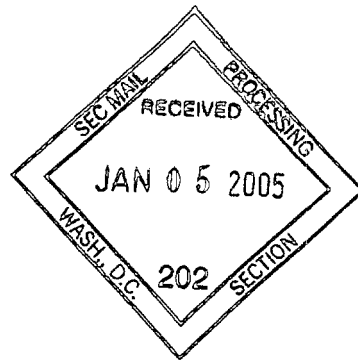


**FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS**

Bear Stearns Asset Backed Securities I LLC
Exact Name of Registrant as Specified in Charter
Form 8-K, January 4, 2005, Series 2005-HE1

0001283557
Registrant CIK Number
333-113636

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



PROCESSED
JAN 10 2005 E
THOMSON
FINANCIAL

✓

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

BEAR STEARNS ASSET BACKED SECURITIES
I LLC

By:



Name: Baron Silverstein
Title: Vice President

Dated: January 4, 2005

**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.

IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
10 YEARS	66	12,046,472.56	0.77
2 YEARS	608	163,188,866.23	10.41
3 YEARS	50	13,489,118.80	0.86
5 YEARS	164	36,830,929.46	2.35
NON-IO	8,369	1,341,749,917.66	85.61
TOTAL	9,257	1,567,305,304.71	100.00

The information contained herein will be superseded by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets. This report does not constitute a bid or offer by any person for any security or an undertaking by any person to provide or accept any such bid or offer. Each investor must determine for itself the appropriateness of any transaction in securities, including any related legal, tax and accounting considerations, and no recommendation is made herein as to any security or transaction. No assurance is given (x) as to the accuracy or completeness of any of the information set forth herein, or (y) that the prices indicated (i) constitute prices at which the securities listed could have been or may be purchased or sold in any market, (ii) have been confirmed by actual trades, (iii) reflect the value Bear Stearns assigns to any security while in its inventory, or (iv) take into account the size of any position in the securities listed. Spreads between bid and offer

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PRODUCT	Collateral Grouped by Product Type																		
	Count	Total Current Balance	Pct of overall Current Balance	Wid Avg Current Gross Coupon	Wid Avg Current Net Coupon	Avg Original Balance	Wid Avg Stated Original Term	Wid Avg Stated Net Term	Wid Avg Stated Rem Term	Wid Avg Age	Wid Avg FICO Score	Wid Avg Back Ratio	Wid Avg Loan to Value	Wid Avg Combo LTV	Wid Avg Margin	Wid Avg Init Rate Cap	Wid Avg Per Rate Cap	Wid Avg Gross Life Cap	Wid Avg Roll
BALLOON IO	1	28,980.00	0.01	11,250.00	10,748.90	28,980.00	180	178	178	2	715	42.90	20.00	100.00	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	62	13,509,929.02	5.99	7,326.26	6,825.16	217,916.39	360	358	358	2	646	39.08	81.90	0.00000	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM IO	756	194,316,206.30	86.15	6,670.21	6,169.11	257,050.22	360	358	358	2	646	41.74	82.08	82.08	6.09742	2.99550	1.76739	6.79053	22
LIBOR 3/6 ARM IO	67	17,270,706.09	7.66	6,696.14	6,195.04	257,804.51	360	357	357	3	641	38.20	81.67	81.67	6.37644	2.88878	1.51687	6.56241	33
LIBOR 5/6 ARM IO	2	429,565.64	0.19	7,265.10	6,764.00	215,000.00	360	357	357	3	633	29.56	85.54	85.54	6.81979	3.00000	1.00000	6.00000	57
TOTAL	888	225,555,387.05	100.00	6,7132.1	6,2121.1	254,033.27	360	358	358	2	645	41.28	82.04	82.05	6.12161	2.98681	1.74543	6.77035	23

Collateral Grouped by Current Balance																
Current Balance	Count	Total Current Balance	Pct of overall Current Balance	Wid Avg Current Gross Coupon	Wid Avg Current Net Coupon	Wid Avg Stated Rem Term	Wid Avg Age	Wid Avg FICO Score	Wid Avg Back Ratio	Wid Avg Loan to Value	Wid Avg Combo LTV	Wid Avg Margin	Wid Avg Init Rate Cap	Wid Avg Per Rate Cap	Wid Avg Gross Life Cap	Wid Avg Roll
0.00 - 49,999.99	2	75,980.00	0.03	9,054.00	8,552.90	289	3	37,990.00	48.01	78.52	82.13	82.13	82.13	82.13	82.13	679
50,000.00 - 99,999.99	45	3,852,137.87	1.71	7,461.80	6,960.70	358	2	85,603.06	81.37	81.37	81.37	81.37	81.37	81.37	81.37	629
100,000.00 - 149,999.99	134	16,831,452.43	7.46	7,208.40	6,707.30	358	2	125,607.85	83.46	83.46	83.46	83.46	83.46	83.46	83.46	635
150,000.00 - 199,999.99	128	22,129,444.46	9.81	6,984.20	6,483.10	358	2	172,886.28	82.90	82.90	82.90	82.90	82.90	82.90	82.90	639
200,000.00 - 249,999.99	165	36,920,420.17	16.37	6,730.80	6,229.70	358	2	223,760.12	81.00	81.00	81.00	81.00	81.00	81.00	81.00	644
250,000.00 - 299,999.99	124	33,985,924.78	15.07	6,729.80	6,228.70	358	2	274,080.04	82.76	82.76	82.76	82.76	82.76	82.76	82.76	640
300,000.00 - 349,999.99	99	32,071,856.23	14.22	6,496.50	5,995.40	358	2	323,958.14	82.13	82.13	82.13	82.13	82.13	82.13	82.13	648
350,000.00 - 399,999.99	86	32,308,579.11	14.32	6,437.70	5,936.60	358	2	375,681.15	82.98	82.98	82.98	82.98	82.98	82.98	82.98	661
400,000.00 - 449,999.99	53	22,247,371.05	9.86	6,593.60	6,092.50	358	2	419,761.72	81.58	81.58	81.58	81.58	81.58	81.58	81.58	651
450,000.00 - 499,999.99	42	19,849,470.97	8.80	6,602.20	6,091.10	358	2	472,606.45	82.13	82.13	82.13	82.13	82.13	82.13	82.13	641
500,000.00 - 549,999.99	8	4,097,749.98	1.82	6,927.90	6,426.80	358	2	512,218.75	70.12	70.12	70.12	70.12	70.12	70.12	70.12	649
550,000.00 - 599,999.99	1	585,000.00	0.26	6,650.00	6,148.90	358	2	585,000.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	620
600,000.00 - 649,999.99	1	600,000.00	0.27	6,940.00	6,438.90	358	2	600,000.00	74.53	74.53	74.53	74.53	74.53	74.53	74.53	649
TOTAL	888	225,555,387.05	100.00	6,7132.1	6,2121.1	358	2	254,003.81	82.04	82.05	82.05	82.05	82.05	82.05	82.05	645

Collateral Grouped by Current Gross Coupon																
Current Gross Coupon	Count	Total Current Balance	Pct of overall Current Balance	Wid Avg Current Gross Coupon	Wid Avg Current Net Coupon	Wid Avg Stated Rem Term	Wid Avg Age	Wid Avg FICO Score	Wid Avg Back Ratio	Wid Avg Loan to Value	Wid Avg Combo LTV	Wid Avg Margin	Wid Avg Init Rate Cap	Wid Avg Per Rate Cap	Wid Avg Gross Life Cap	Wid Avg Roll
4.750 - 4.999	1	340,000.00	0.15	4,990.00	4,488.90	358	2	4,990.00	4.99000	340,000.00	85.00	85.00	85.00	85.00	85.00	642
5.000 - 5.249	6	1,786,700.00	0.79	5,133.90	4,632.80	358	2	5,000.00	5.20000	297,783.00	73.86	73.86	73.86	73.86	73.86	679
5.250 - 5.499	16	4,942,973.00	2.19	5,347.78	4,846.67	358	2	5,250.00	5.49000	308,936.00	80.43	80.43	80.43	80.43	80.43	666
5.500 - 5.749	37	11,412,381.00	5.06	5,605.60	5,104.50	358	2	5,500.00	5.74000	308,443.00	78.52	78.52	78.52	78.52	78.52	681
5.750 - 5.999	105	29,641,537.00	13.14	5,912.80	5,411.70	358	2	5,750.00	5.99000	282,300.00	79.50	79.50	79.50	79.50	79.50	657
6.000 - 6.249	55	16,312,620.00	7.23	6,133.30	5,632.20	358	2	6,000.00	6.24000	296,593.00	79.97	79.97	79.97	79.97	79.97	649
6.250 - 6.499	132	35,560,342.00	15.77	6,339.70	5,838.60	358	2	6,250.00	6.49000	269,397.00	80.06	80.06	80.06	80.06	80.06	645
6.500 - 6.749	95	25,063,131.00	11.11	6,587.50	6,086.40	358	2	6,500.00	6.74000	263,822.00	79.77	79.77	79.77	79.77	79.77	640
6.750 - 6.999	143	37,965,665.00	16.83	6,886.67	6,385.56	358	2	6,750.00	6.99500	265,494.00	82.23	82.23	82.23	82.23	82.23	646
7.000 - 7.249	54	11,355,928.00	5.03	7,119.80	6,618.70	358	2	7,000.00	7.24000	210,295.00	83.37	83.37	83.37	83.37	83.37	639
7.250 - 7.499	71	15,261,422.00	6.77	7,353.80	6,852.70	357	3	7,250.00	7.49000	214,950.00	84.94	84.94	84.94	84.94	84.94	636
7.500 - 7.749	47	10,201,469.00	4.52	7,578.90	7,077.80	358	2	7,500.00	7.70000	217,053.00	87.54	87.54	87.54	87.54	87.54	630
7.750 - 7.999	36	8,238,389.00	3.65	7,362.30	6,861.20	358	2	7,750.00	7.99000	228,844.00	88.19	88.19	88.19	88.19	88.19	634

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Collateral Grouped by Current Gross Coupon												
Current Gross Coupon	Count	Total Current Balance	Pct of overall Current Balance	Wid Avg Current Gross Coupon	Wid Avg Current Net Coupon	Wid Avg Stated Rem Term	Wid Avg Age	Min Current Gross Coupon	Max Current Gross Coupon	Avg Current Balance	Wid Avg Loan to Value	Wid Avg FICO Score
8.000 - 8.249	21	3,610,672	1.60	8.1034	7.6023	358	2	8.0000	8.2400	171,937	88.78	623
8.250 - 8.499	22	3,843,621	1.70	8.3528	7.8517	358	2	8.2500	8.4900	174,710	91.58	609
8.500 - 8.749	15	4,247,509	1.88	8.5930	8.0919	358	2	8.5000	8.7000	283,167	84.99	623
8.750 - 8.999	10	2,331,500	1.03	8.8101	8.3090	358	2	8.7500	8.9000	233,150	93.83	625
9.000 - 9.249	11	1,990,618	0.88	9.1243	8.6232	358	2	9.0000	9.2000	180,965	85.34	619
9.250 - 9.499	5	787,253	0.35	9.3652	8.8641	358	1	9.2500	9.4500	157,451	94.38	645
9.500 - 9.749	2	265,800	0.12	9.5000	8.9989	359	1	9.5000	9.5000	132,900	97.86	638
9.750 - 9.999	3	366,878	0.16	9.9158	9.4147	358	2	9.8000	9.9500	122,293	94.99	691
11.250 - 11.499	1	28,980	0.01	11.2500	10.7489	178	2	11.2500	11.2500	28,980	20.00	715
TOTAL	888	225,555,387	100.00	6.7132	6.2121	358	2	4.9900	11.2500	254,004	82.04	645

Collateral Grouped by Original Loan-to-Value Ratio											
Loan to Value	Count	Total Current Balance	Pct of overall Current Balance	Wid Avg Current Gross Coupon	Wid Avg Current Net Coupon	Wid Avg Stated Rem Term	Wid Avg Age	Wid Avg Loan to Value	Avg Current Balance	Wid Avg Loan to Value	Wid Avg FICO Score
0.01 - 50.00	13	2,552,596.36	1.13	7.40740	6.90630	356	2	196,353.57	43.05	43.96	610
50.01 - 55.00	8	1,981,805.98	0.88	6.43315	5.93205	357	3	247,725.75	52.70	52.70	603
55.01 - 60.00	10	2,081,994.13	0.92	6.03300	5.53190	358	2	208,199.41	58.73	58.73	648
60.01 - 65.00	17	4,335,299.99	1.92	6.12784	5.62674	358	2	255,017.65	63.48	63.48	614
65.01 - 70.00	25	6,054,750.69	2.68	6.45347	5.95237	358	2	242,190.03	68.64	68.64	652
70.01 - 75.00	45	13,590,213.07	6.03	6.40729	5.90619	358	2	302,004.73	74.05	74.05	622
75.01 - 80.00	391	98,414,988.26	43.63	6.45794	5.95684	358	2	251,700.74	79.85	79.85	660
80.01 - 85.00	101	29,726,372.92	13.18	6.65103	6.14993	358	2	294,320.52	84.29	84.29	642
85.01 - 90.00	193	50,159,342.16	22.24	7.00716	6.50606	358	2	259,892.96	89.63	89.63	633
90.01 - 95.00	50	10,242,440.60	4.54	7.83461	7.33351	358	2	204,848.81	94.83	94.83	637
95.01 - 100.00	35	6,415,582.89	2.84	8.14846	7.64736	357	3	183,302.37	99.65	99.65	639
TOTAL	888	225,555,387.05	100.00	6.21321	6.21211	358	2	254,003.81	82.04	82.04	645

Collateral Grouped by Original Combined Loan-to-Value Ratio											
Combo LTV	Count	Total Current Balance	Pct of overall Current Balance	Wid Avg Current Gross Coupon	Wid Avg Current Net Coupon	Wid Avg Stated Rem Term	Wid Avg Age	Avg Current Balance	Wid Avg Loan to Value	Wid Avg FICO Score	
0.00 - 50.00	12	2,523,616.36	1.12	7.36327	6.86217	358	2	210,301.36	43.32	43.32	609
50.01 - 55.00	8	1,981,805.98	0.88	6.43315	5.93205	357	3	247,725.75	52.70	52.70	603
55.01 - 60.00	10	2,081,994.13	0.92	6.03300	5.53190	358	2	208,199.41	58.73	58.73	648
60.01 - 65.00	17	4,335,299.99	1.92	6.12784	5.62674	358	2	255,017.65	63.48	63.48	614
65.01 - 70.00	25	6,054,750.69	2.68	6.45347	5.95237	358	2	242,190.03	68.64	68.64	652
70.01 - 75.00	45	13,590,213.07	6.03	6.40729	5.90619	358	2	302,004.73	74.05	74.05	622
75.01 - 80.00	391	98,414,988.26	43.63	6.45794	5.95684	358	2	251,700.74	79.85	79.85	660
80.01 - 85.00	101	29,726,372.92	13.18	6.65103	6.14993	358	2	294,320.52	84.29	84.29	642
85.01 - 90.00	193	50,159,342.16	22.24	7.00716	6.50606	358	2	259,892.96	89.63	89.63	633
90.01 - 95.00	50	10,242,440.60	4.54	7.83461	7.33351	358	2	204,848.81	94.83	94.83	637
95.01 - 100.00	36	6,444,562.89	2.86	8.16241	7.66131	356	3	179,015.64	99.29	99.65	640

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Collateral Grouped by Original Combined Loan-to-Value Ratio										
COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg FICO SCORE
TOTAL	888	225,555,387.05	100.00	6.71321	6.21211	358	2	254,003.81	82.04	645

Collateral Grouped by Fico Score										
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
500 - 519	2	529,840.00	0.23	264,920.00	6.45100	69.00	69.00	69.00	69.00	509
540 - 559	5	1,210,491.36	0.54	242,098.27	7.44706	77.81	77.81	77.81	77.81	551
560 - 579	36	9,325,021.90	4.13	259,028.39	6.97320	77.76	77.76	77.76	77.76	575
580 - 599	93	21,002,983.07	9.31	225,838.53	7.06234	82.32	82.32	82.32	82.32	589
600 - 619	174	43,341,654.63	19.22	249,089.97	6.83645	82.11	82.11	82.11	82.11	609
620 - 639	151	38,079,899.54	16.88	252,184.77	6.78094	82.58	82.58	82.58	82.58	628
640 - 659	135	32,399,034.08	14.36	239,992.85	6.67578	82.94	82.94	82.94	82.94	649
660 - 679	125	33,385,306.97	14.80	267,082.46	6.55191	82.23	82.23	82.23	82.23	670
680 - 699	68	17,682,650.73	7.84	260,038.98	6.58524	82.61	82.61	82.61	82.61	690
700 - 719	36	9,778,800.21	4.34	271,633.34	6.42970	82.38	82.38	82.62	82.62	710
720 - 739	26	7,801,578.77	3.46	300,060.72	6.42255	81.10	81.10	81.10	81.10	728
740 - 759	19	5,966,557.60	2.65	314,029.35	6.31970	82.12	82.12	82.12	82.12	748
760 - 779	12	3,108,619.98	1.38	259,051.67	6.11852	80.27	80.27	80.27	80.27	771
780 - 799	5	1,567,448.21	0.69	313,489.64	6.79348	75.81	75.81	75.81	75.81	784
800 - 819	1	375,500.00	0.17	375,500.00	5.50000	69.54	69.54	69.54	69.54	800
TOTAL	888	225,555,387.05	100.00	254,003.81	6.71321	82.04	82.04	82.05	82.05	645

Collateral Grouped by Property Type		
PROPTYPE	Count	Pct of overall CURRENT BALANCE
2-4 Family	30	8,763,703.03
Condominium	74	16,289,550.01
PUD	106	29,637,146.34
Single Family	675	170,569,736.25
Townhouse	3	295,251.42
TOTAL	888	225,555,387.05

Collateral Grouped by Occupancy Type		
OCCTYPE	Count	Pct of overall CURRENT BALANCE
Investor	29	3,790,690.08
Owner Occupied	849	219,800,672.43
Second Home	10	1,964,024.54
		0.87

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Collateral Grouped by Occupancy Type		
OCCTYPE	Count	Total CURRENT BALANCE
TOTAL	888	225,555,387.05

Collateral Grouped by Documentation Type		
DOCTYPE	Count	Total CURRENT BALANCE
Full/Alternative	561	136,900,638.97
Limited	35	10,790,761.01
Stated Income	292	77,863,987.07
TOTAL	888	225,555,387.05

Collateral Grouped by Back Ratio (DTI)									
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg BACK RATIO	Wtd Avg BACK RATIO
0.01 - 5.00	1	108,000.00	0.05	108,000.00	7.00000	90.00	90.00	90.00	2.50
5.01 - 10.00	2	293,749.98	0.13	146,874.99	6.82464	60.16	60.16	60.16	8.07
10.01 - 15.00	3	1,007,166.01	0.45	335,722.00	6.48156	80.00	80.00	80.00	13.62
15.01 - 20.00	9	1,498,169.99	0.66	166,463.33	6.78786	75.14	75.14	75.14	17.75
20.01 - 25.00	20	4,081,993.49	1.81	204,099.67	7.00787	78.74	78.74	78.74	22.70
25.01 - 30.00	61	12,397,126.62	5.50	203,231.58	6.91678	83.36	83.36	83.36	27.80
30.01 - 35.00	93	22,218,814.54	9.85	238,911.98	6.83470	81.11	81.11	81.11	32.69
35.01 - 40.00	152	38,214,705.22	16.94	251,412.53	6.76228	81.32	81.32	81.32	37.79
40.01 - 45.00	223	60,114,674.50	26.65	269,572.53	6.64615	82.02	82.02	82.02	42.66
45.01 - 50.00	311	82,428,322.38	36.54	265,042.84	6.67558	82.83	82.83	82.83	47.68
50.01 - 55.00	13	3,192,664.32	1.42	245,589.56	6.36557	81.81	81.81	81.81	52.23
TOTAL	888	225,555,387.05	100.00	254,003.81	6.71321	82.04	82.04	82.05	41.28

Collateral Grouped by Loan Purpose		
LOAN PURP	Count	Total CURRENT BALANCE
Cash Out Refinance	421	113,577,301.82
Purchase	431	104,139,991.77
Rate/Term Refinance	36	7,838,093.46
TOTAL	888	225,555,387.05

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Collateral Grouped by Lien							
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
First Lien	887	225,526,407.05	99.99	254,257.51	6.71263	82.05	645
Second Lien	1	28,980.00	0.01	28,980.00	11.25000	100.00	715
TOTAL	888	225,555,387.05	100.00	254,003.81	6.71321	82.05	645

Collateral Grouped by Balloon Flag			
BALLOON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	887	225,526,407.05	99.99
Yes	1	28,980.00	0.01
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Prepay Penalty			
PREPAY PP DESC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	83	19,621,348.95	8.70
No PP	83	19,621,348.95	8.70
Yes	805	205,934,038.10	91.30
1Y PP	49	16,316,536.71	7.23
2Y PP	639	161,806,006.41	71.74
3Y PP	116	27,681,994.98	12.27
5Y PP	1	129,500.00	0.06
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AL	5	466,550.00	0.21
AZ	25	3,813,767.63	1.69
CA	498	147,557,460.51	65.42
CO	18	3,502,067.24	1.55
CT	4	1,085,100.00	0.48
DE	1	265,500.00	0.12
FL	72	14,744,136.59	6.54
GA	89	15,756,803.86	6.99
ID	1	128,300.00	0.06
IL	11	2,003,565.53	0.89
IN	2	324,000.00	0.14
KY	4	445,264.90	0.20

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
LA	3	604,750.00	0.27
MA	6	1,806,900.00	0.80
MID	14	3,617,566.00	1.60
MI	6	698,489.99	0.31
MN	6	1,725,549.99	0.77
MO	2	238,410.00	0.11
NC	4	578,337.32	0.26
NJ	1	148,000.00	0.07
NV	33	8,500,336.00	3.77
NY	6	1,963,845.89	0.87
OH	7	1,305,590.42	0.58
OR	11	2,190,246.71	0.97
PA	2	453,000.00	0.20
RI	1	221,000.00	0.10
SC	1	225,000.00	0.10
TN	7	944,685.00	0.42
TX	8	1,188,508.00	0.53
UT	9	1,210,571.21	0.54
VA	18	4,760,570.67	2.11
WA	13	3,081,513.59	1.37
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Margin

AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	825	212,016,478.03	94.00
4.500 - 4.999	11	1,931,129.92	0.86
5.000 - 5.499	67	15,548,653.23	6.89
5.500 - 5.999	522	145,912,327.75	64.69
6.000 - 6.499	62	11,433,118.99	5.07
6.500 - 6.999	99	25,536,012.93	11.32
7.000 - 7.499	17	2,882,570.00	1.28
7.500 - 7.999	14	2,508,795.00	1.11
8.000 - 8.499	15	3,345,488.73	1.48
8.500 - 8.999	6	1,050,150.00	0.47
9.000 - 9.499	9	1,404,953.00	0.62
9.500 - 9.999	3	463,278.48	0.21
FIXED	63	13,538,909.02	6.00
0.000 - 0.499	63	13,538,909.02	6.00
TOTAL	888	225,555,387.05	100.00

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Collateral Grouped by Index			
INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
FIXED	62	13,509,929.02	5.99
FIXED-BALLOON	1	28,980.00	0.01
WSJ-6MLIBOR	825	212,016,478.03	94.00
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Product Type																	
PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wtd Avg STATED ORIGINAL TERM	Wtd Avg STATED REM TERM	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg MARGIN	Wtd Avg INIT RATE CAP	Wtd Avg PER RATE CAP	Wtd Avg GROSS LIFE CAP	Wtd Avg ROLL
BALLOON IO	1	28,980.00	0.01	11.25000	10.74890	28,980.00	180	178	2	715	42.90	20.00	100.00	0.00000	0.00000	0.00000	0
FIXED IO	62	13,509,929.02	5.99	7.32626	6.82516	217,916.39	360	358	2	646	39.08	81.90	81.90	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM IO	756	194,316,206.30	86.15	6.67021	6.16911	257,050.22	360	358	2	646	41.74	82.08	82.08	6.09742	2.99550	1.76739	6.79053
LIBOR 3/6 ARM IO	67	17,270,706.09	7.66	6.69614	6.19504	257,804.51	360	357	3	641	38.20	81.67	81.67	6.37644	2.88878	1.51687	6.56241
LIBOR 5/6 ARM IO	2	429,565.64	0.19	7.26510	6.76400	215,000.00	360	357	3	633	29.56	85.54	85.54	6.81979	3.00000	1.00000	6.00000
TOTAL	888	225,555,387.05	100.00	6.71321	6.21211	254,023.27	360	358	2	645	41.28	82.04	82.05	6.12161	2.98681	1.74543	6.77035

Collateral Grouped by IO Term			
IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
10 YEARS	66	12,046,472.56	5.34
2 YEARS	608	163,188,866.23	72.35
3 YEARS	50	13,489,118.80	5.98
5 YEARS	164	36,830,929.46	16.33
TOTAL	888	225,555,387.05	100.00

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PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
BALLOON	153	8,941,311.13	3.47	10,711.16	10,210.06	58,495.15	180	178	2	676	43.17	19.66	98.60	0.00000	0.00000	0.00000	0.00000	0
BALLOON IO	1	28,980.00	0.01	11,250.00	10,748.90	28,980.00	180	178	2	715	42.90	20.00	100.00	0.00000	0.00000	0.00000	0.00000	0
FIXED	1,809	235,013,251.10	91.27	7,621.97	7,120.87	130,078.61	344	342	3	636	40.70	74.80	78.92	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	62	13,509,929.02	5.25	7,326.26	6,825.16	217,916.39	360	358	2	646	39.08	81.90	81.90	0.00000	0.00000	0.00000	0.00000	0
TOTAL	2,025	257,493,471.25	100.00	7,7141.3	7,2130.3	127,309.51	339	337	2	638	40.70	73.25	79.76	0.00000	0.00000	0.00000	0.00000	0

Collateral Grouped by Product Type

CURRENT BALANCE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
0.00 - 49,999.99	313	9,812,197.24	3.81	10,302.4	9,801.3	274	2	31,348.87	28.99	93.99	650					
50,000.00 - 99,999.99	671	49,377,767.31	19.18	8,721.0	8,219.9	311	3	73,588.33	67.02	84.03	634					
100,000.00 - 149,999.99	435	52,725,282.87	20.48	7,804.9	7,303.8	335	3	121,207.55	76.12	79.90	630					
150,000.00 - 199,999.99	250	42,944,797.38	16.68	7,446.5	6,945.4	348	3	171,779.19	76.35	76.35	625					
200,000.00 - 249,999.99	143	31,647,383.22	12.29	7,151.7	6,650.6	350	3	221,310.37	76.20	76.20	641					
250,000.00 - 299,999.99	95	25,938,689.04	10.07	7,137.9	6,636.8	351	2	273,038.83	79.31	79.31	636					
300,000.00 - 349,999.99	51	16,286,357.36	6.32	7,030.5	6,529.4	352	2	319,340.34	77.65	77.65	633					
350,000.00 - 399,999.99	30	11,324,889.32	4.40	6,911.9	6,410.8	358	2	377,496.31	79.20	79.20	664					
400,000.00 - 449,999.99	17	7,276,425.13	2.83	6,615.4	6,114.3	344	2	428,025.01	78.22	78.22	682					
450,000.00 - 499,999.99	14	6,636,007.02	2.58	7,122.6	6,621.5	358	2	474,000.50	77.73	77.73	682					
500,000.00 - 549,999.99	4	2,125,393.22	0.83	6,678.9	6,177.8	359	1	531,348.30	79.15	79.15	668					
600,000.00 - 649,999.99	1	628,282.14	0.24	6,500.0	5,989.9	355	5	628,282.14	63.64	63.64	701					
750,000.00 - 799,999.99	1	770,000.00	0.30	6,990.0	6,489.9	358	2	770,000.00	66.96	66.96	647					
TOTAL	2,025	257,493,471.25	100.00	7,7141.3	7,2130.3	337	2	127,157.27	73.25	79.76	638					

Collateral Grouped by Current Balance

CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
5.000 - 5.249	2	785,847	0.31	5,078.1	4,577.0	296	2	5,000.0	392,923	58.15	58.15	773				
5.250 - 5.499	3	605,950	0.24	5,332.8	4,831.7	358	2	5,250.0	201,983	62.45	62.45	734				
5.500 - 5.749	3	707,508	0.27	5,575.5	5,074.4	358	2	5,500.0	235,836	57.53	57.53	739				
5.750 - 5.999	15	4,170,104	1.62	5,914.6	5,413.5	339	2	5,750.0	278,007	76.99	76.99	679				
6.000 - 6.249	18	3,746,621	1.46	6,100.3	5,599.2	347	2	6,000.0	208,146	73.19	73.19	658				
6.250 - 6.499	134	27,831,737	10.81	6,322.9	5,821.8	341	2	6,250.0	207,700	71.64	71.64	661				
6.500 - 6.749	123	25,163,198	9.77	6,593.1	6,092.0	352	3	6,500.0	204,579	72.66	72.66	643				
6.750 - 6.999	221	39,205,997	15.23	6,893.9	6,392.8	344	3	6,750.0	177,403	75.87	75.87	642				
7.000 - 7.249	88	14,474,519	5.62	7,117.0	6,615.9	350	3	7,000.0	164,483	78.01	78.01	645				
7.250 - 7.499	113	16,085,698	6.25	7,356.2	6,855.1	346	2	7,250.0	142,351	77.72	77.72	635				
7.500 - 7.749	125	18,634,958	7.24	7,606.1	7,105.0	346	2	7,500.0	149,080	80.91	80.91	636				
7.750 - 7.999	167	23,441,730	9.10	7,876.2	7,375.1	351	3	7,750.0	140,370	80.93	80.93	631				
8.000 - 8.249	87	9,661,783	3.75	8,097.4	7,596.3	350	2	8,000.0	111,055	81.95	81.95	616				

Collateral Grouped by Current Gross Coupon

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Collateral Grouped by Current Gross Coupon

CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Min GROSS COUPON	Max CURRENT COUPON	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
8.250 - 8.499	110	12,815,860	4.98	8.3426	7.8415	345	2	8.2500	8.4900	116,508	83.54	83.54	607
8.500 - 8.749	99	11,013,394	4.28	8.5891	8.0880	345	2	8.5000	8.7400	111,246	82.85	84.54	603
8.750 - 8.999	110	10,939,731	4.25	8.8555	8.3544	343	3	8.7500	8.9900	99,452	81.74	84.17	602
9.000 - 9.249	99	6,749,875	2.62	9.1155	8.6144	341	3	9.0000	9.2400	68,181	66.62	87.48	632
9.250 - 9.499	37	3,650,443	1.42	9.3179	8.8168	327	3	9.2500	9.4900	90,661	82.86	91.49	607
9.500 - 9.749	55	4,970,057	1.93	9.5886	9.0875	317	3	9.5000	9.7400	90,365	72.99	84.57	598
9.750 - 9.999	46	3,766,884	1.46	9.8589	9.3578	292	3	9.7500	9.9900	81,889	61.78	84.98	613
10.000 - 10.249	63	2,513,442	0.98	10.1493	9.6482	298	2	10.0000	10.2000	39,896	34.78	95.82	633
10.250 - 10.499	24	1,531,320	0.59	10.3283	9.8272	258	3	10.2500	10.4500	63,805	43.85	94.01	640
10.500 - 10.749	32	2,019,240	0.78	10.6159	10.1148	257	3	10.5000	10.7400	63,101	40.98	96.10	658
10.750 - 10.999	67	3,582,750	1.39	10.8828	10.3817	211	2	10.7500	10.9900	53,474	25.36	96.91	681
11.000 - 11.249	48	2,545,660	0.99	11.1283	10.6272	214	3	11.0000	11.2000	53,035	22.42	98.66	677
11.250 - 11.499	34	1,792,737	0.70	11.5584	10.8573	211	3	11.2500	11.4800	52,728	26.59	99.29	655
11.500 - 11.749	43	2,305,456	0.90	11.5584	11.0533	239	2	11.5000	11.7250	53,615	23.09	95.09	658
11.750 - 11.999	21	1,090,583	0.42	11.7958	11.2947	241	3	11.7500	11.9500	51,933	25.03	97.86	675
12.000 - 12.249	19	902,480	0.35	12.0879	11.5868	321	2	12.0000	12.2000	47,499	17.42	98.17	673
12.250 - 12.499	6	276,443	0.11	12.5525	11.8514	236	3	12.2500	12.4000	46,074	22.00	88.98	652
12.500 - 12.749	3	162,001	0.06	12.6000	12.0989	279	3	12.6000	12.6000	54,000	18.27	97.43	635
12.750 - 12.999	7	301,301	0.12	12.8655	12.3644	294	3	12.7500	12.9900	43,043	16.19	89.17	658
13.000 - 13.249	3	48,163	0.02	13.0326	12.5315	278	2	13.0000	13.1500	16,054	16.14	95.00	636
TOTAL	2,025	257,493,471	100.00	7.7141	7.2130	337	2	5.0000	13.1500	127,157	73.25	79.76	638

Collateral Grouped by Original Loan-to-Value Ratio

LOAN TO VALUE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
0.01 - 50.00	528	32,155,510.00	12.49	9.46067	8.95957	265	2	60,900.59	27.20	79.36	657
50.01 - 55.00	41	6,966,298.16	2.71	6.97769	6.47659	341	2	169,909.71	52.96	52.96	628
55.01 - 60.00	56	8,517,946.14	3.31	7.09711	6.59601	343	2	152,106.18	58.32	58.32	621
60.01 - 65.00	86	13,433,389.35	5.22	7.24298	6.74188	348	2	156,202.20	63.27	63.27	618
65.01 - 70.00	100	17,993,554.21	6.99	7.10110	6.60000	339	2	179,935.54	68.77	68.77	622
70.01 - 75.00	130	21,565,331.64	8.38	7.19104	6.68994	346	2	165,887.17	73.87	73.87	623
75.01 - 80.00	431	63,787,219.48	24.77	7.20356	6.70246	343	3	147,998.19	79.65	79.65	644
80.01 - 85.00	187	27,569,465.35	10.71	7.59609	7.09499	343	3	147,430.30	84.28	84.28	631
85.01 - 90.00	272	39,347,976.94	15.28	7.78842	7.28732	350	3	144,661.68	89.58	89.58	633
90.01 - 95.00	139	19,865,710.36	7.72	8.18463	7.68353	351	2	142,918.78	94.75	94.75	659
95.01 - 100.00	55	6,291,069.62	2.44	8.73426	8.23316	349	2	114,383.08	99.96	99.96	631
TOTAL	2,025	257,493,471.25	100.00	7.71413	7.21303	337	2	127,157.21	73.25	79.76	638

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Collateral Grouped by Original Combined Loan-to-Value Ratio

COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
0.00 - 50.00	86	11,197,809.28	4.35	7.13572	6.63462	322	2	130,207.08	42.41	42.41	624
50.01 - 55.00	41	6,966,298.16	2.71	6.97769	6.47659	341	2	169,909.71	52.96	52.96	628
55.01 - 60.00	56	8,517,946.14	3.31	7.09711	6.59601	343	2	152,106.18	58.32	58.32	621
60.01 - 65.00	86	13,433,389.35	5.22	7.24298	6.74188	348	2	156,202.20	63.27	63.27	618
65.01 - 70.00	101	18,047,973.81	7.01	7.10728	6.60618	338	2	178,692.81	68.61	68.76	622
70.01 - 75.00	130	21,565,331.64	8.38	7.19104	6.68994	346	2	165,887.17	73.87	73.87	623
75.01 - 80.00	431	63,787,219.48	24.77	7.20356	6.70246	350	3	147,998.19	79.65	79.65	644
80.01 - 85.00	190	27,755,606.41	10.78	7.61164	7.11054	342	3	146,082.14	83.82	84.27	631
85.01 - 90.00	278	39,676,430.89	15.41	7.81200	7.31090	349	3	142,720.97	88.96	89.58	633
90.01 - 95.00	190	21,512,131.17	8.35	8.43746	7.93636	346	2	113,221.74	88.65	94.76	661
95.01 - 100.00	436	25,033,334.92	9.72	10.16663	9.66553	261	3	57,415.91	39.76	99.90	663
TOTAL	2,025	257,493,471.25	100.00	7.71413	7.21303	337	2	127,157.27	73.25	79.76	638

Collateral Grouped by Fico Score

FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
500 - 519	23	2,741,603.55	1.06	119,200.15	8.51325	62.65	62.65	511
520 - 539	45	5,208,317.73	2.02	115,740.39	8.78729	70.26	70.26	530
540 - 559	80	10,414,052.99	4.04	130,175.65	8.14952	72.19	72.19	550
560 - 579	132	18,030,665.97	7.00	136,595.95	8.05367	75.22	75.22	570
580 - 599	166	22,586,932.21	8.77	136,065.86	7.82447	78.00	78.00	590
600 - 619	270	36,601,975.22	14.21	135,562.87	7.54433	79.27	79.27	609
620 - 639	362	42,066,784.00	16.34	116,206.59	7.71837	74.79	81.65	629
640 - 659	315	38,791,489.30	15.07	123,147.59	7.48065	73.12	81.24	649
660 - 679	238	27,395,528.39	10.64	115,107.26	7.75541	65.08	80.91	669
680 - 699	150	19,397,437.22	7.53	129,316.25	7.68264	69.90	82.49	688
700 - 719	117	15,490,085.22	6.02	132,393.89	7.74208	70.34	84.35	709
720 - 739	42	5,875,587.93	2.28	139,894.95	7.45987	71.73	83.18	727
740 - 759	44	7,601,027.54	2.72	159,114.26	7.32853	71.81	80.88	751
760 - 779	28	3,612,916.12	1.40	129,032.72	7.31293	72.09	79.73	768
780 - 799	10	1,749,093.44	0.68	174,909.34	7.37008	66.28	77.79	787
800 - 819	3	529,975.32	0.21	176,658.44	6.68870	76.11	76.11	806
TOTAL	2,025	257,493,471.25	100.00	127,157.27	7.71413	73.25	79.76	638

Collateral Grouped by Property Type

PROPERTY TYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
2-4 Family Condominium	156	28,071,781.87	10.90
PUD	92	8,727,866.15	3.39
	137	18,970,021.46	7.37

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Collateral Grouped by Property Type			
PROPTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Single Family	1,631	201,331,259.87	78.19
Townhouse	9	392,541.90	0.15
TOTAL	2,025	257,493,471.25	100.00

Collateral Grouped by Occupancy Type			
OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Investor	197	17,316,690.47	6.73
Owner Occupied	1,814	238,028,746.90	92.44
Second Home	14	2,148,033.88	0.83
TOTAL	2,025	257,493,471.25	100.00

Collateral Grouped by Documentation Type			
DOCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Full/Alternative	1,362	166,757,841.75	64.76
Limited	40	8,549,902.90	3.32
Stated Income	623	82,185,726.60	31.92
TOTAL	2,025	257,493,471.25	100.00

Collateral Grouped by Back Ratio (DIT)									
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wid Avg CURRENT COUPON	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg BACK RATIO	
0.01 - 5.00	1	82,450.00	0.03	82,450.00	9.54000	85.00	85.00	2.90	
5.01 - 10.00	3	466,165.22	0.18	155,388.41	8.64441	87.18	87.18	8.69	
10.01 - 15.00	15	1,791,604.99	0.70	119,440.33	8.02110	67.64	70.64	13.55	
15.01 - 20.00	49	5,134,731.71	1.99	104,790.44	7.69077	77.34	79.28	17.90	
20.01 - 25.00	100	9,456,515.26	3.67	94,565.15	7.74381	74.26	76.34	22.79	
25.01 - 30.00	161	17,297,154.15	6.72	107,435.74	7.78783	74.46	78.23	27.90	
30.01 - 35.00	217	26,394,667.59	10.25	121,634.41	7.61174	74.31	79.23	32.78	
35.01 - 40.00	326	39,937,341.37	15.51	122,507.18	7.64732	71.70	78.32	37.68	
40.01 - 45.00	455	57,435,594.88	22.31	126,232.08	7.81702	72.58	82.19	42.81	
45.01 - 50.00	605	84,772,467.69	32.92	140,119.78	7.70524	73.91	80.89	47.87	
50.01 - 55.00	93	14,724,778.39	5.72	158,330.95	7.55417	71.08	73.68	52.53	
TOTAL	2,025	257,493,471.25	100.00	127,157.27	7.71413	73.25	79.76	40.70	

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Collateral Grouped by Loan Purpose		
LOAN PURP	Count	Pct of overall CURRENT BALANCE
Cash Out Refinance	989	59.24
Purchase	783	28.31
Rate/Term Refinance	253	12.45
TOTAL	2,025	100.00

Collateral Grouped by Lien							
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg GROSS COUPON	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
First Lien	1,583	236,535,770.53	91.86	149,422.47	7.44932	78.05	634
Second Lien	442	20,957,700.72	8.14	47,415.61	10.70290	99.10	675
TOTAL	2,025	257,493,471.25	100.00	127,157.27	7.71413	79.76	638

Collateral Grouped by Balloon Flag		
BALLOON	Count	Pct of overall CURRENT BALANCE
No	1,871	96.52
Yes	154	3.48
TOTAL	2,025	100.00

Collateral Grouped by Prepay Penalty		
PREPAY PP DESC	Count	Pct of overall CURRENT BALANCE
No	504	19.79
No PP	504	19.79
Yes	1,521	80.21
1Y PP	91	5.63
2.5Y PP	1	0.08
3Y PP	198	7.85
5Y PP	1,209	65.44
TOTAL	2,025	100.00

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AL	30	2,723,887.99	1.06
AR	10	644,401.16	0.25
AZ	27	2,070,366.46	0.80
CA	470	80,796,782.39	31.38
CO	21	2,213,871.33	0.86
CT	11	1,609,566.50	0.63
DC	1	181,621.77	0.07
DE	4	483,459.80	0.19
FL	174	21,872,215.60	8.49
GA	150	19,107,204.95	7.42
HI	4	1,172,502.83	0.46
IA	5	392,848.36	0.15
ID	7	518,836.42	0.20
IL	61	8,023,832.92	3.12
IN	42	3,093,385.30	1.20
KS	4	308,916.76	0.12
KY	14	1,412,737.77	0.55
LA	20	2,143,879.99	0.83
MA	15	3,933,418.75	1.53
MD	53	8,265,097.37	3.21
MI	27	2,271,509.20	0.88
MN	9	1,189,852.25	0.46
MO	24	2,307,102.27	0.90
MS	25	2,090,098.96	0.81
MT	1	119,664.83	0.05
NC	42	3,996,855.83	1.55
NE	2	303,685.12	0.12
NH	1	139,343.82	0.05
NJ	19	2,806,534.25	1.09
NM	7	590,410.20	0.23
NV	43	5,349,334.98	2.08
NY	87	17,924,204.75	6.96
OH	64	6,589,857.14	2.56
OK	22	1,581,152.38	0.61
OR	37	3,620,320.39	1.41
PA	105	10,868,892.28	4.22
RI	7	1,375,203.50	0.53
SC	22	1,661,023.70	0.65
TN	76	6,326,256.39	2.46
TX	144	10,932,096.20	4.25
UT	15	687,962.07	0.27
VA	73	8,714,948.70	3.38
WA	36	4,071,171.70	1.58
WI	4	273,290.94	0.11
WV	8	532,160.16	0.21
WY	2	201,604.92	0.08

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
TOTAL	2,025	257,493,471.25	100.00

Collateral Grouped by Margin

AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
FIXED	2,025	257,493,471.25	100.00
0.000 - 0.499	2,025	257,493,471.25	100.00
TOTAL	2,025	257,493,471.25	100.00

Collateral Grouped by Index

INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
FIXED	1,871	248,523,180.12	96.52
FIXED-BALLOON	154	8,970,291.13	3.48
TOTAL	2,025	257,493,471.25	100.00

Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg ORIGINAL BALANCE	Wid Avg ORIGINAL TERM	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
BALLOON	153	8,941,311.13	3.47	58,495.15	180	178	178	2	43.17	19.66	98.60	0.00000	0.00000	0.00000	0.00000	0
BALLOON IO	1	28,980.00	0.01	28,980.00	180	178	178	2	42.90	20.00	100.00	0.00000	0.00000	0.00000	0.00000	0
FIXED	1,809	235,013,251.10	91.27	130,078.61	344	342	342	3	40.70	74.80	78.92	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	62	13,509,929.02	5.25	217,916.39	360	358	360	2	39.08	81.90	81.90	0.00000	0.00000	0.00000	0.00000	0
TOTAL	2,025	257,493,471.25	100.00	127,309.51	339	337	337	2	40.70	73.25	79.76	0.00000	0.00000	0.00000	0.00000	0

Collateral Grouped by IO Term

IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
10 YEARS	40	8,000,213.03	3.11
5 YEARS	23	5,538,695.99	2.15
NON-IO	1,962	243,954,562.23	94.74
TOTAL	2,025	257,493,471.25	100.00

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PRODUCT	Count	Total Current Balance	Pct of overall Current Balance	Total Current Gross Coupon	Wid Avg Current Gross Coupon	Wid Avg Current Net Coupon	Avg Original Balance	Collateral Grouped by Product Type										
								Wid Avg Stated Original Term	Wid Avg Stated Rem Term	Wid Avg Stated Rem Term	Wid Avg FICO Score	Wid Avg FICO Score	Wid Avg Back Ratio	Wid Avg Loan to Value	Wid Avg Combo LTV	Wid Avg Margin	Wid Avg Init Rate Cap	Wid Avg Rate Cap
6MLIBOR	47	12,121,317.03	0.93	6,677.13	6.17603	257,955.89	360	358	2	633	42.00	81.02	83.11	6.09209	2.13333	1.53604	6.98998	4
LIBOR 1/6 ARM	182	43,502,566.13	3.32	7,027.29	6.52619	239,104.37	360	358	2	616	41.33	83.11	83.11	6.11690	2.03780	1.51450	6.99514	10
LIBOR 2/6 ARM	4,985	857,960,498.51	65.50	7,570.54	7.06944	172,246.46	360	358	2	608	41.34	81.66	81.66	6.58891	2.98984	1.55623	6.57357	22
LIBOR 2/6 ARM IO	756	194,316,206.30	14.84	6,670.21	6.16911	257,050.22	360	358	2	646	41.74	82.08	82.08	6.09742	2.99550	1.76739	6.79053	22
LIBOR 3/6 ARM	1,128	169,207,202.84	12.92	7,280.19	6.77909	150,298.50	360	357	3	611	40.43	80.57	80.57	6.87327	2.99796	1.10397	6.10342	33
LIBOR 3/6 ARM IO	67	17,270,706.09	1.32	6,696.14	6.19504	257,804.51	360	357	3	641	38.20	81.67	81.67	6.37644	2.88878	1.51687	6.56241	33
LIBOR 5/6 ARM	65	15,003,770.92	1.15	6,935.85	6.43475	230,875.11	360	358	2	643	42.88	78.37	78.37	6.17046	3.00000	2.00000	6.98400	58
LIBOR 5/6 ARM IO	2	429,565.64	0.03	7,265.10	6.76400	215,000.00	360	357	3	633	29.56	85.54	85.54	6.81979	3.00000	1.00000	6.00000	57
TOTAL	7,232	1,309,811,833.46	100.00	7,354.25	6.85315	181,259.13	360	358	2	615	41.26	81.59	81.59	6.52493	2.95097	1.53194	6.56725	23

Collateral Grouped by Current Balance

CURRENT BALANCE	Count	Total Current Balance	Pct of overall Current Balance	Wid Avg Current Gross Coupon	Wid Avg Current Net Coupon	Wid Avg Stated Rem Term	Wid Avg FICO Score	Wid Avg Back Ratio	Wid Avg Loan to Value	Wid Avg Combo LTV	Wid Avg Margin	Wid Avg Init Rate Cap	Wid Avg Rate Cap	Wid Avg Gross Life Cap	Wid Avg Roll
0.00 - 49,999.99	62	2,821,318.58	0.22	7,987.4	7.9874	357	3	45.505.14	76.10	76.10	589				
50,000.00 - 99,999.99	1,677	127,495,321.20	9.73	7,480.3	7.4803	357	3	76.025.83	82.79	82.79	612				
100,000.00 - 149,999.99	1,799	222,836,498.57	17.01	7,642.8	7.6428	357	3	123,866.87	82.33	82.33	611				
150,000.00 - 199,999.99	1,175	202,775,400.78	15.48	6,997.8	6.9978	357	3	172,574.81	80.65	80.65	607				
200,000.00 - 249,999.99	877	195,346,430.19	14.91	7,211.7	7.2117	358	2	222,743.93	80.05	80.05	616				
250,000.00 - 299,999.99	618	169,124,919.60	12.91	7,222.7	7.2227	358	2	273,664.92	81.07	81.07	612				
300,000.00 - 349,999.99	418	135,037,104.83	10.31	7,149.9	7.1499	358	2	323,055.27	82.19	82.19	617				
350,000.00 - 399,999.99	284	105,935,478.36	8.09	6,916.9	6.9169	358	2	373,012.25	82.13	82.13	625				
400,000.00 - 449,999.99	161	67,767,770.14	5.17	6,986.3	6.9863	358	2	420,917.83	83.27	83.27	629				
450,000.00 - 499,999.99	106	50,259,716.77	3.84	7,008.1	7.0081	358	2	474,148.27	82.73	82.73	625				
500,000.00 - 549,999.99	32	16,552,592.38	1.26	7,044.9	7.0449	358	2	517,268.51	79.05	79.05	631				
550,000.00 - 599,999.99	16	9,202,482.03	0.70	7,031.0	7.0310	358	2	575,155.13	80.59	80.59	645				
600,000.00 - 649,999.99	4	2,499,050.03	0.19	6,864.8	6.8648	359	1	624,762.51	90.01	90.01	646				
700,000.00 - 749,999.99	2	1,407,750.00	0.11	6,623.5	6.6235	359	1	703,875.00	82.57	82.57	659				
750,000.00 - 799,999.99	1	750,000.00	0.06	7,250.0	7.2500	359	1	750,000.00	75.00	75.00	607				
TOTAL	7,232	1,309,811,833.46	100.00	7,354.25	6.85315	358	2	181,113.36	81.59	81.59	615				

Collateral Grouped by Current Gross Coupon

CURRENT GROSS COUPON	Count	Total Current Balance	Pct of overall Current Balance	Wid Avg Current Gross Coupon	Wid Avg Current Net Coupon	Wid Avg Stated Rem Term	Wid Avg FICO Score	Wid Avg Back Ratio	Wid Avg Loan to Value	Wid Avg Combo LTV	Wid Avg Margin	Wid Avg Init Rate Cap	Wid Avg Rate Cap	Wid Avg Gross Life Cap	Wid Avg Roll
4.500 - 4.749	1	98,945	0.01	4,640.0	4,138.9	357	3	4,640.0	98,945	80.00	695				
4.750 - 4.999	4	923,337	0.07	4,990.0	4,488.9	358	2	4,990.0	230,834	69.59	632				
5.000 - 5.249	22	5,973,457	0.46	5,158.8	4,657.7	358	2	5,000.0	271,521	73.97	656				
5.250 - 5.499	65	15,850,597	1.21	5,364.3	4,863.2	358	2	5,250.0	243,855	74.79	651				
5.500 - 5.749	115	28,130,432	2.15	5,613.3	5,112.2	358	2	5,500.0	244,612	76.12	648				
5.750 - 5.999	340	85,153,393	6.50	5,904.1	5,403.0	358	2	5,750.0	250,451	77.20	641				
6.000 - 6.249	234	53,664,482	4.10	6,132.0	5,630.9	358	2	6,000.0	229,335	78.25	638				
6.250 - 6.499	440	97,565,562	7.45	6,356.6	5,855.5	358	2	6,250.0	221,740	79.71	634				

The information contained herein will be superseded by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets. This report does not constitute a bid or offer by any person for any security or an undertaking by any person to provide or accept any such bid or offer. Each investor must determine for itself the appropriateness of any transaction in securities, including any related legal, tax and accounting considerations, and no recommendation is made herein as to any security or transaction. No assurance is given (i) as to the accuracy or completeness of any of the information set forth herein, or (ii) that the prices indicated (i) constitute prices at which the securities listed could have been or may be purchased or sold in any market, (ii) have been confirmed by actual trades, (iii) reflect the value Bear Stearns assigns to any security while in its inventory, or (iv) take into account the size of any position in the securities listed. Spreads between bid and offer prices may vary significantly due to market volatility or illiquidity. All prices and other information relating to any security are subject to change without notice. Bear, Stearns & Co. Inc. and its affiliates and associated persons may have positions and conduct transactions in the securities covered by this report, and may solicit business from and perform services for the issuers of such securities.

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Collateral Grouped by Current Gross Coupon

Current Gross Coupon	Count	Total Current Balance	Pct of overall Current Balance	Wtd Avg Current Gross Coupon	Wtd Avg Current Net Coupon	Wtd Avg Stated Rem Term	Wtd Avg Age	Min Gross Coupon	Max Gross Coupon	Avg Current Balance	Wtd Avg Loan to Value	Wtd Avg Combo LTV	Wtd Avg FICO Score
6.500 - 6.749	562	111,282,533	8.50	6.5990	6.0979	357	3	6.5000	6.7400	198,012	79.96	79.96	629
6.750 - 6.999	785	162,094,235	12.38	6.8877	6.3866	358	2	6.7500	6.9900	206,489	80.61	80.61	624
7.000 - 7.249	436	77,049,982	5.88	7.1086	6.6075	357	3	7.0000	7.2400	176,720	80.60	80.60	624
7.250 - 7.499	639	116,876,157	8.92	7.3577	6.8566	357	3	7.2500	7.4900	182,905	82.43	82.43	616
7.500 - 7.749	601	106,148,381	8.10	7.5934	7.0923	357	3	7.5000	7.7400	176,620	83.46	83.46	609
7.750 - 7.999	712	125,799,303	9.60	7.8819	7.3808	358	2	7.7500	7.9900	176,684	83.55	83.55	597
8.000 - 8.249	351	52,371,122	4.00	8.0989	7.5978	357	3	8.0000	8.2450	149,205	85.34	85.34	600
8.250 - 8.499	443	64,042,321	4.89	8.3563	7.8552	357	2	8.2500	8.4900	144,565	85.58	85.58	596
8.500 - 8.749	390	58,569,664	4.47	8.5883	8.0872	358	2	8.5000	8.7400	150,179	85.83	85.83	596
8.750 - 8.999	415	57,831,248	4.42	8.8680	8.3669	358	2	8.7500	8.9970	139,352	84.38	84.38	588
9.000 - 9.249	187	24,054,217	1.84	9.1039	8.6028	358	2	9.0000	9.2400	128,632	86.23	86.23	593
9.250 - 9.499	167	22,878,191	1.75	9.3394	8.8383	358	2	9.2500	9.4900	136,995	85.05	85.05	589
9.500 - 9.749	106	13,571,531	1.04	9.5950	9.0939	357	3	9.5000	9.7400	128,033	81.13	81.13	583
9.750 - 9.999	99	13,268,803	1.01	9.8542	9.3531	358	2	9.7500	9.9900	134,028	83.12	83.12	581
10.000 - 10.249	25	3,728,840	0.28	10.1329	9.6318	358	2	10.0000	10.2400	149,154	82.25	82.25	579
10.250 - 10.499	37	5,003,818	0.38	10.3365	9.8354	358	2	10.2500	10.4900	135,238	76.94	76.94	551
10.500 - 10.749	17	1,943,633	0.15	10.6084	10.1073	358	2	10.5000	10.7400	114,331	72.53	72.53	536
10.750 - 10.999	17	2,720,433	0.21	10.9047	10.4036	358	2	10.7500	10.9900	160,025	63.83	63.83	534
11.000 - 11.249	10	984,607	0.08	11.1136	10.6125	358	2	11.0000	11.2400	98,461	68.95	68.95	541
11.250 - 11.499	3	282,965	0.02	11.4296	10.9285	358	2	11.3400	11.4900	94,322	54.59	54.59	529
11.500 - 11.749	4	916,851	0.07	11.6570	11.1559	357	3	11.5400	11.7400	229,213	64.24	64.24	515
11.750 - 11.999	3	409,683	0.03	11.8144	11.3133	358	2	11.7900	11.8400	136,561	63.07	63.07	514
12.000 - 12.249	2	623,108	0.05	12.0907	11.5896	357	3	12.0000	12.1900	311,554	64.37	64.37	501
TOTAL	7,232	1,309,811,833	100.00	7.3543	6.8532	358	2	4.6400	12.1900	181,113	81.59	81.59	615

Collateral Grouped by Original Loan-to-Value Ratio

Loan to Value	Count	Total Current Balance	Pct of overall Current Balance	Wtd Avg Current Gross Coupon	Wtd Avg Current Net Coupon	Wtd Avg Stated Rem Term	Wtd Avg Age	Min Gross Coupon	Max Gross Coupon	Avg Current Balance	Wtd Avg Loan to Value	Wtd Avg Combo LTV	Wtd Avg FICO Score
0.01 - 50.00	151	22,213,052.63	1.70	7.11572	6.61462	358	2	147,106.31	42.54	42.54	42.54	582	
50.01 - 55.00	96	17,406,056.23	1.33	7.12360	6.62250	358	2	181,313.09	53.05	53.05	53.05	585	
55.01 - 60.00	137	23,289,593.97	1.78	7.58840	7.05730	358	2	169,997.04	58.10	58.10	58.10	573	
60.01 - 65.00	226	43,904,671.30	3.35	7.32779	6.82669	358	2	194,268.46	63.46	63.46	63.46	573	
65.01 - 70.00	401	75,075,922.80	5.73	7.46541	6.96431	357	3	187,221.75	68.90	68.90	68.90	579	
70.01 - 75.00	526	108,240,981.44	8.26	7.37945	6.87835	358	2	205,781.33	74.07	74.07	74.07	583	
75.01 - 80.00	2,313	407,179,324.89	31.09	6.95468	6.45358	357	3	176,039.48	79.69	79.69	79.69	626	
80.01 - 85.00	894	176,634,773.33	13.49	7.32832	6.82722	358	2	197,578.05	84.37	84.37	84.37	602	
85.01 - 90.00	1,308	244,937,772.02	18.70	7.49157	6.99047	358	2	187,261.29	89.66	89.66	89.66	615	
90.01 - 95.00	863	139,882,998.21	10.68	8.05144	7.50334	358	2	162,089.22	94.81	94.81	94.81	656	
95.01 - 100.00	317	51,046,686.64	3.90	7.95701	7.45591	358	2	161,030.56	99.77	99.77	99.77	663	
TOTAL	7,232	1,309,811,833.46	100.00	7.35425	6.85315	358	2	181,113.36	81.59	81.59	81.59	615	

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Collateral Grouped by Original Combined Loan-to-Value Ratio

COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT COUPON	Wid Avg NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
0.00 - 50.00	151	22,213,052.63	1.70	7.11572	6.61462	358	2	147,106.31	42.54	42.54	582
50.01 - 55.00	96	17,406,056.23	1.33	7.12360	6.62250	358	2	181,313.09	53.05	53.05	585
55.01 - 60.00	137	23,289,593.97	1.78	7.53840	7.05730	358	2	169,997.04	58.10	58.10	573
60.01 - 65.00	226	43,904,671.30	3.35	7.32779	6.82669	358	2	194,268.46	63.46	63.46	573
65.01 - 70.00	401	75,075,922.80	5.73	7.46541	6.96431	357	3	187,221.75	68.90	68.90	579
70.01 - 75.00	526	108,240,981.44	8.26	7.37945	6.87835	358	2	205,781.33	74.07	74.07	583
75.01 - 80.00	2,313	407,179,324.89	31.09	6.95468	6.45358	357	3	176,039.48	79.69	79.69	626
80.01 - 85.00	894	176,634,773.33	13.49	7.32832	6.82722	358	2	197,578.05	84.37	84.37	602
85.01 - 90.00	1,308	244,937,772.02	18.70	7.49157	6.99047	358	2	187,261.29	89.66	89.66	615
90.01 - 95.00	863	139,882,998.21	10.68	8.05144	7.55034	358	2	162,089.22	94.81	94.81	656
95.01 - 100.00	317	51,046,686.64	3.90	7.95701	7.45591	358	2	161,030.56	99.77	99.77	663
TOTAL	7,232	1,309,811,833.46	100.00	7.35425	6.85315	358	2	181,113.36	81.59	81.59	615

Collateral Grouped by Fico Score

FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wid Avg CURRENT COUPON	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
500 - 519	300	51,760,737.50	3.95	172,535.79	8.76538	72.51	72.51	509
520 - 539	439	72,523,078.84	5.54	165,200.64	8.32127	74.15	74.15	550
540 - 559	591	104,885,286.32	8.01	177,470.87	7.87820	76.15	76.15	550
560 - 579	752	134,491,193.65	10.27	178,844.67	7.50951	78.92	78.92	570
580 - 599	894	158,060,289.25	12.07	176,801.22	7.27551	81.09	81.09	589
600 - 619	1,135	196,241,017.95	14.98	172,899.58	7.13544	82.54	82.54	609
620 - 639	941	176,903,089.99	13.51	187,994.78	7.08334	83.37	83.37	629
640 - 659	770	141,786,077.81	10.82	184,137.76	7.10453	84.64	84.64	649
660 - 679	568	107,873,171.60	8.24	189,917.56	7.06948	84.67	84.67	669
680 - 699	318	61,821,413.21	4.72	194,406.96	6.97074	85.98	85.98	689
700 - 719	199	38,303,334.76	2.92	192,479.07	7.06237	86.01	86.01	709
720 - 739	140	28,831,317.93	2.20	205,937.99	6.95147	86.73	86.73	729
740 - 759	90	19,249,229.14	1.47	213,880.32	7.11951	87.35	87.35	749
760 - 779	51	9,172,374.76	0.70	179,850.49	6.89420	84.08	84.08	769
780 - 799	37	6,686,327.43	0.51	180,711.55	7.06179	85.57	85.57	786
800 - 819	7	1,223,893.32	0.09	174,841.90	6.99163	82.81	82.81	805
TOTAL	7,232	1,309,811,833.46	100.00	181,113.36	7.35425	81.59	81.59	615

Collateral Grouped by Property Type

PROPTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
2-4 Family	521	112,439,620.61	8.58
Condominium	429	78,134,640.31	5.97
PLUD	597	129,546,099.68	9.89
Single Family	5,674	988,524,874.63	75.47

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Collateral Grouped by Property Type		
PROPTYPE	Count	Pct of overall CURRENT BALANCE
Townhouse	11	0.09
TOTAL	7,232	1,309,811,833.46

Collateral Grouped by Occupancy Type		
OCCTYPE	Count	Pct of overall CURRENT BALANCE
Investor	786	7.93
Owner Occupied	6,402	91.46
Second Home	44	0.61
TOTAL	7,232	1,309,811,833.46

Collateral Grouped by Documentation Type		
DOCTYPE	Count	Pct of overall CURRENT BALANCE
Full/Alternative	4,404	55.11
Limited	171	3.04
Stated Income	2,657	41.85
TOTAL	7,232	1,309,811,833.46

Collateral Grouped by Back Ratio (DTI)									
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wid Avg CURRENT COUPON	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg BACK RATIO	
0.01 - 5.00	5	949,724.02	0.07	189,944.80	8.60054	85.34	85.34	4.15	
5.01 - 10.00	10	1,594,300.87	0.12	159,430.09	7.55618	77.53	77.53	8.45	
10.01 - 15.00	41	5,427,287.45	0.41	132,372.86	7.33418	78.85	78.85	13.11	
15.01 - 20.00	121	15,492,262.83	1.18	128,035.23	7.58779	79.97	79.97	18.29	
20.01 - 25.00	285	37,704,754.81	2.88	132,297.39	7.59528	79.70	79.70	22.97	
25.01 - 30.00	539	77,043,422.80	5.88	142,937.70	7.50149	81.63	81.63	27.74	
30.01 - 35.00	768	122,924,146.03	9.38	160,057.48	7.42517	80.65	80.65	32.74	
35.01 - 40.00	1,233	223,706,648.46	17.08	181,432.80	7.32162	81.15	81.15	37.79	
40.01 - 45.00	1,647	311,390,926.85	23.77	189,065.53	7.29134	82.16	82.16	42.67	
45.01 - 50.00	2,186	435,088,371.90	33.22	199,034.02	7.30718	82.50	82.50	47.78	
50.01 - 55.00	397	78,489,987.44	5.99	197,707.78	7.52252	78.42	78.42	52.39	
TOTAL	7,232	1,309,811,833.46	100.00	181,113.36	7.35425	81.59	81.59	41.26	

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Collateral Grouped by Loan Purpose		
LOAN PURP	Count	Pct of overall CURRENT BALANCE
Cash Out Refinance	3,595	716,997,576.23
Purchase	2,965	490,000,922.59
Rate/Term Refinance	672	102,813,334.64
TOTAL	7,232	1,309,811,833.46

Collateral Grouped by Lien							
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg GROSS COUPON	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
First Lien	7,232	1,309,811,833.46	100.00	181,113.36	7.35425	81.59	615
TOTAL	7,232	1,309,811,833.46	100.00	181,113.36	7.35425	81.59	615

Collateral Grouped by Balloon Flag		
BALLOON	Count	Pct of overall CURRENT BALANCE
No	7,232	1,309,811,833.46
TOTAL	7,232	1,309,811,833.46

Collateral Grouped by Prepay Penalty		
PREPAY PP DESC	Count	Pct of overall CURRENT BALANCE
No	1,732	306,291,434.51
No PP	1,732	306,291,434.51
Yes	5,500	1,003,520,398.95
1Y PP	345	84,796,231.08
2.5Y PP	2	312,413.31
3Y PP	4,157	761,041,758.71
4Y PP	985	156,024,603.85
5Y PP	1	152,493.35
6M PP	8	891,138.79
TOTAL	7,232	1,309,811,833.46

Collateral Grouped by Geographic Distribution		
STATE	Count	Pct of overall CURRENT BALANCE
AK	3	605,000.00

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AL	60	6,455,221.65	0.49
AR	40	3,895,346.48	0.30
AZ	142	19,610,629.67	1.50
CA	1,906	503,274,076.66	38.42
CO	96	16,968,493.92	1.30
CT	76	14,716,888.82	1.12
DC	4	734,881.83	0.06
DE	17	2,890,963.39	0.22
FL	521	80,900,566.69	6.18
GA	346	49,815,618.84	3.80
HI	6	1,686,513.46	0.13
IA	41	3,888,597.59	0.30
ID	14	1,398,697.17	0.11
IL	455	85,660,025.07	6.54
IN	149	15,121,788.57	1.15
KS	24	2,422,271.90	0.18
KY	41	4,141,285.98	0.32
LA	55	5,971,609.80	0.46
MA	60	15,580,052.50	1.19
MD	199	38,095,341.88	2.91
ME	3	349,349.46	0.03
MI	285	33,193,953.32	2.53
MN	178	31,428,403.80	2.40
MO	167	18,680,957.25	1.43
MS	28	2,855,559.31	0.22
MT	3	377,365.80	0.03
NC	181	20,791,540.01	1.59
ND	3	410,673.39	0.03
NE	14	1,287,967.41	0.10
NH	9	1,712,402.16	0.13
NJ	144	30,491,867.43	2.33
NM	32	3,416,586.00	0.26
NV	204	43,830,087.66	3.35
NY	135	36,947,402.69	2.82
OH	257	26,734,494.00	2.04
OK	41	3,985,397.36	0.30
OR	47	8,389,078.01	0.64
PA	174	21,997,588.86	1.68
RI	34	5,854,157.86	0.45
SC	60	6,763,137.59	0.52
SD	3	263,390.52	0.02
TN	172	17,677,217.31	1.35
TX	269	32,732,275.46	2.50
UT	42	6,255,232.15	0.48
VA	282	51,080,287.54	3.90
WA	62	11,282,931.58	0.86

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
WI	119	14,147,836.81	1.08
WV	23	2,390,170.62	0.18
WY	6	650,650.23	0.05
TOTAL	7,232	1,309,811,833.46	100.00

Collateral Grouped by Margin

AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	7,232	1,309,811,833.46	100.00
3.500 - 3.999	1	121,853.14	0.01
4.000 - 4.499	6	999,822.98	0.08
4.500 - 4.999	50	8,777,193.42	0.67
5.000 - 5.499	286	54,036,571.94	4.13
5.500 - 5.999	2,332	530,668,879.46	40.51
6.000 - 6.499	787	133,992,821.85	10.23
6.500 - 6.999	1,813	318,427,616.81	24.31
7.000 - 7.499	668	96,221,687.60	7.35
7.500 - 7.999	580	79,232,272.26	6.05
8.000 - 8.499	357	48,307,388.84	3.69
8.500 - 8.999	206	23,581,543.03	1.80
9.000 - 9.499	95	10,798,480.23	0.82
9.500 - 9.999	35	3,241,208.65	0.25
10.000 - 10.499	12	1,063,904.21	0.08
10.500 - 10.999	3	304,189.04	0.02
11.000 - 11.499	1	36,400.00	0.00
TOTAL	7,232	1,309,811,833.46	100.00

Collateral Grouped by Index

INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
WSJ-6MLIBOR	7,232	1,309,811,833.46	100.00
TOTAL	7,232	1,309,811,833.46	100.00

Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
6MLIBOR	47	12,121,317.03	0.93	6.67713	6.17603	257,955.89	360	358	2	633	42.00	81.02	6.09209	1.53604	6.98998	4	
LIBOR 1/6 ARM	182	43,502,566.13	3.32	7.02729	6.52619	239,104.37	360	358	2	616	41.33	83.11	6.11690	1.51450	6.99514	10	

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Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
LIBOR 2/6 ARM	4,985	857,960,498.51	65.50	7.57054	7.06944	172,246.46	360	358	2	608	41.34	81.66	81.66	6.58891	2.98984	1.55623	6.57357	22
LIBOR 2/6 ARM IO	756	194,316,206.30	14.84	6.67021	6.16911	257,050.22	360	358	2	646	41.74	82.08	82.08	6.09742	2.99550	1.76739	6.79053	22
LIBOR 3/6 ARM	1,128	169,207,202.84	12.92	7.28019	6.77909	150,298.50	360	357	3	611	40.43	80.57	80.57	6.87327	2.99796	1.10397	6.10342	33
LIBOR 3/6 ARM IO	67	17,270,706.09	1.32	6.69614	6.19504	257,804.51	360	357	3	641	38.20	81.67	81.67	6.37644	2.88878	1.51687	6.56241	33
LIBOR 5/6 ARM	65	15,003,770.92	1.15	6.93585	6.43475	230,875.11	360	358	2	643	42.88	78.37	78.37	6.17046	3.00000	2.00000	6.98400	58
LIBOR 5/6 ARM IO	2	429,565.64	0.03	7.26510	6.76400	215,000.00	360	357	3	633	29.56	85.54	85.54	6.81979	3.00000	1.00000	6.00000	57
TOTAL	7,232	1,309,811,833.46	100.00	7.35425	6.85315	181,259.13	360	358	2	615	41.26	81.59	81.59	6.52493	2.95097	1.53194	6.56725	23

Collateral Grouped by IO Term

IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
10 YEARS	26	4,046,259.53	0.31
2 YEARS	608	163,188,866.23	12.46
3 YEARS	50	13,489,118.80	1.03
5 YEARS	141	31,292,233.47	2.39
NON-IO	6,407	1,097,795,355.43	83.81
TOTAL	7,232	1,309,811,833.46	100.00

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PRODUCT	Count	Collateral Grouped by Product Type										Wid Avg GROSS LIFE CAP	Wid Avg ROLL				
		Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE			Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN
FIXED IO	10	3,864,681.00	4.73	7,313,07	6,811,97	386,488.10	360	359	1	672	39.15	81.81	81.81	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM IO	194	70,761,890.83	86.61	6,673,59	6,172,49	364,471.64	360	358	2	648	42.14	82.09	82.09	6.19858	3.00000	1.78096	22
LIBOR 3/6 ARM IO	22	7,063,507.63	8.65	6,885,65	6,384,55	321,115.91	360	357	3	648	38.79	84.74	84.74	6.65442	2.93788	1.44323	33
TOTAL	226	81,630,079.46	100.00	6,722,22	6,221,12	361,225.35	360	358	2	649	41.71	82.30	82.30	6.23998	2.99436	1.75028	23

Collateral Grouped by Current Balance											
CURRENT BALANCE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg COMBO LTV	Wid Avg FICO SCORE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV
				Avg	Avg	Term	Age	LTV	FICO	Value	LTV
50,000.00 - 99,999.99	5	450,394.90	0.55	8,206.3	7,703.2	358	2	90,078.98	85.80	85.80	664
100,000.00 - 149,999.99	20	2,563,309.44	3.14	8,406.5	7,905.4	358	2	128,165.47	91.47	91.47	625
150,000.00 - 199,999.99	13	2,150,015.17	2.63	8,324.8	7,823.7	358	2	165,385.78	89.76	89.76	633
200,000.00 - 249,999.99	11	2,456,095.98	3.01	7,398.3	6,897.2	357	3	223,281.45	85.00	85.00	638
250,000.00 - 299,999.99	5	1,400,400.00	1.72	6,940.1	6,439.0	357	3	280,080.00	85.95	85.95	638
300,000.00 - 349,999.99	2	690,071.90	0.85	8,227.0	7,725.9	357	3	345,035.95	87.48	87.48	584
350,000.00 - 399,999.99	68	25,788,200.07	31.59	6,400.4	5,899.3	358	2	379,238.24	82.78	82.78	662
400,000.00 - 449,999.99	50	20,999,371.05	25.73	6,588.1	6,087.0	358	2	419,987.42	81.59	81.59	651
450,000.00 - 499,999.99	42	19,849,470.97	24.32	6,600.2	6,099.1	358	2	472,606.45	82.13	82.13	641
500,000.00 - 549,999.99	8	4,097,749.98	5.02	6,927.9	6,426.8	358	2	512,218.75	70.12	70.12	649
550,000.00 - 599,999.99	1	585,000.00	0.72	8,650.0	8,148.9	358	2	585,000.00	90.00	90.00	620
600,000.00 - 649,999.99	1	600,000.00	0.74	6,940.0	6,438.9	358	2	600,000.00	74.53	74.53	649
TOTAL	226	81,630,079.46	100.00	6,722.2	6,221.1	358	2	361,195.04	82.30	82.30	649

Collateral Grouped by Current Gross Coupon											
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE	Wid Avg PER RATE CAP
				Avg	Avg	Term	Age	Value	LTV	Score	Cap
5.000 - 5.249	3	1,172,700	1.44	5,159.8	4,638.7	358	2	5,140.0	390,900	80.38	691
5.250 - 5.499	5	2,205,623	2.70	5,327.8	4,826.7	358	2	5,250.0	441,125	79.86	677
5.500 - 5.749	14	5,940,450	7.28	5,600.8	5,099.7	358	2	5,500.0	424,318	80.87	690
5.750 - 5.999	25	9,421,957	11.54	5,913.3	5,412.2	358	2	5,750.0	376,878	80.50	643
6.000 - 6.249	18	7,411,088	9.08	6,139.2	5,638.1	358	2	6,040.0	411,727	80.97	651
6.250 - 6.499	27	11,035,665	13.52	6,324.4	5,823.3	358	2	6,250.0	408,728	80.46	647
6.500 - 6.749	20	8,065,000	9.88	6,589.4	6,088.3	358	2	6,500.0	6,740.0	80.35	641
6.750 - 6.999	38	15,340,866	18.79	6,893.9	6,392.8	358	2	6,750.0	403,250	82.16	651
7.000 - 7.249	10	3,436,648	4.21	7,128.8	6,627.7	358	2	7,040.0	343,665	86.55	656
7.250 - 7.499	15	4,935,632	6.05	7,355.6	6,854.5	357	3	7,250.0	329,042	85.06	642
7.500 - 7.749	5	1,660,150	2.03	7,584.1	7,083.0	357	3	7,500.0	332,030	86.38	629
7.750 - 7.999	8	2,412,355	2.96	7,889.8	7,388.7	358	2	7,750.0	301,544	82.34	660
8.000 - 8.249	4	1,055,792	1.29	8,078.0	7,576.9	358	2	8,000.0	263,948	93.47	610
8.250 - 8.499	4	815,772	1.00	8,434.9	7,933.8	358	2	8,350.0	203,943	87.72	576
8.500 - 8.749	10	3,176,649	3.89	8,605.1	8,104.0	358	2	8,500.0	317,665	83.65	624

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Collateral Grouped by Current Gross Coupon												
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg FICO SCORE
8.750 - 8.999	3	810,950	0.99	8.7745	8.2734	358	2	8.7500	8.7900	270,317	89.85	601
9.000 - 9.249	9	1,549,450	1.90	9.1349	8.6338	359	1	9.1000	9.2000	172,161	81.51	624
9.250 - 9.499	4	702,453	0.86	9.3791	8.8780	359	1	9.2500	9.4500	175,613	93.70	652
9.500 - 9.749	1	114,000	0.14	9.5000	8.9889	359	1	9.5000	9.5000	114,000	95.00	668
9.750 - 9.999	3	366,878	0.45	9.9158	9.4147	358	2	9.8000	9.9500	122,293	94.99	691
TOTAL	226	81,630,079.46	100.00	6.7222	6.2211	358	2	5.1400	9.9500	361,195.04	82.30	649

Collateral Grouped by Original Loan-to-Value Ratio											
LOAN TO VALUE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg FICO SCORE	
0.01 - 50.00	2	955,000.00	1.17	8.79777	8.29667	358	2	477,500.00	44.88	44.88	
50.01 - 55.00	1	368,999.99	0.45	6.19000	5.68890	358	2	368,999.99	52.71	52.71	
60.01 - 65.00	2	925,750.00	1.13	6.29442	5.79332	358	2	462,875.00	64.96	64.96	
65.01 - 70.00	4	1,734,249.99	2.12	6.38552	5.88442	358	2	433,562.50	68.56	68.56	
70.01 - 75.00	16	6,953,288.11	8.52	6.42684	5.92574	358	2	434,580.51	74.01	74.01	
75.01 - 80.00	95	35,340,758.13	43.29	6.37158	5.87048	358	2	372,007.98	79.86	79.86	
80.01 - 85.00	30	12,014,735.48	14.72	6.71542	6.21432	358	2	400,491.18	84.38	84.38	
85.01 - 90.00	48	17,692,804.17	21.67	6.99702	6.49592	358	2	368,600.09	89.57	89.57	
90.01 - 95.00	20	4,228,426.30	5.18	8.29201	7.79091	357	3	177,008.41	98.81	98.81	
95.01 - 100.00	8	1,416,067.29	1.73	8.29092	7.78982	357	3	177,008.41	98.81	98.81	
TOTAL	226	81,630,079.46	100.00	6.72222	6.22112	358	2	361,195.04	82.30	82.30	

Collateral Grouped by Original Combined Loan-to-Value Ratio											
COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg FICO SCORE	
0.00 - 50.00	2	955,000.00	1.17	8.79777	8.29667	358	2	477,500.00	44.88	44.88	
50.01 - 55.00	1	368,999.99	0.45	6.19000	5.68890	358	2	368,999.99	52.71	52.71	
60.01 - 65.00	2	925,750.00	1.13	6.29442	5.79332	358	2	462,875.00	64.96	64.96	
65.01 - 70.00	4	1,734,249.99	2.12	6.38552	5.88442	358	2	433,562.50	68.56	68.56	
70.01 - 75.00	16	6,953,288.11	8.52	6.42684	5.92574	358	2	434,580.51	74.01	74.01	
75.01 - 80.00	95	35,340,758.13	43.29	6.37158	5.87048	358	2	372,007.98	79.86	79.86	
80.01 - 85.00	30	12,014,735.48	14.72	6.71542	6.21432	358	2	400,491.18	84.38	84.38	
85.01 - 90.00	48	17,692,804.17	21.67	6.99702	6.49592	358	2	368,600.09	89.57	89.57	
90.01 - 95.00	20	4,228,426.30	5.18	8.29201	7.79091	357	3	177,008.41	98.81	98.81	
95.01 - 100.00	8	1,416,067.29	1.73	8.29092	7.78982	357	3	177,008.41	98.81	98.81	
TOTAL	226	81,630,079.46	100.00	6.72222	6.22112	358	2	361,195.04	82.30	82.30	

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Collateral Grouped by Fico Score									
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE	Wtd Avg FICO SCORE
540 - 559	1	105,825.00	0.13	105,825.00	8.06000	85.00	85.00	558	558
560 - 579	17	5,434,121.90	6.66	319,654.23	7.07323	79.11	79.11	576	576
580 - 599	15	5,048,100.00	6.18	336,540.00	6.81713	78.01	78.01	589	589
600 - 619	38	14,765,685.40	18.09	388,570.67	6.92493	81.61	81.61	609	609
620 - 639	42	14,942,916.38	18.31	355,783.72	6.71542	83.74	83.74	627	627
640 - 659	26	9,503,444.96	11.64	365,517.11	6.71207	83.30	83.30	651	651
660 - 679	35	12,316,213.74	15.09	351,891.82	6.71201	83.54	83.54	669	669
680 - 699	21	7,361,831.48	9.02	350,563.40	6.71804	84.77	84.77	690	690
700 - 719	11	3,848,884.79	4.72	349,898.62	6.41851	84.00	84.00	712	712
720 - 739	9	3,856,999.99	4.72	428,555.55	6.24614	80.09	80.09	730	730
740 - 759	5	1,963,507.61	2.41	392,701.52	6.34554	80.81	80.81	747	747
760 - 779	3	1,223,600.00	1.50	407,866.67	5.55793	80.00	80.00	775	775
780 - 799	2	883,448.21	1.08	441,724.11	7.24442	79.31	79.31	780	780
800 - 819	1	375,500.00	0.46	375,500.00	5.50000	69.54	69.54	800	800
TOTAL	226	81,630,079.46	100.00	361,195.04	6.72222	82.30	82.30	649	649

Collateral Grouped by Property Type		
PROPERTY	Count	Total CURRENT BALANCE
Condominium	10	3,263,207.61
PUD	33	12,597,129.22
Single Family	182	65,689,691.21
Townhouse	1	80,051.42
TOTAL	226	81,630,079.46

Collateral Grouped by Occupancy Type		
OCCTYPE	Count	Total CURRENT BALANCE
Investor	16	2,289,681.48
Owner Occupied	207	78,944,498.44
Second Home	3	395,899.54
TOTAL	226	81,630,079.46

Collateral Grouped by Documentation Type		
DOCTYPE	Count	Total CURRENT BALANCE
Full/Alternative	116	40,945,481.52
Limited	17	6,537,404.97
TOTAL	133	47,482,886.49

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Collateral Grouped by Documentation Type		
DOCTYPE	Count	Pct of overall CURRENT BALANCE
Stated Income	93	41.83
TOTAL	226	100.00

Collateral Grouped by Back Ratio (DTI)									
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wid Avg CURRENT COUPON	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg BACK RATIO	
10.01 - 15.00	1	480,000.00	0.59	480,000.00	6.14000	80.00	80.00	13.30	
15.01 - 20.00	1	476,250.00	0.58	476,250.00	6.39000	75.00	75.00	18.50	
20.01 - 25.00	5	949,951.42	1.16	189,990.28	7.32206	90.39	90.39	21.09	
25.01 - 30.00	14	3,627,129.41	4.44	259,080.67	7.00452	84.47	84.47	28.09	
30.01 - 35.00	26	7,809,651.71	9.57	300,371.22	6.96026	82.64	82.64	32.67	
35.01 - 40.00	35	12,768,840.26	15.64	364,824.01	6.72646	80.38	80.38	37.67	
40.01 - 45.00	60	22,809,297.98	27.94	380,154.97	6.63576	81.98	81.98	42.61	
45.01 - 50.00	83	32,313,708.68	39.59	389,371.79	6.69721	82.85	82.85	47.64	
50.01 - 55.00	1	395,250.00	0.48	395,250.00	5.99000	85.00	85.00	50.60	
TOTAL	226	81,630,079.46	100.00	361,195.04	6.72222	82.30	82.30	41.71	

Collateral Grouped by Loan Purpose		
LOAN PURP	Count	Pct of overall CURRENT BALANCE
Cash Out Refinance	104	49.60
Purchase	115	47.00
Rate/Term Refinance	7	3.40
TOTAL	226	100.00

Collateral Grouped by Lien						
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wid Avg CURRENT COUPON	Wid Avg COMBO LTV
First Lien	226	81,630,079.46	100.00	361,195.04	6.72222	82.30
TOTAL	226	81,630,079.46	100.00	361,195.04	6.72222	82.30

Collateral Grouped by Balloon Flag		
BALLOON	Count	Pct of overall CURRENT BALANCE
No	226	100.00

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Collateral Grouped by Balloon Flag		
BALLOON	Count	Pct of overall CURRENT BALANCE
TOTAL	226	100.00

Collateral Grouped by Prepay Penalty		
PREPAY PP DESC	Count	Pct of overall CURRENT BALANCE
No	25	10.52
No PP	25	10.52
Yes	201	89.48
1Y PP	21	10.95
2Y PP	154	67.49
3Y PP	25	10.88
5Y PP	1	0.16
TOTAL	226	100.00

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AL	1	83,600.00	0.10
AZ	2	529,500.00	0.65
CA	154	62,031,409.45	75.99
CT	1	467,500.00	0.57
FL	16	4,524,350.73	5.54
GA	27	5,324,621.96	6.52
KY	1	135,414.90	0.17
MD	2	894,616.00	1.10
MN	2	899,950.00	1.10
NC	1	80,051.42	0.10
NV	6	2,357,620.00	2.89
NY	2	804,750.00	0.99
OH	1	408,800.00	0.50
PA	1	365,000.00	0.45
TX	2	289,920.00	0.36
UT	1	138,150.00	0.17
VA	5	1,846,825.00	2.26
WA	1	448,000.00	0.55
TOTAL	226	81,630,079.46	100.00

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Collateral Grouped by Margin			
AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	216	77,765,398.46	95.27
5.000 - 5.499	24	6,911,380.06	8.47
5.500 - 5.999	127	53,025,957.00	64.96
6.000 - 6.499	10	2,175,866.22	2.67
6.500 - 6.999	20	8,782,499.97	10.76
7.000 - 7.499	1	105,825.00	0.13
7.500 - 7.999	1	500,000.00	0.61
8.000 - 8.499	15	3,345,488.73	4.10
8.500 - 8.999	6	1,050,150.00	1.29
9.000 - 9.499	9	1,404,953.00	1.72
9.500 - 9.999	3	463,278.48	0.57
FIXED	10	3,864,681.00	4.73
0.000 - 0.499	10	3,864,681.00	4.73
TOTAL	226	81,630,079.46	100.00

Collateral Grouped by Index			
INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
FIXED	10	3,864,681.00	4.73
WSJ-6MLIBOR	216	77,765,398.46	95.27
TOTAL	226	81,630,079.46	100.00

Collateral Grouped by Product Type														
PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
FIXED IO	10	3,864,681.00	4.73	386,488.10	360	359	39.15	81.81	81.81	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM IO	194	70,701,890.83	86.61	364,471.64	360	358	42.14	82.09	82.09	6.19858	3.00000	1.78096	6.78720	22
LIBOR 3/6 ARM IO	22	7,063,507.63	8.65	321,115.91	360	357	38.79	84.74	84.74	6.65442	2.93788	1.44323	6.48464	33
TOTAL	226	81,630,079.46	100.00	361,225.35	360	358	41.71	82.30	82.30	6.23998	2.99436	1.75028	6.75972	23

Collateral Grouped by IO Term			
IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
10 YEARS	7	2,619,081.00	3.21
2 YEARS	141	57,217,868.31	70.09
3 YEARS	12	4,769,071.88	5.84
5 YEARS	66	17,024,058.27	20.86
TOTAL	226	81,630,079.46	100.00

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Collateral Grouped by Product Type																		
PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
BALLOON	57	4,942,414.38	45.61	10.69525	10.19415	86,745.96	180	177	3	677	44.34	19.53	99.16	0.00000	0.00000	0.00000	0.00000	0
FIXED	101	5,894,778.31	54.39	10.94518	10.44408	38,446.61	266	264	3	683	42.48	18.15	98.64	0.00000	0.00000	0.00000	0.00000	0
TOTAL	158	10,837,192.69	100.00	10.83120	10.33010	68,655.87	227	224	3	681	43.32	18.78	98.88	0.00000	0.00000	0.00000	0.00000	0

Collateral Grouped by Current Balance																
CURRENT BALANCE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
0.00 - 49,999.99	42	1,009,445.28	9.31	11.0956	10.5945	298	2	24,034.41	15.34	97.03	671					
50,000.00 - 99,999.99	93	7,319,881.65	67.54	10.8132	10.3121	219	3	78,708.40	18.98	99.08	683					
100,000.00 - 149,999.99	23	2,507,865.76	23.14	10.7773	10.2762	209	3	109,037.64	19.57	99.01	678					
TOTAL	158	10,837,192.69	100.00	10.8312	10.3301	224	3	68,589.83	18.78	98.88	681					

Collateral Grouped by Current Gross Coupon																
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
7.750 - 7.999	1	117,400	1.08	7.9900	7.4889	178	2	7.9900	117,400	20.00	100.00					
8.500 - 8.749	1	119,422	1.10	8.5000	7.9989	235	5	8.5000	119,422	20.00	100.00					
8.750 - 8.999	2	117,924	1.09	8.8053	8.3042	262	5	8.7500	8,9900	58,962	100.00					
9.000 - 9.249	10	555,780	5.13	9.0971	8.5960	258	3	9.0000	9,2400	55,578	100.00					
9.250 - 9.499	3	262,957	2.43	9.3757	8.8746	193	3	9.2500	9,4500	87,652	100.00					
9.500 - 9.749	4	337,273	3.11	9.6609	9.1598	197	3	9.5000	9,7000	84,318	100.00					
9.750 - 9.999	9	762,502	7.04	9.8772	9.3761	219	3	9.7500	9,9900	84,722	100.00					
10.000 - 10.249	4	286,571	2.64	10.1185	9.6174	193	2	10.0000	10,2000	71,643	100.00					
10.250 - 10.499	8	499,875	4.61	10.2940	9.7929	203	3	10.2500	10,4000	62,484	100.00					
10.500 - 10.749	15	1,003,607	9.26	10.6411	10.1400	206	3	10.5000	10,7400	66,907	100.00					
10.750 - 10.999	27	1,792,940	16.54	10.8798	10.3787	209	2	10.7500	10,9900	66,405	100.00					
11.000 - 11.249	19	1,299,531	11.99	11.1150	10.6139	204	3	11.0000	11,2000	68,396	100.00					
11.250 - 11.499	10	774,531	7.15	11.3159	10.8148	211	2	11.2500	11,4500	77,453	100.00					
11.500 - 11.749	15	1,065,326	9.83	11.5383	11.0372	227	2	11.5000	11,7000	71,022	100.00					
11.750 - 11.999	8	621,213	5.73	11.7775	11.2764	229	3	11.7500	11,9000	77,652	100.00					
12.000 - 12.249	13	766,809	7.08	12.0905	11.5894	334	2	12.0000	12,2000	58,985	100.00					
12.250 - 12.499	1	102,973	0.95	12.4000	11.8989	177	3	12.4000	12,4000	102,973	100.00					
12.500 - 12.749	2	140,251	1.29	12.6000	12.0989	267	3	12.5000	12,6000	70,126	100.00					
12.750 - 12.999	3	162,144	1.50	12.8616	12.3605	281	3	12.7500	12,9000	54,048	100.00					
13.000 - 13.249	3	48,163	0.44	13.0326	12.5315	278	2	13.0000	13,1500	16,14	100.00					
TOTAL	158	10,837,193	100.00	10.8312	10.3301	224	3	7.9900	13,1500	68,590	100.00					

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BSABS 05-HE1 {GROUP I: 2ND LIEN}

Bear, Stearns & Co. Inc.
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Collateral Grouped by Original Loan-to-Value Ratio										
Loan to Value	Count	Total Current Balance	Pct of overall Current Balance	Wid Avg Current Coupon	Wid Avg Gross Coupon	Wid Avg Net Coupon	Wid Avg Stated Rem Term	Wid Avg Current Balance	Avg Current Balance	Wid Avg FICO Score
0.01 - 30.00	158	10,837,192.69	100.00	10.33010	10.33010	10.33010	224	3	68,589.83	681
TOTAL	158	10,837,192.69	100.00	10.83120	10.83120	10.83120	274	3	68,589.83	681

Collateral Grouped by Original Combined Loan-to-Value Ratio										
Combo LTV	Count	Total Current Balance	Pct of overall Current Balance	Wid Avg Current Coupon	Wid Avg Gross Coupon	Wid Avg Net Coupon	Wid Avg Stated Rem Term	Wid Avg Current Balance	Avg Current Balance	Wid Avg FICO Score
80.01 - 85.00	1	77,967.29	0.72	10.25000	9.74890	177	3	77,967.29	11.47	688
85.01 - 90.00	4	274,557.96	2.53	10.33346	9.83236	218	2	68,639.49	14.63	656
90.01 - 95.00	34	1,224,565.81	11.30	11.50268	11,00158	274	2	36,016.64	15.06	686
95.01 - 100.00	119	9,260,101.63	85.45	10.76205	10.26095	218	3	77,815.98	19.45	681
TOTAL	158	10,837,192.69	100.00	10.83120	10.83100	224	3	68,589.83	18.78	681

Collateral Grouped by Fico Score									
Fico Score	Count	Total Current Balance	Pct of overall Current Balance	Wid Avg Current Coupon	Wid Avg Gross Coupon	Wid Avg Loan to LTV	Wid Avg Fico Score		
620 - 639	19	1,105,734.21	10.20	58,196.54	10,92428	18.65	626		
640 - 659	29	1,834,222.35	16.93	63,249.05	10,64875	18.37	651		
660 - 679	43	3,339,583.09	30.81	77,660.07	10,95895	18.91	670		
680 - 699	22	1,698,011.21	15.67	58,406.39	10,71786	18.61	688		
700 - 719	26	1,518,566.23	14.01	74,733.07	11,04403	19.70	709		
720 - 739	5	373,665.37	3.45	72,416.27	9,82431	18.27	728		
740 - 759	8	579,330.17	5.35	67,982.55	11,23222	19.40	750		
760 - 779	3	203,947.66	1.88	61,444.13	10,80711	17.14	782		
780 - 799	3	184,332.40	1.70	68,589.83	10,83120	18.78	782		
TOTAL	158	10,837,192.69	100.00	68,589.83	10,83120	18.78	681		

Collateral Grouped by Property Type		
Property Type	Count	Pct of overall Current Balance
PROTOTYPE		
2-4 Family	17	937,772.16
Condominium	10	817,478.82
PUD	21	1,513,308.61
Single Family	110	7,568,683.10
TOTAL	158	10,837,192.69

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BSABS 05-HE1 {GROUP I: 2ND LIEN}

Bear, Stearns & Co. Inc.
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Collateral Grouped by Occupancy Type		
OCCTYPE	Count	Pct of overall CURRENT BALANCE
Investor	28	693,235.43
Owner Occupied	129	10,066,977.26
Second Home	1	76,980.00
TOTAL	158	10,837,192.69

Collateral Grouped by Documentation Type		
DOCTYPE	Count	Pct of overall CURRENT BALANCE
Full/Alternative	62	3,705,027.58
Stated Income	96	7,132,165.11
TOTAL	158	10,837,192.69

Collateral Grouped by Back Ratio (DTI)									
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg BACK RATIO	
10.01 - 15.00	1	11,238.60	0.10	11,238.60	12.15000	15.00	95.00	11.80	
15.01 - 20.00	1	20,836.02	0.19	20,836.02	12.10000	15.00	95.00	19.70	
20.01 - 25.00	2	108,050.92	1.00	54,025.46	10.09956	19.82	99.82	24.07	
25.01 - 30.00	9	330,503.86	3.05	36,722.65	11.35119	16.40	97.81	27.97	
30.01 - 35.00	10	640,290.15	5.91	64,029.02	10.66239	18.93	99.11	32.51	
35.01 - 40.00	22	1,375,211.25	12.69	62,509.60	10.65001	19.31	98.72	38.22	
40.01 - 45.00	51	3,661,551.99	33.79	71,795.14	10.94993	18.75	98.79	42.98	
45.01 - 50.00	58	4,409,028.54	40.68	76,017.73	10.78017	18.78	99.04	48.02	
50.01 - 55.00	4	280,481.36	2.59	70,120.34	10.87900	18.85	98.85	52.24	
TOTAL	158	10,837,192.69	100.00	68,589.83	10.83120	18.78	98.88	43.32	

Collateral Grouped by Loan Purpose		
LOAN PURP	Count	Pct of overall CURRENT BALANCE
Cash Out Refinance	21	1,521,624.20
Purchase	137	9,315,568.49
TOTAL	158	10,837,192.69

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BSABS 05-HE1 {GROUP I: 2ND LIEN}

Collateral Grouped by Lien							
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg GROSS COUPON	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
Second Lien	158	10,837,192.69	100.00	68,589.83	10.83120	98.88	681
TOTAL	158	10,837,192.69	100.00	68,589.83	10.83120	98.88	681

Collateral Grouped by Balloon Flag			
BALLOON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	101	5,894,778.31	54.39
Yes	57	4,942,414.38	45.61
TOTAL	158	10,837,192.69	100.00

Collateral Grouped by Prepay Penalty			
PREPAY PP DESC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	59	3,155,668.68	29.12
No PP	59	3,155,668.68	29.12
Yes	99	7,681,524.01	70.88
1Y PP	12	945,471.20	8.72
2Y PP	28	2,194,947.43	20.25
3Y PP	56	4,304,025.35	39.72
5Y PP	3	237,080.03	2.19
TOTAL	158	10,837,192.69	100.00

Collateral Grouped by Geographic Distribution			
STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AZ	6	135,488.94	1.25
CA	85	7,252,675.24	66.92
CO	5	219,234.93	2.02
FL	3	147,488.34	1.36
GA	1	76,980.00	0.71
IL	3	202,551.55	1.87
IN	1	14,495.61	0.13
MA	1	99,738.10	0.92
MO	2	21,822.00	0.20
NM	1	102,208.48	0.94
NV	9	590,476.84	5.45
NY	10	777,554.53	7.17

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BSABS 05-HE1 {GROUP I: 2ND LIEN}

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
OH	1	40,977.39	0.38
OR	1	71,000.00	0.66
PA	1	31,644.97	0.29
SC	1	24,253.69	0.22
TN	3	68,964.15	0.64
TX	15	427,430.84	3.94
UT	3	66,187.89	0.61
VA	3	218,119.87	2.01
WA	3	247,899.33	2.29
TOTAL	158	10,837,192.69	100.00

Collateral Grouped by Margin

AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
FIXED	158	10,837,192.69	100.00
0.000 - 0.499	158	10,837,192.69	100.00
TOTAL	158	10,837,192.69	100.00

Collateral Grouped by Index

INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
FIXED	101	5,894,778.31	54.39
FIXED-BALLOON	57	4,942,414.38	45.61
TOTAL	158	10,837,192.69	100.00

Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
BALLOON	57	4,942,414.38	45.61	86,745.96	180	177	3	677	44.34	19.53	0.00000	0.00000	0.00000	0.00000	0
FIXED	101	5,894,778.31	54.39	58,446.61	266	264	3	683	42.48	18.15	0.00000	0.00000	0.00000	0.00000	0
TOTAL	158	10,837,192.69	100.00	68,655.87	227	224	3	681	43.32	18.78	0.00000	0.00000	0.00000	0.00000	0

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BSABS 05-HE1 {GROUP I: 2ND LIEN}

Bear, Stearns & Co. Inc.
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Collateral Grouped by IO Term			
IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
NON-IO	158	10,837,192.69	100.00
TOTAL	158	10,837,192.69	100.00

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PRODUCT	Collateral Grouped by Product Type																			
	Count	Total Current Balance	Pct of overall Current Balance	Wid Avg Current Gross Coupon	Wid Avg Current Net Coupon	Avg Original Balance	Wid Avg Stated Original Term	Wid Avg Stated Rem Term	Wid Avg Current Net Coupon	Wid Avg Stated Rem Term	Wid Avg FICO Score	Wid Avg Back Ratio	Wid Avg Loan Value	Wid Avg Loan to LTV	Wid Avg Combo LTV	Wid Avg Margin	Wid Avg Init Rate Cap	Wid Avg Per Rate Cap	Wid Avg Gross Life Cap	Wid Avg Roll
BALLOON IO	1	28,980.00	0.01	11,250.00	10,748.90	28,980.00	180	178	2	715	42.90	20.00	100.00	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	62	13,509,929.02	5.99	7,326.26	6,825.16	217,916.39	360	358	2	646	39.08	81.90	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM IO	756	194,316,206.30	86.15	6,670.21	6,169.11	257,050.22	360	358	2	646	41.74	82.08	82.08	6.09742	2.99550	1.76739	6.79053	22.22	6.79053	22
LIBOR 3/6 ARM IO	67	17,270,706.09	7.66	6,696.14	6,195.04	257,804.51	360	357	3	641	38.20	81.67	81.67	6.37644	2.88878	1.51687	6.56241	33	6.56241	33
LIBOR 5/6 ARM IO	2	429,565.64	0.19	7,265.10	6,764.00	215,000.00	360	357	3	633	29.56	85.54	85.54	6.81979	3.00000	1.00000	6.00000	57	6.00000	57
TOTAL	888	225,555,387.05	100.00	6,7132.11	6,2121.11	254,023.27	360	358	2	645	41.28	82.04	82.05	2.98681	1.74543	6.12161	6.77035	23	6.77035	23

Collateral Grouped by Current Balance															
Count	Total Current Balance	Pct of overall Current Balance	Wid Avg Current Gross Coupon	Wid Avg Current Net Coupon	Wid Avg Stated Rem Term	Wid Avg FICO Score	Wid Avg Back Ratio	Wid Avg Loan Value	Wid Avg Loan to LTV	Wid Avg Combo LTV	Wid Avg Margin	Wid Avg Init Rate Cap	Wid Avg Per Rate Cap	Wid Avg Gross Life Cap	Wid Avg Roll
2	75,980.00	0.03	9,054.00	8,552.90	289	358	3	37,990.00	48.01	78.52	679	0.00000	0.00000	0.00000	0
45	3,852,137.87	1.71	7,461.80	6,960.70	358	358	2	85,603.06	81.37	81.37	629	0.00000	0.00000	0.00000	0
134	16,831,452.43	7.46	7,208.40	6,707.30	358	358	2	125,607.85	83.46	83.46	635	0.00000	0.00000	0.00000	0
128	22,129,444.46	9.81	6,984.20	6,483.10	358	358	2	172,886.28	82.90	82.90	639	0.00000	0.00000	0.00000	0
165	36,920,420.17	16.37	6,708.00	6,229.70	358	358	2	223,760.12	81.00	81.00	644	0.00000	0.00000	0.00000	0
124	33,985,924.78	15.07	6,729.80	6,228.70	358	358	2	274,080.04	82.76	82.76	640	0.00000	0.00000	0.00000	0
99	32,071,856.23	14.22	6,496.50	5,995.40	358	358	2	323,958.14	82.13	82.13	648	0.00000	0.00000	0.00000	0
86	32,308,579.11	14.32	6,437.70	5,936.60	358	358	2	375,681.15	82.98	82.98	661	0.00000	0.00000	0.00000	0
53	22,247,371.05	9.86	6,593.60	6,092.50	358	358	2	419,761.72	81.58	81.58	651	0.00000	0.00000	0.00000	0
42	19,849,470.97	8.80	6,602.00	6,099.10	358	358	2	472,606.45	82.13	82.13	641	0.00000	0.00000	0.00000	0
8	4,097,749.98	1.82	6,927.90	6,426.80	358	358	2	512,218.75	70.12	70.12	649	0.00000	0.00000	0.00000	0
1	585,000.00	0.26	8,650.00	8,148.90	358	358	2	585,000.00	90.00	90.00	620	0.00000	0.00000	0.00000	0
1	600,000.00	0.27	6,940.00	6,438.90	358	358	2	600,000.00	74.53	74.53	649	0.00000	0.00000	0.00000	0
888	225,555,387.05	100.00	6,7132.11	6,2121.11	358	358	2	254,003.81	82.04	82.05	645	82.05	2.98681	1.74543	6.77035

Collateral Grouped by Current Gross Coupon															
Count	Total Current Balance	Pct of overall Current Balance	Wid Avg Current Gross Coupon	Wid Avg Current Net Coupon	Wid Avg Stated Rem Term	Wid Avg FICO Score	Wid Avg Back Ratio	Wid Avg Loan Value	Wid Avg Loan to LTV	Wid Avg Combo LTV	Wid Avg Margin	Wid Avg Init Rate Cap	Wid Avg Per Rate Cap	Wid Avg Gross Life Cap	Wid Avg Roll
1	340,000.00	0.15	4,990.00	4,488.90	358	358	2	4,990.00	340,000.00	85.00	642	0.00000	0.00000	0.00000	0
6	1,786,700.00	0.79	5,133.90	4,632.80	358	358	2	5,000.00	297,783.00	73.86	679	0.00000	0.00000	0.00000	0
16	4,942,973.00	2.19	5,347.80	4,846.70	358	358	2	5,250.00	308,936.00	80.43	666	0.00000	0.00000	0.00000	0
37	11,412,381.00	5.06	5,605.60	5,104.50	358	358	2	5,500.00	308,443.00	78.52	681	0.00000	0.00000	0.00000	0
105	29,641,537.00	13.14	5,912.80	5,411.70	358	358	2	5,500.00	282,300.00	79.50	657	0.00000	0.00000	0.00000	0
55	16,312,620.00	7.23	6,133.30	5,632.20	358	358	2	6,000.00	296,593.00	79.97	649	0.00000	0.00000	0.00000	0
132	35,560,342.00	15.77	6,339.70	5,838.60	358	358	2	6,250.00	269,397.00	80.06	645	0.00000	0.00000	0.00000	0
95	25,063,131.00	11.11	6,587.50	6,086.40	358	358	2	6,500.00	263,822.00	79.77	640	0.00000	0.00000	0.00000	0
143	37,965,665.00	16.83	6,886.70	6,385.60	358	358	2	7,000.00	210,295.00	83.37	639	0.00000	0.00000	0.00000	0
54	11,355,928.00	5.03	7,119.80	6,618.70	358	358	2	7,000.00	214,950.00	84.94	636	0.00000	0.00000	0.00000	0
71	15,261,422.00	6.77	7,353.80	6,852.70	358	358	3	7,500.00	217,053.00	87.54	630	0.00000	0.00000	0.00000	0
47	10,201,469.00	4.52	7,578.90	7,077.80	358	358	2	7,500.00	228,844.00	88.19	634	0.00000	0.00000	0.00000	0
36	8,238,389.00	3.65	7,863.40	7,362.30	358	358	2	7,750.00	228,844.00	88.19	634	0.00000	0.00000	0.00000	0

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Collateral Grouped by Current Gross Coupon

CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
8.000 - 8.249	21	3,610,672	1.60	8.1034	7.6023	358	2	8.0000	8.2400	171,937	88.78	88.78	623
8.250 - 8.499	22	3,843,621	1.70	8.3528	7.8517	358	2	8.2500	8.4900	174,710	91.58	91.58	609
8.500 - 8.749	15	4,247,509	1.88	8.5930	8.0919	358	2	8.5000	8.7000	283,167	84.99	84.99	623
8.750 - 8.999	10	2,331,500	1.03	8.8101	8.3090	358	2	8.7500	8.9900	233,150	93.83	93.83	625
9.000 - 9.249	11	1,990,618	0.88	9.1243	8.6232	358	2	9.0000	9.2000	180,965	85.34	85.34	619
9.250 - 9.499	5	787,253	0.35	9.3652	8.8641	359	1	9.2500	9.4500	157,451	94.38	94.38	645
9.500 - 9.749	2	265,800	0.12	9.5000	8.9989	359	1	9.5000	9.5000	132,900	97.86	97.86	638
9.750 - 9.999	3	366,878	0.16	9.9158	9.4147	358	2	9.8000	9.9500	122,293	94.99	94.99	691
11.250 - 11.499	1	28,980	0.01	11.2500	10.7489	178	2	11.2500	11.2500	28,980	20.00	100.00	715
TOTAL	888	225,555,387	100.00	6.7132	6.2121	358	2	4.9900	11.2500	254,004	82.04	82.05	645

Collateral Grouped by Original Loan-to-Value Ratio

LOAN TO VALUE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
0.01 - 50.00	13	2,552,596.36	1.13	7.40740	6.90630	356	2	196,353.57	43.05	43.96	610
50.01 - 55.00	8	1,981,805.98	0.88	6.43315	5.93205	357	3	247,725.75	52.70	52.70	603
55.01 - 60.00	10	2,081,994.13	0.92	6.03300	5.53190	358	2	208,199.41	58.73	58.73	648
60.01 - 65.00	17	4,335,299.99	1.92	6.12784	5.62674	358	2	255,017.65	63.48	63.48	614
65.01 - 70.00	25	6,054,750.69	2.68	6.45347	5.92327	358	2	242,190.03	68.64	68.64	652
70.01 - 75.00	45	13,590,213.07	6.03	6.40729	5.90619	358	2	302,004.73	74.05	74.05	622
75.01 - 80.00	391	98,414,988.26	43.63	6.45794	5.95684	358	2	251,700.74	79.85	79.85	660
80.01 - 85.00	101	29,726,372.92	13.18	6.65716	6.14993	358	2	294,320.52	84.29	84.29	642
85.01 - 90.00	193	50,159,342.16	22.24	7.00716	6.50606	358	2	259,892.96	89.63	89.63	633
90.01 - 95.00	50	10,242,440.60	4.54	7.83461	7.33351	358	2	204,848.81	94.83	94.83	637
95.01 - 100.00	35	6,415,582.89	2.84	8.14846	7.64736	357	3	183,302.37	99.65	99.65	639
TOTAL	888	225,555,387.05	100.00	6.71321	6.21211	358	2	254,003.81	82.04	82.05	645

Collateral Grouped by Original Combined Loan-to-Value Ratio

COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
0.00 - 50.00	12	2,523,616.36	1.12	7.36327	6.86217	358	2	210,301.36	43.32	43.32	609
50.01 - 55.00	8	1,981,805.98	0.88	6.43315	5.93205	357	3	247,725.75	52.70	52.70	603
55.01 - 60.00	10	2,081,994.13	0.92	6.03300	5.53190	358	2	208,199.41	58.73	58.73	648
60.01 - 65.00	17	4,335,299.99	1.92	6.12784	5.62674	358	2	255,017.65	63.48	63.48	614
65.01 - 70.00	25	6,054,750.69	2.68	6.45347	5.92327	358	2	242,190.03	68.64	68.64	652
70.01 - 75.00	45	13,590,213.07	6.03	6.40729	5.90619	358	2	302,004.73	74.05	74.05	622
75.01 - 80.00	391	98,414,988.26	43.63	6.45794	5.95684	358	2	251,700.74	79.85	79.85	660
80.01 - 85.00	101	29,726,372.92	13.18	6.65716	6.14993	358	2	294,320.52	84.29	84.29	642
85.01 - 90.00	193	50,159,342.16	22.24	7.00716	6.50606	358	2	259,892.96	89.63	89.63	633
90.01 - 95.00	50	10,242,440.60	4.54	7.83461	7.33351	358	2	204,848.81	94.83	94.83	637
95.01 - 100.00	36	6,444,562.89	2.86	8.16241	7.66131	356	3	179,015.64	99.29	99.65	640

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Collateral Grouped by Original Combined Loan-to-Value Ratio											
COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED TERM	Wid Avg REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg FICO SCORE
TOTAL	888	225,555,387.05	100.00	6.71321	6.21211	358	2	254,003.81	82.04	82.05	645

Collateral Grouped by Fico Score										
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wid Avg CURRENT COUPON	Wid Avg CURRENT GROSS COUPON	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE	
500 - 519	2	529,840.00	0.23	264,920.00	6.45100	69.00	69.00	69.00	509	
540 - 559	5	1,210,491.36	0.54	242,098.27	7.44706	77.81	77.81	77.81	551	
560 - 579	36	9,325,021.90	4.13	259,028.39	6.97320	77.76	77.76	77.76	575	
580 - 599	93	21,002,983.07	9.31	225,838.53	7.06234	82.32	82.32	82.32	589	
600 - 619	174	43,341,654.63	19.22	249,089.97	6.83645	82.11	82.11	82.11	609	
620 - 639	151	38,079,899.54	16.88	252,184.77	6.78094	82.58	82.58	82.58	628	
640 - 659	135	32,399,034.08	14.36	239,992.85	6.67578	82.94	82.94	82.94	649	
660 - 679	125	33,385,306.97	14.80	267,082.46	6.55191	82.23	82.23	82.23	670	
680 - 699	68	17,682,650.73	7.84	260,038.98	6.58524	82.61	82.61	82.61	690	
700 - 719	36	9,778,800.21	4.34	271,633.34	6.42970	82.38	82.38	82.62	710	
720 - 739	26	7,801,578.77	3.46	300,060.72	6.42255	81.10	81.10	81.10	728	
740 - 759	19	5,966,557.60	2.65	314,029.35	6.31970	82.12	82.12	82.12	748	
760 - 779	12	3,108,619.98	1.38	259,051.67	6.11852	80.27	80.27	80.27	771	
780 - 799	5	1,567,448.21	0.69	313,489.64	6.79348	75.81	75.81	75.81	784	
800 - 819	1	375,500.00	0.17	375,500.00	5.50000	69.54	69.54	69.54	800	
TOTAL	888	225,555,387.05	100.00	254,003.81	6.71321	82.04	82.04	82.05	645	

Collateral Grouped by Property Type			
PROPTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
2-4 Family	30	8,763,703.03	3.89
Condominium	74	16,289,550.01	7.22
PUD	106	29,637,146.34	13.14
Single Family	675	170,569,736.25	75.62
Townhouse	3	295,251.42	0.13
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Occupancy Type			
OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Investor	29	3,790,690.08	1.68
Owner Occupied	849	219,800,672.43	97.45
Second Home	10	1,964,024.54	0.87

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Collateral Grouped by Occupancy Type		
OCCTYPE	Count	Total CURRENT BALANCE
TOTAL	888	225,555,387.05
		Pct of overall CURRENT BALANCE
		100.00

Collateral Grouped by Documentation Type		
DOCTYPE	Count	Total CURRENT BALANCE
Full/Alternative	561	136,900,638.97
Limited	35	10,790,761.01
Stated Income	292	77,863,987.07
TOTAL	888	225,555,387.05
		Pct of overall CURRENT BALANCE
		60.69
		4.78
		34.52
		100.00

Collateral Grouped by Back Ratio (DTI)										
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wid Avg CURRENT COUPON	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg BACK RATIO		
0.01 - 5.00	1	108,000.00	0.05	108,000.00	7.00000	90.00	90.00	2.50		
5.01 - 10.00	2	293,749.98	0.13	146,874.99	6.82464	60.16	60.16	8.07		
10.01 - 15.00	3	1,007,166.01	0.45	335,722.00	6.48156	80.00	80.00	13.62		
15.01 - 20.00	9	1,498,169.99	0.66	166,463.33	6.78786	75.14	75.14	17.75		
20.01 - 25.00	20	4,081,993.49	1.81	204,099.67	7.00787	78.74	78.74	22.70		
25.01 - 30.00	61	12,397,126.62	5.50	203,231.58	6.91678	83.36	83.36	27.80		
30.01 - 35.00	93	22,218,814.54	9.85	238,911.98	6.83470	81.11	81.11	32.69		
35.01 - 40.00	152	38,214,705.22	16.94	251,412.53	6.76228	81.32	81.32	37.79		
40.01 - 45.00	223	60,114,674.50	26.65	269,572.53	6.64615	82.02	82.02	42.66		
45.01 - 50.00	311	82,428,322.38	36.54	265,042.84	6.67558	82.83	82.83	47.68		
50.01 - 55.00	13	3,192,664.32	1.42	245,589.56	6.36557	81.81	81.81	52.23		
TOTAL	888	225,555,387.05	100.00	254,003.81	6.71321	82.04	82.04	41.28		

Collateral Grouped by Loan Purpose		
LOAN PURP	Count	Total CURRENT BALANCE
Cash Out Refinance	421	113,577,301.82
Purchase	431	104,139,991.77
Rate/Term Refinance	36	7,838,093.46
TOTAL	888	225,555,387.05
		Pct of overall CURRENT BALANCE
		50.35
		46.17
		3.48
		100.00

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Collateral Grouped by Lien							
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wid Avg CURRENT COUPON	Wid Avg COMBO LTV	Wid Avg FICO SCORE
First Lien	887	225,526,407.05	99.99	254,257.51	6.71263	82.05	645
Second Lien	1	28,980.00	0.01	28,980.00	11.25000	100.00	715
TOTAL	888	225,555,387.05	100.00	254,003.81	6.71321	82.05	645

Collateral Grouped by Balloon Flag			
BALLOON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	887	225,526,407.05	99.99
Yes	1	28,980.00	0.01
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Prepay Penalty			
PREPAY PP DESC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	83	19,621,348.95	8.70
No PP	83	19,621,348.95	8.70
Yes	805	205,934,038.10	91.30
1Y PP	49	16,316,536.71	7.23
2Y PP	639	161,806,006.41	71.74
3Y PP	116	27,681,994.98	12.27
5Y PP	1	129,500.00	0.06
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AL	5	466,550.00	0.21
AZ	25	3,813,767.63	1.69
CA	498	147,557,460.51	65.42
CO	18	3,502,067.24	1.55
CT	4	1,085,100.00	0.48
DE	1	265,500.00	0.12
FL	72	14,744,136.59	6.54
GA	89	15,756,803.86	6.99
ID	1	128,500.00	0.06
IL	11	2,003,565.53	0.89
IN	2	324,000.00	0.14
KY	4	445,264.90	0.20

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
LA	3	604,750.00	0.27
MA	6	1,806,900.00	0.80
MD	14	3,617,566.00	1.60
MI	6	698,489.99	0.31
MN	6	1,725,549.99	0.77
MO	2	238,410.00	0.11
NC	4	578,337.32	0.26
NJ	1	148,000.00	0.07
NV	33	8,500,336.00	3.77
NY	6	1,963,845.89	0.87
OH	7	1,305,590.42	0.58
OR	11	2,190,246.71	0.97
PA	2	453,000.00	0.20
RI	1	221,000.00	0.10
SC	1	225,000.00	0.10
TN	7	944,685.00	0.42
TX	8	1,188,508.00	0.53
UT	9	1,210,571.21	0.54
VA	18	4,760,570.67	2.11
WA	13	3,081,513.59	1.37
TOTAL	888	225,555,387.05	100.00

AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	825	212,016,478.03	94.00
4.500 - 4.999	11	1,931,129.92	0.86
5.000 - 5.499	67	15,548,653.23	6.89
5.500 - 5.999	522	145,912,327.75	64.69
6.000 - 6.499	62	11,433,118.99	5.07
6.500 - 6.999	99	25,536,012.93	11.32
7.000 - 7.499	17	2,882,570.00	1.28
7.500 - 7.999	14	2,508,795.00	1.11
8.000 - 8.499	15	3,345,488.73	1.48
8.500 - 8.999	6	1,050,150.00	0.47
9.000 - 9.499	9	1,404,953.00	0.62
9.500 - 9.999	3	463,278.48	0.21
FIXED	63	13,538,909.02	6.00
0.000 - 0.499	63	13,538,909.02	6.00
TOTAL	888	225,555,387.05	100.00

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Collateral Grouped by Index			
INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
FIXED	62	13,509,929.02	5.99
FIXED-BALLOON	1	28,980.00	0.01
WSJ-6MLIBOR	825	212,016,478.03	94.00
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Product Type															
PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
BALLOON IO	1	28,980.00	0.01	28,980.00	180	178	2	715	42.90	20.00	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	62	13,509,929.02	5.99	217,916.39	360	358	2	646	39.08	81.90	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM IO	756	194,316,206.30	86.15	6,670.22	360	358	2	646	41.74	82.08	6.09742	2.99550	1.76739	6.79053	22
LIBOR 3/6 ARM IO	67	17,270,706.09	7.66	257,804.51	360	357	3	641	38.20	81.67	6.37644	2.88878	1.51687	6.56241	33
LIBOR 5/6 ARM IO	2	429,565.64	0.19	215,000.00	360	357	3	633	29.56	85.54	6.81979	3.00000	1.00000	6.00000	57
TOTAL	888	225,555,387.05	100.00	254,023.27	360	358	2	645	41.28	82.04	6.12161	2.98681	1.74543	6.77035	23

Collateral Grouped by IO Term			
IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
10 YEARS	66	12,046,472.56	5.34
2 YEARS	608	163,188,866.23	72.35
3 YEARS	50	13,489,118.80	5.98
5 YEARS	164	36,830,929.46	16.33
TOTAL	888	225,555,387.05	100.00

The information contained herein will be superseded by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets. This report does not constitute a bid or offer by any person for any security or an undertaking by any person to provide or accept any such bid or offer. Each investor must determine for itself the appropriateness of any transaction in securities, including any related legal, tax and accounting considerations, and no recommendation is made herein as to any security or transaction. No assurance is given (x) as to the accuracy or completeness of any of the information set forth herein or (y) that the prices indicated (i) constitute prices at which the securities listed could have been or may be purchased or sold in any market, (ii) reflect the value Bear Stearns assigns to any security while in its inventory, or (iv) take into account the size of any position in the securities listed. Spreads between bid and offer prices may vary significantly due to market volatility or illiquidity. All prices and other information relating to any security are subject to change without notice. Bear, Stearns & Co. Inc. and its affiliates and associated persons may have positions and conduct transactions in the securities covered by this report, and may solicit business from and perform services for the issuers of such securities on their behalf.

	Deal Name		Data	
<u>Arm Characteristics</u>	WAM (Arms only)	#		358
<u>MI Data</u>	MI Flag	Y/N	N	
	% of Pool Covered	%	0	
	Effective LTV	%		
			Data	Data
<u>Loan Balance Distribution</u>	\$ 0-25,000	# & %	97	0.12
	\$ 25,001-50,000	# & %	297	0.75
	\$ 50,001-75,000	# & %	1,147	4.63
	\$ 75,001-100,000	# & %	1,218	6.83
	\$ 100,001-150,000	# & %	2,221	17.57
	\$ 150,001-200,000	# & %	1,429	15.8
	\$ 200,001-250,000	# & %	1,003	14.3
	\$ 250,001-300,000	# & %	726	12.73
	\$ 300,001-350,000	# & %	452	9.35
	\$ 350,001-400,000	# & %	328	7.86
	\$ 400,001-450,000	# & %	168	4.56
	\$ 450,001-500,000	# & %	123	3.76
	\$ 500,001-550,000	# & %	23	0.78
	\$ 550,001-600,000	# & %	17	0.63
	\$ 600,001-650,000	# & %	4	0.16
	\$ 650,001-700,000	# & %	1	0.04
	\$ 700,001-750,000	# & %	2	0.09
	\$ 750,001-800,000	# & %	1	0.05
	\$ 800,001-850,000	# & %	0	0
	\$ 850,001-900,000	# & %	0	0
	\$ 900,001-950,000	# & %	0	0
	\$ 950,001-1,000,000	# & %	0	0
	> \$ 1,000,001	# & %	0	0
<u>Geographic Distribution</u>	AK	%	0.04	
	AL	%	0.59	
	AR	%	0.29	
	AZ	%	1.38	
	CA	%	37.27	
	CO	%	1.22	
	CT	%	1.04	
	DC	%	0.06	
	DE	%	0.22	
	FL	%	6.56	
	GA	%	4.4	
	HI	%	0.18	
	IA	%	0.27	
	ID	%	0.12	
	IL	%	5.98	
	IN	%	1.16	
	KS	%	0.17	
	KY	%	0.35	

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- For values in cu
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- For WAC Net F
- For MI Flag, Y c

LA	%	0.52
MA	%	1.25
MD	%	2.96
ME	%	0.02
MI	%	2.26
MN	%	2.08
MO	%	1.34
MS	%	0.32
MT	%	0.03
NC	%	1.58
ND	%	0.03
NE	%	0.1
NH	%	0.12
NJ	%	2.12
NM	%	0.26
NV	%	3.14
NY	%	3.5
OH	%	2.13
OK	%	0.36
OR	%	0.77
PA	%	2.1
RI	%	0.46
SC	%	0.54
SD	%	0.02
TN	%	1.53
TX	%	2.79
UT	%	0.44
VA	%	3.82
VT	%	0
WA	%	0.98
WI	%	0.92
WV	%	0.19
WY	%	0.05

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

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PRODUCT	Count	Total		Pct of overall		Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL	
		CURRENT BALANCE	BALANCE	CURRENT BALANCE	BALANCE																
BALLOON IO	1	28,980.00		0.01		11.25000	10.74890	28,980.00	180	178	2	715	42.90	20.00	100.00	0.00000	0.00000	0.00000	0.00000	0	
FIXED IO	62	13,509,929.02		5.99		7.32626	6.82516	217,916.39	360	358	2	646	39.08	81.90	81.90	0.00000	0.00000	0.00000	0.00000	0	
LIBOR 2/6 ARM IO	756	194,316,206.30		86.15		6.67021	6.16911	257,050.22	360	358	2	646	41.74	82.08	82.08	6.09742	2.99550	1.76739	6.79053	22	
LIBOR 3/6 ARM IO	67	17,270,706.09		7.66		6.69614	6.19504	257,804.51	360	357	3	641	38.20	81.67	81.67	6.37644	2.88878	1.51687	6.56241	33	
LIBOR 5/6 ARM IO	2	429,565.64		0.19		7.26510	6.76400	215,000.00	360	357	3	633	29.56	85.54	85.54	6.81979	3.00000	1.00000	6.00000	57	
TOTAL	888	225,555,387.05		100.00		6.71321	6.21211	254,023.27	360	358	2	645	41.28	82.04	82.04	82.05	6.12161	2.98681	1.74543	6.77035	23

Collateral Grouped by Current Balance		Total		Pct of overall		Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL		
CURRENT BALANCE	Count	CURRENT BALANCE	Count	CURRENT BALANCE	CURRENT BALANCE															
0.00 - 49,999.99	2	75,980.00	2	0.03		9.0540	8.5529	8,5529	289	289	3	37,990.00	48.01	81.37	81.37	78.52	679			
50,000.00 - 99,999.99	45	3,852,137.87	45	1.71		7.4618	6.9607	6,9607	358	358	2	85,603.06	81.37	81.37	81.37	81.37	629			
100,000.00 - 149,999.99	134	16,831,452.43	134	7.46		7.2084	6.7073	6,7073	358	358	2	125,607.85	83.46	83.46	83.46	83.46	635			
150,000.00 - 199,999.99	128	22,129,444.46	128	9.81		6.9842	6.4831	6,4831	358	358	2	172,886.28	82.90	82.90	82.90	82.90	639			
200,000.00 - 249,999.99	165	36,920,420.17	165	16.37		6.7308	6.2297	6,2297	358	358	2	223,760.12	81.00	81.00	81.00	81.00	644			
250,000.00 - 299,999.99	124	33,985,924.78	124	15.07		6.7298	6.2287	6,2287	358	358	2	274,080.04	82.76	82.76	82.76	82.76	640			
300,000.00 - 349,999.99	99	32,071,856.23	99	14.22		6.4377	5.9966	5,9966	358	358	2	323,958.14	82.13	82.13	82.13	82.13	648			
350,000.00 - 399,999.99	86	32,308,579.11	86	14.32		6.4377	5.9966	5,9966	358	358	2	375,681.15	82.98	82.98	82.98	82.98	661			
400,000.00 - 449,999.99	53	22,247,371.05	53	9.86		6.5956	6.0925	6,0925	358	358	2	419,761.72	81.58	81.58	81.58	81.58	661			
450,000.00 - 499,999.99	42	19,849,470.97	42	8.80		6.6002	6.0991	6,0991	358	358	2	472,606.45	82.13	82.13	82.13	82.13	641			
500,000.00 - 549,999.99	8	4,097,749.98	8	1.82		6.9279	6.4268	6,4268	358	358	2	512,218.75	70.12	70.12	70.12	70.12	649			
550,000.00 - 599,999.99	1	585,000.00	1	0.26		6.9400	6.4389	6,4389	358	358	2	600,000.00	74.53	74.53	74.53	74.53	649			
600,000.00 - 649,999.99	1	600,000.00	1	0.27		6.9400	6.4389	6,4389	358	358	2	600,000.00	74.53	74.53	74.53	74.53	649			
TOTAL	888	225,555,387.05	888	100.00		6.7132	6.2121	6,2121	358	358	2	254,003.81	82.04	82.04	82.05	82.05	645			

Collateral Grouped by Current Gross Coupon		Total		Pct of overall		Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL		
CURRENT GROSS COUPON	Count	CURRENT BALANCE	Count	CURRENT BALANCE	CURRENT BALANCE															
4.750 - 4.999	1	340,000	1	0.15		4.99900	4.4889	4,4889	358	358	2	4,999.00	4,990.00	340,000	85.00	85.00	85.00	642		
5.000 - 5.249	6	1,786,700	6	0.79		5.1339	4.6378	4,6378	358	358	2	5,000.00	5,200.00	297,783	73.86	73.86	73.86	679		
5.250 - 5.499	16	4,942,973	16	2.19		5.3478	4.8467	4,8467	358	358	2	5,250.00	5,490.00	308,936	80.43	80.43	80.43	666		
5.500 - 5.749	37	11,412,381	37	5.06		5.6056	5.1045	5,1045	358	358	2	5,500.00	5,740.00	308,443	78.52	78.52	78.52	681		
5.750 - 5.999	105	29,641,537	105	13.14		5.9128	5.4117	5,4117	358	358	2	5,750.00	5,990.00	282,100	79.50	79.50	79.50	657		
6.000 - 6.249	55	16,312,620	55	7.23		6.1333	5.6322	5,6322	358	358	2	6,000.00	6,240.00	296,593	79.97	79.97	79.97	649		
6.250 - 6.499	132	35,560,342	132	15.77		6.3397	5.8386	5,8386	358	358	2	6,250.00	6,490.00	269,397	80.06	80.06	80.06	645		
6.500 - 6.749	95	25,063,131	95	11.11		6.5875	6.0864	6,0864	358	358	2	6,500.00	6,740.00	263,822	79.77	79.77	79.77	640		
6.750 - 6.999	143	37,965,665	143	16.83		6.8867	6.3856	6,3856	358	358	2	6,750.00	6,990.00	265,494	82.23	82.23	82.23	646		
7.000 - 7.249	54	11,355,928	54	5.03		7.1198	6.6187	6,6187	357	357	2	7,000.00	7,240.00	210,295	83.37	83.37	83.37	636		
7.250 - 7.499	71	15,261,422	71	6.77		7.3338	6.8527	6,8527	357	357	3	7,250.00	7,490.00	214,950	84.94	84.94	84.94	636		
7.500 - 7.749	47	10,201,469	47	4.52		7.5789	7.0778	7,0778	358	358	2	7,500.00	7,700.00	217,053	87.54	87.54	87.54	630		
7.750 - 7.999	36	8,238,389	36	3.65		7.8634	7.3623	7,3623	358	358	2	7,750.00	7,990.00	228,844	88.19	88.19	88.19	634		

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CURRENT GROSS COUPON		Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
8.000 - 8.249	21	3,610,672	1.60	8.1034	7.6023	358	358	2	8.0000	8.2400	171,937	88.78	623	
8.250 - 8.499	22	3,843,621	1.70	8.3328	7.8517	358	358	2	8.2500	8.4900	174,710	91.58	609	
8.500 - 8.749	15	4,247,509	1.88	8.5930	8.0919	358	358	2	8.5000	8.7000	283,167	84.99	623	
8.750 - 8.999	10	2,331,500	1.03	8.8101	8.3090	358	358	2	8.7500	8.9900	233,150	93.83	625	
9.000 - 9.249	11	1,990,618	0.88	9.1243	8.6232	358	358	2	9.0000	9.2000	180,965	85.34	619	
9.250 - 9.499	5	787,253	0.35	9.3652	8.8641	359	359	1	9.2500	9.4500	157,451	94.38	645	
9.500 - 9.749	2	265,800	0.12	9.5000	8.9989	359	359	1	9.5000	9.5000	132,900	97.86	638	
9.750 - 9.999	3	366,878	0.16	9.9158	9.4147	358	358	2	9.8000	9.9500	122,293	94.99	691	
11.250 - 11.499	1	28,980	0.01	11.2500	10.7489	178	178	2	11.2500	11.2500	28,980	100.00	715	
TOTAL	888	225,555,387	100.00	6.7132	6.2121	358	358	2	4.9900	11.2500	254,004	82.04	645	

LOAN TO VALUE		Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
0.01 - 50.00	13	2,552,986.36	1.13	7.40740	6.90630	356	356	2	196,353.57	43.05	43.96	610
50.01 - 55.00	8	1,981,803.98	0.88	6.43115	5.93205	357	357	3	247,725.75	52.70	52.70	603
55.01 - 60.00	10	2,081,994.13	0.92	6.03300	5.53190	358	358	2	208,199.41	58.73	58.73	648
60.01 - 65.00	17	4,335,299.99	1.92	6.12784	5.62674	358	358	2	255,017.65	63.48	63.48	614
65.01 - 70.00	25	6,054,750.69	2.68	6.45347	5.95237	358	358	2	242,190.03	68.64	68.64	652
70.01 - 75.00	45	13,590,213.07	6.03	6.40729	5.90619	358	358	2	302,004.73	74.05	74.05	622
75.01 - 80.00	391	98,414,988.26	43.63	6.45794	5.95684	358	358	2	251,700.74	79.85	79.85	660
80.01 - 85.00	101	29,726,372.92	13.18	6.65103	6.14993	358	358	2	294,320.52	84.29	84.29	642
85.01 - 90.00	193	50,159,342.16	22.24	7.00716	6.50606	358	358	2	259,892.96	89.63	89.63	633
90.01 - 95.00	50	10,242,440.60	4.54	7.83461	7.33351	358	358	2	204,848.81	94.83	94.83	637
95.01 - 100.00	35	6,415,882.89	2.84	8.14846	7.64736	357	357	3	183,302.37	99.65	99.65	639
TOTAL	888	225,555,387.05	100.00	6.71321	6.21211	358	358	2	254,003.81	82.04	82.05	645

Collateral Grouped by Original Loan-to-Value Ratio

COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
0.00 - 50.00	12	2,523,616.36	1.12	7.36327	6.86217	358	358	2	210,301.36	43.32	609
50.01 - 55.00	8	1,981,805.98	0.88	6.43315	5.93205	357	357	3	247,725.75	52.70	603
55.01 - 60.00	10	2,081,994.13	0.92	6.03300	5.53190	358	358	2	208,199.41	58.73	648
60.01 - 65.00	17	4,335,299.99	1.92	6.12784	5.62674	358	358	2	255,017.65	63.48	614
65.01 - 70.00	25	6,054,750.69	2.68	6.45347	5.95237	358	358	2	242,190.03	68.64	652
70.01 - 75.00	45	13,590,213.07	6.03	6.40729	5.90619	358	358	2	302,004.73	74.05	622
75.01 - 80.00	391	98,414,988.26	43.63	6.45794	5.95684	358	358	2	251,700.74	79.85	660
80.01 - 85.00	101	29,726,372.92	13.18	6.65103	6.14993	358	358	2	294,320.52	84.29	642
85.01 - 90.00	193	50,159,342.16	22.24	7.00716	6.50606	358	358	2	259,892.96	89.63	633
90.01 - 95.00	50	10,242,440.60	4.54	7.83461	7.33351	358	358	2	204,848.81	94.83	637
95.01 - 100.00	36	6,444,562.89	2.86	8.16241	7.66131	356	356	3	179,015.64	99.29	640

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Bear, Stearns & Co. Inc. **BSABS 05-HE1 {INTEREST ONLY COLLATERAL}**
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Collateral Grouped by Original Combined Loan-to-Value Ratio											
COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
TOTAL	888	225,555,387.05	100.00	6.71321	6.21211	358	2	254,003.81	82.04	82.05	645

Collateral Grouped by Fico Score											
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT COUPON	Wtd Avg GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE		
500 - 519	2	529,840.00	0.23	264,920.00	6.45100	6.45100	69.00	69.00	509		
540 - 559	5	1,210,491.36	0.54	242,098.27	7.44706	7.44706	77.81	77.81	551		
560 - 579	36	9,325,021.90	4.13	259,028.39	6.97320	6.97320	77.76	77.76	575		
580 - 599	93	21,002,983.07	9.31	225,838.53	7.06234	7.06234	82.32	82.32	589		
600 - 619	174	43,341,654.63	19.22	249,089.97	6.83645	6.83645	82.11	82.11	609		
620 - 639	151	38,079,899.54	16.88	252,184.77	6.78094	6.78094	82.58	82.58	628		
640 - 659	135	32,399,034.08	14.36	239,992.85	6.67578	6.67578	82.94	82.94	649		
660 - 679	125	33,385,306.97	14.80	267,082.46	6.55191	6.55191	82.23	82.23	670		
680 - 699	68	17,682,650.73	7.84	260,038.98	6.58524	6.58524	82.61	82.61	690		
700 - 719	36	9,778,800.21	4.34	271,633.34	6.43970	6.43970	82.38	82.62	710		
720 - 739	26	7,801,578.77	3.46	300,060.72	6.42255	6.42255	81.10	81.10	728		
740 - 759	19	5,966,557.60	2.65	314,029.35	6.31970	6.31970	82.12	82.12	748		
760 - 779	12	3,108,619.98	1.38	259,051.67	6.11852	6.11852	80.27	80.27	771		
780 - 799	5	1,567,448.21	0.69	313,489.64	6.79348	6.79348	75.81	75.81	784		
800 - 819	1	375,500.00	0.17	375,500.00	5.50000	5.50000	69.54	69.54	800		
TOTAL	888	225,555,387.05	100.00	254,003.81	6.71321	6.71321	82.04	82.05	645		

Collateral Grouped by Property Type			
PROPTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
2-4 Family	30	8,763,703.03	3.89
Condominium	74	16,289,550.01	7.22
PUD	106	29,637,146.34	13.14
Single Family	675	170,569,736.25	75.62
Townhouse	3	295,251.42	0.13
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Occupancy Type			
OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Investor	29	3,790,690.08	1.68
Owner-Occupied	849	219,800,672.43	97.45
Second Home	10	1,964,024.54	0.87

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Collateral Grouped by Occupancy Type			
OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Documentation Type			
DOCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Full/Alternative	561	136,900,638.97	60.69
Limited	35	10,790,761.01	4.78
Shared Income	292	77,863,987.07	34.52
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Back Ratio (DTI)									
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT COUPON	Wtd Avg CURRENT GROSS VALUE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg BACK RATIO
0.01 - 5.00	1	108,000.00	0.05	108,000.00	7.00000	90.00	90.00	90.00	2.50
5.01 - 10.00	2	293,749.98	0.13	146,874.99	6.82464	60.16	60.16	60.16	8.07
10.01 - 15.00	3	1,007,166.01	0.45	335,722.00	6.48156	80.00	80.00	80.00	13.62
15.01 - 20.00	9	1,498,169.99	0.66	166,465.33	6.78786	75.14	75.14	75.14	17.75
20.01 - 25.00	20	4,081,993.49	1.81	204,099.67	7.00787	78.74	78.74	78.74	22.70
25.01 - 30.00	61	12,397,126.62	5.50	203,231.58	6.91678	83.36	83.36	83.36	27.80
30.01 - 35.00	93	22,218,814.54	9.85	238,911.98	6.83470	81.11	81.11	81.11	32.69
35.01 - 40.00	152	38,214,705.22	16.94	251,412.53	6.76228	81.32	81.32	81.32	37.79
40.01 - 45.00	223	60,114,674.50	26.65	269,572.53	6.64615	82.02	82.02	82.02	42.66
45.01 - 50.00	311	82,428,322.38	36.54	265,042.84	6.67558	82.83	82.83	82.83	47.68
50.01 - 55.00	13	3,192,664.32	1.42	245,589.56	6.36557	81.81	81.81	81.81	52.23
TOTAL	888	225,555,387.05	100.00	254,003.81	6.71321	82.04	82.04	82.05	41.28

Collateral Grouped by Loan Purpose			
LOAN PURP	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Cash Out Refinance	421	113,577,301.82	50.35
Purchase	431	104,139,991.77	46.17
Rate/Term Refinance	36	7,838,093.46	3.48
TOTAL	888	225,555,387.05	100.00

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BSABS 05-HE1 {INTEREST ONLY COLLATERAL}

Collateral Grouped by Lien							
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
First Lien	887	225,526,407.05	99.99	254,257.51	6.71263	82.05	645
Second Lien	1	28,980.00	0.01	28,980.00	11.25000	100.00	715
TOTAL	888	225,555,387.05	100.00	254,003.81	6.71321	82.05	645

Collateral Grouped by Balloon Flag			
BALLOON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	887	225,526,407.05	99.99
Yes	1	28,980.00	0.01
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Prepay Penalty			
PREPAY PP DESC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	83	19,621,348.95	8.70
No PP	83	19,621,348.95	8.70
Yes	805	205,934,038.10	91.30
1Y PP	49	16,316,536.71	7.23
2Y PP	639	161,806,006.41	71.74
3Y PP	116	27,681,994.98	12.27
5Y PP	1	129,500.00	0.06
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Geographic Distribution			
STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AL	5	466,550.00	0.21
AZ	25	3,813,767.63	1.69
CA	498	147,557,460.51	65.42
CO	18	3,502,067.24	1.55
CT	4	1,085,100.00	0.48
DE	1	265,500.00	0.12
FL	72	14,744,136.59	6.54
GA	89	15,786,803.86	6.99
HD	1	128,300.00	0.06
IL	11	2,003,565.53	0.89
IN	2	324,000.00	0.14
KY	4	445,264.90	0.20

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BSABS 05-HE1 {INTEREST ONLY COLLATERAL}

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
LA	3	604,750.00	0.27
MA	6	1,806,900.00	0.80
MD	14	3,617,566.00	1.60
MI	6	698,489.99	0.31
MN	6	1,725,549.99	0.77
MO	2	238,410.00	0.11
NC	4	578,337.32	0.26
NJ	1	148,000.00	0.07
NV	33	8,500,336.00	3.77
NY	6	1,963,845.89	0.87
OH	7	1,305,590.42	0.58
OR	11	2,190,246.71	0.97
PA	2	453,000.00	0.20
RI	1	221,000.00	0.10
SC	1	225,000.00	0.10
TN	7	944,685.00	0.42
TX	8	1,188,508.00	0.53
UT	9	1,210,571.21	0.54
VA	18	4,760,570.67	2.11
WA	13	3,081,513.59	1.37
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Margin

AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	825	212,016,478.03	94.00
4,500 - 4,999	11	1,971,129.92	0.86
5,000 - 5,499	67	15,548,653.23	6.89
5,500 - 5,999	522	145,912,327.75	64.69
6,000 - 6,499	62	11,433,118.99	5.07
6,500 - 6,999	99	25,536,012.93	11.32
7,000 - 7,499	17	2,882,570.00	1.28
7,500 - 7,999	14	2,508,795.00	1.11
8,000 - 8,499	15	3,345,488.73	1.48
8,500 - 8,999	6	1,050,150.00	0.47
9,000 - 9,499	9	1,404,953.00	0.62
9,500 - 9,999	3	463,278.48	0.21
FIXED	63	13,538,909.02	6.00
0,000 - 0,499	63	13,538,909.02	6.00
TOTAL	888	225,555,387.05	100.00

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Collateral Grouped by Index			
INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
FIXED	62	13,509,929.02	5.99
FIXED-BALLOON	1	28,980.00	0.01
WSJ-6MLIBOR	825	212,016,478.03	94.00
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Product Type																		
PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wtd Avg STATED ORIGINAL TERM	Wtd Avg STATED REM TERM	Wtd Avg AGE	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg MARGIN	Wtd Avg INIT RATE CAP	Wtd Avg PER RATE CAP	Wtd Avg GROSS LIFE CAP	Wtd Avg ROLL
BALLOON IO	1	28,980.00	0.01	11.25000	10.74890	28,980.00	180	178	2	715	42.90	20.00	100.00	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	62	13,509,929.02	5.99	7.32626	6.82516	217,916.39	360	358	2	646	39.08	81.90	82.08	0.00000	0.00000	0.00000	0.00000	0
LIBOR 3/6 ARM IO	756	194,316,206.30	86.15	6.67021	6.16911	257,050.22	360	358	2	646	41.74	82.08	82.08	6.09742	2.99250	1.76729	6.79053	22
LIBOR 3/6 ARM IO	67	17,270,706.09	7.66	6.69614	6.19504	257,804.51	360	357	3	641	38.20	81.67	81.67	6.37644	2.88878	1.51687	6.56241	33
LIBOR 5/6 ARM IO	2	429,565.64	0.19	7.26510	6.76400	215,000.00	360	357	3	633	29.56	85.54	85.54	6.81979	3.00000	1.00000	6.00000	57
TOTAL	888	225,555,387.05	100.00	6.71321	6.21211	254,023.27	360	358	2	645	41.28	82.04	82.05	6.12161	2.98681	1.74543	6.77025	23

Collateral Grouped by IO Term			
IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
10 YEARS	66	12,046,472.56	5.34
2 YEARS	608	163,188,866.23	72.35
3 YEARS	50	13,489,118.80	5.98
5 YEARS	164	36,830,929.46	16.33
TOTAL	888	225,555,387.05	100.00

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Levine, Shira P.

From: Durden, Robert R [Exchange] [rdurden@bear.com]
Sent: Monday, January 03, 2005 3:31 PM
To: McCubbin, Peter (Exchange)
Cc: Lind, Keith (Exchange); Levine, Shira P.
Subject: RE: FW: BSABS 2005-HE1 **New Deal Announcement**

Requested silent second information below.

Total: 19.93%
Group I: 18.74%
Group II: 20.33%

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Robert R. Durden
Fixed Income
Mortgage Finance
Bear, Stearns & Co. Inc.
383 Madison Avenue
New York, NY 10179
(212) 272-5714 Tel
(212) 272-5591 Fax

-----Original Message-----
From: Lind, Keith (Exchange)
Sent: Monday, January 03, 2005 3:20 PM
To: Durden, Robert R (Exchange)
Subject: FW: BSABS 2005-HE1 **New Deal Announcement**

Can you please help Peter McCubbin with the request below,

Thanks,

Keith

-----Original Message-----
From: McCubbin, Peter (Exchange)
Sent: Monday, January 03, 2005 3:12 PM
To: Lind, Keith (Exchange)
Subject: FW: BSABS 2005-HE1 **New Deal Announcement**

-----Original Message-----
From: Brian Rosenlund [mailto:rosenlund@mwmamlc.com]
Sent: Monday, January 03, 2005 11:11 AM
To: McCubbin, Peter (Exchange)
Subject: Re: FW: BSABS 2005-HE1 **New Deal Announcement**

what are the silent seconds percentages for whole deal, group 1, and group 2? thx

>>> "McCubbin, Peter (Exchange)" <mcubbin@bear.com> 1/3/2005 8:59:51 AM >>>

-----Original Message-----
From: Fuller, Carol (Exchange)
Sent: Monday, January 03, 2005 8:51 AM

Collateral Grouped by Gross Margin

AM TYPE MARGIN	Count	Pct of overall ORIGINAL BALANCE
ARMS	7,232	83.57
3.50 - 3.99	1	0.01
4.00 - 4.49	6	0.06
4.50 - 4.99	50	0.56
5.00 - 5.49	286	3.45
5.50 - 5.99	2,332	33.84
6.00 - 6.49	787	8.55
6.50 - 6.99	1,813	20.31
7.00 - 7.49	668	6.15
7.50 - 7.99	580	5.06
8.00 - 8.49	357	3.08
8.50 - 8.99	206	1.50
9.00 - 9.49	95	0.69
9.50 - 9.99	35	0.21
10.00 - 10.49	12	0.07
10.50 - 10.99	3	0.02
11.00 - 11.49	1	0.00
FIXED	2,025	16.43
0.00 - 0.49	2,025	16.43
TOTAL	9,257	100.00

Collateral Grouped by Initial Rate Cap

AM TYPE INIT RATE CAP	Count	Pct of overall ORIGINAL BALANCE
ARMS	7,232	83.57
1.00 - 1.99	24	0.36
2.00 - 2.99	228	3.47
3.00 - 3.99	6,980	79.73
FIXED	2,025	16.43
- 0.99	2,025	16.43
TOTAL	9,257	100.00

Collateral Grouped by Periodic Rate Cap

AM TYPE PER RATE CAP	Count	Pct of overall ORIGINAL BALANCE
ARMS	7,232	83.57
1.00 - 1.99	4,287	42.69
2.00 - 2.99	2,945	40.88
FIXED	2,025	16.43
- 0.99	2,025	16.43
TOTAL	9,257	100.00

Collateral Grouped by Max Rates

AM TYPE MAX RATE	Count	Pct of overall ORIGINAL BALANCE
ARMS	7,232	83.57
10.50 - 10.99	1	0.01
11.00 - 11.49	22	0.33
11.50 - 11.99	121	1.66
12.00 - 12.49	321	4.13
12.50 - 12.99	966	12.09
13.00 - 13.49	1,053	13.04

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Collateral Grouped by Max Rates

AM TYPE MAX RATE	Count	Pct of overall ORIGINAL BALANCE
13.50 - 13.99	1,423	17.88
14.00 - 14.49	910	10.18
14.50 - 14.99	1,076	11.92
15.00 - 15.49	548	4.89
15.50 - 15.99	466	4.39
16.00 - 16.49	169	1.54
16.50 - 16.99	83	0.76
17.00 - 17.49	30	0.33
17.50 - 17.99	26	0.24
18.00 - 18.49	9	0.08
18.50 - 18.99	7	0.08
19.00 - 19.49	1	0.02
FIXED	2,025	16.43
0.00 - 0.49	2,025	16.43
TOTAL	9,257	100.00

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Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
BALLOON IO	1	28,980.00	0.01	11,250.00	10,748.90	28,980.00	180	178	2	715	42.90	20.00	100.00	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	62	13,509,929.02	5.99	7,326.26	6,825.16	217,916.39	360	358	2	646	39.08	81.90	85.68	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM IO	756	194,316,206.30	86.15	6,670.21	6,169.11	257,050.22	360	358	2	646	41.74	82.08	90.42	6.09742	2.99550	1.76739	6.79053	22
LIBOR 3/6 ARM IO	67	17,270,706.09	7.66	6,696.14	6,195.04	257,804.51	360	357	3	641	38.20	81.67	86.17	6.37644	2.88878	1.51687	6.56241	33
LIBOR 5/6 ARM IO	2	429,565.64	0.19	7,265.10	6,764.00	215,000.00	360	358	2	633	29.56	85.54	85.54	6.81979	3.00000	1.00000	6.00000	57
TOTAL	888	225,555,387.05	100.00	6,71321	6,21211	254,023.27	360	357	2	645	41.28	82.04	89.80	6.12161	2.98681	1.74543	6.77035	23

Collateral Grouped by Current Balance

CURRENT BALANCE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
0.00 - 49,999.99	2	75,980.00	0.03	9,054.00	8,532.99	289	3	37,990.00	48.01	100.00	679					
50,000.00 - 99,999.99	45	3,852,137.87	1.71	7,461.8	6,960.7	358	2	85,603.06	81.37	91.57	629					
100,000.00 - 149,999.99	134	16,831,452.43	7.46	7,208.4	6,707.3	358	2	125,607.85	83.46	91.97	635					
150,000.00 - 199,999.99	128	22,129,444.46	9.81	6,984.2	6,483.1	358	2	172,886.28	82.90	91.16	639					
200,000.00 - 249,999.99	165	36,920,420.17	16.37	6,730.8	6,229.7	358	2	223,760.12	81.00	89.47	644					
250,000.00 - 299,999.99	124	33,985,924.78	15.07	6,729.8	6,228.7	358	2	274,080.04	82.76	89.15	640					
300,000.00 - 349,999.99	99	32,071,856.23	14.22	6,496.5	5,995.4	358	2	323,958.14	82.13	90.10	648					
350,000.00 - 399,999.99	86	32,308,579.11	14.32	6,437.7	5,936.6	358	2	375,681.15	82.98	90.67	661					
400,000.00 - 449,999.99	53	22,247,371.05	9.86	6,593.6	6,092.5	358	2	419,761.72	81.58	90.18	651					
450,000.00 - 499,999.99	42	19,849,470.97	8.80	6,600.2	6,099.1	358	2	472,606.45	82.13	87.89	641					
500,000.00 - 549,999.99	8	4,097,749.98	1.82	6,927.9	6,426.8	358	2	512,218.75	70.12	80.23	649					
550,000.00 - 599,999.99	1	585,000.00	0.26	8,650.0	8,148.9	358	2	585,000.00	90.00	90.00	620					
600,000.00 - 649,999.99	1	600,000.00	0.27	6,940.0	6,438.9	358	2	600,000.00	74.53	74.53	649					
TOTAL	888	225,555,387.05	100.00	6,7132	6,2121	358	2	254,003.81	82.04	89.80	645					

Collateral Grouped by Initial Rate Cap

AM TYPE	INIT RATE CAP	Count	Pct of overall ORIGINAL BALANCE
ARMS		825	94.00
1.00 - 1.99		5	0.57
2.00 - 2.99		3	0.39
3.00 - 3.99		817	93.04
FIXED		63	6.00
- 0.99		63	6.00
TOTAL		888	100.00

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Collateral Grouped by Periodic Rate Cap

AM TYPE PER RATE CAP	Count	Pct of overall ORIGINAL BALANCE
ARMS	825	94.00
1.00 - 1.99	299	26.75
2.00 - 2.99	526	67.25
FIXED	63	6.00
- 0.99	63	6.00
TOTAL	888	100.00

Collateral Grouped by Combo LTV

COMBO LTV	Count	Pct of overall ORIGINAL BALANCE
20.01 - 30.00	2	0.13
30.01 - 40.00	1	0.10
40.01 - 50.00	8	0.67
50.01 - 60.00	19	2.02
60.01 - 70.00	40	4.46
70.01 - 80.00	109	14.09
80.01 - 85.00	79	10.12
85.01 - 90.00	169	20.07
90.01 - 95.00	72	7.68
95.01 - 100.00	389	40.66
TOTAL	888	100.00

Collateral Grouped by FICO Score

FICO SCORE	Count	Pct of overall ORIGINAL BALANCE
500 - 549	3	0.33
550 - 599	133	13.89
600 - 699	653	73.10
700 - 749	75	9.59
750 - 799	23	2.92
800 - 849	1	0.17
TOTAL	888	100.00

Collateral Grouped by DTI

BACK RATIO	Count	Pct of overall ORIGINAL BALANCE
0.01 - 10.00	3	0.18
10.01 - 20.00	12	1.11

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Collateral Grouped by DTI		Pct of overall ORIGINAL BALANCE
BACK RATIO	Count	
20.01 - 30.00	81	7.31
30.01 - 40.00	245	26.79
40.01 - 50.00	534	63.19
50.01 - 60.00	13	1.42
TOTAL	888	100.00

Collateral Grouped by Documentation Type

DOCTYPE	Count	Pct of overall ORIGINAL BALANCE
Full/Alternative	561	60.69
Limited	35	4.78
Stated Income	292	34.52
TOTAL	888	100.00

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Bear, Stearns & Co. Inc. **BSABS 05-HE1** {INTEREST ONLY COLLATERAL} *rdurden*

BSABS 05-HE1 {INTEREST ONLY COLLATERAL}

January 03, 2005
12:40PM EST
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PRODUCT	Count	Total		Pct of overall		Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg	
		CURRENT BALANCE	CURRENT BALANCE	CURRENT BALANCE	CURRENT BALANCE	STATED TERM	STATED REM	AGE	FICO SCORE	BACK RATIO	LOAN TO VALUE	COMBO LTV	MARGIN	INFT RATE CAP	PER RATE CAP	GROSS LIFE CAP	ROLL				
BALLOON IO	1	28,980.00	0.01	11.25000	10.74890	28,980.00	180	178	715	42.90	20.00	100.00	0.00000	0.00000	0.00000	0					
FIXED IO	62	13,509,929.02	5.99	7.12626	6.82516	217,916.39	360	358	646	39.08	81.90	81.90	0.00000	0.00000	0.00000	0					
LIBOR 2/6 ARM IO	756	194,316,206.30	86.15	6.67021	6.16911	257,050.22	360	358	646	41.74	82.08	82.08	6.09742	2.99550	1.76739	6.79053	22				
LIBOR 3/6 ARM IO	67	17,210,706.09	7.66	6.69614	6.19304	257,804.51	360	357	641	38.20	81.67	81.67	6.37644	2.88878	1.51687	6.56241	33				
LIBOR 5/6 ARM IO	2	429,565.64	0.19	7.26510	6.76400	215,000.00	360	357	633	29.56	85.54	85.54	6.81979	3.00000	1.00000	6.00000	57				
TOTAL	888	225,555,587.05	100.00	6.71321	6.21211	254,023.27	360	358	645	41.28	82.04	82.05	6.12161	2.98681	1.74543	6.77035	23				

CURRENT BALANCE		Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	
0.00 - 49,999.99	2	75,980.00	0.03	0.03	9.0540	8.5529	289	3	37,990.00	48.01	78.52	679										
50,000.00 - 99,999.99	45	3,852,137.87	1.71	7.4618	6.9607	6,9607	358	2	85,603.06	81.37	81.37	629										
100,000.00 - 149,999.99	134	16,831,452.43	7.46	7.2084	6.7073	6.7073	358	2	125,607.85	83.46	83.46	635										
150,000.00 - 199,999.99	128	22,129,444.46	9.81	6.9842	6.4831	6.4831	358	2	172,886.28	82.90	82.90	639										
200,000.00 - 249,999.99	165	36,920,420.17	16.37	6.7308	6.2297	6.2297	358	2	223,760.12	81.00	81.00	644										
250,000.00 - 299,999.99	124	33,983,924.78	15.07	6.7298	6.2287	6.2287	358	2	274,080.04	82.76	82.76	640										
300,000.00 - 349,999.99	99	32,071,855.23	14.22	6.4965	5.9954	5.9954	358	2	323,958.14	82.13	82.13	648										
350,000.00 - 399,999.99	86	32,308,579.11	14.32	6.4377	5.9366	5.9366	358	2	375,681.15	82.98	82.98	661										
400,000.00 - 449,999.99	53	22,247,371.05	9.86	6.5936	6.0925	6.0925	358	2	419,761.72	81.58	81.58	651										
450,000.00 - 499,999.99	42	19,849,470.97	8.80	6.6002	6.0994	6.0994	358	2	472,606.45	82.13	82.13	641										
500,000.00 - 549,999.99	8	4,097,749.98	1.82	6.9279	6.4268	6.4268	358	2	512,218.75	70.12	70.12	649										
550,000.00 - 599,999.99	1	583,000.00	0.26	8.6500	8.1489	8.1489	358	2	583,000.00	90.00	90.00	620										
600,000.00 - 649,999.99	1	600,000.00	0.27	6.9400	6.4389	6.4389	358	2	600,000.00	74.53	74.53	649										
TOTAL	888	225,555,587.05	100.00	6.7132	6.2121	6.2121	358	2	254,003.81	82.04	82.05	645										

CURRENT GROSS COUPON		Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	Wid Avg CURRENT BALANCE	
4.750 - 4.999	1	340,000	0.15	4.9900	4.4889	358	2	4.9900	4.9900	4.9900	85.00	85.00	642									
5.000 - 5.249	6	1,786,700	0.79	5.1339	4.6428	358	2	5.0000	5.2000	297,783	73.86	73.86	679									
5.250 - 5.499	16	4,942,973	2.19	5.3478	4.8467	358	2	5.2500	5.4900	308,936	80.43	80.43	666									
5.500 - 5.749	37	11,412,381	5.06	5.6056	5.1045	358	2	5.5000	5.7400	308,443	78.52	78.52	681									
5.750 - 5.999	105	29,641,537	13.14	5.9128	5.4117	358	2	5.7500	5.9900	282,300	79.50	79.50	657									
6.000 - 6.249	35	16,312,620	7.23	6.1333	5.6322	358	2	6.0000	6.2400	296,593	79.97	79.97	649									
6.250 - 6.499	132	35,560,342	15.77	6.3977	5.8386	358	2	6.2500	6.4900	269,397	80.06	80.06	645									
6.500 - 6.749	95	25,063,131	11.11	6.5875	6.0864	358	2	6.5000	6.7400	263,822	79.77	79.77	640									
6.750 - 6.999	143	37,965,665	16.83	6.8867	6.3856	358	2	6.7500	6.9950	265,494	82.23	82.23	646									
7.000 - 7.249	54	11,355,938	5.03	7.1188	6.6187	358	2	7.0000	7.2400	210,295	83.37	83.37	639									
7.250 - 7.499	71	15,261,422	6.77	7.3538	6.8327	357	3	7.2500	7.4900	214,950	84.94	84.94	636									
7.500 - 7.749	47	10,201,469	4.52	7.5789	7.0778	358	2	7.5000	7.7000	217,033	87.54	87.54	630									
7.750 - 7.999	36	8,238,389	3.65	7.8634	7.3623	358	2	7.7500	7.9900	228,844	88.19	88.19	634									

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BSABS 05-HE1 INTEREST ONLY COLLATERAL

Collateral Grouped by Current Gross Coupon												
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg GROSS COUPON	Wid Avg NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV
8.000 - 8.249	21	3,610,672	1.60	8.1034	7.6923	358	2	8.0000	8.2400	171,937	88.78	623
8.250 - 8.499	22	3,843,621	1.70	8.3528	7.8517	358	2	8.2500	8.4900	174,710	91.58	609
8.500 - 8.749	15	4,247,509	1.88	8.5920	8.0919	358	2	8.5000	8.7000	283,167	84.99	623
8.750 - 8.999	10	2,331,500	1.03	8.8101	8.3090	358	2	8.7500	8.9900	233,150	93.83	625
9.000 - 9.249	11	1,990,618	0.88	9.1243	8.6232	358	2	9.0000	9.2000	180,965	85.34	619
9.250 - 9.499	5	787,253	0.35	9.3652	8.8641	359	1	9.2500	9.4500	157,451	94.38	645
9.500 - 9.749	2	265,800	0.12	9.5000	8.9989	359	1	9.5000	9.5000	132,900	97.86	638
9.750 - 9.999	3	366,878	0.16	9.9158	9.4147	358	2	9.8000	9.9500	122,293	94.99	691
11.250 - 11.499	1	28,980	0.01	11.2500	10.7489	178	2	11.2500	11.2500	28,980	20.00	61
TOTAL	888	225,555,387	100.00	6.7132	6.2121	358	2	4.9900	11.2500	254,004	82.04	645

Collateral Grouped by Original Loan-to-Value Ratio												
LOAN TO VALUE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg GROSS COUPON	Wid Avg NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Min CURRENT BALANCE	Max CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
0.01 - 50.00	13	2,532,596.36	1.13	7.40740	6.90650	356	2	196,353.57	43.05	43.96	610	610
50.01 - 55.00	8	1,981,805.98	0.88	6.43315	5.92305	357	3	247,725.75	52.70	52.70	603	603
55.01 - 60.00	10	2,081,994.13	0.92	6.03300	5.53190	358	2	208,199.41	58.73	58.73	648	648
60.01 - 65.00	17	4,335,299.99	1.92	6.12784	5.62674	358	2	255,017.65	63.48	63.48	614	614
65.01 - 70.00	25	6,054,750.69	2.68	6.45347	5.95337	358	2	242,190.05	68.64	68.64	652	652
70.01 - 75.00	45	13,590,213.07	6.03	6.40729	5.90619	358	2	302,004.73	74.05	74.05	622	622
75.01 - 80.00	391	98,414,988.26	43.63	6.45794	5.95684	358	2	251,700.74	79.85	79.85	660	660
80.01 - 85.00	101	29,726,372.92	13.18	6.65103	6.14993	358	2	294,320.52	84.29	84.29	642	642
85.01 - 90.00	193	50,159,342.16	22.24	7.00716	6.50606	358	2	259,892.96	89.63	89.63	633	633
90.01 - 95.00	50	10,242,440.60	4.54	7.83461	7.33351	358	2	204,848.81	94.83	94.83	637	637
95.01 - 100.00	35	6,415,582.89	2.84	8.14846	7.64736	357	3	183,302.37	99.65	99.65	639	639
TOTAL	888	225,555,387.05	100.00	6.71321	6.21211	358	2	254,003.81	82.04	82.04	82.05	645

Collateral Grouped by Original Combined Loan-to-Value Ratio												
COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg GROSS COUPON	Wid Avg NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE	
0.00 - 50.00	12	2,523,616.36	1.12	7.36327	6.86217	358	2	210,301.36	43.32	43.32	609	
50.01 - 55.00	8	1,981,805.98	0.88	6.43315	5.93305	357	3	247,725.75	52.70	52.70	603	
55.01 - 60.00	10	2,081,994.13	0.92	6.03300	5.53190	358	2	208,199.41	58.73	58.73	648	
60.01 - 65.00	17	4,335,299.99	1.92	6.12784	5.62674	358	2	255,017.65	63.48	63.48	614	
65.01 - 70.00	25	6,054,750.69	2.68	6.45347	5.95337	358	2	242,190.03	68.64	68.64	652	
70.01 - 75.00	45	13,590,213.07	6.03	6.40729	5.90619	358	2	302,004.73	74.05	74.05	622	
75.01 - 80.00	391	98,414,988.26	43.63	6.45794	5.95684	358	2	251,700.74	79.85	79.85	660	
80.01 - 85.00	101	29,726,372.92	13.18	6.65103	6.14993	358	2	294,320.52	84.29	84.29	642	
85.01 - 90.00	193	50,159,342.16	22.24	7.00716	6.50606	358	2	259,892.96	89.63	89.63	633	
90.01 - 95.00	50	10,242,440.60	4.54	7.83461	7.33351	358	2	204,848.81	94.83	94.83	637	
95.01 - 100.00	36	6,444,563.89	2.86	8.16241	7.66131	356	3	179,015.64	99.29	99.65	640	

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Collateral Grouped by Original Combined Loan-to-Value Ratio

COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
TOTAL	888	225,555,387.05	100.00	6.71321	6.21211	358	2	254,003.81	82.04	82.05	645

Collateral Grouped by Fico Score

FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
500 - 519	2	529,840.00	0.23	264,920.00	6.45100	69.00	69.00	509
540 - 559	5	1,210,491.36	0.54	242,098.27	7.44706	77.81	77.81	551
560 - 579	36	9,325,021.90	4.13	259,028.39	6.97320	77.76	77.76	575
580 - 599	93	21,002,983.07	9.31	225,838.53	7.06234	82.32	82.32	589
600 - 619	174	43,341,654.63	19.22	249,089.97	6.83645	82.11	82.11	609
620 - 639	151	38,079,899.54	16.88	252,184.77	6.78094	82.58	82.58	628
640 - 659	135	32,399,034.08	14.36	239,992.85	6.67578	82.94	82.94	649
660 - 679	125	33,385,306.97	14.80	267,082.46	6.55191	82.23	82.23	670
680 - 699	68	17,682,650.73	7.84	260,038.98	6.58524	82.61	82.61	690
700 - 719	36	9,778,800.21	4.34	271,633.34	6.42970	82.38	82.38	710
720 - 739	26	7,801,578.77	3.46	300,060.72	6.42255	81.10	81.10	728
740 - 759	19	5,966,557.60	2.65	314,029.35	6.31970	82.12	82.12	748
760 - 779	12	3,108,619.98	1.38	259,051.67	6.11852	80.27	80.27	771
780 - 799	5	1,567,448.21	0.69	313,489.64	6.79348	75.81	75.81	784
800 - 819	1	375,500.00	0.17	375,500.00	5.50000	69.54	69.54	800
TOTAL	888	225,555,387.05	100.00	254,003.81	6.71321	82.04	82.05	645

Collateral Grouped by Property Type

PROPERTY	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
2-4 Family	30	8,763,703.03	3.89
Condominium	74	16,289,550.01	7.22
PUD	106	29,637,146.34	13.14
Single Family	675	170,569,736.25	75.62
Townhouse	3	295,251.42	0.13
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Occupancy Type

OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Investor	29	3,790,690.08	1.68
Owner Occupied	849	219,800,672.43	97.45
Second Home	10	1,964,024.54	0.87

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Collateral Grouped by Occupancy Type		
OCCTYPE	Count	Pct of overall CURRENT BALANCE
TOTAL	888	100.00

Collateral Grouped by Documentation Type		
DOCTYPE	Count	Pct of overall CURRENT BALANCE
Full/Alternative	561	60.69
Limited	35	4.78
Stated Income	292	34.52
TOTAL	888	100.00

Collateral Grouped by Back Ratio (DTI)									
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg BACK RATIO	
0.01 - 5.00	1	108,000.00	0.05	108,000.00	7.00000	90.00	90.00	2.50	
5.01 - 10.00	2	293,749.98	0.13	146,874.99	6.82464	60.16	60.16	8.07	
10.01 - 15.00	3	1,007,166.01	0.45	335,722.00	6.48156	80.00	80.00	13.62	
15.01 - 20.00	9	1,498,169.99	0.66	166,463.33	6.78786	75.14	75.14	17.75	
20.01 - 25.00	20	4,081,993.49	1.81	204,099.67	7.00787	78.74	78.74	22.70	
25.01 - 30.00	61	12,397,126.62	5.50	203,231.58	6.91678	83.36	83.36	27.80	
30.01 - 35.00	93	22,218,814.54	9.85	238,911.98	6.83470	81.11	81.11	32.69	
35.01 - 40.00	152	38,214,705.22	16.94	251,412.53	6.76228	81.32	81.32	37.79	
40.01 - 45.00	223	60,114,674.50	26.65	269,572.53	6.64615	82.02	82.02	42.66	
45.01 - 50.00	311	82,428,322.38	36.54	265,042.84	6.67558	82.83	82.83	47.68	
50.01 - 55.00	13	3,192,664.32	1.42	245,589.56	6.36557	81.81	81.81	52.23	
TOTAL	888	225,555,387.05	100.00	254,003.81	6.71321	82.04	82.04	41.28	

Collateral Grouped by Loan Purpose		
LOAN PURP	Count	Pct of overall CURRENT BALANCE
Cash Out Refinance	421	50.35
Purchase	431	46.17
Rate/Term Refinance	36	3.48
TOTAL	888	100.00

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Collateral Grouped by Lien							
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT COUPON	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
First Lien	887	225,526,407.05	99.99	254,257.51	6.71263	82.05	645
Second Lien	1	28,980.00	0.01	28,980.00	11.25000	100.00	71.5
TOTAL	888	225,555,387.05	100.00	254,003.81	6.71321	82.05	645

Collateral Grouped by Balloon Flag			
BALLOON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	887	225,526,407.05	99.99
Yes	1	28,980.00	0.01
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Prepay Penalty			
PREPAY PP DESC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	83	19,621,348.95	8.70
No PP	83	19,621,348.95	8.70
Yes	805	205,934,038.10	91.30
1Y PP	49	16,316,536.71	7.23
2Y PP	639	161,806,006.41	71.74
3Y PP	116	27,681,994.98	12.27
5Y PP	1	129,500.00	0.06
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AL	5	466,550.00	0.21
AZ	25	3,813,767.63	1.69
CA	498	147,557,460.51	65.42
CO	18	3,502,067.24	1.55
CT	4	1,085,100.00	0.48
DE	1	265,500.00	0.12
FL	72	14,744,136.59	6.54
GA	89	15,756,803.86	6.99
ID	1	128,300.00	0.06
IL	11	2,003,565.53	0.89
IN	2	324,000.00	0.14
KY	4	445,264.90	0.20

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
LA	3	604,750.00	0.27
MA	6	1,806,900.00	0.80
MD	14	3,617,566.00	1.60
MI	6	698,489.99	0.31
MN	6	1,725,549.99	0.77
MO	2	238,410.00	0.11
NC	4	578,337.32	0.26
NJ	1	148,000.00	0.07
NV	33	8,500,336.00	3.77
NY	6	1,963,845.89	0.87
OH	7	1,305,590.42	0.58
OR	11	2,190,246.71	0.97
PA	2	453,000.00	0.20
RI	1	221,000.00	0.10
SC	1	225,000.00	0.10
TN	7	944,685.00	0.42
TX	8	1,188,508.00	0.53
UT	9	1,210,571.21	0.54
VA	18	4,760,570.67	2.11
WA	13	3,081,513.59	1.37
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Margin

AMTYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	825	212,016,478.03	94.00
4.500 - 4.999	11	1,931,129.92	0.86
5.000 - 5.499	67	15,548,653.23	6.89
5.500 - 5.999	522	145,912,327.75	64.69
6.000 - 6.499	62	11,433,118.99	5.07
6.500 - 6.999	99	25,536,012.93	11.32
7.000 - 7.499	17	2,882,570.00	1.28
7.500 - 7.999	14	2,508,795.00	1.11
8.000 - 8.499	15	3,345,488.73	1.48
8.500 - 8.999	6	1,050,150.00	0.47
9.000 - 9.499	9	1,404,953.00	0.62
9.500 - 9.999	3	463,278.48	0.21
FIXED	63	13,538,909.02	6.00
0.000 - 0.499	63	13,538,909.02	6.00
TOTAL	888	225,555,387.05	100.00

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Collateral Grouped by Index			
INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
FIXED	62	13,509,929.02	5.99
FIXED-BALLOON	1	28,980.00	0.01
WSJ-6MLIBOR	825	212,016,478.03	94.00
TOTAL	888	225,555,387.05	100.00

Collateral Grouped by Product Type																	
PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
BALLOON IO	1	28,980.00	0.01	11.25000	10.74890	28,980.00	180	178	2	42.90	20.00	100.00	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	62	13,509,929.02	5.99	7.32626	6.82516	217,916.39	360	358	2	39.08	81.90	81.90	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM IO	756	194,316,206.30	86.15	6.67021	6.16911	257,050.22	360	358	2	41.74	82.08	82.08	6.09742	2.99550	1.76739	6.79053	22
LIBOR 3/6 ARM IO	67	17,270,706.09	7.66	6.69614	6.19504	257,804.51	360	357	3	38.20	81.67	81.67	6.37644	2.88878	1.51687	6.56241	33
LIBOR 5/6 ARM IO	2	429,565.64	0.19	7.26510	6.76400	215,000.00	360	357	3	29.56	85.54	85.54	6.81979	3.00000	1.00000	6.00000	57
TOTAL	888	225,555,387.05	100.00	6.71321	6.21211	254,023.27	360	358	2	41.28	82.04	82.05	6.12161	2.98681	1.74543	6.77035	23

Collateral Grouped by IO Term			
IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
10 YEARS	66	12,046,472.56	5.34
2 YEARS	608	163,188,866.23	72.35
3 YEARS	50	13,489,118.80	5.98
5 YEARS	164	36,830,929.46	16.33
TOTAL	888	225,555,387.05	100.00

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	#Of	Loans	Balance	Avg balan	% of the pool	Seasoning	WAC	WARM	FICO	OLTV	CLTV	DTI	% Of Full Doc	% of Primary	% of (single family and PUD)	% of cashout	% of 2nd lien	IO %	
Aggregated pool	9,257	1,567,305,305	169,310.28	100.00%															
2nd lien	442	20,957,701	47,415.61	1.34%			2 7.4134	354	619	80.22	81.29	41.17	56.70	91.62	75.92	55.48	19.93	14.39	
IO loans only	888	225,555,387	254,003.81	14.39%			3 10.7029	234	675	19.08	99.10	42.22	42.67	95.22	73.16	13.73	0.00	0.14	
							2 6.7132	358	645	82.04	82.05	41.28	60.69	97.45	75.62	50.35	42.20	100.00	
rates:																			
9.5-10	274	31,552,287	115,154.33	2.01%			2 9.7673	342	587	77.34	82.60	40.26	49.93	63.95	66.19	52.98	3.27	1.16	
10.01-10.5	147	12,323,916	83,836.16	0.79%			2 10.2825	332	580	64.60	83.56	41.82	52.07	80.36	70.40	45.01	5.62	0.00	
10.51-11	134	10,131,543	75,608.53	0.65%			2 10.8231	283	615	44.73	83.40	42.60	40.83	89.92	69.38	44.20	2.01	0.00	
11.01-12	157	10,176,106	64,815.96	0.65%			3 11.4762	262	625	35.22	88.31	41.79	22.47	93.57	75.27	33.21	1.26	0.28	
12.01-13	34	1,741,553	51,222.14	0.11%			2 12.3611	313	632	26.69	89.96	43.20	50.28	75.93	40.72	43.39	0.00	0.00	
gt 13%	1	10,481	10,481.17	0.00%			3 13.1500	177	660	15.00	95.00	27.00	0.00	0.00	0.00	100.00	0.00	0.00	
FICO---																			
<500				0.00%															
504-525	453	75,273,706	166,167.12	4.80%			2 8.6702	357	513	72.21	72.21	42.05	75.10	97.20	78.83	84.07	2.24	0.70	
526-550	710	118,402,315	166,763.82	7.55%			3 8.1639	356	539	74.77	74.77	42.01	65.26	96.66	80.25	71.53	2.33	0.38	
551-575	993	169,051,197	170,242.90	10.79%			3 7.6964	356	564	77.44	77.44	41.17	61.25	96.88	79.23	71.80	3.36	2.33	
576-600	1,336	230,239,747	172,335.14	14.69%			2 7.3533	356	588	80.57	80.57	41.09	65.83	96.21	78.37	62.50	18.23	13.01	
601-625	1,775	294,069,153	165,672.76	18.76%			3 7.2241	355	613	81.89	82.27	41.36	60.72	94.31	77.90	54.42	23.45	19.36	
626-650	1,507	252,483,747	167,540.64	16.11%			3 7.1611	354	638	81.96	83.30	41.05	55.32	91.16	77.30	53.58	21.94	15.67	
<50,000	375	12,633,516	33,688.38	0.81%			2 9.8973	293	636	39.51	90.00	37.92	63.77	85.08	82.60	31.80	3.36	0.60	
50,000-75,000	1,158	72,888,878	62,943.76	4.65%			3 8.4031	341	622	76.97	83.42	37.28	71.10	74.86	84.98	37.26	18.26	0.43	
75,000-100,000	1,226	107,584,210	87,752.21	6.86%			3 8.0261	346	615	78.97	82.62	38.56	70.97	85.55	84.23	38.77	28.49	3.76	
400,000-500,000	291	130,439,919	448,247.14	8.32%			2 6.9983	357	633	82.35	82.35	42.34	42.38	95.11	69.72	59.26	18.91	30.66	
500,001-600,000	52	27,880,468	536,162.84	1.78%			2 7.0724	358	638	79.57	79.57	42.86	44.57	92.32	66.54	54.96	19.17	16.80	
>600,000	9	6,055,082	672,786.91	0.39%			2 6.8345	358	650	80.75	80.75	43.31	10.66	100.00	79.71	77.23	0.00	9.91	
LTV																			
80-85	1,084	204,390,380	188,552.01	13.04%			2 7.3668	355	606	84.29	84.36	41.27	56.50	93.87	78.95	67.66	8.43	14.54	
85.01-90	1,586	284,614,203	179,454.10	18.16%			2 7.5362	356	618	89.56	89.65	41.60	59.76	92.71	75.14	56.16	11.37	17.62	
90.01-95	1,053	161,395,129	153,271.73	10.30%			2 8.1029	356	657	93.99	94.80	40.78	43.73	64.77	66.74	33.03	0.65	6.35	
95.01-100	753	76,080,022	101,035.89	4.85%			2 8.6841	326	663	80.02	99.81	41.86	62.17	96.19	73.84	24.37	0.00	8.47	
Stated doc	3280	630,375,889	192,187.77	40.22%			2 7.6514	354	632	79.96	81.48	41.06	0.00	89.94	73.05	54.81	14.90	12.35	
streamlined doc				0.00%															
2nd home	58	10,145,919	174,929.64	0.65%			2 7.6532	356	665	86.14	86.75	39.10	49.94	0.00	67.70	25.36	19.63	19.36	
investment property	963	121,240,618	123,337.35	7.74%			2 8.3818	356	657	86.65	87.26	38.71	48.89	0.00	54.48	33.49	3.34	3.13	
cash out loans	4584	869,540,801	189,690.40	55.48%			2 7.3182	355	604	77.96	78.22	41.17	56.42	95.03	78.18	100.00	3.59	13.06	
condo	521	86,862,506	166,722.66	5.54%			2 7.3408	353	623.8	79.35	81.05	41.35	52.79	93.57	0.00	51.14	23.81	18.75	
2-4 family	677	140,511,402	207,550.08	8.97%			2 7.6234	355	640.6	81.78	82.37	41.72	47.59	70.94	0.00	51.36	8.02	6.24	
fixed rate	2025	257,493,471	127,157.27	16.43%			2 7.7141	337	638	73.25	79.76	40.70	64.76	92.44	78.19	59.24	13.48	5.26	
arm	7232	1,309,811,833	181,113.36	83.57%			2 7.3543	358	615	81.59	81.59	41.26	55.11	91.46	75.47	54.74	21.20	16.19	
CA	2376	584,070,859	245,621.07	37.27%			2 6.9532	354	619	76.05	77.42	42.22	50.01	96.20	78.09	70.34	17.28	25.26	
NY	222	54,871,607	247,169.40	3.50%			2 7.5279	354	633	81.17	82.60	42.85	40.04	87.71	53.53	53.58	8.51	3.58	
MASS	75	19,513,471	260,179.62	1.25%			3 7.1772	356	626	79.82	80.25	41.79	58.25	98.03	46.26	65.81	15.42	9.26	
GA	496	68,922,824	138,957.31	4.40%			2 7.9403	354	621	86.30	86.91	39.41	63.38	81.48	76.44	41.40	22.71	22.86	
DTI																			
DTI > 50	490	93,214,766	190,234.22	5.95%			2 7.5275	356	591	77.26	77.67	52.41	70.95	93.71	74.81	68.02	9.93	3.43	
Silent 2nds	1936	312,327,600	161,326.24	19.93%			3 6.8917	357	646	80.93	80.93	41.89	67.81	98.06	79.20	10.01	100.00	30.48	



Pool Data

Deal Ticker:

Data Entry Rules:

1. Only enter data in the fields highlighted in purple.
2. Please enter 0 for blanks.

Pool Summary	
Total Issue Balance (USD)	1,568,667,760
Original Mortgage Pool Balance (USD)	1,567,305,305
Current Mortgage Pool Balance (USD)	9,257
Total Number of Loans	169,310
Average Loan Balance (USD)	98.7%
1st lien (%age)	1.3%
2nd lien (%age)	619
WA FICO	500
- Minimum FICO	812
- Maximum FICO	81.3%
WA LTV	10.9%
- Minimum LTV	100.0%
- Maximum LTV	41.2%
WA DTI	2.5%
- Minimum DTI	55.0%
- Maximum DTI	2
WA Age (Months)	354
WA Remaining Term (Months)	
Acquired Loans	
North California (% of Pool)	9.1%
South California (% of Pool)	28.1%

North California	
% of State	24.54
WA FICO	624
- Minimum FICO	500
- Maximum FICO	808
WA LTV	79.34
- Minimum LTV	14.15
- Maximum LTV	100
Highest Zip-Code Density (% of State)	
Zip-Code with Highest Density	

South California	
% of State	75.46
WA FICO	618
- Minimum FICO	500
- Maximum FICO	805
WA LTV	76.8
- Minimum LTV	10.87
- Maximum LTV	100
Highest Zip-Code Density (% of State)	
Zip-Code with Highest Density	

Classification	Total	Check
Mortgage Type	#####	<input type="checkbox"/>
Loan-to-Value	#####	<input type="checkbox"/>
FICO	#####	<input type="checkbox"/>
Purpose	#####	<input type="checkbox"/>
Occupancy	#####	<input type="checkbox"/>
Loan Balance	#####	<input type="checkbox"/>
Property Type	#####	<input type="checkbox"/>
Documentation Type	#####	<input type="checkbox"/>
Fixed Period	#####	<input type="checkbox"/>
Debt-to-Income Ratio	#####	<input type="checkbox"/>
Geographic Distribution	#####	<input type="checkbox"/>

Per Annum Fees	
Servicer Fees	
Cost of Carry	



Pool Data

Deal Ticker:

Data Entry Rules:

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2. Please enter 0 for blanks.

Mortgage Type	WA LTV	WA FICO	Balance
Classic 30yr FRM			539,790
Classic 15yr FRM			633,184
Classic ARM			1,393,078
Classic 15/30 Balloon			1,982,548
Classic 5/1 Hybrid			3,800,113
Classic 5/1 IO Hybrid			9,859,261
5/1 Hybrid w/3 year IO feature			15,202,887
			24,372,354
			31,807,540
			57,338,061
			93,123,897
			129,806,313
			470,966,544
			204,390,380
			284,614,203
			161,395,129
			76,080,022
LTV	WA LTV	WA FICO	Balance
0.01-20.00	18%	623	
20.01-25.00	23%	581	
25.01-30.00	26%	566	
30.01-35.00	32%	631	
35.01-40.00	37%	576	
40.01-45.00	43%	588	
45.01-50.00	48%	603	
50.01-55.00	53%	598	
55.01-60.00	58%	586	
60.01-65.00	63%	584	
65.01-70.00	69%	587	
70.01-75.00	74%	589	
75.01-80.00	80%	629	
80.01-85.00	84%	606	
85.01-90.00	90%	618	
90.01-95.00	95%	657	
95.01-100.00	100%	663	



Pool Data

Data Entry Rules:

1. Only enter data in the fields highlighted in purple.
2. Please enter 0 for blanks.

Deal Ticker:

	FICO	WALTV	WA FICO	Balance
321 - 340		0%		
341 - 360		0%		
361 - 380		0%		
381 - 400		0%		
401 - 420		0%		
421 - 440		0%		
441 - 460		0%		
461 - 480		0%		
481 - 500		70%	500	2,915,398
501 - 520		72%	511	55,129,465
521 - 540		74%	531	80,168,375
541 - 560		76%	551	117,812,866
561 - 580		79%	571	152,683,962
581 - 600		81%	591	184,256,900
601 - 620		82%	610	232,971,952
621 - 640		83%	630	216,315,684
641 - 660		84%	650	179,407,923
661 - 680		84%	670	131,862,020
681 - 700		85%	690	79,205,324
701 - 720		86%	710	52,419,020
721 - 740		86%	729	33,943,627
741 - 760		85%	750	26,312,897
761 - 780		83%	770	13,086,426
781 - 800		83%	788	7,435,097
801 - 820		84%	806	1,378,369
> 820		0%		
Unknown		0%		



Pool Data

Deal Ticker:

Data Entry Rules:

1. Only enter data in the fields highlighted in purple.
2. Please enter 0 for blanks.

LTV	MIG%	WA FICO	Balance with MIG
0.01-20.00	0%		
20.01-25.00	0%		
25.01-30.00	0%		
30.01-35.00	0%		
35.01-40.00	0%		
40.01-45.00	0%		
45.01-50.00	0%		
50.01-55.00	0%		
55.01-60.00	0%		
60.01-65.00	0%		
65.01-70.00	0%		
70.01-75.00	0%		
75.01-80.00	0%		
80.01-85.00	0%		
85.01-90.00	0%		
90.01-95.00	0%		
95.01-100.00	0%		

Purpose	WA LTV	WA FICO	Balance
Purchase	86%	645	562,898,474
Cash-Out/Refinancing	78%	604	869,540,801
Refinancing	80%	607	134,866,030

Occupancy	WA LTV	WA FICO	Balance
Owner	81%	615	1,435,918,768
Investment	87%	657	121,240,618
2nd Home	87%	665	10,145,919



Pool Data

Data Entry Rules:

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2. Please enter 0 for blanks.

Deal Ticker:

Loan Balance	WALTV	WAFICO	Balance
<\$200,000	82%	614	716,188,584
<\$400,000	81%	620	693,241,252
<\$600,000	82%	635	152,420,387
>\$600,000	81%	650	5,455,082

Property Type	WALTV	WAFICO	Balance
SFR	81%	616	1,189,856,135
PUD	83%	619	148,516,121
CND	81%	624	86,862,506
2-4 Family	82%	641	140,511,402

Documentation Type	WALTV	WAFICO	Balance
Full	81%	610	888,585,074
Reduced	81%	631	678,720,231
SISA			
NISA			
NINA			
NAV			
No Ratio			
Alt			



Pool Data

Data Entry Rules:

- 1. Only enter data in the fields highlighted in purple.
- 2. Please enter 0 for blanks.

Deal Ticker:

Fixed Period (Months)	WA LTV	WA FICO	Balance
1			
3		785	12,121,317
6	81%	780	43,502,566
12	83%	810	1,052,276,705
24	82%	812	186,477,909
36	81%	784	15,433,337
60	79%		
84			
>=120			

DTI	WA LTV	WA FICO	Balance
0.01 - 5.00		658	1,032,174
5.01 - 10.00	85%	630	2,060,466
10.01 - 15.00	80%	621	7,218,892
15.01 - 20.00	77%	626	20,626,995
20.01 - 25.00	80%	616	47,161,270
25.01 - 30.00	79%	617	94,340,577
30.01 - 35.00	81%	620	149,318,814
35.01 - 40.00	80%	621	263,643,990
40.01 - 45.00	81%	624	368,826,522
45.01 - 50.00	82%	618	519,860,840
50.01 - 55.00	82%	591	93,214,766
> 55.00	78%		
Unknown	0%		
	0%		



Pool Data

Data Entry Rules:

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2. Please enter 0 for blanks.

Deal Ticker:

Geographic Distribution		WALTV	WA FICO	Balance
AK		79%	659	605,000
AL		89%	612	9,179,110
AR		87%	617	4,539,748
AS				
AZ		82%	629	21,680,996
CA		77%	619	584,070,859
CO		85%	624	19,182,365
CT		81%	614	16,326,455
CZ				
DC		79%	609	916,504
DE		81%	606	3,374,423
FL		84%	619	102,772,782
GA		87%	621	68,922,824
GU				
HI		75%	620	2,859,016
IA		84%	618	4,281,446
ID		86%	636	1,917,534
IL		84%	622	93,683,858
IN		84%	615	18,215,174
KS		86%	617	2,731,189
KY		85%	610	5,554,024
LA		86%	608	8,115,490
MA		80%	626	19,513,471
MD		80%	601	46,360,439
ME		70%	604	349,349
MI		84%	612	35,465,463
MN		84%	622	32,618,256
MO		86%	613	20,988,060
MS		83%	597	4,945,658
MT		72%	586	497,031
NC		86%	614	24,788,396
ND		76%	653	410,673
NE		85%	624	1,591,653
NH		77%	582	1,851,746
NJ		80%	604	33,298,402
NM		85%	615	4,006,996
NV		80%	619	49,179,423
NY		83%	633	54,871,607



Pool Data

Data Entry Rules:

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- 2. Please enter 0 for blanks.

Deal Ticker:

OH	87%	623	33,324,351
OK	86%	620	5,566,550
OR	83%	632	12,009,398
OT			
PA	83%	614	32,866,481
PR			
RI	76%	602	7,229,461
SC	86%	615	8,424,161
SD	76%	631	263,391
TN	87%	616	24,003,474
TT			
TX	86%	631	43,664,372
UT	88%	643	6,943,194
VA	82%	612	59,795,236
VI			
VT			
WA	85%	627	15,354,103
WI	82%	615	14,421,128
WV	84%	595	2,922,331
WY	84%	630	852,255

Bear, Stearns & Co. Inc. BSABS 05-HE1 {STATED INCOME PROPERTIES}

January 04, 2005
12:25PM EST
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Collateral Grouped by Product Type																		
PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg STATED AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
6MLIBOR	34	8,787,446.22	1.39	6,76595	6,26485	258,503.74	360	358	638	42.45	82.17	82.17	82.17	6.04009	2.13506	1.53911	7.00000	4
BALLOON IO	97	5,960,625.38	0.95	10,99733	10,49623	61,508.99	180	178	685	42.93	19.66	98.38	98.38	0.00000	0.00000	0.00000	0.00000	0
BALLOON IO	1	28,980.00	0.00	11,25000	10,74890	28,980.00	180	178	715	42.90	20.00	100.00	100.00	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	509	72,296,503.37	11.47	7,96640	7,46530	142,155.50	342	339	646	40.74	72.53	79.25	79.25	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	16	3,899,617.85	0.62	7,83781	7,33671	243,746.94	360	359	654	38.43	83.36	80.36	80.36	0.00000	0.00000	0.00000	0.00000	0
LIBOR 1/6 ARM	105	25,892,056.44	4.11	7,20873	6,70763	246,651.52	360	358	629	41.37	83.85	83.85	83.85	6.09763	2.05289	1.51906	6.99183	10
LIBOR 2/6 ARM	1,865	373,155,546.62	59.20	7,73014	7,22904	200,236.37	360	358	624	41.13	81.66	81.66	81.66	6.55107	2.99407	1.57061	6.57042	22
LIBOR 2/6 ARM IO	257	69,419,070.36	11.01	7,01244	6,51134	270,136.84	360	358	667	41.29	82.09	82.09	82.09	6.07855	2.99591	1.71854	6.71864	22
LIBOR 3/6 ARM	356	61,268,845.58	9.72	7,57346	7,07236	172,350.60	360	357	617	40.48	80.09	80.09	80.09	7.07876	2.99699	1.09619	6.09921	33
LIBOR 3/6 ARM IO	18	4,516,318.86	0.72	7,48448	6,98338	250,934.72	360	357	638	38.51	80.21	80.21	80.21	6.73986	2.90285	1.43531	6.50008	33
LIBOR 5/6 ARM	22	5,150,877.97	0.82	6,91608	6,41498	234,227.50	360	358	659	42.60	77.06	77.06	77.06	6.11524	3.00000	2.00000	6.95341	58
TOTAL	3,280	630,375,888.65	100.00	7,65142	7,15032	192,327.02	356	354	632	41.06	79.96	81.48	81.48	6.51807	2.93571	1.53630	6.56633	23

Collateral Grouped by Current Balance													
CURRENT BALANCE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg STATED AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP
0.00 - 49,999.99	129	4,526,817.40	0.72	10,4437	9,9426	267	2	35,091.61	36.68	92.05	92.05	656	
50,000.00 - 99,999.99	648	48,781,147.70	7.74	8,8198	8,3187	331	3	75,279.55	72.52	84.87	84.87	642	
100,000.00 - 149,999.99	637	79,160,192.76	12.56	8,0227	7,5216	352	3	124,270.32	80.95	82.27	82.27	635	
150,000.00 - 199,999.99	521	90,557,950.47	14.37	7,7459	7,2448	357	2	173,815.64	79.65	79.65	79.65	623	
200,000.00 - 249,999.99	440	98,324,804.24	15.60	7,4178	6,9167	356	2	223,465.46	79.45	79.45	79.45	631	
250,000.00 - 299,999.99	338	92,655,716.75	14.70	7,4548	6,9537	358	2	274,129.34	80.98	80.98	80.98	624	
300,000.00 - 349,999.99	228	73,720,069.95	11.69	7,4653	6,9642	358	2	323,333.64	82.06	82.06	82.06	628	
350,000.00 - 399,999.99	152	56,829,987.39	9.02	7,2669	6,7658	358	2	373,881.50	82.30	82.30	82.30	639	
400,000.00 - 449,999.99	100	42,012,593.82	6.66	7,1973	6,6962	357	2	420,125.94	83.22	83.22	83.22	646	
450,000.00 - 499,999.99	58	27,565,336.87	4.37	7,3876	6,8865	358	2	475,264.43	81.11	81.11	81.11	641	
500,000.00 - 549,999.99	15	7,639,933.39	1.21	7,6945	7,1934	358	2	509,328.89	77.78	77.78	77.78	646	
550,000.00 - 599,999.99	8	4,590,000.00	0.73	7,3963	6,8952	358	2	573,750.00	81.91	81.91	81.91	651	
600,000.00 - 649,999.99	3	1,853,587.91	0.29	6,6436	6,1425	358	2	617,862.64	88.27	88.27	88.27	649	
700,000.00 - 749,999.99	2	1,407,750.00	0.22	6,6235	6,1224	359	1	703,875.00	82.57	82.57	82.57	659	
750,000.00 - 799,999.99	1	750,000.00	0.12	7,2500	6,7489	359	1	750,000.00	75.00	75.00	75.00	607	
TOTAL	3,280	630,375,888.65	100.00	7,6514	7,1503	354	2	192,187.77	79.96	81.48	81.48	632	

Collateral Grouped by Current Gross Coupon													
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg STATED AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP
5.000 - 5.249	3	797,000.00	0.13	5,1695	4,6684	358	2	5,1500	5,1900	265,667	77.54	77.54	735
5.250 - 5.499	12	3,262,015.00	0.52	5,3803	4,8792	358	2	5,2500	5,4900	271,835	77.14	77.14	683
5.500 - 5.749	27	6,925,764.00	1.10	5,6455	5,1444	358	2	5,5000	5,7400	256,510	70.71	70.71	653
5.750 - 5.999	80	22,078,514.00	3.50	5,9150	5,4139	357	2	5,7500	5,9900	275,981	73.72	73.72	667
6.000 - 6.249	68	17,898,553.00	2.84	6,1374	5,6363	358	2	6,0000	6,2400	263,214	76.29	76.29	657

The information contained herein will be superseded by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets. This report does not constitute a bid or offer by any person for any security or an undertaking by any person to provide or accept any such bid or offer. Each investor must determine for itself the appropriateness of any transaction in securities, including any related legal, tax and accounting considerations, and no recommendation is made herein as to any security or transaction. No assurance is given (i) as to the accuracy or completeness of any information set forth herein, or (j) that the prices indicated (i) constitute prices at which the securities listed could have been or may be purchased or sold in any market, (ii) reflect the value Bear Stearns assigns to any security while in its inventory, or (iv) take into account the size of any position in the securities listed. Spreads between bid and offer prices may vary significantly due to market volatility or illiquidity. All prices and other information relating to any security are subject to change without notice. Bear, Stearns & Co. Inc. and its affiliates and associated persons may have positions and conduct transactions in the securities covered by this report, and may solicit business from and perform services for the issuers of the securities.

Bear, Stearns & Co. Inc. BSABS 05-HE1 {STATED INCOME PROPERTIES}

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Collateral Grouped by Current Gross Coupon

CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg CURRENT COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
6.250 - 6.499	117	29,612,188	4.70	6.3565	5.8554	6.2500	354	2	6.2500	6.4900	253,096	77.64	77.64	667
6.500 - 6.749	156	39,202,610	6.22	6.6013	6.1002	6.5000	356	2	6.5000	6.7400	251,299	77.26	77.26	648
6.750 - 6.999	309	76,716,750	12.17	6.8983	6.3972	6.7500	357	2	6.7500	6.9900	248,274	78.45	78.45	644
7.000 - 7.249	183	39,139,292	6.21	7.1098	6.6087	7.0000	357	3	7.0000	7.2400	213,876	79.73	79.73	647
7.250 - 7.499	303	66,979,896	10.63	7.3657	6.8646	7.2500	357	3	7.2500	7.4900	221,056	82.17	82.17	636
7.500 - 7.749	292	57,764,039	9.16	7.5944	7.0933	7.5000	356	3	7.5000	7.7400	197,822	82.86	82.86	630
7.750 - 7.999	380	78,177,652	12.40	7.8831	7.3820	7.7500	357	2	7.7500	7.9900	205,731	82.92	82.92	617
8.000 - 8.249	179	30,175,237	4.79	8.0964	7.5953	8.0000	357	3	8.0000	8.2400	168,577	84.14	84.14	611
8.250 - 8.499	193	32,595,427	5.17	8.3452	7.8441	8.2500	355	2	8.2500	8.4900	168,888	84.95	84.95	615
8.500 - 8.749	193	32,561,426	5.17	8.5914	8.0903	8.5000	357	2	8.5000	8.7400	168,712	85.20	85.20	615
8.750 - 8.999	201	32,048,533	5.08	8.8640	8.3629	8.7500	356	2	8.7500	8.9900	159,445	83.88	83.88	606
9.000 - 9.249	99	12,946,927	2.05	9.0981	8.5970	9.0000	356	2	9.0000	9.2400	130,777	85.08	85.08	616
9.250 - 9.499	82	13,284,402	2.11	9.3271	8.8260	9.2500	356	2	9.2500	9.4900	162,005	87.28	87.28	619
9.500 - 9.749	68	9,719,350	1.54	9.5961	9.0950	9.5000	354	3	9.5000	9.7400	142,932	79.02	80.03	595
9.750 - 9.999	58	7,465,376	1.18	9.8472	9.3461	9.7500	350	2	9.7500	9.9900	128,713	83.76	86.38	616
10.000 - 10.249	24	2,858,475	0.45	10.1313	9.6302	10.0000	338	2	10.0000	10.2400	119,103	76.11	84.88	596
10.250 - 10.499	30	3,259,279	0.52	10.3322	9.8311	10.2500	323	2	10.2500	10.4900	108,643	69.61	86.54	596
10.500 - 10.749	20	1,698,607	0.27	10.6285	10.1274	10.5000	290	2	10.5000	10.7400	84,930	51.52	87.60	642
10.750 - 10.999	55	3,986,647	0.63	10.8932	10.3921	10.7500	253	2	10.7500	10.9900	12,484	34.49	86.07	650
11.000 - 11.249	48	2,738,440	0.43	11.1273	10.6262	11.0000	226	3	11.0000	11.2400	57,051	27.93	95.13	660
11.250 - 11.499	25	1,377,573	0.22	11.3547	10.8536	11.2500	220	2	11.2500	11.4900	55,103	25.07	97.24	653
11.500 - 11.749	33	2,500,298	0.40	11.5900	11.0887	11.5000	273	3	11.5000	11.7400	75,767	35.69	86.61	621
11.750 - 11.999	17	1,167,776	0.19	11.7900	11.2889	11.7500	263	3	11.7500	11.9900	68,693	29.81	89.80	641
12.000 - 12.249	12	925,708	0.15	12.0451	11.5440	12.0000	326	2	12.0000	12.2000	77,142	32.70	84.68	621
12.250 - 12.499	4	190,482	0.03	12.3311	11.8300	12.2500	206	3	12.2500	12.4000	47,620	19.20	99.20	681
12.500 - 12.749	2	56,100	0.01	12.6000	12.0989	12.5000	358	2	12.6000	12.6000	28,050	15.00	95.00	660
12.750 - 12.999	5	244,084	0.04	12.8772	12.3761	12.7500	291	3	12.7500	12.9900	48,817	15.44	94.96	666
13.000 - 13.249	2	21,469	0.00	13.0732	12.5721	13.0000	178	2	13.0000	13.1500	10,735	17.56	95.00	642
TOTAL	3,280	630,375,889	100.00	7.6514	7.1503	7.1503	354	2	5.1500	13.1500	192,188	79.96	81.48	632

Collateral Grouped by Original Loan-to-Value Ratio

LOAN TO VALUE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Wtd Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
0.01 - 50.00	306	26,944,192.65	4.27	9.01834	8.51724	289	2	88,052.92	32.43	67.96	636
50.01 - 55.00	57	10,358,350.62	1.64	7.38445	6.88335	352	2	181,725.45	53.15	53.15	603
55.01 - 60.00	64	12,243,794.50	1.94	7.57817	7.07707	356	2	191,309.29	57.84	57.84	589
60.01 - 65.00	118	23,853,608.31	3.78	7.40128	6.90018	357	2	202,149.22	63.23	63.23	588
65.01 - 70.00	196	41,516,191.22	6.59	7.58393	7.08283	355	3	211,817.30	69.03	69.03	592
70.01 - 75.00	251	53,763,781.05	8.53	7.54671	7.04561	356	2	214,198.33	74.04	74.04	600
75.01 - 80.00	829	169,416,408.76	26.88	7.20656	6.70546	357	3	204,362.37	79.65	79.65	647
80.01 - 85.00	378	80,961,870.07	12.84	7.54386	7.04276	357	2	214,184.84	84.44	84.44	616
85.01 - 90.00	494	104,797,437.56	16.62	7.72936	7.22826	357	2	212,140.56	89.69	89.69	633
90.01 - 95.00	492	88,386,961.79	14.02	8.24951	7.74841	358	2	179,648.30	94.84	94.84	664

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Collateral Grouped by Property Type			
PROPTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
2-4 Family	310	70,167,319.81	11.13
Condominium	203	38,395,973.78	6.09
PUD	299	61,302,084.35	9.72
Single Family	2,468	460,510,510.71	73.05
TOTAL	3,280	630,375,888.65	100.00

Collateral Grouped by Occupancy Type			
OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Investor	429	58,407,844.91	9.27
Owner Occupied	2,825	566,976,067.40	89.94
Second Home	26	4,991,976.34	0.79
TOTAL	3,280	630,375,888.65	100.00

Collateral Grouped by Documentation Type			
DOCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Stated Income	3,280	630,375,888.65	100.00
TOTAL	3,280	630,375,888.65	100.00

Collateral Grouped by Back Ratio (DTI)									
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg BACK RATIO		
0.01 - 5.00	3	787,041.76	0.12	262,347.25	8.81674	85.42	4.36		
5.01 - 10.00	5	607,165.22	0.10	121,433.04	9.37629	84.35	8.47		
10.01 - 15.00	11	1,502,108.68	0.24	136,555.33	8.00283	66.18	13.48		
15.01 - 20.00	46	5,898,021.86	0.94	128,217.87	8.21646	82.48	18.06		
20.01 - 25.00	137	18,181,861.55	2.88	132,714.32	7.80208	80.60	23.01		
25.01 - 30.00	224	33,134,651.11	5.26	147,922.55	7.80714	79.89	27.82		
30.01 - 35.00	338	59,890,145.93	9.50	177,189.78	7.69528	79.22	32.88		
35.01 - 40.00	618	119,510,814.82	18.96	193,383.20	7.59161	80.30	37.83		
40.01 - 45.00	828	162,211,183.06	25.73	195,907.23	7.57340	80.30	42.68		
45.01 - 50.00	965	205,706,540.98	32.63	213,167.40	7.63761	80.66	47.61		
50.01 - 55.00	105	22,946,353.68	3.64	218,536.70	7.92712	77.62	52.32		
TOTAL	3,280	630,375,888.65	100.00	192,187.77	7.65142	79.96	41.06		

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Collateral Grouped by Loan Purpose		
LOAN PURP	Count	Pct of overall CURRENT BALANCE
Cash Out Refinance	1,627	54.81
Purchase	1,422	39.15
Rate/Term Refinance	231	6.04
TOTAL	3,280	100.00

Collateral Grouped by Lien							
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
First Lien	3,064	618,421,559.07	98.10	201,834.71	7.58388	81.14	631
Second Lien	216	11,954,329.58	1.90	55,344.12	11.14561	99.18	687
TOTAL	3,280	630,375,888.65	100.00	192,187.77	7.65142	81.48	632

Collateral Grouped by Balloon Flag		
BALLOON	Count	Total CURRENT BALANCE
No	3,182	624,386,283.27
Yes	98	5,989,605.38
TOTAL	3,280	630,375,888.65

Collateral Grouped by Prepay Penalty		
PREPAY PP DESC	Count	Total CURRENT BALANCE
No	868	165,576,208.22
Yes	2,412	464,799,680.43
1Y PP	188	47,281,149.88
2.5Y PP	2	358,089.95
3Y PP	1,565	314,038,269.79
5Y PP	648	101,487,781.81
TOTAL	3,280	630,375,888.65

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AK	2	479,000.00	0.08
AL	22	2,639,349.24	0.42
AR	10	1,249,475.80	0.20
AZ	61	8,209,572.87	1.30
CA	1,056	261,875,589.93	41.54
CO	35	6,416,222.24	1.02
CT	34	7,134,895.28	1.13
DC	2	623,312.13	0.10
DE	6	862,259.86	0.14
FL	297	48,580,468.02	7.71
GA	165	24,649,740.64	3.91
HI	5	1,471,513.46	0.23
IA	10	1,114,383.73	0.18
ID	11	1,112,585.78	0.18
IL	194	41,384,448.07	6.57
IN	45	5,783,714.99	0.92
KS	7	459,494.94	0.07
KY	9	806,486.71	0.13
LA	19	2,475,926.78	0.39
MA	30	7,922,071.54	1.26
MID	73	12,816,632.32	2.03
ME	1	180,000.00	0.03
MI	92	11,175,683.30	1.77
MIN	79	15,641,455.10	2.48
MO	43	5,333,694.08	0.85
MS	10	1,044,501.43	0.17
MT	2	299,906.42	0.05
NC	64	8,277,199.49	1.31
NE	3	311,648.96	0.05
NH	3	488,201.62	0.08
NJ	67	15,333,596.86	2.43
NM	15	1,418,602.21	0.23
NV	98	21,572,270.39	3.42
NY	119	32,202,580.31	5.11
OH	86	9,329,590.66	1.48
OK	10	1,018,738.01	0.16
OR	29	4,334,164.29	0.69
PA	88	10,560,980.08	1.68
RI	19	3,470,898.30	0.55
SC	27	3,269,307.12	0.52
TN	48	4,254,870.89	0.67
TX	116	14,717,166.76	2.33
UT	17	2,311,681.03	0.37
VA	83	15,921,194.98	2.53
WA	24	4,176,725.70	0.66
WI	36	4,889,416.53	0.78

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
WV	7	669,020.48	0.11
WY	1	106,249.32	0.02
TOTAL	3,280	630,375,888.65	100.00

Collateral Grouped by Margin

AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	2,657	548,190,162.05	86.96
4.000 - 4.499	2	408,752.10	0.06
4.500 - 4.999	20	4,384,408.64	0.70
5.000 - 5.499	104	21,088,750.27	3.35
5.500 - 5.999	1,016	250,822,229.65	39.79
6.000 - 6.499	178	36,166,315.41	5.74
6.500 - 6.999	542	113,173,727.47	17.95
7.000 - 7.499	282	46,007,748.18	7.30
7.500 - 7.999	237	37,530,163.41	5.95
8.000 - 8.499	142	21,475,412.34	3.41
8.500 - 8.999	80	10,768,292.48	1.71
9.000 - 9.499	37	4,628,144.08	0.73
9.500 - 9.999	12	1,280,426.16	0.20
10.000 - 10.499	3	344,871.06	0.05
10.500 - 10.999	2	110,920.80	0.02
FIXED	623	82,185,726.60	13.04
0.000 - 0.499	623	82,185,726.60	13.04
TOTAL	3,280	630,375,888.65	100.00

Collateral Grouped by Index

INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
FIXED	525	76,196,121.22	12.09
FIXED-BALLOON	98	5,989,605.38	0.95
WSJ-6MLIBOR	2,657	548,190,162.05	86.96
TOTAL	3,280	630,375,888.65	100.00

Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg ORIGINAL TERM	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN CAP	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
6MLIBOR	34	8,787,446.22	1.39	258,503.74	360	358	638	42.45	82.17	82.17	6.04009	2.13506	1.53911	7.00000	4

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Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wid Avg ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
BALLOON	97	5,960,625.38	0.95	10.99733	10.49623	61,508.99	180	178	2	685	42.93	19.66	98.38	0.00000	0.00000	0.00000	0.00000	0
BALLOON IO	1	28,980.00	0.00	11.25000	10.74890	28,980.00	180	178	2	715	42.90	20.00	100.00	0.00000	0.00000	0.00000	0.00000	0
FIXED	509	72,296,503.37	11.47	7.96640	7.46530	142,155.50	342	339	2	646	40.74	72.53	79.25	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	16	3,899,617.85	0.62	7.83781	7.33671	243,746.94	360	359	1	654	38.43	80.36	80.36	0.00000	0.00000	0.00000	0.00000	0
LIBOR 1/6 ARM	105	25,892,056.44	4.11	7.20873	6.70763	246,651.52	360	358	2	629	41.37	83.85	83.85	0.00000	2.05289	1.51906	6.99183	10
LIBOR 2/6 ARM	1,865	373,155,546.62	59.20	7.73014	7.22904	200,236.37	360	358	2	624	41.13	81.66	81.66	6.55107	2.99407	1.57061	6.57042	22
LIBOR 2/6 ARM IO	257	69,419,070.36	11.01	7.01244	6.51134	270,136.84	360	358	2	667	41.29	82.09	82.09	6.07855	2.99591	1.71854	6.71864	22
LIBOR 3/6 ARM	356	61,268,845.58	9.72	7.57346	7.07236	172,350.60	360	357	3	617	40.48	80.09	80.09	6.73986	2.90285	1.43531	6.50008	33
LIBOR 3/6 ARM IO	18	4,516,318.86	0.72	7.48448	6.98338	250,934.72	360	357	3	638	38.51	80.21	80.21	6.73986	2.90285	1.43531	6.50008	33
LIBOR 5/6 ARM	22	5,150,877.97	0.82	6.91608	6.41498	234,227.50	360	358	2	659	42.60	77.06	77.06	6.11524	3.00000	2.00000	6.95341	58
TOTAL	3,280	630,375,888.65	100.00	7.65142	7.15032	192,327.02	356	354	2	632	41.06	79.96	81.48	6.51807	2.93571	1.53630	6.56633	23

Collateral Grouped by IO Term

IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
10 YEARS	25	5,304,001.00	0.84
2 YEARS	190	54,864,980.60	8.70
3 YEARS	13	3,323,446.90	0.53
5 YEARS	64	14,371,558.57	2.28
NON-IO	2,988	552,511,901.58	87.65
TOTAL	3,280	630,375,888.65	100.00

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Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
6MLIBOR	2	363,745.91	0.30	7,61075	7,10965	181,925.00	360	359	1	702	46.60	88.34	88.34	6,27725	2,33401	1,33299	6,66599	5
FIXED IO	194	17,015,890.47	14.03	8,54530	8,04420	87,784.53	349	346	2	665	36.65	80.29	84.63	0.00000	0.00000	0.00000	0.00000	0
LIBOR 1/6 ARM	3	300,800.00	0.25	6,81146	6,31036	100,266.67	360	359	1	650	24.44	72.70	72.70	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM	15	3,861,234.22	3.18	7,11464	6,61354	257,423.33	360	358	2	609	41.80	81.64	81.64	6,18123	2,00000	1,50000	7,00000	10
LIBOR 2/6 ARM IO	668	86,694,814.39	71.51	8,44693	7,94583	129,874.47	360	358	2	658	39.04	88.28	88.28	7,02980	3,00000	1,25840	6,23526	22
LIBOR 3/6 ARM	22	2,916,761.60	2.41	8,38434	7,88324	132,584.45	360	358	2	657	33.66	90.59	90.59	7,07312	3,00000	1,05104	6,00000	22
LIBOR 3/6 ARM IO	60	7,210,538.05	5.95	8,11451	7,61341	120,328.00	360	357	3	654	40.74	85.10	85.10	7,20391	3,00000	1,16547	6,14984	33
LIBOR 5/6 ARM	4	573,128.48	0.47	9,33711	8,83601	143,300.00	360	358	2	694	31.35	94.99	94.99	9,26737	3,00000	1,00000	6,00000	34
LIBOR 5/6 ARM IO	15	2,303,704.81	1.90	7,72113	7,27103	153,618.47	360	358	2	646	38.53	79.94	79.94	6,55895	2,00000	2,00000	7,00000	58
TOTAL	983	121,240,617.93	100.00	8,38185	7,88075	123,424.58	358	356	2	657	38.71	86.65	87.26	7,01084	2,96051	1,27039	6,26831	23

Collateral Grouped by Current Balance

CURRENT BALANCE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
0.00 - 49,999.99	59	1,840,596.10	1.52	9,8751	9,3740	327	2	31,196.54	53.32	85.48	651
50,000.00 - 99,999.99	463	32,776,475.01	27.03	8,6749	8,1738	354	2	70,791.52	88.39	88.84	659
100,000.00 - 149,999.99	223	27,447,827.23	22.64	8,3363	7,8352	357	2	123,084.43	89.02	89.02	665
150,000.00 - 199,999.99	96	16,614,162.77	13.70	8,4167	7,9156	358	2	173,064.20	85.73	85.73	653
200,000.00 - 249,999.99	43	9,554,826.59	7.88	8,0226	7,5215	358	2	222,205.27	83.70	83.70	660
250,000.00 - 299,999.99	42	11,676,710.11	9.63	8,3158	7,8147	358	2	278,016.91	87.25	87.25	645
300,000.00 - 349,999.99	29	9,303,586.72	7.67	7,5934	7,0923	358	2	320,813.34	88.60	88.60	672
350,000.00 - 399,999.99	13	4,928,473.67	4.07	8,5960	8,0949	358	2	379,113.36	79.64	79.64	630
400,000.00 - 449,999.99	6	2,511,923.50	2.07	8,0711	7,5700	358	2	418,653.92	86.71	86.71	633
450,000.00 - 499,999.99	5	2,444,602.83	2.02	8,4467	7,9456	358	2	488,920.57	83.48	83.48	662
500,000.00 - 549,999.99	3	1,585,683.40	1.31	8,4467	7,9456	358	2	528,561.13	83.19	83.19	609
550,000.00 - 599,999.99	1	555,750.00	0.46	8,3818	7,8807	356	2	123,337.35	86.65	87.26	657
TOTAL	983	121,240,617.93	100.00	8,3818	7,8807	356	2	123,337.35	86.65	87.26	657

Collateral Grouped by Current Gross Coupon

CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
5.750 - 5.999	3	799,400	0.66	5,8929	5,3918	358	2	5,7500	5,9900	266,467	81.61	81.61	646
6.000 - 6.249	6	1,029,261	0.85	6,1164	5,6153	357	3	6,0000	6,2000	171,543	79.28	79.28	682
6.250 - 6.499	10	1,728,337	1.43	6,3498	5,8487	357	3	6,2500	6,4990	172,834	82.20	82.20	678
6.500 - 6.749	13	2,690,800	2.22	6,6375	6,1364	358	2	6,5000	6,7400	206,985	75.13	75.13	645
6.750 - 6.999	34	6,234,272	5.14	6,8671	6,3660	358	2	6,7500	6,9900	183,361	82.28	82.28	657
7.000 - 7.249	23	3,343,901	2.76	7,0941	6,5930	358	2	7,0000	7,2400	145,387	77.94	77.94	655
7.250 - 7.499	34	4,680,019	3.86	7,3890	6,8879	358	2	7,2500	7,4900	137,648	79.28	79.28	655
7.500 - 7.749	71	10,558,358	8.71	7,5994	7,0983	352	3	7,5000	7,7400	148,709	84.21	84.21	648
7.750 - 7.999	97	12,323,840	10.16	7,8605	7,3594	358	2	7,7500	7,9900	127,050	85.38	85.38	666
8.000 - 8.249	71	9,681,983	7.99	8,0715	7,5704	356	2	8,0000	8,2400	136,366	88.58	88.58	665

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Collateral Grouped by Current Gross Coupon												
Current Gross Coupon	Count	Total Current Balance	Pct of overall Current Balance	Wid Avg Current Gross Coupon	Wid Avg Current Net Coupon	Wid Avg Stated Rem Term	Wid Avg Age	Min Current Gross Coupon	Max Current Gross Coupon	Avg Current Balance	Wid Avg Loan to Value	Wid Avg FICO Score
8.250 - 8.499	94	10,539,408	8.69	8.3194	7.8183	355	2	8.2500	8.4900	112,121	85.50	651
8.500 - 8.749	94	11,341,141	9.35	8.5634	8.0623	358	2	8.5000	8.7400	120,650	88.74	666
8.750 - 8.999	116	12,992,640	10.72	8.8292	8.3281	358	2	8.7500	8.9900	112,006	90.94	665
9.000 - 9.249	67	7,759,342	6.40	9.0820	8.5809	358	2	9.0000	9.2400	115,811	92.75	668
9.250 - 9.499	61	7,525,132	6.21	9.3026	8.8015	358	2	9.2500	9.4900	123,363	90.73	653
9.500 - 9.749	55	5,542,772	4.57	9.5701	9.0690	350	2	9.5000	9.7400	100,778	91.37	650
9.750 - 9.999	52	7,139,520	5.89	9.8354	9.3343	357	2	9.7500	9.9900	137,298	92.34	637
10.000 - 10.249	15	1,631,573	1.35	10.0606	9.5595	358	2	10.0000	10.2300	108,772	92.07	645
10.250 - 10.499	16	1,460,192	1.20	10.3065	9.8054	353	2	10.2500	10.4500	91,262	90.69	631
10.500 - 10.749	9	675,753	0.56	10.5795	10.0784	353	2	10.5000	10.7000	75,084	84.31	639
10.750 - 10.999	7	412,205	0.34	10.9165	10.4154	345	1	10.7500	10.9900	58,886	71.40	613
11.000 - 11.249	7	341,353	0.28	11.1217	10.6206	358	2	11.0000	11.2400	48,765	65.41	643
11.250 - 11.499	1	16,650	0.01	11.4000	10.8989	179	1	11.4000	11.4000	16,650	15.00	703
11.500 - 11.749	3	105,654	0.09	11.5573	11.0562	290	1	11.5000	11.6000	35,218	12.78	667
11.750 - 11.999	6	257,433	0.21	11.8283	11.3272	338	2	11.7500	11.9000	42,906	53.55	632
12.000 - 12.249	7	152,949	0.13	12.1376	11.6365	345	2	12.0000	12.2000	21,850	15.00	679
12.250 - 12.499	2	30,575	0.03	12.2500	11.7489	356	4	12.2500	12.2500	15,287	15.00	709
12.500 - 12.749	2	56,100	0.05	12.6000	12.0989	358	2	12.6000	12.6000	28,050	15.00	660
12.750 - 12.999	4	141,893	0.12	12.8608	12.3597	358	2	12.7500	12.9900	35,473	13.80	662
13.000 - 13.249	3	48,163	0.04	13.0326	12.5315	278	2	13.0000	13.1500	16,054	16.14	636
TOTAL	983	121,240,618	100.00	8.3818	7.8807	356	2	5.7500	13.1500	123,337	86.65	657

Collateral Grouped by Original Loan-to-Value Ratio												
Loan to Value	Count	Total Current Balance	Pct of overall Current Balance	Wid Avg Current Gross Coupon	Wid Avg Current Net Coupon	Wid Avg Stated Rem Term	Wid Avg Age	Min Current Gross Coupon	Max Current Gross Coupon	Avg Current Balance	Wid Avg Loan to Value	Wid Avg FICO Score
0.01 - 50.00	47	1,829,980.61	1.51	9.83728	9.33618	337	2	38.93576	68.10	27.68	68.10	650
50.01 - 55.00	2	225,000.00	0.19	7.04433	6.54323	358	2	112,500.00	52.85	52.85	52.85	641
55.01 - 60.00	12	1,533,551.09	1.26	7.86510	7.36400	347	2	127,795.92	57.87	57.87	57.87	595
60.01 - 65.00	17	2,356,786.75	1.94	7.78850	7.28740	358	2	138,634.51	64.09	64.09	64.09	598
65.01 - 70.00	30	4,529,775.17	3.74	8.08039	7.57929	355	3	150,992.51	69.23	69.23	69.23	588
70.01 - 75.00	44	6,553,633.15	5.41	8.22213	7.72103	347	2	148,946.21	74.20	74.20	74.20	589
75.01 - 80.00	124	18,619,214.08	15.36	7.74530	7.24420	357	2	150,154.95	79.74	79.74	79.74	643
80.01 - 85.00	93	11,829,296.24	9.76	7.75335	7.25225	356	2	127,196.73	84.67	84.67	84.67	635
85.01 - 90.00	150	18,385,172.60	15.16	8.13078	7.62968	357	2	122,567.82	89.85	89.85	89.85	670
90.01 - 95.00	448	53,222,791.74	43.90	8.84882	8.34772	358	2	118,800.87	94.95	94.95	94.95	680
95.01 - 100.00	16	2,155,416.50	1.78	8.98023	8.47913	358	2	134,713.53	97.89	97.89	97.89	701
TOTAL	983	121,240,617.93	100.00	8.38185	7.88075	356	2	123,337.35	86.65	87.26	87.26	657

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Collateral Grouped by Original Combined Loan-to-Value Ratio											
COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT COUPON	Wtd Avg NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
0.00 - 50.00	9	905,976.41	0.75	7.80851	7.30741	358	2	100,664.05	41.35	41.35	607
50.01 - 55.00	2	225,000.00	0.19	7.04433	6.54323	358	2	112,500.00	52.85	52.85	641
55.01 - 60.00	12	1,533,551.09	1.26	7.86510	7.36400	347	2	127,795.92	57.87	57.87	595
60.01 - 65.00	17	2,356,786.75	1.94	7.78850	7.28740	358	2	138,634.51	64.09	64.09	598
65.01 - 70.00	30	4,529,775.17	3.74	8.08039	7.57929	355	3	150,992.51	69.23	69.23	588
70.01 - 75.00	44	6,553,633.15	5.41	8.22213	7.72103	347	2	148,946.21	74.20	74.20	589
75.01 - 80.00	124	18,619,214.08	15.36	7.74530	7.24420	357	2	150,154.95	79.74	79.74	643
80.01 - 85.00	93	11,829,296.24	9.76	7.75335	7.25225	356	2	127,196.73	84.67	84.67	635
85.01 - 90.00	153	18,509,722.76	15.27	8.15530	7.65420	357	2	120,978.58	89.32	89.32	670
90.01 - 95.00	483	54,022,245.78	44.56	8.89301	8.39191	357	2	111,847.30	93.76	93.76	680
95.01 - 100.00	16	2,155,416.50	1.78	8.98023	8.47913	358	2	134,713.53	97.89	97.89	701
TOTAL	983	121,240,617.93	100.00	8.38185	7.88075	356	2	123,337.35	86.65	87.26	657

Collateral Grouped by Fico Score										
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT COUPON	Wtd Avg GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE	
500 - 519	7	1,305,770.22	1.08	186,538.60	8.92867	8.92867	71.15	71.15	511	
520 - 539	14	2,422,522.87	2.00	173,037.35	8.95441	8.95441	71.53	71.53	530	
540 - 559	20	2,826,970.10	2.33	141,348.51	8.48911	8.48911	73.56	73.56	547	
560 - 579	34	4,892,765.89	4.04	143,904.88	7.90893	7.90893	73.14	73.14	568	
580 - 599	53	7,006,090.46	5.78	132,190.39	8.21609	8.21609	78.06	78.06	590	
600 - 619	87	9,890,229.50	8.16	113,680.80	8.54211	8.54211	86.97	86.97	628	
620 - 639	121	15,691,362.61	12.94	129,680.68	8.41071	8.41071	86.06	86.25	628	
640 - 659	177	20,894,812.08	17.23	118,049.79	8.46424	8.46424	89.48	90.33	650	
660 - 679	141	16,739,002.47	13.81	118,716.33	8.38815	8.38815	88.52	89.24	669	
680 - 699	99	10,746,251.32	8.86	108,547.99	8.32515	8.32515	89.05	89.87	688	
700 - 719	84	9,976,780.20	8.23	118,771.19	8.65066	8.65066	91.61	93.32	709	
720 - 739	50	6,940,507.92	5.72	138,810.16	7.88084	7.88084	90.09	90.35	728	
740 - 759	47	6,202,139.81	5.12	131,960.42	8.41731	8.41731	91.06	91.82	750	
760 - 779	26	2,862,286.68	2.36	110,087.95	8.27242	8.27242	89.78	90.46	769	
780 - 799	20	2,492,936.55	2.06	124,646.83	7.85244	7.85244	85.40	88.17	784	
800 - 819	3	350,189.25	0.29	116,729.75	8.44868	8.44868	94.99	94.99	806	
TOTAL	983	121,240,617.93	100.00	123,337.35	8.38185	8.38185	86.65	87.26	657	

Collateral Grouped by Property Type			
PROPERTY TYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
2-4 Family	268	40,836,617.45	33.68
Condominium	43	4,923,930.98	4.06
PUD	60	9,425,820.66	7.77
Single Family	612	66,054,248.84	54.48

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Collateral Grouped by Property Type		
PROPTYPE	Count	Pct of overall CURRENT BALANCE
TOTAL	983	121,240,617.93 / 100.00

Collateral Grouped by Occupancy Type		
OCCTYPE	Count	Pct of overall CURRENT BALANCE
Investor	983	121,240,617.93 / 100.00
TOTAL	983	121,240,617.93 / 100.00

Collateral Grouped by Documentation Type		
DOCTYPE	Count	Pct of overall CURRENT BALANCE
Full/Alternative	555	59,277,320.65 / 48.89
Limited	19	3,555,452.37 / 2.93
Stated Income	429	58,407,844.91 / 48.18
TOTAL	983	121,240,617.93 / 100.00

BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Collateral Grouped by Back Ratio (DTI)				Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg BACK RATIO
				Avg CURRENT BALANCE	Wid Avg GROSS COUPON	Wid Avg LOAN VALUE	Wid Avg BACK RATIO			
0.01 - 5.00	4	589,132.26	0.52	147,283.07	8.19708	82.39	82.39	82.39	3.80	
5.01 - 10.00	5	770,834.70	0.64	154,166.94	8.54161	86.32	86.32	86.32	8.67	
10.01 - 15.00	12	1,265,593.56	1.04	105,466.13	8.38140	77.95	78.66	78.66	13.06	
15.01 - 20.00	36	4,966,404.11	4.10	137,955.67	8.30572	87.11	87.45	87.45	18.02	
20.01 - 25.00	60	5,913,553.96	4.88	98,559.23	8.57639	87.71	88.64	88.64	22.42	
25.01 - 30.00	84	9,136,201.72	7.54	108,764.31	8.45364	88.66	88.95	88.95	32.69	
30.01 - 35.00	112	14,416,456.36	11.89	128,718.36	8.46158	86.18	86.76	86.76	42.72	
35.01 - 40.00	159	19,588,679.35	16.16	173,199.24	8.37477	86.54	87.52	87.52	47.89	
40.01 - 45.00	208	24,838,941.03	20.49	119,417.99	8.23819	86.82	87.45	87.45	51.80	
45.01 - 50.00	270	35,113,171.57	28.96	143,980.28	8.20773	81.16	81.16	81.16	87.26	
50.01 - 55.00	33	4,721,649.31	3.89	123,337.35	8.38185	86.65	86.65	86.65	87.26	
TOTAL	983	121,240,617.93	100.00	123,337.35						

The information contained herein will be superseded by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior information sheets. This report does not constitute a bid or offer by any person for any security or an underwriting by any person to provide or accede to any security or transaction. No assurance is given (x) as to the accuracy or completeness of any of the information set forth herein, (ii) have been confirmed by actual trades, (iii) reflect the value Bear Stearns assigns to any security or asset, (iv) constitute prices at which the securities listed. Spreads between bid and offer prices may vary significantly due to market volatility or illiquidity. All prices and other information relating to any security are provided for informational purposes only and may not be relied upon for investment decisions. All prices and other information relating to any security are provided for informational purposes only and may not be relied upon for investment decisions.

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Collateral Grouped by Loan Purpose			
LOAN PURP	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Cash Out Refinance	309	40,601,253.74	33.49
Purchase	626	75,022,760.42	61.88
Rate/Term Refinance	48	5,616,603.77	4.63
TOTAL	983	121,240,617.93	100.00

Collateral Grouped by Lien							
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT COUPON	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
First Lien	945	120,316,613.73	99.24	127,319.17	8.35539	87.20	657
Second Lien	38	924,004.20	0.76	24,315.90	11.82648	94.33	693
TOTAL	983	121,240,617.93	100.00	123,337.35	8.38185	87.26	657

Collateral Grouped by Balloon Flag		
BALLOON	Count	Total CURRENT BALANCE
No	983	121,240,617.93
TOTAL	983	121,240,617.93

Collateral Grouped by Prepay Penalty		
PREPAY PP DESC	Count	Total CURRENT BALANCE
No	310	41,624,900.23
No PP	310	41,624,900.23
Yes	673	79,615,717.70
1Y PP	37	7,705,439.14
2Y PP	432	49,727,012.69
3Y PP	204	22,183,265.87
TOTAL	983	121,240,617.93

Collateral Grouped by Geographic Distribution		
STATE	Count	Total CURRENT BALANCE
AK	1	264,000.00
AL	12	1,003,516.63
AR	1	120,105.00
		0.22
		0.83
		0.10

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AZ	16	1,760,788.74	1.45
CA	95	21,508,083.63	17.74
CO	17	2,546,232.96	2.10
CT	9	1,968,925.04	1.62
DC	3	503,047.23	0.41
DE	6	424,448.16	0.35
FL	62	7,078,950.57	5.84
GA	95	11,361,614.06	9.37
HI	1	168,000.00	0.14
IA	1	86,284.83	0.07
ID	2	170,670.56	0.14
IL	50	6,828,334.41	5.63
IN	24	1,797,693.21	1.48
K.S.	2	115,208.63	0.10
KY	7	594,437.43	0.49
LA	11	1,457,893.71	1.20
MA	1	384,884.83	0.32
MD	19	2,635,429.72	2.17
MI	49	3,725,675.57	3.07
MN	14	2,007,900.59	1.66
MO	27	2,323,774.53	1.92
MS	2	96,848.32	0.08
NC	36	3,106,251.61	2.56
ND	1	110,000.00	0.09
NJ	15	2,525,549.30	2.08
NM	4	323,335.17	0.27
NV	25	4,882,247.75	4.03
NY	29	6,746,277.59	5.56
OH	97	8,213,086.87	6.77
OK	8	672,245.85	0.55
OR	4	876,414.80	0.72
PA	42	3,000,494.18	2.47
RI	3	688,279.27	0.57
SC	13	1,064,232.43	0.88
TN	32	2,650,876.25	2.19
TX	73	6,741,142.94	5.56
UT	8	813,717.79	0.67
VA	40	4,918,954.84	4.06
WA	11	1,302,843.40	1.07
WI	10	1,163,275.09	0.96
WV	1	50,711.99	0.04
WY	4	457,932.45	0.38
TOTAL	983	121,240,617.93	100.00

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Collateral Grouped by Margin			
AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	786	103,923,927.46	85.72
4.500 - 4.999	6	969,372.87	0.80
5.000 - 5.499	11	1,203,544.77	0.99
5.500 - 5.999	127	23,118,868.57	19.07
6.000 - 6.499	66	8,971,936.62	7.40
6.500 - 6.999	144	19,138,634.31	15.79
7.000 - 7.499	139	17,074,673.23	14.08
7.500 - 7.999	124	14,121,463.03	11.65
8.000 - 8.499	94	11,487,496.27	9.47
8.500 - 8.999	51	5,003,059.05	4.13
9.000 - 9.499	19	2,394,648.05	1.98
9.500 - 9.999	5	440,230.69	0.36
FIXED	197	17,316,690.47	14.28
0.000 - 0.499	197	17,316,690.47	14.28
TOTAL	983	121,240,617.93	100.00

Collateral Grouped by Index			
INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
FIXED	197	17,316,690.47	14.28
WSJ-6MLIBOR	786	103,923,927.46	85.72
TOTAL	983	121,240,617.93	100.00

Collateral Grouped by Product Type															
PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg REM TERM	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
6MLIBOR	2	363,745.91	0.30	181,925.00	360	359	1	702	46.60	88.34	6.27725	2.31401	1.33299	6.66599	5
FIXED	194	17,015,890.47	14.03	8,7784.53	349	346	2	665	36.65	80.29	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	3	300,800.00	0.25	100,266.67	360	359	1	650	24.44	72.70	0.00000	0.00000	0.00000	0.00000	0
LIBOR 1/6 ARM	15	3,861,234.22	3.18	257,423.33	360	358	2	609	41.80	81.64	6.18123	2.00000	1.50000	7.00000	10
LIBOR 2/6 ARM	668	86,694,814.39	71.51	129,874.47	360	358	2	658	39.04	88.28	7.02980	3.00000	1.25840	6.23526	22
LIBOR 2/6 ARM IO	22	2,916,761.60	2.41	132,584.45	360	358	2	657	33.66	90.59	7.07312	3.00000	1.05104	6.00000	22
LIBOR 3/6 ARM	60	7,210,538.05	5.95	120,328.00	360	357	3	654	40.74	85.10	7.20391	3.00000	1.16547	6.14984	33
LIBOR 3/6 ARM IO	4	573,128.48	0.47	143,300.00	360	358	2	694	31.35	94.99	9.26737	3.00000	1.00000	6.00000	34
LIBOR 5/6 ARM	15	2,303,704.81	1.90	153,618.47	360	358	2	646	38.53	79.94	6.55895	3.00000	2.00000	7.00000	58
TOTAL	983	121,240,617.93	100.00	123,424.58	358	356	2	657	38.71	86.65	7.01084	2.96051	1.27039	6.26831	23

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Collateral Grouped by IO Term			
IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
10 YEARS	8	818,550.00	0.68
2 YEARS	4	542,208.60	0.45
5 YEARS	17	2,429,931.48	2.00
NON-IO	954	117,449,977.85	96.87
TOTAL	983	121,240,617.93	100.00

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Total:

f What % of pool are LTV above 90% and stated doc. IO, FICO below 600 or NOO?									
LTV > 90	Loans	Balance (\$)	% of Balance	Rate (%)	% stated Doctype	% IO Loans	% non-owner Occupied	% Fico Less Than 600	
	1,806	237,475,151	15.15	8.2891	49.81	7.03	0	8.06	

J What is max LTV to stated income and minimum FICO for stated income?
 MAX LTV, STATED INC. 100
 MIN FICO, STATED INC. 500

K What is min FICO for loans above 90% LTV
 Min Fico for ltv greater than 90: 503

L Seasoning history - any over 3m? YES

M Excess spread?

N what is available funds cap schedule at forwards +200, fixed prepay at 50% CPR, ARM pay at 125% CPR



Pool Data

Deal Ticker:

Data Entry Rules:

1. Only enter data in the fields highlighted in purple.
2. Please enter 0 for blanks.

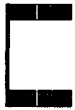
Pool Summary	
Total Issue Balance (USD)	1,175,129,667
Original Mortgage Pool Balance (USD)	1,174,021,273
Current Mortgage Pool Balance (USD)	7,338
Total Number of Loans	159,992
Average Loan Balance (USD)	99.1%
1st lien (%age)	0.9%
2nd lien (%age)	616
WA FICO	500
- <i>Minimum FICO</i>	812
- <i>Maximum FICO</i>	80.4%
WA LTV	10.9%
- <i>Minimum LTV</i>	100.0%
- <i>Maximum LTV</i>	41.0%
WA DTI	2.5%
- <i>Minimum DTI</i>	55.0%
- <i>Maximum DTI</i>	2
WA Age (Months)	354
WA Remaining Term (Months)	354
Acquired Loans	
North California (% of Pool)	8.0%
South California (% of Pool)	26.9%

North California	
% of State	22.98
WA FICO	618
- <i>Minimum FICO</i>	500
- <i>Maximum FICO</i>	808
WA LTV	77.35
- <i>Minimum LTV</i>	14.15
- <i>Maximum LTV</i>	100
Highest Zip-Code Density (% of State)	
Zip-Code with Highest Density	

South California	
% of State	77.02
WA FICO	613
- <i>Minimum FICO</i>	500
- <i>Maximum FICO</i>	805
WA LTV	75.04
- <i>Minimum LTV</i>	10.87
- <i>Maximum LTV</i>	100
Highest Zip-Code Density (% of State)	
Zip-Code with Highest Density	

Classification	Total	Check
Mortgage Type	#####	
Loan-to-Value	#####	
FICO	#####	
Purpose	#####	
Occupancy	#####	
Loan Balance	#####	
Property Type	#####	
Documentation Type	#####	
Fixed Period	958,769,127	
Debt-to-Income Ratio	#####	
Geographic Distribution	#####	

Per Annum Fees	
Servicer Fees	
Cost of Carry	



Pool Data

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Deal Ticker:

Mortgage Type	WA LTV	WA FICO	Balance
Classic 30yr FRM			460,017
Classic 15yr FRM			633,184
Classic ARM			1,349,078
Classic 15/30 Balloon			1,982,548
Classic 5/1 Hybrid			3,373,494
Classic 5/1 IO Hybrid			7,985,564
5/1 Hybrid w/3 year IO feature			12,362,604
			20,598,812
			29,179,256
			50,540,045
			75,167,225
			98,030,017
			366,119,773
			151,848,147
			209,104,064
			97,973,588
			47,313,858

LTV	WA LTV	WA FICO	Balance
0.01-20.00	18%	632	
20.01-25.00	23%	581	
25.01-30.00	26%	567	
30.01-35.00	32%	631	
35.01-40.00	38%	583	
40.01-45.00	43%	591	
45.01-50.00	48%	599	
50.01-55.00	53%	594	
55.01-60.00	58%	588	
60.01-65.00	63%	582	
65.01-70.00	69%	587	
70.01-75.00	74%	587	
75.01-80.00	80%	627	
80.01-85.00	84%	605	
85.01-90.00	90%	618	
90.01-95.00	95%	652	
95.01-100.00	100%	663	



Pool Data

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Deal Ticker:

FICO	WALTY	WA	FICO	Balance
321 - 340	0%	-	-	-
341 - 360	0%	-	-	-
361 - 380	0%	-	-	-
381 - 400	0%	-	-	-
401 - 420	0%	-	-	-
421 - 440	0%	-	-	-
441 - 460	0%	-	-	-
461 - 480	0%	-	-	-
481 - 500	70%	500	2,915,398	
501 - 520	72%	510	46,046,629	
521 - 540	73%	531	59,356,175	
541 - 560	75%	551	88,872,175	
561 - 580	78%	571	116,707,084	
581 - 600	80%	591	147,760,858	
601 - 620	81%	610	182,565,991	
621 - 640	82%	630	160,460,115	
641 - 660	83%	650	132,056,515	
661 - 680	82%	670	94,632,073	
681 - 700	84%	689	53,980,683	
701 - 720	85%	710	35,229,653	
721 - 740	86%	729	24,593,014	
741 - 760	84%	750	14,630,663	
761 - 780	82%	769	8,386,489	
781 - 800	85%	789	4,940,579	
801 - 820	77%	806	887,179	
> 820	0%	-	-	-
Unknown	0%	-	-	-



Pool Data

Deal Ticker:

Data Entry Rules:

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- 2. Please enter 0 for blanks.

LTV	MIG%	WA FICO	Balance with MIG
0.01-20.00	0%		
20.01-25.00	0%		
25.01-30.00	0%		
30.01-35.00	0%		
35.01-40.00	0%		
40.01-45.00	0%		
45.01-50.00	0%		
50.01-55.00	0%		
55.01-60.00	0%		
60.01-65.00	0%		
65.01-70.00	0%		
70.01-75.00	0%		
75.01-80.00	0%		
80.01-85.00	0%		
85.01-90.00	0%		
90.01-95.00	0%		
95.01-100.00	0%		

Purpose	WA LTV	WA FICO	Balance
Purchase	85%	642	387,644,696
Cash-Out/Refinancing	77%	602	678,682,785
Refinancing	81%	609	107,693,792

Occupancy	WA LTV	WA FICO	Balance
Owner	80%	614	1,092,507,649
Investment	84%	648	74,303,730
2nd Home	87%	660	7,209,895



Pool Data

Data Entry Rules:

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2. Please enter 0 for blanks.

Deal Ticker:

Loan Balance	WA LTV	WA FICO	Balance
<\$200,000	80%	613	594,377,139
<\$400,000	80%	618	564,074,936
<\$600,000	85%	644	15,569,197
>\$600,000	0%	-	-

Property Type	WA LTV	WA FICO	Balance
SFR	80%	614	888,517,510
PUD	82%	612	99,406,344
CND	81%	622	69,760,795
2-4 Family	81%	633	115,047,285

Documentation Type	WA LTV	WA FICO	Balance
Full	80%	607	694,802,827
Reduced	80%	629	479,218,446
SISA			
NISA			
NINA			
NAV			
No Ratio			
All			



Pool Data

Deal Ticker:

Data Entry Rules:

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- 2. Please enter 0 for blanks.

Fixed Period (Months)	WA LTV	WA FICO	Balance
1			
3			
6	82%	646	7,732,884
12	83%	614	32,763,024
24	81%	611	768,055,750
36	80%	620	139,438,785
60	77%	643	10,778,684
84			
>=120			

DTI	WA LTV	WA FICO	Balance
0.01 - 5.00	86%	665	977,492
5.01 - 10.00	80%	620	1,621,631
10.01 - 15.00	77%	623	5,059,791
15.01 - 20.00	78%	623	16,616,179
20.01 - 25.00	78%	613	39,618,104
25.01 - 30.00	80%	612	75,533,703
30.01 - 35.00	79%	617	112,815,250
35.01 - 40.00	80%	620	195,192,826
40.01 - 45.00	81%	621	268,371,722
45.01 - 50.00	81%	615	386,140,812
50.01 - 55.00	77%	592	72,073,764
> 55.00	0%	-	-
Unknown	0%	-	-



Pool Data

Deal Ticker:

Data Entry Rules:

1. Only enter data in the fields highlighted in purple.
2. Please enter 0 for blanks.

Geographic Distribution		WALTY	WA FICO	Balance
AK		79%	659	605,000
AL		88%	611	6,933,440
AR		88%	627	3,250,032
AS				
AZ		82%	626	17,187,312
CA		76%	614	409,195,925
CO		85%	621	15,077,045
CT		80%	610	13,729,596
CZ				
DC		79%	645	525,026
DE		80%	613	2,819,734
FL		84%	616	80,060,286
GA		86%	623	50,376,026
GU				
HI		75%	620	2,859,016
IA		84%	619	3,817,860
ID		85%	632	1,810,522
IL		84%	621	79,727,567
IN		84%	615	13,939,979
KS		85%	611	1,948,298
KY		84%	609	4,197,163
LA		85%	607	7,058,449
MA		80%	624	17,005,222
MD		80%	600	39,440,281
ME		70%	604	349,349
MI		83%	613	27,301,755
MN		84%	625	24,770,473
MO		85%	613	15,885,530
MS		83%	602	3,699,634
MT		73%	595	374,680
NC		85%	611	17,972,570
ND		76%	653	410,673
NE		85%	638	1,199,677
NH		77%	582	1,851,746
NJ		81%	608	23,092,224
NM		84%	617	3,567,419
NV		78%	607	37,725,866
NY		81%	629	41,886,823



Pool Data

Deal Ticker:

Data Entry Rules:

1. Only enter data in the fields highlighted in purple.
2. Please enter 0 for blanks.

OH	86%	620	24,186,392
OK	87%	620	4,782,202
OR	83%	636	10,127,607
OT			
PA	82%	613	26,996,448
PR			
RI	77%	604	6,843,372
SC	86%	614	6,960,604
SD	76%	631	263,391
TN	86%	619	17,703,311
TT			
TX	85%	624	28,754,177
UT	89%	638	5,691,679
VA	81%	608	42,514,838
VI			
VT	85%	624	13,105,540
WA	82%	623	11,470,376
WI	83%	595	2,300,609
WV	88%	635	668,524
WY			