883.28	1.48	59	1.15	236,913.28	7.268	5.992	13.268	7.268	23	356.56	355.35	1.21	78.50	40.52	594.0
North Carolina	13,170,815.65	1.40	92	1.80	143,161.04	8.487	6.019	14.487	8.487	22	356.35	354.72	1.63	81.51	43.14	591.1
Arizona	12,417,606.14	1.32	80	1.56	155,220.08	7.255	5.900	13.255	7.255	23	357.83	356.76	1.07	82.17	38.10	603.6
Ohio	12,188,514.70	1.29	107	2.09	113,911.35	7.941	6.117	13.941	7.941	21	356.47	357.07	2.59	82.76	40.11	580.8
Wisconsin	12,091,463.08	1.28	88	1.72	137,402.99	8.390	6.003	14.390	8.390	22	358.67	357.07	1.60	80.61	43.40	593.2
Tennessee	10,048,278.32	1.07	87	1.70	115,497.45	7.779	5.999	13.779	7.779	22	348.33	346.71	1.63	81.29	36.48	593.2
Missouri	9,988,598.88	1.06	92	1.82	108,571.73	7.752	6.123	13.752	7.752	23	356.59	355.28	1.31	80.70	41.52	576.6
Mississippi	9,151,947.61	0.97	93	1.80	98,408.04	8.363	6.164	14.363	8.363	23	354.21	353.16	1.06	81.43	39.57	573.7
Alabama	7,880,085.60	0.84	64	1.25	123,126.34	7.741	5.829	13.741	7.741	22	347.95	346.19	1.76	81.95	39.41	611.9
New Hampshire	7,655,339.15	0.81	46	0.90	166,420.42	7.112	5.951	13.112	7.112	23	358.61	357.39	1.22	73.38	38.85	599.7
Oregon	6,894,906.49	0.73	37	0.72	186,348.82	7.689	5.706	13.689	7.689	23	360.00	358.89	1.11	83.40	39.33	626.8
Maine	6,802,789.56	0.72	38	0.74	179,020.78	7.760	5.979	13.760	7.760	23	358.42	357.28	1.13	76.22	36.63	592.9
Louisiana	6,732,805.66	0.71	53	1.04	127,034.07	8.169	6.067	14.169	8.169	23	351.36	349.94	1.42	80.94	36.05	591.2
Hawaii	4,950,455.09	0.53	19	0.37	260,550.27	7.258	6.167	13.258	7.258	23	360.00	358.76	1.24	73.91	38.38	597.3
Utah	4,370,310.27	0.46	23	0.45	190,013.49	7.229	5.849	13.229	7.229	23	351.92	351.92	1.47	86.60	33.51	606.7
Kansas	3,966,117.89	0.42	31	0.61	127,939.29	8.025	5.733	14.025	8.025	22	351.30	349.61	1.69	84.04	37.70	620.7
Oklahoma	3,787,696.09	0.40	32	0.63	118,365.50	7.751	5.938	13.751	7.751	22	352.14	350.51	1.63	82.23	41.19	599.5
Nebraska	3,479,553.13	0.37	30	0.59	115,983.10	7.447	5.711	13.447	7.447	22	360.00	358.46	1.54	81.91	43.07	627.3
Kentucky	3,392,521.78	0.36	29	0.57	116,983.51	7.256	5.799	13.256	7.256	23	360.00	358.76	1.24	84.13	39.42	615.5
Arkansas	2,920,226.95	0.31	29	0.57	100,697.48	8.969	6.129	14.969	8.969	22	352.97	351.22	1.75	82.28	38.26	574.7
Delaware	2,747,450.84	0.29	22	0.43	124,884.17	7.626	6.137	13.626	7.626	23	354.41	354.41	1.41	80.47	37.92	586.4
South Carolina	2,267,507.20	0.24	23	0.45	98,587.27	8.583	5.908	14.583	8.583	23	356.62	355.35	1.27	80.49	43.06	601.6
Iowa	1,523,490.52	0.16	14	0.27	108,820.75	8.534	5.949	14.534	8.534	23	353.95	352.65	1.30	79.41	40.46	583.4
Idaho	1,217,964.61	0.13	11	0.21	110,724.06	7.248	5.850	13.248	7.248	23	360.00	358.62	1.38	82.24	39.95	618.3
Alaska	831,419.70	0.09	4	0.08	207,854.93	7.883	6.133	13.883	7.883	23	360.00	359.00	1.00	81.04	40.33	567.8
Vermont	722,459.24	0.08	5	0.10	144,491.85	7.512	5.799	13.512	7.512	23	360.00	359.00	1.00	83.31	41.92	622.9

Continued...

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5,119 records
Balance: 941,744,992

...continued

Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
Wyoming	541,392.86	0.06	5	0.10	108,278.57	7.681	5.199	13.681	7.681	23	360.00	358.75	1.25	79.57
Montana	530,580.31	0.06	6	0.12	88,430.05	8.395	6.475	14.395	8.395	23	360.00	335.77	1.23	75.84
South Dakota	408,651.28	0.04	3	0.06	136,217.09	7.873	5.363	13.873	7.873	22	360.00	358.45	1.55	88.47
North Dakota	86,351.31	0.01	1	0.02	86,351.31	8.850	6.000	14.850	8.850	23	360.00	359.00	1.00	90.00
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59

Number of States Represented: 47

Original Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
10.01 - 15.00	344,720.72	0.04	2	0.04	172,360.36	7.274	5.924	13.274	7.274	23	360.00	359.00	1.00	13.10
15.01 - 20.00	652,628.77	0.07	7	0.14	93,232.68	8.774	6.554	14.774	8.774	23	336.07	335.07	1.00	17.87
20.01 - 25.00	1,348,067.39	0.14	13	0.25	103,697.49	8.212	6.120	14.212	8.212	23	349.23	348.18	1.05	22.80
25.01 - 30.00	1,496,171.38	0.16	14	0.27	106,869.38	7.859	6.189	13.859	7.859	23	360.00	358.83	1.17	26.92
30.01 - 35.00	2,485,321.71	0.26	15	0.29	165,688.11	7.216	6.005	13.216	7.216	23	350.68	349.57	1.11	32.89
35.01 - 40.00	3,698,007.60	0.39	34	0.66	108,764.93	7.894	6.281	13.894	7.894	23	354.81	353.66	1.15	38.12
40.01 - 45.00	5,474,967.93	0.58	40	0.78	136,874.20	7.882	6.284	13.882	7.882	23	351.23	350.06	1.16	42.81
45.01 - 50.00	12,668,336.15	1.35	78	1.52	162,414.57	7.882	6.300	13.882	7.882	23	355.87	354.80	1.07	47.77
50.01 - 55.00	15,967,604.44	1.70	99	1.93	161,288.93	7.622	6.144	13.622	7.622	23	356.14	355.07	1.07	52.79
55.01 - 60.00	37,878,579.45	4.02	242	4.73	156,523.06	8.027	6.400	14.027	8.027	23	357.45	356.13	1.31	58.46
60.01 - 65.00	37,690,090.72	4.00	237	4.63	159,029.92	7.754	6.235	13.754	7.754	23	354.94	353.77	1.17	63.26
65.01 - 70.00	64,913,687.70	6.89	347	6.78	187,071.15	7.556	6.138	13.556	7.556	23	356.48	355.24	1.24	68.06
70.01 - 75.00	147,649,962.82	15.68	882	17.23	167,403.59	7.995	6.333	13.995	7.995	23	357.55	356.31	1.24	73.86
75.01 - 80.00	132,307,572.83	14.05	710	13.87	186,348.69	7.211	5.858	13.211	7.211	23	355.94	354.74	1.21	78.61
80.01 - 85.00	171,750,668.56	18.24	855	16.70	200,877.97	7.667	5.930	13.667	7.667	23	358.56	357.30	1.26	83.82
85.01 - 90.00	292,769,950.97	31.09	1,474	28.79	198,622.76	7.313	5.681	13.313	7.313	22	358.13	356.52	1.61	89.20
90.01 - 95.00	12,648,652.73	1.34	70	1.37	180,695.04	7.100	5.187	13.100	7.100	23	359.39	358.10	1.29	93.35
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59

Minimum: 12.96
Maximum: 95.00
Weighted Average by Original Balance: 78.59
Weighted Average by Current Balance: 78.59
Weighted Average Current LTV: 78.50

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Current Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Back Ratio	FICO Score
10.01 - 15.00	344,720.72	0.04	2	0.04	172,360.36	7.274	5.924	13.274	7.274	23	360.00	359.00	1.00	13.10	600.3
15.01 - 20.00	652,628.77	0.07	7	0.14	93,232.68	8.774	6.554	14.774	8.774	23	336.07	335.07	1.00	17.87	533.2
20.01 - 25.00	1,348,067.39	0.14	13	0.25	103,697.49	8.212	6.120	14.212	8.212	23	349.23	348.18	1.05	22.80	587.3
25.01 - 30.00	1,496,171.38	0.16	14	0.27	106,869.38	7.859	6.189	13.859	7.859	23	360.00	358.83	1.17	26.92	573.4
30.01 - 35.00	2,485,321.71	0.26	15	0.29	165,688.11	7.216	6.005	13.216	7.216	23	350.68	349.57	1.11	32.89	596.8
35.01 - 40.00	3,698,007.60	0.39	34	0.66	108,764.93	7.894	6.281	13.894	7.894	23	354.81	353.66	1.15	38.12	570.3
40.01 - 45.00	5,474,967.93	0.58	40	0.78	136,874.20	7.882	6.284	13.882	7.882	23	351.23	350.06	1.16	42.81	573.9
45.01 - 50.00	12,668,336.15	1.35	78	1.52	162,414.57	7.882	6.300	13.882	7.882	23	355.87	354.80	1.07	47.77	563.9
50.01 - 55.00	15,967,604.44	1.70	99	1.93	161,288.93	7.622	6.144	13.622	7.622	23	356.14	355.07	1.07	52.79	579.0
55.01 - 60.00	37,878,579.45	4.02	242	4.73	156,523.06	8.027	6.400	14.027	8.027	23	357.45	356.13	1.31	58.46	556.3
60.01 - 65.00	38,047,562.27	4.04	238	4.65	159,863.71	7.742	6.233	13.742	7.742	23	354.99	353.82	1.17	63.28	576.7
65.01 - 70.00	64,626,206.64	6.86	347	6.78	186,242.67	7.562	6.139	13.562	7.562	23	356.46	355.23	1.24	68.08	581.3
70.01 - 75.00	148,625,966.41	15.78	883	17.25	168,319.33	7.986	6.332	13.986	7.986	23	357.56	356.33	1.24	73.87	564.5
75.01 - 80.00	132,042,185.95	14.02	711	13.89	185,713.34	7.213	5.857	13.213	7.213	23	355.94	354.73	1.21	78.64	606.6
80.01 - 85.00	171,815,737.64	18.24	857	16.74	200,485.11	7.665	5.929	13.665	7.665	22	358.56	357.29	1.27	83.85	600.6
85.01 - 90.00	291,924,274.69	31.00	1,469	28.70	198,723.13	7.315	5.681	13.315	7.315	22	358.12	356.51	1.61	89.22	626.1
90.01 - 95.00	12,648,652.73	1.34	70	1.37	180,695.04	7.100	5.187	13.100	7.100	23	359.39	358.10	1.29	93.35	673.6
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	599.3
Minimum:	12.94														
Maximum:	94.96														
Weighted Average:	78.50														

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Ameritrust Mortgage Company

Series 2004-R12

Adjustable Loans

5,119 records

Balance: 941,744,992

Deutsche Bank @

Margin (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
2.501 - 3.000	145,950.97	0.02	2	0.04	0.04	72,975.49	7.562	3.000	13.562	7.562	23	358.58	76.04	33.59	592.3
3.001 - 4.000	1,753,310.08	0.19	13	0.25	0.25	134,870.01	7.451	3.788	13.451	7.451	23	349.68	82.58	42.04	622.8
4.001 - 4.500	496,220.88	0.05	4	0.08	0.08	124,055.22	6.813	4.238	12.813	6.813	23	360.00	79.82	41.42	659.3
4.501 - 5.000	80,399,773.30	8.54	352	6.88	6.88	228,408.45	6.516	4.898	12.516	6.516	23	357.67	83.47	40.36	705.2
5.001 - 5.500	145,171,492.11	15.42	689	13.46	13.46	210,698.83	6.635	5.401	12.635	6.635	23	357.45	83.65	40.23	655.3
5.501 - 6.000	413,867,131.61	43.95	2,103	41.08	41.08	196,798.45	7.321	5.940	13.321	7.321	23	357.57	80.55	40.20	599.0
6.001 - 6.500	186,358,957.86	19.79	1,175	22.95	22.95	158,603.37	8.543	6.417	14.543	8.543	23	357.07	75.22	41.82	551.4
6.501 - 7.000	113,552,155.06	12.06	781	15.26	15.26	145,393.28	8.675	6.750	14.675	8.675	23	357.15	66.95	42.23	531.8
Total:	941,744,991.87	100.00	5,119	100.00	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	40.79	599.3

Minimum: 3.000

Maximum: 6.750

Weighted Average: 5.955

Initial Rate Teaser Period (mos) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
24	941,744,991.87	100.00	5,119	100.00	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	40.79	599.3
Total:	941,744,991.87	100.00	5,119	100.00	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	40.79	599.3

Difference between the Next-Rate-Adjustment-Date (provided) and the First-Payment-Date

Rate Adjustment Frequency (mos) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
6	941,744,991.87	100.00	5,119	100.00	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	40.79	599.3
Total:	941,744,991.87	100.00	5,119	100.00	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	40.79	599.3

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	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Initial Periodic Cap (%) (ARM Only)																
2.000	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Minimum: 2.000																
Maximum: 2.000																
Weighted Average: 2.000																

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Periodic Cap (%) (ARM Only)																
1.000	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Minimum: 1.000																
Maximum: 1.000																
Weighted Average: 1.000																

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Lifetime Rate Cap (%) (ARM Only)																
6.000	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Minimum: 6.000																
Maximum: 6.000																
Weighted Average: 6.000																

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Amerquest Mortgage Company
Series 2004-R12
Adjustable Loans

5,119 records
 Balance: 941,744,992

Deutsche Bank @

Maximum Mortgage Rates (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average LTV	Back Ratio	FICO Score
11.001 - 11.500	1,357,313.91	0.14	7	0.14	193,901.99	5.500	4.958	11.500	5.500	22	360.00	358.27	76.37	41.97	706.8
11.501 - 12.000	69,880,483.23	7.42	276	5.39	253,190.16	5.858	5.197	11.858	5.858	22	357.48	355.96	79.43	39.10	678.6
12.001 - 12.500	153,042,197.13	16.25	631	12.33	242,539.14	6.324	5.598	12.324	6.324	23	358.85	357.62	80.45	40.50	638.1
12.501 - 13.000	183,569,219.75	19.49	858	16.76	213,950.14	6.813	5.785	12.813	6.813	23	356.91	355.60	80.58	39.82	615.3
13.001 - 13.500	134,862,683.11	14.32	668	13.05	201,890.24	7.301	6.044	13.301	7.301	23	357.65	356.44	78.23	40.64	588.9
13.501 - 14.000	149,690,697.56	15.90	865	16.90	173,052.83	7.805	6.229	13.805	7.805	23	357.31	355.95	76.88	41.20	572.7
14.001 - 14.500	61,834,890.88	6.57	416	8.13	148,641.56	8.324	6.196	14.324	8.324	23	356.82	355.37	77.69	40.57	570.8
14.501 - 15.000	64,665,374.59	6.87	436	8.52	148,315.08	8.825	6.263	14.825	8.825	22	356.58	354.99	77.23	42.17	564.9
15.001 - 15.500	35,675,144.47	3.79	255	4.98	139,902.53	9.297	6.317	15.297	9.297	23	359.15	357.77	76.31	43.49	559.1
15.501 - 16.000	39,698,911.46	4.22	302	5.90	131,453.35	9.826	6.409	15.826	9.826	22	355.75	354.23	75.73	41.58	557.3
16.001 - 16.500	17,066,402.00	1.81	154	3.01	110,820.79	10.319	6.355	16.319	10.319	23	355.23	353.82	78.27	42.20	554.9
16.501 - 17.000	17,233,865.48	1.83	126	2.46	136,776.71	10.802	6.400	16.802	10.802	23	358.01	356.56	77.12	43.75	557.4
17.001 - 17.500	6,060,822.55	0.64	59	1.15	102,725.81	11.279	6.483	17.279	11.279	23	347.77	346.55	74.84	41.01	547.6
17.501 - 18.000	3,937,837.49	0.42	37	0.72	106,428.04	11.733	6.404	17.733	11.733	23	358.15	357.01	76.57	43.10	558.6
18.001 - 18.500	1,579,836.85	0.17	16	0.31	98,739.80	12.225	6.420	18.225	12.225	23	360.00	358.96	77.15	41.30	560.2
18.501 - 19.000	1,589,311.41	0.17	13	0.25	122,254.72	12.721	6.483	18.721	12.721	23	360.00	358.61	76.75	44.99	539.8
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	78.59	40.79	599.3
Minimum: 11.500															
Maximum: 18.990															
Weighted Average: 13.552															

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Minimum Mortgage Rates (%) (ARM Only)	Total Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
5.001 - 5.500	1,357,313.91	0.14	7	7	0.14	193,901.99	5.500	4.958	11,500	5.500	22	360.00	358.27	1.73	76.37	41.97	706.8
5.501 - 6.000	69,880,483.23	7.42	276	276	5.39	253,190.16	5.838	5.197	11,858	5.838	22	357.48	357.48	1.52	79.43	39.10	678.6
6.001 - 6.500	153,042,197.13	16.25	631	631	12.33	242,539.14	6.324	5.598	12,324	6.324	23	358.85	357.62	1.23	80.45	40.50	638.1
6.501 - 7.000	183,569,219.75	19.49	858	858	16.76	213,950.14	6.813	5.785	12,813	6.813	23	356.91	355.60	1.31	80.58	39.82	615.3
7.001 - 7.500	134,862,683.11	14.32	668	668	13.05	201,890.24	7.301	6.044	13,301	7.301	23	357.65	356.44	1.21	78.23	40.64	588.9
7.501 - 8.000	149,690,697.56	15.90	865	865	16.90	173,052.83	7.805	6.229	13,805	7.805	23	357.31	355.95	1.36	76.88	41.20	572.7
8.001 - 8.500	61,834,890.88	6.57	416	416	8.13	148,641.08	8.324	6.196	14,324	8.324	23	356.82	355.37	1.45	77.69	40.57	570.8
8.501 - 9.000	64,665,374.59	6.87	436	436	8.52	148,312.58	8.825	6.263	14,825	8.825	22	356.58	354.99	1.59	77.23	42.17	564.9
9.001 - 9.500	35,675,144.47	3.79	255	255	4.98	139,902.53	9.297	6.317	15,297	9.297	23	359.15	357.77	1.38	76.31	43.49	559.1
9.501 - 10.000	39,698,911.46	4.22	302	302	5.90	131,453.35	9.826	6.409	15,826	9.826	22	355.75	354.23	1.52	75.73	41.58	557.3
10.001 - 10.500	17,066,402.00	1.81	154	154	3.01	110,820.79	10.319	6.355	16,319	10.319	23	355.23	353.82	1.40	78.27	42.20	554.9
10.501 - 11.000	17,233,865.48	1.83	126	126	2.46	136,776.71	10.802	6.400	16,802	10.802	23	358.01	356.56	1.44	77.12	43.75	557.4
11.001 - 11.500	6,060,822.55	0.64	59	59	1.15	102,725.81	11.279	6.483	17,279	11.279	23	347.77	346.55	1.22	74.84	41.01	547.6
11.501 - 12.000	3,937,837.49	0.42	37	37	0.72	106,428.04	11.733	6.404	17,733	11.733	23	358.15	357.01	1.14	76.57	43.10	538.6
12.001 - 12.500	1,579,836.85	0.17	16	16	0.31	98,739.80	12.225	6.420	18,225	12.225	23	360.00	358.96	1.04	77.15	41.30	560.2
12.501 - 13.000	1,589,311.41	0.17	13	13	0.25	122,254.72	12.721	6.483	18,721	12.721	23	360.00	358.61	1.39	76.75	44.99	539.8
Total:	941,744,991.87	100.00	5,119	5,119	100.00	183,970.50	7.552	5.955	13,552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Minimum: 5.500																	
Maximum: 12.990																	
Weighted Average: 7.552																	

Next Rate Adjustment Date (ARM Only)	Total Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2006-05	668,948.17	0.07	3	3	0.06	222,982.72	6.725	6.327	12,725	6.725	17	360.00	353.00	7.00	78.79	37.20	572.1
2006-06	1,484,609.18	0.16	11	11	0.21	134,964.47	7.014	5.777	13,014	7.014	18	360.00	354.00	6.00	85.14	40.30	617.2
2006-07	12,892,714.21	1.37	71	71	1.39	181,587.52	7.713	6.072	13,713	7.713	19	358.42	353.42	5.00	83.26	42.59	587.2
2006-08	46,574,128.90	4.95	263	263	5.14	177,087.94	7.798	5.941	13,798	7.798	20	357.73	353.73	4.00	83.73	40.55	598.3
2006-09	36,430,479.18	3.87	213	213	4.16	171,035.11	7.714	5.880	13,714	7.714	21	357.99	354.99	3.00	83.95	41.15	607.6
2006-10	54,143,291.44	5.75	341	341	6.66	158,777.98	7.712	5.947	13,712	7.712	22	355.48	353.48	2.00	79.07	39.60	599.7
2006-11	787,873,832.79	83.66	4,205	4,205	82.14	187,365.95	7.518	5.957	13,518	7.518	23	357.45	356.45	1.00	77.91	40.84	599.2
2006-12	1,676,988.00	0.18	12	12	0.23	139,749.00	7.636	6.079	13,636	7.636	24	360.00	360.00	0.00	77.63	38.56	582.9
Total:	941,744,991.87	100.00	5,119	5,119	100.00	183,970.50	7.552	5.955	13,552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Minimum: 2006-05-01																	
Maximum: 2006-12-01																	
Weighted Average: 2006-10-01																	

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Ameritrust Mortgage Company

Series 2004-R12

Adjustable Loans

5,119 records

Balance: 941,744,992

Deutsche Bank @

Months to Next Rate Adjustment (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV Ratio	FICO Score
17	668,948.17	0.07	3	0.06	222,982.72	6.725	6.327	12.725	6.725	17	360.00	78.79	572.1
18	1,484,609.18	0.16	11	0.21	134,964.47	7.014	5.777	13.014	7.014	18	360.00	85.14	617.2
19	12,892,714.21	1.37	71	1.39	181,587.52	7.713	6.072	13.713	7.713	19	358.42	83.26	587.2
20	46,574,128.90	4.95	263	5.14	177,087.94	7.798	5.941	13.798	7.798	20	357.73	83.73	598.3
21	36,430,479.18	3.87	213	4.16	171,035.11	7.714	5.880	13.714	7.714	21	357.99	83.95	607.6
22	54,143,291.44	5.75	341	6.66	158,777.98	7.712	5.947	13.712	7.712	22	355.48	79.07	599.7
23	78,873,832.79	83.66	4,205	82.14	187,365.95	7.518	5.957	13.518	7.518	23	357.45	77.91	599.2
24	1,676,988.00	0.18	12	0.23	139,749.00	7.636	6.079	13.636	7.636	24	360.00	71.63	582.9
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	599.3
Minimum: 17													
Maximum: 24													
Weighted Average: 23													

Negative Amortization Flag (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV Ratio	FICO Score
	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	599.3
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	599.3

Index Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV Ratio	FICO Score
Libor - 6 Month	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	599.3
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	599.3

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Ameriquet Mortgage Company

Series 2004-R12

Adjustable Loans

5,119 records

Balance: 941,744,992

Deutsche Bank @

Product Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
ARM - 2 Year/6 Month	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3

Property Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Balloon	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Non-Balloon	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3

Property Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Single Family Detached	775,082,263.89	82.30	4,202	82.09	184,455.56	7.548	5.976	13.548	7.548	23	357.39	356.03	1.37	78.92	40.80	597.2
2-4 Family	64,095,502.98	6.81	289	5.65	221,783.75	7.716	5.751	13.716	7.716	23	357.78	356.58	1.20	75.03	42.06	621.3
Condominium	39,045,858.02	4.15	212	4.14	184,178.58	7.316	5.926	13.316	7.316	23	360.00	358.64	1.36	79.32	39.73	601.1
PUD Detached	36,471,691.72	3.87	177	3.46	206,054.76	7.312	5.940	13.312	7.312	23	355.57	354.26	1.30	80.75	41.21	598.9
Manu. Housing / Mobile	18,572,336.27	1.97	183	3.57	101,488.18	7.968	5.877	13.968	7.968	23	353.74	352.63	1.11	70.16	38.56	606.4
Single Family Attached	4,435,007.81	0.47	39	0.76	113,718.15	8.546	6.044	14.546	8.546	23	357.41	356.24	1.17	77.75	40.40	594.9
PUD Attached	4,042,331.18	0.43	17	0.33	237,784.19	7.150	5.766	13.150	7.150	23	360.00	358.53	1.47	84.78	35.50	606.5
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3

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Number of Units	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term		Weighted Average Original Term		Back Ratio	FICO Score
												Remaining Term	Original Term	Seasoning	LTV		
0	499,534.65	0.05	1	1	0.02	499,534.65	6.350	5.500	12.350	6.350	23	360.00	359.00	1.00	80.00	42.00	643.0
1	877,149,954.24	93.14	4,829	4,829	94.33	181,642.15	7.540	5.970	13.540	7.540	23	357.37	356.01	1.36	78.84	40.69	597.7
2	46,987,099.33	4.99	219	219	4.28	214,552.96	7.798	5.768	13.798	7.798	23	358.28	357.09	1.20	74.94	42.06	618.4
3	12,135,575.52	1.29	49	49	0.96	247,664.81	7.524	5.738	13.524	7.524	23	354.94	353.81	1.13	76.07	41.60	625.9
4	4,972,828.13	0.53	21	21	0.41	236,801.34	7.405	5.627	13.405	7.405	23	360.00	358.52	1.48	73.38	43.12	637.4
Total:	941,744,991.87	100.00	5,119	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3

	Total Current Principal Balance	% by Total Current Principal Balance	Number of		% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average		Weighted Average		Weighted Average		Weighted Average Original LTV	Back Ratio	FICO Score
			Loans	Loans					Maximum Rate	Minimum Rate	Months to Roll	Term	Seasoning	Term			
Occupancy																	
Owner Occupied	895,650,145.30	95.11	4,833	94.41	185,319.71	7.543	5.972	13.543	7.543	23	357.39	356.03	1.36	78.44	40.96	597.5	
Non-Owner Occupied	35,918,116.44	3.81	227	4.43	158,229.59	7.782	5.606	13.782	7.782	23	357.54	356.42	1.12	80.67	37.19	636.2	
Second Home	10,176,730.13	1.08	59	1.15	172,486.95	7.520	5.658	13.520	7.520	23	357.48	356.23	1.25	84.12	37.81	630.8	
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3	

Purpose	Refinance - Debt Consolidation Cash Out	Refinance - Debt Consolidation No Cash Out	Purchase	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum		Weighted Average Minimum		Rate	Roll	Weighted Average Months		Term	Average Remaining	Weighted Average Seasoning		Back Ratio	FICO Score
												Rate	Rate	Rate	Rate			Term	Term			Original	Original		
				895,817,607.20	95.12	4,840	94.55	94.55	185,086.28	7.550	5.959	13.550	7.550	23	357.40	356.06	1.34	78.41	40.82	598.9					
				37,495,735.04	3.98	242	4.73	4.73	154,941.05	7.527	5.935	13.527	7.527	23	357.44	356.01	1.43	81.47	41.11	602.1					
				8,431,649.63	0.90	37	0.72	0.72	227,882.42	7.849	5.568	13.849	7.849	23	356.65	355.26	1.39	84.18	35.67	633.7					
Total				941,744,991.87	100.00	5,119	100.00	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3					

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Documentation Level	% by Total Current Principal Balance	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Full Documentation	70.41	3,576	185,420.90	7.374	5.960	13.374	7.374	23	357.44	356.09	1.35	79.27	40.70	598.5
Stated Documentation	14.88	826	169,699.14	8.375	5.922	14.375	8.375	23	358.14	356.69	1.45	74.59	41.40	603.6
Limited Documentation	14.71	717	193,177.61	7.571	5.962	13.571	7.571	23	356.42	355.18	1.24	79.36	40.56	598.5
Total:	100.00	5,119	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3

Lien Position	% by Total Current Principal Balance	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
1st Lien	100.00	5,119	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Total:	100.00	5,119	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3

Back Ratio	% by Total Current Principal Balance	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 5.00	0.24	13	2,250,219.38	8.022	6.053	14.022	8.022	22	360.00	358.42	1.58	71.90	3.52	588.7
5.01 - 10.00	0.61	26	5,709,746.87	7.201	5.800	13.201	7.201	23	356.43	355.32	1.11	78.63	8.25	614.1
10.01 - 15.00	1.29	71	12,151,772.56	7.389	5.815	13.389	7.389	23	355.27	353.94	1.32	76.65	13.18	618.6
15.01 - 20.00	2.59	148	24,401,245.93	7.503	5.981	13.503	7.503	23	358.01	356.75	1.26	75.00	18.35	597.0
20.01 - 25.00	4.70	278	44,292,443.97	7.445	5.942	13.445	7.445	23	355.94	354.58	1.36	76.56	23.31	597.8
25.01 - 30.00	6.24	377	58,793,004.70	7.392	5.980	13.392	7.392	23	355.75	354.38	1.36	77.52	28.09	598.6
30.01 - 35.00	9.70	536	91,350,987.54	7.460	5.934	13.460	7.460	23	356.28	354.87	1.41	78.02	33.20	601.1
35.01 - 40.00	14.20	727	133,772,643.85	7.486	5.935	13.486	7.486	23	356.03	354.70	1.33	79.02	38.09	602.9
40.01 - 45.00	19.87	986	187,144,349.38	7.497	5.891	13.497	7.497	23	357.57	356.23	1.34	78.98	43.12	606.4
45.01 - 50.00	31.08	1,460	292,671,326.24	7.464	5.875	13.464	7.464	23	358.62	357.25	1.37	80.86	48.28	607.3
50.01 - 55.00	9.47	497	89,207,251.45	8.351	6.410	14.351	8.351	23	358.12	356.84	1.28	73.36	53.11	550.0
Total:	100.00	5,119	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Minimum:	1.00													
Maximum:	55.00													
Weighted Average:	40.79													

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Credit Grade	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
AAA	96,607,635.32	10.26	463	9.04	208,655.80	7.113	5.973	13.113	7.113	23	357.78	356.41	1.37	80.57	40.98	612.3
A	74,183,743.60	7.88	420	8.20	176,627.96	8.186	6.194	14.186	8.186	22	357.37	355.86	1.50	78.45	40.05	573.6
B	125,368,788.26	13.31	815	15.92	153,826.73	8.648	6.467	14.648	8.648	23	357.08	355.74	1.34	73.90	42.75	542.0
C	102,326,610.60	10.87	708	13.83	144,529.11	8.642	6.719	14.642	8.642	23	356.52	355.26	1.26	69.13	42.35	533.8
D	19,266,954.79	2.05	132	2.58	145,961.78	8.863	6.733	14.863	8.863	23	359.62	358.12	1.50	56.86	40.56	524.5
2A	210,503,540.46	22.35	1,121	21.90	187,781.93	7.519	5.985	13.519	7.519	23	357.33	356.03	1.29	80.28	39.93	583.0
4A	93,330,610.95	9.91	453	8.85	206,027.84	6.958	5.736	12.958	6.958	23	357.44	356.04	1.40	81.97	40.14	629.7
5A	88,182,634.70	9.36	419	8.19	210,459.75	6.711	5.484	12.711	6.711	23	357.59	356.25	1.35	84.31	40.10	648.4
6A	55,923,703.25	5.94	257	5.02	217,601.96	6.484	5.235	12.484	6.484	23	357.31	355.94	1.37	82.79	40.46	668.7
7A	45,343,360.52	4.81	201	3.93	225,588.86	6.569	4.979	12.569	6.569	23	358.12	356.84	1.28	85.02	41.62	692.0
8A	30,707,409.42	3.26	130	2.54	236,210.84	6.305	4.747	12.305	6.305	23	357.97	356.56	1.41	81.45	38.04	735.0
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3

FICO Score	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
500 - 519	60,182,081.92	6.39	433	8.46	138,988.64	8.762	6.743	14.762	8.762	23	357.99	356.68	1.31	67.29	43.42	509.2
520 - 539	102,362,421.37	10.87	676	13.21	151,423.70	8.634	6.534	14.623	8.623	23	357.41	356.10	1.31	71.98	41.92	529.5
540 - 559	105,999,841.47	11.26	618	12.07	171,520.78	8.208	6.282	14.208	8.208	23	357.56	356.12	1.44	75.95	41.09	551.2
560 - 579	113,969,618.95	12.10	655	12.80	173,999.42	7.909	6.112	13.909	7.909	23	357.19	355.85	1.34	78.87	40.29	568.9
580 - 599	91,966,603.78	9.77	508	9.92	181,036.62	7.709	6.104	13.709	7.709	23	356.42	355.06	1.36	78.68	40.59	589.2
600 - 619	123,778,580.40	13.14	595	11.62	208,031.23	7.234	6.014	13.234	7.234	23	357.90	356.60	1.30	79.90	40.71	609.7
620 - 639	108,890,701.15	11.56	546	10.67	199,433.52	7.098	5.795	13.098	7.098	23	356.85	355.46	1.39	81.43	40.01	629.1
640 - 659	95,201,165.23	10.11	459	8.97	207,409.95	6.749	5.519	12.749	6.749	23	357.48	356.14	1.34	83.94	40.08	648.3
660 - 679	60,141,302.94	6.39	284	5.55	211,765.15	6.559	5.281	12.559	6.559	23	357.25	355.89	1.36	82.61	40.26	668.5
680 - 699	37,459,019.22	3.98	163	3.18	229,809.93	6.552	5.027	12.552	6.552	23	357.72	356.44	1.28	84.61	41.59	688.7
700 - 719	21,853,273.27	2.32	96	1.88	227,638.26	6.592	4.913	12.592	6.592	23	358.97	357.63	1.34	82.39	39.60	710.1
720 - 739	9,272,786.62	0.98	43	0.84	215,646.20	6.563	4.769	12.563	6.563	22	356.88	355.34	1.53	80.57	38.74	728.8
740 - 759	6,947,669.36	0.74	27	0.53	257,321.09	6.006	4.750	12.006	6.006	23	358.45	357.08	1.37	81.50	41.41	749.6
760 - 779	1,770,063.57	0.19	10	0.20	177,006.36	6.745	4.750	12.745	6.745	23	360.00	358.92	1.08	84.71	43.32	771.5
780 - 799	1,949,862.62	0.21	6	0.12	324,977.10	6.245	4.819	12.245	6.245	23	360.00	359.00	1.00	84.64	24.52	794.2
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3

Minimum: 500
Maximum: 799
Weighted Average: 599.3
% UPB missing FICO: 0.0

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	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Conforming vs. Nonconforming	703,608,608.24 238,136,383.63 941,744,991.87	74.71 25.29 100.00	4,463 656 5,119	87.18 12.82 100.00	157,653.73 363,012.78 183,970.50	7.677 7.183 7.552	6.005 5.806 5.955	13.677 13.183 13.552	7.677 7.183 7.552	23 23 23	356.78 359.21 357.40	355.41 357.93 356.05	1.37 1.28 1.35	78.16 79.84 78.59	40.68 41.09 40.79	594.2 614.4 599.3
Total:																

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Underwriting Program	941,744,991.87 941,744,991.87	100.00 100.00	5,119 5,119	100.00 100.00	183,970.50 183,970.50	7.552 7.552	5.955 5.955	13.552 13.552	7.552 7.552	23 23	357.40 357.40	356.05 356.05	1.35 1.35	78.59 78.59	40.79 40.79	599.3 599.3
RETAIL:																
Total:																

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Prepayment Penalty Flag	600,293,150.17 341,451,841.70 941,744,991.87	63.74 36.26 100.00	3,257 1,862 5,119	63.63 36.37 100.00	184,308.61 183,379.08 183,970.50	7.297 8.000 7.552	5.967 5.932 5.955	13.297 14.000 13.552	7.297 8.000 7.552	23 23 23	357.73 356.80 357.40	356.35 355.52 356.05	1.39 1.28 1.35	79.40 77.15 78.59	40.85 40.68 40.79	597.8 601.9 599.3
Prepayment Penalty No Prepayment Penalty																
Total:																

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Prepayment Penalty Term (mos.)	341,451,841.70 23,223,030.97 2,568,437.32 7,238,518.84 567,263,163.04 941,744,991.87	36.26 2.47 0.27 0.77 60.24 100.00	1,862 118 8 33 3,098 5,119	36.37 2.31 0.16 0.64 60.52 100.00	183,379.08 196,805.35 321,054.67 219,349.06 183,106.25 183,970.50	8.000 7.200 6.808 7.696 7.298 7.552	5.932 5.946 5.680 5.988 5.969 5.955	14.000 13.200 12.808 13.696 13.298 13.552	8.000 7.200 6.808 7.696 7.298 7.552	23 23 22 23 23 23	356.80 359.61 360.00 356.10 357.67 357.40	355.52 358.40 357.82 354.62 356.28 356.05	1.28 1.21 2.18 1.48 1.39 1.35	77.15 76.82 86.76 82.36 79.44 78.59	40.68 43.47 37.76 44.02 40.72 40.79	601.9 600.6 631.0 591.6 597.6 599.3
Total:																
Non-zero Weighted Average Prepay Penalty Term:	35															

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Ameriquest Mortgage Company

Series 2004-R12

Adjustable Loans

5,119 records

Balance: 941,744,992

Deutsche Bank @

Monthly Payments (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 500.00	11,640,749.36	1.24	182	3.56	63,960.16	7.754	5.941	13.754	7.754	23	357.51	356.17	1.34	70.92	34.38	597.1
500.01 - 1,000.00	212,816,534.65	22.60	2,125	41.51	100,148.96	7.973	6.031	13.973	7.973	23	354.53	353.13	1.40	76.99	39.27	589.7
1,000.01 - 1,500.00	229,934,883.69	24.42	1,324	25.86	173,666.83	7.517	5.988	13.517	7.517	23	356.41	355.08	1.33	78.17	40.79	597.1
1,500.01 - 2,000.00	190,147,755.68	20.19	761	14.87	249,865.64	7.374	5.968	13.374	7.374	23	358.84	357.50	1.34	78.98	41.40	598.3
2,000.01 - 3,000.00	171,819,280.06	18.24	500	9.77	343,638.56	7.369	5.908	13.369	7.369	23	359.54	358.09	1.45	80.22	42.19	604.8
3,000.01 - 4,000.00	72,753,548.15	7.73	145	2.83	501,748.61	7.198	5.804	13.198	7.198	23	359.16	357.94	1.22	80.55	41.07	615.2
4,000.01 - 5,000.00	39,712,058.07	4.22	64	1.25	620,500.91	7.573	5.808	13.573	7.573	23	360.00	358.87	1.13	79.25	40.13	611.3
5,000.01 - 6,000.00	12,920,182.21	1.37	18	0.35	717,787.90	8.018	5.823	14.018	8.018	23	354.45	353.35	1.09	78.57	44.24	613.1
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Minimum:	371.39															
Maximum:	5,964.40															
Average:	1,503.07															

Origination Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-04	668,948.17	0.07	3	0.06	222,982.72	6.725	6.327	12.725	6.725	17	360.00	353.00	7.00	78.79	37.20	572.1
2004-05	1,484,609.18	0.16	11	0.21	134,964.47	7.014	5.777	13.014	7.014	18	360.00	354.00	6.00	85.14	40.30	617.2
2004-06	12,010,002.96	1.28	66	1.29	181,969.74	7.644	6.052	13.644	7.644	19	358.30	353.30	5.00	83.34	42.69	587.6
2004-07	46,709,116.24	4.96	263	5.14	177,601.20	7.800	5.945	13.800	7.800	20	357.74	353.72	4.02	83.64	40.67	598.5
2004-08	36,093,820.69	3.83	210	4.10	171,875.34	7.719	5.878	13.719	7.719	21	357.97	354.95	3.02	84.18	41.10	607.4
2004-09	46,850,443.41	4.97	291	5.68	160,998.09	7.674	5.909	13.674	7.674	22	355.97	353.95	2.02	79.48	38.57	603.9
2004-10	797,928,051.22	84.73	4,275	83.51	186,649.84	7.523	5.960	13.523	7.523	23	357.41	356.41	1.01	77.90	40.88	598.9
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Minimum:	2004-04-14															
Maximum:	2004-10-31															

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Ameritrust Mortgage Company
Series 2004-R12
Adjustable Loans

5,119 records
 Balance: 941,744,992

Deutsche Bank @

First Payment Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV Ratio	FICO Score
2004-06	668,948.17	0.07	3	0.06	222,982.72	6.725	6.327	12.725	6.725	17	360.00	353.00	7.00	78.79	572.1
2004-07	1,484,609.18	0.16	11	0.21	134,964.47	7.014	5.777	13.014	7.014	18	360.00	354.00	6.00	85.14	617.2
2004-08	12,892,714.21	1.37	71	1.39	181,587.52	7.713	6.072	13.713	7.713	19	358.42	353.42	5.00	83.26	587.2
2004-09	46,574,128.90	4.95	263	5.14	177,087.94	7.798	5.941	13.798	7.798	20	357.73	353.73	4.00	83.73	598.3
2004-10	36,430,479.18	3.87	213	4.16	171,035.11	7.714	5.880	13.714	7.714	21	357.99	354.99	3.00	83.95	607.6
2004-11	54,143,291.44	5.75	341	6.66	158,777.98	7.712	5.947	13.712	7.712	22	355.48	353.48	2.00	79.07	599.7
2004-12	787,873,832.79	83.66	4,205	82.14	187,365.95	7.518	5.977	13.518	7.518	23	357.45	356.45	1.00	77.91	599.2
2005-01	1,676,988.00	0.18	12	0.23	139,749.00	7.636	6.079	13.636	7.636	24	360.00	360.00	0.00	71.63	582.9
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	599.3
Minimum:	2004-06-01														
Maximum:	2005-01-01														

Maturity Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV Ratio	FICO Score
2019	7,345,578.98	0.78	76	1.48	96,652.36	7.934	6.083	13.934	7.934	23	180.00	178.56	1.44	73.55	592.5
2024	9,410,934.82	1.00	81	1.58	116,184.38	7.648	5.860	13.648	7.648	23	240.00	238.82	1.18	75.05	604.5
2034	924,988,478.07	98.22	4,962	96.93	186,414.45	7.548	5.955	13.548	7.548	23	360.00	358.65	1.35	78.66	599.3
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	599.3
Minimum:	2019-07-01														
Maximum:	2034-12-01														

Next Due Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV Ratio	FICO Score
2004-11	103,155,164.39	10.95	560	10.94	184,205.65	7.726	5.950	13.726	7.726	21	358.20	354.81	3.39	82.34	597.5
2004-12	835,685,102.45	88.74	4,538	88.65	184,152.73	7.531	5.955	13.531	7.531	23	357.29	356.19	1.10	78.12	599.6
2005-01	2,904,725.03	0.31	21	0.41	138,320.24	7.451	6.032	13.451	7.451	23	360.00	359.29	0.71	79.06	588.4
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	599.3
Minimum:	2004-11-01														
Maximum:	2005-01-01														

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Payment Day	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
1	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Minimum: 1																
Maximum: 1																
Weighted Average: 1																

Days Delinquent	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0	838,589,827.48	89.05	4,559	89.06	183,941.62	7.530	5.955	13.530	7.530	23	357.30	356.20	1.10	78.12	40.79	599.5
30	103,155,164.39	10.95	560	10.94	184,205.65	7.776	5.950	13.726	7.726	21	358.20	354.81	3.39	82.34	40.77	597.5
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Minimum: 0																
Maximum: 30																
Weighted Average: 3.3																

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Ameriquest Mortgage Securities Inc., Series 2004-R12

Breakeven Runs

- Assumptions:
- 1) Voluntary Prepayment = Pricing Speed
 - 2) Trigger Fails
 - 3) Lag = 12 mos
 - 4) Run to Maturity

Rating (S/M/F)	Bond	LIBOR	Severity	Breakeven CDR	
				% CDR	Loss %
BBB+/Baa1/BBB+	M-7	Fwd	35%	7.03	6.86
BBB-/Baa3/BBB-	M-9	Fwd	35%	5.93	5.92

Rating (S/M/F)	Bond	LIBOR	Severity	Breakeven CDR	
				% CDR	Loss %
BBB+/Baa1/BBB+	M-7	Fwd+150	35%	4.94	5.05
BBB-/Baa3/BBB-	M-9	Fwd+150	35%	3.94	4.12

Ameriquest Mortgage Securities Inc., Series 2004-R12

Breakeven Runs

Assumptions:

- 1) Voluntary Prepayment = Pricing Speed
- 2) Trigger Fails
- 3) Lag = 12 mos
- 4) Run to Maturity

Rating (S/M/F)	Bond	LIBOR	Severity	Breakeven CDR	
				% CDR	Loss %
BBB+/Baa1/BBB+	M-7	Fwd	35%	7.03	6.86
BBB-/Baa3/BBB-	M-9	Fwd	35%	5.93	5.92
BBB+/Baa1/BBB+	M-7	Fwd	45%	5.40	7.03
BBB-/Baa3/BBB-	M-9	Fwd	45%	4.58	6.07
BBB+/Baa1/BBB+	M-7	Fwd	55%	4.39	7.13
BBB-/Baa3/BBB-	M-9	Fwd	55%	3.73	6.16

Rating (S/M/F)	Bond	LIBOR	Severity	Breakeven CDR	
				% CDR	Loss %
BBB+/Baa1/BBB+	M-7	Fwd+150	35%	4.94	5.05
BBB-/Baa3/BBB-	M-9	Fwd+150	35%	3.94	4.12
BBB+/Baa1/BBB+	M-7	Fwd+150	45%	3.81	5.14
BBB-/Baa3/BBB-	M-9	Fwd+150	45%	3.05	4.19
BBB+/Baa1/BBB+	M-7	Fwd+150	55%	3.10	5.20
BBB-/Baa3/BBB-	M-9	Fwd+150	55%	2.49	4.24

Ameritrust Mortgage Company
Series 2004-R12
Fixed Rate Loans

1,431 records
 Balance: 258,255,206

Deutsche Bank @

Summary Statistics

As-of / Cut-off Date: 2004-12-01
 Number of Loans: 1,431
 Total Current Balance: 258,255,206.31
 Total Scheduled Balance: 258,285,482.56
 Total Schedule Balance: 258,255,206.31
 Total Scheduled Balance: 258,269,157.20
 Total Actual Balance: 258,620,934.67
 Maximum Balance: 810,354.66
 Minimum Balance: 58,801.60
 Average Current Balance: 180,471.84
 Weighted Average Coupon: 6.538
 Maximum Coupon: 12.150
 Minimum Coupon: 5.500
 Weighted Average Original Term: 334.29
 Weighted Average Remaining Term: 332.74
 Weighted Average Seasoning: 1.55
 Top 5 States: CA(28%),NY(10%),FL(9%),MD(4%),MA(4%)
 Weighted Average Original LTV: 73.48
 Weighted Average Current LTV: 73.34
 Weighted Average Margin: 0.000
 Weighted Average Minimum Rate: 0.000
 Weighted Average Months to Roll: 0
 % Cash-Out Refinance: 93.2
 % Full Documentation: 89.1
 % Owner Occupied: 96.8
 Weighted Average FICO Score: 708.3
 % of portfolio missing FICO Scores: 0.00
 Origination Date - Earliest: 2004-04-09
 Origination Date - Latest: 2004-10-31
 Next Payment Date - Earliest: 2004-11-01
 Next Payment Date - Latest: 2005-01-01
 Maturity Date - Earliest: 2014-06-01
 Maturity Date - Latest: 2034-12-01
 Non-zero Weighted Average Prepay Penalty Term: 32.67
 Non-zero Weighted Average Prepay Penalty # of months accrued interest: 4.34

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Ameriquet Mortgage Company
Series 2004-R12
Fixed Rate Loans
1,431 records
Balance: 258,255,206

Deutsche Bank @

Coupons (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average LTV	Back Ratio	FICO Score
5.001 - 5.500	3,032,646.23	1.17	9	0.63	336,560.69	5.500	0.000	0.000	0.000	0	360.00	358.65	69.97	40.92	764.7
5.501 - 6.000	114,775,473.46	44.44	542	37.88	211,762.87	5.836	0.000	0.000	0.000	0	333.13	333.78	68.05	36.39	742.8
6.001 - 6.500	52,750,868.22	20.43	257	17.96	205,256.30	6.250	0.000	0.000	0.000	0	331.18	329.94	78.70	37.36	717.1
6.501 - 7.000	31,795,565.62	12.31	173	12.09	183,789.40	6.770	0.000	0.000	0.000	0	330.39	328.75	78.58	38.10	701.6
7.001 - 7.500	21,248,879.16	8.23	122	8.53	174,171.14	7.261	0.000	0.000	0.000	0	344.64	342.50	79.22	41.05	667.8
7.501 - 8.000	12,185,575.53	4.72	96	6.71	126,933.08	7.809	0.000	0.000	0.000	0	337.25	334.71	76.90	39.42	647.5
8.001 - 8.500	7,085,609.51	2.74	59	4.12	120,095.08	8.300	0.000	0.000	0.000	0	337.78	335.33	77.51	35.59	615.5
8.501 - 9.000	4,901,768.04	1.90	54	3.77	90,773.48	8.829	0.000	0.000	0.000	0	317.30	314.92	76.10	40.79	603.7
9.001 - 9.500	2,496,713.55	0.97	27	1.89	92,470.87	9.295	0.000	0.000	0.000	0	334.20	332.45	73.49	43.65	559.8
9.501 - 10.000	4,073,515.62	1.58	44	3.07	92,579.90	9.811	0.000	0.000	0.000	0	325.90	324.08	74.05	40.36	554.5
10.001 - 10.500	1,445,055.48	0.56	17	1.19	85,003.26	10.321	0.000	0.000	0.000	0	332.64	331.46	73.49	43.84	538.8
10.501 - 11.000	1,557,380.33	0.60	19	1.33	81,967.39	10.779	0.000	0.000	0.000	0	335.49	333.39	68.55	40.22	563.2
11.001 - 11.500	381,095.41	0.15	5	0.35	76,219.08	11.232	0.000	0.000	0.000	0	253.69	251.24	61.58	35.92	552.8
11.501 - 12.000	197,258.78	0.08	3	0.21	65,752.93	11.935	0.000	0.000	0.000	0	278.77	276.86	72.76	50.50	536.6
12.001 - 12.500	327,801.37	0.13	4	0.28	81,950.34	12.094	0.000	0.000	0.000	0	314.74	313.56	72.78	50.78	516.9
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	332.74	73.48	37.66	708.3
Minimum: 5.500															
Maximum: 12.150															
Weighted Average: 6.538															

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Ameritrust Mortgage Company

Series 2004-R12

Fixed Rate Loans

1,431 records

Balance: 258,255.206

Deutsche Bank @

Current Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	PICO Score
50,000.01 - 75,000.00	12,441,526.58	4.82	191	13.35	65,138.88	8.357	0.000	0.000	0.000	0	306.71	305.01	1.70	69.45	35.97	647.4
75,000.01 - 100,000.00	17,988,686.89	6.97	206	14.40	87,323.72	7.401	0.000	0.000	0.000	0	313.97	312.26	1.71	71.37	37.24	682.1
100,000.01 - 125,000.00	17,020,717.13	6.59	152	10.62	111,978.40	7.079	0.000	0.000	0.000	0	319.86	317.87	1.98	75.48	36.74	692.6
125,000.01 - 150,000.00	21,549,236.05	8.34	157	10.97	137,256.28	6.713	0.000	0.000	0.000	0	324.10	322.54	1.56	73.70	37.47	709.3
150,000.01 - 175,000.00	22,812,705.20	8.83	140	9.78	162,947.89	6.379	0.000	0.000	0.000	0	328.68	326.97	1.71	72.11	36.83	717.3
175,000.01 - 200,000.00	26,614,049.41	10.31	142	9.92	187,422.88	6.319	0.000	0.000	0.000	0	335.44	333.97	1.47	72.12	37.92	718.9
200,000.01 - 225,000.00	17,979,196.02	6.96	85	5.94	211,519.95	6.238	0.000	0.000	0.000	0	335.60	334.16	1.44	73.04	38.74	719.7
225,000.01 - 250,000.00	16,840,031.50	6.52	71	4.96	237,183.54	6.176	0.000	0.000	0.000	0	337.43	336.09	1.34	70.83	36.75	725.2
250,000.01 - 275,000.00	16,824,015.86	6.51	64	4.47	262,875.25	6.165	0.000	0.000	0.000	0	344.11	342.43	1.67	71.41	37.45	721.2
275,000.01 - 300,000.00	15,534,913.85	6.02	54	3.77	287,683.59	6.173	0.000	0.000	0.000	0	345.68	344.01	1.67	74.38	38.59	720.8
300,000.01 - 400,000.00	29,873,471.32	11.57	90	6.29	331,927.46	6.146	0.000	0.000	0.000	0	345.96	344.47	1.50	75.04	36.92	718.2
400,000.01 - 500,000.00	15,821,699.67	6.13	35	2.45	452,048.56	6.342	0.000	0.000	0.000	0	336.45	335.16	1.29	77.56	40.33	706.7
500,000.01 - 600,000.00	14,245,546.93	5.52	26	1.82	547,905.65	6.312	0.000	0.000	0.000	0	344.40	342.86	1.54	77.78	41.88	691.3
600,000.01 - 700,000.00	6,727,882.00	2.61	10	0.70	672,788.20	6.292	0.000	0.000	0.000	0	360.00	358.90	1.10	78.68	31.87	722.0
700,000.01 - 800,000.00	5,171,173.24	2.00	7	0.49	738,739.03	6.168	0.000	0.000	0.000	0	360.00	358.86	1.14	69.84	36.75	709.8
800,000.01 - 900,000.00	810,354.66	0.31	1	0.07	810,354.66	7.150	0.000	0.000	0.000	0	360.00	359.00	1.00	73.73	50.00	649.0
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	332.74	1.55	73.48	37.66	708.3
Minimum:	58,801.60															
Maximum:	810,354.66															
Average:	180,471.84															

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Original Principal Balance (\$)	Total Current Principal Balance	% by Total	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
50,001 - 75,000	12,366,661.89	4.79	190	13.28	65,087.69	8.368	0.000	0.000	0.000	0	306.39	69.41	36.01	646.5
75,001 - 100,000	17,963,594.78	6.96	206	14.40	87,201.92	7.395	0.000	0.000	0.000	0	312.20	71.30	37.14	682.8
100,001 - 125,000	16,995,996.81	6.58	152	10.62	111,815.77	7.090	0.000	0.000	0.000	0	321.12	75.68	36.82	691.4
125,001 - 150,000	21,673,913.17	8.39	158	11.04	137,176.67	6.710	0.000	0.000	0.000	0	323.27	73.60	37.45	709.9
150,001 - 175,000	22,115,312.08	8.56	136	9.50	162,612.59	6.366	0.000	0.000	0.000	0	329.10	72.22	36.92	718.1
175,001 - 200,000	27,311,442.53	10.58	146	10.20	187,064.67	6.331	0.000	0.000	0.000	0	334.92	72.03	37.82	718.2
200,001 - 225,000	17,979,196.02	6.96	85	5.94	211,519.95	6.238	0.000	0.000	0.000	0	335.60	73.04	38.74	719.7
225,001 - 250,000	16,840,031.50	6.52	71	4.96	237,183.54	6.176	0.000	0.000	0.000	0	337.43	73.83	36.75	725.2
250,001 - 275,000	16,824,015.86	6.51	64	4.47	262,875.25	6.165	0.000	0.000	0.000	0	344.11	71.41	37.45	721.2
275,001 - 300,000	15,534,913.85	6.02	54	3.77	287,683.59	6.173	0.000	0.000	0.000	0	345.68	74.38	38.59	720.8
300,001 - 400,000	29,873,471.32	11.57	90	6.29	331,927.46	6.146	0.000	0.000	0.000	0	345.96	75.04	36.92	718.2
400,001 - 500,000	15,821,699.67	6.13	35	2.45	452,048.56	6.342	0.000	0.000	0.000	0	336.45	77.56	40.33	706.7
500,001 - 600,000	14,245,546.93	5.52	26	1.82	547,905.65	6.512	0.000	0.000	0.000	0	344.40	77.78	41.88	691.3
600,001 - 700,000	6,727,882.00	2.61	10	0.70	672,788.20	6.292	0.000	0.000	0.000	0	360.00	78.68	31.87	722.0
700,001 - 800,000	5,171,173.24	2.00	7	0.49	738,739.03	6.168	0.000	0.000	0.000	0	360.00	69.84	36.75	709.8
800,001 - 900,000	810,354.66	0.31	1	0.07	810,354.66	7.150	0.000	0.000	0.000	0	360.00	73.73	50.00	649.0
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	73.48	37.66	708.3

Minimum: 60,000.00
 Maximum: 811,000.00
 Average: 180,825.04
 Total: 258,255,206.31

Remaining Terms (mos.)	Total Current Principal Balance	% by Total	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
61 - 120	2,633,011.21	1.02	28	1.96	94,036.11	7.035	0.000	0.000	0.000	0	120.00	117.82	31.17	704.9
121 - 180	16,413,385.80	6.36	124	8.67	132,366.01	6.631	0.000	0.000	0.000	0	180.00	178.25	36.65	707.8
181 - 240	20,359,254.98	7.88	123	8.60	165,522.40	6.469	0.000	0.000	0.000	0	240.00	238.63	36.91	717.2
241 - 300	10,159,601.40	3.93	59	4.12	172,196.63	6.428	0.000	0.000	0.000	0	300.00	298.51	38.22	716.4
301 - 360	208,689,952.92	80.81	1,097	76.66	190,236.97	6.536	0.000	0.000	0.000	0	360.00	358.45	37.87	707.1
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	73.48	37.66	708.3

Minimum: 114
 Maximum: 360
 Weighted Average: 332.74

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Ameritrust Mortgage Company

Series 2004-R12

Fixed Rate Loans

1,431 records

Balance: 258,255,206

@ Deutsche Bank

Original Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
61 - 120	2,633,011.21	1.02	28	1.96	94,036.11	7.035	0.000	0.000	0.000	0	120.00	117.82	2.18	64.04	31.17	704.9
121 - 180	16,413,385.80	6.36	124	8.67	132,366.01	6.631	0.000	0.000	0.000	0	180.00	178.25	1.75	70.23	36.65	707.8
181 - 240	20,359,254.98	7.88	123	8.60	165,522.40	6.469	0.000	0.000	0.000	0	240.00	238.63	1.37	70.24	36.91	717.2
241 - 300	10,159,601.40	3.93	59	4.12	172,196.63	6.428	0.000	0.000	0.000	0	300.00	298.51	1.49	74.20	38.22	716.4
301 - 360	208,689,952.92	80.81	1,097	76.66	190,236.97	6.536	0.000	0.000	0.000	0	360.00	358.45	1.55	74.13	37.87	707.1
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	332.74	1.55	73.48	37.66	708.3
Minimum: 120																
Maximum: 360																
Weighted Average: 334.29																

Seasoning (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
<= 0	209,000.00	0.08	1	0.07	209,000.00	6.200	0.000	0.000	0.000	0	360.00	360.00	0.00	78.84	36.00	747.0
1 - 6	256,799,777.86	99.44	1,421	99.30	180,717.65	6.533	0.000	0.000	0.000	0	334.19	332.67	1.53	73.45	37.67	708.8
7 - 12	1,246,428.45	0.48	9	0.63	138,492.05	7.623	0.000	0.000	0.000	0	350.44	343.44	7.00	78.07	37.18	597.6
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	332.74	1.55	73.48	37.66	708.3
Minimum: 0																
Maximum: 7																
Weighted Average: 1.55																

The Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), was prepared solely by the Underwriter(s), is provided and confidential, and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purpose of evaluating such information. Prospective investors are advised to read carefully, and rely solely on, the final prospectus and prospectus supplement (the "Final Prospectus") related to the securities (the "Securities") in making their investment decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and it is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by, the preliminary prospectus supplement, if applicable, and Final Prospectus. Although the information contained in the material is based on sources the Underwriter(s) believe(s) to be reliable, the Underwriter(s) make(s) no representation or warranty that such information is accurate or complete. Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. Prior to making any investment decisions, a prospective investor shall receive and fully review the final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY ANY SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell Securities or related securities or perform for or solicit investment banking services from, any company mentioned herein.

Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
California	71,910,693.20	27.84	301	21.03	238,905.96	6.161	0.000	0.000	0.000	0	340.38	338.98	67.88	38.93	724.5
New York	25,723,987.87	9.96	110	7.69	233,854.44	6.287	0.000	0.000	0.000	0	335.78	334.26	71.00	39.69	713.7
Florida	22,736,448.97	8.80	151	10.55	150,572.51	7.039	0.000	0.000	0.000	0	342.83	341.13	76.66	37.27	678.2
Maryland	11,041,006.33	4.28	52	3.63	212,327.04	6.542	0.000	0.000	0.000	0	337.35	335.97	73.61	34.60	705.8
Massachusetts	10,624,907.54	4.11	51	3.56	208,331.52	6.051	0.000	0.000	0.000	0	336.67	335.21	67.48	33.11	737.3
Texas	9,175,799.48	3.55	73	5.10	125,695.88	7.341	0.000	0.000	0.000	0	302.81	300.70	75.87	37.09	671.6
Pennsylvania	8,720,916.61	3.38	53	3.70	164,545.60	6.484	0.000	0.000	0.000	0	343.17	341.60	79.11	36.55	708.6
New Jersey	7,504,520.54	2.91	30	2.10	250,150.68	6.472	0.000	0.000	0.000	0	336.23	334.44	77.32	40.05	714.3
Washington	6,528,579.05	2.53	36	2.52	181,349.42	6.436	0.000	0.000	0.000	0	335.27	333.98	75.61	37.54	731.4
Minnesota	6,275,744.79	2.43	35	2.45	179,306.99	6.195	0.000	0.000	0.000	0	331.99	330.43	74.88	40.32	713.7
Connecticut	6,104,654.07	2.36	31	2.17	196,924.32	6.261	0.000	0.000	0.000	0	354.22	352.49	76.75	37.28	706.4
Hawaii	5,495,155.38	2.13	20	1.40	274,757.77	6.473	0.000	0.000	0.000	0	312.51	311.18	80.23	38.75	693.8
Wisconsin	5,232,139.12	2.03	33	2.31	158,549.67	6.745	0.000	0.000	0.000	0	345.82	344.24	75.48	38.88	674.7
Illinois	5,064,937.65	1.96	32	2.24	158,279.30	7.341	0.000	0.000	0.000	0	340.67	339.32	76.57	34.65	746.6
Colorado	4,975,842.41	1.93	30	2.10	165,861.41	6.242	0.000	0.000	0.000	0	305.44	304.06	80.73	39.33	676.4
Alabama	4,507,112.14	1.75	36	2.52	125,197.56	7.399	0.000	0.000	0.000	0	328.93	327.43	77.28	34.57	717.4
Missouri	4,022,831.10	1.56	31	2.17	119,426.99	6.834	0.000	0.000	0.000	0	316.48	314.43	80.95	34.88	681.0
Tennessee	3,702,236.64	1.43	31	2.17	153,709.72	6.387	0.000	0.000	0.000	0	349.85	348.38	79.47	34.98	714.3
Arizona	3,689,033.26	1.43	24	1.68	153,709.72	6.387	0.000	0.000	0.000	0	329.25	327.53	70.99	36.24	718.7
Rhode Island	3,474,545.88	1.35	18	1.26	193,030.33	6.108	0.000	0.000	0.000	0	325.07	323.70	81.44	32.40	690.2
Indiana	3,449,225.33	1.34	26	1.82	132,662.51	6.751	0.000	0.000	0.000	0	335.73	333.89	78.08	37.81	697.9
Michigan	3,069,528.13	1.19	29	2.03	105,845.80	6.989	0.000	0.000	0.000	0	343.12	341.35	74.25	33.66	726.1
New Hampshire	2,784,605.16	1.08	17	1.19	163,800.30	6.089	0.000	0.000	0.000	0	311.39	308.91	83.15	39.86	687.2
Louisiana	2,732,980.03	1.06	20	1.40	136,649.00	8.053	0.000	0.000	0.000	0	330.26	328.82	73.45	41.13	723.5
Ohio	2,636,574.17	1.02	29	2.03	90,916.35	7.367	0.000	0.000	0.000	0	348.19	346.93	79.03	29.13	735.0
Nevada	2,268,309.85	0.88	10	0.70	226,830.99	6.387	0.000	0.000	0.000	0	302.97	300.87	77.14	37.53	635.1
Oregon	2,064,636.35	0.80	12	0.84	172,053.03	6.212	0.000	0.000	0.000	0	302.78	301.49	83.65	40.45	679.9
North Carolina	1,866,121.40	0.72	16	1.12	116,632.59	7.665	0.000	0.000	0.000	0	296.78	294.55	83.43	37.99	697.9
Georgia	1,505,640.51	0.58	14	0.98	107,545.75	8.652	0.000	0.000	0.000	0	294.03	292.88	81.81	39.80	705.2
Oklahoma	1,276,366.18	0.49	14	0.98	91,169.01	7.221	0.000	0.000	0.000	0	338.47	336.54	83.65	40.45	679.9
Maine	966,938.59	0.37	6	0.42	161,156.43	6.612	0.000	0.000	0.000	0	302.78	301.49	83.65	40.45	679.9
Kansas	925,119.77	0.36	8	0.56	115,639.97	7.141	0.000	0.000	0.000	0	276.79	274.97	83.53	34.19	739.3
Delaware	924,670.92	0.36	8	0.56	115,639.97	7.141	0.000	0.000	0.000	0	276.79	274.97	83.53	34.19	739.3
Mississippi	831,677.00	0.32	8	0.56	103,959.63	8.091	0.000	0.000	0.000	0	342.58	340.38	81.18	41.34	648.7
Arkansas	718,003.29	0.28	7	0.49	102,571.90	8.183	0.000	0.000	0.000	0	360.00	357.65	77.46	33.55	619.0
South Carolina	627,292.72	0.24	7	0.49	89,613.25	8.224	0.000	0.000	0.000	0	277.05	274.30	82.41	35.10	676.2
Alaska	519,569.68	0.20	2	0.14	259,784.84	7.428	0.000	0.000	0.000	0	360.00	356.52	87.43	32.75	645.8
Nebraska	518,184.17	0.20	5	0.35	103,636.83	7.251	0.000	0.000	0.000	0	303.42	302.42	79.79	33.22	677.6
Wyoming	502,106.87	0.19	3	0.21	167,368.96	6.300	0.000	0.000	0.000	0	297.47	296.47	78.55	34.07	748.7
Iowa	245,578.86	0.10	3	0.21	81,859.62	7.301	0.000	0.000	0.000	0	310.90	309.35	79.69	28.16	715.7
North Dakota	207,434.25	0.08	2	0.14	103,717.13	8.279	0.000	0.000	0.000	0	360.00	358.01	92.53	35.52	691.5
Montana	165,649.23	0.06	1	0.07	165,649.23	5.700	0.000	0.000	0.000	0	360.00	358.01	80.00	49.00	731.0

Continued...

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Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score	
South Dakota	72,427.69	0.03	1	0.07	72,427.69	5.990	0.000	0.000	0	360.00	359.00	1.00	78.80 26.00 784.0
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0	334.29	332.74	1.55	73.48 37.66 708.3
Number of States Represented: 44													

Original Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score	
10.01 - 15.00	68,762.54	0.03	1	0.07	68,762.54	5.990	0.000	0.000	0	180.00	179.00	1.00	11.12 36.00 758.0
15.01 - 20.00	240,808.88	0.09	3	0.21	80,269.63	6.523	0.000	0.000	0	278.68	277.36	1.33	17.35 34.56 731.2
20.01 - 25.00	817,125.10	0.32	8	0.56	102,140.64	6.640	0.000	0.000	0	321.30	319.53	1.78	23.09 37.72 728.1
25.01 - 30.00	1,672,537.75	0.65	15	1.05	111,502.52	6.862	0.000	0.000	0	283.17	281.43	1.74	28.03 36.83 721.1
30.01 - 35.00	1,732,731.52	0.67	12	0.84	144,394.29	6.005	0.000	0.000	0	328.29	327.13	1.16	32.33 41.76 719.8
35.01 - 40.00	4,022,393.66	1.56	26	1.82	154,707.45	6.274	0.000	0.000	0	309.72	308.11	1.61	37.83 37.22 718.5
40.01 - 45.00	5,911,926.45	2.29	38	2.66	155,577.01	6.226	0.000	0.000	0	337.23	335.88	1.35	42.86 37.63 738.4
45.01 - 50.00	6,582,422.91	2.55	41	2.87	160,546.90	6.303	0.000	0.000	0	316.42	315.07	1.35	47.58 32.24 718.4
50.01 - 55.00	10,576,675.95	4.10	57	3.98	185,555.72	6.162	0.000	0.000	0	333.53	332.06	1.47	52.33 33.59 733.2
55.01 - 60.00	12,900,286.39	5.00	78	5.45	165,388.29	6.575	0.000	0.000	0	321.10	319.18	1.92	57.97 37.25 709.0
60.01 - 65.00	16,794,213.76	6.50	92	6.43	182,545.80	6.255	0.000	0.000	0	321.65	320.10	1.55	62.62 36.34 720.5
65.01 - 70.00	23,330,129.10	9.03	120	8.39	194,417.74	6.339	0.000	0.000	0	337.37	335.84	1.53	67.66 38.50 711.8
70.01 - 75.00	29,028,166.59	11.24	167	11.67	173,821.36	6.707	0.000	0.000	0	341.45	339.94	1.52	73.09 39.42 697.0
75.01 - 80.00	60,976,918.37	23.61	324	22.64	188,200.37	6.411	0.000	0.000	0	333.98	332.53	1.45	78.51 38.39 706.9
80.01 - 85.00	27,477,929.63	10.64	131	9.15	209,755.19	6.571	0.000	0.000	0	341.47	339.87	1.60	83.30 38.26 708.9
85.01 - 90.00	52,769,500.68	20.43	295	20.61	178,879.66	6.860	0.000	0.000	0	339.73	338.09	1.64	88.82 37.00 697.6
90.01 - 95.00	3,352,677.03	1.30	23	1.61	145,768.57	7.313	0.000	0.000	0	327.02	325.19	1.83	91.53 39.85 720.0
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0	334.29	332.74	1.55	73.48 37.66 708.3

Minimum: 11.12
Maximum: 95.00
Weighted Average by Original Balance: 73.47
Weighted Average by Current Balance: 73.48
Weighted Average Current LTV: 73.34

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Ameritrust Mortgage Company

Series 2004-R12

Fixed Rate Loans

1,431 records

Balance: 258,255,206

Deutsche Bank @

Current Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
10.01 - 15.00	68,762.54	0.03	1	0.07	68,762.54	5.990	0.000	0.000	0.000	0	180.00	1.00	11.12	36.00	758.0
15.01 - 20.00	240,808.88	0.09	3	0.21	80,269.63	6.523	0.000	0.000	0.000	0	278.68	1.33	17.35	34.56	731.2
20.01 - 25.00	817,125.10	0.32	8	0.56	102,140.64	6.640	0.000	0.000	0.000	0	321.30	1.78	23.09	37.72	728.1
25.01 - 30.00	1,807,067.58	0.70	16	1.12	112,941.72	6.787	0.000	0.000	0.000	0	275.49	1.68	28.18	37.59	719.9
30.01 - 35.00	1,666,362.76	0.65	12	0.84	138,863.56	6.036	0.000	0.000	0.000	0	334.20	1.37	32.63	41.59	723.7
35.01 - 40.00	3,954,232.59	1.53	25	1.75	158,169.30	6.271	0.000	0.000	0.000	0	311.96	1.54	37.87	37.04	717.3
40.01 - 45.00	5,911,926.45	2.29	38	2.66	155,577.01	6.226	0.000	0.000	0.000	0	337.23	1.35	42.86	32.63	738.4
45.01 - 50.00	6,864,095.42	2.66	44	3.07	156,002.17	6.297	0.000	0.000	0.000	0	315.84	1.38	47.68	32.25	719.2
50.01 - 55.00	10,668,266.35	4.13	56	3.91	190,504.76	6.221	0.000	0.000	0.000	0	330.09	1.52	52.50	34.03	729.8
55.01 - 60.00	12,925,648.87	5.00	78	5.45	165,713.45	6.511	0.000	0.000	0.000	0	323.06	1.86	58.11	36.88	712.6
60.01 - 65.00	16,664,312.80	6.45	91	6.36	183,124.32	6.262	0.000	0.000	0.000	0	323.21	1.53	62.72	36.64	720.4
65.01 - 70.00	23,169,794.12	8.97	120	8.39	193,081.62	6.351	0.000	0.000	0.000	0	337.21	1.55	67.70	38.30	710.7
70.01 - 75.00	29,564,326.34	11.45	171	11.95	172,890.80	6.693	0.000	0.000	0.000	0	340.55	1.52	73.15	39.47	698.5
75.01 - 80.00	60,332,369.17	23.36	319	22.29	189,129.68	6.413	0.000	0.000	0.000	0	334.31	1.44	78.55	38.39	706.4
80.01 - 85.00	27,656,407.74	10.71	132	9.22	209,518.24	6.567	0.000	0.000	0.000	0	341.20	1.60	83.31	38.33	709.3
85.01 - 90.00	52,654,867.33	20.39	295	20.61	178,491.08	6.863	0.000	0.000	0.000	0	339.89	1.65	88.83	36.96	697.4
90.01 - 95.00	3,288,832.27	1.27	22	1.54	149,492.38	7.317	0.000	0.000	0.000	0	326.38	1.80	93.60	39.90	720.3
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	1.55	73.48	37.66	708.3

Minimum: 11.08

Maximum: 94.94

Weighted Average: 73.34

Margin (%) (ARM Only)

(mos.) (ARM Only)

Difference between the Next-Rate-Adjustment-Date (provided) and the First-Payment-Date

(mos.) (ARM Only)

Initial Periodic Cap (%) (ARM Only)

Periodic Cap (%) (ARM Only)

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Ameritrust Mortgage Company

Series 2004-R12

Fixed Rate Loans

1,431 records

Balance: 258,255,206

Deutsche Bank @

Lifetime Rate Cap (%) (ARM Only)

Maximum Mortgage Rates (%) (ARM Only)

Minimum Mortgage Rates (%) (ARM Only)

Next Rate Adjustment Date (ARM Only)

(ARM Only)

Flag (ARM Only)

Index Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Sated Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed Rate	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	332.74	1.55	708.3
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	332.74	1.55	708.3

Product Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Sated Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed - 10 Year	2,633,011.21	1.02	28	1.96	94,036.11	7.035	0.000	0.000	0.000	0	120.00	117.82	2.18	704.9
Fixed - 15 Year	16,413,385.80	6.36	124	8.67	132,366.01	6.631	0.000	0.000	0.000	0	180.00	178.25	1.75	707.8
Fixed - 20 Year	20,359,254.98	7.88	123	8.60	165,522.40	6.469	0.000	0.000	0.000	0	240.00	238.63	1.37	717.2
Fixed - 25 Year	10,159,601.40	3.93	59	4.12	172,196.63	6.428	0.000	0.000	0.000	0	300.00	298.51	1.49	716.4
Fixed - 30 Year	208,689,952.92	80.81	1,097	76.66	190,236.97	6.536	0.000	0.000	0.000	0	360.00	358.45	1.55	707.1
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	332.74	1.55	708.3

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	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average LTV	FICO Score
Balloon	258,255,206.31	100.00	1,431	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	1.55	73.48	708.3
Non-Balloon	258,255,206.31	100.00	1,431	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	1.55	73.48	708.3
Total:	258,255,206.31	100.00	1,431	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	1.55	73.48	708.3

Property Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average LTV	FICO Score
Single Family Detached	226,098,222.88	87.55	1,220	1,220	85.26	185,326.41	6.484	0.000	0.000	0.000	0	333.84	1.52	73.64	709.6
Condominium	11,324,358.42	4.38	70	70	4.89	161,776.55	6.346	0.000	0.000	0.000	0	344.56	1.39	71.35	716.5
2-4 Family	8,249,019.92	3.19	45	45	3.14	183,311.55	7.294	0.000	0.000	0.000	0	345.63	2.25	71.35	41.02
PUD Detached	6,219,463.07	2.41	33	33	2.31	188,468.58	6.759	0.000	0.000	0.000	0	322.16	1.69	75.86	40.04
Multi Housing / Mobile	5,341,575.76	2.07	57	57	3.98	93,711.86	7.650	0.000	0.000	0.000	0	325.14	1.61	71.86	35.32
Single Family Attached	639,616.13	0.25	4	4	0.28	159,904.03	7.307	0.000	0.000	0.000	0	347.00	1.99	61.95	41.41
PUD Attached	382,950.13	0.15	2	2	0.14	191,475.07	7.270	0.000	0.000	0.000	0	360.00	4.28	85.44	31.62
Total:	258,255,206.31	100.00	1,431	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	1.55	73.48	708.3

Number of Units	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average LTV	FICO Score
1	250,006,186.39	96.81	1,386	1,386	96.86	180,379.64	6.513	0.000	0.000	0.000	0	333.92	1.53	73.55	709.2
2	4,583,523.13	1.77	28	28	1.96	163,697.25	7.661	0.000	0.000	0.000	0	339.60	2.09	69.34	41.21
3	2,333,057.97	0.90	9	9	0.63	259,228.66	6.531	0.000	0.000	0.000	0	360.00	2.24	74.00	40.10
4	1,332,438.82	0.52	8	8	0.56	166,554.85	7.367	0.000	0.000	0.000	0	341.25	2.83	73.62	42.02
Total:	258,255,206.31	100.00	1,431	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	1.55	73.48	708.3

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	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
Occupancy											
Owner Occupied	250,014,142.53	96.81	183,563.98	6.506	0.000	0.000	0.000	0	332.17	73.36	709.3
Non-Owner Occupied	5,934,463.04	2.30	114,124.29	7.622	0.000	0.000	0.000	0	354.48	76.60	676.5
Second Home	2,306,600.74	0.89	135,682.40	7.221	0.000	0.000	0.000	0	345.25	77.57	678.8
Total:	258,255,206.31	100.00	180,471.84	6.538	0.000	0.000	0.000	0	332.74	73.48	708.3

	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
Purpose											
Refinance - Debt Consolidation Cash Out	240,767,781.89	93.23	180,485.59	6.533	0.000	0.000	0.000	0	333.47	73.52	708.5
Refinance - Debt Consolidation No Cash Out	16,797,731.19	6.50	190,883.31	6.530	0.000	0.000	0.000	0	323.36	72.19	707.8
Purchase	689,693.23	0.27	76,632.58	8.312	0.000	0.000	0.000	0	360.00	89.14	629.3
Total:	258,255,206.31	100.00	180,471.84	6.538	0.000	0.000	0.000	0	332.74	73.48	708.3

	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
Documentation Level											
Full Documentation	230,076,742.35	89.09	186,146.23	6.387	0.000	0.000	0.000	0	334.77	73.41	715.0
Limited Documentation	15,645,475.53	6.06	146,219.40	7.758	0.000	0.000	0.000	0	337.89	77.53	641.4
Stated Documentation	12,532,988.43	4.85	142,420.32	7.788	0.000	0.000	0.000	0	321.02	69.59	668.8
Total:	258,255,206.31	100.00	180,471.84	6.538	0.000	0.000	0.000	0	332.74	73.48	708.3

	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
Lien Position											
1st Lien	258,255,206.31	100.00	180,471.84	6.538	0.000	0.000	0.000	0	332.74	73.48	708.3
Total:	258,255,206.31	100.00	180,471.84	6.538	0.000	0.000	0.000	0	332.74	73.48	708.3

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Ameritrust Mortgage Company

Series 2004-R12

Fixed Rate Loans

1,431 records

Balance: 258,255,206

Deutsche Bank @

Back Ratio	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 5.00	888,698.02	0.34	2	0.14	444,349.01	6.133	0.000	0.000	0.000	0	347.22	346.00	1.21	72.29	3.79	698.6
5.01 - 10.00	3,594,967.50	1.39	21	1.47	171,188.93	6.728	0.000	0.000	0.000	0	336.74	335.13	1.61	74.35	8.37	697.2
10.01 - 15.00	5,495,641.75	2.13	37	2.59	148,530.86	6.548	0.000	0.000	0.000	0	317.01	315.47	1.54	71.65	13.04	704.9
15.01 - 20.00	8,235,468.96	3.19	54	3.77	152,508.68	6.545	0.000	0.000	0.000	0	333.79	332.42	1.38	68.85	18.06	725.9
20.01 - 25.00	18,385,248.01	7.12	102	7.13	180,247.53	6.428	0.000	0.000	0.000	0	326.98	325.38	1.61	74.53	23.15	716.9
25.01 - 30.00	27,557,950.74	10.67	161	11.25	171,167.40	6.279	0.000	0.000	0.000	0	331.96	330.41	1.56	72.97	28.35	726.4
30.01 - 35.00	35,728,521.21	13.83	195	13.63	183,223.19	6.412	0.000	0.000	0.000	0	331.50	330.01	1.49	73.19	33.05	717.7
35.01 - 40.00	38,289,364.14	14.83	210	14.68	182,330.31	6.467	0.000	0.000	0.000	0	331.71	330.10	1.61	73.29	38.07	713.6
40.01 - 45.00	43,144,536.99	16.71	226	15.79	190,905.03	6.447	0.000	0.000	0.000	0	338.07	336.37	1.70	73.24	43.12	713.6
45.01 - 50.00	65,364,810.93	25.31	365	25.51	179,081.67	6.657	0.000	0.000	0.000	0	340.10	338.57	1.53	74.46	48.26	698.5
50.01 - 55.00	11,569,998.06	4.48	58	4.05	199,482.73	7.580	0.000	0.000	0.000	0	328.52	327.38	1.15	73.79	52.95	633.7
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	332.74	1.55	73.48	37.66	708.3

Minimum: 3.00

Maximum: 55.00

Weighted Average: 37.66

Credit Grade	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
AAA	5,849,503.84	2.27	47	3.28	124,457.53	7.981	0.000	0.000	0.000	0	340.09	337.56	2.53	74.76	37.59	617.7
A	718,864.01	0.28	7	0.49	102,694.86	8.834	0.000	0.000	0.000	0	335.17	331.06	4.11	77.64	41.43	585.8
B	3,349,732.61	1.30	37	2.59	90,533.31	10.036	0.000	0.000	0.000	0	326.52	324.90	1.62	69.11	46.40	538.5
C	3,412,642.65	1.32	34	2.38	100,371.84	9.873	0.000	0.000	0.000	0	322.35	320.91	1.43	68.16	46.36	519.9
D	742,514.46	0.29	7	0.49	106,073.49	9.877	0.000	0.000	0.000	0	330.96	329.65	1.31	57.02	39.65	529.6
2A	9,461,001.49	3.66	82	5.73	115,378.07	8.780	0.000	0.000	0.000	0	335.18	332.42	2.76	76.52	36.92	581.5
4A	8,171,898.87	3.16	59	4.12	138,506.76	7.774	0.000	0.000	0.000	0	344.21	341.76	2.44	80.48	38.24	634.4
5A	10,564,158.27	4.09	53	3.70	199,323.74	7.328	0.000	0.000	0.000	0	345.96	343.77	2.19	78.27	41.67	648.9
6A	18,497,531.91	7.16	94	6.57	196,782.25	6.821	0.000	0.000	0.000	0	333.34	331.74	1.60	77.03	40.63	670.8
7A	70,814,207.39	27.42	354	24.74	200,040.13	6.349	0.000	0.000	0.000	0	334.19	332.79	1.40	75.81	38.01	695.3
8A	126,673,150.81	49.05	657	45.91	192,805.40	6.007	0.000	0.000	0.000	0	333.09	331.71	1.37	70.85	36.23	755.6
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	332.74	1.55	73.48	37.66	708.3

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Ameritrust Mortgage Company

Series 2004-R12

Fixed Rate Loans

1,431 records

Balance: 258,255,206

Deutsche Bank @

FICO Score	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
500 - 519	3,039,828.12	1.18	30	2.10	101,327.60	9.914	0.000	0.000	0.000	0	323.18	323.18	1.26	68.21	47.56	509.9
520 - 539	2,890,204.41	1.12	31	2.17	93,232.40	10.184	0.000	0.000	0.000	0	337.95	337.95	1.46	67.97	44.17	528.1
540 - 559	2,432,851.26	0.94	24	1.68	101,368.80	8.920	0.000	0.000	0.000	0	330.00	327.86	2.14	73.25	42.05	552.6
560 - 579	4,123,777.93	1.60	37	2.59	111,453.46	8.840	0.000	0.000	0.000	0	336.43	333.24	3.18	75.17	36.14	568.5
580 - 599	3,572,491.47	1.38	30	2.10	119,083.05	8.894	0.000	0.000	0.000	0	328.21	325.47	2.74	74.93	39.15	591.1
600 - 619	5,523,129.34	2.14	48	3.35	115,065.19	8.300	0.000	0.000	0.000	0	332.56	329.92	2.65	77.13	37.40	608.4
620 - 639	8,117,435.72	3.14	58	4.05	139,955.79	7.781	0.000	0.000	0.000	0	344.10	341.59	2.51	79.75	38.41	631.0
640 - 659	11,690,799.43	4.53	61	4.26	191,652.45	7.419	0.000	0.000	0.000	0	333.99	332.39	1.60	76.96	40.27	670.7
660 - 679	18,963,781.71	7.34	97	6.78	195,502.90	6.837	0.000	0.000	0.000	0	333.25	333.78	1.47	75.00	37.24	690.2
680 - 699	45,172,505.97	17.49	216	15.09	209,131.97	6.377	0.000	0.000	0.000	0	329.48	328.14	1.34	76.59	39.85	706.5
700 - 719	32,575,679.41	12.61	176	12.30	185,089.09	6.298	0.000	0.000	0.000	0	337.09	335.80	1.29	74.32	37.79	729.3
720 - 739	26,883,630.00	10.41	126	8.81	213,362.14	6.111	0.000	0.000	0.000	0	339.80	338.43	1.37	71.10	35.86	749.0
740 - 759	38,266,301.39	14.82	184	12.86	207,969.03	5.978	0.000	0.000	0.000	0	331.02	329.62	1.40	70.16	35.12	768.8
760 - 779	31,780,919.90	12.31	179	12.51	177,547.04	5.959	0.000	0.000	0.000	0	327.48	326.08	1.40	67.28	35.24	788.4
780 - 799	20,383,564.87	7.89	115	8.04	177,248.39	5.937	0.000	0.000	0.000	0	302.61	301.29	1.32	61.14	32.46	805.6
800 >=	2,838,305.38	1.10	19	1.33	149,384.49	5.945	0.000	0.000	0.000	0	334.29	332.74	1.55	73.48	37.66	708.3
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	332.74	1.55	73.48	37.66	708.3

Minimum: 500

Maximum: 816

Weighted Average: 708.3

% UPB missing FICO's: 0.0

Conforming vs. Nonconforming	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Conforming	202,170,587.26	78.28	1,272	88.89	158,939.14	6.557	0.000	0.000	0.000	0	331.79	330.19	1.61	72.93	37.57	709.0
Non-Conforming	56,084,619.05	21.72	159	11.11	352,733.45	6.468	0.000	0.000	0.000	0	343.31	341.95	1.36	75.43	37.99	705.7
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	332.74	1.55	73.48	37.66	708.3

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Amerquest Mortgage Company
Series 2004-R12
Fixed Rate Loans
1,431 records
Balance: 258,255,206

Deutsche Bank @

	Total Current Principal Balance	% by Total	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
Underwriting Program												
RETAIL	258,255,206.31	100.00	1,431	180,471.84	6.538	0.000	0.000	0.000	0	334.29	1.55	708.3
Total:	258,255,206.31	100.00	1,431	180,471.84	6.538	0.000	0.000	0.000	0	334.29	1.55	708.3

	Total Current Principal Balance	% by Total	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
Prepayment Flag												
Prepayment Penalty	211,253,040.88	81.80	1,151	183,538.70	6.414	0.000	0.000	0.000	0	335.44	1.54	713.3
No Prepayment Penalty	47,002,165.43	18.20	280	167,864.88	7.095	0.000	0.000	0.000	0	329.15	1.60	685.7
Total:	258,255,206.31	100.00	1,431	180,471.84	6.538	0.000	0.000	0.000	0	334.29	1.55	708.3

	Total Current Principal Balance	% by Total	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
Prepayment Penalty Term (mos.)												
0	47,002,165.43	18.20	280	167,864.88	7.095	0.000	0.000	0.000	0	329.15	1.60	685.7
12	29,198,533.75	11.31	128	228,113.54	6.265	0.000	0.000	0.000	0	333.00	1.54	714.3
30	593,729.52	0.23	3	197,909.84	6.619	0.000	0.000	0.000	0	279.93	1.00	713.5
36	181,460,777.61	70.26	1,020	177,902.72	6.437	0.000	0.000	0.000	0	335.69	1.54	713.1
Total:	258,255,206.31	100.00	1,431	180,471.84	6.538	0.000	0.000	0.000	0	334.29	1.55	708.3
Non-zero Weighted Average Prepay Penalty Term: 33												

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Ameriquet Mortgage Company

Series 2004-R12
Fixed Rate Loans

1,431 records

Balance: 258,255,206

Deutsche Bank @

Monthly Payments (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 500.00	5,858,099.07	2.27	90	6.29	65,089.99	7.301	0.000	0.000	0.000	0	1.56	70.79	34.70	695.5
500.01 - 1,000.00	62,115,975.84	24.05	598	41.79	103,872.87	7.042	0.000	0.000	0.000	0	1.69	72.47	36.53	697.2
1,000.01 - 1,500.00	75,160,551.95	29.10	408	28.51	184,217.04	6.391	0.000	0.000	0.000	0	1.54	72.24	38.06	716.0
1,500.01 - 2,000.00	52,260,668.56	20.24	194	13.56	269,384.89	6.232	0.000	0.000	0.000	0	1.48	73.83	37.83	717.2
2,000.01 - 3,000.00	31,298,686.31	12.12	87	6.08	359,755.02	6.316	0.000	0.000	0.000	0	1.68	75.06	37.70	710.2
3,000.01 - 4,000.00	19,121,791.09	7.40	36	2.52	531,160.86	6.451	0.000	0.000	0.000	0	1.37	78.97	41.18	700.9
4,000.01 - 5,000.00	11,629,078.83	4.50	17	1.19	684,063.46	6.485	0.000	0.000	0.000	0	1.22	73.24	35.15	694.4
5,000.01 - 6,000.00	810,354.66	0.31	1	0.07	810,354.66	7.150	0.000	0.000	0.000	0	1.00	73.73	50.00	649.0
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	1.55	73.48	37.66	708.3

Minimum: 359.35

Maximum: 5,477.55

Average: 1,205.93

Origination Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-04	1,246,428.45	0.48	9	0.63	138,492.05	7.623	0.000	0.000	0.000	0	350.44	343.44	78.07	597.6
2004-05	846,603.13	0.33	5	0.35	169,320.63	6.890	0.000	0.000	0.000	0	282.09	276.09	69.80	651.7
2004-06	1,014,199.70	0.39	6	0.42	169,033.28	7.366	0.000	0.000	0.000	0	344.59	339.59	78.83	632.4
2004-07	20,106,679.90	7.79	132	9.22	152,323.33	7.688	0.000	0.000	0.000	0	326.83	322.77	76.94	654.1
2004-08	4,474,022.33	1.73	33	2.31	135,576.43	7.633	0.000	0.000	0.000	0	334.14	331.11	78.51	648.6
2004-09	55,954,905.68	21.67	313	21.87	178,769.67	6.158	0.000	0.000	0.000	0	334.98	332.99	69.77	729.5
2004-10	174,612,367.12	67.61	933	65.20	187,151.52	6.485	0.000	0.000	0.000	0	335.01	334.01	74.09	710.7
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	332.74	73.48	708.3

Minimum: 2004-04-09

Maximum: 2004-10-31

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First Payment Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-06	1,246,428.45	0.48	9	0.63	138,492.05	7.623	0.000	0.000	0.000	0	343.44	7.00	78.07	37.18	597.6
2004-07	846,603.13	0.33	5	0.35	169,320.63	6.890	0.000	0.000	0.000	0	282.09	6.00	69.80	35.89	651.7
2004-08	2,135,766.92	0.83	12	0.84	177,980.58	7.407	0.000	0.000	0.000	0	333.36	5.00	79.65	37.87	639.6
2004-09	19,137,734.09	7.41	127	8.87	150,690.82	7.709	0.000	0.000	0.000	0	327.31	4.00	76.84	38.62	654.1
2004-10	4,451,193.76	1.72	34	2.38	130,917.46	7.652	0.000	0.000	0.000	0	334.01	3.00	77.55	40.13	650.5
2004-11	56,413,437.38	21.84	318	22.22	177,400.75	6.171	0.000	0.000	0.000	0	334.49	2.00	70.07	35.95	728.8
2004-12	173,815,042.58	67.30	925	64.64	187,908.15	6.480	0.000	0.000	0.000	0	335.12	1.00	74.01	38.06	710.9
2005-01	209,000.00	0.08	1	0.07	209,000.00	6.200	0.000	0.000	0.000	0	360.00	0.00	78.84	36.00	747.0
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	1.55	73.48	37.66	708.3
Minimum: 2004-06-01															
Maximum: 2005-01-01															

Maturity Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2014	2,633,011.21	1.02	28	1.96	94,036.11	7.035	0.000	0.000	0.000	0	120.00	2.18	64.04	31.17	704.9
2019	16,413,385.80	6.36	124	8.67	132,366.01	6.631	0.000	0.000	0.000	0	180.00	1.75	70.23	36.65	707.8
2024	20,359,254.98	7.88	123	8.60	165,522.40	6.469	0.000	0.000	0.000	0	240.00	1.37	74.20	36.91	717.2
2029	10,159,601.40	3.93	59	4.12	172,196.63	6.428	0.000	0.000	0.000	0	300.00	1.49	74.20	38.22	716.4
2034	208,689,952.92	80.81	1,097	76.66	190,236.97	6.536	0.000	0.000	0.000	0	360.00	1.55	74.13	37.87	707.1
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	1.55	73.48	37.66	708.3
Minimum: 2014-06-01															
Maximum: 2034-12-01															

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Ameritrust Mortgage Company

Series 2004-R12

Fixed Rate Loans

1,431 records

Balance: 258,255,206

Deutsche Bank @

Next Due Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-11	43,565,566.05	16.87	252	17.61	172,879.23	6.808	0.000	0.000	0.000	0	338.85	336.06	2.79	73.12	37.91	689.4
2004-12	214,385,830.25	83.01	1,177	82.25	182,145.99	6.484	0.000	0.000	0.000	0	333.33	332.03	1.30	73.56	37.62	712.1
2005-01	303,810.01	0.12	2	0.14	151,905.01	6.134	0.000	0.000	0.000	0	360.00	359.38	0.62	67.11	32.57	733.3
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	332.74	1.55	73.48	37.66	708.3
Minimum: 2004-11-01																
Maximum: 2005-01-01																

Payment Day	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
1	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	332.74	1.55	73.48	37.66	708.3
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	332.74	1.55	73.48	37.66	708.3
Minimum: 1																
Maximum: 1																
Weighted Average: 1																

Days Delinquent	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0	214,689,640.26	83.13	1,179	82.39	182,094.69	6.483	0.000	0.000	0.000	0	333.37	332.07	1.30	73.55	37.62	712.1
30	43,565,566.05	16.87	252	17.61	172,879.23	6.808	0.000	0.000	0.000	0	338.85	336.06	2.79	73.12	37.91	689.4
Total:	258,255,206.31	100.00	1,431	100.00	180,471.84	6.538	0.000	0.000	0.000	0	334.29	332.74	1.55	73.48	37.66	708.3
Minimum: 0																
Maximum: 30																
Weighted Average: 5.1																

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Ameriquest Mortgage Company
Series 2004-R12

Deutsche Bank @

All records

6,550 records

Balance: 1,200,000.198

Summary Statistics

As-of / Cut-off Date: 2004-12-01
 Number of Loans: 6,550
 Total Current Balance: 1,200,000.198.18
 Total Schedule1 Balance: 1,200,135,894.13
 Total Schedule2 Balance: 1,200,000,198.18
 Total Schedule3 Balance: 1,200,033,110.26
 Total Actual Balance: 1,201,181,745.08
 Maximum Balance: 879,227.37
 Minimum Balance: 58,801.60
 Average Current Balance: 183,206.14
 Weighted Average Coupon: 7.334
 Maximum Coupon: 12.990
 Minimum Coupon: 5.500
 Weighted Average Original Term: 352.42
 Weighted Average Remaining Term: 351.03
 Weighted Average Seasoning: 1.39
 Top 5 States: CA(23%),FL(9%),NJ(9%),NY(7%),MA(6%)
 Weighted Average Original LTV: 77.49
 Weighted Average Current LTV: 77.39
 Weighted Average Margin: 5.955
 Weighted Average Maximum Rate: 13.552
 Weighted Average Minimum Rate: 7.552
 Weighted Average Months to Roll: 23
 % Cash-Out Refinance: 94.7
 % Full Documentation: 74.4
 % Owner Occupied: 95.5
 Weighted Average FICO Score: 622.7
 % of portfolio missing FICO Scores: 0.00
 Origination Date - Earliest: 2004-04-09
 Origination Date - Latest: 2004-10-31
 Next Payment Date - Earliest: 2004-11-01
 Next Payment Date - Latest: 2005-01-01
 Maturity Date - Earliest: 2014-06-01
 Maturity Date - Latest: 2034-12-01
 Non-zero Weighted Average Prepay Penalty Term: 34.35
 Non-zero Weighted Average Prepay Penalty # of months accrued interest: 4.09

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Ameriquest Mortgage Company
Series 2004-R12

All records
6,550 records
Balance: 1,200,000.198

Deutsche Bank @

Coupons (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Back LTV	Ratio	FICO Score
5.001 - 5.500	4,389,960.14	0.37	16	16	0.24	274,372.51	5.500	4.958	11.500	5.500	22	360.00	358.53	1.47	71.95	41.24	746.8
5.501 - 6.000	184,655,956.69	15.39	818	818	12.49	225,740.78	5.844	5.197	11.858	5.858	22	343.59	342.17	1.42	72.36	37.42	718.5
6.001 - 6.500	205,793,065.35	17.15	888	888	13.56	231,748.95	6.305	5.598	12.324	6.324	23	351.76	350.53	1.23	80.01	39.69	658.4
6.501 - 7.000	215,364,785.37	17.95	1,031	1,031	15.74	208,889.22	6.807	5.785	12.813	6.813	23	353.00	351.64	1.36	80.28	39.56	628.0
7.001 - 7.500	156,111,562.27	13.01	790	790	12.06	197,609.57	7.296	6.044	13.301	7.301	23	355.88	354.55	1.34	78.36	40.69	599.7
7.501 - 8.000	161,876,273.09	13.49	961	961	14.67	168,445.65	7.806	6.229	13.805	7.805	23	355.80	354.35	1.45	76.88	41.06	578.4
8.001 - 8.500	68,920,500.39	5.74	475	475	7.25	145,095.79	8.322	6.196	14.324	8.324	23	354.86	353.31	1.55	77.67	40.05	575.4
8.501 - 9.000	69,567,142.63	5.80	490	490	7.48	141,973.76	8.826	6.263	14.825	8.825	22	353.81	352.17	1.64	77.15	42.07	567.6
9.001 - 9.500	38,171,858.02	3.18	282	282	4.31	135,361.20	9.296	6.317	15.297	9.297	23	357.51	356.11	1.40	76.13	43.50	559.1
9.501 - 10.000	43,772,427.08	3.65	346	346	5.28	126,509.90	9.824	6.409	15.826	9.826	22	352.98	351.42	1.55	75.57	41.47	557.0
10.001 - 10.500	18,511,457.48	1.54	171	171	2.61	108,254.14	10.319	6.355	16.319	10.319	23	353.46	352.08	1.39	77.90	42.33	553.7
10.501 - 11.000	18,791,245.81	1.57	145	145	2.21	129,594.80	10.800	6.400	16.802	10.802	23	356.14	354.64	1.50	76.41	43.46	557.9
11.001 - 11.500	6,441,917.96	0.54	64	64	0.98	100,654.97	11.276	6.483	17.279	11.279	23	342.20	340.91	1.29	74.05	40.71	547.9
11.501 - 12.000	4,135,096.27	0.34	40	40	0.61	103,377.41	11.742	6.404	17.733	11.733	23	354.36	353.18	1.18	76.39	43.46	557.5
12.001 - 12.500	1,907,638.22	0.16	20	20	0.31	95,381.91	12.202	6.420	18.225	12.225	23	352.22	351.16	1.07	76.40	42.93	552.7
12.501 - 13.000	1,589,311.41	0.13	13	13	0.20	122,254.72	12.721	6.483	18.721	12.721	23	360.00	358.61	1.39	76.75	44.99	539.8
Total:	1,200,000,198.18	100.00	6,550	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	77.49	40.11	622.7
Minimum: 5.500																	
Maximum: 12.990																	
Weighted Average: 7.334																	

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Ameritrust Mortgage Company

Series 2004-R12

All records

6,530 records

Balance: 1,200,000.198

Deutsche Bank @

Current Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
50,000.01 - 75,000.00	49,635,535.75	4.14	738	11.57	65,482.24	8.954	6.216	15.153	9.153	23	334.07	332.59	1.49	71.43	37.02	590.5
75,000.01 - 100,000.00	83,695,010.38	6.97	955	14.58	87,638.75	8.190	6.110	14.406	8.406	23	344.23	342.75	1.48	75.26	38.54	601.5
100,000.01 - 125,000.00	89,504,975.68	7.46	798	12.18	112,161.62	7.831	6.051	14.008	8.008	23	349.77	348.27	1.50	77.78	39.10	607.4
125,000.01 - 150,000.00	103,046,701.92	8.59	751	11.47	137,212.65	7.555	6.057	13.777	7.777	23	349.37	347.93	1.43	76.60	39.92	613.9
150,000.01 - 175,000.00	102,464,061.61	8.34	630	9.62	162,641.37	7.315	6.026	13.583	7.583	23	350.23	348.81	1.41	76.20	39.56	621.8
175,000.01 - 200,000.00	102,364,244.03	8.53	545	8.32	187,824.30	7.244	6.009	13.569	7.569	23	351.39	350.08	1.31	76.97	40.56	627.6
200,000.01 - 225,000.00	87,130,570.62	7.26	410	6.26	212,513.59	7.225	6.000	13.481	7.481	23	354.67	353.27	1.39	77.70	41.04	620.4
225,000.01 - 250,000.00	77,490,085.31	6.46	325	4.96	238,431.03	7.203	5.949	13.488	7.488	23	354.19	352.84	1.35	77.10	40.25	625.6
250,000.01 - 275,000.00	77,090,849.60	6.42	293	4.47	263,108.70	7.004	5.936	13.238	7.238	23	356.53	355.11	1.42	78.00	40.36	628.9
275,000.01 - 300,000.00	72,058,416.77	6.00	250	3.82	288,233.67	6.989	5.939	13.213	7.213	23	356.91	355.45	1.47	77.34	40.80	625.9
300,000.01 - 325,000.00	154,813,797.71	12.90	456	6.96	339,503.94	6.909	5.852	13.091	7.091	23	357.05	355.64	1.41	78.69	41.11	633.3
325,000.01 - 350,000.00	83,652,406.34	6.97	187	2.85	447,339.07	7.027	5.815	13.187	7.187	23	355.55	354.15	1.40	82.30	40.70	628.8
350,000.01 - 375,000.00	65,572,612.26	5.46	118	1.80	555,700.10	7.040	5.704	13.186	7.186	23	354.58	353.39	1.19	79.38	41.38	638.4
375,000.01 - 400,000.00	28,434,745.06	2.37	43	0.66	661,273.14	6.657	5.651	12.771	6.771	23	360.00	358.83	1.09	79.71	38.34	654.4
400,000.01 - 425,000.00	21,356,603.11	1.78	29	0.44	736,434.59	6.969	5.719	13.226	7.226	23	360.00	359.00	1.17	74.84	40.70	642.4
425,000.01 - 450,000.00	1,689,582.03	0.14	2	0.03	844,791.02	6.890	5.500	12.650	6.650	23	360.00	359.00	1.00	76.73	40.63	653.7
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	77.49	40.11	622.7
Minimum: 58,801.60																
Maximum: 879,227.37																
Average: 183,206.14																

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Ameritrust Mortgage Company

Series 2004-R12

All records

6,550 records

Balance: 1,200,000.198

Deutsche Bank @

Original Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
50,001 - 75,000	49,485,707.74	4.12	756	756	11.54	65,457.29	8.957	6.215	15.153	9.153	23	333.99	332.51	1.49	71.45	37.03	590.2
75,001 - 100,000	83,445,018.43	6.95	953	953	14.55	87,560.36	8.191	6.110	14.409	8.409	23	344.33	342.85	1.48	75.20	38.48	601.8
100,001 - 125,000	89,655,220.20	7.47	800	800	12.21	112,069.03	7.835	6.052	14.009	8.009	23	349.90	348.40	1.50	77.81	39.15	607.0
125,001 - 150,000	103,146,294.46	8.60	752	752	11.48	137,162.63	7.553	6.056	13.777	7.777	23	349.16	347.73	1.43	76.60	39.92	614.3
150,001 - 175,000	101,217,145.31	8.43	623	623	9.51	162,467.33	7.323	6.031	13.591	7.591	23	350.41	349.02	1.39	76.16	39.63	621.0
175,001 - 200,000	103,761,143.23	8.65	553	553	8.44	187,633.17	7.237	6.005	13.560	7.560	23	351.20	349.87	1.33	76.99	40.46	628.2
200,001 - 225,000	87,130,570.62	7.26	410	410	6.26	212,513.59	7.225	6.000	13.481	7.481	23	354.67	353.27	1.39	77.70	41.04	620.4
225,001 - 250,000	77,240,167.24	6.44	324	324	4.95	238,395.58	7.202	5.946	13.488	7.488	23	354.17	352.82	1.35	77.14	40.21	626.0
250,001 - 275,000	77,340,767.67	6.45	294	294	4.49	263,063.84	7.005	5.939	13.239	7.239	23	356.54	355.12	1.42	77.96	40.40	628.5
275,001 - 300,000	71,459,301.00	5.95	248	248	3.79	288,142.34	6.984	5.935	13.209	7.209	23	356.89	355.44	1.45	77.26	40.71	626.6
300,001 - 400,000	155,412,913.48	12.95	458	458	6.99	339,329.51	6.911	5.854	13.094	7.094	23	357.06	355.64	1.42	78.72	41.15	633.0
400,001 - 500,000	83,152,579.39	6.93	186	186	2.84	447,056.88	7.027	5.814	13.187	7.187	23	355.52	354.12	1.40	82.28	40.66	629.0
500,001 - 600,000	66,072,439.21	5.51	119	119	1.82	555,230.58	7.040	5.707	13.186	7.186	23	354.62	353.43	1.19	79.42	41.43	638.0
600,001 - 700,000	28,434,745.06	2.37	43	43	0.66	661,273.14	6.657	5.651	12.771	6.771	23	360.00	358.91	1.09	79.71	38.34	654.4
700,001 - 800,000	21,356,603.11	1.78	29	29	0.44	736,434.59	6.969	5.719	13.226	7.226	23	360.00	358.83	1.17	74.84	40.70	642.4
800,001 - 900,000	1,689,582.03	0.14	2	2	0.03	844,791.02	6.890	5.500	12.650	6.650	23	360.00	359.00	1.00	76.73	40.63	653.7
Total:	1,200,000,198.18	100.00	6,550	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	77.49	40.11	622.7

Minimum: 60,000.00

Maximum: 880,000.00

Average: 183,437.49

Total: 1,201,515,582.00

Remaining Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
61 - 120	2,633,011.21	0.22	28	28	0.43	94,036.11	7.035	0.000	0.000	0.000	0	120.00	117.82	2.18	64.04	31.17	704.9
121 - 180	23,758,964.78	1.98	200	200	3.05	118,794.82	7.034	6.083	13.934	7.934	23	180.00	178.34	1.66	71.26	36.60	672.1
181 - 240	29,770,189.80	2.48	204	204	3.11	145,932.30	6.842	5.860	13.648	7.648	23	240.00	238.69	1.31	71.76	37.53	681.6
241 - 300	10,159,601.40	0.85	59	59	0.90	172,196.63	6.428	0.000	0.000	0.000	0	300.00	298.51	1.49	74.20	38.22	716.4
301 - 360	1,133,678,430.99	94.47	6,059	6,059	92.50	187,106.52	7.362	5.955	13.548	7.548	23	360.00	358.61	1.39	77.83	40.29	619.1
Total:	1,200,000,198.18	100.00	6,550	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	77.49	40.11	622.7

Minimum: 114

Maximum: 360

Weighted Average: 351.03

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Ameriquest Mortgage Company

Series 2004-R12

6,550 records

Balance: 1,200,000.198

Deutsche Bank @

Original Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
61 - 120	2,633,011.21	0.22	28	0.43	94,036.11	7.035	0.000	0.000	0.000	0	117.82	2.18	64.04	31.17	704.9
121 - 180	23,758,964.78	1.98	200	3.05	118,794.82	7.034	6.083	13,934	7.934	23	178.34	1.66	71.26	36.60	672.1
181 - 240	29,770,189.80	2.48	204	3.11	145,932.30	6.842	5.860	13,648	7.648	23	240.00	1.31	71.76	37.53	681.6
241 - 300	10,159,601.40	0.85	59	0.90	172,196.63	6.428	0.000	0.000	0.000	0	298.51	1.49	74.20	38.22	716.4
301 - 360	1,133,678,430.99	94.47	6,059	92.50	187,106.52	7.362	5.955	13,548	7.548	23	360.00	1.39	77.83	40.29	619.1
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13,552	7.552	23	352.42	1.39	77.49	40.11	622.7
Minimum: 120															
Maximum: 360															
Weighted Average: 352.42															

Seasoning (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
<= 0	1,885,988.00	0.16	13	0.20	145,076.00	7.477	6.079	13,636	7.636	24	360.00	0.00	77.76	38.28	601.0
1 - 6	1,196,198,833.56	99.68	6,525	99.62	183,325.49	7.333	5.954	13,552	7.552	23	352.41	1.39	77.48	40.12	622.8
7 - 12	1,915,376.62	0.16	12	0.18	159,614.72	7.309	6.327	12,725	6.725	17	353.78	7.00	78.32	37.19	588.7
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13,552	7.552	23	352.42	1.39	77.49	40.11	622.7
Minimum: 0															
Maximum: 7															
Weighted Average: 1.39															

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Ameritrust Mortgage Company

Series 2004-R12

All records

6,550 records

Balance: 1,200,000.198

Deutsche Bank @

Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
California	271,199,879.08	22.60	997	15.22	272,015.93	6.762	5.979	12.979	6.979	23	354.45	353.18	1.27	74.40	40.98	632.4
Florida	105,634,124.28	8.80	679	10.37	155,573.08	7.365	6.006	13.455	7.455	23	353.39	351.88	1.51	78.87	39.68	612.5
New Jersey	105,061,349.98	8.76	530	8.09	198,228.96	7.959	5.967	14.054	8.054	23	356.61	355.53	1.07	75.06	41.78	609.4
New York	80,480,266.05	6.71	326	4.98	246,871.98	7.200	5.934	13.629	7.629	23	351.35	349.86	1.49	73.56	40.19	637.2
Massachusetts	70,067,994.12	5.84	274	4.18	255,722.61	7.080	5.899	13.264	7.264	23	355.36	353.96	1.40	75.39	39.67	626.1
Maryland	42,315,359.35	3.53	200	3.05	211,576.80	7.142	5.908	13.354	7.354	23	352.53	351.15	1.38	77.42	38.10	627.1
Texas	39,976,641.14	3.33	348	5.31	114,875.41	8.093	6.063	14.317	8.317	23	334.10	332.71	1.39	76.06	39.17	605.7
Minnesota	34,681,524.04	2.89	172	2.63	201,636.77	7.272	5.781	13.510	7.510	23	354.44	353.04	1.41	82.36	39.90	634.5
Michigan	34,389,054.13	2.87	260	3.97	132,265.59	7.505	5.930	13.556	7.556	22	355.84	354.26	1.57	82.94	40.51	606.9
Pennsylvania	32,539,798.96	2.71	214	3.27	152,055.14	7.264	6.001	13.549	7.549	23	351.37	349.91	1.46	80.24	39.38	621.6
Illinois	30,966,359.80	2.58	174	2.66	177,967.59	8.392	5.935	14.598	8.598	23	356.70	355.29	1.40	80.35	40.03	608.2
Rhode Island	26,697,576.85	2.22	136	2.08	196,305.71	7.058	5.946	13.200	7.200	23	355.66	354.38	1.28	76.06	42.53	616.0
Washington	25,243,313.50	2.10	139	2.12	181,606.57	6.905	5.770	13.068	7.068	23	353.28	351.73	1.55	80.65	40.64	641.6
Connecticut	24,874,132.90	2.07	124	1.89	200,597.85	7.322	5.911	13.667	7.667	23	346.91	345.52	1.39	77.98	41.39	630.7
Colorado	21,546,436.81	1.80	109	1.66	197,673.73	7.194	5.893	13.480	7.480	22	355.53	354.14	1.39	80.27	40.19	636.1
Georgia	19,604,184.52	1.63	145	2.21	135,201.27	8.414	5.943	14.394	8.394	22	352.29	350.61	1.68	82.30	38.99	604.4
Indiana	17,608,791.53	1.47	141	2.15	124,885.05	7.426	5.879	13.591	7.591	22	350.31	348.70	1.61	83.70	38.94	618.6
Wisconsin	17,323,602.20	1.44	121	1.85	143,170.27	7.893	6.003	14.390	8.390	22	344.73	343.21	1.52	80.49	42.00	623.6
Nevada	16,246,193.13	1.35	69	1.05	235,452.07	7.145	5.992	13.268	7.268	23	352.89	351.65	1.24	77.79	40.61	612.1
Arizona	16,106,639.40	1.34	104	1.59	154,871.53	7.056	5.900	13.255	7.255	23	356.00	354.84	1.16	81.55	37.39	628.9
North Carolina	15,036,937.05	1.25	108	1.65	139,230.90	8.385	6.019	14.487	8.487	22	348.96	347.25	1.71	81.75	42.50	604.4
Ohio	14,825,088.87	1.24	136	2.08	109,008.01	7.839	6.117	13.941	7.941	21	348.46	345.88	2.57	82.83	40.06	599.7
Missouri	14,011,429.98	1.17	123	1.88	113,914.06	7.393	6.123	13.752	7.752	23	348.65	347.29	1.36	79.72	39.52	617.0
Tennessee	13,750,514.96	1.15	118	1.80	116,529.79	7.525	5.999	13.779	7.779	22	339.76	338.02	1.74	81.19	36.05	616.9
Alabama	12,387,197.74	1.03	100	1.53	123,871.98	7.617	5.829	13.741	7.741	22	332.48	330.86	1.62	81.51	39.38	635.4
Hawaii	10,445,610.47	0.87	39	0.60	267,836.17	6.845	6.167	13.258	7.258	23	356.96	355.46	1.50	75.41	37.80	654.7
New Hampshire	10,439,944.31	0.87	63	0.96	165,713.40	6.839	5.951	13.112	7.112	23	353.48	353.11	1.37	73.61	37.47	653.4
Mississippi	9,983,624.61	0.83	101	1.54	98,847.77	8.341	6.164	14.163	8.363	23	353.24	352.09	1.15	81.41	39.72	579.9
Louisiana	9,465,785.69	0.79	73	1.11	129,668.30	8.136	6.067	14.169	8.169	23	346.68	345.08	1.60	78.27	35.31	602.5
Oregon	8,959,542.84	0.75	49	0.75	182,847.81	7.348	5.706	13.689	7.689	23	357.28	356.13	1.15	82.39	36.98	651.7
Maine	7,769,728.15	0.65	44	0.67	176,584.73	7.617	5.979	13.760	7.760	23	351.49	350.34	1.15	74.89	37.12	605.1
Utah	5,235,784.40	0.44	28	0.43	186,992.30	7.091	5.849	13.229	7.229	23	346.14	344.74	1.40	86.34	34.52	626.9
Oklahoma	5,064,062.27	0.42	46	0.70	110,088.31	7.618	5.938	13.751	7.751	22	348.70	346.99	1.70	82.59	41.00	619.8
Kansas	4,891,237.66	0.41	39	0.60	125,416.35	7.858	5.733	14.025	8.025	22	340.47	338.88	1.59	83.62	38.10	636.7
Nebraska	3,997,737.30	0.33	35	0.53	114,221.07	7.421	5.711	13.447	7.447	22	352.67	351.20	1.47	81.64	41.79	633.8
Delaware	3,672,121.76	0.31	30	0.46	122,404.06	7.328	6.137	13.626	7.626	23	335.91	334.40	1.51	81.09	36.98	624.9
Arkansas	3,638,230.24	0.30	36	0.55	101,061.95	8.814	6.129	14.969	8.969	22	354.36	352.49	1.87	81.33	37.33	583.4
Kentucky	3,392,521.78	0.28	29	0.44	116,983.51	7.256	5.799	13.256	7.256	23	360.00	358.76	1.24	84.13	39.42	615.5
South Carolina	2,894,799.92	0.24	30	0.46	96,493.33	8.505	5.908	14.583	8.583	23	339.38	337.79	1.59	80.90	41.33	617.8
Iowa	1,769,069.38	0.15	17	0.26	104,062.90	8.363	5.949	14.534	8.534	23	347.97	346.64	1.33	79.45	38.75	601.7
Alaska	1,350,989.38	0.11	6	0.09	225,164.90	7.708	6.133	13.883	7.883	23	360.00	358.05	1.95	83.50	37.42	597.8
Idaho	1,217,964.61	0.10	11	0.17	110,724.06	7.248	5.850	13.248	7.248	23	360.00	358.05	1.38	82.24	39.95	618.3
Wyoming	1,043,499.73	0.09	8	0.12	130,437.47	7.017	5.199	13.681	7.681	23	329.91	328.78	1.13	79.08	38.21	685.4

Continued...

This Statement of Financial Condition, or Computational Materials, as appropriate (the "material"), was prepared solely by the Underwriter(s), is provided and confidential, and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purpose of evaluating such information. Prospective investors are advised to read carefully, and rely solely on, the final prospectus and prospectus supplement (the "Final Prospectus") related to the securities (the "Securities") in making their investment decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and it is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by, the preliminary prospectus supplement, if applicable, and Final Prospectus. Although the information contained in the material is based on sources the Underwriter(s) believe(s) to be reliable, the Underwriter(s) make(s) no representation or warranty that such information is accurate or complete. Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. Prior to making any investment decisions, a prospective investor shall receive and fully review the final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY OR SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell Securities or related securities or perform for or sell investment banking services from, any company mentioned herein.

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Ameritrust Mortgage Company

Series 2004-R12

All records

6,530 records

Balance: 1,200,000.198

Deutsche Bank @

...continued													
Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	FICO Score
Vermont	722,459.24	0.06	5	5	144,491.85	7.512	5.799	13.512	7.512	23	360.00	83.31	622.9
Montana	696,229.54	0.06	7	7	99,461.36	7.754	6.475	14.395	8.395	23	360.00	358.59	615.0
South Dakota	481,078.97	0.04	4	4	120,269.74	7.589	5.363	13.873	7.873	22	360.00	358.53	681.8
North Dakota	293,785.56	0.02	3	3	97,928.52	8.447	6.000	14.850	8.850	23	360.00	358.30	680.5
Total:	1,200,000,198.18	100.00	6,530	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	622.7
Number of States Represented: 47													

Original Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	FICO Score
10.01 - 15.00	413,483.26	0.03	3	3	137,827.75	7.061	5.924	13.274	7.274	23	330.07	329.07	626.6
15.01 - 20.00	893,437.65	0.07	10	10	89,343.77	8.167	6.554	14.774	8.774	23	320.60	319.51	586.6
20.01 - 25.00	2,165,192.49	0.18	21	21	103,104.40	7.619	6.120	14.212	8.212	23	338.69	337.36	640.5
25.01 - 30.00	3,168,709.13	0.26	29	29	109,265.83	7.333	6.189	13.859	7.859	23	319.45	317.98	651.4
30.01 - 35.00	4,218,053.23	0.35	27	27	156,224.19	6.718	6.005	13.216	7.216	23	341.48	340.35	647.3
35.01 - 40.00	7,720,401.26	0.64	60	60	128,673.35	7.050	6.281	13.894	7.894	23	331.32	329.93	647.5
40.01 - 45.00	11,386,894.38	0.95	78	78	145,985.83	7.023	6.284	13.882	7.882	23	342.38	341.22	639.3
45.01 - 50.00	19,250,759.06	1.60	119	119	161,771.08	7.342	6.300	13.882	7.882	23	342.38	341.22	616.8
50.01 - 55.00	26,544,280.39	2.21	156	156	170,155.64	7.040	6.144	13.622	7.622	23	347.13	345.90	640.4
55.01 - 60.00	50,778,865.84	4.23	320	320	158,683.96	7.658	6.400	14.027	8.027	23	348.21	346.73	595.1
60.01 - 65.00	54,484,304.48	4.54	329	329	165,605.79	7.292	6.235	13.754	7.754	23	344.68	343.39	620.8
65.01 - 70.00	88,243,816.80	7.35	467	467	188,958.92	7.235	6.138	13.556	7.556	23	351.43	350.11	616.0
70.01 - 75.00	176,678,129.41	14.72	1,049	1,049	168,425.29	7.783	6.333	13.995	7.995	23	354.90	353.62	586.0
75.01 - 80.00	193,284,491.20	16.11	1,034	1,034	186,928.91	6.959	5.858	13.211	7.211	23	349.01	347.73	638.3
80.01 - 85.00	199,228,598.19	16.60	986	986	202,057.40	7.516	5.930	13.667	7.667	23	356.20	354.89	615.5
85.01 - 90.00	345,539,451.65	28.79	1,769	1,769	195,330.39	7.243	5.681	13.313	7.313	22	355.32	353.70	637.0
90.01 - 95.00	16,001,329.76	1.33	93	93	172,057.31	7.144	5.187	13.100	7.100	23	352.61	351.21	683.3
Total:	1,200,000,198.18	100.00	6,530	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	622.7

Minimum: 11.12
Maximum: 95.00
Weighted Average by Original Balance: 77.49
Weighted Average by Current Balance: 77.49
Weighted Average Current LTV: 77.39

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), was prepared solely by the Underwriter(s), is privileged and confidential, is intended for use by the addressee only, and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purpose of evaluating such information. Prospective investors are advised to read carefully, and rely solely on, the final prospectus and prospectus supplement (the "Final Prospectus") related to the securities (the "Securities") in making their investment decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and it is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by, the preliminary prospectus supplement, if applicable, and Final Prospectus. Although the information contained in the material is based on sources the Underwriter(s) believes to be reliable, the Underwriter(s) makes no representation or warranty that such information is accurate or complete. Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. Prior to making any investment decisions, a prospective investor shall receive and fully review the final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY ANY SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell securities or related securities from, any company mentioned herein.

6,550 records
Balance: 1,200,000.198

Current Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Back Ratio	FICO Score
10.01 - 15.00	413,483.26	0.03	3	3	0.05	137,827.75	7.061	5.924	13.274	7.274	23	330.07	329.07	1.00	12.77	626.6
15.01 - 20.00	893,437.65	0.07	10	10	0.15	89,343.77	8.167	6.554	14.774	8.774	23	320.60	319.51	1.09	17.73	586.6
20.01 - 25.00	2,165,192.49	0.18	21	21	0.32	103,104.40	7.619	6.120	14.212	8.212	23	338.69	337.36	1.32	22.91	640.5
25.01 - 30.00	3,303,238.96	0.28	30	30	0.46	110,107.97	7.272	6.189	13.859	7.859	23	313.77	312.32	1.45	27.61	633.5
30.01 - 35.00	4,151,684.47	0.35	27	27	0.41	153,766.09	6.742	6.005	13.216	7.216	23	344.06	342.85	1.22	32.78	647.7
35.01 - 40.00	7,652,240.19	0.64	59	59	0.90	129,698.99	7.055	6.281	13.894	7.894	23	332.67	331.32	1.35	37.99	646.3
40.01 - 45.00	11,386,894.38	0.95	78	78	1.19	145,985.83	7.023	6.284	13.882	7.882	23	343.96	342.70	1.26	42.83	659.3
45.01 - 50.00	19,532,431.57	1.63	122	122	1.86	160,101.90	7.325	6.300	13.882	7.882	23	345.71	344.46	1.18	47.74	618.5
50.01 - 55.00	26,635,870.79	2.22	155	155	2.37	171,844.33	7.061	6.144	13.622	7.622	23	348.70	347.24	1.25	52.67	639.4
55.01 - 60.00	50,804,228.32	4.23	320	320	4.89	158,763.21	7.641	6.400	14.027	8.027	23	348.70	347.24	1.45	58.37	596.0
60.01 - 65.00	54,711,875.07	4.56	329	329	5.02	166,297.49	7.291	6.233	13.742	7.742	23	345.31	344.03	1.28	63.11	620.5
65.01 - 70.00	87,796,000.76	7.32	467	467	7.13	188,000.00	7.242	6.139	13.562	7.562	23	351.38	350.06	1.32	67.98	615.5
70.01 - 75.00	178,190,292.75	14.85	1,054	1,054	16.09	169,061.00	7.772	6.332	13.986	7.986	23	354.74	353.46	1.28	73.75	586.7
75.01 - 80.00	192,374,555.12	16.03	1,030	1,030	15.73	186,771.41	6.962	5.857	13.213	7.213	23	349.15	347.87	1.28	78.61	637.9
80.01 - 85.00	199,472,145.38	16.62	989	989	15.10	201,690.74	7.513	5.929	13.665	7.665	23	356.15	354.84	1.31	83.77	615.7
85.01 - 90.00	344,579,142.02	28.71	1,764	1,764	26.93	195,339.65	7.246	5.681	13.315	7.315	22	355.34	353.72	1.62	89.16	637.0
90.01 - 95.00	15,937,485.00	1.33	92	92	1.40	173,233.53	7.145	5.187	13.100	7.100	23	352.58	351.19	1.39	93.40	683.2
Total:	1,200,000,198.18	100.00	6,550	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	77.49	622.7
Minimum:	11.08															
Maximum:	94.96															
Weighted Average:	77.39															

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Ameritrust Mortgage Company

Series 2004-R12

All records

6,550 records

Balance: 1,200,000.198

Deutsche Bank @

Margin (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
2.501 - 3.000	145,950.97	0.02	2	0.04	72,975.49	7.562	3.000	13.562	7.562	23	358.58	76.04	33.59	592.3
3.501 - 4.000	1,753,310.08	0.19	13	0.25	134,870.01	7.451	3.788	13.451	7.451	23	349.68	82.58	42.04	622.8
4.001 - 4.500	496,220.88	0.05	4	0.08	124,055.22	6.813	4.238	12.813	6.813	23	360.00	79.82	41.42	659.3
4.501 - 5.000	80,399,773.30	8.54	352	6.88	228,408.45	6.516	4.898	12.516	6.516	23	357.67	83.47	40.36	705.2
5.001 - 5.500	145,171,492.11	15.42	689	13.46	210,698.83	6.635	5.401	12.635	6.635	23	357.45	83.65	40.23	655.3
5.501 - 6.000	413,867,131.61	43.95	2,103	41.08	196,798.45	7.321	5.940	13.321	7.321	23	357.57	80.55	40.20	599.0
6.001 - 6.500	186,358,957.86	19.79	1,175	22.95	158,603.37	8.543	6.417	14.543	8.543	23	357.07	75.22	41.82	551.4
6.501 - 7.000	113,552,155.06	12.06	781	15.26	145,393.28	8.675	6.750	14.675	8.675	23	357.15	66.95	42.23	531.8
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	40.79	599.3

Minimum: 3.000

Maximum: 6.750

Weighted Average: 5.955

Initial Rate Teaser Period (mos.) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
24	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	40.79	599.3
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	40.79	599.3

Difference between the Next Rate Adjustment Date (provided) and the First Payment Date

Rate Adjustment Frequency (mos.) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
6	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	40.79	599.3
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	40.79	599.3

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "Materials"), was prepared solely by the Underwriter(s), is provided and confidential, is intended for use by the addressee only, and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purpose of evaluating such information. Prospective investors are advised to read carefully, and rely solely on, the final prospectus and prospectus supplement (the "Final Prospectus") related to the securities (the "Securities") in making their investment decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and it is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by, the preliminary prospectus supplement, if applicable, and Final Prospectus. Although the information contained in the material is based on sources the Underwriter(s) believe(s) to be reliable, the Underwriter(s) make(s) no representation or warranty that such information is accurate or complete. Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. Prior to making any investment decisions, a prospective investor shall receive and fully review the final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell Securities or related securities or perform for or solicit investment banking services from, any company mentioned herein.

Ameriquest Mortgage Company

Series 2004-R12

All records

6,550 records

Balance: 1,200,000.198

Deutsche Bank @

	Total Current Principal Balance	% by Total	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Initial Periodic Cap (%) (ARM Only)													
2.000	941,744,991.87	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	78.59	40.79	599.3
Total:	941,744,991.87	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	78.59	40.79	599.3
Minimum: 2.000													
Maximum: 2.000													
Weighted Average: 2.000													

	Total Current Principal Balance	% by Total	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Periodic Cap (%) (ARM Only)													
1.000	941,744,991.87	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	78.59	40.79	599.3
Total:	941,744,991.87	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	78.59	40.79	599.3
Minimum: 1.000													
Maximum: 1.000													
Weighted Average: 1.000													

	Total Current Principal Balance	% by Total	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Lifetime Rate Cap (%) (ARM Only)													
6.000	941,744,991.87	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	78.59	40.79	599.3
Total:	941,744,991.87	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	78.59	40.79	599.3
Minimum: 6.000													
Maximum: 6.000													
Weighted Average: 6.000													

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Ameritrust Mortgage Company

Series 2004-R12

All records

6,550 records

Balance: 1,200,000.198

Deutsche Bank @

Maximum Mortgage Rates (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average LTV	Back Ratio	FICO Score
11.001 - 11.500	1,357,313.91	0.14	7	7	0.14	193,901.99	5.500	4.958	11.500	5.500	22	360.00	358.27	76.37	41.97	706.8
11.501 - 12.000	69,880,483.23	7.42	276	276	5.39	253,190.16	5.858	5.197	11.858	5.858	22	357.48	355.96	79.43	39.10	678.6
12.001 - 12.500	153,042,197.13	16.25	631	631	12.33	242,539.14	6.324	5.598	12.324	6.324	23	358.85	357.62	80.45	40.50	638.1
12.501 - 13.000	183,569,219.75	19.49	858	858	16.76	213,950.14	6.813	5.785	12.813	6.813	23	356.91	355.60	80.58	39.82	615.3
13.001 - 13.500	134,862,683.11	14.32	668	668	13.05	201,890.24	7.301	6.044	13.301	7.301	23	357.65	356.44	78.23	40.64	588.9
13.501 - 14.000	149,690,697.56	15.90	865	865	16.90	173,052.83	7.805	6.229	13.805	7.805	23	357.31	355.95	76.88	41.20	572.7
14.001 - 14.500	61,834,890.88	6.57	416	416	8.13	148,641.56	8.324	6.196	14.324	8.324	23	356.82	355.37	77.69	40.57	570.8
14.501 - 15.000	64,665,374.59	6.87	436	436	8.52	148,315.08	8.825	6.263	14.825	8.825	22	356.58	354.99	77.23	42.17	564.9
15.001 - 15.500	35,675,144.47	3.79	255	255	4.98	139,902.53	9.297	6.317	15.297	9.297	23	359.15	357.77	76.31	43.49	559.1
15.501 - 16.000	39,698,911.46	4.22	302	302	5.90	131,453.35	9.826	6.409	15.826	9.826	22	355.75	354.23	75.73	41.58	557.3
16.001 - 16.500	17,066,402.00	1.81	154	154	3.01	110,820.79	10.319	6.355	16.319	10.319	23	355.23	353.82	78.27	42.20	554.9
16.501 - 17.000	17,233,865.48	1.83	126	126	2.46	136,776.71	10.802	6.400	16.802	10.802	23	358.01	356.56	77.12	43.75	557.4
17.001 - 17.500	6,060,822.55	0.64	59	59	1.15	102,725.81	11.279	6.483	17.279	11.279	23	347.77	346.55	74.84	41.01	547.6
17.501 - 18.000	3,937,837.49	0.42	37	37	0.72	106,428.04	11.733	6.404	17.733	11.733	23	358.15	357.01	76.57	43.10	558.6
18.001 - 18.500	1,579,836.85	0.17	16	16	0.31	98,739.80	12.225	6.420	18.225	12.225	23	360.00	358.96	77.15	41.30	560.2
18.501 - 19.000	1,589,311.41	0.17	13	13	0.25	122,254.72	12.721	6.483	18.721	12.721	23	360.00	358.61	76.75	44.99	539.8
Total:	941,744,991.87	100.00	5,119	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	78.59	40.79	599.3
Minimum:	11.500															
Maximum:	18.990															
Weighted Average:	13.552															

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Ameritrust Mortgage Company

Series 2004-R12

All records

6,530 records

Balance: 1,200,000.198

Deutsche Bank @

Minimum Mortgage Rates (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
5.001 - 5.500	1,357,313.91	0.14	7	7	0.14	193,901.99	5.500	4.958	11.500	5.500	22	360.00	358.27	1.73	76.37	41.97	706.8
5.501 - 6.000	69,880,483.23	7.42	276	276	5.39	153,190.16	5.858	5.197	11.558	5.858	22	357.48	355.96	1.52	79.43	39.10	678.6
6.001 - 6.500	153,042,197.13	16.25	631	631	12.33	242,539.14	6.324	5.598	12.324	6.324	23	358.85	357.62	1.23	80.45	40.50	638.1
6.501 - 7.000	183,569,219.75	19.49	858	858	16.76	213,950.14	6.813	5.785	12.813	6.813	23	356.91	356.44	1.31	80.58	39.82	615.3
7.001 - 7.500	134,862,683.11	14.32	668	668	13.05	201,890.24	7.301	6.044	13.301	7.301	23	357.65	356.44	1.21	78.23	40.64	588.9
7.501 - 8.000	149,690,697.36	15.90	865	865	16.90	173,052.83	7.805	6.229	13.805	7.805	23	357.31	355.95	1.36	76.88	41.20	572.7
8.001 - 8.500	61,834,890.88	6.57	416	416	8.13	148,641.56	8.324	6.196	14.324	8.324	23	356.82	355.37	1.45	77.69	40.57	570.8
8.501 - 9.000	64,665,374.59	6.87	436	436	8.52	148,315.08	8.825	6.263	14.825	8.825	22	356.58	354.99	1.59	77.23	42.17	564.9
9.001 - 9.500	35,675,144.47	3.79	255	255	4.98	139,902.53	9.297	6.317	15.297	9.297	23	359.15	357.77	1.38	76.31	43.49	559.1
9.501 - 10.000	39,698,911.46	4.22	302	302	5.90	131,453.35	9.826	6.409	15.826	9.826	22	355.75	354.23	1.52	75.73	41.58	557.3
10.001 - 10.500	17,066,402.00	1.81	154	154	3.01	110,820.79	10.319	6.355	16.319	10.319	23	355.23	353.82	1.40	78.27	42.20	554.9
10.501 - 11.000	17,233,865.48	1.83	126	126	2.46	136,776.71	10.802	6.400	16.802	10.802	23	358.01	356.56	1.44	77.12	43.75	557.4
11.001 - 11.500	6,060,822.55	0.64	59	59	1.15	102,725.81	11.279	6.483	17.279	11.279	23	347.77	346.55	1.22	74.84	41.01	547.6
11.501 - 12.000	3,937,837.49	0.42	37	37	0.72	106,428.04	11.733	6.404	17.733	11.733	23	358.15	357.01	1.14	76.57	43.10	558.6
12.001 - 12.500	1,579,836.85	0.17	16	16	0.31	98,739.80	12.225	6.420	18.225	12.225	23	360.00	358.96	1.04	77.15	41.30	560.2
12.501 - 13.000	1,589,311.41	0.17	13	13	0.25	122,254.72	12.721	6.483	18.721	12.721	23	360.00	358.61	1.39	76.75	44.99	539.8
Total:	941,744,991.87	100.00	5,119	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3

Minimum: 5.500

Maximum: 12.990

Weighted Average: 7.552

Next Rate Adjustment Date (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2006-05	668,948.17	0.07	3	3	0.06	222,982.72	6.725	6.327	12.725	6.725	17	360.00	353.00	7.00	78.79	37.20	572.1
2006-06	1,484,609.18	0.16	11	11	0.21	134,964.47	7.014	5.777	13.014	7.014	18	360.00	354.00	6.00	85.14	40.30	617.2
2006-07	12,892,714.21	1.37	71	71	1.39	181,587.52	7.713	6.072	13.713	7.713	19	358.42	353.42	5.00	83.26	42.59	587.2
2006-08	46,574,128.90	4.95	263	263	5.14	177,087.94	7.798	5.941	13.798	7.798	20	357.73	353.73	4.00	83.73	40.55	598.3
2006-09	36,430,479.18	3.87	213	213	4.16	171,035.11	7.714	5.880	13.714	7.714	21	357.99	354.99	3.00	83.95	41.15	607.6
2006-10	54,143,291.44	5.75	341	341	6.66	158,777.98	7.712	5.947	13.712	7.712	22	355.48	353.48	2.00	79.07	39.60	599.7
2006-11	787,873,832.79	83.66	4,205	4,205	82.14	187,365.95	7.518	5.957	13.518	7.518	23	357.45	356.45	1.00	77.91	40.84	599.2
2006-12	1,676,988.00	0.18	12	12	0.23	139,749.00	7.636	6.079	13.636	7.636	24	360.00	360.00	0.00	77.63	38.56	582.9
Total:	941,744,991.87	100.00	5,119	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3

Minimum: 2006-05-01

Maximum: 2006-12-01

Weighted Average: 2006-10-01

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Nov 17, 2004 18:54

Page 12 of 22

Ameritrust Mortgage Company

Series 2004-R12

All records

6,550 records

Balance: 1,200,000,198

Deutsche Bank @

Months to Next Rate Adjustment (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
17	668,948.17	0.07	3	0.06	222,982.72	6.725	6.327	12.725	6.725	17	360.00	78.79	37.20	572.1
18	1,484,609.18	0.16	11	0.21	134,964.47	7.014	5.777	13.014	7.014	18	354.00	85.14	40.30	617.2
19	12,892,714.21	1.37	71	1.39	181,587.52	7.713	6.072	13.713	7.713	19	358.42	83.26	42.59	587.2
20	46,574,128.90	4.95	263	5.14	177,087.94	7.798	5.941	13.798	7.798	20	357.73	83.73	40.55	598.3
21	36,430,479.18	3.87	213	4.16	171,035.11	7.714	5.880	13.714	7.714	21	357.99	83.95	41.15	607.6
22	54,143,291.44	5.75	341	6.66	158,777.98	7.712	5.947	13.712	7.712	22	355.48	79.07	39.60	599.7
23	787,873,832.79	83.66	4,205	82.14	187,365.95	7.518	5.957	13.518	7.518	23	357.45	77.91	40.84	599.2
24	1,676,988.00	0.18	12	0.23	139,749.00	7.636	6.079	13.636	7.636	24	360.00	77.63	38.56	582.9
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	40.79	599.3
Minimum: 17														
Maximum: 24														
Weighted Average: 23														

Negative Amortization Flag (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	40.79	599.3
Total:	941,744,991.87	100.00	5,119	100.00	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	40.79	599.3

Index Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed Rate	258,255,206.31	21.52	1,431	21.85	180,471.84	6.538	0.000	0.000	0.000	0	334.29	73.48	37.66	708.3
Libor - 6 Month	941,744,991.87	78.48	5,119	78.15	183,970.50	7.552	5.955	13.552	7.552	23	357.40	78.59	40.79	599.3
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	77.49	40.11	622.7

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Ameritrust Mortgage Company

Series 2004-R12

All records

6,550 records

Balance: 1,200,000.198

Deutsche Bank @

Product Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed - 10 Year	2,633,011.21	0.22	28	0.43	94,036.11	7.035	0.000	0.000	0.000	0	120.00	117.82	2.18	64.04	31.17	704.9
Fixed - 15 Year	16,413,385.80	1.37	124	1.89	132,366.01	6.631	0.000	0.000	0.000	0	180.00	178.25	1.75	70.23	36.65	707.8
Fixed - 20 Year	20,359,254.98	1.70	123	1.88	165,522.40	6.469	0.000	0.000	0.000	0	240.00	238.63	1.37	70.24	36.91	717.2
Fixed - 25 Year	10,159,601.40	0.85	59	0.90	172,196.63	6.428	0.000	0.000	0.000	0	300.00	298.51	1.49	74.20	38.22	716.4
Fixed - 30 Year	208,689,952.92	17.39	1,097	16.75	190,236.97	6.536	0.000	0.000	0.000	0	360.00	358.45	1.55	74.13	37.87	707.1
ARM - 2 Year/6 Month	941,744,991.87	78.48	5,119	78.15	183,970.50	7.552	5.955	13.552	7.552	23	357.40	356.05	1.35	78.59	40.79	599.3
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	77.49	40.11	622.7

Product Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Non-Balloon	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	77.49	40.11	622.7
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	77.49	40.11	622.7

Property Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Single Family Detached	1,001,180,486.77	83.43	5,422	82.78	184,651.51	7.308	5.976	13.546	7.548	23	352.07	350.67	1.40	77.73	40.05	622.6
2-4 Family	72,344,522.90	6.03	334	5.10	216,600.37	7.668	5.751	13.716	7.716	23	356.40	355.07	1.32	74.61	41.94	628.0
Condominium	50,370,216.44	4.20	282	4.31	178,617.79	7.098	5.926	13.316	7.316	23	356.53	355.17	1.36	77.53	39.38	627.1
PUD Detached	42,691,154.79	3.56	210	3.21	203,291.21	7.232	5.940	13.312	7.312	23	350.70	349.34	1.36	80.04	41.04	614.2
Manu. Housing / Mobile	23,913,912.03	1.99	240	3.66	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4
Single Family Attached	5,074,623.94	0.42	43	0.66	118,014.51	8.390	6.044	14.546	8.546	23	356.10	354.83	1.27	75.76	40.53	603.4
PUD Attached	4,425,281.31	0.37	19	0.29	232,909.54	7.161	5.766	13.150	7.150	23	360.00	358.28	1.72	84.84	35.16	611.3
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	77.49	40.11	622.7

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Ameritrust Mortgage Company

Series 2004-R12

All records

6,550 records

Balance: 1,200,000.198

Deutsche Bank @

Number of Units	Total Current Principal Balance	% by Total Current Principal Balance	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
0	499,534.65	0.04	0.02	499,534.65	6.350	5.500	12.350	6.350	23	360.00	80.00	42.00	643.0
1	1,127,156,140.63	93.93	94.89	181,360.60	7.313	5.970	13.540	7.540	23	352.17	77.67	40.00	622.4
2	51,570,622.46	4.30	3.77	208,787.95	7.786	5.768	13.798	7.798	23	356.62	74.44	41.99	623.2
3	14,468,633.49	1.21	0.89	249,459.20	7.364	5.738	13.524	7.524	23	355.75	75.74	41.36	639.2
4	6,305,266.95	0.53	0.44	217,423.00	7.397	5.627	13.405	7.405	23	356.04	73.43	42.89	642.1
Total:	1,200,000,198.18	100.00	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	77.49	40.11	622.7

Occupancy	Total Current Principal Balance	% by Total Current Principal Balance	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Owner Occupied	1,145,664,287.83	95.47	94.58	184,933.70	7.317	5.972	13.543	7.543	23	352.22	77.33	40.26	621.9
Non-Owner Occupied	41,852,579.48	3.49	4.26	150,009.25	7.760	5.606	13.782	7.782	23	357.11	80.09	36.73	641.9
Second Home	12,483,330.87	1.04	1.16	164,254.35	7.465	5.658	13.570	7.570	23	355.22	82.91	38.17	639.7
Total:	1,200,000,198.18	100.00	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	77.49	40.11	622.7

Purpose	Total Current Principal Balance	% by Total Current Principal Balance	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Refinance - Debt Consolidation Cash Out	1,136,585,389.09	94.72	94.26	184,092.22	7.335	5.959	13.550	7.550	23	352.65	77.38	40.18	622.1
Refinance - Debt Consolidation No Cash Out	54,293,466.23	4.52	5.04	164,525.66	7.219	5.935	13.527	7.527	23	346.90	78.60	39.60	634.8
Purchase	9,121,342.86	0.76	0.70	198,290.06	7.884	5.568	13.849	7.849	23	356.90	84.56	34.66	633.3
Total:	1,200,000,198.18	100.00	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	77.49	40.11	622.7

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Documentation Level	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Full Documentation	893,141,895.36	74.43	4,812	73.47	185,607.21	7.120	5.960	13.374	7.374	23	351.60	1.39	77.76	39.89	628.5
Limited Documentation	154,153,824.78	12.85	824	12.58	187,079.88	7.590	5.962	13.571	7.571	23	354.54	1.33	79.18	40.16	602.9
Stated Documentation	152,704,478.04	12.73	914	13.95	167,072.73	8.326	5.972	14.375	8.375	23	355.09	1.50	74.18	41.40	609.0
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	1.39	77.49	40.11	622.7

Lien Position	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
1st Lien	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	1.39	77.49	40.11	622.7
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	1.39	77.49	40.11	622.7

Back Ratio	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 5.00	3,138,917.40	0.26	15	0.23	209,261.16	7.487	6.053	14.022	8.022	22	356.38	1.48	72.01	3.60	605.5
5.01 - 10.00	9,304,714.37	0.78	47	0.72	197,972.65	7.018	5.800	13.201	7.201	23	348.82	1.30	76.98	8.30	646.2
10.01 - 15.00	17,647,414.31	1.47	108	1.65	163,401.98	7.127	5.815	13.389	7.389	23	343.35	1.39	75.09	13.14	645.5
15.01 - 20.00	32,636,714.89	2.72	202	3.08	161,567.90	7.261	5.981	13.503	7.503	23	351.90	1.29	73.45	18.27	629.5
20.01 - 25.00	62,677,691.98	5.22	380	5.80	164,941.29	7.147	5.942	13.445	7.445	23	347.44	1.43	75.96	23.27	632.8
25.01 - 30.00	86,350,955.44	7.20	538	8.21	160,503.63	7.037	5.980	13.392	7.392	23	348.16	1.43	76.06	28.17	639.4
30.01 - 35.00	127,079,508.75	10.59	731	11.16	173,843.38	7.166	5.934	13.460	7.460	23	349.31	1.43	76.66	33.15	633.9
35.01 - 40.00	172,062,007.99	14.34	937	14.31	183,630.74	7.259	5.935	13.486	7.486	23	350.62	1.39	77.74	38.09	627.5
40.01 - 45.00	230,288,886.37	19.19	1,212	18.50	190,007.33	7.300	5.891	13.497	7.497	23	353.92	1.41	77.90	43.12	626.4
45.01 - 50.00	358,036,137.17	29.84	1,825	27.86	196,184.18	7.317	5.875	13.464	7.464	23	355.24	1.40	79.69	48.27	624.0
50.01 - 55.00	100,777,249.51	8.40	555	8.47	181,580.63	8.263	6.410	14.551	8.351	23	354.73	1.27	73.41	53.09	559.6
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	1.39	77.49	40.11	622.7
Minimum:	1.00														
Maximum:	55.00														
Weighted Average:	40.11														

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Ameritrust Mortgage Company

Series 2004-R12

All records

6,550 records

Balance: 1,200,000.198

Deutsche Bank @

Credit Grade	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
AAA	102,457,139.16	8.54	510	7.79	200,896.35	7.163	5.973	13.113	7.113	23	356.77	355.33	1.44	80.24	40.78	612.6
A	74,902,607.61	6.24	427	6.52	175,415.94	8.192	6.194	14.186	8.186	22	357.15	355.62	1.53	78.44	40.07	573.7
B	128,718,520.87	10.73	852	13.01	151,078.08	8.684	6.467	14.648	8.648	23	356.28	354.94	1.35	73.77	42.84	541.9
C	105,739,253.25	8.81	742	11.33	142,505.73	8.682	6.719	14.642	8.642	23	355.41	354.15	1.27	69.10	42.48	533.3
D	20,009,469.25	1.67	139	2.12	143,953.02	8.901	6.733	14.863	8.863	23	358.55	357.06	1.49	56.86	40.52	524.7
2A	219,964,541.95	18.33	1,203	18.37	182,846.67	7.573	5.985	13.519	7.519	23	356.37	355.02	1.36	80.12	39.80	582.9
4A	101,502,509.82	8.46	512	7.82	198,247.09	7.024	5.736	12.958	6.958	23	356.38	354.89	1.49	81.85	39.99	630.1
5A	98,746,792.97	8.23	472	7.21	209,209.31	6.777	5.484	12.711	6.711	23	356.35	354.91	1.44	83.67	40.27	648.4
6A	74,421,235.16	6.20	351	5.36	212,026.31	6.568	5.235	12.484	6.484	23	351.35	349.93	1.42	81.36	40.50	669.2
7A	116,157,567.91	9.68	555	8.47	209,292.92	6.435	4.979	12.569	6.569	23	343.53	342.17	1.35	79.40	39.42	694.1
8A	157,380,560.23	13.12	787	12.02	199,975.30	6.065	4.747	12.305	6.305	23	337.94	336.56	1.38	72.92	36.58	751.6
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	77.49	40.11	622.7

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Ameritrust Mortgage Company

Series 2004-R12

All records

6,550 records

Balance: 1,200,000.198

Deutsche Bank @

FICO Score	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
500 - 519	63,221,910.04	5.27	463	7.07	136,548.40	8.817	6.743	14.762	8.762	23	356.38	355.07	1.31	67.34	43.62	509.2
520 - 539	105,252,625.78	8.77	707	10.79	148,872.17	8.666	6.534	14.623	8.623	23	356.87	355.56	1.31	71.87	41.98	529.4
540 - 559	108,432,692.73	9.04	642	9.80	168,898.28	8.224	6.282	14.208	8.208	23	356.94	355.48	1.46	75.89	41.11	551.3
560 - 579	118,093,396.88	9.84	692	10.56	170,655.20	7.941	6.112	13.909	7.909	23	356.46	355.06	1.40	78.74	40.15	568.8
580 - 599	95,539,095.25	7.96	538	8.21	177,581.96	7.753	6.104	13.709	7.709	23	355.36	353.95	1.41	78.54	40.54	589.2
600 - 619	129,301,709.74	10.78	643	9.82	201,091.31	7.279	6.014	13.234	7.234	23	356.81	355.46	1.36	79.78	40.56	609.6
620 - 639	117,008,136.87	9.75	604	9.22	193,722.08	7.146	5.795	13.098	7.098	23	355.97	354.50	1.47	81.32	39.90	629.3
640 - 659	106,891,964.66	8.91	520	7.94	205,561.47	6.822	5.519	12.749	6.749	23	356.24	354.81	1.44	83.23	40.25	648.4
660 - 679	79,105,084.65	6.59	381	5.82	207,624.89	6.626	5.281	12.559	6.559	23	351.67	350.26	1.41	81.26	40.26	669.0
680 - 699	82,631,525.19	6.89	379	5.79	218,025.13	6.456	5.027	12.552	6.552	23	345.44	344.06	1.38	79.36	39.21	689.5
700 - 719	54,428,932.68	4.54	272	4.15	200,106.44	6.417	4.913	12.592	6.592	23	341.32	339.98	1.34	78.92	39.75	707.9
720 - 739	36,156,416.62	3.01	169	2.58	213,943.29	6.227	4.769	12.563	6.563	22	342.16	340.81	1.35	75.93	38.03	729.2
740 - 759	45,213,970.75	3.77	211	3.22	214,284.22	5.982	4.750	12.006	6.006	23	342.67	341.30	1.37	72.70	36.71	749.1
760 - 779	33,550,983.47	2.80	189	2.89	177,518.43	6.000	4.750	12.745	6.745	23	332.55	331.17	1.38	70.93	35.55	769.0
780 - 799	22,333,427.49	1.86	121	1.85	184,573.78	5.964	4.819	12.245	6.245	23	330.32	328.95	1.37	68.80	34.30	788.9
800 >=	2,838,305.38	0.24	19	0.29	149,384.49	5.945	0.000	0.000	0.000	0	302.61	301.29	1.32	61.14	32.46	805.6
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	77.49	40.11	622.7

Minimum: 500

Maximum: 816

Weighted Average: 622.7

% UPB missing FICO's: 0.0

Conforming vs. Nonconforming	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Conforming	929,020,150.34	77.42	5,973	91.19	155,536.61	7.439	6.002	13.685	7.685	23	351.10	349.68	1.42	76.83	39.94	619.9
Non-conforming	270,980,047.84	22.58	577	8.81	469,636.13	6.972	5.801	13.117	7.117	23	356.97	355.66	1.30	79.74	40.72	632.3
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	77.49	40.11	622.7

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Underwriting Program	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
RETAIL	1,200,000.198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	1.39	77.49	40.11	622.7
Total:	1,200,000.198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	1.39	77.49	40.11	622.7

Prepayment Penalty Flag	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
No Prepayment Penalty	811,546,191.05	67.63	4,408	67.30	184,107.58	7.067	5.967	13.297	7.297	23	351.93	350.50	1.43	1.43	77.72	40.01	627.9
Prepayment Penalty	388,454,007.13	32.37	2,142	32.70	181,351.08	7.890	5.932	14.000	8.000	23	353.46	352.14	1.32	1.32	77.00	40.33	612.1
Total:	1,200,000.198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	1.39	77.49	40.11	622.7

Prepayment Penalty Term (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0	388,454,007.13	32.37	2,142	32.70	181,351.08	7.890	5.932	14.000	8.000	23	353.46	352.14	1.32	1.32	77.00	40.33	612.1
12	52,421,564.72	4.37	246	3.76	213,095.79	6.679	5.946	13.200	7.200	23	344.51	344.51	1.40	1.40	73.58	41.13	663.9
24	2,568,437.32	0.21	8	0.12	321,054.67	6.808	5.680	12.808	6.808	22	360.00	357.82	2.18	2.18	86.76	37.76	631.0
30	7,832,248.36	0.65	36	0.55	217,562.45	7.614	5.988	13.696	7.696	23	350.32	348.88	1.44	1.44	82.16	43.64	600.8
36	748,723,940.65	62.39	4,118	62.87	181,817.37	7.089	5.969	13.298	7.298	23	352.34	350.91	1.43	1.43	77.93	39.90	625.6
Total:	1,200,000.198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	1.39	77.49	40.11	622.7
Non-zero Weighted Average Prepay Penalty Term:	34																

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Nov 17, 2004 18:54

Ameritrust Mortgage Company

Series 2004-R12

All records

6,550 records

Balance: 1,200,000.198

Deutsche Bank @

Monthly Payments (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 500.00	17,498,848.43	1.46	272	4.15	64,334.00	7.602	5.941	13.754	7.754	23	354.75	354.75	70.88	34.48	630.0
500.01 - 1,000.00	274,932,510.49	22.91	2,723	41.57	100,966.77	7.763	6.031	13.973	7.973	23	348.86	347.39	75.97	38.65	614.0
1,000.01 - 1,500.00	305,095,435.64	25.42	1,732	26.44	176,152.10	7.239	5.988	13.517	7.517	23	350.15	348.77	76.71	40.11	626.4
1,500.01 - 2,000.00	242,408,424.24	20.20	955	14.58	253,830.81	7.128	5.968	13.374	7.374	23	355.27	353.90	77.87	40.63	623.9
2,000.01 - 3,000.00	203,117,966.37	16.93	587	8.96	346,027.20	7.207	5.908	13.369	7.369	23	354.44	352.96	79.43	41.50	621.0
3,000.01 - 4,000.00	91,875,339.24	7.66	181	2.76	507,598.56	7.043	5.804	13.198	7.198	23	354.49	353.25	80.22	41.09	633.1
4,000.01 - 5,000.00	51,341,136.90	4.28	81	1.24	633,841.20	7.326	5.808	13.573	7.573	23	358.05	356.90	77.89	39.00	630.2
5,000.01 - 6,000.00	13,730,536.87	1.14	19	0.29	722,659.84	7.966	5.823	14.018	8.018	23	354.77	353.69	78.28	44.58	615.2
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	77.49	40.11	622.7

Minimum: 359.35

Maximum: 5,964.40

Average: 1,281.85

Origination Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
2004-04	1,915,376.62	0.16	12	0.18	159,614.72	7.309	6.327	12.725	6.725	17	353.78	346.78	78.32	37.19	588.7
2004-05	2,331,212.31	0.19	16	0.24	145,700.77	6.969	5.777	13.014	7.014	18	331.71	325.71	79.57	38.69	629.8
2004-06	13,024,202.66	1.09	72	1.10	180,891.70	7.623	6.052	13.644	7.644	19	357.23	352.23	82.99	42.22	591.1
2004-07	66,815,796.14	5.57	395	6.03	169,153.91	7.766	5.945	13.800	7.800	20	348.44	344.41	81.62	40.05	615.3
2004-08	40,567,843.02	3.38	243	3.71	166,945.86	7.710	5.878	13.719	7.719	21	355.34	352.32	81.56	41.01	611.9
2004-09	102,805,349.09	8.57	604	9.22	170,207.53	6.849	5.909	13.674	7.674	22	344.55	342.54	74.19	37.20	672.3
2004-10	972,540,418.34	81.05	5,208	79.51	186,739.71	7.336	5.960	13.523	7.523	23	353.39	352.38	77.22	40.37	619.0
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	77.49	40.11	622.7

Minimum: 2004-04-09

Maximum: 2004-10-31

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Ameritrust Mortgage Company

Series 2004-R12

All records

6,550 records

Balance: 1,200,000.198

Deutsche Bank @

First Payment Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-06	1,915,376.62	0.16	12	0.18	159,614.72	7.309	6.327	12.725	6.725	17	353.78	346.78	7.00	78.32	37.19	588.7
2004-07	2,331,212.31	0.19	16	0.24	145,700.77	6.969	5.777	13.014	7.014	18	331.71	325.71	6.00	79.57	38.69	629.8
2004-08	15,028,481.13	1.25	83	1.27	181,066.04	7.670	6.072	13.713	7.713	19	354.86	349.86	5.00	82.75	41.92	594.6
2004-09	65,711,862.99	5.48	390	5.95	168,491.96	7.772	5.941	13.798	7.798	20	348.87	344.87	4.00	81.73	39.99	614.5
2004-10	40,881,672.94	3.41	247	3.77	165,512.85	7.707	5.880	13.714	7.714	21	355.38	352.38	3.00	83.25	41.04	612.3
2004-11	110,556,728.82	9.21	659	10.06	167,764.38	6.925	5.947	13.712	7.712	22	344.77	342.77	2.00	74.48	37.74	665.6
2004-12	961,688,875.37	80.14	5,130	78.32	187,463.72	7.330	5.957	13.518	7.518	23	353.42	352.42	1.00	77.21	40.34	619.4
2005-01	1,885,988.00	0.16	13	0.20	145,076.00	7.477	6.079	13.636	7.636	24	360.00	360.00	0.00	77.76	38.28	601.0
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	77.49	40.11	622.7
Minimum:	2004-06-01															
Maximum:	2005-01-01															

Maturity Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2014	2,633,011.21	0.22	28	0.43	94,036.11	7.035	0.000	0.000	0.000	0	120.00	117.82	2.18	64.04	31.17	704.9
2019	23,758,964.78	1.98	200	3.05	118,794.82	7.034	6.083	13.934	7.934	23	180.00	178.34	1.66	71.26	36.60	672.1
2024	29,770,189.80	2.48	204	3.11	145,932.30	6.842	5.860	13.648	7.648	23	240.00	238.69	1.31	71.76	37.53	681.6
2029	10,159,601.40	0.85	59	0.90	172,196.63	6.428	0.000	0.000	0.000	0	300.00	298.51	1.49	74.20	38.22	716.4
2034	1,133,678,430.99	94.47	6,059	92.50	187,106.52	7.362	5.955	13.548	7.548	23	360.00	358.61	1.39	77.83	40.29	619.1
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	351.03	1.39	77.49	40.11	622.7
Minimum:	2014-06-01															
Maximum:	2034-12-01															

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Ameritrust Mortgage Company
Series 2004-R12

Deutsche Bank @

All records

6,550 records
 Balance: 1,200,000.198

Next Due Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-11	146,720,730.44	12.23	812	12.40	180,690.55	7.453	5.955	13.726	7.726	21	352.45	3.21	79.60	39.92	624.8
2004-12	1,050,070,932.70	87.51	5,715	87.25	183,739.45	7.317	5.955	13.531	7.531	23	352.40	1.14	77.19	40.15	622.5
2005-01	3,208,535.04	0.27	23	0.35	139,501.52	7.326	6.032	13.451	7.451	23	360.00	0.70	77.93	37.63	602.1
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	1.39	77.49	40.11	622.7
Minimum:	2004-11-01														
Maximum:	2005-01-01														

Payment Day	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
1	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	1.39	77.49	40.11	622.7
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	1.39	77.49	40.11	622.7
Minimum:	1														
Maximum:	1														
Weighted Average:	1														

Days Delinquent	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0	1,053,279,467.74	87.77	5,738	87.60	183,562.12	7.317	5.955	13.530	7.530	23	352.42	1.14	77.19	40.14	622.5
30	146,720,730.44	12.23	812	12.40	180,690.55	7.453	5.950	13.726	7.726	21	352.45	3.21	79.60	39.92	624.8
Total:	1,200,000,198.18	100.00	6,550	100.00	183,206.14	7.334	5.955	13.552	7.552	23	352.42	1.39	77.49	40.11	622.7
Minimum:	0														
Maximum:	30														
Weighted Average:	3.7														

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Summary Statistics

As-of / Cut-off Date: 2004-12-01
Number of Loans: 4,736
Total Current Balance: 924,893,286.86
Total Schedule1 Balance: 924,998,537.34
Total Schedule2 Balance: 924,893,286.86
Total Schedule3 Balance: 924,921,916.65
Total Actual Balance: 925,832,098.22
Maximum Balance: 879,227.37
Minimum Balance: 58,801.60
Average Current Balance: 195,289.97
Weighted Average Coupon: 7.116
Maximum Coupon: 12.990
Minimum Coupon: 5.500
Weighted Average Original Term: 352.98
Weighted Average Remaining Term: 351.56
Weighted Average Seasoning: 1.41
Top 5 States: CA(21%),FL(9%),NJ(8%),NY(7%),MA(6%)
Weighted Average Original LTV: 81.62
Weighted Average Current LTV: 81.52
Weighted Average Margin: 5.807
Weighted Average Maximum Rate: 13.293
Weighted Average Minimum Rate: 7.293
Weighted Average Months to Roll: 23
% Cash-Out Refinance: 94.6
% Full Documentation: 76.6
% Owner Occupied: 95.3
Weighted Average FICO Score: 634.8
% of portfolio missing FICO Scores: 0.00
Origination Date - Earliest: 2004-04-14
Origination Date - Latest: 2004-10-31
Next Payment Date - Earliest: 2004-11-01
Next Payment Date - Latest: 2005-01-01
Maturity Date - Earliest: 2014-06-01
Maturity Date - Latest: 2034-12-01
Non-zero Weighted Average Prepay Penalty Term: 34.30
Non-zero Weighted Average Prepay Penalty # of months accrued interest: 4.07

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Coupons (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
5.001 - 5.500	3,721,802.37	0.40	13	13	0.27	286,292.49	5.500	4.958	11,500	5.500	22	360.00	358.47	1.53	76.11	41.69	745.7
5.501 - 6.000	149,759,017.55	16.19	640	640	13.51	233,998.46	5.857	5.185	11,863	5.863	22	346.58	345.17	1.42	77.97	38.11	714.3
6.001 - 6.500	190,878,244.00	20.64	818	818	17.27	233,447.49	6.305	5.593	12,324	6.324	23	352.86	351.63	1.24	81.76	39.70	658.8
6.501 - 7.000	197,921,597.45	21.40	939	939	19.83	210,779.12	6.804	5.773	12,811	6.811	23	353.52	352.16	1.36	82.43	39.45	628.5
7.001 - 7.500	126,699,704.04	13.70	640	640	13.51	197,968.29	7.281	5.961	13,284	7.284	23	356.01	354.64	1.37	81.46	40.85	606.9
7.501 - 8.000	102,326,245.88	11.06	605	605	12.77	169,134.29	7.815	6.002	13,817	7.817	23	355.78	354.17	1.61	82.92	40.57	597.7
8.001 - 8.500	45,212,322.65	4.89	292	292	6.17	154,836.72	8.325	6.022	14,327	8.327	23	354.50	352.89	1.61	83.54	39.29	589.1
8.501 - 9.000	42,853,873.83	4.63	276	276	5.83	155,267.66	8.825	6.075	14,825	8.825	22	354.30	352.53	1.77	83.77	41.99	584.0
9.001 - 9.500	19,577,079.34	2.12	146	146	3.08	134,089.58	9.309	6.164	15,310	9.310	23	357.04	355.62	1.43	83.04	43.01	576.7
9.501 - 10.000	21,933,841.54	2.37	164	164	3.46	133,742.94	9.832	6.198	15,833	9.833	22	352.26	350.62	1.64	83.35	41.05	573.8
10.001 - 10.500	10,072,664.24	1.09	90	90	1.90	111,918.49	10.300	6.279	16,299	10.299	23	354.35	352.98	1.37	82.12	42.14	562.1
10.501 - 11.000	9,131,058.96	0.99	66	66	1.39	138,349.38	10.819	6.186	16,818	10.818	23	354.19	352.68	1.52	83.97	41.99	574.6
11.001 - 11.500	1,833,574.19	0.20	21	21	0.44	87,313.06	11.306	6.270	17,321	11.321	23	323.19	321.96	1.23	80.50	37.49	557.2
11.501 - 12.000	1,747,207.64	0.19	15	15	0.32	116,480.51	11.700	6.151	17,700	11.700	23	355.83	354.70	1.13	82.31	43.57	586.0
12.001 - 12.500	604,043.61	0.07	6	6	0.13	100,673.94	12.173	6.225	18,187	12.187	23	360.00	359.00	1.00	82.34	37.48	549.0
12.501 - 13.000	621,009.57	0.07	5	5	0.11	124,201.91	12.778	6.321	18,778	12.778	23	360.00	359.00	1.00	79.30	43.41	555.2
Total:	924,893,286.86	100.00	4,736	4,736	100.00	195,289.97	7.116	5.807	13,293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8
Minimum: 5.500																	
Maximum: 12.990																	
Weighted Average: 7.116																	

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Ameritrust Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Current Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
50,000.01 - 75,000.00	26,176,338.18	2.83	397	8.38	65,935.36	8.603	5.989	14.785	8.785	23	333.21	331.70	1.51	79.61	36.18	612.2
75,000.01 - 100,000.00	54,181,733.04	5.86	616	13.01	87,957.36	7.875	5.903	14.016	8.016	23	343.97	342.42	1.55	81.72	37.86	619.7
100,000.01 - 125,000.00	63,928,555.26	6.91	570	12.04	112,155.36	7.604	5.867	13.756	7.756	23	348.31	346.77	1.55	83.40	38.08	623.4
125,000.01 - 150,000.00	74,740,924.39	8.08	545	11.51	137,139.31	7.326	5.867	13.529	7.529	23	348.63	347.12	1.51	82.44	39.66	630.6
150,000.01 - 175,000.00	75,865,731.00	8.20	467	9.86	162,453.39	7.130	5.825	13.370	7.370	23	349.19	347.74	1.45	81.54	39.29	637.0
175,000.01 - 200,000.00	77,187,603.26	8.35	411	8.68	187,804.39	7.115	5.833	13.377	7.377	23	352.04	350.73	1.31	81.56	39.78	638.3
200,000.01 - 225,000.00	67,551,388.85	7.30	318	6.71	212,425.75	7.025	5.837	13.268	7.268	23	354.95	353.55	1.40	81.47	40.83	633.8
225,000.01 - 250,000.00	62,690,943.66	6.78	263	5.55	238,368.61	7.043	5.833	13.268	7.268	23	355.93	354.59	1.34	80.28	39.74	633.3
250,000.01 - 275,000.00	61,816,101.49	6.68	235	4.96	263,047.24	6.819	5.788	12.975	6.975	23	357.97	356.52	1.46	81.57	40.50	636.7
275,000.01 - 300,000.00	56,772,083.14	6.14	197	4.16	288,183.16	6.828	5.819	13.005	7.005	23	357.28	355.80	1.45	81.65	40.55	634.4
300,000.01 - 400,000.00	131,278,784.37	14.19	387	8.17	339,221.67	6.795	5.757	12.941	6.941	23	356.87	355.42	1.45	81.32	41.30	640.7
400,000.01 - 500,000.00	78,294,180.10	8.47	175	3.70	447,395.31	6.948	5.789	13.091	7.091	23	355.97	354.55	1.42	83.01	40.83	630.3
500,000.01 - 600,000.00	53,166,274.73	5.75	96	2.03	553,815.36	6.925	5.647	13.061	7.061	23	354.48	353.31	1.17	82.08	41.73	645.6
600,000.01 - 700,000.00	23,321,424.67	2.52	35	0.74	666,326.42	6.544	5.544	12.646	6.646	23	360.00	358.94	1.06	80.02	36.90	667.7
700,000.01 - 800,000.00	16,231,638.69	1.75	22	0.46	737,801.76	6.903	5.706	13.152	7.152	23	360.00	358.82	1.18	77.55	38.60	651.1
800,000.01 - 900,000.00	1,689,582.03	0.18	2	0.04	844,791.02	6.890	5.500	12.650	6.650	23	360.00	359.00	1.00	76.73	40.63	653.7
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8
Minimum: 58,801.60																
Maximum: 879,227.37																
Average: 195,289.97																

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Ameritrust Mortgage Company

Series 2004-R12

Insured Loans

4,736 records

Balance: 924,893,287

Deutsche Bank @

Original Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
50,001 - 75,000	26,101,477.77	2.82	396	8.36	65,912.81	8.609	5.989	14.785	8.785	23	333.13	331.63	1.50	79.62	36.20	611.7
75,001 - 100,000	53,856,773.49	5.82	613	12.94	87,857.71	7.873	5.901	14.017	8.017	23	344.09	342.54	1.55	81.69	37.78	620.2
100,001 - 125,000	64,203,476.90	6.94	573	12.10	112,047.95	7.607	5.869	13.758	7.758	23	348.18	346.63	1.54	83.39	38.15	623.2
125,001 - 150,000	74,715,839.81	8.08	545	11.51	137,093.28	7.326	5.865	13.529	7.529	23	348.63	347.12	1.51	82.48	39.66	630.8
150,001 - 175,000	74,792,101.58	8.09	461	9.73	162,238.83	7.134	5.830	13.379	7.379	23	349.04	347.62	1.42	81.48	39.37	636.5
175,001 - 200,000	78,411,215.58	8.48	418	8.83	187,586.64	7.111	5.830	13.368	7.368	23	352.17	350.83	1.34	81.59	39.68	638.6
200,001 - 225,000	67,551,388.85	7.30	318	6.71	212,425.75	7.025	5.837	13.268	7.268	23	354.95	353.55	1.40	81.47	40.83	633.8
225,001 - 250,000	62,690,943.66	6.78	263	5.55	238,368.61	7.043	5.833	13.268	7.268	23	355.93	354.59	1.34	80.28	39.74	633.3
250,001 - 275,000	61,816,101.49	6.68	235	4.96	263,047.24	6.819	5.788	12.975	6.975	23	357.97	356.52	1.46	81.57	40.50	636.7
275,001 - 300,000	56,772,083.14	6.14	197	4.16	288,183.16	6.828	5.819	13.005	7.005	23	357.28	355.80	1.49	81.65	40.55	634.4
300,001 - 400,000	131,278,784.37	14.19	387	8.17	339,221.67	6.795	5.757	12.941	6.941	23	356.87	355.42	1.45	81.32	41.30	640.7
400,001 - 500,000	77,794,353.15	8.41	174	3.67	447,093.98	6.946	5.788	13.091	7.091	23	355.95	354.52	1.42	82.00	40.79	630.6
500,001 - 600,000	53,666,101.68	5.80	97	2.05	553,258.78	6.927	5.652	13.062	7.062	23	364.53	363.36	1.16	83.10	41.79	645.1
600,001 - 700,000	23,321,424.67	2.52	35	0.74	666,326.42	6.544	5.544	12.646	6.646	23	360.00	358.94	1.06	80.02	36.90	667.7
700,001 - 800,000	16,231,638.69	1.75	22	0.46	737,801.76	6.903	5.706	13.152	7.152	23	360.00	358.82	1.18	77.55	38.60	651.1
800,001 - 900,000	1,689,582.03	0.18	2	0.04	844,791.02	6.890	5.500	12.650	6.650	23	360.00	359.00	1.00	76.73	40.63	653.7
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8

Minimum: 60,000.00

Maximum: 880,000.00

Average: 195,545.72

Total: 926,104,544.00

Remaining Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
61 - 120	1,841,081.20	0.20	18	0.38	102,282.29	7.139	0.000	0.000	0.000	0	120.00	117.55	2.45	73.71	32.16	697.8
121 - 180	16,878,800.27	1.82	135	2.85	125,028.15	6.930	5.929	13.663	7.663	23	180.00	178.38	1.62	78.81	36.75	675.8
181 - 240	20,821,561.05	2.25	138	2.91	150,880.88	6.712	5.657	13.507	7.507	23	240.00	238.78	1.22	79.05	37.53	688.5
241 - 300	8,641,496.34	0.93	48	1.01	180,031.17	6.436	0.000	0.000	0.000	0	300.00	298.48	1.52	78.62	39.06	714.9
301 - 360	876,710,348.00	94.79	4,397	92.84	199,388.30	7.135	5.808	13.289	7.289	23	360.00	358.59	1.41	81.78	40.03	631.8
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8

Minimum: 114

Maximum: 360

Weighted Average: 351.56

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Ameriquest Mortgage Company

Series 2004-R12

Insured Loans

4,736 records

Balance: 924,893,287

Deutsche Bank @

Original Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
61 - 120	1,841,081.20	0.20	18	0.38	102,282.29	7.139	0.000	0.000	0.000	0	117.55	2.45	73.71	32.16	697.8
121 - 180	16,878,800.27	1.82	135	2.85	125,028.15	6.950	5.929	13.663	7.663	23	178.38	1.62	78.81	36.75	675.8
181 - 240	20,821,561.05	2.25	138	2.91	150,880.88	6.712	5.657	13.507	7.507	23	238.78	1.22	79.05	37.53	688.5
241 - 300	8,641,496.34	0.93	48	1.01	180,031.17	6.436	0.000	0.000	0.000	0	298.48	1.52	78.62	39.06	714.9
301 - 360	876,710,348.00	94.79	4,397	92.84	199,388.30	7.135	5.808	13.289	7.289	23	358.59	1.41	81.78	40.03	631.8
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8
Minimum:	120														
Maximum:	360														
Weighted Average:	352.98														

Seasoning (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
<= 0	1,491,988.00	0.16	10	0.21	149,198.80	7.269	5.902	13.443	7.443	24	360.00	0.00	82.23	34.79	619.0
1 - 6	922,064,445.63	99.69	4,719	99.64	195,394.03	7.116	5.807	13.294	7.294	23	352.95	1.41	81.62	39.91	634.9
7 - 12	1,336,853.23	0.14	7	0.15	190,979.03	7.171	6.000	11.750	5.750	17	360.00	7.00	81.42	33.36	601.5
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8
Minimum:	0														
Maximum:	7														
Weighted Average:	1.41														

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Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
California	195,604,774.99	21.15	657	13.87	297,724.16	6.614	5.834	12.767	6.767	23	355.66	354.40	1.26	79.73	40.98	641.4
Florida	81,959,678.03	8.86	495	10.45	165,575.11	7.178	5.845	13.254	7.254	23	353.61	352.06	1.55	82.87	39.41	627.2
New Jersey	77,418,062.31	8.37	365	7.71	212,104.28	7.618	5.772	13.698	7.698	23	356.73	355.66	1.07	80.07	41.02	626.0
New York	62,167,311.18	6.72	227	4.79	273,864.81	6.943	5.779	13.239	7.239	23	354.27	352.80	1.47	78.53	40.47	647.6
Massachusetts	52,324,759.55	5.66	184	3.89	284,373.69	6.849	5.767	12.985	6.985	23	357.31	355.86	1.45	80.82	39.28	636.6
Maryland	33,169,224.03	3.59	154	3.25	215,384.57	6.955	5.807	13.112	7.112	23	354.11	352.74	1.37	80.32	38.04	636.7
Texas	31,333,334.53	3.39	253	5.34	123,847.17	7.587	5.893	13.736	7.736	23	332.24	330.83	1.41	78.36	38.27	621.6
Minnesota	29,973,452.11	3.24	136	2.87	220,393.03	7.151	5.678	13.363	7.363	22	356.05	354.46	1.59	85.49	40.24	619.1
Michigan	27,226,553.25	2.94	194	4.10	140,343.06	7.307	5.825	13.363	7.363	22	353.74	352.22	1.52	83.86	38.85	637.1
Pennsylvania	25,711,127.68	2.78	157	3.32	163,765.14	7.086	5.821	13.371	7.371	23	355.99	354.58	1.40	83.84	39.53	628.9
Illinois	22,853,548.21	2.47	113	2.39	202,243.79	7.936	5.750	14.193	8.193	23	355.99	354.58	1.40	83.84	39.53	628.9
Rhode Island	21,817,575.79	2.36	104	2.20	209,784.38	6.965	5.836	13.086	7.086	23	356.65	355.37	1.27	79.78	43.17	622.6
Washington	21,310,579.55	2.30	107	2.26	199,164.29	6.795	5.658	12.941	6.941	22	352.93	351.30	1.64	84.41	40.90	650.6
Connecticut	20,204,475.12	2.18	94	1.98	214,941.22	7.124	5.737	13.451	7.451	23	346.71	345.25	1.46	81.70	41.97	642.5
Colorado	16,910,845.98	1.83	83	1.75	203,745.13	6.936	5.747	13.239	7.239	22	355.70	354.29	1.41	82.84	39.23	652.6
Wisconsin	15,017,857.22	1.62	98	2.07	153,243.44	7.654	5.917	14.160	8.160	22	342.39	340.85	1.54	82.21	41.64	635.2
Indiana	14,825,717.51	1.60	115	2.43	128,919.28	7.198	5.741	13.342	7.342	22	348.49	346.92	1.57	85.43	38.51	631.6
Georgia	14,650,961.97	1.58	95	2.01	154,220.65	7.888	5.788	13.876	7.876	22	354.32	352.46	1.86	85.89	39.63	623.0
Arizona	14,031,445.53	1.52	84	1.77	167,041.02	6.936	5.788	13.136	7.136	23	356.18	355.02	1.16	83.29	36.66	639.6
Nevada	13,023,835.50	1.41	52	1.10	250,458.38	6.995	5.875	13.073	7.073	23	351.13	349.83	1.30	80.03	41.55	617.8
North Carolina	11,366,182.99	1.23	74	1.56	153,597.07	7.949	5.809	14.005	8.005	22	346.06	344.25	1.80	85.29	41.83	627.1
Ohio	11,181,815.14	1.21	100	2.11	111,818.15	7.589	5.949	13.676	7.676	21	347.64	345.05	2.60	85.89	40.18	615.7
Tennessee	11,058,695.44	1.20	88	1.86	125,666.99	7.166	5.818	13.330	7.330	22	338.37	336.62	1.75	83.63	36.93	631.5
Missouri	11,018,537.63	1.19	90	1.90	122,428.20	7.191	5.947	13.535	7.535	23	349.44	348.02	1.42	83.32	39.05	632.3
Alabama	10,167,500.38	1.10	77	1.63	132,045.46	7.296	5.737	13.517	7.517	22	333.47	331.88	1.59	84.19	38.52	648.1
Hawaii	8,554,549.98	0.92	31	0.65	275,953.23	6.699	5.980	13.003	7.003	23	357.94	356.42	1.52	78.63	37.83	666.8
Oregon	8,084,427.98	0.87	42	0.89	192,486.38	7.277	5.708	13.554	7.554	23	358.84	357.70	1.15	84.26	36.16	648.6
New Hampshire	7,526,742.72	0.81	57	1.20	132,048.12	8.112	5.971	14.109	8.109	23	347.32	345.89	1.43	81.90	35.19	607.9
Louisiana	7,239,746.44	0.78	70	1.48	103,424.95	8.169	6.021	14.188	8.188	23	356.89	355.69	1.19	85.43	38.90	591.8
Mississippi	5,623,124.94	0.61	32	0.68	175,722.65	7.648	5.895	13.763	7.763	23	350.16	348.95	1.21	80.90	38.03	613.9
Maine	4,867,032.49	0.53	27	0.57	180,260.46	7.023	5.812	13.159	7.159	22	345.09	343.66	1.43	86.06	33.43	629.0
Utah	4,443,966.99	0.48	34	0.72	130,704.91	7.647	5.632	13.780	7.780	22	342.14	340.51	1.63	85.30	37.93	643.0
Kansas	3,920,247.48	0.42	34	0.72	115,301.40	7.192	5.731	13.327	7.327	22	347.89	346.21	1.68	85.09	41.58	644.8
Oklahoma	3,595,850.61	0.39	30	0.63	119,861.69	7.415	5.658	13.396	7.396	22	351.85	350.39	1.45	84.33	42.62	637.2
Nebraska	3,120,676.41	0.34	24	0.51	130,028.18	7.156	5.993	13.455	7.455	23	335.34	333.84	1.51	83.16	36.91	642.1
Delaware	2,783,694.62	0.30	21	0.44	132,556.89	7.038	5.656	13.038	7.038	23	360.00	358.75	1.25	87.93	39.80	628.9
Kentucky	2,410,326.92	0.26	24	0.51	100,430.29	8.446	5.818	14.634	8.634	23	338.20	336.61	1.59	83.42	42.61	628.8
South Carolina	2,228,916.77	0.24	21	0.44	106,138.89	8.469	6.054	14.793	8.793	22	354.28	351.99	2.29	82.74	33.78	602.0
Arkansas	1,393,469.08	0.15	14	0.30	99,533.51	8.334	5.859	14.555	8.555	23	344.73	343.55	1.18	78.76	36.92	609.7
Iowa	1,243,037.26	0.13	5	0.11	248,607.45	7.509	6.078	13.568	7.568	23	360.00	358.60	2.04	83.53	39.49	617.4
Alaska	1,158,018.86	0.13	10	0.21	115,801.89	7.287	5.842	13.287	7.287	23	360.00	358.60	2.04	83.53	39.49	617.4
Idaho	837,612.50	0.09	6	0.13	139,602.08	6.532	5.149	12.878	6.878	23	322.52	321.36	1.16	83.42	36.18	718.3

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Ameritrust Mortgage Company

Series 2004-R12

Insured Loans

4,736 records

Balance: 924,893,287

Deutsche Bank @

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Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Vermont	619,015.89	0.07	4	0.08	154,753.97	7.265	5.682	13.265	7.265	23	360.00	359.00	1.00	639.0
South Dakota	481,078.97	0.05	4	0.08	120,269.74	7.589	5.363	13.873	7.873	22	360.00	358.53	1.47	681.8
Montana	382,910.19	0.04	4	0.08	95,727.55	6.939	6.079	13.883	7.883	22	360.00	358.25	1.75	653.0
North Dakota	293,785.56	0.03	3	0.06	97,928.52	8.447	6.000	14.850	8.850	23	360.00	358.30	1.70	680.5
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	634.8

Number of States Represented: 47

Original Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
60.01 - 65.00	39,790,723.81	4.30	213	4.50	186,810.91	6.789	6.004	13.235	7.235	23	341.76	340.45	1.31	648.5
65.01 - 70.00	68,858,369.90	7.45	336	7.09	204,935.62	6.848	5.971	13.149	7.149	23	350.49	349.19	1.30	635.6
70.01 - 75.00	100,040,712.28	10.82	515	10.87	194,253.81	7.083	6.017	13.336	7.336	23	354.14	352.87	1.27	623.1
75.01 - 80.00	183,378,034.35	19.83	974	20.57	188,273.14	6.859	5.839	13.085	7.085	23	348.68	347.40	1.28	642.0
80.01 - 85.00	181,209,725.55	19.59	881	18.60	205,686.41	7.380	5.898	13.528	7.528	23	355.93	354.62	1.31	620.0
85.01 - 90.00	335,975,455.88	36.33	1,725	36.42	194,768.38	7.218	5.674	13.284	7.284	22	353.62	352.44	1.62	638.1
90.01 - 95.00	15,640,265.09	1.69	92	1.94	170,002.88	7.095	5.163	13.035	7.035	23	352.44	351.03	1.41	686.2
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	634.8

Minimum: 60.05

Maximum: 95.00

Weighted Average by Original Balance: 81.62

Weighted Average by Current Balance: 81.62

Weighted Average Current LTV: 81.52

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Ameriquest Mortgage Company

Series 2004-R12

Insured Loans

4,736 records

Balance: 924,893,287

Deutsche Bank @

Current Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
55.01 - 60.00	398,625.39	0.04	2	2	0.04	199,312.70	5.716	0.000	0.000	0.000	0	282.22	280.54	1.68	60.13	32.68	762.0
60.01 - 65.00	40,018,294.40	4.33	213	213	4.50	187,879.32	6.791	6.004	13,224	7,224	23	342.64	341.34	1.31	62.90	38.24	647.9
65.01 - 70.00	68,410,553.86	7.40	336	336	7.09	203,602.84	6.856	5.971	13,154	7,154	23	350.43	349.12	1.31	67.94	39.04	635.1
70.01 - 75.00	101,552,875.62	10.98	520	520	10.98	195,293.99	7.073	6.018	13,328	7,328	23	353.87	352.59	1.27	73.33	39.60	623.9
75.01 - 80.00	182,468,098.27	19.73	970	970	20.48	188,111.44	6.863	5.837	13,087	7,087	23	348.82	347.54	1.28	78.59	38.90	641.6
80.01 - 85.00	181,453,272.74	19.62	884	884	18.67	205,263.88	7.377	5.897	13,525	7,525	23	355.87	354.56	1.31	83.72	40.66	620.2
85.01 - 90.00	335,015,146.25	36.22	1,720	1,720	36.32	194,776.25	7.220	5.674	13,287	7,287	22	355.26	353.64	1.62	89.16	40.53	638.1
90.01 - 95.00	15,576,420.33	1.68	91	91	1.92	171,169.45	7.095	5.163	13,035	7,035	23	352.41	351.00	1.40	93.39	38.91	686.2
Total:	924,893,286.86	100.00	4,736	4,736	100.00	195,289.97	7.116	5.807	13,293	7,293	23	352.98	351.56	1.41	81.62	39.89	634.8
Minimum: 59.84																	
Maximum: 94.96																	
Weighted Average: 81.52																	

Margin (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2.501 - 3.000	84,434.08	0.01	1	1	0.03	84,434.08	7.250	3.000	13,250	7,250	23	360.00	359.00	1.00	73.16	26.00	621.0
3.501 - 4.000	1,371,772.52	0.19	9	9	0.25	152,419.17	7.034	3.790	13,034	7,034	23	346.81	345.60	1.21	85.80	43.24	640.2
4.001 - 4.500	393,819.09	0.06	3	3	0.08	131,273.03	6.973	4.203	12,973	6,973	23	360.00	359.00	1.00	86.55	45.69	655.9
4.501 - 5.000	74,499,986.71	10.41	329	329	9.06	226,443.73	6.482	4.895	12,482	6,482	23	357.63	356.29	1.34	85.05	40.30	706.9
5.001 - 5.500	136,625,901.15	19.09	650	650	17.91	210,193.69	6.651	5.403	12,651	6,651	23	357.82	356.46	1.37	85.09	40.37	655.2
5.501 - 6.000	370,944,729.81	51.84	1,842	1,842	50.74	201,381.50	7.276	5.936	13,276	7,276	23	357.66	356.30	1.36	82.16	40.18	600.5
6.001 - 6.500	131,697,277.12	18.40	796	796	21.93	165,448.84	8.470	6.408	14,470	8,470	23	357.62	356.18	1.44	78.92	41.49	551.6
Total:	715,617,920.48	100.00	3,630	3,630	100.00	197,139.92	7.293	5.807	13,293	7,293	23	357.66	356.29	1.37	82.43	40.48	613.1
Minimum: 3.000																	
Maximum: 6.500																	
Weighted Average: 5.807																	

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Initial Rate	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
24	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	82.43	40.48	613.1
Total:	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	82.43	40.48	613.1

Difference between the Next-Rate-Adjustment-Date (provided) and the First-Payment-Date

Rate Adjustment Frequency (mos.) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
6	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	82.43	40.48	613.1
Total:	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	82.43	40.48	613.1

Initial Periodic Cap (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
2.000	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	82.43	40.48	613.1
Total:	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	82.43	40.48	613.1
Minimum: 2.000												
Maximum: 2.000												
Weighted Average: 2.000												

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	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
Periodic Cap (%) (ARM Only)												
1,000	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	82.43	40.48	613.1
Total:	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	82.43	40.48	613.1
Minimum: 1,000												
Maximum: 1,000												
Weighted Average: 1,000												

	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
Lifetime Rate Cap (%) (ARM Only)												
6,000	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	82.43	40.48	613.1
Total:	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	82.43	40.48	613.1
Minimum: 6,000												
Maximum: 6,000												
Weighted Average: 6,000												

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Ameritrust Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Maximum Mortgage Rates (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
11.001 - 11.500	1,357,313.91	0.19	7	0.19	193,901.99	5.500	4.958	11.500	5.500	22	360.00	338.27	1.73	76.37	41.97	706.8
11.501 - 12.000	64,172,037.52	8.97	251	6.91	255,665.49	5.863	5.185	11.863	5.863	22	357.95	356.41	1.54	82.10	39.55	679.9
12.001 - 12.500	142,066,572.14	19.85	591	16.28	240,383.37	6.324	5.593	12.324	6.324	23	359.03	357.79	1.24	81.97	40.44	639.2
12.501 - 13.000	169,360,994.37	23.67	789	21.74	214,652.72	6.811	5.773	12.811	6.811	23	358.88	355.56	1.32	82.47	39.73	616.2
13.001 - 13.500	107,533,804.45	15.03	535	14.74	200,997.77	7.284	5.961	13.284	7.284	23	358.00	356.76	1.24	81.32	40.78	596.0
13.501 - 14.000	91,805,334.15	12.83	522	14.38	175,872.29	7.817	6.002	13.817	7.817	23	357.72	356.22	1.50	83.12	40.69	591.9
14.001 - 14.500	39,554,433.32	5.53	244	6.72	162,108.33	8.327	6.022	14.327	8.327	23	357.24	355.77	1.47	83.47	39.96	584.4
14.501 - 15.000	39,256,532.11	5.49	237	6.53	165,639.38	8.825	6.075	14.825	8.825	22	357.11	355.40	1.71	83.95	41.99	581.8
15.001 - 15.500	18,547,985.22	2.59	134	3.69	138,417.80	9.310	6.164	15.310	9.310	23	358.36	356.99	1.37	83.24	43.16	575.2
15.501 - 16.000	19,512,153.79	2.73	137	3.77	142,424.48	9.833	6.279	15.833	9.833	22	355.43	353.85	1.57	83.57	41.60	574.2
16.001 - 16.500	9,378,913.47	1.31	81	2.23	115,789.06	10.299	6.279	16.299	10.299	23	356.46	355.09	1.37	82.22	42.02	562.9
16.501 - 17.000	8,539,956.45	1.19	59	1.63	144,745.02	10.818	6.186	16.818	10.818	23	355.98	354.56	1.41	83.83	41.98	573.1
17.001 - 17.500	1,702,089.13	0.24	19	0.52	89,583.64	11.321	6.270	17.321	11.321	23	338.89	337.77	1.12	81.35	37.95	556.5
17.501 - 18.000	1,747,207.64	0.24	15	0.41	116,480.51	11.700	6.151	17.700	11.700	23	355.83	354.70	1.13	82.31	43.57	586.0
18.001 - 18.500	461,583.24	0.06	4	0.11	115,395.81	12.187	6.225	18.187	12.187	23	360.00	359.00	1.00	84.85	33.73	557.4
18.501 - 19.000	621,009.57	0.09	5	0.14	124,201.91	12.778	6.321	18.778	12.778	23	360.00	359.00	1.00	79.30	43.41	555.2
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43	40.48	613.1

Minimum: 11.500
 Maximum: 18.990
 Weighted Average: 13.293

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Ameritrust Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Minimum Mortgage Rates (%) (ARM Only)															
	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
5.001 - 5.500	1,357,313.91	0.19	7	0.19	193,901.99	5.500	4.958	11.500	5.500	22	360.00	358.27	76.37	41.97	706.8
5.501 - 6.000	64,172,037.52	8.97	251	6.91	255,665.49	5.863	5.185	11.863	5.863	22	357.95	356.41	82.10	39.55	679.9
6.001 - 6.500	142,066,572.14	19.85	591	16.28	240,383.37	6.324	5.593	12.324	6.324	23	359.03	357.79	81.97	40.44	639.2
6.501 - 7.000	169,360,994.37	23.67	789	21.74	214,652.72	6.811	5.773	12.811	6.811	23	356.88	355.56	82.47	39.73	616.2
7.001 - 7.500	107,533,804.45	15.03	535	14.74	200,997.77	7.284	5.961	13.284	7.284	23	358.00	356.76	81.32	40.78	596.0
7.501 - 8.000	91,805,334.15	12.83	522	14.38	175,872.29	7.817	6.002	13.817	7.817	23	357.72	356.22	83.12	40.69	591.9
8.001 - 8.500	39,554,433.32	5.53	244	6.72	162,108.33	8.327	6.022	14.327	8.327	23	357.24	355.77	83.47	39.96	584.4
8.501 - 9.000	39,256,532.11	5.49	237	6.53	165,639.38	8.825	6.075	14.825	8.825	22	357.11	355.40	83.95	41.99	581.8
9.001 - 9.500	18,547,985.22	2.59	134	3.69	138,417.80	9.310	6.164	15.310	9.310	23	358.36	356.99	83.24	43.16	575.2
9.501 - 10.000	19,512,153.79	2.73	137	3.77	142,424.48	9.833	6.198	15.833	9.833	22	355.43	353.85	83.57	41.60	574.2
10.001 - 10.500	9,378,913.47	1.31	81	2.23	115,789.06	10.299	6.279	16.299	10.299	23	356.46	355.09	82.72	42.02	562.9
10.501 - 11.000	8,539,956.45	1.19	59	1.63	144,745.02	10.818	6.186	16.818	10.818	23	355.98	354.56	83.83	41.98	573.1
11.001 - 11.500	1,702,089.13	0.24	19	0.52	89,583.64	11.321	6.270	17.321	11.321	23	338.89	337.77	81.35	37.95	556.5
11.501 - 12.000	1,747,207.64	0.24	15	0.41	116,480.51	11.700	6.151	17.700	11.700	23	355.83	354.70	82.31	43.57	586.0
12.001 - 12.500	461,583.24	0.06	4	0.11	115,395.81	12.187	6.225	18.187	12.187	23	360.00	359.00	84.85	33.73	557.4
12.501 - 13.000	621,009.57	0.09	5	0.14	124,201.91	12.778	6.321	18.778	12.778	23	360.00	359.00	79.30	43.41	555.2
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	82.43	40.48	613.1
Minimum: 5.500															
Maximum: 12.990															
Weighted Average: 7.293															

Next Rate Adjustment Date (ARM Only)															
	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
2006-05	377,119.59	0.05	1	0.03	377,119.59	5.750	6.000	11.750	5.750	17	360.00	353.00	7.00	81.72	616.0
2006-06	1,260,734.21	0.18	10	0.28	126,073.42	7.018	5.648	13.018	7.018	18	360.00	354.00	6.00	88.51	630.6
2006-07	10,823,948.24	1.51	55	1.52	196,799.06	7.466	5.971	13.466	7.466	19	359.01	354.01	5.00	86.01	42.46
2006-08	38,554,018.83	5.39	206	5.67	187,155.43	7.500	5.815	13.500	7.500	20	357.83	353.83	4.00	86.56	40.93
2006-09	30,752,994.25	4.30	168	4.63	183,053.54	7.490	5.773	13.490	7.490	21	358.00	355.00	3.00	85.69	40.36
2006-10	40,512,999.19	5.66	234	6.45	173,132.48	7.370	5.789	13.370	7.370	22	355.16	353.16	2.00	82.74	39.70
2006-11	592,053,118.17	82.73	2,947	81.18	200,900.28	7.263	5.789	13.263	7.263	23	357.77	356.77	1.00	81.89	40.50
2006-12	1,282,988.00	0.18	9	0.25	142,554.22	7.443	5.902	13.443	7.443	24	360.00	360.00	0.00	82.78	34.59
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43	40.48
Minimum: 2006-05-01															
Maximum: 2006-12-01															
Weighted Average: 2006-10-01															

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Ameritrust Mortgage Company

Series 2004-R12

Insured Loans

4,736 records

Balance: 924,893,287

Deutsche Bank @

Months to Next Rate Adjustment (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
17	377,119.59	0.05	1	0.03	377,119.59	5.750	6.000	11.750	5.750	17	360.00	81.72	26.00	616.0
18	1,260,734.21	0.18	10	0.28	126,073.42	7.018	5.648	13.018	7.018	18	360.00	88.51	38.75	630.6
19	10,823,948.24	1.51	55	1.52	196,799.06	7.466	5.971	13.466	7.466	19	359.01	86.01	42.46	595.1
20	38,554,018.83	5.39	206	5.67	187,155.43	7.500	5.815	13.500	7.500	20	357.83	86.56	40.93	611.1
21	30,752,994.25	4.30	168	4.63	183,053.54	7.490	5.773	13.490	7.490	21	358.00	85.69	40.36	618.0
22	40,512,999.19	5.66	234	6.45	173,132.48	7.370	5.789	13.370	7.370	22	355.16	82.74	39.70	614.7
23	592,053,118.17	82.73	2,947	81.18	200,900.28	7.263	5.807	13.263	7.263	23	357.77	81.89	40.50	613.2
24	1,282,988.00	0.18	9	0.25	142,554.22	7.443	5.902	13.443	7.443	24	360.00	82.78	34.59	598.1
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	82.43	40.48	613.1

Minimum: 17

Maximum: 24

Weighted Average: 23

Negative Amortization Flag (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	82.43	40.48	613.1
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	82.43	40.48	613.1

Index Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed Rate	209,275,366.38	22.63	1,106	23.35	189,218.23	6.509	0.000	0.000	0.000	0	336.95	335.40	78.86	708.8
Libor - 6 Month	715,617,920.48	77.37	3,630	76.65	197,139.92	7.293	5.807	13.293	7.293	23	357.66	82.43	40.48	613.1
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	81.62	39.89	634.8

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Ameritrust Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Product Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
Fixed - 10 Year	1,841,081.20	0.20	18	0.38	102,282.29	7.139	0.000	0.000	0.000	0	120.00	2.45	73.71	32.16	697.8
Fixed - 15 Year	11,759,302.38	1.27	86	1.82	136,736.07	6.639	0.000	0.000	0.000	0	180.00	1.67	78.66	37.64	707.9
Fixed - 20 Year	14,560,034.37	1.57	88	1.86	165,454.94	6.371	0.000	0.000	0.000	0	240.00	1.22	77.96	37.57	717.6
Fixed - 25 Year	8,641,496.34	0.93	48	1.01	180,031.17	6.436	0.000	0.000	0.000	0	300.00	1.52	78.62	39.06	714.9
Fixed - 30 Year	172,473,452.09	18.65	866	18.29	199,161.03	6.509	0.000	0.000	0.000	0	360.00	1.55	79.01	37.95	708.0
ARM - 2 Year/6 Month	715,617,920.48	77.37	3,630	76.65	197,139.92	7.293	5.807	13.293	7.293	23	357.66	1.37	82.43	40.48	613.1
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

Property Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
Single Family Detached	778,601,297.55	84.18	3,982	84.08	195,530.21	7.104	5.827	13.304	7.304	23	352.56	1.43	81.86	39.78	634.4
2-4 Family	55,572,947.02	6.01	241	5.09	230,593.14	7.396	5.613	13.426	7.426	23	357.41	1.33	78.74	41.89	640.9
Condominium	38,692,158.72	4.18	216	4.56	179,130.36	6.893	5.791	13.033	7.033	23	356.42	1.36	81.19	39.75	636.5
PUD Detached	35,217,197.63	3.81	167	3.53	210,881.42	7.065	5.819	13.098	7.098	23	351.63	1.36	82.60	40.29	623.3
Manu. Housing / Mobile	9,173,969.40	0.99	87	1.84	105,447.92	7.173	5.445	13.100	7.100	23	346.02	1.23	75.64	37.77	677.4
PUD Attached	4,285,366.12	0.46	18	0.38	238,075.90	7.117	5.740	13.102	7.102	23	360.00	1.74	85.56	35.23	614.0
Single Family Attached	3,350,350.42	0.36	25	0.53	134,014.02	8.078	5.820	14.169	8.169	23	360.00	1.29	81.16	41.35	625.1
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

Property Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
Single Family Detached	778,601,297.55	84.18	3,982	84.08	195,530.21	7.104	5.827	13.304	7.304	23	352.56	1.43	81.86	39.78	634.4
2-4 Family	55,572,947.02	6.01	241	5.09	230,593.14	7.396	5.613	13.426	7.426	23	357.41	1.33	78.74	41.89	640.9
Condominium	38,692,158.72	4.18	216	4.56	179,130.36	6.893	5.791	13.033	7.033	23	356.42	1.36	81.19	39.75	636.5
PUD Detached	35,217,197.63	3.81	167	3.53	210,881.42	7.065	5.819	13.098	7.098	23	351.63	1.36	82.60	40.29	623.3
Manu. Housing / Mobile	9,173,969.40	0.99	87	1.84	105,447.92	7.173	5.445	13.100	7.100	23	346.02	1.23	75.64	37.77	677.4
PUD Attached	4,285,366.12	0.46	18	0.38	238,075.90	7.117	5.740	13.102	7.102	23	360.00	1.74	85.56	35.23	614.0
Single Family Attached	3,350,350.42	0.36	25	0.53	134,014.02	8.078	5.820	14.169	8.169	23	360.00	1.29	81.16	41.35	625.1
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

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Ameriquet Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Number of Units	Total		% by Total	Average Current Balance	Average Current Balance	% of Loans	Number of Loans	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
	Principal Balance	Current Balance																
0	499,534.65	0.05	0.05	499,534.65	6.350	5.500	1	6.350	5.500	12.350	6.350	23	350.00	359.00	1.00	80.00	42.00	634.0
1	868,820,805.19	93.94	93.94	193,329.06	7.098	5.822	4,494	7.098	5.822	13.284	7.284	23	352.69	351.27	1.42	81.81	39.76	634.4
2	38,412,899.99	4.15	4.15	223,330.81	7.478	5.619	172	7.478	5.619	13.469	7.469	23	358.50	357.22	1.28	79.11	41.83	637.1
3	12,322,517.86	1.33	1.33	256,719.12	7.249	5.669	48	7.249	5.669	13.421	7.421	23	355.01	353.69	1.33	77.60	41.29	645.7
4	4,837,529.17	0.52	0.52	230,358.53	7.114	5.391	21	7.114	5.391	13.017	7.017	23	354.83	353.16	1.68	78.72	43.84	659.1
Total:	924,893,286.86	100.00	100.00	195,289.97	7.116	5.807	4,736	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8

Occupancy	Total		% by Total	Average Current Balance	Average Current Balance	% of Loans	Number of Loans	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
	Principal Balance	Current Balance																
Owner Occupied	881,625,119.29	95.32	95.32	198,162.54	7.096	5.821	4,449	7.096	5.821	13.280	7.280	23	352.80	351.38	1.42	81.58	40.05	634.1
Non-Owner Occupied	33,763,183.53	3.65	3.65	147,437.48	7.563	5.535	229	7.563	5.535	13.563	7.563	23	357.08	355.92	1.16	82.12	36.35	649.9
Second Home	9,504,984.04	1.03	1.03	163,879.04	7.377	5.609	58	7.377	5.609	13.447	7.447	23	354.54	353.08	1.46	83.61	37.95	645.2
Total:	924,893,286.86	100.00	100.00	195,289.97	7.116	5.807	4,736	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8

Purpose	Total		% by Total	Average Current Balance	Average Current Balance	% of Loans	Number of Loans	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
	Principal Balance	Current Balance																
Refinance - Debt Consolidation Cash Out	874,951,259.05	94.60	94.60	196,397.59	7.114	5.811	4,455	7.114	5.811	13.292	7.292	23	353.08	351.68	1.40	81.53	39.93	634.4
Refinance - Debt Consolidation No Cash Out	41,923,072.79	4.53	4.53	176,147.36	7.031	5.785	238	7.031	5.785	13.242	7.242	23	350.09	348.45	1.64	82.99	40.08	642.1
Purchase	8,018,955.02	0.87	0.87	186,487.33	7.725	5.558	43	7.725	5.558	13.670	7.670	23	356.48	355.01	1.47	84.31	34.97	635.9
Total:	924,893,286.86	100.00	100.00	195,289.97	7.116	5.807	4,736	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8

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Ameritrust Mortgage Company

Series 2004-R12

Insured Loans

4,736 records

Balance: 924,893,287

Deutsche Bank @

Documentation Level	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months	Weighted Average Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Full Documentation	708,476,347.96	76.60	3,649	77.05	194,156.30	6.969	5.827	13.184	7.184	23	23	352.09	81.95	39.73	638.1
Limited Documentation	112,051,390.94	12.12	535	11.30	209,441.85	7.300	5.803	13.258	7.258	23	23	355.48	82.46	39.32	618.0
Stated Documentation	104,365,547.96	11.28	552	11.66	189,068.02	7.916	5.701	13.934	7.934	23	23	356.29	78.52	41.61	630.2
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	23	352.98	81.62	39.89	634.8

Lien Position	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months	Weighted Average Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
1st Lien	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	23	352.98	81.62	39.89	634.8
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	23	352.98	81.62	39.89	634.8

Back Ratio	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months	Weighted Average Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 5.00	1,829,710.85	0.20	7	0.15	261,387.26	7.075	5.652	13.585	7.585	22	22	360.00	79.77	3.59	625.6
5.01 - 10.00	7,595,771.68	0.82	33	0.70	230,174.90	6.963	5.706	13.208	7.208	23	23	348.91	81.99	8.42	651.1
10.01 - 15.00	12,985,989.82	1.40	79	1.67	164,379.62	7.034	5.631	13.161	7.161	23	23	349.56	82.48	13.33	656.0
15.01 - 20.00	22,984,296.71	2.49	133	2.81	172,814.26	7.040	5.864	13.233	7.233	23	23	352.74	79.27	18.14	637.8
20.01 - 25.00	49,365,320.81	5.34	276	5.83	178,859.86	6.966	5.818	13.180	7.180	23	23	347.71	80.25	23.34	640.3
25.01 - 30.00	66,344,565.00	7.17	391	8.26	169,679.19	6.870	5.816	13.160	7.160	23	23	349.52	80.44	28.15	649.6
30.01 - 35.00	97,800,822.04	10.57	540	11.40	181,112.63	6.977	5.788	13.193	7.193	23	23	349.61	81.44	33.25	644.6
35.01 - 40.00	139,733,559.26	15.11	715	15.10	195,431.55	7.121	5.826	13.305	7.305	23	23	351.67	81.46	38.15	635.2
40.01 - 45.00	188,392,068.15	20.37	932	19.68	202,137.41	7.128	5.780	13.291	7.291	23	23	354.04	81.71	43.12	634.8
45.01 - 50.00	298,266,699.91	32.25	1,461	30.85	204,152.43	7.178	5.780	13.299	7.299	23	23	355.94	82.52	48.32	631.6
50.01 - 55.00	39,594,482.63	4.28	169	3.57	234,286.88	7.608	6.133	13.813	7.813	23	23	352.62	80.33	53.01	589.9
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	23	352.98	81.62	39.89	634.8
Minimum:	1.00														
Maximum:	55.00														
Weighted Average:	39.89														

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Credit Grade	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
AAA	92,044,389.10	9.95	450	9.50	204,543.09	7.112	5.980	13.071	7.071	23	357.31	355.83	1.48	81.79	40.84	612.8
A	61,016,673.41	6.60	342	7.22	178,411.33	8.178	6.187	14.171	8.171	22	357.66	356.10	1.56	81.54	40.20	573.9
B	90,094,732.02	9.74	570	12.04	158,060.93	8.595	6.467	14.563	8.563	23	356.77	355.41	1.36	77.24	42.26	540.2
2A	190,337,984.33	20.58	1,015	21.43	187,525.11	7.521	5.985	13.468	7.468	23	356.42	355.48	1.38	81.97	39.59	583.7
4A	97,460,941.41	10.54	484	10.22	201,365.58	7.027	5.737	12.968	6.968	23	356.98	355.48	1.50	83.30	40.19	630.1
5A	92,840,022.68	10.04	444	9.38	209,099.15	6.779	5.485	12.716	6.716	23	356.12	354.69	1.43	84.90	40.49	648.4
6A	69,306,602.41	7.49	325	6.86	212,251.08	6.589	5.236	12.516	6.516	23	351.87	350.44	1.43	83.60	40.58	669.1
7A	104,292,613.23	11.28	490	10.35	212,842.07	6.448	4.977	12.569	6.569	23	345.20	343.85	1.35	82.36	39.42	694.0
8A	127,499,328.27	13.79	616	13.01	206,979.43	6.107	4.747	12.303	6.303	23	341.40	340.05	1.35	78.78	37.20	749.5
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8

FICO Score	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
520 - 539	58,485,984.29	6.32	379	8.00	154,316.58	8.646	6.482	14.601	8.601	23	356.96	355.64	1.32	76.72	42.10	529.3
540 - 559	70,104,772.11	7.58	392	8.28	178,838.70	7.999	6.185	13.983	7.983	23	357.83	356.32	1.51	80.90	40.32	551.7
560 - 579	91,813,273.40	9.93	511	10.79	179,673.72	7.797	6.060	13.764	7.764	23	356.68	355.23	1.45	82.01	40.29	569.1
580 - 599	75,468,160.39	8.16	407	8.59	185,425.46	7.669	6.056	13.623	7.623	23	355.48	354.04	1.45	81.57	39.95	589.3
600 - 619	112,263,912.59	12.14	541	11.42	207,511.85	7.195	6.004	13.156	7.156	23	357.20	355.81	1.39	81.64	40.69	609.8
620 - 639	109,105,790.23	11.80	550	11.61	198,374.16	7.092	5.770	13.044	7.044	23	357.00	355.52	1.48	83.09	40.07	629.2
640 - 659	99,562,635.02	10.76	484	10.22	205,707.92	6.815	5.511	12.747	6.747	23	356.24	354.81	1.43	84.64	40.42	648.4
660 - 679	73,370,438.12	7.93	352	7.43	208,296.70	6.640	5.268	12.581	6.581	23	352.11	350.68	1.42	83.52	40.27	669.0
680 - 699	73,952,467.08	8.00	336	7.09	220,096.63	6.474	5.018	12.555	6.555	23	347.51	346.13	1.38	82.37	39.33	689.4
700 - 719	48,896,340.97	5.29	237	5.00	206,313.67	6.420	4.901	12.576	6.576	23	342.30	340.98	1.32	81.76	39.62	709.3
720 - 739	32,235,388.39	3.49	148	3.13	217,806.68	6.239	4.749	12.544	6.544	22	345.04	343.71	1.33	79.39	37.79	728.0
740 - 759	36,817,104.32	3.98	166	3.51	221,789.79	6.016	4.750	12.002	6.002	23	344.06	342.71	1.35	78.41	37.61	749.0
760 - 779	25,812,394.39	2.79	142	3.00	181,777.43	6.050	4.750	12.745	6.745	23	335.11	333.77	1.34	78.11	36.34	769.1
780 - 799	15,620,987.39	1.69	83	1.75	188,204.67	5.982	4.750	12.029	6.029	23	335.10	333.73	1.37	77.38	34.68	789.4
800 >=	1,433,638.17	0.16	8	0.17	179,204.77	6.007	0.000	0.000	0.000	0	334.34	333.10	1.23	74.39	34.47	807.7
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8

Minimum: 520
Maximum: 816
Weighted Average: 634.8
% LPB missing FICOs: 0.0

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	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Weighted Average Seasoning	Back Ratio	FICO Score
Conforming vs. Nonconforming															
Conforming	694,110,992.53	75.05	4,242	89.57	163,628.24	7.195	5.830	13.395	7.395	23	351.59	350.14	1.44	81.58	39.67
Non-conforming	230,782,294.33	24.95	494	10.43	467,170.64	6.877	5.743	13.002	7.002	23	357.15	355.83	1.32	81.76	40.57
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Weighted Average Seasoning	Back Ratio	FICO Score
Underwriting Program															
RETAIL	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Weighted Average Seasoning	Back Ratio	FICO Score
Prepayment Penalty Flag															
Prepayment Penalty	628,375,834.94	67.94	3,216	67.91	195,390.50	6.911	5.824	13.094	7.094	23	352.82	351.37	1.45	81.93	39.88
No Prepayment Penalty	296,517,451.92	32.06	1,520	32.09	195,077.27	7.551	5.777	13.651	7.651	23	353.30	351.97	1.33	80.97	39.93
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Weighted Average Seasoning	Back Ratio	FICO Score
Prepayment Penalty Term (mos.)															
0	296,517,451.92	32.06	1,520	32.09	195,077.27	7.551	5.777	13.651	7.651	23	353.30	351.97	1.33	80.97	39.93
12	41,772,687.60	4.52	183	3.86	228,266.05	6.655	5.836	13.086	7.086	23	350.48	349.11	1.37	78.50	41.93
24	2,568,437.32	0.28	8	0.17	321,054.67	6.808	5.680	12.808	6.808	22	360.00	357.82	2.18	86.76	37.76
30	5,934,247.10	0.64	27	0.57	219,786.93	7.182	5.751	13.245	7.245	22	347.23	345.73	1.49	84.69	41.68
36	578,100,462.92	62.50	2,998	63.30	192,828.71	6.927	5.825	13.095	7.095	23	353.02	351.56	1.45	82.13	39.72
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89
Non-zero Weighted Average Prepay Penalty Term:	34														

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Ameriquet Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Monthly Payments (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV Ratio	FICO Score
0.01 - 500.00	11,063,067.85	1.20	169	3.57	65,461.94	7.378	5.754	13.464	7.464	23	356.35	354.97	1.38	78.61	648.7
500.01 - 1,000.00	191,451,700.03	20.70	1,821	38.45	105,135.48	7.446	5.833	13.593	7.593	23	349.36	347.85	1.51	82.08	631.2
1,000.01 - 1,500.00	231,026,946.44	24.98	1,286	27.15	179,647.70	7.036	5.803	13.269	7.269	23	350.26	348.84	1.42	81.39	639.9
1,500.01 - 2,000.00	195,561,289.89	21.14	759	16.03	257,656.51	6.999	5.842	13.213	7.213	23	356.04	354.65	1.39	81.44	632.5
2,000.01 - 3,000.00	168,269,775.85	18.19	473	9.99	355,750.05	6.977	5.790	13.103	7.103	23	355.03	353.53	1.50	81.97	631.5
3,000.01 - 4,000.00	78,856,627.32	8.53	154	3.25	512,056.02	6.952	5.770	13.080	7.080	23	355.09	353.84	1.25	82.39	635.5
4,000.01 - 5,000.00	38,365,255.07	4.15	60	1.27	639,420.92	7.260	5.685	13.553	7.553	23	357.40	356.30	1.09	80.52	645.5
5,000.01 - 6,000.00	10,298,624.41	1.11	14	0.30	735,616.03	7.688	5.814	13.734	7.734	23	353.03	351.92	1.12	77.71	624.4
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	634.8
Minimum: 359.35															
Maximum: 5,661.83															
Average: 1,335.54															

Origination Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV Ratio	FICO Score
2004-04	1,336,853.23	0.14	7	0.15	190,979.03	7.171	6.000	11.750	5.750	17	360.00	353.00	7.00	81.42	601.5
2004-05	2,039,176.27	0.22	14	0.30	145,655.45	6.984	5.648	13.018	7.018	18	333.67	327.67	6.00	82.53	634.2
2004-06	11,110,616.92	1.20	56	1.18	198,403.87	7.468	5.966	13.472	7.472	19	359.04	354.04	5.00	85.82	596.9
2004-07	54,930,452.44	5.94	315	6.65	174,382.39	7.560	5.815	13.479	7.479	20	351.54	347.51	4.03	85.26	623.7
2004-08	34,272,244.19	3.71	193	4.08	177,576.39	7.513	5.771	13.498	7.498	21	355.19	352.17	3.02	85.51	620.8
2004-09	78,655,417.57	8.50	440	9.29	178,762.31	6.717	5.764	13.383	7.383	22	344.51	342.50	2.01	79.34	676.8
2004-10	742,548,526.24	80.28	3,711	78.36	200,093.92	7.102	5.809	13.264	7.264	23	353.83	352.82	1.01	81.35	632.4
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	634.8
Minimum: 2004-04-14															
Maximum: 2004-10-31															

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Ameriquest Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

First Payment Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV Ratio	FICO Score
2004-06	1,336,853.23	0.14	7	0.15	190,979.03	7.171	6.000	11.750	5.750	17	360.00	81.42	601.5
2004-07	2,039,176.27	0.22	14	0.30	145,655.45	6.984	5.648	13.018	7.018	18	333.67	82.53	634.2
2004-08	12,650,537.11	1.37	64	1.35	197,664.64	7.461	5.971	13.466	7.466	19	355.90	85.43	601.1
2004-09	54,087,387.49	5.85	312	6.59	173,357.01	7.580	5.815	13.500	7.500	20	352.17	85.38	622.9
2004-10	34,497,791.50	3.73	195	4.12	176,911.75	7.503	5.773	13.490	7.490	21	355.22	85.35	621.2
2004-11	83,705,847.14	9.05	472	9.97	177,342.90	6.748	5.789	13.370	7.370	22	344.94	79.49	672.5
2004-12	735,083,706.12	79.48	3,662	77.32	200,732.85	7.099	5.807	13.263	7.263	23	353.82	81.35	632.7
2005-01	1,491,988.00	0.16	10	0.21	149,198.80	7.269	5.902	13.443	7.443	24	360.00	82.23	619.0
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	81.62	634.8
Minimum: 2004-06-01													
Maximum: 2005-01-01													

Maturity Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV Ratio	FICO Score
2014	1,841,081.20	0.20	18	0.38	102,282.29	7.139	0.000	0.000	0.000	0	120.00	73.71	697.8
2019	16,878,800.27	1.82	135	2.85	125,028.15	6.950	5.929	13.663	7.663	23	180.00	78.81	675.8
2024	20,821,561.05	2.25	138	2.91	150,880.88	6.712	5.657	13.507	7.507	23	240.00	79.05	688.5
2029	8,641,496.34	0.93	48	1.01	180,031.17	6.436	0.000	0.000	0.000	0	300.00	78.62	714.9
2034	876,710,348.00	94.79	4,397	92.84	199,388.30	7.135	5.808	13.289	7.289	23	360.00	81.78	631.8
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	81.62	634.8
Minimum: 2014-06-01													
Maximum: 2034-12-01													

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Ameritrust Mortgage Company

Series 2004-R12

Insured Loans

4,736 records

Balance: 924,893,287

Deutsche Bank @

Next Due Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-11	118,770,801.48	12.84	615	12.99	193,123.25	7.267	5.822	13.448	7.448	21	350.20	3.23	83.10	40.06	633.1
2004-12	803,466,149.93	86.87	4,103	86.63	195,824.07	7.093	5.805	13.273	7.273	23	352.88	1.15	81.40	39.88	635.1
2005-01	2,656,335.45	0.29	18	0.38	147,574.19	7.201	5.913	13.286	7.286	23	360.00	0.71	82.29	36.11	611.1
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8
Minimum:	2004-11-01														
Maximum:	2005-01-01														

Payment Day	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
1	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8
Minimum:	1														
Maximum:	1														
Weighted Average:	1														

Days Delinquent	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0	806,122,485.38	87.16	4,121	87.01	195,613.32	7.094	5.805	13.273	7.273	23	352.91	1.15	81.41	39.87	635.0
30	118,770,801.48	12.84	615	12.99	193,123.25	7.267	5.822	13.448	7.448	21	350.20	3.23	83.10	40.06	633.1
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8
Minimum:	0														
Maximum:	30														
Weighted Average:	3.9														

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Ameriquet Mortgage Company
Series 2004-R12
Non Insured Loans
 1,814 records
 Balance: 275,106,911

Deutsche Bank @

Summary Statistics

As-of / Cut-off Date: 2004-12-01
 Number of Loans: 1,814
 Total Current Balance: 275,106,911.32
 Total Schedule1 Balance: 275,137,356.79
 Total Schedule2 Balance: 275,106,911.32
 Total Schedule3 Balance: 275,111,193.61
 Total Actual Balance: 275,349,646.86
 Maximum Balance: 749,272.03
 Minimum Balance: 59,171.31
 Average Current Balance: 151,657.61
 Weighted Average Coupon: 8.066
 Maximum Coupon: 12.850
 Minimum Coupon: 5.500
 Weighted Average Original Term: 350.57
 Weighted Average Remaining Term: 349.25
 Weighted Average Seasoning: 1.32
 Top 5 States: CA(27%), NJ(10%), FL(9%), NY(7%), MA(6%)
 Weighted Average Original LTV: 63.58
 Weighted Average Current LTV: 63.51
 Weighted Average Margin: 6.422
 Weighted Average Maximum Rate: 14.370
 Weighted Average Minimum Rate: 8.370
 Weighted Average Months to Roll: 23
 % Cash-Out Refinance: 95.1
 % Full Documentation: 67.1
 % Owner Occupied: 96.0
 Weighted Average FICO Score: 582.3
 % of portfolio missing FICO Scores: 0.00
 Origination Date - Earliest: 2004-04-09
 Origination Date - Latest: 2004-10-31
 Next Payment Date - Earliest: 2004-11-01
 Next Payment Date - Latest: 2005-01-01
 Maturity Date - Earliest: 2014-10-01
 Maturity Date - Latest: 2034-12-01
 Non-zero Weighted Average Prepay Penalty Term: 34.54
 Non-zero Weighted Average Prepay Penalty # of months accrued interest: 4.17

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Ameritrust Mortgage Company
Series 2004-R12
Non Insured Loans

1,814 records
 Balance: 275,106.911

Deutsche Bank @

Coupons (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average LTV	Back Ratio	FICO Score
5.001 - 5.500	668,157.77	0.24	3	0.17	222,719.26	5.500	0.000	0.000	0.000	0	360.00	338.85	1.15	48.73	752.9
5.501 - 6.000	34,896,939.14	12.68	178	9.81	196,050.22	5.789	5.331	11.793	5.793	23	330.73	329.31	1.42	48.29	737.0
6.001 - 6.500	14,914,821.35	5.42	70	3.86	213,068.88	6.309	5.654	12.323	6.323	23	337.61	336.46	1.16	57.49	652.6
6.501 - 7.000	17,443,187.92	6.34	92	5.07	189,599.87	6.830	5.927	12.830	6.830	23	347.10	345.77	1.33	55.96	623.0
7.001 - 7.500	29,411,858.23	10.69	150	8.27	196,079.05	7.362	6.373	13.369	7.369	23	353.35	354.15	1.20	65.00	568.8
7.501 - 8.000	59,550,027.21	21.65	356	19.63	167,275.36	7.790	6.590	13.787	7.787	23	355.83	354.66	1.17	66.50	545.1
8.001 - 8.500	23,708,177.74	8.62	183	10.09	129,552.88	8.315	6.505	14.320	8.320	23	355.54	354.11	1.42	66.48	549.4
8.501 - 9.000	26,713,268.80	9.71	214	11.80	124,828.36	8.826	6.554	14.826	8.826	23	353.03	351.60	1.43	66.54	541.4
9.001 - 9.500	18,594,778.68	6.76	136	7.50	136,726.31	9.283	6.484	15.282	9.282	23	358.01	356.64	1.37	68.84	540.6
9.501 - 10.000	21,838,585.54	7.94	182	10.03	119,992.23	9.816	6.612	15.819	9.819	23	353.70	352.23	1.47	67.76	540.1
10.001 - 10.500	8,438,793.24	3.07	81	4.47	104,182.63	10.341	6.448	16.343	10.343	23	352.41	351.00	1.41	72.87	543.6
10.501 - 11.000	9,660,186.85	3.51	79	4.36	122,280.85	10.782	6.611	16.787	10.787	23	357.98	356.50	1.48	69.26	542.2
11.001 - 11.500	4,608,343.77	1.68	43	2.37	107,170.79	11.264	6.566	17.262	11.262	23	349.77	348.45	1.32	71.49	544.2
11.501 - 12.000	2,387,888.63	0.87	25	1.38	95,515.55	11.773	6.605	17.759	11.759	23	353.29	352.07	1.22	72.05	536.7
12.001 - 12.500	1,303,594.61	0.47	14	0.77	93,113.90	12.215	6.500	18.240	12.240	23	348.62	347.52	1.10	73.65	554.5
12.501 - 13.000	968,301.84	0.35	8	0.44	121,037.73	12.685	6.587	18.685	12.685	22	360.00	358.35	1.65	75.11	530.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	582.3
Minimum: 5.500															
Maximum: 12.850															
Weighted Average: 8.066															

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Ameritrust Mortgage Company

Series 2004-R12

Not Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Current Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
50,000.01 - 75,000.00	23,459,197.57	8.53	361	19.90	64,983.93	9.345	6.436	15.510	9.510	23	335.03	333.57	1.46	62.30	37.96	566.4
75,000.01 - 100,000.00	29,513,277.34	10.73	339	18.69	87,059.82	8.767	6.459	15.060	9.060	23	344.72	343.36	1.35	63.42	39.78	568.1
100,000.01 - 125,000.00	25,576,420.42	9.30	228	12.57	112,177.28	8.398	6.473	14.588	8.588	23	353.41	352.01	1.39	63.72	41.64	567.2
125,000.01 - 150,000.00	28,305,777.53	10.29	206	11.36	137,406.69	8.158	6.517	14.377	8.377	23	351.30	350.08	1.22	61.18	40.60	569.9
150,000.01 - 175,000.00	26,598,330.61	9.67	163	8.99	163,179.94	7.844	6.546	14.135	8.135	23	353.18	351.86	1.32	60.97	40.32	578.7
175,000.01 - 200,000.00	25,176,640.77	9.15	134	7.39	187,885.38	7.638	6.516	14.120	8.120	23	349.38	348.08	1.30	62.91	42.96	594.6
200,000.01 - 225,000.00	19,579,181.77	7.12	92	5.07	212,817.19	7.912	6.534	14.180	8.180	23	353.69	352.32	1.37	64.71	41.74	574.1
225,000.01 - 250,000.00	14,799,141.65	5.38	62	3.42	238,695.83	7.881	6.473	14.484	8.484	23	346.83	345.43	1.40	63.66	42.39	593.4
250,000.01 - 275,000.00	15,274,748.11	5.55	58	3.20	263,357.73	7.750	6.540	14.312	8.312	23	350.69	349.40	1.29	63.59	39.78	597.5
275,000.01 - 300,000.00	15,286,333.63	5.56	53	2.92	288,421.39	7.587	6.376	13.974	7.974	23	355.54	354.14	1.40	61.33	41.70	594.5
300,000.01 - 400,000.00	23,535,013.34	8.55	69	3.80	341,087.15	7.546	6.370	13.901	7.901	23	358.08	356.87	1.21	63.98	40.05	592.0
400,000.01 - 500,000.00	5,358,226.24	1.95	12	0.66	446,518.85	8.191	6.147	14.425	8.425	23	349.32	348.24	1.08	71.95	38.83	606.2
500,000.01 - 600,000.00	12,406,337.53	4.51	22	1.21	563,924.43	7.531	5.933	13.689	7.689	23	355.02	353.70	1.31	67.81	39.86	607.6
600,000.01 - 700,000.00	5,113,320.39	1.86	8	0.44	639,165.05	7.176	5.996	13.176	7.176	23	360.00	358.76	1.24	78.27	44.89	593.6
700,000.01 - 800,000.00	5,124,964.42	1.86	7	0.39	732,137.77	7.180	5.755	13.423	7.423	23	360.00	358.86	1.14	66.26	47.37	615.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	59,171.31															
Maximum:	749,272.03															
Average:	151,657.61															

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), was prepared solely by the Underwriter(s), is provided and confidential, is intended for use by the addressee only, and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purpose of evaluating such information. Prospective investors are advised to read carefully, and rely solely on, the final prospectus and prospectus supplement (the "Final Prospectus") related to the securities (the "Securities") in making their investment decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and it is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by, the preliminary prospectus supplement, if applicable, and Final Prospectus. Although the information contained in the material is based on sources the Underwriter(s) believe(s) to be reliable, the Underwriter(s) make(s) no representation or warranty that such information is accurate or complete. Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. Prior to making any investment decisions, a prospective investor shall receive and fully review the final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY ANY SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell Securities or related securities or perform for or solicit investment banking services from, any company mentioned herein.

Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Original Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
50,001 - 75,000	23,384,234.25	8.50	360	19.85	64,956.21	9.344	6.435	15.511	9.511	23	23	334.95	333.49	1.46	62.34	37.96	566.2
75,001 - 100,000	29,588,240.66	10.76	340	18.74	87,024.24	8.768	6.459	15.061	9.061	23	23	344.76	343.40	1.35	63.39	39.77	568.2
100,001 - 125,000	25,451,743.30	9.25	227	12.51	112,122.22	8.409	6.473	14.588	8.588	23	23	354.26	352.86	1.40	63.76	41.68	566.0
125,001 - 150,000	28,430,454.65	10.33	207	11.41	137,345.19	8.149	6.517	14.377	8.377	23	23	350.55	349.33	1.22	61.16	40.58	570.9
150,001 - 175,000	26,425,043.73	9.61	162	8.93	163,117.55	7.859	6.546	14.135	8.135	23	23	354.31	353.00	1.31	61.09	40.37	577.3
175,001 - 200,000	25,349,927.65	9.21	135	7.44	187,777.24	7.624	6.516	14.120	8.120	23	23	348.22	346.92	1.30	62.77	42.89	595.9
200,001 - 225,000	19,579,181.77	7.12	92	5.07	212,817.19	7.912	6.534	14.180	8.180	23	23	353.69	352.32	1.37	64.71	41.74	574.1
225,001 - 250,000	14,549,223.58	5.29	61	3.36	238,511.86	7.885	6.467	14.505	8.505	23	23	346.60	345.20	1.40	63.63	42.23	594.9
250,001 - 275,000	15,524,666.18	5.64	59	3.25	263,129.94	7.748	6.545	14.297	8.297	23	23	350.84	349.56	1.29	63.61	39.98	596.0
275,001 - 300,000	14,687,217.86	5.34	51	2.81	287,984.66	7.588	6.382	13.995	7.995	23	23	355.36	354.05	1.31	60.27	41.35	596.5
300,001 - 400,000	24,134,129.11	8.77	71	3.91	339,917.31	7.547	6.367	13.891	7.891	23	23	358.13	356.86	1.27	64.56	40.31	590.9
400,001 - 500,000	5,358,226.24	1.95	12	0.66	446,518.85	8.191	6.147	14.425	8.425	23	23	349.32	348.24	1.08	71.95	38.83	606.2
500,001 - 600,000	12,406,337.53	4.51	22	1.21	563,924.43	7.531	5.933	13.689	7.689	23	23	355.02	353.70	1.31	67.81	39.86	607.6
600,001 - 700,000	5,113,320.39	1.86	8	0.44	639,165.05	7.176	5.996	13.176	7.176	23	23	360.00	358.76	1.24	78.27	44.89	593.6
700,001 - 800,000	5,124,964.42	1.86	7	0.39	732,137.77	7.180	5.755	13.423	7.423	23	23	360.00	358.86	1.14	66.26	47.37	615.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	60,000.00																
Maximum:	749,950.00																
Average:	151,825.27																
Total:	275,411,038.00																

Remaining Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
61 - 120	791,930.01	0.29	10	0.55	79,193.00	6.792	0.000	0.000	0.000	23	23	120.00	118.43	1.57	41.57	28.87	721.5
121 - 180	6,880,164.51	2.50	65	3.58	105,848.68	7.240	6.437	14.556	8.556	23	23	180.00	178.25	1.75	52.74	36.21	663.0
181 - 240	8,948,628.75	3.25	66	3.64	135,585.28	7.143	6.265	13.930	7.930	23	23	240.00	238.47	1.53	54.78	37.55	665.6
241 - 300	1,518,105.06	0.55	11	0.61	138,009.55	6.379	0.000	0.000	0.000	23	23	300.00	298.71	1.29	49.01	33.45	725.1
301 - 360	256,968,082.99	93.41	1,662	91.62	154,613.77	8.134	6.424	14.374	8.374	23	23	360.00	358.70	1.30	64.33	41.18	576.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	118																
Maximum:	360																
Weighted Average:	349.25																

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Ameriquet Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106.911

Deutsche Bank @

Original Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
61 - 120	791,930.01	0.29	10	0.55	79,193.00	6.792	0.000	0.000	0.000	0	120.00	118.43	1.57	41.57	28.87	721.5
121 - 180	6,880,164.51	2.50	65	3.58	105,848.68	7.240	6.437	14,556	8,556	23	180.00	178.25	1.75	52.74	36.21	663.0
181 - 240	8,948,628.75	3.25	66	3.64	135,583.28	7.143	6.265	13,930	7,930	23	240.00	238.47	1.53	54.78	37.55	665.6
241 - 300	1,518,105.06	0.55	11	0.61	138,009.55	6.379	0.000	0.000	0.000	0	300.00	298.71	1.29	49.01	33.45	725.1
301 - 360	256,968,082.99	93.41	1,662	91.62	154,613.77	8.134	6.424	14,374	8,374	23	360.00	358.70	1.30	64.33	41.18	576.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	120															
Maximum:	360															
Weighted Average:	350.57															

Seasoning (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
<= 0	394,000.00	0.14	3	0.17	131,333.33	8.263	6.654	14,263	8,263	24	360.00	360.00	0.00	60.84	51.50	533.2
1 - 6	274,134,387.93	99.65	1,806	99.56	151,790.91	8.066	6.421	14,370	8,370	23	350.58	349.27	1.31	63.57	40.83	582.4
7 - 12	578,523.39	0.21	5	0.28	115,704.68	7.629	6.750	13,984	7,984	17	339.40	332.40	7.00	71.17	46.03	559.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	0															
Maximum:	7															
Weighted Average:	1.32															

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Ameritrust Mortgage Company

Series 2004-R12
Non Insured Loans1,814 records
Balance: 275,106.911

Deutsche Bank @

Geographic Distribution	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Average Months to Roll	Weighted Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
California	75,595,104.09	27.48	340	18.74	222,338.54	7.146	6.356	13.534	7.534	23	351.29	350.02	1.27	60.61	40.96	609.3
New Jersey	27,643,287.67	10.05	165	9.10	167,535.08	8.916	6.492	15.011	9.011	23	356.25	355.18	1.07	61.03	43.88	562.9
Florida	23,674,446.25	8.61	184	10.14	128,665.47	8.016	6.506	14.078	8.078	23	352.64	351.23	1.41	65.00	40.58	561.3
New York	18,312,954.87	6.66	99	5.46	184,979.34	8.071	6.455	14.939	8.939	22	341.44	339.87	1.57	56.71	39.24	602.0
Massachusetts	17,743,234.57	6.45	90	4.96	197,147.05	7.761	6.296	14.102	8.102	23	349.61	348.35	1.26	59.37	40.84	595.1
Maryland	9,146,135.32	3.32	46	2.54	198,829.03	7.820	6.249	14.170	8.170	23	346.79	345.40	1.40	66.90	38.30	592.3
Texas	8,643,306.61	3.14	95	5.24	90,982.17	9.928	6.544	15.962	9.962	23	340.85	339.54	1.31	67.72	42.43	548.0
Illinois	8,112,811.59	2.95	61	3.36	132,996.91	9.676	6.418	15.654	9.654	23	338.69	337.29	1.41	70.52	41.44	550.0
Michigan	7,162,500.88	2.60	66	3.64	108,522.74	8.259	6.320	14.275	8.275	22	355.04	353.51	1.53	73.24	41.53	560.2
Pennsylvania	6,828,671.28	2.48	57	3.14	119,801.25	7.934	6.582	14.121	8.121	23	342.46	341.23	1.24	66.59	41.36	563.3
Georgia	4,953,222.55	1.80	50	2.76	99,064.45	9.968	6.423	15.903	9.903	23	346.31	345.16	1.14	71.67	37.07	549.4
Rhode Island	4,880,001.06	1.77	32	1.76	152,500.03	7.474	6.430	13.702	7.702	23	351.26	349.95	1.31	59.41	39.62	586.6
Minnesota	4,708,071.93	1.71	36	1.98	130,779.78	8.040	6.531	14.576	8.544	23	347.77	346.68	1.09	64.15	41.34	588.0
Connecticut	4,669,657.78	1.70	30	1.65	155,655.26	8.177	6.619	14.544	8.544	23	343.63	342.47	1.17	70.91	43.67	576.1
Colorado	4,635,590.83	1.69	26	1.43	178,291.96	8.137	6.350	14.237	8.237	23	354.93	353.59	1.34	70.91	43.67	576.1
Washington	3,932,733.95	1.43	34	1.87	107,963.35	9.736	6.564	15.736	9.736	23	357.94	356.54	1.40	70.76	44.56	534.2
North Carolina	3,670,754.06	1.33	34	1.87	107,963.35	9.736	6.564	15.736	9.736	23	357.94	356.54	1.40	70.76	44.56	534.2
Ohio	3,643,273.73	1.32	36	1.98	101,202.05	8.609	6.563	14.644	8.644	22	350.95	348.45	2.50	73.44	39.70	550.6
Nevada	3,222,357.63	1.17	17	0.94	189,550.45	7.752	6.455	14.044	8.044	23	360.00	359.00	1.00	68.76	36.79	589.2
Missouri	2,992,892.35	1.09	33	1.82	90,693.71	8.136	6.625	14.374	8.374	23	345.72	344.58	1.15	66.46	41.25	560.4
Indiana	2,783,074.02	1.01	26	1.43	107,041.31	8.642	6.484	14.681	8.681	22	360.00	358.18	1.82	74.47	41.19	549.0
Mississippi	2,743,878.17	1.00	31	1.71	88,512.20	8.795	6.532	14.816	8.816	23	343.63	342.59	1.04	70.80	41.89	548.7
Tennessee	2,691,819.52	0.98	30	1.65	89,727.32	8.997	6.528	15.092	9.092	22	345.45	343.74	1.71	71.18	32.43	556.6
New Hampshire	2,682,741.73	0.98	20	1.10	134,137.09	7.556	6.214	13.763	7.763	23	352.07	350.78	1.29	52.45	40.50	603.0
Wisconsin	2,305,744.98	0.84	23	1.27	100,249.78	9.453	6.400	15.450	9.450	23	360.00	358.62	1.38	69.31	44.33	548.3
Alabama	2,219,697.36	0.81	23	1.27	96,508.58	9.088	6.237	14.726	8.726	22	327.95	326.17	1.77	69.24	43.33	576.9
Maine	2,146,603.21	0.78	12	0.66	178,883.60	7.536	6.231	13.752	7.752	23	354.98	353.62	1.00	59.14	34.72	581.9
Arizona	2,075,193.87	0.75	20	1.10	103,759.69	7.867	6.497	13.891	7.891	23	354.81	353.68	1.19	69.78	42.28	556.6
Louisiana	1,939,042.97	0.70	16	0.88	121,190.19	8.228	6.565	14.480	8.480	22	344.18	341.95	2.23	64.20	35.79	581.5
Hawaii	1,891,060.49	0.69	8	0.44	236,382.56	7.506	6.592	13.838	7.838	23	352.53	351.13	1.39	60.82	37.67	600.1
Arkansas	1,409,313.47	0.51	15	0.83	93,954.23	9.360	6.231	15.206	9.206	23	354.47	353.28	1.19	79.10	42.94	554.1
Oklahoma	1,143,814.79	0.42	12	0.66	95,317.90	9.078	6.541	14.985	8.985	22	351.47	349.69	1.78	74.00	39.01	534.2
Oregon	875,114.86	0.32	7	0.39	125,016.41	8.007	5.682	15.263	9.263	23	342.83	341.68	1.14	65.09	44.55	680.9
Kentucky	608,827.16	0.22	8	0.44	76,103.40	8.253	6.453	14.253	8.253	23	360.00	358.80	1.20	66.76	37.68	554.0
Delaware	551,445.35	0.20	6	0.33	91,907.56	8.307	6.712	14.307	8.307	22	339.14	337.61	1.53	69.41	37.39	527.8
South Carolina	484,473.00	0.18	6	0.33	80,745.50	8.797	6.300	14.360	8.360	23	345.20	343.63	1.57	68.37	34.96	563.0
Kansas	447,270.67	0.16	5	0.28	89,454.13	9.952	6.524	15.952	9.952	23	323.88	322.70	1.18	66.88	39.76	574.1
Nebraska	401,886.69	0.15	5	0.28	80,377.34	7.476	6.313	14.018	8.018	22	360.00	358.41	1.59	57.53	34.36	603.9
Iowa	375,600.30	0.14	3	0.17	125,200.10	8.471	6.224	14.471	8.471	22	360.00	358.10	1.90	82.01	45.54	572.1
Utah	368,751.91	0.13	1	0.06	368,751.91	7.990	6.250	13.990	7.990	23	360.00	359.00	1.00	90.00	49.00	599.0
Montana	313,319.35	0.11	3	0.17	104,439.78	8.750	6.749	14.750	8.750	23	360.00	359.00	1.00	70.55	38.30	568.6
Wyoming	205,887.23	0.07	2	0.11	102,943.62	8.990	5.280	14.990	8.990	23	360.00	359.00	1.00	61.42	46.45	551.7
Alaska	107,952.12	0.04	1	0.06	107,952.12	9.990	6.500	15.990	9.990	23	360.00	359.00	1.00	79.71	54.00	521.0

Continued...

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...continued													
Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
Vermont	103,443.35	0.04	1	0.06	103,443.35	8.990	6.500	14.990	6.500	23	360.00	55.35	527.0
Idaho	59,945.75	0.02	1	0.06	59,945.75	6.500	6.000	12.500	6.000	23	360.00	57.14	635.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	582.3

Number of States Represented: 45

Original Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
10.01 - 15.00	413,483.26	0.15	3	0.17	137,827.75	7.061	5.924	13.274	7.274	23	330.07	12.77	626.6
15.01 - 20.00	893,437.65	0.32	10	0.55	89,343.77	8.167	6.554	14.774	8.774	23	320.60	17.73	586.6
20.01 - 25.00	2,165,192.49	0.79	21	1.16	103,104.40	7.619	6.120	14.212	8.212	23	338.69	22.91	640.5
25.01 - 30.00	3,168,709.13	1.15	29	1.60	109,265.83	7.333	6.189	13.859	7.859	23	319.45	27.50	651.4
30.01 - 35.00	4,218,053.23	1.53	27	1.49	156,224.19	6.718	6.005	13.216	7.216	23	341.48	32.66	647.3
35.01 - 40.00	7,720,401.26	2.81	60	3.31	128,673.35	7.050	6.281	13.894	7.894	23	331.32	37.97	647.5
40.01 - 45.00	11,386,894.38	4.14	78	4.30	145,985.83	7.023	6.284	13.882	7.882	23	343.96	42.83	659.3
45.01 - 50.00	19,250,759.06	7.00	119	6.56	161,771.08	7.342	6.300	13.882	7.882	23	342.38	47.70	616.8
50.01 - 55.00	26,544,280.39	9.65	156	8.60	170,155.64	7.040	6.144	13.622	7.622	23	347.13	52.61	640.4
55.01 - 60.00	50,778,865.84	18.46	320	17.64	158,683.96	7.658	6.400	14.027	8.027	23	348.21	58.33	595.1
60.01 - 65.00	14,693,580.67	5.34	116	6.39	126,668.80	8.654	6.615	14.606	8.606	23	352.58	63.67	546.0
65.01 - 70.00	19,385,446.90	7.05	131	7.22	147,980.51	8.606	6.549	14.560	8.560	23	354.75	68.12	546.2
70.01 - 75.00	76,637,417.13	27.86	534	29.44	143,515.76	8.698	6.652	14.656	8.656	23	355.90	74.30	537.5
75.01 - 80.00	9,906,456.85	3.60	60	3.31	165,107.61	8.803	6.106	14.809	8.809	23	355.28	78.99	570.3
80.01 - 85.00	18,018,872.64	6.55	105	5.79	171,608.31	8.884	6.201	14.871	8.871	23	358.95	84.27	569.8
85.01 - 90.00	9,563,995.77	3.48	44	2.43	217,363.54	8.145	5.897	14.145	8.145	23	358.01	89.09	597.4
90.01 - 95.00	361,064.67	0.13	1	0.06	361,064.67	9.300	6.000	15.300	9.300	23	360.00	93.83	557.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	582.3

Minimum: 11.12

Maximum: 93.83

Weighted Average by Original Balance: 63.57

Weighted Average by Current Balance: 63.58

Weighted Average Current LTV: 63.51

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Ameritrust Mortgage Company
Series 2004-R12
Non Insured Loans

1,814 records
 Balance: 275,106,911

Deutsche Bank @

Current Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average LTV	Back Ratio	FICO Score
10.01 - 15.00	413,483.26	0.15	3	0.17	137,827.75	7.061	5.924	13.274	7.274	23	330.07	329.07	1.00	12.77	626.6
15.01 - 20.00	893,437.65	0.32	10	0.55	89,343.77	8.167	6.554	14.774	8.774	23	320.60	319.51	1.09	17.73	586.6
20.01 - 25.00	2,165,192.49	0.79	21	1.16	103,104.40	7.619	6.120	14.212	8.212	23	338.69	337.36	1.32	22.91	640.5
25.01 - 30.00	3,303,238.96	1.20	30	1.65	110,107.97	7.272	6.189	13.859	7.859	23	313.77	312.32	1.45	27.61	633.5
30.01 - 35.00	4,151,684.47	1.51	27	1.49	153,766.09	6.742	6.005	13.216	7.216	23	344.06	342.85	1.22	32.78	647.7
35.01 - 40.00	7,652,240.19	2.78	59	3.25	129,698.99	7.055	6.281	13.894	7.894	23	332.67	331.32	1.35	37.99	646.3
40.01 - 45.00	11,386,894.38	4.14	78	4.30	145,983.83	7.023	6.284	13.882	7.882	23	343.96	342.70	1.26	42.83	659.3
45.01 - 50.00	19,532,431.57	7.10	122	6.73	160,101.90	7.325	6.300	13.822	7.822	23	341.81	340.63	1.18	47.74	618.5
50.01 - 55.00	26,635,870.79	9.68	155	8.54	171,844.33	7.061	6.144	13.622	7.622	23	345.71	344.46	1.25	52.67	639.4
55.01 - 60.00	50,405,602.93	18.32	318	17.53	158,508.19	7.657	6.400	14.027	8.027	23	349.22	347.77	1.45	58.36	594.7
60.01 - 65.00	14,693,580.67	5.34	116	6.39	126,668.80	8.654	6.615	14.606	8.606	23	352.58	351.37	1.21	63.67	546.0
65.01 - 70.00	19,385,446.90	7.05	131	7.22	147,980.51	8.606	6.549	14.560	8.560	23	354.75	353.40	1.35	68.12	546.2
70.01 - 75.00	76,637,417.13	27.86	534	29.44	143,515.76	8.698	6.652	14.656	8.656	23	355.90	354.61	1.29	74.30	537.5
75.01 - 80.00	9,906,456.85	3.60	60	3.31	165,107.61	8.884	6.106	14.809	8.809	23	355.28	353.90	1.38	78.99	570.3
80.01 - 85.00	18,018,872.64	6.55	105	5.79	171,608.31	8.884	6.201	14.871	8.871	23	358.95	357.63	1.32	84.27	569.8
85.01 - 90.00	9,563,995.77	3.48	44	2.43	217,363.54	8.145	5.897	14.145	8.145	23	358.01	356.52	1.50	89.09	597.4
90.01 - 95.00	361,064.67	0.13	1	0.06	361,064.67	9.300	6.000	15.300	9.300	23	360.00	359.00	1.00	93.83	557.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	582.3
Minimum:	11.08														
Maximum:	93.78														
Weighted Average:	63.51														

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Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Margin (%) (ARM Only)	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2.501 - 3.000	61,516.89	1	0.07	61,516.89	7.990	3.000	13.990	7.990	22	360.00	338.00	2.00	80.00	44.00	553.0
3.001 - 4.000	381,537.56	4	0.27	95,384.39	8.949	3.779	14.949	8.949	23	360.00	359.00	1.00	70.98	37.71	560.2
4.001 - 4.500	102,401.79	1	0.07	102,401.79	6.200	4.372	12.200	6.200	23	360.00	359.00	1.00	53.95	25.00	672.0
4.501 - 5.000	5,899,786.59	23	1.54	256,512.46	6.949	4.928	12.949	6.949	23	338.18	337.02	1.15	63.55	41.04	683.4
5.001 - 5.500	8,545,590.96	39	2.62	219,117.72	6.380	5.368	12.380	6.380	23	351.50	350.37	1.13	60.59	38.10	656.5
5.501 - 6.000	42,922,401.80	261	17.53	164,453.65	7.706	5.980	13.706	7.706	23	356.60	355.60	1.15	66.69	40.36	585.9
6.001 - 6.500	54,661,680.74	379	25.45	144,226.07	8.721	6.439	14.721	8.721	23	355.76	354.45	1.32	66.28	42.61	551.1
6.501 - 7.000	113,552,155.06	781	52.45	145,393.28	8.675	6.750	14.675	8.675	23	357.15	355.85	1.30	66.95	42.23	531.8
Total:	226,127,071.39	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6
Minimum: 3.000															
Maximum: 6.750															
Weighted Average: 6.422															

Initial Rate	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
24	226,127,071.39	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6
Total:	226,127,071.39	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6
Difference between the Next Rate-Adjustment-Date (provided) and the First-Payment-Date															

Rate Adjustment Frequency (mos.) (ARM Only)	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
6	226,127,071.39	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6
Total:	226,127,071.39	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6

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Ameriquet Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106.911

Deutsche Bank @

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Initial Periodic Cap (%) (ARM Only)															
2.000	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Minimum: 2.000															
Maximum: 2.000															
Weighted Average: 2.000															

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Periodic Cap (%) (ARM Only)															
1.000	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Minimum: 1.000															
Maximum: 1.000															
Weighted Average: 1.000															

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Lifetime Rate Cap (%) (ARM Only)															
6.000	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Minimum: 6.000															
Maximum: 6.000															
Weighted Average: 6.000															

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Ameriquequest Mortgage Company
Series 2004-R12
Non Insured Loans

1,814 records
 Balance: 275,106.911

Deutsche Bank @

Maximum Mortgage Rates (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
11.501 - 12.000	5,708,445.71	2.52	25	1.68	228,337.83	5.793	5.331	11.793	5.793	23	352.14	350.90	1.24	49.47	34.05	664.9
12.001 - 12.500	10,975,624.99	4.85	40	2.69	274,390.62	6.323	5.654	12.323	6.323	23	356.49	355.46	1.03	60.79	41.19	623.8
12.501 - 13.000	14,208,225.38	6.28	69	4.63	205,916.31	6.830	5.927	12.830	6.830	23	357.26	356.08	1.18	58.04	40.90	604.5
13.001 - 13.500	27,328,878.66	12.09	133	8.93	205,480.29	7.369	6.373	13.369	7.369	23	356.28	355.18	1.10	66.07	40.07	561.3
13.501 - 14.000	57,885,363.41	25.60	343	23.04	168,761.99	7.787	6.590	13.787	7.787	23	356.66	355.52	1.14	66.98	42.01	542.3
14.001 - 14.500	22,280,457.56	9.85	172	11.55	129,537.54	8.320	6.505	14.320	8.320	23	356.06	354.66	1.39	67.43	41.65	546.8
14.501 - 15.000	25,408,842.48	11.24	199	13.36	127,682.63	8.826	6.554	14.826	8.826	23	355.76	354.36	1.40	66.85	42.45	538.8
15.001 - 15.500	17,127,159.25	7.57	121	8.13	141,546.77	9.282	6.484	15.282	9.282	23	360.00	358.62	1.38	68.80	43.85	541.6
15.501 - 16.000	20,186,757.67	8.93	165	11.08	122,343.99	9.819	6.612	15.819	9.819	23	356.07	354.60	1.48	68.15	41.57	540.9
16.001 - 16.500	7,687,488.53	3.40	73	4.90	105,308.06	10.343	6.448	16.343	10.343	23	353.72	352.28	1.45	73.46	42.43	545.2
16.501 - 17.000	8,693,909.03	3.84	67	4.50	129,759.84	10.787	6.611	16.787	10.787	23	360.00	358.53	1.47	70.52	45.49	542.0
17.001 - 17.500	4,358,733.42	1.93	40	2.69	108,968.34	11.262	6.566	17.262	11.262	23	351.24	349.98	1.26	72.30	42.20	544.1
17.501 - 18.000	2,190,629.85	0.97	22	1.48	99,574.08	11.759	6.605	17.759	11.759	23	360.00	358.84	1.16	71.98	42.73	536.7
18.001 - 18.500	1,118,253.61	0.49	12	0.81	93,187.80	12.240	6.500	18.240	12.240	23	360.00	358.94	1.06	73.97	44.43	561.3
18.501 - 19.000	968,301.84	0.43	8	0.54	121,037.73	12.685	6.587	18.685	12.685	22	360.00	358.35	1.65	75.11	46.00	530.0
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6
Minimum:	11.550															
Maximum:	18.850															
Weighted Average:	14.370															

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), was prepared solely by the Underwriter(s), is intended for use by the addressee only, and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purpose of evaluating such information. Prospective investors are advised to read carefully, and rely solely on, the final prospectus and prospectus supplement (the "Final Prospectus") related to the securities (the "Securities") in making their investment decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and it is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by, the preliminary prospectus supplement, if applicable, and Final Prospectus. Although the information contained in the material is based on sources the Underwriter(s) believes to be reliable, the Underwriter(s) makes no representation or warranty that such information is accurate or complete. Such information should not be used as projections, forecasts, predictions, or opinions with respect to value. Prior to making any investment decisions, a prospective investor shall receive and fully review the final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY ANY SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell Securities or related securities from, any company mentioned herein.

Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Minimum Mortgage Rates (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
5.501 - 6.000	5,708,445.71	2.52	25	1.68	228,337.83	5.793	5.331	11.793	5.793	23	352.14	49.47	664.9
6.001 - 6.500	10,975,624.99	4.85	40	2.69	274,390.62	6.323	5.654	12.323	6.323	23	356.49	60.79	623.8
6.501 - 7.000	14,208,225.38	6.28	69	4.63	205,916.31	6.830	5.927	12.830	6.830	23	357.26	58.04	604.5
7.001 - 7.500	27,328,878.66	12.09	133	8.93	205,480.29	7.369	6.373	13.369	7.369	23	356.28	66.07	561.3
7.501 - 8.000	57,885,363.41	25.60	343	23.04	168,761.99	7.787	6.590	13.787	7.787	23	356.66	66.98	542.3
8.001 - 8.500	22,280,457.36	9.85	172	11.55	129,537.34	8.320	6.505	14.320	8.320	23	356.06	67.43	546.8
8.501 - 9.000	25,408,842.48	11.24	199	13.36	127,682.63	8.826	6.554	15.282	8.826	23	355.76	66.85	538.8
9.001 - 9.500	17,127,159.25	7.57	121	8.13	141,546.77	9.282	6.484	15.282	9.282	23	360.00	68.80	541.6
9.501 - 10.000	20,186,757.67	8.93	165	11.08	122,343.99	9.819	6.612	15.819	9.819	23	356.07	68.15	540.9
10.001 - 10.500	7,687,488.53	3.40	73	4.90	105,308.06	10.343	6.448	16.343	10.343	23	353.72	73.46	545.2
10.501 - 11.000	8,693,909.03	3.84	67	4.50	129,759.84	10.787	6.611	16.787	10.787	23	360.00	70.52	542.0
11.001 - 11.500	4,358,733.42	1.93	40	2.69	108,968.34	11.262	6.566	17.262	11.262	23	351.24	72.30	544.1
11.501 - 12.000	2,190,629.85	0.97	22	1.48	99,574.08	11.759	6.605	17.759	11.759	23	360.00	71.98	536.7
12.001 - 12.500	1,118,253.61	0.49	12	0.81	93,187.80	12.240	6.500	18.240	12.240	23	360.00	73.97	561.3
12.501 - 13.000	968,301.84	0.43	8	0.54	121,037.73	12.685	6.587	18.685	12.685	22	360.00	75.11	530.0
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	66.42	555.6

Minimum: 5.550

Maximum: 12.850

Weighted Average: 8.370

Next Rate Adjustment Date (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
2006-05	291,828.58	0.13	2	0.13	145,914.29	7.984	6.750	13.984	7.984	17	360.00	75.00	515.4
2006-06	223,874.97	0.10	1	0.07	223,874.97	6.990	6.500	12.990	6.990	18	360.00	66.18	542.0
2006-07	2,068,765.97	0.91	16	1.07	129,297.87	9.008	6.603	15.008	9.008	19	355.28	68.88	545.5
2006-08	8,020,110.07	3.55	57	3.83	140,703.69	9.232	6.547	15.232	9.232	20	357.25	70.12	536.4
2006-09	5,677,484.93	2.51	45	3.02	126,166.33	8.925	6.461	14.925	8.925	21	357.93	74.52	550.9
2006-10	13,630,292.25	6.03	107	7.19	127,385.91	8.727	6.419	14.727	8.727	22	356.42	68.15	555.3
2006-11	195,820,714.62	86.60	1,258	84.49	155,660.35	8.289	6.412	14.289	8.289	23	356.50	65.88	556.7
2006-12	394,000.00	0.17	3	0.20	131,333.33	8.263	6.654	14.263	8.263	24	360.00	60.84	533.2
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	66.42	555.6

Minimum: 2006-05-01

Maximum: 2006-12-01

Weighted Average: 2006-10-01

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Amerique Mortgage Company

Series 2004-R12
Non Insured Loans

1,814 records
Balance: 275,106,911

Deutsche Bank @

Months to Next Rate Adjustment (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
17	291,828.58	0.13	2	0.13	145,914.29	7.984	6.750	13.984	7.984	17	360.00	353.00	7.00	75.00	51.67	515.4
18	223,874.97	0.10	1	0.07	223,874.97	6.990	6.500	12.990	6.990	18	360.00	354.00	6.00	66.18	49.00	542.0
19	2,068,765.97	0.91	16	1.07	129,297.87	9.008	6.603	15.008	9.008	19	355.28	350.28	5.00	68.88	43.27	545.5
20	8,020,110.07	3.55	57	3.83	140,703.69	9.232	6.547	15.232	9.232	20	357.25	353.25	4.00	70.12	38.70	536.4
21	5,677,484.93	2.51	45	3.02	126,166.33	8.925	6.461	14.925	8.925	21	357.93	354.93	3.00	74.52	45.44	550.9
22	13,630,292.25	6.03	107	7.19	127,385.91	8.727	6.419	14.727	8.727	22	356.42	354.42	2.00	68.15	39.31	555.3
23	195,820,714.62	86.60	1,258	84.49	155,660.35	8.289	6.412	14.289	8.289	23	356.50	355.50	1.00	65.88	41.90	556.7
24	394,000.00	0.17	3	0.20	131,333.33	8.263	6.654	14.263	8.263	24	360.00	360.00	0.00	60.84	51.50	533.2
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6
Minimum: 17																
Maximum: 24																
Weighted Average: 23																

Negative Amortization Flag (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6

Index Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed Rate	48,979,839.93	17.80	325	17.92	150,707.20	6.662	0.000	0.000	0.000	0	322.95	321.36	1.59	50.48	36.66	705.8
Libor + 6 Month	226,127,071.39	82.20	1,489	82.08	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

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Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Product Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed - 10 Year	791,930.01	0.29	10	0.55	79,193.00	6.792	0.000	0.000	0.000	0	120.00	118.43	1.57	41.57	28.87	721.5
Fixed - 15 Year	4,654,083.42	1.69	38	2.09	122,475.88	6.610	0.000	0.000	0.000	0	180.00	178.04	1.96	48.93	34.14	707.3
Fixed - 20 Year	5,799,220.61	2.11	35	1.93	165,692.02	6.715	0.000	0.000	0.000	0	240.00	238.26	1.74	50.86	35.24	716.1
Fixed - 25 Year	1,518,105.06	0.55	11	0.61	138,009.55	6.379	0.000	0.000	0.000	0	300.00	298.71	1.29	49.01	33.45	725.1
Fixed - 30 Year	36,216,500.83	13.16	231	12.73	156,781.39	6.669	0.000	0.000	0.000	0	360.00	338.47	1.53	50.87	37.52	702.8
ARM - 2 Year/6 Month	226,127,071.39	82.20	1,489	82.08	151,865.06	8.370	6.422	14.370	8.370	23	350.57	355.29	1.26	66.42	41.77	555.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

Product Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed - 10 Year	791,930.01	0.29	10	0.55	79,193.00	6.792	0.000	0.000	0.000	0	120.00	118.43	1.57	41.57	28.87	721.5
Fixed - 15 Year	4,654,083.42	1.69	38	2.09	122,475.88	6.610	0.000	0.000	0.000	0	180.00	178.04	1.96	48.93	34.14	707.3
Fixed - 20 Year	5,799,220.61	2.11	35	1.93	165,692.02	6.715	0.000	0.000	0.000	0	240.00	238.26	1.74	50.86	35.24	716.1
Fixed - 25 Year	1,518,105.06	0.55	11	0.61	138,009.55	6.379	0.000	0.000	0.000	0	300.00	298.71	1.29	49.01	33.45	725.1
Fixed - 30 Year	36,216,500.83	13.16	231	12.73	156,781.39	6.669	0.000	0.000	0.000	0	360.00	338.47	1.53	50.87	37.52	702.8
ARM - 2 Year/6 Month	226,127,071.39	82.20	1,489	82.08	151,865.06	8.370	6.422	14.370	8.370	23	350.57	355.29	1.26	66.42	41.77	555.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

Property Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Single Family Detached	222,579,189.22	80.91	1,440	79.38	154,568.88	8.018	6.466	14.350	8.350	23	350.37	349.04	1.33	63.27	41.00	581.2
2-4 Family	16,771,575.88	6.10	93	5.13	180,339.53	8.568	6.704	14.667	8.667	23	353.04	351.72	1.32	60.92	42.12	585.4
Manu. Housing / Mobile	14,739,942.63	5.36	153	8.43	96,339.49	8.347	6.051	14.316	8.316	23	348.18	346.96	1.22	67.36	37.88	593.0
Condominium	11,678,057.72	4.24	66	3.64	176,940.27	7.777	6.381	14.270	8.270	23	356.90	355.54	1.36	65.40	38.15	595.8
PUD Detached	7,473,957.16	2.72	43	2.37	173,812.96	8.017	6.472	14.256	8.256	23	346.34	344.99	1.34	67.96	44.59	571.3
Single Family Attached	1,724,273.52	0.63	18	0.99	95,792.97	8.995	6.574	15.438	9.438	23	348.51	347.27	1.23	65.28	38.93	561.2
PUD Attached	139,915.19	0.05	1	0.06	139,915.19	8.500	6.500	14.500	8.500	23	360.00	359.00	1.00	62.78	33.00	526.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

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Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Number of Units	% by Total		Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
	Principal Balance	Current Balance														
1	258,335,335.44	93.90	1,721	94.87	150,107.69	8.033	6.437	14.348	8.348	23	350.41	349.09	1.32	63.75	40.78	582.1
2	13,157,722.47	4.78	75	4.13	175,436.30	8.684	6.220	14.803	8.803	23	351.13	349.87	1.26	60.80	42.44	582.7
3	2,146,115.63	0.78	10	0.55	124,611.36	8.022	6.074	14.028	8.028	23	360.00	358.80	1.20	65.02	41.75	602.0
4	1,467,737.78	0.53	8	0.44	183,467.22	8.329	6.271	14.463	8.463	22	360.00	357.95	2.05	55.98	39.76	586.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

Occupancy	% by Total		Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
	Principal Balance	Current Balance														
Owner Occupied	264,039,168.54	95.98	1,746	96.25	151,225.18	8.053	6.447	14.368	8.368	23	350.29	348.97	1.32	63.14	40.96	581.1
Non-Owner Occupied	8,089,395.95	2.94	50	2.76	161,787.92	8.579	5.885	14.648	8.648	23	357.24	355.88	1.36	71.63	38.31	608.6
Second Home	2,978,346.83	1.08	18	0.99	165,463.71	7.745	5.795	13.727	7.727	23	357.39	356.14	1.26	80.67	38.88	621.9
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

Purpose	% by Total		Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
	Principal Balance	Current Balance														
Refinance - Debt Consolidation Cash Out	261,634,130.04	95.10	1,719	94.76	152,201.36	8.071	6.424	14.360	8.360	23	351.22	349.91	1.31	63.48	41.03	580.8
Refinance - Debt Consolidation No Cash Out	12,370,393.44	4.50	92	5.07	134,460.80	7.855	6.466	14.538	8.538	23	336.08	334.49	1.58	63.72	37.99	610.2
Purchase	1,102,387.84	0.40	3	0.17	367,462.61	9.043	5.634	15.043	9.043	23	360.00	359.00	1.00	86.38	32.38	614.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

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Documentation Level	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
Full Documentation	184,665,547.40	67.13	1,163	64.11	158,783.79	7.698	6.447	14.072	8.072	23	349.73	348.48	591.8
Stated Documentation	48,338,930.08	17.57	362	19.96	133,532.96	9.213	6.385	15.294	9.294	22	352.50	350.93	563.1
Limited Documentation	42,102,433.84	15.30	289	15.93	145,683.16	8.360	6.371	14.375	8.375	23	352.05	350.71	562.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	582.3

Lien Position	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
1st Lien	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	582.3
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	582.3

Back Ratio	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
0.01 - 5.00	1,309,206.55	0.48	8	0.44	163,650.82	8.064	6.459	14.464	8.464	22	351.32	349.73	577.3
5.01 - 10.00	1,708,942.69	0.62	14	0.77	122,067.34	7.266	6.236	13.171	7.171	23	348.43	346.82	624.6
10.01 - 15.00	4,661,424.49	1.69	29	1.60	160,738.78	7.386	6.410	14.121	8.121	23	326.05	324.74	616.0
15.01 - 20.00	9,652,418.18	3.51	69	3.80	139,890.12	7.788	6.263	14.153	8.153	23	349.91	348.74	609.9
20.01 - 25.00	13,312,371.17	4.84	104	5.73	128,003.57	7.816	6.367	14.350	8.350	23	346.46	345.00	604.6
25.01 - 30.00	20,006,390.44	7.27	147	8.10	136,097.89	7.590	6.476	14.096	8.096	23	343.65	342.20	605.7
30.01 - 35.00	29,278,686.71	10.64	191	10.53	153,291.55	7.794	6.387	14.286	8.286	23	348.33	346.88	598.1
35.01 - 40.00	32,328,448.73	11.75	222	12.24	145,623.64	7.852	6.401	14.253	8.253	23	346.07	344.70	594.4
40.01 - 45.00	41,896,818.22	15.23	280	15.44	149,631.49	8.075	6.376	14.403	8.403	23	353.40	352.17	589.0
45.01 - 50.00	59,769,437.26	21.73	364	20.07	164,201.75	8.008	6.335	14.268	8.268	23	351.77	350.44	585.7
50.01 - 55.00	61,182,766.88	22.24	386	21.28	158,504.58	8.686	6.567	14.656	8.656	23	356.09	354.86	539.9
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	582.3
Minimum: 2.00													
Maximum: 55.00													
Weighted Average: 40.86													

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Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Credit Grade	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
AAA	10,412,750.06	3.78	60	3.31	173,545.83	7.608	5.912	13.504	7.504	23	352.06	350.94	1.12	66.50	40.27	611.4
A	13,885,934.20	5.05	85	4.69	163,363.93	8.253	6.224	14.253	8.253	23	354.94	353.54	1.40	64.82	39.49	573.2
B	38,623,788.85	14.04	282	15.55	136,963.79	8.893	6.468	14.852	8.852	23	355.16	353.84	1.32	65.70	44.19	545.9
C	105,739,253.25	38.44	742	40.90	142,505.73	8.682	6.719	14.642	8.642	23	355.41	354.15	1.27	69.10	42.48	533.3
D	20,009,469.25	7.27	139	7.66	143,953.02	8.901	6.733	14.863	8.863	23	358.55	357.06	1.49	56.86	40.52	524.7
2A	29,626,557.62	10.77	188	10.36	157,588.07	7.909	5.985	13.855	7.855	23	356.04	354.85	1.19	68.21	41.16	578.0
4A	4,041,568.41	1.47	28	1.54	144,341.73	6.965	5.725	12.693	6.693	23	341.84	340.54	1.30	47.02	35.12	630.0
5A	5,906,770.29	2.15	28	1.54	210,956.08	6.741	5.460	12.617	6.617	23	360.00	358.46	1.54	64.36	36.89	648.2
6A	5,114,632.75	1.86	26	1.43	196,716.64	6.292	5.226	12.057	6.057	23	344.35	343.00	1.35	50.94	39.42	670.1
7A	11,864,954.68	4.31	65	3.58	182,537.76	6.323	5.000	12.578	6.578	23	328.88	327.49	1.39	53.40	39.42	694.4
8A	29,881,231.96	10.86	171	9.43	174,744.05	5.888	4.749	12.337	6.337	22	323.20	321.70	1.50	47.90	33.95	760.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

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Ameritrust Mortgage Company
Series 2004-R12
Non Insured Loans

1,814 records
 Balance: 275,106.911

Deutsche Bank @

FICO Score	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
500 - 519	63,221,910.04	22.98	463	25.52	136,548.40	8.817	6.743	14.762	8.762	23	356.38	67.34	43.62	509.2
520 - 539	46,766,641.49	17.00	328	18.08	142,581.22	8.692	6.599	14.652	8.652	23	356.76	65.79	41.82	529.6
540 - 559	38,327,920.62	13.93	250	13.78	153,311.68	8.635	6.460	14.619	8.619	23	355.32	66.72	42.55	550.4
560 - 579	26,280,123.48	9.55	181	9.98	145,194.05	8.444	6.294	14.416	8.416	23	355.72	67.33	39.65	568.0
580 - 599	20,070,934.86	7.30	131	7.22	153,213.24	8.069	6.291	14.038	8.038	23	354.89	67.18	42.73	589.1
600 - 619	17,037,797.15	6.19	102	5.62	167,037.23	7.835	6.084	13.760	7.760	23	354.27	67.53	39.74	608.8
620 - 639	7,902,346.64	2.87	54	2.98	146,339.75	7.894	6.158	12.873	7.873	23	341.72	64.12	37.87	629.4
640 - 659	7,329,329.64	2.66	36	1.98	203,592.49	6.917	5.656	12.770	6.770	23	356.21	64.12	37.87	648.1
660 - 679	5,784,646.53	2.10	29	1.60	199,470.57	6.445	5.443	12.290	6.290	23	346.16	64.12	37.87	669.6
680 - 699	8,679,058.11	3.15	43	2.37	201,838.56	6.311	5.134	12.512	6.512	23	327.79	64.12	37.87	689.4
700 - 719	5,532,611.71	2.01	35	1.93	158,074.62	6.388	5.040	12.770	6.770	23	332.66	64.12	37.87	709.4
720 - 739	3,921,028.23	1.43	21	1.16	186,715.63	6.125	5.008	12.782	6.782	23	318.54	64.12	37.87	728.4
740 - 759	8,396,866.43	3.05	45	2.48	186,597.03	5.832	4.750	12.500	6.500	22	336.57	64.12	37.87	749.5
760 - 779	7,738,589.08	2.81	47	2.59	164,650.83	5.833	0.000	0.000	0.000	0	324.00	64.12	37.87	768.5
780 - 799	6,712,440.10	2.44	38	2.09	176,643.16	5.922	6.750	18.250	12.250	23	319.19	64.12	37.87	787.8
800 >=	1,404,667.21	0.51	11	0.61	127,697.02	5.882	0.000	0.000	0.000	0	270.23	64.12	37.87	803.5
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	40.86	582.3

Minimum: 500
 Maximum: 814
 Weighted Average: 582.3
 % UPB missing FICO's: 0.0

Conforming vs. Nonconforming	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Conforming	234,909,157.81	85.39	1,731	95.42	135,707.20	8.159	6.478	14.485	8.485	23	349.66	62.80	40.73	579.6
Nonconforming	40,197,753.51	14.61	83	4.58	484,310.28	7.518	6.111	13.730	7.730	23	355.92	68.15	41.61	598.3
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	40.86	582.3

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Amerquest Mortgage Company
Series 2004-R12
Non Insured Loans

1,814 records
 Balance: 275,106,911

Deutsche Bank @

Underwriting Program	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
RETAIL	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	63.58	40.86	582.3
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	63.58	40.86	582.3

Prepayment Penalty Flag	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Prepayment Penalty	183,170,356.11	66.58	1,192	65.71	153,666.41	7.604	6.438	13.959	7.959	23	348.87	347.52	63.26	40.46	591.8
No Prepayment Penalty	91,936,555.21	33.42	622	34.29	147,807.97	8.986	6.394	15.042	9.042	23	353.97	352.70	64.20	41.65	563.4
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	63.58	40.86	582.3

Prepayment Penalty Term (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
0	91,936,555.21	33.42	622	34.29	147,807.97	8.986	6.394	15.042	9.042	23	353.97	352.70	64.20	41.65	563.4
12	10,648,877.12	3.87	63	3.47	169,029.80	6.774	6.430	13.702	7.702	23	327.97	326.47	54.27	38.00	656.3
30	1,898,001.26	0.69	9	0.50	210,889.03	8.965	6.656	14.965	8.965	23	360.00	358.72	74.24	49.77	518.1
36	170,623,477.73	62.02	1,120	61.74	152,342.39	7.640	6.436	13.954	7.954	23	350.05	348.71	63.70	40.51	588.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	63.58	40.86	582.3
Non-zero Weighted Average Prepay Penalty Term: 35															

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Ameriquet Mortgage Company
Series 2004-R12
Non Insured Loans

1,814 records
 Balance: 275,106,911

Deutsche Bank @

Monthly Payments (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 500.00	6,435,780.58	2.34	103	5.68	62,483.31	7.987	6.217	14.179	8.179	23	355.84	354.36	1.48	57.59
500.01 - 1,000.00	83,480,810.46	30.34	902	49.72	92,550.79	8.489	6.451	14.781	8.781	23	347.70	346.32	1.38	61.95
1,000.01 - 1,500.00	74,068,489.20	26.92	446	24.59	166,072.85	7.874	6.451	14.232	8.232	23	349.80	348.54	1.26	62.12
1,500.01 - 2,000.00	46,847,134.35	17.03	196	10.80	239,015.99	7.669	6.490	14.038	8.038	23	352.05	350.76	1.29	62.97
2,000.01 - 3,000.00	34,848,190.52	12.67	114	6.28	305,685.88	8.315	6.440	14.572	8.572	23	351.59	350.20	1.39	67.14
3,000.01 - 4,000.00	13,018,711.92	4.73	27	1.49	482,174.52	7.592	5.987	13.826	7.826	23	350.85	349.62	1.24	67.08
4,000.01 - 5,000.00	12,975,881.83	4.72	21	1.16	617,899.13	7.521	6.128	13.624	7.624	23	360.00	358.67	1.33	70.12
5,000.01 - 6,000.00	3,431,912.46	1.25	5	0.28	686,382.49	8.801	5.846	14.801	8.801	23	360.00	359.00	1.00	79.98
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58
Minimum: 379.25														
Maximum: 5,964.40														
Average: 1,141.68														

Origination Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
2004-04	578,523.39	0.21	5	0.28	115,704.68	7.629	6.750	13.984	7.984	17	339.40	332.40	7.00	71.17
2004-05	292,036.04	0.11	2	0.11	146,018.02	6.864	6.500	12.990	6.990	18	317.99	311.99	6.00	58.94
2004-06	1,913,585.74	0.70	16	0.88	119,599.11	8.517	6.604	14.760	8.760	19	346.73	341.73	5.00	66.55
2004-07	11,885,343.70	4.32	80	4.41	148,566.80	8.718	6.551	15.288	9.288	20	334.09	330.05	4.04	64.82
2004-08	6,295,598.83	2.29	50	2.76	125,911.98	8.780	6.454	14.910	8.910	21	356.14	353.11	3.03	72.90
2004-09	24,149,931.52	8.78	164	9.04	147,255.68	7.277	6.400	14.653	8.653	22	344.66	342.67	1.99	57.42
2004-10	229,991,892.10	83.60	1,497	82.52	153,635.20	8.094	6.414	14.300	8.300	23	351.99	350.98	1.01	63.87
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58
Minimum: 2004-04-09														
Maximum: 2004-10-31														

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Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

First Payment Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
2004-06	578,523.39	0.21	5	0.28	115,704.68	7.629	6.750	13.984	7.984	17	332.40	71.17	46.03	559.0
2004-07	292,036.04	0.11	2	0.11	146,018.02	8.864	6.500	12.990	6.990	18	317.99	58.94	48.77	598.9
2004-08	2,377,944.02	0.86	19	1.05	125,154.95	8.781	6.603	15.008	9.008	19	349.32	68.49	41.33	560.3
2004-09	11,624,475.50	4.23	78	4.30	149,031.74	8.666	6.547	15.232	9.232	20	333.51	64.70	37.26	575.7
2004-10	6,383,881.44	2.32	52	2.87	122,766.95	8.807	6.461	14.925	8.925	21	356.20	71.92	43.97	563.8
2004-11	26,850,881.68	9.76	187	10.31	143,587.60	7.478	6.419	14.727	8.727	22	344.25	58.86	36.54	644.2
2004-12	226,605,169.25	82.37	1,468	80.93	154,363.19	8.078	6.412	14.289	8.289	23	352.11	63.78	41.42	576.2
2005-01	394,000.00	0.14	3	0.17	131,333.33	8.763	6.654	14.263	8.263	24	360.00	60.84	51.50	533.2
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	40.86	582.3
Minimum: 2004-06-01														
Maximum: 2005-01-01														

Maturity Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
2014	791,930.01	0.29	10	0.55	79,193.00	6.792	0.000	0.000	0.000	0	120.00	41.57	28.87	721.5
2019	6,880,164.51	2.50	65	3.58	105,848.68	7.240	6.437	14.556	8.556	23	180.00	52.74	36.21	663.0
2024	8,948,628.75	3.25	66	3.64	135,585.28	7.143	6.265	13.930	7.930	23	240.00	54.78	37.55	665.6
2029	1,518,105.06	0.55	11	0.61	138,009.55	6.379	0.000	0.000	0.000	0	300.00	49.01	33.45	725.1
2034	256,968,082.99	93.41	1,662	91.62	154,613.77	8.134	6.424	14.374	8.374	23	360.00	64.33	41.18	576.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	40.86	582.3
Minimum: 2014-10-01														
Maximum: 2034-12-01														

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Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Next Due Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-11	27,949,928.96	10.16	197	10.86	141,877.81	8.247	6.512	14,946	8,946	21	348.31	345.20	3.11	64.73	39.31	589.6
2004-12	246,604,782.77	89.64	1,612	88.86	152,980.63	8.045	6.413	14,316	8,316	23	350.81	349.69	1.12	63.46	41.02	581.5
2005-01	552,199.59	0.20	5	0.28	110,439.92	7.929	6.668	14,331	8,331	24	360.00	359.31	0.69	56.95	44.94	559.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	2004-11-01															
Maximum:	2005-01-01															

Payment Day	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
1	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	1.32	63.58	40.86	582.3
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	1															
Maximum:	1															
Weighted Average:	1															

Days Delinquent	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0	247,156,982.36	89.84	1,617	89.14	152,849.09	8.045	6.413	14,316	8,316	23	350.83	349.71	1.12	63.45	41.03	581.5
30	27,949,928.96	10.16	197	10.86	141,877.81	8.247	6.512	14,946	8,946	21	348.31	345.20	3.11	64.73	39.31	589.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	0															
Maximum:	30															
Weighted Average:	3.0															

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Amerquest Mortgage Securities Inc., Series 2004-R12

Breakeven Runs

Assumptions:

- 1) Base Voluntary Prepayment = Pricing Speed
- 2) Trigger Falls
- 3) Lag = 12 mos
- 4) Run to Maturity
- 6) Severity: 30%

Rating	Bond	LIBOR	% of Vol Prep	Breakeven CDR			DM	WAL
				% CDR	Loss %			
AA/Aa2/AA	M-2	Fwd	75%	14.16	12.29		80.1	12.48
AA/Aa2/AA	M-2	Fwd+100	75%	12.23	11.13		79.4	13.18
AA/Aa2/AA	M-2	Fwd+200	75%	10.17	9.77		78.0	13.99
AA/Aa2/AA	M-2	Fwd+300	75%	8.05	8.19		65.0	14.95
AA-/Aa3/AA-	M-3	Fwd	75%	12.63	11.37		89.7	14.76
AA-/Aa3/AA-	M-3	Fwd+100	75%	10.79	10.19		88.8	15.57
AA-/Aa3/AA-	M-3	Fwd+200	75%	8.81	8.78		86.2	16.53
AA-/Aa3/AA-	M-3	Fwd+300	75%	6.78	7.15		65.4	17.62

Rating	Bond	LIBOR	% of Vol Prep	Breakeven CDR			DM	WAL
				% CDR	Loss %			
AA/Aa2/AA	M-2	Fwd	100%	15.00	10.72		80.3	10.14
AA/Aa2/AA	M-2	Fwd+100	100%	13.02	9.66		79.9	10.62
AA/Aa2/AA	M-2	Fwd+200	100%	10.99	8.48		75.8	11.16
AA/Aa2/AA	M-2	Fwd+300	100%	9.08	7.28		58.2	11.72
AA-/Aa3/AA-	M-3	Fwd	100%	13.16	9.73		90.3	12.04
AA-/Aa3/AA-	M-3	Fwd+100	100%	11.26	8.64		89.3	12.61
AA-/Aa3/AA-	M-3	Fwd+200	100%	9.32	7.43		79.9	13.27
AA-/Aa3/AA-	M-3	Fwd+300	100%	7.49	6.21		52.4	13.93

Rating	Bond	LIBOR	% of Vol Prep	Breakeven CDR			DM	WAL
				% CDR	Loss %			
AA/Aa2/AA	M-2	Fwd	125%	15.93	9.63		80.9	8.41
AA/Aa2/AA	M-2	Fwd+100	125%	13.97	8.68		79.4	8.74
AA/Aa2/AA	M-2	Fwd+200	125%	12.02	7.69		72.8	9.10
AA/Aa2/AA	M-2	Fwd+300	125%	10.31	6.77		51.2	9.44
AA-/Aa3/AA-	M-3	Fwd	125%	13.79	8.59		90.9	10.01
AA-/Aa3/AA-	M-3	Fwd+100	125%	11.90	7.63		85.9	10.43
AA-/Aa3/AA-	M-3	Fwd+200	125%	10.02	6.61		77.7	10.86
AA-/Aa3/AA-	M-3	Fwd+300	125%	8.39	5.68		40.2	11.27

1) Breakevens For: Ameritrust long AAA's, Aa2 & Aa3 tranche

Biggest concern I have is available funds cap risk so please provide us with breakeven CDRs, breakeven cum. losses, discount margins and WAL, to first dollar of loss, assuming the following:

1. 55% loss severity,
2. failing triggers,
3. 12 mo. lag,
4. run to maturity at 75%, 100% and 125% of pricing speed,
5. 4 forward LIBOR scenarios: fwd LIBOR, fwd LIBOR+100, fwd LIBOR+200 and fwd LIBOR+300.

2) Rating agency expected losses

3) Percent Silent Seconds - .84%

4) CLTV on the aggregate pool including the silent seconds – 77.61%

5) Strats on the 2nd liens & IO's - None (All 1st Liens, no IO)

6) Percent I/O's – None (All 1st Liens, no IO)

Ameritrust Mortgage Securities Inc., Series 2004-R12
Pricing: 100% PPC1 / 100% PPC2

		Beginning Class A-1 Balance	Class A-1 Interest Paid 7,058,412	Class A-1 Principal Paid 110,000,000
1	1/25/2005	110,000,000	335,867	683,454
2	2/25/2005	109,316,546	215,566	975,223
3	3/25/2005	108,341,323	192,968	1,194,909
4	4/25/2005	107,146,414	211,287	1,413,151
5	5/25/2005	105,733,263	201,774	1,628,813
6	6/25/2005	104,104,450	205,288	1,840,739
7	7/25/2005	102,263,712	195,153	2,047,719
8	8/25/2005	100,215,993	197,620	2,248,200
9	9/25/2005	97,967,793	193,187	2,406,801
10	10/25/2005	95,560,992	182,362	2,549,240
11	11/25/2005	93,011,752	183,414	2,677,346
12	12/25/2005	90,334,406	172,388	2,648,519
13	1/25/2006	87,685,887	172,912	2,619,576
14	2/25/2006	85,066,311	167,746	2,553,594
15	3/25/2006	82,512,717	146,964	2,489,281
16	4/25/2006	80,023,436	157,802	2,426,597
17	5/25/2006	77,596,839	148,081	2,365,500
18	6/25/2006	75,231,339	148,352	2,305,949
19	7/25/2006	72,925,391	139,166	2,247,904
20	8/25/2006	70,677,486	139,372	2,191,329
21	9/25/2006	68,486,158	135,051	2,172,385
22	10/25/2006	66,313,772	126,549	2,222,415
23	11/25/2006	64,091,357	126,385	4,330,821
24	12/25/2006	59,760,536	114,043	4,041,645
25	1/25/2007	55,718,891	109,875	4,330,450
26	2/25/2007	51,388,440	101,335	3,955,707
27	3/25/2007	47,432,734	84,483	2,201,466
28	4/25/2007	45,231,268	89,194	2,105,354
29	5/25/2007	43,125,914	82,299	1,621,308
30	6/25/2007	41,504,605	81,845	1,576,501
31	7/25/2007	39,928,104	76,196	1,532,955
32	8/25/2007	38,395,149	75,713	1,490,632
33	9/25/2007	36,904,517	72,774	1,449,500
34	10/25/2007	35,455,017	67,660	1,409,522
35	11/25/2007	34,045,494	67,136	1,370,668
36	12/25/2007	32,674,827	62,354	1,332,904
37	1/25/2008	31,341,922	61,805	0
38	2/25/2008	31,341,922	61,805	0
39	3/25/2008	31,341,922	57,817	0
40	4/25/2008	31,341,922	61,805	0
41	5/25/2008	31,341,922	59,811	488,882
42	6/25/2008	30,853,040	60,840	831,002
43	7/25/2008	30,022,038	57,292	808,191
44	8/25/2008	29,213,847	57,608	786,019

45	9/25/2008	28,427,828	56,058	764,466
46	10/25/2008	27,663,361	52,791	743,516
47	11/25/2008	26,919,845	53,084	723,151
48	12/25/2008	26,196,694	49,992	703,355
49	1/25/2009	25,493,339	50,271	684,111
50	2/25/2009	24,809,227	48,922	665,405
51	3/25/2009	24,143,823	43,003	647,219
52	4/25/2009	23,496,603	46,334	629,541
53	5/25/2009	22,867,062	43,638	612,355
54	6/25/2009	22,254,707	43,885	595,648
55	7/25/2009	21,659,059	41,333	579,405
56	8/25/2009	21,079,654	41,568	563,615
57	9/25/2009	20,516,039	40,456	548,264
58	10/25/2009	19,967,775	38,105	533,339
59	11/25/2009	19,434,436	38,324	518,829
60	12/25/2009	18,915,608	36,097	504,721
61	1/25/2010	18,410,887	36,305	491,005
62	2/25/2010	17,919,881	35,337	477,670
63	3/25/2010	17,442,212	31,067	464,704
64	4/25/2010	16,977,507	33,479	452,098
65	5/25/2010	16,525,410	31,536	439,840
66	6/25/2010	16,085,570	31,720	427,922
67	7/25/2010	15,657,648	29,880	416,334
68	8/25/2010	15,241,314	30,055	405,066
69	9/25/2010	14,836,248	29,256	394,109
70	10/25/2010	14,442,139	27,560	383,455
71	11/25/2010	14,058,683	27,723	373,096
72	12/25/2010	13,685,588	26,117	363,022
73	1/25/2011	13,322,566	26,271	353,226
74	2/25/2011	12,969,340	25,575	343,700
75	3/25/2011	12,625,641	22,488	334,436
76	4/25/2011	12,291,205	24,238	325,427
77	5/25/2011	11,965,777	22,835	316,667
78	6/25/2011	11,649,111	22,971	308,147
79	7/25/2011	11,340,964	21,642	299,861
80	8/25/2011	11,041,102	21,772	291,803
81	9/25/2011	10,749,299	21,197	283,967
82	10/25/2011	10,465,332	19,971	276,345
83	11/25/2011	10,188,987	20,092	268,933
84	12/25/2011	9,920,054	18,931	261,723
85	1/25/2012	9,658,331	19,046	254,711
86	2/25/2012	9,403,620	18,543	9,403,620
87	3/25/2012	974,438	2,488	25,736
88	4/25/2012	948,702	2,590	25,046
89	5/25/2012	923,657	2,440	24,374
90	6/25/2012	899,283	2,455	23,721
91	7/25/2012	875,562	2,313	23,086
92	8/25/2012	852,476	2,327	22,468
93	9/25/2012	830,008	2,266	21,867
94	10/25/2012	808,141	2,135	21,282
95	11/25/2012	786,859	2,148	20,714
96	12/25/2012	766,145	2,024	20,161

97	1/25/2013	745,984	2,036	19,623
98	2/25/2013	726,361	1,983	19,100
99	3/25/2013	707,262	1,744	18,591
100	4/25/2013	688,671	1,880	18,096
101	5/25/2013	670,576	1,771	17,614
102	6/25/2013	652,962	1,782	17,145
103	7/25/2013	635,816	1,680	16,689
104	8/25/2013	619,127	1,690	16,246
105	9/25/2013	602,881	1,646	15,815
106	10/25/2013	587,066	1,551	15,395
107	11/25/2013	571,671	1,561	14,987
108	12/25/2013	556,684	1,471	14,589
109	1/25/2014	542,095	1,480	14,203
110	2/25/2014	527,892	1,441	13,827
111	3/25/2014	514,065	1,267	13,461
112	4/25/2014	500,604	1,367	13,105
113	5/25/2014	487,499	1,288	12,759
114	6/25/2014	474,740	1,296	12,422
115	7/25/2014	462,318	1,221	12,094
116	8/25/2014	450,224	1,229	32,469
117	9/25/2014	417,755	1,140	70,351
118	10/25/2014	347,405	918	68,497
119	11/25/2014	278,908	761	66,559
120	12/25/2014	212,348	561	64,796
121	1/25/2015	147,553	403	63,092
122	2/25/2015	84,461	231	61,398
123	3/25/2015	23,062	57	23,062
124	4/25/2015	0	0	0
125	5/25/2015	0	0	0
126	6/25/2015	0	0	0
127	7/25/2015	0	0	0
128	8/25/2015	0	0	0
129	9/25/2015	0	0	0
130	10/25/2015	0	0	0
131	11/25/2015	0	0	0
132	12/25/2015	0	0	0
133	1/25/2016	0	0	0
134	2/25/2016	0	0	0
135	3/25/2016	0	0	0
136	4/25/2016	0	0	0
137	5/25/2016	0	0	0
138	6/25/2016	0	0	0
139	7/25/2016	0	0	0
140	8/25/2016	0	0	0
141	9/25/2016	0	0	0
142	10/25/2016	0	0	0
143	11/25/2016	0	0	0
144	12/25/2016	0	0	0
145	1/25/2017	0	0	0
146	2/25/2017	0	0	0
147	3/25/2017	0	0	0
148	4/25/2017	0	0	0

149	5/25/2017	0	0	0
150	6/25/2017	0	0	0
151	7/25/2017	0	0	0
152	8/25/2017	0	0	0
153	9/25/2017	0	0	0
154	10/25/2017	0	0	0
155	11/25/2017	0	0	0
156	12/25/2017	0	0	0
157	1/25/2018	0	0	0
158	2/25/2018	0	0	0
159	3/25/2018	0	0	0
160	4/25/2018	0	0	0
161	5/25/2018	0	0	0
162	6/25/2018	0	0	0
163	7/25/2018	0	0	0
164	8/25/2018	0	0	0
165	9/25/2018	0	0	0
166	10/25/2018	0	0	0
167	11/25/2018	0	0	0
168	12/25/2018	0	0	0
169	1/25/2019	0	0	0
170	2/25/2019	0	0	0
171	3/25/2019	0	0	0
172	4/25/2019	0	0	0
173	5/25/2019	0	0	0
174	6/25/2019	0	0	0
175	7/25/2019	0	0	0
176	8/25/2019	0	0	0
177	9/25/2019	0	0	0
178	10/25/2019	0	0	0
179	11/25/2019	0	0	0
180	12/25/2019	0	0	0
181	1/25/2020	0	0	0
182	2/25/2020	0	0	0
183	3/25/2020	0	0	0
184	4/25/2020	0	0	0
185	5/25/2020	0	0	0
186	6/25/2020	0	0	0
187	7/25/2020	0	0	0
188	8/25/2020	0	0	0
189	9/25/2020	0	0	0
190	10/25/2020	0	0	0
191	11/25/2020	0	0	0
192	12/25/2020	0	0	0
193	1/25/2021	0	0	0
194	2/25/2021	0	0	0
195	3/25/2021	0	0	0
196	4/25/2021	0	0	0
197	5/25/2021	0	0	0
198	6/25/2021	0	0	0
199	7/25/2021	0	0	0
200	8/25/2021	0	0	0

201	9/25/2021	0	0	0
202	10/25/2021	0	0	0
203	11/25/2021	0	0	0
204	12/25/2021	0	0	0
205	1/25/2022	0	0	0
206	2/25/2022	0	0	0
207	3/25/2022	0	0	0
208	4/25/2022	0	0	0
209	5/25/2022	0	0	0
210	6/25/2022	0	0	0
211	7/25/2022	0	0	0
212	8/25/2022	0	0	0
213	9/25/2022	0	0	0
214	10/25/2022	0	0	0
215	11/25/2022	0	0	0
216	12/25/2022	0	0	0
217	1/25/2023	0	0	0
218	2/25/2023	0	0	0
219	3/25/2023	0	0	0
220	4/25/2023	0	0	0
221	5/25/2023	0	0	0
222	6/25/2023	0	0	0
223	7/25/2023	0	0	0
224	8/25/2023	0	0	0
225	9/25/2023	0	0	0
226	10/25/2023	0	0	0
227	11/25/2023	0	0	0
228	12/25/2023	0	0	0
229	1/25/2024	0	0	0
230	2/25/2024	0	0	0
231	3/25/2024	0	0	0
232	4/25/2024	0	0	0
233	5/25/2024	0	0	0
234	6/25/2024	0	0	0
235	7/25/2024	0	0	0
236	8/25/2024	0	0	0
237	9/25/2024	0	0	0
238	10/25/2024	0	0	0
239	11/25/2024	0	0	0
240	12/25/2024	0	0	0
241	1/25/2025	0	0	0
242	2/25/2025	0	0	0
243	3/25/2025	0	0	0
244	4/25/2025	0	0	0
245	5/25/2025	0	0	0
246	6/25/2025	0	0	0
247	7/25/2025	0	0	0
248	8/25/2025	0	0	0
249	9/25/2025	0	0	0
250	10/25/2025	0	0	0
251	11/25/2025	0	0	0
252	12/25/2025	0	0	0

253	1/25/2026	0	0	0
254	2/25/2026	0	0	0
255	3/25/2026	0	0	0
256	4/25/2026	0	0	0
257	5/25/2026	0	0	0
258	6/25/2026	0	0	0
259	7/25/2026	0	0	0
260	8/25/2026	0	0	0
261	9/25/2026	0	0	0
262	10/25/2026	0	0	0
263	11/25/2026	0	0	0
264	12/25/2026	0	0	0
265	1/25/2027	0	0	0
266	2/25/2027	0	0	0
267	3/25/2027	0	0	0
268	4/25/2027	0	0	0
269	5/25/2027	0	0	0
270	6/25/2027	0	0	0
271	7/25/2027	0	0	0
272	8/25/2027	0	0	0
273	9/25/2027	0	0	0
274	10/25/2027	0	0	0
275	11/25/2027	0	0	0
276	12/25/2027	0	0	0
277	1/25/2028	0	0	0
278	2/25/2028	0	0	0
279	3/25/2028	0	0	0
280	4/25/2028	0	0	0
281	5/25/2028	0	0	0
282	6/25/2028	0	0	0
283	7/25/2028	0	0	0
284	8/25/2028	0	0	0
285	9/25/2028	0	0	0
286	10/25/2028	0	0	0
287	11/25/2028	0	0	0
288	12/25/2028	0	0	0
289	1/25/2029	0	0	0
290	2/25/2029	0	0	0
291	3/25/2029	0	0	0
292	4/25/2029	0	0	0
293	5/25/2029	0	0	0
294	6/25/2029	0	0	0
295	7/25/2029	0	0	0
296	8/25/2029	0	0	0
297	9/25/2029	0	0	0
298	10/25/2029	0	0	0
299	11/25/2029	0	0	0
300	12/25/2029	0	0	0
301	1/25/2030	0	0	0
302	2/25/2030	0	0	0
303	3/25/2030	0	0	0
304	4/25/2030	0	0	0

305	5/25/2030	0	0	0
306	6/25/2030	0	0	0
307	7/25/2030	0	0	0
308	8/25/2030	0	0	0
309	9/25/2030	0	0	0
310	10/25/2030	0	0	0
311	11/25/2030	0	0	0
312	12/25/2030	0	0	0
313	1/25/2031	0	0	0
314	2/25/2031	0	0	0
315	3/25/2031	0	0	0
316	4/25/2031	0	0	0
317	5/25/2031	0	0	0
318	6/25/2031	0	0	0
319	7/25/2031	0	0	0
320	8/25/2031	0	0	0
321	9/25/2031	0	0	0
322	10/25/2031	0	0	0
323	11/25/2031	0	0	0
324	12/25/2031	0	0	0
325	1/25/2032	0	0	0
326	2/25/2032	0	0	0
327	3/25/2032	0	0	0
328	4/25/2032	0	0	0
329	5/25/2032	0	0	0
330	6/25/2032	0	0	0
331	7/25/2032	0	0	0
332	8/25/2032	0	0	0
333	9/25/2032	0	0	0
334	10/25/2032	0	0	0
335	11/25/2032	0	0	0
336	12/25/2032	0	0	0
337	1/25/2033	0	0	0
338	2/25/2033	0	0	0
339	3/25/2033	0	0	0
340	4/25/2033	0	0	0
341	5/25/2033	0	0	0
342	6/25/2033	0	0	0
343	7/25/2033	0	0	0
344	8/25/2033	0	0	0
345	9/25/2033	0	0	0
346	10/25/2033	0	0	0
347	11/25/2033	0	0	0
348	12/25/2033	0	0	0
349	1/25/2034	0	0	0
350	2/25/2034	0	0	0
351	3/25/2034	0	0	0
352	4/25/2034	0	0	0
353	5/25/2034	0	0	0
354	6/25/2034	0	0	0
355	7/25/2034	0	0	0
356	8/25/2034	0	0	0

357	9/25/2034	0	0	0
358	10/25/2034	0	0	0
359	11/25/2034	0	0	0
360	12/25/2034	0	0	0
361	1/25/2035	0	0	0

Ameriquest Mortgage Securities Inc., Series 2004-R12

Breakeven Runs

Assumptions:

- 1) Voluntary Prepayment = Pricing Speed
- 2) Trigger Falls
- 3) Lag = 12 mos
- 4) Run to Maturity
- 5) Severity: 20% Fx & 17% ARMs

Rating (S/M/F)	Bond	LIBOR	Breakeven CDR	
			% CDR	Loss %
BBB-/Baa3/BBB-	M-9	Fwd	11.97	5.37
BB+/Ba1/BB+	M-10	Fwd	10.29	4.77

Ameriquest Mortgage Securities Inc., Series 2004-R12
Class M-9

To Call / No Losses / Static LIBOR

Price	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC
99-00	337.2	344.3	349.6	354.8	359.2	362.0
99-04	336.3	342.5	347.1	351.7	355.5	358.0
99-08	335.4	340.7	344.7	348.6	351.9	354.0
99-12	334.5	338.9	342.2	345.5	348.2	350.0
99-16	333.6	337.2	339.8	342.4	344.6	346.0
99-20	332.7	335.4	337.3	339.3	340.9	342.0
99-24	331.8	333.6	334.9	336.2	337.3	338.0
99-28	330.9	331.8	332.4	333.1	333.6	334.0
100-00	330.0	330.0	330.0	330.0	330.0	330.0
100-04	329.1	328.2	327.6	326.9	326.4	326.0
100-08	328.2	326.4	325.1	323.9	322.8	322.0
100-12	327.3	324.7	322.7	320.8	319.1	318.1
100-16	326.4	322.9	320.3	317.7	315.5	314.1
100-20	325.6	321.1	317.9	314.7	311.9	310.2
100-24	324.7	319.4	315.5	311.6	308.3	306.2
100-28	323.8	317.6	313.1	308.6	304.7	302.3
101-00	322.9	315.8	310.7	305.5	301.1	298.3
Avg Life	26.16	8.94	6.06	4.58	3.78	3.40
Modified Duration	13.70	6.86	5.03	3.97	3.37	3.07
First Payment Prd	262	54	37	37	37	38
Last Payment Prd	342	158	108	80	61	49

Amerquest Mortgage Securities Inc., Series 2004-R12**Class M-10****To Call / No Losses / Static LIBOR**

Price	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC
66-16	546.3	899.2	1,150.9	1,394.1	1,574.9	1,644.2
66-20	544.8	896.1	1,146.6	1,388.7	1,568.6	1,637.6
66-24	543.3	893.0	1,142.3	1,383.3	1,562.4	1,631.1
66-28	541.8	889.8	1,138.0	1,377.9	1,556.2	1,624.6
67-00	540.3	886.7	1,133.7	1,372.5	1,550.0	1,618.1
67-04	538.8	883.7	1,129.5	1,367.2	1,543.9	1,611.6
67-08	537.3	880.6	1,125.2	1,361.8	1,537.7	1,605.2
67-12	535.9	877.5	1,121.0	1,356.5	1,531.6	1,598.7
67-16	534.4	874.4	1,116.7	1,351.1	1,525.4	1,592.3
67-20	532.9	871.3	1,112.5	1,345.8	1,519.3	1,585.9
67-24	531.5	868.3	1,108.3	1,340.5	1,513.2	1,579.4
67-28	530.0	865.2	1,104.1	1,335.2	1,507.1	1,573.0
68-00	528.5	862.2	1,099.9	1,329.9	1,501.0	1,566.6
68-04	527.1	859.2	1,095.7	1,324.6	1,494.9	1,560.3
68-08	525.6	856.1	1,091.6	1,319.4	1,488.9	1,553.9
68-12	524.2	853.1	1,087.4	1,314.1	1,482.8	1,547.6
68-16	522.8	850.1	1,083.2	1,308.9	1,476.8	1,541.2
Avg Life	25.57	7.79	5.26	3.98	3.35	3.16
Modified Duration	12.21	5.77	4.15	3.26	2.81	2.67
First Payment Prd	262	54	37	37	37	37
Last Payment Prd	335	136	92	68	52	41

Ameriquest Mortgage Securities Inc., Series 2004-R12

Breakeven Runs

Assumptions:

- 1) Voluntary Prepayment = Pricing Speed
- 2) Trigger Fails
- 3) Lag = 12 mos
- 4) Run to Maturity
- 5) Severity: 20% Fx & 17% ARMs

Rating (S/M/F)	Bond	Breakeven CDR	
		LIBOR	Loss %
		% CDR	
BBB-/Baa3/BBB-	M-9	Fwd	11.97
BB+/Ba1/BB+	M-10	Fwd	10.29
			5.37
			4.77

Ameriquest Mortgage Securities Inc., Series 2004-R12**Class M-9****To Call / No Losses / Static LIBOR**

Price	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC
99-00	337.2	344.3	349.6	354.8	359.2	362.0
99-04	336.3	342.5	347.1	351.7	355.5	358.0
99-08	335.4	340.7	344.7	348.6	351.9	354.0
99-12	334.5	338.9	342.2	345.5	348.2	350.0
99-16	333.6	337.2	339.8	342.4	344.6	346.0
99-20	332.7	335.4	337.3	339.3	340.9	342.0
99-24	331.8	333.6	334.9	336.2	337.3	338.0
99-28	330.9	331.8	332.4	333.1	333.6	334.0
100-00	330.0	330.0	330.0	330.0	330.0	330.0
100-04	329.1	328.2	327.6	326.9	326.4	326.0
100-08	328.2	326.4	325.1	323.9	322.8	322.0
100-12	327.3	324.7	322.7	320.8	319.1	318.1
100-16	326.4	322.9	320.3	317.7	315.5	314.1
100-20	325.6	321.1	317.9	314.7	311.9	310.2
100-24	324.7	319.4	315.5	311.6	308.3	306.2
100-28	323.8	317.6	313.1	308.6	304.7	302.3
101-00	322.9	315.8	310.7	305.5	301.1	298.3
Avg Life	26.16	8.94	6.06	4.58	3.78	3.40
Modified Duration	13.70	6.86	5.03	3.97	3.37	3.07
First Payment Prd	262	54	37	37	37	38
Last Payment Prd	342	158	108	80	61	49

Ameriquest Mortgage Securities Inc., Series 2004-R12**Class M-10****To Call / No Losses / Static LIBOR**

Price	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC
68-29+	517.9	840.0	1,069.3	1,291.3	1,456.5	1,519.9
69-01+	516.5	837.0	1,065.1	1,286.1	1,450.5	1,513.6
69-05+	515.1	834.0	1,061.0	1,280.9	1,444.6	1,507.4
69-09+	513.7	831.0	1,056.9	1,275.7	1,438.6	1,501.1
69-13+	512.3	828.0	1,052.8	1,270.5	1,432.7	1,494.9
69-17+	510.9	825.1	1,048.8	1,265.4	1,426.7	1,488.6
69-21+	509.4	822.1	1,044.7	1,260.2	1,420.8	1,482.4
69-25+	508.0	819.2	1,040.6	1,255.1	1,414.9	1,476.2
69-29+	506.7	816.2	1,036.6	1,250.0	1,409.0	1,470.0
70-01+	505.3	813.3	1,032.5	1,244.9	1,403.1	1,463.8
70-05+	503.9	810.4	1,028.5	1,239.8	1,397.2	1,457.6
70-09+	502.5	807.5	1,024.4	1,234.7	1,391.4	1,451.5
70-13+	501.1	804.5	1,020.4	1,229.6	1,385.5	1,445.3
70-17+	499.7	801.6	1,016.4	1,224.5	1,379.7	1,439.2
70-21+	498.4	798.7	1,012.4	1,219.5	1,373.8	1,433.1
70-25+	497.0	795.8	1,008.4	1,214.4	1,368.0	1,427.0
70-29+	495.6	792.9	1,004.4	1,209.4	1,362.2	1,420.9
Avg Life	25.57	7.79	5.26	3.98	3.35	3.16
Modified Duration	12.45	5.83	4.19	3.29	2.84	2.70
First Payment Prd	262	54	37	37	37	37
Last Payment Prd	335	136	92	68	52	41

Ameriquest Mortgage Securities Inc., Series 2004-R12

Breakeven Runs

Assumptions:

- 1) Voluntary Prepayment = Pricing Speed
- 2) Severity = 40%
- 3) Lag Months = 12
- 4) Trigger Hit
- *Ramp Curve = Current LIBOR to 6% / 24 mo; 6% thereafter

Rating (S/M/F)	Bond	% Vol Prepay	LIBOR	Breakeven % of Curve	Cumulative Loss %	Avg Life
AA/Aa2/AA	M-2	50%	Spot	553%	16.60	20.54
AA/Aa2/AA	M-2	50%	Fwd	498%	14.93	21.77
AA/Aa2/AA	M-2	50%	Fwd+200	434%	13.01	22.72
AA/Aa2/AA	M-2	50%	Fwd+400	257%	7.70	23.94
AA/Aa2/AA	M-2	50%	Ramp Curve	453%	13.59	23.00

Rating	Bond	LIBOR	Breakeven % of Curve	Loss %	Avg Life
AA/Aa2/AA	M-2	100%	Spot	10.84	9.62
AA/Aa2/AA	M-2	100%	Fwd	9.67	10.87
AA/Aa2/AA	M-2	100%	Fwd+200	8.39	12.02
AA/Aa2/AA	M-2	100%	Fwd+400	6.42	13.18
AA/Aa2/AA	M-2	100%	Ramp Curve	8.58	11.85

Rating	Bond	LIBOR	Breakeven % of Curve	Loss %	Avg Life
AA/Aa2/AA	M-2	150%	Spot	8.45	5.56
AA/Aa2/AA	M-2	150%	Fwd	7.88	5.79
AA/Aa2/AA	M-2	150%	Fwd+200	7.17	6.27
AA/Aa2/AA	M-2	150%	Fwd+400	6.26	6.87
AA/Aa2/AA	M-2	150%	Ramp Curve	7.23	6.24

Rating	Bond	LIBOR	Breakeven % of Curve	Loss %	Avg Life
AA/Aa2/AA	M-2	200%	Spot	7.74	4.40
AA/Aa2/AA	M-2	200%	Fwd	7.41	4.46
AA/Aa2/AA	M-2	200%	Fwd+200	6.95	4.56
AA/Aa2/AA	M-2	200%	Fwd+400	6.27	4.73
AA/Aa2/AA	M-2	200%	Ramp Curve	6.97	4.56

Rating	Bond	LIBOR	Breakeven % of Curve	Loss %	Avg Life
AA/Aa2/AA	M-2	50% Fx/100% ARMs	323%	9.69	19.47

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Ameritrust Mortgage Securities Inc., Series 2004-R12

Breakeven Runs

- Assumptions:
- 1) Voluntary Prepayment = Pricing Speed
 - 2) Trigger Fails
 - 3) Lag = 6 mos
 - 4) Run to Maturity
 - 5) Severity: 45%

Rating (S/M/F)	Bond	LIBOR	Breakeven CDR	
			% CDR	Loss %
A+/A1/A+	M-4	Fwd	8.10	9.94
A/A2/A	M-5	Fwd	7.31	9.12
A-/A3/A-	M-6	Fwd	6.56	8.32
BBB+/Baa1/BBB+	M-7	Fwd	6.09	7.80
BBB/Baa2/BBB	M-8	Fwd	5.77	7.44
BBB-/Baa3/BBB-	M-9	Fwd	5.23	6.83

Rating (S/M/F)	Bond	LIBOR	Breakeven CDR	
			% CDR	Loss %
A+/A1/A+	M-4	Fwd+200	5.16	6.76
A/A2/A	M-5	Fwd+200	4.45	5.92
A-/A3/A-	M-6	Fwd+200	3.79	5.12
BBB+/Baa1/BBB+	M-7	Fwd+200	3.40	4.63
BBB/Baa2/BBB	M-8	Fwd+200	3.14	4.30
BBB-/Baa3/BBB-	M-9	Fwd+200	2.72	3.77

Ameriquest Mortgage Securities Inc., Series 2004-R12

Breakeven Runs

Assumptions:

- 1) Fixed Collat Cpr: 2-15 over 18 mths, 15 for life; Float Collat Cpr: 4-25 over 12 mths, 25-30 over 12 mths, 60 for 6 mths, 50 for 6 mths, 40 for 6 mths, 35 for 6 mths, 30 for life
- 2) Triggers = Functioning Based on Cumulative Losses
- 3) Lag = 12 mos
- 4) Run to Maturity
- 5) Fixed Collateral: 0-4 cdr over 24 months, ramp down to 2 cdr over the next 84 months; Float Collateral: 0-9 cdr over 30 months, ramp down to 4.5 cdr over the next 84 months
- 6) Severity: 35% Fx & 27% ARMs

Rating	Bond	LIBOR	BE CDR Curve Multiple			Price	DM	WAL
			% CDR Curve	Loss %				
Baa1/BBB+	M-7	8% Static	49%	1.79%		100.00%	-29.0	18.20
Baa2/BBB	M-8	8% Static	39%	1.44%		100.00%	-50.3	23.55
Baa3/BBB-	M-9	8% Static	22%	0.83%		100.00%	42.9	16.82

Assumptions:
 1) Fixed Collat Cpr: 2-15 over 18 mths, 15 for life; Float Collat Cpr: 4-25 over 12 mths, 25-30 over
 2) No Loss
 3) LIBOR=8%

**Avail
 Funds Cap
 (Mezz Classes)**

1	1/25/2005	NA
2	2/25/2005	9.10
3	3/25/2005	9.10
4	4/25/2005	9.11
5	5/25/2005	9.10
6	6/25/2005	9.10
7	7/25/2005	9.10
8	8/25/2005	9.10
9	9/25/2005	9.10
10	10/25/2005	9.09
11	11/25/2005	9.10
12	12/25/2005	9.09
13	1/25/2006	9.09
14	2/25/2006	9.09
15	3/25/2006	9.09
16	4/25/2006	9.08
17	5/25/2006	9.09
18	6/25/2006	9.09
19	7/25/2006	9.08
20	8/25/2006	9.08
21	9/25/2006	9.08
22	10/25/2006	9.08
23	11/25/2006	9.09
24	12/25/2006	9.07
25	1/25/2007	9.07
26	2/25/2007	9.05
27	3/25/2007	9.03
28	4/25/2007	9.02
29	5/25/2007	8.98
30	6/25/2007	8.90
31	7/25/2007	7.75
32	8/25/2007	7.59
33	9/25/2007	7.56
34	10/25/2007	7.77
35	11/25/2007	7.50
36	12/25/2007	8.16
37	1/25/2008	7.86
38	2/25/2008	7.95
39	3/25/2008	8.46
40	4/25/2008	7.89
41	5/25/2008	8.14
42	6/25/2008	8.25

Assumptions:

- 1) Fixed Collat Cpr: 2-15 over 18 mths, 15 for life; Float Collat Cpr: 4-25 over 12 mths, 25-30 over
- 2) No Loss
- 3) LIBOR=8%

**Avail
Funds Cap
(Mezz Classes)**

1	1/25/2005	NA
2	2/25/2005	9.10
3	3/25/2005	9.10
4	4/25/2005	9.11
5	5/25/2005	9.10
6	6/25/2005	9.10
7	7/25/2005	9.10
8	8/25/2005	9.10
9	9/25/2005	9.10
10	10/25/2005	9.09
11	11/25/2005	9.10
12	12/25/2005	9.09
13	1/25/2006	9.09
14	2/25/2006	9.09
15	3/25/2006	9.09
16	4/25/2006	9.08
17	5/25/2006	9.09
18	6/25/2006	9.09
19	7/25/2006	9.08
20	8/25/2006	9.08
21	9/25/2006	9.08
22	10/25/2006	9.08
23	11/25/2006	9.09
24	12/25/2006	9.07
25	1/25/2007	9.07
26	2/25/2007	9.05
27	3/25/2007	9.03
28	4/25/2007	9.02
29	5/25/2007	8.98
30	6/25/2007	8.90
31	7/25/2007	7.75
32	8/25/2007	7.59
33	9/25/2007	7.56
34	10/25/2007	7.77
35	11/25/2007	7.50
36	12/25/2007	8.16
37	1/25/2008	7.86
38	2/25/2008	7.95
39	3/25/2008	8.46
40	4/25/2008	7.89
41	5/25/2008	8.14
42	6/25/2008	8.25

43	7/25/2008	8.49
44	8/25/2008	8.30
45	9/25/2008	8.27
46	10/25/2008	8.52
47	11/25/2008	8.23
48	12/25/2008	8.85
49	1/25/2009	8.54
50	2/25/2009	8.62
51	3/25/2009	9.51
52	4/25/2009	8.57
53	5/25/2009	8.83
54	6/25/2009	8.52
55	7/25/2009	8.77
56	8/25/2009	8.47
57	9/25/2009	8.44
58	10/25/2009	8.70
59	11/25/2009	8.39
60	12/25/2009	8.65
61	1/25/2010	8.34
62	2/25/2010	8.32
63	3/25/2010	9.18
64	4/25/2010	8.27
65	5/25/2010	8.52
66	6/25/2010	8.22
67	7/25/2010	8.47
68	8/25/2010	8.17
69	9/25/2010	8.14
70	10/25/2010	8.39
71	11/25/2010	8.09
72	12/25/2010	8.34
73	1/25/2011	8.04
74	2/25/2011	8.02
75	3/25/2011	8.85
76	4/25/2011	7.97
77	5/25/2011	8.21
78	6/25/2011	7.92
79	7/25/2011	8.16
80	8/25/2011	7.88
81	9/25/2011	7.85
82	10/25/2011	8.09
83	11/25/2011	7.80
84	12/25/2011	8.04
85	1/25/2012	7.76
86	2/25/2012	7.73
87	3/25/2012	8.24
88	4/25/2012	7.69
89	5/25/2012	7.92
90	6/25/2012	7.64
91	7/25/2012	7.87
92	8/25/2012	7.59
93	9/25/2012	7.57
94	10/25/2012	7.80

95	11/25/2012	7.53
96	12/25/2012	7.75
97	1/25/2013	7.48
98	2/25/2013	7.46
99	3/25/2013	8.23
100	4/25/2013	7.41
101	5/25/2013	7.64
102	6/25/2013	7.37
103	7/25/2013	7.59
104	8/25/2013	7.33
105	9/25/2013	7.31
106	10/25/2013	7.53
107	11/25/2013	7.26
108	12/25/2013	7.48
109	1/25/2014	7.22
110	2/25/2014	7.20
111	3/25/2014	7.95
112	4/25/2014	7.16
113	5/25/2014	7.38
114	6/25/2014	7.12
115	7/25/2014	7.33
116	8/25/2014	7.08
117	9/25/2014	7.06
118	10/25/2014	7.27
119	11/25/2014	7.02
120	12/25/2014	7.23
121	1/25/2015	6.98
122	2/25/2015	6.96
123	3/25/2015	7.68
124	4/25/2015	6.92
125	5/25/2015	7.13
126	6/25/2015	6.88
127	7/25/2015	7.09
128	8/25/2015	6.85
129	9/25/2015	6.83
130	10/25/2015	7.04
131	11/25/2015	6.79
132	12/25/2015	7.00
133	1/25/2016	6.76
134	2/25/2016	6.74
135	3/25/2016	7.18
136	4/25/2016	6.70
137	5/25/2016	6.91
138	6/25/2016	6.67
139	7/25/2016	6.87
140	8/25/2016	6.63
141	9/25/2016	6.62
142	10/25/2016	6.82
143	11/25/2016	6.58
144	12/25/2016	6.79
145	1/25/2017	6.55
146	2/25/2017	6.54

147	3/25/2017	7.22
148	4/25/2017	6.50
149	5/25/2017	6.71
150	6/25/2017	6.47
151	7/25/2017	6.67
152	8/25/2017	6.44
153	9/25/2017	6.43
154	10/25/2017	6.63
155	11/25/2017	6.40
156	12/25/2017	6.60
157	1/25/2018	6.37
158	2/25/2018	6.36
159	3/25/2018	7.02
160	4/25/2018	6.33
161	5/25/2018	6.52
162	6/25/2018	6.30
163	7/25/2018	6.50
164	8/25/2018	6.27
165	9/25/2018	6.26
166	10/25/2018	6.45
167	11/25/2018	6.23
168	12/25/2018	6.43
169	1/25/2019	6.21
170	2/25/2019	6.19
171	3/25/2019	6.84
172	4/25/2019	6.17
173	5/25/2019	6.36
174	6/25/2019	6.15
175	7/25/2019	6.34
176	8/25/2019	6.12
177	9/25/2019	6.11
178	10/25/2019	6.30
179	11/25/2019	6.09
180	12/25/2019	6.28
181	1/25/2020	6.06
182	2/25/2020	6.05
183	3/25/2020	6.46
184	4/25/2020	6.03
185	5/25/2020	6.22
186	6/25/2020	6.01
187	7/25/2020	6.20
188	8/25/2020	5.98
189	9/25/2020	5.97
190	10/25/2020	6.16
191	11/25/2020	5.95
192	12/25/2020	6.14
193	1/25/2021	5.93
194	2/25/2021	5.92
195	3/25/2021	6.55
196	4/25/2021	5.90
197	5/25/2021	6.09
198	6/25/2021	5.88

199	7/25/2021	6.07
200	8/25/2021	5.86
201	9/25/2021	5.85
202	10/25/2021	6.04
203	11/25/2021	5.84
204	12/25/2021	6.02
205	1/25/2022	5.82
206	2/25/2022	5.81
207	3/25/2022	6.42
208	4/25/2022	5.79
209	5/25/2022	5.98
210	6/25/2022	5.77
211	7/25/2022	5.96
212	8/25/2022	5.76
213	9/25/2022	5.75
214	10/25/2022	5.93
215	11/25/2022	5.73
216	12/25/2022	5.92
217	1/25/2023	5.72
218	2/25/2023	5.71
219	3/25/2023	6.31
220	4/25/2023	5.70
221	5/25/2023	5.88
222	6/25/2023	5.68
223	7/25/2023	5.86
224	8/25/2023	5.67
225	9/25/2023	5.66
226	10/25/2023	5.84
227	11/25/2023	5.65
228	12/25/2023	5.83
229	1/25/2024	5.63
230	2/25/2024	5.63
231	3/25/2024	6.01
232	4/25/2024	5.61
233	5/25/2024	5.80
234	6/25/2024	5.60
235	7/25/2024	5.78
236	8/25/2024	5.59
237	9/25/2024	5.58
238	10/25/2024	5.77
239	11/25/2024	5.57
240	12/25/2024	5.75
241	1/25/2025	5.56
242	2/25/2025	5.56
243	3/25/2025	6.14
244	4/25/2025	5.54
245	5/25/2025	5.72
246	6/25/2025	5.53
247	7/25/2025	5.71
248	8/25/2025	5.52
249	9/25/2025	5.52
250	10/25/2025	5.69

251	11/25/2025	5.51
252	12/25/2025	5.68
253	1/25/2026	5.49
254	2/25/2026	5.49
255	3/25/2026	6.07
256	4/25/2026	5.48
257	5/25/2026	5.66
258	6/25/2026	5.47
259	7/25/2026	5.65
260	8/25/2026	5.46
261	9/25/2026	5.46
262	10/25/2026	5.63
263	11/25/2026	5.45
264	12/25/2026	5.62
265	1/25/2027	5.44
266	2/25/2027	5.43
267	3/25/2027	6.01
268	4/25/2027	5.42
269	5/25/2027	5.60
270	6/25/2027	5.42
271	7/25/2027	5.59
272	8/25/2027	5.41
273	9/25/2027	5.40
274	10/25/2027	5.58
275	11/25/2027	5.40
276	12/25/2027	5.57
277	1/25/2028	5.39
278	2/25/2028	5.38
279	3/25/2028	5.75
280	4/25/2028	5.38
281	5/25/2028	5.55
282	6/25/2028	5.37
283	7/25/2028	5.55
284	8/25/2028	5.36
285	9/25/2028	5.36
286	10/25/2028	5.54
287	11/25/2028	5.35
288	12/25/2028	5.53
289	1/25/2029	5.35
290	2/25/2029	5.34
291	3/25/2029	5.91
292	4/25/2029	5.34
293	5/25/2029	5.51
294	6/25/2029	5.33
295	7/25/2029	5.51
296	8/25/2029	5.33
297	9/25/2029	5.32
298	10/25/2029	5.50
299	11/25/2029	5.32
300	12/25/2029	5.49
301	1/25/2030	5.31
302	2/25/2030	5.31

303	3/25/2030	5.88
304	4/25/2030	5.31
305	5/25/2030	5.48
306	6/25/2030	5.30
307	7/25/2030	5.47
308	8/25/2030	5.29
309	9/25/2030	5.29
310	10/25/2030	5.47
311	11/25/2030	5.29
312	12/25/2030	5.46
313	1/25/2031	5.28
314	2/25/2031	5.28
315	3/25/2031	5.84
316	4/25/2031	5.28
317	5/25/2031	5.45
318	6/25/2031	5.27
319	7/25/2031	5.44
320	8/25/2031	5.27
321	9/25/2031	5.26
322	10/25/2031	5.44
323	11/25/2031	5.26
324	12/25/2031	5.43
325	1/25/2032	5.26
326	2/25/2032	5.25
327	3/25/2032	5.61
328	4/25/2032	5.25
329	5/25/2032	5.42
330	6/25/2032	5.25
331	7/25/2032	5.42
332	8/25/2032	5.24
333	9/25/2032	5.24
334	10/25/2032	5.41
335	11/25/2032	5.24
336	12/25/2032	5.41
337	1/25/2033	5.23
338	2/25/2033	5.23
339	3/25/2033	5.79
340	4/25/2033	5.23
341	5/25/2033	5.40
342	6/25/2033	5.23
343	7/25/2033	5.40
344	8/25/2033	5.22
345	9/25/2033	5.22
346	10/25/2033	5.39
347	11/25/2033	5.22
348	12/25/2033	5.39
349	1/25/2034	5.22
350	2/25/2034	5.21
351	3/25/2034	5.77
352	4/25/2034	5.21
353	5/25/2034	5.38
354	6/25/2034	5.21

355	7/25/2034	5.38
356	8/25/2034	5.21
357	9/25/2034	5.21
358	10/25/2034	5.39
359	11/25/2034	5.24
360	12/25/2034	5.37
361	1/25/2035	5.20

· 12 mths, 60 for 6 mths, 50 for 6 mths, 40 for 6 mths, 35 for 6 mths, 30 for life

Ameriquest Mortgage Securities Inc., Series 2004-R12

Breakeven Runs

Assumptions:

- 1) Fixed Collat Cpr: 2-15 over 18 mths, 15 for life; Float Collat Cpr: 4-25 over 12 mths, 25-30 over 12 mths, 60 for 6 mths, 50 for 6 mths, 40 for 6 mths, 35 for 6 mths, 30 for life
Arm - 20% CPR/Year 1; 35% CPR/Year 2; 70% CPR/Year 3; 40% CPR/Year 4+
- 2) Triggers = Functioning Based on Cumulative Losses
- 3) Lag = 12 mos
- 4) Run to Maturity
- 5) Fixed Collateral: 0-4 cdr over 24 months, ramp down to 2 cdr over the next 84 months; Float Collateral: 0-9 cdr over 30 months, ramp down to 4.5 cdr over the next 84 months
- 6) Severity: 35% Fx & 27% ARMs

Rating	Bond	LIBOR	BE CDR Curve Multiple		Price	DM	WAL
			% CDR Curve	Loss %			
Baa1/BBB+	M-7	Fwd	167%	5.41%	100.00%	92.8	20.19
Baa1/BBB+	M-7	Fwd+100	139%	4.63%	100.00%	49.0	20.64
Baa3/BBB-	M-9	Fwd	126%	4.24%	100.00%	155.6	20.19
Baa3/BBB-	M-9	Fwd+100	93%	3.24%	100.00%	133.6	14.96

Rating	Bond	LIBOR	1.2X BE CDR Curve Multiple		Price	DM	WAL
			% CDR Curve	Loss %			
Baa1/BBB+	M-7	Fwd	200.4%	6.29%	100.00%	-2,268.1	7.18
Baa1/BBB+	M-7	Fwd+100	166.8%	5.40%	100.00%	-2,325.0	6.83
Baa3/BBB-	M-9	Fwd	151.2%	4.91%	100.00%	-1,013.5	29.15
Baa3/BBB-	M-9	Fwd+100	111.6%	3.82%	100.00%	5.6	21.39

Rating	Bond	LIBOR	1.5X BE CDR Curve Multiple		Price	DM	WAL
			% CDR Curve	Loss %			
Baa1/BBB+	M-7	Fwd	250.5%	7.51%	100.00%	-5,668.4	4.17
Baa1/BBB+	M-7	Fwd+100	208.5%	6.50%	100.00%	-5,236.4	4.19
Baa3/BBB-	M-9	Fwd	189.0%	5.99%	100.00%	-4,153.7	4.71
Baa3/BBB-	M-9	Fwd+100	139.5%	4.64%	100.00%	-2,755.9	5.94

Ameritrust Mortgage Securities Inc., Series 2004-R12

Breakeven Runs

Assumptions:

- 1) Fixed Collat Cpr: 2-15 over 18 mths, 15 for life; Float Collat Cpr: 4-25 over 12 mths, 25-30 over 12 mths, 60 for 6 mths, 50 for 6 mths, 40 for 6 mths, 35 for 6 mths, 30 for life
Arm - 20% CPR/Year 1; 35% CPR/Year 2; 70% CPR/Year 3; 40% CPR/Year 4+
- 2) Triggers = Functioning Based on Cumulative Losses
- 3) Lag = 12 mos
- 4) Run to Maturity
- 5) Fixed Collateral: 0-4 cdr over 24 months, ramp down to 2 cdr over the next 84 months; Float Collateral: 0-9 cdr over 30 months, ramp down to 4.5 cdr over the next 84 months
- 6) Severity: 35% Fx & 27% ARMs

Rating	Bond	LIBOR	BE CDR Curve Multiple		Price	DM	WAL
			% CDR Curve	Loss %			
Baa1/BBB+	M-7	Fwd	167%	5.41%	100.00%	92.8	20.19
Baa1/BBB+	M-7	Fwd+100	139%	4.63%	100.00%	49.0	20.64
Baa2/BBB	M-8	Fwd	152%	4.99%	100.00%	92.4	21.66
Baa2/BBB	M-8	Fwd+100	127%	4.28%	100.00%	50.9	22.00
Baa3/BBB-	M-9	Fwd	126%	4.24%	100.00%	155.6	20.19
Baa3/BBB-	M-9	Fwd+100	93%	3.24%	100.00%	133.6	14.96

Rating	Bond	LIBOR	1.2X BE CDR Curve Multiple		Price	DM	WAL
			% CDR Curve	Loss %			
Baa1/BBB+	M-7	Fwd	200.4%	6.29%	100.00%	-2,268.1	7.18
Baa1/BBB+	M-7	Fwd+100	166.8%	5.40%	100.00%	-2,325.0	6.83
Baa2/BBB	M-8	Fwd	182.4%	5.82%	100.00%	-2,442.6	6.86
Baa2/BBB	M-8	Fwd+100	152.4%	5.01%	100.00%	-2,512.7	6.51
Baa3/BBB-	M-9	Fwd	151.2%	4.91%	100.00%	-1,013.5	29.15
Baa3/BBB-	M-9	Fwd+100	111.6%	3.82%	100.00%	5.6	21.39

Rating	Bond	LIBOR	1.5X BE CDR Curve Multiple		Price	DM	WAL
			% CDR Curve	Loss %			
Baa1/BBB+	M-7	Fwd	250.5%	7.51%	100.00%	-5,668.4	4.17
Baa1/BBB+	M-7	Fwd+100	208.5%	6.50%	100.00%	-5,236.4	4.19
Baa2/BBB	M-8	Fwd	228.0%	6.98%	100.00%	-5,619.7	4.17
Baa2/BBB	M-8	Fwd+100	190.5%	6.04%	100.00%	-5,371.6	4.11
Baa3/BBB-	M-9	Fwd	189.0%	5.99%	100.00%	-4,153.7	4.71
Baa3/BBB-	M-9	Fwd+100	139.5%	4.64%	100.00%	-2,755.9	5.94

Please fill in all values!
Thank You!

	ARM	FRM
Percentage Bal	78.48%	21.52%
Deal Balance	1,200,000.198	1,200,000.198
Gross WAC	7.552%	6.538%
GLTV (incl. Sil. 2nds)	78.68%	73.68%
HICO	599	708
Loan Balance	941,744,992	258,255,206
Stated Document %	14.88%	4.85%
DITL	40.79%	37.66%
IO %	0.00%	0.00%
Second Lien %	0.00%	0.00%
Silent/Seconds %	0.79%	1.03%
Property Type		
Single Family %	86.92%	92.18%
PUD %	4.30%	2.56%
2-4 Unit %	6.81%	3.19%
MHI %	1.97%	2.07%
Occupancy Type		
Owner Occupied	95.11%	96.81%
2nd Home	4.08%	0.89%
Investor Prop	3.81%	2.30%
Loan Purpose		
Purchase	0.90%	0.27%
Cash Out	95.12%	93.23%
Rate Reduction	3.98%	6.50%

	IO	Non-IO
Percentage Bal	0.00%	100.00%
Deal Balance	1,200,000.198	1,200,000.198
Gross WAC	0.000%	7.334%
GLTV (incl. Sil. 2nds)	0.00%	77.61%
HICO	0	623
Loan Balance	0	1,200,000.198
Stated Document %	0.00%	12.73%
DITL	0.00%	40.11%
IO %	0.00%	0.00%
Second Lien %	0.00%	0.00%
Silent/Seconds %	0.00%	0.84%
Property Type		
Single Family %	0.00%	88.05%
PUD %	0.00%	3.93%
2-4 Unit %	0.00%	6.03%
MHI %	0.00%	1.99%
Occupancy Type		
Owner Occupied	0.00%	95.47%
2nd Home	0.00%	1.04%
Investor Prop	0.00%	3.49%
Loan Purpose	0.00%	
Purchase	0.00%	0.76%
Cash Out	0.00%	94.72%
Rate Reduction	0.00%	4.52%

Vectors

2/28/ARM	Start GRR	End GRR	Months
CPRN Vector	4.00	25.00	12.00
	25.00	30.00	12.00
	60.00	60.00	6.00
	50.00	50.00	6.00
	40.00	40.00	6.00
	35.00	35.00	6.00
	30.00	30.00	300.00
CDR Vector	Start GDR	End GDR	Months
	0.00	9.00	30.00
	9.00	4.50	84.00
	4.50	4.50	360.00

FRM	Start GRR	End GRR	Months
CPRN Vector	2.00	15.00	18.00
	15.00	15.00	360.00
CDR Vector	Start GDR	End GDR	Months
	0.00	4.00	24.00
	4.00	2.00	84.00
	2.00	2.00	360.00

As-of / Cut-off Date: 2004-12-01
Number of Mortgage Loans: 6,550
Aggregate Current Principal Balance: 1,200,000,198.18
Weighted Average Gross Coupon: 7.334
CLTV - Silent Seconds: 77.61
Weighted Average FICO Score: 623
Average Current Principal Balance: 183,206.14
% of Fixed: 21.52
% of ARM: 78.48
Average Original Principal Balance: 183,437.49
DTI: 40.11
IO %: 0.00
1st Lien: 100.00
2nd Lien: 0.00
Silent Second: 0.84
Single Family: 88.05
PUD: 3.93
MH: 1.99
Owner Occupied: 95.47
2nd Home: 1.04
Investor: 3.49
Purchase: 0.76
Cashout: 94.72
RAte: 4.52
Weighted Average Original Term: 352
Weighted Average Remaining Term: 351
Weighted Average Margin: 5.955
Weighted Average Maximum Rate: 13.552
Weighted Average Minimum Rate: 7.552
Weighted Average Original LTV: 77.49
Minimum Original LTV: 11.12
Maximum Original LTV: 95.00
Weighted Average FICO Score: 623
Top 5 States: CA(23%),FL(9%),NJ(9%),NY(7%),MA(6%)

Top

Ameriquest Mortgage Company
Series 2004-R12
Insured Loans
4,736 records
Balance: 924,893,287

Deutsche Bank @

Summary Statistics

As-of / Cut-off Date: 2004-12-01
Number of Loans: 4,736
Total Current Balance: 924,893,286.86
Total Schedule1 Balance: 924,998,537.34
Total Schedule2 Balance: 924,893,286.86
Total Schedule3 Balance: 924,921,916.65
Total Actual Balance: 925,832,098.22
Maximum Balance: 879,227.37
Minimum Balance: 58,801.60
Average Current Balance: 195,289.97
Weighted Average Coupon: 7.116
Maximum Coupon: 12.990
Minimum Coupon: 5.500
Weighted Average Original Term: 352.98
Weighted Average Remaining Term: 351.56
Weighted Average Seasoning: 1.41
Top 5 States: CA(21%),FL(9%),NJ(8%),NY(7%),MA(6%)
Weighted Average Original LTV: 81.62
Weighted Average Current LTV: 81.52
Weighted Average Margin: 5.807
Weighted Average Maximum Rate: 13.293
Weighted Average Minimum Rate: 7.293
Weighted Average Months to Roll: 23
% Cash-Out Refinance: 94.6
% Full Documentation: 76.6
% Owner Occupied: 95.3
Weighted Average FICO Score: 634.8
% of portfolio missing FICO Scores: 0.00
Origination Date - Earliest: 2004-04-14
Origination Date - Latest: 2004-10-31
Next Payment Date - Earliest: 2004-11-01
Next Payment Date - Latest: 2005-01-01
Maturity Date - Earliest: 2014-06-01
Maturity Date - Latest: 2034-12-01
Non-zero Weighted Average Prepay Penalty Term: 34.30
Non-zero Weighted Average Prepay Penalty # of months accrued interest: 4.07

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), was prepared solely by the Underwriter(s), is provided and confidential, is intended for use by the addressee only, and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purpose of evaluating such information. Prospective investors are advised to read carefully, and rely solely on, the final prospectus and prospectus supplement (the "Final Prospectus") related to the securities (the "Securities") in making their investment decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and it is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by, the preliminary prospectus supplement, if applicable, and Final Prospectus. Although the information contained in the material is based on sources the Underwriter(s) believe(s) to be reliable, the Underwriter(s) make(s) no representation or warranty that such information is accurate or complete. Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. Prior to making any investment decisions, a prospective investor shall receive and fully review the final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY ANY SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell Securities or related securities or perform for or solicit investment banking services from, any company mentioned herein.

Coupons (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
5.001 - 5.500	3,721,802.37	0.40	13	0.27	286,292.49	5.500	4.958	11.500	5.500	22	360.00	358.47	1.53	76.11	41.69	745.7
5.501 - 6.000	149,759,017.55	16.19	640	13.51	233,998.46	5.857	5.185	11.863	5.863	22	346.58	345.17	1.42	77.97	38.11	714.3
6.001 - 6.500	190,878,244.00	20.64	818	17.27	233,347.49	6.305	5.593	12.324	6.324	23	352.86	351.63	1.24	81.76	39.70	638.8
6.501 - 7.000	197,971,597.45	21.40	939	19.83	210,779.12	6.804	5.773	12.811	6.811	23	353.52	352.16	1.36	82.43	39.45	628.5
7.001 - 7.500	126,699,704.04	13.70	640	13.51	197,968.29	7.281	5.961	13.284	7.284	23	356.01	354.64	1.37	81.46	40.85	606.9
7.501 - 8.000	102,326,245.88	11.06	605	12.77	169,134.29	7.815	6.002	13.817	7.817	23	355.78	354.17	1.61	82.92	40.57	597.7
8.001 - 8.500	45,212,322.65	4.89	292	6.17	154,836.72	8.325	6.022	14.327	8.327	23	354.30	352.89	1.61	83.54	39.29	589.1
8.501 - 9.000	42,853,873.83	4.63	276	5.83	155,267.66	8.825	6.075	14.825	8.825	22	354.30	352.53	1.77	83.77	41.99	584.0
9.001 - 9.500	19,577,079.34	2.12	146	3.08	134,089.58	9.309	6.164	15.310	9.310	23	357.04	355.62	1.43	83.04	43.01	576.7
9.501 - 10.000	21,933,841.54	2.37	164	3.46	133,742.94	9.832	6.198	15.833	9.833	22	352.26	350.62	1.64	83.35	41.05	573.8
10.001 - 10.500	10,072,664.24	1.09	90	1.90	111,918.49	10.300	6.279	16.299	10.299	23	354.35	352.98	1.37	82.12	42.14	562.1
10.501 - 11.000	9,131,058.96	0.99	66	1.39	138,349.38	10.819	6.186	16.818	10.818	23	354.19	352.68	1.52	83.97	41.99	574.6
11.001 - 11.500	1,833,574.19	0.20	21	0.44	87,313.06	11.306	6.270	17.321	11.321	23	323.19	321.96	1.23	80.50	37.49	557.2
11.501 - 12.000	1,747,207.64	0.19	15	0.32	116,480.51	11.700	6.151	17.700	11.700	23	355.83	354.70	1.13	82.31	43.57	586.0
12.001 - 12.500	604,043.61	0.07	6	0.13	100,673.94	12.173	6.225	18.187	12.187	23	360.00	359.00	1.00	82.34	37.48	549.0
12.501 - 13.000	621,009.57	0.07	5	0.11	124,201.91	12.778	6.321	18.778	12.778	23	360.00	359.00	1.00	79.30	43.41	555.2
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8
Minimum:	5.500															
Maximum:	12.990															
Weighted Average:	7.116															

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Ameriquest Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Current Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
50,000.01 - 75,000.00	26,176,338.18	2.83	397	8.38	65,935.36	8.603	5.989	14.785	8.785	23	333.21	331.70	1.51	79.61	36.18	612.2
75,000.01 - 100,000.00	54,181,733.04	5.86	616	13.01	87,957.36	7.875	5.903	14.016	8.016	23	343.97	342.42	1.55	81.72	37.86	619.7
100,000.01 - 125,000.00	63,928,555.26	6.91	570	12.04	112,155.36	7.604	5.867	13.756	7.756	23	348.31	346.77	1.55	83.40	38.08	623.4
125,000.01 - 150,000.00	74,740,924.39	8.08	545	11.51	137,139.31	7.326	5.867	13.529	7.529	23	348.63	347.12	1.51	82.44	39.66	630.6
150,000.01 - 175,000.00	75,865,731.00	8.20	467	9.86	162,453.39	7.130	5.825	13.370	7.370	23	349.19	347.74	1.45	81.54	39.29	637.0
175,000.01 - 200,000.00	77,187,603.26	8.35	411	8.68	187,804.39	7.115	5.833	13.377	7.377	23	352.04	350.73	1.31	81.56	39.78	638.3
200,000.01 - 225,000.00	67,551,388.85	7.30	318	6.71	212,425.75	7.025	5.837	13.268	7.268	23	354.95	353.55	1.40	81.47	40.83	633.8
225,000.01 - 250,000.00	62,690,943.66	6.78	263	5.55	238,368.61	7.043	5.833	13.268	7.268	23	355.93	354.59	1.34	80.28	39.74	633.3
250,000.01 - 275,000.00	61,816,101.49	6.68	235	4.96	263,047.24	6.819	5.788	12.975	6.975	23	357.97	356.52	1.46	81.57	40.50	636.7
275,000.01 - 300,000.00	56,772,083.14	6.14	197	4.16	288,183.16	6.828	5.819	13.005	7.005	23	357.28	355.80	1.49	81.65	40.55	634.4
300,000.01 - 400,000.00	131,278,784.37	14.19	387	8.17	339,221.67	6.795	5.757	12.941	6.941	23	356.87	355.42	1.45	81.32	41.30	640.7
400,000.01 - 500,000.00	78,294,180.10	8.47	175	3.70	447,395.31	6.948	5.789	13.091	7.091	23	355.97	354.55	1.42	83.01	40.83	630.3
500,000.01 - 600,000.00	53,166,274.73	5.75	96	2.03	553,815.36	6.925	5.647	13.061	7.061	23	354.48	353.31	1.17	82.08	41.73	645.6
600,000.01 - 700,000.00	23,321,424.67	2.52	35	0.74	666,326.42	6.544	5.544	12.646	6.646	23	360.00	358.94	1.06	80.02	36.90	667.7
700,000.01 - 800,000.00	16,231,638.69	1.75	22	0.46	737,801.76	6.903	5.706	13.152	7.152	23	360.00	358.82	1.18	77.55	38.60	651.1
800,000.01 - 900,000.00	1,689,582.03	0.18	2	0.04	844,791.02	6.890	5.500	12.650	6.650	23	360.00	359.00	1.00	76.73	40.63	653.7
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8
Minimum: 58,801.60																
Maximum: 879,227.37																
Average: 195,289.97																

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Original Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
50,001 - 75,000	26,101,473.49	2.82	396	8.36	65,912.81	8.609	5.989	14.785	8.785	23	333.13	331.63	36.20	611.7
75,001 - 100,000	53,856,777.77	5.82	613	12.94	87,857.71	7.873	5.901	14.017	8.017	23	344.09	342.54	37.78	620.2
100,001 - 125,000	64,203,476.90	6.94	573	12.10	112,047.95	7.607	5.869	13.758	7.758	23	348.18	346.63	38.15	623.2
125,001 - 150,000	74,715,839.81	8.08	545	11.51	137,093.28	7.326	5.865	13.529	7.529	23	348.63	347.12	39.66	630.8
150,001 - 175,000	74,792,101.58	8.09	461	9.73	162,238.83	7.134	5.830	13.379	7.379	23	349.04	347.62	39.37	636.5
175,001 - 200,000	78,411,215.58	8.48	418	8.83	187,586.64	7.111	5.830	13.368	7.368	23	352.17	350.83	39.68	638.6
200,001 - 225,000	67,551,388.85	7.30	318	6.71	212,425.75	7.025	5.837	13.268	7.268	23	354.95	353.55	40.83	633.8
225,001 - 250,000	62,690,943.66	6.78	263	5.55	238,368.61	7.043	5.833	13.268	7.268	23	355.93	354.59	39.74	633.3
250,001 - 275,000	61,816,101.49	6.68	235	4.96	263,047.24	6.819	5.788	12.975	6.975	23	357.97	356.52	40.50	636.7
275,001 - 300,000	56,772,083.14	6.14	197	4.16	288,183.16	6.828	5.819	13.005	6.941	23	356.87	355.42	41.30	640.7
300,001 - 400,000	131,278,784.37	14.19	387	8.17	339,221.67	6.795	5.757	12.941	6.941	23	355.95	354.52	40.79	630.6
400,001 - 500,000	77,794,353.15	8.41	174	3.67	447,093.98	6.946	5.788	13.091	7.091	23	354.53	353.36	41.79	645.1
500,001 - 600,000	53,666,101.68	5.80	97	2.05	553,258.78	6.927	5.652	13.062	7.062	23	360.00	358.94	36.90	667.7
600,001 - 700,000	23,371,424.67	2.52	35	0.74	666,326.42	6.544	5.444	12.646	6.646	23	360.00	358.82	38.60	651.1
700,001 - 800,000	16,231,638.69	1.75	22	0.46	737,801.76	6.903	5.706	13.152	7.152	23	360.00	359.00	40.63	653.7
800,001 - 900,000	1,689,582.03	0.18	2	0.04	844,791.02	6.890	5.500	12.650	6.650	23	352.98	351.56	39.89	634.8
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	39.89	634.8
Minimum:	60,000.00													
Maximum:	880,000.00													
Average:	195,545.72													
Total:	926,104,544.00													

Remaining Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
61 - 120	1,841,081.20	0.20	18	0.38	102,282.29	7.139	0.000	0.000	0.000	0	120.00	117.55	32.16	697.8
121 - 180	16,878,800.27	1.82	135	2.85	125,028.15	6.950	5.929	13.663	7.663	23	180.00	178.38	36.75	675.8
181 - 240	20,821,561.05	2.25	138	2.91	150,880.88	6.712	5.657	13.507	7.507	23	240.00	238.78	37.53	688.5
241 - 300	8,641,496.34	0.93	48	1.01	180,031.17	6.436	0.000	0.000	0.000	0	300.00	298.48	39.06	714.9
301 - 360	876,710,348.00	94.79	4,397	92.84	199,388.30	7.135	5.808	13.289	7.289	23	360.00	358.59	40.03	631.8
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	39.89	634.8
Minimum:	114													
Maximum:	360													
Weighted Average:	351.56													

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Ameriquest Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Original Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score	
61 - 120	1,841,081.20	0.20	18	18	0.38	102,282.29	7.139	0.000	0.000	0.000	0	120.00	117.55	2.45	73.71	697.8
121 - 180	16,878,800.27	1.82	135	135	2.85	125,028.15	6.950	5.929	13.663	7.663	23	180.00	178.38	1.62	78.81	675.8
181 - 240	20,821,561.05	2.25	138	138	2.91	150,880.88	6.712	5.657	13.507	7.507	23	240.00	238.78	1.22	79.05	373.53
241 - 300	8,641,496.34	0.93	48	48	1.01	180,031.17	6.436	0.000	0.000	0.000	0	300.00	298.48	1.52	78.62	39.06
301 - 360	876,710,348.00	94.79	4,397	4,397	92.84	199,388.30	7.135	5.808	13.289	7.289	23	360.00	358.59	1.41	81.78	40.03
Total	924,893,286.86	100.00	4,736	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89
Minimum:	120															
Maximum:	360															
Weighted Average:	352.98															

Seasoning (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score		
<= 0	1,491,988.00	0.16	149,198.80	7.269	5.902	13.443	7.443	24	360.00	0.00	82.23	34.79	619.0	
1 - 6	922,064,445.63	99.69	195,394.03	7.116	5.807	13.294	7.294	23	352.95	351.55	1.41	81.62	39.91	634.9
7 - 12	1,336,853.23	0.14	190,979.03	7.171	6.000	11.750	5.750	17	360.00	353.00	7.00	81.42	33.36	601.5
Total:	924,893,286.86	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8
Minimum: 0														
Maximum: 7														
Weighted Average: 1.41														

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Ameritrust Mortgage Company

Series 2004-R12

Insured Loans

4,736 records

Balance: 924,893,287

Deutsche Bank @

Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
California	195,604,774.99	21.15	657	13.87	297,724.16	6.614	5.834	12.767	6.767	23	353.66	354.40	1.26	79.73	40.98	641.4
Florida	81,959,678.03	8.86	495	10.45	165,575.11	7.178	5.845	13.254	7.254	23	353.61	352.06	1.55	82.87	39.41	627.2
New Jersey	77,418,062.31	8.37	365	7.71	212,104.28	7.618	5.772	13.698	7.698	23	356.73	355.66	1.07	80.07	41.02	626.0
New York	62,167,311.18	6.72	227	4.79	273,864.81	6.943	5.779	13.239	7.239	23	354.27	352.80	1.47	78.53	40.47	647.6
Massachusetts	52,324,759.55	5.66	184	3.89	284,373.69	6.849	5.767	12.985	6.985	23	357.31	355.86	1.45	80.82	39.28	636.6
Maryland	33,169,224.03	3.59	154	3.25	215,384.57	6.955	5.807	13.112	7.112	23	354.11	352.74	1.37	80.32	38.04	636.7
Texas	31,333,334.53	3.39	253	5.34	123,847.17	7.587	5.893	13.736	7.736	23	332.24	330.83	1.41	78.36	38.27	621.6
Minnesota	29,973,452.11	3.24	136	2.87	220,393.03	7.151	5.678	13.363	7.363	23	356.14	354.70	1.44	85.22	39.67	641.8
Michigan	27,226,553.25	2.94	194	4.10	140,343.06	7.307	5.825	13.363	7.363	22	356.05	354.46	1.59	85.49	40.24	619.1
Pennsylvania	25,711,127.68	2.78	157	3.32	163,765.14	7.086	5.821	13.371	7.371	23	353.74	352.22	1.52	83.86	38.85	637.1
Illinois	22,853,548.21	2.47	113	2.39	202,243.79	7.936	5.750	14.193	8.193	23	355.99	354.58	1.40	83.84	39.53	628.9
Rhode Island	21,817,575.79	2.36	104	2.20	209,784.38	6.965	5.836	13.086	7.086	23	356.65	355.37	1.27	79.78	43.17	622.6
Washington	21,310,579.55	2.30	107	2.26	199,164.29	6.795	5.658	12.941	6.941	22	352.93	351.30	1.64	84.41	40.90	650.6
Connecticut	20,204,475.12	2.18	94	1.98	214,941.22	7.124	5.737	13.451	7.451	23	346.71	345.25	1.46	81.70	41.97	642.5
Colorado	16,910,845.98	1.83	83	1.75	203,745.13	6.936	5.747	13.239	7.239	23	355.70	354.29	1.41	82.84	39.23	652.6
Wisconsin	15,017,857.22	1.62	98	2.07	153,243.44	7.634	5.917	14.160	8.160	22	342.39	340.85	1.54	82.21	41.64	635.2
Indiana	14,825,717.51	1.60	115	2.43	128,919.28	7.198	5.741	13.342	7.342	22	348.49	346.92	1.57	85.43	38.51	631.6
Georgia	14,650,961.97	1.58	95	2.01	154,220.65	7.888	5.778	13.876	7.876	22	354.32	352.46	1.86	85.89	39.63	623.0
Arizona	14,031,445.53	1.52	84	1.77	167,041.02	6.936	5.788	13.136	7.136	23	356.18	355.02	1.16	83.29	36.66	639.6
Nevada	13,023,835.50	1.41	52	1.10	250,458.38	6.995	5.875	13.073	7.073	23	351.13	349.83	1.30	80.03	41.55	617.8
North Carolina	11,366,182.99	1.23	74	1.56	153,597.07	7.949	5.809	14.005	8.005	22	346.06	344.25	1.80	85.29	41.83	627.1
Ohio	11,181,815.14	1.21	100	2.11	111,818.15	7.589	5.949	13.676	7.676	21	347.64	345.05	2.60	85.89	40.18	615.7
Tennessee	11,058,695.44	1.20	88	1.86	125,666.99	7.166	5.818	13.330	7.330	22	338.37	336.62	1.75	83.63	36.93	631.5
Missouri	10,167,500.38	1.19	90	1.90	122,428.20	7.191	5.947	13.535	7.535	23	349.44	348.02	1.42	83.32	39.05	632.3
Alabama	8,554,549.98	1.10	77	1.63	132,045.46	7.296	5.737	13.517	7.517	22	333.47	331.88	1.59	84.19	38.52	648.1
Hawaii	8,084,427.98	0.87	42	0.89	192,486.38	7.277	5.708	13.554	7.554	23	357.94	356.42	1.52	78.63	37.83	666.8
Oregon	7,757,202.58	0.84	43	0.91	180,400.06	6.591	5.831	12.816	6.816	23	355.31	353.92	1.39	80.26	36.16	643.9
Louisiana	7,526,742.72	0.81	57	1.20	132,048.12	8.112	5.971	14.109	8.109	23	347.32	345.89	1.43	81.90	35.19	607.9
Mississippi	7,239,746.44	0.78	70	1.48	103,424.95	8.169	6.021	14.188	8.188	23	356.89	355.69	1.19	85.43	38.90	591.8
Maine	5,623,124.94	0.61	32	0.68	175,722.65	7.648	5.895	13.763	7.763	23	350.16	348.95	1.21	80.90	38.03	613.9
Utah	4,867,032.49	0.53	27	0.57	180,260.46	7.023	5.812	13.159	7.159	22	345.09	343.66	1.43	86.06	33.43	629.0
Kansas	4,443,966.99	0.48	34	0.72	130,704.91	7.647	5.632	13.780	7.780	22	342.14	340.51	1.63	85.30	37.93	643.0
Oklahoma	3,920,247.48	0.42	34	0.72	115,301.40	7.192	5.731	13.327	7.327	22	347.89	346.21	1.68	84.33	42.62	637.2
Nebraska	3,595,850.61	0.39	30	0.63	119,861.69	7.415	5.658	13.396	7.396	22	351.85	350.39	1.45	83.16	36.91	642.1
Delaware	3,120,676.41	0.34	24	0.51	130,028.18	7.156	5.993	13.455	7.455	23	335.34	333.84	1.51	83.16	36.91	642.1
Kentucky	2,783,694.62	0.30	21	0.44	132,556.89	7.038	5.656	13.038	7.038	23	360.00	358.75	1.25	87.93	39.80	628.9
South Carolina	2,410,326.92	0.26	24	0.51	100,430.29	8.446	5.818	14.634	8.634	23	338.20	336.61	1.59	83.42	42.61	628.8
Arkansas	2,228,916.77	0.24	21	0.44	106,138.89	8.469	6.054	14.793	8.793	22	354.28	351.99	2.29	82.74	36.92	609.7
Iowa	1,393,469.08	0.15	14	0.30	99,533.51	8.354	5.859	14.555	8.555	23	344.73	343.55	1.18	78.76	36.92	602.0
Alaska	1,243,037.26	0.13	5	0.11	248,607.45	7.509	6.078	13.568	7.568	23	360.00	358.60	2.04	83.82	35.98	604.5
Idaho	1,158,018.86	0.13	10	0.21	115,801.89	7.287	5.842	13.287	7.287	23	360.00	358.60	2.04	83.82	35.98	604.5
Wyoming	837,612.50	0.09	6	0.13	139,602.08	6.532	5.149	12.878	6.878	23	322.52	321.36	1.16	83.42	36.18	718.3

Continued...

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Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Sated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Vermont	619,015.89	0.07	154,753.97	7.265	5.682	13.265	7.265	23	360.00	359.00	1.00	87.98	41.41	639.0
South Dakota	481,078.97	0.05	120,269.74	7.589	5.363	13.873	7.873	22	360.00	358.53	1.47	87.01	17.71	681.8
Montana	382,910.19	0.04	95,727.55	6.939	6.079	13.883	7.883	22	360.00	358.25	1.75	81.97	40.20	653.0
North Dakota	293,785.56	0.03	97,928.52	8.447	6.000	14.850	8.850	23	360.00	358.30	1.70	91.79	34.48	680.5
Total:	924,893,286.86	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8

Number of States Represented: 47

Original Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Sated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
60.01 - 65.00	39,790,723.81	4.30	186,810.91	6.789	6.004	13.235	7.235	23	341.76	340.45	1.31	62.84	38.08	648.5
65.01 - 70.00	68,858,369.90	7.45	204,935.62	6.848	5.971	13.149	7.149	23	350.49	349.19	1.30	67.91	39.13	635.6
70.01 - 75.00	100,040,712.28	10.82	194,253.81	7.083	6.017	13.336	7.336	23	354.14	352.87	1.27	73.30	39.57	623.1
75.01 - 80.00	183,378,034.35	19.83	188,273.14	6.859	5.839	13.085	7.085	23	348.68	347.40	1.28	78.55	38.88	642.0
80.01 - 85.00	181,209,725.55	19.59	205,686.41	7.380	5.898	13.528	7.528	23	355.93	354.62	1.31	83.70	40.66	620.0
85.01 - 90.00	335,975,455.88	36.33	194,768.38	7.218	5.674	13.284	7.284	22	355.24	353.62	1.62	89.15	40.55	638.1
90.01 - 95.00	15,640,265.09	1.69	170,002.88	7.095	5.163	13.035	7.035	23	352.44	351.03	1.41	93.38	38.90	686.2
Total:	924,893,286.86	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8

Minimum: 60.05

Maximum: 95.00

Weighted Average by Original Balance: 81.62

Weighted Average by Current Balance: 81.62

Weighted Average Current LTV: 81.52

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Ameriquet Mortgage Company

Series 2004-R12

Insured Loans

4,736 records

Balance: 924,893,287

Deutsche Bank @

Current Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning Term	Weighted Average Original LTV	Back Ratio	FICO Score
55.01 - 60.00	398,625.39	0.04	2	0.04	199,312.70	5.716	0.000	0.000	0.000	0.000	0	282.22	280.54	60.13	32.68	762.0
60.01 - 65.00	40,018,294.40	4.33	213	4.50	187,879.32	6.791	6.004	13.224	7.224	7.224	23	342.64	341.34	62.90	38.24	647.9
65.01 - 70.00	68,410,553.86	7.40	336	7.09	203,602.84	6.856	5.971	13.154	7.154	7.154	23	350.43	349.12	67.94	39.04	635.1
70.01 - 75.00	101,552,875.62	10.98	520	10.98	195,293.99	7.073	6.018	13.328	7.328	7.328	23	353.87	352.59	73.33	39.60	623.9
75.01 - 80.00	182,468,098.27	19.73	970	20.48	188,111.44	6.863	5.837	13.087	7.087	7.087	23	348.82	347.54	78.59	38.90	641.6
80.01 - 85.00	181,453,272.74	19.62	884	18.67	205,263.88	7.377	5.897	13.525	7.525	7.525	23	355.87	354.56	83.72	40.66	620.2
85.01 - 90.00	335,015,146.25	36.22	1,720	36.32	194,776.25	7.220	5.674	13.287	7.287	7.287	22	355.26	353.64	89.16	40.53	638.1
90.01 - 95.00	15,576,420.33	1.68	91	1.92	171,169.45	7.095	5.163	13.035	7.035	7.035	23	352.41	351.00	93.39	38.91	686.2
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	7.293	23	352.98	351.56	81.62	39.89	634.8

Minimum: 59.84

Maximum: 94.96

Weighted Average: 81.52

Margin (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning Term	Weighted Average Original LTV	Back Ratio	FICO Score
2.501 - 3.000	84,434.08	0.01	1	0.03	84,434.08	7.250	3.000	13.250	7.250	7.250	23	360.00	359.00	73.16	26.00	621.0
3.501 - 4.000	1,371,772.52	0.19	9	0.25	152,419.17	7.034	3.790	13.034	7.034	7.034	23	346.81	345.60	85.80	43.24	640.2
4.001 - 4.500	393,819.09	0.06	3	0.08	131,273.03	6.973	4.203	12.973	6.973	6.973	23	360.00	359.00	86.55	45.69	655.9
4.501 - 5.000	74,499,986.71	10.41	329	9.06	226,443.73	6.482	4.895	12.482	6.482	6.482	23	357.63	356.29	85.05	40.30	706.9
5.001 - 5.500	136,625,901.15	19.09	650	17.91	210,193.69	6.651	5.403	12.651	6.651	6.651	23	357.82	356.46	85.09	40.37	655.2
5.501 - 6.000	370,944,729.81	51.84	1,842	50.74	201,381.50	7.276	5.936	13.276	7.276	7.276	23	357.66	356.30	82.16	40.18	600.5
6.001 - 6.500	131,697,277.12	18.40	796	21.93	165,448.84	8.470	6.408	14.470	8.470	8.470	23	357.62	356.18	78.92	41.49	551.6
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	7.293	23	357.66	356.29	82.43	40.48	613.1

Minimum: 3.000

Maximum: 6.500

Weighted Average: 5.807

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Initial Rate	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
24	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	1.37	82.43	40.48	613.1
Total:	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	1.37	82.43	40.48	613.1

Difference between the Next-Rate-Adjustment-Date (provided) and the First-Payment-Date

Rate Adjustment Frequency (mos.) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
6	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	1.37	82.43	40.48	613.1
Total:	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	1.37	82.43	40.48	613.1

Initial Periodic Cap (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2.000	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	1.37	82.43	40.48	613.1
Total:	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	1.37	82.43	40.48	613.1
Minimum:	2.000												
Maximum:	2.000												
Weighted Average:	2.000												

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	Total Current Principal Balance	% by Total	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Periodic Cap (%) (ARM Only)														
1.000	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43
Minimum: 1.000														
Maximum: 1.000														
Weighted Average: 1.000														

	Total Current Principal Balance	% by Total	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Lifetime Rate Cap (%) (ARM Only)														
6.000	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43
Minimum: 6.000														
Maximum: 6.000														
Weighted Average: 6.000														

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Ameritrust Mortgage Company
Series 2004-R12
Insured Loans
4,736 records
Balance: 924,893,287

Deutsche Bank @

Maximum Mortgage Rates (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average LTV	Back Ratio	FICO Score
11.001 - 11.500	1,357,313.91	0.19	7	0.19	193,901.99	5.500	4.958	11,500	5,500	22	360.00	358.27	76.37	41.97	706.8
11.501 - 12.000	64,172,037.52	8.97	251	6.91	255,665.49	5.863	5.185	11,863	5,863	22	357.95	356.41	82.10	39.55	679.9
12.001 - 12.500	142,066,572.14	19.85	591	16.28	240,383.37	6.324	5.593	12,324	6,324	23	359.03	357.79	81.97	40.44	639.2
12.501 - 13.000	169,360,994.37	23.67	789	21.74	214,652.72	6.811	5.773	12,811	6,811	23	356.88	355.56	82.47	39.73	616.2
13.001 - 13.500	107,533,804.45	15.03	535	14.74	200,997.77	7.284	5.961	13,284	7,284	23	358.00	356.76	81.32	40.78	596.0
13.501 - 14.000	91,805,334.15	12.83	522	14.38	175,872.29	7.817	6.002	13,817	7,817	23	357.72	356.22	83.12	40.69	591.9
14.001 - 14.500	39,554,433.32	5.53	244	6.72	162,108.33	8.327	6.022	14,327	8,327	23	357.24	355.77	83.47	39.96	584.4
14.501 - 15.000	39,256,532.11	5.49	237	6.53	165,639.38	8.825	6.075	14,825	8,825	22	357.11	355.40	83.95	41.99	581.8
15.001 - 15.500	18,547,985.22	2.59	134	3.69	138,417.80	9.310	6.164	15,310	9,310	23	358.36	356.99	83.24	43.16	575.2
15.501 - 16.000	19,512,153.79	2.73	137	3.77	142,424.48	9.833	6.198	15,833	9,833	23	355.43	353.85	83.57	41.60	574.2
16.001 - 16.500	9,378,913.47	1.31	81	2.23	115,789.06	10.299	6.279	16,299	10,299	23	356.46	355.09	82.22	42.02	562.9
16.501 - 17.000	8,539,956.45	1.19	59	1.63	144,745.02	10.818	6.186	16,818	10,818	23	355.98	354.56	83.83	41.95	573.1
17.001 - 17.500	1,702,089.13	0.24	19	0.52	89,583.64	11.321	6.270	17,321	11,321	23	338.89	337.77	81.35	37.95	556.5
17.501 - 18.000	1,747,207.64	0.24	15	0.41	116,480.51	11.700	6.151	17,700	11,700	23	355.83	354.70	82.31	43.57	586.0
18.001 - 18.500	461,583.24	0.06	4	0.11	115,395.81	12.187	6.225	18,187	12,187	23	360.00	359.00	84.85	33.73	557.4
18.501 - 19.000	621,009.57	0.09	5	0.14	124,201.91	12.778	6.321	18,778	12,778	23	360.00	359.00	79.30	43.41	555.2
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13,293	7,293	23	357.66	356.29	82.43	40.48	613.1
Minimum:	11,500														
Maximum:	18,990														
Weighted Average:	13.293														

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Ameritrust Mortgage Company

Series 2004-R12

Insured Loans

4,736 records

Balance: 924,893,287

Deutsche Bank @

Minimum Mortgage Rates (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
5.001 - 5.500	1,357,313.91	0.19	7	0.19	193,901.99	5.500	4.958	11.500	5.500	22	358.27	1.73	76.37	41.97	706.8
5.501 - 6.000	64,172,037.52	8.97	251	6.91	255,665.49	5.863	5.185	11.863	5.863	22	356.00	1.54	82.10	39.55	679.9
6.001 - 6.500	142,066,572.14	19.85	591	16.28	240,383.37	6.324	5.593	12.324	6.324	23	359.03	1.24	81.97	40.44	639.2
6.501 - 7.000	169,360,994.37	23.67	789	21.74	214,652.72	6.811	5.773	12.811	6.811	23	356.88	1.32	82.47	39.73	616.2
7.001 - 7.500	107,533,804.45	15.03	535	14.74	200,997.77	7.284	5.961	13.284	7.284	23	358.00	1.24	81.32	40.78	596.0
7.501 - 8.000	91,805,334.15	12.83	522	14.38	175,872.29	7.817	6.002	13.817	7.817	23	357.72	1.50	83.12	40.69	591.9
8.001 - 8.500	39,554,433.32	5.53	244	6.72	162,108.33	8.327	6.022	14.327	8.327	23	357.24	1.47	83.47	39.96	584.4
8.501 - 9.000	39,256,532.11	5.49	237	6.53	165,639.38	8.825	6.075	14.825	8.825	22	357.11	1.71	83.95	41.99	581.8
9.001 - 9.500	18,547,985.22	2.59	134	3.69	138,417.80	9.310	6.164	15.310	9.310	23	358.36	1.37	83.24	43.16	574.2
9.501 - 10.000	19,512,153.79	2.73	137	3.77	142,424.48	9.833	6.198	15.833	9.833	22	355.43	1.57	83.57	41.60	574.2
10.001 - 10.500	9,378,913.47	1.31	81	2.23	115,789.06	10.299	6.279	16.299	10.299	23	356.46	1.37	82.22	42.02	562.9
10.501 - 11.000	8,539,956.45	1.19	59	1.63	144,745.02	10.818	6.186	16.818	10.818	23	355.98	1.41	83.83	41.98	573.1
11.001 - 11.500	1,702,089.13	0.24	19	0.52	89,583.64	11.321	6.270	17.321	11.321	23	338.89	1.12	81.35	37.95	556.5
11.501 - 12.000	1,747,207.64	0.24	15	0.41	116,480.51	11.700	6.151	17.700	11.700	23	355.83	1.13	82.31	43.57	586.0
12.001 - 12.500	461,583.24	0.06	4	0.11	115,395.81	12.187	6.225	18.187	12.187	23	360.00	1.00	84.85	33.73	557.4
12.501 - 13.000	621,009.57	0.09	5	0.14	124,201.91	12.778	6.321	18.778	12.778	23	360.00	1.00	79.30	43.41	555.2
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	1.37	82.43	40.48	613.1
Minimum: 5.500															
Maximum: 12.990															
Weighted Average: 7.293															

Next Rate Adjustment Date (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2006-05	377,119.59	0.05	1	0.03	377,119.59	5.750	6.000	11.750	5.750	17	360.00	353.00	81.72	26.00	616.0
2006-06	1,260,734.21	0.18	10	0.28	126,073.42	7.018	5.648	13.018	7.018	18	360.00	354.00	88.51	38.75	630.6
2006-07	10,823,948.24	1.51	55	1.52	196,799.06	7.466	5.971	13.466	7.466	19	359.01	354.01	86.01	42.46	595.1
2006-08	38,554,018.83	5.39	206	5.67	187,155.43	7.500	5.815	13.500	7.500	20	357.83	353.83	86.56	40.93	611.1
2006-09	30,752,994.25	4.30	168	4.63	183,053.54	7.490	5.773	13.490	7.490	21	358.00	353.00	85.69	40.36	618.0
2006-10	40,512,999.19	5.66	234	6.45	173,132.48	7.370	5.789	13.370	7.370	22	355.16	353.16	82.74	39.70	614.7
2006-11	592,053,118.17	82.73	2,947	81.18	200,900.28	7.263	5.807	13.263	7.263	23	357.77	356.77	81.89	40.50	613.2
2006-12	1,282,988.00	0.18	9	0.25	142,554.22	7.443	5.902	13.443	7.443	24	360.00	360.00	82.78	34.59	598.1
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	82.43	40.48	613.1
Minimum: 2006-05-01															
Maximum: 2006-12-01															
Weighted Average: 2006-10-01															

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Months to Next Rate Adjustment (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
17	377,119.59	0.05	1	0.03	377,119.59	5.750	6.000	11.750	5.750	17	360.00	353.00	7.00	81.72	26.00	616.0
18	1,260,734.21	0.18	10	0.28	126,073.42	7.018	5.648	13.018	7.018	18	360.00	354.00	6.00	88.51	38.75	630.6
19	10,823,948.24	1.51	55	1.52	196,799.06	7.466	5.971	13.466	7.466	19	359.01	354.01	5.00	86.01	42.46	595.1
20	38,554,018.83	5.39	206	5.67	187,155.43	7.500	5.815	13.500	7.500	20	357.83	353.83	4.00	86.56	40.93	611.1
21	30,752,994.25	4.30	168	4.63	183,053.54	7.490	5.773	13.490	7.490	21	358.00	355.00	3.00	85.69	40.36	618.0
22	40,512,999.19	5.66	234	6.45	173,132.48	7.370	5.789	13.370	7.370	22	355.16	353.16	2.00	82.74	39.70	614.7
23	592,053,118.17	82.73	2,947	81.18	200,900.28	7.263	5.807	13.263	7.263	23	357.77	356.77	1.00	81.89	40.50	613.2
24	1,282,988.00	0.18	9	0.25	142,554.22	7.443	5.902	13.443	7.443	24	360.00	360.00	0.00	82.78	34.59	598.1
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43	40.48	613.1
Minimum: 17																
Maximum: 24																
Weighted Average: 23																

Negative Amortization Flag (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43	40.48	613.1
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43	40.48	613.1

Index Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed Rate	209,275,366.38	22.63	1,106	23.35	189,218.23	6.509	0.000	0.000	0.000	0	336.95	335.40	1.54	78.86	37.90	708.8
Libor - 6 Month	715,617,920.48	77.37	3,630	76.65	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43	40.48	613.1
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8

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Ameriquet Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Product Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed - 10 Year	1,841,081.20	0.20	18	0.38	102,282.29	7.139	0.000	0.000	0.000	0	120.00	117.55	2.45	73.71	32.16	697.8
Fixed - 15 Year	11,759,302.38	1.27	86	1.82	136,736.07	6.639	0.000	0.000	0.000	0	180.00	178.33	1.67	78.66	37.64	707.9
Fixed - 20 Year	14,360,034.37	1.57	88	1.86	165,454.94	6.371	0.000	0.000	0.000	0	240.00	238.78	1.22	77.96	37.57	717.6
Fixed - 25 Year	8,641,496.34	0.93	48	1.01	180,031.17	6.436	0.000	0.000	0.000	0	300.00	298.48	1.52	78.62	39.06	714.9
Fixed - 30 Year	172,473,452.09	18.65	866	18.29	199,161.03	6.509	0.000	0.000	0.000	0	360.00	358.45	1.55	79.01	37.95	708.0
ARM - 2 Year/6 Month	715,617,920.48	77.37	3,630	76.65	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43	40.48	613.1
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8

Product Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Balloon	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8
Non Balloon	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8

Property Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Single Family Detached	778,601,297.55	84.18	3,982	84.08	195,530.21	7.104	5.827	13.304	7.304	23	352.56	351.14	1.43	81.86	39.78	634.4
2-4 Family	55,572,947.02	6.01	241	5.09	230,593.14	7.396	5.613	13.426	7.426	23	357.41	356.09	1.33	78.74	41.89	640.9
Condominium	38,692,158.72	4.18	216	4.56	179,130.36	6.893	5.791	13.033	7.033	23	356.42	355.05	1.36	81.19	39.75	636.5
PUD Detached	35,217,197.63	3.81	167	3.53	210,881.42	7.065	5.819	13.098	7.098	23	351.63	350.26	1.36	82.60	40.29	623.3
Manu. Housing / Mobile	9,173,969.40	0.99	87	1.84	105,447.92	7.173	5.445	13.100	7.100	23	346.02	344.79	1.23	75.64	37.77	677.4
PUD Attached	4,285,366.12	0.46	18	0.38	238,075.90	7.117	5.740	13.102	7.102	23	360.00	358.26	1.74	85.56	35.23	614.0
Single Family Attached	3,350,350.42	0.36	25	0.53	134,014.02	8.078	5.820	14.169	8.169	23	360.00	358.71	1.29	81.16	41.35	625.1
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8

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Ameritrust Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Number of Units	Total Current Principal Balance	% by Total Current Principal Balance	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
0	499,534.65	0.05	0.02	499,534.65	6.350	5.500	12.350	6.350	23	350.00	80.00	42.00	643.0
1	868,820,805.19	93.94	94.89	193,329.06	7.098	5.822	13.284	7.284	23	352.69	81.81	39.76	634.4
2	38,412,899.99	4.15	3.63	223,330.81	7.478	5.619	13.469	7.469	23	358.50	79.11	41.83	637.1
3	12,322,517.86	1.33	1.01	256,719.12	7.249	5.669	13.421	7.421	23	355.01	77.60	41.29	645.7
4	4,837,529.17	0.52	0.44	230,358.53	7.114	5.391	13.017	7.017	23	354.83	78.72	43.84	659.1
Total:	924,893,286.86	100.00	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	81.62	39.89	634.8

Occupancy	Total Current Principal Balance	% by Total Current Principal Balance	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Owner Occupied	881,625,119.29	95.32	4,449	198,162.54	7.096	5.821	13.280	7.280	23	352.80	81.58	40.05	634.1
Non-Owner Occupied	33,763,183.53	3.65	229	147,437.48	7.563	5.535	13.563	7.563	23	357.08	82.12	36.35	649.9
Second Home	9,504,984.04	1.03	58	163,879.04	7.377	5.609	13.447	7.447	23	354.54	83.61	37.95	645.2
Total:	924,893,286.86	100.00	4,736	195,289.97	7.116	5.807	13.293	7.293	23	352.98	81.62	39.89	634.8

Purpose	Total Current Principal Balance	% by Total Current Principal Balance	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Refinance - Debt Consolidation Cash Out	874,951,259.05	94.60	4,455	196,397.59	7.114	5.811	13.292	7.292	23	353.08	81.53	39.93	634.4
Refinance - Debt Consolidation No Cash Out	41,923,072.79	4.53	238	176,147.36	7.031	5.785	13.242	7.242	23	350.09	82.99	40.08	642.1
Purchase	8,018,955.02	0.87	43	186,487.33	7.725	5.558	13.670	7.670	23	356.48	84.31	34.97	635.9
Total:	924,893,286.86	100.00	4,736	195,289.97	7.116	5.807	13.293	7.293	23	352.98	81.62	39.89	634.8

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Documentation Level	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Minimum Rate	Weighted Average Months	Weighted Average Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Full Documentation	708,476,347.96	76.60	3,649	77.05	194,156.30	6.969	5.827	13.184	7.184	23	23	352.09	350.67	1.42	81.95
Limited Documentation	112,051,390.94	12.12	535	11.30	209,441.85	7.300	5.803	13.258	7.258	23	23	355.48	354.16	1.33	82.46
Stated Documentation	104,365,547.96	11.28	552	11.66	189,068.02	7.916	5.701	13.934	7.934	23	23	356.29	354.83	1.47	78.52
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	23	352.98	351.56	1.41	81.62

Lien Position	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Minimum Rate	Weighted Average Months	Weighted Average Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
1st Lien	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	23	352.98	351.56	1.41	81.62
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	23	352.98	351.56	1.41	81.62

Back Ratio	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Minimum Rate	Weighted Average Months	Weighted Average Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 5.00	1,829,710.85	0.20	7	0.15	261,387.26	7.075	5.652	13.585	7.585	22	22	360.00	358.60	1.40	79.77
5.01 - 10.00	7,595,771.68	0.82	33	0.70	230,174.90	6.963	5.706	13.208	7.208	22	22	348.91	347.68	1.24	81.99
10.01 - 15.00	12,985,989.82	1.40	79	1.67	164,379.62	7.034	5.631	13.161	7.161	23	23	349.56	348.14	1.42	82.48
15.01 - 20.00	22,984,296.71	2.49	133	2.81	172,814.26	7.040	5.864	13.233	7.233	23	23	352.74	351.39	1.34	79.27
20.01 - 25.00	49,365,320.81	5.34	276	5.83	178,859.86	6.966	5.818	13.180	7.180	23	23	347.71	346.29	1.42	80.25
25.01 - 30.00	66,344,565.00	7.17	391	8.26	169,679.19	6.870	5.816	13.160	7.160	23	23	349.52	348.10	1.42	80.44
30.01 - 35.00	97,800,822.04	10.57	540	11.40	181,112.63	6.977	5.788	13.193	7.193	23	23	349.61	348.19	1.42	81.44
35.01 - 40.00	139,733,559.26	15.11	715	15.10	195,431.55	7.121	5.826	13.305	7.305	23	23	351.67	350.27	1.40	81.46
40.01 - 45.00	188,392,068.15	20.37	932	19.68	202,137.41	7.128	5.780	13.291	7.291	23	23	354.04	352.59	1.45	81.71
45.01 - 50.00	298,266,699.91	32.25	1,461	30.85	204,152.43	7.178	5.780	13.299	7.299	23	23	355.94	354.52	1.41	82.52
50.01 - 55.00	39,594,482.63	4.28	169	3.57	234,286.88	7.608	6.133	13.813	7.813	23	23	352.62	351.29	1.33	80.33
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	23	352.98	351.56	1.41	81.62
Minimum: 1.00															
Maximum: 55.00															
Weighted Average: 39.89															

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Credit Grade	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
AAA	92,044,389.10	9.95	450	9.50	204,543.09	7.112	5.980	13.071	7.071	23	357.31	81.79	40.84	612.8
A	61,016,673.41	6.60	342	7.22	178,411.33	8.178	6.187	14.171	8.171	22	357.66	81.54	40.20	573.9
B	90,094,732.02	9.74	570	12.04	158,060.93	8.595	6.467	14.563	8.563	23	356.77	81.54	40.20	540.2
2A	190,337,984.33	20.58	1,015	21.43	187,525.11	7.521	5.985	13.468	7.468	23	356.42	81.97	39.59	583.7
4A	97,460,941.41	10.54	484	10.22	201,365.58	7.027	5.737	12.968	6.968	23	356.98	83.30	40.19	630.1
5A	92,840,022.68	10.04	444	9.38	209,099.15	6.779	5.485	12.716	6.716	23	356.12	84.90	40.49	648.4
6A	69,306,602.41	7.49	325	6.86	213,251.08	6.589	5.236	12.516	6.516	23	351.87	83.60	40.58	669.1
7A	104,292,613.23	11.28	490	10.35	212,842.07	6.448	4.977	12.569	6.569	23	343.20	82.36	39.42	694.0
8A	127,499,328.27	13.79	616	13.01	206,979.43	6.107	4.747	12.303	6.303	23	341.40	78.78	37.20	749.5
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	81.62	39.89	634.8

FICO Score	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
520 - 539	58,485,984.29	6.32	379	8.00	154,316.58	8.646	6.482	14.601	8.601	23	356.96	76.72	42.10	529.3
540 - 559	70,104,772.11	7.58	392	8.28	178,838.70	7.999	6.185	13.983	7.983	23	357.83	80.90	40.32	551.7
560 - 579	91,813,273.40	9.93	511	10.79	179,673.72	7.797	6.060	13.764	7.764	23	356.68	82.01	40.29	569.1
580 - 599	75,468,160.39	8.16	407	8.59	185,425.46	7.669	6.056	13.623	7.623	23	355.48	81.57	39.95	589.3
600 - 619	112,263,912.59	12.14	541	11.42	207,511.85	7.195	6.004	13.156	7.156	23	357.20	81.64	40.69	609.8
620 - 639	109,105,790.23	11.80	550	11.61	198,374.16	7.092	5.770	13.044	7.044	23	357.00	83.09	40.07	629.2
640 - 659	99,562,635.02	10.76	484	10.22	205,707.92	6.815	5.511	12.747	6.747	23	356.24	84.64	40.42	648.4
660 - 679	73,320,438.12	7.93	352	7.43	208,296.70	6.640	5.268	12.581	6.581	23	352.11	83.52	40.27	669.0
680 - 699	73,952,467.08	8.00	336	7.09	220,096.63	6.474	5.018	12.555	6.555	23	347.51	82.37	39.33	689.4
700 - 719	48,896,340.97	5.29	237	5.00	206,313.67	6.420	4.901	12.576	6.576	23	342.30	81.76	39.62	709.3
720 - 739	32,235,388.39	3.49	148	3.13	217,806.68	6.239	4.749	12.544	6.544	22	345.04	79.39	37.79	729.3
740 - 759	36,817,104.32	3.98	166	3.51	221,789.79	6.016	4.750	12.002	6.002	23	344.06	78.41	37.61	749.0
760 - 779	25,812,394.39	2.79	142	3.00	181,777.43	6.050	4.750	12.745	6.745	23	335.11	78.11	36.34	769.1
780 - 799	15,620,987.39	1.69	83	1.75	188,204.67	5.982	4.750	12.029	6.029	23	335.10	77.38	34.68	789.4
800 >=	1,433,638.17	0.16	8	0.17	179,204.77	6.007	0.000	0.000	0.000	0	334.34	74.39	34.47	807.7
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	81.62	39.89	634.8

Minimum: 520

Maximum: 816

Weighted Average: 634.8

% UPB missing FICO's: 0.0

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	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Conforming vs. Nonconforming															
Conforming	694,110,992.53	75.05	4,242	89.57	163,628.24	7.195	5.830	13.395	7.395	23	351.59	1.44	81.58	39.67	633.6
Non-conforming	230,782,294.33	24.95	494	10.43	467,170.64	6.877	5.743	13.002	7.002	23	357.15	1.32	81.76	40.57	638.3
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Underwriting Program															
RETAIL	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Prepayment Penalty Flag															
Prepayment Penalty	628,375,834.94	67.94	3,216	67.91	195,390.50	6.911	5.824	13.094	7.094	23	352.82	1.45	81.93	39.88	638.4
No Prepayment Penalty	296,517,451.92	32.06	1,520	32.09	195,077.27	7.551	5.777	13.651	7.651	23	353.30	1.33	80.97	39.93	627.1
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Prepayment Penalty Term (mos.)															
0	296,517,451.92	32.06	1,520	32.09	195,077.27	7.551	5.777	13.651	7.651	23	353.30	1.33	80.97	39.93	627.1
12	41,772,687.60	4.52	183	3.86	228,266.05	6.655	5.836	13.086	7.086	23	350.48	1.37	78.50	41.93	665.9
24	2,568,437.32	0.28	8	0.17	321,054.67	6.808	5.680	12.808	6.808	22	360.00	2.18	86.76	37.76	631.0
30	5,934,247.10	0.64	27	0.57	219,786.93	7.182	5.751	13.245	7.245	22	347.23	1.49	84.69	41.68	627.3
36	578,100,462.92	62.50	2,998	63.30	192,828.71	6.927	5.825	13.095	7.095	23	353.02	1.45	82.13	39.72	636.5
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8
Non-zero Weighted Average Prepay Penalty Term:	34														

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Ameritrust Mortgage Company

Series 2004-R12

Insured Loans

4,736 records

Balance: 924,893,287

Deutsche Bank @

Monthly Payments (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 500.00	11,063,067.85	1.20	169	3.57	65,461.94	7.378	5.754	13.464	7.464	23	354.97	78.61	34.30	648.7
500.01 - 1,000.00	191,451,700.03	20.70	1,821	38.45	105,135.48	7.446	5.833	13.593	7.593	23	349.36	82.08	38.25	631.2
1,000.01 - 1,500.00	231,026,946.44	24.98	1,286	27.15	179,647.70	7.036	5.803	13.269	7.269	23	350.26	81.39	39.56	639.9
1,500.01 - 2,000.00	195,561,289.89	21.14	759	16.03	257,656.51	6.999	5.842	13.213	7.213	23	356.04	81.44	40.55	632.5
2,000.01 - 3,000.00	168,269,775.85	18.19	473	9.99	355,750.05	6.977	5.790	13.103	7.103	23	355.03	81.97	41.42	631.5
3,000.01 - 4,000.00	78,856,627.32	8.53	154	3.25	512,056.02	6.952	5.770	13.080	7.080	23	355.09	82.39	41.35	635.5
4,000.01 - 5,000.00	38,365,255.07	4.15	60	1.27	639,420.92	7.260	5.685	13.553	7.553	23	357.40	80.52	37.66	645.5
5,000.01 - 6,000.00	10,298,624.41	1.11	14	0.30	735,616.03	7.688	5.814	13.734	7.734	23	353.03	77.71	43.63	624.4
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	81.62	39.89	634.8
Minimum:	359.35													
Maximum:	5,661.83													
Average:	1,335.54													

Origination Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
2004-04	1,336,853.23	0.14	7	0.15	190,979.03	7.171	6.000	11.750	5.750	17	360.00	81.42	33.36	601.5
2004-05	2,039,176.27	0.22	14	0.30	145,655.45	6.984	5.648	13.018	7.018	18	333.67	82.53	37.25	634.2
2004-06	11,110,616.92	1.20	56	1.18	198,403.87	7.468	5.966	13.472	7.472	19	359.04	85.82	42.34	596.9
2004-07	54,930,452.44	5.94	315	6.65	174,382.39	7.560	5.815	13.479	7.479	20	351.54	85.26	40.56	623.7
2004-08	34,272,244.19	3.71	193	4.08	177,576.39	7.513	5.771	13.498	7.498	21	355.19	85.51	40.63	620.8
2004-09	78,655,417.57	8.50	440	9.29	178,762.31	6.717	5.764	13.383	7.383	22	344.51	79.34	37.88	676.8
2004-10	742,548,526.24	80.28	3,711	78.36	200,093.92	7.102	5.809	13.264	7.264	23	353.83	81.35	40.01	632.4
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	81.62	39.89	634.8
Minimum:	2004-04-14													
Maximum:	2004-10-31													

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Ameriquest Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

First Payment Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV Ratio	FICO Score
2004-06	1,336,853.23	0.14	7	0.15	190,979.03	7.171	6.000	11.750	5.750	17	360.00	353.00	601.5
2004-07	2,039,176.27	0.22	14	0.30	145,655.45	6.984	5.648	13.018	7.018	18	333.67	327.67	634.2
2004-08	12,650,537.11	1.37	64	1.35	197,664.64	7.461	5.971	13.466	7.466	19	355.90	350.90	601.1
2004-09	54,087,387.49	5.85	312	6.59	173,357.01	7.580	5.815	13.500	7.500	20	352.17	348.17	622.9
2004-10	34,497,791.50	3.73	195	4.12	176,911.75	7.503	5.773	13.490	7.490	21	355.22	352.22	621.2
2004-11	83,705,847.14	9.05	472	9.97	177,342.90	6.748	5.789	13.370	7.370	22	344.94	342.94	672.5
2004-12	735,083,706.12	79.48	3,662	77.32	200,732.85	7.099	5.807	13.263	7.263	23	353.82	352.82	632.7
2005-01	1,491,988.00	0.16	10	0.21	149,198.80	7.269	5.902	13.443	7.443	24	360.00	360.00	619.0
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	634.8
Minimum: 2004-06-01													
Maximum: 2005-01-01													

Maturity Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV Ratio	FICO Score
2014	1,841,081.20	0.20	18	0.38	102,282.29	7.139	0.000	0.000	0.000	0	120.00	117.55	697.8
2019	16,878,800.27	1.82	135	2.85	125,028.15	6.950	5.929	13.663	7.663	23	180.00	178.38	675.8
2024	20,821,561.05	2.25	138	2.91	150,880.88	6.712	5.657	13.507	7.507	23	240.00	238.78	688.5
2029	8,641,496.34	0.93	48	1.01	180,031.17	6.436	0.000	0.000	0.000	0	300.00	298.48	714.9
2034	876,710,348.00	94.79	4,397	92.84	199,388.30	7.135	5.808	13.289	7.289	23	360.00	358.59	631.8
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	634.8
Minimum: 2014-06-01													
Maximum: 2034-12-01													

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Ameriquest Mortgage Company
Series 2004-R12
Insured Loans

Deutsche Bank @

4,736 records
 Balance: 924,893,287

Next Due Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-11	118,770,801.48	12.84	615	12.99	193,123.25	7.267	5.822	13.448	7.448	21	353.43	350.20	3.23	83.10	40.06	633.1
2004-12	803,466,149.93	86.87	4,103	86.63	195,824.07	7.093	5.805	13.273	7.273	23	352.88	351.74	1.15	81.40	39.88	635.1
2005-01	2,656,335.45	0.29	18	0.38	147,574.19	7.201	5.913	13.286	7.286	23	360.00	359.29	0.71	82.29	36.11	611.1
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8
Minimum: 2004-11-01																
Maximum: 2005-01-01																

Payment Day	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
1	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8
Minimum: 1																
Maximum: 1																
Weighted Average: 1																

Days Delinquent	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0	806,122,485.38	87.16	4,121	87.01	195,613.32	7.094	5.805	13.273	7.273	23	352.91	351.76	1.15	81.41	39.87	635.0
30	118,770,801.48	12.84	615	12.99	193,123.25	7.267	5.822	13.448	7.448	21	353.43	350.20	3.23	83.10	40.06	633.1
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8
Minimum: 0																
Maximum: 30																
Weighted Average: 3.9																

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Summary Statistics

As-of / Cut-off Date: 2004-12-01
Number of Loans: 1,814
Total Current Balance: 275,106,911.32
Total Schedule1 Balance: 275,137,356.79
Total Schedule2 Balance: 275,106,911.32
Total Schedule3 Balance: 275,111,193.61
Total Actual Balance: 275,349,646.86
Maximum Balance: 749,272.03
Minimum Balance: 59,171.31
Average Current Balance: 151,657.61
Weighted Average Coupon: 8.066
Maximum Coupon: 12.850
Minimum Coupon: 5.500
Weighted Average Original Term: 350.57
Weighted Average Remaining Term: 349.25
Weighted Average Seasoning: 1.32
Top 5 States: CA(27%),NJ(10%),FL(9%),NY(7%),MA(6%)
Weighted Average Original LTV: 63.58
Weighted Average Current LTV: 63.51
Weighted Average Margin: 6.422
Weighted Average Maximum Rate: 14.370
Weighted Average Minimum Rate: 8.370
Weighted Average Months to Roll: 23
% Cash-Out Refinance: 95.1
% Full Documentation: 67.1
% Owner Occupied: 96.0
Weighted Average FICO Score: 582.3
% of portfolio missing FICO Scores: 0.00
Origination Date - Earliest: 2004-04-09
Origination Date - Latest: 2004-10-31
Next Payment Date - Earliest: 2004-11-01
Next Payment Date - Latest: 2005-01-01
Maturity Date - Earliest: 2014-10-01
Maturity Date - Latest: 2034-12-01
Non-zero Weighted Average Prepay Penalty Term: 34.54
Non-zero Weighted Average Prepay Penalty # of months accrued interest: 4.17

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Ameritrust Mortgage Company
Series 2004-R12
Non Insured Loans

1,814 records
 Balance: 275,106.911

Deutsche Bank @

Coupons (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average LTV	Back Ratio	FICO Score
5.001 - 5.500	668,157.77	0.24	3	0.17	222,719.26	5.500	0.000	0.000	0.000	0	360.00	358.85	48.73	38.77	752.9
5.501 - 6.000	34,896,939.14	12.68	178	9.81	196,050.22	5.789	5.331	11.793	5.793	23	330.73	329.31	48.29	34.42	737.0
6.001 - 6.500	14,914,821.35	5.42	70	3.86	213,068.88	6.309	5.654	12.323	6.323	23	337.61	336.46	57.49	39.59	652.6
6.501 - 7.000	17,443,187.92	6.34	92	5.07	189,599.87	6.830	5.927	12.830	6.830	23	347.10	345.77	55.96	40.84	623.0
7.001 - 7.500	29,411,858.23	10.69	150	8.27	196,079.05	7.362	6.373	13.369	7.369	23	355.35	354.15	65.00	40.00	568.8
7.501 - 8.000	59,550,027.21	21.65	356	19.63	167,275.36	7.790	6.590	13.787	7.787	23	355.83	354.66	66.50	41.90	545.1
8.001 - 8.500	23,708,177.74	8.62	183	10.09	129,552.88	8.315	6.505	14.320	8.320	23	355.54	354.11	66.48	41.52	549.4
8.501 - 9.000	26,713,268.80	9.71	214	11.80	124,828.36	8.826	6.554	14.826	8.826	23	353.03	351.60	66.54	42.21	541.4
9.001 - 9.500	18,594,778.68	6.76	136	7.50	136,726.31	9.283	6.484	15.282	9.282	23	358.01	356.64	68.84	44.02	540.6
9.501 - 10.000	21,838,585.54	7.94	182	10.03	119,992.23	9.816	6.612	15.819	9.819	23	353.70	352.23	67.76	41.90	540.1
10.001 - 10.500	8,438,793.24	3.07	81	4.47	104,182.63	10.341	6.448	16.343	10.343	23	352.41	351.00	72.87	42.56	543.6
10.501 - 11.000	9,660,186.85	3.51	79	4.36	122,280.85	10.782	6.611	16.787	10.787	23	357.98	356.50	69.26	44.85	542.2
11.001 - 11.500	4,608,343.77	1.68	43	2.37	107,170.79	11.264	6.566	17.262	11.262	23	349.77	348.45	71.49	41.99	544.2
11.501 - 12.000	2,387,888.63	0.87	25	1.38	95,515.55	11.773	6.605	17.759	11.759	23	353.29	352.07	72.05	43.37	536.7
12.001 - 12.500	1,303,594.61	0.47	14	0.77	93,113.90	12.215	6.500	18.240	12.240	23	348.62	347.52	73.65	45.46	554.5
12.501 - 13.000	968,301.84	0.35	8	0.44	121,037.73	12.685	6.587	18.685	12.685	22	360.00	358.35	75.11	46.00	530.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	63.58	40.86	582.3
Minimum: 5.500															
Maximum: 12.850															
Weighted Average: 8.066															

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Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

@ Deutsche Bank

Current Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
50,000.01 - 75,000.00	23,459,197.57	8.53	361	19.90	64,983.93	9.345	6.436	15.510	9.510	23	335.03	333.57	1.46	62.30	37.96	566.4
75,000.01 - 100,000.00	29,513,277.34	10.73	339	18.69	87,059.82	8.767	6.459	15.060	9.060	23	344.72	343.36	1.35	63.42	39.78	568.1
100,000.01 - 125,000.00	25,576,420.42	9.30	228	12.57	112,177.28	8.398	6.473	14.588	8.588	23	353.41	352.01	1.39	63.72	41.64	567.2
125,000.01 - 150,000.00	28,305,777.53	10.29	206	11.36	137,406.69	8.158	6.517	14.377	8.377	23	351.30	350.08	1.22	61.18	40.60	569.9
150,000.01 - 175,000.00	26,598,330.61	9.67	163	8.99	163,179.94	7.844	6.546	14.135	8.135	23	353.18	351.86	1.32	60.97	40.32	578.7
175,000.01 - 200,000.00	25,176,640.77	9.15	134	7.39	187,883.38	7.638	6.516	14.120	8.120	23	349.38	348.08	1.30	62.91	42.96	594.6
200,000.01 - 225,000.00	19,579,181.77	7.12	92	5.07	212,817.19	7.912	6.534	14.180	8.180	23	353.69	352.32	1.37	64.71	41.74	574.1
225,000.01 - 250,000.00	14,799,141.65	5.38	62	3.42	238,695.83	7.881	6.473	14.484	8.484	23	346.83	345.43	1.40	63.66	42.39	593.4
250,000.01 - 275,000.00	15,274,748.11	5.55	58	3.20	263,357.73	7.750	6.540	14.312	8.312	23	350.69	349.40	1.29	63.59	39.78	597.5
275,000.01 - 300,000.00	15,286,333.63	5.56	53	2.92	288,421.39	7.587	6.376	13.974	7.974	23	355.54	354.14	1.40	61.33	41.70	594.5
300,000.01 - 400,000.00	23,535,013.34	8.55	69	3.80	341,087.15	7.546	6.370	13.901	7.901	23	358.08	356.87	1.21	63.98	40.05	592.0
400,000.01 - 500,000.00	5,558,226.24	1.95	12	0.66	446,518.85	8.191	6.147	14.425	8.425	23	349.32	348.24	1.08	71.95	38.83	606.2
500,000.01 - 600,000.00	12,406,337.53	4.51	22	1.21	563,924.43	7.531	5.933	13.689	7.689	23	355.02	353.70	1.31	67.81	39.86	607.6
600,000.01 - 700,000.00	5,113,320.39	1.86	8	0.44	639,165.05	7.176	5.996	13.176	7.176	23	360.00	358.76	1.24	78.27	44.89	593.6
700,000.01 - 800,000.00	5,124,964.42	1.86	7	0.39	732,137.77	7.180	5.755	13.423	7.423	23	360.00	358.86	1.14	66.26	47.37	615.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	59,171.31															
Maximum:	749,272.03															
Average:	151,657.61															

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Ameriquest Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Original Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
50,001 - 75,000	23,384,234.25	8.50	360	19.85	64,956.21	9.344	6.435	15.511	9.511	23	334.95	333.49	1.46	62.34	37.96	566.2
75,001 - 100,000	29,588,240.66	10.76	340	18.74	87,024.24	8.768	6.459	15.061	9.061	23	344.76	343.40	1.35	63.39	39.77	568.2
100,001 - 125,000	25,451,743.30	9.25	227	12.51	112,122.22	8.409	6.473	14.588	8.588	23	354.26	352.86	1.40	63.76	41.68	566.0
125,001 - 150,000	28,430,454.65	10.33	207	11.41	137,345.19	8.149	6.517	14.377	8.377	23	350.55	349.33	1.22	61.16	40.58	570.9
150,001 - 175,000	26,425,043.73	9.61	162	8.93	163,117.55	7.859	6.546	14.135	8.135	23	354.31	353.00	1.31	61.09	40.37	577.3
175,001 - 200,000	25,349,927.65	9.21	135	7.44	187,777.24	7.624	6.516	14.120	8.120	23	348.22	346.92	1.30	62.77	42.89	595.9
200,001 - 225,000	19,579,181.77	7.12	92	5.07	212,817.19	7.912	6.534	14.180	8.180	23	353.69	352.32	1.37	64.71	41.74	574.1
225,001 - 250,000	14,549,223.58	5.29	61	3.36	238,511.86	7.885	6.467	14.505	8.505	23	346.60	345.20	1.40	63.63	42.23	594.9
250,001 - 275,000	15,524,666.18	5.64	59	3.25	263,129.94	7.748	6.545	14.297	8.297	23	350.84	349.36	1.29	63.61	39.98	596.0
275,001 - 300,000	14,687,217.86	5.34	51	2.81	287,984.66	7.588	6.382	13.995	7.995	23	355.36	354.05	1.31	60.27	41.35	596.5
300,001 - 400,000	24,134,129.11	8.77	71	3.91	339,917.31	7.547	6.367	13.891	7.891	23	358.13	356.86	1.27	64.56	40.31	590.9
400,001 - 500,000	5,358,226.24	1.95	12	0.66	446,518.85	8.191	6.147	14.425	8.425	23	349.32	348.24	1.08	71.95	38.83	606.2
500,001 - 600,000	12,406,337.53	4.51	22	1.21	563,924.43	7.531	5.933	13.689	7.689	23	355.02	353.70	1.31	67.81	39.86	607.6
600,001 - 700,000	5,113,320.39	1.86	8	0.44	639,165.05	7.176	5.996	13.176	7.176	23	360.00	358.76	1.24	78.27	44.89	593.6
700,001 - 800,000	5,124,964.42	1.86	7	0.39	732,137.77	7.180	5.755	13.423	7.423	23	360.00	358.86	1.14	66.26	47.37	615.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

Minimum: 60,000.00

Maximum: 749,950.00

Average: 151,825.27

Total: 275,411,038.00

Remaining Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
61 - 120	791,930.01	0.29	10	0.55	79,193.00	6.792	0.000	0.000	0.000	0	120.00	118.43	1.57	41.57	28.87	721.5
121 - 180	6,880,164.51	2.50	65	3.58	105,848.68	7.240	6.437	14.556	8.556	23	180.00	178.25	1.75	52.74	36.21	663.0
181 - 240	8,948,628.75	3.25	66	3.64	135,585.28	7.143	6.265	13.930	7.930	23	240.00	238.47	1.53	54.78	37.55	665.6
241 - 300	1,518,105.06	0.55	11	0.61	138,009.55	6.379	0.000	0.000	0.000	0	300.00	298.71	1.29	49.01	33.45	725.1
301 - 360	256,968,082.99	93.41	1,662	91.62	154,613.77	8.134	6.424	14.374	8.374	23	360.00	358.70	1.30	64.33	41.18	576.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

Minimum: 118

Maximum: 360

Weighted Average: 349.25

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Ameriquet Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Original Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
61 - 120	791,930.01	0.29	10	0.55	79,193.00	6.792	0.000	0.000	0.000	0	120.00	118.43	1.57	41.57	28.87	721.5
121 - 180	6,880,164.51	2.50	65	3.58	105,848.68	7.240	6.437	14,556	8,556	23	180.00	178.25	1.75	52.74	36.21	663.0
181 - 240	8,948,628.75	3.25	66	3.64	135,585.28	7.143	6.265	13,930	7,930	23	240.00	238.47	1.53	54.78	37.55	665.6
241 - 300	1,518,105.06	0.55	11	0.61	138,009.55	6.379	0.000	0.000	0.000	0	300.00	298.71	1.29	49.01	33.45	725.1
301 - 360	256,968,082.99	93.41	1,662	91.62	154,613.77	8.134	6.424	14,374	8,374	23	360.00	358.70	1.30	64.33	41.18	576.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum: 120																
Maximum: 360																
Weighted Average: 350.57																

Sensoring (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
<= 0	394,000.00	0.14	3	0.17	131,333.33	8.263	6.654	14,263	8,263	24	360.00	360.00	0.00	60.84	51.50	533.2
1 - 6	274,134,387.93	99.65	1,806	99.56	151,790.91	8.066	6.421	14,370	8,370	23	350.58	349.27	1.31	63.57	40.83	582.4
7 - 12	578,523.39	0.21	5	0.28	115,704.68	7.629	6.750	13,984	7,984	17	339.40	332.40	7.00	71.17	46.03	559.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum: 0																
Maximum: 7																
Weighted Average: 1.32																

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Ameritrust Mortgage Company

Series 2004-R12
Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Rate	Weighted Average Months	Weighted Average Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Original LTV	Back Ratio	FICO Score
California	75,595,104.09	27.48	340	18.74	222,338.54	7.146	6.356	13.534	7.534	7.534	23	23	351.29	350.02	1.27	60.61	40.96	609.3
New Jersey	27,643,287.67	10.05	165	9.10	167,535.08	8.916	6.492	15.011	9.011	9.011	23	23	356.25	355.18	1.07	61.03	43.88	562.9
Florida	23,674,446.25	8.61	184	10.14	128,665.47	8.013	6.506	14.078	8.078	8.078	23	23	352.64	351.23	1.41	65.00	40.58	561.3
New York	18,312,954.87	6.66	99	5.46	184,979.34	8.071	6.455	14.939	8.939	8.939	22	22	341.44	339.87	1.57	56.71	39.24	602.0
Massachusetts	17,743,234.57	6.45	90	4.96	197,147.05	7.761	6.296	14.102	8.102	8.102	23	23	349.61	348.35	1.26	59.37	40.84	595.1
Maryland	9,146,135.32	3.32	46	2.54	198,829.03	7.820	6.249	14.170	8.170	8.170	23	23	346.79	345.40	1.40	66.90	38.30	592.3
Texas	8,643,306.61	3.14	95	5.24	90,982.17	9.928	6.544	15.962	9.962	9.962	23	23	340.85	339.54	1.31	67.72	42.43	548.0
Illinois	8,112,811.59	2.95	61	3.36	132,996.91	9.676	6.418	15.654	9.654	9.654	23	23	358.69	357.29	1.41	70.52	41.44	550.0
Michigan	7,162,500.88	2.60	66	3.64	108,522.74	8.259	6.370	14.275	8.275	8.275	22	22	355.04	353.51	1.53	73.24	41.53	560.2
Pennsylvania	6,828,671.28	2.48	57	3.14	119,801.25	7.934	6.382	14.121	8.121	8.121	23	23	342.46	341.23	1.24	66.59	41.36	563.3
Georgia	4,953,222.55	1.80	50	2.76	99,064.45	9.968	6.423	15.903	9.903	9.903	23	23	346.31	345.16	1.14	71.67	37.07	549.4
Rhode Island	4,880,001.06	1.77	32	1.76	152,500.03	7.474	6.430	13.702	7.702	7.702	23	23	351.26	349.95	1.31	59.41	39.62	586.6
Minnesota	4,708,071.93	1.71	36	1.98	130,779.78	8.040	6.531	14.576	8.576	8.576	23	23	343.64	342.47	1.17	64.15	41.34	588.0
Connecticut	4,669,657.78	1.70	30	1.65	155,655.26	8.177	6.619	14.544	8.544	8.544	23	23	347.77	346.68	1.09	61.90	38.88	579.4
Washington	4,635,590.83	1.69	26	1.43	178,291.96	8.137	6.350	14.237	8.237	8.237	23	23	354.93	353.59	1.34	70.91	43.67	576.1
North Carolina	3,932,733.95	1.43	32	1.76	122,897.94	7.497	6.298	13.668	7.668	7.668	23	23	355.13	353.08	1.05	60.26	39.22	592.7
Ohio	3,670,754.06	1.33	34	1.87	107,963.35	9.736	6.564	15.736	9.736	9.736	23	23	357.94	356.54	1.40	70.76	44.56	534.2
Nevada	3,643,273.73	1.32	36	1.98	101,202.05	8.609	6.563	14.644	8.644	8.644	22	22	350.95	348.45	2.50	73.44	39.70	550.6
Missouri	3,222,357.63	1.17	17	0.94	189,550.45	7.752	6.455	14.044	8.044	8.044	23	23	360.00	359.00	1.00	68.76	36.79	589.2
Indiana	2,992,892.35	1.09	33	1.82	90,693.71	8.136	6.625	14.374	8.374	8.374	23	23	345.72	344.58	1.15	66.46	41.25	560.4
Mississippi	2,783,074.02	1.01	26	1.43	107,041.31	8.642	6.484	14.681	8.681	8.681	22	22	360.00	358.18	1.82	74.47	41.19	549.0
Tennessee	2,743,878.17	1.00	31	1.71	88,512.20	8.795	6.532	14.816	8.816	8.816	23	23	343.63	342.59	1.04	70.80	41.89	548.7
New Hampshire	2,691,819.52	0.98	30	1.65	89,727.32	8.997	6.528	15.092	9.092	9.092	22	22	345.45	343.74	1.71	71.18	32.43	556.6
Wisconsin	2,682,741.73	0.98	23	1.10	134,137.09	7.556	6.214	13.763	7.763	7.763	23	23	360.00	358.62	1.38	69.31	44.33	548.3
Alabama	2,305,744.98	0.84	23	1.27	100,249.78	9.453	6.400	15.450	9.450	9.450	22	22	327.95	326.17	1.77	69.24	43.33	576.9
Maine	2,219,697.36	0.81	12	0.66	178,883.60	7.536	6.231	14.726	8.726	8.726	23	23	354.98	353.98	1.00	59.14	42.72	581.9
Arizona	2,075,193.87	0.75	20	1.10	103,759.69	7.867	6.497	13.891	7.891	7.891	23	23	354.81	353.62	1.19	69.78	44.28	556.6
Louisiana	1,939,042.97	0.70	16	0.88	121,190.19	8.228	6.565	14.480	8.480	8.480	22	22	344.18	341.95	2.23	64.20	35.79	581.5
Hawaii	1,891,060.49	0.69	8	0.44	236,382.56	7.506	6.592	13.838	7.838	7.838	23	23	352.53	351.13	1.39	60.82	37.67	600.1
Arkansas	1,409,313.47	0.51	15	0.83	93,954.23	9.360	6.231	15.206	9.206	9.206	23	23	354.47	349.69	1.78	74.00	39.01	534.2
Oklahoma	1,143,814.79	0.42	12	0.66	95,317.90	9.078	6.541	14.985	8.985	8.985	22	22	351.47	349.69	1.14	65.09	44.55	680.9
Kentucky	875,114.86	0.32	7	0.39	125,016.41	8.007	5.682	15.263	9.263	9.263	23	23	342.83	341.68	1.20	66.76	37.68	554.0
Delaware	551,445.35	0.20	6	0.33	91,907.56	8.307	6.712	14.307	8.307	8.307	22	22	339.14	337.61	1.53	69.41	37.39	527.8
South Carolina	484,473.00	0.18	6	0.33	80,745.50	8.797	6.300	14.360	8.360	8.360	23	23	345.20	343.63	1.57	68.37	34.96	563.0
Kansas	447,270.67	0.16	5	0.28	89,454.13	9.952	6.524	15.952	9.952	9.952	23	23	323.88	322.70	1.18	66.88	39.76	574.1
Nebraska	401,886.69	0.15	5	0.28	80,377.34	7.476	6.313	14.018	8.018	8.018	22	22	360.00	358.41	1.59	57.53	34.36	603.9
Iowa	375,600.30	0.14	3	0.17	125,200.10	8.471	6.224	14.471	8.471	8.471	22	22	360.00	358.10	1.90	82.01	45.54	572.1
Utah	368,751.91	0.13	1	0.06	368,751.91	7.990	6.250	13.990	7.990	7.990	23	23	360.00	359.00	1.00	90.00	49.00	599.0
Montana	313,319.35	0.11	3	0.17	104,439.78	8.750	6.750	14.750	8.750	8.750	23	23	360.00	359.00	1.00	70.55	38.30	568.6
Wyoming	205,887.23	0.07	2	0.11	102,943.62	8.990	5.280	14.990	8.990	8.990	23	23	360.00	359.00	1.00	61.42	46.45	551.7
Alaska	107,952.12	0.04	1	0.06	107,952.12	9.990	6.500	15.990	9.990	9.990	23	23	360.00	359.00	1.00	79.71	54.00	521.0

Continued...

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Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

...continued

Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Original LTV	Weighted Average Back Ratio	FICO Score
Vermont	103,443.35	0.04	1	0.06	103,443.35	8.990	6.500	14.990	8.990	23	360.00	359.00	55.35	45.00	527.0
Idaho	59,945.75	0.02	1	0.06	59,945.75	6.500	6.000	12.500	6.500	23	360.00	359.00	57.14	49.00	635.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8.370	23	350.57	349.25	63.58	40.86	582.3

Number of States Represented: 45

Original Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Original LTV	Weighted Average Back Ratio	FICO Score
10.01 - 15.00	413,483.26	0.15	3	0.17	137,827.75	7.061	5.924	13,274	7,274	23	330.07	329.07	12.77	26.07	626.6
15.01 - 20.00	893,437.65	0.32	10	0.55	89,343.77	8.167	6.554	14,774	8,774	23	320.60	319.51	17.73	33.52	586.6
20.01 - 25.00	2,165,192.49	0.79	21	1.16	103,104.40	7.619	6.120	14,212	8,212	23	338.69	337.36	22.91	40.59	640.5
25.01 - 30.00	3,168,709.13	1.15	29	1.60	109,265.83	7.333	6.189	13,859	7,859	23	319.45	317.98	27.50	36.92	651.4
30.01 - 35.00	4,218,053.23	1.53	27	1.49	156,224.19	6.718	6.005	13,216	7,216	23	341.48	340.35	32.66	42.56	647.3
35.01 - 40.00	7,720,401.26	2.81	60	3.31	128,673.35	7.050	6.281	13,894	7,894	23	331.32	329.93	37.97	37.36	647.5
40.01 - 45.00	11,386,894.38	4.14	78	4.30	145,985.83	7.023	6.284	13,882	7,882	23	343.96	342.70	42.83	39.30	659.3
45.01 - 50.00	19,250,759.06	7.00	119	6.56	161,771.08	7.342	6.300	13,882	7,882	23	342.38	341.22	47.70	37.73	616.8
50.01 - 55.00	26,544,280.39	9.65	156	8.60	170,155.64	7.040	6.144	13,622	7,622	23	347.13	345.90	52.61	36.94	640.4
55.01 - 60.00	50,778,865.84	18.46	320	17.64	158,683.96	7.658	6.400	14,027	8,027	23	348.21	346.75	58.33	38.74	595.1
60.01 - 65.00	14,693,580.67	5.34	116	6.39	126,668.80	8.654	6.615	14,606	8,606	23	352.58	351.37	63.67	42.82	546.0
65.01 - 70.00	19,385,446.90	7.05	131	7.22	147,980.51	8.606	6.549	14,560	8,560	23	354.75	353.40	68.12	42.36	546.2
70.01 - 75.00	76,637,417.13	27.86	534	29.44	143,515.76	8.698	6.652	14,656	8,656	23	355.90	354.61	74.30	42.25	537.5
75.01 - 80.00	9,906,456.85	3.60	60	3.31	165,107.61	8.884	6.106	14,809	8,809	23	355.28	353.90	78.99	45.86	570.3
80.01 - 85.00	18,018,872.64	6.55	105	5.79	171,608.31	8.884	6.201	14,871	8,871	23	358.95	357.63	84.27	44.82	569.8
85.01 - 90.00	9,503,995.77	3.48	44	2.43	217,363.54	8.145	5.897	14,145	8,145	23	358.01	356.52	89.09	45.85	597.4
90.01 - 95.00	361,064.67	0.13	1	0.06	361,064.67	9.300	6.000	15,300	9,300	23	360.00	359.00	93.83	46.00	557.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8.370	23	350.57	349.25	63.58	40.86	582.3

Minimum: 11.12

Maximum: 93.83

Weighted Average by Original Balance: 63.57

Weighted Average by Current Balance: 63.58

Weighted Average Current LTV: 63.51

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Ameriquest Mortgage Company
Series 2004-R12
Non Insured Loans
1,814 records
Balance: 275,106,911

Deutsche Bank @

Current Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Original LTV	Back Ratio	FICO Score
10.01 - 15.00	413,483.26	0.15	3	3	0.17	137,827.75	7.061	5.924	13.274	7.274	23	330.07	329.07	1.00	12.77	26.07	626.6
15.01 - 20.00	893,437.65	0.32	10	10	0.55	89,343.77	8.167	6.554	14.774	8.774	23	320.60	319.51	1.09	17.73	33.52	586.6
20.01 - 25.00	2,165,192.49	0.79	21	21	1.16	103,104.40	7.619	6.120	14.212	8.212	23	338.69	337.36	1.32	22.91	40.59	640.5
25.01 - 30.00	3,303,238.96	1.20	30	30	1.65	110,107.97	7.272	6.189	13.859	7.859	23	313.77	312.32	1.45	27.61	37.33	653.5
30.01 - 35.00	4,151,684.47	1.51	27	27	1.49	153,766.09	6.742	6.005	13.216	7.216	23	344.06	342.85	1.22	32.78	42.51	647.7
35.01 - 40.00	7,652,240.19	2.78	59	59	3.25	129,698.99	7.055	6.281	13.894	7.894	23	332.67	331.32	1.35	37.99	37.26	646.3
40.01 - 45.00	11,386,894.38	4.14	78	78	4.30	145,985.83	7.023	6.284	13.882	7.882	23	343.96	342.70	1.26	42.83	39.30	659.3
45.01 - 50.00	19,532,431.57	7.10	122	122	6.73	160,101.90	7.325	6.300	13.882	7.882	23	341.81	340.63	1.18	47.74	37.65	618.5
50.01 - 55.00	26,635,870.79	9.68	155	155	8.54	171,844.33	7.061	6.144	13.622	7.622	23	345.71	344.46	1.25	52.67	37.10	639.4
55.01 - 60.00	50,405,602.93	18.32	318	318	17.53	158,508.19	7.657	6.400	14.027	8.027	23	349.22	347.77	1.45	58.36	38.69	594.7
60.01 - 65.00	14,693,580.67	5.34	116	116	6.39	126,668.80	8.654	6.615	14.606	8.606	23	352.58	351.37	1.21	63.67	42.82	546.0
65.01 - 70.00	19,385,446.90	7.05	131	131	7.22	147,980.51	8.606	6.549	14.560	8.560	23	354.75	353.40	1.35	68.12	42.36	546.2
70.01 - 75.00	76,637,417.13	27.86	534	534	29.44	143,515.76	8.698	6.652	14.656	8.656	23	355.90	354.61	1.29	74.30	42.25	537.5
75.01 - 80.00	9,906,456.85	3.60	60	60	3.31	165,107.61	8.803	6.106	14.809	8.809	23	355.28	353.90	1.38	78.99	45.86	570.3
80.01 - 85.00	18,018,872.64	6.55	105	105	5.79	171,608.31	8.884	6.201	14.871	8.871	23	358.95	357.63	1.32	84.27	44.82	569.8
85.01 - 90.00	9,563,995.77	3.48	44	44	2.43	217,363.54	8.145	5.897	14.145	8.145	23	358.01	356.52	1.50	89.09	45.85	597.4
90.01 - 95.00	361,064.67	0.13	1	1	0.06	361,064.67	9.300	6.000	15.300	9.300	23	360.00	359.00	1.00	93.83	46.00	557.0
Total:	275,106,911.32	100.00	1,814	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:																	11.08
Maximum:																	93.78
Weighted Average:																	63.51

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Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Margin (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2.501 - 3.000	61,516.89	0.03	1	0.07	61,516.89	7.990	3.000	13.990	7.990	22	360.00	358.00	2.00	80.00	44.00	553.0
3.501 - 4.000	381,537.56	0.17	4	0.27	95,384.39	8.949	3.779	14.949	8.949	23	360.00	359.00	1.00	70.98	37.71	560.2
4.001 - 4.500	102,401.79	0.05	1	0.07	102,401.79	6.200	4.372	12.200	6.200	23	360.00	359.00	1.00	53.95	25.00	672.0
4.501 - 5.000	5,899,786.59	2.61	23	1.54	256,512.46	6.949	4.928	12.949	6.949	23	358.18	357.02	1.15	63.55	41.04	683.4
5.001 - 5.500	8,545,590.96	3.78	39	2.62	219,117.72	6.380	5.368	12.380	6.380	23	351.50	350.37	1.13	60.59	38.10	636.5
5.501 - 6.000	42,922,401.80	18.98	261	17.53	164,453.65	7.706	5.980	13.706	7.706	23	356.75	355.60	1.15	66.69	40.36	585.9
6.001 - 6.500	54,661,680.74	24.17	379	25.45	144,226.07	8.721	6.439	14.721	8.721	23	355.76	354.45	1.32	66.28	42.61	551.1
6.501 - 7.000	113,552,155.06	50.22	781	52.45	145,393.28	8.675	6.750	14.675	8.675	23	357.15	355.85	1.30	66.95	42.23	531.8
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6

Minimum: 3.000

Maximum: 6.750

Weighted Average: 6.422

Initial Rate Teaser Period (mos) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
24	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6

Difference between the Next-Rate-Adjustment-Date (provided) and the First-Payment-Date

Rate Adjustment Frequency (mos) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
6	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6

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Ameriquet Mortgage Company

Series 2004-R12

Not Insured Loans

1,814 records

Balance: 775,106.911

Deutsche Bank @

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Initial Periodic Cap (%) (ARM Only)															
2.000	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Minimum: 2.000															
Maximum: 2.000															
Weighted Average: 2.000															

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Periodic Cap (%) (ARM Only)															
1.000	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Minimum: 1.000															
Maximum: 1.000															
Weighted Average: 1.000															

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Lifetime Rate Cap (%) (ARM Only)															
6.000	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Minimum: 6.000															
Maximum: 6.000															
Weighted Average: 6.000															

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Ameritrust Mortgage Company

Series 2004-R12
Non Insured Loans1,814 records
Balance: 275,106,911

Deutsche Bank @

Maximum Mortgage Rates (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Sated Term	Weighted Average Original LTV	Back Ratio	FICO Score
11.501 - 12.000	5,708,445.71	2.52	25	1.68	228,337.83	5.793	5.331	11.793	5.793	23	352.14	49.47	34.05	664.9
12.001 - 12.500	10,975,624.99	4.85	40	2.69	274,390.62	6.323	5.654	12.323	6.323	23	356.49	60.79	41.19	623.8
12.501 - 13.000	14,208,225.38	6.28	69	4.63	205,916.31	6.830	5.927	12.830	6.830	23	357.26	58.04	40.90	604.5
13.001 - 13.500	27,328,878.66	12.09	133	8.93	205,480.29	7.369	6.373	13.369	7.369	23	356.28	66.07	40.07	561.3
13.501 - 14.000	57,885,363.41	25.60	343	23.04	168,761.99	7.787	6.590	13.787	7.787	23	356.66	66.98	42.01	542.3
14.001 - 14.500	22,280,457.56	9.85	172	11.55	129,537.54	8.320	6.505	14.320	8.320	23	356.06	67.43	41.65	546.8
14.501 - 15.000	25,408,842.48	11.24	199	13.36	127,682.63	8.826	6.554	14.826	8.826	23	355.76	66.85	42.45	538.8
15.001 - 15.500	17,127,159.25	7.57	121	8.13	141,546.77	9.282	6.484	15.282	9.282	23	360.00	68.80	43.85	541.6
15.501 - 16.000	20,186,757.67	8.93	165	11.08	122,343.99	9.819	6.612	15.819	9.819	23	356.07	68.15	41.57	540.9
16.001 - 16.500	7,687,488.53	3.40	73	4.90	105,308.06	10.343	6.448	16.343	10.343	23	353.72	73.46	42.43	545.2
16.501 - 17.000	8,693,909.03	3.84	67	4.50	129,759.84	10.787	6.611	16.787	10.787	23	360.00	70.52	45.49	542.0
17.001 - 17.500	4,358,733.42	1.93	40	2.69	108,968.34	11.262	6.566	17.262	11.262	23	351.24	72.30	42.20	544.1
17.501 - 18.000	2,190,629.85	0.97	22	1.48	99,574.08	11.759	6.605	17.759	11.759	23	360.00	71.98	42.73	536.7
18.001 - 18.500	1,118,253.61	0.49	12	0.81	93,187.80	12.240	6.500	18.240	12.240	23	360.00	73.97	44.43	561.3
18.501 - 19.000	968,301.84	0.43	8	0.54	121,037.73	12.685	6.587	18.685	12.685	22	360.00	75.11	46.00	530.0
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14,370	8.370	23	356.56	66.42	41.77	555.6
Minimum:	11.550													
Maximum:	18.850													
Weighted Average:	14.370													

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Ameritrust Mortgage Company

Series 2004-R12
Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Minimum Mortgage Rates (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
5.501 - 6.000	5,708,445.71	2.52	25	1.68	228,337.83	5.793	5.331	11.793	5.793	23	352.14	49.47	34.05	664.9
6.001 - 6.500	10,975,624.99	4.85	40	2.69	274,390.62	6.323	5.654	12.323	6.323	23	356.49	60.79	41.19	623.8
6.501 - 7.000	14,208,225.38	6.28	69	4.63	205,916.31	6.830	5.927	12.830	6.830	23	357.26	58.04	40.90	604.5
7.001 - 7.500	27,328,878.66	12.09	133	8.93	205,480.29	7.369	6.373	13.369	7.369	23	356.28	66.07	40.07	561.3
7.501 - 8.000	57,885,363.41	25.60	343	23.04	168,761.99	7.787	6.590	13.787	7.787	23	356.66	66.98	42.01	542.3
8.001 - 8.500	22,280,457.56	9.85	172	11.55	129,537.54	8.320	6.505	14.320	8.320	23	356.06	67.43	41.65	546.8
8.501 - 9.000	25,408,842.48	11.24	199	13.36	127,682.63	8.826	6.554	14.826	8.826	23	355.76	66.85	42.45	538.8
9.001 - 9.500	17,127,159.25	7.57	121	8.13	141,546.77	9.282	6.484	15.282	9.282	23	360.00	68.80	43.85	541.6
9.501 - 10.000	20,186,757.67	8.93	165	11.08	122,343.99	9.819	6.612	15.819	9.819	23	356.07	68.15	41.57	540.9
10.001 - 10.500	7,687,488.53	3.40	73	4.90	105,308.06	10.343	6.448	16.343	10.343	23	353.72	73.46	42.43	545.2
10.501 - 11.000	8,693,909.03	3.84	67	4.50	129,759.84	10.787	6.611	16.787	10.787	23	360.00	70.52	45.49	542.0
11.001 - 11.500	4,358,733.42	1.93	40	2.69	108,968.34	11.262	6.566	17.262	11.262	23	351.24	72.30	42.20	544.1
11.501 - 12.000	2,190,629.85	0.97	22	1.48	99,574.08	11.759	6.605	17.759	11.759	23	360.00	71.98	42.73	536.7
12.001 - 12.500	1,118,253.61	0.49	12	0.81	93,187.80	12.240	6.500	18.240	12.240	23	360.00	73.97	44.43	561.3
12.501 - 13.000	968,301.84	0.43	8	0.54	121,037.73	12.685	6.587	18.685	12.685	22	360.00	75.11	46.00	530.0
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	66.42	41.77	555.6
Minimum: 5.550														
Maximum: 12.850														
Weighted Average: 8.370														

Next Rate Adjustment Date (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
2006-05	291,828.58	0.13	2	0.13	145,914.29	7.984	6.750	13.984	7.984	17	360.00	75.00	51.67	515.4
2006-06	223,874.97	0.10	1	0.07	223,874.97	6.990	6.500	12.990	6.990	18	360.00	66.18	49.00	542.0
2006-07	2,068,765.97	0.91	16	1.07	129,297.87	9.008	6.603	15.008	9.008	19	355.28	68.88	43.27	545.5
2006-08	8,020,110.07	3.55	57	3.83	140,703.69	9.232	6.547	15.232	9.232	20	357.25	70.12	38.70	536.4
2006-09	5,677,484.93	2.51	45	3.02	126,166.33	8.925	6.461	14.925	8.925	21	357.93	74.52	45.44	550.9
2006-10	13,630,292.25	6.03	107	7.19	127,385.91	8.727	6.419	14.727	8.727	22	356.42	68.15	39.31	555.3
2006-11	195,820,714.62	86.60	1,258	84.49	155,660.35	8.289	6.412	14.289	8.289	23	356.50	65.88	41.90	556.7
2006-12	394,000.00	0.17	3	0.20	131,333.33	8.263	6.654	14.263	8.263	24	360.00	60.84	51.50	533.2
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	66.42	41.77	555.6
Minimum: 2006-05-01														
Maximum: 2006-12-01														
Weighted Average: 2006-10-01														

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1,814 records
Balance: 275,106.911

Months to Next Rate Adjustment (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Original LTV	Back Ratio	FICO Score
17	291,828.58	0.13	2	0.13	145,914.29	7.984	6.750	13.984	7.984	17	360.00	353.00	75.00	51.67	515.4
18	223,874.97	0.10	1	0.07	223,874.97	6.990	6.500	12.990	6.990	18	360.00	354.00	66.18	49.00	542.0
19	2,068,765.97	0.91	16	1.07	129,297.87	9.008	6.603	15.008	9.008	19	355.28	350.28	68.88	43.27	545.5
20	8,020,110.07	3.55	57	3.83	140,703.69	9.232	6.547	15.232	9.232	20	357.25	353.25	4.00	70.12	536.4
21	5,677,484.93	2.51	45	3.02	126,166.33	8.925	6.461	14.925	8.925	21	357.93	354.93	3.00	74.52	550.9
22	13,630,292.25	6.03	107	7.19	127,385.91	8.727	6.419	14.727	8.727	22	356.42	355.42	2.00	68.15	555.3
23	195,820,714.62	86.60	1,258	84.49	155,660.35	8.289	6.412	14.289	8.289	23	356.50	355.50	1.00	65.88	556.7
24	394,000.00	0.17	3	0.20	131,333.33	8.263	6.654	14.263	8.263	24	360.00	360.00	0.00	60.84	533.2
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	555.6
Minimum: 17															
Maximum: 24															
Weighted Average: 23															

Negative Amortization Flag (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Original LTV	Back Ratio	FICO Score
	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	555.6
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	555.6

Index Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Original LTV	Back Ratio	FICO Score
Fixed Rate	48,979,839.93	17.80	325	17.92	150,707.20	6.662	0.000	0.000	0.000	0	321.36	1.59	50.48	36.66	705.8
Labor - 6 Month	226,127,071.39	82.20	1,489	82.08	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	555.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	582.3

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Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Product Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed - 10 Year	791,930.01	0.29	10	0.55	79,193.00	6.792	0.000	0.000	0.000	0	120.00	41.57	28.87	721.5
Fixed - 15 Year	4,654,083.42	1.69	38	2.09	122,475.88	6.610	0.000	0.000	0.000	0	180.00	48.93	34.14	707.3
Fixed - 20 Year	5,799,220.61	2.11	35	1.93	165,692.02	6.715	0.000	0.000	0.000	0	240.00	50.86	35.24	716.1
Fixed - 25 Year	1,518,105.06	0.55	11	0.61	138,009.55	6.379	0.000	0.000	0.000	0	300.00	49.01	33.45	725.1
Fixed - 30 Year	36,216,500.83	13.16	231	12.73	156,781.39	6.669	0.000	0.000	0.000	0	360.00	50.87	37.52	702.8
ARM - 2 Year/6 Month	226,127,071.39	82.20	1,489	82.08	151,865.06	8.370	6.422	14.370	8.370	23	350.57	66.42	41.77	555.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	40.86	582.3

Property Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Balloon	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	40.86	582.3
Non-Balloon	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	40.86	582.3
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	40.86	582.3

Property Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Single Family Detached	222,579,189.22	80.91	1,440	79.38	154,568.88	8.018	6.466	14.350	8.350	23	350.57	63.27	41.00	581.2
2-4 Family	16,771,575.88	6.10	93	5.13	180,339.53	8.568	6.204	14.667	8.667	23	353.04	60.92	42.12	585.4
Manu. Housing / Mobile	14,759,942.63	5.36	153	8.43	96,339.49	8.347	6.051	14.316	8.316	23	348.18	67.36	37.88	593.0
Condominium	11,678,057.72	4.24	66	3.64	176,940.27	7.777	6.381	14.270	8.270	23	356.90	65.40	38.15	595.8
PUD Detached	7,473,957.16	2.72	43	2.37	173,812.96	8.017	6.472	14.256	8.256	23	346.34	67.96	44.59	571.3
Single Family Attached	1,724,273.52	0.63	18	0.99	95,792.97	8.995	6.574	15.438	9.438	23	348.51	65.28	38.93	561.2
PUD Attached	139,915.19	0.05	1	0.06	139,915.19	8.500	6.500	14.500	8.500	23	360.00	62.78	33.00	526.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	40.86	582.3

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Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Number of Units	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
1	258,335,335.44	93.90	1,721	94.87	150,107.69	8.033	6.437	14.348	8.348	23	350.41	349.09	1.32	63.75	40.78	582.1
2	13,157,722.47	4.78	75	4.13	175,436.30	8.684	6.220	14.803	8.803	23	351.13	349.87	1.26	60.80	42.44	582.7
3	2,146,115.63	0.78	10	0.55	214,611.56	8.022	6.074	14.028	8.028	23	360.00	358.80	1.20	63.02	41.75	602.0
4	1,467,737.78	0.53	8	0.44	183,467.22	8.329	6.271	14.463	8.463	22	360.00	357.95	2.05	55.98	39.76	586.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

Occupancy	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Owner Occupied	264,039,168.54	95.98	1,746	96.25	151,225.18	8.053	6.447	14.368	8.368	23	350.29	348.97	1.32	63.14	40.96	581.1
Non-Owner Occupied	8,089,395.95	2.94	50	2.76	161,787.92	8.579	5.885	14.648	8.648	23	357.24	355.88	1.36	71.63	38.31	608.6
Second Home	2,978,346.83	1.08	18	0.99	165,463.71	7.745	5.795	13.727	7.727	23	357.39	356.14	1.26	80.67	38.88	621.9
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

Purpose	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Refinance - Debt Consolidation Cash Out	261,634,130.04	95.10	1,719	94.76	152,201.36	8.071	6.424	14.360	8.360	23	351.22	349.91	1.31	63.48	41.03	580.8
Refinance - Debt Consolidation No Cash Out	12,370,393.44	4.50	92	5.07	134,460.80	7.855	6.466	14.538	8.538	23	336.08	334.49	1.58	63.72	37.99	610.2
Purchase	1,102,387.84	0.40	3	0.17	367,462.61	9.043	5.634	15.043	9.043	23	360.00	359.00	1.00	86.38	32.38	614.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

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Documentation Level	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Sated Term	Weighted Average Original LTV	Back Ratio	FICO Score
Full Documentation	184,665,547.40	67.13	1,163	1,163	158,783.79	7.698	6.447	14.072	8.072	23	349.73	348.48	1.25	61.69 40.48 591.8
Stated Documentation	48,338,930.08	17.57	362	362	133,532.96	9.213	6.385	15.294	9.294	22	352.50	64.83	40.95	563.1
Limited Documentation	42,102,433.84	15.30	289	289	145,683.16	8.360	6.371	14.375	8.375	23	352.05	70.43	42.40	562.6
Total:	275,106,911.32	100.00	1,814	1,814	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	40.86	582.3

Lien Position	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Sated Term	Weighted Average Original LTV	Back Ratio	FICO Score
1st Lien	275,106,911.32	100.00	1,814	1,814	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	40.86	582.3
Total:	275,106,911.32	100.00	1,814	1,814	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	40.86	582.3

Back Ratio	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Sated Term	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 5.00	1,309,206.55	0.48	8	8	163,650.82	8.064	6.459	14.464	8.464	22	351.32	349.73	1.59	61.17 3.61 577.3
5.01 - 10.00	1,708,942.69	0.62	14	14	122,067.34	7.266	6.236	13.171	7.171	23	348.43	346.82	1.61	54.72 7.73 624.6
10.01 - 15.00	4,661,424.49	1.69	29	29	160,738.78	7.386	6.410	14.121	8.121	23	326.05	324.74	1.31	54.52 12.60 616.0
15.01 - 20.00	9,652,418.18	3.51	69	69	139,890.12	7.788	6.263	14.153	8.153	23	349.91	348.74	1.17	59.60 18.58 609.9
20.01 - 25.00	13,312,371.17	4.84	104	104	128,003.57	7.816	6.367	14.350	8.350	23	346.46	345.00	1.47	60.08 22.99 604.6
25.01 - 30.00	20,006,390.44	7.27	147	147	136,097.89	7.590	6.476	14.096	8.096	23	343.65	342.20	1.45	61.56 28.25 605.7
30.01 - 35.00	29,278,686.71	10.64	191	191	153,291.55	7.794	6.387	14.286	8.286	23	348.33	346.88	1.45	60.71 32.83 598.1
35.01 - 40.00	32,328,448.73	11.75	222	222	145,623.64	7.852	6.401	14.253	8.253	23	346.07	344.70	1.37	61.68 37.81 594.4
40.01 - 45.00	41,896,818.22	15.23	280	280	149,631.49	8.075	6.376	14.403	8.403	23	353.40	352.17	1.23	60.79 43.12 589.0
45.01 - 50.00	59,769,437.26	21.73	364	364	164,201.75	8.008	6.335	14.268	8.268	23	351.77	350.44	1.33	65.60 48.04 585.7
50.01 - 55.00	61,182,766.88	22.24	386	386	158,504.58	8.686	6.567	14.656	8.656	23	356.09	354.86	1.23	68.93 53.14 539.9
Total:	275,106,911.32	100.00	1,814	1,814	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	40.86	582.3
Minimum:	2.00													
Maximum:	55.00													
Weighted Average:	40.86													

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Ameritrust Mortgage Company
Series 2004-R12
Non Insured Loans

1,814 records
 Balance: 275,106,911

Deutsche Bank @

Credit Grade	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
AAA	10,412,750.06	3.78	60	3.31	173,545.83	7.608	5.912	13.504	7.504	23	352.06	350.94	1.12	66.50	40.27	611.4
A	13,885,934.20	5.05	85	4.69	163,563.93	8.253	6.224	14.253	8.253	23	354.94	353.54	1.40	64.82	39.49	573.2
B	38,623,788.85	14.04	282	15.55	136,963.79	8.893	6.468	14.852	8.852	23	355.16	353.84	1.32	65.70	44.19	545.9
C	105,739,253.25	38.44	742	40.90	142,505.73	8.682	6.719	14.642	8.642	23	355.41	354.15	1.27	69.10	42.48	533.3
D	20,009,469.25	7.27	139	7.66	143,953.02	8.901	6.733	14.863	8.863	23	358.55	357.06	1.49	56.86	40.52	524.7
2A	29,626,557.62	10.77	188	10.36	157,588.07	7.909	5.985	13.855	7.855	23	356.04	354.85	1.19	68.21	41.16	578.0
4A	4,041,568.41	1.47	28	1.54	144,341.73	6.965	5.725	12.693	6.693	23	341.84	340.54	1.30	47.02	35.12	630.0
5A	5,906,770.29	2.15	28	1.54	210,956.08	6.741	5.460	12.617	6.617	23	360.00	358.46	1.54	64.36	36.89	648.2
6A	5,114,632.75	1.86	26	1.43	196,716.64	6.292	5.226	12.057	6.057	23	344.35	343.00	1.35	50.94	39.42	670.1
7A	11,864,954.68	4.31	65	3.58	182,537.76	6.323	5.000	12.578	6.578	23	328.88	327.49	1.39	53.40	39.42	694.4
8A	29,881,231.96	10.86	171	9.43	174,744.05	5.888	4.749	12.337	6.337	22	323.20	321.70	1.50	47.90	33.95	760.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

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Ameritrust Mortgage Company

Series 2004-R12
Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

FICO Score	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
500 - 519	63,221,910.04	22.98	463	25.52	136,548.40	8.817	6.743	14.762	8.762	23	356.38	355.07	1.31	67.34	43.62	509.2
520 - 539	46,766,641.49	17.00	328	18.08	142,581.22	8.692	6.599	14.652	8.652	23	356.76	355.46	1.30	65.79	41.82	529.6
540 - 559	38,327,920.62	13.93	250	13.78	153,311.68	8.635	6.460	14.619	8.619	23	355.32	355.95	1.37	66.72	42.55	550.4
560 - 579	26,280,123.48	9.55	181	9.98	145,194.05	8.444	6.294	14.416	8.416	23	355.72	354.48	1.24	67.33	39.65	568.0
580 - 599	20,070,934.86	7.30	131	7.22	153,213.24	8.069	6.291	14.038	8.038	23	354.89	353.64	1.26	67.18	42.73	589.1
600 - 619	17,037,797.15	6.19	102	5.62	167,037.23	7.835	6.084	13.760	7.760	23	354.27	353.15	1.12	67.53	39.74	608.8
620 - 639	7,902,346.64	2.87	54	2.98	146,339.75	7.894	6.158	13.873	7.873	23	341.72	340.42	1.30	56.79	37.57	629.4
640 - 659	7,329,329.64	2.66	36	1.98	203,592.49	6.917	5.656	12.770	6.770	23	356.21	354.74	1.47	64.12	37.87	648.1
660 - 679	5,784,646.53	2.10	29	1.60	199,470.57	6.445	5.443	12.290	6.290	23	346.16	344.86	1.31	52.59	40.18	669.6
680 - 699	8,679,058.11	3.15	43	2.37	201,838.56	6.311	5.134	12.512	6.512	23	327.79	326.35	1.43	53.67	38.21	690.4
700 - 719	5,532,611.71	2.01	35	1.93	158,074.62	6.388	5.040	12.770	6.770	23	332.66	331.15	1.50	53.85	40.94	707.4
720 - 739	3,921,028.23	1.43	21	1.16	186,715.63	6.125	5.008	12.782	6.782	23	318.54	317.00	1.54	47.47	40.07	728.4
740 - 759	8,396,866.43	3.05	45	2.48	186,597.03	5.832	4.750	12.500	6.500	22	336.57	335.11	1.46	47.67	32.78	749.5
760 - 779	7,738,589.08	2.81	47	2.59	164,650.83	5.833	0.000	0.000	0.000	0	324.00	322.48	1.52	46.97	32.93	768.5
780 - 799	6,712,440.10	2.44	38	2.09	176,643.16	5.922	6.750	18.250	12.250	23	319.19	317.83	1.36	48.81	33.43	787.8
800 >=	1,404,667.21	0.51	11	0.61	127,697.02	5.882	0.000	0.000	0.000	0	270.23	268.82	1.42	47.61	30.41	803.5
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

Minimum: 500

Maximum: 814

Weighted Average: 582.3

% UPB missing FICO: 0.0

Conforming vs. Nonconforming	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Conforming	234,909,157.81	85.39	1,731	95.42	135,707.20	8.159	6.478	14.485	8.485	23	349.66	348.32	1.34	62.80	40.73	579.6
Nonconforming	40,197,753.51	14.61	83	4.58	484,310.28	7.518	6.111	13.730	7.730	23	355.92	354.71	1.21	68.15	41.61	598.3
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

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Ameriquet Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Underwriting Program	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
RETAIL	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	1.32	63.58	40.86	582.3
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	1.32	63.58	40.86	582.3

Prepayment Penalty Flag	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
No Prepayment Penalty	183,170,356.11	66.58	1,192	65.71	153,666.41	7.604	6.438	13.959	7.959	23	348.87	1.35	63.26	40.46	591.8
	91,936,555.21	33.42	622	34.29	147,807.97	8.986	6.394	15.042	9.042	23	353.97	1.27	64.20	41.65	563.4
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	1.32	63.58	40.86	582.3

Prepayment Penalty Term (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0	91,936,555.21	33.42	622	34.29	147,807.97	8.986	6.394	15.042	9.042	23	353.97	1.27	64.20	41.65	563.4
12	10,648,877.12	3.87	63	3.47	169,029.80	6.774	6.430	13.702	7.702	23	327.97	1.50	54.27	38.00	656.3
30	1,898,001.26	0.69	9	0.50	210,889.03	8.965	6.656	14.965	8.965	23	360.00	1.28	74.24	49.77	518.1
36	170,623,477.73	62.02	1,120	61.74	152,342.39	7.640	6.436	13.954	7.954	23	350.05	1.34	63.70	40.51	588.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	1.32	63.58	40.86	582.3
Non-zero Weighted Average Prepayment Penalty Term:	35														

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Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Monthly Payments (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 500.00	6,435,780.58	2.34	103	5.68	62,483.31	7.987	6.217	14.179	8.179	23	355.84	354.36	1.48	57.59	34.80	597.9
500.01 - 1,000.00	83,480,810.46	30.34	902	49.72	92,550.79	8.489	6.451	14.781	8.781	23	347.70	346.32	1.38	61.95	39.57	574.6
1,000.01 - 1,500.00	74,068,489.20	26.92	446	24.59	166,072.85	7.874	6.524	14.232	8.232	23	349.80	348.54	1.26	62.12	41.84	584.2
1,500.01 - 2,000.00	46,847,134.35	17.03	196	10.80	239,015.99	7.669	6.490	14.038	8.038	23	352.05	350.76	1.29	62.97	40.96	588.4
2,000.01 - 3,000.00	34,848,190.52	12.67	114	6.28	305,685.88	8.315	6.440	14.572	8.572	23	351.59	350.20	1.39	67.14	41.90	570.7
3,000.01 - 4,000.00	13,018,711.92	4.73	27	1.49	482,174.52	7.592	5.987	13.826	7.826	23	350.85	349.62	1.24	67.08	39.50	618.5
4,000.01 - 5,000.00	12,975,881.83	4.72	21	1.16	617,899.13	7.521	6.128	13.624	7.624	23	360.00	358.67	1.33	70.12	42.95	584.8
5,000.01 - 6,000.00	3,431,912.46	1.25	5	0.28	686,382.49	8.801	5.846	14.801	8.801	23	360.00	359.00	1.00	79.98	47.43	587.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	379.25															
Maximum:	5,964.40															
Average:	1,141.68															

Origination Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-04	578,523.39	0.21	5	0.28	115,704.68	7.629	6.750	13.984	7.984	17	339.40	332.40	7.00	71.17	46.03	559.0
2004-05	292,036.04	0.11	2	0.11	146,018.02	6.864	6.500	12.990	6.990	18	317.99	311.99	6.00	58.94	48.77	598.9
2004-06	1,913,585.74	0.70	16	0.88	119,599.11	8.517	6.604	14.760	8.760	19	346.73	341.73	5.00	66.55	41.84	557.0
2004-07	11,885,343.70	4.32	80	4.41	148,566.80	8.718	6.551	15.288	9.288	20	334.09	330.05	4.04	64.82	37.71	576.2
2004-08	6,295,598.83	2.29	50	2.76	125,911.98	8.780	6.454	14.910	8.910	21	356.14	353.11	3.03	72.90	43.08	563.5
2004-09	24,149,931.52	8.78	164	9.04	147,255.68	7.277	6.400	14.653	8.653	22	344.66	342.67	1.99	57.42	34.97	657.7
2004-10	229,991,892.10	83.60	1,497	82.52	153,635.20	8.094	6.414	14.300	8.300	23	351.99	350.98	1.01	63.87	41.55	575.5
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	2004-04-09															
Maximum:	2004-10-31															

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Ameriquest Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106.911

Deutsche Bank @

First Payment Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-06	578,523.39	0.21	5	0.28	115,704.68	7.629	6.750	13.984	7.984	17	332.40	332.40	7.00	71.17	46.03	559.0
2004-07	292,036.04	0.11	2	0.11	146,018.02	6.864	6.500	12.990	6.990	18	317.99	317.99	6.00	58.94	48.77	598.9
2004-08	2,377,944.02	0.86	19	1.05	125,154.95	8.781	6.603	15.008	9.008	19	349.32	344.32	5.00	68.49	41.33	560.3
2004-09	11,624,475.50	4.23	78	4.30	149,031.74	8.666	6.547	15.232	9.232	20	333.51	329.51	4.00	64.70	37.26	575.7
2004-10	6,383,881.44	2.32	52	2.87	122,766.95	8.807	6.461	14.925	8.925	21	356.20	353.20	3.00	71.92	43.97	563.8
2004-11	26,850,881.68	9.76	187	10.31	143,587.60	7.478	6.419	14.727	8.727	22	344.25	342.25	2.00	58.86	36.54	644.2
2004-12	226,605,169.25	82.37	1,468	80.93	154,363.19	8.078	6.412	14.289	8.289	23	352.11	351.11	1.00	63.78	41.42	576.2
2005-01	394,000.00	0.14	3	0.17	131,333.33	8.263	6.654	14.263	8.263	24	360.00	360.00	0.00	60.84	51.50	533.2
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	2004-06-01															
Maximum:	2005-01-01															

Maturity Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2014	791,930.01	0.29	10	0.55	79,193.00	6.792	0.000	0.000	0.000	0	120.00	118.43	1.57	41.57	28.87	721.5
2019	6,880,164.51	2.50	65	3.58	105,848.68	7.240	6.437	14.556	8.556	23	180.00	178.25	1.75	52.74	36.21	663.0
2024	8,948,628.75	3.25	66	3.64	135,585.28	7.143	6.265	13.930	7.930	23	240.00	238.47	1.53	54.78	37.55	665.6
2029	1,518,105.06	0.55	11	0.61	138,009.55	6.379	0.000	0.000	0.000	0	300.00	298.71	1.29	49.01	33.45	725.1
2034	256,968,082.99	93.41	1,662	91.62	154,613.77	8.134	6.424	14.374	8.374	23	360.00	358.70	1.30	64.33	41.18	576.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	2014-10-01															
Maximum:	2034-12-01															

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Ameritrust Mortgage Company
Series 2004-R12
Non Insured Loans
 1,814 records
 Balance: 275,106,911

Deutsche Bank @

Next Due Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-11	27,949,928.96	10.16	197	10.86	141,877.81	8.247	6.512	14,946	8,946	21	345.20	3.11	64.73	39.31	589.6
2004-12	246,604,782.77	89.64	1,612	88.86	152,980.63	8.045	6.413	14,316	8,316	23	349.69	1.12	63.46	41.02	581.5
2005-01	552,199.59	0.20	5	0.28	110,439.92	7.929	6.668	14,331	8,331	24	359.31	0.69	56.95	44.94	559.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8,370	23	349.25	1.32	63.58	40.86	582.3
Minimum:	2004-11-01														
Maximum:	2005-01-01														

Payment Day	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
1	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8,370	23	349.25	1.32	63.58	40.86	582.3
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8,370	23	349.25	1.32	63.58	40.86	582.3
Minimum:	1														
Maximum:	1														
Weighted Average:	1														

Days Delinquent	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0	247,156,982.36	89.84	1,617	89.14	152,849.09	8.045	6.413	14,316	8,316	23	350.83	1.12	63.45	41.03	581.5
30	27,949,928.96	10.16	197	10.86	141,877.81	8.247	6.512	14,946	8,946	21	345.20	3.11	64.73	39.31	589.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8,370	23	349.25	1.32	63.58	40.86	582.3
Minimum:	0														
Maximum:	30														
Weighted Average:	3.0														

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Summary Statistics

As-of / Cut-off Date: 2004-12-01
Number of Loans: 4,736
Total Current Balance: 924,893,286.86
Total Scheduled Balance: 924,998,537.34
Total Schedule2 Balance: 924,893,286.86
Total Schedule3 Balance: 924,921,916.65
Total Actual Balance: 925,832,098.22
Maximum Balance: 879,227.37
Minimum Balance: 58,801.60
Average Current Balance: 195,289.97
Weighted Average Coupon: 7.116
Maximum Coupon: 12.990
Minimum Coupon: 5.500
Weighted Average Original Term: 352.98
Weighted Average Remaining Term: 351.56
Weighted Average Seasoning: 1.41
Top 5 States: CA(21%)FL(9%)NJ(8%)NY(7%)MA(6%)
Weighted Average Original LTV: 81.62
Weighted Average Current LTV: 81.52
Weighted Average Margin: 5.807
Weighted Average Maximum Rate: 13.293
Weighted Average Minimum Rate: 7.293
Weighted Average Months to Roll: 23
% Cash-Out Refinance: 94.6
% Full Documentation: 76.6
% Owner Occupied: 95.3
Weighted Average FICO Score: 634.8
% of portfolio missing FICO Scores: 0.00
Origination Date - Earliest: 2004-04-14
Origination Date - Latest: 2004-10-31
Next Payment Date - Earliest: 2004-11-01
Next Payment Date - Latest: 2005-01-01
Maturity Date - Earliest: 2014-06-01
Maturity Date - Latest: 2034-12-01
Non-zero Weighted Average Prepay Penalty Term: 34.30
Non-zero Weighted Average Prepay Penalty # of months accrued interest: 4.07

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Coupons (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Original LTV	Back Ratio	FICO Score
5.001 - 5.500	3,721,802.37	0.40	13	0.27	286,292.49	5.500	4.958	11,500	5,500	22	360.00	338.47	1.53	76.11	41.69	745.7
5.501 - 6.000	149,759,017.55	16.19	640	13.51	233,998.46	5.857	5.185	11,863	5,863	22	346.58	345.17	1.42	77.97	38.11	714.3
6.001 - 6.500	190,878,244.00	20.64	818	17.27	233,347.49	6.305	5.593	12,324	6,324	23	352.86	351.63	1.24	81.76	39.70	638.8
6.501 - 7.000	197,921,597.45	21.40	939	19.83	210,779.12	6.804	5.773	12,811	6,811	23	353.52	352.16	1.36	82.43	39.45	628.5
7.001 - 7.500	126,699,704.04	13.70	640	13.51	197,968.29	7.281	5.961	13,284	7,284	23	356.01	354.64	1.37	81.46	40.85	606.9
7.501 - 8.000	102,326,245.88	11.06	605	12.77	169,134.29	7.815	6.002	13,817	7,817	23	355.78	354.17	1.61	82.92	40.57	597.7
8.001 - 8.500	45,212,322.65	4.89	292	6.17	154,836.72	8.325	6.022	14,327	8,327	23	354.50	352.89	1.61	83.54	39.29	589.1
8.501 - 9.000	42,853,873.83	4.63	276	5.83	155,267.66	8.825	6.075	14,825	8,825	22	354.30	352.53	1.77	83.77	41.99	584.0
9.001 - 9.500	19,577,079.34	2.12	146	3.08	134,089.58	9.309	6.164	15,310	9,310	23	357.04	355.62	1.43	83.04	43.01	576.7
9.501 - 10.000	21,933,841.54	2.37	164	3.46	133,742.94	9.832	6.198	15,833	9,833	22	352.26	350.62	1.64	83.35	41.05	573.8
10.001 - 10.500	10,072,664.24	1.09	90	1.90	111,918.49	10.300	6.279	16,299	10,299	23	354.35	352.98	1.37	82.12	42.14	562.1
10.501 - 11.000	9,131,058.96	0.99	66	1.39	138,349.38	10.819	6.186	16,818	10,818	23	354.19	352.68	1.52	83.97	41.99	574.6
11.001 - 11.500	1,833,574.19	0.20	21	0.44	87,313.06	11.306	6.270	17,321	11,321	23	323.19	321.96	1.23	80.50	37.49	557.2
11.501 - 12.000	1,747,207.64	0.19	15	0.32	116,480.51	11.700	6.151	17,700	11,700	23	355.83	354.70	1.13	82.31	43.57	586.0
12.001 - 12.500	604,043.61	0.07	6	0.13	100,673.94	12.173	6.225	18,187	12,187	23	360.00	359.00	1.00	82.34	37.48	549.0
12.501 - 13.000	621,009.57	0.07	5	0.11	124,201.91	12.778	6.321	18,778	12,778	23	360.00	359.00	1.00	79.30	43.41	555.2
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8
Minimum: 5.500																
Maximum: 12.990																
Weighted Average: 7.116																

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Ameritrust Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Current Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
50,000.01 - 75,000.00	26,176,338.18	2.83	397	8.38	65,935.36	8.603	5.989	14.785	8.785	23	333.21	331.70	1.51	79.61	36.18	612.2
75,000.01 - 100,000.00	54,181,733.04	5.86	616	13.01	87,957.36	7.875	5.903	14.016	8.016	23	343.97	342.42	1.55	81.72	37.86	619.7
100,000.01 - 125,000.00	63,928,555.26	6.91	570	12.04	112,155.36	7.604	5.867	13.756	7.756	23	348.31	346.77	1.55	83.40	38.08	623.4
125,000.01 - 150,000.00	74,740,924.39	8.08	545	11.51	137,139.31	7.326	5.867	13.529	7.529	23	348.63	347.12	1.51	82.44	39.66	630.6
150,000.01 - 175,000.00	75,865,731.00	8.20	467	9.86	162,453.39	7.130	5.825	13.370	7.370	23	349.19	347.74	1.45	81.54	39.29	637.0
175,000.01 - 200,000.00	77,187,603.26	8.35	411	8.68	187,804.39	7.115	5.833	13.377	7.377	23	352.04	350.73	1.31	81.56	39.78	638.3
200,000.01 - 225,000.00	67,551,388.85	7.30	318	6.71	212,425.75	7.025	5.837	13.268	7.268	23	354.95	353.55	1.40	81.47	40.83	633.8
225,000.01 - 250,000.00	62,690,943.66	6.78	263	5.55	238,368.61	7.043	5.833	13.268	7.268	23	355.93	354.59	1.34	80.28	39.74	633.3
250,000.01 - 275,000.00	61,816,101.49	6.68	235	4.96	263,047.24	6.819	5.788	12.975	6.975	23	357.97	356.52	1.46	81.57	40.50	636.7
275,000.01 - 300,000.00	56,772,083.14	6.14	197	4.16	288,183.16	6.828	5.819	13.005	7.005	23	357.28	355.80	1.49	81.65	40.55	634.4
300,000.01 - 400,000.00	131,278,784.37	14.19	387	8.17	339,221.67	6.795	5.757	12.941	6.941	23	356.87	355.42	1.45	81.32	41.30	640.7
400,000.01 - 500,000.00	78,294,180.10	8.47	175	3.70	447,395.31	6.948	5.789	13.061	7.061	23	355.97	354.55	1.42	83.01	40.83	630.3
500,000.01 - 600,000.00	53,166,274.73	5.75	96	2.03	553,815.36	6.925	5.647	13.061	7.061	23	354.48	353.31	1.17	82.08	41.73	645.6
600,000.01 - 700,000.00	23,321,424.67	2.52	35	0.74	666,326.42	6.544	5.544	12.646	6.646	23	360.00	358.94	1.06	80.02	36.90	667.7
700,000.01 - 800,000.00	16,231,638.69	1.75	22	0.46	737,801.76	6.903	5.706	13.152	7.152	23	360.00	358.82	1.18	77.55	38.60	651.1
800,000.01 - 900,000.00	1,689,582.03	0.18	2	0.04	844,791.02	6.890	5.500	12.650	6.650	23	360.00	359.00	1.00	76.73	40.63	653.7
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8
Minimum: 58,801.60																
Maximum: 879,227.37																
Average: 195,289.97																

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Ameriquet Mortgage Company
Series 2004-R12

Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Original Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
50,001 - 75,000	26,101,473.49	2.82	396	8.36	65,912.81	8.609	5.989	14.785	8.785	23	333.13	1.50	79.62	36.20	611.7
75,001 - 100,000	53,856,777.77	5.82	613	12.94	87,857.71	7.873	5.901	14,017	8.017	23	344.09	1.55	81.69	37.78	620.2
100,001 - 125,000	64,203,476.90	6.94	573	12.10	112,047.95	7.607	5.869	13,758	7.758	23	346.63	1.54	83.39	38.15	623.2
125,001 - 150,000	74,715,839.81	8.08	545	11.51	137,093.28	7.326	5.865	13,529	7.529	23	348.63	1.51	82.48	39.66	630.8
150,001 - 175,000	74,792,101.58	8.09	461	9.73	162,238.83	7.134	5.830	13,379	7.379	23	349.04	1.42	81.48	39.37	636.5
175,001 - 200,000	78,411,215.58	8.48	418	8.83	187,586.64	7.111	5.830	13,368	7.368	23	352.17	1.34	81.59	39.68	638.6
200,001 - 225,000	67,551,388.85	7.30	318	6.71	212,425.75	7.025	5.837	13,268	7.268	23	354.95	1.40	81.47	40.83	633.8
225,001 - 250,000	62,690,943.66	6.78	263	5.55	238,368.61	7.043	5.833	13,268	7.268	23	355.93	1.34	80.28	39.74	633.3
250,001 - 275,000	61,816,101.49	6.68	235	4.96	263,047.24	6.819	5.788	12,975	6.975	23	357.28	1.46	81.57	40.50	636.7
275,001 - 300,000	56,772,083.14	6.14	197	4.16	288,183.16	6.828	5.819	13,005	7.005	23	357.28	1.49	81.65	40.55	634.4
300,001 - 400,000	131,278,784.37	14.19	387	8.17	339,221.67	6.795	5.757	12,941	6.941	23	356.87	1.45	81.32	41.30	640.7
400,001 - 500,000	77,794,353.15	8.41	174	3.67	447,093.98	6.946	5.788	13,091	7.091	23	355.95	1.42	83.00	40.79	630.6
500,001 - 600,000	53,666,101.68	5.80	97	2.05	553,258.78	6.927	5.652	13,062	7.062	23	354.53	1.16	82.10	41.79	645.1
600,001 - 700,000	23,321,424.67	2.52	35	0.74	666,326.42	6.544	5.544	12,646	6.646	23	360.00	1.06	80.02	36.90	667.7
700,001 - 800,000	16,231,638.69	1.75	22	0.46	737,801.76	6.903	5.706	13,152	7.152	23	360.00	1.18	77.55	38.60	651.1
800,001 - 900,000	1,689,582.03	0.18	2	0.04	844,791.02	6.890	5.500	12,650	6.650	23	360.00	1.00	76.73	40.63	653.7
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13,293	7.293	23	352.98	1.41	81.62	39.89	634.8
Minimum: 60,000.00															
Maximum: 880,000.00															
Average: 195,545.72															
Total: 926,104,544.00															

Remaining Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
61 - 120	1,841,081.20	0.20	18	0.38	102,282.29	7.139	0.000	0.000	0.000	0	120.00	2.45	73.71	32.16	697.8
121 - 180	16,878,800.27	1.82	135	2.85	125,028.15	6.950	5.929	13,663	7.663	23	180.00	1.62	78.81	36.75	675.8
181 - 240	20,821,561.05	2.25	138	2.91	150,880.88	6.712	5.657	13,507	7.507	23	240.00	1.22	79.05	37.53	688.5
241 - 300	8,641,496.34	0.93	48	1.01	180,031.17	6.436	0.000	0.000	0.000	0	300.00	1.52	78.62	39.06	714.9
301 - 360	876,710,348.00	94.79	4,397	92.84	199,388.30	7.135	5.808	13,289	7.289	23	360.00	1.41	81.78	40.03	631.8
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13,293	7.293	23	352.98	1.41	81.62	39.89	634.8
Minimum: 114															
Maximum: 360															
Weighted Average: 351.56															

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Original Term (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
61 - 120	1,841,081.20	0.20	18	0.38	102,282.29	7.139	0.000	0.000	0.000	0	120.00	117.55	2.45	73.71	32.16	697.8
121 - 180	16,878,800.27	1.82	135	2.85	125,028.15	6.950	5.929	13.663	7.663	23	180.00	178.38	1.62	78.81	36.75	675.8
181 - 240	20,821,561.05	2.25	138	2.91	150,880.88	6.712	5.657	13.507	7.507	23	240.00	238.78	1.22	79.05	37.53	688.5
241 - 300	8,641,496.34	0.93	48	1.01	180,031.17	6.436	0.000	0.000	0.000	0	300.00	298.48	1.52	78.62	39.06	714.9
301 - 360	876,710,348.00	94.79	4,397	92.84	199,388.30	7.135	5.808	13.289	7.289	23	360.00	358.59	1.41	81.78	40.03	631.8
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8
Minimum:	120															
Maximum:	360															
Weighted Average:	352.98															

Seasoning (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
<= 0	1,491,988.00	0.16	10	0.21	149,198.80	7.269	5.902	13.443	7.443	24	360.00	360.00	0.00	82.23	34.79	619.0
1 - 6	922,064,445.63	99.69	4,719	99.64	195,394.03	7.116	5.807	13.294	7.294	23	352.95	351.55	1.41	81.62	39.91	634.9
7 - 12	1,336,853.23	0.14	7	0.15	190,979.03	7.171	6.000	11.750	5.750	17	360.00	353.00	7.00	81.42	33.36	601.5
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8
Minimum:	0															
Maximum:	7															
Weighted Average:	1.41															

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Ameriquest Mortgage Company

Series 2004-R12

Insured Loans

4,736 records

Balance: 924,893,287

Deutsche Bank @

Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months	Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Original LTV	Back Ratio	FICO Score
California	195,604,774.99	21.15	657	13.87	297,724.16	6.614	5.834	12.767	6.767	23	23	355.66	354.40	1.26	79.73	40.98	641.4
Florida	81,959,678.03	8.86	495	10.45	165,575.11	7.178	5.845	13.254	7.254	23	23	353.61	352.06	1.55	82.87	39.41	627.2
New Jersey	77,418,062.31	8.37	365	7.71	212,104.28	7.618	5.772	13.698	7.698	23	23	356.73	355.66	1.07	80.07	41.02	626.0
New York	62,167,311.18	6.72	227	4.79	273,864.81	6.943	5.779	13.239	7.239	23	23	354.27	352.80	1.47	78.53	40.47	647.6
Massachusetts	52,324,759.55	5.66	184	3.89	284,373.69	6.849	5.767	12.985	6.985	23	23	357.31	355.86	1.45	80.82	39.28	636.6
Maryland	33,169,224.03	3.59	154	3.25	215,384.57	6.955	5.807	13.112	7.112	23	23	354.11	352.74	1.37	80.32	38.04	636.7
Texas	31,333,334.53	3.39	253	5.34	123,847.17	7.587	5.893	13.736	7.736	23	23	332.24	330.83	1.41	78.36	38.27	621.6
Minnesota	29,973,452.11	3.24	136	2.87	220,393.03	7.151	5.678	13.363	7.363	23	23	356.14	354.70	1.44	85.22	39.67	641.8
Michigan	27,226,553.25	2.94	194	4.10	140,343.06	7.307	5.825	13.363	7.363	22	22	356.05	354.46	1.59	85.49	40.24	619.1
Pennsylvania	25,711,127.68	2.78	157	3.32	163,765.14	7.086	5.821	13.371	7.371	23	23	353.74	352.22	1.52	83.86	38.85	637.1
Illinois	22,853,548.21	2.47	113	2.39	202,243.79	7.936	5.750	14.193	8.193	23	23	355.99	354.58	1.40	83.84	39.53	628.9
Rhode Island	21,817,575.79	2.36	104	2.20	209,784.38	6.965	5.836	13.086	7.086	23	23	356.65	355.37	1.27	79.78	43.17	622.6
Washington	21,310,579.55	2.30	107	2.26	199,164.29	6.795	5.658	12.941	6.941	22	22	352.93	351.30	1.64	84.41	40.90	650.6
Connecticut	20,204,475.12	2.18	94	1.98	214,941.22	7.124	5.737	13.451	7.451	23	23	346.71	345.25	1.46	81.70	41.97	642.5
Colorado	16,910,845.98	1.83	83	1.75	203,745.13	6.936	5.747	13.239	7.239	23	23	355.70	354.29	1.41	82.84	39.23	632.6
Wisconsin	15,017,857.22	1.62	98	2.03	153,243.44	7.654	5.917	14.160	8.160	22	22	342.39	340.85	1.54	82.21	41.64	635.2
Indiana	14,825,717.51	1.60	115	2.47	128,919.28	7.198	5.741	13.342	7.342	22	22	348.49	346.92	1.57	85.43	38.51	631.6
Georgia	14,650,961.97	1.58	95	2.01	154,220.65	7.888	5.778	13.876	7.876	22	22	354.32	352.46	1.86	85.89	39.63	623.0
Arizona	14,031,445.53	1.52	84	1.77	167,041.02	6.936	5.788	13.136	7.136	23	23	356.18	355.02	1.16	83.29	36.66	639.6
Nevada	13,023,835.50	1.41	52	1.10	250,458.38	6.995	5.875	13.073	7.073	23	23	351.13	349.83	1.30	80.03	41.55	617.8
North Carolina	11,366,182.99	1.23	74	1.56	153,597.07	7.949	5.809	14.005	8.005	22	22	346.06	344.25	1.80	85.29	41.83	627.1
Ohio	11,181,815.14	1.21	100	2.11	111,818.15	7.589	5.949	13.676	7.676	21	21	347.64	345.05	2.60	85.89	40.18	615.7
Tennessee	11,058,695.44	1.20	88	1.86	125,666.99	7.166	5.818	13.330	7.330	22	22	338.37	336.62	1.75	83.63	36.93	631.5
Missouri	11,018,537.63	1.19	90	1.90	122,428.20	7.191	5.947	13.535	7.535	23	23	349.44	348.02	1.42	83.32	39.05	632.3
Alabama	10,167,500.38	1.10	77	1.63	132,045.46	7.296	5.787	13.517	7.517	22	22	333.47	331.88	1.59	84.19	38.52	648.1
Hawaii	8,554,549.98	0.92	31	0.65	275,953.23	6.699	5.980	13.003	7.003	23	23	357.94	356.42	1.52	78.63	37.83	666.8
Oregon	8,084,427.98	0.87	42	0.89	192,486.38	7.277	5.708	13.554	7.554	23	23	358.84	357.70	1.15	84.26	36.16	648.6
New Hampshire	7,757,202.58	0.84	43	0.91	180,400.06	6.591	5.831	12.816	6.816	23	23	353.31	353.92	1.39	80.93	36.41	643.9
Louisiana	7,526,742.72	0.81	57	1.20	132,048.12	8.112	5.971	14.109	8.109	23	23	347.32	345.89	1.43	81.90	35.19	607.9
Mississippi	7,239,746.44	0.78	70	1.48	103,424.95	8.169	6.021	14.188	8.188	23	23	356.89	355.69	1.19	85.43	38.90	591.8
Maine	5,623,124.94	0.61	32	0.68	175,722.65	7.648	5.895	13.763	7.763	23	23	350.16	348.95	1.21	80.90	38.03	613.9
Utah	4,867,032.49	0.53	27	0.57	180,260.46	7.023	5.812	13.159	7.159	22	22	345.09	343.66	1.43	86.06	33.43	629.0
Kansas	4,443,966.99	0.48	34	0.72	130,704.91	7.647	5.632	13.780	7.780	22	22	342.14	340.51	1.63	85.30	37.93	643.0
Oklahoma	3,920,247.48	0.42	34	0.72	115,301.40	7.192	5.731	13.327	7.327	22	22	347.89	346.21	1.68	85.09	41.58	644.8
Nebraska	3,595,850.61	0.39	30	0.63	119,861.69	7.415	5.658	13.396	7.396	22	22	351.85	350.39	1.45	84.33	42.62	637.2
Delaware	3,120,676.41	0.34	24	0.51	130,028.18	7.156	5.993	13.455	7.455	23	23	335.34	338.75	1.51	83.16	36.91	642.1
Kentucky	2,783,694.62	0.30	21	0.44	132,558.89	7.038	5.656	13.038	7.038	23	23	360.00	358.75	1.25	87.93	39.80	628.9
South Carolina	2,410,326.92	0.26	24	0.51	100,430.29	8.446	5.818	14.634	8.634	23	23	338.20	336.61	1.59	82.74	33.78	602.0
Arkansas	2,228,916.77	0.24	21	0.44	106,138.89	8.469	6.054	14.793	8.793	22	22	354.28	351.99	2.29	78.76	36.92	609.7
Iowa	1,393,469.08	0.15	14	0.30	99,533.51	8.334	5.859	14.555	8.555	23	23	344.73	343.55	1.18	87.76	36.92	609.7
Alaska	1,243,037.26	0.13	5	0.11	248,607.45	7.509	6.078	13.568	7.568	23	23	360.00	357.96	2.04	83.82	35.98	604.5
Idaho	1,158,018.86	0.13	10	0.21	115,801.89	7.287	5.842	13.287	7.287	23	23	360.00	358.60	1.40	83.53	39.49	617.4
Wyoming	837,612.50	0.09	6	0.13	139,602.08	6.532	5.149	12.878	6.878	23	23	322.52	321.36	1.16	83.42	36.18	718.3

Continued...

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...continued													
Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV
Vermont	619,015.89	0.07	4	0.08	154,753.97	7.265	5.682	13.265	7.265	23	359.00	1.00	87.98
South Dakota	481,078.97	0.05	4	0.08	120,269.74	7.589	5.363	13.873	7.873	22	358.53	1.47	87.01
Montana	382,910.19	0.04	4	0.08	95,727.55	6.939	6.079	13.883	7.883	22	358.25	1.75	81.97
North Dakota	293,785.56	0.03	3	0.06	97,928.52	8.447	6.000	14.850	8.850	23	358.30	1.70	91.79
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62
Number of States Represented: 47													

Original Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV
60.01 - 65.00	39,790,723.81	4.30	213	4.50	186,810.91	6.789	6.004	13.235	7.235	23	340.45	1.31	62.84
65.01 - 70.00	68,858,369.90	7.45	336	7.09	204,935.62	6.848	5.971	13.149	7.149	23	350.49	1.30	67.91
70.01 - 75.00	100,040,712.28	10.82	515	10.87	194,253.81	7.083	6.017	13.336	7.336	23	352.87	1.27	73.30
75.01 - 80.00	183,378,034.35	19.83	974	20.57	188,273.14	6.859	5.839	13.085	7.085	23	348.68	1.28	78.55
80.01 - 85.00	181,209,725.55	19.59	881	18.60	205,686.41	7.380	5.898	13.528	7.528	23	354.62	1.31	83.70
85.01 - 90.00	335,975,455.88	36.33	1,725	36.42	194,768.38	7.218	5.674	13.284	7.284	22	353.62	1.62	89.15
90.01 - 95.00	15,640,265.09	1.69	92	1.94	170,002.88	7.095	5.163	13.035	7.035	23	352.44	1.41	93.38
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62
Minimum:	60.05												
Maximum:	95.00												
Weighted Average by Original Balance:	81.62												
Weighted Average by Current Balance:	81.62												
Weighted Average Current LTV:	81.52												

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Ameriquet Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Current Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
55.01 - 60.00	398,625.39	0.04	2	0.04	199,312.70	5.716	0.000	0.000	0.000	0	282.22	280.54	1.68	60.13	32.68	762.0
60.01 - 65.00	40,018,294.40	4.33	213	4.50	187,879.32	6.791	6.004	13.224	7.224	23	347.64	341.34	1.31	62.90	38.24	647.9
65.01 - 70.00	68,410,553.86	7.40	336	7.09	203,602.84	6.856	5.971	13.154	7.154	23	350.43	349.12	1.31	67.94	39.04	635.1
70.01 - 75.00	101,552,875.62	10.98	520	10.98	195,293.99	7.073	6.018	13.328	7.328	23	353.87	352.59	1.27	73.33	39.60	623.9
75.01 - 80.00	182,468,098.27	19.73	970	20.48	188,111.44	6.863	5.837	13.087	7.087	23	348.82	347.54	1.28	78.59	38.90	641.6
80.01 - 85.00	181,453,272.74	19.62	884	18.67	205,263.88	7.377	5.897	13.525	7.525	23	355.87	354.56	1.31	83.72	40.66	620.2
85.01 - 90.00	335,015,146.25	36.22	1,720	36.32	194,776.25	7.220	5.674	13.287	7.287	22	355.26	353.64	1.62	89.16	40.53	638.1
90.01 - 95.00	15,576,420.33	1.68	91	1.92	171,169.45	7.095	5.163	13.035	7.035	23	352.41	351.00	1.40	93.39	38.91	686.2
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	39.89	634.8
Minimum: 59.84																
Maximum: 94.96																
Weighted Average: 81.52																

Margin (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2.501 - 3.000	84,434.08	0.01	1	0.03	84,434.08	7.250	3.000	13.250	7.250	23	360.00	359.00	1.00	73.16	26.00	621.0
3.501 - 4.000	1,371,772.52	0.19	9	0.25	152,419.17	7.034	3.790	13.034	7.034	23	346.81	345.60	1.21	85.80	43.24	640.2
4.001 - 4.500	393,819.09	0.06	3	0.08	131,273.03	6.973	4.203	12.973	6.973	23	360.00	359.00	1.00	86.55	45.69	655.9
4.501 - 5.000	74,499,986.71	10.41	329	9.06	226,443.73	6.482	4.895	12.482	6.482	23	357.63	356.29	1.34	85.05	40.30	706.9
5.001 - 5.500	136,625,901.15	19.09	650	17.91	210,193.69	6.651	5.403	12.651	6.651	23	357.82	356.46	1.37	85.09	40.37	655.2
5.501 - 6.000	370,944,729.81	51.84	1,842	50.74	201,381.50	7.276	5.936	13.276	7.276	23	357.66	356.30	1.36	82.16	40.18	600.5
6.001 - 6.500	131,697,277.12	18.40	796	21.93	165,448.84	8.470	6.408	14.470	8.470	23	357.62	356.18	1.44	78.92	41.49	551.6
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43	40.48	613.1
Minimum: 3.000																
Maximum: 6.500																
Weighted Average: 5.807																

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Initial Rate	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Current Balance	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
24	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43	613.1
Total:	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43	613.1

Difference between the Next-Rate-Adjustment-Date (provided) and the First-Payment-Date

Rate Adjustment Frequency (mos) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Current Balance	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
6	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43	613.1
Total:	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43	613.1

Initial Periodic Cap (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Current Balance	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
2.000	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43	613.1
Total:	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43	613.1
Minimum:	2.000												
Maximum:	2.000												
Weighted Average:	2.000												

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Ameriqwest Mortgage Company

Series 2004-R12

Insured Loans

4,736 records

Balance: 924,893,287

Deutsche Bank @

	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Periodic Cap (%) (ARM Only)													
1,000	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	40.48	613.1
Total:	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	40.48	613.1
Minimum: 1,000													
Maximum: 1,000													
Weighted Average: 1,000													

	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
Lifetime Rate Cap (%) (ARM Only)													
6,000	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	40.48	613.1
Total:	715,617,920.48	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	40.48	613.1
Minimum: 6,000													
Maximum: 6,000													
Weighted Average: 6,000													

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Maximum Mortgage Rates (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
11.001 - 11.500	1,357,313.91	0.19	7	7	0.19	193,901.99	5.500	4.958	11.500	5.500	22	360.00	358.27	1.73	76.37	706.8
11.501 - 12.000	64,172,037.52	8.97	251	251	6.91	253,665.49	5.863	5.185	11.863	5.863	22	357.95	356.41	1.54	82.10	679.9
12.001 - 12.500	142,066,572.14	19.85	591	591	16.28	240,383.37	6.324	5.593	12.324	6.324	23	359.03	357.79	1.24	81.97	639.2
12.501 - 13.000	169,360,994.37	23.67	789	789	21.74	214,652.72	6.811	5.773	12.811	6.811	23	356.88	355.56	1.32	82.47	616.2
13.001 - 13.500	107,533,804.45	15.03	535	535	14.74	200,997.77	7.284	5.961	13.284	7.284	23	358.00	356.76	1.24	81.32	596.0
13.501 - 14.000	91,805,334.15	12.83	522	522	14.38	175,872.29	7.817	6.002	13.817	7.817	23	357.72	356.22	1.50	83.12	591.9
14.001 - 14.500	39,554,433.32	5.53	244	244	6.72	162,108.33	8.327	6.022	14.327	8.327	23	357.24	355.77	1.47	83.47	584.4
14.501 - 15.000	39,256,532.11	5.49	237	237	6.53	165,639.38	8.825	6.075	14.825	8.825	22	357.11	355.40	1.71	83.95	581.8
15.001 - 15.500	18,547,985.22	2.59	134	134	3.69	138,417.80	9.310	6.164	15.310	9.310	23	358.36	356.99	1.37	83.24	575.2
15.501 - 16.000	19,512,153.79	2.73	137	137	3.77	142,424.48	9.833	6.198	15.833	9.833	22	355.43	353.85	1.57	83.57	574.2
16.001 - 16.500	9,378,913.47	1.31	81	81	2.23	115,789.06	10.299	6.279	16.299	10.299	23	356.46	355.09	1.37	82.22	562.9
16.501 - 17.000	8,539,956.45	1.19	59	59	1.63	144,745.02	10.818	6.186	16.818	10.818	23	355.98	354.56	1.41	83.83	573.1
17.001 - 17.500	1,702,089.13	0.24	19	19	0.52	89,583.64	11.321	6.270	17.321	11.321	23	338.89	337.77	1.12	81.35	556.5
17.501 - 18.000	1,747,207.64	0.24	15	15	0.41	116,480.51	11.700	6.151	17.700	11.700	23	355.83	354.70	1.13	82.31	586.0
18.001 - 18.500	461,583.24	0.06	4	4	0.11	115,395.81	12.187	6.225	18.187	12.187	23	360.00	359.00	1.00	84.85	557.4
18.501 - 19.000	621,009.57	0.09	5	5	0.14	124,201.91	12.778	6.321	18.778	12.778	23	360.00	359.00	1.00	79.30	555.2
Total:	715,617,920.48	100.00	3,630	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	1.37	82.43	613.1
Minimum:	11.500															
Maximum:	18.990															
Weighted Average:	13.293															

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Ameritrust Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Minimum Mortgage Rates (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning Term	Weighted Average Original LTV	Back Ratio	FICO Score
5.001 - 5.500	1,357,313.91	0.19	7	0.19	193,901.99	5.500	4.958	11.500	5.500	22	360.00	358.27	76.37	41.97	706.8
5.501 - 6.000	64,172,037.52	8.97	251	6.91	255,665.49	5.863	5.185	11.863	5.863	22	357.95	356.41	82.10	39.55	679.9
6.001 - 6.500	142,066,572.14	19.85	591	16.28	240,383.37	6.324	5.593	12.324	6.324	23	359.03	357.79	81.97	40.44	639.2
6.501 - 7.000	169,360,994.37	23.67	789	21.74	214,652.72	6.811	5.773	12.811	6.811	23	356.88	355.56	82.47	39.73	616.2
7.001 - 7.500	107,533,804.45	15.03	535	14.74	200,997.77	7.284	5.961	13.284	7.284	23	358.00	356.76	81.32	40.78	596.0
7.501 - 8.000	91,805,334.15	12.83	522	14.38	175,872.29	7.817	6.002	13.817	7.817	23	357.72	356.22	83.12	40.69	591.9
8.001 - 8.500	39,554,433.32	5.53	244	6.72	162,108.33	8.327	6.022	14.327	8.327	23	357.24	355.77	83.47	39.96	584.4
8.501 - 9.000	39,256,532.11	5.49	237	6.53	165,639.38	8.825	6.075	14.825	8.825	22	357.11	355.40	83.95	41.99	581.8
9.001 - 9.500	18,547,985.22	2.59	134	3.69	138,417.80	9.310	6.164	15.310	9.310	23	358.36	356.99	83.24	43.16	575.2
9.501 - 10.000	19,512,153.79	2.73	137	3.77	142,424.48	9.833	6.198	15.833	9.833	22	355.43	353.85	83.57	41.60	574.2
10.001 - 10.500	9,378,913.47	1.31	81	2.23	115,749.06	10.299	6.279	16.299	10.299	23	356.46	355.09	82.22	42.02	562.9
10.501 - 11.000	8,539,956.45	1.19	59	1.63	144,745.02	10.818	6.186	16.818	10.818	23	355.98	354.56	83.83	41.98	573.1
11.001 - 11.500	1,702,089.13	0.24	19	0.52	89,583.64	11.321	6.270	17.321	11.321	23	338.89	337.77	81.35	37.95	556.5
11.501 - 12.000	1,747,207.64	0.24	15	0.41	116,480.51	11.700	6.151	17.700	11.700	23	355.83	354.70	82.31	43.57	586.0
12.001 - 12.500	461,583.24	0.06	4	0.11	115,395.81	12.187	6.225	18.187	12.187	23	360.00	359.00	84.85	33.73	557.4
12.501 - 13.000	621,009.57	0.09	5	0.14	124,201.91	12.778	6.321	18.778	12.778	23	360.00	359.00	79.30	43.41	555.2
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	82.43	40.48	613.1
Minimum: 5.500															
Maximum: 12.990															
Weighted Average: 7.293															

Next Rate Adjustment Date (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning Term	Weighted Average Original LTV	Back Ratio	FICO Score
2006-05	377,119.59	0.05	1	0.03	377,119.59	5.750	6.000	11.750	5.750	17	360.00	353.00	81.72	26.00	616.0
2006-06	1,260,734.21	0.18	10	0.28	126,073.42	7.018	5.648	13.018	7.018	18	360.00	354.00	88.51	38.75	630.6
2006-07	10,823,948.24	1.51	55	1.52	196,799.06	7.466	5.971	13.466	7.466	19	359.01	354.01	86.01	42.46	595.1
2006-08	38,554,018.83	5.39	206	5.67	187,155.43	7.500	5.815	13.500	7.500	20	357.83	353.83	86.56	40.93	611.1
2006-09	30,752,994.25	4.30	168	4.63	183,053.54	7.490	5.773	13.490	7.490	21	358.00	355.00	85.69	40.36	618.0
2006-10	40,512,999.19	5.66	234	6.45	173,132.48	7.370	5.789	13.370	7.370	22	355.16	353.16	82.74	39.70	614.7
2006-11	592,053,118.17	82.73	2,947	81.18	200,900.28	7.263	5.807	13.263	7.263	23	357.77	356.77	81.89	40.50	613.2
2006-12	1,282,988.00	0.18	9	0.25	142,554.22	7.443	5.902	13.443	7.443	24	360.00	360.00	82.78	34.59	598.1
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	356.29	82.43	40.48	613.1
Minimum: 2006-05-01															
Maximum: 2006-12-01															
Weighted Average: 2006-10-01															

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Ameriquest Mortgage Company

Series 2004-R12

Insured Loans

4,736 records

Balance: 924,893,287

Deutsche Bank @

Months to Next Rate Adjustment (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
17	377,119.59	0.05	1	0.03	377,119.59	5.750	6.000	11.750	5.750	17	353.00	7.00	81.72	26.00	616.0
18	1,260,734.21	0.18	10	0.28	126,073.42	7.018	5.648	13.018	7.018	18	350.00	6.00	88.51	38.75	630.6
19	10,823,948.24	1.51	55	1.52	196,799.06	7.466	5.971	13.466	7.466	19	359.01	5.00	86.01	42.46	595.1
20	38,554,018.83	5.39	206	5.67	187,155.43	7.500	5.815	13.500	7.500	20	357.83	4.00	86.56	40.93	611.1
21	30,752,994.25	4.30	168	4.63	183,053.54	7.490	5.773	13.490	7.490	21	358.00	3.00	85.69	40.36	618.0
22	40,512,999.19	5.66	234	6.45	173,132.48	7.370	5.789	13.370	7.370	22	353.16	2.00	82.74	39.70	614.7
23	592,053,118.17	82.73	2,947	81.18	200,900.28	7.263	5.807	13.263	7.263	23	357.77	1.00	81.89	40.50	613.2
24	1,282,988.00	0.18	9	0.25	142,554.22	7.443	5.902	13.443	7.443	24	360.00	0.00	82.78	34.59	598.1
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	1.37	82.43	40.48	613.1
Minimum: 17															
Maximum: 24															
Weighted Average: 23															

Negative Amortization Flag (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
17	377,119.59	0.05	1	0.03	377,119.59	5.750	6.000	11.750	5.750	17	353.00	7.00	81.72	26.00	616.0
18	1,260,734.21	0.18	10	0.28	126,073.42	7.018	5.648	13.018	7.018	18	350.00	6.00	88.51	38.75	630.6
19	10,823,948.24	1.51	55	1.52	196,799.06	7.466	5.971	13.466	7.466	19	359.01	5.00	86.01	42.46	595.1
20	38,554,018.83	5.39	206	5.67	187,155.43	7.500	5.815	13.500	7.500	20	357.83	4.00	86.56	40.93	611.1
21	30,752,994.25	4.30	168	4.63	183,053.54	7.490	5.773	13.490	7.490	21	358.00	3.00	85.69	40.36	618.0
22	40,512,999.19	5.66	234	6.45	173,132.48	7.370	5.789	13.370	7.370	22	353.16	2.00	82.74	39.70	614.7
23	592,053,118.17	82.73	2,947	81.18	200,900.28	7.263	5.807	13.263	7.263	23	357.77	1.00	81.89	40.50	613.2
24	1,282,988.00	0.18	9	0.25	142,554.22	7.443	5.902	13.443	7.443	24	360.00	0.00	82.78	34.59	598.1
Total:	715,617,920.48	100.00	3,630	100.00	197,139.92	7.293	5.807	13.293	7.293	23	357.66	1.37	82.43	40.48	613.1
Minimum: 17															
Maximum: 24															
Weighted Average: 23															

Index Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed Rate	209,275,366.38	22.63	1,106	23.35	189,218.23	6.509	0.000	0.000	0.000	0	336.95	1.54	78.86	37.90	708.8
Libor - 6 Month	715,617,920.48	77.37	3,630	76.65	197,139.92	7.293	5.807	13.293	7.293	23	357.66	1.37	82.43	40.48	613.1
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

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Product Type	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed - 10 Year	1,841,081.20	0.20	102,282.29	7.139	0.000	0.000	0.000	0	120.00	2.45	73.71	32.16	697.8
Fixed - 15 Year	11,759,302.38	1.27	136,736.07	6.639	0.000	0.000	0.000	0	180.00	1.67	78.66	37.64	707.9
Fixed - 20 Year	14,560,034.37	1.57	165,454.94	6.371	0.000	0.000	0.000	0	240.00	1.22	77.96	37.57	717.6
Fixed - 25 Year	8,641,496.34	0.93	180,031.17	6.436	0.000	0.000	0.000	0	300.00	1.52	78.62	39.06	714.9
Fixed - 30 Year	172,473,452.09	18.65	199,161.03	6.509	0.000	0.000	0.000	0	360.00	1.55	79.01	37.95	708.0
ARM - 2 Year/6 Month	715,617,920.48	77.37	197,139.92	7.293	5.807	13.293	7.293	23	357.66	1.37	82.43	40.48	613.1
Total:	924,893,286.86	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

Property Type	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Balloon	924,893,286.86	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8
Non-Balloon	924,893,286.86	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8
Total:	924,893,286.86	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

Property Type	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Single Family Detached	778,601,297.55	84.18	195,530.21	7.104	5.827	13.304	7.304	23	352.56	1.43	81.86	39.78	634.4
2-4 Family	55,572,947.02	6.01	230,593.14	7.396	5.613	13.426	7.426	23	357.41	1.33	78.74	41.89	640.9
Condominium	38,692,158.72	4.18	179,130.36	6.893	5.791	13.033	7.033	23	356.42	1.36	81.19	39.75	636.5
PUD Detached	35,217,197.63	3.81	210,881.42	7.065	5.819	13.098	7.098	23	351.63	1.36	82.60	40.29	623.3
Multi Housing / Mobile	9,173,969.40	0.99	105,447.92	7.173	5.445	13.100	7.100	23	346.02	1.23	75.64	37.77	677.4
PUD Attached	4,285,366.12	0.46	238,075.90	7.117	5.740	13.102	7.102	23	360.00	1.74	85.56	35.23	614.0
Single Family Attached	3,350,350.42	0.36	134,014.02	8.078	5.820	14.169	8.169	23	360.00	1.29	81.16	41.35	625.1
Total:	924,893,286.86	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

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Amerquest Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Number of Units	Total Current Principal Balance	% by Total Current Principal Balance	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0	499,534.65	0.05	1	499,534.65	6.350	5.500	12.350	6.350	23	360.00	1.00	80.00	42.00	643.0
1	868,820,805.19	93.94	4,494	193,329.06	7.098	5.822	13.284	7.284	23	352.69	1.42	81.81	39.76	634.4
2	38,412,899.99	4.15	172	223,330.81	7.478	5.619	13.469	7.469	23	358.50	1.28	79.11	41.83	637.1
3	12,322,517.86	1.33	48	256,719.12	7.249	5.669	13.421	7.421	23	355.01	1.33	77.60	41.29	645.7
4	4,837,529.17	0.52	21	230,358.53	7.114	5.391	13.017	7.017	23	354.83	1.68	78.72	43.84	659.1
Total:	924,893,286.86	100.00	4,736	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

Occupancy	Total Current Principal Balance	% by Total Current Principal Balance	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Owner Occupied	881,625,119.29	95.32	4,449	198,162.54	7.096	5.821	13.280	7.280	23	352.80	1.42	81.58	40.05	634.1
Non-Owner Occupied	33,763,183.53	3.65	229	147,437.48	7.563	5.535	13.563	7.563	23	357.08	1.16	82.12	36.35	649.9
Second Home	9,504,984.04	1.03	58	163,879.04	7.377	5.609	13.447	7.447	23	354.54	1.46	83.61	37.95	645.2
Total:	924,893,286.86	100.00	4,736	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

Purpose	Total Current Principal Balance	% by Total Current Principal Balance	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Refinance - Debt Consolidation Cash Out	874,951,259.05	94.60	4,455	196,397.59	7.114	5.811	13.292	7.292	23	353.08	1.40	81.53	39.93	634.4
Refinance - Debt Consolidation No Cash Out	41,923,072.79	4.53	238	176,147.36	7.031	5.785	13.242	7.242	23	350.09	1.64	82.99	40.08	642.1
Purchase	8,018,955.02	0.87	43	186,487.33	7.725	5.558	13.670	7.670	23	356.48	1.47	84.31	34.97	635.9
Total:	924,893,286.86	100.00	4,736	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

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Ameriquest Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Documentation Level	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Full Documentation	708,476,347.96	76.60	3,649	77.05	194,156.30	6.969	5.827	13.184	7.184	23	352.09	1.42	81.95	39.73	638.1
Limited Documentation	112,051,390.94	12.12	535	11.30	209,441.85	7.300	5.803	13.258	7.258	23	355.48	1.33	82.46	39.32	618.0
Stated Documentation	104,365,547.96	11.28	552	11.66	189,068.02	7.916	5.701	13.934	7.934	23	356.29	1.47	78.52	41.61	630.2
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

Lien Position	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
1st Lien	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

Back Ratio	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 5.00	1,829,710.85	0.20	7	0.15	261,387.26	7.075	5.652	13.585	7.585	22	360.00	1.40	79.77	3.59	625.6
5.01 - 10.00	7,595,771.68	0.82	33	0.70	230,174.90	6.963	5.706	13.208	7.208	23	348.91	1.24	81.99	8.42	651.1
10.01 - 15.00	12,985,989.82	1.40	79	1.67	164,379.62	7.034	5.631	13.161	7.161	23	349.56	1.42	82.48	13.33	656.0
15.01 - 20.00	22,984,296.71	2.49	133	2.81	172,814.26	7.040	5.864	13.233	7.233	23	352.74	1.34	79.27	18.14	637.8
20.01 - 25.00	49,365,320.81	5.34	276	5.83	178,859.86	6.966	5.816	13.180	7.180	23	347.71	1.42	80.25	23.34	640.3
25.01 - 30.00	66,344,565.00	7.17	391	8.26	169,679.19	6.870	5.816	13.160	7.160	23	349.52	1.42	80.44	28.15	649.6
30.01 - 35.00	97,800,822.04	10.57	540	11.40	181,112.63	6.977	5.788	13.193	7.193	23	349.61	1.40	81.44	33.25	644.6
35.01 - 40.00	139,733,559.26	15.11	715	15.10	195,431.55	7.121	5.826	13.305	7.305	23	351.67	1.40	81.46	38.15	635.2
40.01 - 45.00	188,392,068.15	20.37	932	19.68	202,137.41	7.128	5.780	13.299	7.299	23	355.04	1.41	82.52	48.32	631.6
45.01 - 50.00	298,266,699.91	32.25	1,461	30.85	204,152.43	7.178	5.780	13.813	7.813	23	352.62	1.33	80.33	53.01	589.9
50.01 - 55.00	39,594,482.63	4.28	169	3.57	234,286.88	7.608	6.133	13.813	7.813	23	352.62	1.33	80.33	53.01	589.9
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8
Minimum:	1.00														
Maximum:	55.00														
Weighted Average:	39.89														

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Ameriquet Mortgage Company
Series 2004-R12
Insured Loans

4,736 records
 Balance: 924,893,287

Deutsche Bank @

Credit Grade	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
AAA	92,044,389.10	9.95	450	9.50	204,543.09	7.112	5.980	13.071	7.071	23	357.31	1.48	81.79	40.84	612.8
A	61,016,673.41	6.60	342	7.22	178,411.33	8.178	6.187	14.171	8.171	22	357.66	1.56	81.54	40.20	573.9
B	90,094,732.02	9.74	570	12.04	158,060.93	8.595	6.467	14.563	8.563	23	356.77	1.36	77.24	42.26	540.2
2A	190,337,984.33	20.58	1,015	21.43	187,525.11	7.521	5.985	13.468	7.468	23	356.42	1.38	81.97	39.59	583.7
4A	97,460,941.41	10.54	484	10.22	201,365.58	7.027	5.737	12.968	6.968	23	356.98	1.50	83.30	40.19	630.1
5A	92,840,072.68	10.04	444	9.38	209,099.15	6.779	5.485	12.716	6.716	23	356.12	1.43	84.90	40.49	648.4
6A	69,306,602.41	7.49	325	6.86	213,251.08	6.589	5.236	12.516	6.516	23	351.87	1.43	83.60	40.58	669.1
7A	104,292,613.23	11.28	490	10.35	212,842.07	6.448	4.977	12.569	6.569	23	345.20	1.35	82.36	39.42	694.0
8A	127,499,328.27	13.79	616	13.01	206,979.43	6.107	4.747	12.303	6.303	23	341.40	1.35	78.78	37.20	749.5
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

FICO Score	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
520 - 539	58,485,984.29	6.32	379	8.00	154,316.58	8.646	6.482	14.601	8.601	23	356.96	1.32	76.72	42.10	529.3
540 - 559	70,104,772.11	7.58	392	8.28	178,838.70	7.999	6.185	13.983	7.983	23	357.83	1.51	80.90	40.32	551.7
560 - 579	91,813,273.40	9.93	511	10.79	179,673.72	7.797	6.060	13.764	7.764	23	356.68	1.45	82.01	40.29	569.1
580 - 599	75,468,160.39	8.16	407	8.59	185,425.46	7.669	6.056	13.623	7.623	23	355.48	1.45	81.57	39.95	589.3
600 - 619	112,263,912.59	12.14	541	11.42	207,511.85	7.195	6.004	13.156	7.156	23	357.20	1.39	81.64	40.69	609.8
620 - 639	109,105,790.23	11.80	550	11.61	198,374.16	7.092	5.770	13.044	7.044	23	357.00	1.48	83.09	40.07	629.2
640 - 659	99,562,635.02	10.76	484	10.22	205,707.92	6.815	5.511	12.747	6.747	23	356.24	1.43	84.64	40.42	648.4
660 - 679	73,320,438.12	7.93	352	7.43	208,296.70	6.640	5.268	12.581	6.581	23	352.11	1.42	83.52	40.27	669.0
680 - 699	73,952,467.08	8.00	336	7.09	220,096.63	6.474	5.018	12.555	6.555	23	347.51	1.38	82.37	39.33	689.4
700 - 719	48,896,340.97	5.29	237	5.00	206,313.67	6.420	4.901	12.576	6.576	23	342.30	1.32	81.76	39.62	708.0
720 - 739	32,235,388.39	3.49	148	3.13	217,806.68	6.239	4.749	12.544	6.544	22	345.04	1.33	79.39	37.79	729.3
740 - 759	36,817,104.32	3.98	166	3.51	221,789.79	6.016	4.750	12.002	6.002	23	344.06	1.35	78.41	37.61	749.0
760 - 779	25,812,394.39	2.79	142	3.00	181,777.43	6.050	4.750	12.745	6.745	23	335.11	1.34	78.11	36.34	769.1
780 - 799	15,620,987.39	1.69	83	1.75	188,204.67	5.982	4.750	12.029	6.029	23	335.10	1.37	77.38	34.68	789.4
800 >=	1,433,638.17	0.16	8	0.17	179,204.77	6.007	0.000	0.000	0.000	0	334.34	1.23	74.39	34.47	807.7
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

Minimum: 520
 Maximum: 816
 Weighted Average: 634.8
 % UPB missing FICOs: 0.0

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	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Conforming vs. Nonconforming															
Conforming	694,110,992.53	75.05	4,242	89.57	163,628.24	7.195	5.830	13.395	7.395	23	351.59	1.44	81.58	39.67	633.6
Non-conforming	230,782,294.33	24.95	494	10.43	467,170.64	6.877	5.743	13.002	7.002	23	357.15	1.32	81.76	40.57	638.3
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Underwriting Program															
RETAIL	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Prepayment Penalty Flag															
Prepayment Penalty	628,375,834.94	67.94	3,216	67.91	195,390.50	6.911	5.824	13.094	7.094	23	352.82	1.45	81.93	39.88	638.4
No Prepayment Penalty	296,517,451.92	32.06	1,520	32.09	195,077.27	7.551	5.777	13.651	7.651	23	353.30	1.33	80.97	39.93	627.1
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Prepayment Penalty Term (mos.)															
0	296,517,451.92	32.06	1,520	32.09	195,077.27	7.551	5.777	13.651	7.651	23	353.30	1.33	80.97	39.93	627.1
12	41,772,687.60	4.52	183	3.86	228,266.05	6.655	5.836	13.086	7.086	23	350.48	1.37	78.50	41.93	665.9
24	2,568,437.32	0.28	8	0.17	321,054.67	6.808	5.680	12.808	6.808	22	360.00	2.18	86.76	37.76	631.0
30	5,934,247.10	0.64	27	0.57	219,786.93	7.182	5.751	13.245	7.245	22	347.23	1.49	84.69	41.68	627.3
36	578,100,462.92	62.50	2,998	63.30	192,828.71	6.927	5.825	13.095	7.095	23	353.02	1.45	82.13	39.72	636.5
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	1.41	81.62	39.89	634.8
Non-zero Weighted Average Prepay Penalty Term:	34														

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Ameritrust Mortgage Company

Series 2004-R12

Insured Loans

4,736 records

Balance: 924,893,287

@ Deutsche Bank

Monthly Payments (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 500.00	11,063,067.85	1.20	169	3.57	65,461.94	7.378	5.754	13.464	7.464	23	356.35	354.97	1.38	78.61	648.7
500.01 - 1,000.00	191,451,700.03	20.70	1,821	38.45	105,135.48	7.446	5.833	13.593	7.593	23	349.36	347.85	1.51	82.08	631.2
1,000.01 - 1,500.00	231,026,946.44	24.98	1,286	27.15	179,647.70	7.036	5.803	13.269	7.269	23	350.26	348.84	1.42	81.39	639.9
1,500.01 - 2,000.00	195,561,289.89	21.14	759	16.03	257,656.51	6.999	5.842	13.213	7.213	23	356.04	354.65	1.39	81.44	632.5
2,000.01 - 3,000.00	168,269,775.85	18.19	473	9.99	355,750.05	6.977	5.790	13.103	7.103	23	355.03	353.53	1.50	81.97	631.5
3,000.01 - 4,000.00	78,856,627.32	8.53	154	3.25	512,056.02	6.952	5.770	13.080	7.080	23	355.09	353.84	1.25	82.39	635.5
4,000.01 - 5,000.00	38,365,255.07	4.15	60	1.27	639,420.92	7.260	5.685	13.553	7.553	23	357.40	356.30	1.09	80.52	645.5
5,000.01 - 6,000.00	10,298,624.41	1.11	14	0.30	735,616.03	7.688	5.814	13.734	7.734	23	353.03	351.92	1.12	77.71	624.4
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	634.8

Minimum: 359.35

Maximum: 5,661.83

Average: 1,335.54

Origination Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
2004-04	1,336,853.23	0.14	7	0.15	190,979.03	7.171	6.000	11.750	5.750	17	360.00	353.00	7.00	81.42	601.5
2004-05	2,039,176.27	0.22	14	0.30	145,655.45	6.984	5.648	13.018	7.018	18	333.67	327.67	6.00	82.53	634.2
2004-06	11,110,616.92	1.20	56	1.18	198,403.87	7.468	5.966	13.472	7.472	19	359.04	354.04	5.00	85.82	596.9
2004-07	54,930,452.44	5.94	315	6.65	174,382.39	7.560	5.815	13.479	7.479	20	351.54	347.51	4.03	85.26	623.7
2004-08	34,272,244.19	3.71	193	4.08	177,576.39	7.513	5.771	13.498	7.498	21	355.19	352.17	3.02	85.51	620.8
2004-09	78,655,417.57	8.50	440	9.29	178,762.31	6.717	5.764	13.383	7.383	22	344.51	342.50	2.01	79.34	676.8
2004-10	742,548,526.24	80.28	3,711	78.36	200,093.92	7.102	5.809	13.264	7.264	23	353.83	352.82	1.01	81.35	632.4
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62	634.8

Minimum: 2004-04-14

Maximum: 2004-10-31

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First Payment Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
2004-06	1,336,853.23	0.14	7	0.15	190,979.03	7.171	6.000	11.750	5.750	17	360.00	81.42	31.36	601.5
2004-07	2,039,176.27	0.22	14	0.30	145,655.45	6.984	5.648	13.018	7.018	18	333.67	82.53	37.25	634.2
2004-08	12,650,537.11	1.37	64	1.35	197,664.64	7.461	5.971	13.466	7.466	19	355.90	85.43	42.03	601.1
2004-09	54,087,387.49	5.85	312	6.59	173,357.01	7.580	5.815	13.500	7.500	20	352.17	85.38	40.57	622.9
2004-10	34,497,791.50	3.73	195	4.12	176,911.75	7.503	5.773	13.490	7.490	21	355.22	85.35	40.50	621.2
2004-11	83,705,847.14	9.05	472	9.97	177,342.90	6.748	5.789	13.370	7.370	22	344.94	79.49	38.13	672.5
2004-12	735,083,706.12	79.48	3,662	77.32	200,732.85	7.099	5.807	13.263	7.263	23	353.82	81.35	40.01	632.7
2005-01	1,491,988.00	0.16	10	0.21	149,198.80	7.269	5.902	13.443	7.443	24	360.00	82.23	34.79	619.0
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	81.62	39.89	634.8
Minimum:	2004-06-01													
Maximum:	2005-01-01													

Maturity Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
2014	1,841,081.20	0.20	18	0.38	102,282.29	7.139	0.000	0.000	0.000	0	120.00	117.55	73.71	697.8
2019	16,878,800.27	1.82	135	2.85	125,028.15	6.950	5.929	13.663	7.663	23	180.00	78.81	36.75	675.8
2024	20,821,561.05	2.25	138	2.91	150,880.88	6.712	5.657	13.507	7.507	23	240.00	79.05	37.53	688.5
2029	8,641,496.34	0.93	48	1.01	180,031.17	6.436	0.000	0.000	0.000	0	300.00	78.62	39.06	714.9
2034	876,710,348.00	94.79	4,397	92.84	199,388.30	7.135	5.808	13.289	7.289	23	360.00	81.78	40.03	631.8
Total:	924,893,286.86	100.00	4,736	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	81.62	39.89	634.8
Minimum:	2014-06-01													
Maximum:	2034-12-01													

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Ameriquest Mortgage Company

Series 2004-R12

Insured Loans

4,736 records

Balance: 924,893,287

Deutsche Bank @

Next Due Date	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
2004-11	118,770,801.48	12.84	193,123.25	7.267	5.822	13.448	7.448	21	353.43	350.20	3.23	83.10
2004-12	803,466,149.93	86.87	195,824.07	7.093	5.805	13.273	7.273	23	352.88	351.74	1.15	81.40
2005-01	2,656,335.45	0.29	147,574.19	7.201	5.913	13.286	7.286	23	360.00	359.29	0.71	82.29
Total:	924,893,286.86	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62
Minimum:	2004-11-01											40.06
Maximum:	2005-01-01											633.1

Payment Day	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
1	924,893,286.86	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62
Total:	924,893,286.86	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62
Minimum:	1											39.89
Maximum:	1											634.8
Weighted Average:	1											39.89

Days Delinquent	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
0	806,122,485.38	87.16	195,613.32	7.094	5.805	13.273	7.273	23	352.91	351.76	1.15	81.41
30	118,770,801.48	12.84	193,123.25	7.267	5.822	13.448	7.448	21	353.43	350.20	3.23	83.10
Total:	924,893,286.86	100.00	195,289.97	7.116	5.807	13.293	7.293	23	352.98	351.56	1.41	81.62
Minimum:	0											39.87
Maximum:	30											40.06
Weighted Average:	3.9											633.1

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Summary Statistics

As-of / Cut-off Date: 2004-12-01
Number of Loans: 1,814
Total Current Balance: 275,106,911.32
Total Schedule1 Balance: 275,137,356.79
Total Schedule2 Balance: 275,106,911.32
Total Schedule3 Balance: 275,111,193.61
Total Actual Balance: 275,349,646.86
Maximum Balance: 749,272.03
Minimum Balance: 59,171.31
Average Current Balance: 151,657.61
Weighted Average Coupon: 8.066
Maximum Coupon: 12.850
Minimum Coupon: 5.500
Weighted Average Original Term: 350.57
Weighted Average Remaining Term: 349.25
Weighted Average Seasoning: 1.32
Top 5 States: CA(27%), NJ(10%), FL(9%), NY(7%), MA(6%)
Weighted Average Original LTV: 63.58
Weighted Average Current LTV: 63.51
Weighted Average Margin: 6.422
Weighted Average Maximum Rate: 14.370
Weighted Average Minimum Rate: 8.370
Weighted Average Months to Roll: 23
% Cash-Out Refinance: 95.1
% Full Documentation: 67.1
% Owner Occupied: 96.0
Weighted Average FICO Score: 582.3
% of portfolio missing FICO Scores: 0.00
Origination Date - Earliest: 2004-04-09
Origination Date - Latest: 2004-10-31
Next Payment Date - Earliest: 2004-11-01
Next Payment Date - Latest: 2005-01-01
Maturity Date - Earliest: 2014-10-01
Maturity Date - Latest: 2034-12-01
Non-zero Weighted Average Prepay Penalty Term: 34.54
Non-zero Weighted Average Prepay Penalty # of months accrued interest: 4.17

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Ameriqwest Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Coupons (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
5.001 - 5.500	668,157.77	0.24	3	0.17	222,719.26	5.500	0.000	0.000	0.000	0	360.00	358.85	1.15	48.73	752.9
5.501 - 6.000	34,896,939.14	12.68	178	9.81	196,050.22	5.789	5.331	11,793	330.73	23	330.73	329.31	1.42	48.29	737.0
6.001 - 6.500	14,914,821.35	5.42	70	3.86	213,068.88	6.309	5.654	12,323	337.61	23	337.61	336.46	1.16	57.49	39.59
6.501 - 7.000	17,443,187.92	6.34	92	5.07	189,599.87	6.830	5.927	12,830	347.10	23	347.10	345.77	1.33	55.96	40.84
7.001 - 7.500	29,411,858.23	10.69	150	8.27	196,079.05	7.362	6.373	13,369	355.35	23	355.35	354.15	1.20	65.00	40.00
7.501 - 8.000	59,550,027.21	21.65	356	19.63	167,275.36	7.790	6.590	13,787	378.77	23	378.77	377.66	1.17	66.50	41.90
8.001 - 8.500	23,708,177.74	8.62	183	10.09	129,552.88	8.315	6.505	14,320	383.20	23	383.20	382.09	1.42	66.48	41.52
8.501 - 9.000	26,713,268.80	9.71	214	11.80	124,828.36	8.826	6.554	14,826	388.26	23	388.26	387.15	1.43	66.54	42.21
9.001 - 9.500	18,594,778.68	6.76	136	7.50	136,726.31	9.283	6.484	15,282	392.82	23	392.82	391.71	1.37	68.84	44.02
9.501 - 10.000	21,838,585.54	7.94	182	10.03	119,992.23	9.816	6.612	15,819	397.41	23	397.41	396.30	1.47	67.76	41.90
10.001 - 10.500	8,438,793.24	3.07	81	4.47	104,182.63	10.341	6.448	16,343	402.00	23	402.00	400.89	1.41	72.87	42.56
10.501 - 11.000	9,660,186.85	3.51	79	4.36	122,280.85	10.782	6.611	16,787	406.59	23	406.59	405.48	1.48	69.26	44.85
11.001 - 11.500	4,608,343.77	1.68	43	2.37	107,170.79	11.264	6.566	17,262	411.18	23	411.18	410.07	1.32	71.49	41.99
11.501 - 12.000	2,387,888.63	0.87	25	1.38	95,515.55	11.773	6.605	17,759	415.77	23	415.77	414.66	1.22	72.05	43.37
12.001 - 12.500	1,303,594.61	0.47	14	0.77	93,113.90	12.215	6.500	18,240	420.36	23	420.36	419.25	1.10	73.65	45.46
12.501 - 13.000	968,301.84	0.35	8	0.44	121,037.73	12.685	6.587	18,685	424.95	22	424.95	423.84	1.65	75.11	46.00
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8.370	23	350.57	349.25	1.32	63.58	40.86
Minimum:	5.500														
Maximum:	12.850														
Weighted Average:	8.066														

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Ameriquest Mortgage Company
Series 2004-R12
Non Insured Loans

1,814 records
 Balance: 275,106,911

Deutsche Bank @

Current Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
50,000.01 - 75,000.00	23,459,197.57	8.53	361	19.90	64,983.93	9.345	6.436	15.510	9.510	23	335.03	333.57	1.46	62.30	37.96	566.4
75,000.01 - 100,000.00	29,513,277.34	10.73	339	18.69	87,059.82	8.767	6.459	15.060	9.060	23	344.72	343.36	1.35	63.42	39.78	568.1
100,000.01 - 125,000.00	25,576,420.42	9.30	228	12.57	112,177.28	8.398	6.473	14.588	8.588	23	353.41	352.01	1.39	63.72	41.64	567.2
125,000.01 - 150,000.00	28,305,777.53	10.29	206	11.36	137,406.69	8.158	6.517	14.377	8.377	23	351.30	350.08	1.22	61.18	40.60	569.9
150,000.01 - 175,000.00	26,598,330.61	9.67	163	8.99	163,179.94	7.844	6.546	14.135	8.135	23	353.18	351.86	1.32	60.97	40.32	578.7
175,000.01 - 200,000.00	25,176,640.77	9.15	134	7.39	187,885.38	7.638	6.516	14.120	8.120	23	349.38	348.08	1.30	62.91	42.96	594.6
200,000.01 - 225,000.00	19,579,181.77	7.12	92	5.07	212,817.19	7.912	6.534	14.180	8.180	23	353.69	352.32	1.37	64.71	41.74	574.1
225,000.01 - 250,000.00	14,799,141.65	5.38	62	3.42	238,695.83	7.881	6.473	14.484	8.484	23	346.83	345.43	1.40	63.66	42.39	593.4
250,000.01 - 275,000.00	15,274,748.11	5.55	58	3.20	263,357.73	7.750	6.540	14.312	8.312	23	350.69	349.40	1.29	63.59	39.78	597.5
275,000.01 - 300,000.00	15,286,333.63	5.56	53	2.92	288,421.39	7.587	6.376	13.974	7.974	23	355.54	354.14	1.40	61.33	41.70	594.5
300,000.01 - 400,000.00	23,535,013.34	8.55	69	3.80	341,087.15	7.546	6.370	13.901	7.901	23	358.08	356.87	1.21	63.98	40.05	592.0
400,000.01 - 500,000.00	5,358,226.24	1.95	12	0.66	446,518.83	8.191	6.147	14.425	8.425	23	349.32	348.24	1.08	71.95	38.83	606.2
500,000.01 - 600,000.00	12,406,337.53	4.51	22	1.21	563,924.43	7.531	5.933	13.689	7.689	23	355.02	353.70	1.31	67.81	39.86	607.6
600,000.01 - 700,000.00	5,113,320.39	1.86	8	0.44	639,165.05	7.176	5.996	13.176	7.176	23	360.00	358.76	1.24	78.27	44.89	593.6
700,000.01 - 800,000.00	5,124,964.42	1.86	7	0.39	732,137.77	7.180	5.755	13.423	7.423	23	360.00	358.86	1.14	66.26	47.37	615.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum: 59,171.31																
Maximum: 749,272.03																
Average: 151,657.61																

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "Material"), was prepared solely by the Underwriter(s) and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purpose of evaluating such information. Prospective investors are advised to read carefully, and rely solely on, the final prospectus and prospectus supplement (the "Final Prospectus") related to the securities (the "Securities") in making their investment decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and it is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by, the preliminary prospectus supplement, if applicable, and Final Prospectus. Although the information contained in the material is based on sources the Underwriter(s) believe(s) to be reliable, the Underwriter(s) make(s) no representation or warranty that such information is accurate or complete. Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. Prior to making any investment decision, a prospective investor should receive and fully review the final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF AN OFFER TO BUY ANY SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell Securities or related securities or perform for or solicit investment banking services from, any company mentioned herein.

Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Original Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
50,001 - 75,000	23,384,234.25	8.50	360	19.85	64,956.21	9.344	6.435	13.511	9.511	23	334.95	333.49	1.46	62.34	37.96	566.2
75,001 - 100,000	29,588,240.66	10.76	340	18.74	87,024.24	8.768	6.459	13.061	9.061	23	344.76	343.40	1.35	63.39	39.77	568.2
100,001 - 125,000	25,451,743.30	9.25	227	12.51	112,122.22	8.409	6.473	14.588	8.588	23	354.26	352.86	1.40	63.76	41.68	566.0
125,001 - 150,000	28,430,454.65	10.33	207	11.41	137,345.19	8.149	6.517	14.377	8.377	23	350.55	349.33	1.22	61.16	40.58	570.9
150,001 - 175,000	26,425,043.73	9.61	162	8.93	163,117.55	7.859	6.546	14.135	8.135	23	354.31	353.00	1.31	61.09	40.37	577.3
175,001 - 200,000	25,349,927.65	9.21	135	7.44	187,777.24	7.624	6.516	14.120	8.120	23	348.22	346.92	1.30	62.77	42.89	595.9
200,001 - 225,000	19,579,181.77	7.12	92	5.07	212,817.19	7.912	6.534	14.180	8.180	23	353.69	352.32	1.37	64.71	41.74	574.1
225,001 - 250,000	14,549,223.58	5.29	61	3.36	238,511.86	7.885	6.467	14.505	8.505	23	346.60	345.20	1.40	63.63	42.23	594.9
250,001 - 275,000	15,524,666.18	5.64	59	3.25	263,129.94	7.748	6.545	14.297	8.297	23	350.84	349.56	1.29	63.61	39.98	596.0
275,001 - 300,000	14,687,217.86	5.34	51	2.81	287,984.66	7.588	6.382	13.995	7.995	23	355.36	354.05	1.31	60.27	41.35	596.5
300,001 - 400,000	24,134,129.11	8.77	71	3.91	339,917.31	7.547	6.367	13.891	7.891	23	358.13	356.86	1.27	64.56	40.31	590.9
400,001 - 500,000	5,358,226.24	1.95	12	0.66	446,518.85	8.191	6.147	14.425	8.425	23	349.32	348.24	1.08	71.95	38.83	606.2
500,001 - 600,000	12,406,337.53	4.51	22	1.21	563,924.43	7.531	5.933	13.689	7.689	23	355.02	353.70	1.31	67.81	39.86	607.6
600,001 - 700,000	5,113,320.39	1.86	8	0.44	639,165.05	7.176	5.996	13.176	7.176	23	360.00	358.76	1.24	78.27	44.89	593.6
700,001 - 800,000	5,124,964.42	1.86	7	0.39	732,137.77	7.180	5.755	13.423	7.423	23	360.00	358.86	1.14	66.26	47.37	615.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum: 60,000.00																
Maximum: 749,950.00																
Average: 151,825.27																
Total: 275,411,038.00																

Remaining Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
61 - 120	791,930.01	0.29	10	0.55	79,193.00	6.792	0.000	0.000	0.000	0	120.00	118.43	1.57	41.57	28.87	721.5
121 - 180	6,880,164.51	2.50	65	3.58	105,848.68	7.240	6.437	14.556	8.556	23	180.00	178.25	1.75	52.74	36.21	663.0
181 - 240	8,948,628.75	3.25	66	3.64	135,585.28	7.143	6.265	13.930	7.930	23	240.00	238.47	1.53	54.78	37.55	665.6
241 - 300	1,518,105.06	0.55	11	0.61	138,009.55	6.379	0.000	0.000	0.000	0	300.00	298.71	1.29	49.01	33.45	725.1
301 - 360	256,968,082.99	93.41	1,662	91.62	154,613.77	8.134	6.424	14.374	8.374	23	360.00	358.70	1.30	64.33	41.18	576.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum: 118																
Maximum: 360																
Weighted Average: 349.25																

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Deutsche Bank @

Balance: 275,106.911

Weighted Average: 350.57

Weighted Average: 1.32

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Ameritrust Mortgage Company
Series 2004-R12
Non Insured Loans

1,814 records
 Balance: 275,106,911

Deutsche Bank

Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
California	75,595,104.09	27.48	340	18.74	222,338.54	7.146	6.356	13.534	7.534	23	1.27	60.61	40.96	609.3
New Jersey	27,643,287.67	10.05	165	9.10	167,535.08	8.916	6.492	15.011	9.011	23	1.07	61.03	43.88	562.9
Florida	23,674,446.25	8.61	184	10.14	128,665.47	8.013	6.506	14.078	8.078	23	1.41	65.00	40.58	561.3
New York	18,312,954.87	6.66	99	5.46	184,979.34	8.071	6.455	14.939	8.939	22	1.57	56.71	39.24	602.0
Massachusetts	17,743,234.57	6.45	90	4.96	197,147.05	7.761	6.296	14.102	8.102	23	1.26	59.37	40.84	595.1
Maryland	9,146,135.32	3.32	46	2.54	198,829.03	7.820	6.249	14.170	8.170	23	1.40	66.90	38.30	592.3
Texas	8,643,306.61	3.14	95	5.24	90,982.17	9.928	6.544	15.962	9.962	23	1.31	67.72	42.43	548.0
Illinois	8,112,811.59	2.95	61	3.36	132,996.91	9.676	6.418	15.654	9.654	23	1.41	70.52	41.44	550.0
Michigan	7,162,500.88	2.60	66	3.64	108,522.74	8.259	6.320	14.275	8.275	22	1.53	73.24	41.53	560.2
Pennsylvania	6,828,671.28	2.48	57	3.14	119,801.25	7.934	6.582	14.121	8.121	23	1.24	66.59	41.36	563.3
Georgia	4,953,222.55	1.80	50	2.76	99,064.45	9.968	6.423	15.903	9.903	23	1.14	71.67	37.07	549.4
Rhode Island	4,880,001.06	1.77	32	1.76	152,500.03	7.474	6.430	13.702	7.702	23	1.31	59.41	39.62	586.6
Minnesota	4,708,071.93	1.71	36	1.98	130,779.78	8.040	6.531	14.576	8.576	23	1.17	64.15	41.34	588.0
Connecticut	4,669,657.78	1.70	30	1.65	155,655.26	8.177	6.619	14.544	8.544	23	1.09	70.91	43.67	576.1
Colorado	4,635,590.83	1.69	26	1.43	178,291.96	8.137	6.350	14.237	8.237	23	1.34	60.26	39.22	592.7
Washington	3,932,733.95	1.43	32	1.87	107,963.35	9.736	6.564	15.736	9.736	23	1.40	70.76	44.56	534.2
North Carolina	3,670,754.06	1.33	34	1.98	101,202.05	8.609	6.563	14.644	8.644	22	2.50	73.44	39.70	550.6
Ohio	3,643,273.73	1.32	36	1.98	101,202.05	7.752	6.455	14.044	8.044	23	1.15	66.46	41.25	560.4
Nevada	2,992,892.35	1.09	17	0.94	189,550.45	7.752	6.455	14.044	8.044	23	1.15	66.46	41.25	560.4
Missouri	2,992,892.35	1.09	33	1.82	90,693.71	8.136	6.625	14.374	8.374	23	1.82	74.47	41.19	549.0
Indiana	2,783,074.02	1.01	26	1.43	107,041.31	8.642	6.484	14.681	8.681	22	1.04	70.80	41.89	548.7
Mississippi	2,743,878.17	1.00	31	1.71	88,512.20	8.795	6.532	14.816	8.816	23	1.71	71.18	32.43	556.6
Tennessee	2,691,819.52	0.98	31	1.65	89,727.32	8.997	6.528	15.092	9.092	22	2.23	68.82	37.67	600.1
New Hampshire	2,682,741.73	0.98	20	1.10	134,137.09	7.556	6.214	13.763	7.763	23	1.39	60.82	37.67	600.1
Wisconsin	2,305,744.98	0.84	23	1.27	100,249.78	9.453	6.400	15.450	9.450	23	1.38	69.31	44.33	548.3
Alabama	2,219,697.36	0.81	23	1.27	96,508.58	9.088	6.237	14.726	8.726	22	1.77	69.24	43.33	576.9
Maine	2,146,603.21	0.78	12	0.66	178,883.60	7.536	6.231	13.752	7.752	23	1.00	59.14	34.72	581.9
Arizona	2,075,193.87	0.75	20	1.10	103,759.69	7.867	6.497	13.891	7.891	23	1.19	69.78	42.28	556.6
Louisiana	1,939,042.97	0.70	16	0.88	121,190.19	8.228	6.565	14.480	8.480	22	2.23	64.20	35.79	581.5
Hawaii	1,891,060.49	0.69	8	0.44	236,382.56	7.506	6.592	13.838	7.838	23	1.39	60.82	37.67	600.1
Arkansas	1,409,313.47	0.51	15	0.83	93,954.23	9.360	6.231	15.206	9.206	23	1.19	79.10	42.94	554.1
Oklahoma	875,114.86	0.32	12	0.66	95,317.90	9.078	6.541	14.985	8.985	22	1.78	74.00	39.01	534.2
Oregon	608,827.16	0.22	7	0.39	125,016.41	8.007	5.682	15.263	9.263	23	1.14	66.76	37.68	554.0
Kentucky	551,445.35	0.20	6	0.33	91,907.56	8.307	6.712	14.307	8.307	22	1.53	69.41	37.39	527.8
Delaware	484,473.00	0.18	6	0.33	80,745.50	8.797	6.300	14.360	8.360	23	1.57	68.37	34.96	563.0
South Carolina	447,270.67	0.16	5	0.28	89,454.13	9.952	6.524	15.952	9.952	23	1.18	66.88	39.76	574.1
Kansas	401,886.69	0.15	5	0.28	80,377.34	7.476	6.313	14.018	8.018	22	1.59	57.53	34.36	603.9
Nebraska	375,600.30	0.14	3	0.17	125,200.10	8.471	6.224	14.471	8.471	22	1.90	82.01	45.54	572.1
Iowa	368,751.91	0.13	1	0.06	368,751.91	7.990	6.250	13.990	7.990	23	1.00	90.00	49.00	595.0
Utah	313,319.35	0.11	3	0.17	104,439.78	8.750	6.749	14.750	8.750	23	1.00	70.55	38.30	568.6
Montana	205,887.23	0.07	2	0.11	102,943.62	8.990	5.280	14.990	8.990	23	1.00	61.42	46.45	551.7
Wyoming	107,952.12	0.04	1	0.06	107,952.12	9.990	6.500	15.990	9.990	23	1.00	79.71	54.00	521.0
Alaska														

Continued...

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Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

...continued														
Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average LTV Ratio
Vermont	103,443.35	0.04	1	1	0.06	103,443.35	8.990	6.500	14.990	8.990	23	360.00	359.00	1.00
Idaho	59,945.75	0.02	1	1	0.06	59,945.75	6.500	6.000	12.500	6.500	23	360.00	359.00	1.00
Total:	275,106,911.32	100.00	1,814	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32
Number of States Represented: 45														

Original Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average LTV Ratio
10.01 - 15.00	413,483.26	0.15	3	3	0.17	137,827.75	7.061	5.924	13.274	7.274	23	330.07	329.07	1.00
15.01 - 20.00	893,437.65	0.32	10	10	0.55	89,343.77	8.167	6.554	14.774	8.774	23	320.60	319.51	1.09
20.01 - 25.00	2,165,192.49	0.79	21	21	1.16	103,104.40	7.619	6.120	14.212	8.212	23	338.69	337.36	1.32
25.01 - 30.00	3,168,709.13	1.15	29	29	1.60	109,265.83	7.333	6.189	13.859	7.859	23	319.45	317.98	1.47
30.01 - 35.00	4,218,053.23	1.53	27	27	1.49	156,224.19	6.718	6.005	13.216	7.216	23	341.48	340.35	1.13
35.01 - 40.00	7,720,401.26	2.81	60	60	3.31	128,673.35	7.050	6.281	13.894	7.894	23	331.32	329.93	1.39
40.01 - 45.00	11,386,894.38	4.14	78	78	4.30	145,985.83	7.023	6.284	13.882	7.882	23	343.96	342.70	1.26
45.01 - 50.00	19,250,759.06	7.00	119	119	6.56	161,771.08	7.342	6.300	13.882	7.882	23	342.38	341.22	1.17
50.01 - 55.00	26,544,280.39	9.65	156	156	8.60	170,155.64	7.040	6.144	13.622	7.622	23	347.13	345.90	1.23
55.01 - 60.00	50,778,865.84	18.46	320	320	17.64	158,683.96	7.658	6.400	14.027	8.027	23	348.21	346.75	1.47
60.01 - 65.00	14,693,580.67	5.34	116	116	6.39	126,668.80	8.654	6.615	14.660	8.606	23	352.58	351.37	1.21
65.01 - 70.00	19,385,446.90	7.05	131	131	7.22	147,980.51	8.606	6.549	14.560	8.560	23	354.75	353.40	1.35
70.01 - 75.00	76,637,417.13	27.86	534	534	29.44	143,515.76	8.698	6.652	14.656	8.656	23	355.90	354.61	1.29
75.01 - 80.00	9,906,456.85	3.60	60	60	3.31	165,107.61	8.803	6.106	14.809	8.809	23	355.28	353.90	1.38
80.01 - 85.00	18,018,872.64	6.55	105	105	5.79	171,608.31	8.884	6.201	14.871	8.871	23	358.95	357.63	1.32
85.01 - 90.00	9,563,995.77	3.48	44	44	2.43	217,363.54	8.145	5.897	14.145	8.145	23	358.01	356.52	1.50
90.01 - 95.00	361,064.67	0.13	1	1	0.06	361,064.67	9.300	6.000	15.300	9.300	23	360.00	359.00	1.00
Total:	275,106,911.32	100.00	1,814	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32

Minimum: 11.12

Maximum: 93.83

Weighted Average by Original Balance: 63.57

Weighted Average by Current Balance: 63.58

Weighted Average Current LTV: 63.51

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Ameriquest Mortgage Company
Series 2004-R12
Non Insured Loans

1,814 records
 Balance: 275,106,911

Deutsche Bank @

Current Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Original LTV	Back Ratio	FICO Score
10.01 - 15.00	413,483.26	0.15	3	3	0.17	137,827.75	7.061	5.924	13.274	7.274	23	330.07	329.07	1.00	12.77	26.07	626.6
15.01 - 20.00	893,437.65	0.32	10	10	0.55	89,343.77	8.167	6.554	14.774	8.774	23	320.60	319.51	1.09	17.73	33.52	586.6
20.01 - 25.00	2,165,192.49	0.79	21	21	1.16	103,104.40	7.619	6.120	14.212	8.212	23	338.69	337.36	1.32	22.91	40.59	640.5
25.01 - 30.00	3,303,238.96	1.20	30	30	1.65	110,107.97	7.272	6.189	13.859	7.859	23	313.77	312.32	1.45	27.61	37.33	653.5
30.01 - 35.00	4,151,684.47	1.51	27	27	1.49	153,766.09	6.742	6.005	13.216	7.216	23	344.06	342.85	1.22	32.78	42.51	647.7
35.01 - 40.00	7,652,240.19	2.78	59	59	3.25	129,698.99	7.055	6.281	13.894	7.894	23	332.67	331.32	1.35	37.99	37.26	646.3
40.01 - 45.00	11,386,894.38	4.14	78	78	4.30	145,985.83	7.023	6.284	13.882	7.882	23	343.96	342.70	1.26	42.83	39.30	659.3
45.01 - 50.00	19,532,431.57	7.10	122	122	6.73	160,101.90	7.325	6.300	13.882	7.882	23	341.81	340.63	1.18	47.74	37.65	618.5
50.01 - 55.00	26,635,870.79	9.68	155	155	8.54	171,844.33	7.061	6.144	13.622	7.622	23	345.71	344.46	1.25	52.67	37.10	639.4
55.01 - 60.00	50,405,602.93	18.32	318	318	17.53	158,508.19	7.657	6.400	14.027	8.027	23	349.22	347.77	1.45	58.36	38.69	594.7
60.01 - 65.00	14,693,580.67	5.34	116	116	6.39	126,668.80	8.654	6.615	14.606	8.606	23	352.58	351.37	1.21	63.67	42.82	546.0
65.01 - 70.00	19,385,446.90	7.05	131	131	7.22	147,980.51	8.606	6.549	14.560	8.560	23	354.75	353.40	1.35	68.12	42.36	546.2
70.01 - 75.00	76,637,417.13	27.86	534	534	29.44	143,515.76	8.698	6.652	14.656	8.656	23	355.90	354.61	1.29	74.30	42.25	537.5
75.01 - 80.00	9,906,456.85	3.60	60	60	3.31	165,107.61	8.803	6.106	14.809	8.809	23	355.28	353.90	1.38	78.99	45.86	570.3
80.01 - 85.00	18,018,872.64	6.55	105	105	5.79	171,608.31	8.884	6.201	14.871	8.871	23	358.95	357.63	1.32	84.27	44.82	569.8
85.01 - 90.00	9,563,995.77	3.48	44	44	2.43	217,363.54	8.145	5.897	14.145	8.145	23	358.01	356.52	1.50	89.09	45.85	597.4
90.01 - 95.00	361,064.67	0.13	1	1	0.06	361,064.67	9.300	6.000	15.300	9.300	23	360.00	359.00	1.00	93.83	46.00	557.0
Total:	275,106,911.32	100.00	1,814	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	11.08																
Maximum:	93.78																
Weighted Average:	63.51																

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Margin (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
2.501 - 3.000	61,516.89	0.03	1	0.07	61,516.89	7.990	3.000	13.990	7.990	22	360.00	80.00	44.00	553.0
3.501 - 4.000	381,537.56	0.17	4	0.27	95,384.39	8.949	3.779	14.949	8.949	23	360.00	70.98	37.71	560.2
4.001 - 4.500	102,401.79	0.05	1	0.07	102,401.79	6.200	4.372	12.200	6.200	23	360.00	53.95	25.00	672.0
4.501 - 5.000	5,899,786.59	2.61	23	1.54	256,512.46	6.949	4.928	12.949	6.949	23	358.18	63.55	41.04	683.4
5.001 - 5.500	8,545,590.96	3.78	39	2.62	219,117.72	6.380	5.368	12.380	6.380	23	351.50	60.59	38.10	656.5
5.501 - 6.000	42,922,401.80	18.98	261	17.53	164,453.65	7.706	5.980	13.706	7.706	23	356.75	66.69	40.36	585.9
6.001 - 6.500	54,661,680.74	24.17	379	25.45	144,226.07	8.721	6.439	14.721	8.721	23	355.76	66.28	42.61	551.1
6.501 - 7.000	113,552,155.06	50.22	781	52.45	145,393.28	8.675	6.750	14.675	8.675	23	357.15	66.95	42.23	531.8
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	66.42	41.77	555.6
Minimum: 3.000														
Maximum: 6.750														
Weighted Average: 6.422														

Initial Rate Teaser Period (mos.) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
24	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	66.42	41.77	555.6
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	66.42	41.77	555.6
Difference between the Next-Rate-Adjustment-Date (provided) and the First-Payment-Date														

Rate Adjustment Frequency (mos.) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
6	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	66.42	41.77	555.6
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	66.42	41.77	555.6

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	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Initial Periodic Cap (%) (ARM Only)															
2.000	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Minimum: 2.000															
Maximum: 2.000															
Weighted Average: 2.000															

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Periodic Cap (%) (ARM Only)															
1.000	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Minimum: 1.000															
Maximum: 1.000															
Weighted Average: 1.000															

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Lifetime Rate Cap (%) (ARM Only)															
6.000	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	1.26	66.42	41.77	555.6
Minimum: 6.000															
Maximum: 6.000															
Weighted Average: 6.000															

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Ameriquest Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Maximum Mortgage Rates (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Original LTV	Back Ratio	FICO Score
11.501 - 12.000	5,708,445.71	2.52	25	1.68	228,337.83	5.793	5.331	11.793	5.793	23	352.14	350.90	1.24	49.47	34.05	664.9
12.001 - 12.500	10,975,624.99	4.85	40	2.69	274,390.62	6.323	5.654	12.323	6.323	23	356.49	355.46	1.03	60.79	41.19	623.8
12.501 - 13.000	14,208,225.38	6.28	69	4.63	205,916.31	6.830	5.927	12.830	6.830	23	357.26	356.08	1.18	58.04	40.90	604.5
13.001 - 13.500	27,328,878.66	12.09	133	8.93	205,480.29	7.369	6.373	13.369	7.369	23	356.28	355.18	1.10	66.07	40.07	561.3
13.501 - 14.000	57,885,363.41	25.60	343	23.04	168,761.99	7.787	6.590	13.787	7.787	23	356.66	355.52	1.14	66.98	42.01	542.3
14.001 - 14.500	22,280,457.56	9.85	172	11.55	129,537.54	8.320	6.505	14.320	8.320	23	356.06	354.66	1.39	67.43	41.65	546.8
14.501 - 15.000	25,408,842.48	11.24	199	13.36	127,682.63	8.826	6.554	14.826	8.826	23	355.76	354.36	1.40	66.85	42.45	538.8
15.001 - 15.500	17,127,159.25	7.57	121	8.13	141,546.77	9.282	6.484	15.282	9.282	23	360.00	358.62	1.38	68.80	43.85	541.6
15.501 - 16.000	20,186,757.67	8.93	165	11.08	122,343.99	9.819	6.612	15.819	9.819	23	356.07	354.60	1.48	68.15	41.57	540.9
16.001 - 16.500	7,687,488.53	3.40	73	4.90	105,308.06	10.343	6.448	16.343	10.343	23	353.72	352.28	1.45	73.46	42.43	545.2
16.501 - 17.000	8,693,909.03	3.84	67	4.50	129,759.84	10.787	6.611	16.787	10.787	23	360.00	358.53	1.47	70.52	42.49	542.0
17.001 - 17.500	4,358,733.42	1.93	40	2.69	108,968.34	11.262	6.566	17.262	11.262	23	351.24	349.98	1.26	72.30	42.20	544.1
17.501 - 18.000	2,190,629.85	0.97	22	1.48	99,574.08	11.759	6.605	17.759	11.759	23	360.00	358.84	1.16	71.98	42.73	536.7
18.001 - 18.500	1,118,253.61	0.49	12	0.81	93,187.80	12.240	6.500	18.240	12.240	23	360.00	358.94	1.06	73.97	44.43	561.3
18.501 - 19.000	968,301.84	0.43	8	0.54	121,037.73	12.685	6.587	18.685	12.685	22	360.00	358.35	1.65	75.11	46.00	530.0
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6
Minimum:	11,550															
Maximum:	18,850															
Weighted Average:	14.370															

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Amerquest Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Minimum Mortgage Rates (%) (ARM Only)																		
	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score	
5.501 - 6.000	5,708,445.71	2.52	25	25	1.68	228,337.83	5.793	5.331	11.793	5.793	23	352.14	350.90	1.24	49.47	34.05	664.9	
6.001 - 6.500	10,975,624.99	4.85	40	69	2.69	274,390.62	6.323	5.654	12.323	6.323	23	356.49	355.46	1.03	60.79	41.19	623.8	
6.501 - 7.000	14,208,225.38	6.28	69	133	4.63	205,916.31	6.830	5.927	12.830	6.830	23	357.26	356.08	1.18	58.04	40.90	604.5	
7.001 - 7.500	27,328,878.66	12.09	133	343	8.93	205,480.29	7.369	6.373	13.369	7.369	23	356.28	355.18	1.10	66.07	40.07	561.3	
7.501 - 8.000	57,885,363.41	25.60	343	172	23.04	168,761.99	7.787	6.590	13.787	7.787	23	356.66	355.52	1.14	66.98	42.01	542.3	
8.001 - 8.500	22,280,457.56	9.85	172	199	11.55	129,537.54	8.320	6.505	14.320	8.320	23	356.06	354.66	1.39	67.43	41.65	546.8	
8.501 - 9.000	25,408,842.48	11.24	199	121	13.36	127,682.63	8.826	6.554	14.826	8.826	23	355.76	354.36	1.40	66.85	42.45	538.8	
9.001 - 9.500	17,127,159.25	7.57	121	165	8.13	141,546.77	9.282	6.484	15.282	9.282	23	360.00	358.62	1.38	68.80	43.85	541.6	
9.501 - 10.000	20,186,757.67	8.93	165	73	11.08	122,343.99	9.819	6.612	15.819	9.819	23	356.07	354.60	1.48	68.15	41.57	540.9	
10.001 - 10.500	7,687,488.53	3.40	73	40	4.90	105,308.06	10.343	6.448	16.343	10.343	23	353.72	352.28	1.45	73.46	42.43	545.2	
10.501 - 11.000	8,693,909.03	3.84	67	40	4.50	129,759.84	10.787	6.611	16.787	10.787	23	360.00	358.53	1.47	70.52	43.49	542.0	
11.001 - 11.500	4,358,733.42	1.93	40	22	2.69	108,968.34	11.262	6.566	17.262	11.262	23	351.24	349.98	1.26	72.30	42.20	544.1	
11.501 - 12.000	2,190,629.85	0.97	22	12	1.48	99,574.08	11.759	6.605	17.759	11.759	23	360.00	358.84	1.16	71.98	42.73	536.7	
12.001 - 12.500	1,118,253.61	0.49	12	8	0.81	93,187.80	12.240	6.500	18.240	12.240	23	360.00	358.94	1.06	73.97	44.43	561.3	
12.501 - 13.000	968,301.84	0.43	8	8	0.54	121,037.73	12.685	6.587	18.685	12.685	22	360.00	358.35	1.65	75.11	46.00	530.0	
Total:	226,127,071.39	100.00	1,489	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6	
Minimum:	5.550																	
Maximum:	12.850																	
Weighted Average:	8.370																	

Next Rate Adjustment Date (ARM Only)																		
	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score	
2006-05	291,828.58	0.13	2	2	0.13	145,914.29	7.984	6.750	13.984	7.984	17	360.00	353.00	7.00	75.00	51.67	515.4	
2006-06	223,874.97	0.10	1	1	0.07	223,874.97	6.990	6.500	12.990	6.990	18	360.00	354.00	6.00	66.18	49.00	542.0	
2006-07	2,068,765.97	0.91	16	57	1.07	129,297.87	9.008	6.603	15.008	9.008	19	355.28	350.28	5.00	68.88	43.27	545.5	
2006-08	8,020,110.07	3.55	57	45	3.83	140,703.69	9.232	6.547	15.232	9.232	20	357.25	353.25	4.00	70.12	38.70	536.4	
2006-09	5,677,484.93	2.51	45	107	3.02	126,166.33	8.925	6.461	14.925	8.925	21	357.93	354.93	3.00	74.52	45.44	550.9	
2006-10	13,630,292.25	6.03	107	1,258	7.19	127,385.91	8.727	6.419	14.727	8.727	22	356.42	354.42	2.00	68.15	39.31	555.3	
2006-11	195,820,714.62	86.60	1,258	3	84.49	155,660.35	8.289	6.412	14.289	8.289	23	356.50	355.50	1.00	65.88	41.90	556.7	
2006-12	394,000.00	0.17	3	3	0.20	131,333.33	8.263	6.654	14.263	8.263	24	360.00	360.00	0.00	60.84	51.50	533.2	
Total:	226,127,071.39	100.00	1,489	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6	
Minimum:	2006-05-01																	
Maximum:	2006-12-01																	
Weighted Average:	2006-10-01																	

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "Material"), was prepared solely by the Underwriter(s), is intended for use by the addressee only, and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purpose of evaluating such information. Prospective investors are advised to read carefully, and rely solely on, the final prospectus and prospectus supplement (the "Prospectus") in making their investment decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and it is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by, the preliminary prospectus supplement, if applicable, and Final Prospectus. Although the information contained in the material is based on sources the Underwriter(s) believe(s) to be reliable, the Underwriter(s) make(s) no representation or warranty that such information is accurate or complete. Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. Prior to making any investment decisions, a prospective investor shall receive and fully review the final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY ANY SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell Securities or related securities or perform for or solicit investment banking services from, any company mentioned herein.

Ameriquest Mortgage Company
Series 2004-R12
Non Insured Loans

1,814 records
 Balance: 275,106,911

Deutsche Bank @

Months to Next Rate Adjustment (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
17	291,828.58	0.13	2	0.13	145,914.29	7.984	6.750	13.984	7.984	17	360.00	353.00	7.00	75.00	51.67	515.4
18	223,874.97	0.10	1	0.07	223,874.97	6.990	6.500	12.990	6.990	18	360.00	354.00	6.00	66.18	49.00	542.0
19	2,068,765.97	0.91	16	1.07	129,297.87	9.008	6.603	15.008	9.008	19	355.28	350.28	5.00	68.88	43.27	545.5
20	8,020,110.07	3.55	57	3.83	140,703.69	9.232	6.547	15.232	9.232	20	357.25	353.25	4.00	70.12	38.70	536.4
21	5,677,484.93	2.51	45	3.02	126,166.33	8.925	6.461	14.925	8.925	21	357.93	354.93	3.00	74.52	45.44	550.9
22	13,630,292.25	6.03	107	7.19	127,385.91	8.727	6.419	14.727	8.727	22	356.42	354.42	2.00	68.15	39.31	555.3
23	195,820,714.62	86.60	1,258	84.49	155,660.35	8.289	6.412	14.289	8.289	23	356.50	355.50	1.00	65.88	41.90	556.7
24	394,000.00	0.17	3	0.20	131,333.33	8.263	6.654	14.263	8.263	24	360.00	360.00	0.00	60.84	51.50	533.2
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6
Minimum: 17																
Maximum: 24																
Weighted Average: 23																

Negative Amortization Flag (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6
Total:	226,127,071.39	100.00	1,489	100.00	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6

Index Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed Rate	48,979,839.93	17.80	325	17.92	150,707.20	6.662	0.000	0.000	0.000	0	322.95	321.36	1.59	50.48	36.66	705.8
Libor - 6 Month	226,127,071.39	82.20	1,489	82.08	151,865.06	8.370	6.422	14.370	8.370	23	356.56	355.29	1.26	66.42	41.77	555.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

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Ameriquest Mortgage Company
Series 2004-R12
Non Insured Loans

1,814 records
 Balance: 275,106,911

Deutsche Bank @

Product Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed - 10 Year	791,930.01	0.29	10	0.55	79,193.00	6.792	0.000	0.000	0.000	0	120.00	41.57	28.87	721.5
Fixed - 15 Year	4,654,083.42	1.69	38	2.09	122,475.88	6.610	0.000	0.000	0.000	0	180.00	48.93	34.14	707.3
Fixed - 20 Year	5,799,220.61	2.11	35	1.93	165,692.02	6.715	0.000	0.000	0.000	0	240.00	50.86	35.24	716.1
Fixed - 25 Year	1,518,105.06	0.55	11	0.61	138,009.55	6.379	0.000	0.000	0.000	0	300.00	49.01	33.45	725.1
Fixed - 30 Year	36,216,500.83	13.16	231	12.73	156,781.39	6.669	0.000	0.000	0.000	0	360.00	50.87	37.52	702.8
ARM - 2 Year/6 Month	226,127,071.39	82.20	1,489	82.08	151,865.06	8.370	6.422	14.370	8.370	23	356.56	66.42	41.77	555.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	40.86	582.3

Property Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
Single Family Detached	222,579,189.22	80.91	1,440	79.38	154,568.88	8.018	6.466	14.350	8.350	23	350.37	63.27	41.00	581.2
2-4 Family	16,771,575.88	6.10	93	5.13	180,339.53	8.568	6.204	14.667	8.667	23	353.04	60.92	42.12	585.4
Manu. Housing / Mobile	14,739,942.63	5.36	153	8.43	96,339.49	8.347	6.051	14.316	8.316	23	348.18	67.36	37.88	593.0
Condominium	11,678,057.72	4.24	66	3.64	176,940.27	7.777	6.381	14.270	8.270	23	356.90	65.40	38.15	595.8
PUD Detached	7,473,957.16	2.72	43	2.37	173,812.96	8.017	6.472	14.256	8.256	23	346.34	67.96	44.59	571.3
Single Family Attached	1,724,273.52	0.63	18	0.99	95,792.97	8.995	6.574	15.438	9.438	23	348.51	65.28	38.93	561.2
PUD Attached	139,915.19	0.05	1	0.06	139,915.19	8.500	6.500	14.500	8.500	23	360.00	62.78	33.00	526.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	40.86	582.3

Property Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
Single Family Detached	222,579,189.22	80.91	1,440	79.38	154,568.88	8.018	6.466	14.350	8.350	23	350.37	63.27	41.00	581.2
2-4 Family	16,771,575.88	6.10	93	5.13	180,339.53	8.568	6.204	14.667	8.667	23	353.04	60.92	42.12	585.4
Manu. Housing / Mobile	14,739,942.63	5.36	153	8.43	96,339.49	8.347	6.051	14.316	8.316	23	348.18	67.36	37.88	593.0
Condominium	11,678,057.72	4.24	66	3.64	176,940.27	7.777	6.381	14.270	8.270	23	356.90	65.40	38.15	595.8
PUD Detached	7,473,957.16	2.72	43	2.37	173,812.96	8.017	6.472	14.256	8.256	23	346.34	67.96	44.59	571.3
Single Family Attached	1,724,273.52	0.63	18	0.99	95,792.97	8.995	6.574	15.438	9.438	23	348.51	65.28	38.93	561.2
PUD Attached	139,915.19	0.05	1	0.06	139,915.19	8.500	6.500	14.500	8.500	23	360.00	62.78	33.00	526.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	63.58	40.86	582.3

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Number of Units	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
1	258,335,335.44	93.90	150,107.69	8.033	6.437	14.348	8.348	23	350.41	349.09	1.32	63.75	40.78	582.1
2	13,157,722.47	4.78	175,436.30	8.684	6.220	14.803	8.803	23	351.13	349.87	1.26	60.80	42.44	582.7
3	2,146,115.63	0.78	214,611.56	8.022	6.074	14.028	8.028	23	360.00	358.00	1.20	65.02	41.75	602.0
4	1,467,737.78	0.53	183,467.22	8.329	6.271	14.463	8.463	22	360.00	357.95	2.05	55.98	39.76	586.0
Total:	275,106,911.32	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

Occupancy	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Owner Occupied	264,039,168.54	95.98	151,225.18	8.053	6.447	14.368	8.368	23	350.29	348.97	1.32	63.14	40.96	581.1
Non-Owner Occupied	8,089,395.95	2.94	161,787.92	8.579	5.885	14.648	8.648	23	357.24	355.88	1.36	71.63	38.31	608.6
Second Home	2,978,346.83	1.08	165,463.71	7.745	5.795	13.727	7.727	23	357.39	356.14	1.26	80.67	38.88	621.9
Total:	275,106,911.32	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

Purpose	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Refinance - Debt Consolidation Cash Out	261,634,130.04	95.10	152,201.36	8.071	6.424	14.360	8.360	23	351.22	349.91	1.31	63.48	41.03	580.8
Refinance - Debt Consolidation No Cash Out	12,370,393.44	4.50	134,460.80	7.855	6.466	14.538	8.538	23	336.08	334.49	1.58	63.72	37.99	610.2
Purchase	1,102,387.84	0.40	367,462.61	9.043	5.634	15.043	9.043	23	360.00	359.00	1.00	86.38	32.38	614.6
Total:	275,106,911.32	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

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Ameritrust Mortgage Company

Series 2004-R12
Non Insured Loans1,814 records
Balance: 275,106,911

Deutsche Bank @

Documentation Level	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
Full Documentation	184,665,547.40	67.13	158,783.79	7.698	6.447	14,072	8,072	23	349.73	348.48	591.8
Stated Documentation	48,338,930.08	17.57	133,532.96	9.213	6.385	15,294	9,294	22	352.50	350.93	563.1
Limited Documentation	42,102,433.84	15.30	145,683.16	8.360	6.371	14,375	8,375	23	352.05	350.71	562.6
Total:	275,106,911.32	100.00	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	582.3

Lien Position	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
1st Lien	275,106,911.32	100.00	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	582.3
Total:	275,106,911.32	100.00	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	582.3

Back Ratio	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	FICO Score
0.01 - 5.00	1,309,206.55	0.48	163,650.82	8.064	6.459	14,464	8,464	22	351.32	349.73	577.3
5.01 - 10.00	1,708,942.69	0.62	122,067.34	7.266	6.236	13,171	7,171	23	348.43	346.82	624.6
10.01 - 15.00	4,661,424.49	1.69	160,738.78	7.386	6.410	14,121	8,121	23	326.05	324.74	616.0
15.01 - 20.00	9,652,418.18	3.51	139,890.12	7.788	6.263	14,153	8,153	23	349.91	348.74	609.9
20.01 - 25.00	13,312,371.17	4.84	128,003.57	7.816	6.367	14,350	8,350	23	346.46	345.00	604.6
25.01 - 30.00	20,006,390.44	7.27	136,097.89	7.590	6.476	14,096	8,096	23	343.65	342.20	605.7
30.01 - 35.00	29,278,686.71	10.64	153,291.55	7.794	6.387	14,286	8,286	23	348.33	346.88	598.1
35.01 - 40.00	32,328,448.73	11.75	145,623.64	7.852	6.401	14,253	8,253	23	346.07	344.70	594.4
40.01 - 45.00	41,896,818.22	15.23	149,631.49	8.075	6.376	14,403	8,403	23	353.40	352.17	589.0
45.01 - 50.00	59,769,437.26	21.73	164,201.75	8.008	6.335	14,268	8,268	23	351.77	350.44	585.7
50.01 - 55.00	61,182,766.88	22.24	158,504.58	8.686	6.567	14,656	8,656	23	356.09	354.86	539.9
Total:	275,106,911.32	100.00	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	582.3
Minimum:	2.00										
Maximum:	55.00										
Weighted Average:	40.86										

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Ameriquest Mortgage Company
Series 2004-R12
Non Insured Loans
1,814 records
Balance: 275,106,911

Deutsche Bank @

Credit Grade	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
AAA	10,412,750.06	3.78	60	3.31	173,545.83	7.608	5.912	13.504	7.504	23	352.06	350.94	1.12	66.50	40.27	611.4
A	13,885,934.20	5.05	85	4.69	163,363.93	8.253	6.224	14.253	8.253	23	354.94	353.54	1.40	64.82	39.49	573.2
B	38,623,788.85	14.04	282	15.55	136,963.79	8.893	6.468	14.852	8.852	23	355.16	353.84	1.32	65.70	44.19	545.9
C	105,739,253.25	38.44	742	40.90	142,505.73	8.682	6.719	14.642	8.642	23	355.41	354.15	1.27	69.10	42.48	533.3
D	20,009,469.25	7.27	139	7.66	143,953.02	8.901	6.733	14.863	8.863	23	358.55	357.06	1.49	56.86	40.52	524.7
2A	29,626,557.62	10.77	188	10.36	157,588.07	7.909	5.985	13.855	7.855	23	356.04	354.85	1.19	68.21	41.16	578.0
4A	4,041,568.41	1.47	28	1.54	144,341.73	6.965	5.725	12.693	6.693	23	341.84	340.54	1.30	47.02	35.12	630.0
5A	5,906,770.29	2.15	28	1.54	210,956.08	6.741	5.460	12.617	6.617	23	340.00	338.46	1.54	64.36	36.89	648.2
6A	5,114,632.75	1.86	26	1.43	196,716.64	6.292	5.226	12.057	6.057	23	344.35	343.00	1.35	50.94	39.42	670.1
7A	11,864,954.68	4.31	65	3.58	182,537.76	6.323	5.000	12.578	6.578	23	328.88	327.49	1.39	53.40	39.42	694.4
8A	29,881,231.96	10.86	171	9.43	174,744.05	5.888	4.749	12.337	6.337	22	323.20	321.70	1.50	47.90	33.95	760.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3

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Nov 18, 2004 10:03

Ameritrust Mortgage Company

Series 2004-R12

Not Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

FICO Score	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
500 - 519	63,221,910.04	22.98	463	25.52	136,548.40	8.817	6.743	14,762	8,762	23	356.38	355.07	1.31	67.34	43.62	509.2
520 - 539	46,766,641.49	17.00	328	18.08	142,581.22	8.692	6.599	14,652	8,652	23	356.76	355.46	1.30	65.79	41.82	529.6
540 - 559	38,327,920.62	13.93	250	13.78	153,311.68	8.635	6.460	14,619	8,619	23	355.32	353.95	1.37	66.72	42.55	550.4
560 - 579	26,280,123.48	9.55	181	9.98	145,194.05	8.444	6.294	14,416	8,416	23	355.72	354.48	1.24	67.33	39.65	568.0
580 - 599	20,070,934.86	7.30	131	7.22	153,213.24	8.069	6.291	14,038	8,038	23	354.89	353.64	1.26	67.53	42.73	589.1
600 - 619	17,037,797.15	6.19	102	5.62	167,037.23	7.835	6.084	13,760	7,760	23	354.27	353.15	1.12	67.53	39.74	608.8
620 - 639	7,902,346.64	2.87	54	2.98	146,339.75	7.894	6.158	13,873	7,873	23	341.72	340.42	1.30	56.79	37.57	629.4
640 - 659	7,329,329.64	2.66	36	1.98	203,592.49	6.917	5.656	12,770	6,770	23	356.21	354.74	1.47	64.12	37.87	648.1
660 - 679	5,784,646.53	2.10	29	1.60	199,470.57	6.445	5.443	12,290	6,290	23	346.16	344.86	1.31	52.59	40.18	669.6
680 - 699	8,679,058.11	3.15	43	2.37	201,838.56	6.311	5.134	12,512	6,512	23	327.79	326.35	1.43	53.67	38.21	690.4
700 - 719	5,532,611.71	2.01	35	1.93	158,074.62	6.388	5.040	12,770	6,770	23	332.66	331.15	1.50	53.85	40.94	707.4
720 - 739	3,921,028.23	1.43	21	1.16	186,715.63	6.125	5.008	12,782	6,782	23	318.54	317.00	1.54	47.47	40.07	728.4
740 - 759	8,396,866.43	3.05	45	2.48	186,597.03	5.832	4.750	12,500	6,500	22	336.57	335.11	1.46	47.67	32.78	749.5
760 - 779	7,738,589.08	2.81	47	2.59	164,650.83	5.833	0.000	0.000	0.000	0	324.00	322.48	1.52	46.97	32.93	768.5
780 - 799	6,712,440.10	2.44	38	2.09	176,643.16	5.922	6.750	18,250	12,250	23	319.19	317.83	1.36	48.81	33.43	787.8
800 >=	1,404,667.21	0.51	11	0.61	127,697.02	5.882	0.000	0.000	0.000	0	270.23	268.82	1.42	47.61	30.41	803.5
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	1.32	63.58	40.86	582.3

Minimum: 500

Maximum: 814

Weighted Average: 582.3

% LUPB missing FICO: 0.0

Conforming vs. Nonconforming	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Conforming	234,909,157.81	85.39	1,731	95.42	135,707.20	8.159	6.478	14,485	8,485	23	349.66	348.32	1.34	62.80	40.73	579.6
Non-conforming	40,197,753.51	14.61	83	4.58	484,310.28	7.518	6.111	13,730	7,730	23	355.92	354.71	1.21	68.15	41.61	598.3
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	1.32	63.58	40.86	582.3

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Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Underwriting Program	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum	Weighted Average Minimum	Weighted Average Months	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
RETAIL	275,106,911.32	100.00	1,814	1,814	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	1.32	63.58	40.86	582.3
Total:	275,106,911.32	100.00	1,814	1,814	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	1.32	63.58	40.86	582.3

Prepayment Flag	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum	Weighted Average Minimum	Weighted Average Months	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Prepayment Penalty	183,170,356.11	66.58	1,192	1,192	153,666.41	7.604	6.438	13,959	7,959	23	348.87	347.52	1.35	63.26	40.46	591.8
No Prepayment Penalty	91,936,555.21	33.42	622	622	147,807.97	8.986	6.394	15,042	9,042	23	353.97	352.70	1.27	64.20	41.65	563.4
Total:	275,106,911.32	100.00	1,814	1,814	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	1.32	63.58	40.86	582.3

Prepayment Penalty Term (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum	Weighted Average Minimum	Weighted Average Months	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0	91,936,555.21	33.42	622	622	147,807.97	8.986	6.394	15,042	9,042	23	353.97	352.70	1.27	64.20	41.65	563.4
12	10,648,877.12	3.87	63	63	169,029.80	6.774	6.430	13,702	7,702	23	327.97	326.47	1.50	54.27	38.00	656.3
30	1,898,001.26	0.69	9	9	210,889.03	8.965	6.656	14,965	8,965	23	360.00	358.72	1.28	74.24	49.77	518.1
36	170,623,477.73	62.02	1,120	1,120	152,342.39	7.640	6.436	13,954	7,954	23	350.05	348.71	1.34	63.70	40.51	588.6
Total:	275,106,911.32	100.00	1,814	1,814	151,657.61	8.066	6.422	14,370	8,370	23	350.57	349.25	1.32	63.58	40.86	582.3
Non-zero Weighted Average Prepayment Penalty Term: 35																

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Ameritrust Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Monthly Payments (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 500.00	6,435,780.58	2.34	103	5.68	62,483.31	7.987	6.217	14.179	8.179	23	355.84	354.36	1.48	57.59	34.80	597.9
500.01 - 1,000.00	83,480,810.46	30.34	902	49.72	92,550.79	8.489	6.451	14.781	8.781	23	347.70	346.32	1.38	61.95	39.57	574.6
1,000.01 - 1,500.00	74,068,489.20	26.92	446	24.59	166,072.85	7.874	6.524	14.232	8.232	23	349.80	348.54	1.26	62.12	41.84	584.2
1,500.01 - 2,000.00	46,847,134.35	17.03	196	10.80	239,015.99	7.669	6.490	14.038	8.038	23	352.05	350.76	1.29	62.97	40.96	588.4
2,000.01 - 3,000.00	34,848,190.52	12.67	114	6.28	305,685.88	8.315	6.440	14.572	8.572	23	351.59	350.20	1.39	67.14	41.90	570.7
3,000.01 - 4,000.00	13,018,711.92	4.73	27	1.49	482,174.52	7.592	5.987	13.826	7.826	23	350.85	349.62	1.24	67.08	39.50	618.5
4,000.01 - 5,000.00	12,975,881.83	4.72	21	1.16	617,899.13	7.521	6.128	13.624	7.624	23	360.00	358.67	1.33	70.12	42.95	584.8
5,000.01 - 6,000.00	3,431,912.46	1.25	5	0.28	686,382.49	8.801	5.846	14.801	8.801	23	360.00	359.00	1.00	79.98	47.43	587.6
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	379.25															
Maximum:	5,964.40															
Average:	1,141.68															

Origination Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-04	578,523.39	0.21	5	0.28	115,704.68	7.629	6.750	13.984	7.984	17	339.40	332.40	7.00	71.17	46.03	559.0
2004-05	292,036.04	0.11	2	0.11	146,018.02	6.864	6.500	12.990	6.990	18	317.99	311.99	6.00	58.94	48.77	598.9
2004-06	1,913,585.74	0.70	16	0.88	119,599.11	8.517	6.604	14.760	8.760	19	346.73	341.73	5.00	66.55	41.48	557.0
2004-07	11,885,343.70	4.32	80	4.41	148,566.80	8.718	6.551	15.288	9.288	20	334.09	330.05	4.04	64.82	37.71	576.2
2004-08	6,295,598.83	2.29	50	2.76	125,911.98	8.780	6.454	14.910	8.910	21	356.14	353.11	3.03	72.90	43.08	563.5
2004-09	24,149,931.52	8.78	164	9.04	147,255.68	7.277	6.400	14.653	8.653	22	344.66	342.67	1.99	57.42	34.97	657.7
2004-10	229,991,892.10	83.60	1,497	82.52	153,635.20	8.094	6.414	14.300	8.300	23	351.99	350.98	1.01	63.87	41.55	575.5
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	2004-04-09															
Maximum:	2004-10-31															

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Ameriquest Mortgage Company
Series 2004-R12
Non Insured Loans

1,814 records
 Balance: 275,106,911

Deutsche Bank @

First Payment Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score	
2004-06	578,523.39	0.21	5	0.28	115,704.68	7.629	6.750	13.984	7.984	17	339.40	332.40	7.00	71.17	46.03	559.0
2004-07	292,036.04	0.11	2	0.11	146,018.02	6.864	6.500	12.990	6.990	18	317.99	311.99	6.00	58.94	48.77	598.9
2004-08	2,377,944.02	0.86	19	1.05	125,154.95	8.781	6.603	15.008	9.008	19	349.32	344.32	5.00	68.49	41.33	560.3
2004-09	11,624,475.50	4.23	78	4.30	149,031.74	8.666	6.547	15.232	9.232	20	333.51	329.51	4.00	64.70	37.26	575.7
2004-10	6,383,881.44	2.32	52	2.87	122,766.95	8.807	6.461	14.925	8.925	21	356.20	353.20	3.00	71.92	43.97	563.8
2004-11	26,850,881.68	9.76	187	10.31	143,587.60	7.478	6.419	14.727	8.727	22	344.25	342.25	2.00	58.86	36.54	644.2
2004-12	226,605,169.25	82.37	1,468	80.93	154,363.19	8.078	6.412	14.289	8.289	23	352.11	351.11	1.00	63.78	41.42	576.2
2005-01	394,000.00	0.14	3	0.17	131,333.33	8.263	6.654	14.263	8.263	24	360.00	360.00	0.00	60.84	51.50	533.2
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	2004-06-01															
Maximum:	2005-01-01															

Maturity Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score	
2014	791,930.01	0.29	10	0.55	79,193.00	6.792	0.000	0.000	0.000	0	120.00	118.43	1.57	41.57	28.87	721.5
2019	6,880,164.51	2.50	65	3.58	105,848.68	7.240	6.437	14.556	8.556	23	180.00	178.25	1.75	52.74	36.21	663.0
2024	8,948,628.75	3.25	66	3.64	135,585.28	7.143	6.265	13.930	7.930	23	240.00	238.47	1.53	54.78	37.55	665.6
2029	1,518,105.06	0.55	11	0.61	138,009.55	6.379	0.000	0.000	0.000	0	300.00	298.71	1.29	49.01	33.45	725.1
2034	256,968,082.99	93.41	1,662	91.62	154,613.77	8.134	6.424	14.374	8.374	23	360.00	358.70	1.30	64.33	41.18	576.0
Total:	275,106,911.32	100.00	1,814	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86	582.3
Minimum:	2014-10-01															
Maximum:	2034-12-01															

This Structured Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "materials"), is prepared solely by the Underwriter(s), is provided and confidential, is intended for use by the addressee only, and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purpose of evaluating such information. Prospective investors are advised to read carefully, and rely solely on, the final prospectus and prospectus supplement (the "Final Prospectus") related to the securities (the "Securities") in making their investment decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and it is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by, the preliminary prospectus supplement, if applicable, and Final Prospectus. Although the information contained in the material is based on sources the Underwriter(s) believe(s) to be reliable, the Underwriter(s) make(s) no representation or warranty that such information is accurate or complete. Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. Prior to making any investment decisions, a prospective investor shall receive and fully review the final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY OR SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell Securities or related securities or perform for or solicit investment banking services from, any company mentioned herein.

Ameriqwest Mortgage Company

Series 2004-R12

Non Insured Loans

1,814 records

Balance: 275,106,911

Deutsche Bank @

Next Due Date	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-11	27,949,928.96	10.16	141,877.81	8.247	6.512	14.946	8.946	21	348.31	345.20	3.11	64.73	39.31
2004-12	246,604,782.77	89.64	152,980.63	8.045	6.413	14.316	8.316	23	350.81	349.69	1.12	63.46	41.02
2005-01	552,199.59	0.20	110,439.92	7.929	6.668	14.331	8.331	24	360.00	359.31	0.69	56.95	44.94
Total:	275,106,911.32	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86
Minimum:	2004-11-01												
Maximum:	2005-01-01												

Payment Day	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
1	275,106,911.32	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86
Total:	275,106,911.32	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86
Minimum:	1												
Maximum:	1												
Weighted Average:	1												

Days Delinquent	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0	247,156,982.36	89.84	152,849.09	8.045	6.413	14.316	8.316	23	350.83	349.71	1.12	63.45	41.03
30	27,949,928.96	10.16	141,877.81	8.247	6.512	14.946	8.946	21	348.31	345.20	3.11	64.73	39.31
Total:	275,106,911.32	100.00	151,657.61	8.066	6.422	14.370	8.370	23	350.57	349.25	1.32	63.58	40.86
Minimum:	0												
Maximum:	30												
Weighted Average:	3.0												

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Ameriquest Mortgage Company
Series 2004-R12
Group II; CDPROPERTY in 'MHMB'

240 records

Balance: 23,913,912

Deutsche Bank @

Summary Statistics

As-of / Cut-off Date: 2004-12-01
 Number of Loans: 240
 Total Current Balance: 23,913,912.03
 Total Schedule1 Balance: 23,916,922.82
 Total Schedule2 Balance: 23,913,912.03
 Total Schedule3 Balance: 23,914,599.10
 Total Actual Balance: 23,935,847.12
 Maximum Balance: 337,206.56
 Minimum Balance: 59,750.40
 Average Current Balance: 99,641.30
 Weighted Average Coupon: 7.897
 Maximum Coupon: 12.500
 Minimum Coupon: 5.650
 Weighted Average Original Term: 347.35
 Weighted Average Remaining Term: 346.13
 Weighted Average Seasoning: 1.22
 Top 5 States: CA(24%),FL(15%),GA(7%),AZ(6%),WA(6%)
 Weighted Average Original LTV: 70.54
 Weighted Average Current LTV: 70.46
 % of Pool covered with MI: 38.36
 Weighted Average Margin: 5.877
 Weighted Average Maximum Rate: 13.968
 Weighted Average Minimum Rate: 7.968
 Weighted Average Months to Roll: 23
 % Cash-Out Refinance: 93.8
 % Full Documentation: 78.0
 % Owner Occupied: 98.2
 Weighted Average FICO Score: 625.4
 % of portfolio missing FICO Scores: 0.00
 Origination Date - Earliest: 2004-06-16
 Origination Date - Latest: 2004-10-31
 Next Payment Date - Earliest: 2004-11-01
 Next Payment Date - Latest: 2004-12-01
 Maturity Date - Earliest: 2019-07-01
 Maturity Date - Latest: 2034-11-01
 Non-zero Weighted Average Prepay Penalty Term: 36.00
 Non-zero Weighted Average Prepay Penalty # of months accrued interest: 4.35

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Ameriquest Mortgage Company
Series 2004-R12
Group II: CDPROPERTY in 'MHMB'

240 records

Balance: 23,913,912

Deutsche Bank @

Coupons (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
5.501 - 6.000	650,729.18	2.72	4	1.67	162,682.30	5.776	5.075	11.776	5.776	22	326.70	325.14	1.55	69.77	38.08	680.9
6.001 - 6.500	2,914,066.16	12.19	23	9.58	126,698.53	6.364	5.340	12.393	6.393	23	345.15	344.05	1.10	74.11	39.62	690.3
6.501 - 7.000	3,552,462.91	14.86	28	11.67	126,873.68	6.827	5.741	12.828	6.828	23	342.63	341.57	1.06	70.81	35.92	648.1
7.001 - 7.500	4,383,416.39	18.33	38	15.83	115,353.06	7.305	5.733	13.311	7.311	23	350.53	349.19	1.35	72.76	37.27	643.8
7.501 - 8.000	3,439,987.11	14.38	40	16.67	85,999.68	7.848	5.764	13.855	7.855	23	347.54	346.38	1.16	72.69	37.45	625.7
8.001 - 8.500	2,004,695.83	8.38	21	8.75	95,461.71	8.319	6.014	14.323	8.323	23	360.00	358.90	1.10	68.95	39.56	598.9
8.501 - 9.000	2,766,446.71	11.57	32	13.33	86,451.46	8.830	6.321	14.846	8.846	23	347.28	345.82	1.47	67.69	38.40	581.5
9.001 - 9.500	1,362,291.49	5.70	17	7.08	80,134.79	9.315	6.197	15.318	9.318	23	360.00	358.87	1.13	68.19	43.30	592.6
9.501 - 10.000	1,547,783.30	6.47	18	7.50	85,987.96	9.795	6.279	15.787	9.787	23	341.35	340.08	1.27	63.81	29.99	569.3
10.001 - 10.500	395,002.39	1.65	6	2.50	65,833.73	10.332	6.299	16.363	10.363	23	308.74	307.74	1.00	69.21	40.84	573.9
10.501 - 11.000	370,591.11	1.55	5	2.08	74,118.22	10.933	6.494	16.933	10.933	23	360.00	358.82	1.18	67.20	41.48	568.7
11.001 - 11.500	208,678.67	0.87	3	1.25	69,559.56	11.198	6.165	17.198	11.198	23	360.00	359.00	1.00	70.33	32.92	576.3
11.501 - 12.000	134,477.53	0.56	2	0.83	67,238.77	11.789	6.500	17.700	11.700	23	306.68	304.35	2.33	69.44	43.44	555.8
12.001 - 12.500	183,283.25	0.77	3	1.25	61,094.42	12.283	6.750	18.377	12.377	23	360.00	358.66	1.34	62.68	52.68	508.6
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4
Minimum: 5.650																
Maximum: 12.500																
Weighted Average: 7.897																

Current Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
50,000.01 - 75,000.00	5,733,855.02	23.98	88	36.67	65,157.44	8.811	6.052	14.935	8.935	23	335.93	334.68	1.25	67.95	37.54	610.9
75,000.01 - 100,000.00	6,529,881.53	27.31	76	31.67	85,919.49	8.202	5.927	14.338	8.338	23	346.56	345.20	1.36	71.27	36.59	616.7
100,000.01 - 125,000.00	2,777,252.78	11.61	25	10.42	111,090.11	7.549	5.824	13.650	7.650	23	360.00	358.88	1.12	74.19	36.87	631.0
125,000.01 - 150,000.00	3,131,669.51	13.10	23	9.58	136,159.54	7.204	5.868	13.341	7.341	23	360.00	358.88	1.12	71.81	37.50	651.9
150,000.01 - 175,000.00	1,594,522.82	6.67	10	4.17	159,452.28	6.879	5.578	12.631	6.631	23	340.73	339.40	1.32	72.52	41.73	646.3
175,000.01 - 200,000.00	1,331,078.16	5.57	7	2.92	190,154.02	6.963	5.570	12.963	6.963	23	343.72	342.72	1.00	72.36	44.46	644.6
200,000.01 - 225,000.00	844,400.15	3.53	4	1.67	211,100.04	7.561	6.003	13.769	7.769	23	331.21	330.21	1.00	59.75	43.12	630.7
225,000.01 - 250,000.00	715,163.83	2.99	3	1.25	238,387.94	6.840	5.169	12.840	6.840	23	360.00	358.67	1.33	76.18	39.67	662.7
275,000.01 - 300,000.00	280,769.21	1.17	1	0.42	280,769.21	6.990	6.000	12.990	6.990	23	360.00	359.00	1.00	54.04	36.00	601.0
300,000.01 - 400,000.00	975,319.02	4.08	3	1.25	325,106.34	7.952	6.155	13.952	7.952	23	360.00	359.00	1.00	70.52	31.02	581.9
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4
Minimum: 59,750.40																
Maximum: 337,206.56																
Average: 99,641.30																

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Ameriquest Mortgage Company
Series 2004-R12
Group II: CDPROPERTY in 'MHMB'

240 records

Balance: 23,913,912

Deutsche Bank @

Original Principal Balance (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
50,001 - 75,000	5,658,891.70	23.66	87	36.25	65,044.73	8.803	6.044	14.927	8.927	23	335.62	334.36	1.26	68.17	37.54	610.8
75,001 - 100,000	6,604,844.85	27.62	77	32.08	85,777.21	8.216	5.935	14.354	8.354	23	346.71	345.35	1.36	71.05	36.59	616.7
100,001 - 125,000	2,777,252.78	11.61	25	10.42	111,090.11	7.549	5.824	13.650	7.650	23	360.00	358.88	1.12	74.19	36.87	631.0
125,001 - 150,000	3,131,669.51	13.10	23	9.58	136,159.54	7.204	5.868	13.341	7.341	23	360.00	358.88	1.12	71.81	37.50	651.9
150,001 - 175,000	1,594,522.82	6.67	10	4.17	159,452.28	6.879	5.578	12.631	6.631	23	340.73	339.40	1.32	72.52	41.73	646.3
175,001 - 200,000	1,331,078.16	5.57	7	2.92	190,154.02	6.963	5.570	12.963	6.963	23	343.72	342.72	1.00	72.36	44.46	644.6
200,001 - 225,000	844,400.15	3.53	4	1.67	211,100.04	7.561	6.003	13.769	7.769	23	331.21	330.21	1.00	59.75	43.12	630.7
225,001 - 250,000	715,163.83	2.99	3	1.25	238,387.94	6.840	5.169	12.840	6.840	23	360.00	358.67	1.33	76.18	39.67	662.7
275,001 - 300,000	280,769.21	1.17	1	0.42	280,769.21	6.990	6.000	12.990	6.990	23	360.00	359.00	1.00	54.04	36.00	601.0
300,001 - 400,000	975,319.02	4.08	3	1.25	325,106.34	7.952	6.155	13.952	7.952	23	360.00	359.00	1.00	70.52	31.02	581.9
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4
Minimum: 60,000.00																
Maximum: 337,500.00																
Average: 99,752.75																
Total: 23,940,661.00																

Remaining Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
121 - 180	929,707.84	3.89	12	5.00	77,475.65	8.004	5.867	14.483	8.483	23	180.00	178.01	1.99	70.96	30.29	651.5
181 - 240	1,126,082.33	4.71	12	5.00	93,840.19	7.499	5.727	13.387	7.387	23	240.00	238.84	1.16	63.79	38.18	676.9
301 - 360	21,858,121.86	91.40	216	90.00	101,195.01	7.913	5.882	13.975	7.975	23	360.00	358.81	1.19	70.87	38.14	621.6
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4
Minimum: 175																
Maximum: 359																
Weighted Average: 346.13																

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Ameriquet Mortgage Company
Series 2004-R12
Group II; CDPROPERTY in 'MHMB'

240 records

Balance: 23,913,912

Deutsche Bank @

Original Terms (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
121 - 180	929,707.84	3.89	12	5.00	77,475.65	8.004	5.867	14.483	8.483	23	180.00	178.01	70.96	30.29	651.5
181 - 240	1,126,082.33	4.71	12	5.00	93,840.19	7.499	5.727	13.387	7.387	23	240.00	238.84	63.79	38.18	676.9
301 - 360	21,858,121.86	91.40	216	90.00	101,195.01	7.913	5.882	13.975	7.975	23	360.00	358.81	70.87	38.14	621.6
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	70.54	37.84	625.4
Minimum:	180														
Maximum:	360														
Weighted Average:	347.35														

Seasoning (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Original LTV	Back Ratio	FICO Score
1 - 6	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	70.54	37.84	625.4
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	70.54	37.84	625.4
Minimum:	1														
Maximum:	5														
Weighted Average:	1.22														

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Ameriquest Mortgage Company
Series 2004-R12
Group II; CDPROPERTY in 'MHMB'

240 records

Balance: 23,913,912

Deutsche Bank @

Geographic Distribution by State	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
California	5,743,757.81	24.02	36	15.00	159,548.83	7.126	5.763	12.999	6.999	23	351.99	350.71	1.28	68.32	40.13	635.2
Florida	3,638,903.27	15.22	44	18.33	82,702.35	7.778	5.991	13.846	7.846	23	340.00	338.74	1.26	69.47	37.92	606.9
Georgia	1,711,710.00	7.16	20	8.33	85,585.50	9.895	6.212	15.895	9.895	23	347.45	346.27	1.18	67.48	32.36	577.2
Arizona	1,455,761.81	6.09	15	6.25	97,050.79	7.256	5.675	13.215	7.215	23	346.65	345.52	1.13	71.87	38.68	655.5
Washington	1,324,765.91	5.54	11	4.58	120,433.26	7.732	5.563	13.961	7.961	23	336.80	335.41	1.39	71.60	36.11	633.7
Tennessee	985,585.90	4.12	13	5.42	75,814.30	8.135	6.101	14.489	8.489	23	338.92	337.66	1.26	71.93	38.06	634.2
Colorado	923,704.92	3.86	7	2.92	131,957.85	7.425	5.632	13.479	7.479	23	360.00	358.87	1.13	72.74	39.57	634.0
North Carolina	795,225.15	3.33	11	4.58	72,293.20	9.594	6.101	15.744	9.744	23	335.16	333.81	1.35	69.48	37.11	596.7
Minnesota	792,392.04	3.31	9	3.75	88,043.56	8.474	6.126	15.384	9.384	23	360.00	359.00	1.00	71.13	38.61	635.9
Michigan	739,565.05	3.09	9	3.75	82,173.89	7.798	5.975	14.106	8.106	23	346.14	345.14	1.00	76.47	37.02	627.6
Alabama	650,200.60	2.72	9	3.75	72,244.51	8.850	5.584	14.296	8.296	23	348.94	347.94	1.00	76.08	34.80	620.5
Wisconsin	609,798.06	2.55	6	2.50	101,633.01	8.187	5.606	14.441	8.441	23	360.00	359.00	1.00	71.83	40.50	643.3
Nevada	597,083.95	2.50	4	1.67	149,270.99	7.861	5.854	13.861	7.861	23	360.00	359.00	1.00	69.56	38.62	604.2
New Hampshire	565,128.60	2.36	6	2.50	94,188.10	7.241	6.357	13.921	7.921	23	341.19	340.19	1.00	67.77	28.53	643.0
Maine	545,186.54	2.28	5	2.08	109,037.31	7.420	5.801	13.420	7.420	23	360.00	359.00	1.00	75.18	32.42	614.6
Arkansas	484,116.78	2.02	7	2.92	69,159.54	9.277	6.328	15.961	9.961	23	360.00	358.17	1.83	69.77	35.03	591.2
South Carolina	483,695.96	2.02	6	2.50	80,615.99	9.217	5.870	14.728	8.728	23	345.18	343.61	1.56	74.32	39.67	627.1
Missouri	463,802.76	1.94	6	2.50	77,300.46	7.778	5.989	14.316	8.316	23	317.41	316.41	1.00	73.60	35.32	680.5
Oregon	248,281.88	1.04	2	0.83	124,140.94	6.660	5.248	12.990	6.990	23	360.00	359.00	1.00	74.89	47.94	716.4
Mississippi	201,833.06	0.84	3	1.25	67,277.69	8.425	6.000	14.500	8.500	23	360.00	358.70	1.30	75.24	48.04	611.5
Ohio	200,645.14	0.84	2	0.83	100,322.57	8.327	6.250	14.850	8.850	22	360.00	358.00	2.00	70.00	42.18	629.3
Kansas	197,327.24	0.83	2	0.83	98,663.62	7.198	5.000	13.500	7.500	23	276.26	275.26	1.00	78.49	38.83	714.3
Indiana	152,386.88	0.64	2	0.83	76,193.44	7.541	6.304	13.541	7.541	23	360.00	359.00	1.00	70.95	34.61	571.9
Wyoming	125,931.03	0.53	1	0.42	125,931.03	8.990	6.250	14.990	8.990	23	360.00	359.00	1.00	70.00	48.00	554.0
Louisiana	121,474.82	0.51	2	0.83	60,737.41	7.627	5.998	13.800	7.800	23	360.00	357.52	2.48	72.53	34.02	624.6
Idaho	95,698.03	0.40	1	0.42	95,698.03	7.100	5.000	13.100	7.100	23	360.00	359.00	1.00	76.62	38.00	698.0
Kentucky	59,948.84	0.25	1	0.42	59,948.84	6.800	6.000	12.800	6.800	23	360.00	359.00	1.00	55.56	29.00	579.0
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4
Number of States Represented:	27															

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "Material"), was prepared solely by the Underwriter(s), is intended for use by the addressee only, and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purpose of evaluating such information. Prospective investors are advised to read carefully, and rely solely on, the final prospectus and prospectus supplement (the "Final Prospectus") related to the securities (the "Securities") in making their investment decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by, the preliminary prospectus supplement, if applicable, and Final Prospectus. Although the information contained in the material is based on sources the Underwriter(s) believe(s) to be reliable, the Underwriter(s) make(s) no representation or warranty that such information is accurate or complete. Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. Prior to making any investment decisions, a prospective investor shall receive and fully review the final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY ANY SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell Securities or related securities or perform for or solicit investment banking services from, any company mentioned herein.

Ameriquest Mortgage Company
Series 2004-R12
Group II: CDPROPERTY in 'MHMB'

240 records
 Balance: 23,913,912

Deutsche Bank @

Original Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Original LTV	Back Ratio	FICO Score
35.01 - 40.00	283,374.62	1.18	2	0.83	141,687.31	7.142	0.000	0.000	0.000	0	274.20	272.35	1.86	38.12	43.14	741.7
40.01 - 45.00	198,827.38	0.83	3	1.25	66,275.79	9.002	6.500	14.350	8.350	23	360.00	358.30	1.70	41.94	35.81	666.7
45.01 - 50.00	124,758.21	0.52	2	0.83	62,379.11	7.255	5.660	13.255	7.255	23	273.72	272.24	1.48	45.86	47.29	639.3
50.01 - 55.00	1,153,047.28	4.82	9	3.75	128,116.36	9.171	6.423	15.171	9.171	23	350.58	349.58	1.00	53.97	33.96	555.9
55.01 - 60.00	1,047,221.48	4.38	12	5.00	87,268.46	7.706	5.844	13.786	7.786	23	339.30	338.11	1.20	58.26	40.87	625.4
60.01 - 65.00	4,791,193.17	20.04	51	21.25	93,944.96	8.500	6.250	14.499	8.499	23	353.90	352.74	1.16	64.15	39.99	582.6
65.01 - 70.00	3,521,041.09	14.72	35	14.58	100,601.17	7.886	5.758	13.873	7.873	23	350.31	348.93	1.38	69.16	36.55	628.9
70.01 - 75.00	5,573,205.53	23.31	63	26.25	88,463.58	8.069	5.895	14.020	8.020	23	346.63	345.45	1.17	74.27	35.51	614.5
75.01 - 80.00	6,872,958.17	28.74	60	25.00	114,549.30	7.214	5.449	13.243	7.243	23	345.89	344.69	1.20	79.28	38.84	666.6
80.01 - 85.00	348,285.10	1.46	3	1.25	116,095.03	6.968	5.499	12.968	6.968	22	360.00	358.27	1.73	83.32	35.86	645.2
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4
Minimum: 37.94																
Maximum: 85.00																
Weighted Average by Original Balance: 70.54																
Weighted Average by Current Balance: 70.54																
Weighted Average Current LTV: 70.46																

Current Loan-to-Value Ratio (%)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Original LTV	Back Ratio	FICO Score
35.01 - 40.00	283,374.62	1.18	2	0.83	141,687.31	7.142	0.000	0.000	0.000	0	274.20	272.35	1.86	38.12	43.14	741.7
40.01 - 45.00	198,827.38	0.83	3	1.25	66,275.79	9.002	6.500	14.350	8.350	23	360.00	358.30	1.70	41.94	35.81	666.7
45.01 - 50.00	124,758.21	0.52	2	0.83	62,379.11	7.255	5.660	13.255	7.255	23	273.72	272.24	1.48	45.86	47.29	639.3
50.01 - 55.00	1,153,047.28	4.82	9	3.75	128,116.36	9.171	6.423	15.171	9.171	23	350.58	349.58	1.00	53.97	33.96	555.9
55.01 - 60.00	1,047,221.48	4.38	12	5.00	87,268.46	7.706	5.844	13.786	7.786	23	339.30	338.11	1.20	58.26	40.87	625.4
60.01 - 65.00	4,791,193.17	20.04	51	21.25	93,944.96	8.500	6.250	14.499	8.499	23	353.90	352.74	1.16	64.15	39.99	582.6
65.01 - 70.00	3,521,041.09	14.72	35	14.58	100,601.17	7.886	5.758	13.873	7.873	23	350.31	348.93	1.38	69.16	36.55	628.9
70.01 - 75.00	5,573,205.53	23.31	63	26.25	88,463.58	8.069	5.895	14.020	8.020	23	346.63	345.45	1.17	74.27	35.51	614.5
75.01 - 80.00	6,872,958.17	28.74	60	25.00	114,549.30	7.214	5.449	13.243	7.243	23	345.89	344.69	1.20	79.28	38.84	666.6
80.01 - 85.00	348,285.10	1.46	3	1.25	116,095.03	6.968	5.499	12.968	6.968	22	360.00	358.27	1.73	83.32	35.86	645.2
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4
Minimum: 37.87																
Maximum: 84.94																
Weighted Average: 70.46																

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240 records
Balance: 23,913,912

Margin (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
3.501 - 4.000	89,937.74	0.48	1	0.55	89,937.74	7.850	3.620	13.850	7.850	23	360.00	75.00	24.00	615.0
4.501 - 5.000	1,775,568.16	9.56	15	8.20	118,371.21	6.778	4.869	12.778	6.778	23	353.94	73.65	38.24	699.7
5.001 - 5.500	2,994,921.56	16.13	26	14.21	115,189.29	6.982	5.368	12.982	6.982	23	352.76	74.90	39.83	655.8
5.501 - 6.000	9,042,446.24	48.69	90	49.18	100,471.62	7.863	7.863	13.863	7.863	23	353.33	71.50	37.11	598.4
6.001 - 6.500	3,476,295.11	18.72	37	20.22	93,953.92	9.189	6.420	15.189	9.189	23	353.22	63.20	39.69	558.5
6.501 - 7.000	1,193,167.46	6.42	14	7.65	85,226.25	9.451	6.749	15.451	9.451	23	360.00	62.79	44.66	543.3
Total:	18,572,336.27	100.00	183	100.00	101,488.18	7.968	5.877	13.968	7.968	23	353.74	70.16	38.56	606.4
Minimum:	3.620													
Maximum:	6.750													
Weighted Average:	5.877													

Initial Rate Teaser Period (mos.) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
24	18,572,336.27	100.00	183	100.00	101,488.18	7.968	5.877	13.968	7.968	23	353.74	70.16	38.56	606.4
Total:	18,572,336.27	100.00	183	100.00	101,488.18	7.968	5.877	13.968	7.968	23	353.74	70.16	38.56	606.4

Difference between the Next-Rate-Adjustment-Date (provided) and the First-Payment-Date

Rate Adjustment Frequency (mos.) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Number of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Original LTV	Back Ratio	FICO Score
6	18,572,336.27	100.00	183	100.00	101,488.18	7.968	5.877	13.968	7.968	23	353.74	70.16	38.56	606.4
Total:	18,572,336.27	100.00	183	100.00	101,488.18	7.968	5.877	13.968	7.968	23	353.74	70.16	38.56	606.4

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Ameriquest Mortgage Company
Series 2004-R12
Group 1I; CDPROPERTY in 'MHMB'

Deutsche Bank @

240 records
 Balance: 23,913,912

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Initial Periodic Cap (%) (ARM Only)																
2.000	18,572,336.27	100.00	183	100.00	101,488.18	7.968	5.877	13.968	7.968	23	353.74	352.63	1.11	70.16	38.56	606.4
Total:	18,572,336.27	100.00	183	100.00	101,488.18	7.968	5.877	13.968	7.968	23	353.74	352.63	1.11	70.16	38.56	606.4
Minimum: 2.000																
Maximum: 2.000																
Weighted Average: 2.000																

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Periodic Cap (%) (ARM Only)																
1.000	18,572,336.27	100.00	183	100.00	101,488.18	7.968	5.877	13.968	7.968	23	353.74	352.63	1.11	70.16	38.56	606.4
Total:	18,572,336.27	100.00	183	100.00	101,488.18	7.968	5.877	13.968	7.968	23	353.74	352.63	1.11	70.16	38.56	606.4
Minimum: 1.000																
Maximum: 1.000																
Weighted Average: 1.000																

	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Lifetime Rate Cap (%) (ARM Only)																
6.000	18,572,336.27	100.00	183	100.00	101,488.18	7.968	5.877	13.968	7.968	23	353.74	352.63	1.11	70.16	38.56	606.4
Total:	18,572,336.27	100.00	183	100.00	101,488.18	7.968	5.877	13.968	7.968	23	353.74	352.63	1.11	70.16	38.56	606.4
Minimum: 6.000																
Maximum: 6.000																
Weighted Average: 6.000																

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Ameriquest Mortgage Company
Series 2004-R12
Group II; CDPROPERTY in 'MHMB'

240 records
 Balance: 23,913,912

Deutsche Bank @

Maximum Mortgage Rates (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average LTV	Back Ratio	FICO Score
11.501 - 12.000	650,729.18	3.50	4	2.19	162,682.30	5.776	5.075	11.776	5.776	22	326.70	325.14	1.55	69.77	38.08	680.9
12.001 - 12.500	2,103,206.56	11.32	15	8.20	140,213.77	6.393	5.340	12.393	6.393	23	354.88	353.74	1.14	72.71	39.80	664.1
12.501 - 13.000	2,682,890.22	14.45	21	11.48	127,756.68	6.828	5.741	12.828	6.828	23	356.04	354.96	1.08	71.52	35.30	623.6
13.001 - 13.500	2,945,119.89	15.86	23	12.57	128,048.69	7.311	5.733	13.311	7.311	23	356.34	355.28	1.06	72.61	37.84	620.3
13.501 - 14.000	2,544,351.44	13.70	30	16.39	84,811.71	7.855	5.764	13.855	7.855	23	351.13	350.06	1.07	72.59	38.14	602.1
14.001 - 14.500	1,786,201.84	9.62	19	10.38	94,010.62	8.323	6.014	14.323	8.323	23	360.00	359.00	1.00	69.34	40.83	595.3
14.501 - 15.000	2,216,375.66	11.93	25	13.66	88,655.03	8.846	6.321	14.846	8.846	23	356.04	354.88	1.15	67.56	41.69	566.1
15.001 - 15.500	1,189,955.00	6.41	15	8.20	79,330.33	9.318	6.197	15.318	9.318	23	352.00	350.80	1.20	64.08	30.35	560.4
15.501 - 16.000	1,357,907.40	7.31	15	8.20	90,527.16	9.787	6.279	15.787	9.787	23	352.00	350.80	1.20	64.08	30.35	560.4
16.001 - 16.500	320,034.18	1.72	5	2.73	64,006.84	10.363	6.299	16.363	10.363	23	296.74	295.74	1.00	67.86	39.63	565.6
16.501 - 17.000	370,591.11	2.00	5	2.73	74,118.22	10.933	6.494	16.933	10.933	23	360.00	358.82	1.18	67.20	41.48	568.7
17.001 - 17.500	208,678.67	1.12	3	1.64	69,559.56	11.198	6.165	17.198	11.198	23	360.00	359.00	1.00	70.33	32.92	576.3
17.501 - 18.000	74,727.13	0.40	1	0.55	74,727.13	11.700	6.500	17.700	11.700	23	360.00	359.00	1.00	65.00	39.90	522.0
18.001 - 18.500	121,567.99	0.65	2	1.09	60,784.00	12.377	6.750	18.377	12.377	23	360.00	359.00	1.00	61.50	52.52	506.9
Total:	18,572,336.27	100.00	183	100.00	101,488.18	7.968	5.877	13.968	7.968	23	353.74	352.63	1.11	70.16	38.56	606.4
Minimum:	11.650															
Maximum:	18.500															
Weighted Average:	13.968															

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Ameriquest Mortgage Company
Series 2004-R12
Group II; CDPROPERTY in 'MHMB'

240 records
 Balance: 23,913,912

Deutsche Bank @

Minimum Mortgage Rates (%) (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
5.501 - 6.000	650,729.18	3.50	4	183	2.19	162,682.30	5.776	5.075	11.776	5.776	22	326.70	325.14	1.55	69.77	38.08	680.9
6.001 - 6.500	2,103,206.56	11.32	15	15	8.20	140,213.77	6.393	5.340	12.393	6.393	23	354.88	353.74	1.14	72.71	39.80	664.1
6.501 - 7.000	2,682,890.22	14.45	21	21	11.48	127,756.68	6.828	5.741	12.828	6.828	23	356.04	354.96	1.08	71.52	35.30	623.6
7.001 - 7.500	2,945,119.89	15.86	23	23	12.57	128,048.69	7.311	5.733	13.311	7.311	23	356.34	355.28	1.06	72.61	37.84	620.3
7.501 - 8.000	2,544,351.44	13.70	30	30	16.39	84,811.71	7.855	5.764	13.855	7.855	23	351.13	350.06	1.07	72.59	38.14	602.1
8.001 - 8.500	1,786,201.84	9.62	19	19	10.38	94,010.62	8.323	6.014	14.323	8.323	23	360.00	359.00	1.00	69.34	40.83	595.3
8.501 - 9.000	2,216,375.66	11.93	25	25	13.66	88,655.03	8.846	6.321	14.846	8.846	23	356.04	354.88	1.15	67.56	41.69	566.1
9.001 - 9.500	1,189,955.00	6.41	15	15	8.20	79,330.33	9.318	6.197	15.318	9.318	23	360.00	358.85	1.15	67.20	45.16	586.9
9.501 - 10.000	1,357,907.40	7.31	15	15	8.20	90,527.16	9.787	6.279	15.787	9.787	23	352.00	350.80	1.20	64.08	30.35	560.4
10.001 - 10.500	320,034.18	1.72	5	5	2.73	64,006.84	10.363	6.299	16.363	10.363	23	296.74	295.74	1.00	67.86	39.63	565.6
10.501 - 11.000	370,591.11	2.00	5	5	2.73	74,118.22	10.933	6.494	16.933	10.933	23	360.00	358.82	1.18	67.20	41.48	568.7
11.001 - 11.500	208,678.67	1.12	3	3	1.64	69,559.56	11.198	6.165	17.198	11.198	23	360.00	359.00	1.00	70.33	32.92	576.3
11.501 - 12.000	74,727.13	0.40	1	1	0.55	74,727.13	11.700	6.500	17.700	11.700	23	360.00	359.00	1.00	65.00	39.00	522.0
12.001 - 12.500	121,567.99	0.65	2	2	1.09	60,784.00	12.377	6.750	18.377	12.377	23	360.00	359.00	1.00	61.50	52.52	506.9
Total:	18,572,336.27	100.00	183	183	100.00	101,488.18	7.968	5.877	13.968	7.968	23	353.74	352.63	1.11	70.16	38.56	606.4
Minimum: 5.650																	
Maximum: 12.500																	
Weighted Average: 7.968																	

Next Rate Adjustment Date (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2006-09	356,486.01	1.92	4	4	2.19	89,121.50	8.014	6.054	14.014	8.014	21	360.00	357.00	3.00	73.41	30.84	586.2
2006-10	1,368,371.25	7.37	14	14	7.65	97,740.80	7.647	5.682	13.647	7.647	22	352.13	350.13	2.00	71.95	36.38	629.7
2006-11	16,847,479.01	90.71	165	165	90.16	102,105.93	7.993	5.889	13.993	7.993	23	353.74	352.74	1.00	69.94	38.90	604.9
Total:	18,572,336.27	100.00	183	183	100.00	101,488.18	7.968	5.877	13.968	7.968	23	353.74	352.63	1.11	70.16	38.56	606.4
Minimum: 2006-09-01																	
Maximum: 2006-11-01																	
Weighted Average: 2006-10-01																	

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Months to Next Rate Adjustment (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
21	356,486.01	1.92	4	2.19	89,121.50	8.014	6.054	14,014	8.014	21	360.00	3.00	73.41	30.84	586.2
22	1,368,371.25	7.37	14	7.65	97,740.80	7.647	5.882	13,647	7.647	22	352.13	2.00	71.95	36.38	629.7
23	16,847,479.01	90.71	165	90.16	102,105.93	7.993	5.889	13,993	7.993	23	353.74	1.00	69.94	38.90	604.9
Total:	18,572,336.27	100.00	183	100.00	101,488.18	7.968	5.877	13,968	7.968	23	353.74	1.11	70.16	38.56	606.4
Minimum: 21															
Maximum: 23															
Weighted Average: 23															

Negative Amortization Flag (ARM Only)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
	18,572,336.27	100.00	183	100.00	101,488.18	7.968	5.877	13,968	7.968	23	353.74	1.11	70.16	38.56	606.4
Total:	18,572,336.27	100.00	183	100.00	101,488.18	7.968	5.877	13,968	7.968	23	353.74	1.11	70.16	38.56	606.4

Index Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed Rate	5,341,575.76	22.34	57	23.75	93,711.86	7.650	0.000	0.000	0.000	0	325.14	1.61	71.86	35.32	691.4
Labor - 6 Month	18,572,336.27	77.66	183	76.25	101,488.18	7.968	5.877	13,968	7.968	23	353.74	1.11	70.16	38.56	606.4
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13,968	7.968	23	347.35	1.22	70.54	37.84	625.4

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Product Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Fixed - 15 Year	614,389.90	2.57	7	7	2.92	87,769.99	7.758	0.000	0.000	0.000	0	180.00	2.40	75.40	26.76	673.4
Fixed - 20 Year	629,953.88	2.63	7	7	2.92	89,993.41	7.587	0.000	0.000	0.000	0	240.00	1.28	63.48	39.10	733.1
Fixed - 30 Year	4,097,231.98	17.13	43	43	17.92	95,284.46	7.643	0.000	0.000	0.000	0	360.00	1.54	72.62	36.02	687.7
ARM - 2 Year/6 Month	18,572,336.27	77.66	183	183	76.25	101,488.18	7.968	5.877	13.968	7.968	23	353.74	1.11	70.16	38.56	606.4
Total:	23,913,912.03	100.00	240	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	1.22	70.54	37.84	625.4

Property Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Balloon	23,913,912.03	100.00	240	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	1.22	70.54	37.84	625.4
Non-Balloon	23,913,912.03	100.00	240	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	1.22	70.54	37.84	625.4
Total:	23,913,912.03	100.00	240	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	1.22	70.54	37.84	625.4

Property Type	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Manu. Housing / Mobile	23,913,912.03	100.00	240	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	1.22	70.54	37.84	625.4
Total:	23,913,912.03	100.00	240	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	1.22	70.54	37.84	625.4

Number of Units	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
1	23,913,912.03	100.00	240	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	1.22	70.54	37.84	625.4
Total:	23,913,912.03	100.00	240	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	1.22	70.54	37.84	625.4

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	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Original LTV	FICO Score
Occupancy												
Owner Occupied	23,482,329.28	98.20	99,974.81	7.913	5.883	13.991	7.991	23	347.58	346.36	70.56	625.3
Non-Owner Occupied	250,978.42	1.05	83,659.47	6.909	5.572	12.909	6.909	23	317.11	315.35	66.96	45.09
Second Home	180,604.33	0.76	90,302.17	7.101	5.751	13.101	7.101	23	360.00	359.00	73.00	28.99
Total:	23,913,912.03	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	70.54	625.4

	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Original LTV	FICO Score
Purpose												
Refinance - Debt Consolidation Cash Out	22,443,132.65	93.85	100,192.56	7.846	5.875	13.913	7.913	23	348.41	347.22	70.58	626.6
Refinance - Debt Consolidation No Cash Out	1,270,943.65	5.31	84,729.58	8.931	6.223	15.421	9.421	23	326.64	324.79	68.25	40.14
Purchase	199,835.73	0.84	199,835.73	6.990	4.750	12.990	6.990	23	360.00	359.00	80.00	589.5
Total:	23,913,912.03	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	70.54	625.4

	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Original LTV	FICO Score
Documentation Level												
Full Documentation	18,648,327.11	77.98	101,349.60	7.793	5.868	13.858	7.858	23	347.40	346.16	71.45	37.47
Limited Documentation	3,671,014.28	15.35	94,128.57	8.359	5.985	14.358	8.358	23	351.16	349.99	70.01	40.67
Stated Documentation	1,594,570.64	6.67	93,798.27	8.041	5.702	14.113	8.113	23	338.00	336.87	61.07	35.62
Total:	23,913,912.03	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	70.54	625.4

	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Maximum Rate	Weighted Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Original LTV	FICO Score
Lien Position												
1st Lien	23,913,912.03	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	70.54	625.4
Total:	23,913,912.03	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	70.54	625.4

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240 records
Balance: 23,913,912

Back Ratio	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 5.00	81,194.92	0.34	1	0.42	81,194.92	7.950	5.998	13.950	7.950	23	360.00	359.00	1.00	58.04	5.00	552.0
5.01 - 10.00	196,968.95	0.82	3	1.25	65,656.32	8.944	0.000	0.000	0.000	0	305.12	304.12	1.00	64.55	8.22	648.5
10.01 - 15.00	438,345.09	1.83	6	2.50	73,057.52	8.821	6.167	14.780	8.780	23	324.35	322.42	1.93	68.75	13.21	565.1
15.01 - 20.00	1,368,027.08	5.72	13	5.42	105,232.85	8.198	5.951	14.292	8.292	23	346.32	344.79	1.53	68.01	18.49	613.8
20.01 - 25.00	1,324,426.21	5.54	15	6.25	88,295.08	7.930	5.829	14.268	8.268	23	360.00	358.87	1.13	73.19	23.34	634.9
25.01 - 30.00	2,811,797.35	11.76	26	10.83	108,146.05	7.608	5.841	13.502	7.502	23	346.43	331.34	1.20	71.48	27.72	630.9
30.01 - 35.00	2,833,011.42	11.85	29	12.08	97,690.05	7.574	5.666	13.653	7.653	23	332.74	331.99	1.40	74.36	32.86	646.6
35.01 - 40.00	3,424,135.42	14.32	34	14.17	100,709.87	7.718	5.888	13.776	7.776	23	343.21	341.99	1.22	68.80	37.69	621.6
40.01 - 45.00	3,427,236.97	14.33	35	14.58	97,921.06	7.864	5.744	13.946	7.946	23	350.01	348.89	1.12	68.82	42.98	643.4
45.01 - 50.00	6,760,473.49	28.27	63	26.25	107,309.10	7.820	5.836	13.889	7.889	23	352.57	351.44	1.14	72.39	48.43	628.1
50.01 - 55.00	1,248,295.13	5.22	15	6.25	83,219.68	9.417	6.578	15.278	9.278	23	360.00	358.82	1.18	61.52	52.89	535.3
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4

Minimum: 5.00
Maximum: 55.00
Weighted Average: 37.84

Credit Grade	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Stated Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
AAA	2,650,936.19	11.09	23	9.58	115,258.10	7.993	5.979	13.808	7.808	23	353.97	352.83	1.14	71.27	34.84	616.5
A	1,103,620.13	4.61	10	4.17	110,362.01	8.725	6.250	14.725	8.725	23	348.50	347.17	1.32	68.34	43.04	581.2
B	2,495,479.62	10.44	29	12.08	86,051.02	9.388	6.487	15.407	9.407	23	351.33	350.27	1.06	61.15	38.30	553.7
C	1,254,882.72	5.25	15	6.25	83,658.85	9.581	6.749	15.451	9.451	23	360.00	358.82	1.18	62.90	45.07	541.7
2A	5,408,980.11	22.62	61	25.42	88,671.81	8.285	5.956	14.138	8.138	23	346.25	345.03	1.23	70.77	36.14	581.1
4A	2,820,634.20	11.79	26	10.83	108,485.93	7.305	5.626	13.235	7.235	23	345.29	343.98	1.31	74.16	39.21	637.1
5A	1,612,905.44	6.74	14	5.83	115,207.53	7.186	5.500	13.050	7.050	23	360.00	358.64	1.36	75.69	37.45	646.1
6A	2,012,555.30	8.42	18	7.50	111,808.63	6.908	5.237	12.827	6.827	23	349.23	348.14	1.09	74.11	39.30	665.6
7A	1,960,623.90	8.20	20	8.33	98,031.20	7.219	5.000	13.139	7.139	23	354.77	353.35	1.43	74.70	38.74	695.5
8A	2,593,294.42	10.84	24	10.00	108,053.93	6.749	4.749	12.192	6.192	23	319.74	318.55	1.20	69.89	35.21	745.1
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), was prepared solely by the Underwriter(s), is intended for use by the addressee(s) only, and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purpose of evaluating such information. Prospective investors are advised to read carefully, and rely solely on, the final prospectus and prospectus supplement (the "Final Prospectus") related to the securities (the "Securities") in making their investment decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and it is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by, the preliminary prospectus supplement, if applicable, and Final Prospectus. Although the information contained in the material is based on sources the Underwriter(s) believe(s) to be reliable, the Underwriter(s) make(s) no representation or warranty that such information is accurate or complete. Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. Prior to making any investment decisions, a prospective investor shall receive and fully review the final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY ANY SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell Securities or related securities or perform for or solicit investment banking services from, any company mentioned herein.

240 records
Balance: 23,913,912

FICO Score	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
500 - 519	604,817.67	2.53	8	3.33	75,602.21	9.900	6.750	15.650	9.650	23	358.63	358.63	1.37	64.23	46.10	506.1
520 - 539	1,679,535.56	7.02	17	7.08	98,796.21	9.465	6.526	15.465	9.465	23	353.53	352.49	1.04	61.64	37.01	527.6
540 - 559	1,742,780.32	7.29	21	8.75	82,989.54	8.523	6.160	14.498	8.498	23	340.60	339.40	1.20	68.33	38.77	552.2
560 - 579	2,292,868.31	9.59	26	10.83	88,187.24	8.665	6.126	14.665	8.665	23	349.71	348.47	1.24	70.22	38.83	569.6
580 - 599	2,065,124.29	8.64	23	9.58	89,788.01	8.370	6.077	14.257	8.257	23	350.88	349.57	1.31	70.25	36.56	590.0
600 - 619	3,403,500.06	14.23	29	12.08	117,362.07	7.975	5.980	13.803	7.803	23	354.24	353.13	1.11	69.82	36.08	609.1
620 - 639	2,942,524.36	12.30	29	12.08	101,466.36	7.519	5.810	13.484	7.484	23	345.90	344.60	1.30	72.41	39.17	631.1
640 - 659	2,269,682.36	9.49	22	9.17	103,167.38	7.739	5.582	13.435	7.435	23	356.83	355.51	1.32	73.07	37.61	646.9
660 - 679	2,099,489.42	8.78	19	7.92	110,499.44	6.929	5.275	12.855	6.855	23	349.68	348.59	1.09	73.71	38.37	665.8
680 - 699	1,366,910.02	5.72	14	5.83	97,636.43	7.266	5.000	13.177	7.177	23	352.12	350.79	1.33	73.66	40.72	690.6
700 - 719	1,478,685.43	6.18	12	5.00	123,223.79	6.865	4.772	12.385	6.385	23	353.07	351.51	1.56	75.18	36.62	709.1
720 - 739	504,026.73	2.11	6	2.50	84,004.46	6.917	4.750	12.500	6.500	23	360.00	359.00	1.00	70.38	29.32	731.1
740 - 759	481,326.53	2.01	6	2.50	80,221.09	7.242	4.750	12.500	6.500	22	259.93	258.81	1.12	71.94	32.43	746.4
760 - 779	837,918.76	3.50	6	2.50	139,653.13	6.562	0.000	0.000	0.000	0	319.15	318.15	1.00	65.36	40.97	770.6
780 - 799	144,722.21	0.61	2	0.83	72,361.11	7.005	0.000	0.000	0.000	0	207.94	206.94	1.00	77.67	28.76	785.3
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4

Minimum: 500
Maximum: 789
Weighted Average: 625.4
% UPB missing FICO: 0.0

Conforming vs. Nonconforming	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Conforming	23,240,954.84	97.19	238	99.17	97,651.07	7.920	5.873	14.000	8.000	23	346.99	345.76	1.23	70.33	37.89	625.9
Non-conforming	672,957.19	2.81	2	0.83	336,478.60	7.099	6.000	13.099	7.099	23	360.00	359.00	1.00	77.49	35.98	608.0
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4

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240 records
Balance: 23,913,912

Underwriting Program	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
RETAIL	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4

Prepayment Penalty Flag	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
Prepayment Penalty	18,606,327.54	77.81	182	75.83	102,232.57	7.631	5.854	13.670	7.670	23	347.81	346.59	1.22	70.78	38.54	629.5
No Prepayment Penalty	5,307,584.49	22.19	58	24.17	91,510.08	8.828	5.945	14.828	8.828	23	345.73	344.51	1.22	69.68	35.37	610.7
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4

Prepayment Penalty Term (mos.)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0	5,307,584.49	22.19	58	24.17	91,510.08	8.828	5.945	14.828	8.828	23	345.73	344.51	1.22	69.68	35.37	610.7
36	18,606,327.54	77.81	182	75.83	102,232.57	7.631	5.854	13.670	7.670	23	347.81	346.59	1.22	70.78	38.54	629.5
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4
Non-zero Weighted Average Prepayment Penalty Term: 36																

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Ameriquest Mortgage Company
Series 2004-R12
Group II; CDPROPERTY in 'MHMB'

240 records
 Balance: 23,913,912

Deutsche Bank @

Monthly Payments (\$)	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0.01 - 500.00	2,174,771.64	9.09	34	14.17	63,963.87	7.748	5.841	13.860	7.860	23	360.00	358.65	1.35	69.82	35.16
500.01 - 1,000.00	15,462,375.52	64.66	174	72.50	88,864.23	8.125	5.928	14.243	8.243	23	345.40	344.15	1.25	71.08	37.24
1,000.01 - 2,000.00	3,735,958.14	15.62	22	9.17	169,816.28	7.216	5.636	13.156	7.156	23	354.20	353.20	1.00	70.84	42.08
2,000.01 - 3,000.00	1,565,487.71	6.55	7	2.92	223,641.10	7.433	5.838	13.556	7.556	23	324.84	323.36	1.48	65.42	41.57
3,000.01 - 4,000.00	975,319.02	4.08	3	1.25	325,106.34	7.952	6.155	13.952	7.952	23	360.00	359.00	1.00	70.52	31.02
4,000.01 - 5,000.00	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84
Total:															
Minimum: 379.25															
Maximum: 2,621.19															
Average: 740.34															

Origination Date	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-06	172,397.34	0.72	2	0.83	86,198.67	8.126	0.000	0.000	0.000	0	269.35	264.35	5.00	73.21	14.97
2004-07	703,943.55	2.94	8	3.33	87,992.94	8.230	0.000	0.000	0.000	0	306.16	302.16	4.00	66.59	35.32
2004-08	356,486.01	1.49	4	1.67	89,121.50	8.014	6.054	14.014	8.014	21	360.00	357.00	3.00	73.41	30.84
2004-09	1,035,515.79	4.32	11	4.58	93,955.98	7.970	5.617	13.501	7.501	22	360.00	357.93	2.07	70.95	35.61
2004-10	21,647,569.34	90.52	215	89.58	100,686.37	7.879	5.885	13.987	7.987	23	348.50	347.47	1.03	70.58	38.32
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84
Minimum: 2004-06-16															
Maximum: 2004-10-31															

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Nov 18, 2004 12:03

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Ameriquest Mortgage Company
Series 2004-R12
Group II; CDPROPERTY in 'MHMB'

240 records
 Balance: 23,913,912

Deutsche Bank @

First Payment Date	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-08	172,397.34	0.72	86,198.67	8.126	0.000	0.000	0.000	0	269.35	264.35	5.00	73.21	14.97	617.5
2004-09	703,943.55	2.94	87,992.94	8.230	0.000	0.000	0.000	0	306.16	302.16	4.00	66.59	35.32	646.6
2004-10	426,392.11	1.78	85,278.42	8.338	6.054	14.014	8.014	21	360.00	357.00	3.00	68.55	32.50	597.5
2004-11	1,659,347.13	6.94	92,185.95	7.798	5.682	13.647	7.647	22	353.51	351.51	2.00	72.17	38.12	630.8
2004-12	20,951,831.90	87.61	101,216.58	7.882	5.889	13.993	7.993	23	348.63	347.63	1.00	70.56	38.20	624.9
Total:	23,913,912.03	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4
Minimum:	2004-08-01													
Maximum:	2004-12-01													

Maturity Date	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2019	929,707.84	3.89	77,475.65	8.004	5.867	14.483	8.483	23	180.00	178.01	1.99	70.96	30.29	651.5
2024	1,126,082.33	4.71	93,840.19	7.499	5.727	13.387	7.387	23	240.00	238.84	1.16	63.79	38.18	676.9
2034	21,858,121.86	91.40	101,195.01	7.913	5.882	13.975	7.975	23	360.00	358.81	1.19	70.87	38.14	621.6
Total:	23,913,912.03	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4
Minimum:	2019-07-01													
Maximum:	2034-11-01													

Next Due Date	Total Current Principal Balance	% by Total Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Stated Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
2004-11	1,649,072.93	6.90	86,793.31	8.259	5.961	13.998	7.998	22	327.54	324.39	3.15	70.59	37.91	614.6
2004-12	22,264,839.10	93.10	100,745.88	7.870	5.874	13.966	7.966	23	348.82	347.74	1.08	70.53	37.83	626.2
Total:	23,913,912.03	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4
Minimum:	2004-11-01													
Maximum:	2004-12-01													

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Ameriquest Mortgage Company
Series 2004-R12
Group II; CDPROPERTY in 'MHMB'

240 records
 Balance: 23,913,912

Deutsche Bank @

Payment Day	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
1	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4
Minimum: 1																
Maximum: 1																
Weighted Average: 1																

Days Delinquent	Total Current Principal Balance	% by Total Current Principal Balance	Number of Loans	% of Loans	Average Current Balance	Weighted Average Coupon	Weighted Average Margin	Weighted Average Maximum Rate	Weighted Average Minimum Rate	Weighted Average Months to Roll	Weighted Average Original Term	Weighted Average Remaining Term	Weighted Average Seasoning	Weighted Average Original LTV	Back Ratio	FICO Score
0	22,264,839.10	93.10	221	92.08	100,745.88	7.870	5.874	13.966	7.966	23	348.82	347.74	1.08	70.53	37.83	626.2
30	1,649,072.93	6.90	19	7.92	86,793.31	8.259	5.961	13.998	7.998	22	327.54	324.39	3.15	70.59	37.91	614.6
Total:	23,913,912.03	100.00	240	100.00	99,641.30	7.897	5.877	13.968	7.968	23	347.35	346.13	1.22	70.54	37.84	625.4
Minimum: 0																
Maximum: 30																
Weighted Average: 2.1																

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