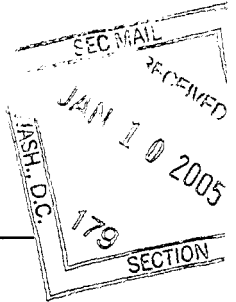




05000839

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



Option One Mortgage Acceptance Corporation
Exact Name of Registrant as Specified in Charter

0001025562
Registrant CIK Number

Form 8-K, January 7, Series 2005-1
104020
Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(give period of report)

333-14625
SEC File Number, if available

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

PROCESSED
JAN 14 2005
THOMSON
FINANCIAL

SIGNATURES

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

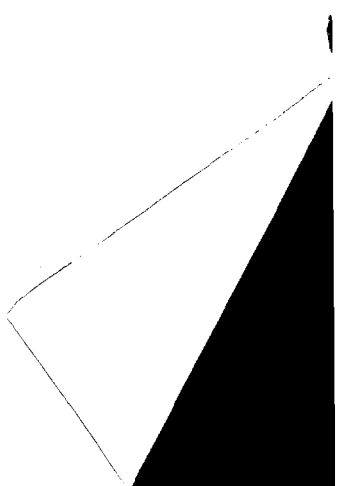
Dated: January 7, 2005

OPTION ONE MORTGAGE ACCEPTANCE
CORPORATION

By: 

Name: **David S. Wells**

Title: **Assistant Secretary**



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>
99.3	Computational Materials	P*

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



Percentage by range

Loans without MI

	FICOs									
	<=450	451-500	501-550	551-600	601-650	651-700	701-750	>750		
<=20	0.02%	0.00%	0.21%	0.05%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%
20-30	0.00%	0.00%	0.29%	0.17%	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%
30-40	0.05%	0.00%	0.64%	0.65%	1.03%	0.41%	0.16%	0.00%	0.00%	0.00%
40-50	0.02%	0.03%	1.81%	1.97%	1.34%	0.57%	0.05%	0.03%	0.03%	0.03%
50-60	0.14%	0.00%	3.87%	5.18%	3.45%	2.00%	0.22%	0.25%	0.00%	0.00%
60-70	0.02%	0.11%	3.45%	2.77%	3.31%	0.36%	0.87%	0.00%	0.00%	0.00%
70-80	0.16%	0.26%	11.30%	11.04%	8.48%	1.34%	0.00%	0.00%	0.00%	0.00%
80-90	0.00%	0.06%	4.73%	8.80%	5.16%	0.54%	0.00%	0.00%	0.00%	0.00%
90-100	0.08%	0.00%	1.29%	5.08%	4.12%	1.57%	0.24%	0.03%	0.03%	0.03%
>100	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Loans with MI

	FICOs									
	<=450	451-500	501-550	551-600	601-650	651-700	701-750	>750		
<=20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20-30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30-40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40-50	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
50-60	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
60-70	0.15%	0.07%	4.07%	5.20%	3.69%	1.64%	0.67%	0.16%	0.16%	0.16%
70-80	0.39%	0.05%	8.15%	8.49%	17.32%	11.07%	3.17%	0.70%	0.70%	0.70%
80-90	0.09%	0.02%	1.56%	4.83%	8.70%	6.76%	2.14%	0.66%	0.66%	0.66%
90-100	0.03%	0.00%	0.06%	1.23%	3.54%	2.76%	1.99%	0.64%	0.64%	0.64%
>100	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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



Loan Count

Loans without MI

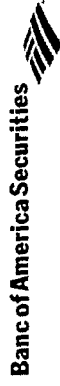
	FICOs									
	<=450	451-500	501-550	551-600	601-650	651-700	701-750	>750		
<=20	1	0	5	2	0	0	1	0	0	0
20-30	0	0	10	5	5	0	0	0	0	0
30-40	1	0	18	17	17	10	4	0	0	0
40-50	1	1	33	36	29	14	1	1	1	1
50-60	5	0	73	88	67	35	4	2	2	2
60-70	1	1	68	39	33	3	3	0	0	0
70-80	7	5	217	171	147	15	0	0	0	0
80-90	0	1	78	143	77	11	0	0	0	0
90-100	1	0	28	110	56	24	9	1	1	1
>100	0	0	0	0	0	0	0	0	0	0

Loans with MI

	FICOs									
	<=450	451-500	501-550	551-600	601-650	651-700	701-750	>750		
<=20	0	0	0	0	0	0	0	0	0	0
20-30	0	0	0	0	0	0	0	0	0	0
30-40	0	0	0	0	0	0	0	0	0	0
40-50	0	0	0	0	0	0	0	0	0	0
50-60	0	0	0	0	0	0	0	0	0	0
60-70	10	4	170	210	131	53	14	5	5	5
70-80	23	3	386	366	702	378	116	22	22	22
80-90	6	1	77	224	318	215	64	23	23	23
90-100	2	0	3	68	153	97	70	19	19	19
>100	0	0	0	0	0	0	0	0	0	0

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC and Greenwich Capital Markets, Inc. (the "Underwriters") are not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriters consider reliable, but the Underwriters do not represent that it is accurate or complete and it should not be relied upon as such. By accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that ultimately are not sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriters make no representation regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriters and their affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or short positions in, and buy and sell, the securities mentioned therein or derivatives thereof (including options). This material may be filed with the Securities Act of 1933, including all cases where the material does not pertain to securities that are ultimately offered for sale pursuant to such registration statement previously filed with the SEC under Rule 415 of the Securities Act of 1933, including all cases where the material does not pertain to securities that are ultimately offered for sale pursuant to such registration statement. Information contained in this material is current as of the date appearing on this material only. Information in this material regarding any assets backing any securities discussed herein incorporated by reference into an effective registration statement previously filed with the SEC, whether regarding the assets backing any securities discussed herein or otherwise, will be superseded, reviewed or participated in the preparation of this material pursuant to such registration statement. Any information in the material, whether regarding the assets backing any securities discussed herein or otherwise, will be superseded, reviewed or participated in the preparation of this material for any securities actually sold to you. This material is furnished solely by the Underwriters and not by the issuer of the securities. The issuer of the securities has not prepared, reviewed or participated in the preparation of this material, is not responsible for the accuracy of this material and has not authorized the dissemination of this material. The Underwriters are acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

OOMLT 2005-1
Loans >= 750K



Loan Balance	FICO	LTV	State	Loan Purpose	Occupancy	Property Type	Documentation
1,017,896.92	743	70.00	CA	Purchase	Owner Occupied	Single Family	Stated Income
797,938.34	518	49.23	FL	C/O Refi	Owner Occupied	Single Family	Stated Income
770,000.00	629	70.00	CA	C/O Refi	Owner Occupied	Single Family	Full
876,729.57	610	65.00	TX	C/O Refi	Owner Occupied	PUD	Stated Income
930,182.60	725	70.00	DE	C/O Refi	Second Home	Single Family	Full
750,000.00	636	69.77	MA	C/O Refi	Owner Occupied	Single Family	Stated Income
1,008,485.39	661	66.85	VA	C/O Refi	Owner Occupied	Single Family	Stated Income
935,000.00	607	64.84	CO	C/O Refi	Owner Occupied	PUD	Full
1,095,069.82	609	30.86	NY	C/O Refi	Second Home	Single Family	Stated Income
810,000.00	623	77.14	NY	C/O Refi	Owner Occupied	Single Family	Full
1,050,000.00	648	70.00	NY	C/O Refi	Owner Occupied	Low Rise Condo	Full
839,122.99	648	90.32	PA	C/O Refi	Owner Occupied	Single Family	Stated Income
971,768.81	591	65.00	TX	R/T Refi	Owner Occupied	Single Family	Full
899,247.60	589	52.33	FL	C/O Refi	Owner Occupied	Single Family	Stated Income
796,273.55	746	62.75	NY	C/O Refi	Owner Occupied	Single Family	Stated Income
839,262.50	662	74.67	NY	C/O Refi	Owner Occupied	Single Family	Stated Income
938,847.38	682	80.00	CA	C/O Refi	Owner Occupied	Single Family	Stated Income
1,012,500.00	601	75.00	GA	C/O Refi	Owner Occupied	Single Family	Stated Income
801,115.90	619	84.84	CA	C/O Refi	Owner Occupied	Single Family	Full
794,556.92	680	80.00	CA	Purchase	Owner Occupied	Single Family	Stated Income
895,317.84	624	69.00	CA	C/O Refi	Owner Occupied	Single Family	Full

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC (the "Underwriter") is not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon as such. By accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that ultimately are not sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriter and its affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or short positions in, and buy and sell, the securities mentioned herein or derivatives thereof (including options). This material may be filed with the Securities and Exchange Commission (the "SEC") and incorporated by reference into an effective registration statement previously filed with the SEC under Rule 415 of the Securities Act of 1933, including all cases where the material does not pertain to securities that are ultimately offered for sale pursuant to such registration statement. Information contained in this material is current as of the date appearing on this material only. Information in this material regarding any assets backing any securities discussed herein supersedes all prior information regarding such assets. Any information in the material, whether regarding the assets backing any securities discussed herein or otherwise, will be superseded by the information contained in any final prospectus for any securities actually sold to you. This material is furnished solely by the Underwriter and not by the issuer of the securities. The issuer of the securities has not prepared, reviewed or participated in the preparation of this material, is not responsible for the accuracy of this material and has not authorized the dissemination of this material. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

NOTE:
 With respect to any particular row, only items satisfying the stipulations in Columns A, B and C of that row (the "Line Item Loans") should be evaluated when providing the information required by Columns E through Q in each row. Therefore, all percentage information (except for Column D) requested in each row should use the total Line Item Loans relating to that particular row in the denominator.

OOMLT 2005-1
 Deal Size: 1,000,087,140.04

EICO/LOW	EICO/High	OLTV	Total Outstanding Principal Balance	Percent of Current Balance	Wid Avg		Wid Avg OLTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Reduced Doc	% Int Only
					Current Balance	GWAC							
500	> 85%	> 50	69,148,052.25	6.81%	153,857.89	6.555	513	78.68	82.91	98.05	63.45	36.55	1.07
525	> 85%	> 50	71,415,866.42	7.14%	155,250.80	6.300	538	76.84	82.11	9.02	96.38	39.85	2.06
550	> 85%	> 50	83,848,753.98	8.38%	159,711.91	7.796	563	80.27	81.41	96.61	65.97	34.03	1.99
575	> 85%	> 50	103,329,560.39	10.33%	170,229.92	7.393	612	83.99	73.13	12.25	67.73	32.27	10.69
600	> 85%	> 50	130,684,204.95	13.07%	171,727.06	7.050	618	83.99	74.36	11.49	64.85	31.48	17.60
625	> 85%	> 50	130,763,118.83	13.08%	191,174.15	6.764	637	83.22	69.81	12.58	54.83	44.80	18.44
650	> 85%	> 50	43,264,721.99	4.33%	209,068.32	6.925	662	89.99	82.68	8.85	66.14	42.15	15.92
675	> 85%	> 50	28,838,227.33	2.88%	203,086.11	6.831	688	80.25	58.42	12.03	76.78	45.07	19.07
700	> 85%	> 50	16,109,542.89	1.61%	193,478.01	7.009	710	92.17	83.84	16.90	82.22	46.04	15.25
725	> 85%	> 50	10,062,852.02	1.01%	210,607.02	7.064	737	94.08	83.84	13.49	73.56	58.72	12.45
750	> 85%	> 50	6,528,817.76	0.65%	215,863.65	6.693	781	92.18	33.36	7.98	81.73	72.85	0.00
775	> 85%	> 50	1,938,272.81	0.19%	134,888.81	7.450	803	80.00	0.00	100.00	0.00	100.00	0.00
800	> 85%	> 50	134,888.81	0.01%	134,888.81	7.450	803	80.00	0.00	100.00	0.00	100.00	0.00

OLTV/LOW	OLTV/High	DTI	Total Outstanding Principal Balance	Percent of Current Balance	Wid Avg		Wid Avg OLTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Reduced Doc	% Int Only
					Current Balance	GWAC							
60.00%	64.99%	> 50	5,843,073.70	0.58%	201,485.30	7.188	595	62.74	88.34	0.00	88.89	44.48	6.67
65.00%	69.99%	> 50	8,299,113.28	0.83%	218,397.72	7.188	573	66.88	73.68	10.24	98.20	43.78	2.71
70.00%	74.99%	> 50	15,071,739.69	1.50%	238,281.58	7.281	579	71.81	75.15	5.85	93.12	39.27	11.99
75.00%	79.99%	> 50	13,368,211.83	1.34%	219,151.01	7.156	593	76.81	66.09	9.62	97.25	55.83	10.20
80.00%	84.99%	> 50	32,759,778.70	3.28%	191,577.65	7.058	608	80.41	70.71	10.20	87.18	67.81	17.20
85.00%	89.99%	> 50	10,329,005.84	1.03%	191,277.89	7.429	608	86.16	79.88	6.33	93.51	69.29	20.35
90.00%	94.99%	> 50	13,672,532.99	1.37%	224,139.69	7.604	623	90.33	55.32	23.86	83.97	77.01	22.99
95.00%	99.99%	> 50	7,566,408.52	0.76%	180,152.58	7.517	644	95.10	60.99	21.85	81.01	99.29	18.11
100.00%	max	> 50	1,118,676.41	0.11%	124,075.16	8.261	676	100.00	61.80	22.09	100.00	91.35	8.65

DTI/LOW	DTI/High	EICO	Total Outstanding Principal Balance	Percent of Outstanding Balance	Wid Avg		Wid Avg EICO	% SFD	% Owner Occ	% Full Doc	% Lid Doc	% Stated Doc	% Int Only
					Current Balance	GWAC							
20.00%	21.99%	< 50	4,677,125.54	0.47%	109,298.31	6.890	64.28	61.5	22.71	72.68	10.88	100.00	69.28
25.00%	26.99%	< 50	19,053,763.20	1.91%	126,250.09	6.910	63.48	52.5	27.68	73.26	79.82	97.97	71.51
30.00%	31.99%	< 50	34,800,184.44	3.48%	143,310.68	6.217	75.80	53.8	32.48	74.73	84.62	7.81	69.40
35.00%	36.99%	< 600	74,440,225.89	7.44%	164,321.21	7.664	71.63	55.7	37.60	75.35	74.97	8.74	53.89
40.00%	41.99%	< 625	109,514,063.77	10.95%	175,765.91	7.577	67.04	57.2	42.50	77.83	70.91	9.70	59.45
45.00%	46.99%	< 650	137,470,899.05	13.75%	190,139.56	7.484	38.54	56.3	47.40	76.20	71.71	12.66	80.02
50.00%	51.99%	< 675	81,428,341.83	8.14%	201,052.70	7.433	23.75	58.6	51.86	76.34	73.76	11.21	83.40
55.00%	max	< 700	27,594,402.62	2.76%	209,048.50	6.963	22.29	60.0	60.86	76.87	66.05	11.33	87.32



**OOMLT 2005-1
Marketing Pool
Adjustable Rate Mortgages**

I. Mortgage Coupons

Mortgage Coupons	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
4.501 - 5.000	59	\$14,570,895.54	1.80%	40.77%	4.935%	663	74.45%	360	358	2
5.001 - 5.500	186	45,336,290.31	5.60	39.68	5.333	652	75.24	359	357	2
5.501 - 6.000	424	101,021,688.79	12.47	40.60	5.838	637	77.87	360	358	2
6.001 - 6.500	580	132,155,097.71	16.31	38.71	6.302	630	77.69	360	358	2
6.501 - 7.000	712	150,907,791.79	18.63	38.91	6.806	620	80.06	360	358	2
7.001 - 7.500	519	90,743,535.56	11.20	38.58	7.303	604	80.83	359	358	2
7.501 - 8.000	573	98,936,519.65	12.21	39.50	7.784	587	80.93	360	358	2
8.001 - 8.500	399	62,010,430.12	7.65	39.57	8.303	572	80.83	360	357	2
8.501 - 9.000	363	52,205,944.55	6.44	38.83	8.790	565	80.47	360	358	2
9.001 - 9.500	191	23,983,515.18	2.96	38.66	9.300	545	76.73	359	357	2
9.501 - 10.000	150	20,317,652.99	2.51	38.83	9.787	554	75.08	360	358	2
10.001 - 10.500	70	7,445,814.28	0.92	36.23	10.296	541	76.41	360	358	2
10.501 - 11.000	44	4,478,941.44	0.55	35.85	10.768	538	73.55	357	355	2
11.001 - 11.500	28	2,859,074.39	0.35	38.40	11.262	532	71.42	360	358	2
11.501 - 12.000	20	2,543,386.59	0.31	34.00	11.813	520	65.84	360	358	2
12.001 - 12.500	6	462,276.72	0.06	37.08	12.247	523	64.79	360	359	1
12.501 - 13.000	1	116,321.85	0.01	52.73	12.750	515	65.00	360	359	1
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

W.A.: 7.143%
 Lowest: 4.650%
 Highest: 12.750%



**OOMLT 2005-1
Marketing Pool
Adjustable Rate Mortgages**

2. Combined Original LTV

Combined Original LTV	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
10.01 - 15.00	2	\$109,917.46	0.01%	24.90%	7.473%	538	11.86%	360	359	1
15.01 - 20.00	1	398,154.64	0.05	47.68	7.400	503	16.00	360	354	6
20.01 - 25.00	9	982,662.51	0.12	28.69	7.427	561	22.65	360	357	3
25.01 - 30.00	5	489,138.88	0.06	26.45	8.595	544	28.25	360	357	3
30.01 - 35.00	18	3,587,231.17	0.44	36.64	6.700	589	31.98	360	357	3
35.01 - 40.00	20	2,664,282.45	0.33	35.90	7.137	598	38.28	360	358	2
40.01 - 45.00	30	4,536,264.63	0.56	38.49	7.513	568	42.99	360	358	2
45.01 - 50.00	39	7,082,070.26	0.87	37.08	7.646	562	48.15	360	358	2
50.01 - 55.00	64	12,805,024.60	1.58	39.00	7.081	594	53.04	360	358	2
55.01 - 60.00	118	22,581,982.93	2.79	40.28	6.945	579	58.43	359	357	2
60.01 - 65.00	239	45,488,451.90	5.62	38.18	7.471	576	63.54	359	357	2
65.01 - 70.00	299	62,306,312.65	7.69	38.28	6.944	595	68.88	360	358	2
70.01 - 75.00	387	78,159,596.43	9.65	39.36	7.091	585	74.06	360	358	2
75.01 - 80.00	1,603	284,358,534.72	35.10	39.36	7.042	610	79.67	360	358	2
80.01 - 85.00	465	90,301,949.73	11.15	38.61	7.149	607	84.50	360	358	2
85.01 - 90.00	539	105,102,794.68	12.97	40.49	7.289	627	89.66	360	358	2
90.01 - 95.00	457	83,982,411.33	10.37	38.83	7.301	636	94.73	360	358	2
95.01 - 100.00	30	5,158,396.49	0.64	40.05	7.427	675	98.93	360	358	2
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

W.A.: 78.93%
 Lowest: 10.17%
 Highest: 100.00%



**OOMLT 2005-1
Marketing Pool
Adjustable Rate Mortgages**

3. Principal Balance

Principal Balance	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
less than 50,000.00	30	\$1,498,636.79	0.18%	28.88%	8.471%	593	70.36%	354	353	1
50,000.01 - 75,000.00	500	31,438,747.24	3.88	33.48	8.544	587	78.85	358	356	2
75,000.01 - 100,000.00	510	44,834,395.49	5.53	34.77	7.988	589	77.97	359	357	2
100,000.01 - 125,000.00	528	59,394,860.32	7.33	36.48	7.562	600	79.27	360	358	2
125,000.01 - 150,000.00	518	71,194,004.99	8.79	37.41	7.359	598	79.01	359	358	2
150,000.01 - 175,000.00	418	67,681,488.01	8.35	37.29	7.132	606	79.10	359	357	2
175,000.01 - 200,000.00	370	69,753,741.53	8.61	39.47	7.189	603	78.77	360	358	2
200,000.01 - 225,000.00	296	63,119,006.35	7.79	39.52	7.104	603	77.99	360	358	2
225,000.01 - 250,000.00	220	52,128,349.50	6.43	40.16	6.997	607	78.55	360	358	2
250,000.01 - 275,000.00	179	47,022,802.13	5.80	41.09	6.899	607	79.23	360	358	2
275,000.01 - 300,000.00	148	42,747,220.06	5.28	41.05	6.986	611	79.51	360	358	2
300,000.01 - 325,000.00	127	39,724,954.62	4.90	40.79	6.699	618	78.99	360	358	2
325,000.01 - 350,000.00	91	30,759,335.25	3.80	41.00	6.842	614	79.94	360	358	2
350,000.01 - 375,000.00	71	25,796,421.62	3.18	41.34	6.727	615	81.32	360	358	2
375,000.01 - 400,000.00	58	22,490,410.49	2.78	42.69	6.867	613	80.40	360	358	2
400,000.01 - 425,000.00	46	19,113,833.85	2.36	41.45	6.602	624	81.16	360	358	2
425,000.01 - 450,000.00	36	15,744,980.76	1.94	41.60	6.689	617	83.47	360	358	2
450,000.01 - 475,000.00	25	11,515,281.71	1.42	40.62	6.685	629	84.39	360	358	2
475,000.01 - 500,000.00	35	17,162,852.38	2.12	43.62	7.089	622	78.03	360	358	2
500,000.01 - 525,000.00	14	7,213,716.77	0.89	45.18	6.517	609	79.17	360	358	2
525,000.01 - 550,000.00	16	8,651,764.41	1.07	46.16	6.422	629	82.92	360	357	3
550,000.01 - 575,000.00	14	7,937,410.64	0.98	38.56	6.323	645	80.41	360	357	3
575,000.01 - 600,000.00	22	13,006,039.94	1.61	42.00	6.988	609	77.79	360	357	3
600,000.01 - 625,000.00	6	3,711,330.13	0.46	41.51	7.014	625	83.35	360	357	3
625,000.01 - 650,000.00	7	4,475,027.30	0.55	37.88	6.916	613	77.13	360	358	2
650,000.01 - 675,000.00	2	1,337,161.31	0.17	36.25	7.397	636	83.76	360	355	5
675,000.01 - 700,000.00	7	4,828,288.54	0.60	42.27	7.310	604	77.95	360	358	2
700,000.01 - 725,000.00	5	3,567,838.52	0.44	40.92	7.109	618	79.71	360	357	3
725,000.01 - 750,000.00	8	5,973,017.60	0.74	35.85	7.174	641	67.56	360	358	2
750,000.01 - 775,000.00	1	770,000.00	0.10	35.64	6.500	629	70.00	360	359	1
775,000.01 - 800,000.00	2	1,594,211.89	0.20	49.67	7.326	632	55.98	360	356	4
800,000.01 - 825,000.00	2	1,611,115.90	0.20	42.10	6.272	621	80.97	360	357	3
825,000.01 - 850,000.00	2	1,678,385.49	0.21	40.04	6.200	655	82.49	360	359	1
875,000.01 - 900,000.00	3	2,671,295.01	0.33	32.59	6.625	608	62.08	360	359	1
925,000.01 - 950,000.00	3	2,804,029.98	0.35	39.29	5.927	671	71.63	360	358	2
950,000.01 - 975,000.00	1	971,768.81	0.12	32.66	6.990	591	65.00	360	356	4
over 1,000,000.01	4	4,171,452.13	0.51	34.10	6.331	664	58.96	360	357	3
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

Average: \$187,305.24
 Lowest: \$49,719.79
 Highest: \$1,095,069.82



**OOMLT 2005-1
Marketing Pool
Adjustable Rate Mortgages**

4. Original Term to Maturity

Original Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
180	13	\$1,164,574.04	0.14%	37.18%	7.496%	596	74.74%	180	178	2
360	4,312	808,930,603.42	99.86	39.18	7.142	608	78.93	360	358	2
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

5. Remaining Term to Maturity

Remaining Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
171 - 175	3	\$185,520.30	0.02%	38.69%	9.373%	569	76.50%	180	174	6
176 - 180	10	979,053.74	0.12	36.89	7.140	602	74.41	180	178	2
346 - 350	2	134,290.79	0.02	29.07	10.180	510	70.00	360	347	13
351 - 355	318	60,962,590.54	7.53	40.67	7.350	609	78.27	360	354	6
356 - 360	3,992	747,833,722.09	92.31	39.06	7.125	608	78.99	360	358	2
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

W.A.: 357.8 months
 Lowest: 174 months
 Highest: 360 months



**OOMLT 2005-1
Marketing Pool
Adjustable Rate Mortgages**

6. Credit Score

Credit Score	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
801 - 850	1	\$134,898.81	0.02%	35.80%	7.450%	803	90.00%	360	359	1
751 - 800	52	11,482,449.66	1.42	37.96	6.675	770	85.70	360	358	2
701 - 750	197	41,872,213.78	5.17	37.73	6.415	721	83.53	360	358	2
651 - 700	615	134,276,222.46	16.58	39.77	6.453	672	82.07	360	358	2
601 - 650	1,265	247,674,464.58	30.57	39.06	6.688	625	80.56	360	358	2
551 - 600	1,166	208,300,780.05	25.71	38.77	7.350	578	77.61	359	358	2
501 - 550	967	159,035,586.64	19.63	39.96	8.324	526	73.90	360	358	2
451 - 500	14	2,125,392.38	0.26	44.10	8.699	500	74.31	360	358	2
= 0	48	5,193,169.10	0.64	32.48	8.449	0	76.01	360	358	2
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

W.A.: 608
Lowest: 500
Highest: 803

7. Credit Grade

Credit Grade	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
A	302	\$54,662,694.13	6.75%	39.42%	7.646%	557	75.99%	360	358	2
AA	697	134,151,441.25	16.56	39.68	7.254	591	78.69	360	357	2
AA+	2,662	509,772,795.84	62.93	38.95	6.766	629	80.98	360	358	2
B	364	62,168,188.93	7.67	39.37	8.161	553	72.24	360	358	2
C	147	24,847,739.82	3.07	40.36	8.790	546	70.47	360	358	2
CC	103	15,890,713.08	1.96	39.35	9.959	543	62.77	358	357	2
NG	50	8,601,604.41	1.06	37.72	7.183	623	82.38	359	354	5
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2



**OOMLT 2005-1
Marketing Pool
Adjustable Rate Mortgages**

8. Property Type

Property Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Single Family	3,299	\$591,125,076.49	72.97%	38.75%	7.163%	602	78.48%	360	358	2
PUD	421	88,157,338.65	10.88	40.52	7.001	613	80.72	360	358	2
2-4 Family	340	82,820,678.75	10.22	41.28	7.135	632	79.27	360	358	2
Low Rise Condo	201	38,772,461.24	4.79	38.55	7.128	626	80.20	360	358	2
MF Housing	49	5,448,976.11	0.67	36.59	7.412	617	82.22	360	357	3
High Rise Condo	14	3,539,536.19	0.44	40.47	7.216	636	80.77	360	358	2
Coop	1	231,110.03	0.03	40.91	6.990	602	90.00	360	359	1
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

9. Occupancy Status

Occupancy Status	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Owner Occupied	3,985	\$754,239,217.16	93.11%	39.20%	7.102%	605	78.80%	360	358	2
Non-Owner Occupied	288	42,904,045.54	5.30	38.49	7.819	649	81.82	360	358	2
Second Home	52	12,951,914.76	1.60	39.78	7.288	650	76.71	360	357	3
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

10. Documentation

Documentation	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Full Documentation	2,699	\$446,944,916.56	55.17%	39.13%	7.164%	599	80.35%	360	358	2
Stated Income Documentation	1,548	346,853,950.52	42.82	39.21	7.109	616	77.02	360	358	2
No Doc	50	9,511,598.15	1.17	0.00	6.901	700	85.09	360	358	2
Lite Documentation	28	6,784,712.23	0.84	40.16	7.785	603	74.19	360	358	2
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2



**OOMLT 2005-1
Marketing Pool
Adjustable Rate Mortgages**

11. Loan Purpose

Loan Purpose	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
C/O Refi	2,815	\$536,802,497.90	66.26%	39.00%	7.140%	597	77.10%	360	358	2
Purchase	1,279	230,763,106.34	28.49	39.39	7.067	637	83.17	360	358	2
R/T Refi	231	42,529,573.22	5.25	40.18	7.588	588	79.00	360	357	3
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

12. Product Type

Product Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2/28 ARM	3,670	\$651,255,925.33	80.39%	38.96%	7.299%	601	78.48%	360	358	2
2/28 ARM with 5yr IO	343	98,489,940.74	12.16	41.02	6.380	640	82.62	360	358	2
3/27 ARM	266	49,072,112.71	6.06	38.32	6.823	626	77.89	360	358	2
3/27 ARM with 5yr IO	27	9,307,918.73	1.15	38.48	5.922	645	77.57	360	358	2
2/13 ARM	13	1,164,574.04	0.14	37.18	7.496	596	74.74	180	178	2
6 month ARM	5	745,827.13	0.09	43.13	7.116	569	78.60	360	358	2
15/15 ARM	1	58,878.78	0.01	47.22	9.350	0	65.56	360	356	4
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

13. Interest Only

Interest Only	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
non-IO	3,955	\$702,297,317.99	86.69%	38.92%	7.266%	603	78.43%	360	358	2
IO	370	107,797,859.47	13.31	40.80	6.340	640	82.19	360	358	2
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2



**OOMLT 2005-1
Marketing Pool
Adjustable Rate Mortgages**

14. Mortgage Insurance Provider

Mortgage Insurance Provider	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
no-MI	1,347	\$269,953,546.83	33.32%	43.91%	7.439%	580	75.49%	360	358	2
MI	2,978	\$40,141,630.63	66.68	36.75	6.995	622	80.65	360	358	2
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

15. Amortization

Amortization	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Fully Amortizing	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

16. Lien Position

Lien Position	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

17. Prepayment Penalty Term

Prepayment Penalty Term	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
0	1,271	\$242,997,850.44	30.00%	38.98%	7.365%	605	77.90%	360	358	2
12	109	\$25,721,901.28	3.18	40.64	6.734	618	77.19	360	358	2
24	2,747	\$507,026,848.97	62.59	39.26	7.081	608	79.48	360	358	2
30	3	\$633,255.55	0.08	34.38	7.982	577	74.63	360	358	2
36	195	\$33,715,321.22	4.16	38.31	6.763	618	79.45	360	358	2
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2



**OOMLT 2005-1
Marketing Pool
Adjustable Rate Mortgages**

18. Geographic Distribution

Geographic Distribution	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
California	653	\$189,982,281.32	23.45%	41.12%	6.736%	607	77.12%	360	358	2
New York	324	89,151,143.24	11.01	39.77	6.999	618	76.48	360	358	2
Massachusetts	264	65,473,607.70	8.08	39.92	6.663	620	76.48	360	358	2
Florida	347	52,509,984.37	6.48	38.45	7.542	605	79.85	360	358	2
New Jersey	176	38,388,964.41	4.74	40.05	7.575	596	78.13	360	358	2
Texas	304	37,410,682.99	4.62	36.65	7.771	583	78.86	359	356	3
Virginia	145	25,767,230.59	3.18	39.00	7.250	613	81.08	359	357	2
Connecticut	122	21,967,535.53	2.71	39.09	7.207	599	78.94	360	358	2
Illinois	115	20,423,114.26	2.52	40.61	7.622	598	79.91	359	358	2
Pennsylvania	148	19,800,497.56	2.44	37.07	7.161	607	81.22	359	357	2
Nevada	94	19,546,945.77	2.41	41.40	6.852	616	77.51	359	356	2
Michigan	160	19,404,687.67	2.40	37.41	7.413	609	81.86	360	358	2
Rhode Island	86	16,939,324.54	2.09	40.97	6.605	625	77.94	360	359	1
Georgia	125	16,883,465.79	2.08	37.33	7.980	607	84.27	358	357	2
Colorado	98	16,822,021.97	2.08	37.26	6.513	623	81.36	360	358	2
Maryland	84	16,055,818.17	1.98	39.64	7.436	591	77.72	360	358	2
Ohio	131	15,027,617.03	1.86	35.12	8.221	606	85.47	360	358	2
Arizona	80	12,403,356.54	1.53	35.73	6.999	625	80.63	360	359	1
North Carolina	93	10,933,276.23	1.35	34.51	7.880	596	83.06	360	358	2
New Hampshire	54	10,366,621.76	1.28	38.83	6.963	605	77.59	360	358	2
Minnesota	58	9,173,458.70	1.13	38.51	7.253	608	81.00	360	358	2
Washington	44	7,950,052.82	0.98	40.01	6.937	610	81.72	360	358	2
Wisconsin	59	7,188,269.45	0.89	37.16	7.453	600	82.61	360	359	1
Missouri	62	7,002,946.23	0.86	34.52	7.935	606	83.00	360	359	1
Indiana	50	6,379,127.68	0.79	37.86	7.713	593	82.98	360	358	2
Maine	40	6,316,811.93	0.78	38.28	6.844	619	78.11	360	359	1
South Carolina	44	5,383,440.76	0.66	36.99	7.501	610	85.98	360	358	2
Tennessee	50	5,231,252.87	0.65	35.36	8.136	591	82.78	360	358	2
Oregon	31	4,878,152.75	0.60	38.89	7.356	604	82.23	360	358	2
Utah	31	4,660,175.88	0.58	34.71	6.491	638	85.90	360	358	2
Vermont	25	4,453,938.92	0.55	37.27	6.821	611	78.85	360	358	2
Louisiana	37	3,826,821.36	0.47	40.69	7.748	583	83.41	360	358	2
Alabama	33	3,506,970.42	0.43	32.58	8.084	582	86.82	353	351	2
Delaware	15	3,388,625.71	0.42	37.20	7.273	622	77.85	360	358	2
Idaho	19	2,909,331.84	0.36	34.95	7.014	604	81.04	360	358	2
Kentucky	27	2,677,078.38	0.33	37.37	7.945	607	81.04	357	355	1
Kansas	17	1,767,268.90	0.22	37.85	7.785	642	86.73	360	358	2
Oklahoma	14	1,415,105.06	0.17	35.56	8.428	581	78.54	360	358	2
Iowa	15	1,228,074.98	0.15	31.20	7.975	600	81.74	360	359	1
Arkansas	14	1,191,945.36	0.15	33.03	8.483	571	86.50	360	358	2
Mississippi	11	985,950.52	0.12	38.47	8.734	574	87.29	360	356	4
Hawaii	5	984,351.03	0.12	43.00	6.927	586	77.55	360	358	2
Wyoming	9	841,695.33	0.10	32.90	6.448	611	79.61	360	359	1
Nebraska	6	648,106.11	0.08	47.20	7.280	609	82.92	360	358	2
Montana	4	533,848.87	0.07	34.07	7.463	604	76.92	360	359	1
Alaska	1	161,360.95	0.02	55.37	6.750	535	70.22	360	359	1
South Dakota	1	152,837.21	0.02	25.50	5.650	713	87.43	360	359	1
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2



**OOMLT 2005-1
Marketing Pool
Adjustable Rate Mortgages**

19. Gross Margin

Gross Margin	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2.501 - 3.000	14	\$2,834,435.06	0.35%	42.76%	5.330%	650	73.36%	360	359	1
3.001 - 3.500	90	20,717,941.35	2.56	35.56	5.423	666	72.95	360	358	2
3.501 - 4.000	281	64,326,638.69	7.94	39.68	5.822	656	74.48	360	358	2
4.001 - 4.500	569	123,981,186.24	15.30	39.06	6.206	640	77.95	360	358	2
4.501 - 5.000	732	148,394,373.48	18.32	39.72	6.557	628	78.96	360	358	2
5.001 - 5.500	684	136,449,045.44	16.84	39.31	7.072	609	80.73	360	358	2
5.501 - 6.000	598	105,570,693.60	13.03	39.06	7.406	593	81.00	360	358	2
6.001 - 6.500	498	80,102,463.04	9.89	38.40	7.978	571	81.48	359	357	2
6.501 - 7.000	338	51,733,228.73	6.39	39.32	8.490	553	79.03	360	357	3
7.001 - 7.500	214	35,060,007.99	4.33	39.85	8.941	553	79.08	360	358	2
7.501 - 8.000	196	25,654,161.04	3.17	38.91	9.666	544	76.47	359	357	2
8.001 - 8.500	51	7,680,878.55	0.95	39.21	9.668	553	76.93	360	358	2
8.501 - 9.000	31	3,900,681.39	0.48	38.26	10.186	548	75.02	360	357	3
9.001 - 9.500	17	2,005,228.66	0.25	38.72	11.121	536	71.39	360	357	3
9.501 - 10.000	11	1,626,438.88	0.20	40.03	11.389	521	61.62	360	359	1
10.001 - 10.500	1	57,775.32	0.01	27.06	10.750	508	70.00	360	346	14
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

W.A.: 5.346%
Lowest: 2.740%
Highest: 10.500%

20. Initial Cap

Initial Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1.000	20	\$4,725,405.75	0.58%	43.14%	6.667%	589	71.63%	360	357	3
2.000	14	4,529,320.52	0.56	43.74	7.679	570	73.77	360	357	3
3.000	4,290	800,674,800.19	98.84	39.12	7.142	608	79.00	360	358	2
4.000	1	165,651.00	0.02	37.91	7.400	578	80.00	360	358	2
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

W.A.: 2.983%
Lowest: 1.000%
Highest: 4.000%



**OOMLT 2005-1
Marketing Pool
Adjustable Rate Mortgages**

21. Periodic Cap

Periodic Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1.000	4,233	\$785,662,192.18	96.98%	39.13%	7.146%	608	79.06%	360	358	2
1.500	86	22,837,005.93	2.82	40.42	7.006	591	75.62	360	357	3
2.000	6	1,595,979.35	0.20	40.62	7.435	560	62.97	360	356	4
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

W.A.: 1.016%
Lowest: 1.000%
Highest: 2.000%

22. Maximum Rate

Maximum Rate	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
10.001 - 10.500	1	\$142,646.08	0.02%	35.16%	5.450%	712	78.69%	360	353	7
10.501 - 11.000	58	14,024,403.23	1.73	40.42	4.937	660	74.23	360	358	2
11.001 - 11.500	180	42,817,643.16	5.29	39.43	5.335	652	75.35	359	357	2
11.501 - 12.000	412	97,576,813.67	12.05	40.67	5.832	639	77.90	360	358	2
12.001 - 12.500	577	131,242,693.74	16.20	38.93	6.287	631	77.73	360	358	2
12.501 - 13.000	696	146,999,423.04	18.15	38.77	6.786	621	80.10	360	358	2
13.001 - 13.500	517	91,545,007.66	11.30	38.49	7.274	603	80.47	359	358	2
13.501 - 14.000	583	103,380,374.97	12.76	39.69	7.713	588	80.80	360	358	2
14.001 - 14.500	386	58,841,138.04	7.26	38.78	8.237	575	81.06	360	357	2
14.501 - 15.000	380	55,146,958.88	6.81	38.89	8.707	565	80.16	360	358	2
15.001 - 15.500	210	29,475,439.71	3.64	40.23	9.129	549	77.25	359	357	2
15.501 - 16.000	150	20,115,730.76	2.48	38.59	9.741	555	76.05	360	358	2
16.001 - 16.500	71	7,547,583.60	0.93	36.20	10.278	543	76.59	360	358	2
16.501 - 17.000	45	4,651,297.67	0.57	36.48	10.630	539	72.47	357	355	2
17.001 - 17.500	29	2,955,162.32	0.36	38.86	11.224	533	72.00	360	358	2
17.501 - 18.000	23	3,054,262.36	0.38	33.93	11.638	518	65.80	360	358	2
18.001 - 18.500	6	462,276.72	0.06	37.08	12.247	523	64.79	360	359	1
18.501 - 19.000	1	116,321.85	0.01	52.73	12.750	515	65.00	360	359	1
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

W.A.: 13.182%
Lowest: 10.450%
Highest: 18.750%



**OOMLT 2005-1
Marketing Pool
Adjustable Rate Mortgages**

23. Minimum Rate

Minimum Rate	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
4.001 - 4.500	2	\$442,240.48	0.05%	42.05%	6.555%	668	77.27%	360	358	2
4.501 - 5.000	61	14,853,811.58	1.83	40.75	4.969	662	74.58	360	358	2
5.001 - 5.500	191	46,491,230.09	5.74	39.65	5.363	651	75.28	359	357	2
5.501 - 6.000	425	101,405,217.88	12.52	40.61	5.853	637	77.75	360	358	2
6.001 - 6.500	579	131,783,248.29	16.27	38.71	6.304	630	77.73	360	358	2
6.501 - 7.000	711	150,814,868.05	18.62	38.90	6.815	619	80.05	360	358	2
7.001 - 7.500	518	90,558,735.97	11.18	38.58	7.306	603	80.83	359	358	2
7.501 - 8.000	572	98,523,675.61	12.16	39.48	7.786	587	81.01	360	358	2
8.001 - 8.500	396	61,105,717.92	7.54	39.52	8.302	572	80.90	360	358	2
8.501 - 9.000	363	52,205,944.55	6.44	38.83	8.790	565	80.47	360	358	2
9.001 - 9.500	191	23,983,515.18	2.96	38.66	9.300	545	76.73	359	357	2
9.501 - 10.000	150	20,291,560.69	2.50	38.91	9.787	555	75.12	360	358	2
10.001 - 10.500	68	7,235,373.30	0.89	36.28	10.298	540	76.19	360	358	2
10.501 - 11.000	44	4,478,941.44	0.55	35.85	10.768	538	73.55	357	355	2
11.001 - 11.500	28	2,859,074.39	0.35	38.40	11.262	532	71.42	360	358	2
11.501 - 12.000	19	2,483,423.47	0.31	33.78	11.816	520	66.08	360	358	2
12.001 - 12.500	6	462,276.72	0.06	37.08	12.247	523	64.79	360	359	1
12.501 - 13.000	1	116,321.85	0.01	52.73	12.750	515	65.00	360	359	1
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

W.A.: 7.134%
 Lowest: 4.350%
 Highest: 12.750%



**OOMLT 2005-1
Marketing Pool
Adjustable Rate Mortgages**

24. Next Rate Adjustment Date

Next Rate Adjustment Date	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2005-02-01	1	\$62,725.24	0.01%	32.01%	8.990%	547	85.00%	360	355	5
2005-04-01	1	196,971.50	0.02	39.86	5.750	673	80.00	360	357	3
2005-05-01	1	135,435.36	0.02	49.83	9.300	544	85.00	360	358	2
2005-06-01	2	350,695.03	0.04	44.38	6.705	525	74.20	360	359	1
2005-11-01	1	57,775.32	0.01	27.06	10.750	508	70.00	360	346	14
2006-01-01	1	76,515.47	0.01	30.59	9.750	511	70.00	360	348	12
2006-03-17	1	200,469.16	0.02	52.69	8.500	519	90.00	360	351	9
2006-04-01	4	1,484,744.16	0.18	41.30	6.616	572	73.06	360	351	9
2006-05-01	9	1,421,190.15	0.18	33.91	7.647	590	79.87	360	352	8
2006-06-01	24	4,433,769.16	0.55	40.76	6.871	615	81.29	360	353	7
2006-07-01	56	13,692,310.03	1.69	42.24	7.273	606	81.14	359	353	6
2006-08-01	205	33,392,163.38	4.12	40.27	7.666	605	78.48	360	355	5
2006-09-01	316	57,997,327.89	7.16	39.16	7.667	597	78.80	359	355	4
2006-10-01	366	82,092,890.52	10.13	40.69	6.745	609	78.41	360	357	3
2006-11-01	472	98,675,080.79	12.18	39.24	6.939	606	76.93	360	358	2
2006-12-01	2,516	450,428,611.08	55.60	38.86	7.211	606	79.56	360	359	1
2007-01-01	55	6,957,593.00	0.86	35.34	7.130	629	79.67	360	360	0
2007-05-01	2	790,181.03	0.10	49.31	5.214	704	78.46	360	352	8
2007-06-11	1	103,063.38	0.01	57.52	7.850	555	90.00	360	354	6
2007-07-01	3	1,332,440.30	0.16	45.78	6.027	634	78.07	360	354	6
2007-08-01	15	4,235,054.85	0.52	36.36	6.589	642	64.46	360	355	5
2007-09-01	15	3,058,055.96	0.38	41.70	7.114	602	78.47	360	356	4
2007-10-01	26	4,557,872.21	0.56	40.04	6.671	605	75.64	360	357	3
2007-11-01	46	10,195,875.70	1.26	40.14	6.524	627	77.76	360	358	2
2007-12-01	183	33,850,888.01	4.18	36.81	6.749	633	79.68	360	359	1
2008-01-01	2	256,600.00	0.03	45.07	7.526	604	82.28	360	360	0
2019-09-01	1	58,878.78	0.01	47.22	9.350	0	65.56	360	356	4
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2



**OOMLT 2005-1
Marketing Pool
Adjustable Rate Mortgages**

Banc of America Securities LLC
Jan 4, 2005 11:29

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**OOMLT 2005-1
Marketing Pool
Fixed Rate Mortgages**

1. Mortgage Coupons

Mortgage Coupons	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
5.001 - 5.500	4	\$1,020,857.45	0.54%	41.91%	5.365%	688	74.41%	360	359	1
5.501 - 6.000	89	21,516,131.62	11.33	38.52	5.921	664	70.83	352	351	1
6.001 - 6.500	146	32,952,590.97	17.35	40.00	6.335	656	73.47	351	349	2
6.501 - 7.000	177	33,044,401.37	17.39	39.82	6.821	646	76.28	349	347	2
7.001 - 7.500	159	25,599,571.11	13.48	40.15	7.319	615	74.81	351	349	2
7.501 - 8.000	153	20,152,101.07	10.61	38.91	7.790	619	77.22	344	343	2
8.001 - 8.500	111	12,491,502.03	6.58	38.06	8.282	602	77.22	342	340	2
8.501 - 9.000	157	16,000,919.48	8.42	39.38	8.798	595	78.91	342	340	2
9.001 - 9.500	102	9,465,842.10	4.98	38.14	9.294	586	80.94	339	337	2
9.501 - 10.000	85	7,379,653.91	3.88	40.49	9.788	583	78.38	341	339	3
10.001 - 10.500	53	4,062,921.45	2.14	41.30	10.285	566	78.93	344	343	2
10.501 - 11.000	32	3,229,699.17	1.70	41.89	10.779	553	79.01	341	339	2
11.001 - 11.500	21	1,460,210.80	0.77	34.85	11.325	563	75.83	360	358	2
11.501 - 12.000	18	1,225,949.86	0.65	44.01	11.817	572	79.04	314	312	2
12.001 - 12.500	4	219,844.67	0.12	43.71	12.330	528	60.40	330	326	4
12.501 - 13.000	2	149,765.52	0.08	46.60	12.700	551	73.81	304	302	2
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2

W.A.: 7.517%
 Lowest: 5.250%
 Highest: 12.700%



**OOMLT 2005-1
Marketing Pool
Fixed Rate Mortgages**

2. Combined Original LTV

Combined Original LTV	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
10.01 - 15.00	3	\$175,878.36	0.09%	38.56%	10.044%	533	11.67%	360	358	2
15.01 - 20.00	3	334,583.15	0.18	28.20	7.486	613	18.35	360	358	2
20.01 - 25.00	2	200,130.89	0.11	38.97	8.354	576	24.22	306	303	3
25.01 - 30.00	4	369,875.84	0.19	48.82	7.255	611	28.64	336	334	2
30.01 - 35.00	12	1,074,700.59	0.57	42.02	7.605	606	32.89	306	304	2
35.01 - 40.00	17	1,920,124.28	1.01	37.07	7.012	632	38.11	344	342	2
40.01 - 45.00	16	2,202,409.15	1.16	36.81	7.278	619	42.45	337	335	2
45.01 - 50.00	31	4,566,805.21	2.40	36.53	7.051	617	48.02	342	341	1
50.01 - 55.00	41	5,945,985.17	3.13	38.98	7.220	615	52.58	351	349	2
55.01 - 60.00	51	6,338,470.56	3.34	37.66	7.359	623	57.89	349	347	1
60.01 - 65.00	95	15,796,090.75	8.31	39.18	7.056	613	63.55	345	343	2
65.01 - 70.00	112	17,916,955.26	9.43	39.75	7.422	600	68.84	347	345	2
70.01 - 75.00	146	23,915,451.33	12.59	39.53	7.323	616	73.96	348	346	2
75.01 - 80.00	392	54,183,342.26	28.52	38.71	7.574	629	79.49	347	345	2
80.01 - 85.00	128	18,738,297.98	9.86	41.90	7.685	628	84.39	345	344	2
85.01 - 90.00	106	16,192,130.30	8.52	41.68	7.728	647	89.60	353	351	2
90.01 - 95.00	115	15,990,758.96	8.42	38.28	7.808	645	94.63	350	348	2
95.01 - 100.00	39	4,109,972.54	2.16	44.71	8.761	686	99.67	356	354	2
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2

W.A.: 75.76%
 Lowest: 10.19%
 Highest: 100.00%



**OOMLT 2005-1
Marketing Pool
Fixed Rate Mortgages**

3. Principal Balance

Principal Balance	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
less than 50,000.00	37	\$1,846,978.46	0.97%	32.26%	9.040%	599	59.51%	284	283	1
50,000.01 - 75,000.00	297	18,193,502.35	9.58	37.45	9.142	598	78.39	325	323	2
75,000.01 - 100,000.00	246	21,505,869.97	11.32	37.94	8.476	609	76.55	345	343	2
100,000.01 - 125,000.00	154	17,396,021.70	9.16	40.13	8.150	619	76.99	347	345	2
125,000.01 - 150,000.00	148	20,334,901.08	10.70	37.65	7.526	613	71.74	342	340	2
150,000.01 - 175,000.00	89	14,409,891.87	7.59	37.31	7.170	632	74.15	341	339	2
175,000.01 - 200,000.00	71	13,412,311.90	7.06	39.65	6.991	628	71.34	349	347	2
200,000.01 - 225,000.00	54	11,482,810.23	6.04	38.61	7.164	615	74.87	357	355	2
225,000.01 - 250,000.00	51	12,134,420.91	6.39	38.74	7.041	632	74.22	354	353	2
250,000.01 - 275,000.00	39	10,234,930.03	5.39	40.79	6.923	627	76.22	355	354	2
275,000.01 - 300,000.00	32	9,243,951.04	4.87	43.28	6.823	641	77.53	355	353	1
300,000.01 - 325,000.00	15	4,651,371.27	2.45	38.19	6.903	646	78.09	340	338	2
325,000.01 - 350,000.00	12	4,070,563.64	2.14	41.59	6.793	623	79.13	360	359	1
350,000.01 - 375,000.00	18	6,547,218.95	3.45	43.87	6.841	656	77.15	360	359	1
375,000.01 - 400,000.00	9	3,514,349.39	1.85	44.79	7.180	654	78.89	360	358	2
400,000.01 - 425,000.00	11	4,565,042.62	2.40	47.22	6.753	641	77.13	360	358	2
425,000.01 - 450,000.00	4	1,760,689.78	0.93	36.95	6.536	662	86.49	360	359	1
450,000.01 - 475,000.00	4	1,868,887.95	0.98	43.31	6.425	690	87.58	360	359	1
475,000.01 - 500,000.00	6	2,937,117.71	1.55	44.01	6.315	650	79.29	360	358	2
500,000.01 - 525,000.00	2	1,022,110.00	0.54	42.39	7.352	630	86.75	360	359	1
525,000.01 - 550,000.00	5	2,688,517.93	1.42	47.96	7.582	604	79.24	360	358	2
550,000.01 - 575,000.00	1	559,000.00	0.29	50.30	6.400	747	88.73	360	359	1
575,000.01 - 600,000.00	3	1,780,963.80	0.94	29.74	6.182	674	69.10	360	358	2
600,000.01 - 625,000.00	1	619,536.48	0.33	31.49	6.150	740	80.00	360	354	6
625,000.01 - 650,000.00	1	636,815.44	0.34	0.00	6.750	728	65.00	360	355	5
725,000.01 - 750,000.00	1	747,131.16	0.39	42.59	6.250	716	75.00	360	356	4
775,000.01 - 800,000.00	1	794,556.92	0.42	48.09	6.500	680	80.00	360	358	2
over 1,000,000.01	1	1,012,500.00	0.53	35.33	6.000	601	75.00	360	356	4
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2

Average: \$144,685.42
 Lowest: \$49,707.50
 Highest: \$1,012,500.00



**OOMLT 2005-1
Marketing Pool
Fixed Rate Mortgages**

4. Original Term to Maturity

Original Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
120	9	\$560,370.78	0.29%	34.70%	8.606%	586	69.27%	120	119	1
180	88	8,559,495.92	4.51	35.28	7.866	622	73.60	180	178	2
240	64	6,169,432.13	3.25	37.46	8.084	612	73.31	240	238	2
360	1,152	174,682,663.75	91.95	39.81	7.476	627	75.97	360	358	2
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2

5. Remaining Term to Maturity

Remaining Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
116 - 120	9	\$560,370.78	0.29%	34.70%	8.606%	586	69.27%	120	119	1
171 - 175	7	517,793.31	0.27	30.51	8.492	567	69.45	180	175	5
176 - 180	81	8,041,702.61	4.23	35.59	7.826	625	73.87	180	178	2
231 - 235	9	679,012.14	0.36	36.85	8.755	591	65.66	240	234	6
236 - 240	55	5,490,419.99	2.89	37.54	8.001	614	74.26	240	238	2
346 - 350	2	210,559.07	0.11	40.23	8.553	619	83.49	360	349	11
351 - 355	107	14,559,872.04	7.66	40.27	7.580	634	78.70	360	355	5
356 - 360	1,043	159,912,232.64	84.18	39.77	7.466	626	75.72	360	359	1
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2

W.A.: 345.5 months
 Lowest: 119 months
 Highest: 360 months



**OOMLT 2005-1
Marketing Pool
Fixed Rate Mortgages**

6. Credit Score

Credit Score	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
801 - 850	2	\$261,897.46	0.14%	35.83%	7.305%	809	55.68%	360	359	1
751 - 800	18	3,874,309.36	2.04	38.15	6.303	766	81.53	342	341	1
701 - 750	88	17,574,050.77	9.25	40.25	6.874	721	83.25	357	355	2
651 - 700	241	39,398,571.82	20.74	40.45	6.928	672	77.32	345	343	2
601 - 650	440	65,323,841.68	34.39	38.68	7.263	626	74.89	348	346	2
551 - 600	313	39,650,622.36	20.87	39.71	8.026	580	74.11	348	346	2
501 - 550	199	22,741,872.40	11.97	39.95	9.003	528	72.16	341	339	2
451 - 500	2	277,995.11	0.15	40.21	9.616	500	74.82	360	357	3
= 0	10	868,801.62	0.46	33.14	8.945	0	69.53	360	358	2
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2

W.A.: 626
Lowest: 500
Highest: 813

7. Credit Grade

Credit Grade	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
A	86	\$10,957,494.93	5.77%	38.24%	8.320%	558	73.00%	336	334	2
AA	214	26,915,192.19	14.17	37.85	7.834	603	75.70	344	341	3
AA+	879	135,429,197.82	71.29	39.84	7.220	641	76.62	349	348	2
B	73	8,822,642.00	4.64	42.12	8.904	564	69.78	341	338	2
C	32	3,735,229.03	1.97	40.68	9.538	562	67.53	348	346	2
CC	11	1,183,413.87	0.62	33.75	9.896	583	61.77	360	358	2
NG	18	2,928,792.74	1.54	37.96	7.631	631	81.10	350	345	5
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2



**OOMLT 2005-1
Marketing Pool
Fixed Rate Mortgages**

8. Property Type

Property Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Single Family	1,043	\$144,812,090.55	76.23%	39.17%	7.544%	621	75.53%	346	344	2
2-4 Family	110	22,173,737.69	11.67	41.67	7.273	648	74.56	353	351	2
PUD	83	13,695,150.47	7.21	39.35	7.474	627	77.80	356	355	1
MF Housing	44	4,674,580.34	2.46	37.19	7.731	639	79.60	343	340	2
Low Rise Condo	30	4,302,627.96	2.26	43.07	7.669	639	79.31	346	344	2
High Rise Condo	3	313,775.57	0.17	47.73	8.857	647	70.51	360	358	2
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2

9. Occupancy Status

Occupancy Status	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Owner Occupied	1,216	\$177,608,792.93	93.49%	39.61%	7.481%	625	75.79%	347	346	2
Non-Owner Occupied	88	10,809,111.40	5.69	37.83	8.045	650	75.54	345	343	2
Second Home	9	1,554,058.25	0.82	40.51	7.927	605	73.93	345	342	3
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2

10. Documentation

Documentation	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Full Documentation	915	\$121,648,829.21	64.04%	39.50%	7.600%	616	76.41%	347	345	2
Stated Income Documentation	380	65,301,663.91	34.37	39.54	7.369	641	74.63	347	346	2
No Doc	11	2,101,723.59	1.11	0.00	6.843	696	73.35	340	337	3
Lite Documentation	7	919,745.87	0.48	39.36	8.572	624	75.65	360	357	3
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2



**OOMLT 2005-1
Marketing Pool
Fixed Rate Mortgages**

11. Loan Purpose

Loan Purpose	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
C/O Refi	988	\$143,944,512.62	75.77%	39.54%	7.486%	620	73.89%	345	343	2
Purchase	233	32,111,331.19	16.90	38.54	7.744	654	83.03	359	357	2
R/T Refi	92	13,916,118.77	7.33	41.48	7.314	619	78.32	345	342	3
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2

12. Product Type

Product Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
30 Year Fixed	1,101	\$164,817,053.57	86.76%	39.70%	7.484%	627	76.01%	360	358	2
15 Year Fixed	86	8,451,771.99	4.45	35.23	7.831	623	73.52	180	178	2
30 Year Fixed with 5yr IO	18	6,225,871.67	3.28	42.80	6.400	643	78.68	360	358	2
20 Year Fixed	64	6,169,432.13	3.25	37.46	8.084	612	73.31	240	238	2
30 Year Fixed Rate Reduction	33	3,639,738.51	1.92	39.26	8.953	567	69.65	360	357	3
10 Year Fixed	9	560,370.78	0.29	34.70	8.606	586	69.27	120	119	1
15 Year Fixed Rate Reduction	2	107,723.93	0.06	38.53	10.606	533	80.04	180	178	2
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2

13. Interest Only

Interest Only	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
non-IO	1,295	\$183,746,090.91	96.72%	39.40%	7.555%	625	75.66%	347	345	2
IO	18	6,225,871.67	3.28	42.80	6.400	643	78.68	360	358	2
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2



**OOMLT 2005-1
Marketing Pool
Fixed Rate Mortgages**

14. Mortgage Insurance Provider

Mortgage Insurance Provider	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
no-MI	358	\$45,582,102.09	23.99%	41.73%	7.912%	609	65.04%	345	343	2
MI	955	144,389,860.49	76.01	38.81	7.392	631	79.15	348	346	2
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2

15. Amortization

Amortization	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Fully Amortizing	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2

16. Lien Position

Lien Position	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1	1,217	\$182,488,567.78	96.06%	39.39%	7.410%	626	75.55%	348	346	2
2	96	7,483,394.80	3.94	42.46	10.118	620	81.01	327	325	3
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2

17. Prepayment Penalty Term

Prepayment Penalty Term	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
0	405	\$49,457,180.88	26.03%	37.81%	7.893%	611	74.87%	340	337	2
12	209	42,997,581.76	22.63	40.54	7.000	636	73.87	352	350	1
24	38	4,479,452.48	2.36	39.68	8.433	635	87.00	344	342	2
30	1	252,342.25	0.13	35.51	8.350	597	91.82	360	359	1
36	660	92,785,405.21	48.84	39.96	7.510	628	76.52	349	348	2
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2



**OOMLT 2005-1
Marketing Pool
Fixed Rate Mortgages**

18. Geographic Distribution

Geographic Distribution	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
New York	203	\$39,785,598.02	20.94%	40.66%	7.121%	633	73.85%	351	350	1
California	146	29,560,722.18	15.56	41.45	7.075	641	73.15	349	347	2
Texas	209	23,053,775.08	12.14	37.97	8.086	606	77.71	335	332	2
Massachusetts	52	10,705,895.51	5.64	40.72	6.973	643	71.64	358	357	1
Florida	83	9,664,568.44	5.09	37.88	7.873	610	76.35	351	350	2
New Jersey	49	7,937,329.88	4.18	37.24	7.434	621	69.12	341	339	2
Rhode Island	26	5,383,659.11	2.83	40.33	6.578	649	74.45	344	343	2
Michigan	56	5,374,131.80	2.83	39.26	8.284	608	79.38	354	353	1
Georgia	36	5,204,133.45	2.74	38.89	7.706	627	81.87	353	350	3
Pennsylvania	48	5,045,416.18	2.66	38.78	7.712	622	84.49	352	350	2
Connecticut	27	4,803,351.80	2.53	43.12	7.044	627	74.14	351	349	2
New Hampshire	24	3,828,535.42	2.02	41.67	7.332	634	71.98	350	347	2
Virginia	30	3,726,851.38	1.96	33.51	7.644	618	72.82	351	349	1
Ohio	28	2,967,623.02	1.56	37.37	8.149	632	80.67	350	348	2
Tennessee	35	2,758,931.97	1.45	36.15	8.795	612	81.95	329	327	2
South Carolina	27	2,463,306.78	1.30	36.02	8.099	614	80.34	357	354	3
Maryland	14	2,406,347.56	1.27	42.71	8.977	588	78.23	357	355	1
Illinois	23	2,404,681.96	1.27	42.66	8.551	585	74.88	346	344	2
North Carolina	22	2,264,535.13	1.19	30.23	7.976	627	81.01	313	311	2
Arizona	14	1,902,553.95	1.00	40.39	7.658	650	75.19	347	346	2
Washington	13	1,867,508.54	0.98	34.81	7.662	644	82.75	360	359	1
Colorado	15	1,693,936.83	0.89	37.41	7.409	642	88.42	360	359	1
Nevada	11	1,624,587.31	0.86	41.94	6.913	644	67.98	360	359	1
Maine	14	1,599,938.87	0.84	36.95	7.418	614	77.74	349	347	2
Minnesota	9	1,255,231.78	0.66	30.71	7.990	575	78.78	360	358	2
Louisiana	15	1,142,491.44	0.60	39.21	8.893	574	84.02	328	326	2
Alabama	10	984,813.03	0.52	38.67	8.637	591	86.99	299	297	2
Oklahoma	5	977,967.66	0.51	53.64	7.276	615	82.96	351	350	1
Oregon	6	876,814.86	0.46	36.02	7.786	649	78.46	360	358	2
Indiana	9	785,958.85	0.41	37.65	9.241	566	83.55	349	347	2
Kentucky	9	760,969.22	0.40	39.64	8.409	605	80.90	347	344	3
Idaho	5	634,494.56	0.33	41.91	7.076	648	83.96	360	357	3
Arkansas	5	624,333.27	0.33	46.24	7.425	643	92.04	360	358	2
Wisconsin	6	612,593.56	0.32	42.00	7.761	655	78.14	360	359	1
Delaware	5	542,095.51	0.29	35.10	8.115	628	73.85	294	292	2
Utah	3	506,264.08	0.27	40.62	7.387	645	77.61	228	224	4
Missouri	4	467,708.65	0.25	36.93	8.631	574	76.94	360	358	2
Vermont	3	373,237.28	0.20	36.30	8.001	619	77.89	360	359	1
Nebraska	4	353,127.57	0.19	27.28	8.430	632	84.99	360	359	1
Montana	2	274,442.14	0.14	24.54	8.921	578	62.60	360	357	3
Hawaii	2	268,631.20	0.14	55.64	7.272	589	72.41	307	303	4
Mississippi	3	237,283.29	0.12	39.38	8.676	606	82.36	235	234	1
Iowa	2	182,393.81	0.10	35.58	8.121	660	73.86	254	253	1
Wyoming	1	83,190.65	0.04	21.78	7.700	571	75.00	360	359	1
Total:	1,313	\$189,971,962.58	100.00%	39.52%	7.517%	626	75.76%	347	345	2



**OOMLT 2005-1
Marketing Pool
Fixed Rate Mortgages**

Banc of America Securities LLC
Jan 4, 2005 11:34

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**OOMLT 2005-1
Marketing Pool
Interest Only Mortgage Loans**

1. Mortgage Coupons

Mortgage Coupons	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
4.501 - 5.000	15	\$4,151,731.93	3.64%	41.61%	4.955%	668	75.80%	360	358	2
5.001 - 5.500	38	12,418,672.48	10.89	41.11	5.326	664	77.68	360	358	2
5.501 - 6.000	91	25,356,777.05	22.24	40.79	5.818	643	80.41	360	358	2
6.001 - 6.500	99	31,595,837.47	27.71	40.17	6.295	641	80.67	360	358	2
6.501 - 7.000	84	23,391,621.98	20.51	41.76	6.793	641	85.48	360	358	2
7.001 - 7.500	31	8,025,555.21	7.04	40.61	7.290	620	84.81	360	358	2
7.501 - 8.000	19	6,130,200.02	5.38	42.00	7.753	605	87.48	360	358	2
8.001 - 8.500	4	1,223,900.00	1.07	40.77	8.100	599	88.51	360	356	4
8.501 - 9.000	6	1,629,435.00	1.43	40.44	8.846	596	90.91	360	357	3
9.001 - 9.500	1	100,000.00	0.09	23.29	9.250	611	95.24	360	359	1
Total:	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2

W.A.: 6.344%
 Lowest: 4.890%
 Highest: 9.250%



**OOMLT 2005-1
Marketing Pool
Interest Only Mortgage Loans**

2. Combined Original LTV

Combined Original LTV	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
40.01 - 45.00	2	\$334,748.99	0.29%	33.52%	5.600%	594	42.68%	360	355	5
45.01 - 50.00	1	194,000.00	0.17	35.67	6.150	625	47.90	360	355	5
50.01 - 55.00	3	690,000.00	0.61	31.98	6.415	587	52.46	360	358	2
55.01 - 60.00	2	797,500.00	0.70	50.67	5.134	596	58.45	360	358	2
60.01 - 65.00	11	3,238,620.02	2.84	38.30	5.967	631	64.19	360	357	3
65.01 - 70.00	20	7,438,559.94	6.52	34.40	5.971	637	69.38	360	359	1
70.01 - 75.00	32	11,502,936.95	10.09	40.30	5.946	627	74.02	360	358	2
75.01 - 80.00	174	45,448,739.45	39.86	41.55	6.235	647	79.71	360	358	2
80.01 - 85.00	26	7,840,960.00	6.88	40.78	6.439	615	84.15	360	358	2
85.01 - 90.00	43	14,583,120.01	12.79	42.93	6.771	634	89.65	360	358	2
90.01 - 95.00	73	21,854,545.78	19.17	41.46	6.683	653	94.63	360	358	2
95.01 - 100.00	1	100,000.00	0.09	23.29	9.250	611	95.24	360	359	1
Total:	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2

W.A.: 82.00%
 Lowest: 42.67%
 Highest: 95.24%



**OOMLT 2005-1
Marketing Pool
Interest Only Mortgage Loans**

3. Principal Balance

Principal Balance	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
50,000.01 - 75,000.00	3	\$203,600.00	0.18%	45.29%	6.748%	641	80.00%	360	360	0
75,000.01 - 100,000.00	11	1,007,441.00	0.88	31.01	7.242	628	83.58	360	359	1
100,000.01 - 125,000.00	17	1,907,318.67	1.67	37.92	6.697	636	82.95	360	358	2
125,000.01 - 150,000.00	26	3,555,675.00	3.12	37.84	6.786	634	83.46	360	359	1
150,000.01 - 175,000.00	34	5,503,066.86	4.83	38.39	6.071	646	78.75	360	358	2
175,000.01 - 200,000.00	32	5,992,841.00	5.26	44.22	6.338	630	81.05	360	358	2
200,000.01 - 225,000.00	30	6,343,587.59	5.56	39.38	6.309	643	80.94	360	358	2
225,000.01 - 250,000.00	30	7,082,394.21	6.21	41.45	6.227	641	81.41	360	358	2
250,000.01 - 275,000.00	18	4,735,560.00	4.15	43.91	6.317	638	81.56	360	358	2
275,000.01 - 300,000.00	24	6,970,919.85	6.11	42.57	6.365	647	81.23	360	358	2
300,000.01 - 325,000.00	33	10,319,076.76	9.05	38.57	6.096	643	79.83	360	358	2
325,000.01 - 350,000.00	22	7,474,401.09	6.56	39.42	6.138	639	82.85	360	358	2
350,000.01 - 375,000.00	19	6,921,695.01	6.07	42.78	6.444	650	84.86	360	358	2
375,000.01 - 400,000.00	13	4,998,050.02	4.38	46.03	6.221	651	84.33	360	358	2
400,000.01 - 425,000.00	13	5,384,195.65	4.72	39.30	6.307	646	85.50	360	358	2
425,000.01 - 450,000.00	7	3,068,406.76	2.69	46.57	6.058	642	83.30	360	358	2
450,000.01 - 475,000.00	9	4,116,250.00	3.61	39.13	6.381	660	90.49	360	358	2
475,000.01 - 500,000.00	12	5,892,000.00	5.17	44.24	6.213	661	79.17	360	357	3
500,000.01 - 525,000.00	5	2,547,601.67	2.23	44.00	6.878	620	86.94	360	358	2
525,000.01 - 550,000.00	5	2,698,000.00	2.37	44.42	6.887	617	84.78	360	358	2
550,000.01 - 575,000.00	5	2,809,250.00	2.46	41.73	6.228	654	80.61	360	357	3
575,000.01 - 600,000.00	6	3,544,400.00	3.11	40.78	6.195	648	85.01	360	358	2
650,000.01 - 675,000.00	1	665,100.00	0.58	39.36	8.050	592	90.00	360	356	4
675,000.01 - 700,000.00	3	2,063,000.00	1.81	39.74	6.770	612	80.93	360	359	1
700,000.01 - 725,000.00	2	1,415,000.00	1.24	44.96	7.049	619	87.45	360	357	3
725,000.01 - 750,000.00	3	2,227,400.00	1.95	37.98	6.447	594	76.56	360	358	2
750,000.01 - 775,000.00	1	770,000.00	0.68	35.64	6.500	629	70.00	360	359	1
800,000.01 - 825,000.00	1	810,000.00	0.71	45.62	6.550	623	77.14	360	359	1
925,000.01 - 950,000.00	1	935,000.00	0.82	31.28	6.250	607	64.84	360	356	4
over 1,000,000.01	2	2,062,500.00	1.81	28.93	6.153	625	72.45	360	358	2
Total:	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2

Average: \$293,875.60
 Lowest: \$65,200.00
 Highest: \$1,050,000.00



**OOMLT 2005-1
Marketing Pool
Interest Only Mortgage Loans**

4. Credit Score

Credit Score	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
751 - 800	6	\$1,885,074.12	1.65%	37.09%	5.711%	764	86.05%	360	358	2
701 - 750	23	7,492,700.00	6.57	38.06	6.231	719	85.16	360	358	2
651 - 700	113	31,607,515.38	27.72	41.85	6.129	675	83.58	360	358	2
601 - 650	184	53,819,207.08	47.20	40.58	6.334	626	81.21	360	358	2
551 - 600	58	17,012,082.89	14.92	41.90	6.702	587	79.23	360	358	2
501 - 550	4	2,207,151.67	1.94	40.63	7.799	530	85.50	360	359	1
Total:	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2

W.A.: 640
Lowest: 514
Highest: 789

5. Credit Grade

Credit Grade	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
A	2	\$1,050,000.00	0.92%	32.17%	6.321%	633	72.69%	360	358	2
AA	53	18,425,734.22	16.16	40.63	6.603	620	82.60	360	357	3
AA+	327	92,001,430.16	80.69	41.15	6.266	646	81.74	360	358	2
B	2	1,113,500.00	0.98	42.68	8.210	582	91.67	360	359	1
NG	4	1,433,066.76	1.26	34.66	6.541	613	89.66	360	354	6
Total:	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2

6. Property Type

Property Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Single Family	279	\$83,661,828.93	73.37%	40.71%	6.294%	639	81.69%	360	358	2
PUD	70	18,516,862.21	16.24	41.75	6.462	632	81.98	360	358	2
Low Rise Condo	23	6,226,790.00	5.46	37.56	6.511	662	81.48	360	358	2
2-4 Family	14	4,615,250.00	4.05	44.44	6.293	665	86.84	360	359	1
High Rise Condo	2	1,003,000.00	0.88	47.19	7.478	628	88.78	360	359	1
Total:	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2



**OOMLT 2005-1
Marketing Pool
Interest Only Mortgage Loans**

7. Occupancy Status

Occupancy Status	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Owner Occupied	385	\$113,009,976.14	99.11%	40.88%	6.337%	640	81.90%	360	358	2
Second Home	2	857,755.00	0.75	46.99	7.233	671	95.00	360	354	6
Non-Owner Occupied	1	156,000.00	0.14	27.76	6.300	679	80.00	360	359	1
Total:	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2

8. Documentation

Documentation	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Full Documentation	274	\$77,966,304.96	68.38%	41.38%	6.366%	630	82.29%	360	358	2
Stated Income Documentation	112	35,417,426.18	31.06	39.89	6.298	661	81.28	360	359	1
No Doc	1	400,000.00	0.35	0.00	6.850	678	88.89	360	359	1
Lite Documentation	1	240,000.00	0.21	39.92	4.950	700	80.00	360	359	1
Total:	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2

9. Loan Purpose

Loan Purpose	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
C/O Refi	212	\$68,211,692.77	59.82%	40.12%	6.276%	634	80.86%	360	358	2
Purchase	163	42,110,341.17	36.93	42.07	6.428	652	83.22	360	358	2
R/T Refi	13	3,701,697.20	3.25	42.71	6.620	621	89.07	360	357	3
Total:	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2



**OOMLT 2005-1
Marketing Pool
Interest Only Mortgage Loans**

10. Product Type

Product Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2/28 ARM with 5yr IO	343	\$98,489,940.74	86.38%	41.02%	6.380%	640	82.62%	360	358	2
3/27 ARM with 5yr IO	27	9,307,918.73	8.16	38.48	5.922	645	77.57	360	358	2
30 Year Fixed with 5yr IO	18	6,225,871.67	5.46	42.80	6.400	643	78.68	360	358	2
Total:	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2

11. Interest Only

Interest Only	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
IO	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2
Total:	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2

12. Mortgage Insurance Provider

Mortgage Insurance Provider	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
no-MI	159	\$47,703,886.86	41.84%	43.64%	6.634%	611	83.20%	360	358	2
MI	229	66,319,844.28	58.16	38.94	6.135	661	81.13	360	358	2
Total:	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2

13. Amortization

Amortization	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Fully Amortizing	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2
Total:	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2



**OOMLT 2005-1
Marketing Pool
Interest Only Mortgage Loans**

14. Lien Position

Lien Position	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2
Total:	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2

15. Prepayment Penalty Term

Prepayment Penalty Term	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
0	43	\$13,400,508.23	11.75%	38.04%	6.390%	647	82.52%	360	358	2
12	12	3,611,500.00	3.17	42.16	6.108	652	81.66	360	358	2
24	296	85,699,382.51	75.16	41.17	6.376	638	82.42	360	358	2
36	37	11,312,340.40	9.92	42.01	6.122	646	78.29	360	358	2
Total:	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2

16. Geographic Distribution

Geographic Distribution	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
California	184	\$66,702,455.43	58.50%	41.39%	6.266%	640	81.83%	360	358	2
New York	19	7,543,820.00	6.62	39.77	6.323	645	84.01	360	358	2
Colorado	21	4,880,662.72	4.28	37.75	6.103	638	79.70	360	358	2
Massachusetts	15	4,693,340.00	4.12	35.22	6.591	652	83.23	360	359	1
Florida	19	4,229,404.53	3.71	46.29	6.877	630	83.52	360	358	2
Arizona	19	3,206,568.14	2.81	39.79	6.541	635	81.26	360	359	1
Nevada	13	2,900,470.12	2.54	41.67	6.393	656	82.31	360	357	3
Washington	11	2,528,600.65	2.22	41.71	6.377	650	78.92	360	359	1
Georgia	11	2,383,229.09	2.09	37.90	6.622	624	79.26	360	357	3
Virginia	11	2,293,087.00	2.01	43.56	6.729	653	82.07	360	359	1
Other	65	12,662,093.46	11.10	40.70	6.396	634	82.84	360	358	2
Total:	388	\$114,023,731.14	100.00%	40.91%	6.344%	640	82.00%	360	358	2



**OOMLT 2005-1
Marketing Pool
Interest Only Mortgage Loans**

17. Gross Margin

Gross Margin	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2.501 - 3.000	5	\$1,199,763.01	1.11%	50.74%	5.139%	664	75.15%	360	359	1
3.001 - 3.500	28	8,033,993.13	7.45	37.37	5.460	673	75.86	360	358	2
3.501 - 4.000	67	20,521,461.72	19.04	40.30	5.869	651	77.60	360	358	2
4.001 - 4.500	89	26,490,836.24	24.57	39.66	6.254	644	81.36	360	358	2
4.501 - 5.000	85	23,441,229.60	21.75	41.25	6.338	641	85.76	360	358	2
5.001 - 5.500	47	14,477,281.02	13.43	42.68	6.803	620	84.11	360	358	2
5.501 - 6.000	32	8,341,274.22	7.74	42.75	6.992	619	86.95	360	358	2
6.001 - 6.500	7	1,922,465.53	1.78	40.48	7.452	614	82.60	360	357	3
6.501 - 7.000	6	1,578,650.00	1.46	37.97	7.870	642	86.70	360	356	4
7.001 - 7.500	2	551,405.00	0.51	34.96	8.844	552	91.21	360	359	1
7.501 - 8.000	2	1,239,500.00	1.15	50.00	8.327	593	91.17	360	358	2
Total:	370	\$107,797,859.47	100.00%	40.80%	6.340%	640	82.19%	360	358	2

W.A.: 4.564%
 Lowest: 2.740%
 Highest: 8.000%

18. Initial Cap

Initial Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1.000	1	\$198,250.00	0.18%	45.60%	6.350%	622	65.00%	360	357	3
3.000	369	107,599,609.47	99.82	40.79	6.340	640	82.22	360	358	2
Total:	370	\$107,797,859.47	100.00%	40.80%	6.340%	640	82.19%	360	358	2

W.A.: 2.996%
 Lowest: 1.000%
 Highest: 3.000%



**OOMLT 2005-1
Marketing Pool
Interest Only Mortgage Loans**

19. Periodic Cap

Periodic Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1.000	361	\$104,548,659.47	96.99%	40.78%	6.338%	641	82.31%	360	358	2
1.500	9	3,249,200.00	3.01	41.53	6.424	628	78.29	360	356	4
Total:	370	\$107,797,859.47	100.00%	40.80%	6.340%	640	82.19%	360	358	2

W.A.: 1.015%
 Lowest: 1.000%
 Highest: 1.500%

20. Maximum Rate

Maximum Rate	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
10.501 - 11.000	15	\$4,151,731.93	3.85%	41.61%	4.955%	668	75.80%	360	358	2
11.001 - 11.500	36	11,279,922.48	10.46	40.76	5.334	666	77.79	360	358	2
11.501 - 12.000	80	21,570,577.05	20.01	41.45	5.805	646	81.61	360	358	2
12.001 - 12.500	90	29,109,987.47	27.00	39.68	6.248	639	80.62	360	358	2
12.501 - 13.000	79	21,649,721.98	20.08	40.73	6.716	640	85.53	360	358	2
13.001 - 13.500	28	6,898,188.01	6.40	39.87	7.129	629	84.11	360	358	2
13.501 - 14.000	24	8,026,200.02	7.45	43.62	7.449	610	84.61	360	358	2
14.001 - 14.500	9	2,819,595.53	2.62	42.56	7.645	607	84.80	360	357	3
14.501 - 15.000	8	2,191,935.00	2.03	39.64	8.578	600	91.45	360	357	3
15.001 - 15.500	1	100,000.00	0.09	23.29	9.250	611	95.24	360	359	1
Total:	370	\$107,797,859.47	100.00%	40.80%	6.340%	640	82.19%	360	358	2

W.A.: 12.421%
 Lowest: 10.890%
 Highest: 15.250%



**OOMLT 2005-1
Marketing Pool
Interest Only Mortgage Loans**

21. Minimum Rate

Minimum Rate	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
4.501 - 5.000	15	\$4,151,731.93	3.85%	41.61%	4.955%	668	75.80%	360	358	2
5.001 - 5.500	38	12,418,672.48	11.52	41.11	5.326	664	77.68	360	358	2
5.501 - 6.000	86	23,255,777.05	21.57	41.25	5.804	644	81.20	360	358	2
6.001 - 6.500	92	29,235,487.47	27.12	39.52	6.295	638	80.47	360	358	2
6.501 - 7.000	80	22,423,021.98	20.80	41.51	6.791	640	85.58	360	358	2
7.001 - 7.500	29	7,229,633.54	6.71	40.68	7.289	625	85.47	360	358	2
7.501 - 8.000	19	6,130,200.02	5.69	42.00	7.753	605	87.48	360	358	2
8.001 - 8.500	4	1,223,900.00	1.14	40.77	8.100	599	88.51	360	356	4
8.501 - 9.000	6	1,629,435.00	1.51	40.44	8.846	596	90.91	360	357	3
9.001 - 9.500	1	100,000.00	0.09	23.29	9.250	611	95.24	360	359	1
Total:	370	\$107,797,859.47	100.00%	40.80%	6.340%	640	82.19%	360	358	2

W.A.: 6.340%
 Lowest: 4.890%
 Highest: 9.250%

Banc of America Securities LLC
 Jan 4, 2005 13:00

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**OOMLT 2005-1
Marketing Pool
MI Covered Loans**

1. Mortgage Coupons

Mortgage Coupons	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
4.501 - 5.000	47	\$11,431,153.09	1.67%	40.75%	4.941%	671	77.01%	360	358	2
5.001 - 5.500	148	35,629,373.93	5.20	37.76	5.337	664	77.84	360	358	2
5.501 - 6.000	381	89,890,275.19	13.13	38.92	5.852	651	78.67	358	357	2
6.001 - 6.500	534	118,707,746.93	17.34	37.30	6.308	642	79.48	358	356	2
6.501 - 7.000	697	137,092,381.02	20.03	37.44	6.806	633	81.63	358	356	2
7.001 - 7.500	503	82,800,333.04	12.10	36.78	7.302	617	81.20	357	355	2
7.501 - 8.000	511	74,744,313.05	10.92	35.99	7.772	608	81.55	357	355	2
8.001 - 8.500	346	45,477,055.46	6.64	36.02	8.295	589	81.89	356	354	2
8.501 - 9.000	314	38,814,707.35	5.67	36.25	8.792	586	82.08	356	354	2
9.001 - 9.500	198	21,652,959.04	3.16	35.29	9.319	559	79.31	354	352	2
9.501 - 10.000	134	16,551,080.00	2.42	37.63	9.790	564	78.68	358	355	2
10.001 - 10.500	73	6,976,348.72	1.02	35.79	10.292	546	77.35	354	352	2
10.501 - 11.000	45	4,519,344.94	0.66	34.43	10.750	544	74.13	356	354	2
11.001 - 11.500	1	184,937.55	0.03	45.18	11.250	521	61.67	360	359	1
11.501 - 12.000	1	59,481.81	0.01	41.13	11.700	558	70.00	360	359	1
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2

W.A.: 7.079%
 Lowest: 4.740%
 Highest: 11.700%



**OOMLT 2005-1
Marketing Pool
MI Covered Loans**

2. Combined Original LTV

Combined Original LTV	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
60.01 - 65.00	273	\$49,419,521.53	7.22%	36.30%	7.206%	587	63.44%	355	353	2
65.01 - 70.00	324	57,742,747.48	8.44	35.63	7.021	596	68.85	356	355	2
70.01 - 75.00	448	83,448,162.68	12.19	37.43	7.028	598	74.00	357	355	2
75.01 - 80.00	1,548	254,346,100.48	37.16	37.53	6.951	627	79.66	357	356	2
80.01 - 85.00	437	79,604,465.40	11.63	36.23	7.134	620	84.47	357	355	2
85.01 - 90.00	491	89,871,712.85	13.13	38.58	7.256	649	89.62	359	357	2
90.01 - 95.00	383	65,337,726.66	9.54	36.58	7.264	658	94.74	358	356	2
95.01 - 100.00	29	4,761,054.04	0.70	40.86	7.355	717	99.60	360	358	2
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2

W.A.: 80.33%
 Lowest: 60.21%
 Highest: 100.00%



**OOMLT 2005-1
Marketing Pool
MI Covered Loans**

3. Principal Balance

Principal Balance	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
less than 50,000.00	33	\$1,648,160.41	0.24%	28.27%	8.518%	601	73.89%	327	326	1
50,000.01 - 75,000.00	534	33,413,195.71	4.88	33.33	8.436	602	81.33	347	345	2
75,000.01 - 100,000.00	523	45,992,230.64	6.72	33.98	7.976	604	80.31	355	353	2
100,000.01 - 125,000.00	501	56,352,646.69	8.23	35.71	7.538	614	81.07	357	355	2
125,000.01 - 150,000.00	477	65,529,023.13	9.57	36.27	7.254	610	80.20	356	354	2
150,000.01 - 175,000.00	367	59,372,901.93	8.67	35.12	7.050	620	80.76	356	355	2
175,000.01 - 200,000.00	314	59,200,142.67	8.65	38.17	7.053	616	79.66	358	356	2
200,000.01 - 225,000.00	247	52,554,619.49	7.68	37.62	6.973	616	79.05	359	357	2
225,000.01 - 250,000.00	198	46,974,261.45	6.86	38.32	6.837	622	78.74	359	357	2
250,000.01 - 275,000.00	155	40,667,244.28	5.94	38.84	6.886	622	79.76	359	357	2
275,000.01 - 300,000.00	137	39,494,878.60	5.77	39.54	6.805	627	79.79	359	357	2
300,000.01 - 325,000.00	97	30,354,617.34	4.43	37.50	6.610	638	80.18	357	355	2
325,000.01 - 350,000.00	68	22,942,635.44	3.35	37.88	6.733	637	81.10	360	358	2
350,000.01 - 375,000.00	62	22,542,638.49	3.29	39.09	6.647	637	80.65	360	358	2
375,000.01 - 400,000.00	47	18,236,843.14	2.66	41.15	6.745	634	81.74	360	358	2
400,000.01 - 425,000.00	32	13,276,307.82	1.94	38.71	6.588	648	81.72	360	358	2
425,000.01 - 450,000.00	25	10,921,618.24	1.60	38.41	6.505	648	84.61	360	358	2
450,000.01 - 475,000.00	21	9,718,584.65	1.42	38.76	6.493	664	85.54	360	358	2
475,000.01 - 500,000.00	22	10,805,758.65	1.58	40.58	6.570	668	81.63	360	358	2
500,000.01 - 525,000.00	7	3,622,762.64	0.53	39.01	6.450	646	80.70	360	359	1
525,000.01 - 550,000.00	12	6,492,143.80	0.95	42.81	6.109	663	84.98	360	356	4
550,000.01 - 575,000.00	13	7,349,386.01	1.07	38.64	6.303	657	81.55	360	358	2
575,000.01 - 600,000.00	15	8,855,073.23	1.29	36.56	6.903	640	79.72	360	357	3
600,000.01 - 625,000.00	6	3,711,299.81	0.54	38.98	6.739	656	83.35	360	356	4
625,000.01 - 650,000.00	5	3,196,777.06	0.47	36.78	6.424	652	77.16	360	358	2
650,000.01 - 675,000.00	1	672,061.31	0.10	33.18	6.750	680	77.59	360	355	5
675,000.01 - 700,000.00	3	2,059,455.36	0.30	36.15	6.499	619	74.31	360	358	2
700,000.01 - 725,000.00	1	721,355.03	0.11	26.49	6.000	726	69.05	360	355	5
725,000.01 - 750,000.00	6	4,483,072.29	0.65	34.47	6.844	667	71.35	360	358	2
775,000.01 - 800,000.00	1	794,556.92	0.12	48.09	6.500	680	80.00	360	358	2
800,000.01 - 825,000.00	1	801,115.90	0.12	38.55	5.990	619	84.84	360	354	6
825,000.01 - 850,000.00	1	839,122.99	0.12	41.82	5.750	648	90.32	360	359	1
925,000.01 - 950,000.00	1	935,000.00	0.14	31.28	6.250	607	64.84	360	356	4
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2

Average: \$174,048.18
 Lowest: \$49,707.50
 Highest: \$935,000.00



**OOMLT 2005-1
Marketing Pool
MI Covered Loans**

4. Original Term to Maturity

Original Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
120	7	\$444,006.27	0.06%	37.01%	8.733%	597	76.19%	120	119	1
180	70	7,288,026.02	1.06	33.10	7.570	630	77.86	180	178	2
240	34	3,460,089.37	0.51	34.88	7.376	615	77.82	240	238	2
360	3,822	673,339,369.46	98.36	37.24	7.071	624	80.37	360	358	2
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2

5. Remaining Term to Maturity

Remaining Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
116 - 120	7	\$444,006.27	0.06%	37.01%	8.733%	597	76.19%	120	119	1
171 - 175	6	429,700.98	0.06	27.95	8.480	560	80.01	180	175	5
176 - 180	64	6,858,325.04	1.00	33.43	7.513	634	77.73	180	178	2
231 - 235	5	347,383.60	0.05	34.29	8.359	586	78.26	240	235	5
236 - 240	29	3,112,705.77	0.45	34.95	7.267	618	77.77	240	239	1
346 - 350	4	344,849.86	0.05	35.89	9.187	577	78.24	360	348	12
351 - 355	279	49,336,299.78	7.21	38.69	7.301	628	81.12	360	354	6
356 - 360	3,539	623,658,219.82	91.11	37.13	7.051	623	80.32	360	358	2
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2

W.A.: 355.4 months
 Lowest: 119 months
 Highest: 360 months



**OOMLT 2005-1
Marketing Pool
MI Covered Loans**

6. Credit Score

Credit Score	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
801 - 850	2	\$289,784.93	0.04%	35.80%	7.503%	808	76.71%	360	359	1
751 - 800	67	14,460,010.92	2.11	37.88	6.601	769	86.29	355	353	2
701 - 750	264	54,612,647.88	7.98	38.24	6.528	720	84.88	359	357	2
651 - 700	743	152,110,259.69	22.22	39.34	6.558	672	82.55	357	355	2
601 - 650	1,304	227,559,874.10	33.24	37.05	6.837	626	81.06	357	356	2
551 - 600	868	135,273,099.06	19.76	35.52	7.411	579	77.89	358	356	2
501 - 550	636	94,714,643.31	13.84	36.12	8.323	527	75.18	357	355	2
451 - 500	8	981,665.30	0.14	38.47	9.035	500	73.50	360	358	2
= 0	41	4,529,505.93	0.66	32.69	8.479	0	77.87	360	358	2
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2

W.A.: 624
Lowest: 500
Highest: 813

7. Credit Grade

Credit Grade	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
A	236	\$36,583,948.40	5.34%	35.10%	7.627%	566	76.80%	353	351	2
AA	568	97,630,001.67	14.26	36.30	7.240	600	80.02	357	354	3
AA+	2,655	475,683,375.95	69.49	37.58	6.790	642	81.57	358	356	2
B	263	40,376,983.25	5.90	36.78	8.273	552	75.09	359	356	2
C	108	17,015,181.81	2.49	36.98	8.920	552	73.82	360	358	2
CC	49	8,444,785.31	1.23	35.76	9.542	550	67.15	359	357	2
NG	54	8,797,214.73	1.29	38.54	7.229	630	80.88	355	351	5
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2



**OOMLT 2005-1
Marketing Pool
MI Covered Loans**

8. Property Type

Property Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Single Family	3,081	\$508,520,726.97	74.29%	36.92%	7.116%	617	80.04%	357	355	2
2-4 Family	308	73,958,907.54	10.80	38.75	7.055	653	81.12	359	357	2
PUD	335	66,519,046.66	9.72	37.31	6.889	631	81.36	360	358	2
Low Rise Condo	146	27,320,236.18	3.99	38.55	6.852	649	81.09	360	358	2
MF Housing	52	5,916,036.37	0.86	34.21	7.358	642	80.92	350	348	2
High Rise Condo	11	2,296,537.40	0.34	36.21	7.097	661	79.54	360	358	2
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2

9. Occupancy Status

Occupancy Status	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Owner Occupied	3,600	\$633,369,246.17	92.53%	37.30%	7.029%	621	80.12%	357	355	2
Non-Owner Occupied	287	41,346,199.83	6.04	35.43	7.746	663	83.12	357	355	2
Second Home	46	9,816,045.12	1.43	37.07	7.462	650	81.99	360	357	3
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2

10. Documentation

Documentation	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Full Documentation	2,513	\$384,189,638.98	56.12%	37.05%	7.143%	613	80.85%	357	355	2
Stated Income Documentation	1,342	284,794,977.97	41.60	37.38	6.990	635	79.54	358	356	2
No Doc	55	10,832,312.86	1.58	0.00	6.908	702	84.35	356	354	2
Lite Documentation	23	4,714,561.31	0.69	37.06	7.537	627	76.42	360	358	2
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2



**OOMLT 2005-1
Marketing Pool
MI Covered Loans**

11. Loan Purpose

Loan Purpose	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
C/O Refi	2,428	\$427,682,588.51	62.48%	36.57%	7.068%	613	78.74%	356	354	2
Purchase	1,264	217,486,311.70	31.77	38.11	7.044	648	83.26	360	358	2
R/T Refi	241	39,362,590.91	5.75	38.86	7.386	608	81.48	355	352	3
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2

12. Product Type

Product Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2/28 ARM	2,545	\$438,866,164.03	64.11%	36.45%	7.141%	615	80.53%	360	358	2
30 Year Fixed	817	127,401,572.50	18.61	39.09	7.383	632	79.36	360	358	2
2/28 ARM with 5yr IO	199	56,507,415.55	8.25	38.63	6.166	661	81.70	360	358	2
3/27 ARM	204	37,903,115.03	5.54	37.16	6.720	638	81.06	360	358	2
15 Year Fixed	61	6,594,126.34	0.96	33.25	7.546	632	77.86	180	178	2
3/27 ARM with 5yr IO	17	5,659,558.73	0.83	38.42	5.671	658	77.08	360	358	2
30 Year Fixed with 5yr IO	13	4,152,870.00	0.61	43.75	6.347	667	78.89	360	359	1
20 Year Fixed	34	3,460,089.37	0.51	34.88	7.376	615	77.82	240	238	2
30 Year Fixed Rate Reduction	22	2,283,763.09	0.33	36.42	9.098	565	74.24	360	357	3
2/13 ARM	8	640,466.76	0.09	31.76	7.684	614	78.13	180	178	2
Other	13	1,062,349.72	0.16	38.44	8.092	588	76.37	251	249	2
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2

13. Interest Only

Interest Only	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
non-IO	3,704	\$618,211,646.84	90.31%	37.00%	7.180%	619	80.25%	357	355	2
IO	229	66,319,844.28	9.69	38.94	6.135	661	81.13	360	358	2
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2



**OOMLT 2005-1
Marketing Pool
MI Covered Loans**

14. Mortgage Insurance Provider

Mortgage Insurance Provider	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
MI	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2

15. Amortization

Amortization	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Fully Amortizing	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2

16. Lien Position

Lien Position	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2

17. Prepayment Penalty Term

Prepayment Penalty Term	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
0	1,121	\$195,295,566.96	28.53%	36.65%	7.301%	619	79.95%	356	354	2
12	225	50,083,143.78	7.32	39.63	6.828	640	78.86	355	353	2
24	1,931	340,431,421.53	49.73	36.76	6.938	621	80.90	360	358	2
30	3	625,856.63	0.09	35.92	8.953	560	88.55	360	358	2
36	653	98,095,502.22	14.33	38.49	7.241	631	79.82	353	351	2
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2



**OOMLT 2005-1
Marketing Pool
MI Covered Loans**

18. Geographic Distribution

Geographic Distribution	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
California	468	\$131,364,288.46	19.19%	38.94%	6.486%	628	78.18%	359	356	2
New York	356	89,367,523.05	13.06	38.75	6.925	636	79.69	358	356	2
Massachusetts	203	50,722,766.23	7.41	38.14	6.619	637	79.60	360	358	2
Florida	314	44,462,722.00	6.50	35.92	7.477	618	81.36	358	357	2
Texas	363	42,743,769.62	6.24	36.39	7.770	605	79.96	349	346	2
New Jersey	154	30,650,247.91	4.48	37.03	7.439	614	79.68	356	354	2
Virginia	123	20,661,582.83	3.02	36.71	7.254	620	81.65	357	355	2
Michigan	164	19,292,310.46	2.82	36.88	7.413	622	82.00	359	357	2
Pennsylvania	150	19,273,865.68	2.82	35.44	7.122	621	83.25	357	356	2
Connecticut	103	17,158,015.97	2.51	37.18	7.101	615	79.93	357	356	2
Georgia	123	16,711,730.23	2.44	35.80	7.873	622	84.25	358	356	2
Rhode Island	80	16,693,681.34	2.44	38.21	6.546	641	78.80	355	353	1
Colorado	92	15,793,522.24	2.31	36.34	6.466	631	82.36	360	358	2
Ohio	127	14,130,654.40	2.06	33.16	7.962	619	84.83	359	358	2
Illinois	89	13,592,918.15	1.99	35.66	7.677	599	80.79	358	356	2
Nevada	66	13,422,035.25	1.96	38.77	6.701	626	78.72	360	358	2
Maryland	62	12,416,374.39	1.81	38.35	7.372	600	78.05	360	358	2
Arizona	72	11,076,885.33	1.62	34.59	6.959	637	80.81	358	356	2
New Hampshire	54	10,115,237.13	1.48	37.31	6.852	627	78.03	357	355	2
North Carolina	82	9,533,176.37	1.39	33.27	7.638	612	82.67	351	350	2
Minnesota	53	8,184,984.90	1.20	35.79	7.240	612	80.78	360	358	2
Washington	41	6,916,087.21	1.01	37.17	6.937	632	80.67	360	358	2
Missouri	56	6,590,231.18	0.96	33.56	7.826	610	83.33	360	358	2
Tennessee	65	6,321,866.16	0.92	34.61	8.271	606	81.97	348	346	2
Wisconsin	51	6,048,234.53	0.88	37.12	7.392	610	80.23	360	359	1
Maine	43	6,030,242.51	0.88	35.73	6.902	620	78.70	357	356	1
South Carolina	54	5,957,512.52	0.87	35.33	7.565	625	84.97	359	357	2
Indiana	42	4,608,903.95	0.67	33.38	7.693	614	83.45	358	356	2
Oregon	24	4,004,499.42	0.58	36.53	7.303	621	81.99	360	358	2
Vermont	23	3,966,421.02	0.58	36.28	7.038	616	79.75	360	358	2
Utah	27	3,941,658.53	0.58	34.90	6.412	657	85.25	347	345	2
Idaho	22	3,314,316.56	0.48	36.38	7.028	615	82.21	360	358	2
Alabama	32	3,123,168.25	0.46	29.44	8.033	595	87.11	342	340	2
Louisiana	33	3,014,986.37	0.44	37.91	7.745	603	83.56	353	351	2
Kentucky	26	2,641,710.28	0.39	36.66	7.740	620	84.19	357	355	2
Delaware	13	2,112,137.33	0.31	33.18	7.559	594	80.63	349	348	2
Oklahoma	13	1,575,497.54	0.23	35.32	8.073	601	80.29	354	353	1



**OOMLT 2005-1
Marketing Pool
MI Covered Loans**

Iowa	15	1,239,758.78	0.18	30.10	7.830	614	80.15	344	343	1
Arkansas	12	1,201,494.95	0.18	39.46	7.747	618	88.10	360	358	2
Kansas	9	1,051,601.11	0.15	37.43	7.667	688	87.51	360	358	2
Wyoming	9	859,685.98	0.13	31.05	6.584	607	79.14	360	359	1
Mississippi	9	709,738.09	0.10	35.12	8.312	600	88.43	341	339	2
Hawaii	4	692,411.47	0.10	41.68	6.971	616	80.60	360	358	2
Montana	4	552,429.69	0.08	33.58	7.418	632	80.52	360	358	2
Nebraska	7	535,768.54	0.08	33.10	7.659	631	80.50	360	358	2
South Dakota	1	152,837.21	0.02	25.50	5.650	713	87.43	360	359	1
Total:	3,933	\$684,531,491.12	100.00%	37.19%	7.079%	624	80.33%	357	355	2

19. Gross Margin

Gross Margin	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2.501 - 3.000	13	\$2,636,688.77	0.49%	44.21%	5.381%	650	74.96%	360	359	1
3.001 - 3.500	73	17,757,079.86	3.29	36.36	5.427	673	75.51	360	358	2
3.501 - 4.000	210	44,634,707.40	8.26	38.49	5.815	659	77.94	360	358	2
4.001 - 4.500	450	98,001,492.65	18.14	37.44	6.198	648	79.63	360	358	2
4.501 - 5.000	567	105,511,032.10	19.53	37.67	6.570	638	81.14	360	358	2
5.001 - 5.500	486	90,257,117.73	16.71	36.36	7.058	622	82.38	360	358	2
5.501 - 6.000	409	67,884,297.12	12.57	35.98	7.386	607	82.45	360	358	2
6.001 - 6.500	303	47,981,089.47	8.88	35.42	7.901	580	82.34	360	357	2
6.501 - 7.000	196	27,116,825.84	5.02	34.52	8.491	564	81.24	359	357	2
7.001 - 7.500	128	18,973,275.26	3.51	35.47	8.999	561	79.96	360	358	2
7.501 - 8.000	93	12,025,064.40	2.23	34.95	9.669	549	76.78	359	357	2
8.001 - 8.500	28	4,775,168.62	0.88	36.65	9.788	561	74.76	360	358	2
8.501 - 9.000	14	1,871,276.91	0.35	38.12	9.761	555	77.38	360	357	3
9.001 - 9.500	6	473,801.63	0.09	35.10	10.348	515	74.01	360	356	4
9.501 - 10.000	1	184,937.55	0.03	45.18	11.250	521	61.67	360	359	1
10.001 - 10.500	1	57,775.32	0.01	27.06	10.750	508	70.00	360	346	14
Total:	2,978	\$540,141,630.63	100.00%	36.75%	6.995%	622	80.65%	360	358	2

W.A.: 5.194%
 Lowest: 2.740%
 Highest: 10.500%



**OOMLT 2005-1
Marketing Pool
MI Covered Loans**

20. Initial Cap

Initial Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1.000	12	\$2,686,031.33	0.50%	38.82%	6.401%	607	74.09%	360	357	3
2.000	6	1,968,665.65	0.36	37.97	6.969	592	78.38	360	357	3
3.000	2,960	535,486,933.65	99.14	36.74	6.998	622	80.69	360	358	2
Total:	2,978	\$540,141,630.63	100.00%	36.75%	6.995%	622	80.65%	360	358	2

W.A.: 2.986%
Lowest: 1.000%
Highest: 3.000%

21. Periodic Cap

Periodic Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1.000	2,922	\$525,456,120.68	97.28%	36.70%	6.999%	622	80.75%	360	358	2
1.500	54	14,201,782.42	2.63	38.78	6.849	597	77.01	360	356	4
2.000	2	483,727.53	0.09	35.26	6.701	557	75.00	360	357	3
Total:	2,978	\$540,141,630.63	100.00%	36.75%	6.995%	622	80.65%	360	358	2

W.A.: 1.014%
Lowest: 1.000%
Highest: 2.000%



**OOMLT 2005-1
Marketing Pool
MI Covered Loans**

22. Maximum Rate

Maximum Rate	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
10.001 - 10.500	1	\$142,646.08	0.03%	35.16%	5.450%	712	78.69%	360	353	7
10.501 - 11.000	46	10,884,660.78	2.02	40.30	4.944	667	76.86	360	358	2
11.001 - 11.500	139	32,439,101.39	6.01	37.23	5.341	665	78.21	360	358	2
11.501 - 12.000	308	71,654,083.83	13.27	39.09	5.830	648	79.55	360	358	2
12.001 - 12.500	431	94,770,248.02	17.55	36.86	6.286	636	79.63	360	358	2
12.501 - 13.000	540	106,146,198.31	19.65	36.82	6.783	630	82.09	360	358	2
13.001 - 13.500	376	63,034,315.36	11.67	35.91	7.278	616	81.88	359	357	2
13.501 - 14.000	389	61,149,403.33	11.32	35.74	7.694	604	82.13	360	358	2
14.001 - 14.500	254	35,025,773.85	6.48	35.37	8.238	585	81.57	360	358	2
14.501 - 15.000	210	28,817,238.61	5.34	35.51	8.682	581	82.63	360	358	2
15.001 - 15.500	126	15,844,164.41	2.93	35.77	9.214	552	79.07	359	357	2
15.501 - 16.000	86	12,342,408.50	2.29	36.64	9.752	565	77.70	360	358	2
16.001 - 16.500	42	4,697,099.07	0.87	34.08	10.251	546	75.89	360	358	2
16.501 - 17.000	26	2,498,475.77	0.46	31.75	10.735	544	72.68	360	358	2
17.001 - 17.500	1	184,937.55	0.03	45.18	11.250	521	61.67	360	359	1
17.501 - 18.000	3	510,875.77	0.09	33.58	10.766	510	65.57	360	355	5
Total:	2,978	\$540,141,630.63	100.00%	36.75%	6.995%	622	80.65%	360	358	2

W.A.: 13.029%
 Lowest: 10.450%
 Highest: 17.800%



**OOMLT 2005-1
Marketing Pool
MI Covered Loans**

23. Minimum Rate

Minimum Rate	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
4.001 - 4.500	1	\$387,645.82	0.07%	44.79%	6.450%	674	80.00%	360	359	1
4.501 - 5.000	49	11,714,069.13	2.17	40.73	4.984	670	77.11	360	358	2
5.001 - 5.500	146	35,251,538.06	6.53	37.58	5.346	663	77.91	360	358	2
5.501 - 6.000	318	74,193,280.03	13.74	38.90	5.856	645	79.31	360	358	2
6.001 - 6.500	427	93,443,018.76	17.30	36.68	6.304	637	79.78	360	358	2
6.501 - 7.000	545	107,686,669.48	19.94	36.94	6.804	630	82.18	360	358	2
7.001 - 7.500	384	64,136,811.52	11.87	35.98	7.300	615	81.87	359	357	2
7.501 - 8.000	383	58,038,967.21	10.75	35.54	7.769	603	82.29	360	358	2
8.001 - 8.500	255	34,650,464.62	6.42	35.73	8.299	585	82.23	360	358	2
8.501 - 9.000	198	26,662,590.04	4.94	35.16	8.794	581	82.56	360	358	2
9.001 - 9.500	119	14,204,652.29	2.63	34.40	9.329	544	78.18	358	357	2
9.501 - 10.000	84	12,154,908.23	2.25	36.98	9.787	565	77.68	360	358	2
10.001 - 10.500	40	4,499,241.82	0.83	33.69	10.283	541	75.30	360	359	1
10.501 - 11.000	28	2,932,836.07	0.54	32.10	10.766	539	71.51	360	358	2
11.001 - 11.500	1	184,937.55	0.03	45.18	11.250	521	61.67	360	359	1
Total:	2,978	\$540,141,630.63	100.00%	36.75%	6.995%	622	80.65%	360	358	2

W.A.: 6.988%
 Lowest: 4.450%
 Highest: 11.250%



**OOMLT 2005-1
Marketing Pool
MI Covered Loans**

24. Next Rate Adjustment Date

Next Rate Adjustment Date	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2005-02-01	1	\$62,725.24	0.01%	32.01%	8.990%	547	85.00%	360	355	5
2005-04-01	1	196,971.50	0.04	39.86	5.750	673	80.00	360	357	3
2005-05-01	1	135,435.36	0.03	49.83	9.300	544	85.00	360	358	2
2005-06-01	1	110,899.65	0.02	29.11	6.500	500	61.67	360	359	1
2005-11-01	1	57,775.32	0.01	27.06	10.750	508	70.00	360	346	14
2006-01-01	1	76,515.47	0.01	30.59	9.750	511	70.00	360	348	12
2006-04-01	2	890,498.07	0.16	35.29	6.791	598	71.35	360	351	9
2006-05-01	9	1,421,190.15	0.26	33.91	7.647	590	79.87	360	352	8
2006-06-01	17	2,971,223.10	0.55	38.22	6.602	620	80.45	360	353	7
2006-07-01	34	8,168,125.71	1.51	40.72	7.236	623	82.35	359	353	6
2006-08-01	126	21,015,165.23	3.89	37.82	7.616	619	81.20	360	355	5
2006-09-01	207	37,887,683.04	7.01	37.40	7.518	611	80.80	360	356	4
2006-10-01	250	55,598,469.31	10.29	38.49	6.510	626	80.01	360	357	3
2006-11-01	317	63,544,878.52	11.76	37.26	6.783	620	79.68	360	358	2
2006-12-01	1,742	298,391,115.42	55.24	36.03	7.073	620	80.91	360	359	1
2007-01-01	46	5,991,407.00	1.11	33.81	6.991	637	81.39	360	360	0
2007-05-01	2	790,181.03	0.15	49.31	5.214	704	78.46	360	352	8
2007-06-11	1	103,063.38	0.02	57.52	7.850	555	90.00	360	354	6
2007-07-01	1	623,097.83	0.12	48.03	5.850	629	95.00	360	354	6
2007-08-01	11	2,596,246.44	0.48	32.94	6.468	670	77.85	360	355	5
2007-09-01	8	2,053,256.59	0.38	42.55	6.831	623	81.60	360	356	4
2007-10-01	17	3,148,966.92	0.58	37.73	6.423	617	78.34	360	357	3
2007-11-01	36	7,831,308.02	1.45	39.66	6.571	635	79.83	360	358	2
2007-12-01	144	26,314,953.55	4.87	35.89	6.649	643	80.89	360	359	1
2008-01-01	1	101,600.00	0.02	27.78	7.450	643	80.00	360	360	0
2019-09-01	1	58,878.78	0.01	47.22	9.350	0	65.56	360	356	4
Total:	2,978	\$540,141,630.63	100.00%	36.75%	6.995%	622	80.65%	360	358	2



**OOMLT 2005-1
Marketing Pool
MI Covered Loans**

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**OOMLT 2005-1
Marketing Pool
Loans without Mortgage Insurance**

1. Mortgage Coupons

Mortgage Coupons	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
4.501 - 5.000	12	\$3,139,742.45	1.00%	40.85%	4.913%	633	65.12%	360	358	2
5.001 - 5.500	42	10,727,773.83	3.40	46.12	5.325	613	66.52	357	355	2
5.501 - 6.000	132	32,647,545.22	10.35	43.78	5.853	619	71.02	360	358	2
6.001 - 6.500	192	46,399,941.75	14.71	43.17	6.311	619	70.11	359	357	2
6.501 - 7.000	192	46,859,812.14	14.85	43.74	6.817	599	72.80	358	356	2
7.001 - 7.500	175	33,542,773.63	10.63	44.14	7.317	579	75.33	359	357	2
7.501 - 8.000	215	44,344,307.67	14.05	44.91	7.808	566	78.21	358	357	2
8.001 - 8.500	164	29,024,876.69	9.20	44.39	8.306	558	77.62	358	356	2
8.501 - 9.000	206	29,392,156.68	9.32	42.45	8.792	554	77.49	355	353	2
9.001 - 9.500	95	11,796,398.24	3.74	44.25	9.260	553	75.36	352	351	2
9.501 - 10.000	101	11,146,226.90	3.53	41.59	9.784	559	71.93	351	349	2
10.001 - 10.500	50	4,532,387.01	1.44	41.35	10.292	555	77.23	356	354	2
10.501 - 11.000	31	3,189,295.67	1.01	43.97	10.805	545	78.25	343	341	2
11.001 - 11.500	48	4,134,347.64	1.31	36.84	11.285	544	73.41	360	358	2
11.501 - 12.000	37	3,709,854.64	1.18	37.08	11.816	536	70.14	345	343	2
12.001 - 12.500	10	682,121.39	0.22	39.22	12.274	524	63.37	350	348	2
12.501 - 13.000	3	266,087.37	0.08	49.28	12.722	535	69.96	329	327	2
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2

W.A.: 7.507%
 Lowest: 4.650%
 Highest: 12.750%



**OOMLT 2005-1
Marketing Pool
Loans without Mortgage Insurance**

2. Combined Original LTV

Combined Original LTV	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
10.01 - 15.00	5	\$285,795.82	0.09%	33.31%	9.055%	534	11.75%	360	359	1
15.01 - 20.00	4	732,737.79	0.23	38.78	7.439	553	17.07	360	356	4
20.01 - 25.00	11	1,182,793.40	0.37	30.43	7.584	563	22.91	351	348	3
25.01 - 30.00	9	859,014.72	0.27	36.08	8.018	572	28.42	350	347	2
30.01 - 35.00	30	4,661,931.76	1.48	37.90	6.908	593	32.19	347	345	3
35.01 - 40.00	37	4,584,406.73	1.45	36.39	7.085	612	38.21	353	351	2
40.01 - 45.00	46	6,738,673.78	2.14	37.93	7.436	585	42.81	353	350	2
45.01 - 50.00	70	11,648,875.47	3.69	36.86	7.413	584	48.10	353	351	2
50.01 - 55.00	105	18,751,009.77	5.94	39.00	7.125	601	52.89	357	355	2
55.01 - 60.00	169	28,920,453.49	9.17	39.70	7.036	588	58.31	357	355	2
60.01 - 65.00	61	11,865,021.12	3.76	47.02	8.022	579	63.99	358	356	2
65.01 - 70.00	87	22,480,520.43	7.12	46.10	7.128	597	68.91	358	356	2
70.01 - 75.00	85	18,626,885.08	5.90	47.98	7.670	567	74.20	358	356	2
75.01 - 80.00	447	84,195,776.50	26.68	44.45	7.659	573	79.58	358	357	2
80.01 - 85.00	156	29,435,782.31	9.33	46.89	7.531	584	84.49	358	356	2
85.01 - 90.00	154	31,423,212.13	9.96	46.31	7.609	576	89.75	359	357	2
90.01 - 95.00	189	34,635,443.63	10.98	42.64	7.604	599	94.66	359	357	2
95.01 - 100.00	40	4,507,314.99	1.43	43.45	8.720	641	98.90	356	354	2
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2

W.A.: 73.98%
 Lowest: 10.17%
 Highest: 100.00%



**OOMLT 2005-1
Marketing Pool
Loans without Mortgage Insurance**

3. Principal Balance

Principal Balance	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
less than 50,000.00	34	\$1,697,454.84	0.54%	33.15%	9.044%	592	55.12%	304	302	1
50,000.01 - 75,000.00	263	16,219,053.88	5.14	38.22	9.437	569	73.23	344	341	2
75,000.01 - 100,000.00	233	20,348,034.82	6.45	39.86	8.531	577	71.18	355	353	2
100,000.01 - 125,000.00	181	20,438,235.33	6.48	41.73	8.130	579	72.36	359	357	2
125,000.01 - 150,000.00	189	25,999,882.94	8.24	40.43	7.754	577	70.34	354	352	2
150,000.01 - 175,000.00	140	22,718,477.95	7.20	42.73	7.370	585	71.60	355	353	2
175,000.01 - 200,000.00	127	23,965,910.76	7.60	42.75	7.414	586	72.42	359	357	2
200,000.01 - 225,000.00	103	22,047,197.09	6.99	43.47	7.448	578	73.83	360	358	2
225,000.01 - 250,000.00	73	17,288,508.96	5.48	44.01	7.464	583	74.99	360	358	2
250,000.01 - 275,000.00	63	16,590,487.88	5.26	46.49	6.945	580	76.08	360	358	2
275,000.01 - 300,000.00	43	12,496,292.50	3.96	47.16	7.436	583	77.15	360	358	2
300,000.01 - 325,000.00	45	14,021,708.55	4.44	46.83	6.960	583	76.12	360	358	2
325,000.01 - 350,000.00	35	11,887,263.45	3.77	47.31	7.035	573	77.42	360	358	2
350,000.01 - 375,000.00	27	9,801,002.08	3.11	48.03	6.989	590	80.08	360	358	2
375,000.01 - 400,000.00	20	7,767,916.74	2.46	47.16	7.293	584	76.58	360	358	2
400,000.01 - 425,000.00	25	10,402,568.65	3.30	47.27	6.686	600	78.67	360	358	2
425,000.01 - 450,000.00	15	6,584,052.30	2.09	45.44	6.954	578	82.38	360	358	2
450,000.01 - 475,000.00	8	3,665,585.01	1.16	46.68	7.061	565	82.97	360	359	1
475,000.01 - 500,000.00	19	9,294,211.44	2.95	47.28	7.448	578	74.24	360	358	2
500,000.01 - 525,000.00	9	4,613,064.13	1.46	48.71	6.756	585	79.65	360	357	3
525,000.01 - 550,000.00	9	4,848,138.54	1.54	51.64	7.484	570	78.13	360	358	2
550,000.01 - 575,000.00	2	1,147,024.63	0.36	43.76	6.491	617	77.16	360	356	4
575,000.01 - 600,000.00	10	5,931,930.51	1.88	45.90	6.871	582	72.30	360	358	2
600,000.01 - 625,000.00	1	619,566.80	0.20	46.59	7.800	551	80.00	360	359	1
625,000.01 - 650,000.00	3	1,915,065.68	0.61	39.35	7.683	588	73.03	360	357	3
650,000.01 - 675,000.00	1	665,100.00	0.21	39.36	8.050	592	90.00	360	356	4
675,000.01 - 700,000.00	4	2,768,833.18	0.88	46.83	7.912	593	80.65	360	358	2
700,000.01 - 725,000.00	4	2,846,483.49	0.90	44.58	7.390	591	82.41	360	358	2
725,000.01 - 750,000.00	3	2,237,076.47	0.71	40.87	7.526	616	62.44	360	359	1
750,000.01 - 775,000.00	1	770,000.00	0.24	35.64	6.500	629	70.00	360	359	1
775,000.01 - 800,000.00	2	1,594,211.89	0.51	49.67	7.326	632	55.98	360	356	4
800,000.01 - 825,000.00	1	810,000.00	0.26	45.62	6.550	623	77.14	360	359	1
825,000.01 - 850,000.00	1	839,262.50	0.27	38.27	6.650	662	74.67	360	359	1
875,000.01 - 900,000.00	3	2,671,295.01	0.85	32.59	6.625	608	62.08	360	359	1
925,000.01 - 950,000.00	2	1,869,029.98	0.59	43.29	5.766	703	75.02	360	359	1
950,000.01 - 975,000.00	1	971,768.81	0.31	32.66	6.990	591	65.00	360	356	4
over 1,000,000.01	5	5,183,952.13	1.64	34.34	6.266	652	62.10	360	357	3
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2

Average: \$185,064.90
 Lowest: \$49,716.65
 Highest: \$1,095,069.82



**OOMLT 2005-1
Marketing Pool
Loans without Mortgage Insurance**

4. Original Term to Maturity

Original Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
120	2	\$116,364.51	0.04%	27.57%	8.123%	546	42.88%	120	119	1
180	31	2,436,043.94	0.77	42.49	8.574	586	61.40	180	178	2
240	30	2,709,342.76	0.86	40.93	8.987	608	67.56	240	237	3
360	1,642	310,273,897.71	98.33	43.63	7.485	584	74.14	360	358	2
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2

5. Remaining Term to Maturity

Remaining Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
116 - 120	2	\$116,364.51	0.04%	27.57%	8.123%	546	42.88%	120	119	1
171 - 175	4	273,612.63	0.09	40.07	9.110	580	57.65	180	175	5
176 - 180	27	2,162,431.31	0.69	42.80	8.507	587	61.87	180	178	2
231 - 235	4	331,628.54	0.11	39.54	9.171	597	52.47	240	233	7
236 - 240	26	2,377,714.22	0.75	41.14	8.961	609	69.66	240	238	2
351 - 355	146	26,186,162.80	8.30	44.02	7.571	588	73.15	360	355	5
356 - 360	1,496	284,087,734.91	90.03	43.59	7.478	584	74.23	360	358	2
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2

W.A.: 355.5 months
 Lowest: 119 months
 Highest: 360 months



**OOMLT 2005-1
Marketing Pool
Loans without Mortgage Insurance**

6. Credit Score

Credit Score	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
801 - 850	1	\$107,011.34	0.03%	35.83%	6.950%	803	42.00%	360	359	1
751 - 800	3	896,748.10	0.28	39.88	6.258	781	58.06	360	359	1
701 - 750	21	4,833,616.67	1.53	41.15	6.815	728	67.28	359	356	3
651 - 700	113	21,564,534.59	6.83	43.92	6.583	670	70.02	355	353	2
601 - 650	401	85,438,432.16	27.08	44.12	6.731	622	74.90	358	356	2
551 - 600	611	112,678,303.35	35.71	42.98	7.514	577	76.05	357	356	2
501 - 550	530	87,062,815.73	27.59	44.09	8.501	526	72.05	358	356	2
451 - 500	8	1,421,722.19	0.45	47.23	8.646	500	74.97	360	358	2
= 0	17	1,532,464.79	0.49	32.19	8.644	0	66.83	360	358	2
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2

W.A.: 584
Lowest: 500
Highest: 803

7. Credit Grade

Credit Grade	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
A	152	\$29,036,240.66	9.20%	44.41%	7.925%	546	73.85%	358	356	2
AA	343	63,436,631.77	20.10	44.09	7.522	581	75.37	358	355	2
AA+	886	169,518,617.71	53.72	43.37	7.063	601	75.84	357	356	2
B	174	30,613,847.68	9.70	43.57	8.228	558	67.78	356	354	2
C	71	11,567,787.04	3.67	45.24	8.842	543	64.59	356	354	2
CC	65	8,629,341.64	2.73	42.15	10.359	542	58.34	358	356	2
NG	14	2,733,182.42	0.87	35.33	7.516	611	85.82	360	355	5
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2



**OOMLT 2005-1
Marketing Pool
Loans without Mortgage Insurance**

8. Property Type

Property Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Single Family	1,261	\$227,416,440.07	72.07%	43.03%	7.511%	582	73.13%	357	355	2
PUD	169	35,333,442.46	11.20	45.91	7.394	584	78.37	359	357	2
2-4 Family	142	31,035,508.90	9.84	47.29	7.425	594	71.51	358	356	2
Low Rise Condo	85	15,754,853.02	4.99	39.73	7.755	589	78.42	356	354	2
MF Housing	41	4,207,520.08	1.33	40.61	7.842	608	81.13	355	352	3
High Rise Condo	6	1,556,774.36	0.49	47.93	7.722	603	80.51	360	358	2
Coop	1	231,110.03	0.07	40.91	6.990	602	90.00	360	359	1
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2

9. Occupancy Status

Occupancy Status	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Owner Occupied	1,601	\$298,478,763.92	94.59%	43.41%	7.482%	583	74.20%	358	356	2
Non-Owner Occupied	89	12,366,957.11	3.92	47.55	8.258	602	71.99	356	354	2
Second Home	15	4,689,927.89	1.49	45.09	7.135	635	64.74	355	352	3
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2

10. Documentation

Documentation	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Full Documentation	1,101	\$184,404,106.79	58.44%	43.68%	7.495%	582	76.71%	357	355	2
Stated Income Documentation	586	127,360,636.46	40.36	43.44	7.508	587	70.14	358	356	2
Lite Documentation	12	2,989,896.79	0.95	44.79	8.419	574	71.13	360	358	2
No Doc	6	781,008.88	0.25	0.00	6.648	669	63.78	360	358	2
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2



**OOMLT 2005-1
Marketing Pool
Loans without Mortgage Insurance**

11. Loan Purpose

Loan Purpose	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
C/O Refi	1,375	\$253,064,422.01	80.20%	43.35%	7.459%	584	72.50%	357	355	2
Purchase	248	45,388,125.83	14.38	44.71	7.655	595	82.65	359	357	2
R/T Refi	82	17,083,101.08	5.41	44.25	7.829	567	72.75	358	356	3
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2

12. Product Type

Product Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2/28 ARM	1,125	\$212,389,761.30	67.31%	44.03%	7.625%	573	74.23%	360	358	2
2/28 ARM with 5yr IO	144	41,982,525.19	13.31	44.21	6.668	611	83.86	360	358	2
30 Year Fixed	284	37,415,481.07	11.86	41.77	7.830	612	64.62	360	358	2
3/27 ARM	62	11,168,997.68	3.54	42.12	7.170	586	67.14	360	357	3
3/27 ARM with 5yr IO	10	3,648,360.00	1.16	38.56	6.312	626	78.33	360	359	1
20 Year Fixed	30	2,709,342.76	0.86	40.93	8.987	608	67.56	240	237	3
30 Year Fixed with 5yr IO	5	2,073,001.67	0.66	40.91	6.505	595	78.26	360	357	3
15 Year Fixed	25	1,857,645.65	0.59	42.03	8.844	591	58.11	180	178	2
30 Year Fixed Rate Reduction	11	1,355,975.42	0.43	44.04	8.709	571	61.91	360	357	3
2/13 ARM	5	524,107.28	0.17	43.79	7.266	575	70.61	180	177	3
Other	4	410,450.90	0.13	43.92	7.862	537	70.14	268	267	1
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2

13. Interest Only

Interest Only	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
non-IO	1,546	\$267,831,762.06	84.88%	43.59%	7.662%	579	72.33%	357	355	2
IO	159	47,703,886.86	15.12	43.64	6.634	611	83.20	360	358	2
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2



**OOMLT 2005-1
Marketing Pool
Loans without Mortgage Insurance**

14. Mortgage Insurance Provider

Mortgage Insurance Provider	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
no-MI	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2

15. Amortization

Amortization	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Fully Amortizing	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2

16. Lien Position

Lien Position	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1	1,609	\$308,052,254.12	97.63%	43.62%	7.444%	583	73.81%	358	356	2
2	96	7,483,394.80	2.37	42.46	10.118	620	81.01	327	325	3
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2

17. Prepayment Penalty Term

Prepayment Penalty Term	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
0	555	\$97,159,464.36	30.79%	42.96%	7.762%	581	72.22%	356	354	2
12	93	18,636,339.26	5.91	43.04	7.096	601	65.05	356	354	2
24	854	171,074,879.92	54.22	44.13	7.402	581	76.85	360	358	2
30	1	259,741.17	0.08	31.77	6.000	637	57.78	360	359	1
36	202	28,405,224.21	9.00	43.03	7.551	605	68.63	349	348	2
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2



**OOMLT 2005-1
Marketing Pool
Loans without Mortgage Insurance**

18. Geographic Distribution

Geographic Distribution	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTT	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
California	331	\$88,178,715.04	27.95%	44.47%	7.221%	586	74.21%	359	356	2
New York	171	39,569,218.21	12.54	42.89	7.290	594	66.58	356	354	2
Massachusetts	113	25,456,736.98	8.07	43.79	6.882	595	68.22	359	358	2
Texas	150	17,720,688.45	5.62	38.95	8.184	562	74.72	352	349	2
Florida	116	17,711,830.81	5.61	44.11	7.885	574	74.15	358	356	2
New Jersey	71	15,676,046.38	4.97	44.35	7.768	574	70.54	358	356	2
Connecticut	46	9,612,871.36	3.05	44.38	7.313	583	74.76	360	358	2
Illinois	49	9,234,878.07	2.93	48.34	7.783	592	77.30	359	357	2
Virginia	52	8,832,499.14	2.80	42.03	7.408	600	76.26	360	359	1
Nevada	39	7,749,497.83	2.46	45.78	7.126	603	73.43	356	354	2
Maryland	36	6,045,791.34	1.92	43.50	8.182	570	77.25	359	357	2
Rhode Island	32	5,629,302.31	1.78	48.33	6.756	600	72.03	360	359	1
Pennsylvania	46	5,572,048.06	1.77	44.06	7.794	573	77.17	357	355	2
Michigan	52	5,486,509.01	1.74	41.07	8.266	561	78.96	358	357	1
Georgia	38	5,375,869.01	1.70	43.50	8.048	580	82.02	355	353	2
New Hampshire	24	4,079,920.05	1.29	44.53	7.585	579	71.23	358	356	2
Ohio	32	3,864,585.65	1.22	43.74	9.114	579	84.11	354	352	2
North Carolina	33	3,664,634.99	1.16	35.10	8.568	572	82.79	354	352	2
Arizona	22	3,229,025.16	1.02	42.24	7.523	597	76.82	360	359	1
Washington	16	2,901,474.15	0.92	43.59	7.403	579	84.88	360	358	2
Colorado	21	2,722,436.56	0.86	42.61	7.341	592	79.94	360	358	2
Indiana	17	2,556,182.58	0.81	44.69	8.218	545	82.31	360	358	2
Minnesota	14	2,243,705.58	0.71	44.06	7.713	576	80.53	360	359	1
Louisiana	19	1,954,326.43	0.62	44.19	8.421	546	83.52	351	350	2
South Carolina	17	1,889,235.02	0.60	40.71	8.079	569	81.81	360	358	2
Maine	11	1,886,508.29	0.60	45.31	7.143	611	75.91	360	359	1
Delaware	7	1,818,583.89	0.58	41.25	7.193	658	73.43	353	351	1
Wisconsin	14	1,752,628.48	0.56	38.97	7.772	582	89.24	360	359	1
Oregon	13	1,750,468.19	0.55	42.86	7.693	589	80.89	360	358	2
Tennessee	20	1,668,318.68	0.53	39.48	8.714	569	84.47	355	353	2
Alabama	11	1,368,615.20	0.43	43.85	8.599	561	86.29	339	337	2
Utah	7	1,224,781.43	0.39	36.55	7.113	580	84.54	347	345	2
Missouri	10	880,423.70	0.28	41.34	9.119	565	77.26	360	359	1
Vermont	5	860,755.18	0.27	41.39	6.337	593	74.28	360	358	2
Oklahoma	6	817,575.18	0.26	57.65	7.733	584	80.45	360	358	2
Kentucky	10	796,337.32	0.25	41.70	9.067	559	70.45	348	347	1
Kansas	8	715,667.79	0.23	38.22	7.958	581	85.57	360	358	2
Arkansas	7	614,783.68	0.19	33.88	8.847	559	89.00	360	359	1
Hawaii	3	560,570.76	0.18	50.68	7.038	551	71.32	335	332	3
Mississippi	5	513,495.72	0.16	43.52	9.290	554	83.45	329	323	6
Nebraska	3	465,465.14	0.15	46.67	7.716	601	87.29	360	359	1
Montana	2	255,861.32	0.08	25.27	9.122	515	53.78	360	359	1
Idaho	2	229,509.84	0.07	33.50	6.987	571	72.20	360	359	1
Iowa	2	170,710.01	0.05	43.87	9.188	564	84.85	360	359	1
Alaska	1	161,360.95	0.05	55.37	6.750	535	70.22	360	359	1
Wyoming	1	65,200.00	0.02	43.05	6.250	605	80.00	360	359	1
Total:	1,705	\$315,535,648.92	100.00%	43.59%	7.507%	584	73.98%	357	356	2



**OOMLT 2005-1
Marketing Pool
Loans without Mortgage Insurance**

19. Gross Margin

Gross Margin	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2.501 - 3.000	1	\$197,746.29	0.07%	23.45%	4.650%	651	52.11%	360	359	1
3.001 - 3.500	17	2,960,861.49	1.10	30.37	5.400	626	57.55	360	359	1
3.501 - 4.000	71	19,691,931.29	7.29	42.35	5.839	649	66.64	360	358	2
4.001 - 4.500	119	25,979,693.59	9.62	45.14	6.234	609	71.60	359	357	2
4.501 - 5.000	165	42,883,341.38	15.89	44.64	6.524	604	73.59	360	358	2
5.001 - 5.500	198	46,191,927.71	17.11	44.81	7.098	586	77.51	360	358	2
5.501 - 6.000	189	37,686,396.48	13.96	44.42	7.442	569	78.40	359	357	2
6.001 - 6.500	195	32,121,373.57	11.90	42.82	8.092	559	80.19	359	357	2
6.501 - 7.000	142	24,616,402.89	9.12	44.47	8.488	541	76.58	360	357	3
7.001 - 7.500	86	16,086,732.73	5.96	44.93	8.872	543	78.05	360	358	2
7.501 - 8.000	103	13,629,096.64	5.05	42.32	9.664	540	76.20	359	357	2
8.001 - 8.500	23	2,905,709.93	1.08	43.43	9.472	540	80.49	360	358	2
8.501 - 9.000	17	2,029,404.48	0.75	38.40	10.579	542	72.84	360	357	3
9.001 - 9.500	11	1,531,427.03	0.57	39.83	11.360	542	70.58	360	358	2
9.501 - 10.000	10	1,441,501.33	0.53	39.37	11.406	521	61.62	360	359	1
Total:	1,347	\$269,953,546.83	100.00%	43.91%	7.439%	580	75.49%	360	358	2

W.A.: 5.650%
Lowest: 3.000%
Highest: 9.990%

20. Initial Cap

Initial Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1.000	8	\$2,039,374.42	0.76%	48.83%	7.017%	565	68.39%	360	357	3
2.000	8	2,560,654.87	0.95	48.17	8.224	553	70.23	360	357	3
3.000	1,330	265,187,866.54	98.23	43.83	7.434	580	75.59	360	358	2
4.000	1	165,651.00	0.06	37.91	7.400	578	80.00	360	358	2
Total:	1,347	\$269,953,546.83	100.00%	43.91%	7.439%	580	75.49%	360	358	2

W.A.: 2.976%
Lowest: 1.000%
Highest: 4.000%



**OOMLT 2005-1
Marketing Pool
Loans without Mortgage Insurance**

21. Periodic Cap

Periodic Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1.000	1,311	\$260,206,071.50	96.39%	43.94%	7.443%	580	75.63%	360	358	2
1.500	32	8,635,223.51	3.20	43.06	7.263	582	73.32	360	357	3
2.000	4	1,112,251.82	0.41	42.96	7.754	562	57.73	360	356	4
Total:	1,347	\$269,953,546.83	100.00%	43.91%	7.439%	580	75.49%	360	358	2

W.A.: 1.020%
 Lowest: 1.000%
 Highest: 2.000%

22. Maximum Rate

Maximum Rate	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
10.501 - 11.000	12	\$3,139,742.45	1.16%	40.85%	4.913%	633	65.12%	360	358	2
11.001 - 11.500	41	10,378,541.77	3.84	46.12	5.319	613	66.41	357	355	2
11.501 - 12.000	104	25,922,729.84	9.60	44.93	5.837	614	73.35	360	358	2
12.001 - 12.500	146	36,472,445.72	13.51	44.22	6.292	616	72.80	360	358	2
12.501 - 13.000	156	40,853,224.73	15.13	43.78	6.794	596	74.92	359	358	2
13.001 - 13.500	141	28,510,692.30	10.56	44.10	7.266	574	77.36	360	358	2
13.501 - 14.000	194	42,230,971.64	15.64	45.10	7.740	566	78.87	360	358	2
14.001 - 14.500	132	23,815,364.19	8.82	43.65	8.236	561	80.30	359	357	2
14.501 - 15.000	170	26,329,720.27	9.75	42.46	8.733	549	77.46	360	358	2
15.001 - 15.500	84	13,631,275.30	5.05	45.30	9.030	545	75.13	360	358	2
15.501 - 16.000	64	7,773,322.26	2.88	41.66	9.725	539	73.41	360	358	2
16.001 - 16.500	29	2,850,484.53	1.06	39.70	10.323	539	77.75	360	358	2
16.501 - 17.000	19	2,152,821.90	0.80	41.96	10.508	533	72.23	354	351	2
17.001 - 17.500	28	2,770,224.77	1.03	38.44	11.222	534	72.69	360	358	2
17.501 - 18.000	20	2,543,386.59	0.94	34.00	11.813	520	65.84	360	358	2
18.001 - 18.500	6	462,276.72	0.17	37.08	12.247	523	64.79	360	359	1
18.501 - 19.000	1	116,321.85	0.04	52.73	12.750	515	65.00	360	359	1
Total:	1,347	\$269,953,546.83	100.00%	43.91%	7.439%	580	75.49%	360	358	2

W.A.: 13.487%
 Lowest: 10.650%
 Highest: 18.750%



**OOMLT 2005-1
Marketing Pool
Loans without Mortgage Insurance**

23. Minimum Rate

Minimum Rate	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
4.001 - 4.500	1	\$54,594.66	0.02%	22.57%	7.300%	627	57.89%	360	353	7
4.501 - 5.000	12	3,139,742.45	1.16	40.85	4.913	633	65.12	360	358	2
5.001 - 5.500	45	11,239,692.03	4.16	45.99	5.418	612	67.03	357	355	2
5.501 - 6.000	107	27,211,937.85	10.08	45.16	5.846	614	73.50	360	358	2
6.001 - 6.500	152	38,340,229.53	14.20	43.57	6.305	615	72.76	360	358	2
6.501 - 7.000	166	43,128,198.57	15.98	43.73	6.843	594	74.71	359	357	2
7.001 - 7.500	134	26,421,924.45	9.79	44.80	7.319	575	78.31	360	358	2
7.501 - 8.000	189	40,484,708.40	15.00	44.87	7.811	564	79.18	360	358	2
8.001 - 8.500	141	26,455,253.30	9.80	44.36	8.305	555	79.15	359	357	2
8.501 - 9.000	165	25,543,354.51	9.46	42.51	8.786	548	78.28	360	358	2
9.001 - 9.500	72	9,778,862.89	3.62	44.68	9.257	545	74.62	360	358	2
9.501 - 10.000	66	8,136,652.46	3.01	41.77	9.789	539	71.30	360	358	2
10.001 - 10.500	28	2,736,131.48	1.01	40.55	10.322	540	77.65	360	358	2
10.501 - 11.000	16	1,546,105.37	0.57	42.96	10.773	535	77.43	351	350	2
11.001 - 11.500	27	2,674,136.84	0.99	37.93	11.263	533	72.09	360	358	2
11.501 - 12.000	19	2,483,423.47	0.92	33.78	11.816	520	66.08	360	358	2
12.001 - 12.500	6	462,276.72	0.17	37.08	12.247	523	64.79	360	359	1
12.501 - 13.000	1	116,321.85	0.04	52.73	12.750	515	65.00	360	359	1
Total:	1,347	\$269,953,546.83	100.00%	43.91%	7.439%	580	75.49%	360	358	2

W.A.: 7.427%
 Lowest: 4.350%
 Highest: 12.750%



OOMLT 2005-1
Marketing Pool
Loans without Mortgage Insurance

24. Next Rate Adjustment Date

Next Rate Adjustment Date	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2005-06-01	1	\$239,795.38	0.09%	51.44%	6.800%	536	80.00%	360	359	1
2006-03-17	1	200,469.16	0.07	52.69	8.500	519	90.00	360	351	9
2006-04-01	2	594,246.09	0.22	50.30	6.353	533	75.63	360	351	9
2006-06-01	7	1,462,546.06	0.54	45.63	7.417	605	83.01	360	353	7
2006-07-01	22	5,524,184.32	2.05	44.48	7.328	580	79.36	358	352	6
2006-08-01	79	12,376,998.15	4.58	44.17	7.749	582	73.87	359	354	5
2006-09-01	109	20,109,644.85	7.45	42.41	7.949	571	75.02	359	355	4
2006-10-01	116	26,494,421.21	9.81	45.22	7.240	573	75.06	360	357	3
2006-11-01	155	35,130,202.27	13.01	42.80	7.219	581	71.96	360	358	2
2006-12-01	774	152,037,495.66	56.32	44.28	7.482	581	76.91	360	359	1
2007-01-01	9	966,186.00	0.36	44.67	7.991	581	69.01	360	360	0
2007-07-01	2	709,342.47	0.26	43.81	6.183	638	63.19	360	354	6
2007-08-01	4	1,638,808.41	0.61	41.78	6.779	599	43.24	360	355	5
2007-09-01	7	1,004,799.37	0.37	39.96	7.694	558	72.07	360	356	4
2007-10-01	9	1,408,905.29	0.52	45.21	7.226	578	69.60	360	357	3
2007-11-01	10	2,364,567.68	0.88	41.74	6.367	601	70.93	360	358	2
2007-12-01	39	7,535,934.46	2.79	39.84	7.096	598	75.48	360	359	1
2008-01-01	1	155,000.00	0.06	56.41	7.575	578	83.78	360	360	0
Total:	1,347	\$269,953,546.83	100.00%	43.91%	7.439%	580	75.49%	360	358	2

Banc of America Securities LLC
Jan 4, 2005 11:40

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**OOMLT 2005-1
Marketing Pool
Loans with Silent Seconds**

1. Mortgage Coupons

Mortgage Coupons	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
4.501 - 5.000	18	\$4,350,805.10	3.34%	4.940%	684	80.00%	98.74%	3
5.001 - 5.500	47	10,229,183.50	7.84	5.358	676	79.82	99.29	2
5.501 - 6.000	100	21,129,717.57	16.20	5.792	656	79.61	98.63	2
6.001 - 6.500	162	32,685,462.42	25.06	6.286	660	79.10	97.70	2
6.501 - 7.000	164	27,278,466.38	20.91	6.795	642	79.13	98.01	2
7.001 - 7.500	104	14,647,027.41	11.23	7.277	642	79.36	98.59	2
7.501 - 8.000	85	9,930,141.62	7.61	7.734	635	79.48	99.24	2
8.001 - 8.500	33	3,742,526.45	2.87	8.235	603	80.26	97.65	2
8.501 - 9.000	23	2,945,731.01	2.26	8.739	589	78.91	92.93	2
9.001 - 9.500	11	1,923,483.23	1.47	9.271	561	70.83	83.34	3
9.501 - 10.000	4	665,159.50	0.51	9.937	578	77.87	83.08	3
10.001 - 10.500	4	421,113.54	0.32	10.202	571	78.65	93.96	2
10.501 - 11.000	4	305,355.25	0.23	10.733	525	78.04	97.43	1
11.001 - 11.500	1	67,976.28	0.05	11.100	520	80.00	86.80	1
11.501 - 12.000	2	122,462.84	0.09	11.741	514	72.84	82.57	1
Total:	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2

W.A.: 6.621%
 Lowest: 4.850%
 Highest: 11.950%



**OOMLT 2005-1
Marketing Pool
Loans with Silent Seconds**

2. Combined Original LTV

Combined Original LTV	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
40.01 - 45.00	2	\$559,935.10	0.43%	8.967%	527	43.59%	52.00%	2
45.01 - 50.00	1	142,806.58	0.11	9.950	517	46.89	47.00	3
55.01 - 60.00	3	794,215.98	0.61	6.982	590	58.50	74.18	2
60.01 - 65.00	5	1,407,523.41	1.08	7.349	591	64.45	78.67	3
65.01 - 70.00	12	4,165,691.31	3.19	7.002	642	69.87	82.76	2
70.01 - 75.00	8	1,476,751.61	1.13	7.055	633	72.88	87.07	2
75.01 - 80.00	717	119,222,785.32	91.40	6.538	651	79.95	99.25	2
80.01 - 85.00	6	924,649.40	0.71	8.330	578	84.15	94.85	2
85.01 - 90.00	8	1,750,253.39	1.34	8.335	637	89.91	95.00	2
Total:	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2

W.A.: 79.22%
 Lowest: 40.37%
 Highest: 90.00%



**OOMLT 2005-1
Marketing Pool
Loans with Silent Seconds**

3. Principal Balance

Principal Balance	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
less than 50,000.00	1	\$49,965.41	0.04%	7.850%	514	80.00%	100.00%	1
50,000.01 - 75,000.00	88	5,831,176.46	4.47	7.825	629	79.28	99.26	1
75,000.01 - 100,000.00	88	7,871,365.24	6.03	7.369	632	79.49	98.76	2
100,000.01 - 125,000.00	140	15,707,076.99	12.04	6.918	648	79.65	99.34	1
125,000.01 - 150,000.00	111	15,185,090.61	11.64	6.753	642	79.65	98.67	2
150,000.01 - 175,000.00	72	11,546,536.53	8.85	6.392	646	80.03	99.23	1
175,000.01 - 200,000.00	57	10,713,016.96	8.21	6.390	640	79.97	99.36	2
200,000.01 - 225,000.00	42	8,894,729.52	6.82	6.614	642	79.97	99.30	2
225,000.01 - 250,000.00	31	7,373,760.06	5.65	6.356	652	79.04	97.86	2
250,000.01 - 275,000.00	28	7,316,011.12	5.61	6.367	659	80.25	98.70	2
275,000.01 - 300,000.00	21	6,034,912.40	4.63	6.476	646	79.54	98.28	2
300,000.01 - 325,000.00	19	5,909,797.44	4.53	6.159	655	79.65	99.09	2
325,000.01 - 350,000.00	17	5,741,723.18	4.40	6.135	655	79.95	99.07	1
350,000.01 - 375,000.00	11	3,961,034.03	3.04	6.577	671	80.00	97.72	2
375,000.01 - 400,000.00	10	3,863,104.20	2.96	6.204	662	79.97	97.64	2
400,000.01 - 425,000.00	3	1,219,654.00	0.93	5.769	630	77.08	88.81	2
425,000.01 - 450,000.00	5	2,172,030.44	1.67	6.710	601	75.54	92.10	2
450,000.01 - 475,000.00	2	917,542.08	0.70	5.848	708	80.00	97.51	3
475,000.01 - 500,000.00	6	2,960,495.18	2.27	6.849	665	72.94	90.86	3
525,000.01 - 550,000.00	2	1,084,092.31	0.83	5.606	696	80.00	93.19	6
550,000.01 - 575,000.00	2	1,129,626.74	0.87	6.501	647	85.01	97.50	1
575,000.01 - 600,000.00	2	1,172,205.47	0.90	6.517	715	80.00	100.00	3
725,000.01 - 750,000.00	1	750,000.00	0.57	6.500	636	69.77	83.72	1
950,000.01 - 975,000.00	1	971,768.81	0.74	6.990	591	65.00	74.20	4
over 1,000,000.01	2	2,067,896.92	1.59	6.374	695	70.00	80.84	2
Total:	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2

Average: \$171,187.15
 Lowest: \$49,965.41
 Highest: \$1,050,000.00



**OOMLT 2005-1
Marketing Pool
Loans with Silent Seconds**

4. Credit Score

Credit Score	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
751 - 800	10	\$1,971,213.56	1.51%	5.919%	767	80.00%	100.00%	2
701 - 750	65	13,370,661.13	10.25	6.195	722	79.37	98.54	2
651 - 700	219	40,696,061.84	31.20	6.387	673	79.78	98.99	2
601 - 650	403	63,422,906.44	48.62	6.647	627	79.59	98.55	2
551 - 600	34	6,404,606.44	4.91	7.330	583	75.67	90.67	2
501 - 550	28	4,300,164.87	3.30	8.964	524	73.00	84.61	3
= 0	3	278,997.82	0.21	7.744	0	80.00	99.08	1
Total:	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2

W.A.: 648
Lowest: 503
Highest: 792

5. Credit Grade

Credit Grade	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
A	15	\$2,534,489.85	1.94%	6.995%	613	75.01%	90.75%	1
AA	35	5,651,184.70	4.33	7.124	623	80.67	97.18	2
AA+	668	115,533,595.37	88.57	6.534	652	79.59	98.53	2
B	12	1,945,105.60	1.49	8.262	544	64.65	78.99	2
C	2	399,019.80	0.31	9.526	517	71.50	79.79	4
CC	5	686,590.29	0.53	9.704	533	62.46	70.48	3
NG	25	3,694,626.49	2.83	6.575	654	80.00	100.00	5
Total:	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2



**OOMLT 2005-1
Marketing Pool
Loans with Silent Seconds**

6. Property Type

Property Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
Single Family	564	\$92,916,523.16	71.23%	6.626%	646	79.00%	97.85%	2
PUD	102	17,087,535.49	13.10	6.655	643	79.87	98.80	1
2-4 Family	48	12,064,420.41	9.25	6.557	660	80.43	98.12	2
Low Rise Condo	43	7,026,217.11	5.39	6.583	660	78.45	95.15	2
High Rise Condo	5	1,349,915.93	1.03	6.636	672	80.00	99.07	2
Total:	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2

7. Occupancy Status

Occupancy Status	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
Owner Occupied	758	\$129,733,061.20	99.45%	6.621%	648	79.21%	97.88%	2
Second Home	2	382,836.49	0.29	6.329	686	80.00	97.91	1
Non-Owner Occupied	2	328,714.41	0.25	6.724	657	82.36	90.90	1
Total:	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2

8. Documentation

Documentation	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
Full Documentation	534	\$80,112,637.24	61.42%	6.639%	638	79.42%	98.43%	2
Stated Income Documentation	226	49,755,979.45	38.14	6.595	663	78.91	96.98	2
Lite Documentation	2	575,995.41	0.44	6.379	656	79.49	96.57	1
Total:	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2



**OOMLT 2005-1
Marketing Pool
Loans with Silent Seconds**

9. Loan Purpose

Loan Purpose	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
Purchase	614	\$100,993,314.51	77.42%	6.651%	650	79.93%	99.10%	2
C/O Refi	124	24,637,923.85	18.89	6.461	644	77.05	94.04	1
R/T Refi	24	4,813,373.74	3.69	6.813	627	75.68	91.49	2
Total:	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2

10. Product Type

Product Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
2/28 ARM	509	\$80,519,309.16	61.73%	6.688%	642	79.18%	97.65%	2
2/28 ARM with 5yr IO	120	28,521,355.25	21.86	6.148	659	79.54	99.14	2
30 Year Fixed	85	12,214,304.99	9.36	7.427	655	80.04	99.20	2
3/27 ARM	35	5,470,929.19	4.19	6.440	662	78.73	97.94	2
3/27 ARM with 5yr IO	6	2,370,080.00	1.82	6.211	643	74.01	82.60	1
30 Year Fixed with 5yr IO	3	821,520.00	0.63	6.632	675	80.00	99.65	1
15 Year Fixed	2	227,312.58	0.17	7.535	652	80.00	100.00	1
6 month ARM	1	196,971.50	0.15	5.750	673	80.00	95.00	3
20 Year Fixed	1	102,829.43	0.08	8.200	555	68.67	89.37	1
Total:	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2

11. Interest Only

Interest Only	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
non-IO	633	\$98,731,656.85	75.69%	6.767%	644	79.25%	97.85%	2
IO	129	31,712,955.25	24.31	6.165	658	79.14	97.92	2
Total:	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2



**OOMLT 2005-1
Marketing Pool
Loans with Silent Seconds**

12. Mortgage Insurance Provider

Mortgage Insurance Provider	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
no-MI	72	\$15,962,860.55	12.24%	6.965%	610	75.09%	90.55%	2
MI	690	114,481,751.55	87.76	6.573	653	79.80	98.88	2
Total:	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2

13. Amortization

Amortization	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
Fully Amortizing	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2
Total:	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2

14. Lien Position

Lien Position	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
1	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2
Total:	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2

15. Prepayment Penalty Term

Prepayment Penalty Term	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
0	158	\$28,929,091.95	22.18%	6.735%	651	79.09%	97.06%	2
12	29	6,599,082.66	5.06	6.505	654	79.00	96.90	2
24	481	81,499,062.48	62.48	6.503	645	79.26	98.17	2
36	94	13,417,375.01	10.29	7.150	653	79.38	98.23	2
Total:	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2



**OOMLT 2005-1
Marketing Pool
Loans with Silent Seconds**

16. Geographic Distribution

Geographic Distribution	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
California	74	\$23,780,673.23	18.23%	6.141%	663	78.41%	96.30%	2
New York	54	14,433,061.54	11.06	6.392	656	79.09	96.46	1
Massachusetts	44	10,158,680.07	7.79	6.236	656	79.35	97.77	2
Florida	54	7,438,472.83	5.70	6.816	647	79.87	99.16	1
Texas	50	6,608,509.81	5.07	7.207	639	78.30	95.45	2
Colorado	35	5,460,529.94	4.19	6.048	638	80.00	99.53	1
Michigan	38	4,819,719.47	3.69	6.986	633	79.83	98.87	1
Virginia	23	4,213,277.57	3.23	6.847	642	79.59	99.59	2
Georgia	28	3,731,115.82	2.86	7.354	637	79.04	99.33	1
Ohio	27	3,374,892.05	2.59	7.451	633	80.11	99.20	2
Other	335	46,425,679.77	35.59	6.797	642	79.45	98.59	2
Total:	762	\$130,444,612.10	100.00%	6.621%	648	79.22%	97.87%	2

17. Gross Margin

Gross Margin	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
2.501 - 3.000	6	\$1,237,638.05	1.06%	5.344%	671	78.65%	100.00%	1
3.001 - 3.500	27	6,357,351.15	5.43	5.353	687	80.00	99.78	2
3.501 - 4.000	91	20,690,760.37	17.67	5.856	672	79.05	97.28	2
4.001 - 4.500	192	35,900,597.21	30.66	6.290	656	79.79	99.03	2
4.501 - 5.000	182	28,333,897.97	24.20	6.704	637	78.91	97.59	2
5.001 - 5.500	94	13,799,928.62	11.79	7.119	627	79.50	98.33	2
5.501 - 6.000	41	4,061,494.55	3.47	7.691	619	80.22	98.77	2
6.001 - 6.500	14	2,834,403.15	2.42	8.131	574	71.77	86.59	2
6.501 - 7.000	10	2,054,225.97	1.75	8.537	589	74.43	89.16	4
7.001 - 7.500	5	810,058.14	0.69	8.797	540	79.45	87.69	3
7.501 - 8.000	5	469,683.06	0.40	9.924	544	74.57	91.01	2
8.001 - 8.500	2	290,352.16	0.25	10.207	647	87.74	95.50	2
8.501 - 9.000	1	179,771.63	0.15	10.250	598	90.00	95.00	3
9.501 - 10.000	1	58,483.07	0.05	11.950	525	65.00	68.98	1
Total:	671	\$117,078,645.10	100.00%	6.534%	647	79.14%	97.72%	2

W.A.: 4.558%
Lowest: 2.740%
Highest: 9.600%



**OOMLT 2005-1
Marketing Pool
Loans with Silent Seconds**

18. Initial Cap

Initial Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
1.000	1	\$196,971.50	0.17%	5.750%	673	80.00%	95.00%	3
3.000	670	116,881,673.60	99.83	6.535	647	79.14	97.72	2
Total:	671	\$117,078,645.10	100.00%	6.534%	647	79.14%	97.72%	2

W.A.: 2.997%
 Lowest: 1.000%
 Highest: 3.000%

19. Periodic Cap

Periodic Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
1.000	664	\$115,069,215.57	98.28%	6.535%	647	79.16%	97.87%	2
1.500	7	2,009,429.53	1.72	6.467	636	78.22	89.08	4
Total:	671	\$117,078,645.10	100.00%	6.534%	647	79.14%	97.72%	2

W.A.: 1.009%
 Lowest: 1.000%
 Highest: 1.500%



**OOMLT 2005-1
Marketing Pool
Loans with Silent Seconds**

20. Maximum Rate

Maximum Rate	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
10.501 - 11.000	17	\$3,804,312.79	3.25%	4.950%	675	80.00%	100.00%	2
11.001 - 11.500	46	9,829,183.50	8.40	5.362	675	79.83	99.48	2
11.501 - 12.000	97	20,207,117.53	17.26	5.763	656	79.77	98.88	2
12.001 - 12.500	149	30,083,796.34	25.70	6.270	659	79.04	97.52	2
12.501 - 13.000	148	24,814,977.63	21.20	6.769	641	78.93	97.49	2
13.001 - 13.500	88	12,405,637.44	10.60	7.240	639	79.55	98.70	2
13.501 - 14.000	70	8,655,785.83	7.39	7.731	624	79.21	98.21	2
14.001 - 14.500	23	2,706,705.22	2.31	8.022	617	79.50	97.13	2
14.501 - 15.000	15	1,805,800.65	1.54	8.633	582	79.77	92.60	2
15.001 - 15.500	7	1,643,251.76	1.40	8.970	521	67.62	78.87	3
15.501 - 16.000	3	453,052.55	0.39	9.977	604	74.53	78.44	3
16.001 - 16.500	4	421,113.54	0.36	10.202	571	78.65	93.96	2
16.501 - 17.000	2	121,450.97	0.10	10.812	529	80.00	98.49	2
17.001 - 17.500	1	67,976.28	0.06	11.100	520	80.00	86.80	1
17.501 - 18.000	1	58,483.07	0.05	11.950	525	65.00	68.98	1
Total:	671	\$117,078,645.10	100.00%	6.534%	647	79.14%	97.72%	2

W.A.: 12.561%
 Lowest: 10.850%
 Highest: 17.950%



OOMLT 2005-1
Marketing Pool
Loans with Silent Seconds

21. Minimum Rate

Minimum Rate	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Combined LTV with Silents	W.A. Loan Age
4.001 - 4.500	1	\$387,645.82	0.33%	6.450%	674	80.00%	100.00%	1
4.501 - 5.000	19	4,554,385.40	3.89	5.028	681	80.00	98.80	3
5.001 - 5.500	47	10,229,183.50	8.74	5.358	676	79.82	99.29	2
5.501 - 6.000	98	20,237,825.22	17.29	5.787	653	79.59	98.57	2
6.001 - 6.500	148	29,792,150.52	25.45	6.283	658	79.03	97.57	2
6.501 - 7.000	147	24,412,398.74	20.85	6.790	641	79.05	97.90	2
7.001 - 7.500	88	12,409,637.44	10.60	7.270	639	79.27	98.34	2
7.501 - 8.000	68	8,126,332.63	6.94	7.734	628	79.50	99.07	2
8.001 - 8.500	23	2,637,872.58	2.25	8.230	594	80.82	97.08	2
8.501 - 9.000	15	1,957,052.44	1.67	8.753	567	78.37	89.36	3
9.001 - 9.500	6	1,212,084.40	1.04	9.226	516	63.22	74.91	3
9.501 - 10.000	3	453,052.55	0.39	9.977	604	74.53	78.44	3
10.001 - 10.500	4	421,113.54	0.36	10.202	571	78.65	93.96	2
10.501 - 11.000	2	121,450.97	0.10	10.812	529	80.00	98.49	2
11.001 - 11.500	1	67,976.28	0.06	11.100	520	80.00	86.80	1
11.501 - 12.000	1	58,483.07	0.05	11.950	525	65.00	68.98	1
Total:	671	\$117,078,645.10	100.00%	6.534%	647	79.14%	97.72%	2

W.A.: 6.524%
 Lowest: 4.450%
 Highest: 11.950%

Banc of America Securities LLC
 Jan 4, 2005 12:51

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**OOMLT 2005-1
Marketing Pool
Total Mortgage Loans**

1. Mortgage Coupons

Mortgage Coupons	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
4.501 - 5.000	59	\$14,570,895.54	1.46%	40.77%	4.935%	663	74.45%	360	358	2
5.001 - 5.500	190	46,357,147.76	4.64	39.73	5.334	652	75.22	359	357	2
5.501 - 6.000	513	122,537,820.41	12.25	40.23	5.852	642	76.63	359	357	2
6.001 - 6.500	726	165,107,688.68	16.51	38.97	6.309	635	76.85	358	356	2
6.501 - 7.000	889	183,952,193.16	18.39	39.07	6.809	625	79.38	358	356	2
7.001 - 7.500	678	116,343,106.67	11.63	38.93	7.307	606	79.50	358	356	2
7.501 - 8.000	726	119,088,620.72	11.91	39.40	7.785	592	80.30	357	355	2
8.001 - 8.500	510	74,501,932.15	7.45	39.31	8.299	577	80.22	357	355	2
8.501 - 9.000	520	68,206,864.03	6.82	38.96	8.792	572	80.10	356	354	2
9.001 - 9.500	293	33,449,357.28	3.34	38.51	9.298	557	77.92	353	352	2
9.501 - 10.000	235	27,697,306.90	2.77	39.25	9.788	562	75.96	355	353	2
10.001 - 10.500	123	11,508,735.73	1.15	37.96	10.292	549	77.30	355	353	2
10.501 - 11.000	76	7,708,640.61	0.77	38.38	10.773	544	75.84	350	348	2
11.001 - 11.500	49	4,319,285.19	0.43	37.20	11.283	543	72.91	360	358	2
11.501 - 12.000	38	3,769,336.45	0.38	37.15	11.814	537	70.13	345	343	2
12.001 - 12.500	10	682,121.39	0.07	39.22	12.274	524	63.37	350	348	2
12.501 - 13.000	3	266,087.37	0.03	49.28	12.722	535	69.96	329	327	2
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2

W.A.: 7.214%
 Lowest: 4.650%
 Highest: 12.750%



**OOMLT 2005-1
Marketing Pool
Total Mortgage Loans**

2. Combined Original LTV

Combined Original LTV	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
10.01 - 15.00	5	\$285,795.82	0.03%	33.31%	9.055%	534	11.75%	360	359	1
15.01 - 20.00	4	732,737.79	0.07	38.78	7.439	553	17.07	360	356	4
20.01 - 25.00	11	1,182,793.40	0.12	30.43	7.584	563	22.91	351	348	3
25.01 - 30.00	9	859,014.72	0.09	36.08	8.018	572	28.42	350	347	2
30.01 - 35.00	30	4,661,931.76	0.47	37.90	6.908	593	32.19	347	345	3
35.01 - 40.00	37	4,584,406.73	0.46	36.39	7.085	612	38.21	353	351	2
40.01 - 45.00	46	6,738,673.78	0.67	37.93	7.436	585	42.81	353	350	2
45.01 - 50.00	70	11,648,875.47	1.16	36.86	7.413	584	48.10	353	351	2
50.01 - 55.00	105	18,751,009.77	1.87	39.00	7.125	601	52.89	357	355	2
55.01 - 60.00	169	28,920,453.49	2.89	39.70	7.036	588	58.31	357	355	2
60.01 - 65.00	334	61,284,542.65	6.13	38.43	7.364	586	63.55	355	353	2
65.01 - 70.00	411	80,223,267.91	8.02	38.60	7.051	596	68.87	357	355	2
70.01 - 75.00	533	102,075,047.76	10.21	39.40	7.145	593	74.03	357	355	2
75.01 - 80.00	1,995	338,541,876.98	33.85	39.26	7.127	613	79.64	358	356	2
80.01 - 85.00	593	109,040,247.71	10.90	39.19	7.241	610	84.48	357	355	2
85.01 - 90.00	645	121,294,924.98	12.13	40.65	7.348	630	89.65	359	357	2
90.01 - 95.00	572	99,973,170.29	10.00	38.74	7.382	638	94.71	358	357	2
95.01 - 100.00	69	9,268,369.03	0.93	42.12	8.019	680	99.26	358	356	2
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2

W.A.: 78.33%
 Lowest: 10.17%
 Highest: 100.00%



**OOMLT 2005-1
Marketing Pool
Total Mortgage Loans**

3. Principal Balance

Principal Balance	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
less than 50,000.00	67	\$3,345,615.25	0.33%	30.75%	8.785%	596	64.37%	315	314	1
50,000.01 - 75,000.00	797	49,632,249.59	4.96	34.93	8.763	591	78.68	346	344	2
75,000.01 - 100,000.00	756	66,340,265.46	6.63	35.80	8.146	596	77.51	355	353	2
100,000.01 - 125,000.00	682	76,790,882.02	7.68	37.32	7.695	605	78.75	357	355	2
125,000.01 - 150,000.00	666	91,528,906.07	9.15	37.47	7.396	601	77.39	355	354	2
150,000.01 - 175,000.00	507	82,091,379.88	8.21	37.30	7.139	610	78.23	356	354	2
175,000.01 - 200,000.00	441	83,166,053.43	8.32	39.50	7.157	607	77.57	358	356	2
200,000.01 - 225,000.00	350	74,601,816.58	7.46	39.38	7.113	605	77.51	359	358	2
225,000.01 - 250,000.00	271	64,262,770.41	6.43	39.88	7.006	612	77.73	359	357	2
250,000.01 - 275,000.00	218	57,257,732.16	5.73	41.03	6.903	610	78.69	359	357	2
275,000.01 - 300,000.00	180	51,991,171.10	5.20	41.44	6.957	617	79.16	359	357	2
300,000.01 - 325,000.00	142	44,376,325.89	4.44	40.51	6.720	621	78.90	358	356	2
325,000.01 - 350,000.00	103	34,829,898.89	3.48	41.07	6.836	615	79.84	360	358	2
350,000.01 - 375,000.00	89	32,343,640.57	3.23	41.83	6.751	623	80.48	360	358	2
375,000.01 - 400,000.00	67	26,004,759.88	2.60	42.98	6.909	619	80.20	360	358	2
400,000.01 - 425,000.00	57	23,678,876.47	2.37	42.61	6.631	627	80.38	360	358	2
425,000.01 - 450,000.00	40	17,505,670.54	1.75	41.12	6.674	622	83.77	360	358	2
450,000.01 - 475,000.00	29	13,384,169.66	1.34	41.01	6.649	637	84.83	360	358	2
475,000.01 - 500,000.00	41	20,099,970.09	2.01	43.68	6.976	626	78.22	360	358	2
500,000.01 - 525,000.00	16	8,235,826.77	0.82	44.81	6.621	612	80.11	360	358	2
525,000.01 - 550,000.00	21	11,340,282.34	1.13	46.59	6.697	623	82.05	360	357	3
550,000.01 - 575,000.00	15	8,496,410.64	0.85	39.33	6.328	652	80.96	360	357	3
575,000.01 - 600,000.00	25	14,787,003.74	1.48	40.46	6.890	617	76.74	360	357	3
600,000.01 - 625,000.00	7	4,330,866.61	0.43	40.07	6.890	641	82.87	360	357	3
625,000.01 - 650,000.00	8	5,111,842.74	0.51	37.88	6.896	628	75.62	360	357	3
650,000.01 - 675,000.00	2	1,337,161.31	0.13	36.25	7.397	636	83.76	360	355	5
675,000.01 - 700,000.00	7	4,828,288.54	0.48	42.27	7.310	604	77.95	360	358	2
700,000.01 - 725,000.00	5	3,567,838.52	0.36	40.92	7.109	618	79.71	360	357	3
725,000.01 - 750,000.00	9	6,720,148.76	0.67	36.60	7.071	650	68.38	360	358	2
750,000.01 - 775,000.00	1	770,000.00	0.08	35.64	6.500	629	70.00	360	359	1
775,000.01 - 800,000.00	3	2,388,768.81	0.24	49.15	7.051	648	63.97	360	356	4
800,000.01 - 825,000.00	2	1,611,115.90	0.16	42.10	6.272	621	80.97	360	357	3
825,000.01 - 850,000.00	2	1,678,385.49	0.17	40.04	6.200	655	82.49	360	359	1
875,000.01 - 900,000.00	3	2,671,295.01	0.27	32.59	6.625	608	62.08	360	359	1
925,000.01 - 950,000.00	3	2,804,029.98	0.28	39.29	5.927	671	71.63	360	358	2
950,000.01 - 975,000.00	1	971,768.81	0.10	32.66	6.990	591	65.00	360	356	4
over 1,000,000.01	5	5,183,952.13	0.52	34.34	6.266	652	62.10	360	357	3
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2

Average: \$177,379.77
 Lowest: \$49,707.50
 Highest: \$1,095,069.82



**OOMLT 2005-1
Marketing Pool
Total Mortgage Loans**

4. Original Term to Maturity

Original Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
120	9	\$560,370.78	0.06%	34.70%	8.606%	586	69.27%	120	119	1
180	101	9,724,069.96	0.97	35.51	7.822	619	73.74	180	178	2
240	64	6,169,432.13	0.62	37.46	8.084	612	73.31	240	238	2
360	5,464	983,613,267.17	98.35	39.29	7.202	611	78.41	360	358	2
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2

5. Remaining Term to Maturity

Remaining Term to Maturity	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
116 - 120	9	\$560,370.78	0.06%	34.70%	8.606%	586	69.27%	120	119	1
171 - 175	10	703,313.61	0.07	32.67	8.725	568	71.31	180	175	5
176 - 180	91	9,020,756.35	0.90	35.74	7.751	623	73.93	180	178	2
231 - 235	9	679,012.14	0.07	36.85	8.755	591	65.66	240	234	6
236 - 240	55	5,490,419.99	0.55	37.54	8.001	614	74.26	240	238	2
346 - 350	4	344,849.86	0.03	35.89	9.187	577	78.24	360	348	12
351 - 355	425	75,522,462.58	7.55	40.59	7.395	614	78.35	360	354	6
356 - 360	5,035	907,745,954.73	90.77	39.18	7.185	611	78.41	360	358	2
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2

W.A.: 355.5 months
 Lowest: 119 months
 Highest: 360 months



**OOMLT 2005-1
Marketing Pool
Total Mortgage Loans**

6. Credit Score

Credit Score	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
801 - 850	3	\$396,796.27	0.04%	35.81%	7.354%	807	67.35%	360	359	1
751 - 800	70	15,356,759.02	1.54	38.01	6.581	769	84.65	355	354	2
701 - 750	285	59,446,264.55	5.94	38.50	6.551	721	83.45	359	357	2
651 - 700	856	173,674,794.28	17.37	39.92	6.561	672	80.99	356	354	2
601 - 650	1,705	312,998,306.26	31.30	38.98	6.808	625	79.38	357	356	2
551 - 600	1,479	247,951,402.41	24.79	38.92	7.458	578	77.05	358	356	2
501 - 550	1,166	181,777,459.04	18.18	39.96	8.409	526	73.68	357	355	2
451 - 500	16	2,403,387.49	0.24	43.65	8.805	500	74.37	360	358	2
= 0	58	6,061,970.72	0.61	32.58	8.521	0	75.08	360	358	2
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2

W.A.: 611
Lowest: 500
Highest: 813

7. Credit Grade

Credit Grade	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
A	388	\$65,620,189.06	6.56%	39.22%	7.759%	557	75.49%	356	354	2
AA	911	161,066,633.44	16.11	39.37	7.351	593	78.19	357	355	2
AA+	3,541	645,201,993.66	64.52	39.14	6.861	631	80.07	358	356	2
B	437	70,990,830.93	7.10	39.71	8.253	555	71.93	358	355	2
C	179	28,582,968.85	2.86	40.40	8.888	549	70.08	358	356	2
CC	114	17,074,126.95	1.71	38.98	9.955	546	62.70	359	357	2
NG	68	11,530,397.15	1.15	37.78	7.297	625	82.05	356	352	5
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2



**OOMLT 2005-1
Marketing Pool
Total Mortgage Loans**

8. Property Type

Property Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Single Family	4,342	\$735,937,167.04	73.59%	38.83%	7.238%	606	77.90%	357	355	2
2-4 Family	450	104,994,416.44	10.50	41.36	7.164	635	78.28	359	357	2
PUD	504	101,852,489.12	10.18	40.37	7.064	614	80.32	359	358	2
Low Rise Condo	231	43,075,089.20	4.31	38.99	7.182	627	80.11	358	356	2
MF Housing	93	10,123,556.45	1.01	36.87	7.559	628	81.01	352	350	2
High Rise Condo	17	3,853,311.76	0.39	41.08	7.349	637	79.93	360	358	2
Coop	1	231,110.03	0.02	40.91	6.990	602	90.00	360	359	1
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2

9. Occupancy Status

Occupancy Status	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Owner Occupied	5,201	\$931,848,010.09	93.18%	39.28%	7.174%	608	78.23%	357	356	2
Non-Owner Occupied	376	53,713,156.94	5.37	38.36	7.864	649	80.56	357	355	2
Second Home	61	14,505,973.01	1.45	39.86	7.356	645	76.41	358	355	3
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2

10. Documentation

Documentation	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Full Documentation	3,614	\$568,593,745.77	56.86%	39.21%	7.257%	603	79.51%	357	355	2
Stated Income Documentation	1,928	412,155,614.43	41.21	39.27	7.151	620	76.64	358	356	2
No Doc	61	11,613,321.74	1.16	0.00	6.890	699	82.96	356	354	2
Lite Documentation	35	7,704,458.10	0.77	40.06	7.879	606	74.36	360	358	2
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2



**OOMLT 2005-1
Marketing Pool
Total Mortgage Loans**

11. Loan Purpose

Loan Purpose	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
C/O Refi	3,803	\$680,747,010.52	68.07%	39.12%	7.213%	602	76.42%	357	355	2
Purchase	1,512	262,874,437.53	26.29	39.28	7.149	639	83.16	360	358	2
R/T Refi	323	56,445,691.99	5.64	40.50	7.520	596	78.84	356	353	3
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2

12. Product Type

Product Type	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2/28 ARM	3,670	\$651,255,925.33	65.12%	38.96%	7.299%	601	78.48%	360	358	2
30 Year Fixed	1,101	164,817,053.57	16.48	39.70	7.484	627	76.01	360	358	2
2/28 ARM with 5yr IO	343	98,489,940.74	9.85	41.02	6.380	640	82.62	360	358	2
3/27 ARM	266	49,072,112.71	4.91	38.32	6.823	626	77.89	360	358	2
3/27 ARM with 5yr IO	27	9,307,918.73	0.93	38.48	5.922	645	77.57	360	358	2
15 Year Fixed	86	8,451,771.99	0.85	35.23	7.831	623	73.52	180	178	2
30 Year Fixed with 5yr IO	18	6,225,871.67	0.62	42.80	6.400	643	78.68	360	358	2
20 Year Fixed	64	6,169,432.13	0.62	37.46	8.084	612	73.31	240	238	2
30 Year Fixed Rate Reduction	33	3,639,738.51	0.36	39.26	8.953	567	69.65	360	357	3
2/13 ARM	13	1,164,574.04	0.12	37.18	7.496	596	74.74	180	178	2
Other	17	1,472,800.62	0.15	40.06	8.028	573	74.64	256	254	2
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2

13. Interest Only

Interest Only	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
non-IO	5,250	\$886,043,408.90	88.60%	39.02%	7.326%	607	77.85%	357	355	2
IO	388	114,023,731.14	11.40	40.91	6.344	640	82.00	360	358	2
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2



**OOMLT 2005-1
Marketing Pool
Total Mortgage Loans**

14. Mortgage Insurance Provider

Mortgage Insurance Provider	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
no-MI	1,705	\$315,535,648.92	31.55%	43.59%	7.507%	584	73.98%	357	356	2
MI	3,933	684,531,491.12	68.45	37.19	7.079	624	80.33	357	355	2
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2

15. Amortization

Amortization	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
Fully Amortizing	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2

16. Lien Position

Lien Position	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1	5,542	\$992,583,745.24	99.25%	39.21%	7.192%	611	78.31%	358	356	2
2	96	7,483,394.80	0.75	42.46	10.118	620	81.01	327	325	3
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2



**OOMLT 2005-1
Marketing Pool
Total Mortgage Loans**

17. Prepayment Penalty Term

Prepayment Penalty Term	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
0	1,676	\$292,455,031.32	29.24%	38.78%	7.454%	606	77.39%	356	354	2
12	318	68,719,483.04	6.87	40.57	6.901	629	75.11	355	353	2
24	2,785	511,506,301.45	51.15	39.26	7.093	608	79.55	360	358	2
30	4	885,597.80	0.09	34.70	8.087	583	79.53	360	358	2
36	855	126,500,726.43	12.65	39.51	7.311	626	77.31	352	350	2
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2



**OOMLT 2005-1
Marketing Pool
Total Mortgage Loans**

18. Geographic Distribution

Geographic Distribution	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DDT	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
California	799	\$219,543,003.50	21.95%	41.17%	6.782%	611	76.59%	359	356	2
New York	527	128,936,741.26	12.89	40.04	7.037	623	75.67	357	356	2
Massachusetts	316	76,179,503.21	7.62	40.04	6.707	623	75.80	360	358	2
Florida	430	62,174,552.81	6.22	38.36	7.593	606	79.31	358	357	2
Texas	513	60,464,458.07	6.05	37.16	7.891	592	78.42	350	347	2
New Jersey	225	46,326,294.29	4.63	39.56	7.551	600	76.59	357	355	2
Virginia	175	29,494,081.97	2.95	38.29	7.300	614	80.04	358	356	2
Connecticut	149	26,770,887.33	2.68	39.83	7.177	604	78.08	358	357	2
Pennsylvania	196	24,845,913.74	2.48	37.42	7.273	610	81.89	357	355	2
Michigan	216	24,778,819.47	2.48	37.81	7.602	609	81.32	359	357	2
Illinois	138	22,827,796.22	2.28	40.83	7.720	596	79.38	358	356	2
Rhode Island	112	22,322,983.65	2.23	40.82	6.599	631	77.10	356	355	1
Georgia	161	22,087,599.24	2.21	37.69	7.916	611	83.71	357	355	2
Nevada	105	21,171,533.08	2.12	41.44	6.856	618	76.78	359	357	2
Colorado	113	18,515,958.80	1.85	37.27	6.595	625	82.00	360	358	2
Maryland	98	18,462,165.73	1.85	40.04	7.637	590	77.79	360	358	2
Ohio	159	17,995,240.05	1.80	35.48	8.209	610	84.68	358	357	2
Arizona	94	14,305,910.49	1.43	36.37	7.087	628	79.91	358	357	1
New Hampshire	78	14,195,157.18	1.42	39.51	7.063	613	76.08	357	355	2
North Carolina	115	13,197,811.36	1.32	33.79	7.896	601	82.71	352	350	2
Minnesota	67	10,428,690.48	1.04	37.57	7.342	604	80.73	360	358	2
Washington	57	9,817,561.36	0.98	39.01	7.075	617	81.92	360	358	2
Tennessee	85	7,990,184.84	0.80	35.64	8.364	598	82.49	349	348	2
Maine	54	7,916,750.80	0.79	38.01	6.960	618	78.04	358	356	1
South Carolina	71	7,846,747.54	0.78	36.68	7.688	611	84.21	359	357	2
Wisconsin	65	7,800,863.01	0.78	37.54	7.477	604	82.26	360	359	1
Missouri	66	7,470,654.88	0.75	34.62	7.979	604	82.62	360	359	1
Indiana	59	7,165,086.53	0.72	37.84	7.880	590	83.04	359	357	2
Oregon	37	5,754,967.61	0.58	38.45	7.421	611	81.65	360	358	2
Utah	34	5,166,439.96	0.52	35.29	6.579	639	85.08	347	345	2
Louisiana	52	4,969,312.80	0.50	40.38	8.011	581	83.55	353	350	2
Vermont	28	4,827,176.20	0.48	37.19	6.913	612	78.77	360	358	2
Alabama	43	4,491,783.45	0.45	33.92	8.205	584	86.86	341	339	2
Delaware	20	3,930,721.22	0.39	36.91	7.389	623	77.30	351	349	2
Idaho	24	3,543,826.40	0.35	36.20	7.025	612	81.57	360	358	2
Kentucky	36	3,438,047.60	0.34	37.91	8.047	607	81.00	355	353	2
Oklahoma	19	2,393,072.72	0.24	42.95	7.957	595	80.35	356	355	1
Arkansas	19	1,816,278.63	0.18	37.57	8.119	597	88.40	360	358	2
Kansas	17	1,767,268.90	0.18	37.85	7.785	642	86.73	360	358	2
Iowa	17	1,410,468.79	0.14	31.76	7.994	608	80.72	346	345	1
Hawaii	7	1,252,982.23	0.13	45.71	7.001	587	76.45	349	346	2
Mississippi	14	1,223,233.81	0.12	38.65	8.722	580	86.34	336	332	4
Nebraska	10	1,001,233.68	0.10	39.77	7.685	617	83.65	360	359	1
Wyoming	10	924,885.98	0.09	31.90	6.561	607	79.20	360	359	1
Montana	6	808,291.01	0.08	32.05	7.958	595	72.06	360	358	2
Alaska	1	161,360.95	0.02	55.37	6.750	535	70.22	360	359	1
South Dakota	1	152,837.21	0.02	25.50	5.650	713	87.43	360	359	1
Total:	5,638	\$1,000,067,140.04	100.00%	39.24%	7.214%	611	78.33%	357	355	2



**OOMLT 2005-1
Marketing Pool
Total Mortgage Loans**

19. Gross Margin

Gross Margin	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2.501 - 3.000	14	\$2,834,435.06	0.35%	42.76%	5.330%	650	73.36%	360	359	1
3.001 - 3.500	90	20,717,941.35	2.56	35.56	5.423	666	72.95	360	358	2
3.501 - 4.000	281	64,326,638.69	7.94	39.68	5.822	656	74.48	360	358	2
4.001 - 4.500	569	123,981,186.24	15.30	39.06	6.206	640	77.95	360	358	2
4.501 - 5.000	732	148,394,373.48	18.32	39.72	6.557	628	78.96	360	358	2
5.001 - 5.500	684	136,449,045.44	16.84	39.31	7.072	609	80.73	360	358	2
5.501 - 6.000	598	105,570,693.60	13.03	39.06	7.406	593	81.00	360	358	2
6.001 - 6.500	498	80,102,463.04	9.89	38.40	7.978	571	81.48	359	357	2
6.501 - 7.000	338	51,733,228.73	6.39	39.32	8.490	553	79.03	360	357	3
7.001 - 7.500	214	35,060,007.99	4.33	39.85	8.941	553	79.08	360	358	2
7.501 - 8.000	196	25,654,161.04	3.17	38.91	9.666	544	76.47	359	357	2
8.001 - 8.500	51	7,680,878.55	0.95	39.21	9.668	553	76.93	360	358	2
8.501 - 9.000	31	3,900,681.39	0.48	38.26	10.186	548	75.02	360	357	3
9.001 - 9.500	17	2,005,228.66	0.25	38.72	11.121	536	71.39	360	357	3
9.501 - 10.000	11	1,626,438.88	0.20	40.03	11.389	521	61.62	360	359	1
10.001 - 10.500	1	57,775.32	0.01	27.06	10.750	508	70.00	360	346	14
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

W.A.: 5.346%
Lowest: 2.740%
Highest: 10.500%

20. Initial Cap

Initial Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1.000	20	\$4,725,405.75	0.58%	43.14%	6.667%	589	71.63%	360	357	3
2.000	14	4,529,320.52	0.56	43.74	7.679	570	73.77	360	357	3
3.000	4,290	800,674,800.19	98.84	39.12	7.142	608	79.00	360	358	2
4.000	1	165,651.00	0.02	37.91	7.400	578	80.00	360	358	2
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

W.A.: 2.983%
Lowest: 1.000%
Highest: 4.000%



**OOMLT 2005-1
Marketing Pool
Total Mortgage Loans**

21. Periodic Cap

Periodic Cap	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
1.000	4,233	\$785,662,192.18	96.98%	39.13%	7.146%	608	79.06%	360	358	2
1.500	86	22,837,005.93	2.82	40.42	7.006	591	75.62	360	357	3
2.000	6	1,595,979.35	0.20	40.62	7.435	560	62.97	360	356	4
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

W.A.: 1.016%
 Lowest: 1.000%
 Highest: 2.000%

22. Maximum Rate

Maximum Rate	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
10.001 - 10.500	1	\$142,646.08	0.02%	35.16%	5.450%	712	78.69%	360	353	7
10.501 - 11.000	58	14,024,403.23	1.73	40.42	4.937	660	74.23	360	358	2
11.001 - 11.500	180	42,817,643.16	5.29	39.43	5.335	652	75.35	359	357	2
11.501 - 12.000	412	97,576,813.67	12.05	40.67	5.832	639	77.90	360	358	2
12.001 - 12.500	577	131,242,693.74	16.20	38.93	6.287	631	77.73	360	358	2
12.501 - 13.000	696	146,999,423.04	18.15	38.77	6.786	621	80.10	360	358	2
13.001 - 13.500	517	91,545,007.66	11.30	38.49	7.274	603	80.47	359	358	2
13.501 - 14.000	583	103,380,374.97	12.76	39.69	7.713	588	80.80	360	358	2
14.001 - 14.500	386	58,841,138.04	7.26	38.78	8.237	575	81.06	360	357	2
14.501 - 15.000	380	55,146,958.88	6.81	38.89	8.707	565	80.16	360	358	2
15.001 - 15.500	210	29,475,439.71	3.64	40.23	9.129	549	77.25	359	357	2
15.501 - 16.000	150	20,115,730.76	2.48	38.59	9.741	555	76.05	360	358	2
16.001 - 16.500	71	7,547,583.60	0.93	36.20	10.278	543	76.59	360	358	2
16.501 - 17.000	45	4,651,297.67	0.57	36.48	10.630	539	72.47	357	355	2
17.001 - 17.500	29	2,955,162.32	0.36	38.86	11.224	533	72.00	360	358	2
17.501 - 18.000	23	3,054,262.36	0.38	33.93	11.638	518	65.80	360	358	2
18.001 - 18.500	6	462,276.72	0.06	37.08	12.247	523	64.79	360	359	1
18.501 - 19.000	1	116,321.85	0.01	52.73	12.750	515	65.00	360	359	1
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

W.A.: 13.182%
 Lowest: 10.450%
 Highest: 18.750%



**OOMLT 2005-1
Marketing Pool
Total Mortgage Loans**

23. Minimum Rate

Minimum Rate	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
4.001 - 4.500	2	\$442,240.48	0.05%	42.05%	6.555%	668	77.27%	360	358	2
4.501 - 5.000	61	14,853,811.58	1.83	40.75	4.969	662	74.58	360	358	2
5.001 - 5.500	191	46,491,230.09	5.74	39.65	5.363	651	75.28	359	357	2
5.501 - 6.000	425	101,405,217.88	12.52	40.61	5.853	637	77.75	360	358	2
6.001 - 6.500	579	131,783,248.29	16.27	38.71	6.304	630	77.73	360	358	2
6.501 - 7.000	711	150,814,868.05	18.62	38.90	6.815	619	80.05	360	358	2
7.001 - 7.500	518	90,558,735.97	11.18	38.58	7.306	603	80.83	359	358	2
7.501 - 8.000	572	98,523,675.61	12.16	39.48	7.786	587	81.01	360	358	2
8.001 - 8.500	396	61,105,717.92	7.54	39.52	8.302	572	80.90	360	358	2
8.501 - 9.000	363	52,205,944.55	6.44	38.83	8.790	565	80.47	360	358	2
9.001 - 9.500	191	23,983,515.18	2.96	38.66	9.300	545	76.73	359	357	2
9.501 - 10.000	150	20,291,560.69	2.50	38.91	9.787	555	75.12	360	358	2
10.001 - 10.500	68	7,235,373.30	0.89	36.28	10.298	540	76.19	360	358	2
10.501 - 11.000	44	4,478,941.44	0.55	35.85	10.768	538	73.55	357	355	2
11.001 - 11.500	28	2,859,074.39	0.35	38.40	11.262	532	71.42	360	358	2
11.501 - 12.000	19	2,483,423.47	0.31	33.78	11.816	520	66.08	360	358	2
12.001 - 12.500	6	462,276.72	0.06	37.08	12.247	523	64.79	360	359	1
12.501 - 13.000	1	116,321.85	0.01	52.73	12.750	515	65.00	360	359	1
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2

W.A.: 7.134%
 Lowest: 4.350%
 Highest: 12.750%



**OOMLT 2005-1
Marketing Pool
Total Mortgage Loans**

24. Next Rate Adjustment Date

Next Rate Adjustment Date	Number of Mortgage Loans	Aggregate Principal Balance	Percent of Loans by Principal Balance	W.A. DTI	W.A. Gross Coupon	W.A. Credit Score	W.A. Combined Original LTV	W.A. Original Term to Maturity	W.A. Remaining Term to Maturity	W.A. Loan Age
2005-02-01	1	\$62,725.24	0.01%	32.01%	8.990%	547	85.00%	360	355	5
2005-04-01	1	196,971.50	0.02	39.86	5.750	673	80.00	360	357	3
2005-05-01	1	135,435.36	0.02	49.83	9.300	544	85.00	360	358	2
2005-06-01	2	350,695.03	0.04	44.38	6.705	525	74.20	360	359	1
2005-11-01	1	57,775.32	0.01	27.06	10.750	508	70.00	360	346	14
2006-01-01	1	76,515.47	0.01	30.59	9.750	511	70.00	360	348	12
2006-03-17	1	200,469.16	0.02	52.69	8.500	519	90.00	360	351	9
2006-04-01	4	1,484,744.16	0.18	41.30	6.616	572	73.06	360	351	9
2006-05-01	9	1,421,190.15	0.18	33.91	7.647	590	79.87	360	352	8
2006-06-01	24	4,433,769.16	0.55	40.76	6.871	615	81.29	360	353	7
2006-07-01	56	13,692,310.03	1.69	42.24	7.273	606	81.14	359	353	6
2006-08-01	205	33,392,163.38	4.12	40.27	7.666	605	78.48	360	355	5
2006-09-01	316	57,997,327.89	7.16	39.16	7.667	597	78.80	359	355	4
2006-10-01	366	82,092,890.52	10.13	40.69	6.745	609	78.41	360	357	3
2006-11-01	472	98,675,080.79	12.18	39.24	6.939	606	76.93	360	358	2
2006-12-01	2,516	450,428,611.08	55.60	38.86	7.211	606	79.56	360	359	1
2007-01-01	55	6,957,593.00	0.86	35.34	7.130	629	79.67	360	360	0
2007-05-01	2	790,181.03	0.10	49.31	5.214	704	78.46	360	352	8
2007-06-11	1	103,063.38	0.01	57.52	7.850	555	90.00	360	354	6
2007-07-01	3	1,332,440.30	0.16	45.78	6.027	634	78.07	360	354	6
2007-08-01	15	4,235,054.85	0.52	36.36	6.589	642	64.46	360	355	5
2007-09-01	15	3,058,055.96	0.38	41.70	7.114	602	78.47	360	356	4
2007-10-01	26	4,557,872.21	0.56	40.04	6.671	605	75.64	360	357	3
2007-11-01	46	10,195,875.70	1.26	40.14	6.524	627	77.76	360	358	2
2007-12-01	183	33,850,888.01	4.18	36.81	6.749	633	79.68	360	359	1
2008-01-01	2	256,600.00	0.03	45.07	7.526	604	82.28	360	360	0
2019-09-01	1	58,878.78	0.01	47.22	9.350	0	65.56	360	356	4
Total:	4,325	\$810,095,177.46	100.00%	39.17%	7.143%	608	78.93%	360	358	2



**OOMLT 2005-1
Marketing Pool
Total Mortgage Loans**

Banc of America Securities LLC

Jan 4, 2005 11:21

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**OOMLT 2005-1
Marketing Pool
FICO Strat**

1. Interest Only Mortgage loans: FICO Strat

FICO	Number Loans	Total Cut-off Bal	W.A. Original Combined LTV	Max Original Combined LTV	% Full Doc	% Owner OCC	% IO	W.A. Gross Rate	W.A. Margin
781 - 800	1	\$158,000.00	80.00%	80.00%	0.00%	0.14%	0.14%	5.100%	3.100%
761 - 780	4	1,267,074.12	89.00	95.00	0.18	1.11	1.11	5.990	4.536
741 - 760	3	1,259,000.00	83.88	88.73	0.89	1.10	1.10	6.000	3.622
721 - 740	7	2,356,250.00	87.02	95.00	0.83	2.07	2.07	6.078	4.193
701 - 720	14	4,337,450.00	83.97	95.00	0.58	3.80	3.80	6.267	4.351
681 - 700	38	11,001,340.55	84.23	95.00	5.47	9.34	9.65	6.004	4.171
661 - 680	53	15,403,648.35	82.00	95.00	6.34	13.37	13.51	6.111	4.266
641 - 660	56	15,926,897.51	83.12	95.00	9.87	13.52	13.97	6.372	4.531
621 - 640	80	24,115,367.59	80.77	95.00	16.47	21.15	21.15	6.254	4.446
601 - 620	70	18,979,468.46	81.73	95.24	13.98	16.65	16.65	6.437	4.783
581 - 600	44	12,889,087.36	79.67	95.00	9.04	11.30	11.30	6.661	4.950
561 - 580	13	3,915,245.53	78.00	90.00	2.60	3.43	3.43	6.888	5.729
541 - 560	1	207,750.00	75.00	75.00	0.18	0.18	0.18	5.740	2.940
521 - 540	3	1,468,501.67	85.74	90.00	1.29	1.29	1.29	7.905	6.436
501 - 520	1	738,650.00	85.00	85.00	0.65	0.65	0.65	7.590	5.040
Total:	388	\$114,023,731.14	82.00%	95.24%	68.38%	99.11%	100.00%	6.344%	4.564%



**OOMLT 2005-1
Marketing Pool
FICO Strat**

2. Fixed Rate Mortgage Loans: FICO Strat

FICO	Number Loans	Total Cut-off Bal	W.A. Original Combined LTV	Max Original Combined LTV	% Full Doc	% Owner OCC	% IO	W.A. Gross Rate	W.A. Margin
801 - 820	2	\$261,897.46	55.68%	65.13%	0.14%	0.06%	0.00%	7.305%	0.000%
781 - 800	4	530,351.71	86.60	100.00	0.15	0.28	0.00	6.492	0.000
761 - 780	8	1,499,302.89	78.78	90.00	0.52	0.66	0.13	6.288	0.000
741 - 760	16	4,399,965.32	86.45	100.00	1.41	2.20	0.29	6.588	0.000
721 - 740	27	5,307,855.14	82.60	100.00	0.76	2.51	0.00	6.941	0.000
701 - 720	51	9,710,885.07	81.98	100.00	2.68	4.52	0.19	6.851	0.000
681 - 700	60	10,357,112.67	75.80	100.00	2.09	4.87	0.54	6.703	0.000
661 - 680	110	18,099,105.95	77.89	100.00	4.74	8.71	0.12	6.919	0.000
641 - 660	150	23,828,951.34	75.80	100.00	7.37	11.84	0.17	7.098	0.000
621 - 640	178	26,466,778.95	75.40	100.00	9.15	12.94	0.40	7.178	0.000
601 - 620	183	25,970,464.59	74.75	100.00	9.91	12.91	0.79	7.458	0.000
581 - 600	157	20,727,458.42	75.80	100.00	7.70	10.70	0.00	7.916	0.000
561 - 580	108	14,393,528.75	71.24	95.00	5.93	6.94	0.37	7.912	0.000
541 - 560	96	10,535,209.15	72.46	95.00	3.91	5.34	0.00	8.781	0.000
521 - 540	88	9,923,717.19	72.43	95.00	4.01	4.83	0.26	8.987	0.000
501 - 520	63	6,812,581.25	73.49	95.00	2.98	3.59	0.00	9.297	0.000
481 - 500	2	277,995.11	74.82	90.00	0.15	0.15	0.00	9.616	0.000
<= 0	10	868,801.62	69.53	95.00	0.46	0.46	0.00	8.945	0.000
Total:	1,313	\$189,971,962.58	75.76%	100.00%	64.04%	93.49%	3.28%	7.517%	0.000%



**OOMLT 2005-1
Marketing Pool
FICO Strat**

3. Adjustable Rate Mortgage Loans: FICO Strat

FICO	Number Loans	Total Cut-off Bal	W.A. Original Combined LTV	Max Original Combined LTV	% Full Doc	% Owner OCC	% IO	W.A. Gross Rate	W.A. Margin
801 - 820	1	\$134,898.81	90.00%	90.00%	0.00%	0.02%	0.00%	7.450%	4.900%
781 - 800	11	2,297,958.50	84.71	95.00	0.09	0.22	0.02	6.222	4.326
761 - 780	26	6,425,524.17	86.57	100.00	0.23	0.66	0.13	6.669	4.778
741 - 760	37	8,309,264.21	81.29	100.00	0.30	0.86	0.09	6.650	4.548
721 - 740	63	14,130,700.95	84.92	100.00	0.63	1.23	0.29	6.314	4.582
701 - 720	112	22,191,215.61	83.60	100.00	0.85	2.38	0.49	6.473	4.557
681 - 700	168	36,608,965.39	84.35	100.00	1.92	3.63	1.23	6.417	4.597
661 - 680	275	64,278,173.74	80.70	100.00	3.15	6.94	1.87	6.384	4.595
641 - 660	410	82,742,618.76	81.06	100.00	4.94	9.43	1.93	6.511	4.698
621 - 640	466	94,169,440.01	81.25	96.14	6.80	10.78	2.88	6.643	4.821
601 - 620	561	104,151,489.14	80.07	98.29	8.05	12.15	2.16	6.849	5.083
581 - 600	524	96,000,326.78	79.01	95.45	7.62	11.29	1.59	7.071	5.331
561 - 580	433	76,631,143.55	77.31	100.00	5.89	9.20	0.40	7.453	5.741
541 - 560	406	69,879,225.01	74.16	95.56	4.98	8.37	0.03	7.844	6.078
521 - 540	388	61,268,105.88	74.00	95.00	4.41	7.41	0.12	8.412	6.589
501 - 520	382	63,557,565.47	73.86	95.00	4.84	7.66	0.09	8.516	6.653
481 - 500	14	2,125,392.38	74.31	90.00	0.13	0.26	0.00	8.699	6.777
<= 0	48	5,193,169.10	76.01	95.00	0.35	0.60	0.00	8.449	6.225
Total:	4,325	\$810,095,177.46	78.93%	100.00%	55.17%	93.11%	13.31%	7.143%	5.346%

Global Structured Finance
Jan 4, 2005 14:29

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OOMLT 2005-1

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

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

1st mortgages with MI
FICO

LTV	FICO						N/A FICO	
	>700	651-700	601-650	551-600	501-550	450-500	Score	Total
>100	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
90.01-100	2.63%	2.76%	3.54%	1.23%	0.06%	0.00%	0.03%	10.24%
80.01-90	2.80%	6.76%	8.70%	4.83%	1.56%	0.02%	0.09%	24.76%
70.01-80	3.87%	11.07%	17.32%	8.49%	8.15%	0.05%	0.39%	49.35%
60-70	0.83%	1.64%	3.69%	5.20%	4.07%	0.07%	0.15%	15.65%
<60	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	10.13%	22.22%	33.24%	19.76%	13.84%	0.14%	0.66%	100.00%

2nd Mortgages with MI
FICO

LTV	FICO						N/A FICO	
	>700	651-700	601-650	551-600	501-550	450-500	Score	Total
>100	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
90.01-100	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
80.01-90	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
70.01-80	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
60-70	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<60	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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OOMLT 2005-1

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

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

1st mortgages without MI
FICO

LTV	FICO						N/A FICO	Total
	>700	651-700	601-650	551-600	501-550	450-500	Score	
>100	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
90.01-100	0.00%	1.35%	3.97%	5.14%	1.32%	0.00%	0.08%	11.86%
80.01-90	0.00%	0.53%	5.03%	8.89%	4.85%	0.06%	0.00%	19.36%
70.01-80	0.00%	1.33%	8.52%	11.05%	11.49%	0.26%	0.17%	32.83%
60-70	0.89%	0.64%	3.67%	3.43%	3.84%	0.11%	0.02%	12.59%
<60	0.73%	2.76%	5.71%	7.50%	6.41%	0.03%	0.23%	23.37%
	1.62%	6.61%	26.90%	36.01%	27.90%	0.46%	0.50%	100.00%

2nd Mortgages without MI
FICO

LTV	FICO						N/A FICO	Total
	>700	651-700	601-650	551-600	501-550	450-500	Score	
>100	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
90.01-100	11.29%	10.71%	10.28%	2.74%	0.00%	0.00%	0.00%	35.02%
80.01-90	0.00%	0.93%	10.32%	5.23%	0.00%	0.00%	0.00%	16.48%
70.01-80	0.00%	1.71%	6.76%	10.62%	3.62%	0.00%	0.00%	22.70%
60-70	0.00%	1.87%	3.60%	1.77%	5.45%	0.00%	0.00%	12.70%
<60	0.00%	0.80%	3.38%	3.18%	5.75%	0.00%	0.00%	13.10%
	11.29%	16.02%	34.35%	23.53%	14.82%	0.00%	0.00%	100.00%

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