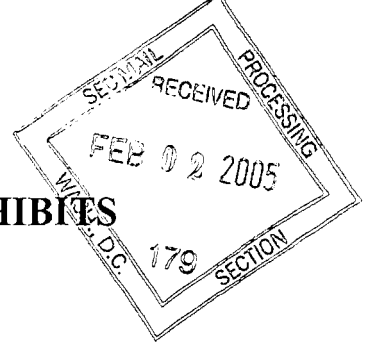


**FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS**



Financial Asset Securities Corp.
Exact Name of Registrant as Specified in Charter
Form 8-K, January 28, 2004, Series 2005-1

0001003197
Registrant CIK Number
333-121661-01

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



05003349

PROCESSED

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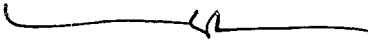
THOMSON
FINANCIAL

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 hereunto duly authorized.

Dated: January 31, 2005

FINANCIAL ASSET SECURITIES CORP.

By: 

Name: FRANK SCISO

Title: MANAGING DIRECTOR

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

EXHIBIT INDEX

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

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

The information contained herein has been prepared solely for the use of Greenwich Capital Markets, Inc. and has not been independently verified by Greenwich Capital Markets, Inc. Accordingly, Greenwich Capital Markets, Inc. makes no express or implied representations or warranties of any kind and expressly disclaims all liability for any use or misuse of the contents hereof. Greenwich Capital Markets, Inc. assumes no responsibility for the accuracy of any material contained herein.

The information contained herein will be superseded by the description of the mortgage loans contained in the prospectus supplement. Such information supersedes the information in all prior collateral term sheets, if any.

Please fill in all blue values!
Thank You!

	ARM	FRM	Total/Avg.
Percentage Bal	88.03%	11.97%	
Deal Balance	369,961,630	50,304,045	420,265,675
WAM	358	201	
WALA	2	2	
WAC	7,425	10,630	
LTV	86.50	97.45	
CLTV	95.55	98.49	
FICO	649	658	
Avg. Loan Size	159,742	47,190	
Stated Document	17.73%	24.20%	
DTI	42.90	43.03	
IO %	43.02%	15.48%	
Second Lien %	0.00%	87.75%	
Silent Second %	46.55%	4.75%	
LTV of Silent Seco	99.33	99.14	
Property Type			
Single Family %	66.33%	61.96%	
PUD %	17.92%	13.86%	
2-4 Unit %	12.08%	19.55%	
MH %	0.00%	0.00%	
Occupancy Type			
Owner Occupied	98.21%	99.59%	
2nd Home	0.30%	0.00%	
Investor Prop	1.49%	0.41%	
Loan Purpose			
Purchase	71.76%	84.05%	
Cash-Out	26.93%	15.55%	
Rate-Reduction	1.31%	0.40%	

ARM	State	Percent
	CA	26.15%
	AZ	7.79%
	FL	7.37%
	OR	6.01%
	MA	5.05%
	Other	47.63%

FRM	State	Percent
	CA	30.98%
	MA	8.70%
	AZ	7.61%
	OR	5.98%
	WA	5.02%
	Other	41.71%

IO	State	Percent
	CA	54.48%
	AZ	7.40%
	OR	5.86%
	FL	5.46%
	WA	5.44%
	Other	21.37%

	IO %	Full-Doc	Stated-Doc	Total/Avg.
WAM	351	342		
WALA	2	2		
WAC	6,612	7,695		
LTV	85.63	85.21		
CLTV	94.87	97.76		
FICO	660	703		
Avg. Loan Size	\$ 238,689	\$ 230,504		
DTI	44.21	41.93		
Second Lien %	3.98%	8.72%		
Silent Second %	46.78%	64.34%		
LTV of Silent Seco	99.24	99.25		
Property Type				
Single Family %	68.32%	41.73%		
PUD %	21.50%	11.40%		
2-4 Unit %	6.42%	45.48%		
MH %	0.00%	0.00%		
Occupancy Type				
Owner Occupied	97.89%	100.00%		
2nd Home	0.53%	0.00%		
Investor Prop	1.58%	0.00%		
Loan Purpose				
Purchase	66.02%	88.42%		
Cash-Out	32.09%	11.58%		
Rate-Reduction	1.89%	0.00%		

	Non-IO %	Full-Doc	Stated-Doc	Total/Avg.
WAM	334	326		
WALA	2	2		
WAC	8,410	8,809		
LTV	89.69	87.78		
CLTV	95.76	98.22		
FICO	628	682		
Avg. Loan Size	\$ 90,394.51	\$ 114,189.13		
DTI	42.67	40.85		
Second Lien %	13.33%	18.16%		
Silent Second %	32.21%	52.12%		
LTV of Silent Seco	99.38	99.45		
Property Type				
Single Family %	71.54%	48.60%		
PUD %	16.25%	13.75%		
2-4 Unit %	7.64%	35.67%		
MH %	0.00%	0.00%		
Occupancy Type				
Owner Occupied	98.08%	100.00%		
2nd Home	0.18%	0.00%		
Investor Prop	1.74%	0.00%		
Loan Purpose				
Purchase	72.45%	88.50%		
Cash-Out	26.39%	11.44%		
Rate-Reduction	1.17%	0.06%		

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MERITAGE 2005-1

Product	IO Term	Loan Count	UPB	% UPB
2/28 6MO LIBOR	0	1,651	203,672,400.98	48.46%
2/28 6MO LIBOR IO	24	577	149,758,130.23	35.63%
2/28 6MO LIBOR IO	36	1	135,000.00	0.03%
3/27 6MO LIBOR	0	41	5,836,858.03	1.39%
3/27 6MO LIBOR IO	36	25	5,744,139.33	1.37%
5/25 6MO LIBOR	0	8	1,301,054.93	0.31%
5/25 6MO LIBOR IO	24	1	360,000.00	0.09%
5/25 6MO LIBOR IO	60	12	3,154,046.25	0.75%
Balloon 15/30	0	819	33,830,929.35	8.05%
Balloon 15/30 IO	24	84	7,594,622.25	1.81%
Balloon 15/30 IO	36	3	193,179.93	0.05%
Fixed Rate 15YR	0	7	331,999.05	0.08%
Fixed Rate 20YR	0	106	2,832,834.13	0.67%
Fixed Rate 30YR	0	47	5,520,480.63	1.31%
		3,382	420,265,675.09	

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MMC: 2005-1**Stated Doc Loans Only**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$77,757,667	\$9,977	\$649,230
Average Scheduled Principal Balance	\$135,466		
Number of Mortgage Loans	574		
Weighted Average Gross Coupon	8.462%	5.375%	16.240%
Weighted Average FICO Score	689	581	796
Weighted Average Combined Original LTV	86.98%	20.00%	100.00%
Weighted Average Original Term	333 months	180 months	360 months
Weighted Average Stated Remaining Term	331 months	176 months	359 months
Weighted Average Seasoning	2 months	1 months	15 months
Weighted Average Gross Margin	7.161%	5.240%	9.375%
Weighted Average Minimum Interest Rate	7.859%	5.375%	10.999%
Weighted Average Maximum Interest Rate	14.859%	12.375%	17.999%
Weighted Average Initial Rate Cap	2.663%	2.000%	3.000%
Weighted Average Subsequent Rate Cap	1.500%	1.500%	1.500%
Weighted Average Months to Roll	22 months	9 months	34 months
Maturity Date		Sep 1 2019	Dec 1 2034
Maximum Zip Code Concentration	3.15% 2121		
ARM	84.34%		
Fixed Rate	15.66%		
2/28 6MO LIBOR	55.49%		
2/28 6MO LIBOR IO	28.41%		
3/27 6MO LIBOR	0.44%		
Balloon 15/30	11.65%		
Balloon 15/30 IO	2.71%		
Fixed Rate 15YR	0.16%		
Fixed Rate 20YR	0.85%		
Fixed Rate 30YR	0.29%		
Interest Only	31.13%		
Not Interest Only	68.87%		
Prepay Penalty: 0 months	14.97%		
Prepay Penalty: 12 months	4.71%		
Prepay Penalty: 21 months	19.00%		
Prepay Penalty: 24 months	60.55%		
Prepay Penalty: 36 months	0.77%		
First Lien	84.78%		
Second Lien	15.22%		
Stated Documentation	100.00%		
Cash Out Refinance	11.48%		
Purchase	88.47%		
Rate/Term Refinance	0.04%		
Condominium	1.79%		
PUD	13.02%		
Single Family	46.46%		
Two-Four Family	38.73%		
Primary	100.00%		
Top 5 States:			
California	23.78%		
Massachusetts	16.45%		
Florida	9.25%		
Arizona	6.79%		
Illinois	4.37%		

MMC: 2005-1

Stated Doc Loans Only

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	140	4,163,488.40	5.35%	11.878	208	98.59	675
50,000.01 - 100,000.00	155	11,688,292.76	15.03%	9.995	266	93.36	687
100,000.01 - 150,000.00	102	12,403,275.32	15.95%	8.610	325	87.93	680
150,000.01 - 200,000.00	48	8,396,035.80	10.80%	7.803	358	85.52	686
200,000.01 - 250,000.00	36	8,120,581.85	10.44%	7.973	358	88.16	680
250,000.01 - 300,000.00	26	7,176,669.72	9.23%	7.817	358	82.26	696
300,000.01 - 350,000.00	25	8,133,339.02	10.46%	7.669	358	83.54	691
350,000.01 - 400,000.00	23	8,607,795.30	11.07%	7.406	358	81.75	717
400,000.01 - 450,000.00	9	3,878,713.04	4.99%	7.924	358	79.67	691
450,000.01 - 500,000.00	6	2,912,146.53	3.75%	7.792	357	83.45	673
500,000.01 - 550,000.00	2	1,074,600.00	1.38%	8.683	358	89.96	692
550,000.01 - 600,000.00	1	553,500.00	0.71%	7.375	358	90.00	654
600,000.01 - 650,000.00	1	649,229.74	0.83%	8.625	357	100.00	684
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	3	803,700.00	1.03%	5.375	357	77.21	738
5.500 - 5.999	8	1,531,003.21	1.97%	5.832	358	77.50	704
6.000 - 6.499	8	1,624,664.11	2.09%	6.269	357	78.82	684
6.500 - 6.999	29	6,610,282.26	8.50%	6.790	358	80.18	717
7.000 - 7.499	43	9,339,787.77	12.01%	7.311	358	82.14	704
7.500 - 7.999	103	19,959,569.65	25.67%	7.736	358	84.03	694
8.000 - 8.499	59	11,476,090.76	14.76%	8.224	358	88.50	676
8.500 - 8.999	47	8,860,826.35	11.40%	8.786	358	90.26	670
9.000 - 9.499	15	1,704,302.08	2.19%	9.189	358	91.94	678
9.500 - 9.999	32	3,871,960.58	4.98%	9.701	320	88.14	667
10.000 - 10.499	14	951,158.21	1.22%	10.294	220	94.27	723
10.500 - 10.999	48	3,090,236.45	3.97%	10.765	215	95.75	703
11.000 - 11.499	22	1,081,390.37	1.39%	11.286	179	100.00	694
11.500 - 11.999	37	2,555,152.95	3.29%	11.764	181	99.26	675
12.000 - 12.499	25	1,085,229.65	1.40%	12.274	183	99.59	665
12.500 - 12.999	34	1,628,707.61	2.09%	12.726	183	99.89	663
13.000 - 13.499	11	441,890.06	0.57%	13.158	182	78.52	656
13.500 - 13.999	10	381,444.32	0.49%	13.783	188	100.00	646
14.000 - 14.499	15	382,371.51	0.49%	14.227	188	99.87	639
14.500 - 14.999	9	279,560.66	0.36%	14.588	199	100.00	644
15.500 - 15.999	1	70,541.92	0.09%	15.990	178	100.00	626
16.000 - 16.499	1	27,797.00	0.04%	16.240	178	100.00	627
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
575-599	1	50,974.91	0.07%	9.500	358	75.00	581
600-624	3	551,682.56	0.71%	9.492	358	73.50	613
625-649	73	7,632,871.27	9.82%	9.440	329	82.49	633
650-674	178	22,043,409.36	28.35%	8.863	330	88.21	659
675-699	147	20,025,271.41	25.75%	8.499	329	88.66	687
700+	172	27,453,457.97	35.31%	7.819	333	86.30	730
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	2	243,973.93	0.31%	9.670	274	35.78	640
60.00- 64.99	1	59,974.83	0.08%	10.249	358	61.22	613
65.00- 69.99	2	451,933.27	0.58%	6.160	358	67.54	675
70.00- 74.99	4	832,444.37	1.07%	6.446	358	72.34	671
75.00- 79.99	26	4,976,341.05	6.40%	7.822	357	78.04	668
80.00	200	40,618,668.88	52.24%	7.730	358	80.00	694
80.01- 84.99	1	140,000.00	0.18%	6.875	357	83.33	702
85.00- 89.99	2	397,959.67	0.51%	6.663	359	86.54	683
90.00- 94.99	14	2,288,424.06	2.94%	8.032	341	90.19	662
95.00- 99.99	13	1,439,066.64	1.85%	9.006	296	96.50	678
100.00	309	26,308,880.78	33.83%	9.845	284	100.00	689
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180.000	211	11,288,227.67	14.52%	11.710	178	98.98	689
240.000	18	661,332.66	0.85%	12.819	238	98.41	661
360.000	345	65,808,107.15	84.63%	7.861	358	84.80	689
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	211	11,288,227.67	14.52%	11.710	178	98.98	689
181-240	18	661,332.66	0.85%	12.819	238	98.41	661
301-360	345	65,808,107.15	84.63%	7.861	358	84.80	689
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	8	454,060.59	0.58%	8.203	336	73.51	642
20.01 -25.00	23	1,956,132.01	2.52%	7.937	348	86.60	691
25.01 -30.00	34	3,187,864.06	4.10%	8.204	338	86.38	692
30.01 -35.00	65	8,070,934.26	10.38%	8.353	338	89.33	681
35.01 -40.00	114	12,170,728.59	15.65%	8.476	331	87.26	680
40.01 -45.00	217	31,045,658.44	39.93%	8.589	329	86.76	688
45.01 -50.00	102	18,458,372.57	23.74%	8.451	325	86.95	698
50.01 -55.00	11	2,413,916.96	3.10%	8.019	344	84.43	688
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	343	65,582,669.92	84.34%	7.859	358	84.82	689
Fixed Rate	231	12,174,997.56	15.66%	11.710	185	98.60	688
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6MO LIBOR	258	43,149,855.35	55.49%	8.103	358	85.38	682
2/28 6MO LIBOR IO	81	22,092,168.95	28.41%	7.399	358	83.81	702
3/27 6MO LIBOR	4	340,645.62	0.44%	6.826	358	79.09	668
Balloon 15/30	186	9,056,428.86	11.65%	11.921	178	98.78	682
Balloon 15/30 IO	24	2,110,798.81	2.71%	10.794	178	99.78	721
Fixed Rate 15YR	1	121,000.00	0.16%	11.875	179	100.00	679
Fixed Rate 20YR	18	661,332.66	0.85%	12.819	238	98.41	661
Fixed Rate 30YR	2	225,437.23	0.29%	8.460	358	80.00	722
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	105	24,202,967.76	31.13%	7.695	342	85.21	703
Not Interest Only	469	53,554,699.72	68.87%	8.809	326	87.78	682
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	132	11,637,296.61	14.97%	9.578	313	89.58	677
Prepay Penalty: 12 months	20	3,665,683.92	4.71%	8.603	330	87.72	700
Prepay Penalty: 21 months	46	14,775,048.14	19.00%	7.258	358	81.73	710
Prepay Penalty: 24 months	369	47,083,555.96	60.55%	8.564	326	88.01	684
Prepay Penalty: 36 months	7	596,082.85	0.77%	7.648	349	80.49	690
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	346	65,922,081.08	84.78%	7.870	358	84.69	689
Second Lien	228	11,835,586.40	15.22%	11.759	182	99.71	688
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Stated Documentation	574	77,757,667.48	100.00%	8.462	331	86.98	689
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	57	8,928,946.15	11.48%	7.957	344	85.43	677
Purchase	516	68,795,760.67	88.47%	8.525	329	87.17	690
Rate/Term Refinance	1	32,960.66	0.04%	13.490	239	100.00	631
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Condominium	17	1,390,724.44	1.79%	8.562	312	89.92	694
PUD	69	10,125,686.65	13.02%	8.533	340	88.37	674
Single Family	328	36,127,949.12	46.46%	8.390	336	88.42	685
Two-Four Family	160	30,113,307.27	38.73%	8.520	323	84.65	698
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Primary	574	77,757,667.48	100.00%	8.462	331	86.98	689
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	1	82,248.63	0.11%	7.500	357	80.00	671
Arizona	50	5,281,293.01	6.79%	8.363	332	85.28	681
Arkansas	1	50,000.00	0.06%	8.999	359	100.00	652
California	94	18,494,425.34	23.78%	8.038	322	85.29	709
Colorado	5	437,723.51	0.56%	7.682	338	82.83	678
Connecticut	16	2,140,706.75	2.75%	8.714	329	84.84	682
District of Columbia	2	654,688.73	0.84%	8.976	358	87.97	658
Florida	61	7,189,428.28	9.25%	8.287	341	90.60	681
Georgia	29	2,564,358.61	3.30%	9.269	317	87.76	675
Idaho	4	354,385.64	0.46%	8.043	357	82.76	657
Illinois	26	3,399,255.99	4.37%	8.964	329	86.67	667
Indiana	13	558,504.29	0.72%	8.940	336	91.76	706
Iowa	5	350,691.95	0.45%	8.955	342	100.00	705
Kansas	8	601,787.03	0.77%	9.211	356	95.42	693
Kentucky	2	93,283.30	0.12%	9.401	316	100.00	662
Louisiana	5	305,449.78	0.39%	7.794	350	90.98	675
Maryland	14	1,435,293.06	1.85%	9.256	328	85.81	681
Massachusetts	66	12,794,844.13	16.45%	8.545	321	84.03	691
Michigan	11	923,074.83	1.19%	9.058	349	94.78	693
Minnesota	1	199,637.59	0.26%	8.125	357	100.00	680
Mississippi	1	50,974.91	0.07%	9.500	358	75.00	581
Missouri	7	675,348.14	0.87%	9.511	338	85.30	669
Montana	1	108,213.39	0.14%	7.125	358	95.00	725
Nebraska	1	23,585.65	0.03%	11.750	177	100.00	745
Nevada	16	2,704,577.60	3.48%	8.244	339	83.61	685
New Hampshire	4	593,540.58	0.76%	9.532	321	84.00	645
New Jersey	5	886,515.75	1.14%	9.703	330	92.61	675
New Mexico	10	843,889.92	1.09%	8.979	339	88.61	658
Ohio	11	1,360,539.34	1.75%	9.132	354	94.44	665
Oklahoma	7	874,798.55	1.13%	8.639	345	99.50	710
Oregon	13	1,740,803.45	2.24%	8.064	342	90.29	676
Pennsylvania	22	1,751,189.14	2.25%	8.126	344	91.36	672
Rhode Island	17	2,777,846.45	3.57%	8.522	326	85.38	709
Tennessee	3	435,100.00	0.56%	7.848	359	95.70	666
Texas	13	1,168,182.30	1.50%	8.760	348	95.61	695
Utah	14	1,834,964.78	2.36%	9.222	338	88.53	665
Virginia	5	866,712.56	1.11%	8.255	344	86.44	679
Washington	9	1,056,834.60	1.36%	7.136	342	80.07	690
Wyoming	1	92,969.92	0.12%	7.999	358	100.00	714
Total	574	77,757,667.48	100.00%	8.462	331	86.98	689

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Gross Margin	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
5.000 - 5.499	5	1,221,066.73	1.86%	5.546	358	74.34	722
5.500 - 5.999	15	2,460,176.23	3.75%	6.632	357	79.62	704
6.000 - 6.499	43	9,552,137.13	14.57%	6.958	358	79.52	713
6.500 - 6.999	65	13,344,780.17	20.35%	7.415	358	82.15	709
7.000 - 7.499	80	15,425,500.17	23.52%	7.869	358	84.72	685
7.500 - 7.999	71	13,825,995.05	21.08%	8.413	358	89.12	668
8.000 - 8.499	43	7,013,277.80	10.69%	9.000	358	89.56	666
8.500 - 8.999	16	1,980,846.12	3.02%	9.446	358	90.07	656
9.000 - 9.499	5	758,890.52	1.16%	9.766	359	98.53	653
Total	343	65,582,669.92	100.00%	7.859	358	84.82	689

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Minimum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
5.000 - 5.499	3	803,700.00	1.23%	5.375	357	77.21	738
5.500 - 5.999	8	1,531,003.21	2.33%	5.832	358	77.50	704
6.000 - 6.499	8	1,624,664.11	2.48%	6.269	357	78.82	684
6.500 - 6.999	29	6,610,282.26	10.08%	6.790	358	80.18	717
7.000 - 7.499	43	9,339,787.77	14.24%	7.311	358	82.14	704
7.500 - 7.999	102	19,839,569.65	30.25%	7.735	358	84.05	694
8.000 - 8.499	59	11,476,090.76	17.50%	8.224	358	88.50	676
8.500 - 8.999	47	8,860,826.35	13.51%	8.786	358	90.26	670
9.000 - 9.499	14	1,598,864.85	2.44%	9.194	358	92.73	672
9.500 - 9.999	20	3,056,516.24	4.66%	9.656	358	84.97	648
10.000 -10.499	3	207,133.82	0.32%	10.224	358	74.56	634
10.500 -10.999	7	634,230.90	0.97%	10.735	357	79.76	649
Total	343	65,582,669.92	100.00%	7.859	358	84.82	689

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Maximum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
12.000 -12.499	3	803,700.00	1.23%	5.375	357	77.21	738
12.500 -12.999	8	1,531,003.21	2.33%	5.832	358	77.50	704
13.000 -13.499	8	1,624,664.11	2.48%	6.269	357	78.82	684
13.500 -13.999	29	6,610,282.26	10.08%	6.790	358	80.18	717
14.000 -14.499	43	9,339,787.77	14.24%	7.311	358	82.14	704
14.500 -14.999	102	19,839,569.65	30.25%	7.735	358	84.05	694
15.000 -15.499	59	11,476,090.76	17.50%	8.224	358	88.50	676
15.500 -15.999	47	8,860,826.35	13.51%	8.786	358	90.26	670
16.000 -16.499	14	1,598,864.85	2.44%	9.194	358	92.73	672
16.500 -16.999	20	3,056,516.24	4.66%	9.656	358	84.97	648
17.000 -17.499	3	207,133.82	0.32%	10.224	358	74.56	634
17.500 -17.999	7	634,230.90	0.97%	10.735	357	79.76	649
Total	343	65,582,669.92	100.00%	7.859	358	84.82	689

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Initial Periodic Rate Cap	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
2.000	81	22,092,168.95	33.69%	7.399	358	83.81	702
3.000	262	43,490,500.97	66.31%	8.093	358	85.33	682
Total	343	65,582,669.92	100.00%	7.859	358	84.82	689

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.500	343	65,582,669.92	100.00%	7.859	358	84.82	689
Total	343	65,582,669.92	100.00%	7.859	358	84.82	689

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10/01/05	1	97,402.47	0.15%	6.375	345	80.00	755
04/01/06	1	105,486.56	0.16%	8.625	351	80.00	681
08/01/06	1	111,611.61	0.17%	8.250	355	79.99	639
09/01/06	23	4,535,327.76	6.92%	7.995	356	79.45	679
10/01/06	90	17,834,964.83	27.19%	7.754	357	81.97	691
11/01/06	133	24,941,964.28	38.03%	7.858	358	85.28	692
12/01/06	90	17,615,266.79	26.86%	7.954	359	88.64	684
11/01/07	4	340,645.62	0.52%	6.826	358	79.09	668
Total	343	65,582,669.92	100.00%	7.859	358	84.82	689

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The information contained herein will be superseded by the description of the mortgage loans contained in the prospectus supplement. Such information supersedes the information in all prior collateral term sheets, if any.

MMC: 2005-1**Silent Seconds Only-Total Pool**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$174,600,015	\$29,955	\$748,799
Average Scheduled Principal Balance	\$168,046		
Number of Mortgage Loans	1,039		
Weighted Average Gross Coupon	7.058%	5.125%	13.000%
Weighted Average FICO Score	662	525	796
Weighted Average Combined Original LTV	79.89%	20.00%	95.00%
Weighted Average Original Term	360 months	180 months	360 months
Weighted Average Stated Remaining Term	357 months	178 months	359 months
Weighted Average Seasoning	2 months	1 months	17 months
Weighted Average Gross Margin	5.719%	3.500%	10.240%
Weighted Average Minimum Interest Rate	7.043%	5.125%	12.250%
Weighted Average Maximum Interest Rate	14.043%	12.125%	19.250%
Weighted Average Initial Rate Cap	2.520%	2.000%	3.000%
Weighted Average Subsequent Rate Cap	1.500%	1.500%	1.500%
Weighted Average Months to Roll	22 months	7 months	57 months
Maturity Date		Nov. 1, 2019	Dec. 1, 2034
Maximum Zip Code Concentration	1.20% 2121		
ARM	98.63%		
Fixed Rate	1.37%		
2/28 6MO LIBOR	49.78%		
2/28 6MO LIBOR IO	44.96%		
3/27 6MO LIBOR	1.43%		
3/27 6MO LIBOR IO	1.49%		
5/25 6MO LIBOR	0.25%		
5/25 6MO LIBOR IO	0.71%		
Balloon 15/30	0.07%		
Fixed Rate 30YR	1.30%		
Interest Only	47.16%		
Not Interest Only	52.84%		
Prepay Penalty: 0 months	8.02%		
Prepay Penalty: 12 months	1.77%		
Prepay Penalty: 21 months	31.83%		
Prepay Penalty: 24 months	52.72%		
Prepay Penalty: 33 months	0.57%		
Prepay Penalty: 36 months	5.08%		
First Lien	100.00%		
Full Documentation	75.09%		
Stated Documentation	24.91%		
Cash Out Refinance	10.43%		
Purchase	88.78%		
Rate/Term Refinance	0.79%		
Condominium	3.47%		
PUD	15.56%		
Single Family	60.75%		
Two-Four Family	20.22%		
Non-owner	0.36%		
Primary	99.64%		
Top 5 States:			
California	33.07%		
Arizona	8.81%		
Massachusetts	8.64%		
Oregon	6.19%		
Florida	4.94%		

MMC: 2005-1

Silent Seconds Only- Total Pool

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	77	3,222,241.05	1.85%	9.344	358	80.40	604
50,000.01 - 100,000.00	298	21,933,468.76	12.56%	8.193	358	80.93	629
100,000.01 - 150,000.00	258	31,776,129.54	18.20%	7.506	357	80.28	645
150,000.01 - 200,000.00	110	19,126,172.89	10.95%	7.120	358	80.32	657
200,000.01 - 250,000.00	77	17,292,939.79	9.90%	6.664	358	80.14	672
250,000.01 - 300,000.00	75	20,597,805.85	11.80%	6.710	357	79.99	670
300,000.01 - 350,000.00	42	13,687,517.95	7.84%	6.647	358	79.69	684
350,000.01 - 400,000.00	40	15,041,316.06	8.61%	6.849	357	79.86	685
400,000.01 - 450,000.00	27	11,599,585.53	6.64%	6.536	358	79.89	685
450,000.01 - 500,000.00	11	5,313,898.80	3.04%	6.481	358	79.66	681
500,000.01 - 550,000.00	2	1,079,600.00	0.62%	7.062	357	80.00	681
550,000.01 - 600,000.00	6	3,460,769.08	1.98%	6.021	358	78.66	674
600,000.01 - 650,000.00	14	8,999,770.99	5.15%	5.829	358	76.95	675
700,000.01 - 750,000.00	2	1,468,798.87	0.84%	6.199	358	68.50	683
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	48	15,051,198.10	8.62%	5.232	358	79.22	687
5.500 - 5.999	136	35,391,329.12	20.27%	5.743	358	79.36	677
6.000 - 6.499	110	22,006,138.82	12.60%	6.242	358	79.56	665
6.500 - 6.999	112	20,293,340.91	11.62%	6.721	358	79.41	666
7.000 - 7.499	141	20,724,322.89	11.87%	7.277	357	79.99	665
7.500 - 7.999	189	27,510,286.16	15.76%	7.737	358	80.16	667
8.000 - 8.499	53	8,915,659.71	5.11%	8.181	357	79.89	663
8.500 - 8.999	41	6,482,033.43	3.71%	8.774	357	80.24	642
9.000 - 9.499	44	3,545,767.85	2.03%	9.278	358	79.86	615
9.500 - 9.999	76	7,816,614.25	4.48%	9.702	358	81.22	611
10.000 -10.499	31	2,300,120.33	1.32%	10.251	357	84.84	588
10.500 -10.999	33	2,641,161.75	1.51%	10.731	357	82.67	595
11.000 -11.499	12	762,335.00	0.44%	11.201	358	84.73	562
11.500 -11.999	9	880,188.15	0.50%	11.723	357	87.28	577
12.000 -12.499	3	165,544.76	0.09%	12.147	358	90.00	589
13.000 -13.499	1	113,973.93	0.07%	13.000	178	20.00	657
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
525-549	22	1,475,303.75	0.84%	10.447	358	80.23	540
550-574	32	2,396,348.63	1.37%	10.396	357	85.26	561
575-599	37	4,062,230.89	2.33%	9.706	358	88.10	586
600-624	266	29,798,946.25	17.07%	7.826	358	80.16	611
625-649	215	35,829,961.20	20.52%	7.019	358	79.32	635
650-674	192	36,897,894.54	21.13%	6.664	357	79.34	660
675-699	115	25,988,475.07	14.88%	6.663	358	79.41	688
700+	160	38,150,854.83	21.85%	6.520	358	79.84	731
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Combined Original LTV	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
0.01- 49.99	1	113,973.93	0.07%	13.000	178	20.00	657
65.00- 69.99	2	1,114,875.26	0.64%	6.463	357	65.82	658
70.00- 74.99	8	3,431,697.99	1.97%	5.803	358	72.48	673
75.00- 79.99	82	14,957,714.49	8.57%	7.069	357	78.15	662
80.00	881	148,623,681.07	85.12%	6.969	358	80.00	665
80.01- 84.99	4	320,660.14	0.18%	9.688	359	84.99	574
85.00- 89.99	23	2,295,915.72	1.31%	9.244	357	85.81	614
90.00- 94.99	33	3,128,102.57	1.79%	10.293	358	90.32	586
95.00- 99.99	5	613,393.99	0.35%	9.058	358	95.00	582
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Original Term (months)	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
180.000	1	113,973.93	0.07%	13.000	178	20.00	657
360.000	1,038	174,486,041.23	99.93%	7.054	358	79.93	662
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Stated Remaining Term (month)	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
121-180	1	113,973.93	0.07%	13.000	178	20.00	657
301-360	1,038	174,486,041.23	99.93%	7.054	358	79.93	662
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Debt Ratio	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
0.01 -20.00	18	2,982,585.00	1.71%	7.149	357	80.94	633
20.01 -25.00	30	3,035,363.70	1.74%	7.321	358	80.45	665
25.01 -30.00	61	8,018,699.40	4.59%	7.332	358	79.42	649
30.01 -35.00	93	11,734,023.66	6.72%	7.492	357	80.29	648
35.01 -40.00	143	20,821,144.31	11.93%	7.411	358	79.28	662
40.01 -45.00	257	45,460,362.00	26.04%	7.351	357	80.04	665
45.01 -50.00	244	43,573,233.88	24.96%	7.075	358	80.04	664
50.01 -55.00	190	38,642,993.33	22.13%	6.291	358	79.71	666
55.01 -60.00	3	331,609.88	0.19%	6.364	358	80.00	642
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
FRM/ARM	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
ARM	1,021	172,209,858.87	98.63%	7.043	358	79.92	662
Fixed Rate	18	2,390,156.29	1.37%	8.101	349	77.34	649
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6MO LIBOR	699	86,919,917.68	49.78%	7.727	358	80.27	648
2/28 6MO LIBOR IO	285	78,496,431.26	44.96%	6.342	358	79.51	678
3/27 6MO LIBOR	16	2,499,951.52	1.43%	6.642	357	80.74	647
3/27 6MO LIBOR IO	13	2,606,239.56	1.49%	6.132	358	80.00	667
5/25 6MO LIBOR	4	440,320.39	0.25%	6.536	357	80.00	648
5/25 6MO LIBOR IO	4	1,246,998.46	0.71%	6.395	357	80.00	723
Balloon 15/30	1	113,973.93	0.07%	13.000	178	20.00	657
Fixed Rate 30YR	17	2,276,182.36	1.30%	7.856	358	80.21	648
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	302	82,349,669.28	47.16%	6.336	358	79.54	678
Not Interest Only	737	92,250,345.88	52.84%	7.701	357	80.20	648
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	120	14,000,303.64	8.02%	8.567	356	80.17	642
Prepay Penalty: 12 months	13	3,096,067.28	1.77%	7.802	357	79.71	696
Prepay Penalty: 21 months	171	55,574,974.93	31.83%	6.141	358	79.27	683
Prepay Penalty: 24 months	678	92,052,260.61	52.72%	7.389	358	80.16	651
Prepay Penalty: 33 months	3	998,365.15	0.57%	5.319	358	80.00	687
Prepay Penalty: 36 months	54	8,878,043.55	5.08%	6.917	358	80.56	659
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	1,039	174,600,015.16	100.00%	7.058	357	79.89	662
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	827	131,115,763.80	75.09%	6.819	358	80.00	652
Stated Documentation	212	43,484,251.36	24.91%	7.777	357	79.54	692
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	79	18,204,493.78	10.43%	6.600	358	78.57	649
Purchase	951	155,008,142.05	88.78%	7.114	357	80.04	664
Rate/Term Refinance	9	1,387,379.33	0.79%	6.772	357	80.00	620
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Condominium	40	6,052,583.33	3.47%	6.611	357	80.04	654
PUD	139	27,170,052.96	15.56%	6.973	357	79.73	657
Single Family	727	106,071,579.06	60.75%	6.996	358	79.95	654
Two-Four Family	133	35,305,799.81	20.22%	7.384	358	79.79	691
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	11	637,219.05	0.36%	7.890	358	84.35	696
Primary	1,028	173,962,796.11	99.64%	7.054	357	79.87	662
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	16	1,289,085.01	0.74%	7.957	358	80.13	627
Arizona	110	15,377,991.20	8.81%	7.062	357	79.83	654
Arkansas	1	181,500.00	0.10%	9.625	358	89.99	584
California	177	57,740,498.50	33.07%	6.132	358	79.29	684
Colorado	14	2,538,003.91	1.45%	7.132	358	78.70	635
Connecticut	11	1,866,169.67	1.07%	7.718	358	80.00	676
Florida	57	8,632,613.81	4.94%	7.217	357	79.95	655
Georgia	20	2,473,751.92	1.42%	8.508	350	77.52	640
Idaho	14	1,233,790.01	0.71%	8.178	358	80.24	630
Illinois	39	5,560,032.75	3.18%	7.927	358	80.62	650
Indiana	50	3,309,700.21	1.90%	8.358	358	81.15	625
Iowa	13	920,640.34	0.53%	8.185	358	80.84	625
Kansas	19	1,153,894.84	0.66%	9.651	358	79.91	603
Kentucky	7	597,036.33	0.34%	7.846	358	79.54	624
Louisiana	11	1,094,408.51	0.63%	7.860	358	81.04	628
Maryland	21	3,508,241.17	2.01%	7.614	358	80.00	662
Massachusetts	49	15,079,947.49	8.64%	7.272	358	79.92	684
Michigan	24	2,124,768.28	1.22%	8.702	357	82.16	624
Mississippi	7	325,873.98	0.19%	9.385	358	78.93	593
Missouri	39	3,195,159.45	1.83%	8.919	357	80.82	623
Montana	2	176,065.15	0.10%	7.788	356	80.00	623
Nebraska	15	933,615.72	0.53%	8.519	357	81.98	650
Nevada	26	5,632,689.00	3.23%	6.990	357	80.08	665
New Hampshire	3	743,577.56	0.43%	7.648	357	80.00	651
New Jersey	4	714,982.52	0.41%	8.631	357	80.00	642
New Mexico	15	1,630,340.11	0.93%	9.305	358	82.88	614
Ohio	42	3,463,602.15	1.98%	8.466	358	81.60	631
Oklahoma	18	1,411,727.33	0.81%	8.042	358	81.57	608
Oregon	72	10,807,215.50	6.19%	6.488	358	80.17	650
Pennsylvania	31	2,651,104.24	1.52%	7.971	358	80.01	637
Rhode Island	11	2,620,048.60	1.50%	7.770	358	80.00	710
South Carolina	1	393,960.41	0.23%	11.750	357	90.00	593
South Dakota	3	192,147.79	0.11%	7.914	358	79.80	613
Tennessee	8	703,541.57	0.40%	8.498	357	85.08	609
Texas	10	951,073.90	0.54%	8.394	358	82.62	641
Utah	23	3,225,004.55	1.85%	7.910	358	79.79	640
Virginia	15	2,112,350.87	1.21%	7.756	358	80.96	645
Washington	39	7,891,697.67	4.52%	6.402	358	78.61	655
Wyoming	2	142,163.14	0.08%	6.957	357	80.00	627
Total	1,039	174,600,015.16	100.00%	7.058	357	79.89	662

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Gross Margin	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
3.500 - 3.999	11	3,586,242.54	2.08%	5.144	358	77.91	694
4.000 - 4.499	99	25,719,795.73	14.94%	5.567	358	79.43	679
4.500 - 4.999	160	35,277,268.79	20.49%	6.022	358	79.68	664
5.000 - 5.499	143	23,786,092.93	13.81%	6.616	357	79.54	659
5.500 - 5.999	133	17,768,412.91	10.32%	7.291	358	79.03	644
6.000 - 6.499	100	15,620,265.02	9.07%	7.379	357	80.04	679
6.500 - 6.999	89	14,368,942.38	8.34%	7.807	358	80.13	691
7.000 - 7.499	106	15,378,774.85	8.93%	8.306	358	80.36	662
7.500 - 7.999	74	10,026,117.30	5.82%	8.952	357	80.45	638
8.000 - 8.499	49	5,896,185.14	3.42%	9.499	358	82.26	622
8.500 - 8.999	27	2,589,784.36	1.50%	10.167	357	83.35	593
9.000 - 9.499	21	1,731,399.31	1.01%	11.088	358	86.50	570
9.500 - 9.999	7	355,789.92	0.21%	11.636	358	85.92	563
10.000 -10.499	2	104,787.69	0.06%	12.025	358	86.00	572
Total	1,021	172,209,858.87	100.00%	7.043	358	79.92	662

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Minimum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
5.000 - 5.499	48	15,051,198.10	8.74%	5.232	358	79.22	687
5.500 - 5.999	136	35,391,329.12	20.55%	5.743	358	79.36	677
6.000 - 6.499	110	22,006,138.82	12.78%	6.242	358	79.56	665
6.500 - 6.999	110	20,069,451.74	11.65%	6.719	358	79.40	665
7.000 - 7.499	137	20,293,028.62	11.78%	7.279	357	79.99	665
7.500 - 7.999	184	26,556,692.78	15.42%	7.742	358	80.16	669
8.000 - 8.499	51	8,712,653.28	5.06%	8.175	357	79.88	663
8.500 - 8.999	39	6,170,771.55	3.58%	8.768	357	80.25	642
9.000 - 9.499	43	3,440,330.62	2.00%	9.283	358	79.85	610
9.500 - 9.999	76	7,816,614.25	4.54%	9.702	358	81.22	611
10.000 -10.499	31	2,300,120.33	1.34%	10.251	357	84.84	588
10.500 -10.999	33	2,641,161.75	1.53%	10.731	357	82.67	595
11.000 -11.499	11	714,635.00	0.41%	11.197	358	84.37	561
11.500 -11.999	9	880,188.15	0.51%	11.723	357	87.28	577
12.000 -12.499	3	165,544.76	0.10%	12.147	358	90.00	589
Total	1,021	172,209,858.87	100.00%	7.043	358	79.92	662

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Maximum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
12.000 -12.499	48	15,051,198.10	8.74%	5.232	358	79.22	687
12.500 -12.999	136	35,391,329.12	20.55%	5.743	358	79.36	677
13.000 -13.499	110	22,006,138.82	12.78%	6.242	358	79.56	665
13.500 -13.999	110	20,069,451.74	11.65%	6.719	358	79.40	665
14.000 -14.499	137	20,293,028.62	11.78%	7.279	357	79.99	665
14.500 -14.999	184	26,556,692.78	15.42%	7.742	358	80.16	669
15.000 -15.499	51	8,712,653.28	5.06%	8.175	357	79.88	663
15.500 -15.999	39	6,170,771.55	3.58%	8.768	357	80.25	642
16.000 -16.499	43	3,440,330.62	2.00%	9.283	358	79.85	610
16.500 -16.999	76	7,816,614.25	4.54%	9.702	358	81.22	611
17.000 -17.499	31	2,300,120.33	1.34%	10.251	357	84.84	588
17.500 -17.999	33	2,641,161.75	1.53%	10.731	357	82.67	595
18.000 -18.499	11	714,635.00	0.41%	11.197	358	84.37	561
18.500 -18.999	9	880,188.15	0.51%	11.723	357	87.28	577
19.000 -19.499	3	165,544.76	0.10%	12.147	358	90.00	589
Total	1,021	172,209,858.87	100.00%	7.043	358	79.92	662

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Initial Periodic Rate Cap	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
2.000	303	82,629,149.22	47.98%	6.336	358	79.54	678
3.000	718	89,580,709.65	52.02%	7.695	358	80.28	648
Total	1,021	172,209,858.87	100.00%	7.043	358	79.92	662

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Subsequent Periodic Rate Cap	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
1.500	1,021	172,209,858.87	100.00%	7.043	358	79.92	662
Total	1,021	172,209,858.87	100.00%	7.043	358	79.92	662

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Next Rate Change Date	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
08/01/05	1	75,891.76	0.04%	10.375	343	85.00	570
12/01/05	1	209,997.46	0.12%	7.375	347	80.00	607
02/01/06	1	49,454.03	0.03%	5.625	349	80.00	633
03/01/06	1	69,812.40	0.04%	9.250	350	79.99	603
04/01/06	1	105,486.56	0.06%	8.625	351	80.00	681
07/01/06	3	529,564.15	0.31%	6.174	354	80.00	645
08/01/06	6	894,654.25	0.52%	7.376	355	80.00	646
09/01/06	64	11,746,696.83	6.82%	7.335	356	79.46	661
10/01/06	376	60,426,487.67	35.09%	7.091	357	79.99	660
11/01/06	359	60,794,086.40	35.30%	7.024	358	79.84	662
12/01/06	172	30,597,667.91	17.77%	7.013	359	80.02	667
09/01/07	2	297,706.80	0.17%	5.796	356	79.99	661
10/01/07	8	1,490,657.68	0.87%	6.905	357	81.24	645
11/01/07	11	2,112,657.10	1.23%	6.223	358	80.00	662
12/01/07	7	1,121,719.02	0.65%	5.872	359	79.99	668
09/01/09	1	336,000.00	0.20%	7.375	356	80.00	704
10/01/09	7	1,351,318.85	0.78%	6.198	357	80.00	703
Total	1,021	172,209,858.87	100.00%	7.043	358	79.92	662

MMC: 2005-1**Silent Seconds Only-Group I**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$98,642,458	\$29,955	\$645,000
Average Scheduled Principal Balance	\$155,833		
Number of Mortgage Loans	633		
Weighted Average Gross Coupon	7.057%	5.125%	11.250%
Weighted Average FICO Score	665	538	795
Weighted Average Combined Original LTV	79.97%	71.11%	94.99%
Weighted Average Original Term	360 months	360 months	360 months
Weighted Average Stated Remaining Term	358 months	345 months	359 months
Weighted Average Seasoning	2 months	1 months	15 months
Weighted Average Gross Margin	5.719%	3.500%	7.990%
Weighted Average Minimum Interest Rate	7.046%	5.125%	10.500%
Weighted Average Maximum Interest Rate	14.046%	12.125%	17.500%
Weighted Average Initial Rate Cap	2.574%	2.000%	3.000%
Weighted Average Subsequent Rate Cap	1.500%	1.500%	1.500%
Weighted Average Months to Roll	22 months	11 months	57 months
Maturity Date		Nov. 1, 2019	Dec. 1, 2034
Maximum Zip Code Concentration	1.34% 2121		
ARM	98.24%		
Fixed Rate	1.76%		
2/28 6MO LIBOR	55.45%		
2/28 6MO LIBOR IO	39.35%		
3/27 6MO LIBOR	1.20%		
3/27 6MO LIBOR IO	1.58%		
5/25 6MO LIBOR IO	0.65%		
Fixed Rate 30YR	1.76%		
Interest Only	41.59%		
Not Interest Only	58.41%		
Prepay Penalty: 0 months	6.90%		
Prepay Penalty: 12 months	2.60%		
Prepay Penalty: 21 months	25.59%		
Prepay Penalty: 24 months	59.03%		
Prepay Penalty: 33 months	0.56%		
Prepay Penalty: 36 months	5.32%		
First Lien	100.00%		
Full Documentation	70.86%		
Stated Documentation	29.14%		
Cash Out Refinance	9.29%		
Purchase	89.90%		
Rate/Term Refinance	0.81%		
Condominium	3.41%		
PUD	14.42%		
Single Family	55.14%		
Two-Four Family	27.02%		
Non-owner	0.58%		
Primary	99.42%		
Top 5 States:			
California	26.72%		
Massachusetts	10.41%		
Arizona	9.69%		
Oregon	7.57%		
Florida	4.73%		

MMC: 2005-1

Silent Seconds Only- Group I

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	38	1,586,985.34	1.61%	8.430	358	79.78	625
50,000.01 - 100,000.00	180	13,442,987.84	13.63%	7.727	358	80.24	637
100,000.01 - 150,000.00	165	20,463,214.51	20.74%	7.293	358	80.03	646
150,000.01 - 200,000.00	79	13,683,080.96	13.87%	7.042	358	80.04	659
200,000.01 - 250,000.00	59	13,269,465.49	13.45%	6.629	358	80.18	674
250,000.01 - 300,000.00	51	13,940,468.07	14.13%	6.655	358	80.00	674
300,000.01 - 350,000.00	34	11,048,041.89	11.20%	6.628	358	79.61	689
350,000.01 - 400,000.00	16	5,994,333.60	6.08%	6.924	358	80.00	699
400,000.01 - 450,000.00	6	2,534,880.41	2.57%	7.447	359	80.00	703
450,000.01 - 500,000.00	3	1,494,400.00	1.51%	7.088	357	78.78	697
500,000.01 - 550,000.00	1	539,600.00	0.55%	7.625	358	80.00	733
600,000.01 - 650,000.00	1	645,000.00	0.65%	6.500	358	75.00	660
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	26	6,834,231.29	6.93%	5.252	358	79.31	683
5.500 - 5.999	78	15,288,774.25	15.50%	5.744	358	80.00	676
6.000 - 6.499	75	12,610,996.00	12.78%	6.234	358	80.00	660
6.500 - 6.999	76	13,216,992.89	13.40%	6.725	358	79.79	674
7.000 - 7.499	101	14,211,878.15	14.41%	7.287	358	79.99	666
7.500 - 7.999	142	20,731,492.14	21.02%	7.741	358	80.19	669
8.000 - 8.499	39	6,388,331.30	6.48%	8.162	358	79.80	660
8.500 - 8.999	17	2,099,032.30	2.13%	8.775	357	79.51	637
9.000 - 9.499	27	2,032,887.23	2.06%	9.315	358	79.81	607
9.500 - 9.999	42	4,487,387.77	4.55%	9.721	358	80.54	615
10.000 - 10.499	7	494,723.61	0.50%	10.269	358	80.64	602
10.500 - 10.999	2	198,031.18	0.20%	10.500	358	80.00	612
11.000 - 11.499	1	47,700.00	0.05%	11.250	359	90.00	569
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
525-549	2	287,947.55	0.29%	9.332	359	80.00	541
550-574	3	269,111.85	0.27%	10.114	359	85.88	559
575-599	7	707,472.19	0.72%	8.671	358	87.28	586
600-624	190	20,535,546.56	20.82%	7.732	358	79.90	611
625-649	138	20,539,426.23	20.82%	7.027	358	79.98	635
650-674	116	19,255,632.55	19.52%	6.806	358	79.60	661
675-699	74	14,625,686.59	14.83%	6.776	358	79.89	689
700+	103	22,421,634.59	22.73%	6.747	358	80.08	734
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Combined Original LTV							
70.00- 74.99	4	818,340.00	0.83%	5.926	358	73.69	668
75.00- 79.99	44	5,998,067.35	6.08%	7.427	357	78.72	653
80.00	570	90,486,236.07	91.73%	7.022	358	80.00	666
80.01- 84.99	3	251,390.14	0.25%	9.602	359	84.99	580
85.00- 89.99	9	740,325.10	0.75%	8.137	358	86.22	677
90.00- 94.99	3	348,099.45	0.35%	8.337	358	90.95	582
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Original Term (months)							
360.000	633	98,642,458.11	100.00%	7.057	358	79.97	665
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Stated Remaining Term (month)							
301-360	633	98,642,458.11	100.00%	7.057	358	79.97	665
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Debt Ratio							
0.01 -20.00	7	935,071.43	0.95%	6.569	358	80.64	664
20.01 -25.00	16	1,472,978.08	1.49%	7.141	358	80.14	670
25.01 -30.00	37	4,528,814.08	4.59%	7.371	358	79.77	655
30.01 -35.00	50	6,686,403.25	6.78%	7.337	358	79.73	650
35.01 -40.00	90	12,186,401.08	12.35%	7.327	358	79.95	656
40.01 -45.00	155	26,157,579.84	26.52%	7.261	358	80.01	673
45.01 -50.00	160	26,149,225.99	26.51%	7.078	358	80.01	668
50.01 -55.00	115	20,194,374.48	20.47%	6.465	358	79.94	662
55.01 -60.00	3	331,609.88	0.34%	6.364	358	80.00	642
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
FRM/ARM							
ARM	620	96,908,369.25	98.24%	7.046	358	79.96	665
Fixed Rate	13	1,734,088.86	1.76%	7.637	358	80.27	641
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6MO LIBOR	430	54,699,353.38	55.45%	7.410	358	80.03	655
2/28 6MO LIBOR IO	169	38,817,288.68	39.35%	6.596	358	79.87	679
3/27 6MO LIBOR	10	1,186,248.17	1.20%	6.928	357	80.00	644
3/27 6MO LIBOR IO	9	1,562,279.02	1.58%	6.048	359	79.99	667
5/25 6MO LIBOR IO	2	643,200.00	0.65%	5.996	357	80.00	733
Fixed Rate 30YR	13	1,734,088.86	1.76%	7.637	358	80.27	641
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	180	41,022,767.70	41.59%	6.565	358	79.87	679
Not Interest Only	453	57,619,690.41	58.41%	7.406	358	80.03	655
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	61	6,804,980.73	6.90%	8.167	358	79.94	642
Prepay Penalty: 12 months	11	2,568,874.53	2.60%	7.724	357	79.65	710
Prepay Penalty: 21 months	91	25,241,851.84	25.59%	6.310	358	79.63	690
Prepay Penalty: 24 months	434	58,225,190.50	59.03%	7.252	358	80.09	655
Prepay Penalty: 33 months	2	550,879.02	0.56%	5.375	358	79.99	672
Prepay Penalty: 36 months	34	5,250,681.49	5.32%	6.890	358	80.43	660
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	633	98,642,458.11	100.00%	7.057	358	79.97	665
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	497	69,893,661.44	70.86%	6.836	358	80.02	651
Stated Documentation	136	28,748,796.67	29.14%	7.594	358	79.83	699
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	46	9,165,897.97	9.29%	6.734	357	79.04	655
Purchase	581	88,676,240.14	89.90%	7.095	358	80.06	666
Rate/Term Refinance	6	800,320.00	0.81%	6.500	358	80.00	623
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Condominium	24	3,367,513.41	3.41%	6.546	358	80.00	651
PUD	87	14,227,863.29	14.42%	6.956	358	80.16	653
Single Family	419	54,393,403.45	55.14%	6.989	358	79.99	654
Two-Four Family	103	26,653,677.96	27.02%	7.313	358	79.82	694
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	10	573,552.73	0.58%	7.864	358	84.28	693
Primary	623	98,068,905.38	99.42%	7.052	358	79.94	665
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	10	822,405.94	0.83%	7.613	358	79.78	633
Arizona	76	9,562,742.50	9.69%	7.094	358	79.91	649
Arkansas	1	181,500.00	0.18%	9.625	358	89.99	584
California	94	26,356,090.82	26.72%	6.282	358	79.65	691
Colorado	9	1,362,130.93	1.38%	7.143	358	80.36	642
Connecticut	9	1,654,434.47	1.68%	7.586	358	80.00	677
Florida	35	4,665,637.25	4.73%	7.123	357	80.13	659
Georgia	12	1,512,829.28	1.53%	8.090	358	80.00	643
Idaho	7	631,189.32	0.64%	7.188	358	80.00	645
Illinois	26	3,576,209.59	3.63%	7.547	358	80.10	656
Indiana	24	1,685,301.36	1.71%	7.656	358	80.00	636
Iowa	10	759,547.87	0.77%	7.815	358	80.19	628
Kansas	8	462,999.58	0.47%	8.573	358	79.11	614
Kentucky	5	368,903.15	0.37%	8.582	358	79.25	606
Louisiana	7	754,909.61	0.77%	7.316	358	80.00	628
Maryland	12	1,644,544.69	1.67%	7.747	358	80.00	621
Massachusetts	35	10,267,039.67	10.41%	7.381	358	80.00	686
Michigan	11	1,051,403.72	1.07%	7.911	357	80.00	635
Mississippi	3	148,289.95	0.15%	8.909	358	79.37	625
Missouri	21	1,624,431.48	1.65%	8.544	357	80.30	621
Nebraska	9	528,203.50	0.54%	8.196	358	82.17	677
Nevada	19	3,619,324.01	3.67%	7.174	357	80.53	655
New Hampshire	2	500,644.30	0.51%	6.993	357	80.00	649
New Jersey	2	280,661.54	0.28%	7.999	357	80.00	638
New Mexico	5	460,830.95	0.47%	8.468	358	80.00	636
Ohio	28	2,558,269.81	2.59%	7.963	358	80.39	642
Oklahoma	8	807,924.28	0.82%	7.270	358	80.59	623
Oregon	54	7,470,173.13	7.57%	6.617	358	80.00	652
Pennsylvania	21	1,968,725.47	2.00%	7.580	358	79.91	645
Rhode Island	10	2,392,166.80	2.43%	7.630	358	80.00	718
South Dakota	3	192,147.79	0.19%	7.914	358	79.80	613
Tennessee	3	319,077.19	0.32%	8.033	358	80.00	623
Texas	3	267,787.38	0.27%	7.071	358	80.00	644
Utah	20	2,844,360.53	2.88%	7.707	358	79.76	640
Virginia	8	1,374,281.58	1.39%	7.265	358	80.34	664
Washington	22	3,897,461.96	3.95%	6.348	358	80.00	661
Wyoming	1	67,876.71	0.07%	6.500	357	80.00	642
Total	633	98,642,458.11	100.00%	7.057	358	79.97	665

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
	Loans	Balance	Prin Bal	Average	Average	Average	Average
Gross Margin				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
3.500 - 3.999	6	1,298,137.52	1.34%	5.178	359	79.66	702
4.000 - 4.499	60	12,822,681.15	13.23%	5.589	358	79.84	669
4.500 - 4.999	101	17,121,271.13	17.67%	6.097	358	80.00	659
5.000 - 5.499	90	13,080,446.11	13.50%	6.707	358	79.82	660
5.500 - 5.999	98	12,745,050.05	13.15%	7.248	358	79.66	647
6.000 - 6.499	70	11,059,417.72	11.41%	7.345	358	80.04	687
6.500 - 6.999	57	9,444,073.85	9.75%	7.760	358	79.99	699
7.000 - 7.499	83	11,510,314.68	11.88%	8.321	358	80.29	659
7.500 - 7.999	55	7,826,977.04	8.08%	8.901	358	80.23	642
Total	620	96,908,369.25	100.00%	7.046	358	79.96	665

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
	Loans	Balance	Prin Bal	Average	Average	Average	Average
Minimum Interest Rate				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
5.000 - 5.499	26	6,834,231.29	7.05%	5.252	358	79.31	683
5.500 - 5.999	78	15,288,774.25	15.78%	5.744	358	80.00	676
6.000 - 6.499	75	12,610,996.00	13.01%	6.234	358	80.00	660
6.500 - 6.999	74	12,993,103.72	13.41%	6.723	358	79.79	674
7.000 - 7.499	98	13,894,813.50	14.34%	7.291	358	79.99	666
7.500 - 7.999	137	19,777,898.76	20.41%	7.748	358	80.20	671
8.000 - 8.499	38	6,296,389.64	6.50%	8.159	358	79.80	661
8.500 - 8.999	16	1,999,132.30	2.06%	8.770	357	79.48	639
9.000 - 9.499	27	2,032,887.23	2.10%	9.315	358	79.81	607
9.500 - 9.999	42	4,487,387.77	4.63%	9.721	358	80.54	615
10.000 - 10.499	7	494,723.61	0.51%	10.269	358	80.64	602
10.500 - 10.999	2	198,031.18	0.20%	10.500	358	80.00	612
Total	620	96,908,369.25	100.00%	7.046	358	79.96	665

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
	Loans	Balance	Prin Bal	Average	Average	Average	Average
Maximum Interest Rate				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
12.000 - 12.499	26	6,834,231.29	7.05%	5.252	358	79.31	683
12.500 - 12.999	78	15,288,774.25	15.78%	5.744	358	80.00	676
13.000 - 13.499	75	12,610,996.00	13.01%	6.234	358	80.00	660
13.500 - 13.999	74	12,993,103.72	13.41%	6.723	358	79.79	674
14.000 - 14.499	98	13,894,813.50	14.34%	7.291	358	79.99	666
14.500 - 14.999	137	19,777,898.76	20.41%	7.748	358	80.20	671
15.000 - 15.499	38	6,296,389.64	6.50%	8.159	358	79.80	661
15.500 - 15.999	16	1,999,132.30	2.06%	8.770	357	79.48	639
16.000 - 16.499	27	2,032,887.23	2.10%	9.315	358	79.81	607
16.500 - 16.999	42	4,487,387.77	4.63%	9.721	358	80.54	615
17.000 - 17.499	7	494,723.61	0.51%	10.269	358	80.64	602
17.500 - 17.999	2	198,031.18	0.20%	10.500	358	80.00	612
Total	620	96,908,369.25	100.00%	7.046	358	79.96	665

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
	Loans	Balance	Prin Bal	Average	Average	Average	Average
Initial Periodic Rate Cap				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
2.000	181	41,302,247.64	42.62%	6.564	358	79.87	680
3.000	439	55,606,121.61	57.38%	7.404	358	80.03	654
Total	620	96,908,369.25	100.00%	7.046	358	79.96	665

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.500	620	96,908,369.25	100.00%	7.046	358	79.96	665
Total	620	96,908,369.25	100.00%	7.046	358	79.96	665

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
12/01/05	1	209,997.46	0.22%	7.375	347	80.00	607
02/01/06	1	49,454.03	0.05%	5.625	349	80.00	633
03/01/06	1	69,812.40	0.07%	9.250	350	79.99	603
04/01/06	1	105,486.56	0.11%	8.625	351	80.00	681
07/01/06	3	529,564.15	0.55%	6.174	354	80.00	645
08/01/06	4	728,782.84	0.75%	7.176	355	80.00	649
09/01/06	20	3,805,091.01	3.93%	7.627	356	79.29	656
10/01/06	143	21,551,698.10	22.24%	7.002	357	79.93	672
11/01/06	290	45,747,344.63	47.21%	7.073	358	80.00	664
12/01/06	136	20,802,861.36	21.47%	7.055	359	80.03	662
09/01/07	1	93,597.44	0.10%	5.625	356	79.97	668
10/01/07	1	148,589.28	0.15%	7.750	357	80.00	633
11/01/07	9	1,301,170.97	1.34%	6.585	358	80.00	654
12/01/07	7	1,121,719.02	1.16%	5.872	359	79.99	668
10/01/09	2	643,200.00	0.66%	5.996	357	80.00	733
Total	620	96,908,369.25	100.00%	7.046	358	79.96	665

MMC: 2005-1**Silent Seconds Only- Group II**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$75,957,557	\$29,964	\$748,799
Average Scheduled Principal Balance	\$187,088		
Number of Mortgage Loans	406		
Weighted Average Gross Coupon	7.059%	5.125%	13.000%
Weighted Average FICO Score	659	525	796
Weighted Average Combined Original LTV	79.78%	20.00%	95.00%
Weighted Average Original Term	360 months	180 months	360 months
Weighted Average Stated Remaining Term	357 months	178 months	359 months
Weighted Average Seasoning	3 months	1 months	17 months
Weighted Average Gross Margin	5.719%	3.875%	10.240%
Weighted Average Minimum Interest Rate	7.039%	5.125%	12.250%
Weighted Average Maximum Interest Rate	14.039%	12.125%	19.250%
Weighted Average Initial Rate Cap	2.451%	2.000%	3.000%
Weighted Average Subsequent Rate Cap	1.500%	1.500%	1.500%
Weighted Average Months to Roll	22 months	7 months	57 months
Maturity Date		Nov. 1, 2019	Dec. 1, 2034
Maximum Zip Code Concentration	1.91% 2121		
ARM	99.14%		
Fixed Rate	0.86%		
2/28 6MO LIBOR	42.42%		
2/28 6MO LIBOR IO	52.24%		
3/27 6MO LIBOR	1.73%		
3/27 6MO LIBOR IO	1.37%		
5/25 6MO LIBOR	0.58%		
5/25 6MO LIBOR IO	0.79%		
Balloon 15/30	0.15%		
Fixed Rate 30YR	0.71%		
Interest Only	54.41%		
Not Interest Only	45.59%		
Prepay Penalty: 0 months	9.47%		
Prepay Penalty: 12 months	0.69%		
Prepay Penalty: 21 months	39.93%		
Prepay Penalty: 24 months	44.53%		
Prepay Penalty: 33 months	0.59%		
Prepay Penalty: 36 months	4.78%		
First Lien	100.00%		
Full Documentation	80.60%		
Stated Documentation	19.40%		
Cash Out Refinance	11.90%		
Purchase	87.33%		
Rate/Term Refinance	0.77%		
Condominium	3.53%		
PUD	17.04%		
Single Family	68.04%		
Two-Four Family	11.39%		
Non-owner	0.08%		
Primary	99.92%		
Top 5 States:			
California	41.32%		
Arizona	7.66%		
Massachusetts	6.34%		
Washington	5.26%		
Florida	5.22%		

MMC: 2005-1

Silent Seconds Only- Group II

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	39	1,635,255.71	2.15%	10.231	358	81.00	584
50,000.01 - 100,000.00	118	8,490,480.92	11.18%	8.931	357	82.04	617
100,000.01 - 150,000.00	93	11,312,915.03	14.89%	7.892	355	80.73	642
150,000.01 - 200,000.00	31	5,443,091.93	7.17%	7.317	357	81.03	654
200,000.01 - 250,000.00	18	4,023,474.30	5.30%	6.777	357	80.00	666
250,000.01 - 300,000.00	24	6,657,337.78	8.76%	6.827	357	79.99	663
300,000.01 - 350,000.00	8	2,639,476.06	3.47%	6.729	357	79.99	665
350,000.01 - 400,000.00	24	9,046,982.46	11.91%	6.799	357	79.76	675
400,000.01 - 450,000.00	21	9,064,705.12	11.93%	6.281	358	79.86	680
450,000.01 - 500,000.00	8	3,819,498.80	5.03%	6.243	358	80.00	675
500,000.01 - 550,000.00	1	540,000.00	0.71%	6.500	357	80.00	629
550,000.01 - 600,000.00	6	3,460,769.08	4.56%	6.021	358	78.66	674
600,000.01 - 650,000.00	13	8,354,770.99	11.00%	5.777	358	77.10	676
700,000.01 - 750,000.00	2	1,468,798.87	1.93%	6.199	358	68.50	683
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	22	8,216,966.81	10.82%	5.215	358	79.14	691
5.500 - 5.999	58	20,102,554.87	26.47%	5.743	357	78.87	677
6.000 - 6.499	35	9,395,142.82	12.37%	6.252	358	78.96	671
6.500 - 6.999	36	7,076,348.02	9.32%	6.712	357	78.69	649
7.000 - 7.499	40	6,512,444.74	8.57%	7.256	357	80.00	663
7.500 - 7.999	47	6,778,794.02	8.92%	7.725	357	80.06	661
8.000 - 8.499	14	2,527,328.41	3.33%	8.229	357	80.11	669
8.500 - 8.999	24	4,383,001.13	5.77%	8.773	357	80.59	644
9.000 - 9.499	17	1,512,880.62	1.99%	9.228	357	79.92	625
9.500 - 9.999	34	3,329,226.48	4.38%	9.676	357	82.14	606
10.000 -10.499	24	1,805,396.72	2.38%	10.246	357	85.99	584
10.500 -10.999	31	2,443,130.57	3.22%	10.750	357	82.88	593
11.000 -11.499	11	714,635.00	0.94%	11.197	358	84.37	561
11.500 -11.999	9	880,188.15	1.16%	11.723	357	87.28	577
12.000 -12.499	3	165,544.76	0.22%	12.147	358	90.00	589
13.000 -13.499	1	113,973.93	0.15%	13.000	178	20.00	657
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
525-549	20	1,187,356.20	1.56%	10.718	358	80.29	540
550-574	29	2,127,236.78	2.80%	10.432	357	85.18	562
575-599	30	3,354,758.70	4.42%	9.925	358	88.28	586
600-624	76	9,263,399.69	12.20%	8.034	357	80.73	612
625-649	77	15,290,534.97	20.13%	7.009	357	78.45	636
650-674	76	17,642,261.99	23.23%	6.509	356	79.05	660
675-699	41	11,362,788.48	14.96%	6.518	357	78.79	687
700+	57	15,729,220.24	20.71%	6.197	358	79.49	725
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	1	113,973.93	0.15%	13.000	178	20.00	657
65.00- 69.99	2	1,114,875.26	1.47%	6.463	357	65.82	658
70.00- 74.99	4	2,613,357.99	3.44%	5.765	359	72.10	674
75.00- 79.99	38	8,959,647.14	11.80%	6.829	357	77.78	669
80.00	311	58,137,445.00	76.54%	6.888	357	80.00	663
80.01- 84.99	1	69,270.00	0.09%	10.000	359	84.99	549
85.00- 89.99	14	1,555,590.62	2.05%	9.771	357	85.61	584
90.00- 94.99	30	2,780,003.12	3.66%	10.537	358	90.24	586
95.00- 99.99	5	613,393.99	0.81%	9.058	358	95.00	582
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180.000	1	113,973.93	0.15%	13.000	178	20.00	657
360.000	405	75,843,583.12	99.85%	7.050	357	79.87	659
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	1	113,973.93	0.15%	13.000	178	20.00	657
301-360	405	75,843,583.12	99.85%	7.050	357	79.87	659
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	11	2,047,513.57	2.70%	7.414	357	81.08	619
20.01 -25.00	14	1,562,385.62	2.06%	7.491	357	80.73	661
25.01 -30.00	24	3,489,885.32	4.59%	7.281	357	78.96	641
30.01 -35.00	43	5,047,620.41	6.65%	7.699	357	81.04	646
35.01 -40.00	53	8,634,743.23	11.37%	7.529	357	78.32	669
40.01 -45.00	102	19,302,782.16	25.41%	7.474	356	80.09	653
45.01 -50.00	84	17,424,007.89	22.94%	7.070	357	80.08	659
50.01 -55.00	75	18,448,618.85	24.29%	6.100	357	79.46	671
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	401	75,301,489.62	99.14%	7.039	357	79.87	659
Fixed Rate	5	656,067.43	0.86%	9.329	326	69.58	669
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6MO LIBOR	269	32,220,564.30	42.42%	8.265	357	80.67	636
2/28 6MO LIBOR IO	116	39,679,142.58	52.24%	6.094	358	79.17	677
3/27 6MO LIBOR	6	1,313,703.35	1.73%	6.384	357	81.40	650
3/27 6MO LIBOR IO	4	1,043,960.54	1.37%	6.258	357	80.00	666
5/25 6MO LIBOR	4	440,320.39	0.58%	6.536	357	80.00	648
5/25 6MO LIBOR IO	2	603,798.46	0.79%	6.821	356	80.00	712
Balloon 15/30	1	113,973.93	0.15%	13.000	178	20.00	657
Fixed Rate 30YR	4	542,093.50	0.71%	8.557	357	80.00	671
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	122	41,326,901.58	54.41%	6.109	357	79.20	677
Not Interest Only	284	34,630,655.47	45.59%	8.192	357	80.48	637
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	59	7,195,322.91	9.47%	8.945	355	80.38	643
Prepay Penalty: 12 months	2	527,192.75	0.69%	8.185	357	80.00	623
Prepay Penalty: 21 months	80	30,333,123.09	39.93%	6.001	358	78.96	677
Prepay Penalty: 24 months	244	33,827,070.11	44.53%	7.623	357	80.28	646
Prepay Penalty: 33 months	1	447,486.13	0.59%	5.250	358	80.00	706
Prepay Penalty: 36 months	20	3,627,362.06	4.78%	6.956	357	80.73	659
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	406	75,957,557.05	100.00%	7.059	357	79.78	659
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	330	61,222,102.36	80.60%	6.800	357	79.98	654
Stated Documentation	76	14,735,454.69	19.40%	8.135	356	78.97	679
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	33	9,038,595.81	11.90%	6.464	358	78.10	644
Purchase	370	66,331,901.91	87.33%	7.139	357	80.01	661
Rate/Term Refinance	3	587,059.33	0.77%	7.143	356	80.00	616
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Condominium	16	2,685,069.92	3.53%	6.692	357	80.09	657
PUD	52	12,942,189.67	17.04%	6.991	356	79.26	662
Single Family	308	51,678,175.61	68.04%	7.003	357	79.92	654
Two-Four Family	30	8,652,121.85	11.39%	7.604	357	79.68	682
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	1	63,666.32	0.08%	8.125	357	85.00	722
Primary	405	75,893,890.73	99.92%	7.058	357	79.78	659
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	6	466,679.07	0.61%	8.562	357	80.75	617
Arizona	34	5,815,248.70	7.66%	7.009	357	79.69	662
California	83	31,384,407.68	41.32%	6.006	358	79.00	678
Colorado	5	1,175,872.98	1.55%	7.118	358	76.79	626
Connecticut	2	211,735.20	0.28%	8.750	357	79.99	667
Florida	22	3,966,976.56	5.22%	7.328	357	79.74	651
Georgia	8	960,922.64	1.27%	9.168	336	73.61	636
Idaho	7	602,600.69	0.79%	9.215	357	80.49	614
Illinois	13	1,983,823.16	2.61%	8.611	358	81.55	638
Indiana	26	1,624,398.85	2.14%	9.087	357	82.35	614
Iowa	3	161,092.47	0.21%	9.929	357	83.90	610
Kansas	11	690,895.26	0.91%	10.373	357	80.45	596
Kentucky	2	228,133.18	0.30%	6.656	357	80.00	654
Louisiana	4	339,498.90	0.45%	9.069	357	83.36	628
Maryland	9	1,863,696.48	2.45%	7.497	358	80.00	698
Massachusetts	14	4,812,907.82	6.34%	7.041	357	79.74	681
Michigan	13	1,073,364.56	1.41%	9.478	358	84.27	614
Mississippi	4	177,584.03	0.23%	9.783	358	78.56	565
Missouri	18	1,570,727.97	2.07%	9.306	357	81.37	626
Montana	2	176,065.15	0.23%	7.788	356	80.00	623
Nebraska	6	405,412.22	0.53%	8.939	354	81.72	616
Nevada	7	2,013,364.99	2.65%	6.659	358	79.28	682
New Hampshire	1	242,933.26	0.32%	8.999	357	80.00	653
New Jersey	2	434,320.98	0.57%	9.040	357	80.00	644
New Mexico	10	1,169,509.16	1.54%	9.635	357	84.01	605
Ohio	14	905,332.34	1.19%	9.887	357	85.03	602
Oklahoma	10	603,803.05	0.79%	9.075	357	82.89	588
Oregon	18	3,337,042.37	4.39%	6.197	357	80.55	645
Pennsylvania	10	682,378.77	0.90%	9.099	357	80.28	615
Rhode Island	1	227,881.80	0.30%	9.250	358	80.00	630
South Carolina	1	393,960.41	0.52%	11.750	357	90.00	593
Tennessee	5	384,464.38	0.51%	8.884	357	89.30	598
Texas	7	683,286.52	0.90%	8.912	358	83.65	640
Utah	3	380,644.02	0.50%	9.428	357	80.00	636
Virginia	7	738,069.29	0.97%	8.670	357	82.11	610
Washington	17	3,994,235.71	5.26%	6.455	357	77.25	650
Wyoming	1	74,286.43	0.10%	7.375	357	80.00	613
Total	406	75,957,557.05	100.00%	7.059	357	79.78	659

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
3.500 - 3.999	5	2,288,105.02	3.04%	5.125	358	76.91	690
4.000 - 4.499	39	12,897,114.58	17.13%	5.546	358	79.02	689
4.500 - 4.999	59	18,155,997.66	24.11%	5.952	357	79.37	668
5.000 - 5.499	53	10,705,646.82	14.22%	6.506	357	79.20	659
5.500 - 5.999	35	5,023,362.86	6.67%	7.399	357	77.43	638
6.000 - 6.499	30	4,560,847.30	6.06%	7.462	357	80.04	660
6.500 - 6.999	32	4,924,868.53	6.54%	7.897	357	80.41	676
7.000 - 7.499	23	3,868,460.17	5.14%	8.262	357	80.55	670
7.500 - 7.999	19	2,199,140.26	2.92%	9.135	357	81.24	623
8.000 - 8.499	49	5,896,185.14	7.83%	9.499	358	82.26	622
8.500 - 8.999	27	2,589,784.36	3.44%	10.167	357	83.35	593
9.000 - 9.499	21	1,731,399.31	2.30%	11.088	358	86.50	570
9.500 - 9.999	7	355,789.92	0.47%	11.636	358	85.92	563
10.000 - 10.499	2	104,787.69	0.14%	12.025	358	86.00	572
Total	401	75,301,489.62	100.00%	7.039	357	79.87	659

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	22	8,216,966.81	10.91%	5.215	358	79.14	691
5.500 - 5.999	58	20,102,554.87	26.70%	5.743	357	78.87	677
6.000 - 6.499	35	9,395,142.82	12.48%	6.252	358	78.96	671
6.500 - 6.999	36	7,076,348.02	9.40%	6.712	357	78.69	649
7.000 - 7.499	39	6,398,215.12	8.50%	7.252	357	80.00	663
7.500 - 7.999	47	6,778,794.02	9.00%	7.725	357	80.06	661
8.000 - 8.499	13	2,416,263.64	3.21%	8.217	357	80.11	669
8.500 - 8.999	23	4,171,639.25	5.54%	8.768	357	80.62	644
9.000 - 9.499	16	1,407,443.39	1.87%	9.235	357	79.91	614
9.500 - 9.999	34	3,329,226.48	4.42%	9.676	357	82.14	606
10.000 - 10.499	24	1,805,396.72	2.40%	10.246	357	85.99	584
10.500 - 10.999	31	2,443,130.57	3.24%	10.750	357	82.88	593
11.000 - 11.499	11	714,635.00	0.95%	11.197	358	84.37	561
11.500 - 11.999	9	880,188.15	1.17%	11.723	357	87.28	577
12.000 - 12.499	3	165,544.76	0.22%	12.147	358	90.00	589
Total	401	75,301,489.62	100.00%	7.039	357	79.87	659

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
12.000 - 12.499	22	8,216,966.81	10.91%	5.215	358	79.14	691
12.500 - 12.999	58	20,102,554.87	26.70%	5.743	357	78.87	677
13.000 - 13.499	35	9,395,142.82	12.48%	6.252	358	78.96	671
13.500 - 13.999	36	7,076,348.02	9.40%	6.712	357	78.69	649
14.000 - 14.499	39	6,398,215.12	8.50%	7.252	357	80.00	663
14.500 - 14.999	47	6,778,794.02	9.00%	7.725	357	80.06	661
15.000 - 15.499	13	2,416,263.64	3.21%	8.217	357	80.11	669
15.500 - 15.999	23	4,171,639.25	5.54%	8.768	357	80.62	644
16.000 - 16.499	16	1,407,443.39	1.87%	9.235	357	79.91	614
16.500 - 16.999	34	3,329,226.48	4.42%	9.676	357	82.14	606
17.000 - 17.499	24	1,805,396.72	2.40%	10.246	357	85.99	584
17.500 - 17.999	31	2,443,130.57	3.24%	10.750	357	82.88	593
18.000 - 18.499	11	714,635.00	0.95%	11.197	358	84.37	561
18.500 - 18.999	9	880,188.15	1.17%	11.723	357	87.28	577
19.000 - 19.499	3	165,544.76	0.22%	12.147	358	90.00	589
Total	401	75,301,489.62	100.00%	7.039	357	79.87	659

				Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal				
2.000	122	41,326,901.58	54.88%	6.109	357	79.20	677
3.000	279	33,974,588.04	45.12%	8.170	357	80.69	637
Total	401	75,301,489.62	100.00%	7.039	357	79.87	659

				Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal				
1.500	401	75,301,489.62	100.00%	7.039	357	79.87	659
Total	401	75,301,489.62	100.00%	7.039	357	79.87	659

				Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal				
08/01/05	1	75,891.76	0.10%	10.375	343	85.00	570
08/01/06	2	165,871.41	0.22%	8.250	355	79.99	633
09/01/06	44	7,941,605.82	10.55%	7.196	356	79.55	663
10/01/06	233	38,874,789.57	51.63%	7.140	357	80.03	654
11/01/06	69	15,046,741.77	19.98%	6.876	358	79.38	656
12/01/06	36	9,794,806.55	13.01%	6.922	359	80.01	676
09/01/07	1	204,109.36	0.27%	5.875	356	80.00	658
10/01/07	7	1,342,068.40	1.78%	6.811	357	81.37	647
11/01/07	2	811,486.13	1.08%	5.642	358	80.00	674
09/01/09	1	336,000.00	0.45%	7.375	356	80.00	704
10/01/09	5	708,118.85	0.94%	6.381	357	80.00	676
Total	401	75,301,489.62	100.00%	7.039	357	79.87	659

MERITAGE 2005-1

Product	IO Term	Loan Count	UPB	% UPB
2/28 6MO LIBOR	0	1,651	203,672,400.98	48.46%
2/28 6MO LIBOR IO	24	577	149,758,130.23	35.63%
2/28 6MO LIBOR IO	36	1	135,000.00	0.03%
3/27 6MO LIBOR	0	41	5,836,858.03	1.39%
3/27 6MO LIBOR IO	36	25	5,744,139.33	1.37%
5/25 6MO LIBOR	0	8	1,301,054.93	0.31%
5/25 6MO LIBOR IO	24	1	360,000.00	0.09%
5/25 6MO LIBOR IO	60	12	3,154,046.25	0.75%
Balloon 15/30	0	819	33,830,929.35	8.05%
Balloon 15/30 IO	24	84	7,594,622.25	1.81%
Balloon 15/30 IO	36	3	193,179.93	0.05%
Fixed Rate 15YR	0	7	331,999.05	0.08%
Fixed Rate 20YR	0	106	2,832,834.13	0.67%
Fixed Rate 30YR	0	47	5,520,480.63	1.31%
		3,382	420,265,675.09	

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The information contained herein will be superseded by the description of the mortgage loans contained in the prospectus supplement. Such information supersedes the information in all prior collateral term sheets, if any.

MMC: 2005-1
Second Liens Only

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$44,140,114	\$9,977	\$250,000
Average Scheduled Principal Balance	\$43,574		
Number of Mortgage Loans	1,013		
Weighted Average Gross Coupon	10.956%	7.615%	16.240%
Weighted Average FICO Score	661	567	795
Weighted Average Combined Original LTV	99.53%	90.00%	100.00%
Weighted Average Original Term	184 months	180 months	240 months
Weighted Average Stated Remaining Term	182 months	166 months	239 months
Weighted Average Seasoning	2 months	1 months	14 months
Maturity Date		Nov 1 2018	Dec 1 2024
Maximum Zip Code Concentration	1.24%	02121	
Fixed Rate	100.00%		
Balloon 15/30	75.53%		
Balloon 15/30 IO	17.64%		
Fixed Rate 15YR	0.41%		
Fixed Rate 20YR	6.42%		
Interest Only	17.64%		
Not Interest Only	82.36%		
Prepay Penalty: 0 months	25.87%		
Prepay Penalty: 12 months	2.49%		
Prepay Penalty: 24 months	68.63%		
Prepay Penalty: 36 months	3.01%		
Second Lien	100.00%		
Full Documentation	73.19%		
Stated Documentation	26.81%		
Cash Out Refinance	11.16%		
Purchase	88.37%		
Rate/Term Refinance	0.46%		
Condominium	4.99%		
PUD	13.22%		
Single Family	60.14%		
Two-Four Family	21.65%		
Primary	100.00%		
Top 5 States:			
California	33.50%		
Massachusetts	9.91%		
Arizona	7.72%		
Oregon	5.76%		
Washington	4.48%		

MMC: 2005-1

Second Liens Only

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	706	18,948,389.70	42.93%	11.705	185	99.83	643
50,000.01 - 100,000.00	250	17,578,647.72	39.82%	10.671	180	99.54	669
100,000.01 - 150,000.00	45	5,158,604.93	11.69%	10.039	178	99.58	692
150,000.01 - 200,000.00	6	1,009,567.85	2.29%	9.072	178	97.83	692
200,000.01 - 250,000.00	6	1,444,903.55	3.27%	9.210	179	96.54	660
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
7.500 - 7.999	29	2,411,265.93	5.46%	7.887	179	99.30	735
8.000 - 8.499	23	1,306,256.54	2.96%	8.236	179	99.78	724
8.500 - 8.999	42	3,091,989.83	7.00%	8.712	179	99.13	691
9.000 - 9.499	36	2,086,943.53	4.73%	9.271	178	99.89	665
9.500 - 9.999	81	4,495,433.00	10.18%	9.822	178	99.14	668
10.000 -10.499	80	3,757,995.38	8.51%	10.188	182	99.31	661
10.500 -10.999	96	4,954,308.31	11.22%	10.804	179	99.52	674
11.000 -11.499	179	6,585,787.69	14.92%	11.242	182	99.75	634
11.500 -11.999	130	5,513,009.84	12.49%	11.725	182	99.61	650
12.000 -12.499	63	2,268,988.54	5.14%	12.266	185	99.33	651
12.500 -12.999	65	2,536,064.25	5.75%	12.754	186	99.92	654
13.000 -13.499	26	819,045.10	1.86%	13.240	186	99.13	637
13.500 -13.999	29	1,081,508.94	2.45%	13.775	195	99.86	630
14.000 -14.499	73	1,667,530.65	3.78%	14.245	187	99.90	617
14.500 -14.999	54	1,280,850.39	2.90%	14.649	194	99.67	620
15.500 -15.999	6	255,338.83	0.58%	15.741	184	100.00	616
16.000 -16.499	1	27,797.00	0.06%	16.240	178	100.00	627
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
550-574	2	132,979.75	0.30%	10.772	179	100.00	569
600-624	305	9,267,163.56	20.99%	12.245	186	99.58	611
625-649	253	10,452,721.52	23.68%	11.483	183	99.17	635
650-674	216	9,685,838.34	21.94%	10.878	182	99.44	660
675-699	108	5,921,069.74	13.41%	10.523	179	99.82	686
700+	129	8,680,340.84	19.67%	9.332	179	99.81	731
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
90.00- 94.99	21	1,722,460.50	3.90%	10.414	183	92.24	638
95.00- 99.99	67	3,264,482.75	7.40%	10.844	183	97.75	656
100.00	925	39,153,170.50	88.70%	10.990	182	100.00	662
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180.000	907	41,307,279.62	93.58%	10.850	178	99.53	662
240.000	106	2,832,834.13	6.42%	12.514	238	99.53	636
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	907	41,307,279.62	93.58%	10.850	178	99.53	662
181-240	106	2,832,834.13	6.42%	12.514	238	99.53	636
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	20	768,923.53	1.74%	10.803	187	98.35	637
20.01 -25.00	21	788,585.48	1.79%	10.716	186	97.77	649
25.01 -30.00	63	2,006,440.34	4.55%	11.520	188	99.21	649
30.01 -35.00	94	3,051,496.49	6.91%	11.322	182	99.51	649
35.01 -40.00	152	5,873,754.51	13.31%	10.909	182	99.70	663
40.01 -45.00	241	11,315,389.53	25.64%	11.260	182	99.69	664
45.01 -50.00	237	11,166,793.16	25.30%	11.055	182	99.61	666
50.01 -55.00	183	9,125,752.84	20.67%	10.274	180	99.46	658
55.01 -60.00	2	42,977.87	0.10%	11.715	196	100.00	620
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Fixed Rate	1,013	44,140,113.75	100.00%	10.956	182	99.53	661
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Balloon 15/30	817	33,337,311.44	75.53%	11.212	178	99.53	653
Balloon 15/30 IO	87	7,787,802.18	17.64%	9.268	178	99.54	705
Fixed Rate 15YR	3	182,166.00	0.41%	12.169	178	99.87	659
Fixed Rate 20YR	106	2,832,834.13	6.42%	12.514	238	99.53	636
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	87	7,787,802.18	17.64%	9.268	178	99.54	705
Not Interest Only	926	36,352,311.57	82.36%	11.318	183	99.53	651
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	315	11,420,842.73	25.87%	11.750	189	99.46	646
Prepay Penalty: 12 months	17	1,098,010.08	2.49%	10.569	178	98.62	679
Prepay Penalty: 24 months	649	30,293,014.82	68.63%	10.720	180	99.61	666
Prepay Penalty: 36 months	32	1,328,246.12	3.01%	9.853	178	99.18	658
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Second Lien	1,013	44,140,113.75	100.00%	10.956	182	99.53	661
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	785	32,304,527.35	73.19%	10.662	182	99.46	651
Stated Documentation	228	11,835,586.40	26.81%	11.759	182	99.71	688
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	82	4,927,805.05	11.16%	10.610	184	98.19	645
Purchase	924	39,008,734.22	88.37%	10.997	182	99.70	663
Rate/Term Refinance	7	203,574.48	0.46%	11.491	188	100.00	622
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Condominium	53	2,202,537.57	4.99%	10.538	182	99.22	660
PUD	125	5,833,260.10	13.22%	11.014	181	99.26	656
Single Family	694	26,546,838.62	60.14%	10.964	183	99.50	654
Two-Four Family	141	9,557,477.46	21.65%	10.995	179	99.85	683
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Primary	1,013	44,140,113.75	100.00%	10.956	182	99.53	661
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	5	95,653.00	0.22%	10.980	178	100.00	619
Arizona	100	3,408,619.86	7.72%	11.066	178	99.51	649
California	185	14,788,918.35	33.50%	9.819	179	99.20	682
Colorado	14	837,794.45	1.90%	11.801	178	98.30	637
Connecticut	11	561,107.30	1.27%	11.396	178	100.00	673
Delaware	1	26,700.00	0.06%	11.125	179	100.00	618
Florida	50	1,807,319.50	4.09%	11.694	178	99.57	651
Georgia	29	939,668.29	2.13%	12.098	178	100.00	646
Idaho	17	409,770.25	0.93%	11.512	178	100.00	631
Illinois	34	1,290,014.20	2.92%	11.359	183	99.71	646
Indiana	40	728,771.34	1.67%	12.408	229	100.00	634
Iowa	18	353,488.85	0.80%	12.148	178	99.84	629
Kansas	19	358,555.72	0.81%	12.572	238	99.68	628
Kentucky	8	159,431.77	0.36%	11.429	178	100.00	637
Louisiana	10	237,676.30	0.54%	11.369	178	100.00	634
Maryland	23	1,017,729.94	2.31%	11.450	178	99.72	663
Massachusetts	61	4,374,902.37	9.91%	11.105	178	99.95	674
Michigan	21	537,975.44	1.22%	12.580	178	99.96	621
Mississippi	3	35,991.24	0.08%	13.875	178	100.00	623
Missouri	28	520,207.80	1.18%	12.453	178	100.00	635
Nebraska	12	235,021.36	0.53%	11.714	178	100.00	649
Nevada	26	1,241,278.74	2.81%	11.786	178	99.66	652
New Hampshire	3	185,900.07	0.42%	12.220	177	100.00	651
New Jersey	6	277,846.89	0.63%	12.102	178	99.94	671
New Mexico	10	219,376.67	0.50%	12.151	190	100.00	638
Ohio	35	851,164.91	1.93%	11.726	180	99.51	637
Oklahoma	21	482,203.71	1.09%	12.156	182	100.00	633
Oregon	69	2,540,285.38	5.76%	10.853	179	99.81	646
Pennsylvania	31	759,094.68	1.72%	11.932	180	99.48	639
Rhode Island	11	648,319.78	1.47%	10.962	178	100.00	702
South Dakota	5	109,012.14	0.25%	11.580	178	100.00	637
Tennessee	2	96,080.24	0.22%	8.629	179	100.00	653
Texas	7	169,054.43	0.38%	11.163	178	99.78	660
Utah	39	1,414,580.92	3.20%	12.638	238	99.85	638
Virginia	8	334,759.77	0.76%	12.222	178	98.91	644
Washington	47	1,977,072.21	4.48%	11.288	178	99.25	641
Wyoming	4	98,765.88	0.22%	11.900	200	100.00	644
Total	1,013	44,140,113.75	100.00%	10.956	182	99.53	661

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The information contained herein will be superseded by the description of the mortgage loans contained in the prospectus supplement. Such information supersedes the information in all prior collateral term sheets, if any.

Deal Info
Deal Name MMLT 2005-1
Bloomberg Ticker Subprime
Asset Class
Issuer
Trustee
Lead Manager(s)
Month: 23
 To Roll 339
 Remaining Term 23
 Remaining IO Term

Key:
 - Cells in red font are calculations and should be left alone.
 - Significant Loans qualifiers are list below each bucket

(i) Fill in top 15 states only, combine the remaining in the "Other" Bucket
 (ii) Extend Fixed / Floating bucket to include all loan types also separate Z/S from Interest Only (IO) Z/S and so on. If the concentration of IO's is greater than 20% please fill out the IO table.

FICO	# Loans	Deal Size		WA Loan Balance	WAC	FICO	% LTV	% DTI	Weighted Average Collateral Characteristics		Refi Cchout	MI Covered	NINANO Doc	Interest only
		Balance	%						Non-Primary	Non-SFIPUD				
NA	1	47,958	0.01%	47,958	10.125	0	80.00	0.00	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
521 - 540	55	5,248,001	1.25%	95,418	9.571	533	74.23	0.00	5.07%	0.78%	66.47%	0.00%	0.00%	20.87%
541 - 560	88	9,810,704	2.33%	111,485	9.762	550	81.06	0.00	3.11%	5.11%	61.94%	0.00%	0.00%	17.90%
561 - 580	158	17,695,951	4.21%	112,000	9.564	574	91.26	0.00	0.73%	5.69%	32.66%	0.00%	0.00%	18.39%
581 - 600	294	36,429,056	8.67%	123,908	9.262	590	90.84	0.00	2.16%	7.05%	33.11%	0.00%	0.14%	26.51%
601 - 620	591	49,347,709	11.74%	83,489	8.508	610	85.91	0.00	0.84%	26.32%	0.00%	0.00%	1.12%	23.90%
621 - 640	571	62,315,660	14.83%	109,134	7.830	631	86.81	0.00	1.44%	14.12%	31.48%	0.00%	9.85%	32.89%
641 - 660	532	69,991,072	16.65%	131,562	7.429	652	87.70	0.00	2.16%	17.08%	27.81%	0.00%	21.42%	45.25%
661 - 680	390	53,312,947	12.69%	136,700	7.306	670	90.35	0.00	1.45%	20.65%	0.00%	0.00%	23.01%	44.56%
681 - 700	300	50,199,723	11.94%	167,332	7.030	690	88.84	0.00	0.76%	21.24%	16.79%	0.00%	34.11%	46.67%
701 - 750	335	54,825,099	13.05%	163,657	6.938	722	87.26	0.00	1.06%	27.70%	13.66%	0.00%	39.04%	59.96%
751 +	67	11,041,795	2.63%	164,803	7.122	768	85.43	0.00	7.11%	55.98%	8.91%	0.00%	47.38%	64.81%
Total	3,382	420,265,675	100.00%	124,265	7.809	650	87.81	0.00	1.63%	16.75%	25.57%	0.00%	18.50%	39.72%

LTV	# Loans	Deal Size		WA Loan Balance	WAC	FICO	% LTV	% DTI	Weighted Average Collateral Characteristics		Refi Cchout	MI Covered	NINANO Doc	Interest only
		Balance	%						Non-Primary	Non-SFIPUD				
<= 50.00	21	2,138,488	0.51%	101,833	7.206	609	38.67	0.00	0.00%	6.17%	90.00%	0.00%	11.41%	21.37%
50.01 - 55.00	3	441,601	0.11%	147,200	6.228	566	54.36	0.00	0.00%	0.00%	100.00%	0.00%	0.00%	32.61%
55.01 - 60.00	11	2,021,244	0.48%	183,749	6.895	597	57.37	0.00	18.21%	0.00%	100.00%	0.00%	0.00%	47.79%
60.01 - 65.00	11	1,643,101	0.39%	149,373	7.324	583	63.57	0.00	5.23%	0.00%	100.00%	0.00%	3.65%	57.33%
65.01 - 70.00	27	5,811,907	1.38%	215,256	6.870	633	68.64	0.00	9.03%	19.14%	68.02%	0.00%	13.16%	45.05%
70.01 - 75.00	61	11,970,508	2.85%	196,238	6.822	633	73.81	0.00	6.36%	8.07%	71.80%	0.00%	10.10%	57.11%
75.01 - 80.00	1,096	182,871,745	43.51%	166,854	7.055	659	79.87	0.00	1.44%	23.78%	16.30%	0.00%	24.56%	48.01%
80.01 - 85.00	113	12,807,966	3.05%	113,345	7.931	620	84.62	0.00	18.35%	9.03%	63.20%	0.00%	2.42%	33.59%
85.01 - 90.00	175	27,723,334	6.60%	158,419	7.921	625	89.74	0.00	0.40%	7.92%	56.23%	0.00%	8.76%	45.43%
90.01 - 95.00	178	31,160,999	7.41%	175,062	7.562	632	94.85	0.00	0.00%	11.60%	43.31%	0.00%	3.18%	41.28%
95.01 - 100.00	1,668	141,674,781	33.71%	84,030	6.957	656	99.96	0.00	0.00%	12.53%	15.44%	0.00%	18.95%	26.41%
Total	3,382	420,265,675	100.00%	124,265	7.809	650	87.81	0.00	1.63%	16.75%	25.57%	0.00%	18.50%	39.72%

DTI	# Loans	Deal Size		WA Loan Balance	WAC	FICO	% LTV	% DTI	Weighted Average Collateral Characteristics		Refi Cchout	MI Covered	NINANO Doc	Interest only
		Balance	%						Non-Primary	Non-SFIPUD				
<= 20.00	70	7,213,556	1.72%	103,051	7.732	636	85.49	15.23	4.16%	5.93%	42.25%	0.00%	6.29%	38.96%
20.01 - 25.00	103	9,194,187	2.19%	89,264	7.782	655	85.66	22.71	1.37%	1.92%	33.60%	0.00%	21.28%	25.79%
25.01 - 30.00	233	21,873,269	5.20%	93,877	6.164	638	87.19	27.66	3.33%	10.95%	35.76%	0.00%	14.57%	34.40%
30.01 - 35.00	325	34,164,541	8.13%	105,122	7.964	644	87.70	32.74	1.37%	7.75%	28.33%	0.00%	23.62%	32.89%
35.01 - 40.00	505	56,126,788	13.36%	111,142	8.061	648	88.65	37.67	2.50%	15.71%	21.15%	0.00%	21.68%	31.68%
40.01 - 45.00	754	97,422,700	23.18%	129,208	7.989	655	87.61	42.79	1.28%	22.63%	22.63%	0.00%	31.87%	40.27%
45.01 - 50.00	829	107,557,433	25.59%	129,744	7.973	647	88.09	47.75	1.57%	18.33%	24.67%	0.00%	17.16%	43.03%
50.01 - 55.00	557	86,094,613	20.49%	154,568	7.100	657	87.82	52.75	1.01%	17.97%	26.83%	0.00%	2.80%	46.10%
55.01 - 60.00	6	618,588	0.15%	103,098	6.790	638	81.39	55.20	0.00%	10.50%	26.83%	0.00%	2.00%	0.00%
Total	3,382	420,265,675	100.00%	124,265	7.809	650	87.81	42.92	1.63%	16.75%	25.57%	0.00%	18.50%	39.72%

FICO Mean: _____ Median: _____ Standard Deviation: _____

LTV Mean: _____ Median: _____ Standard Deviation: _____

DTI Mean: _____ Median: _____ Standard Deviation: _____

PURPOSE BUCKET

Table with columns: # Loans, Deal Size, Balance, % Balance, WA Loan Balance, % WA Loan Balance, WAC, FICO, %LTV, %DTI, Non-Primary, Non-SF/PUD, Refi Cachout, MI Covered, NINA/No Doc, Interest only. Rows include Cash Out Refinance, Purchase, Rate/Term Refinance, and Total.

OCCUPANCY BUCKET

Table with columns: # Loans, Deal Size, Balance, % Balance, WA Loan Balance, % WA Loan Balance, WAC, FICO, %LTV, %DTI, Non-Primary, Non-SF/PUD, Refi Cachout, MI Covered, NINA/No Doc, Interest only. Rows include Non-owner, Primary, Second Home, and Total.

DOCUMENTATION BUCKET

Table with columns: # Loans, Deal Size, Balance, % Balance, WA Loan Balance, % WA Loan Balance, WAC, FICO, %LTV, %DTI, Non-Primary, Non-SF/PUD, Refi Cachout, MI Covered, NINA/No Doc, Interest only. Rows include Full Documentation, Stated Documentation, and Total.

PROPERTY BUCKET

Table with columns: # Loans, Deal Size, Balance, % Balance, WA Loan Balance, % WA Loan Balance, WAC, FICO, %LTV, %DTI, Non-Primary, Non-SF/PUD, Refi Cachout, MI Covered, NINA/No Doc, Interest only. Rows include Condominium, PUD, Single Family, Two-Four Family, and Total.

PRINCIPAL BUCKET

Table with columns: # Loans, Deal Size, Balance, % Balance, WA Loan Balance, % WA Loan Balance, WAC, FICO, %LTV, %DTI, Non-Primary, Non-SF/PUD, Refi Cachout, MI Covered, NINA/No Doc, Interest only. Rows include UPB, 0.00 - 50,000.00, 50,000.01 - 75,000.00, 75,000.01 - 100,000.00, 100,000.01 - 125,000.00, 125,000.01 - 150,000.00, 150,000.01 - 175,000.00, 175,000.01 - 200,000.00, 200,000.01 - 250,000.00, 250,000.01 - 300,000.00, 300,000.01 - 350,000.00, 350,000.01 - 400,000.00, 400,000.01 - 450,000.00, 450,000.01 - 500,000.00, 500,000.01 - 600,000.00, 600,000.01 - 700,000.00, 700,000.01 +, and Total.

Min Max

State Concentration Bucket (I)

State*	# Loans	Deal Size		Balance	%	WA Loan Balance	WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics			NINA/No Doc	Interest only
		Balance	%								Ref Cashout	MI Covered	Non SFPUD		
AZ	295	32,644,739	7.77%	110,960	7.87	845	0.00	1.04%	4.09%	30.18%	0.00%	16.18%	37.82%		
CA	489	112,344,624	26.73%	229,744	6.75	673	0.00	1.81%	21.43%	28.07%	0.00%	16.46%	80.96%		
FL	229	29,740,579	7.08%	129,872	7.60	652	0.00	1.44%	8.52%	23.09%	0.00%	24.17%	30.63%		
GA	77	8,378,474	1.99%	108,811	8.827	637	0.00	0.39%	3.06%	17.46%	0.00%	30.61%	25.19%		
IL	111	11,777,531	2.80%	106,104	8.398	644	0.00	3.90%	43.46%	16.17%	0.00%	28.86%	3.57%		
IN	163	9,810,813	2.33%	60,189	8.913	623	0.00	6.39%	5.02%	23.17%	0.00%	5.69%	4.49%		
MA	125	23,067,757	5.49%	184,542	8.027	843	0.00	0.87%	16.00%	13.00%	0.00%	55.47%	20.73%		
MD	63	8,847,235	2.11%	140,432	8.443	640	0.00	0.00%	9.08%	24.12%	0.00%	16.22%	37.11%		
MI	119	8,641,163	2.06%	72,615	9.096	625	0.00	2.69%	4.00%	25.02%	0.00%	7.82%	8.17%		
MV	77	12,531,816	2.98%	162,751	7.406	658	0.00	2.18%	6.42%	31.68%	0.00%	21.58%	51.81%		
OH	123	9,205,432	2.19%	74,841	8.626	633	0.00	1.87%	6.05%	24.23%	0.00%	14.78%	6.50%		
OR	201	25,223,712	6.00%	125,491	7.431	647	0.00	1.95%	4.45%	20.12%	0.00%	6.90%	38.79%		
PA	150	11,591,317	2.76%	93,321	8.707	631	0.00	0.62%	9.26%	23.29%	0.00%	15.11%	1.63%		
UT	84	7,838,989	1.87%	146,049	8.702	642	0.00	0.00%	8.41%	17.95%	0.00%	21.60%	21.60%		
WA	129	18,840,352	4.48%	146,049	7.333	643	0.00	0.34%	41.91%	41.91%	0.00%	5.61%	48.18%		
Other	947	89,781,142	21.36%	94,806	8.620	633	0.00	1.57%	12.84%	24.37%	0.00%	16.61%	16.66%		
Total	3,382	420,265,675	100.00%	124,265	7.809	650	0.00	1.63%	16.75%	25.57%	0.00%	18.50%	39.72%		

*Separate California into North and South if possible.

Weighted Average Collateral Characteristics

Deal Size	# Loans	Balance	%	WA Loan Balance	WAC	FICO	%LTV	%DTI	Non - Primary	Non SFPUD	Ref Cashout	MI Covered	NINA/No Doc	Interest only
California Breakdown														
CA-NORTH	241	58,114,405	13.83%	241,139	6.400	674	84.05	1.64%	0.00	11.25%	26.02%	0.00%	6.70%	91.28%
CA-SOUTH	248	54,230,219	12.90%	218,670	7.135	671	83.77	2.00%	0.00	32.33%	30.26%	0.00%	26.93%	69.90%
OUTSIDE CA	2,893	307,921,051	73.27%	106,437	8.193	642	89.23	1.56%	0.00	15.05%	24.65%	0.00%	19.25%	24.68%
Total	3,382	420,265,675	100.00%	124,265	7.809	650	87.81	0.00	1.63%	16.75%	25.57%	0.00%	18.50%	39.72%

FIXED / FLOATING (II)

Type	# Loans	Deal Size		Balance	%	WA Loan Balance	WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics			NINA/No Doc	Interest only
		Balance	%								Ref Cashout	MI Covered	Non SFPUD		
2/28 6MO LIBOR	1,651	203,672,401	48.46%	123,363	8.046	638	87.79	1.76%	0.00	17.10%	23.56%	0.00%	21.19%	0.00%	
2/28 6MO LIBOR IO IO	578	149,893,130	35.67%	259,331	6.661	664	84.86	1.82%	0.00	15.36%	28.13%	0.00%	14.74%	100.00%	
3/27 6MO LIBOR	41	5,836,858	1.39%	142,362	7.222	673	87.85	0.00%	0.00	0.00%	46.10%	0.00%	5.84%	0.00%	
3/27 6MO LIBOR IO IO	25	5,744,139	1.37%	229,766	6.389	673	86.97	0.00%	0.00	0.00%	65.91%	0.00%	0.00%	100.00%	
5/25 6MO LIBOR	8	1,301,055	0.31%	162,632	6.439	649	76.25	0.00%	0.00	4.39%	79.87%	0.00%	0.00%	0.00%	
5/25 6MO LIBOR IO IO	13	3,514,046	0.84%	270,311	6.425	689	82.60	7.99%	0.00	9.58%	55.50%	0.00%	0.00%	100.00%	
Balloon IO	162	6,656,917	1.58%	41,092	11.452	644	99.52	0.00%	0.00	25.45%	14.27%	0.00%	26.69%	0.00%	
Balloon IO	17	1,252,587	0.30%	73,682	8.586	725	99.50	0.00%	0.00	25.14%	5.94%	0.00%	18.02%	100.00%	
Fixed IO	817	35,859,326	8.53%	43,891	10.774	650	96.61	0.58%	0.00	22.22%	17.22%	0.00%	23.11%	0.00%	
Fixed IO	70	6,535,215	1.56%	93,360	9.398	701	99.55	0.00%	0.00	33.51%	9.51%	0.00%	28.85%	100.00%	
Total	3,382	420,265,675	100.00%	124,265	7.809	650	87.81	0.00	1.63%	16.75%	25.57%	0.00%	18.50%	39.72%	

List all loan types and separate the IO loans i.e. 2/28 and 2/28 IO should have separate rows.

LIEN BUCKET

Type	# Loans	Deal Size		Balance	%	WA Loan Balance	WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics			NINA/No Doc	Interest only
		Balance	%								Ref Cashout	MI Covered	Non SFPUD		
First Lien	2,369	376,125,561	89.50%	158,770	7.439	649	86.44	1.82%	0.00	15.59%	27.25%	0.00%	17.53%	42.31%	
Second Lien	1,013	44,140,114	10.50%	43,574	10.956	661	99.53	0.00%	0.00	26.64%	11.16%	0.00%	26.81%	17.64%	
Total	3,382	420,265,675	100.00%	124,265	7.809	650	87.81	0.00	1.63%	16.75%	25.57%	0.00%	18.50%	39.72%	

PREPAYMENT BUCKET

Type	# Loans	Deal Size		Balance	%	WA Loan Balance	WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics			NINA/No Doc	Interest only
		Balance	%								Ref Cashout	MI Covered	Non SFPUD		
None	614	48,178,383	11.46%	78,466	9.408	633	90.72	0.00	0.55%	13.95%	23.93%	0.00%	24.15%	14.80%	
12 Months	44	7,404,641	1.76%	168,287	8.528	666	88.64	0.00	1.76%	45.74%	15.75%	0.00%	49.51%	25.84%	
24 Months	2,274	250,802,670	59.68%	110,291	8.087	645	89.63	0.00	1.56%	15.80%	23.33%	0.00%	18.77%	28.16%	
36 Months	162	20,968,972	4.99%	129,438	7.335	655	86.05	0.00	2.33%	6.91%	43.81%	0.00%	2.84%	35.05%	
Other(1)	288	92,911,009	22.11%	322,608	22.11%	672	81.73	0.00	2.19%	20.70%	29.09%	0.00%	15.90%	86.02%	
Total	3,382	420,265,675	100.00%	124,265	7.809	650	87.81	0.00	1.63%	16.75%	25.57%	0.00%	18.50%	39.72%	

INDEX BUCKET

Type	# Loans	Deal Size	Weighted Average Collateral Characteristics											
			Balance	%	WA Loan Balance	WAC	FICO	%LTV	%DTI	Non - Primary	Non SF/PPUD	Refi C/achout	MI Covered	NINAINO Doc
6 Mo LIBOR	2,316	369,961,630	88.03%	159,742	7.425	649	86.50	0.00	1.79%	15.74%	26.93%	0.00%	17.73%	43.02%
Fixed Rate	1,066	50,304,045	11.97%	47,190	10.630	658	97.45	0.00	0.41%	24.19%	15.55%	0.00%	24.20%	15.48%
Total	3,382	420,265,675	100.00%	124,265	7.809	650	87.81	0.00	1.63%	16.75%	25.57%	0.00%	18.50%	39.72%

List all reset rates.

INITIAL CAP

Type	# Loans	Deal Size	Weighted Average Collateral Characteristics											
			Balance	%	WA Loan Balance	WAC	FICO	%LTV	%DTI	Non - Primary	Non SF/PPUD	Refi C/achout	MI Covered	NINAINO Doc
Fixed Rate Loan	1,066	50,304,045	11.97%	47,190	10.630	658	97.45	0.00	0.41%	24.19%	15.55%	0.00%	24.20%	15.48%
3.00%	615	159,816,382	37.79%	258,238	6.649	665	84.90	0.00	1.78%	14.89%	29.89%	0.00%	13.91%	99.82%
2.00%	1,701	211,145,247	50.24%	124,130	8.009	638	87.81	0.00	1.80%	16.39%	24.70%	0.00%	20.60%	0.29%
Total	3,382	420,265,675	100.00%	124,265	7.809	650	87.81	0.00	1.63%	16.75%	25.57%	0.00%	18.50%	39.72%

PERIODIC CAP

Type	# Loans	Deal Size	Weighted Average Collateral Characteristics											
			Balance	%	WA Loan Balance	WAC	FICO	%LTV	%DTI	Non - Primary	Non SF/PPUD	Refi C/achout	MI Covered	NINAINO Doc
Fixed Rate Loan	1,066	50,304,045	11.97%	47,190	10.630	658	97.45	0.00	0.41%	24.19%	15.55%	0.00%	24.20%	15.48%
1.50%	2,316	369,961,630	88.03%	159,742	7.425	649	86.50	0.00	1.79%	15.74%	26.93%	0.00%	17.73%	43.02%
Total	3,382	420,265,675	100.00%	124,265	7.809	650	87.81	0.00	1.63%	16.75%	25.57%	0.00%	18.50%	39.72%

LIFETIME CAP

Type	# Loans	Deal Size	Weighted Average Collateral Characteristics											
			Balance	%	WA Loan Balance	WAC	FICO	%LTV	%DTI	Non - Primary	Non SF/PPUD	Refi C/achout	MI Covered	NINAINO Doc
Fixed Rate Loan	1,066	50,304,045	11.97%	47,190	10.630	658	97.45	0.00	0.41%	24.19%	15.55%	0.00%	24.20%	15.48%
12.001 - 13.000	277	74,291,145	17.68%	268,199	5.645	677	80.60	0.00	1.32%	9.81%	28.08%	0.00%	3.14%	75.68%
13.001 - 14.000	519	102,363,380	24.36%	197,232	4.366	665	87.30	0.00	1.95%	14.70%	33.16%	0.00%	8.04%	56.84%
14.001 - 15.000	677	98,436,308	23.42%	145,401	7.566	653	87.01	0.00	2.26%	24.59%	25.54%	0.00%	31.27%	29.63%
15.001 - 16.000	228	33,093,989	7.87%	145,149	8.536	644	88.62	0.00	1.29%	21.36%	18.18%	0.00%	57.20%	28.85%
16.001 - 17.000	297	32,087,421	7.64%	109,038	9.628	595	87.56	0.00	2.14%	8.90%	28.08%	0.00%	13.90%	11.71%
17.001 - 18.000	235	22,610,629	5.38%	96,215	10.564	583	93.06	0.00	0.88%	4.82%	16.23%	0.00%	8.90%	3.72%
18.001 +	83	7,078,757	1.68%	85,286	11.433	578	94.10	0.00	1.04%	9.69%	14.09%	0.00%	0.00%	3.72%
Total	3,382	420,265,675	100.00%	124,265	7.809	650	87.81	0.00	1.63%	16.75%	25.57%	0.00%	18.50%	39.72%

MORTGAGE RATE (WAC) BUCKET

Type	# Loans	Deal Size	Weighted Average Collateral Characteristics											
			Balance	%	WA Loan Balance	WAC	FICO	%LTV	%DTI	Non - Primary	Non SF/PPUD	Refi C/achout	MI Covered	NINAINO Doc
5.001 - 5.500	76	22,972,708	5.47%	302,272	5.305	682	80.40	0.00	0.00%	8.35%	24.11%	0.00%	3.50%	84.92%
5.501 - 6.000	201	51,318,437	12.21%	255,316	5.796	675	80.69	0.00	1.91%	10.46%	29.82%	0.00%	2.98%	71.55%
6.001 - 6.500	254	52,376,539	12.46%	206,207	6.321	668	85.35	0.00	2.40%	12.48%	35.74%	0.00%	4.23%	57.18%
6.501 - 7.000	273	51,191,155	12.18%	187,513	6.816	662	89.05	0.00	1.52%	16.83%	31.20%	0.00%	11.76%	55.15%
7.001 - 7.500	338	49,870,331	11.87%	147,545	7.330	653	87.95	0.00	1.26%	21.81%	23.71%	0.00%	23.68%	30.04%
7.501 - 8.000	389	53,517,784	12.73%	137,578	7.801	656	86.49	0.00	2.99%	26.05%	27.05%	0.00%	35.68%	30.03%
8.001 - 8.500	151	21,153,846	5.03%	140,092	8.308	654	89.20	0.00	1.09%	23.83%	17.81%	0.00%	54.56%	35.91%
8.501 - 9.000	151	17,282,461	4.11%	114,453	8.843	643	90.33	0.00	2.15%	18.12%	18.27%	0.00%	42.75%	24.10%
9.001 - 9.500	171	15,618,903	3.72%	91,339	9.343	612	88.38	0.00	3.46%	13.75%	24.55%	0.00%	14.97%	12.07%
9.501 - 10.000	255	24,001,390	5.71%	94,123	9.823	605	90.47	0.00	0.62%	9.53%	29.17%	0.00%	12.68%	15.22%
10.001 - 10.500	215	17,570,710	4.17%	81,445	10.330	603	94.60	0.00	0.71%	12.43%	18.71%	0.00%	17.25%	10.25%
10.501 - 11.000	197	14,315,263	3.41%	72,666	10.829	611	95.28	0.00	0.52%	13.24%	12.56%	0.00%	19.37%	10.08%
11.001 - 11.500	284	13,352,435	3.18%	47,016	11.236	612	97.73	0.00	0.50%	19.37%	14.30%	0.00%	11.19%	5.00%
11.501 - 12.000	104	5,461,822	1.30%	52,518	11.828	633	97.33	0.00	0.00%	33.69%	3.84%	0.00%	41.15%	5.04%
12.001 - 12.500	77	2,862,279	0.68%	37,172	12.303	638	98.29	0.00	1.43%	23.99%	3.84%	0.00%	39.13%	0.00%
12.501 - 13.000	60	2,397,517	0.57%	39,959	12.808	657	96.11	0.00	0.00%	31.99%	4.87%	0.00%	69.75%	0.00%
13.001 +	186	5,062,095	1.20%	27,216	14.188	623	99.71	0.00	0.00%	11.66%	4.19%	0.00%	27.65%	0.00%
Total	3,382	420,265,675	100.00%	124,265	7.809	650	87.81	0.00	0.01627538	0.167522205	0.25565523	0	0.185020267	0.3972282

WAC Mean:

Median:

Standard Deviation:

MARGIN (WAM) BUCKET

Type	# Loans	Deal Size		WA Loan Balance		% DTI	% LTV	Non - Primary		Ref Cashout	MI Covered	NINA/No Doc	Interest only
		Balance	%	Balance	%			Non - SF/FPD	MI Covered				
Fixed Rate Loan	1,066	50,304,045	11.97%	47,190	10.630	658	97.45	0.00	0.41%	24.19%	15.55%	24.20%	15.48%
3.001 - 3.500	2	586,500	0.14%	293,250	5.271	705	91.68	0.00	0.00%	0.00%	0.00%	0.00%	0.00%
3.501 - 4.000	31	8,915,938	2.12%	287,611	5.373	689	82.78	0.00	0.00%	2.86%	0.00%	0.00%	62.65%
4.001 - 4.500	163	38,001,314	9.04%	233,137	5.788	681	83.42	0.00	0.00%	7.83%	18.22%	0.00%	65.69%
4.501 - 5.000	276	57,350,227	13.85%	207,791	6.248	668	85.47	0.00	0.64%	10.80%	25.05%	0.00%	63.83%
5.001 - 5.500	306	51,512,306	12.26%	168,341	6.678	659	85.80	0.00	1.96%	13.07%	32.55%	0.00%	51.49%
5.501 - 6.000	276	43,562,482	10.37%	157,835	7.185	650	87.04	0.00	1.60%	16.71%	29.58%	0.00%	40.96%
6.001 - 6.500	257	38,879,564	9.25%	151,282	7.742	646	88.28	0.00	3.25%	18.78%	28.42%	0.00%	36.94%
6.501 - 7.000	276	41,608,032	9.90%	150,754	8.153	643	86.88	0.00	1.85%	29.52%	24.80%	0.00%	28.82%
7.001 - 7.500	254	36,554,324	8.70%	143,915	8.648	630	87.81	0.00	4.18%	19.65%	27.21%	0.00%	34.80%
7.501 - 8.000	204	27,266,957	6.49%	133,760	9.120	622	88.64	0.00	0.98%	18.12%	26.10%	0.00%	21.50%
8.001 - 8.500	143	15,160,413	3.61%	106,017	9.682	608	87.58	0.00	1.56%	15.10%	33.24%	0.00%	10.77%
8.501 - 9.000	67	6,422,330	1.53%	95,856	9.978	585	87.31	0.00	3.81%	11.13%	36.37%	0.00%	16.45%
9.001 - 9.500	46	3,439,819	0.82%	74,779	10.714	566	89.17	0.00	4.93%	1.36%	27.19%	0.00%	0.00%
9.501 - 10.000	12	552,264	0.13%	45,022	11.529	553	82.19	0.00	21.04%	0.00%	31.40%	0.00%	0.00%
10.001 - 10.500	2	88,265	0.02%	44,133	11.021	567	87.87	0.00	0.00%	0.00%	100.00%	0.00%	0.00%
10.501 - 11.000	1	40,893	0.01%	40,893	12.250	538	75.00	0.00	100.00%	100.00%	100.00%	0.00%	0.00%
Total	3,382	420,265,675	100.00%	124,265	7,809	650	87.81	0.00	0.01627538	0.16752205	0.2556523	0	0.39722282

WAC Mean: _____ Median: _____ Standard Deviation: _____

MORTGAGE INSURANCE (MI)

Type	# Loans	Deal Size		WA Loan Balance		% DTI	% LTV	Non - Primary		Ref Cashout	MI Covered	NINA/No Doc	Interest only
		Balance	%	Balance	%			Non - SF/FPD	MI Covered				
>80 without MI	2,152	213,367,081	50.77%	99,148	8,557	646	96.97	0.00	1.15%	11.58%	27.68%	14.33%	31.48%
Not Covered by MI	1,230	206,898,594	0.49230429	168,210	7,037	655	78.37	0.00	2.12%	22.08%	23.39%	22.81%	48.22%
Total	3,382	420,265,675	100.00%	124,265	7,809	650	87.81	0.00	1.63%	16.75%	25.57%	18.50%	39.72%

Loan-to-Value (LTV)

FICO	# Loans	Balance	% DTI	% LTV	Non - Primary		Ref Cashout	MI Covered	NINA/No Doc	Interest only
					Non - SF/FPD	MI Covered				
NA	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
501 - 550	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
551 - 600	3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
601 - 625	4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
626 - 650	5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
651 - 675	6	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
676 - 700	7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
701 - 725	8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
726 - 750	9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
751 - 799	10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
800 +	10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Master Servicer:
Backup Servicer:

Primary Servicer (s):
2
3
4
5
6
7
8
9
10

% Name

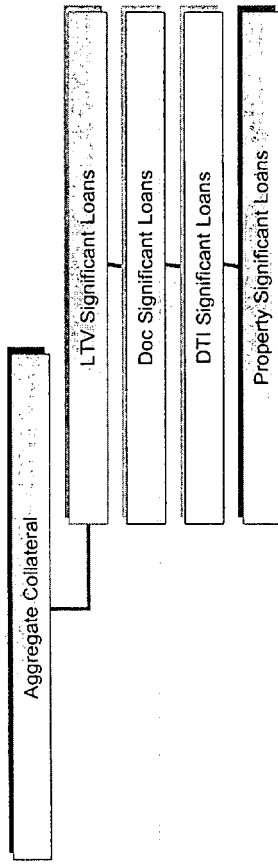
Originator (s):

- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

If there are more than 10 Servicers or Originator please list them ALL:

FICO	Deal Size		LTV Significant Loans (i)		Doc Significant Loans (ii)		DTI Significant Loans (iv)		Property Significant Loans (iii)	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
NA	47,958	0.01%	1,079,531	0.26%	-	0.00%	-	0.00%	-	0.00%
521 - 540	5,248,001	1.25%	-	0.00%	-	0.00%	3,298,766	0.78%	40,892.99	0.01%
541 - 560	9,810,704	2.33%	3,490,057	0.83%	-	0.00%	5,882,544	1.40%	501,764.47	0.12%
561 - 580	17,695,951	4.21%	14,691,613	3.50%	50,975	0.01%	10,518,122	2.50%	1,066,617.31	0.24%
581 - 600	36,429,056	8.67%	28,836,019	6.86%	551,683	0.13%	24,926,966	5.93%	2,567,236.48	0.61%
601 - 620	49,347,709	11.74%	21,211,328	5.05%	6,135,291	1.46%	33,838,716	8.05%	4,335,430.12	1.03%
621 - 640	62,315,660	14.83%	27,340,162	6.51%	14,993,634	3.57%	40,855,365	9.72%	8,800,105.93	2.09%
641 - 660	69,991,072	16.65%	35,506,278	8.45%	12,266,292	2.92%	47,868,884	11.39%	1,195,578.13	0.28%
661 - 680	53,312,947	12.69%	31,003,732	7.38%	17,123,900	4.07%	40,462,441	9.63%	9,161,663.33	2.18%
681 - 700	50,199,723	11.94%	25,439,304	6.09%	21,404,273	5.09%	34,708,557	8.26%	1,066,339.27	0.25%
701 - 750	54,825,099	13.05%	22,285,894	5.30%	5,231,619	1.24%	41,085,122	9.78%	15,187,226.16	3.61%
751 +	11,041,795	2.63%	3,562,695	0.85%	-	-	8,247,852	1.96%	6,181,918.54	1.47%
		0.00%						0.00%		
		0.00%						0.00%		
TOTAL	420,265,675	100.00%	214,446,613	51.03%	77,757,667	18.50%	291,693,334	69.41%	70,403,833	16.75%

Buckets should flow from one Signifier to the next Signifier see diagram below for flow chart:



* Cells in red font are calculations and should be left alone.

(i) Loans with LTV > 80 should be placed in each corresponding bucket

(ii) Significant Documentation should consist of No doc, No Ratio and NINA loans.

(iii) Property Significant loans will consist of everything that is not Single Family and (PUD).

(iv) DTI Significant loans should consist of loans with a DTI > 40

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The information contained herein will be superseded by the description of the mortgage loans contained in the prospectus supplement. Such information supersedes the information in all prior collateral term sheets, if any.

Meritage 2005-1 (Stated Docs Only)

PropType	Loan Count	Avg UPB	WAC	WA LTV	% IO Loans	% Loans with Silent Seconds	% Rate/Term Ref	% Salaried Borrower	% First Lien	% Owner Occupied	WA Margin	WA Fico	WA DTI	WA IO Term	% Cashout	% Dq	WA LTV (including Silent Seconds)
2-UNIT	39	181,605	8.384	86.15	36.86%	59.02%	0.00%	67.96%	88.24%	100.00%	7.200	682	44.07	24	12.08%	1.08%	97.95
3-UNIT	81	189,972	8.435	83.98	27.54%	73.60%	0.00%	69.16%	79.62%	100.00%	7.033	704	44.05	24	7.44%	0.72%	98.43
4-UNIT	40	191,074	8.817	84.62	54.44%	75.00%	0.00%	66.25%	75.00%	100.00%	7.181	699	44.18	24	0.00%	4.39%	99.10
CONDO	17	81,807	8.562	89.92	24.07%	46.78%	0.00%	66.38%	72.01%	100.00%	6.857	694	40.91	24	7.19%	0.00%	99.28
PUD	69	146,749	8.533	88.37	27.26%	46.39%	0.00%	56.85%	90.79%	100.00%	7.257	674	39.31	24	15.95%	1.23%	98.21
SFR	328	110,146	8.390	88.42	27.96%	46.77%	0.09%	67.28%	87.17%	100.00%	7.182	685	39.30	24	14.43%	1.43%	97.65
Total	574	135,466	8.462	86.98	31.13%	55.92%	0.04%	66.24%	84.78%	100.00%	7.161	689	41.19	24	11.48%	1.50%	98.08

*** Delinquency known on 99.5% of the pool

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MMC: 2005-1**IO ONLY**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$166,939,118	\$47,400	\$748,799
Average Scheduled Principal Balance	\$237,467		
Number of Mortgage Loans	703		
Weighted Average Gross Coupon	6.769%	5.125%	11.999%
Weighted Average FICO Score	666	525	812
Weighted Average Combined Original LTV	85.57%	15.22%	100.00%
Weighted Average Original Term	352 months	180 months	360 months
Weighted Average Stated Remaining Term	349 months	176 months	359 months
Weighted Average Seasoning	2 months	1 months	7 months
Weighted Average Gross Margin	5.540%	3.750%	8.875%
Weighted Average Minimum Interest Rate	6.646%	5.125%	11.124%
Weighted Average Maximum Interest Rate	13.646%	12.125%	18.124%
Weighted Average Initial Rate Cap	2.004%	2.000%	3.000%
Weighted Average Subsequent Rate Cap	1.500%	1.500%	1.500%
Weighted Average Months to Roll	22 months	0 months	59 months
Maturity Date		Sep 1 2019	Dec 1 2034
Maximum Zip Code Concentration	1.93% 94591		
2/28 6MO LIBOR IO	89.79%		
3/27 6MO LIBOR IO	3.44%		
5/25 6MO LIBOR IO	2.10%		
Balloon 15/30 IO	4.67%		
Interest Only	100.00%		
Prepay Penalty: 0 months	4.27%		
Prepay Penalty: 12 months	1.15%		
Prepay Penalty: 21 months	46.50%		
Prepay Penalty: 24 months	42.30%		
Prepay Penalty: 33 months	1.38%		
Prepay Penalty: 36 months	4.40%		
First Lien	95.33%		
Second Lien	4.67%		
Full Documentation	85.50%		
Stated Documentation	14.50%		
Cash Out Refinance	29.11%		
Purchase	69.27%		
Rate/Term Refinance	1.61%		
Condominium	3.41%		
PUD	20.04%		
Single Family	64.47%		
Two-Four Family	12.08%		
Non-owner	1.35%		
Primary	98.20%		
Second Home	0.46%		
Top 5 States:			
California	54.48%		
Arizona	7.40%		
Oregon	5.86%		
Florida	5.46%		
Washington	5.44%		

MMC: 2005-1

IO ONLY

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	3	147,400.00	0.09%	9.063	178	100.00	696
50,000.01 - 100,000.00	79	6,189,606.39	3.71%	9.128	227	97.24	688
100,000.01 - 150,000.00	149	18,899,051.10	11.32%	7.432	338	87.03	659
150,000.01 - 200,000.00	109	19,175,154.76	11.49%	7.013	353	87.99	650
200,000.01 - 250,000.00	91	20,540,955.62	12.30%	6.753	354	87.03	665
250,000.01 - 300,000.00	85	23,174,801.02	13.88%	6.802	358	84.19	657
300,000.01 - 350,000.00	57	18,559,542.73	11.12%	6.553	358	85.00	676
350,000.01 - 400,000.00	45	16,881,795.31	10.11%	6.402	358	84.51	674
400,000.01 - 450,000.00	30	12,751,234.33	7.64%	6.179	358	82.71	672
450,000.01 - 500,000.00	24	11,581,946.30	6.94%	6.604	358	86.36	661
500,000.01 - 550,000.00	4	2,127,850.00	1.27%	6.787	358	88.66	685
550,000.01 - 600,000.00	9	5,112,769.34	3.06%	6.231	358	84.98	670
600,000.01 - 650,000.00	14	8,982,212.22	5.38%	5.820	358	77.27	680
650,000.01 - 700,000.00	2	1,346,000.00	0.81%	6.060	358	89.96	685
700,000.01 - 750,000.00	2	1,468,798.87	0.88%	6.199	358	68.50	683
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	45	15,068,369.60	9.03%	5.235	358	79.70	686
5.500 - 5.999	135	40,807,502.54	24.44%	5.747	358	80.41	679
6.000 - 6.499	100	25,386,405.58	15.21%	6.241	358	85.45	673
6.500 - 6.999	132	32,250,639.75	19.32%	6.758	358	87.81	662
7.000 - 7.499	55	13,922,036.57	8.34%	7.285	358	89.32	666
7.500 - 7.999	80	16,599,900.54	9.94%	7.767	340	89.63	659
8.000 - 8.499	36	7,604,559.49	4.56%	8.204	345	88.47	649
8.500 - 8.999	37	5,310,012.90	3.18%	8.735	293	89.85	636
9.000 - 9.499	14	1,795,303.85	1.08%	9.216	303	83.70	608
9.500 - 9.999	33	3,823,538.36	2.29%	9.775	303	90.15	618
10.000 - 10.499	11	1,396,900.00	0.84%	10.334	302	99.87	634
10.500 - 10.999	16	2,030,640.43	1.22%	10.768	283	96.45	637
11.000 - 11.499	4	456,100.00	0.27%	11.265	283	91.33	611
11.500 - 11.999	5	487,208.38	0.29%	11.641	179	100.00	675
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
525-549	8	1,768,925.90	1.06%	9.159	358	72.88	536
550-574	11	2,374,600.00	1.42%	8.920	358	81.73	562
575-599	52	11,510,854.41	6.90%	7.996	358	88.28	586
600-624	73	14,804,045.91	8.87%	7.300	358	82.29	614
625-649	99	24,068,409.82	14.42%	6.610	358	84.44	636
650-674	173	44,637,283.81	26.74%	6.520	351	86.48	660
675-699	104	26,253,353.57	15.73%	6.426	346	87.90	687
700+	183	41,521,644.57	24.87%	6.589	339	84.95	730
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	3	457,000.00	0.27%	6.557	358	33.29	619
50.00- 54.99	1	144,000.00	0.09%	5.250	359	54.34	584
55.00- 59.99	4	966,000.00	0.58%	7.003	358	56.80	602
60.00- 64.99	3	616,999.86	0.37%	7.099	358	62.96	566
65.00- 69.99	5	2,169,798.87	1.30%	6.189	358	66.95	646
70.00- 74.99	15	5,380,299.99	3.22%	6.090	358	72.99	660
75.00- 79.99	35	12,078,474.81	7.24%	6.605	358	77.83	657
80.00	300	77,954,397.58	46.70%	6.353	358	80.00	676
80.01- 84.99	6	1,187,412.91	0.71%	6.782	358	83.47	636
85.00- 89.99	27	6,615,754.67	3.96%	6.819	358	86.99	639
90.00- 94.99	39	9,690,579.36	5.80%	6.923	354	90.29	641
95.00- 99.99	50	13,083,699.16	7.84%	7.063	350	95.19	639
100.00	215	36,594,700.78	21.92%	7.683	323	100.00	679
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180.000	87	7,787,802.18	4.67%	9.268	178	99.54	705
360.000	616	159,151,315.81	95.33%	6.646	358	84.89	664
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	87	7,787,802.18	4.67%	9.268	178	99.54	705
301-360	616	159,151,315.81	95.33%	6.646	358	84.89	664
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	10	2,811,539.48	1.68%	6.673	358	84.21	651
20.01 -25.00	10	2,371,426.46	1.42%	6.155	350	80.33	702
25.01 -30.00	34	7,525,366.04	4.51%	7.076	358	86.31	653
30.01 -35.00	51	11,238,382.49	6.73%	7.029	355	87.65	650
35.01 -40.00	81	17,781,840.98	10.65%	6.985	348	85.87	668
40.01 -45.00	168	39,230,277.47	23.50%	6.900	348	85.57	668
45.01 -50.00	202	46,286,448.83	27.73%	6.858	350	85.14	666
50.01 -55.00	147	39,693,836.24	23.78%	6.349	348	85.63	671
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6MO LIBOR IO	578	149,893,130.23	89.79%	6.661	358	84.86	664
3/27 6MO LIBOR IO	25	5,744,139.33	3.44%	6.389	358	86.97	673
5/25 6MO LIBOR IO	13	3,514,046.25	2.10%	6.425	357	82.60	689
Balloon 15/30 IO	87	7,787,802.18	4.67%	9.268	178	99.54	705
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	703	166,939,117.99	100.00%	6.769	349	85.57	666
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepayment Penalty Original T							
Prepay Penalty: 0 months	31	7,131,929.99	4.27%	8.000	358	88.29	653
Prepay Penalty: 12 months	9	1,913,399.99	1.15%	7.991	352	89.06	671
Prepay Penalty: 21 months	228	77,619,449.52	46.50%	6.204	358	81.52	673
Prepay Penalty: 24 months	395	70,623,472.98	42.30%	7.278	338	89.75	658
Prepay Penalty: 33 months	6	2,301,378.79	1.38%	6.064	358	87.65	677
Prepay Penalty: 36 months	34	7,349,486.72	4.40%	6.549	356	84.06	678
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Lien							
First Lien	616	159,151,315.81	95.33%	6.646	358	84.89	664
Second Lien	87	7,787,802.18	4.67%	9.268	178	99.54	705
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Documentation Type							
Full Documentation	598	142,736,150.23	85.50%	6.612	351	85.63	660
Stated Documentation	105	24,202,967.76	14.50%	7.695	342	85.21	703
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Loan Purpose							
Cash Out Refinance	191	48,603,229.08	29.11%	6.803	355	84.30	640
Purchase	500	115,640,278.13	69.27%	6.760	347	86.04	678
Rate/Term Refinance	12	2,695,610.78	1.61%	6.510	357	88.49	656
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Property Type							
Condominium	35	5,691,046.22	3.41%	6.910	338	87.21	673
PUD	141	33,450,201.37	20.04%	6.804	353	88.27	660
Single Family	457	107,623,585.58	64.47%	6.639	350	85.22	662
Two-Four Family	70	20,174,284.82	12.08%	7.363	341	82.52	700
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	9	2,250,493.41	1.35%	6.539	358	79.44	678
Primary	690	163,926,904.58	98.20%	6.774	349	85.72	666
Second Home	4	761,720.00	0.46%	6.357	357	71.02	693
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	4	625,174.33	0.37%	7.195	357	95.50	649
Arizona	75	12,345,772.12	7.40%	7.214	356	88.33	648
Arkansas	2	281,249.99	0.17%	8.694	358	91.77	609
California	331	90,949,728.08	54.48%	6.457	343	83.18	676
Colorado	20	3,688,829.15	2.21%	7.463	358	92.59	640
District of Columbia	2	669,000.00	0.40%	7.658	359	82.58	608
Florida	43	9,109,463.06	5.46%	6.882	358	89.77	662
Georgia	9	2,110,550.00	1.26%	7.869	358	93.48	643
Idaho	3	404,545.00	0.24%	7.869	358	97.44	623
Illinois	3	420,000.00	0.25%	7.645	358	92.38	638
Indiana	3	440,350.00	0.26%	6.983	357	95.82	648
Iowa	1	133,000.00	0.08%	7.249	359	100.00	664
Kansas	1	108,000.00	0.06%	8.999	357	80.00	618
Kentucky	1	121,600.00	0.07%	9.375	359	80.00	604
Louisiana	1	103,900.00	0.06%	6.000	358	80.00	633
Maryland	13	3,283,079.99	1.97%	7.654	358	85.54	673
Massachusetts	13	4,782,251.61	2.86%	6.996	358	80.48	685
Michigan	1	95,000.00	0.06%	10.499	357	100.00	579
Minnesota	2	665,800.00	0.40%	8.176	358	96.48	607
Missouri	4	706,391.94	0.42%	7.225	358	98.63	679
Montana	7	1,573,561.00	0.94%	6.940	358	99.98	675
Nebraska	1	125,600.00	0.08%	9.250	358	80.00	539
Nevada	27	6,492,785.29	3.89%	6.646	356	86.23	670
New Hampshire	1	268,800.00	0.16%	6.125	357	80.00	660
New Jersey	3	626,400.00	0.38%	8.639	358	85.43	575
Ohio	5	598,740.00	0.36%	7.622	358	85.55	649
Oklahoma	2	594,050.00	0.36%	6.287	358	88.15	671
Oregon	55	9,784,836.27	5.86%	6.954	358	88.24	652
Pennsylvania	2	189,076.21	0.11%	7.860	358	93.55	606
Rhode Island	3	752,199.99	0.45%	7.977	358	86.69	740
Tennessee	2	287,900.00	0.17%	8.868	358	100.00	642
Texas	3	437,679.11	0.26%	6.379	356	91.25	693
Utah	10	1,693,348.22	1.01%	8.003	358	91.25	638
Virginia	11	3,022,860.18	1.81%	7.328	357	89.93	655
Washington	36	9,077,026.53	5.44%	6.802	358	86.02	640
Wisconsin	1	119,500.00	0.07%	6.500	359	100.00	653
Wyoming	2	251,069.92	0.15%	6.740	359	90.55	662
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.000	87	7,787,802.18	4.67%	9.268	178	99.54	705
3.500 - 3.999	10	3,556,438.46	2.13%	5.211	358	80.77	704
4.000 - 4.499	77	22,585,370.35	13.53%	5.546	358	81.70	692
4.500 - 4.999	129	36,177,564.49	21.67%	6.111	358	85.04	675
5.000 - 5.499	110	26,031,637.41	15.59%	6.342	358	83.50	666
5.500 - 5.999	78	20,251,527.60	12.13%	6.660	358	86.29	654
6.000 - 6.499	60	15,204,370.15	9.11%	7.006	358	86.57	664
6.500 - 6.999	45	10,964,351.90	6.57%	7.544	358	84.87	655
7.000 - 7.499	56	13,383,828.22	8.02%	8.155	358	87.09	639
7.500 - 7.999	36	8,307,327.23	4.98%	8.329	358	87.49	626
8.000 - 8.499	9	1,632,700.00	0.98%	9.259	358	88.53	581
8.500 - 8.999	6	1,056,200.00	0.63%	9.691	359	91.00	597
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.000	87	7,787,802.18	4.67%	9.268	178	99.54	705
5.000 - 5.499	45	15,068,369.60	9.03%	5.235	358	79.70	686
5.500 - 5.999	135	40,807,502.54	24.44%	5.747	358	80.41	679
6.000 - 6.499	100	25,386,405.58	15.21%	6.241	358	85.45	673
6.500 - 6.999	132	32,250,639.75	19.32%	6.758	358	87.81	662
7.000 - 7.499	55	13,922,036.57	8.34%	7.285	358	89.32	666
7.500 - 7.999	63	14,973,432.51	8.97%	7.751	358	88.54	651
8.000 - 8.499	29	7,051,459.82	4.22%	8.207	358	87.57	643
8.500 - 8.999	18	3,387,186.04	2.03%	8.778	358	84.75	604
9.000 - 9.499	8	1,241,695.04	0.74%	9.179	358	76.43	580
9.500 - 9.999	18	2,662,178.36	1.59%	9.747	358	85.93	588
10.000 - 10.499	6	959,500.00	0.57%	10.357	358	100.00	592
10.500 - 10.999	6	1,177,410.00	0.71%	10.766	358	94.12	571
11.000 - 11.499	1	263,500.00	0.16%	11.124	359	85.00	565
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.000	87	7,787,802.18	4.67%	9.268	178	99.54	705
12.000 - 12.499	45	15,068,369.60	9.03%	5.235	358	79.70	686
12.500 - 12.999	135	40,807,502.54	24.44%	5.747	358	80.41	679
13.000 - 13.499	100	25,386,405.58	15.21%	6.241	358	85.45	673
13.500 - 13.999	132	32,250,639.75	19.32%	6.758	358	87.81	662
14.000 - 14.499	55	13,922,036.57	8.34%	7.285	358	89.32	666
14.500 - 14.999	63	14,973,432.51	8.97%	7.751	358	88.54	651
15.000 - 15.499	29	7,051,459.82	4.22%	8.207	358	87.57	643
15.500 - 15.999	18	3,387,186.04	2.03%	8.778	358	84.75	604
16.000 - 16.499	8	1,241,695.04	0.74%	9.179	358	76.43	580
16.500 - 16.999	18	2,662,178.36	1.59%	9.747	358	85.93	588
17.000 - 17.499	6	959,500.00	0.57%	10.357	358	100.00	592
17.500 - 17.999	6	1,177,410.00	0.71%	10.766	358	94.12	571
18.000 - 18.499	1	263,500.00	0.16%	11.124	359	85.00	565
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.000	87	7,787,802.18	4.67%	9.268	178	99.54	705
2.000	614	158,536,902.40	94.97%	6.650	358	84.90	665
3.000	2	614,413.41	0.37%	5.806	358	80.88	656
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.000	87	7,787,802.18	4.67%	9.268	178	99.54	705
1.500	616	159,151,315.81	95.33%	6.646	358	84.89	664
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

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The information contained herein will be superseded by the description of the mortgage loans contained in the prospectus supplement. Such information supersedes the information in all prior collateral term sheets, if any.

MMC: 2005-1**IO ONLY**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$166,939,118	\$47,400	\$748,799
Average Scheduled Principal Balance	\$237,467		
Number of Mortgage Loans	703		
Weighted Average Gross Coupon	6.769%	5.125%	11.999%
Weighted Average FICO Score	666	525	812
Weighted Average Combined Original LTV	85.57%	15.22%	100.00%
Weighted Average Original Term	352 months	180 months	360 months
Weighted Average Stated Remaining Term	349 months	176 months	359 months
Weighted Average Seasoning	2 months	1 months	7 months
Weighted Average Gross Margin	5.540%	3.750%	8.875%
Weighted Average Minimum Interest Rate	6.646%	5.125%	11.124%
Weighted Average Maximum Interest Rate	13.646%	12.125%	18.124%
Weighted Average Initial Rate Cap	2.004%	2.000%	3.000%
Weighted Average Subsequent Rate Cap	1.500%	1.500%	1.500%
Weighted Average Months to Roll	22 months	0 months	59 months
Maturity Date		Sep. 1, 2019	Dec. 1, 2034
Maximum Zip Code Concentration	1.93% 94591		
2/28 6MO LIBOR IO	89.79%		
3/27 6MO LIBOR IO	3.44%		
5/25 6MO LIBOR IO	2.10%		
Balloon 15/30 IO	4.67%		
Interest Only	100.00%		
Prepay Penalty: 0 months	4.27%		
Prepay Penalty: 12 months	1.15%		
Prepay Penalty: 21 months	46.50%		
Prepay Penalty: 24 months	42.30%		
Prepay Penalty: 33 months	1.38%		
Prepay Penalty: 36 months	4.40%		
First Lien	95.33%		
Second Lien	4.67%		
Full Documentation	85.50%		
Stated Documentation	14.50%		
Cash Out Refinance	29.11%		
Purchase	69.27%		
Rate/Term Refinance	1.61%		
Condominium	3.41%		
PUD	20.04%		
Single Family	64.47%		
Two-Four Family	12.08%		
Non-owner	1.35%		
Primary	98.20%		
Second Home	0.46%		
Top 5 States:			
California	54.48%		
Arizona	7.40%		
Oregon	5.86%		
Florida	5.46%		
Washington	5.44%		

MMC: 2005-1

IO ONLY

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	3	147,400.00	0.09%	9.063	178	100.00	696
50,000.01 - 100,000.00	79	6,189,606.39	3.71%	9.128	227	97.24	688
100,000.01 - 150,000.00	149	18,899,051.10	11.32%	7.432	338	87.03	659
150,000.01 - 200,000.00	109	19,175,154.76	11.49%	7.013	353	87.99	650
200,000.01 - 250,000.00	91	20,540,955.62	12.30%	6.753	354	87.03	665
250,000.01 - 300,000.00	85	23,174,801.02	13.88%	6.802	358	84.19	657
300,000.01 - 350,000.00	57	18,559,542.73	11.12%	6.553	358	85.00	676
350,000.01 - 400,000.00	45	16,881,795.31	10.11%	6.402	358	84.51	674
400,000.01 - 450,000.00	30	12,751,234.33	7.64%	6.179	358	82.71	672
450,000.01 - 500,000.00	24	11,581,946.30	6.94%	6.604	358	86.36	661
500,000.01 - 550,000.00	4	2,127,850.00	1.27%	6.787	358	88.66	685
550,000.01 - 600,000.00	9	5,112,769.34	3.06%	6.231	358	84.98	670
600,000.01 - 650,000.00	14	8,982,212.22	5.38%	5.820	358	77.27	680
650,000.01 - 700,000.00	2	1,346,000.00	0.81%	6.060	358	89.96	685
700,000.01 - 750,000.00	2	1,468,798.87	0.88%	6.199	358	68.50	683
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	45	15,068,369.60	9.03%	5.235	358	79.70	686
5.500 - 5.999	135	40,807,502.54	24.44%	5.747	358	80.41	679
6.000 - 6.499	100	25,386,405.58	15.21%	6.241	358	85.45	673
6.500 - 6.999	132	32,250,639.75	19.32%	6.758	358	87.81	662
7.000 - 7.499	55	13,922,036.57	8.34%	7.285	358	89.32	666
7.500 - 7.999	80	16,599,900.54	9.94%	7.767	340	89.63	659
8.000 - 8.499	36	7,604,559.49	4.56%	8.204	345	88.47	649
8.500 - 8.999	37	5,310,012.90	3.18%	8.735	293	89.85	636
9.000 - 9.499	14	1,795,303.85	1.08%	9.216	303	83.70	608
9.500 - 9.999	33	3,823,538.36	2.29%	9.775	303	90.15	618
10.000 -10.499	11	1,396,900.00	0.84%	10.334	302	99.87	634
10.500 -10.999	16	2,030,640.43	1.22%	10.768	283	96.45	637
11.000 -11.499	4	456,100.00	0.27%	11.265	283	91.33	611
11.500 -11.999	5	487,208.38	0.29%	11.641	179	100.00	675
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
525-549	8	1,768,925.90	1.06%	9.159	358	72.88	536
550-574	11	2,374,600.00	1.42%	8.920	358	81.73	562
575-599	52	11,510,854.41	6.90%	7.996	358	88.28	586
600-624	73	14,804,045.91	8.87%	7.300	358	82.29	614
625-649	99	24,068,409.82	14.42%	6.610	358	84.44	636
650-674	173	44,637,283.81	26.74%	6.520	351	86.48	660
675-699	104	26,253,353.57	15.73%	6.426	346	87.90	687
700+	183	41,521,644.57	24.87%	6.589	339	84.95	730
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	3	457,000.00	0.27%	6.557	358	33.29	619
50.00- 54.99	1	144,000.00	0.09%	5.250	359	54.34	584
55.00- 59.99	4	966,000.00	0.58%	7.003	358	56.80	602
60.00- 64.99	3	616,999.86	0.37%	7.099	358	62.96	566
65.00- 69.99	5	2,169,798.87	1.30%	6.189	358	66.95	646
70.00- 74.99	15	5,380,299.99	3.22%	6.090	358	72.99	660
75.00- 79.99	35	12,078,474.81	7.24%	6.605	358	77.83	657
80.00	300	77,954,397.58	46.70%	6.353	358	80.00	676
80.01- 84.99	6	1,187,412.91	0.71%	6.782	358	83.47	636
85.00- 89.99	27	6,615,754.67	3.96%	6.819	358	86.99	639
90.00- 94.99	39	9,690,579.36	5.80%	6.923	354	90.29	641
95.00- 99.99	50	13,083,699.16	7.84%	7.063	350	95.19	639
100.00	215	36,594,700.78	21.92%	7.683	323	100.00	679
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180.000	87	7,787,802.18	4.67%	9.268	178	99.54	705
360.000	616	159,151,315.81	95.33%	6.646	358	84.89	664
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	87	7,787,802.18	4.67%	9.268	178	99.54	705
301-360	616	159,151,315.81	95.33%	6.646	358	84.89	664
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	10	2,811,539.48	1.68%	6.673	358	84.21	651
20.01 -25.00	10	2,371,426.46	1.42%	6.155	350	80.33	702
25.01 -30.00	34	7,525,366.04	4.51%	7.076	358	86.31	653
30.01 -35.00	51	11,238,382.49	6.73%	7.029	355	87.65	650
35.01 -40.00	81	17,781,840.98	10.65%	6.985	348	85.87	668
40.01 -45.00	168	39,230,277.47	23.50%	6.900	348	85.57	668
45.01 -50.00	202	46,286,448.83	27.73%	6.858	350	85.14	666
50.01 -55.00	147	39,693,836.24	23.78%	6.349	348	85.63	671
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	703	166,939,117.99	100.00%	6.769	349	85.57	666
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6MO LIBOR IO	578	149,893,130.23	89.79%	6.661	358	84.86	664
3/27 6MO LIBOR IO	25	5,744,139.33	3.44%	6.389	358	86.97	673
5/25 6MO LIBOR IO	13	3,514,046.25	2.10%	6.425	357	82.60	689
Balloon 15/30 IO	87	7,787,802.18	4.67%	9.268	178	99.54	705
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	703	166,939,117.99	100.00%	6.769	349	85.57	666
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	31	7,131,929.99	4.27%	8.000	358	88.29	653
Prepay Penalty: 12 months	9	1,913,399.99	1.15%	7.991	352	89.06	671
Prepay Penalty: 21 months	228	77,619,449.52	46.50%	6.204	358	81.52	673
Prepay Penalty: 24 months	395	70,623,472.98	42.30%	7.278	338	89.75	658
Prepay Penalty: 33 months	6	2,301,378.79	1.38%	6.064	358	87.65	677
Prepay Penalty: 36 months	34	7,349,486.72	4.40%	6.549	356	84.06	678
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	616	159,151,315.81	95.33%	6.646	358	84.89	664
Second Lien	87	7,787,802.18	4.67%	9.268	178	99.54	705
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	598	142,736,150.23	85.50%	6.612	351	85.63	660
Stated Documentation	105	24,202,967.76	14.50%	7.695	342	85.21	703
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	191	48,603,229.08	29.11%	6.803	355	84.30	640
Purchase	500	115,640,278.13	69.27%	6.760	347	86.04	678
Rate/Term Refinance	12	2,695,610.78	1.61%	6.510	357	88.49	656
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Condominium	35	5,691,046.22	3.41%	6.910	338	87.21	673
PUD	141	33,450,201.37	20.04%	6.804	353	88.27	660
Single Family	457	107,623,585.58	64.47%	6.639	350	85.22	662
Two-Four Family	70	20,174,284.82	12.08%	7.363	341	82.52	700
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	9	2,250,493.41	1.35%	6.539	358	79.44	678
Primary	690	163,926,904.58	98.20%	6.774	349	85.72	666
Second Home	4	761,720.00	0.46%	6.357	357	71.02	693
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	4	625,174.33	0.37%	7.195	357	95.50	649
Arizona	75	12,345,772.12	7.40%	7.214	356	88.33	648
Arkansas	2	281,249.99	0.17%	8.694	358	91.77	609
California	331	90,949,728.08	54.48%	6.457	343	83.18	676
Colorado	20	3,688,829.15	2.21%	7.463	358	92.59	640
District of Columbia	2	669,000.00	0.40%	7.658	359	82.58	608
Florida	43	9,109,463.06	5.46%	6.882	358	89.77	662
Georgia	9	2,110,550.00	1.26%	7.869	358	93.48	643
Idaho	3	404,545.00	0.24%	7.869	358	97.44	623
Illinois	3	420,000.00	0.25%	7.645	358	92.38	638
Indiana	3	440,350.00	0.26%	6.983	357	95.82	648
Iowa	1	133,000.00	0.08%	7.249	359	100.00	664
Kansas	1	108,000.00	0.06%	8.999	357	80.00	618
Kentucky	1	121,600.00	0.07%	9.375	359	80.00	604
Louisiana	1	103,900.00	0.06%	6.000	358	80.00	633
Maryland	13	3,283,079.99	1.97%	7.654	358	85.54	673
Massachusetts	13	4,782,251.61	2.86%	6.996	358	80.48	685
Michigan	1	95,000.00	0.06%	10.499	357	100.00	579
Minnesota	2	665,800.00	0.40%	8.176	358	96.48	607
Missouri	4	706,391.94	0.42%	7.225	358	98.63	679
Montana	7	1,573,561.00	0.94%	6.940	358	99.98	675
Nebraska	1	125,600.00	0.08%	9.250	358	80.00	539
Nevada	27	6,492,785.29	3.89%	6.646	356	86.23	670
New Hampshire	1	268,800.00	0.16%	6.125	357	80.00	660
New Jersey	3	626,400.00	0.38%	8.639	358	85.43	575
Ohio	5	598,740.00	0.36%	7.622	358	85.55	649
Oklahoma	2	594,050.00	0.36%	6.287	358	88.15	671
Oregon	55	9,784,836.27	5.86%	6.954	358	88.24	652
Pennsylvania	2	189,076.21	0.11%	7.860	358	93.55	606
Rhode Island	3	752,199.99	0.45%	7.977	358	86.69	740
Tennessee	2	287,900.00	0.17%	8.868	358	100.00	642
Texas	3	437,679.11	0.26%	6.379	356	91.25	693
Utah	10	1,693,348.22	1.01%	8.003	358	91.25	638
Virginia	11	3,022,860.18	1.81%	7.328	357	89.93	655
Washington	36	9,077,026.53	5.44%	6.802	358	86.02	640
Wisconsin	1	119,500.00	0.07%	6.500	359	100.00	653
Wyoming	2	251,069.92	0.15%	6.740	359	90.55	662
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Gross Margin							
0.000	87	7,787,802.18	4.67%	9.268	178	99.54	705
3.500 - 3.999	10	3,556,438.46	2.13%	5.211	358	80.77	704
4.000 - 4.499	77	22,585,370.35	13.53%	5.546	358	81.70	692
4.500 - 4.999	129	36,177,564.49	21.67%	6.111	358	85.04	675
5.000 - 5.499	110	26,031,637.41	15.59%	6.342	358	83.50	666
5.500 - 5.999	78	20,251,527.60	12.13%	6.660	358	86.29	654
6.000 - 6.499	60	15,204,370.15	9.11%	7.006	358	86.57	664
6.500 - 6.999	45	10,964,351.90	6.57%	7.544	358	84.87	655
7.000 - 7.499	56	13,383,828.22	8.02%	8.155	358	87.09	639
7.500 - 7.999	36	8,307,327.23	4.98%	8.329	358	87.49	626
8.000 - 8.499	9	1,632,700.00	0.98%	9.259	358	88.53	581
8.500 - 8.999	6	1,056,200.00	0.63%	9.691	359	91.00	597
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Minimum Interest Rate							
0.000	87	7,787,802.18	4.67%	9.268	178	99.54	705
5.000 - 5.499	45	15,068,369.60	9.03%	5.235	358	79.70	686
5.500 - 5.999	135	40,807,502.54	24.44%	5.747	358	80.41	679
6.000 - 6.499	100	25,386,405.58	15.21%	6.241	358	85.45	673
6.500 - 6.999	132	32,250,639.75	19.32%	6.758	358	87.81	662
7.000 - 7.499	55	13,922,036.57	8.34%	7.285	358	89.32	666
7.500 - 7.999	63	14,973,432.51	8.97%	7.751	358	88.54	651
8.000 - 8.499	29	7,051,459.82	4.22%	8.207	358	87.57	643
8.500 - 8.999	18	3,387,186.04	2.03%	8.778	358	84.75	604
9.000 - 9.499	8	1,241,695.04	0.74%	9.179	358	76.43	580
9.500 - 9.999	18	2,662,178.36	1.59%	9.747	358	85.93	588
10.000 - 10.499	6	959,500.00	0.57%	10.357	358	100.00	592
10.500 - 10.999	6	1,177,410.00	0.71%	10.766	358	94.12	571
11.000 - 11.499	1	263,500.00	0.16%	11.124	359	85.00	565
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Maximum Interest Rate							
0.000	87	7,787,802.18	4.67%	9.268	178	99.54	705
12.000 - 12.499	45	15,068,369.60	9.03%	5.235	358	79.70	686
12.500 - 12.999	135	40,807,502.54	24.44%	5.747	358	80.41	679
13.000 - 13.499	100	25,386,405.58	15.21%	6.241	358	85.45	673
13.500 - 13.999	132	32,250,639.75	19.32%	6.758	358	87.81	662
14.000 - 14.499	55	13,922,036.57	8.34%	7.285	358	89.32	666
14.500 - 14.999	63	14,973,432.51	8.97%	7.751	358	88.54	651
15.000 - 15.499	29	7,051,459.82	4.22%	8.207	358	87.57	643
15.500 - 15.999	18	3,387,186.04	2.03%	8.778	358	84.75	604
16.000 - 16.499	8	1,241,695.04	0.74%	9.179	358	76.43	580
16.500 - 16.999	18	2,662,178.36	1.59%	9.747	358	85.93	588
17.000 - 17.499	6	959,500.00	0.57%	10.357	358	100.00	592
17.500 - 17.999	6	1,177,410.00	0.71%	10.766	358	94.12	571
18.000 - 18.499	1	263,500.00	0.16%	11.124	359	85.00	565
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Initial Periodic Rate Cap	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
0.000	87	7,787,802.18	4.67%	9.268	178	99.54	705
2.000	614	158,536,902.40	94.97%	6.650	358	84.90	665
3.000	2	614,413.41	0.37%	5.806	358	80.88	656
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Subsequent Periodic Rate Cap	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
0.000	87	7,787,802.18	4.67%	9.268	178	99.54	705
1.500	616	159,151,315.81	95.33%	6.646	358	84.89	664
Total	703	166,939,117.99	100.00%	6.769	349	85.57	666

MMC: 2005-1**ARM ONLY**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$369,961,630	\$27,012	\$748,799
Average Scheduled Principal Balance	\$159,742		
Number of Mortgage Loans	2,316		
Weighted Average Gross Coupon	7.425%	5.125%	12.375%
Weighted Average FICO Score	649	525	812
Weighted Average Combined Original LTV	86.50%	15.22%	100.00%
Weighted Average Original Term	360 months	360 months	360 months
Weighted Average Stated Remaining Term	358 months	343 months	359 months
Weighted Average Seasoning	2 months	1 months	17 months
Weighted Average Gross Margin	6.035%	3.500%	10.865%
Weighted Average Minimum Interest Rate	7.425%	5.125%	12.375%
Weighted Average Maximum Interest Rate	14.426%	12.125%	19.375%
Weighted Average Initial Rate Cap	2.571%	2.000%	3.000%
Weighted Average Subsequent Rate Cap	1.500%	1.500%	1.500%
Weighted Average Months to Roll	23 months	7 months	59 months
Maturity Date		Sep. 1, 2019	Dec. 1, 2034
Maximum Zip Code Concentration	0.85% 94591		
ARM	100.00%		
2/28 6MO LIBOR	55.05%		
2/28 6MO LIBOR IO	40.52%		
3/27 6MO LIBOR	1.58%		
3/27 6MO LIBOR IO	1.55%		
5/25 6MO LIBOR	0.35%		
5/25 6MO LIBOR IO	0.95%		
Interest Only	43.02%		
Not Interest Only	56.98%		
Prepay Penalty: 0 months	9.77%		
Prepay Penalty: 12 months	1.70%		
Prepay Penalty: 21 months	24.37%		
Prepay Penalty: 24 months	59.55%		
Prepay Penalty: 33 months	0.74%		
Prepay Penalty: 36 months	3.86%		
First Lien	100.00%		
Full Documentation	82.27%		
Stated Documentation	17.73%		
Cash Out Refinance	26.93%		
Purchase	71.76%		
Rate/Term Refinance	1.31%		
Condominium	3.66%		
PUD	17.92%		
Single Family	66.33%		
Two-Four Family	12.08%		
Non-owner	1.49%		
Primary	98.21%		
Second Home	0.30%		
Top 5 States:			
California	26.15%		
Arizona	7.79%		
Florida	7.37%		
Oregon	6.01%		
Massachusetts	5.05%		

MMC: 2005-1

ARM ONLY

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	212	8,663,458.64	2.34%	9.436	358	84.54	606
50,000.01 - 100,000.00	654	48,624,472.72	13.14%	8.543	358	88.18	627
100,000.01 - 150,000.00	538	67,414,668.98	18.22%	7.813	358	87.97	640
150,000.01 - 200,000.00	318	55,020,214.40	14.87%	7.494	358	88.15	642
200,000.01 - 250,000.00	184	41,462,436.13	11.21%	7.179	358	87.13	656
250,000.01 - 300,000.00	146	39,919,112.49	10.79%	7.215	358	84.95	649
300,000.01 - 350,000.00	87	28,342,844.97	7.66%	6.883	358	86.35	668
350,000.01 - 400,000.00	69	25,962,245.62	7.02%	6.779	358	84.17	676
400,000.01 - 450,000.00	44	18,801,648.58	5.08%	6.520	358	83.17	669
450,000.01 - 500,000.00	26	12,535,758.57	3.39%	6.588	358	86.42	660
500,000.01 - 550,000.00	6	3,212,850.00	0.87%	8.044	358	92.49	665
550,000.01 - 600,000.00	11	6,282,313.63	1.70%	6.371	358	84.68	663
600,000.01 - 650,000.00	17	10,904,806.15	2.95%	6.030	358	79.51	679
650,000.01 - 700,000.00	2	1,346,000.00	0.36%	6.060	358	89.96	685
700,000.01 - 750,000.00	2	1,468,798.87	0.40%	6.199	358	68.50	683
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	56	17,375,123.10	4.70%	5.243	358	80.36	684
5.500 - 5.999	211	55,289,476.97	14.94%	5.760	358	80.71	675
6.000 - 6.499	203	42,736,973.58	11.55%	6.262	358	85.19	669
6.500 - 6.999	307	57,500,209.10	15.54%	6.744	358	88.49	662
7.000 - 7.499	277	42,668,590.74	11.53%	7.263	358	87.80	653
7.500 - 7.999	392	55,813,597.02	15.09%	7.732	358	86.62	652
8.000 - 8.499	133	20,062,552.52	5.42%	8.217	358	88.44	653
8.500 - 8.999	114	15,745,017.86	4.26%	8.787	358	88.90	638
9.000 - 9.499	102	10,417,945.56	2.82%	9.267	357	84.81	599
9.500 - 9.999	188	21,235,615.33	5.74%	9.750	358	88.18	594
10.000 - 10.499	122	12,342,088.23	3.34%	10.286	357	93.31	583
10.500 - 10.999	119	11,282,158.42	3.05%	10.751	358	93.05	583
11.000 - 11.499	55	4,951,331.16	1.34%	11.231	358	94.11	576
11.500 - 11.999	28	2,117,753.57	0.57%	11.716	357	93.33	580
12.000 - 12.499	9	423,196.59	0.11%	12.226	357	91.72	579
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
525-549	86	9,130,792.11	2.47%	9.614	357	75.47	538
550-574	102	10,590,141.03	2.86%	9.686	358	83.14	561
575-599	350	45,340,167.16	12.26%	9.327	358	92.19	586
600-624	395	48,653,946.16	13.15%	7.819	358	83.60	611
625-649	406	63,256,227.57	17.10%	7.140	358	84.80	636
650-674	434	81,272,157.19	21.97%	6.821	358	87.90	661
675-699	264	52,549,405.97	14.20%	6.793	358	88.32	687
700+	278	59,120,834.07	15.98%	6.595	358	85.11	729
None	1	47,958.49	0.01%	10.125	357	80.00	0
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Combined Original LTV							
0.01- 49.99	19	1,994,639.35	0.54%	6.844	358	39.63	606
50.00- 54.99	2	411,751.78	0.11%	5.982	358	54.65	568
55.00- 59.99	7	1,304,644.55	0.35%	6.762	358	56.53	598
60.00- 64.99	10	1,557,237.85	0.42%	7.451	358	61.99	578
65.00- 69.99	14	3,505,396.91	0.95%	6.538	358	67.06	636
70.00- 74.99	43	10,088,502.46	2.73%	6.643	358	72.38	636
75.00- 79.99	130	22,242,032.44	6.01%	7.287	358	77.98	646
80.00	975	162,021,914.85	43.79%	7.023	358	80.00	660
80.01- 84.99	26	3,185,544.85	0.86%	7.360	358	83.62	632
85.00- 89.99	113	15,667,086.53	4.23%	7.741	358	86.54	622
90.00- 94.99	161	24,239,311.48	6.55%	8.025	358	90.66	621
95.00- 99.99	129	26,518,257.64	7.17%	7.253	358	95.27	636
100.00	687	97,225,309.06	26.28%	8.115	358	100.00	653
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Original Term (months)							
360.000	2,316	369,961,629.75	100.00%	7.425	358	86.50	649
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Stated Remaining Term (month)							
301-360	2,316	369,961,629.75	100.00%	7.425	358	86.50	649
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Debt Ratio							
0.01 -20.00	49	6,414,757.60	1.73%	7.356	358	84.14	636
20.01 -25.00	78	8,138,840.16	2.20%	7.500	358	84.65	656
25.01 -30.00	165	19,401,662.77	5.24%	7.829	358	86.00	637
30.01 -35.00	226	30,722,342.47	8.30%	7.631	358	86.60	643
35.01 -40.00	341	48,384,656.21	13.08%	7.683	358	87.33	647
40.01 -45.00	503	84,963,909.29	22.97%	7.541	358	86.11	654
45.01 -50.00	583	95,645,053.73	25.85%	7.611	358	86.77	645
50.01 -55.00	367	75,714,797.64	20.47%	6.713	358	86.61	658
55.01 -60.00	4	575,609.88	0.16%	6.422	358	80.00	640
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
FRM/ARM							
ARM	2,316	369,961,629.75	100.00%	7.425	358	86.50	649
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6MO LIBOR	1,651	203,672,400.98	55.05%	8.046	358	87.79	638
2/28 6MO LIBOR IO	578	149,893,130.23	40.52%	6.661	358	84.86	664
3/27 6MO LIBOR	41	5,836,858.03	1.58%	7.222	357	87.85	644
3/27 6MO LIBOR IO	25	5,744,139.33	1.55%	6.389	358	86.97	673
5/25 6MO LIBOR	8	1,301,054.93	0.35%	6.439	358	76.25	649
5/25 6MO LIBOR IO	13	3,514,046.25	0.95%	6.425	357	82.60	689
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	616	159,151,315.81	43.02%	6.646	358	84.89	664
Not Interest Only	1,700	210,810,313.94	56.98%	8.013	358	87.72	638
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

Prepayment Penalty Original Tr	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	294	36,162,751.57	9.77%	8.648	358	88.18	630
Prepay Penalty: 12 months	27	6,306,630.91	1.70%	8.172	357	86.90	664
Prepay Penalty: 21 months	281	90,162,144.48	24.37%	6.288	358	81.59	671
Prepay Penalty: 24 months	1,622	220,310,882.11	59.55%	7.726	358	88.27	642
Prepay Penalty: 33 months	7	2,748,864.92	0.74%	5.931	358	86.41	682
Prepay Penalty: 36 months	85	14,270,355.76	3.86%	6.830	358	85.87	661
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	2,316	369,961,629.75	100.00%	7.425	358	86.50	649
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	1,973	304,378,959.83	82.27%	7.332	358	86.86	641
Stated Documentation	343	65,582,669.92	17.73%	7.859	358	84.82	689
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	559	99,621,457.80	26.93%	7.222	358	84.56	631
Purchase	1,725	265,486,962.68	71.76%	7.506	358	87.21	656
Rate/Term Refinance	32	4,853,209.27	1.31%	7.169	357	87.63	636
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Condominium	88	13,532,595.88	3.66%	7.260	358	86.95	652
PUD	324	66,314,500.04	17.92%	7.323	358	88.54	647
Single Family	1,722	245,409,499.38	66.33%	7.457	358	86.78	644
Two-Four Family	182	44,705,034.45	12.08%	7.452	358	81.83	683
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	60	5,511,411.00	1.49%	7.568	358	79.43	651
Primary	2,250	363,329,598.75	98.21%	7.426	358	86.65	649
Second Home	6	1,120,620.00	0.30%	6.545	358	73.89	671
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	44	3,714,083.26	1.00%	8.228	357	89.75	623
Arizona	191	28,814,855.61	7.79%	7.408	357	86.48	644
Arkansas	14	1,202,413.41	0.33%	9.208	358	95.78	608
California	301	96,761,680.15	26.15%	6.275	358	81.63	672
Colorado	35	6,506,344.29	1.76%	7.621	358	88.64	634
Connecticut	20	3,526,726.84	0.95%	7.727	358	86.02	659
Delaware	2	181,865.21	0.05%	7.579	358	90.45	619
District of Columbia	8	1,907,647.48	0.52%	7.968	358	81.07	630
Florida	173	27,260,307.31	7.37%	7.360	358	90.93	652
Georgia	47	7,324,832.16	1.98%	8.343	358	90.64	635
Idaho	30	3,411,085.95	0.92%	7.854	358	87.68	627
Illinois	77	10,487,516.35	2.83%	8.034	358	87.25	644
Indiana	121	8,898,441.46	2.41%	8.622	358	88.59	622
Iowa	44	3,763,635.19	1.02%	8.785	358	90.76	624
Kansas	57	3,859,629.92	1.04%	9.185	358	90.68	624
Kentucky	18	1,644,091.93	0.44%	8.827	357	90.54	610
Louisiana	30	3,026,447.49	0.82%	8.105	358	90.27	627
Maryland	40	7,829,505.13	2.12%	8.052	358	84.65	637
Massachusetts	64	18,692,854.28	5.05%	7.307	358	80.79	673
Michigan	65	5,900,429.15	1.59%	9.164	358	89.81	620
Minnesota	7	1,536,219.44	0.42%	7.635	358	87.84	623
Mississippi	15	1,000,574.19	0.27%	9.097	358	88.02	610
Missouri	91	8,120,955.23	2.20%	8.881	357	89.06	625
Montana	12	2,441,406.84	0.66%	7.206	358	98.32	666
Nebraska	41	3,754,709.16	1.01%	8.556	357	90.35	632
Nevada	50	11,080,932.01	3.00%	6.897	357	84.11	658
New Hampshire	3	743,577.56	0.20%	7.648	357	80.00	651
New Jersey	11	2,068,847.67	0.56%	8.451	358	88.68	639
New Mexico	28	3,546,456.52	0.96%	8.830	358	88.64	620
North Dakota	3	414,669.24	0.11%	7.179	358	86.78	618
Ohio	88	8,354,266.62	2.26%	8.531	358	90.37	633
Oklahoma	50	4,237,406.22	1.15%	8.581	358	91.61	629
Oregon	129	22,217,689.18	6.01%	7.047	358	87.96	647
Pennsylvania	109	9,809,545.53	2.65%	8.519	358	93.36	631
Rhode Island	14	3,339,133.34	0.90%	8.048	358	84.29	697
South Carolina	2	550,794.60	0.15%	11.323	357	92.85	592
South Dakota	8	636,900.39	0.17%	7.924	358	86.75	635
Tennessee	33	3,226,792.86	0.87%	8.242	358	93.86	626
Texas	66	7,379,260.90	1.99%	8.898	358	96.77	620
Utah	45	6,424,407.89	1.74%	7.836	358	87.55	643
Virginia	43	7,099,168.32	1.92%	8.074	357	88.34	635
Washington	79	16,313,822.30	4.41%	6.840	358	85.96	644
Wisconsin	2	239,244.29	0.06%	6.499	358	100.00	700
Wyoming	6	710,456.88	0.19%	7.055	358	92.66	652
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
3.500 - 3.999	18	5,429,079.03	1.47%	5.321	358	85.14	702
4.000 - 4.499	133	33,173,682.70	8.97%	5.669	358	82.48	682
4.500 - 4.999	269	57,295,460.50	15.49%	6.208	358	86.01	670
5.000 - 5.499	280	47,734,252.86	12.90%	6.590	358	85.41	662
5.500 - 5.999	302	47,346,342.66	12.80%	7.001	358	86.45	651
6.000 - 6.499	255	40,044,181.27	10.82%	7.549	358	87.19	650
6.500 - 6.999	263	39,626,634.01	10.71%	8.132	358	87.95	641
7.000 - 7.499	268	38,175,757.64	10.32%	8.521	358	87.64	633
7.500 - 7.999	222	31,152,939.13	8.42%	9.054	358	88.67	623
8.000 - 8.499	150	16,903,682.77	4.57%	9.560	358	87.45	612
8.500 - 8.999	84	7,735,770.07	2.09%	9.997	358	87.07	590
9.000 - 9.499	53	4,485,569.30	1.21%	10.619	358	88.45	580
9.500 - 9.999	15	666,226.88	0.18%	11.461	358	83.04	554
10.000 - 10.499	3	151,157.94	0.04%	11.481	358	88.76	578
10.500 - 10.999	1	40,892.99	0.01%	12.250	357	75.00	538
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	56	17,375,123.10	4.70%	5.243	358	80.36	684
5.500 - 5.999	211	55,289,476.97	14.94%	5.760	358	80.71	675
6.000 - 6.499	203	42,736,973.58	11.55%	6.262	358	85.19	669
6.500 - 6.999	307	57,500,209.10	15.54%	6.744	358	88.49	662
7.000 - 7.499	277	42,668,590.74	11.53%	7.263	358	87.80	653
7.500 - 7.999	392	55,813,597.02	15.09%	7.732	358	86.62	652
8.000 - 8.499	133	20,062,552.52	5.42%	8.217	358	88.44	653
8.500 - 8.999	114	15,745,017.86	4.26%	8.787	358	88.90	638
9.000 - 9.499	102	10,417,945.56	2.82%	9.267	357	84.81	599
9.500 - 9.999	188	21,235,615.33	5.74%	9.750	358	88.18	594
10.000 - 10.499	122	12,342,088.23	3.34%	10.286	357	93.31	583
10.500 - 10.999	119	11,282,158.42	3.05%	10.751	358	93.05	583
11.000 - 11.499	55	4,951,331.16	1.34%	11.231	358	94.11	576
11.500 - 11.999	28	2,117,753.57	0.57%	11.716	357	93.33	580
12.000 - 12.499	9	423,196.59	0.11%	12.226	357	91.72	579
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
12.000 -12.499	56	17,375,123.10	4.70%	5.243	358	80.36	684
12.500 -12.999	211	55,289,476.97	14.94%	5.760	358	80.71	675
13.000 -13.499	203	42,736,973.58	11.55%	6.262	358	85.19	669
13.500 -13.999	307	57,500,209.10	15.54%	6.744	358	88.49	662
14.000 -14.499	277	42,668,590.74	11.53%	7.263	358	87.80	653
14.500 -14.999	392	55,813,597.02	15.09%	7.732	358	86.62	652
15.000 -15.499	133	20,062,552.52	5.42%	8.217	358	88.44	653
15.500 -15.999	114	15,745,017.86	4.26%	8.787	358	88.90	638
16.000 -16.499	102	10,417,945.56	2.82%	9.267	357	84.81	599
16.500 -16.999	188	21,235,615.33	5.74%	9.750	358	88.18	594
17.000 -17.499	121	12,195,088.23	3.30%	10.287	357	93.23	583
17.500 -17.999	119	11,282,158.42	3.05%	10.751	358	93.05	583
18.000 -18.499	55	4,951,331.16	1.34%	11.231	358	94.11	576
18.500 -18.999	28	2,117,753.57	0.57%	11.716	357	93.33	580
19.000 -19.499	10	570,196.59	0.15%	11.716	358	93.85	581
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.000	615	158,816,382.34	42.93%	6.649	358	84.90	665
3.000	1,701	211,145,247.41	57.07%	8.009	358	87.71	638
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.500	2,316	369,961,629.75	100.00%	7.425	358	86.50	649
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
08/01/05	1	75,891.76	0.02%	10.375	343	85.00	570
10/01/05	2	376,907.20	0.10%	8.600	345	80.00	596
12/01/05	1	209,997.46	0.06%	7.375	347	80.00	607
02/01/06	4	334,787.16	0.09%	8.986	349	80.00	554
03/01/06	4	226,084.87	0.06%	9.458	350	90.15	603
04/01/06	1	105,486.56	0.03%	8.625	351	80.00	681
06/01/06	1	221,891.10	0.06%	7.250	353	95.00	613
07/01/06	5	754,490.88	0.20%	6.474	354	85.96	647
08/01/06	6	894,654.25	0.24%	7.376	355	80.00	646
09/01/06	124	19,918,535.32	5.38%	7.575	356	83.94	650
10/01/06	738	112,354,821.66	30.37%	7.454	357	86.06	650
11/01/06	833	132,443,372.81	35.80%	7.459	358	86.12	647
12/01/06	512	85,919,898.67	23.22%	7.438	359	88.57	651
09/01/07	3	517,475.66	0.14%	8.059	356	79.99	611
10/01/07	14	2,770,365.95	0.75%	6.852	357	87.81	662
11/01/07	26	4,378,565.35	1.18%	6.544	358	84.81	663
12/01/07	20	3,643,301.91	0.98%	6.660	359	91.36	663
06/01/09	1	287,827.79	0.08%	5.750	353	95.00	703
09/01/09	2	696,000.00	0.19%	7.181	356	85.17	698
10/01/09	10	2,128,051.61	0.58%	6.082	357	81.43	705
11/01/09	3	548,471.78	0.15%	6.808	358	68.62	604
12/01/09	5	1,154,750.00	0.31%	6.603	359	79.61	645
Total	2,316	369,961,629.75	100.00%	7.425	358	86.50	649

MMC: 2005-1**FRM**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$50,304,045	\$9,977	\$379,644
Average Scheduled Principal Balance	\$47,190		
Number of Mortgage Loans	1,066		
Weighted Average Gross Coupon	10.630%	6.625%	16.240%
Weighted Average FICO Score	658	536	795
Weighted Average Combined Original LTV	97.45%	20.00%	100.00%
Weighted Average Original Term	203 months	180 months	360 months
Weighted Average Stated Remaining Term	201 months	166 months	359 months
Weighted Average Seasoning	2 months	1 months	14 months
Maturity Date		Nov 1 2018	Dec 1 2034
Maximum Zip Code Concentration	1.09%	02121 (Boston, MA)	
Balloon 15/30	67.25%		
Balloon 15/30 IO	15.48%		
Fixed Rate 15YR	0.66%		
Fixed Rate 20YR	5.63%		
Fixed Rate 30YR	10.97%	Sep. 1, 2019	Dec. 1, 2034
		94,591.00	
Interest Only	15.48%		
Not Interest Only	84.52%		
Prepay Penalty: 0 months	23.89%		
Prepay Penalty: 12 months	2.18%		
Prepay Penalty: 24 months	60.61%		
Prepay Penalty: 36 months	13.32%		
First Lien	12.25%		
Second Lien	87.75%		
Full Documentation	75.80%		
Stated Documentation	24.20%		
Cash Out Refinance	15.55%		
Purchase	84.05%		
Rate/Term Refinance	0.40%		
Condominium	4.64%		
PUD	13.86%		
Single Family	61.96%		
Two-Four Family	19.55%		
Non-owner	0.41%		
Primary	99.59%		
Top 5 States:			
California	30.98%		
Massachusetts	8.70%		
Arizona	7.61%		
Oregon	5.98%		
Washington	5.02%		

MMC: 2005-1

FRM

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	716	19,339,911.48	38.45%	11.673	188	99.48	643
50,000.01 - 100,000.00	270	19,188,296.18	38.14%	10.479	195	98.38	667
100,000.01 - 150,000.00	59	6,883,215.94	13.68%	9.494	220	94.48	685
150,000.01 - 200,000.00	7	1,205,406.13	2.40%	8.756	208	93.30	688
200,000.01 - 250,000.00	10	2,345,021.78	4.66%	8.577	247	88.83	645
300,000.01 - 350,000.00	3	962,549.85	1.91%	8.524	358	86.54	611
350,000.01 - 400,000.00	1	379,643.98	0.75%	9.750	177	95.00	587
Total	1,066	50,304,045.34	100.00%	10.630	201	97.45	658

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
6.500 - 6.999	7	1,121,981.06	2.23%	6.735	358	76.29	640
7.000 - 7.499	8	837,803.85	1.67%	7.176	349	77.76	670
7.500 - 7.999	39	3,831,025.87	7.62%	7.798	245	92.45	697
8.000 - 8.499	28	1,850,093.24	3.68%	8.280	232	97.13	701
8.500 - 8.999	49	3,779,934.43	7.51%	8.733	209	96.80	682
9.000 - 9.499	39	2,299,855.21	4.57%	9.255	194	97.63	668
9.500 - 9.999	85	5,058,783.15	10.06%	9.816	184	98.56	660
10.000 - 10.499	81	3,851,862.95	7.66%	10.196	186	99.33	660
10.500 - 10.999	99	5,362,364.15	10.66%	10.787	192	99.52	668
11.000 - 11.499	182	6,715,633.96	13.35%	11.243	185	99.41	632
11.500 - 11.999	130	5,513,009.84	10.96%	11.725	182	99.61	650
12.000 - 12.499	64	2,299,588.54	4.57%	12.266	188	99.14	650
12.500 - 12.999	65	2,536,064.25	5.04%	12.754	186	99.92	654
13.000 - 13.499	27	933,019.03	1.85%	13.210	185	89.46	639
13.500 - 13.999	29	1,081,508.94	2.15%	13.775	195	99.86	630
14.000 - 14.499	73	1,667,530.65	3.31%	14.245	187	99.90	617
14.500 - 14.999	54	1,280,850.39	2.55%	14.649	194	99.67	620
15.500 - 15.999	6	255,338.83	0.51%	15.741	184	100.00	616
16.000 - 16.499	1	27,797.00	0.06%	16.240	178	100.00	627
Total	1,066	50,304,045.34	100.00%	10.630	201	97.45	658

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
525-549	2	77,643.06	0.15%	10.702	288	68.63	536
550-574	5	245,632.54	0.49%	11.133	236	92.69	567
575-599	6	1,162,694.36	2.31%	9.049	299	87.65	589
600-624	315	10,686,581.48	21.24%	11.666	209	96.98	611
625-649	263	11,558,605.53	22.98%	11.181	200	97.47	635
650-674	227	10,990,388.94	21.85%	10.554	201	97.28	660
675-699	113	6,444,669.45	12.81%	10.267	193	98.62	686
700+	135	9,137,829.98	18.17%	9.257	186	98.97	731
Total	1,066	50,304,045.34	100.00%	10.630	201	97.45	658

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	2	143,848.38	0.29%	12.221	215	25.29	652
50.00- 54.99	1	29,849.58	0.06%	9.625	177	50.42	536
55.00- 59.99	1	249,557.64	0.50%	6.625	357	56.82	604
65.00- 69.99	1	84,941.50	0.17%	7.875	358	65.89	594
70.00- 74.99	3	538,351.54	1.07%	7.043	358	71.70	616
75.00- 79.99	4	387,742.79	0.77%	7.693	343	79.20	642
80.00	18	2,338,182.33	4.65%	7.847	358	80.00	647
80.01- 84.99	2	118,474.81	0.24%	8.439	297	81.23	669
85.00- 89.99	2	107,100.00	0.21%	9.125	359	85.00	674
90.00- 94.99	26	2,136,232.43	4.25%	10.049	217	91.90	638
95.00- 99.99	72	4,037,246.23	8.03%	10.412	200	97.23	650
100.00	934	40,132,518.11	79.78%	10.958	186	100.00	661
Total	1,066	50,304,045.34	100.00%	10.630	201	97.45	658

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180.000	913	41,950,730.58	83.39%	10.839	178	99.20	662
240.000	106	2,832,834.13	5.63%	12.514	238	99.53	636
360.000	47	5,520,480.63	10.97%	8.074	358	83.06	638
Total	1,066	50,304,045.34	100.00%	10.630	201	97.45	658

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	913	41,950,730.58	83.39%	10.839	178	99.20	662
181-240	106	2,832,834.13	5.63%	12.514	238	99.53	636
301-360	47	5,520,480.63	10.97%	8.074	358	83.06	638
Total	1,066	50,304,045.34	100.00%	10.630	201	97.45	658

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	21	798,797.98	1.59%	10.745	193	96.37	637
20.01 -25.00	25	1,055,347.19	2.10%	9.960	224	93.41	647
25.01 -30.00	68	2,471,606.28	4.91%	10.795	220	96.51	649
30.01 -35.00	99	3,442,198.43	6.84%	10.927	200	97.50	651
35.01 -40.00	164	7,742,132.18	15.39%	10.423	215	96.87	654
40.01 -45.00	251	12,458,790.72	24.77%	11.042	196	97.85	661
45.01 -50.00	246	11,912,379.50	23.68%	10.878	192	98.66	665
50.01 -55.00	190	10,379,815.19	20.63%	9.923	201	96.70	655
55.01 -60.00	2	42,977.87	0.09%	11.715	196	100.00	620
Total	1,066	50,304,045.34	100.00%	10.630	201	97.45	658

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Balloon 15/30	819	33,830,929.35	67.25%	11.201	178	99.21	652
Balloon 15/30 IO	87	7,787,802.18	15.48%	9.268	178	99.54	705
Fixed Rate 15YR	7	331,999.05	0.66%	10.807	178	90.67	658
Fixed Rate 20YR	106	2,832,834.13	5.63%	12.514	238	99.53	636
Fixed Rate 30YR	47	5,520,480.63	10.97%	8.074	358	83.06	638
Total	1,066	50,304,045.34	100.00%	10.630	201	97.45	658

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	87	7,787,802.18	15.48%	9.268	178	99.54	705
Not Interest Only	979	42,516,243.16	84.52%	10.880	205	97.07	649
Total	1,066	50,304,045.34	100.00%	10.630	201	97.45	658

Prepayment Penalty Original Tr	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	320	12,015,631.02	23.89%	11.692	189	98.39	643
Prepay Penalty: 12 months	17	1,098,010.08	2.18%	10.569	178	98.62	679
Prepay Penalty: 24 months	652	30,491,787.62	60.61%	10.701	181	99.46	666
Prepay Penalty: 36 months	77	6,698,616.62	13.32%	8.412	319	86.43	643
Total	1,066	50,304,045.34	100.00%	10.630	201	97.45	658

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	53	6,163,931.59	12.25%	8.294	339	82.54	636
Second Lien	1,013	44,140,113.75	87.75%	10.956	182	99.53	661
Total	1,066	50,304,045.34	100.00%	10.630	201	97.45	658

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	835	38,129,047.78	75.80%	10.286	206	97.08	648
Stated Documentation	231	12,174,997.56	24.20%	11.710	185	98.60	688
Total	1,066	50,304,045.34	100.00%	10.630	201	97.45	658

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	104	7,820,429.78	15.55%	9.611	237	92.14	639
Purchase	955	42,280,041.08	84.05%	10.815	195	98.42	661
Rate/Term Refinance	7	203,574.48	0.40%	11.491	188	100.00	622
Total	1,066	50,304,045.34	100.00%	10.630	201	97.45	658

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Condominium	55	2,332,234.94	4.64%	10.407	189	98.02	659
PUD	132	6,970,991.80	13.86%	10.736	197	96.57	653
Single Family	735	31,166,851.14	61.96%	10.536	208	97.01	650
Two-Four Family	144	9,833,967.46	19.55%	10.907	184	99.33	684
Total	1,066	50,304,045.34	100.00%	10.630	201	97.45	658

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	3	207,952.79	0.41%	9.335	329	79.48	620
Primary	1,063	50,096,092.55	99.59%	10.636	201	97.52	658
Total	1,066	50,304,045.34	100.00%	10.630	201	97.45	658

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	7	211,023.12	0.42%	10.106	276	97.02	623
Arizona	104	3,829,883.55	7.61%	10.645	198	97.88	653
Arkansas	2	109,926.85	0.22%	8.926	358	100.00	659
California	188	15,582,943.83	30.98%	9.735	188	98.15	677
Colorado	14	837,794.45	1.67%	11.801	178	98.30	637
Connecticut	11	561,107.30	1.12%	11.396	178	100.00	673
Delaware	1	26,700.00	0.05%	11.125	179	100.00	618
Florida	56	2,480,271.95	4.93%	10.715	227	94.67	644
Georgia	30	1,053,642.22	2.09%	12.195	178	91.35	648
Idaho	18	520,835.02	1.04%	10.870	216	95.73	637
Illinois	34	1,290,014.20	2.56%	11.359	183	99.71	646
Indiana	42	912,371.34	1.81%	11.746	254	96.26	634
Iowa	18	353,488.85	0.70%	12.148	178	99.84	629
Kansas	19	358,555.72	0.71%	12.572	238	99.68	628
Kentucky	8	159,431.77	0.32%	11.429	178	100.00	637
Louisiana	11	278,551.11	0.55%	10.783	178	97.36	650
Maryland	23	1,017,729.94	2.02%	11.450	178	99.72	663
Massachusetts	61	4,374,902.37	8.70%	11.105	178	99.95	674
Michigan	23	644,349.89	1.28%	11.867	208	95.66	633
Mississippi	5	118,137.51	0.23%	12.137	250	84.64	570
Missouri	28	520,207.80	1.03%	12.453	178	100.00	635
Nebraska	14	412,406.62	0.82%	9.882	256	91.40	650
Nevada	27	1,450,884.43	2.88%	11.293	204	99.71	653
New Hampshire	3	185,900.07	0.37%	12.220	177	100.00	651
New Jersey	6	277,846.89	0.55%	12.102	178	99.94	671
New Mexico	11	599,020.65	1.19%	10.629	182	96.83	606
Ohio	35	851,164.91	1.69%	11.726	180	99.51	637
Oklahoma	23	655,903.71	1.30%	11.412	229	97.35	626
Oregon	72	3,006,022.83	5.98%	10.266	207	96.09	648
Pennsylvania	41	1,781,771.25	3.54%	9.746	279	88.70	632
Rhode Island	11	648,319.78	1.29%	10.962	178	100.00	702
South Dakota	5	109,012.14	0.22%	11.580	178	100.00	637
Tennessee	2	96,080.24	0.19%	8.629	179	100.00	653
Texas	9	319,247.53	0.63%	10.152	237	93.28	704
Utah	39	1,414,580.92	2.81%	12.638	238	99.85	638
Virginia	9	398,409.77	0.79%	11.487	207	98.28	645
Washington	50	2,526,530.13	5.02%	10.512	217	95.82	639
Wisconsin	1	93,867.57	0.19%	10.499	357	100.00	621
Wyoming	5	235,207.11	0.47%	8.985	290	94.20	669
Total	1,066	50,304,045.34	100.00%	10.630	201	97.45	658

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The information contained herein will be superseded by the description of the mortgage loans contained in the prospectus supplement. Such information supersedes the information in all prior collateral term sheets, if any.

Meritage 2005-1

	% of the pool	WAC	seasoning	avg .loan size	FICO	FICO <600	OLTV	Combined LTV	IO %	Stated Doc%	% of fixed	% of primary resi	DTI	CA %	% of 2nd lien
all collateral	100.00%	7.809	2	124,265.43	650	15.85%	87.81	95.89	39.72%	18.50%	11.97%	98.37%	42.92	26.73%	10.50%
loan <\$75,000	14.32%	10.169	2	41,590.23	633	18.39%	92.85	97.01	3.66%	14.59%	49.73%	96.58%	40.50	9.02%	48.45%
Loan >\$600,000	3.26%	6.051	2	653,314.52	680	0.00%	79.36	95.80	85.99%	4.73%	0.00%	100.00%	44.01	76.37%	0.00%
2nd liens	10.50%	10.956	2	43,573.66	661	0.30%	99.53	99.53	17.64%	26.81%	100.00%	100.00%	43.36	33.50%	100.00%
fixed rate loans	11.97%	10.630	2	47,189.54	658	2.95%	97.45	98.49	15.48%	24.20%	100.00%	99.59%	43.03	30.98%	87.75%
FICO <600	15.85%	9.428	2	120,643.17	575	100.00%	88.35	89.86	23.51%	0.08%	2.23%	97.77%	41.60	11.61%	0.20%
DTI >50	25.59%	7.973	2	129,743.59	647	21.65%	88.09	95.85	43.03%	17.16%	11.08%	98.43%	47.75	24.69%	10.38%
IO loans	20.63%	7.098	2	154,019.89	657	6.57%	87.78	96.68	45.78%	2.78%	12.02%	98.99%	52.77	43.88%	10.57%
1st lien that has its 2nd liens in this pool	39.72%	6.769	2	237,466.74	666	9.38%	85.57	95.29	100.00%	14.50%	4.67%	98.20%	43.88	54.48%	4.67%
stated doc	22.86%	6.948	2	176,295.27	665	0.08%	79.65	99.43	46.38%	27.36%	1.35%	100.00%	43.98	31.89%	0.00%
2-4 family loans	18.50%	8.462	2	135,466.32	689	0.07%	86.98	98.08	31.13%	100.00%	15.66%	100.00%	41.19	23.78%	15.22%
	78.79%	7.849	2	118,977.85	651	16.10%	87.44	95.73	38.60%	20.01%	12.38%	98.21%	42.81	28.81%	10.90%

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MMC: 2005-1**Known Delinquent Loans Only**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$5,800,248	\$9,977	\$274,759
Average Scheduled Principal Balance	\$55,772		
Number of Mortgage Loans	104		
Weighted Average Gross Coupon	10.201%	6.375%	14.999%
Weighted Average FICO Score	636	532	751
Weighted Average Combined Original LTV	93.63%	48.13%	100.00%
Weighted Average Original Term	256 months	180 months	360 months
Weighted Average Stated Remaining Term	253 months	176 months	357 months
Weighted Average Seasoning	3 months	3 months	4 months
Weighted Average Gross Margin	6.764%	4.625%	9.250%
Weighted Average Minimum Interest Rate	8.701%	6.375%	10.500%
Weighted Average Maximum Interest Rate	15.701%	13.375%	17.500%
Weighted Average Initial Rate Cap	2.765%	2.000%	3.000%
Weighted Average Subsequent Rate Cap	1.500%	1.500%	1.500%
Weighted Average Months to Roll	21 months	20 months	21 months
Maturity Date		Sep 1 2019	Oct 1 2034
Maximum Zip Code Concentration	5.92%	90230	
2/28 6MO LIBOR	31.95%		
2/28 6MO LIBOR IO	9.82%		
Balloon 15/30	57.21%		
Fixed Rate 20YR	1.02%		
Interest Only	9.82%		
Not Interest Only	90.18%		
Prepay Penalty: 0 months	20.57%		
Prepay Penalty: 12 months	1.10%		
Prepay Penalty: 21 months	12.04%		
Prepay Penalty: 24 months	63.56%		
Prepay Penalty: 36 months	2.73%		
First Lien	41.77%		
Second Lien	58.23%		
Full Documentation	79.98%		
Stated Documentation	20.02%		
Cash Out Refinance	12.72%		
Purchase	84.83%		
Rate/Term Refinance	2.45%		
Condominium	8.99%		
PUD	17.97%		
Single Family	57.15%		
Two-Four Family	15.89%		
Primary	100.00%		
Top 5 States:			
California	27.48%		
Arizona	9.76%		
Georgia	5.82%		
Colorado	5.06%		
Florida	4.78%		

MMC: 2005-1

Known Delinquent Loans Only

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	63	1,685,909.05	29.07%	11.751	182	100.00	641
50,000.01 - 100,000.00	31	2,172,345.27	37.45%	10.220	224	96.24	649
100,000.01 - 150,000.00	3	398,430.97	6.87%	11.081	300	95.04	614
150,000.01 - 200,000.00	3	524,661.74	9.05%	8.172	357	68.88	626
200,000.01 - 250,000.00	2	474,370.01	8.18%	7.869	357	95.26	623
250,000.01 - 300,000.00	2	544,531.14	9.39%	8.673	357	84.95	609
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
6.000 - 6.499	1	55,895.98	0.96%	6.375	357	80.00	616
6.500 - 6.999	1	153,599.99	2.65%	6.750	356	48.13	614
7.000 - 7.499	2	351,335.52	6.06%	7.125	357	80.00	641
7.500 - 7.999	4	557,072.89	9.60%	7.697	333	91.57	678
8.000 - 8.499	3	343,681.95	5.93%	8.169	294	93.45	649
9.000 - 9.499	7	402,522.32	6.94%	9.250	208	98.28	646
9.500 - 9.999	13	776,278.09	13.38%	9.862	252	91.39	621
10.000 -10.499	7	704,382.35	12.14%	10.238	335	92.06	597
10.500 -10.999	14	638,488.64	11.01%	10.832	217	100.00	625
11.000 -11.499	7	242,472.69	4.18%	11.250	183	100.00	637
11.500 -11.999	20	778,367.20	13.42%	11.717	176	98.85	654
12.000 -12.499	2	45,956.11	0.79%	12.458	177	100.00	636
12.500 -12.999	4	239,102.49	4.12%	12.742	176	100.00	676
13.000 -13.499	3	120,745.29	2.08%	13.250	177	100.00	653
13.500 -13.999	2	53,679.72	0.93%	13.865	177	100.00	642
14.000 -14.499	9	208,554.33	3.60%	14.250	180	100.00	610
14.500 -14.999	5	128,112.62	2.21%	14.738	187	99.95	616
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
525-549	2	251,270.55	4.33%	9.875	357	76.27	536
550-574	2	200,764.00	3.46%	9.824	357	86.72	573
575-599	5	670,612.04	11.56%	10.298	357	93.53	589
600-624	33	1,527,572.82	26.34%	10.070	265	88.98	614
625-649	24	1,119,259.62	19.30%	10.410	225	99.09	635
650-674	23	1,012,389.43	17.45%	10.677	177	99.12	659
675-699	5	294,459.21	5.08%	11.857	176	100.00	692
700+	10	723,920.51	12.48%	8.945	242	92.81	724
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	1	153,599.99	2.65%	6.750	356	48.13	614
75.00- 79.99	2	263,905.91	4.55%	9.077	357	76.45	587
80.00	5	629,454.58	10.85%	7.524	357	80.00	645
85.00- 89.99	2	200,764.00	3.46%	9.824	357	86.72	573
90.00- 94.99	5	748,143.39	12.90%	9.717	335	90.00	608
95.00- 99.99	4	101,746.89	1.75%	12.540	190	99.93	634
100.00	85	3,702,633.42	63.84%	10.934	202	100.00	648
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180.000	82	3,318,250.27	57.21%	11.246	177	99.73	655
240.000	4	59,318.03	1.02%	13.023	236	99.91	636
360.000	18	2,422,679.88	41.77%	8.701	357	85.13	610
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

Stated Remaining Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	82	3,318,250.27	57.21%	11.246	177	99.73	655
181-240	4	59,318.03	1.02%	13.023	236	99.91	636
301-360	18	2,422,679.88	41.77%	8.701	357	85.13	610
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	2	35,386.05	0.61%	11.663	176	99.99	633
20.01 -25.00	1	40,788.14	0.70%	14.999	177	100.00	622
25.01 -30.00	8	447,156.12	7.71%	9.477	280	90.17	671
30.01 -35.00	7	301,353.23	5.20%	10.663	177	100.00	677
35.01 -40.00	14	731,574.43	12.61%	9.861	262	93.65	631
40.01 -45.00	27	1,613,213.30	27.81%	10.143	253	90.70	642
45.01 -50.00	20	1,357,141.14	23.40%	10.561	289	91.92	606
50.01 -55.00	25	1,273,635.77	21.96%	10.038	220	98.49	642
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	18	2,422,679.88	41.77%	8.701	357	85.13	610
Fixed Rate	86	3,377,568.30	58.23%	11.278	178	99.73	655
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6MO LIBOR	15	1,853,309.87	31.95%	8.821	357	81.78	609
2/28 6MO LIBOR IO	3	569,370.01	9.82%	8.307	357	96.05	615
Balloon 15/30	82	3,318,250.27	57.21%	11.246	177	99.73	655
Fixed Rate 20YR	4	59,318.03	1.02%	13.023	236	99.91	636
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	3	569,370.01	9.82%	8.307	357	96.05	615
Not Interest Only	101	5,230,878.17	90.18%	10.407	241	93.37	638
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

Prepayment Penalty Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	27	1,193,394.40	20.57%	10.413	246	96.83	636
Prepay Penalty: 12 months	1	63,968.88	1.10%	12.750	177	100.00	656
Prepay Penalty: 21 months	3	698,131.13	12.04%	8.250	357	76.85	610
Prepay Penalty: 24 months	69	3,686,506.14	63.56%	10.500	240	95.39	639
Prepay Penalty: 36 months	4	158,247.63	2.73%	9.216	176	100.00	683
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	18	2,422,679.88	41.77%	8.701	357	85.13	610
Second Lien	86	3,377,568.30	58.23%	11.278	178	99.73	655
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	84	4,638,756.45	79.98%	10.026	261	93.35	621
Stated Documentation	20	1,161,491.73	20.02%	10.903	218	94.75	697
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	9	737,893.06	12.72%	8.755	317	79.81	602
Purchase	94	4,920,468.47	84.83%	10.410	240	95.52	643
Rate/Term Refinance	1	141,886.65	2.45%	10.500	357	100.00	583
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Condominium	6	521,363.79	8.99%	8.472	272	89.46	641
PUD	14	1,042,575.99	17.97%	9.849	269	90.46	628
Single Family	71	3,314,744.38	57.15%	10.338	261	94.25	628
Two-Four Family	13	921,564.02	15.89%	11.088	192	97.37	670
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Primary	104	5,800,248.18	100.00%	10.201	253	93.63	636
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	2	95,409.10	1.64%	9.729	307	92.75	584
Arizona	13	566,098.90	9.76%	11.329	176	100.00	665
California	16	1,593,638.28	27.48%	9.477	255	89.30	639
Colorado	2	293,330.91	5.06%	8.087	330	100.00	630
Connecticut	2	112,935.54	1.95%	12.135	177	100.00	636
Florida	8	277,186.35	4.78%	11.615	177	100.00	645
Georgia	4	337,630.57	5.82%	9.245	297	93.34	619
Idaho	1	23,991.71	0.41%	14.250	177	100.00	606
Illinois	4	128,861.74	2.22%	10.083	248	92.07	632
Indiana	3	85,642.69	1.48%	10.573	326	85.07	581
Iowa	4	200,341.81	3.45%	10.666	304	100.00	603
Kansas	1	14,467.44	0.25%	11.250	237	100.00	622
Kentucky	2	36,828.30	0.63%	12.180	177	100.00	654
Louisiana	1	29,589.76	0.51%	14.250	177	100.00	601
Massachusetts	3	201,674.51	3.48%	10.345	176	100.00	699
Michigan	2	166,934.31	2.88%	10.230	357	95.69	578
Mississippi	1	11,994.26	0.21%	14.625	176	100.00	612
Missouri	6	239,039.93	4.12%	10.168	304	89.74	639
Nebraska	1	28,979.19	0.50%	10.990	177	100.00	640
Nevada	2	216,295.67	3.73%	8.095	330	83.01	727
New Hampshire	1	60,773.58	1.05%	13.250	177	100.00	653
Ohio	2	85,869.33	1.48%	7.640	357	86.98	614
Oklahoma	2	35,031.83	0.60%	10.484	176	99.99	633
Oregon	6	228,033.36	3.93%	11.775	177	100.00	641
Pennsylvania	3	72,307.19	1.25%	11.895	177	100.00	685
Rhode Island	1	63,968.88	1.10%	12.750	177	100.00	656
Texas	3	181,788.27	3.13%	10.519	307	89.14	590
Utah	1	23,149.51	0.40%	14.500	236	99.76	606
Virginia	2	204,319.15	3.52%	10.051	342	77.08	540
Washington	4	167,147.63	2.88%	10.614	177	100.00	652
Wyoming	1	16,988.48	0.29%	11.250	177	100.00	642
Total	104	5,800,248.18	100.00%	10.201	253	93.63	636

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	2	209,495.97	8.65%	6.650	356	56.63	615
5.000 - 5.499	1	51,125.63	2.11%	7.624	357	80.00	628
5.500 - 5.999	2	524,128.56	21.63%	7.422	357	89.52	622
6.500 - 6.999	5	527,169.78	21.76%	8.979	357	90.12	656
7.000 - 7.499	1	225,000.00	9.29%	8.000	357	90.00	618
7.500 - 7.999	5	749,884.02	30.95%	10.042	357	85.37	574
8.000 - 8.499	1	63,941.61	2.64%	9.875	357	80.00	548
9.000 - 9.499	1	71,934.31	2.97%	9.875	357	90.00	576
Total	18	2,422,679.88	100.00%	8.701	357	85.13	610

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
6.000 - 6.499	1	55,895.98	2.31%	6.375	357	80.00	616
6.500 - 6.999	1	153,599.99	6.34%	6.750	356	48.13	614
7.000 - 7.499	2	351,335.52	14.50%	7.125	357	80.00	641
7.500 - 7.999	3	484,228.45	19.99%	7.689	357	90.30	667
8.000 - 8.499	1	225,000.00	9.29%	8.000	357	90.00	618
9.000 - 9.499	1	69,127.98	2.85%	9.250	357	89.99	574
9.500 - 9.999	3	323,204.86	13.34%	9.875	357	79.33	545
10.000 - 10.499	5	618,400.45	25.53%	10.250	357	90.96	590
10.500 - 10.999	1	141,886.65	5.86%	10.500	357	100.00	583
Total	18	2,422,679.88	100.00%	8.701	357	85.13	610

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Maximum Interest Rate							
13.000 -13.499	1	55,895.98	2.31%	6.375	357	80.00	616
13.500 -13.999	1	153,599.99	6.34%	6.750	356	48.13	614
14.000 -14.499	2	351,335.52	14.50%	7.125	357	80.00	641
14.500 -14.999	3	484,228.45	19.99%	7.689	357	90.30	667
15.000 -15.499	1	225,000.00	9.29%	8.000	357	90.00	618
16.000 -16.499	1	69,127.98	2.85%	9.250	357	89.99	574
16.500 -16.999	3	323,204.86	13.34%	9.875	357	79.33	545
17.000 -17.499	5	618,400.45	25.53%	10.250	357	90.96	590
17.500 -17.999	1	141,886.65	5.86%	10.500	357	100.00	583
Total	18	2,422,679.88	100.00%	8.701	357	85.13	610

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Initial Periodic Rate Cap							
2.000	3	569,370.01	23.50%	8.307	357	96.05	615
3.000	15	1,853,309.87	76.50%	8.821	357	81.78	609
Total	18	2,422,679.88	100.00%	8.701	357	85.13	610

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Subsequent Periodic Rate Cap							
1.500	18	2,422,679.88	100.00%	8.701	357	85.13	610
Total	18	2,422,679.88	100.00%	8.701	357	85.13	610

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Next Rate Change Date							
09/01/06	2	245,618.48	10.14%	8.061	356	63.82	605
10/01/06	16	2,177,061.40	89.86%	8.773	357	87.53	611
Total	18	2,422,679.88	100.00%	8.701	357	85.13	610

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The information contained herein will be superseded by the description of the mortgage loans contained in the prospectus supplement. Such information supersedes the information in all prior collateral term sheets, if any.

MERITAGE 2005-1

Documentation	WALTY	WACLTY	WASSCLTY	WAFICO	WAMargin	Remaining Balance	% of Total Remaining Balance	Purchase %	Single Family %	CA %	1st Lien %	Full Doc %	DTI %
Full	80.51	88.00	95.39	642	5,793	342,508,008	81.50	56.86	57.21	22.33	73.81	33.96	43.31
Non-Full	74.85	86.98	98.08	689	7,161	77,757,667	18.50	16.37	8.60	4.40	15.69	5.76	41.19
Total	79.47	87.81	95.89	650	6,035	420,265,675	100.00	73.23	65.81	26.73	89.50	39.72	42.92

Documentation	WALTY	WACLTY	WASSCLTY	WAFICO	WAMargin	Remaining Balance	% of Total Remaining Balance	Purchase %	Single Family %	CA %	1st Lien %	Full Doc %	DTI %
IO	81.89	85.57	95.29	666	5,540	166,939,118	39.72	27.52	25.61	21.64	37.87	33.96	43.88
Non-IO	77.87	89.29	96.28	640	6,409	253,326,557	60.28	45.72	40.20	5.09	51.63	47.53	42.28
Total	79.47	87.81	95.89	650	6,035	420,265,675	100.00	73.23	65.81	26.73	89.50	81.50	42.92

Documentation	WALTY	WACLTY	WASSCLTY	WAFICO	WAMargin	Remaining Balance	% of Total Remaining Balance	Purchase %	Single Family %	CA %	1st Lien %	Full Doc %	DTI %
Not Available	80.00	80.00	80.00	0	8,000	47,958	0.01	0.00	0.01	0.00	0.01	0.01	0.00
001 - 559	78.88	78.88	81.48	544	8,086	14,293,751	3.40	1.19	2.85	0.26	3.40	3.40	0.68
560 - 599	90.74	90.94	92.16	584	7,263	52,253,320	12.43	8.03	9.39	1.58	12.40	12.42	3.05
600 - 639	74.55	86.37	95.94	621	5,963	111,174,473	26.45	18.20	18.69	4.70	22.52	24.89	7.44
640 - 679	79.74	88.81	96.93	659	5,700	123,766,810	29.45	21.87	18.39	8.41	26.09	23.16	13.26
680 >=	78.89	87.82	98.13	712	5,568	118,727,363	28.25	23.95	16.48	11.78	25.08	17.61	15.30
Total	79.47	87.81	95.89	650	6,035	420,265,675	100.00	73.23	65.81	26.73	89.50	81.50	39.72

Documentation	WALTY	WACLTY	WASSCLTY	WAFICO	WAMargin	Remaining Balance	% of Total Remaining Balance	Purchase %	Single Family %	CA %	1st Lien %	Full Doc %	DTI %
< 80,000	55.88	92.85	97.11	634	7,088	65,246,179	15.52	13.03	12.31	1.44	8.35	13.21	0.60
80,000 - 99,999.99	74.83	90.65	97.06	641	6,400	30,069,960	7.15	6.05	5.52	1.02	5.74	5.74	0.84
100,000 - 249,999.99	84.90	88.08	95.75	646	6,035	173,330,963	41.24	29.13	27.22	5.26	39.57	34.37	13.84
250,000 >=	84.32	84.78	95.29	664	5,739	151,618,573	36.08	25.01	20.75	19.01	35.84	28.17	24.45
Total	79.47	87.81	95.89	650	6,035	420,265,675	100.00	73.23	65.81	26.73	89.50	81.50	39.72

Originator Originator

FICO avg	650
FICO < 560 %	3.40
CLTV avg	87.81
CLTV > 80%	50.93
SS CLTV %	95.89
Full Doc %	81.50
Loan Bal avg	124,265
DTI %	42.92
DTI > 45%	46.23
Purch %	73.23
Cash Out %	25.57
Fxd %	11.97
3 yr ARM >= %	3.90
WAC avg	7.81
1 st Lien %	89.50
Ml %	0.00
CA %	26.73
Sng Fam %	65.81
IO %	39.72
IO non-Full Doc %	5.76
Prim Occ %	98.37

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MMC: 2005-1**Loans with 100LTV (not including silent seconds)**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$131,577,550	\$9,977	\$670,000
Average Scheduled Principal Balance	\$83,807		
Number of Mortgage Loans	1,570		
Weighted Average Gross Coupon	8.933%	5.375%	16.240%
Weighted Average FICO Score	656	556	812
Weighted Average Combined Original LTV	100.00%	100.00%	100.00%
Weighted Average Original Term	310 months	180 months	360 months
Weighted Average Stated Remaining Term	308 months	171 months	359 months
Weighted Average Seasoning	2 months	1 months	14 months
Weighted Average Gross Margin	6.011%	3.500%	9.375%
Weighted Average Minimum Interest Rate	8.083%	5.375%	12.250%
Weighted Average Maximum Interest Rate	15.086%	12.375%	19.250%
Weighted Average Initial Rate Cap	2.705%	2.000%	3.000%
Weighted Average Subsequent Rate Cap	1.500%	1.500%	1.500%
Weighted Average Months to Roll	22 months	14 months	35 months
Maturity Date		Apr 1 2019	Dec 1 2034
Maximum Zip Code Concentration	0.51% 92592		
ARM	70.78%		
Fixed Rate	29.22%		
2/28 6MO LIBOR	48.70%		
2/28 6MO LIBOR IO	19.76%		
3/27 6MO LIBOR	1.21%		
3/27 6MO LIBOR IO	1.10%		
Balloon 15/30	21.45%		
Balloon 15/30 IO	5.13%		
Fixed Rate 15YR	0.14%		
Fixed Rate 20YR	1.79%		
Fixed Rate 30YR	0.71%		
Interest Only	25.99%		
Not Interest Only	74.01%		
Prepay Penalty: 0 months	16.49%		
Prepay Penalty: 12 months	2.08%		
Prepay Penalty: 21 months	4.47%		
Prepay Penalty: 24 months	73.19%		
Prepay Penalty: 33 months	0.37%		
Prepay Penalty: 36 months	3.41%		
First Lien	71.52%		
Second Lien	28.48%		
Full Documentation	80.23%		
Stated Documentation	19.77%		
Cash Out Refinance	15.79%		
Purchase	83.40%		
Rate/Term Refinance	0.81%		
Condominium	3.90%		
PUD	17.64%		
Single Family	69.12%		
Two-Four Family	9.34%		
Primary	100.00%		
Top 5 States:			
California	14.17%		
Florida	9.49%		
Oregon	6.68%		
Arizona	6.19%		
Pennsylvania	5.26%		

MMC: 2005-1

Loans with 100LTV (not including silent seconds)

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	683	18,884,290.84	14.35%	11.494	204	100.00	643
50,000.01 - 100,000.00	449	32,766,607.92	24.90%	9.690	274	100.00	653
100,000.01 - 150,000.00	214	26,782,116.44	20.35%	8.597	329	100.00	656
150,000.01 - 200,000.00	107	18,500,617.60	14.06%	7.741	353	100.00	660
200,000.01 - 250,000.00	50	11,271,704.36	8.57%	7.740	351	100.00	667
250,000.01 - 300,000.00	27	7,345,482.72	5.58%	7.883	358	100.00	653
300,000.01 - 350,000.00	19	6,190,599.90	4.70%	7.832	358	100.00	663
350,000.01 - 400,000.00	9	3,392,378.55	2.58%	7.308	358	100.00	683
400,000.01 - 450,000.00	3	1,319,616.87	1.00%	7.339	358	100.00	659
450,000.01 - 500,000.00	2	980,000.00	0.74%	6.503	358	100.00	694
500,000.01 - 550,000.00	3	1,625,000.00	1.24%	9.219	359	100.00	647
550,000.01 - 600,000.00	1	569,900.00	0.43%	6.750	359	100.00	665
600,000.01 - 650,000.00	2	1,279,235.16	0.97%	7.517	357	100.00	690
650,000.01 - 700,000.00	1	670,000.00	0.51%	6.625	359	100.00	688
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	1	342,500.00	0.26%	5.375	359	100.00	701
5.500 - 5.999	9	1,655,476.58	1.26%	5.867	358	100.00	719
6.000 - 6.499	44	8,709,831.89	6.62%	6.306	358	100.00	700
6.500 - 6.999	115	20,506,871.87	15.59%	6.760	358	100.00	678
7.000 - 7.499	82	11,980,125.54	9.10%	7.265	358	100.00	660
7.500 - 7.999	121	14,024,375.64	10.66%	7.749	333	100.00	679
8.000 - 8.499	77	8,817,957.99	6.70%	8.262	337	100.00	675
8.500 - 8.999	82	8,466,103.39	6.43%	8.769	306	100.00	680
9.000 - 9.499	51	4,042,681.65	3.07%	9.249	269	100.00	655
9.500 - 9.999	115	9,628,372.60	7.32%	9.809	300	100.00	623
10.000 - 10.499	123	9,480,544.39	7.21%	10.276	304	100.00	611
10.500 - 10.999	141	10,226,796.02	7.77%	10.780	280	100.00	626
11.000 - 11.499	186	8,754,787.47	6.65%	11.249	241	100.00	619
11.500 - 11.999	137	6,156,120.41	4.68%	11.719	210	100.00	639
12.000 - 12.499	58	2,076,783.19	1.58%	12.270	200	100.00	648
12.500 - 12.999	60	2,310,812.52	1.76%	12.762	184	100.00	654
13.000 - 13.499	22	637,658.17	0.48%	13.226	188	100.00	639
13.500 - 13.999	25	899,919.44	0.68%	13.740	192	100.00	632
14.000 - 14.499	68	1,518,572.19	1.15%	14.243	187	100.00	618
14.500 - 14.999	46	1,058,123.58	0.80%	14.648	195	100.00	622
15.500 - 15.999	6	255,338.83	0.19%	15.741	184	100.00	616
16.000 - 16.499	1	27,797.00	0.02%	16.240	178	100.00	627
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
550-574	5	746,330.12	0.57%	10.460	326	100.00	561
575-599	156	18,298,645.52	13.91%	10.574	358	100.00	585
600-624	321	12,364,744.75	9.40%	11.377	247	100.00	610
625-649	323	21,009,519.72	15.97%	9.250	289	100.00	635
650-674	351	34,223,910.70	26.01%	8.217	317	100.00	662
675-699	212	23,984,447.36	18.23%	8.015	318	100.00	687
700+	202	20,949,952.19	15.92%	7.906	292	100.00	728
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Combined Original LTV	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
100.00	1,570	131,577,550.36	100.00%	8.933	308	100.00	656
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Original Term (months)	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
180.000	802	35,164,041.06	26.72%	10.925	178	100.00	664
240.000	93	2,354,831.39	1.79%	12.491	238	100.00	634
360.000	675	94,058,677.91	71.49%	8.099	358	100.00	654
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Stated Remaining Term (montl	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
121-180	802	35,164,041.06	26.72%	10.925	178	100.00	664
181-240	93	2,354,831.39	1.79%	12.491	238	100.00	634
301-360	675	94,058,677.91	71.49%	8.099	358	100.00	654
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Debt Ratio	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
0.01 -20.00	25	1,775,658.57	1.35%	8.452	304	100.00	663
20.01 -25.00	40	2,205,692.21	1.68%	9.078	316	100.00	665
25.01 -30.00	99	6,415,292.36	4.88%	8.692	314	100.00	660
30.01 -35.00	145	10,838,733.12	8.24%	8.842	315	100.00	663
35.01 -40.00	248	19,168,097.10	14.57%	9.013	312	100.00	654
40.01 -45.00	352	30,575,317.25	23.24%	9.251	301	100.00	659
45.01 -50.00	414	36,849,774.12	28.01%	9.118	312	100.00	650
50.01 -55.00	245	23,706,007.76	18.02%	8.296	302	100.00	661
55.01 -60.00	2	42,977.87	0.03%	11.715	196	100.00	620
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
FRM/ARM	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
ARM	667	93,124,086.17	70.78%	8.083	358	100.00	655
Fixed Rate	903	38,453,464.19	29.22%	10.992	186	100.00	661
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Product	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
2/28 6MO LIBOR	527	64,081,674.81	48.70%	8.455	358	100.00	646
2/28 6MO LIBOR IO	121	26,005,057.34	19.76%	7.276	358	100.00	673
3/27 6MO LIBOR	13	1,595,354.02	1.21%	7.495	357	100.00	666
3/27 6MO LIBOR IO	6	1,442,000.00	1.10%	6.764	359	100.00	688
Balloon 15/30	723	28,229,644.91	21.45%	11.322	178	100.00	653
Balloon 15/30 IO	76	6,747,095.46	5.13%	9.266	178	100.00	707
Fixed Rate 15YR	3	187,300.69	0.14%	10.911	178	100.00	689
Fixed Rate 20YR	93	2,354,831.39	1.79%	12.491	238	100.00	634
Fixed Rate 30YR	8	934,591.74	0.71%	9.742	357	100.00	626
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only							
Interest Only	203	34,194,152.80	25.99%	7.647	323	100.00	680
Not Interest Only	1,367	97,383,397.56	74.01%	9.385	303	100.00	648
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	369	21,698,639.33	16.49%	10.130	284	100.00	648
Prepay Penalty: 12 months	23	2,736,278.04	2.08%	9.376	304	100.00	667
Prepay Penalty: 21 months	19	5,876,720.42	4.47%	6.905	358	100.00	689
Prepay Penalty: 24 months	1,103	96,297,516.86	73.19%	8.820	309	100.00	656
Prepay Penalty: 33 months	1	485,000.00	0.37%	6.250	359	100.00	721
Prepay Penalty: 36 months	55	4,483,395.71	3.41%	8.249	318	100.00	662
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	676	94,103,433.78	71.52%	8.100	358	100.00	654
Second Lien	894	37,474,116.58	28.48%	11.026	182	100.00	662
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	1,267	105,558,105.24	80.23%	8.712	313	100.00	649
Stated Documentation	303	26,019,445.12	19.77%	9.831	285	100.00	688
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	164	20,778,456.98	15.79%	7.963	330	100.00	660
Purchase	1,392	109,729,668.44	83.40%	9.119	303	100.00	656
Rate/Term Refinance	14	1,069,424.94	0.81%	8.725	325	100.00	635
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Condominium	74	5,129,277.87	3.90%	9.096	290	100.00	662
PUD	186	23,210,537.12	17.64%	8.324	327	100.00	658
Single Family	1,155	90,948,371.63	69.12%	8.881	315	100.00	653
Two-Four Family	155	12,289,363.74	9.34%	10.406	225	100.00	677
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Primary	1,570	131,577,550.36	100.00%	8.933	308	100.00	656
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	23	1,715,867.40	1.30%	8.469	347	100.00	633
Arizona	119	8,140,615.14	6.19%	8.854	298	100.00	653
Arkansas	10	687,279.91	0.52%	9.560	358	100.00	615
California	179	18,640,167.32	14.17%	8.847	243	100.00	686
Colorado	23	2,784,357.42	2.12%	8.780	323	100.00	651
Connecticut	16	1,547,450.69	1.18%	9.008	293	100.00	667
Delaware	2	125,630.12	0.10%	8.467	320	100.00	642
District of Columbia	2	738,688.73	0.56%	7.497	359	100.00	677
Florida	113	12,489,449.81	9.49%	8.133	335	100.00	664
Georgia	45	4,330,406.62	3.29%	9.214	321	100.00	646
Idaho	21	1,120,369.55	0.85%	9.012	303	100.00	647
Illinois	54	3,996,716.41	3.04%	9.302	303	100.00	644
Indiana	71	3,488,821.47	2.65%	9.093	331	100.00	647
Iowa	32	1,982,786.10	1.51%	9.739	335	100.00	639
Kansas	36	2,022,203.81	1.54%	9.199	340	100.00	658
Kentucky	15	995,728.89	0.76%	9.576	329	100.00	615
Louisiana	21	1,352,704.93	1.03%	8.944	326	100.00	636
Maryland	23	1,881,610.45	1.43%	9.452	299	100.00	670
Massachusetts	62	4,863,677.62	3.70%	10.971	201	100.00	667
Michigan	43	2,939,678.64	2.23%	10.062	330	100.00	632
Minnesota	3	569,976.44	0.43%	7.548	358	100.00	664
Mississippi	6	368,878.21	0.28%	9.353	341	100.00	653
Missouri	54	3,566,893.58	2.71%	9.416	333	100.00	632
Montana	8	1,977,628.30	1.50%	7.200	358	100.00	665
Nebraska	26	1,611,515.24	1.22%	8.878	334	100.00	645
Nevada	29	2,623,310.12	1.99%	8.880	286	100.00	673
New Hampshire	3	185,900.07	0.14%	12.220	177	100.00	651
New Jersey	10	1,167,119.91	0.89%	8.846	318	100.00	687
New Mexico	16	1,310,569.08	1.00%	8.999	334	100.00	643
North Dakota	1	83,881.02	0.06%	7.749	357	100.00	634
Ohio	61	3,809,668.26	2.90%	9.102	328	100.00	648
Oklahoma	40	2,441,668.56	1.86%	9.424	324	100.00	653
Oregon	94	8,786,730.42	6.68%	8.383	312	100.00	658
Pennsylvania	88	6,914,734.95	5.26%	9.000	342	100.00	637
Rhode Island	13	1,210,011.78	0.92%	9.795	262	100.00	687
South Carolina	1	156,834.19	0.12%	10.249	358	100.00	590
South Dakota	7	430,808.78	0.33%	8.433	325	100.00	654
Tennessee	18	1,725,438.78	1.31%	8.378	348	100.00	640
Texas	50	5,170,315.18	3.93%	8.975	352	100.00	626
Utah	46	3,150,854.47	2.39%	9.501	314	100.00	655
Virginia	19	2,675,949.76	2.03%	8.466	342	100.00	650
Washington	58	4,987,970.75	3.79%	8.591	298	100.00	663
Wisconsin	3	333,111.86	0.25%	7.627	358	100.00	677
Wyoming	6	473,569.62	0.36%	8.116	333	100.00	663
Total	1,570	131,577,550.36	100.00%	8.933	308	100.00	656

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
3.500 - 3.999	5	1,098,299.44	1.18%	5.656	359	100.00	713
4.000 - 4.499	26	5,474,512.30	5.88%	6.166	358	100.00	702
4.500 - 4.999	95	18,292,592.55	19.64%	6.614	358	100.00	683
5.000 - 5.499	94	13,401,372.27	14.39%	7.084	358	100.00	668
5.500 - 5.999	90	12,069,373.61	12.96%	7.559	358	100.00	656
6.000 - 6.499	71	8,132,971.76	8.73%	9.029	358	100.00	613
6.500 - 6.999	95	10,915,789.95	11.72%	9.652	358	100.00	610
7.000 - 7.499	69	8,277,559.72	8.89%	9.676	358	100.00	632
7.500 - 7.999	68	9,254,533.65	9.94%	9.469	358	100.00	647
8.000 - 8.499	36	4,302,016.48	4.62%	9.438	358	100.00	665
8.500 - 8.999	14	1,194,091.25	1.28%	9.651	358	100.00	658
9.000 - 9.499	4	710,973.19	0.76%	9.775	359	100.00	655
Total	667	93,124,086.17	100.00%	8.083	358	100.00	655

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	1	342,500.00	0.37%	5.375	359	100.00	701
5.500 - 5.999	9	1,655,476.58	1.78%	5.867	358	100.00	719
6.000 - 6.499	44	8,709,831.89	9.35%	6.306	358	100.00	700
6.500 - 6.999	115	20,506,871.87	22.02%	6.760	358	100.00	678
7.000 - 7.499	82	11,980,125.54	12.86%	7.265	358	100.00	660
7.500 - 7.999	96	12,047,639.08	12.94%	7.723	358	100.00	670
8.000 - 8.499	58	7,594,416.18	8.16%	8.259	358	100.00	669
8.500 - 8.999	44	5,905,348.93	6.34%	8.795	358	100.00	673
9.000 - 9.499	17	2,048,018.12	2.20%	9.226	358	100.00	643
9.500 - 9.999	51	6,390,645.09	6.86%	9.792	358	100.00	598
10.000 - 10.499	53	6,453,823.94	6.93%	10.312	358	100.00	588
10.500 - 10.999	52	5,411,055.73	5.81%	10.779	358	100.00	586
11.000 - 11.499	27	2,923,466.77	3.14%	11.256	358	100.00	587
11.500 - 11.999	14	993,312.83	1.07%	11.705	357	100.00	583
12.000 - 12.499	4	161,553.62	0.17%	12.250	357	100.00	589
Total	667	93,124,086.17	100.00%	8.083	358	100.00	655

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
12.000 - 12.499	1	342,500.00	0.37%	5.375	359	100.00	701
12.500 - 12.999	9	1,655,476.58	1.78%	5.867	358	100.00	719
13.000 - 13.499	44	8,709,831.89	9.35%	6.306	358	100.00	700
13.500 - 13.999	115	20,506,871.87	22.02%	6.760	358	100.00	678
14.000 - 14.499	82	11,980,125.54	12.86%	7.265	358	100.00	660
14.500 - 14.999	96	12,047,639.08	12.94%	7.723	358	100.00	670
15.000 - 15.499	58	7,594,416.18	8.16%	8.259	358	100.00	669
15.500 - 15.999	44	5,905,348.93	6.34%	8.795	358	100.00	673
16.000 - 16.499	17	2,048,018.12	2.20%	9.226	358	100.00	643
16.500 - 16.999	51	6,390,645.09	6.86%	9.792	358	100.00	598
17.000 - 17.499	52	6,306,823.94	6.77%	10.313	358	100.00	588
17.500 - 17.999	52	5,411,055.73	5.81%	10.779	358	100.00	586
18.000 - 18.499	27	2,923,466.77	3.14%	11.256	358	100.00	587
18.500 - 18.999	14	993,312.83	1.07%	11.705	357	100.00	583
19.000 - 19.499	5	308,553.62	0.33%	11.297	358	100.00	587
Total	667	93,124,086.17	100.00%	8.083	358	100.00	655

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.000	127	27,447,057.34	29.47%	7.249	358	100.00	674
3.000	540	65,677,028.83	70.53%	8.432	358	100.00	647
Total	667	93,124,086.17	100.00%	8.083	358	100.00	655

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.500	667	93,124,086.17	100.00%	8.083	358	100.00	655
Total	667	93,124,086.17	100.00%	8.083	358	100.00	655

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
03/01/06	2	114,822.48	0.12%	9.163	350	100.00	620
07/01/06	2	224,926.73	0.24%	7.182	354	100.00	653
09/01/06	30	3,565,159.90	3.83%	8.281	356	100.00	644
10/01/06	196	25,627,690.33	27.52%	8.195	357	100.00	647
11/01/06	212	29,206,021.53	31.36%	8.163	358	100.00	656
12/01/06	207	31,440,560.53	33.76%	7.996	359	100.00	658
10/01/07	4	626,708.27	0.67%	6.774	357	100.00	693
11/01/07	5	790,213.51	0.85%	7.174	358	100.00	663
12/01/07	9	1,527,982.89	1.64%	7.078	359	100.00	682
Total	667	93,124,086.17	100.00%	8.083	358	100.00	655

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The information contained herein will be superseded by the description of the mortgage loans contained in the prospectus supplement. Such information supersedes the information in all prior collateral term sheets, if any.

MMC: 2005-1**Loans with 100LTV (including silent seconds)**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$272,792,027	\$9,977	\$670,000
Average Scheduled Principal Balance	\$111,800		
Number of Mortgage Loans	2,440		
Weighted Average Gross Coupon	7.970%	5.125%	16.240%
Weighted Average FICO Score	660	528	812
Weighted Average Combined Original LTV	89.67%	20.00%	100.00%
Weighted Average Original Term	336 months	180 months	360 months
Weighted Average Stated Remaining Term	333 months	171 months	359 months
Weighted Average Seasoning	2 months	1 months	17 months
Weighted Average Gross Margin	5.843%	3.500%	9.749%
Weighted Average Minimum Interest Rate	7.471%	5.125%	12.250%
Weighted Average Maximum Interest Rate	14.472%	12.125%	19.250%
Weighted Average Initial Rate Cap	2.603%	2.000%	3.000%
Weighted Average Subsequent Rate Cap	1.500%	1.500%	1.500%
Weighted Average Months to Roll	22 months	7 months	57 months
Maturity Date		Apr 1 2019	Dec 1 2034
Maximum Zip Code Concentration	0.97% 2121		
ARM	85.37%		
Fixed Rate	14.63%		
2/28 6MO LIBOR	50.11%		
2/28 6MO LIBOR IO	31.94%		
3/27 6MO LIBOR	1.28%		
3/27 6MO LIBOR IO	1.41%		
5/25 6MO LIBOR	0.16%		
5/25 6MO LIBOR IO	0.46%		
Balloon 15/30	10.39%		
Balloon 15/30 IO	2.47%		
Fixed Rate 15YR	0.07%		
Fixed Rate 20YR	0.86%		
Fixed Rate 30YR	0.84%		
Interest Only	36.29%		
Not Interest Only	63.71%		
Prepay Penalty: 0 months	11.89%		
Prepay Penalty: 12 months	1.98%		
Prepay Penalty: 21 months	17.86%		
Prepay Penalty: 24 months	63.53%		
Prepay Penalty: 33 months	0.54%		
Prepay Penalty: 36 months	4.20%		
First Lien	86.26%		
Second Lien	13.74%		
Full Documentation	76.55%		
Stated Documentation	23.45%		
Cash Out Refinance	12.27%		
Purchase	86.83%		
Rate/Term Refinance	0.90%		
Condominium	3.80%		
PUD	14.91%		
Single Family	64.66%		
Two-Four Family	16.63%		
Primary	100.00%		
Top 5 States:			
California	23.34%		
Arizona	7.33%		
Massachusetts	7.08%		
Florida	6.87%		
Oregon	6.67%		

MMC: 2005-1

Loans with 100LTV (including silent seconds)

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	742	21,392,869.00	7.84%	11.235	222	97.71	638
50,000.01 - 100,000.00	713	52,115,830.61	19.10%	9.108	305	92.82	644
100,000.01 - 150,000.00	427	52,902,727.65	19.39%	8.028	343	90.19	651
150,000.01 - 200,000.00	199	34,480,988.78	12.64%	7.429	355	90.82	661
200,000.01 - 250,000.00	117	26,311,542.51	9.65%	7.089	355	88.66	672
250,000.01 - 300,000.00	94	25,710,934.43	9.43%	7.001	358	85.71	666
300,000.01 - 350,000.00	52	17,001,954.59	6.23%	7.189	358	87.28	680
350,000.01 - 400,000.00	42	15,829,204.50	5.80%	6.951	358	84.08	688
400,000.01 - 450,000.00	25	10,774,472.40	3.95%	6.737	358	82.33	678
450,000.01 - 500,000.00	10	4,824,798.80	1.77%	6.450	358	84.06	688
500,000.01 - 550,000.00	4	2,165,000.00	0.79%	8.541	359	95.01	643
550,000.01 - 600,000.00	5	2,830,669.86	1.04%	5.925	358	84.03	692
600,000.01 - 650,000.00	9	5,781,033.99	2.12%	6.251	358	82.27	691
650,000.01 - 700,000.00	1	670,000.00	0.25%	6.625	359	100.00	688
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	35	10,749,991.35	3.94%	5.217	358	80.28	694
5.500 - 5.999	122	28,826,379.66	10.57%	5.746	358	81.06	681
6.000 - 6.499	136	26,492,335.08	9.71%	6.262	358	86.46	675
6.500 - 6.999	212	37,264,156.42	13.66%	6.740	358	90.92	673
7.000 - 7.499	213	30,763,588.95	11.28%	7.270	358	87.76	664
7.500 - 7.999	286	38,282,083.43	14.03%	7.744	348	87.40	672
8.000 - 8.499	119	15,823,290.42	5.80%	8.218	346	91.15	671
8.500 - 8.999	116	14,056,057.48	5.15%	8.763	326	92.08	665
9.000 - 9.499	85	6,562,812.94	2.41%	9.260	303	92.29	640
9.500 - 9.999	176	15,679,097.25	5.75%	9.768	322	92.56	618
10.000 - 10.499	148	11,249,160.76	4.12%	10.271	312	97.51	609
10.500 - 10.999	168	12,352,632.98	4.53%	10.775	293	97.07	621
11.000 - 11.499	194	9,234,994.92	3.39%	11.245	247	99.27	616
11.500 - 11.999	143	6,556,466.63	2.40%	11.717	219	99.16	634
12.000 - 12.499	58	2,076,783.19	0.76%	12.270	200	100.00	648
12.500 - 12.999	60	2,310,812.52	0.85%	12.762	184	100.00	654
13.000 - 13.499	23	751,632.10	0.28%	13.192	186	87.87	642
13.500 - 13.999	25	899,919.44	0.33%	13.740	192	100.00	632
14.000 - 14.499	68	1,518,572.19	0.56%	14.243	187	100.00	618
14.500 - 14.999	46	1,058,123.58	0.39%	14.648	195	100.00	622
15.500 - 15.999	6	255,338.83	0.09%	15.741	184	100.00	616
16.000 - 16.499	1	27,797.00	0.01%	16.240	178	100.00	627
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
525-549	14	945,555.98	0.35%	10.431	358	80.00	541
550-574	26	2,125,209.88	0.78%	10.515	346	91.05	563
575-599	178	20,718,578.90	7.60%	10.444	358	98.54	585
600-624	559	37,365,201.24	13.70%	8.972	321	86.73	611
625-649	507	49,021,532.46	17.97%	8.049	328	88.54	635
650-674	508	62,671,605.18	22.97%	7.585	335	90.70	661
675-699	311	46,404,539.76	17.01%	7.371	337	90.18	687
700+	337	53,539,803.72	19.63%	7.066	332	87.78	729
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	1	113,973.93	0.04%	13.000	178	20.00	657
70.00- 74.99	1	650,000.00	0.24%	5.125	358	74.12	692
75.00- 79.99	41	7,121,264.37	2.61%	7.009	357	77.88	676
80.00	790	130,042,807.40	47.67%	7.005	358	80.00	665
85.00- 89.99	10	850,669.87	0.31%	10.829	356	86.11	573
90.00- 94.99	24	2,116,767.20	0.78%	9.977	358	90.32	586
95.00- 99.99	3	318,993.99	0.12%	8.796	358	95.00	573
100.00	1,570	131,577,550.36	48.23%	8.933	308	100.00	656
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180.000	803	35,278,014.99	12.93%	10.932	178	99.74	664
240.000	93	2,354,831.39	0.86%	12.491	238	100.00	634
360.000	1,544	235,159,180.74	86.20%	7.481	358	88.05	660
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	803	35,278,014.99	12.93%	10.932	178	99.74	664
181-240	93	2,354,831.39	0.86%	12.491	238	100.00	634
301-360	1,544	235,159,180.74	86.20%	7.481	358	88.05	660
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	36	3,518,962.00	1.29%	7.719	331	90.09	651
20.01 -25.00	64	4,875,281.88	1.79%	7.991	339	89.06	667
25.01 -30.00	150	12,789,792.35	4.69%	7.957	336	89.93	658
30.01 -35.00	222	19,750,759.01	7.24%	8.258	334	91.15	657
35.01 -40.00	371	35,830,448.55	13.13%	8.312	333	90.75	656
40.01 -45.00	565	68,504,360.27	25.11%	8.175	332	88.86	662
45.01 -50.00	624	72,773,572.89	26.68%	8.129	334	90.27	659
50.01 -55.00	403	54,374,262.42	19.93%	7.194	333	88.65	664
55.01 -60.00	5	374,587.75	0.14%	6.978	339	82.29	639
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	1,525	232,879,351.00	85.37%	7.471	358	88.05	660
Fixed Rate	915	39,912,676.12	14.63%	10.885	192	99.11	660
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6MO LIBOR	1,119	136,704,368.13	50.11%	8.051	358	89.54	648
2/28 6MO LIBOR IO	354	87,142,098.03	31.94%	6.644	358	85.85	678
3/27 6MO LIBOR	26	3,486,466.43	1.28%	7.081	357	89.15	657
3/27 6MO LIBOR IO	18	3,859,099.56	1.41%	6.375	358	87.47	676
5/25 6MO LIBOR	4	440,320.39	0.16%	6.536	357	80.00	648
5/25 6MO LIBOR IO	4	1,246,998.46	0.46%	6.395	357	80.00	723
Balloon 15/30	724	28,343,618.84	10.39%	11.328	178	99.68	653
Balloon 15/30 IO	76	6,747,095.46	2.47%	9.266	178	100.00	707
Fixed Rate 15YR	3	187,300.69	0.07%	10.911	178	100.00	689
Fixed Rate 20YR	93	2,354,831.39	0.86%	12.491	238	100.00	634
Fixed Rate 30YR	19	2,279,829.74	0.84%	8.505	358	88.41	638
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	452	98,995,291.51	36.29%	6.809	346	86.80	681
Not Interest Only	1,988	173,796,735.61	63.71%	8.631	327	91.30	649
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	461	32,432,122.70	11.89%	9.610	308	93.30	645
Prepay Penalty: 12 months	34	5,400,028.38	1.98%	8.581	331	90.13	682
Prepay Penalty: 21 months	160	48,730,982.57	17.86%	6.292	358	82.18	687
Prepay Penalty: 24 months	1,683	173,294,512.53	63.53%	8.178	331	91.22	655
Prepay Penalty: 33 months	4	1,483,365.15	0.54%	5.623	359	86.54	698
Prepay Penalty: 36 months	98	11,451,015.79	4.20%	7.339	342	87.94	663
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	1,546	235,317,910.54	86.26%	7.483	358	88.02	660
Second Lien	894	37,474,116.58	13.74%	11.026	182	100.00	662
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	1,951	208,828,291.96	76.55%	7.768	335	90.19	651
Stated Documentation	489	63,963,735.16	23.45%	8.630	328	87.98	691
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	223	33,459,923.54	12.27%	7.483	340	92.28	656
Purchase	2,194	236,875,299.31	86.83%	8.043	332	89.31	661
Rate/Term Refinance	23	2,456,804.27	0.90%	7.622	343	88.71	627
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Condominium	111	10,379,110.35	3.80%	7.909	324	89.91	658
PUD	277	40,665,703.25	14.91%	7.684	340	91.24	658
Single Family	1,772	176,373,833.26	64.66%	7.982	336	90.42	654
Two-Four Family	280	45,373,380.26	16.63%	8.193	322	85.28	687
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Primary	2,440	272,792,027.12	100.00%	7.970	333	89.67	660
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	38	2,911,488.32	1.07%	8.269	351	91.85	630
Arizona	206	19,997,569.96	7.33%	7.802	333	88.05	655
Arkansas	10	687,279.91	0.25%	9.560	358	100.00	615
California	326	63,659,953.04	23.34%	6.970	324	85.68	688
Colorado	32	4,135,653.77	1.52%	8.328	334	93.47	645
Connecticut	27	3,413,620.36	1.25%	8.303	329	89.07	672
Delaware	2	125,630.12	0.05%	8.467	320	100.00	642
District of Columbia	2	738,688.73	0.27%	7.497	359	100.00	677
Florida	158	18,735,721.26	6.87%	7.827	342	93.33	662
Georgia	61	6,224,583.44	2.28%	8.902	329	92.82	646
Idaho	34	2,234,969.56	0.82%	8.686	330	90.16	636
Illinois	89	8,925,827.50	3.27%	8.419	333	88.94	647
Indiana	115	6,388,971.18	2.34%	8.652	343	91.20	641
Iowa	39	2,410,023.54	0.88%	9.447	339	96.45	637
Kansas	50	2,911,046.00	1.07%	9.294	345	94.02	641
Kentucky	20	1,398,545.17	0.51%	9.205	337	94.04	614
Louisiana	32	2,447,113.44	0.90%	8.459	340	91.52	632
Maryland	41	4,472,471.63	1.64%	8.603	333	88.41	645
Massachusetts	109	19,326,019.72	7.08%	8.200	318	84.97	679
Michigan	65	4,956,442.40	1.82%	9.493	341	92.79	627
Minnesota	3	569,976.44	0.21%	7.548	358	100.00	664
Mississippi	11	604,991.11	0.22%	9.252	347	92.04	635
Missouri	88	6,331,597.58	2.32%	9.148	344	91.58	630
Montana	10	2,153,693.45	0.79%	7.248	358	98.36	662
Nebraska	35	2,210,535.20	0.81%	8.795	340	94.75	636
Nevada	51	7,299,069.71	2.68%	7.590	332	87.32	673
New Hampshire	6	929,477.63	0.34%	8.563	321	84.00	651
New Jersey	14	1,882,102.43	0.69%	8.765	333	92.40	670
New Mexico	28	2,606,088.21	0.96%	9.244	346	91.60	631
North Dakota	1	83,881.02	0.03%	7.749	357	100.00	634
Ohio	99	6,737,557.03	2.47%	8.970	341	91.98	638
Oklahoma	57	3,772,133.52	1.38%	8.972	336	93.54	636
Oregon	158	18,199,928.96	6.67%	7.376	336	89.66	654
Pennsylvania	111	8,758,357.39	3.21%	8.738	345	95.75	639
Rhode Island	23	3,574,451.17	1.31%	8.484	325	86.77	700
South Carolina	1	156,834.19	0.06%	10.249	358	100.00	590
South Dakota	10	622,956.57	0.23%	8.273	335	93.77	642
Tennessee	25	2,296,572.15	0.84%	8.336	350	96.58	632
Texas	57	5,800,110.35	2.13%	8.967	353	98.26	625
Utah	64	5,437,312.53	1.99%	8.774	332	91.59	653
Virginia	31	4,469,701.27	1.64%	8.100	348	92.24	650
Washington	90	11,244,235.54	4.12%	7.388	331	88.72	660
Wisconsin	3	333,111.86	0.12%	7.627	358	100.00	677
Wyoming	8	615,732.76	0.23%	7.848	339	95.38	655
Total	2,440	272,792,027.12	100.00%	7.970	333	89.67	660

				Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal				
3.500 - 3.999	12	3,160,825.85	1.36%	5.316	358	85.74	710
4.000 - 4.499	109	25,859,450.35	11.10%	5.698	358	84.15	686
4.500 - 4.999	229	46,133,386.52	19.81%	6.274	358	87.89	672
5.000 - 5.499	217	32,354,275.45	13.89%	6.824	358	88.22	662
5.500 - 5.999	214	27,850,362.42	11.96%	7.442	358	88.47	649
6.000 - 6.499	159	21,487,922.56	9.23%	7.994	358	87.48	657
6.500 - 6.999	169	22,913,775.11	9.84%	8.672	358	89.61	653
7.000 - 7.499	158	22,089,862.92	9.49%	8.782	358	87.68	652
7.500 - 7.999	124	16,668,068.25	7.16%	9.234	358	91.19	644
8.000 - 8.499	79	9,445,385.87	4.06%	9.478	358	90.38	644
8.500 - 8.999	34	3,191,587.34	1.37%	10.002	358	88.98	623
9.000 - 9.499	17	1,515,297.03	0.65%	10.477	358	92.25	605
9.500 - 9.999	4	209,151.33	0.09%	11.381	358	85.16	559
Total	1,525	232,879,351.00	100.00%	7.471	358	88.05	660

				Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal				
5.000 - 5.499	35	10,749,991.35	4.62%	5.217	358	80.28	694
5.500 - 5.999	122	28,826,379.66	12.38%	5.746	358	81.06	681
6.000 - 6.499	136	26,492,335.08	11.38%	6.262	358	86.46	675
6.500 - 6.999	211	37,144,257.25	15.95%	6.739	358	90.95	673
7.000 - 7.499	209	30,332,294.68	13.02%	7.271	358	87.87	664
7.500 - 7.999	257	35,670,067.08	15.32%	7.736	358	86.83	669
8.000 - 8.499	99	14,488,683.84	6.22%	8.210	358	90.48	668
8.500 - 8.999	78	11,495,303.02	4.94%	8.776	358	90.31	659
9.000 - 9.499	51	4,568,149.41	1.96%	9.255	358	88.92	628
9.500 - 9.999	112	12,441,369.74	5.34%	9.749	358	90.62	604
10.000 - 10.499	78	8,222,440.31	3.53%	10.298	358	96.59	589
10.500 - 10.999	79	7,536,892.69	3.24%	10.772	358	95.21	589
11.000 - 11.499	34	3,355,974.22	1.44%	11.246	358	98.15	586
11.500 - 11.999	20	1,393,659.05	0.60%	11.701	358	96.03	580
12.000 - 12.499	4	161,553.62	0.07%	12.250	357	100.00	589
Total	1,525	232,879,351.00	100.00%	7.471	358	88.05	660

				Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal				
12.000 - 12.499	35	10,749,991.35	4.62%	5.217	358	80.28	694
12.500 - 12.999	122	28,826,379.66	12.38%	5.746	358	81.06	681
13.000 - 13.499	136	26,492,335.08	11.38%	6.262	358	86.46	675
13.500 - 13.999	211	37,144,257.25	15.95%	6.739	358	90.95	673
14.000 - 14.499	209	30,332,294.68	13.02%	7.271	358	87.87	664
14.500 - 14.999	257	35,670,067.08	15.32%	7.736	358	86.83	669
15.000 - 15.499	99	14,488,683.84	6.22%	8.210	358	90.48	668
15.500 - 15.999	78	11,495,303.02	4.94%	8.776	358	90.31	659
16.000 - 16.499	51	4,568,149.41	1.96%	9.255	358	88.92	628
16.500 - 16.999	112	12,441,369.74	5.34%	9.749	358	90.62	604
17.000 - 17.499	77	8,075,440.31	3.47%	10.298	357	96.53	589
17.500 - 17.999	79	7,536,892.69	3.24%	10.772	358	95.21	589
18.000 - 18.499	34	3,355,974.22	1.44%	11.246	358	98.15	586
18.500 - 18.999	20	1,393,659.05	0.60%	11.701	358	96.03	580
19.000 - 19.499	5	308,553.62	0.13%	11.297	358	100.00	587
Total	1,525	232,879,351.00	100.00%	7.471	358	88.05	660

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.000	377	92,527,675.99	39.73%	6.629	358	85.82	679
3.000	1,148	140,351,675.01	60.27%	8.025	358	89.52	648
Total	1,525	232,879,351.00	100.00%	7.471	358	88.05	660

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.500	1,525	232,879,351.00	100.00%	7.471	358	88.05	660
Total	1,525	232,879,351.00	100.00%	7.471	358	88.05	660

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
08/01/05	1	75,891.76	0.03%	10.375	343	85.00	570
02/01/06	1	49,454.03	0.02%	5.625	349	80.00	633
03/01/06	3	184,634.88	0.08%	9.196	350	92.43	614
04/01/06	1	105,486.56	0.05%	8.625	351	80.00	681
07/01/06	4	457,373.97	0.20%	7.270	354	89.83	638
08/01/06	5	705,203.60	0.30%	7.678	355	80.00	649
09/01/06	83	13,142,796.00	5.64%	7.581	356	85.35	659
10/01/06	528	77,269,986.55	33.18%	7.425	357	86.72	658
11/01/06	510	78,003,507.33	33.50%	7.481	358	87.49	661
12/01/06	339	54,028,031.31	23.20%	7.627	359	91.76	661
09/01/07	1	204,109.36	0.09%	5.875	356	80.00	658
10/01/07	11	1,748,375.02	0.75%	6.891	357	87.17	671
11/01/07	15	2,756,619.87	1.18%	6.514	358	85.73	659
12/01/07	15	2,460,561.91	1.06%	6.611	359	92.42	678
09/01/09	1	336,000.00	0.14%	7.375	356	80.00	704
10/01/09	7	1,351,318.85	0.58%	6.198	357	80.00	703
Total	1,525	232,879,351.00	100.00%	7.471	358	88.05	660

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The information contained herein will be superseded by the description of the mortgage loans contained in the prospectus supplement. Such information supersedes the information in all prior collateral term sheets, if any.

Aggregate Loans

FICO	% of total deal	Avg LTV	Max LTV	% Full Doc	% Owner Occ	% IO	WAC	MARGIN
a. FICO NA	0.01	80.00	80.00	0.01	0.01	0.00	10.125	8.000
c. 521 - 540	1.25	74.23	80.00	1.25	1.19	0.26	9.571	8.128
d. 541 - 560	2.33	81.06	100.00	2.33	2.26	0.42	9.702	8.000
e. 561 - 580	4.21	91.26	100.00	4.21	4.18	0.77	9.564	7.307
f. 581 - 600	8.67	90.84	100.00	8.66	8.48	2.30	9.262	7.206
g. 601 - 620	11.74	85.91	100.00	11.61	11.64	2.81	8.508	6.158
h. 621 - 640	14.83	86.81	100.00	13.37	14.61	4.88	7.830	5.766
i. 641 - 660	16.65	87.70	100.00	13.09	16.29	7.54	7.429	5.754
j. 661 - 680	12.69	90.35	100.00	9.77	12.50	5.65	7.306	5.658
k. 681 - 700	11.94	88.84	100.00	7.87	11.85	5.57	7.030	5.554
l. 701 - 720	5.82	86.85	100.00	3.37	5.77	3.38	7.079	5.699
m. 721 - 740	5.48	87.01	100.00	3.48	5.42	3.59	6.850	5.380
n. 741 - 760	2.64	88.53	100.00	1.51	2.61	1.47	6.878	5.484
o. 761 - 780	1.20	84.94	100.00	0.71	1.07	0.71	7.155	5.750
p. 781 - 800	0.50	83.14	100.00	0.23	0.45	0.36	7.072	5.801
q. 800 +	0.03	100.00	100.00	0.03	0.03	0.03	6.124	4.250

IO Loans

FICO	% of total deal	Avg LTV	Max LTV	% Full Doc	% Owner Occ	WAC	MARGIN
c. 521 - 540	0.26	70.19	80.00	0.26	0.26	8.869	7.698
d. 541 - 560	0.42	83.03	95.00	0.42	0.42	9.107	7.685
e. 561 - 580	0.77	83.61	100.00	0.77	0.77	8.327	7.001
f. 581 - 600	2.30	88.33	100.00	2.30	2.26	8.040	7.009
g. 601 - 620	2.81	82.85	100.00	2.81	2.81	7.336	5.994
h. 621 - 640	4.88	83.69	100.00	4.82	4.80	6.604	5.417
i. 641 - 660	7.54	85.43	100.00	6.30	7.28	6.623	5.487
j. 661 - 680	5.65	87.60	100.00	5.00	5.52	6.571	5.247
k. 681 - 700	5.57	87.77	100.00	4.94	5.57	6.283	5.039
l. 701 - 720	3.38	85.24	100.00	2.16	3.33	6.706	5.495
m. 721 - 740	3.59	84.84	100.00	2.55	3.56	6.487	5.097
n. 741 - 760	1.47	85.76	100.00	0.89	1.47	6.551	5.191
o. 761 - 780	0.71	83.48	100.00	0.50	0.61	6.846	5.478
p. 781 - 800	0.36	82.54	100.00	0.19	0.31	6.743	5.637
q. 800 +	0.03	100.00	100.00	0.03	0.03	6.124	4.250

**We needs strats broken out in this format for Total ARMs, Total Fixed, Total IO Loans seperately
We also need this for the total pool combined**

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
a. 0 - 25,000	328	\$5,753,330.00	1.37	\$17,527.96	11.990	99.82	638
b. 25,001 - 50,000	600	\$22,267,930.00	5.30	\$37,090.33	10.720	93.57	630
c. 50,001 - 75,000	521	\$32,351,365.00	7.69	\$62,049.32	9.460	91.15	635
d. 75,001 - 100,000	403	\$35,519,050.00	8.44	\$88,052.29	8.750	90.99	641
e. 100,001 - 125,000	303	\$34,017,935.00	8.09	\$112,189.84	8.290	88.44	647
f. 125,001 - 150,000	294	\$40,329,880.00	9.59	\$137,089.67	7.700	88.69	642
g. 150,001 - 175,000	183	\$29,588,450.00	7.03	\$161,522.97	7.630	89.38	643
h. 175,001 - 200,000	142	\$26,680,391.00	6.35	\$187,795.19	7.410	87.02	644
i. 200,001 - 225,000	99	\$21,199,395.00	5.04	\$213,996.59	7.120	87.34	657
j. 225,001 - 250,000	95	\$22,632,310.00	5.38	\$238,124.17	7.380	87.10	653
k. 250,001 - 275,000	82	\$21,497,300.00	5.11	\$262,047.06	7.280	85.21	642
l. 275,001 - 300,000	64	\$18,444,630.00	4.39	\$287,988.33	7.140	84.65	657
m. 300,001 - 333,700	59	\$18,771,550.00	4.47	\$318,052.21	6.980	85.24	668
n. 333,701 - 350,000	31	\$10,544,500.00	2.51	\$340,010.15	6.870	88.36	661
o. 350,001 - 600,000	157	\$67,195,825.00	15.98	\$427,862.80	6.710	84.82	669
p. 600,001 - 1,000,000	21	\$13,723,367.00	3.26	\$653,314.52	6.050	79.36	680
Total:	3,382	\$420,517,208.00	100.00	\$124,265.43	7.809	87.81	650

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
a. 0 - 25,000	328	\$5,749,172.44	1.37	\$17,527.96	11.990	99.82	638
b. 25,001 - 50,000	600	\$22,254,197.68	5.30	\$37,090.33	10.720	93.57	630
c. 50,001 - 75,000	521	\$32,327,694.55	7.69	\$62,049.32	9.460	91.15	635
d. 75,001 - 100,000	403	\$35,485,074.35	8.44	\$88,052.29	8.750	90.99	641
e. 100,001 - 125,000	303	\$33,993,320.67	8.09	\$112,189.84	8.290	88.44	647
f. 125,001 - 150,000	294	\$40,304,364.25	9.59	\$137,089.67	7.700	88.69	642
g. 150,001 - 175,000	183	\$29,558,702.95	7.03	\$161,522.97	7.630	89.38	643
h. 175,001 - 200,000	142	\$26,666,917.58	6.35	\$187,795.19	7.410	87.02	644
i. 200,001 - 225,000	99	\$21,185,662.09	5.04	\$213,996.59	7.120	87.34	657
j. 225,001 - 250,000	95	\$22,621,795.82	5.38	\$238,124.17	7.380	87.10	653
k. 250,001 - 275,000	82	\$21,487,859.17	5.11	\$262,047.06	7.280	85.21	642
l. 275,001 - 300,000	64	\$18,431,253.32	4.39	\$287,988.33	7.140	84.65	657
m. 300,001 - 333,700	59	\$18,765,080.18	4.47	\$318,052.21	6.980	85.24	668
n. 333,701 - 350,000	31	\$10,540,314.64	2.51	\$340,010.15	6.870	88.36	661
o. 350,001 - 600,000	157	\$67,174,460.38	15.98	\$427,862.80	6.710	84.82	669
p. 600,001 - 1,000,000	21	\$13,719,605.02	3.26	\$653,314.52	6.050	79.36	680
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

Current Mortgage Rates of Mortgage Loans

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
05.001-5.500	76	\$22,972,708.02	5.47	\$302,272.47	5.310	80.40	682
05.501-6.000	201	\$51,318,437.13	12.21	\$255,315.61	5.800	80.69	675
06.001-6.500	254	\$52,376,538.93	12.46	\$206,206.85	6.320	85.35	668
06.501-7.000	273	\$51,191,154.99	12.18	\$187,513.39	6.820	89.05	662
07.001-7.500	338	\$49,870,330.78	11.87	\$147,545.36	7.330	87.95	653
07.501-8.000	389	\$53,517,784.23	12.73	\$137,577.85	7.800	86.49	656
08.001-8.500	151	\$21,153,845.59	5.03	\$140,091.69	8.310	89.20	654
08.501-9.000	151	\$17,282,461.35	4.11	\$114,453.39	8.840	90.33	643
09.001-9.500	171	\$15,618,902.93	3.72	\$91,338.61	9.340	88.38	612
09.501-10.000	255	\$24,001,389.77	5.71	\$94,123.10	9.820	90.47	605
10.001-10.500	215	\$17,510,709.85	4.17	\$81,445.16	10.330	94.60	603
10.501-11.000	197	\$14,315,263.35	3.41	\$72,666.31	10.830	95.28	611
11.001-11.500	284	\$13,352,435.36	3.18	\$47,015.62	11.300	97.73	612
11.501-12.000	104	\$5,461,821.69	1.30	\$52,517.52	11.830	97.33	633
12.001-12.500	77	\$2,862,279.18	0.68	\$37,172.46	12.300	98.29	638
12.501-13.000	60	\$2,397,516.93	0.57	\$39,958.62	12.810	96.11	657
13.001-13.500	32	\$1,021,342.68	0.24	\$31,916.96	13.330	99.30	632
13.501-14.000	20	\$809,235.46	0.19	\$40,461.77	13.870	99.82	631
14.001-14.500	102	\$2,314,614.27	0.55	\$22,692.30	14.320	99.93	618
14.501-15.000	25	\$633,766.77	0.15	\$25,350.67	14.800	99.34	621
15.001-15.500	2	\$61,445.74	0.01	\$30,722.87	15.500	100.00	613
15.501-16.000	4	\$193,893.09	0.05	\$48,473.27	15.820	100.00	618
16.001-16.500	1	\$27,797.00	0.01	\$27,797.00	16.240	100.00	627
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
180	913	\$41,950,730.58	9.98	\$45,948.23	10.840	99.20	662
240	106	\$2,832,834.13	0.67	\$26,724.85	12.510	99.53	636
360	2,363	\$375,482,110.38	89.34	\$158,900.60	7.430	86.45	649
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of		AVG CURRENT	WA GROSS CPN	WA COMBLTV	WA FICO
		Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
121-180	913	\$41,950,730.58	9.98	\$45,948.23	10.840	99.20	662
181-240	106	\$2,832,834.13	0.67	\$26,724.85	12.510	99.53	636
341-360	2,363	\$375,482,110.38	89.34	\$158,900.60	7.430	86.45	649
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

Mortgage Insurance	Number of Loans	Aggregate Principal Balance as of		AVG CURRENT	WA GROSS CPN	WA COMBLTV	WA FICO
		Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
No MI	3,382	\$420,265,675.09	1000%	\$124,265.43	7.810	87.81	650
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

Lien	Number of Loans	Aggregate Principal Balance as of		AVG CURRENT	WA GROSS CPN	WA COMBLTV	WA FICO
		Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
First Lien	2,369	\$376,125,561.34	8950%	\$158,769.76	7.440	86.44	649
Second Lien	1,013	\$44,140,113.75	1050%	\$43,573.66	10.960	99.53	661
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of		AVG CURRENT	WA GROSS CPN	WA COMBLTV	WA FICO
		Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
1	965	\$110,587,340.81	2631%	\$114,598.28	7.990	90.32	652
2	1,234	\$155,534,215.61	3701%	\$126,040.69	7.790	87.30	649
3	968	\$126,524,770.08	3011%	\$130,707.41	7.660	86.78	651
4	182	\$23,644,504.54	563%	\$129,914.86	7.890	85.47	652
5	6	\$894,654.25	21%	\$149,109.04	7.380	79.99	646
6	6	\$828,664.60	20%	\$138,110.77	6.770	87.22	648
7	2	\$509,718.89	12%	\$254,859.45	6.400	95.00	664
9	2	\$136,113.89	3%	\$68,056.95	9.050	84.50	681
10	5	\$256,127.75	6%	\$51,225.55	9.870	91.31	607
11	4	\$334,787.16	8%	\$83,696.79	8.990	80.00	554
13	1	\$209,997.46	5%	\$209,997.46	7.370	80.00	607
14	2	\$173,141.95	4%	\$86,570.98	11.320	95.34	599
15	4	\$555,746.34	13%	\$138,936.59	9.070	80.00	588
17	1	\$75,891.76	2%	\$75,891.76	10.380	85.00	570
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

Combined Loan-to-Value Ratios of Mortgage Loans

Combined LTVs	Number of Loans	Aggregate Principal Balance as of		AVG CURRENT	WA GROSS CPN	WA COMBLTV	WA FICO
		Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
a. < 25.00	3	\$288,958.45	0.07	\$96,319.48	9.490	17.73	626
b. 25.01 - 30.00	2	\$119,833.90	0.03	\$59,916.95	7.870	27.79	609
c. 30.01 - 35.00	2	\$196,817.31	0.05	\$98,408.66	7.330	33.80	583
d. 35.01 - 40.00	4	\$446,905.75	0.11	\$111,726.44	5.900	37.85	628
e. 40.01 - 45.00	3	\$329,897.87	0.08	\$109,965.96	7.890	42.86	565
f. 45.01 - 50.00	7	\$756,074.45	0.18	\$108,010.64	6.670	48.32	618
g. 50.01 - 55.00	3	\$441,601.36	0.11	\$147,200.45	6.230	54.36	566
h. 55.01 - 60.00	11	\$2,021,243.73	0.48	\$183,749.43	6.900	57.37	597
i. 60.01 - 65.00	11	\$1,643,100.64	0.39	\$149,372.79	7.320	63.57	583
j. 65.01 - 70.00	27	\$5,811,906.96	1.38	\$215,255.81	6.870	68.64	633
k. 70.01 - 75.00	61	\$11,970,508.49	2.85	\$196,237.84	6.820	73.80	633
l. 75.01 - 80.00	1,094	\$182,177,665.04	43.35	\$166,524.37	7.060	79.86	659
m. 80.01 - 85.00	115	\$13,502,046.48	3.21	\$117,409.10	7.820	84.39	623
n. 85.01 - 90.00	175	\$27,723,333.93	6.60	\$158,419.05	7.920	89.74	625
o. 90.01 - 95.00	178	\$31,160,999.27	7.41	\$175,061.79	7.560	94.85	632
p. 95.01 - 100.00	1,686	\$141,674,781.46	33.71	\$84,030.12	8.960	99.96	656
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

Owner Occupancy of Mortgage Loans

Owner Occupancy	Number of Loans	Aggregate Principal Balance as of		AVG CURRENT	WA GROSS CPN	WA COMBLTV	WA FICO
		Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
Second Home	6	\$1,120,620.00	0.27	\$186,770.00	6.550	73.89	671
Investor	63	\$5,719,363.79	1.36	\$90,783.55	7.630	79.43	650
Owner Occupied	3,313	\$413,425,691.30	98.37	\$124,788.92	7.810	87.97	650
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of		AVG CURRENT	WA GROSS CPN	WA COMBLTV	WA FICO
		Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
2-UNIT	107	\$15,052,881.63	3.58	\$140,681.14	8.130	87.14	666
3-UNIT	150	\$26,505,917.12	6.31	\$176,706.11	8.020	84.03	691
4-UNIT	69	\$12,980,203.16	3.09	\$188,118.89	8.110	84.43	688
CONDO	143	\$15,864,830.82	3.77	\$110,942.87	7.720	88.58	653
PUD	456	\$73,285,491.84	17.44	\$160,713.80	7.650	89.31	648
SFR	2,457	\$276,576,350.52	65.81	\$112,566.69	7.800	87.93	644
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of		AVG CURRENT	WA GROSS CPN	WA COMBLTV	WA FICO
		Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
Cash Out	663	\$107,441,887.58	25.57	\$162,054.13	7.400	85.11	632
Purchase	2,680	\$307,767,003.76	73.23	\$114,838.43	7.960	88.75	657
Rate/Term Refi	39	\$5,056,783.75	1.20	\$125,661.12	7.340	88.13	635
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of		AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
		Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
FULL	2,808	\$342,508,007.61	81.50	\$121,975.79	7.660	88.00	642
STATED	574	\$77,757,667.48	18.50	\$135,466.32	8.460	86.98	689
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

Product Type of Mortgage Loans

Product Type	Number of Loans	Aggregate Principal Balance as of		AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
		Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
2/28 6MO LIBOR	1,651	\$203,672,400.98	48.46	\$123,363.05	8.050	87.79	638
2/28 6MO LIBOR: 2Yr IO	577	\$149,758,130.23	35.63	\$259,546.15	6.660	84.85	664
2/28 6MO LIBOR: 3Yr IO	1	\$135,000.00	0.03	\$135,000.00	7.000	100.00	662
3/27 6MO LIBOR	41	\$5,836,858.03	1.39	\$142,362.39	7.220	87.85	644
3/27 6MO LIBOR: 3Yr IO	25	\$5,744,139.33	1.37	\$229,765.57	6.390	86.97	673
5/25 6MO LIBOR	8	\$1,301,054.93	0.31	\$162,631.87	6.440	76.25	649
5/25 6MO LIBOR: 2Yr IO	1	\$360,000.00	0.09	\$360,000.00	7.000	90.00	692
5/25 6MO LIBOR: 5Yr IO	12	\$3,154,046.25	0.75	\$262,837.19	6.360	81.76	689
Balloon 15/30	819	\$33,830,929.35	8.05	\$41,307.61	11.200	99.21	652
Balloon 15/30: 2Yr IO	84	\$7,594,622.25	1.81	\$90,412.17	9.280	99.53	705
Balloon 15/30: 3Yr IO	3	\$193,179.93	0.05	\$64,393.31	8.870	100.00	695
FIXED RATE	160	\$8,685,313.81	2.07	\$54,283.21	9.630	88.72	638
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

** For ARM loans please break out 2/28, 3/27, 5/25 by percentage
 ** For IO loans please include length of amortization term and fixed rate term (2yr, 3yr, 5yr, 10yr)

Geographical Distribution of Mortgage Loans

State	Number of Loans	Aggregate Principal Balance as of		AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
		Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
CA	489	\$112,344,623.98	26.73	\$229,743.61	6.750	83.92	673
AZ	295	\$32,644,739.16	7.77	\$110,660.13	7.790	87.81	645
FL	229	\$29,740,579.26	7.08	\$129,871.53	7.640	91.24	652
OTHER	2,369	\$245,535,732.69	58.42	\$103,645.31	8.310	89.18	641
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

Prepay Penalty for Mortgage Loans

Prepay Penalty	Number of Loans	Aggregate Principal Balance as of		AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
		Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
No	614	\$48,178,382.59	11.46	\$78,466.42	9.410	90.72	633
Yes	2,768	\$372,087,292.50	88.54	\$134,424.60	7.600	87.43	653
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

Prepay Term for Mortgage Loans

Prepay Term	Number of Loans	Aggregate Principal Balance as of		AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
		Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
No Prepayment Penalties	614	\$48,178,382.59	11.46	\$78,466.42	9.410	90.72	633
12	44	\$7,404,640.99	1.76	\$168,287.30	8.530	88.64	666
21	281	\$90,162,144.48	21.45	\$320,861.72	6.290	81.59	671
24	2,274	\$250,802,669.73	59.68	\$110,291.41	8.090	89.63	645
33	7	\$2,748,864.92	0.65	\$392,694.99	5.930	86.41	682
36	162	\$20,968,972.38	4.99	\$129,438.10	7.340	86.05	655
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of		AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
		Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
a. FICO NA	1	\$47,958.49	0.01	\$47,958.49	10.130	80.00	0
c. 521 - 540	55	\$5,248,001.16	1.25	\$95,418.20	9.570	74.23	533
d. 541 - 560	88	\$9,810,703.85	2.33	\$111,485.27	9.700	81.06	550
e. 561 - 580	158	\$17,695,950.98	4.21	\$111,999.69	9.560	91.26	574
f. 581 - 600	294	\$36,429,056.13	8.67	\$123,908.35	9.260	90.84	590
g. 601 - 620	591	\$49,347,709.14	11.74	\$83,498.66	8.510	85.91	610
h. 621 - 640	571	\$62,315,659.58	14.83	\$109,134.25	7.830	86.81	631
i. 641 - 660	532	\$69,991,071.83	16.65	\$131,562.17	7.430	87.70	652
j. 661 - 680	390	\$53,312,946.79	12.69	\$136,699.86	7.310	90.35	670
k. 681 - 700	300	\$50,199,723.06	11.94	\$167,332.41	7.030	88.84	690
l. 701 - 720	158	\$24,455,910.46	5.82	\$154,784.24	7.030	86.85	709
m. 721 - 740	130	\$23,034,172.96	5.48	\$177,185.95	6.850	87.01	729
n. 741 - 760	72	\$11,091,386.58	2.64	\$154,047.04	6.880	88.53	749
o. 761 - 780	29	\$5,036,254.83	1.20	\$173,663.96	7.160	84.94	769
p. 781 - 800	12	\$2,115,169.25	0.50	\$176,264.10	7.070	83.14	788
q. 800 +	1	\$134,000.00	0.03	\$134,000.00	6.120	100.00	812
Total:	3,382	\$420,265,675.09	100.00	\$124,265.43	7.809	87.81	650

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