

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



**05004565**

Residential Asset Mortgage Products, Inc.  
Exact Name of Registrant as Specified in Charter  
*for 211K16*  
Current Report on Form 8-K 2005-RS2  
Electronic Report, Schedule or Registration Statement  
of Which the Documents Are a Part (give period of report)

0001099391  
Registrant CIK Number  
333-117232  
SEC File Number of Registration Statement

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

**SIGNATURES**

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized in the City of Minneapolis, State of Minnesota, on the 18th day of February 2005.

PROCESSED

FEB 28 2005

THOMSON  
FINANCIAL

*Handwritten mark resembling a stylized 'N' or '2'*

Residential Asset Mortgage Products, Inc.  
(Registrant)

By: *Handwritten Signature*  
Name: Joseph Orning  
Title: Vice President

Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on \_\_\_\_\_, 2005, that the information set forth in this statement is true and complete.

By: \_\_\_\_\_  
(Name)  
(Title)

*Handwritten checkmark*

## New Issue Computational Materials

**\$725,000,000 (Approximate)**

**RAMP Series 2005-RS2 Trust**

Issuer

**Residential Asset Mortgage Products, Inc.**

Depositor

**Residential Funding Corporation**

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,  
Series 2005-RS2**

February 15, 2005

<b>Expected Timing:</b>	Pricing Date:	On or about February 17, 2005
	Settlement Date:	On or about February 25, 2005
	First Payment Date:	March 25, 2005

<b>Structure:</b>	Bond Structure:	\$725,000,000 million senior/subordinate structure
	Rating Agencies:	Moody's and Fitch

 **RBS Greenwich Capital**

RAMP Series 2005-RS2 Trust Structure Summary

February 15, 2005

\$725,000,000 (Approximate - Subject to Revision)  
Characteristics of the Certificates (1), (2), (3)

Class	Amount (\$)	Loan Group	Ratings (Moody's/Fitch)	Bond Type	Pmt. Delay (days)	Interest Basis	WAL (yrs.) to Call/Net (2)	Pmt. Window (mos.) to Call / Mat (2)	Exp. Maturity to Call	Final Scheduled Maturity (6)
A-I-1	382,608,000	I	Aaa/AAA	Sr Fltr <sup>(5)</sup>	0	Actual/360	2.18/2.35	1-77/1-183	July 2011	February 2035
A-I-2	42,512,000	I	Aaa/AAA	Sr Fltr <sup>(4,5)</sup>	0	Actual/360	2.18/2.35	1-77/1-183	July 2011	February 2035
A-II-1	86,800,000	II	Aaa/AAA	Sr Fltr <sup>(5)</sup>	0	Actual/360	1.00/1.00	1-22/1-22	December 2006	May 2026
A-II-2	64,530,000	II	Aaa/AAA	Sr Fltr <sup>(4,5)</sup>	0	Actual/360	3.00/3.00	22-77/22-77	July 2011	October 2033
A-II-3	12,610,000	II	Aaa/AAA	Sr Fltr <sup>(4,5)</sup>	0	Actual/360	6.42/9.39	77-77/77-187	July 2011	February 2035
M-1	41,688,000	I & II	Aaa/AA+	Mez Fltr <sup>(4,5)</sup>	0	Actual/360	4.70/5.21	44-77/44-155	July 2011	February 2035
M-2	21,750,000	I & II	Aa1/AA	Mez Fltr <sup>(4,5)</sup>	0	Actual/360	4.57/5.05	42-77/42-144	July 2011	February 2035
M-3	12,688,000	I & II	Aa3/AA-	Mez Fltr <sup>(4,5)</sup>	0	Actual/360	4.52/4.98	41-77/41-136	July 2011	February 2035
M-4	12,688,000	I & II	A1/A+	Mez Fltr <sup>(4,5)</sup>	0	Actual/360	4.49/4.93	40-77/40-131	July 2011	February 2035
M-5	12,688,000	I & II	A2/A	Mez Fltr <sup>(4,5)</sup>	0	Actual/360	4.47/4.88	39-77/39-125	July 2011	February 2035
M-6	10,875,000	I & II	A3/A-	Mez Fltr <sup>(4,5)</sup>	0	Actual/360	4.45/4.83	39-77/39-118	July 2011	February 2035
M-7	12,688,000	I & II	Baa1/BBB+	Mez Fltr <sup>(4,5)</sup>	0	Actual/360	4.43/4.74	38-77/38-110	July 2011	February 2035
M-8	10,875,000	I & II	Baa2/BBB	Mez Fltr <sup>(4,5)</sup>	0	Actual/360	1.14/1.14	11-17/11-17	July 2006	February 2035
<b>Total</b>	<b>725,000,000</b>									

Notes:

- (1) Class sizes subject to a 10% variance.
- (2) Pricing Speed Assumption:  
Fixed-rate Loans: 20% HEP (2.0% CPR in month 1, building to 20% CPR by month 10, and remaining constant at 20% CPR thereafter).  
Adjustable-rate Loans: 100% PPC (assumes that prepayments start at 2% CPR in month one, increase by approximately 2.545% each month to 30% CPR in month twelve, and remain at 30% CPR until month 22, from month 23 to month 27, 50% CPR, and from month 28 and thereafter, 35% CPR).
- (3) Each Certificate is illustrated as priced to both (i) the 10% optional call and (ii) maturity.
- (4) If the 10% optional call is not exercised, the margin on the Class A-I-1, Class A-I-2, Class A-II-2 and Class A-II-3 Certificates will double, and the margin on the Class M-1 through Class M-8 Certificates will increase by a 1.5x multiple, in each case beginning on the second Distribution Date after the first possible optional call date.
- (5) The least of (i) one-month LIBOR plus the related margin, (ii) the Net WAC Cap Rate and (iii) 14.00% per annum.
- (6) For the Class A-II-1 and Class A-II-2 Certificates, the Final Scheduled Maturity will be calculated assuming no prepayments, losses or delinquencies on the Mortgage Loans; no termination of the Trust on the Optional Call Date, a required overcollateralization amount of \$0, and no Excess Cash Flow on any Distribution Date. For all other classes of certificates, the Final Scheduled Maturity is the Distribution Date in the month of the latest maturing Mortgage Loan.

This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.

<b>Issuer:</b>	RAMP Series 2005-RS2 Trust.
<b>Certificates:</b>	<p>The Class A-I-1 Certificates and Class A-I-2 Certificates (together the “Class A-I Certificates”) are backed by first lien, fixed-rate and adjustable-rate mortgage loans with original principal balances that will conform to Freddie Mac limitations (the “Group I Loans”).</p> <p>The Class A-II-1, Class A-II-2 and Class A-II-3 Certificates (collectively the Class “A-II Certificates”, and together with the Class A-I Certificates, the “Class A Certificates”) are backed by first lien, fixed-rated and adjustable-rate mortgage loans with original principal balances that may or may not conform to Freddie Mac limitations (the “Group II Loans”).</p> <p>The Class M-1 Certificates through Class M-8 Certificates (collectively, the “Class M Certificates”) are backed by the Group I Loans and the Group II Loans.</p>
<b>Co-Lead Managers:</b>	Greenwich Capital Markets, Inc. and Credit Suisse First Boston LLC.
<b>Co-Manager:</b>	Residential Funding Securities Corporation.
<b>Depositor:</b>	Residential Asset Mortgage Products, Inc. (“RAMP”).
<b>Trustee:</b>	JPMorgan Chase Bank, N.A.
<b>Master Servicer:</b>	Residential Funding Corporation (the “Seller”, “Master Servicer” or “Residential Funding”), an indirect wholly-owned subsidiary of GMAC Mortgage Group, Inc.
<b>Subservicer:</b>	Primary servicing will be provided by HomeComings Financial Network, Inc. (“HomeComings”) with respect to approximately 99.95% of the mortgage loans. HomeComings is a wholly-owned subsidiary of Residential Funding Corporation.
<b>Cut-off Date:</b>	February 1, 2005 after deducting payments due during the month of February 2005.
<b>Settlement Date:</b>	On or about February 25, 2005.
<b>Distribution Dates:</b>	25th of each month (or the next business day if such day is not a business day) commencing on March 25, 2005.
<b>Form of Certificates:</b>	Book-entry form through DTC, Clearstream and Euroclear.
<b>Minimum Denominations:</b>	For the Class A and Class M-1 Certificates: \$25,000 and integral multiples of \$1 in excess thereof; For the Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7 and Class M-8 Certificates: \$250,000 and integral multiples of \$1 in excess thereof.
<b>ERISA Considerations:</b>	It is expected that, as of the Settlement Date, the Class A Certificates will be eligible for purchase by employee benefit plans or other retirement arrangements that are subject to ERISA or section 4975 of the Internal Revenue Code, subject to certain conditions. The Class M Certificates are not expected to be eligible for purchase by such plans as of the Settlement Date. Investors should consult with their counsel with respect to the consequences under ERISA and the Internal Revenue Code of such a plan’s acquisition and ownership of such Certificates.

This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.

**Legal Investments:** The certificates will not constitute “mortgage-related securities” for purposes of the Secondary Mortgage Market Enhancement Act of 1984.

**Tax Status:** One or more REMIC elections.

**Collateral Description:**

- Group I Loans will consist of first lien, fixed-rate and adjustable-rate mortgage loans with original principal balances that will conform to Freddie Mac guidelines with an aggregate principal balance of approximately \$[523,227,101] as of the Cut-off Date.
- Group II Loans will consist of first lien, fixed-rate and adjustable-rate mortgage loans with original principal balances that may or may not conform to Freddie Mac guidelines with an aggregate principal balance of approximately \$[201,772,899] as of the Cut-off Date.

The statistical information included herein with respect to the mortgage loans is based on a pool of sample mortgage loans. The characteristics of the final mortgage loans described in the prospectus supplement will not materially differ from the information provided herein with respect to the sample mortgage loans. Unless otherwise specified, all percentages described with respect to the sample mortgage loans are calculated based on the aggregate principal balance of the sample mortgage loans as of the Cut-off Date.

**Prepayment Assumptions:**

- Fixed-rate Loans – 20% HEP (2.0% CPR in month 1, building to 20% CPR by month 10, and remaining constant at 20% CPR thereafter).
- Adjustable-rate Loans – 100% PPC (assumes that prepayments start at 2% CPR in month one, increase by approximately 2.545% each month to 30% CPR in month twelve, and remain at 30% CPR until month 22, from month 23 to month 27, 50% CPR, and from month 28 and thereafter, 35% CPR.).

**Optional Call:**

If the aggregate principal balance of the mortgage loans falls below 10% of the original principal balance of the mortgage loans (the “Optional Call Date”), Residential Funding or its designee may terminate the trust. The exercise of the optional call may be subject to limitations as described in the prospectus supplement.

*This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.*

**The Negotiated Conduit  
Asset Program:**

The mortgage loans included in the trust were acquired and evaluated under Residential Funding's "Negotiated Conduit Asset Program" or NCA program. Through the NCA program, Residential Funding seeks to acquire recently originated mortgage loan products with the characteristics described in the attached collateral tables. The mortgage loans may include a combination of layered risk factors including, but not limited to, credit score, reduced loan documentation, debt-to-income ratio, and loan to value ratio.

Residential Funding's standard programs are identified as follows:

- Jumbo A program, under which Residential Funding purchases "A" quality, non-conforming mortgage loans, which are then securitized under the RFMSI shelf. An example of an NCA program loan includes, but is not limited to, a mortgage loan made to a borrower with a higher total debt-to-income ratio than that allowed by Residential Funding's "Jumbo A" program.
- Expanded Criteria program, under which Residential Funding purchases mortgage loans to "A" quality borrowers whose collateral characteristics differ from conforming and jumbo guidelines, which are then securitized under the RALI shelf. An example of an NCA program loan includes, but is not limited to, a mortgage loan where the combination of loan-to-value ratio, credit score and documentation type do not meet Residential Funding's "Expanded Criteria" program guidelines.
- Home Solution program, under which Residential Funding purchases first lien "A" quality mortgage loans with LTVs up to 107% and for which the related borrowers may have limited cash, may not want to take cash out of their investments, or may want to finance the full value of the home plus closing costs, which are then securitized under the RAMP-RZ shelf. An example of an NCA program loan includes, but is not limited to, a loan made to a borrower who does not meet reserve requirements of the program or whose total debt-to-income exceeds underwriting guidelines of Residential Funding's "Home Solution" program.
- AlterNet program, under which Residential Funding purchases mortgage loans with characteristics that do not meet traditional "A" quality credit requirements, which are then securitized under the RASC shelf. An example of an NCA program loan includes, but is not limited to, a mortgage loan with a higher loan-to-value ratio than the credit grade within Residential Funding's "AlterNet" program guidelines allow.

This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.

**Credit Enhancement: A. Subordination.**

Except as described below, if the Class M Certificates remain outstanding, losses on the mortgage loans which are not covered by excess cash flow or overcollateralization will be allocated to the class of the Class M Certificates with the lowest payment priority and the other classes of certificates will not bear any portion of such losses, except as described in the prospectus supplement. If none of the Class M Certificates are outstanding, all such losses will be allocated to the Class A Certificates as described in the prospectus supplement.

Class	Initial Subordination <sup>(1)</sup>
Class A	22.05%
Class M-1	16.30%
Class M-2	13.30%
Class M-3	11.55%
Class M-4	9.80%
Class M-5	8.05%
Class M-6	6.55%
Class M-7	4.80%
Class M-8	3.30%

<sup>(1)</sup> Includes the target overcollateralization requirement as described herein.

**B. Overcollateralization (“OC”).**

Initial (% Orig.)	0.00%
OC Target (% Orig.)	(2)
Stepdown OC Target (% Current) <sup>(1)</sup>	(2)
OC Floor (% Orig.)	0.50%

(1) Subject to certain trigger events as specified herein.

(2) See Required Overcollateralization Amount herein.

**C. Excess Spread.**

Initially equal to approximately [416] bps per annum.

Assumes 1-month LIBOR remains constant at 2.59000%, 6-month LIBOR and Sixty-day FNMA remain constant at 3.02625%, 1-Year LIBOR remains constant at 3.3475% and 1-Year CMT remains constant at 3.00000%.

This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.

- Priority of Payments:** Payments to the holders of the certificates will be made from the available amount generally as follows:
- (1) Distribution of accrued and unpaid interest to the certificates;
  - (2) Distribution of principal to the certificates, in the priority described herein;
  - (3) Distribution of principal to the certificates from the excess interest on the mortgage loans, to cover realized losses;
  - (4) Distribution of additional principal to the certificates from the excess interest on the mortgage loans, until the required level of overcollateralization is reached;
  - (5) Payment to the certificates, in respect of prepayment interest shortfalls;
  - (6) To the extent provided in the prospectus supplement, payment to the certificates in respect of any Basis Risk Shortfall Carry-Forward Amount in the priority described in the prospectus supplement;
  - (7) Payment to the certificates, in respect of current relief act shortfalls;
  - (8) To pay to the holders of the Class A Certificates, pro rata, and then to the Class M Certificates, in order of priority, the principal portion of any realized losses previously allocated thereto that remain unreimbursed;
  - (9) To the Class M-8 Certificates as additional principal, until its certificate principal balance has been reduced to zero; and
  - (10) Distribution of any remaining funds to the non-offered certificates.
- Interest Accrual Period:** From and including the preceding Distribution Date (for the first accrual period, the closing date) up to but excluding the current Distribution Date, on an actual/360 basis.

*This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.*



**Pass-Through Rates:**

- The Class A-I-1 Pass-Through Rate will be a per annum rate equal to the least of (x) One-Month LIBOR plus [ ]% (the “Class A-I-1 Margin”), (y) the Net WAC Cap Rate, and (z) 14.00%.
- The Class A-I-2 Pass-Through Rate will be a per annum rate equal to the least of (x) for any Distribution Date which occurs prior to the second Distribution Date after the first possible Optional Call Date, One-Month LIBOR plus [ ]% (the “Class A-I-2 Margin”), and beginning on the second Distribution Date after the first possible Optional Call Date, One-Month LIBOR plus 2 times the Class A-I-2 Margin, (y) the Net WAC Cap Rate, and (z) 14.00%.
- The Class A-II-1 Pass-Through Rate will be a per annum rate equal to the least of (x) One-Month LIBOR plus [ ]% (the “Class A-II-1 Margin”), (y) the Net WAC Cap Rate, and (z) 14.00%.
- The Class A-II-2 Pass-Through Rate will be a per annum rate equal to the least of (x) for any Distribution Date which occurs prior to the second Distribution Date after the first possible Optional Call Date, One-Month LIBOR plus [ ]% (the “Class A-II-2 Margin”), and beginning on the second Distribution Date after the first possible Optional Call Date, One-Month LIBOR plus 2 times the Class A-II-2 Margin, (y) the Net WAC Cap Rate, and (z) 14.00%.
- The Class A-II-3 Pass-Through Rate will be a per annum rate equal to the least of (x) for any Distribution Date which occurs prior to the second Distribution Date after the first possible Optional Call Date, One-Month LIBOR plus [ ]% (the “Class A-II-3 Margin”), and beginning on the second Distribution Date after the first possible Optional Call Date, One-Month LIBOR plus 2 times the Class A-II-3 Margin, (y) the Net WAC Cap Rate, and (z) 14.00%.
- Each Class M Pass-Through Rate will be a per annum rate equal to the least of (x) for any Distribution Date which occurs prior to the second Distribution Date after the first possible Optional Call Date, One-Month LIBOR plus the related Class M Margin, and beginning on the second Distribution Date after the first possible Optional Call Date, One-Month LIBOR plus 1.5 times the related Class M Margin, (y) the Net WAC Cap Rate, and (z) 14.00%.

**Net WAC Cap Rate:**

For any Distribution Date, a per annum rate equal to the weighted average of the Net Mortgage Rates of the mortgage loans using the Net Mortgage Rates in effect for the scheduled payments due on such mortgage loans during the related due period, multiplied by a fraction equal to 30 divided by the actual number of days in the related Interest Accrual Period.

For any Distribution Date on which the Pass-Through Rate on the certificates is limited to the Net WAC Cap Rate, the resulting shortfall (the “Basis Risk Shortfall”) will carry forward with interest thereon, subject to a maximum of 14.00% per annum (the “Basis Risk Shortfall Carry-Forward Amount”). The payments from the Yield Maintenance Agreement will be available to cover any shortfalls resulting from the application of the Net WAC Cap Rate.

**Weighted Average  
Monthly Fees:**

Master servicing fee and subservicing fee of approximately:  
[0.405]% per annum

**Net Mortgage Rate:**

With respect to any mortgage loan, the mortgage rate thereon minus the rates at which the master servicing and subservicing fees are paid.

*This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.*

**Eligible Master**

**Servicing Compensation:** For any Distribution Date, an amount equal to the lesser of (a) one-twelfth of 0.125% of the stated principal balance of the mortgage loans immediately preceding that Distribution Date, and (b) the sum of the Master Servicing Fee payable to the Master Servicer in respect of its master servicing activities and reinvestment income received by the Master Servicer on amounts payable with respect to that Distribution Date with respect to the mortgage loans. Excess Cash Flow may also be available to cover prepayment interest shortfalls, subject to the priority of distribution for Excess Cash Flow.

**Advances:** The Master Servicer will advance delinquent principal and interest to the extent the advance is recoverable from future collections on the loan.

**Overcollateralization Amount:** With respect to any Distribution Date, the excess, if any, of the aggregate stated principal balance of the mortgage loans before giving effect to distributions of principal to be made on that Distribution Date, over the aggregate certificate principal balance of the Class A Certificates and Class M Certificates, as of such date, before taking into account distributions of principal to be made on that Distribution Date.

**Trigger Event:** A Trigger Event is in effect on any Distribution Date if either (i) the three month average of the Sixty-Plus Delinquency Percentage, as determined on that Distribution Date and the immediately preceding two Distribution Dates, equals or exceeds [42]% of the Senior Enhancement Percentage, or (ii) cumulative realized losses on the mortgage loans as a percentage of the initial aggregate principal balance of the mortgage loans as of the Cut-off Date exceed the following amounts:

Months 37-48	[3.25]% in the first month plus an additional 1/12th of [1.75]% for every month thereafter
Months 49-60	[5.00]% in the first month plus an additional 1/12th of [1.50]% for every month thereafter
Months 61-72	[6.50] % in the first month plus an additional 1/12th of [0.75]% for every month thereafter
Months 73 and thereafter	[7.25]%

**Sixty-Plus Delinquency Percentage:**

With respect to any Distribution Date, the fraction, expressed as a percentage, equal to (x) the aggregate stated principal balance of the mortgage loans that are 60 or more days delinquent in payment of principal and interest for that Distribution Date, including mortgage loans in foreclosure and REO, over (y) the aggregate stated principal balance of all of the mortgage loans immediately preceding that Distribution Date.

**Overcollateralization Floor:**

An amount equal to 0.50% of the aggregate stated principal balance of the mortgage loans as of the Cut-off Date.

This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.

**Overcollateralization**

**Increase Amount:**

With respect to any Distribution Date, an amount equal to the lesser of (i) available excess cash flow from the mortgage loans available for payment of the Overcollateralization Increase Amount and (ii) the excess, if any, of (x) the Required Overcollateralization Amount for that Distribution Date over (y) the Overcollateralization Amount for that Distribution Date.

**Overcollateralization**

**Reduction Amount:**

With respect to any Distribution Date for which the Excess Overcollateralization Amount is, or would be, after taking into account all other distributions to be made on that Distribution Date, greater than zero, an amount equal to the lesser of (i) the Excess Overcollateralization Amount for that Distribution Date and (ii) principal collected on the mortgage loans for that Distribution Date.

**Excess Overcollateralization**

**Amount:**

With respect to any Distribution Date, the excess, if any, of the Overcollateralization Amount over the Required Overcollateralization Amount.

**Required**

**Overcollateralization Amount:**

With respect to any Distribution Date, (a) if such Distribution Date is prior to the Stepdown Date, the sum of (i) 3.30% of the aggregate stated principal balance of the mortgage loans as of the Cut-off Date and (ii) the amount by which the certificate principal balance of the Class M-8 Certificates has been reduced by any payments pursuant to clause (9) under "Priority of Payments" on any prior Distribution Dates, or (b) if such Distribution Date is on or after the Stepdown Date, the lesser of (A) the sum of (i) 3.30% of the aggregate stated principal balance of the mortgage loans as of the Cut-off Date and (ii) the amount by which the certificate principal balance of the Class M-8 Certificates has been reduced by any payments pursuant to clause (9) under "Priority of Payments" on any prior Distribution Date and (B) the greater of (I) the sum of (x) 6.60% of the then current aggregate stated principal balance of the mortgage loans as of the end of the related due period and (y) the amount by which the certificate principal balance of the Class M-8 Certificates has been reduced by any payments pursuant to clause (9) under "Priority of Payments" on any prior Distribution Date and (II) the Overcollateralization Floor; provided, however, that if a Trigger Event is in effect, the Required Overcollateralization Amount will be an amount equal to the greater of (a) the Required Overcollateralization Amount for the immediately preceding Distribution Date and (b) the Required Overcollateralization Amount for the related Distribution Date plus any amount by which the certificate principal balance of the Class M-8 Certificates has been reduced by any payments pursuant to clause (9) under "Priority of Payments" on any such Distribution Date.

**Senior Enhancement**

**Percentage:**

For any Distribution Date, the percentage obtained by dividing (x) the sum of (i) the aggregate certificate principal balance of the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7 and Class M-8 Certificates and (ii) the Overcollateralization Amount, in each case prior to the distribution of the Principal Distribution Amount on such Distribution Date, by (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date.

*This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.*

**Principal Distribution  
Amount:**

As to any Distribution Date, the lesser of (i) the aggregate certificate principal balance of the Class A Certificates and Class M Certificates prior to such Distribution Date and (ii) the sum of (a) principal collected on the mortgage loans other than Subsequent Recoveries and (b) the Overcollateralization Increase Amount less (c) the Overcollateralization Reduction Amount.

**Class A Principal  
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the Principal Distribution Amount for that Distribution Date or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the Principal Distribution Amount for that Distribution Date; and
- the excess, if any, of (A) the aggregate certificate principal balance of the Class A Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Principal  
Allocation Amount:**

With respect to any Distribution Date, the sum of (a) the principal remittance amount for that Distribution Date and (b) the aggregate amount of realized losses on the mortgage loans in the calendar month preceding that Distribution Date, to the extent covered by excess cash flow for that Distribution Date; provided, that on any Distribution Date on which there is insufficient excess cash flow to cover all realized losses on the mortgage loans, in determining the Class A-I Principal Distribution Amount and Class A-II Principal Distribution Amount, the available excess cash flow will be allocated to the Class A-I Certificates and Class A-II Certificates, pro rata, based on the principal portion of realized losses on the Group I Loans and Group II Loans, respectively.

**Class A-I Principal  
Distribution Amount:**

On any Distribution Date, the Class A Principal Distribution Amount multiplied by a fraction, the numerator of which is the portion of the Principal Allocation Amount related to the Group I Loans for that Distribution Date and the denominator of which is the Principal Allocation Amount for all of the mortgage loans for that Distribution Date.

This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.

**Class A-II Principal  
Distribution Amount:**

On any Distribution Date, the Class A Principal Distribution Amount multiplied by a fraction, the numerator of which is the portion of the Principal Allocation Amount related to the Group II Loans for that Distribution Date and the denominator of which is the Principal Allocation Amount for all of the mortgage loans for that Distribution Date.

**Class A Principal  
Distributions:**

The Class A Principal Distribution Amount will be distributed to the Class A Certificates as follows:

- The Class A-I Principal Distribution Amount will be paid concurrently to the Class A-I-1 Certificates and Class A-I-2 Certificates, on a pro rata basis, until the certificate principal balances thereof have been reduced to zero; provided, however, that if a Sequential Trigger Event (as defined below) is in effect, the Class A-I Principal Distribution Amount will be paid sequentially, to the Class A-I-1 Certificates and Class A-I-2 Certificates, in each case until the certificate principal balance thereof has been reduced to zero and then to the Class A-II Certificates, in the priority described herein, until the aggregate certificate principal balance of the Class A-II Certificates has been reduced to zero.
- The Class A-II Principal Distribution Amount will be paid sequentially, to the Class A-II-1, Class A-II-2 and Class A-II-3 Certificates, in each case until the certificate principal balance thereof has been reduced to zero and then to the Class A-I Certificates, in the priority described herein, until the aggregate certificate principal balance of the Class A-I Certificates has been reduced to zero.

**Sequential Trigger Event:**

On any Distribution Date prior to the Distribution Date occurring in [March 2008], cumulative realized losses on the mortgage loans as a percentage of the initial aggregate principal balance of the mortgage loans as of the Cut-off Date exceed [3.25]%, or on or after the Distribution Date occurring in [March 2008], a Trigger Event is in effect.

**Class M-1 Principal  
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A Certificates (after taking into account the payment of the Class A Principal Distribution Amount for that Distribution Date) and (2) the certificate principal balance of the Class M-1 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.

**Class M-2 Principal  
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount and the Class M-1 Principal Distribution Amount or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount and the Class M-1 Principal Distribution Amount; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A Certificates and Class M-1 Certificates (after taking into account the payment of the Class A Principal Distribution Amount and Class M-1 Principal Distribution Amount for that Distribution Date) and (2) the certificate principal balance of the Class M-2 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class M-3 Principal  
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount and Class M-2 Principal Distribution Amount or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount and Class M-2 Principal Distribution Amount; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A, Class M-1 and Class M-2 Certificates (after taking into account the payment of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount and Class M-2 Principal Distribution Amount for that Distribution Date) and (2) the certificate principal balance of the Class M-3 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

*This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.*

**Class M-4 Principal  
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, Class M-2 Principal Distribution Amount and Class M-3 Principal Distribution Amount or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, Class M-2 Principal Distribution Amount and Class M-3 Principal Distribution Amount; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A, Class M-1, Class M-2 and Class M-3 Certificates (after taking into account the payment of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, Class M-2 Principal Distribution Amount and Class M-3 Principal Distribution Amount for that Distribution Date) and (2) the certificate principal balance of the Class M-4 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class M-5 Principal  
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, Class M-2 Principal Distribution Amount, Class M-3 Principal Distribution Amount and Class M-4 Principal Distribution Amount or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, Class M-2 Principal Distribution Amount, Class M-3 Principal Distribution Amount and Class M-4 Principal Distribution Amount; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A, Class M-1, Class M-2, Class M-3 and Class M-4 Certificates (after taking into account the payment of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, Class M-2 Principal Distribution Amount, Class M-3 Principal Distribution Amount and Class M-4 Principal Distribution Amount for that Distribution Date) and (2) the certificate principal balance of the Class M-5 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

*This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.*

**Class M-6 Principal  
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, Class M-2 Principal Distribution Amount, Class M-3 Principal Distribution Amount, Class M-4 Principal Distribution Amount and Class M-5 Principal Distribution Amount or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, Class M-2 Principal Distribution Amount, Class M-3 Principal Distribution Amount, Class M-4 Principal Distribution Amount and Class M-5 Principal Distribution Amount; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A, Class M-1, Class M-2, Class M-3, Class M-4 and Class M-5 Certificates (after taking into account the payment of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, Class M-2 Principal Distribution Amount, Class M-3 Principal Distribution Amount, Class M-4 Principal Distribution Amount and Class M-5 Principal Distribution Amount for that Distribution Date) and (2) the certificate principal balance of the Class M-6 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class M-7 Principal  
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, Class M-2 Principal Distribution Amount, Class M-3 Principal Distribution Amount, Class M-4 Principal Distribution Amount, Class M-5 Principal Distribution Amount and Class M-6 Principal Distribution Amount or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, Class M-2 Principal Distribution Amount, Class M-3 Principal Distribution Amount, Class M-4 Principal Distribution Amount, Class M-5 Principal Distribution Amount and Class M-6 Principal Distribution Amount; and

This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.



- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5 and Class M-6 Certificates (after taking into account the payment of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, Class M-2 Principal Distribution Amount, Class M-3 Principal Distribution Amount, Class M-4 Principal Distribution Amount, M-5 Principal Distribution Amount and Class M-6 Principal Distribution Amount for that Distribution Date) and (2) the certificate principal balance of the Class M-7 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class M-8 Principal  
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, Class M-2 Principal Distribution Amount, Class M-3 Principal Distribution Amount, Class M-4 Principal Distribution Amount, Class M-5 Principal Distribution Amount, Class M-6 Principal Distribution Amount and Class M-7 Principal Distribution Amount or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, Class M-2 Principal Distribution Amount, Class M-3 Principal Distribution Amount, Class M-4 Principal Distribution Amount, Class M-5 Principal Distribution Amount, Class M-6 Principal Distribution Amount and Class M-7 Principal Distribution Amount; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6 and Class M-7 Certificates (after taking into account the payment of the Class A Principal Distribution Amount, Class M-1 Principal Distribution Amount, Class M-2 Principal Distribution Amount, Class M-3 Principal Distribution Amount, Class M-4 Principal Distribution Amount, M-5 Principal Distribution Amount, M-6 Principal Distribution Amount and Class M-7 Principal Distribution Amount for that Distribution Date) and (2) the certificate principal balance of the Class M-8 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.

**Computational Materials for  
RAMP Series 2005-RS2 Trust**

**Subordination Percentage:** As to any class of Class A or Class M Certificates, the respective percentage set forth below:

Class	Percentage
A	55.90%
M-1	67.40%
M-2	73.40%
M-3	76.90%
M-4	80.40%
M-5	83.90%
M-6	86.90%
M-7	90.40%
M-8	93.40%

**Stepdown Date:** The Distribution Date which is the later to occur of (x) the Distribution Date in March 2008 and (y) the first Distribution date on which the Senior Enhancement Percentage is equal to or greater than 44.10%.

**Subsequent Recoveries:** Subsequent recoveries, net of reimbursable expenses, with respect to mortgage loans that have been previously liquidated and that have resulted in a realized loss.

*This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.*

## Computational Materials for RAMP Series 2005-RS2 Trust

**Yield Maintenance Agreement:** On the Closing Date, the Trustee will enter into a Yield Maintenance Agreement with [ ] (the "Counterparty") for the benefit of the Class A Certificates and Class M Certificates. On each Distribution Date, payments under the Yield Maintenance Agreement will be made based on (i) an amount equal the lesser of (a) the notional amount set forth below and (b) the outstanding certificate principal balance of the Class A and Class M Certificates immediately preceding that Distribution Date and (ii) the strike rates set forth in the table below. In exchange for a fixed payment on the Closing Date, the Counterparty will be obligated to make monthly payments to the Trustee when one-month LIBOR exceeds the strike rate beginning with the Distribution Date in March 2005. Such payments will be capped at their maximum amount when one-month LIBOR equals or exceeds the ceiling. The Yield Maintenance Agreement will terminate after the Distribution Date in January 2008.

### Yield Maintenance Agreement Schedule

Distribution Date	Notional Balance (\$)	Strike Rate (%)	Ceiling Rate (%)	Distribution Date	Notional Balance (\$)	Strike Rate (%)	Ceiling Rate (%)
03/25/05	725,000,000	7.38434	9.50000	09/25/06	495,864,429	6.74859	9.50000
04/25/05	721,573,525	6.66948	9.50000	10/25/06	481,943,761	6.97336	9.50000
05/25/05	716,601,339	6.89154	9.50000	11/25/06	468,402,061	6.75135	9.50000
06/25/05	710,074,168	6.66900	9.50000	12/25/06	453,398,429	6.97377	9.50000
07/25/05	701,991,995	6.91533	9.50000	01/25/07	431,711,792	7.08939	9.50000
08/25/05	692,364,438	6.72399	9.50000	02/25/07	410,480,029	8.21029	9.50000
09/25/05	681,212,631	6.72353	9.50000	03/25/07	390,457,116	9.08134	9.50000
10/25/05	668,569,711	6.94721	9.50000	04/25/07	371,514,662	8.19076	9.50000
11/25/05	654,475,435	6.72270	9.50000	05/25/07	354,655,867	8.45622	9.50000
12/25/05	638,984,229	6.94640	9.50000	06/25/07	342,855,016	8.18087	9.50000
01/25/06	622,390,989	6.73343	9.50000	07/25/07	331,880,656	8.56953	9.50000
02/25/06	605,036,782	6.74568	9.50000	08/25/07	321,275,427	8.69965	9.50000
03/25/06	588,067,513	7.46921	9.50000	09/25/07	311,035,244	8.69221	9.50000
04/25/06	571,581,393	6.74644	9.50000	10/25/07	301,135,338	8.97420	9.50000
05/25/06	555,564,428	6.97138	9.50000	11/25/07	291,564,087	8.68083	9.50000
06/25/06	540,003,116	6.74655	9.50000	12/25/07	282,310,389	8.96229	9.50000
07/25/06	524,884,343	6.97226	9.50000	01/25/08	273,363,290	8.81305	9.50000
08/25/06	510,164,294	6.74880	9.50000				

This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. These Computational Materials are provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.

**COMPUTATIONAL MATERIALS DISCLAIMER**

The attached tables and other statistical analyses (the "Computational Materials") are privileged and intended for use by the addressee only. These Computational Materials have been prepared by Greenwich Capital Markets, Inc. in reliance upon information furnished by the issuer of the securities and its affiliates. These Computational Materials are furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities. They may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purposes of evaluating said material.

Numerous assumptions were used in preparing the Computational Materials which may or may not be reflected therein. As such, no assurance can be given as to the Computational Materials' accuracy, appropriateness or completeness in any particular context; nor as to whether the Computational Materials and/or the assumptions upon which they are based reflect present market conditions or future market performance. These Computational Materials should not be construed as either projections or predictions or as legal, tax, financial or accounting advice.

Any weighted average lives, yields and principal payment periods shown in the Computational Materials are based on prepayments assumptions, and changes in such prepayment assumptions may dramatically affect such weighted average lives, yields and principal payment periods. In addition, it is possible that prepayments on the underlying assets will occur at rates slower or faster than the rates shown in the attached Computational Materials. Furthermore, unless otherwise provided, the Computational Materials assume no losses on the underlying assets and no interest shortfall. The specific characteristics of the securities may differ from those shown in the Computational Materials due to differences between the actual underlying assets and the hypothetical underlying assets used in preparing the Computational Materials. The principal amount and designation of any security described in the Computational Materials are subject to change prior to issuance. Neither Greenwich Capital Markets, Inc. nor any of its affiliates makes any representation or warranty as to the actual rate or timing of payments on any of the underlying assets or the payments or yield on the securities.

Although a registration statement (including the Prospectus) relating to the securities discussed in this communication has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to the securities discussed in this communication has not been filed with Securities and Exchange Commission. This communication shall not constitute an offer to sell or the solicitation of an offer to buy nor shall there be any sale of the securities discussed in this communication in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification of such securities under the securities laws of any such state. Prospective purchasers are referred to the final prospectus supplement relating to the securities discussed in this communication for definitive Computational Materials and any matter discussed in this communication. Once available, a final prospectus and prospectus supplement may be obtained by contacting the Greenwich Capital Markets, Inc. Trading Desk at (203) 625-6160.

Please be advised that the securities described herein may not be appropriate for all investors. Potential investors must be willing to assume, among other things, market price volatility, prepayment, yield curve and interest rate risks. Investors should make every effort to consider the risks of these securities.

If you have received this communication in error, please notify the sending party immediately by telephone and return the original to such party by mail.

Effective Net WAC Cap Schedule  
Class A and Class M Certificates

Distribution Date	Net WAC Rate (%) <sup>(1)</sup>	Effective Net WAC Rate (%) <sup>(2)</sup>	Distribution Date	Net WAC Rate (%) <sup>(1)</sup>	Effective Net WAC Rate (%) <sup>(2)</sup>
March 25, 2005	7.38	9.50	June 25, 2008	7.93	9.58
April 25, 2005	6.67	9.50	July 25, 2008	8.19	10.01
May 25, 2005	6.89	9.50	August 25, 2008	7.92	10.13
June 25, 2005	6.67	9.50	September 25, 2008	7.91	10.12
July 25, 2005	6.90	9.50	October 25, 2008	8.17	10.44
August 25, 2005	6.68	9.50	November 25, 2008	7.90	10.09
September 25, 2005	6.68	9.50	December 25, 2008	8.16	10.41
October 25, 2005	6.90	9.50	January 25, 2009	7.89	10.08
November 25, 2005	6.68	9.50	February 25, 2009	7.89	10.25
December 25, 2005	6.90	9.50	March 25, 2009	8.73	11.43
January 25, 2006	6.68	9.50	April 25, 2009	7.88	10.30
February 25, 2006	6.68	9.50	May 25, 2009	8.13	10.63
March 25, 2006	7.40	9.50	June 25, 2009	7.87	10.27
April 25, 2006	6.68	9.50	July 25, 2009	8.12	10.61
May 25, 2006	6.90	9.50	August 25, 2009	7.85	10.31
June 25, 2006	6.68	9.50	September 25, 2009	7.85	10.29
July 25, 2006	6.90	9.50	October 25, 2009	8.10	10.61
August 25, 2006	6.68	9.50	November 25, 2009	7.84	10.25
September 25, 2006	6.68	9.50	December 25, 2009	8.09	10.58
October 25, 2006	6.90	9.50	January 25, 2010	7.83	10.23
November 25, 2006	6.68	9.50	February 25, 2010	7.82	10.46
December 25, 2006	6.90	9.50	March 25, 2010	8.65	11.67
January 25, 2007	6.96	9.50	April 25, 2010	7.81	10.52
February 25, 2007	7.80	9.50	May 25, 2010	8.06	10.85
March 25, 2007	8.63	9.50	June 25, 2010	7.80	10.48
April 25, 2007	7.78	9.50	July 25, 2010	8.05	10.80
May 25, 2007	8.04	9.50	August 25, 2010	7.79	10.44
June 25, 2007	7.78	9.50	September 25, 2010	7.78	10.42
July 25, 2007	8.03	9.50	October 25, 2010	8.03	10.75
August 25, 2007	7.77	9.50	November 25, 2010	7.77	10.38
September 25, 2007	7.77	9.50	December 25, 2010	8.02	10.70
October 25, 2007	8.02	9.50	January 25, 2011	7.76	10.34
November 25, 2007	7.76	9.50	February 25, 2011	7.75	10.32
December 25, 2007	8.01	9.50	March 25, 2011	8.57	11.40
January 25, 2008	7.78	9.50	April 25, 2011	7.74	10.28
February 25, 2008	7.92	9.53	May 25, 2011	7.99	10.60
March 25, 2008	8.49	10.28	June 25, 2011	7.73	10.23
April 25, 2008	7.94	9.60	July 25, 2011	7.98	10.55
May 25, 2008	8.20	9.91			

- (1) Assumes 1-month LIBOR remains constant at 2.59000%, 6-month LIBOR and Sixty-day FNMA remain constant at 3.02625%, 1-Year LIBOR remains constant at 3.3475% and 1-Year CMT remains constant at 3.00000% and run at the Pricing Speed to call.
- (2) Assumes each index instantaneously increases to a level beyond the highest maximum obtainable rate on the Mortgage Loans and run at the Pricing Speed to call. Assumes payments are received from the Yield Maintenance Agreement.

*This information is furnished to you solely by Greenwich Capital Markets, Inc. ("GCM") and not by the issuer of the securities or any of its affiliates. GCM is acting as underwriter and not as agent for the issuer or its affiliates in connection with the proposed transaction.*

**Sensitivity Analysis  
To 10% Call**

<b>Prepayment Assumptions</b>	<b>0% PPC</b>	<b>50% PPC</b>	<b>75% PPC</b>	<b>100% PPC</b>	<b>125% PPC</b>	<b>150% PPC</b>
<b>Class A-I-1</b>						
Avg. Life (yrs)	18.32	4.21	2.92	2.18	1.60	1.33
Principal Window	1 - 346	1 - 154	1 - 104	1 - 77	1 - 60	1 - 32
Principal Window Months	346	154	104	77	60	32
<b>Class A-I-2</b>						
Avg. Life (yrs)	18.32	4.21	2.92	2.18	1.60	1.33
Principal Window	1 - 346	1 - 154	1 - 104	1 - 77	1 - 60	1 - 32
Principal Window Months	346	154	104	77	60	32

**Sensitivity Analysis  
To Maturity**

<b>Prepayment Assumptions</b>	<b>0% PPC</b>	<b>50% PPC</b>	<b>75% PPC</b>	<b>100% PPC</b>	<b>125% PPC</b>	<b>150% PPC</b>
<b>Class A-II-1</b>						
Avg. Life (yrs)	18.36	4.50	3.15	2.35	1.71	1.33
Principal Window	1 - 359	1 - 307	1 - 238	1 - 183	1 - 138	1 - 32
Principal Window Months	359	307	238	183	138	32
<b>Class A-II-2</b>						
Avg. Life (yrs)	18.36	4.50	3.15	2.35	1.71	1.33
Principal Window	1 - 359	1 - 307	1 - 238	1 - 183	1 - 138	1 - 32
Principal Window Months	359	307	238	183	138	32

*This information is furnished to you solely by Greenwich Capital Markets, Inc. ("GCM") and not by the issuer of the securities or any of its affiliates. GCM is acting as underwriter and not as agent for the issuer or its affiliates in connection with the proposed transaction.*

RAMP Series 2005-RS2 –Conforming Collateral Characteristics  
Group I Summary Report

Principal Balance	\$503,832,802		
Number of Mortgage Loans	3,394		
	<b>Average</b>	<b>Minimum</b>	<b>Maximum</b>
Original Principal Balance	\$148,575.55	\$30,000.00	\$567,000.00
Current Principal Balance	\$148,448.09	\$30,000.00	\$567,000.00
	<b>Weighted Average</b>	<b>Minimum</b>	<b>Maximum</b>
Original Term (mos)	359	120	360
Remaining Term to Maturity (mos)	358	120	360
Age (mos)	1	0	18
Mortgage Rate (%)	7.295	4.125	11.820
Loan-to-Value Ratio (%)	93.15	19.00	100.00
Credit Score	660	509	819
Margin (%)	5.930	2.250	8.000
Initial Periodic Cap (%)	2.917	1.000	7.025
Periodic Cap (%)	1.244	1.000	6.000
Maximum Mortgage Rate (%)	13.364	7.625	16.850
Minimum Mortgage Rate (%)	6.443	2.250	10.850
Next Rate Adj. (mos)	28	3	84
<b>Lien Position</b>	<b><u>% of Mortgage Loans</u></b>	<b>Loan Type</b>	<b><u>% of Mortgage Loans</u></b>
1st Lien	100.00	Adjustable-rate	85.09
		Fixed-rate	14.91
<b>Occupancy</b>	<b><u>% of Mortgage Loans</u></b>	<b>Loan Purpose</b>	<b><u>% of Mortgage Loans</u></b>
Primary Residence	81.91	Purchase	61.97
Non-Owner Occupied	16.13	Equity Refinance	31.69
Second/Vacation	1.96	Rate/Term Refinance	6.34
<b>Documentation</b>	<b><u>% of Mortgage Loans</u></b>	<b>Property Type</b>	<b><u>% of Mortgage Loans</u></b>
Full Documentation	52.52	Single-family detached	73.01
Reduced Documentation	47.48	PUD (detached)	9.84
<b>Servicing</b>	<b><u>% of Mortgage Loans</u></b>	Two- to four-family units	7.46
Homecomings	100.00	Condo Low-rise	5.82
		PUD (attached)	2.69
<b>Delinquency</b>	<b><u>% of Mortgage Loans</u></b>	Townhouse	0.62
Current	99.89	Condo Mid-rise	0.38
30 to 59 Days Delinquent	0.11	Manufactured Home	0.07
		Condo High-rise	0.05
<b>Exception Category</b>	<b><u>% of Mortgage Loans</u></b>	Leasehold	0.05
Alternet Exceptions (RASC)	56.16		
Expanded Criteria Exceptions (RALI)	33.28	<b>% with Active Prepayment Penalty</b>	63.12
Jumbo A Exceptions (RFMSI)	0.24		
Home Solutions	10.32	<b>% with over 80% LTV with MI</b>	9.30
		<b>IO Loans (%)</b>	11.14

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.

**Credit Score Distribution**

<u>Range of Credit Scores</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Original LTV</u>
500 to 519	1	\$131,124	0.03 %	\$131,124	80.00 %
520 to 539	11	1,906,627	0.38	173,330	82.22
540 to 559	38	5,653,069	1.12	148,765	89.46
560 to 579	89	12,988,259	2.58	145,935	92.11
580 to 599	259	34,021,910	6.75	131,359	94.78
600 to 619	487	73,496,408	14.59	150,917	94.22
620 to 639	463	71,372,846	14.17	154,153	93.34
640 to 659	416	65,349,645	12.97	157,090	91.20
660 to 679	384	60,038,477	11.92	156,350	90.75
680 to 699	391	59,595,507	11.83	152,418	92.78
700 to 719	287	41,797,610	8.30	145,636	94.65
720 to 739	208	28,569,603	5.67	137,354	94.58
740 to 759	158	22,440,506	4.45	142,029	94.21
760 or greater	189	24,581,769	4.88	130,062	96.42
Subtotal with Credit Scores	3,381	\$501,943,363	99.62 %	\$148,460	93.16 %
Not Available	13	1,889,440	0.38	145,342	90.36
<b>Total</b>	<b>3,394</b>	<b>\$503,832,802</b>	<b>100.00 %</b>	<b>\$148,448</b>	<b>93.15 %</b>

**Original Mortgage Loan Principal Balances**

<u>Original Mortgage Amount (\$)</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
100,000 or less	1,011	\$77,697,321	15.42 %	\$76,852	666	94.49 %
100,001 to 200,000	1,662	236,264,629	46.89	142,157	659	93.87
200,001 to 300,000	556	134,382,810	26.67	241,696	657	91.81
300,001 to 400,000	158	52,424,610	10.41	331,801	662	91.56
400,001 to 500,000	6	2,496,432	0.50	416,072	711	91.72
500,001 to 600,000	1	567,000	0.11	567,000	610	82.00
<b>Total</b>	<b>3,394</b>	<b>\$503,832,802</b>	<b>100.00 %</b>	<b>\$148,448</b>	<b>660</b>	<b>93.15 %</b>

*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.*



Mortgage Rates

Original Mortgage Rate (%)	Number of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
4.000 to 4.499	4	\$716,447	0.14 %	\$179,112	712	77.27 %
4.500 to 4.999	13	2,648,458	0.53	203,728	716	81.20
5.000 to 5.499	40	7,785,101	1.55	194,628	711	85.40
5.500 to 5.999	183	32,185,182	6.39	175,875	692	88.00
6.000 to 6.499	353	59,885,657	11.89	169,648	689	89.49
6.500 to 6.999	584	94,934,009	18.84	162,558	675	91.66
7.000 to 7.499	455	72,562,863	14.40	159,479	661	93.48
7.500 to 7.999	761	110,121,648	21.86	144,707	643	95.38
8.000 to 8.499	511	65,705,184	13.04	128,582	643	96.03
8.500 to 8.999	388	46,972,887	9.32	121,064	631	96.26
9.000 to 9.499	69	7,355,605	1.46	106,603	615	96.24
9.500 to 9.999	19	1,760,356	0.35	92,650	600	94.96
10.000 to 10.499	9	826,765	0.16	91,863	610	93.46
10.500 to 10.999	3	266,774	0.05	88,925	585	93.74
11.500 to 11.999	2	105,867	0.02	52,934	564	85.27
<b>Total</b>	<b>3,394</b>	<b>\$503,832,802</b>	<b>100.00 %</b>	<b>\$148,448</b>	<b>660</b>	<b>93.15 %</b>

*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.*

Net Mortgage Rates

Net Mortgage Rate (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
3.500 to 3.999	2	\$246,851	0.05 %	\$123,426	699	79.56 %
4.000 to 4.499	8	1,777,498	0.35	222,187	716	79.95
4.500 to 4.999	35	7,651,443	1.52	218,613	708	84.80
5.000 to 5.499	145	25,383,798	5.04	175,061	687	87.56
5.500 to 5.999	320	56,167,025	11.15	175,522	687	89.79
6.000 to 6.499	531	86,596,244	17.19	163,081	679	91.12
6.500 to 6.999	565	89,632,531	17.79	158,642	663	92.96
7.000 to 7.499	744	107,388,279	21.31	144,339	643	95.18
7.500 to 7.999	527	68,361,150	13.57	129,718	647	96.47
8.000 to 8.499	402	48,250,044	9.58	120,025	634	95.99
8.500 to 8.999	79	8,799,224	1.75	111,383	623	96.23
9.000 to 9.499	21	2,332,331	0.46	111,063	609	95.06
9.500 to 9.999	10	873,744	0.17	87,374	612	93.81
10.000 to 10.499	3	266,774	0.05	88,925	585	93.74
10.500 to 10.999	1	66,879	0.01	66,879	589	100.00
11.000 to 11.499	1	38,988	0.01	38,988	521	60.00
<b>Total</b>	<b>3,394</b>	<b>\$503,832,802</b>	<b>100.00 %</b>	<b>\$148,448</b>	<b>660</b>	<b>93.15 %</b>

Original Loan-to-Value Ratios

Original Loan-to-Value Ratio (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score
0.01 to 50.00	14	\$1,565,146	0.31 %	\$111,796	657
50.01 to 55.00	4	578,338	0.11	144,584	650
55.01 to 60.00	6	831,820	0.17	138,637	654
60.01 to 65.00	9	1,503,563	0.30	167,063	618
65.01 to 70.00	17	3,111,030	0.62	183,002	644
70.01 to 75.00	34	5,578,178	1.11	164,064	663
75.01 to 80.00	398	65,866,088	13.07	165,493	672
80.01 to 85.00	113	17,210,355	3.42	152,304	645
85.01 to 90.00	408	66,972,503	13.29	164,148	648
90.01 to 95.00	870	134,365,640	26.67	154,443	637
95.01 to 100.00	1,521	206,250,142	40.94	135,602	677
<b>Total</b>	<b>3,394</b>	<b>\$503,832,802</b>	<b>100.00 %</b>	<b>\$148,448</b>	<b>660</b>

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.

Geographical Distribution of Mortgaged Properties

State	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Alabama	70	\$7,726,381	1.53 %	\$110,377	634	93.86 %
Alaska	2	423,129	0.08	211,564	575	97.62
Arizona	112	16,647,553	3.30	148,639	666	93.16
Arkansas	19	2,015,576	0.40	106,083	656	94.69
California	135	32,262,005	6.40	238,978	662	85.98
Colorado	67	11,749,019	2.33	175,358	671	91.87
Connecticut	20	4,311,622	0.86	215,581	654	95.00
Delaware	5	892,712	0.18	178,542	691	89.96
District of Columbia	14	3,001,959	0.60	214,426	674	80.87
Florida	400	62,447,656	12.39	156,119	665	92.63
Georgia	214	30,786,207	6.11	143,861	657	95.52
Hawaii	4	982,902	0.20	245,726	619	86.93
Idaho	21	3,013,585	0.60	143,504	689	93.95
Illinois	185	28,755,915	5.71	155,437	665	95.79
Indiana	113	11,563,078	2.30	102,328	670	95.13
Iowa	17	1,783,660	0.35	104,921	637	96.26
Kansas	26	2,569,842	0.51	98,840	636	94.18
Kentucky	41	4,277,354	0.85	104,326	661	96.11
Louisiana	67	7,670,686	1.52	114,488	666	94.42
Maine	7	1,146,658	0.23	163,808	689	86.60
Maryland	68	14,405,410	2.86	211,844	662	89.98
Massachusetts	42	10,167,661	2.02	242,087	658	94.17
Michigan	194	25,888,482	5.14	133,446	668	93.91
Minnesota	55	9,779,969	1.94	177,818	660	91.71
Mississippi	31	2,991,102	0.59	96,487	630	94.55
Missouri	106	12,568,815	2.49	118,574	655	94.02
Montana	2	216,804	0.04	108,402	675	100.00
Nebraska	8	1,186,568	0.24	148,321	647	97.60
Nevada	41	8,847,791	1.76	215,800	645	88.92
New Hampshire	7	1,281,353	0.25	183,050	626	92.45
New Jersey	61	13,986,494	2.78	229,287	672	91.88
New Mexico	22	2,573,320	0.51	116,969	646	96.76
New York	58	15,905,270	3.16	274,229	655	92.71
North Carolina	103	12,661,167	2.51	122,924	658	95.55
Ohio	228	26,306,179	5.22	115,378	637	95.33
Oklahoma	32	2,685,976	0.53	83,937	664	96.54
Oregon	32	5,619,079	1.12	175,596	677	92.63
Pennsylvania	86	10,732,304	2.13	124,794	651	94.96
Rhode Island	3	588,360	0.12	196,120	660	96.61
South Carolina	41	5,115,181	1.02	124,761	650	92.88
South Dakota	1	59,812	0.01	59,812	688	100.00
Tennessee	86	10,074,660	2.00	117,147	646	96.17
Texas	228	26,885,814	5.34	117,920	667	95.14
Utah	62	9,141,063	1.81	147,437	649	93.64
Vermont	1	125,837	0.02	125,837	691	100.00

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.

**Computational Materials for  
RAMP Series 2005-RS2 Trust**

Virginia	110	18,737,312	3.72	170,339	672	91.37
Washington	71	11,366,341	2.26	160,089	669	92.84
West Virginia	4	623,507	0.12	155,877	629	96.80
Wisconsin	64	8,304,350	1.65	129,755	640	92.64
Wyoming	8	979,319	0.19	122,415	675	98.70
<b>Total</b>	<b>3,394</b>	<b>\$503,832,802</b>	<b>100.00 %</b>	<b>\$148,448</b>	<b>660</b>	<b>93.15 %</b>

**Mortgage Loan Purpose**

<u>Loan Purpose</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Equity Refinance	1,000	\$159,682,518	31.69 %	\$159,683	644	90.40 %
Purchase	2,183	312,225,224	61.97	143,026	669	94.91
Rate/Term Refinance	211	31,925,060	6.34	151,304	653	89.69
<b>Total</b>	<b>3,394</b>	<b>\$503,832,802</b>	<b>100.00 %</b>	<b>\$148,448</b>	<b>660</b>	<b>93.15 %</b>

**Occupancy Type**

<u>Occupancy Type</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Non Owner-occupied	695	\$81,285,917	16.13 %	\$116,958	710	91.68 %
Primary Residence	2,637	412,665,789	81.91	156,491	650	93.49
Second/Vacation	62	9,881,097	1.96	159,373	684	91.04
<b>Total</b>	<b>3,394</b>	<b>\$503,832,802</b>	<b>100.00 %</b>	<b>\$148,448</b>	<b>660</b>	<b>93.15 %</b>

**Mortgaged Property Types**

<u>Property Type</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Condominium High Rise (9 stories or more)	2	\$275,410	0.05 %	\$137,705	667	87.43 %
Condominium Low Rise (less than 5 stories)	203	29,328,560	5.82	144,476	674	92.16
Condominium Mid Rise (5 to 8 stories)	9	1,915,558	0.38	212,840	712	87.23
Leasehold	1	266,000	0.05	266,000	608	95.00
Manufactured Housing	3	374,734	0.07	124,911	636	77.35
Planned Unit Developments (attached)	88	13,530,437	2.69	153,755	672	92.67
Planned Unit Developments (detached)	283	49,567,295	9.84	175,149	663	92.79
Single Family Detached	2,565	367,843,161	73.01	143,409	655	93.52
Townhouse	23	3,136,344	0.62	136,363	632	93.23
Two-Four Family Units	217	37,595,303	7.46	173,250	693	91.42
<b>Total</b>	<b>3,394</b>	<b>\$503,832,802</b>	<b>100.00 %</b>	<b>\$148,448</b>	<b>660</b>	<b>93.15 %</b>

*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.*

Mortgage Loan Documentation Types

<u>Documentation Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Full Documentation	1,969	\$264,607,245	52.52 %	\$134,387	657	96.12 %
Reduced Documentation	1,425	239,225,558	47.48	167,878	663	89.86
<b>Total:</b>	<b>3,394</b>	<b>\$503,832,802</b>	<b>100.00 %</b>	<b>\$148,448</b>	<b>660</b>	<b>93.15 %</b>

Prepayment Penalty Terms

<u>Prepayment Penalty Term</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
None	1,263	\$185,793,378	36.88 %	\$147,105	669	92.31 %
12 Months	180	31,656,981	6.28	175,872	671	92.85
24 Months	1,169	176,419,000	35.02	150,914	644	93.71
36 Months	769	107,659,425	21.37	139,999	669	93.93
Other	13	2,304,019	0.46	177,232	603	86.06
<b>Total:</b>	<b>3,394</b>	<b>\$503,832,802</b>	<b>100.00 %</b>	<b>\$148,448</b>	<b>660</b>	<b>93.15 %</b>

Other means not None, 12, 24, or 36 months and not more than 36 months.

Index Types of the Adjustable-Rate Collateral

<u>Index Type</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
FNMA 60 Day	6	\$798,145	0.19 %	\$133,024	692	89.62 %
Libor - 1 Year	331	49,217,446	11.48	148,693	711	94.16
Libor - 6 Month	2,388	374,609,188	87.38	156,872	647	92.92
Treasury - 1 Year	21	4,103,520	0.96	195,406	717	91.41
<b>Total</b>	<b>2,746</b>	<b>\$428,728,300</b>	<b>100.00 %</b>	<b>\$156,128</b>	<b>655</b>	<b>93.04 %</b>

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.

**Maximum Mortgage Rates of the Adjustable-Rate Collateral**

<u>Maximum Mortgage Rate (%)</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
7.000 to 7.999	1	\$188,000	0.04 %	\$188,000	663	80.00 %
9.000 to 9.999	8	1,258,730	0.29	157,341	712	82.72
10.000 to 10.999	47	8,246,611	1.92	175,460	706	80.32
11.000 to 11.999	234	43,605,645	10.17	186,349	693	85.75
12.000 to 12.999	585	96,676,145	22.55	165,258	685	92.45
13.000 to 13.999	934	148,932,817	34.74	159,457	648	94.29
14.000 to 14.999	759	109,550,800	25.55	144,336	625	95.35
15.000 to 15.999	162	18,841,644	4.39	116,306	617	95.83
16.000 to 16.999	16	1,427,909	0.33	89,244	617	94.84
<b>Total</b>	<b>2,746</b>	<b>\$428,728,300</b>	<b>100.00 %</b>	<b>\$156,128</b>	<b>655</b>	<b>93.04 %</b>

*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.*

Next Interest Rate Adjustment Date of the Adjustable-Rate Collateral

<u>Next Interest Rate Adjustment Date</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
May 2005	1	\$180,500	0.04 %	\$180,500	670	95.00 %
June 2005	2	408,492	0.10	204,246	692	87.19
July 2005	16	3,369,863	0.79	210,616	684	86.71
August 2005	1	98,800	0.02	98,800	678	95.00
October 2005	2	249,004	0.06	124,502	N/A	100.00
February 2006	1	228,750	0.05	228,750	621	75.00
June 2006	1	202,792	0.05	202,792	568	80.00
July 2006	2	587,815	0.14	293,908	581	83.16
September 2006	3	430,062	0.10	143,354	672	94.69
October 2006	22	3,269,085	0.76	148,595	639	91.02
November 2006	90	14,804,034	3.45	164,489	618	91.80
December 2006	496	78,105,336	18.22	157,470	642	93.00
January 2007	1,047	163,582,347	38.16	156,239	647	94.16
February 2007	258	35,429,662	8.26	137,324	638	92.16
July 2007	2	365,118	0.09	182,559	653	96.56
September 2007	2	343,889	0.08	171,945	638	90.97
October 2007	14	1,698,240	0.40	121,303	639	90.51
November 2007	10	1,642,251	0.38	164,225	680	92.88
December 2007	106	15,193,774	3.54	143,337	659	92.44
January 2008	292	50,452,698	11.77	172,783	671	92.15
February 2008	234	32,555,465	7.59	139,126	707	95.72
September 2009	3	462,358	0.11	154,119	700	84.29
October 2009	3	506,167	0.12	168,722	721	85.92
November 2009	2	347,387	0.08	173,693	680	86.78
December 2009	18	3,109,154	0.73	172,731	685	90.92
January 2010	101	18,154,184	4.23	179,744	689	89.17
February 2010	10	1,959,750	0.46	195,975	704	80.61
December 2010	1	196,300	0.05	196,300	554	65.00
November 2011	1	89,755	0.02	89,755	648	100.00
January 2012	2	136,468	0.03	68,234	750	87.09
February 2012	3	568,800	0.13	189,600	678	86.20
<b>Total</b>	<b>2,746</b>	<b>\$428,728,300</b>	<b>100.00 %</b>	<b>\$156,128</b>	<b>655</b>	<b>93.04 %</b>

*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.*

Note Margin of the Adjustable-Rate Collateral

Note Margin (%)	Number of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2.000 to 2.499	21	\$3,632,970	0.85 %	\$172,999	683	81.39 %
2.500 to 2.999	63	9,914,065	2.31	157,366	673	90.85
3.000 to 3.499	254	41,408,596	9.66	163,026	717	91.04
3.500 to 3.999	111	19,913,074	4.64	179,397	700	90.22
4.000 to 4.499	91	12,520,146	2.92	137,584	696	96.37
4.500 to 4.999	38	6,314,714	1.47	166,177	681	83.64
5.000 to 5.499	237	39,076,407	9.11	164,879	685	91.14
5.500 to 5.999	91	16,724,020	3.90	183,780	651	86.23
6.000 to 6.499	475	81,153,966	18.93	170,850	648	93.97
6.500 to 6.999	498	79,978,254	18.65	160,599	643	93.30
7.000 to 7.499	376	51,915,960	12.11	138,074	633	95.06
7.500 to 7.999	440	59,253,310	13.82	134,667	615	96.24
8.000 to 8.499	51	6,922,817	1.61	135,742	597	95.60
<b>Total</b>	<b>2,746</b>	<b>\$428,728,300</b>	<b>100.00 %</b>	<b>\$156,128</b>	<b>655</b>	<b>93.04 %</b>

*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.*



**Additional Information Regarding the Mortgage Loans**

The Seller will make the following representations and warranties with respect to the Group I Mortgage Loans.

1. With respect to any Group I Mortgage Loan originated on or after August 1, 2004 and underlying the Security, neither the related mortgage nor the related mortgage note requires the borrower to submit to arbitration to resolve any dispute arising out of or relating in any way to the mortgage loan transaction.
2. None of the Mortgage Loans are subject to Section 32 under the Home Ownership and Equity Protection Act of 1994 ("HOEPA").
3. To the best of Seller's knowledge, the Subservicer for each Mortgage Loan has accurately and fully reported its borrower credit files to each of the Credit Repositories in a timely manner.
4. None of the proceeds of any Mortgage Loan were used to finance the purchase of single premium credit life insurance policies.
5. No Group I Mortgage Loan has a prepayment penalty term that extends beyond three years after the date of origination.
6. With the exception of loans secured by property in the state of New Jersey, none of the Mortgage Loans are that are referred to as "high cost" or "covered" loans or any other similar designation under applicable state or local law in effect at the time of origination of such loan that expressly provides for assignee liability.
7. None of the Mortgage Loans secured by property in the state of New Jersey are considered "high-cost home loans" under the New Jersey Home Ownership Security Act of 2002. None of the non purchase money loans secured by property in the state of New Jersey are considered "covered home loans" under the New Jersey Home Ownership Act of 2002.
8. No Group I Mortgage Loan which is secured by a property located in the State of Georgia was originated on or after October 1, 2002 and before March 7, 2003.
9. The stated principal balance at origination for each Group I Mortgage Loan that is secured by a single family property located in any state other than the States of Alaska or Hawaii did not exceed \$333,700. The stated principal balance at origination for each Group I Mortgage Loan that is secured by a single family property located in the States of Alaska or Hawaii did not exceed \$500,550. The stated principal balance at origination for each Group I Mortgage Loan that is secured by a two-, three-, or four- family property located in any state other than the States of Alaska or Hawaii did not exceed \$427,150, \$516,300 or \$641,650, respectively. The stated principal balance at origination for each Group I Mortgage Loan that is secured by a two-, three-, or four- family property located in the States of Alaska or Hawaii did not exceed \$640,725, \$774,450 or \$962,475, respectively.

A breach of any of the representations and warranties set forth above will be deemed to materially and adversely affect the interests of the holders of the Class A-I-1 and Class A-I-2 Certificates with respect to any Group I Mortgage Loan. With respect to a breach of any such representation and warranty with respect to a Group I Mortgage Loan, the Seller will either (i) purchase such Mortgage Loan at a price equal to the purchase price for such Mortgage Loan set forth in the pooling and servicing agreement or (ii) substitute a qualified substitute Mortgage Loan or loans for such Mortgage Loan in the manner and subject to the limitations set forth in the pooling and servicing agreement. In addition, the servicing guide of the Master Servicer requires that the subservicer for each Mortgage Loan accurately and fully reports its borrower credit files to each of the credit repositories in a timely manner.





Please fill in all blue values!  
Thank You!

GMAC RFC RAMP 2M5 RS2

ARM	FRM	Total/Avg.
82.47%	17.53%	698,496,704
576,028,008	122,468,697	
359	351	
1	1	
7.289%	7.335%	
92.37%	91.66%	
94.11%	92.10%	
652	691	
167,743	131,404	
49.85%	36.35%	
40,849	39,469	
16.25%	2.37%	
0.00%	0.00%	
10.01%	3.07%	
16.33%	14.15%	
72.87%	71.12%	
14.03%	14.76%	
6.29%	2.88%	
5.80%	10.74%	
0.91%	0.24%	
0.05%	0.26%	
0.05%	0.00%	
87.24%	64.02%	
10.41%	35.50%	
2.34%	0.77%	
61.00%	56.04%	
33.13%	36.13%	
5.87%	7.83%	

ARM	State	Percent
	FL	13.12%
	CA	9.73%
	GA	5.96%
	IL	5.19%
	MI	1.93%
	Other	61.09%

FRM	State	Percent
	TX	11.56%
	FL	8.47%
	CA	8.15%
	OH	6.57%
	IL	5.60%
	Other	59.66%

IO	State	Percent
	FL	23.78%
	CA	20.25%
	VA	14.11%
	MD	8.79%
	GA	4.54%
	Other	28.56%

IO %	Full-Doc	Stated-Doc	Total/Avg.
28.27%	359	71.73%	359
1	1	1	1
5.958%	6,436%		
85.66%	84.15%		
93.48%	87.70%		
665	682		
235,173	259,189		
39.43%	47.55%		
0.00%	0.00%		
42.74%	21.33%		
18.25%	16.58%		
69.78%	51.74%		
17.54%	29.76%		
10.29%	11.09%		
1.60%	6.86%		
0.79%	0.54%		
82.62%	72.40%		
7.16%	20.98%		
10.22%	6.63%		
51.41%	59.57%		
41.73%	32.95%		
6.86%	7.47%		

Non-IO %	Full-Doc	Stated-Doc	Total/Avg.
56.42%	357	43.58%	357
1	1	1	1
7.562%	7.321%		
96.37%	89.95%		
96.97%	91.22%		
652	661		
135,493	177,732		
41.48%	39.78%		
0.00%	0.00%		
4.53%	7.48%		
13.26%	16.99%		
77.57%	71.87%		
10.39%	14.57%		
3.90%	6.12%		
7.15%	6.52%		
0.89%	0.73%		
0.10%	0.09%		
0.00%	0.10%		
81.04%	88.83%		
18.06%	9.78%		
0.90%	1.59%		
61.94%	58.85%		
31.73%	35.49%		
6.33%	5.66%		

## Breakeven Losses

Class	M1	M2	M3	M4	M5	M6
Rating (M/F)	Aaa / AA+	Aaa1 / AA	Aaa3 / AA-	A1 / A+	A2 / A	A3 / A-
Loss Severity	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
Default	39.642 CDR	26.962 CDR	23.395 CDR	20.130 CDR	19.504 CDR	14.733 CDR
Loss Severity	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
Default	23.598 CDR	19.235 CDR	16.916 CDR	14.741 CDR	12.692 CDR	11.012 CDR
Loss Severity	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
Default	18.076 CDR	14.944 CDR	13.244 CDR	11.622 CDR	10.079 CDR	8.789 CDR

Class	M7	M8
Rating (M/F)	Baa1 / BBB+	Baa2 / BBB
Loss Severity	30.00%	30.00%
Default	12.015 CDR	10.304 CDR
Loss Severity	40.00%	40.00%
Default	9.075 CDR	7.887 CDR
Loss Severity	50.00%	50.00%
Default	7.293 CDR	6.386 CDR

**Assumptions:**

- 1) Run at the Pricing Speed to Maturity
- 2) Forward LIBOR
- 3) Delinquency trigger is failing
- 4) 12 month liquidation lag
- 5) "Break" is the CDR that creates the first dollar of principal loss on the related bond
- 6) Defaults are in addition to prepayments

## COMPARISON

RAMP 2005-RS2 - Marketing Pool	All Loans				
	Alternet Exceptions (Subprime)	Expanded Criteria Exceptions (Alt-A)	Home Solutions (1st Lien High LTV)	Jumbo A Exceptions	Seasoned Loans
Shelf	RASC	RALI	RAMP-RZ	RFMSI	
Percent of Total	53.71%	36.79%	9.03%	0.46%	0.01%
Principal Balance	\$375,194,124	\$257,003,501	\$63,043,396	\$3,194,008	\$61,676
# of Loans	2,435	1,376	544	10	1
Average Balance	\$154,084	\$186,776	\$115,889	\$319,401	\$61,676
WA Mortgage Rate	7.766	6.596	7.460	5.421	7.625
WA Age (mos)	1	1	1	2	26
WA Original Term (mos)	359	357	360	360	360
WA FICO Score	631	683	727	650	575
WA Original LTV	94.00	88.10	100.05	84.28	75.00
Purchase	56.43%	56.67%	95.49%	78.09%	0.00%
Refi Cashout	37.55%	35.80%	2.71%	14.75%	0.00%
Refi Rate/Term	6.02%	7.54%	1.79%	7.16%	100.00%
Prepayment Penalty	69.69%	55.64%	54.28%	30.24%	0.00%
Serviced by HomeComings	100.00%	100.00%	100.00%	88.38%	100.00%
Current	99.83%	99.88%	100.00%	100.00%	0.00%
Delq: 30 Days	0.17%	0.12%	0.00%	0.00%	100.00%

**COMPARISON**

Total
100.00%
\$698,496,704
4,366
\$159,986
7.297
1
359
659
92.33
60.13%
33.66%
6.21%
62.95%
99.95%
99.85%
0.15%

## COMPARISON

RAMP 2005-RS2 - Marketing Pool	Group I				
	Alternet Exceptions (Subprime)	Expanded Criteria Exceptions (Alt-A)	Home Solutions (1st Lien High LTV)	Jumbo A Exceptions	Seasoned Loans
Shelf	RASC	RALI	RAMP-RZ	RFMSI	
Percent of Total	56.16%	33.28%	10.32%	0.24%	0.00%
Principal Balance	\$282,953,281	\$167,692,950	\$51,997,756	\$1,188,816	\$0
# of Loans	1,894	1,044	450	6	0
Average Balance	\$149,395	\$160,625	\$115,551	\$198,136	\$0
WA Mortgage Rate	7.683	6.637	7.344	5.539	0.000
WA Age (mos)	1	1	1	1	0
WA Original Term (mos)	359	358	360	360	0
WA FICO Score	634	682	728	677	0
WA Original LTV	94.33	89.14	99.92	82.19	0.00
Purchase	58.03%	58.15%	96.18%	41.12%	0.00%
Refi Cashout	36.05%	33.38%	2.40%	39.64%	0.00%
Refi Rate/Term	5.92%	8.47%	1.42%	19.24%	0.00%
Prepayment Penalty	69.15%	56.22%	52.95%	47.05%	0.00%
Serviced by HomeComings	100.00%	100.00%	100.00%	100.00%	0.00%
Current	99.92%	99.81%	100.00%	100.00%	0.00%
Delq: 30 Days	0.08%	0.19%	0.00%	0.00%	0.00%



**COMPARISON**

Total
100.00%
\$503,832,802
3,394
\$148,448
7.295
1
359
660
93.15
61.97%
31.69%
6.34%
63.12%
100.00%
99.89%
0.11%





**Excess Spread Schedule – Forward LIBOR +100**

Period	1 Month LIBOR (%)	6 Month LIBOR (%)	1 Year LIBOR (%)	1 Year CMT (%)	Excess Spread (%)	1 Month LIBOR (%)	6 Month LIBOR (%)	1 Year LIBOR (%)	1 Year CMT (%)	Excess Spread (%)
1	2.59000	3.02625	3.34750	3.00000	4.16	5.44900	5.51900	5.68100	5.27100	4.30
2	3.80400	4.14800	4.48200	4.09800	2.63	5.46000	5.53200	5.69700	5.28600	4.10
3	3.97000	4.26300	4.57200	4.17600	2.61	5.47100	5.54500	5.71300	5.30300	4.26
4	4.06800	4.35900	4.65800	4.24200	2.38	5.48200	5.55900	5.72700	5.32100	4.07
5	4.19600	4.44900	4.72900	4.29600	2.41	5.49300	5.57400	5.74100	5.33900	4.18
6	4.31300	4.53000	4.80200	4.34400	2.17	5.50600	5.59000	5.75300	5.35900	4.71
7	4.41300	4.60000	4.86100	4.39400	2.08	5.52200	5.60600	5.76400	5.37900	4.14
8	4.48300	4.66100	4.89300	4.45100	2.17	5.53800	5.62100	5.77400	5.39900	4.29
9	4.53800	4.71700	4.95300	4.51100	1.96	5.55400	5.63600	5.78200	5.41900	4.08
10	4.60400	4.76900	4.99000	4.57200	2.06	5.56900	5.65100	5.78900	5.43800	4.24
11	4.67500	4.81400	5.04000	4.63200	1.84	5.58500	5.66600	5.79500	5.45800	4.07
12	4.72400	4.85200	5.07400	4.68800	1.80	5.59900	5.68100	5.80000	5.47700	4.04
13	4.77200	4.88500	5.10700	4.73300	2.26	5.61400	5.69500	5.80600	5.49500	4.19
14	4.81600	4.91500	5.14100	4.76900	1.73	5.62800	5.70800	5.81200	5.51400	3.98
15	4.84500	4.94100	5.16900	4.79700	1.87	5.64200	5.72200	5.81800	5.53200	4.14
16	4.87200	4.96400	5.19300	4.81800	1.69	5.65600	5.73500	5.82400	5.54900	3.93
17	4.89700	4.98800	5.21500	4.83100	1.84	5.66900	5.74800	5.83200	5.56700	3.94
18	4.92200	5.02300	5.23400	4.83800	1.66	5.68200	5.76000	5.84100	5.58300	4.47
19	4.94900	5.04800	5.25000	4.83900	1.64	5.69500	5.77200	5.85200	5.60000	3.89
20	4.96800	5.05300	5.26600	4.83500	1.80	5.70700	5.78300	5.87700	5.61600	4.04
21	4.97900	5.06000	5.27900	4.82900	1.63	5.71900	5.79400	5.87800	5.63100	3.83
22	5.01600	5.06900	5.29000	4.82100	1.77	5.73100	5.80500	5.89300	5.64600	3.99
23	5.09900	5.07600	5.30100	4.81400	1.87	5.74200	5.81500	5.92100	5.66100	0.00
24	5.07200	5.07400	5.31100	4.81000	3.07	5.75200	5.82500	5.92500	5.67500	0.00
25	4.98000	5.07900	5.32000	4.81000	3.68	5.76200	5.83400	5.94300	5.68800	0.00
26	5.00700	5.10400	5.33100	4.81500	3.17	5.77200	5.84400	5.94800	5.70100	0.00
27	5.03300	5.12800	5.34100	4.82300	3.33	5.78100	5.85500	5.97700	5.71400	0.00
28	5.05900	5.15000	5.35200	4.83400	3.16	5.79000	5.86700	5.99300	5.72500	0.00
29	5.08300	5.17000	5.36300	4.84800	3.44	5.79800	5.87900	5.99600	5.73600	0.00
30	5.10500	5.18900	5.37400	4.86500	3.69	5.80900	5.89100	6.02300	5.74700	0.00
31	5.12600	5.20600	5.38500	4.88400	3.69	5.82200	5.90500	6.05000	5.75600	0.00

87  
88  
89  
90  
91  
92  
93  
94  
95  
96  
97  
98  
99  
100  
101  
102  
103  
104  
105  
106  
107  
108

5.14600 5.22100 5.40900 4.90400 3.87  
5.16400 5.23400 5.40900 4.92600 3.71  
5.18000 5.24600 5.42100 4.94800 3.89  
5.19400 5.25600 5.44400 4.97000 3.86  
5.20600 5.26600 5.44400 4.99200 4.34  
5.21500 5.27600 5.45500 5.01100 4.76  
5.22400 5.28600 5.46600 5.02800 4.24  
5.23200 5.29600 5.47600 5.04500 4.34  
5.24200 5.30800 5.48600 5.06200 4.16  
5.25100 5.32100 5.49500 5.07800 4.35  
5.26200 5.33400 5.50400 5.09300 4.26  
5.27400 5.35000 5.51300 5.10800 4.24  
5.28600 5.36600 5.51100 5.12200 4.40  
5.30000 5.38200 5.54300 5.13600 4.20  
5.31600 5.39700 5.54100 5.14900 4.35  
5.33300 5.41200 5.54000 5.16100 4.18  
5.35200 5.42600 5.57500 5.17200 4.24  
5.36800 5.43800 5.57500 5.18300 4.78  
5.38000 5.45000 5.58800 5.19400 4.23  
5.39200 5.46200 5.60200 5.20500 4.38  
5.40300 5.47300 5.61700 5.21700 4.18  
5.41500 5.48500 5.63300 5.22900 4.35  
5.42600 5.49600 5.64800 5.24200 4.18  
5.43700 5.50800 5.66400 5.25600 4.15

88  
89  
90  
91  
92  
93  
94  
95  
96  
97  
98  
99  
100  
101  
102  
103  
104  
105  
106  
107  
108

5.83500 5.91800 6.03700 5.76500 0.00  
5.84800 5.93100 6.06000 5.77300 0.00  
5.86100 5.94300 6.08200 5.78100 0.00  
5.87400 5.95600 6.06500 5.78800 0.00  
5.88600 5.96900 6.08500 5.79400 0.00  
5.89900 5.98100 6.09300 5.79900 0.00  
5.91100 5.99300 6.09900 5.80300 0.00  
5.92300 6.00500 6.10500 5.80700 0.00  
5.93500 6.01700 6.11100 5.80900 0.00  
5.94700 6.02900 6.11600 5.81100 0.00  
5.95900 6.04000 6.12100 5.81200 0.00  
5.97100 6.05200 6.12800 5.81200 0.00  
5.98200 6.06300 6.13300 5.81100 0.00  
5.99300 6.07400 6.14000 5.80900 0.00  
6.00400 6.08500 6.14600 5.80600 0.00  
6.01500 6.09500 6.15200 5.80200 0.00  
6.02600 6.10600 6.15900 5.79700 0.00  
6.03700 6.11600 6.16700 5.79100 0.00  
6.04700 6.12600 6.17400 5.78400 0.00  
6.05700 6.13600 6.18100 5.77600 0.00  
6.06700 6.14600 6.18900 5.76700 0.00

**Excess Spread Schedule -- Forward LIBOR**

Period	1 Month LIBOR (%)	6 Month LIBOR (%)	1 Year LIBOR (%)	1 Year CMT (%)	Excess Spread (%)	1 Month LIBOR (%)	6 Month LIBOR (%)	1 Year LIBOR (%)	1 Year CMT (%)	Excess Spread (%)
1	2.59000	3.02625	3.34750	3.00000	4.16	4.44900	4.51900	4.68100	4.27100	4.58
2	2.80400	3.14800	3.48200	3.09800	3.66	4.46000	4.53200	4.69700	4.28600	4.41
3	2.97000	3.26300	3.57200	3.17600	3.61	4.47100	4.54500	4.71300	4.30300	4.54
4	3.06800	3.35900	3.65800	3.24200	3.41	4.48200	4.55900	4.72700	4.32100	4.39
5	3.19600	3.44900	3.72900	3.29600	3.41	4.49300	4.57400	4.74100	4.33900	4.46
6	3.31300	3.53000	3.80200	3.34400	3.19	4.50600	4.59000	4.75300	4.35900	4.90
7	3.41300	3.60000	3.86100	3.39400	3.10	4.52200	4.60600	4.76400	4.37900	4.42
8	3.48300	3.66100	3.89300	3.45100	3.16	4.53800	4.62100	4.77400	4.39900	4.55
9	3.53800	3.71700	3.95300	3.51100	2.99	4.55400	4.63600	4.78200	4.41900	4.37
10	3.60400	3.76900	3.99000	3.57200	3.06	4.56900	4.65100	4.78900	4.43800	4.50
11	3.67500	3.81400	4.04000	3.63200	2.87	4.58500	4.66600	4.79500	4.45800	4.37
12	3.72400	3.85200	4.07400	3.68800	2.83	4.59900	4.68100	4.80000	4.47700	4.34
13	3.77200	3.88500	4.10700	3.73300	3.20	4.61400	4.69500	4.80600	4.49500	4.47
14	3.81600	3.91500	4.14100	3.76900	2.76	4.62800	4.70800	4.81200	4.51400	4.29
15	3.84500	3.94100	4.16900	3.79700	2.88	4.64200	4.72200	4.81800	4.53200	4.42
16	3.87200	3.96400	4.19300	3.81800	2.74	4.65600	4.73500	4.82400	4.54900	4.25
17	3.89700	3.98800	4.21500	3.83100	2.86	4.66900	4.74800	4.83200	4.56700	4.26
18	3.92200	4.02300	4.23400	3.83800	2.72	4.68200	4.76000	4.84100	4.58300	4.70
19	3.94900	4.04800	4.25000	3.83900	2.71	4.69500	4.77200	4.85200	4.60000	4.21
20	3.96800	4.05300	4.26600	3.83500	2.84	4.70700	4.78300	4.87700	4.61600	4.34
21	3.97900	4.06000	4.27900	3.82900	2.72	4.71900	4.79400	4.87800	4.63100	4.16
22	4.01600	4.06900	4.29000	3.82100	2.83	4.73100	4.80500	4.89300	4.64600	4.30
23	4.09900	4.07600	4.30100	3.81400	2.98	4.74200	4.81500	4.92100	4.66100	0.00
24	4.07200	4.07400	4.31100	3.81000	4.15	4.75200	4.82500	4.92500	4.67500	0.00
25	3.98000	4.07900	4.32000	3.81000	4.64	4.76200	4.83400	4.94300	4.68800	0.00
26	4.00700	4.10400	4.33100	3.81500	4.22	4.77200	4.84400	4.94800	4.70100	0.00
27	4.03300	4.12800	4.34100	3.82300	4.33	4.78100	4.85500	4.97700	4.71400	0.00
28	4.05900	4.15000	4.35200	3.83400	4.18	4.79000	4.86700	4.99300	4.72500	0.00
29	4.08300	4.17000	4.36300	3.84800	4.38	4.79800	4.87900	4.99600	4.73600	0.00
30	4.10500	4.18900	4.37400	3.86500	4.43	4.80900	4.89100	5.02300	4.74700	0.00
31	4.12600	4.20600	4.38500	3.88400	4.41	4.82200	4.90500	5.05000	4.75600	0.00

32  
33  
34  
35  
36  
37  
38  
39  
40  
41  
42  
43  
44  
45  
46  
47  
48  
49  
50  
51  
52  
53  
54  
55

4.14600 4.22100 4.40900 3.90400 4.53  
4.16400 4.23400 4.40900 3.92600 4.38  
4.18000 4.24600 4.42100 3.94800 4.51  
4.19400 4.25600 4.44400 3.97000 4.41  
4.20600 4.26600 4.44400 3.99200 4.69  
4.21500 4.27600 4.45500 4.01100 5.03  
4.22400 4.28600 4.46600 4.02800 4.61  
4.23200 4.29600 4.47600 4.04500 4.69  
4.24200 4.30800 4.48600 4.06200 4.55  
4.25100 4.32100 4.49500 4.07800 4.70  
4.26200 4.33400 4.50400 4.09300 4.61  
4.27400 4.35000 4.51300 4.10800 4.59  
4.28600 4.36600 4.51100 4.12200 4.72  
4.30000 4.38200 4.54300 4.13600 4.56  
4.31600 4.39700 4.54100 4.14900 4.68  
4.33300 4.41200 4.54000 4.16100 4.53  
4.35200 4.42600 4.57500 4.17200 4.56  
4.36800 4.43800 4.57500 4.18300 4.98  
4.38000 4.45000 4.58800 4.19400 4.52  
4.39200 4.46200 4.60200 4.20500 4.65  
4.40300 4.47300 4.61700 4.21700 4.48  
4.41500 4.48500 4.63300 4.22900 4.61  
4.42600 4.49600 4.64800 4.24200 4.48  
4.43700 4.50800 4.66400 4.25600 4.46

88  
89  
90  
91  
92  
93  
94  
95  
96  
97  
98  
99  
100  
101  
102  
103  
104  
105  
106  
107  
108

4.83500 4.91800 5.03700 4.76500 0.00  
4.84800 4.93100 5.06000 4.77300 0.00  
4.86100 4.94300 5.08200 4.78100 0.00  
4.87400 4.95600 5.06500 4.78800 0.00  
4.88600 4.96900 5.08500 4.79400 0.00  
4.89900 4.98100 5.09300 4.79900 0.00  
4.91100 4.99300 5.09900 4.80300 0.00  
4.92300 5.00500 5.10500 4.80700 0.00  
4.93500 5.01700 5.11100 4.80900 0.00  
4.94700 5.02900 5.11600 4.81100 0.00  
4.95900 5.04000 5.12100 4.81200 0.00  
4.97100 5.05200 5.12800 4.81200 0.00  
4.98200 5.06300 5.13300 4.81100 0.00  
4.99300 5.07400 5.14000 4.80900 0.00  
5.00400 5.08500 5.14600 4.80600 0.00  
5.01500 5.09500 5.15200 4.80200 0.00  
5.02600 5.10600 5.15900 4.79700 0.00  
5.03700 5.11600 5.16700 4.79100 0.00  
5.04700 5.12600 5.17400 4.78400 0.00  
5.05700 5.13600 5.18100 4.77600 0.00  
5.06700 5.14600 5.18900 4.76700 0.00

**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 2/28 from Interest-Only (IO) 2/28 and so on. If the concentration of IO's is greater than 20% please fill out the IO template.

RAMP 2005-RS2

Subprime

Deal Name  
 Bloomberg Ticker:  
 Asset Class:  
 Issuer:  
 Trustee:  
 Lead Manager(s)

Month: 28  
 To Roll 357  
 Remaining Term 67  
 Remaining IO Term (Weighted Average of I/O Loans)

FICO	# Loans	Deal Size		WA Loan Balance	WAC	FICO	N.T.V.	Weighted Average Collateral Characteristics				MI Covered	NINA/No Doc	Interest-Only
		Balance	%					Non-SPAD	Refi Cashout	Non-SPAD	Refi Cashout			
NA	18	3,556,343	0.51%	197,575	7.33%	88	87.83	0.00%	5.90%	18.55%	0.00%	0.00%	10.54%	
501 - 520	3	399,879	0.06%	133,293	8.91%	513	71.75	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	
521 - 540	18	2,640,616	0.38%	146,701	8.33%	530	85.29	0.00%	14.64%	66.79%	0.00%	0.00%	0.00%	
541 - 560	80	10,529,188	1.51%	131,615	8.57%	553	89.93	0.00%	4.29%	49.09%	1.01%	0.00%	2.99%	
561 - 580	187	25,241,027	3.61%	134,979	8.46%	571	92.68	0.00%	1.28%	38.39%	1.82%	0.00%	0.00%	
581 - 600	391	53,352,177	7.64%	136,451	8.13%	591	94.93	0.00%	1.99%	34.12%	1.16%	0.00%	2.05%	
601 - 620	627	99,097,989	14.19%	158,051	7.90%	610	93.69	0.00%	2.46%	39.05%	0.13%	0.00%	4.07%	
621 - 640	554	93,263,426	13.35%	168,346	7.40%	631	92.47	0.00%	6.64%	42.39%	6.48%	0.00%	11.16%	
641 - 660	524	92,615,588	13.26%	176,747	7.08%	650	90.86	0.00%	10.71%	42.75%	11.06%	0.00%	19.80%	
661 - 680	464	83,965,769	12.02%	180,961	6.80%	670	88.96	0.00%	13.82%	34.94%	15.98%	0.00%	22.77%	
681 - 700	472	79,072,979	11.32%	167,527	6.93%	690	92.15	0.00%	29.22%	31.16%	15.41%	0.00%	24.45%	
701 - 750	701	106,077,906	15.19%	151,324	6.85%	722	93.92	0.00%	35.96%	20.80%	16.50%	0.00%	15.97%	
751 +	327	48,683,817	6.97%	148,880	6.75%	771	93.12	0.00%	50.05%	10.94%	13.79%	0.00%	13.41%	
Total	4,366	698,496,704	100.00%	159,986	7.29%	659	92.33	0.00%	16.83%	33.66%	9.65%	0.00%	13.81%	
Total	6,877	889,799,838	100.00%	166,738	7.23%	662	91.86	0.00%	14.17%	34.81%	10.23%	0.00%	14.23%	

FICO Mean: \_\_\_\_\_ Median: \_\_\_\_\_ Standard Deviation: \_\_\_\_\_

LTV	# Loans	Deal Size		WA Loan Balance	WAC	FICO	N.T.V.	Weighted Average Collateral Characteristics				MI Covered	NINA/No Doc	Interest-Only
		Balance	%					Non-SPAD	Refi Cashout	Non-SPAD	Refi Cashout			
<= 50.00	16	1,723,011	0.25%	107,688	6.54%	658	39.61	0.00%	12.65%	100.00%	0.00%	0.00%	11.49%	
50.01 - 55.00	4	578,338	0.08%	144,584	6.56%	650	53.96	0.00%	0.00%	57.39%	0.00%	0.00%	0.00%	
55.01 - 60.00	12	5,828,737	0.83%	485,728	6.21%	711	58.33	0.00%	40.38%	58.42%	0.00%	0.00%	38.34%	
60.01 - 65.00	14	2,715,325	0.39%	193,952	6.76%	631	64.05	0.00%	15.16%	86.97%	0.00%	0.00%	7.23%	
65.01 - 70.00	27	7,799,962	1.12%	288,887	6.76%	646	69.09	0.00%	10.23%	94.11%	0.00%	0.00%	55.53%	
70.01 - 75.00	53	13,125,218	1.88%	247,646	6.25%	661	74.69	0.00%	29.45%	66.73%	0.00%	0.00%	40.88%	
75.01 - 80.00	505	100,075,633	14.33%	198,170	6.35%	672	79.74	0.00%	28.13%	38.04%	0.00%	0.00%	41.19%	
80.01 - 85.00	150	25,712,984	3.68%	171,420	7.03%	651	84.45	0.00%	35.54%	57.24%	28.54%	0.00%	15.46%	
85.01 - 90.00	528	89,478,435	12.81%	169,467	7.24%	646	89.60	0.00%	16.19%	46.16%	23.01%	0.00%	15.21%	
90.01 - 95.00	1,121	184,443,718	26.41%	164,535	7.71%	636	94.63	0.00%	4.56%	34.26%	10.77%	0.00%	7.48%	
95.01 - 100.00	1,890	260,202,428	37.25%	137,673	7.52%	673	99.91	0.00%	19.14%	20.41%	7.50%	0.00%	4.44%	
100.01 +	46	6,812,915	0.98%	148,107	6.80%	704	103.24	0.00%	1.92%	11.55%	1.76%	0.00%	0.00%	
Total	4,366	698,496,704	100.00%	166,738	7.29%	659	92.33	0.00%	16.83%	33.66%	9.65%	0.00%	13.81%	

LTV Mean: \_\_\_\_\_ Median: \_\_\_\_\_ Standard Deviation: \_\_\_\_\_



**DTI BUCKET**

DTI	# Loans	Deal Size		WALoan Balance	WAC	FICO	%LTV	Weighted/Average Collateral Characteristics			MI Covered	NINA/No Doc	MI Covered Only
		Balance	%					Not S/RUD	Refi Cashout	Not S/RUD			
<20			#DIV/0!										
>20 <=30			#DIV/0!										
>30 <=35			#DIV/0!										
>35 <=40			#DIV/0!										
>40 <=45			#DIV/0!										
>45 <=50			#DIV/0!										
>50 <=55			#DIV/0!										
>55 <=60			#DIV/0!										
>60			#DIV/0!										
<b>TOTAL</b>													

DTI Mean: \_\_\_\_\_ Median: \_\_\_\_\_ Standard Deviation: \_\_\_\_\_

**PURPOSE BUCKET**

Purpose	# Loans	Deal Size		WALoan Balance	WAC	FICO	%LTV	Weighted/Average Collateral Characteristics			MI Covered	NINA/No Doc	MI Covered Only
		Balance	%					Not S/RUD	Refi Cashout	Not S/RUD			
Equity Refinance	1,295	235,079,743	33.66%	181,529	7.152	645	89.02	0.00	8.22%	10.62%	100.00%	5.80%	14.54%
Purchase	2,797	420,036,902	60.13%	150,174	7.404	668	94.48	0.00	22.06%	15.18%	0.00%	11.93%	13.15%
Rate/Term Refinance	274	43,380,059	6.21%	158,321	7.054	651	89.42	0.00	12.86%	9.25%	0.00%	8.49%	16.24%
<b>Total</b>	<b>4,366</b>	<b>698,496,704</b>	<b>100.00%</b>	<b>159,886</b>	<b>7.297</b>	<b>659</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>13.81%</b>

**OCCUPANCY BUCKET**

Occupancy	# Loans	Deal Size		WALoan Balance	WAC	FICO	%LTV	Weighted/Average Collateral Characteristics			MI Covered	NINA/No Doc	MI Covered Only
		Balance	%					Not S/RUD	Refi Cashout	Not S/RUD			
Non-owner Occupied	848	103,461,811	14.81%	122,295	7.277	711	90.50	0.00	100.00%	28.13%	15.87%	13.88%	15.92%
Primary	3,446	580,950,501	83.17%	168,587	7.315	649	92.74	0.00	0.00%	10.39%	37.14%	8.37%	12.50%
Second Home/Vacation	74	14,084,392	2.02%	190,330	6.703	677	89.10	0.00	100.00%	23.02%	20.58%	31.41%	52.35%
<b>Total</b>	<b>4,368</b>	<b>698,496,704</b>	<b>100.00%</b>	<b>159,886</b>	<b>7.297</b>	<b>659</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>13.81%</b>

**DOCUMENTATION BUCKET**

Documentation	# Loans	Deal Size		WALoan Balance	WAC	FICO	%LTV	Weighted/Average Collateral Characteristics			MI Covered	NINA/No Doc	MI Covered Only
		Balance	%					Not S/RUD	Refi Cashout	Not S/RUD			
Full Documentation	2,623	366,960,637	52.54%	139,901	7.443	653	95.58	0.00	18.84%	12.08%	32.48%	6.11%	7.43%
Reduced Documentation	1,743	331,536,067	47.46%	190,210	7.136	665	88.74	0.00	14.60%	14.59%	34.96%	13.57%	20.87%
<b>Total</b>	<b>4,366</b>	<b>698,496,704</b>	<b>100.00%</b>	<b>159,886</b>	<b>7.297</b>	<b>659</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>13.81%</b>

PROPERTY BUCKET

Property	# Loans	Deal Size		WALoan Balance	WAC	FICO	MLTV	Non-Subj	Weighted Average Collateral Characteristics			NINA/No Doc	MI Covered	Interest Only
		Balance	%						Refi Cashout	Non-SF/RUD	Refi Cashout			
Condominium High Rise	4	813,617	0.12%	203,404	7.376	650	94.03	0.00	100.00%	34.23%	0.00%	0.00%	0.00%	34.23%
Condominium Low Rise	239	36,173,622	5.18%	151,354	7.147	671	91.75	0.00	23.89%	31.17%	17.72%	0.00%	0.00%	24.32%
Condominium Mid Rise	13	2,799,789	0.40%	215,368	6.653	695	89.68	0.00	43.69%	22.42%	43.51%	0.00%	0.00%	50.29%
Leasehold	1	266,000	0.04%	266,000	7.950	608	95.00	0.00	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%
Manufactured Housing	6	575,261	0.08%	95,877	6.773	635	75.82	0.00	0.00%	69.47%	0.00%	0.00%	0.00%	0.00%
Planned Unit Developm	113	17,866,031	2.56%	158,106	7.213	666	92.17	0.00	25.95%	24.59%	26.04%	0.00%	0.00%	25.60%
Planned Unit Developm	380	81,037,883	11.60%	213,258	7.044	667	90.47	0.00	19.25%	24.94%	17.16%	0.00%	0.00%	25.68%
Single Family Detached	3,307	506,874,250	72.57%	153,273	7.365	653	92.79	0.00	12.82%	36.60%	7.10%	0.00%	0.00%	10.82%
Townhouse	36	5,509,636	0.79%	153,045	7.328	642	93.22	0.00	8.75%	41.13%	6.20%	0.00%	0.00%	10.71%
Two-Four Family Units	267	46,580,616	6.67%	174,459	7.188	693	91.31	0.00	47.24%	21.14%	10.53%	0.00%	0.00%	11.12%
<b>Total</b>	<b>4,366</b>	<b>688,496,704</b>	<b>100.00%</b>	<b>168,985</b>	<b>7.297</b>	<b>659</b>	<b>92.33</b>	<b>0.00</b>	<b>16.53%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>13.81%</b>

PRINCIPAL BUCKET

Type	# Loans	Deal Size		WALoan Balance	WAC	FICO	MLTV	% Subj	Weighted Average Collateral Characteristics			NINA/No Doc	MI Covered	Interest Only
		Balance	%						Refi Cashout	Non-SF/RUD	Refi Cashout			
0.00 - 50,000.00	53	2,457,421	0.35%	46,366	8.213	676	91.38	0.00	45.02%	20.76%	9.45%	0.00%	0.00%	0.00%
50,000.01 - 75,000.00	565	36,103,360	5.17%	63,900	8.121	664	95.17	0.00	37.83%	18.03%	7.22%	0.00%	0.00%	1.04%
75,000.01 - 100,000.00	706	62,218,126	8.91%	88,128	7.754	657	94.26	0.00	27.15%	27.05%	6.98%	0.00%	0.00%	2.46%
100,000.01 - 125,000.00	657	74,134,289	10.61%	112,838	7.636	656	94.25	0.00	22.49%	26.30%	7.87%	0.00%	0.00%	4.26%
125,000.01 - 150,000.00	633	86,605,392	12.40%	136,817	7.503	655	94.86	0.00	16.94%	29.19%	10.41%	0.00%	0.00%	7.87%
150,000.01 - 175,000.00	445	71,666,844	10.26%	161,049	7.388	656	94.28	0.00	17.18%	31.74%	11.03%	0.00%	0.00%	10.83%
175,000.01 - 200,000.00	294	55,021,089	7.88%	187,147	7.279	657	93.11	0.00	12.18%	38.53%	11.29%	0.00%	0.00%	12.60%
200,000.01 - 250,000.00	402	89,479,596	12.81%	222,586	7.172	655	92.23	0.00	13.60%	32.99%	8.17%	0.00%	0.00%	14.53%
250,000.01 - 300,000.00	221	60,891,265	8.72%	275,526	7.029	660	91.20	0.00	13.33%	39.34%	13.09%	0.00%	0.00%	19.31%
300,000.01 - 350,000.00	137	44,442,651	6.36%	324,399	6.965	662	90.77	0.00	7.38%	35.72%	8.53%	0.00%	0.00%	14.60%
350,000.01 - 400,000.00	113	42,184,120	6.04%	373,311	6.732	662	89.87	0.00	6.18%	40.96%	9.60%	0.00%	0.00%	24.81%
400,000.01 - 450,000.00	59	25,108,403	3.59%	425,566	6.918	663	90.63	0.00	8.68%	49.53%	16.92%	0.00%	0.00%	25.46%
450,000.01 - 500,000.00	41	19,485,946	2.79%	475,267	6.800	657	90.75	0.00	7.28%	44.40%	17.00%	0.00%	0.00%	31.60%
500,000.01 - 600,000.00	17	9,263,607	1.33%	544,918	6.737	664	82.96	0.00	6.12%	40.31%	6.36%	0.00%	0.00%	53.55%
600,000.01 - 700,000.00	9	5,876,633	0.84%	652,959	6.696	648	80.12	0.00	33.34%	33.52%	0.00%	0.00%	0.00%	43.87%
700,000.01 +	14	13,558,162	1.94%	968,440	6.203	709	71.63	0.00	23.86%	67.08%	0.00%	0.00%	0.00%	59.77%
<b>Total</b>	<b>4,366</b>	<b>688,496,704</b>	<b>100.00%</b>	<b>168,985</b>	<b>7.297</b>	<b>659</b>	<b>92.33</b>	<b>0.00</b>	<b>16.53%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>13.81%</b>

Min

Max

State Concentration Bucket (I)

State	# Loans	Deal Size		WAC	FICO	%LTV	%DTI	% Primary	Collateral Characteristics				NINA/No Doc	MI Covered	Refi C/O	NINA/No Doc	MI Covered	Refi C/O	NINA/No Doc	MI Covered	Refi C/O	NINA/No Doc	
		Balance	%						Not SFR/UD	Not SFR/UD	Not SFR/UD	Not SFR/UD											Not SFR/UD
FL	507	85,926,862	12.30%	7.150	664	91.64	0.00	26.30%	16.24%	25.78%	0.00%	24.79%	0.00%	26.67%	0.00%	24.79%	0.00%	26.67%	0.00%	25.78%	0.00%	24.79%	0.00%
CA	209	66,008,799	9.45%	6.520	661	83.76	0.00	9.55%	15.42%	53.68%	0.00%	0.56%	0.00%	29.59%	0.00%	0.56%	0.00%	29.59%	0.00%	53.68%	0.00%	0.56%	0.00%
GA	275	39,968,805	5.72%	7.556	651	95.64	0.00	18.88%	6.69%	19.22%	0.00%	11.87%	0.00%	10.97%	0.00%	11.87%	0.00%	10.97%	0.00%	19.22%	0.00%	11.87%	0.00%
IL	224	36,686,911	5.25%	7.334	668	95.66	0.00	10.97%	22.61%	36.42%	0.00%	3.17%	0.00%	4.22%	0.00%	3.17%	0.00%	4.22%	0.00%	36.42%	0.00%	3.17%	0.00%
TX	287	35,281,785	5.05%	7.568	665	94.87	0.00	26.50%	4.10%	8.93%	0.00%	14.64%	0.00%	1.37%	0.00%	14.64%	0.00%	1.37%	0.00%	8.93%	0.00%	14.64%	0.00%
MI	233	32,295,224	4.62%	7.449	667	93.48	0.00	13.62%	9.08%	39.65%	0.00%	2.58%	0.00%	6.40%	0.00%	2.58%	0.00%	6.40%	0.00%	39.65%	0.00%	2.58%	0.00%
OH	289	31,479,392	4.51%	7.716	638	95.45	0.00	8.34%	9.22%	44.96%	0.00%	2.16%	0.00%	2.34%	0.00%	2.16%	0.00%	2.34%	0.00%	44.96%	0.00%	2.16%	0.00%
VA	144	30,715,192	4.40%	6.791	672	89.51	0.00	17.93%	9.58%	34.55%	0.00%	26.66%	0.00%	4.33%	0.00%	26.66%	0.00%	4.33%	0.00%	34.55%	0.00%	26.66%	0.00%
NY	83	24,493,681	3.51%	7.278	656	92.96	0.00	4.75%	33.74%	36.43%	0.00%	4.96%	0.00%	4.30%	0.00%	4.96%	0.00%	4.30%	0.00%	36.43%	0.00%	4.96%	0.00%
MD	87	22,015,320	3.15%	6.902	668	88.45	0.00	16.21%	8.07%	41.36%	0.00%	11.09%	0.00%	38.52%	0.00%	11.09%	0.00%	38.52%	0.00%	41.36%	0.00%	11.09%	0.00%
AZ	133	21,224,471	3.04%	7.224	664	93.43	0.00	12.69%	9.09%	25.24%	0.00%	9.40%	0.00%	6.98%	0.00%	9.40%	0.00%	6.98%	0.00%	25.24%	0.00%	9.40%	0.00%
NC	144	17,351,239	2.48%	7.922	645	95.31	0.00	25.28%	4.66%	20.77%	0.00%	5.70%	0.00%	3.39%	0.00%	5.70%	0.00%	3.39%	0.00%	20.77%	0.00%	5.70%	0.00%
NJ	71	17,301,623	2.48%	7.184	671	91.67	0.00	14.26%	25.15%	33.43%	0.00%	15.40%	0.00%	20.87%	0.00%	15.40%	0.00%	20.87%	0.00%	33.43%	0.00%	15.40%	0.00%
IN	160	15,389,602	2.20%	7.548	669	96.27	0.00	11.64%	3.56%	35.50%	0.00%	3.24%	0.00%	0.00%	0.00%	3.24%	0.00%	0.00%	0.00%	35.50%	0.00%	3.24%	0.00%
MO	134	15,262,116	2.18%	7.755	656	94.30	0.00	23.62%	13.84%	39.04%	0.00%	2.85%	0.00%	2.54%	0.00%	2.85%	0.00%	2.54%	0.00%	39.04%	0.00%	2.85%	0.00%
Other	1,416	207,095,682	29.65%	7.447	653	93.01	0.00	17.15%	13.33%	34.54%	0.00%	7.11%	0.00%	7.53%	0.00%	7.11%	0.00%	7.53%	0.00%	34.54%	0.00%	7.11%	0.00%
<b>Total</b>	<b>1,366</b>	<b>698,496,704</b>	<b>100.00%</b>	<b>7.297</b>	<b>669</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>0.00%</b>	<b>9.55%</b>	<b>0.00%</b>	<b>13.81%</b>	<b>0.00%</b>	<b>9.55%</b>	<b>0.00%</b>	<b>13.81%</b>	<b>0.00%</b>	<b>33.66%</b>	<b>0.00%</b>	<b>9.55%</b>	<b>0.00%</b>

\*Separate California into North and South if possible.

California Breakdown	# Loans	Deal Size		WAC	FICO	%LTV	%DTI	% Primary	Collateral Characteristics				NINA/No Doc	MI Covered	Refi C/O	NINA/No Doc	MI Covered	Refi C/O	NINA/No Doc	MI Covered	Refi C/O	NINA/No Doc	
		Balance	%						Not SFR/UD	Not SFR/UD	Not SFR/UD	Not SFR/UD											Not SFR/UD
CA-NORTH	77	24,470,204	3.50%	6.494	666	82.34	0.00	12.18%	7.13%	49.56%	0.00%	1.52%	0.00%	35.73%	0.00%	1.52%	0.00%	35.73%	0.00%	49.56%	0.00%	1.52%	0.00%
CA-SOUTH	132	41,538,595	5.95%	6.536	657	84.60	0.00	8.00%	20.31%	56.11%	0.00%	0.00%	0.00%	25.98%	0.00%	0.00%	0.00%	25.98%	0.00%	56.11%	0.00%	0.00%	0.00%
OUTSIDE CA	4,157	632,487,905	90.55%	7.378	659	93.22	0.00	17.59%	13.05%	31.57%	0.00%	10.60%	0.00%	12.17%	0.00%	10.60%	0.00%	12.17%	0.00%	31.57%	0.00%	10.60%	0.00%
<b>Total</b>	<b>1,366</b>	<b>698,496,704</b>	<b>100.00%</b>	<b>7.297</b>	<b>669</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>0.00%</b>	<b>9.55%</b>	<b>0.00%</b>	<b>13.81%</b>	<b>0.00%</b>	<b>9.55%</b>	<b>0.00%</b>	<b>13.81%</b>	<b>0.00%</b>	<b>33.66%</b>	<b>0.00%</b>	<b>9.55%</b>	<b>0.00%</b>

**FIXED / FLOATING (LI)**

Type	Deal Size		WALR		WAC		FCO		ACTV		WTD		Collateral Characteristics		NINA/No Doc	
	# Loans	Balance	Balance	%	WAC	%	FCO	%	ACTV	%	WTD	%	Refi Catchout	MI Covered	NINA/No Doc	%
1/29 and 2/28 6Mo LIBO	2,288	362,051,840	51.83%		7.635	637	94.07	0.00	6.02%	10.22%	34.88%	0.71%	0.00%	0.00%	0.00%	
1/29 and 2/28 6Mo LI BO	103	25,832,992	3.70%		6.374	658	81.03	0.00	10.84%	10.33%	42.07%	4.21%	0.00%	0.00%		
2/1 ARM	1	228,750	0.03%		4.500	621	75.00	0.00	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
3/1 ARM	21	3,451,010	0.49%		7.218	695	100.49	0.00	30.73%	4.18%	23.54%	0.00%	0.00%	0.00%		
2/1 ARM IO	2	234,800	0.03%		6.723	679	80.00	0.00	36.12%	0.00%	0.00%	0.00%	0.00%	0.00%		
3/1 ARM	278	40,377,949	5.78%		6.458	720	97.12	0.00	43.47%	23.64%	8.50%	7.99%	0.00%	0.00%		
3/1 ARM IO	357	14,317,320	2.05%		6.343	679	87.40	0.00	32.01%	20.42%	35.69%	54.50%	0.00%	0.00%		
3/27 6Mo LIBOR	79	19,710,445	2.82%		7.566	642	92.92	0.00	8.92%	15.36%	37.83%	2.93%	0.00%	0.00%		
6/1 and 7/1 ARM IO	25	4,972,979	0.71%		6.165	686	85.22	0.00	31.04%	16.24%	47.37%	32.56%	0.00%	0.00%		
6/1 and 7/1 ARM IO	21	5,291,225	0.76%		6.263	704	81.27	0.00	40.72%	20.96%	28.06%	23.09%	0.00%	0.00%		
6/25 and 7/23 6Mo LIBO	77	11,185,052	1.60%		6.748	695	88.58	0.00	31.02%	20.54%	11.40%	63.94%	0.00%	0.00%		
6/25 and 7/23 6Mo LIBO	95	21,258,931	3.04%		6.560	687	87.42	0.00	26.79%	21.86%	33.27%	47.86%	0.00%	0.00%		
6Mo LIBOR	7	2,368,898	0.34%		6.471	687	87.42	0.00	20.01%	21.56%	27.74%	52.33%	0.00%	0.00%		
6Mo LIBOR IO	23	6,931,082	0.99%		6.181	727	84.08	0.00	18.47%	4.21%	0.00%	18.87%	0.00%	0.00%		
Fixed IO	929	119,561,947	17.12%		5.652	689	86.45	0.00	42.72%	25.84%	21.43%	32.79%	0.00%	0.00%		
Fixed IO	3	2,906,750	0.42%		7.372	691	92.29	0.00	35.68%	14.46%	36.27%	17.49%	0.00%	0.00%		
<b>Total</b>	<b>4,365</b>	<b>688,496,704</b>	<b>100.00%</b>		<b>7.297</b>	<b>659</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>0.00%</b>	<b>0.00%</b>		

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

**LIEN BUCKET**

Type	Deal Size		WALR		WAC		FCO		ACTV		WTD		Collateral Characteristics		NINA/No Doc	
	# Loans	Balance	Balance	%	WAC	%	FCO	%	ACTV	%	WTD	%	Refi Catchout	MI Covered	NINA/No Doc	%
First	4,366	698,496,704	100.00%		7.297	659	92.33	0.00	16.83%	13.27%	33.66%	9.65%	0.00%	0.00%	0.00%	
<b>Total</b>	<b>4,366</b>	<b>698,496,704</b>	<b>100.00%</b>		<b>7.297</b>	<b>659</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	

**PREPAYMENT BUCKET**

Type	Deal Size		WALR		WAC		FCO		ACTV		WTD		Collateral Characteristics		NINA/No Doc	
	# Loans	Balance	Balance	%	WAC	%	FCO	%	ACTV	%	WTD	%	Refi Catchout	MI Covered	NINA/No Doc	%
None	1,615	258,818,812	37.05%		7.233	669	91.61	0.00	20.90%	16.21%	31.16%	14.09%	0.00%	0.00%	0.00%	
6 Months	15	3,615,496	0.52%		7.310	628	75.78	0.00	15.68%	21.11%	66.50%	0.00%	0.00%	0.00%	0.00%	
12 Months	220	43,874,527	6.28%		7.184	668	92.63	0.00	24.54%	14.58%	29.38%	19.65%	0.00%	0.00%	0.00%	
24 Months	1,505	238,433,533	34.14%		7.486	638	93.33	0.00	6.73%	8.71%	34.01%	0.13%	0.00%	0.00%	0.00%	
36 Months	987	145,171,053	20.78%		7.198	671	93.31	0.00	23.05%	14.29%	37.07%	14.51%	0.00%	0.00%	0.00%	
60 Months	23	8,427,961	1.21%		6.208	686	75.07	0.00	30.82%	24.70%	48.08%	11.45%	0.00%	0.00%	0.00%	
Other(1)	1	155,321	0.02%		6.750	660	80.00	0.00	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	
<b>Total</b>	<b>4,365</b>	<b>688,496,704</b>	<b>100.00%</b>		<b>7.297</b>	<b>659</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	

INDEX BUCKET

Type	Deal Size		Weighted Average Collateral Characteristics										
	# Loans	Balance	WAC	FICO	% LTV	% DTI	Non-Primary	Non-SFIPUD	Refi/Cashout	Mi Covered	NINA/No Doc	Mi Covered	NINA/No Doc
Libor - 1 Year	378	62,650,451	6.412	707	93.34	0.00	40.71%	22.49%	17.05%	18.39%	0.00%	18.39%	0.00%
Treasury - 1 Year	27	6,223,281	7.104	703	93.25	0.00	23.19%	10.48%	10.74%	64.87%	0.00%	64.87%	0.00%
Libor - 6 Month	3,022	506,230,326	7.401	644	92.36	0.00	9.15%	11.95%	35.45%	5.99%	0.00%	5.99%	0.00%
FNMA 60 Day	7	923,949	6.476	691	89.67	0.00	25.94%	20.31%	0.00%	65.59%	0.00%	65.59%	0.00%
Fixed Rate	932	122,468,697	7.335	691	91.66	0.00	35.98%	14.12%	36.13%	17.07%	0.00%	17.07%	0.00%
<b>Total</b>	<b>4,366</b>	<b>693,496,704</b>	<b>7.297</b>	<b>669</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>0.00%</b>	<b>9.65%</b>	<b>0.00%</b>

List all reset rates

INITIAL CAP

Type	Deal Size		Weighted Average Collateral Characteristics										
	# Loans	Balance	WAC	FICO	% LTV	% DTI	Non-Primary	Non-SFIPUD	Refi/Cashout	Mi Covered	NINA/No Doc	Mi Covered	NINA/No Doc
Fixed Rate Loan	932	122,468,697	7.335	691	91.66	0.00	35.98%	14.12%	36.13%	17.07%	0.00%	17.07%	0.00%
1.00%	34	6,096,520	6.951	658	91.42	0.00	22.91%	28.94%	26.22%	28.74%	0.00%	28.74%	0.00%
1.50%	5	1,220,981	7.118	575	87.17	0.00	0.00%	0.00%	79.61%	0.00%	0.00%	0.00%	0.00%
2.00%	896	155,043,020	7.143	673	94.91	0.00	18.30%	19.47%	26.57%	10.64%	0.00%	10.64%	0.00%
3.00%	2,182	345,901,368	7.530	637	92.83	0.00	6.60%	8.74%	35.93%	0.25%	0.00%	0.25%	0.00%
Other	317	67,766,118	6.424	680	85.24	0.00	30.81%	19.54%	33.63%	40.45%	0.00%	40.45%	0.00%
<b>Total</b>	<b>4,366</b>	<b>693,496,704</b>	<b>7.297</b>	<b>669</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>0.00%</b>	<b>9.65%</b>	<b>0.00%</b>

PERIODIC CAP

Type	Deal Size		Weighted Average Collateral Characteristics										
	# Loans	Balance	WAC	FICO	% LTV	% DTI	Non-Primary	Non-SFIPUD	Refi/Cashout	Mi Covered	NINA/No Doc	Mi Covered	NINA/No Doc
Fixed Rate Loan	932	122,468,697	7.335	691	91.66	0.00	35.98%	14.12%	36.13%	17.07%	0.00%	17.07%	0.00%
1.00%	2,562	413,186,393	7.528	642	93.15	0.00	6.29%	10.68%	34.79%	2.22%	0.00%	2.22%	0.00%
1.50%	266	48,976,532	7.229	633	91.91	0.00	8.23%	15.93%	47.43%	0.00%	0.00%	0.00%	0.00%
2.00%	599	107,716,893	6.501	695	90.68	0.00	37.93%	20.92%	20.90%	34.53%	0.00%	34.53%	0.00%
3.00%	1	96,800	6.680	667	80.00	0.00	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%
Other	16	6,051,389	5.516	682	82.85	0.00	43.26%	15.77%	20.58%	2.43%	0.00%	2.43%	0.00%
<b>Total</b>	<b>4,366</b>	<b>693,496,704</b>	<b>7.297</b>	<b>669</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>0.00%</b>	<b>9.65%</b>	<b>0.00%</b>

LIFETIME CAP

Type	Deal Size		Weighted Average Collateral Characteristics										
	# Loans	Balance	WAC	FICO	% LTV	% DTI	Non-Primary	Non-SFIPUD	Refi/Cashout	Mi Covered	NINA/No Doc	Mi Covered	NINA/No Doc
<= 9.000	1	188,000	5.625	663	80.00	0.00	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%
9.001 - 10.000	8	1,258,730	4.989	712	82.72	0.00	23.80%	17.79%	79.52%	25.42%	0.00%	25.42%	0.00%
10.001 - 11.000	74	14,025,082	5.558	709	80.00	0.00	8.74%	14.31%	31.89%	9.04%	0.00%	9.04%	0.00%
11.001 - 12.000	323	72,940,367	5.938	690	86.14	0.00	21.36%	16.60%	30.31%	17.32%	0.00%	17.32%	0.00%
12.001 - 13.000	707	131,314,329	6.555	681	91.54	0.00	22.52%	17.09%	35.43%	18.25%	0.00%	18.25%	0.00%
13.001 - 14.000	1,031	182,378,077	7.416	645	93.77	0.00	9.20%	12.94%	35.98%	4.18%	0.00%	4.18%	0.00%
14.001 - 15.000	965	138,822,853	8.259	619	95.40	0.00	6.33%	9.02%	30.14%	0.51%	0.00%	0.51%	0.00%
15.001 - 16.000	286	31,883,321	9.019	604	96.28	0.00	3.39%	9.02%	26.25%	0.00%	0.00%	0.00%	0.00%
16.001 - 17.000	34	2,837,088	10.159	603	94.87	0.00	5.68%	10.68%	24.90%	0.00%	0.00%	0.00%	0.00%
17.001 - 18.000	5	379,160	11.067	589	100.00	0.00	0.00%	17.37%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Loan	932	122,468,697	7.335	691	91.66	0.00	35.98%	14.12%	36.13%	17.07%	0.00%	17.07%	0.00%
<b>Total</b>	<b>4,366</b>	<b>693,496,704</b>	<b>7.297</b>	<b>669</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>0.00%</b>	<b>9.65%</b>	<b>0.00%</b>

MORTGAGE RATE (WAC) BUCKET

Type	# Loans	Deal Size		WAC	FICO	M/T/V	% DT	Weighted Average Collateral Characteristics		Refi Catchout	MI Covered	NINA/No-Doc	56.04%
		Balance	%					Non SF/PUD	Non Primary				
<= 5.000	24	5,955,302	0.85%	4.707	685	79.37	0.00	28.09%	12.82%	34.27%	18.44%	0.00%	56.04%
5.001 - 5.500	80	19,016,151	2.72%	5.377	698	84.69	0.00	15.70%	9.05%	34.65%	14.26%	0.00%	57.79%
5.501 - 6.000	289	61,309,433	8.78%	5.846	691	86.29	0.00	14.45%	13.95%	34.49%	21.55%	0.00%	33.77%
6.001 - 6.500	503	97,069,201	13.90%	6.316	684	88.53	0.00	15.40%	13.08%	40.03%	18.31%	0.00%	31.09%
6.501 - 7.000	678	121,444,163	17.39%	6.812	675	91.03	0.00	22.92%	17.84%	41.30%	15.76%	0.00%	15.78%
7.001 - 7.500	590	102,772,254	14.71%	7.313	658	93.29	0.00	19.32%	15.03%	34.11%	9.37%	0.00%	7.06%
7.501 - 8.000	807	119,813,995	17.15%	7.815	644	95.39	0.00	12.44%	13.16%	31.83%	2.49%	0.00%	1.93%
8.001 - 8.500	696	90,377,161	12.94%	8.327	642	96.35	0.00	21.33%	11.21%	24.71%	0.97%	0.00%	1.96%
8.501 - 9.000	451	55,731,958	7.98%	8.770	615	95.92	0.00	11.16%	7.10%	25.76%	0.00%	0.00%	1.25%
9.001 - 9.500	16	16,154,857	2.31%	9.271	599	96.16	0.00	5.01%	7.32%	24.09%	0.00%	0.00%	0.47%
9.501 - 10.000	59	5,794,865	0.83%	9.765	597	96.22	0.00	1.21%	12.47%	30.69%	0.00%	0.00%	0.00%
10.001 - 10.500	16	1,325,968	0.19%	10.270	608	94.51	0.00	0.00%	3.28%	26.47%	0.00%	0.00%	0.00%
10.501 - 11.000	14	1,304,519	0.19%	10.743	572	94.79	0.00	7.93%	26.64%	26.64%	0.00%	0.00%	0.00%
11.001 - 11.500	5	387,890	0.06%	11.211	590	100.00	0.00	0.00%	16.98%	0.00%	0.00%	0.00%	0.00%
11.501 - 12.000	1	38,988	0.01%	11.820	521	60.00	0.00	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>4,386</b>	<b>688,488,704</b>	<b>100.00%</b>	<b>7.297</b>	<b>659</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>0.00%</b>	<b>3.81%</b>

WAC Mean: \_\_\_\_\_

Median: \_\_\_\_\_

Standard Deviation: \_\_\_\_\_

MARGIN (WAM) BUCKET

Type	# Loans	Deal Size		WAC	FICO	M/T/V	% DT	Weighted Average Collateral Characteristics		Refi Catchout	MI Covered	NINA/No-Doc	72.00%
		Balance	%					Non SF/PUD	Non Primary				
2.001 - 2.500	31	6,191,452	0.89%	5.978	670	80.90	0.00	34.66%	36.50%	17.40%	9.91%	0.00%	72.00%
2.501 - 3.000	82	13,743,660	1.97%	6.537	673	90.53	0.00	39.92%	33.63%	18.06%	74.58%	0.00%	64.49%
3.001 - 3.500	430	87,312,498	12.50%	6.336	706	89.37	0.00	33.83%	18.45%	25.07%	39.09%	0.00%	53.55%
3.501 - 4.000	28	6,226,099	0.89%	6.161	704	85.63	0.00	36.78%	18.95%	22.31%	14.39%	0.00%	56.00%
4.001 - 4.500	99	13,394,097	1.92%	6.744	697	98.09	0.00	56.24%	26.05%	6.11%	0.00%	0.00%	8.11%
4.501 - 5.000	237	42,729,467	6.12%	6.737	686	88.70	0.00	10.66%	17.52%	27.27%	1.02%	0.00%	18.95%
5.001 - 5.500	94	18,576,965	2.66%	6.516	662	89.51	0.00	9.22%	10.94%	32.63%	0.00%	0.00%	27.76%
5.501 - 6.000	442	85,236,248	12.20%	7.443	641	92.64	0.00	2.58%	17.17%	42.69%	0.00%	0.00%	5.90%
6.001 - 6.500	253	51,237,370	7.34%	6.912	662	93.24	0.00	4.47%	10.38%	46.54%	0.36%	0.00%	11.53%
6.501 - 7.000	517	91,586,438	13.11%	7.303	640	91.96	0.00	8.70%	11.84%	42.15%	0.00%	0.00%	4.49%
7.001 - 7.500	411	58,007,767	8.30%	7.831	627	95.41	0.00	8.66%	5.12%	32.23%	0.00%	0.00%	0.63%
7.501 - 8.000	397	52,862,580	7.57%	8.241	612	96.14	0.00	3.45%	3.81%	28.49%	0.00%	0.00%	0.49%
8.001 - 8.500	220	28,302,625	4.05%	8.560	602	95.56	0.00	2.56%	5.51%	28.71%	0.00%	0.00%	0.00%
8.501 - 9.000	114	12,719,711	1.82%	8.985	598	97.13	0.00	1.52%	1.70%	24.99%	0.00%	0.00%	0.00%
9.001 - 9.500	49	5,181,275	0.74%	9.490	586	97.19	0.00	0.00%	5.46%	19.74%	0.00%	0.00%	0.00%
9.501 - 10.000	16	1,541,935	0.22%	9.984	582	95.37	0.00	0.00%	26.48%	27.01%	0.00%	0.00%	0.00%
10.001 - 10.500	10	745,011	0.11%	10.690	583	97.62	0.00	0.00%	15.99%	15.99%	0.00%	0.00%	0.00%
10.501 - 11.000	4	432,810	0.06%	10.787	580	96.64	0.00	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Loan	932	122,468,697	17.53%	7.335	691	91.66	0.00	35.98%	14.12%	36.13%	17.07%	0.00%	2.37%
<b>Total</b>	<b>4,354</b>	<b>688,488,704</b>	<b>100.00%</b>	<b>7.297</b>	<b>659</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>0.00%</b>	<b>3.81%</b>

WAC Mean: \_\_\_\_\_

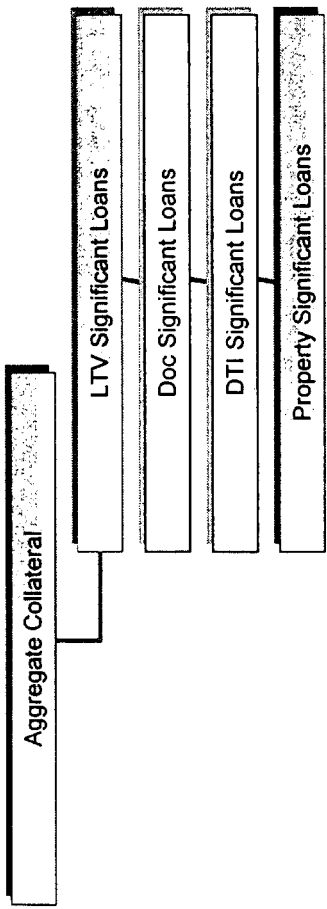
Median: \_\_\_\_\_

Standard Deviation: \_\_\_\_\_



Filter	Deal Size		LTV > 80		All No DOC, No Ratio and NINA		Debt To Income (DTI) > 40		Property Significant Loans (P)	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
NA	3,566,343	0.51%	1,968,266	0.27%					209,810	0.03%
<=500	-	0.00%	-	0.00%					-	0.00%
>500 <=520	399,879	0.06%	69,174	0.01%					-	0.00%
>520 <=540	2,640,616	0.38%	2,185,439	0.31%					386,586	0.06%
>540 <=560	10,529,188	1.51%	9,577,841	1.37%					451,988	0.06%
>560 <=580	25,241,027	3.61%	23,645,740	3.39%					1,209,400	0.17%
>580 <=600	53,352,177	7.64%	48,504,670	6.94%					3,319,485	0.48%
>600 <=620	99,097,989	14.19%	89,968,675	12.88%					7,229,334	1.03%
>620 <=640	93,263,426	13.35%	77,900,450	11.15%					11,081,402	1.59%
>640 <=660	92,615,588	13.26%	70,383,662	10.08%					10,411,042	1.49%
>660 <=680	83,965,769	12.02%	56,869,186	8.14%					11,156,688	1.60%
>680 <=700	79,072,979	11.32%	59,641,366	8.54%					14,508,368	2.08%
>700 <=750	106,077,906	15.19%	86,702,089	12.41%					22,673,379	3.25%
>750	48,683,817	6.97%	39,333,921	5.63%					10,081,059	1.44%
<b>TOTAL</b>	<b>688,496,704</b>	<b>100.00%</b>	<b>566,650,480</b>	<b>81.12%</b>					<b>92,718,541</b>	<b>13.27%</b>

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



**Deal Info:**  
**Deal Name:** RAMP 2005-RS2  
**Bloomberg Ticker:** Subprime  
**Asset Class:**  
**Issuer:**  
**Trustee:**  
**Lead Manager(s):**  
**Month:** 28  
**To Roll:** 357  
**Remaining Term:** 67  
**Remaining IO Term:** (Weighted Average of I/O Loans)

**Key:**  
 - Cells in red font are calculations and should be left alone.  
 - Significant Loans qualifications 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 2/28 from Interest Only (IO) 2/28 and so on. If the concentration of IOs is greater than 20% please fill out the IO template.

Deal	# Loans	Deal Size	Deal Size		WA Loan Balance	FICO	TV	DTI	Weighted Average Collateral Characteristics				N/A/No Doc	Interest only
			WA	%					Non-FFBUD	FFBUD	MI Covered			
NA	18	3,556,343	197,575	7,338	87.83	0.00%	0.00%	5.90%	18.55%	0.00%	0.00%	0.00%	10.54%	
501 - 520	3	399,879	133,293	8,910	71.75	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	
521 - 540	18	2,640,616	146,701	8,332	530	85.29	0.00%	14.64%	66.79%	0.00%	0.00%	0.00%	0.00%	
541 - 560	80	10,528,188	131,615	8,577	553	89.99	0.00%	4.28%	49.09%	1.01%	0.00%	0.00%	2.99%	
561 - 580	187	25,241,027	134,979	8,468	571	92.68	0.00%	4.79%	36.39%	1.82%	0.00%	0.00%	0.00%	
581 - 600	391	53,352,177	136,451	8,133	591	94.93	0.00%	1.99%	34.12%	1.16%	0.00%	0.00%	2.05%	
601 - 620	627	99,097,989	158,051	7,908	610	93.69	0.00%	2.46%	39.05%	0.13%	0.00%	0.00%	4.07%	
621 - 640	554	93,263,426	168,346	7,407	631	92.47	0.00%	6.64%	42.39%	6.48%	0.00%	0.00%	11.16%	
641 - 660	524	92,615,588	176,747	7,087	650	90.86	0.00%	10.71%	42.75%	11.06%	0.00%	0.00%	19.80%	
661 - 680	464	83,965,769	180,961	6,806	670	88.96	0.00%	13.82%	34.94%	15.98%	0.00%	0.00%	22.77%	
681 - 700	472	79,072,979	167,527	6,939	690	92.15	0.00%	29.22%	18.35%	15.41%	0.00%	0.00%	24.45%	
701 - 750	701	106,077,906	151,324	6,859	722	93.92	0.00%	35.96%	20.80%	16.50%	0.00%	0.00%	15.97%	
761 +	327	48,683,817	148,880	6,756	771	93.12	0.00%	20.71%	10.94%	13.79%	0.00%	0.00%	13.41%	
<b>Total</b>	<b>4,366</b>	<b>638,488,704</b>	<b>159,888</b>	<b>7,287</b>	<b>659</b>	<b>92.33</b>	<b>0.00%</b>	<b>13.27%</b>	<b>33.68%</b>	<b>9.85%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>13.81%</b>	

FICO Mean: \_\_\_\_\_ Median: \_\_\_\_\_ Standard Deviation: \_\_\_\_\_

Deal	# Loans	Deal Size	Deal Size		WA Loan Balance	FICO	TV	DTI	Weighted Average Collateral Characteristics				N/A/No Doc	Interest only
			WA	%					Non-FFBUD	FFBUD	MI Covered			
<= 50.00	18	1,723,011	107,688	6,548	658	39.61	0.00%	12.65%	100.00%	0.00%	0.00%	0.00%	11.49%	
50.01 - 55.00	4	578,338	144,584	6,560	650	53.96	0.00%	0.00%	57.39%	0.00%	0.00%	0.00%	0.00%	
55.01 - 60.00	12	5,828,737	485,728	6,210	711	58.33	0.00%	40.38%	5.56%	56.42%	0.00%	0.00%	36.34%	
60.01 - 65.00	14	2,715,325	193,952	6,762	631	64.05	0.00%	15.16%	9.49%	86.97%	0.00%	0.00%	7.23%	
65.01 - 70.00	27	7,799,962	288,887	6,761	646	69.09	0.00%	10.23%	9.04%	94.11%	0.00%	0.00%	55.53%	
70.01 - 75.00	53	13,125,218	247,546	6,252	661	74.69	0.00%	29.45%	12.91%	66.73%	0.00%	0.00%	40.88%	
75.01 - 80.00	505	100,075,633	198,170	6,354	672	79.74	0.00%	28.13%	19.48%	38.04%	0.00%	0.00%	41.19%	
80.01 - 85.00	150	25,712,984	171,420	7,034	651	84.45	0.00%	35.54%	9.90%	57.24%	0.00%	0.00%	15.46%	
85.01 - 90.00	528	89,478,435	169,467	7,241	646	89.60	0.00%	16.19%	14.74%	46.16%	0.00%	0.00%	15.21%	
90.01 - 95.00	1,121	184,443,718	164,535	7,716	636	94.83	0.00%	4.56%	12.77%	34.26%	0.00%	0.00%	7.48%	
95.01 - 100.00	1,890	260,202,428	137,673	7,527	673	99.91	0.00%	19.14%	11.42%	20.41%	0.00%	0.00%	4.44%	
100.01 +	46	6,812,915	148,107	6,807	704	103.24	0.00%	1.92%	15.02%	11.55%	0.00%	0.00%	0.00%	
<b>Total</b>	<b>4,366</b>	<b>638,488,704</b>	<b>159,888</b>	<b>7,287</b>	<b>659</b>	<b>92.33</b>	<b>0.00%</b>	<b>13.27%</b>	<b>33.68%</b>	<b>9.85%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>13.81%</b>	

LTV Mean: \_\_\_\_\_ Median: \_\_\_\_\_ Standard Deviation: \_\_\_\_\_

DTI BUCKET

Deal Size	# Loans	Balance	WAC	FCO	LTV	DTI	Collateral Characteristics				MI Covered	NINA/No Doc	Interest only
							Non-SP/PAUD	Refi Cashout	Non-SP/PAUD	Refi Cashout			
<=20													
>20 <=25													
>25 <=30													
>30 <=35													
>35 <=40													
>40 <=45													
>45 <=50													
>50 <=55													
>55 <=60													
>60													
TOTAL													

DTI Mean: \_\_\_\_\_ Median: \_\_\_\_\_ Standard Deviation: \_\_\_\_\_

PURPOSE BUCKET

Purpose	# Loans	Balance	WAC	FCO	LTV	DTI	Collateral Characteristics				MI Covered	NINA/No Doc	Interest only
							Non-SP/PAUD	Refi Cashout	Non-SP/PAUD	Refi Cashout			
Equity Refinance	1,295	235,079,743	7.152	645	89.02	8.22%	10.62%	100.00%	5.80%	0.00%	0.00%	14.54%	
Purchase	2,797	420,036,902	7.404	668	94.48	22.06%	15.18%	0.00%	11.93%	0.00%	0.00%	13.15%	
Rate/Term Refinance	274	43,380,059	7.054	651	89.42	12.86%	9.25%	0.00%	8.49%	0.00%	0.00%	16.24%	
TOTAL	4,366	698,496,704	7.297	669	92.33	13.27%	13.69%	0.00%	9.65%	0.00%	0.00%	13.81%	

OCCUPANCY BUCKET

Occupancy	# Loans	Balance	WAC	FCO	LTV	DTI	Collateral Characteristics				MI Covered	NINA/No Doc	Interest only
							Non-SP/PAUD	Refi Cashout	Non-SP/PAUD	Refi Cashout			
Non-owner Occupied	846	109,461,811	7.277	711	90.50	100.00%	28.13%	15.87%	13.88%	0.00%	0.00%	15.92%	
Primary	3,448	580,950,501	7.315	649	92.74	0.00%	10.39%	37.14%	8.37%	0.00%	0.00%	12.50%	
Second Home/Vacation	74	14,084,392	6.703	677	89.10	100.00%	23.02%	20.58%	31.41%	0.00%	0.00%	52.35%	
TOTAL	4,368	698,496,704	7.297	669	92.33	100.00%	13.27%	33.66%	9.65%	0.00%	0.00%	13.81%	

DOCUMENTATION BUCKET

Documentation	# Loans	Balance	WAC	FCO	LTV	DTI	Collateral Characteristics				MI Covered	NINA/No Doc	Interest only
							Non-SP/PAUD	Refi Cashout	Non-SP/PAUD	Refi Cashout			
Full Documentation	2,623	366,960,637	7.443	653	95.58	18.84%	12.08%	32.48%	6.11%	0.00%	0.00%	7.43%	
Reduced Documentation	1,743	331,536,067	7.136	665	88.74	14.60%	14.59%	34.96%	13.57%	0.00%	0.00%	20.87%	
Total	4,366	698,496,704	7.297	669	92.33	13.27%	13.69%	33.66%	9.65%	0.00%	0.00%	13.81%	



\*Separate California into North and South if possible.

Deal Size	WAC	FICO	SLTV	Weighted Average Collateral Characteristics	Refi Catchout	MI Covered	NIMA/No Doc	Interest only
# Loans	Balance	%	% DTI	Non-Primary	Non-SP/UD	MI Covered	NIMA/No Doc	Interest only
CA-NORTH	24,470,204	3.50%	82.34	0.00	7.13%	49.56%	0.00%	35.73%
CA-SOUTH	41,538,595	5.95%	84.60	0.00	20.31%	56.11%	0.00%	25.98%
OUTSIDE CA	632,487,905	90.55%	93.22	0.00	13.05%	31.57%	0.00%	12.17%
<b>Total</b>	<b>698,496,704</b>	<b>100.00%</b>	<b>92.33</b>	<b>0.00%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>0.00%</b>	<b>13.81%</b>

Type	Deal Size	WAC	FICO	SLTV	Weighted Average Collateral Characteristics	Refi Catchout	MI Covered	NIMA/No Doc	Interest only
# Loans	Balance	%	% DTI	Non-Primary	Non-SP/UD	MI Covered	NIMA/No Doc	Interest only	
1/28 and 2/28 6Mo LIBOR	362,051,840	51.83%	84.07	0.00	10.22%	34.88%	0.00%	0.00%	
1/28 and 2/28 6Mo LIBOR	25,832,892	3.70%	81.03	0.00	10.84%	42.07%	0.00%	100.00%	
1Yr ARM	228,750	0.03%	621	75.00	0.00%	0.00%	0.00%	0.00%	
2/1 ARM	3,451,010	0.49%	695	100.49	0.00	23.54%	0.00%	0.00%	
2/1 ARM IO	234,800	0.03%	679	80.00	0.00	0.00%	0.00%	0.00%	
3/1 ARM	40,377,849	5.78%	720	97.12	0.00	0.00%	0.00%	0.00%	
3/1 ARM IO	161,947	0.02%	642	92.92	0.00	0.00%	0.00%	0.00%	
3/27 6Mo LIBOR	57,815,136	8.28%	679	87.40	0.00	35.69%	0.00%	100.00%	
3/27 6Mo LIBOR IO	19,710,445	2.82%	686	85.22	0.00	0.00%	0.00%	0.00%	
5/1 and 7/1 ARM IO	4,972,979	0.71%	704	81.27	0.00	28.06%	0.00%	100.00%	
5/1 and 7/1 ARM IO	5,291,225	0.76%	695	88.58	0.00	31.02%	0.00%	100.00%	
5/28 and 7/23 6Mo LIBOR	11,185,052	1.60%	686	87.41	0.00	26.78%	0.00%	0.00%	
5/28 and 7/23 6Mo LIBOR	21,258,831	3.04%	687	87.42	0.00	21.86%	0.00%	0.00%	
6Mo LIBOR	2,388,898	0.34%	727	84.08	0.00	21.56%	0.00%	0.00%	
6Mo LIBOR IO	6,931,082	0.99%	669	86.45	0.00	18.47%	0.00%	0.00%	
Fixed	119,561,947	17.12%	691	92.29	0.00	42.72%	0.00%	100.00%	
Fixed IO	2,906,750	0.42%	715	65.77	0.00	36.27%	0.00%	0.00%	
<b>Total</b>	<b>698,496,704</b>	<b>100.00%</b>	<b>859</b>	<b>92.33</b>	<b>13.27%</b>	<b>33.66%</b>	<b>0.00%</b>	<b>13.81%</b>	

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

Type	Deal Size	WAC	FICO	SLTV	Weighted Average Collateral Characteristics	Refi Catchout	MI Covered	NIMA/No Doc	Interest only
# Loans	Balance	%	% DTI	Non-Primary	Non-SP/UD	MI Covered	NIMA/No Doc	Interest only	
First	698,496,704	100.00%	659	92.33	16.83%	13.27%	33.66%	0.00%	
<b>Total</b>	<b>698,496,704</b>	<b>100.00%</b>	<b>659</b>	<b>92.33</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>0.00%</b>	

LIEN BUCKET

Type	Deal Size	WAC	FICO	SLTV	Weighted Average Collateral Characteristics	Refi Catchout	MI Covered	NIMA/No Doc	Interest only
# Loans	Balance	%	% DTI	Non-Primary	Non-SP/UD	MI Covered	NIMA/No Doc	Interest only	
None	259,818,812	37.05%	669	91.61	20.90%	16.21%	14.09%	0.00%	
6 Months	3,615,496	0.52%	628	75.78	15.68%	21.11%	66.50%	0.00%	
12 Months	43,874,527	6.28%	668	92.63	24.54%	14.58%	29.38%	0.00%	
24 Months	238,433,533	34.14%	658	93.33	6.73%	8.71%	34.01%	0.00%	
36 Months	145,171,053	20.78%	671	93.31	23.05%	14.29%	37.07%	0.00%	
60 Months	8,427,961	1.21%	686	75.07	30.82%	24.70%	48.08%	0.00%	
Other(1)	155,321	0.02%	660	80.00	0.00%	0.00%	100.00%	0.00%	
<b>Total</b>	<b>698,496,704</b>	<b>100.00%</b>	<b>659</b>	<b>92.33</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>0.00%</b>	

PREPAYMENT BUCKET

INDEX BUCKET

Type	# Loans	Deal Size	Balance		W/A	P/C	T/V	Collateral Characteristics			NINANO Doc	Interest only		
			Deal Size	Balance				WAC	DT	Non-Primary				
Libor - 1 Year	378	62,650,451	165,742	8.91%	6.412	707	93.34	0.00	40.71%	22.49%	17.05%	18.39%	0.00%	23.61%
Treasury - 1 Year	27	6,223,281	230,482	0.89%	7.104	703	93.25	0.00	23.19%	10.48%	10.74%	64.87%	0.00%	81.16%
Libor - 6 Month	3,022	506,230,328	167,515	72.47%	7.401	644	92.36	0.00	9.15%	11.95%	35.49%	5.99%	0.00%	14.58%
FNMA 90 Day	7	923,949	131,993	0.13%	6.476	691	89.67	0.00	25.94%	20.31%	0.00%	65.59%	0.00%	13.83%
Fixed Rate	832	122,468,697	131,404	17.53%	7.335	691	91.66	0.00	35.98%	14.12%	36.13%	17.07%	0.00%	2.37%
<b>Total</b>	<b>4,356</b>	<b>1,258,730,496</b>	<b>188,000</b>	<b>100.00%</b>	<b>7.297</b>	<b>659</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>0.00%</b>	<b>13.81%</b>

List all reset rates

INITIAL CAP

Type	# Loans	Deal Size	Balance		W/A	P/C	T/V	Collateral Characteristics			NINANO Doc	Interest only		
			Deal Size	Balance				WAC	DT	Non-Primary				
Fixed Rate Loan	932	122,468,697	131,404	17.53%	7.335	691	91.66	0.00	35.98%	14.12%	36.13%	17.07%	0.00%	2.37%
1.00%	34	6,096,520	179,309	0.87%	6.951	658	91.42	0.00	22.91%	28.94%	26.22%	28.74%	0.00%	35.53%
1.50%	5	1,220,981	244,196	0.17%	7.118	575	87.17	0.00	0.00%	0.00%	79.61%	0.00%	0.00%	0.00%
2.00%	896	155,043,020	173,039	22.20%	7.143	673	94.91	0.00	18.30%	19.47%	26.57%	10.64%	0.00%	11.34%
3.00%	2,182	345,901,368	158,525	49.52%	7.530	637	92.83	0.00	6.60%	8.74%	35.93%	0.25%	0.00%	7.99%
Other	317	67,766,118	213,773	9.70%	6.424	680	85.24	0.00	30.81%	19.54%	33.63%	40.45%	0.00%	68.17%
<b>Total</b>	<b>4,356</b>	<b>1,258,730,496</b>	<b>188,000</b>	<b>100.00%</b>	<b>7.297</b>	<b>659</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>0.00%</b>	<b>13.81%</b>

PERIODIC CAP

Type	# Loans	Deal Size	Balance		W/A	P/C	T/V	Collateral Characteristics			NINANO Doc	Interest only		
			Deal Size	Balance				WAC	DT	Non-Primary				
Fixed Rate Loan	932	122,468,697	131,404	17.59%	7.335	691	91.66	0.00	35.98%	14.12%	36.13%	17.07%	0.00%	2.37%
1.00%	2,562	413,186,393	161,275	59.15%	7.528	642	93.15	0.00	6.29%	10.68%	34.79%	2.22%	0.00%	9.14%
1.50%	266	48,976,532	181,315	7.01%	7.229	633	91.91	0.00	8.23%	15.93%	47.43%	0.00%	0.00%	2.90%
2.00%	599	107,716,893	179,828	15.42%	6.501	695	90.68	0.00	37.93%	20.92%	20.90%	34.53%	0.00%	46.53%
3.00%	1	96,800	96,800	0.01%	6.680	667	80.00	0.00	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%
Other	16	6,051,369	378,212	0.87%	5.516	682	82.85	0.00	43.26%	15.77%	20.59%	2.43%	0.00%	68.92%
<b>Total</b>	<b>4,356</b>	<b>1,258,730,496</b>	<b>188,000</b>	<b>100.00%</b>	<b>7.297</b>	<b>659</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>0.00%</b>	<b>13.81%</b>

LIFETIME CAP

Type	# Loans	Deal Size	Balance		W/A	P/C	T/V	Collateral Characteristics			NINANO Doc	Interest only		
			Deal Size	Balance				WAC	DT	Non-Primary				
<= 9.000	1	188,000	188,000	0.03%	5.625	663	80.00	0.00	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%
9.001 - 10.000	8	1,258,730	157,341	0.18%	4.989	712	82.72	0.00	23.60%	17.79%	79.52%	25.42%	0.00%	36.47%
10.001 - 11.000	74	14,025,082	169,528	2.01%	5.558	709	80.00	0.00	8.74%	14.31%	31.89%	9.04%	0.00%	35.54%
11.001 - 12.000	323	72,940,367	225,822	10.44%	5.938	690	86.14	0.00	21.36%	16.60%	30.31%	17.32%	0.00%	51.90%
12.001 - 13.000	707	131,314,329	185,735	18.80%	6.555	681	91.54	0.00	22.52%	17.05%	35.43%	18.25%	0.00%	27.98%
13.001 - 14.000	1,031	182,379,077	176,895	26.11%	7.416	645	93.77	0.00	9.20%	12.94%	35.98%	4.18%	0.00%	5.76%
14.001 - 15.000	965	138,822,853	143,858	19.87%	8.259	619	95.40	0.00	6.33%	8.50%	30.14%	0.51%	0.00%	1.99%
15.001 - 16.000	288	31,883,321	111,480	4.56%	9.019	604	96.78	0.00	3.39%	9.02%	26.25%	0.00%	0.00%	0.24%
16.001 - 17.000	34	2,837,088	83,444	0.41%	10.159	603	94.87	0.00	5.68%	10.66%	24.90%	0.00%	0.00%	0.00%
17.001 - 18.000	5	379,160	75,832	0.05%	11.067	589	100.00	0.00	0.00%	17.31%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Loan	932	122,468,697	131,404	17.53%	7.335	691	91.66	0.00	35.98%	14.12%	36.13%	17.07%	0.00%	2.37%
<b>Total</b>	<b>4,356</b>	<b>1,258,730,496</b>	<b>188,000</b>	<b>100.00%</b>	<b>7.297</b>	<b>659</b>	<b>92.33</b>	<b>0.00</b>	<b>16.83%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>0.00%</b>	<b>13.81%</b>



MORTGAGE INSURANCE (MI)												
Type	# Loans	Deal Size	WAC	FICO	LTV	MI Covered	MI Not Covered	Non SF/PPD	Rent Catchout	MI Covered	MI Not Covered	Interest only
>=80 without MI	3,334	499,228,428	7.644	652	96.28	0.00	12.66%	11.45%	31.94%	0.00%	0.00%	2.17%
>=80 with MI	401	67,422,052	6.537	688	93.61	0.00	27.86%	19.10%	20.23%	100.00%	0.00%	47.59%
Not Covered by MI	831	131,846,225	6.373	670	76.70	0.00	26.98%	17.21%	47.02%	0.00%	0.00%	40.62%
<b>Total</b>	<b>4,566</b>	<b>698,496,704</b>	<b>7.287</b>	<b>659</b>	<b>87.33</b>	<b>0.00</b>	<b>18.43%</b>	<b>13.27%</b>	<b>33.66%</b>	<b>9.65%</b>	<b>0.00%</b>	<b>13.81%</b>

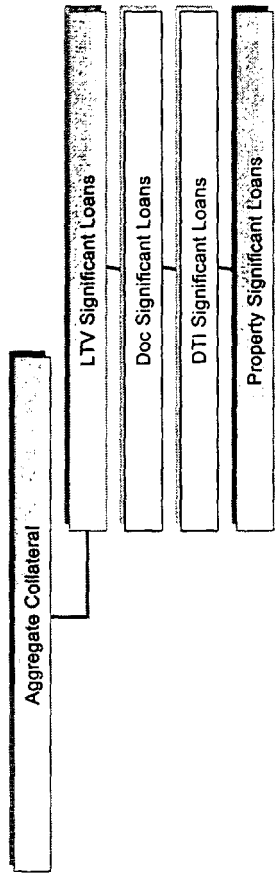
Loan-to-Value (LTV)													
MI coverage based on FICO and LTV buckets	FICO	LTV	MI Covered	MI Not Covered	Non SF/PPD	Rent Catchout	MI Covered	MI Not Covered	Non SF/PPD	Rent Catchout	MI Covered	MI Not Covered	Interest only
NA	>=800	>=800	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>=500	>=500	>=500	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>=650	>=650	>=650	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>=700	>=700	>=700	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>=725	>=725	>=725	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>=750	>=750	>=750	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>=800	>=800	>=800	0.00%	0.00%	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):	Originator (s):	% Name
		2	2	99.95%
		3	3	0.05%
		4	4	Homecomings
		5	5	Other
		6	6	
		7	7	
		8	8	
		9	9	
		10	10	

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

FICO	Deal Size		LTV > 80		Doc Significant Loans (i)		DTI Significant Loans (iv)		Property Significant Loans (iii)	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
NA	3,556,343	0.51%	1,868,266	0.27%		0.00%		0.00%	209,810	0.03%
>=600		0.00%		0.00%		0.00%		0.00%		0.00%
>600 <=620	399,879	0.06%	69,174	0.01%		0.00%		0.00%		0.00%
>620 <=640	2,640,616	0.38%	2,185,439	0.31%		0.00%		0.00%	386,586	0.06%
>640 <=660	10,529,188	1.51%	9,577,841	1.37%		0.00%		0.00%	451,988	0.06%
>660 <=680	25,241,027	3.61%	23,645,740	3.39%		0.00%		0.00%	1,209,400	0.17%
>680 <=690	53,352,177	7.64%	48,504,670	6.94%		0.00%		0.00%	3,319,485	0.48%
>690 <=700	99,097,989	14.19%	89,968,675	12.88%		0.00%		0.00%	7,229,334	1.03%
>700 <=750	93,263,426	13.35%	77,900,450	11.15%		0.00%		0.00%	11,081,402	1.59%
>750	92,615,588	13.28%	70,383,662	10.08%		0.00%		0.00%	10,411,042	1.49%
>600 <=680	83,965,769	12.02%	56,869,186	8.14%		0.00%		0.00%	11,156,688	1.50%
>680 <=700	79,072,979	11.32%	59,641,366	8.54%		0.00%		0.00%	14,508,368	2.08%
>700 <=750	106,077,906	15.19%	86,702,089	12.41%		0.00%		0.00%	22,673,379	3.25%
>750	48,683,817	6.97%	39,333,921	5.63%		0.00%		0.00%	10,081,059	1.44%
<b>TOTAL</b>	<b>6,963,192,004</b>	<b>100.00%</b>	<b>5,683,503,430</b>	<b>81.42%</b>		<b>0.00%</b>		<b>0.00%</b>	<b>92,718,541</b>	<b>1.327%</b>

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



**Aggregate Loans**

FICO	% of total deal	Avg LTV	Max LTV	% Full Doc	% Owner Occ	% IO	WAC	MARGIN
500 - 519	0.03	83.45	90.00	0.03	0.03	0.00	9.443	8.663
520 - 539	0.33	82.68	95.00	0.27	0.33	0.00	8.177	6.817
540 - 559	1.36	89.24	100.00	1.12	1.33	0.04	8.477	7.494
560 - 579	3.33	92.41	100.00	3.15	3.28	0.00	8.551	7.848
580 - 599	7.46	94.92	102.00	6.25	7.38	0.13	8.163	7.481
600 - 619	13.88	93.76	103.00	7.11	13.47	0.59	7.920	7.038
620 - 639	13.69	92.75	103.00	7.11	12.84	1.51	7.432	6.470
640 - 659	12.81	90.90	100.00	5.77	11.49	2.31	7.126	6.054
660 - 679	12.50	88.73	103.00	4.15	10.84	2.92	6.809	5.259
680 - 699	11.45	92.53	106.00	4.93	8.33	2.67	6.942	5.044
700 - 719	7.68	93.74	107.00	3.68	5.30	1.51	6.838	4.875
720 - 739	5.47	93.41	105.00	2.90	3.15	0.78	6.903	4.607
740 - 759	4.10	94.20	103.00	2.37	2.37	0.64	6.728	4.411
760 - 779	3.45	90.75	103.00	2.01	1.73	0.42	6.690	4.098
780 - 799	1.60	95.71	103.00	1.17	0.69	0.19	6.931	4.165
800 >=	0.35	96.34	100.00	0.26	0.14	0.05	7.201	3.693
Not Available	0.51	87.83	100.00	0.25	0.48	0.05	7.338	5.295
Total	100.00	92.33	107.00	52.54	83.17	13.81	7.297	6.009

**IO Loans**

FICO	% of total deal	Avg LTV	Max LTV	% Full Doc	% Owner Occ	WAC	MARGIN
540 - 559	0.33	58.99	65.00	0.00	0.33	8.375	6.669
580 - 599	0.92	79.40	80.00	0.73	0.92	6.360	6.216
600 - 619	4.26	79.04	100.00	2.36	3.67	6.958	5.383
620 - 639	10.92	82.31	100.00	4.44	8.85	6.223	4.107
640 - 659	16.76	84.62	100.00	6.59	13.25	6.192	4.259
660 - 679	21.15	85.27	100.00	5.12	16.03	6.393	3.835
680 - 699	19.32	85.59	100.00	3.91	15.19	6.253	3.828
700 - 719	10.96	88.58	100.00	2.02	7.80	6.322	3.954
720 - 739	5.64	83.22	100.00	0.80	3.86	6.348	4.016
740 - 759	4.64	90.03	100.00	0.91	3.49	5.843	3.797
760 - 779	3.01	74.62	100.00	0.32	0.31	6.243	3.334
780 - 799	1.34	81.87	90.00	0.47	1.01	6.382	3.370
800 >=	0.37	86.36	95.00	0.37	0.21	5.992	2.780

Not Available	0.39	80.00	80.00	0.22	0.39	6.020	2.250
Total	100.00	84.58	100.00	28.27	75.29	6.301	4.035

# RAMP 2005-RS2 - Total Pool

## 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 Combl TV	WA FICO
25,000.01 - 50,000.00	52	\$2,409,158.20	0.34	\$46,296.85	8.197	91.41	678
50,000.01 - 75,000.00	564	\$36,034,556.13	5.15	\$63,835.90	8.121	95.15	664
75,000.01 - 100,000.00	708	\$62,421,724.75	8.93	\$88,090.43	7.755	94.27	657
100,000.01 - 125,000.00	656	\$74,072,335.18	10.60	\$112,820.56	7.638	94.24	656
125,000.01 - 150,000.00	633	\$86,656,342.00	12.40	\$136,776.45	7.502	94.87	655
150,000.01 - 175,000.00	445	\$71,706,211.00	10.26	\$160,992.37	7.385	94.28	656
175,000.01 - 200,000.00	295	\$55,251,536.00	7.90	\$187,105.18	7.284	93.12	657
200,000.01 - 225,000.00	232	\$49,241,071.55	7.04	\$212,061.00	7.278	92.48	652
225,000.01 - 250,000.00	169	\$40,065,090.00	5.73	\$236,874.85	7.047	91.96	658
250,000.01 - 275,000.00	113	\$29,737,944.00	4.25	\$262,917.55	7.091	92.43	654
275,000.01 - 300,000.00	109	\$31,455,377.00	4.50	\$288,359.43	6.966	89.99	665
300,000.01 - 333,700.00	96	\$30,473,383.00	4.36	\$317,151.28	6.993	90.96	657
333,700.01 - 350,000.00	41	\$14,008,173.40	2.00	\$341,368.98	6.904	90.36	670
350,000.01 - 600,000.00	230	\$96,136,332.00	13.75	\$417,574.24	6.795	89.58	662
600,000.01 - 1,000,000.00	20	\$15,273,250.00	2.18	\$763,062.64	6.437	77.21	676
1,000,000.01 +	3	\$4,175,000.00	0.60	\$1,391,180.70	6.041	63.17	743
Total	4,366	\$699,117,484.21	100.00	\$159,985.50	7.297	92.33	659

## Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cur. off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Combl TV	WA FICO
25,000.01 - 50,000.00	53	\$2,457,421.44	0.35	\$46,366.44	8.213	91.38	676
50,000.01 - 75,000.00	565	\$36,103,359.91	5.17	\$63,899.75	8.121	95.17	664
75,000.01 - 100,000.00	706	\$62,218,125.53	8.91	\$88,127.66	7.754	94.26	657
100,000.01 - 125,000.00	657	\$74,134,288.98	10.61	\$112,837.58	7.636	94.25	656
125,000.01 - 150,000.00	633	\$86,605,391.80	12.40	\$136,817.36	7.503	94.86	655
150,000.01 - 175,000.00	445	\$71,666,644.38	10.26	\$161,048.64	7.388	94.28	656
175,000.01 - 200,000.00	294	\$55,021,089.21	7.88	\$187,146.56	7.279	93.11	657
200,000.01 - 225,000.00	233	\$49,423,058.52	7.08	\$212,116.13	7.280	92.51	652
225,000.01 - 250,000.00	169	\$40,056,537.81	5.73	\$237,020.93	7.040	91.88	657
250,000.01 - 275,000.00	112	\$29,460,087.73	4.22	\$263,036.50	7.096	92.49	655
275,000.01 - 300,000.00	109	\$31,431,177.37	4.50	\$288,359.43	6.966	89.99	665
300,000.01 - 333,700.00	96	\$30,446,523.28	4.36	\$317,151.28	6.993	90.96	657
333,700.01 - 350,000.00	41	\$13,996,128.06	2.00	\$341,368.98	6.904	90.36	670
350,000.01 - 600,000.00	230	\$96,042,075.57	13.75	\$417,574.24	6.795	89.58	662
600,000.01 - 1,000,000.00	20	\$15,261,252.75	2.18	\$763,062.64	6.437	77.21	676
1,000,000.01 +	3	\$4,173,542.09	0.60	\$1,391,180.70	6.041	63.17	743
Total	4,366	\$698,496,704.43	100.00	\$159,985.50	7.297	92.33	659

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
04.000 - 4.499	5	\$1,173,947.09	0.17	\$234,789.42	4.285	76.39	678
04.500 - 4.999	15	\$3,988,425.78	0.57	\$265,895.05	4.773	80.79	683
05.000 - 5.499	50	\$11,284,088.91	1.62	\$225,681.78	5.258	84.51	701
05.500 - 5.999	250	\$55,112,862.32	7.89	\$220,451.45	5.751	85.37	692
06.000 - 6.499	457	\$90,797,556.92	13.00	\$198,681.74	6.222	87.99	686
06.500 - 6.999	704	\$127,348,243.53	18.23	\$180,892.39	6.738	90.93	677
07.000 - 7.499	540	\$95,674,751.41	13.70	\$177,175.47	7.220	92.85	661
07.500 - 7.999	842	\$127,860,703.38	18.31	\$151,853.57	7.740	95.16	645
08.000 - 8.499	626	\$82,365,164.26	11.79	\$131,573.74	8.225	95.93	642
08.500 - 8.999	594	\$74,365,445.47	10.65	\$125,194.35	8.679	96.24	625
09.000 - 9.499	173	\$18,051,986.12	2.58	\$104,346.74	9.198	96.31	601
09.500 - 9.999	71	\$7,164,148.31	1.03	\$100,903.50	9.697	96.35	594
10.000 - 10.499	17	\$1,424,641.26	0.20	\$83,802.43	10.198	94.15	604
10.500 - 10.999	16	\$1,457,861.24	0.21	\$91,116.33	10.718	95.01	576
11.000 - 11.499	4	\$321,011.43	0.05	\$80,252.86	11.151	100.00	591
11.500 - 11.999	2	\$105,867.00	0.02	\$52,933.50	11.618	85.27	564
<b>Total</b>	<b>4,366</b>	<b>\$698,496,704.43</b>	<b>100.00</b>	<b>\$159,985.50</b>	<b>7.297</b>	<b>92.33</b>	<b>659</b>

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
000 - 180	37	\$4,769,662.36	0.68	\$128,909.79	6.879	87.76	668
181 - 240	9	\$1,157,479.77	0.17	\$128,608.86	6.914	89.33	668
241 - 360	4,320	\$692,569,562.30	99.15	\$160,317.03	7.301	92.37	659
<b>Total</b>	<b>4,366</b>	<b>\$698,496,704.43</b>	<b>100.00</b>	<b>\$159,985.50</b>	<b>7.297</b>	<b>92.33</b>	<b>659</b>

Stated Remaining Term to Maturity of Mortgage Loans

Remaining 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
000 - 120	4	\$404,238.21	0.06	\$101,059.55	5.937	78.77	680
121 - 180	33	\$4,365,424.15	0.62	\$132,285.58	6.966	88.59	667
181 - 240	9	\$1,157,479.77	0.17	\$128,608.86	6.914	89.33	668
241 - 300	1	\$180,524.03	0.03	\$180,524.03	6.250	96.00	694
301 - 360	4,319	\$692,389,038.27	99.13	\$160,312.35	7.301	92.37	659
<b>Total</b>	<b>4,366</b>	<b>\$698,496,704.43</b>	<b>100.00</b>	<b>\$159,985.50</b>	<b>7.297</b>	<b>92.33</b>	<b>659</b>

Mortgage Insurance

Mortgage Insurance	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
No	3,965	\$631,074,652.63	90.35	\$159,161.32	7.378	92.19	656
Yes	401	\$67,422,051.80	9.65	\$168,134.79	6.537	93.61	688
<b>Total</b>	<b>4,366</b>	<b>\$698,496,704.43</b>	<b>100.00</b>	<b>\$159,985.50</b>	<b>7.297</b>	<b>92.33</b>	<b>659</b>

Lien

Lien	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
I	4,366	\$698,496,704.43	100.00	\$159,985.50	7.297	92.33	659
<b>Total</b>	<b>4,366</b>	<b>\$698,496,704.43</b>	<b>100.00</b>	<b>\$159,985.50</b>	<b>7.297</b>	<b>92.33</b>	<b>659</b>

Seasoning(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
0	838	\$110,678,724.80	15.85	\$132,074.85	7.319	92.55	678
1	2,250	\$384,937,458.65	55.11	\$171,083.31	7.244	92.16	659
2	987	\$157,535,782.79	22.55	\$159,610.72	7.333	92.88	653
3	167	\$25,281,191.18	3.62	\$151,384.38	7.674	91.87	629
4	64	\$9,429,680.94	1.35	\$147,338.76	7.192	90.36	637
5	28	\$4,448,502.00	0.64	\$158,875.07	7.545	94.57	659
6	6	\$1,568,601.08	0.22	\$261,433.51	7.812	87.60	607
7	11	\$2,068,347.04	0.30	\$188,031.55	7.792	87.45	600
8	1	\$202,792.20	0.03	\$202,792.20	7.625	80.00	568
11	2	\$203,627.55	0.03	\$101,813.78	8.708	96.34	596
12	1	\$132,362.94	0.02	\$132,362.94	6.750	100.00	765
14	2	\$623,022.83	0.09	\$311,511.42	8.339	95.00	637
16	5	\$594,627.62	0.09	\$118,925.52	7.430	91.89	652
17	1	\$61,373.08	0.01	\$61,373.08	5.875	62.00	700
18	2	\$668,934.13	0.10	\$334,467.07	7.486	82.08	717
26	1	\$61,675.60	0.01	\$61,675.60	7.625	75.00	575
Total	4,366	\$698,496,704.43	100.00	\$159,985.50	7.297	92.33	659

Combined Loan-to-Value Ratios of Mortgage Loans

Combined LTVs	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
<= 25.00	2	\$129,955.88	0.02	\$64,977.94	6.317	20.15	630
25.01 - 30.00	1	\$130,602.54	0.02	\$130,602.54	5.740	30.00	705
30.01 - 35.00	2	\$229,924.34	0.03	\$114,962.17	6.000	33.33	664
35.01 - 40.00	3	\$275,256.33	0.04	\$91,752.11	6.613	37.73	700
40.01 - 45.00	4	\$581,970.94	0.08	\$145,492.74	6.533	43.43	663
45.01 - 50.00	4	\$375,301.18	0.05	\$93,825.30	7.222	48.98	608
50.01 - 55.00	4	\$578,337.86	0.08	\$144,584.47	6.560	53.96	650
55.01 - 60.00	12	\$5,828,736.83	0.83	\$485,728.07	6.210	58.33	711
60.01 - 65.00	14	\$2,715,325.06	0.39	\$193,951.79	6.762	64.05	631
65.01 - 70.00	27	\$7,799,961.95	1.12	\$288,887.48	6.761	69.09	646
70.01 - 75.00	53	\$13,125,218.48	1.88	\$247,645.63	6.252	74.69	661
75.01 - 80.00	505	\$100,075,633.13	14.33	\$198,169.57	6.354	79.74	672
80.01 - 85.00	150	\$25,712,983.53	3.68	\$171,419.89	7.034	84.45	651
85.01 - 90.00	528	\$89,478,435.47	12.81	\$169,466.73	7.241	89.60	646
90.01 - 95.00	1,121	\$184,443,717.58	26.41	\$164,534.98	7.716	94.83	636
95.01 - 100.00	1,890	\$260,202,427.87	37.25	\$137,673.24	7.527	99.91	673
100.01 - 105.00	43	\$6,109,639.73	0.87	\$142,084.64	6.819	102.83	705
105.01 - 110.00	3	\$703,275.73	0.10	\$234,425.24	6.703	106.74	701
Total	4,366	\$698,496,704.43	100.00	\$159,985.50	7.297	92.33	659

Owner Occupancy of Mortgage Loans

Owner Occupancy	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
Owner Occupancy	846	\$103,461,811.38	14.81	\$122,295.29	7.277	90.50	711
Non-owner Occupied	3,446	\$580,930,501.17	83.17	\$168,586.91	7.315	92.74	649
Primary	74	\$14,084,391.88	2.02	\$190,329.62	6.703	89.10	677
Second Home/Vacation	4,366	\$698,496,704.43	100.00	\$159,985.50	7.297	92.33	659
Total							

Property Type of Mortgage Loans

Property Types	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 ConblTV	WA FICO
Condominium High Rise	4	\$813,617.04	0.12	\$203,404.26	7.376	94.03	650
Condominium Low Rise (less than 13)	239	\$36,173,621.62	5.18	\$151,354.07	7.147	91.75	671
Condominium Mid Rise	13	\$2,799,789.47	0.40	\$215,368.42	6.653	89.68	695
Leasehold	1	\$266,000.00	0.04	\$266,000.00	7.950	95.00	608
Manufactured Housing	6	\$575,261.14	0.08	\$95,876.86	6.773	75.82	635
Planned Unit Developments (attached)	113	\$17,866,030.68	2.56	\$158,106.47	7.213	90.17	666
Planned Unit Developments (detached)	380	\$81,037,883.42	11.60	\$213,257.59	7.044	90.47	667
Single Family Detached	3,307	\$506,874,249.55	72.57	\$153,273.13	7.365	92.79	653
Townhouse	36	\$5,509,635.52	0.79	\$153,045.43	7.328	93.22	642
Two-Four Family Units	267	\$46,580,615.99	6.67	\$174,459.24	7.188	91.31	693
<b>Total</b>	<b>4,366</b>	<b>\$698,496,704.43</b>	<b>100.00</b>	<b>\$159,985.50</b>	<b>7.297</b>	<b>92.33</b>	<b>659</b>

Loan Purpose of Mortgage Loans

Loan Purpose	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 ConblTV	WA FICO
Equity Refinance	1,295	\$235,079,743.25	33.66	\$181,528.76	7.152	89.02	645
Purchase	2,797	\$420,036,901.91	60.13	\$150,174.08	7.404	94.48	668
Rate/Term Refinance	274	\$43,380,059.27	6.21	\$158,321.38	7.054	89.42	651
<b>Total</b>	<b>4,366</b>	<b>\$698,496,704.43</b>	<b>100.00</b>	<b>\$159,985.50</b>	<b>7.297</b>	<b>92.33</b>	<b>659</b>

Document Type of Mortgage Loans

Document Type	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 ConblTV	WA FICO
Full Documentation	2,623	\$366,960,637.18	52.54	\$139,901.12	7.443	95.58	653
Reduced Documentation	1,743	\$331,536,067.25	47.46	\$190,210.02	7.136	88.74	665
<b>Total</b>	<b>4,366</b>	<b>\$698,496,704.43</b>	<b>100.00</b>	<b>\$159,985.50</b>	<b>7.297</b>	<b>92.33</b>	<b>659</b>

Product Type of Mortgage Loans

Product Type	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 Combl TV	WA FICO
1/29 6Mo LIBOR	1	\$552,694.63	0.08	\$552,694.63	7.615	96.00	656
1Yr LIBOR	1	\$228,750.00	0.03	\$228,750.00	4.500	75.00	621
2/1 1Yr CMT	6	\$1,094,652.46	0.16	\$182,442.08	7.362	95.82	677
2/1 1Yr CMT: 5Yr IO	1	\$84,800.00	0.01	\$84,800.00	6.250	80.00	721
2/1 1Yr LIBOR	15	\$2,356,357.31	0.34	\$157,090.49	7.151	102.66	703
2/1 1Yr LIBOR: 2Yr IO	1	\$150,000.00	0.02	\$150,000.00	6.990	80.00	656
2/28 6Mo LIBOR	2,287	\$361,499,145.15	51.75	\$158,066.96	7.635	94.07	637
2/28 6Mo LIBOR: 2Yr IO	18	\$4,778,833.86	0.68	\$265,490.77	6.535	82.29	649
2/28 6Mo LIBOR: 5Yr IO	42	\$9,877,115.00	1.41	\$235,169.40	6.081	85.63	664
2/28 6Mo LIBOR: 10Yr IO	43	\$11,177,042.85	1.60	\$259,931.23	6.565	76.43	656
3/1 1Yr CMT: 3Yr IO	8	\$2,359,355.00	0.34	\$294,919.38	7.208	94.56	694
3/1 1Yr LIBOR	278	\$40,377,648.65	5.78	\$145,243.34	6.458	97.12	720
3/1 1Yr LIBOR: 3Yr IO	47	\$11,408,485.00	1.63	\$242,733.72	6.180	86.09	678
3/1 1Yr LIBOR: 10Yr IO	2	\$549,480.00	0.08	\$274,740.00	5.995	83.90	638
3/27 60Day FNMA: 5Yr IO	1	\$127,755.76	0.02	\$127,755.76	6.125	80.00	667
3/27 6Mo LIBOR	357	\$57,815,136.07	8.28	\$161,947.16	7.566	92.92	642
3/27 6Mo LIBOR: 3Yr IO	50	\$13,241,322.00	1.90	\$264,826.44	6.199	85.17	690
3/27 6Mo LIBOR: 5Yr IO	14	\$3,773,300.00	0.54	\$269,521.43	5.771	87.53	677
3/27 6Mo LIBOR: 9Yr IO	1	\$139,500.00	0.02	\$139,500.00	7.750	90.00	664
3/27 6Mo LIBOR: 10Yr IO	13	\$2,428,567.42	0.35	\$186,812.88	6.497	81.90	682
5/1 1Yr CMT	1	\$77,939.03	0.01	\$77,939.03	7.240	100.00	662
5/1 1Yr CMT: 5Yr IO	10	\$2,400,235.00	0.34	\$240,023.50	7.070	92.18	716
5/1 1Yr CMT: 10Yr IO	1	\$206,300.00	0.03	\$206,300.00	5.250	80.00	802
5/1 1Yr LIBOR	20	\$3,952,239.85	0.57	\$197,611.99	6.174	79.83	702
5/1 1Yr LIBOR: 5Yr IO	9	\$2,533,490.00	0.36	\$281,498.89	6.662	86.37	662
5/1 1Yr LIBOR: 10Yr IO	1	\$151,200.00	0.02	\$151,200.00	5.125	80.00	744
5/25 60Day FNMA	5	\$606,027.75	0.09	\$121,205.55	6.738	94.74	708
5/25 6Mo LIBOR	68	\$9,974,790.18	1.43	\$146,688.09	6.599	87.28	684
5/25 6Mo LIBOR: 3Yr IO	2	\$331,400.00	0.05	\$165,700.00	6.316	100.00	714
5/25 6Mo LIBOR: 5Yr IO	75	\$17,527,566.72	2.51	\$233,700.89	6.552	87.85	685
5/25 6Mo LIBOR: 10Yr IO	16	\$3,060,600.00	0.44	\$191,287.50	5.914	84.92	706
6/24 6Mo LIBOR: 10Yr IO	1	\$196,300.00	0.03	\$196,300.00	8.375	65.00	554
60Day FNMA	1	\$190,165.92	0.03	\$190,165.92	5.875	80.00	652
6Mo LIBOR	6	\$2,178,732.07	0.31	\$363,122.01	6.207	84.43	735
6Mo LIBOR: 5Yr IO	2	\$311,592.00	0.04	\$155,796.00	6.762	84.76	699
6Mo LIBOR: 6Mo IO	1	\$182,400.00	0.03	\$182,400.00	6.125	80.00	799
6Mo LIBOR: 10Yr IO	20	\$6,437,090.00	0.92	\$321,854.50	5.585	86.72	663
7/1 1Yr LIBOR	4	\$942,800.00	0.13	\$235,700.00	6.554	85.73	715
7/25 6Mo LIBOR	5	\$747,197.89	0.11	\$149,439.58	5.841	83.70	698
FIXED RATE	929	\$119,561,946.86	17.12	\$128,699.62	7.372	92.29	691
FIXED RATE: 10Yr IO	3	\$2,906,750.00	0.42	\$968,916.67	5.810	65.77	715
Total	4,366	\$698,496,704.43	100.00	\$159,985.50	7.297	92.33	659

\*\* 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 Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA ComblTV	WA FICO
CA	209	\$66,008,799.20	9.45	\$315,831.58	6.520	83.76	661
MA	48	\$12,747,231.21	1.82	\$265,567.32	7.289	93.26	657
NY	83	\$24,493,681.06	3.51	\$295,104.59	7.278	92.96	656
Other	4,026	\$595,246,992.96	85.22	\$147,850.72	7.384	93.23	659
<b>Total</b>	<b>4,366</b>	<b>\$698,496,704.43</b>	<b>100.00</b>	<b>\$159,985.50</b>	<b>7.297</b>	<b>92.33</b>	<b>659</b>

Prepay Penalty for Mortgage Loans

Prepay Penalty	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
Has Prepay Penalty	2,751	\$439,677,891.99	62.95	\$159,824.75	7.335	92.76	653
None	1,615	\$258,818,812.44	37.05	\$160,259.33	7.233	91.61	669
<b>Total</b>	<b>4,366</b>	<b>\$698,496,704.43</b>	<b>100.00</b>	<b>\$159,985.50</b>	<b>7.297</b>	<b>92.33</b>	<b>659</b>

Prepay Term for Mortgage Loans

Prepay Term	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
0	1,615	\$258,818,812.44	37.05	\$160,259.33	7.233	91.61	669
6	15	\$3,615,496.17	0.52	\$241,033.08	7.310	75.78	628
12	220	\$43,874,527.40	6.28	\$199,429.67	7.184	92.63	668
24	1,505	\$238,433,533.45	34.14	\$158,427.60	7.486	93.33	638
30	1	\$155,320.84	0.02	\$155,320.84	6.750	80.00	660
36	987	\$145,171,052.87	20.78	\$147,083.13	7.198	93.31	671
60	23	\$8,427,961.26	1.21	\$366,433.10	6.208	75.07	686
<b>Total</b>	<b>4,366</b>	<b>\$698,496,704.43</b>	<b>100.00</b>	<b>\$159,985.50</b>	<b>7.297</b>	<b>92.33</b>	<b>659</b>

Fico Scores of Mortgage Loans

Fico Scores	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
500 - 519	2	\$200,297.69	0.03	\$100,148.85	9.443	83.45	507
520 - 539	15	\$2,315,877.96	0.33	\$154,391.86	8.177	82.68	527
540 - 559	68	\$9,478,360.91	1.36	\$139,387.66	8.477	89.24	551
560 - 579	178	\$23,228,909.32	3.33	\$130,499.49	8.551	92.41	569
580 - 599	386	\$52,108,036.62	7.46	\$134,994.91	8.163	94.92	589
600 - 619	618	\$96,976,394.29	13.88	\$156,919.73	7.920	93.76	609
620 - 639	564	\$95,637,263.37	13.69	\$169,569.62	7.432	92.75	630
640 - 659	510	\$89,484,424.70	12.81	\$175,459.66	7.126	90.90	649
660 - 679	478	\$87,319,386.19	12.50	\$182,676.54	6.809	88.73	668
680 - 699	481	\$79,964,739.63	11.45	\$166,246.86	6.942	92.53	689
700 - 719	347	\$53,650,808.01	7.68	\$154,613.28	6.838	93.74	708
720 - 739	256	\$38,223,897.25	5.47	\$149,319.91	6.903	93.41	730
740 - 759	197	\$28,636,934.65	4.10	\$145,365.15	6.728	94.20	748
760 - 779	147	\$24,093,392.52	3.45	\$163,900.63	6.690	90.75	768
780 - 799	83	\$11,190,511.99	1.60	\$134,825.45	6.931	95.71	786
800 >=	18	\$2,429,126.74	0.35	\$134,951.49	7.201	96.34	806
Not Available	18	\$3,536,342.59	0.51	\$197,574.59	7.338	87.83	NA
<b>Total</b>	<b>4,366</b>	<b>\$698,496,704.43</b>	<b>100.00</b>	<b>\$159,985.50</b>	<b>7.297</b>	<b>92.33</b>	<b>659</b>



**NO PREAY STRESS**

Fwd LIBOR/Swap Shift Prepay	Min 0	bp		200 bp
	-200 bp	1.00x Base Case	1.00x Base Case	1.00x Base Case
Loss Severity: 40%				
Recovery Delay: 12 months				
% Cum Loss Yield Break		12.29%	10.09%	6.08%
CDR - Yield Break		13.039 CDR	10.166 CDR	5.611 CDR
% Cum Loss 1st \$ Principal Loss		12.24%	9.99%	6.03%
CDR - 1st \$ Principal Loss		12.965 CDR	10.04 CDR	5.553 CDR
Loss Severity: 50%	Do NOT explicitly calc. Interpolate please			
Recovery Delay: 12 months				
% Cum Loss Yield Break				
CDR - Yield Break				
% Cum Loss 1st \$ Principal Loss				
CDR - 1st \$ Principal Loss				
Loss Severity: 60%				
Recovery Delay: 12 months				
% Cum Loss Yield Break		13.02%	10.55%	6.26%
CDR - Yield Break		8.487 CDR	6.624 CDR	3.702 CDR
% Cum Loss 1st \$ Principal Loss		12.96%	10.43%	6.21%
CDR - 1st \$ Principal Loss		8.438 CDR	6.536 CDR	3.666 CDR
Loss Severity: 40%				
Recovery Delay: 12 months. NO ADVANCE				
% Cum Loss Yield Break		10.77%	8.49%	5.03%
CDR - Yield Break		11.024 CDR	8.256 CDR	4.537 CDR
% Cum Loss 1st \$ Principal Loss		10.70%	8.40%	4.98%
CDR - 1st \$ Principal Loss		10.938 CDR	8.149 CDR	4.491 CDR
Loss Severity: 50%	Do NOT explicitly calc. Interpolate please			
Recovery Delay: 12 months. NO ADVANCE				
% Cum Loss Yield Break				
CDR - Yield Break				
% Cum Loss 1st \$ Principal Loss				
CDR - 1st \$ Principal Loss				
Loss Severity: 60%				
Recovery Delay: 12 months. NO ADVANCE				
% Cum Loss Yield Break		11.81%	9.32%	5.47%
CDR - Yield Break		7.562 CDR	5.751 CDR	3.199 CDR
% Cum Loss 1st \$ Principal Loss		11.73%	9.21%	5.42%
CDR - 1st \$ Principal Loss		7.504 CDR	5.673 CDR	3.17 CDR

**PREPAY STRESS**

Fwd LIBOR/Swap Shift Prepay	Min 0	bp		200 bp
	-200 bp	2.00x Base Case	1.00x Base Case	0.50x Base Case
Loss Severity: 50%				
Recovery Delay: 12 months				
% Cum Loss Yield Break		7.11%	10.36%	12.67%
CDR - Yield Break		10.765 CDR	8.022 CDR	5.5 CDR
% Cum Loss 1st \$ Principal Loss		7.05%	10.25%	12.58%
CDR - 1st \$ Principal Loss		10.674 CDR	7.917 CDR	5.45 CDR
Loss Severity: 50%				
Recovery Delay: 12 months. NO ADVANCE				
% Cum Loss Yield Break		6.45%	8.97%	10.93%
CDR - Yield Break		9.715 CDR	6.78 CDR	4.571 CDR
% Cum Loss 1st \$ Principal Loss		6.40%	8.87%	10.85%
CDR - 1st \$ Principal Loss		9.629 CDR	6.69 CDR	4.533 CDR

# RAMP Series 2005-RS2 Trust - Price/Yield - M4

## AIG Breakeven Analysis

Balance	\$12,688,000.00	Delay	0						
		Dated	02/25/2005						
Settle	02/25/2005	First Payment	03/25/2005						
		Default	18.752 CDR	14.5 CDR	11.816 CDR	16.252 CDR	12.555 CDR	10.224 CDR	11.068 CDR
		WAL	9.08	9.91	10.51	9.54	10.32	10.87	10.74
Principal Writedown	0.06%		0.06%	0.07%	0.04%	0.09%	0.09%	0.12%	0.05%
al Collat Loss (Collat Maturity)	16.11%		16.67%	17.07%	14.53%	14.93%	15.21%		10.82%
		LIBOR_1MO	2.59000	2.59000	2.59000	Fwd	Fwd	Fwd	Fwd + 200
		LIBOR_6MO	3.02625	3.02625	3.02625	Fwd	Fwd	Fwd	Fwd + 200
		LIBOR_1YR	3.34750	3.34750	3.34750	Fwd	Fwd	Fwd	Fwd + 200
		CMT_1YR	3.00000	3.00000	3.00000	Fwd	Fwd	Fwd	Fwd + 200
		Prepay	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed
Loss Severity	40%		50%	60%	40%	50%	50%	60%	40%
Servicer Advances	100%		100%	100%	100%	100%	100%	100%	100%
Liquidation Lag	12		12	12	12	12	12	12	12
Triggers	FAIL		FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N)		Call (N)	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

for 1st liens stress runs:

your speed and 50% of your speed. failing triggers. run to mat. 12 mo lag. 100% advance.

static LIBOR, forward LIBOR, forward LIBOR +200.

40/50/60% severity

defaults in addtn to prepays.

solve for BE CDR and coll cum loss on classes of subs.



	9.06 CDR	10.144 CDR	7.937 CDR	6.518 CDR
Default				
WAL	17.90	17.45	18.79	19.75
Principal Writedown	0.04%	0.12%	0.03%	0.14%
Total Collat Loss (Collat Maturity)	21.93%	15.82%	16.70%	17.33%
LIBOR_1MO	Fwd	Fwd + 200	Fwd + 200	Fwd + 200
LIBOR_6MO	Fwd	Fwd + 200	Fwd + 200	Fwd + 200
LIBOR_1YR	Fwd	Fwd + 200	Fwd + 200	Fwd + 200
CMT_1YR	Fwd	Fwd + 200	Fwd + 200	Fwd + 200
Prepay	50 PricingSpeed	50 PricingSpeed	50 PricingSpeed	50 PricingSpeed
Loss Severity	60%	40%	50%	60%
Servicer Advances	100%	100%	100%	100%
Liquidation Lag	12	12	12	12
Triggers	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)

# RAMP Series 2005-RS2 Trust - Price/Yield - M5

## AIG Breakeven Analysis

Balance	\$12,688,000.00	Delay Dated	0 02/25/2005						
Settle	02/25/2005	First Payment	03/25/2005						
Default	16.395 CDR	12.778 CDR	10.464 CDR	13.975 CDR	10.878 CDR	8.901 CDR	9.057 CDR		
WAL	9.57	10.34	10.89	10.05	10.76	11.26	11.31		
Principal Writedown	0.05%	0.07%	0.09%	0.03%	0.07%	0.08%	0.07%		
Total Collat Loss (Collat Maturity)	14.62%	15.13%	15.49%	12.98%	13.33%	13.57%	9.18%		
LIBOR_1MO	2.59000	2.59000	2.59000	Fwd	Fwd	Fwd	Fwd + 200		
LIBOR_6MO	3.02625	3.02625	3.02625	Fwd	Fwd	Fwd	Fwd + 200		
LIBOR_1YR	3.34750	3.34750	3.34750	Fwd	Fwd	Fwd	Fwd + 200		
CMT_1YR	3.00000	3.00000	3.00000	Fwd	Fwd	Fwd	Fwd + 200		
Prepay	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed		
Loss Severity	40%	50%	60%	40%	50%	60%	40%		
Servicer Advances	100%	100%	100%	100%	100%	100%	100%		
Liquidation Lag	12	12	12	12	12	12	12		
Triggers	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL		
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)		

for 1st liens stress runs:

your speed and 50% of your speed. failing triggers. run to mat. 12 mo lag. 100% advance.

static LIBOR, forward LIBOR, forward LIBOR +200.

40/50/60% severity

defaults in addtn to prepays.

solve for BE CDR and coll cum loss on classes of subs.



Default	8.224 CDR	8.881 CDR	7.007 CDR	5.784 CDR
WAL	18.48	18.25	19.46	20.30
Principal Writedown	0.08%	0.10%	0.07%	0.09%
Total Collat Loss (Collat Maturity)	20.50%	14.46%	15.25%	15.81%
LIBOR_1MO	Fwd	Fwd + 200	Fwd + 200	Fwd + 200
LIBOR_6MO	Fwd	Fwd + 200	Fwd + 200	Fwd + 200
LIBOR_1YR	Fwd	Fwd + 200	Fwd + 200	Fwd + 200
CMT_1YR	Fwd	Fwd + 200	Fwd + 200	Fwd + 200
Prepay	50 PricingSpeed	50 PricingSpeed	50 PricingSpeed	50 PricingSpeed
Loss Severity	60%	40%	50%	60%
Servicer Advances	100%	100%	100%	100%
Liquidation Lag	12	12	12	12
Triggers	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)

**RAMP Series 2005-RS2 Trust - Price/Yield - M6**  
**AIG Breakeven Analysis**

Balance	\$10,875,000.00	Delay	0						
		Dated	02/25/2005						
Settle	02/25/2005	First Payment	03/25/2005						
		Default	14.48 CDR	11.354 CDR	9.339 CDR	12.115 CDR	9.486 CDR	7.796 CDR	7.409 CDR
		WAL	10.31	11.05	11.58	10.83	11.50	11.97	12.20
Principal Writedown	0.05%		0.05%	0.12%	0.12%	0.06%	0.06%	0.07%	0.07%
al Collat Loss (Collat Maturity)	13.32%		13.78%	14.11%	11.62%	11.62%	11.92%	12.14%	7.75%
		LIBOR_1MO	2.59000	2.59000	2.59000	Fwd	Fwd	Fwd	Fwd + 200
		LIBOR_6MO	3.02625	3.02625	3.02625	Fwd	Fwd	Fwd	Fwd + 200
		LIBOR_1YR	3.34750	3.34750	3.34750	Fwd	Fwd	Fwd	Fwd + 200
		CMT_1YR	3.00000	3.00000	3.00000	Fwd	Fwd	Fwd	Fwd + 200
		Prepay	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed
		Loss Severity	40%	50%	60%	40%	50%	60%	40%
		Servicer Advances	100%	100%	100%	100%	100%	100%	100%
		Liquidation Lag	12	12	12	12	12	12	12
		Triggers	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
		Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

for 1st liens stress runs:

your speed and 50% of your speed. failing triggers. run to mat. 12 mo lag. 100% advance.  
 static LIBOR, forward LIBOR, forward LIBOR +200.  
 40/50/60% severity  
 defaults in addtn to prepaes.  
 solve for BE CDR and coll cum loss on classes of subs.





Default	7.52 CDR	7.832 CDR	6.219 CDR	5.155 CDR
WAL	19.49	19.47	20.57	21.32
Principal Writedown	0.12%	0.11%	0.10%	0.01%
Total Collat Loss (Collat Maturity)	19.22%	13.23%	13.94%	14.44%
LIBOR_1MO	Fwd	Fwd + 200	Fwd + 200	Fwd + 200
LIBOR_6MO	Fwd	Fwd + 200	Fwd + 200	Fwd + 200
LIBOR_1YR	Fwd	Fwd + 200	Fwd + 200	Fwd + 200
CMT_1YR	Fwd	Fwd + 200	Fwd + 200	Fwd + 200
Prepay	50 PricingSpeed	50 PricingSpeed	50 PricingSpeed	50 PricingSpeed
Loss Severity	60%	40%	50%	60%
Servicer Advances	100%	100%	100%	100%
Liquidation Lag	12	12	12	12
Triggers	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)

**RAMM Series 2005-RS2 Trust - CF - Class M8 - 100% PricingSpeed**

Forward LIBOR  
100% PricingSpeed

Period	Date	Principal	Interest	Cash Flow	Balance	Unsched Princ	Coupon
0	25-Feb-05	0	0	0	10,875,000.00	0	0.000
1	25-Mar-05	0	36,709.17	36,709.17	10,875,000.00	0	4.340
2	25-Apr-05	0	42,646.31	42,646.31	10,875,000.00	0	4.554
3	25-May-05	0	42,775.00	42,775.00	10,875,000.00	0	4.720
4	25-Jun-05	0	45,118.56	45,118.56	10,875,000.00	0	4.818
5	25-Jul-05	0	44,823.13	44,823.13	10,875,000.00	0	4.946
6	25-Aug-05	0	47,412.89	47,412.89	10,875,000.00	0	5.063
7	25-Sep-05	0	48,349.34	48,349.34	10,875,000.00	0	5.163
8	25-Oct-05	0	47,424.06	47,424.06	10,875,000.00	0	5.233
9	25-Nov-05	0	49,519.92	49,519.92	10,875,000.00	0	5.288
10	25-Dec-05	0	48,520.63	48,520.63	10,875,000.00	0	5.354
11	25-Jan-06	0	50,802.86	50,802.86	10,875,000.00	0	5.425
12	25-Feb-06	0	51,261.73	51,261.73	10,875,000.00	0	5.474
13	25-Mar-06	61,262.01	46,706.92	107,968.93	10,813,737.99	61,262.01	5.522
14	25-Apr-06	1,316,782.41	51,829.65	1,368,612.05	9,496,955.58	1,316,782.41	5.566
15	25-May-06	1,335,220.60	44,279.56	1,379,500.16	8,161,734.98	1,335,220.60	5.595
16	25-Jun-06	1,232,111.24	39,512.32	1,271,623.56	6,929,623.74	1,232,111.24	5.622
17	25-Jul-06	1,252,839.07	32,609.65	1,285,448.72	5,676,784.67	1,252,839.07	5.647
18	25-Aug-06	1,157,206.71	27,726.68	1,184,933.39	4,519,577.96	1,157,206.71	5.672
19	25-Sep-06	1,120,391.71	22,179.70	1,142,571.41	3,399,186.25	1,120,391.71	5.699
20	25-Oct-06	1,142,572.16	16,197.12	1,158,769.28	2,256,614.09	1,142,572.16	5.718
21	25-Nov-06	1,060,860.72	11,132.57	1,071,993.29	1,195,753.37	1,060,860.72	5.729
22	25-Dec-06	1,070,810.21	5,745.59	1,076,555.81	124,943.16	1,070,810.21	5.766
23	25-Jan-07	124,943.16	629.29	125,572.45	0	124,943.16	5.849
<b>Total</b>		<b>10,875,000.00</b>	<b>853,912.64</b>	<b>11,728,912.64</b>		<b>10,875,000.00</b>	

**RAMP Series 2005-RS2 Trust - Class - M8 - 2 - 200bp 90 PricingSpeed**

200bp, LIBOR\_1MO=2.590, LIBOR\_6MO=3.02625, LIBOR\_1YR=3.34750, CMT\_1YR=3.000, 90 PricingSpeed

Perio Date	Principal	Interest	Cash Flow	Balance	Unsched Princ	Accrued Interest	Couponcap	Acci Couponcap	Capped	Optimal Coupon	Effective Coupon
Total	10,875,000.00	2,591,274.57	13,466,274.57	10,875,000.00	10,875,000.00	2,574,128.94	113,711.94	130,857.57	2,460,417.00		
0	25-Feb-05	0	0	10,875,000.00	0	0	0	0	0	0	0
1	25-Mar-05	0	36,709.17	10,875,000.00	0	36,709.17	0	0	0	36,709.17	4.34
2	25-Apr-05	0	61,375.48	10,875,000.00	0	61,375.48	0	0	0	61,375.48	6.554
3	25-May-05	0	60,900.00	10,875,000.00	0	60,900.00	0	0	0	60,900.00	6.72
4	25-Jun-05	0	62,452.89	10,875,000.00	0	63,847.73	1,394.84	1,394.84	0	62,452.89	6.6691
5	25-Jul-05	0	62,613.94	10,875,000.00	0	62,948.13	334.19	1,737.10	0	62,613.94	6.9091
6	25-Aug-05	0	62,844.00	10,875,000.00	0	66,142.05	3,298.05	5,045.72	0	62,844.00	6.7108
7	25-Sep-05	0	62,840.84	10,875,000.00	0	67,078.51	4,237.67	9,314.51	0	62,840.84	7.163
8	25-Oct-05	0	62,837.81	10,875,000.00	0	65,549.06	2,711.25	12,081.90	0	62,837.81	7.233
9	25-Nov-05	0	62,834.91	10,875,000.00	0	68,249.08	5,414.17	17,571.89	0	62,834.91	7.288
10	25-Dec-05	0	62,832.11	10,875,000.00	0	66,645.63	3,813.51	21,493.09	0	62,832.11	7.354
11	25-Jan-06	0	62,867.07	10,875,000.00	0	69,532.03	6,664.96	28,295.47	0	62,867.07	7.425
12	25-Feb-06	0	62,893.57	10,875,000.00	0	69,990.90	7,097.32	35,574.90	0	62,893.57	7.474
13	25-Mar-06	0	62,900.30	10,875,000.00	0	63,623.58	723.28	36,506.31	0	62,900.30	7.522
14	25-Apr-06	0	62,901.00	10,875,000.00	0	70,852.44	7,951.44	44,695.59	0	62,901.00	7.566
15	25-May-06	0	62,901.70	10,875,000.00	0	68,829.69	5,927.98	50,906.46	0	62,901.70	7.595
16	25-Jun-06	0	62,902.41	10,875,000.00	0	71,376.85	8,474.44	59,715.02	0	62,902.41	7.622
17	25-Jul-06	0	62,917.84	10,875,000.00	0	69,300.94	6,383.10	66,478.65	0	62,917.84	7.647
18	25-Aug-06	0	62,933.53	10,875,000.00	0	71,845.08	8,911.55	75,829.39	0	62,933.53	7.672
19	25-Sep-06	0	62,932.85	10,875,000.00	0	72,097.93	9,165.08	85,497.19	0	62,932.85	7.699
20	25-Oct-06	0	62,932.42	10,875,000.00	0	69,944.38	7,011.95	93,059.04	0	62,932.42	7.716
21	25-Nov-06	0	62,961.67	10,875,000.00	0	72,378.86	9,417.20	103,095.59	0	62,961.67	7.729
22	25-Dec-06	0	62,944.45	10,875,000.00	0	70,379.38	7,434.93	111,197.72	0	62,944.45	7.766
23	25-Jan-07	0	66,157.58	10,875,000.00	0	73,502.61	7,345.04	119,294.32	0	66,157.58	7.849
24	25-Feb-07	0	65,382.92	10,875,000.00	0	73,249.77	0	120,097.84	0	73,249.77	7.822
25	25-Mar-07	0	65,382.92	10,875,000.00	0	65,382.92	0	120,819.90	0	65,382.92	7.73
26	25-Apr-07	0	72,641.07	10,875,000.00	0	72,641.07	0	121,626.93	0	72,641.07	7.757
27	25-May-07	0	70,533.44	10,875,000.00	0	70,533.44	0	122,415.78	0	70,533.44	7.783
28	25-Jun-07	0	73,128.03	10,875,000.00	0	73,128.03	0	123,238.96	0	73,128.03	7.809
29	25-Jul-07	0	70,986.56	10,875,000.00	0	70,986.56	0	124,043.40	0	70,986.56	7.833
30	25-Aug-07	0	73,558.80	10,875,000.00	0	73,558.80	0	124,882.43	0	73,558.80	7.855
31	25-Sep-07	0	73,755.46	10,875,000.00	0	73,755.46	0	125,728.40	0	73,755.46	7.876
32	25-Oct-07	0	71,557.50	10,875,000.00	0	71,557.50	0	126,556.70	0	71,557.50	7.896
33	25-Nov-07	0	74,111.31	10,875,000.00	0	74,111.31	0	127,419.16	0	74,111.31	7.914
34	25-Dec-07	0	71,865.63	10,875,000.00	0	71,865.63	0	128,261.19	0	71,865.63	7.93
35	25-Jan-08	0	74,392.25	10,875,000.00	0	74,392.25	0	129,138.58	0	74,392.25	7.944
36	25-Feb-08	0	74,504.63	10,875,000.00	0	74,504.63	0	130,023.31	0	74,504.63	7.956
37	25-Mar-08	7,759,980.37	7,960,624.67	3,115,009.63	7,759,980.37	69,776.72	0	130,857.57	0	69,776.72	22,9024
38	25-Apr-08	1,582,139.58	1,603,528.79	1,532,870.05	1,582,139.58	21,389.21	0	0	0	21,389.21	7,974
39	25-May-08	1,532,870.05	1,543,066.19	0	1,532,870.05	10,196.14	0	0	0	10,196.14	7,982



**RAMP 2005-RS2 Breakevens**

to Forward LIBOR

Class	Severities		
	30%	40%	50%
M1	39.649 CDR	26.291 CDR	19.635 CDR
M2	31.129 CDR	21.315 CDR	16.183 CDR
M3	26.861 CDR	18.695 CDR	14.321 CDR
M4	23.006 CDR	16.252 CDR	12.555 CDR
M5	19.51 CDR	13.975 CDR	10.878 CDR
M6	16.728 CDR	12.115 CDR	9.486 CDR
M7	13.699 CDR	10.04 CDR	7.917 CDR
B1	11.694 CDR	8.673 CDR	6.894 CDR

Class	Collateral Loss		
M1	19.33%	20.23%	20.81%
M2	16.84%	17.62%	18.11%
M3	15.38%	16.08%	16.53%
M4	13.91%	14.53%	14.93%
M5	12.43%	12.98%	13.33%
M6	11.13%	11.62%	11.92%
M7	9.59%	9.99%	10.25%
B1	8.47%	8.85%	9.10%

# RAMP Series 2005-RS2 Trust - Class - M8 - 2 - BONY Stress Run at 90 PricingSpeed

Forward Rates plus 50 bps for 12 months, 100 bps for months 13+  
90 PricingSpeed

Period	Date	Principal	Interest	Cash Flow	Balance	Unsched Princ	Accrued Interest	Couponcap Shortfall	Couponcap Shortfall
Total		10,875,000.00	1,335,878.65	12,210,878.65		10,875,000.00	1,335,878.65	132.84	132.84
0	25-Feb-05	0	0	0	10,875,000.00	0	0	0	0
1	25-Mar-05	0	36,709.17	36,709.17	10,875,000.00	0	36,709.17	0	0
2	25-Apr-05	0	47,328.60	47,328.60	10,875,000.00	0	47,328.60	0	0
3	25-May-05	0	47,306.25	47,306.25	10,875,000.00	0	47,306.25	0	0
4	25-Jun-05	0	49,800.85	49,800.85	10,875,000.00	0	49,800.85	0	0
5	25-Jul-05	0	49,354.38	49,354.38	10,875,000.00	0	49,354.38	0	0
6	25-Aug-05	0	52,095.18	52,095.18	10,875,000.00	0	52,095.18	0	0
7	25-Sep-05	0	53,031.64	53,031.64	10,875,000.00	0	53,031.64	0	0
8	25-Oct-05	0	51,955.31	51,955.31	10,875,000.00	0	51,955.31	0	0
9	25-Nov-05	0	54,202.21	54,202.21	10,875,000.00	0	54,202.21	0	0
10	25-Dec-05	0	53,051.88	53,051.88	10,875,000.00	0	53,051.88	0	0
11	25-Jan-06	0	55,485.16	55,485.16	10,875,000.00	0	55,485.16	0	0
12	25-Feb-06	0	55,944.02	55,944.02	10,875,000.00	0	55,944.02	0	0
13	25-Mar-06	0	55,165.25	55,165.25	10,875,000.00	0	55,165.25	0	0
14	25-Apr-06	0	61,487.85	61,487.85	10,875,000.00	0	61,487.85	0	0
15	25-May-06	0	59,767.19	59,767.19	10,875,000.00	0	59,767.19	0	0
16	25-Jun-06	0	62,012.27	62,012.27	10,875,000.00	0	62,012.27	0	0
17	25-Jul-06	31,213.48	60,238.44	91,451.92	10,843,786.52	31,213.48	60,238.44	0	0
18	25-Aug-06	746,626.19	62,301.17	808,927.36	10,097,160.32	746,626.19	62,301.17	0	0
19	25-Sep-06	721,434.09	58,246.31	779,680.40	9,375,726.23	721,434.09	58,246.31	0	0
20	25-Oct-06	771,799.09	52,488.44	824,287.53	8,603,927.15	771,799.09	52,488.44	0	0
21	25-Nov-06	685,171.38	49,854.74	735,026.12	7,918,755.76	685,171.38	49,854.74	132.84	132.84
22	25-Dec-06	723,474.85	44,648.58	768,123.43	7,195,280.91	723,474.85	44,648.58	0	0
23	25-Jan-07	736,240.42	42,435.97	778,676.38	6,459,040.50	736,240.42	42,435.97	0	0
24	25-Feb-07	1,144,067.82	37,943.63	1,182,011.45	5,314,972.68	1,144,067.82	37,943.63	0	0
25	25-Mar-07	1,309,050.40	27,820.93	1,336,871.33	4,005,922.28	1,309,050.40	27,820.93	0	0
26	25-Apr-07	1,083,894.07	23,308.57	1,107,202.64	2,922,028.21	1,083,894.07	23,308.57	0	0
27	25-May-07	1,093,872.23	16,516.76	1,110,389.00	1,828,155.98	1,093,872.23	16,516.76	0	0
28	25-Jun-07	1,009,973.68	10,719.04	1,020,692.72	818,182.29	1,009,973.68	10,719.04	0	0
29	25-Jul-07	818,182.29	4,658.87	822,841.16	0	818,182.29	4,658.87	0	0

can I run the M8 cashflows with this stress:

Yr 1 - Forward Libor + 50 basis point

Yr 2 and on - Forward libor + 100 basis points

- run this assuming the prepay speed is 90% of the pricing vector.

Capped Optimal Interest	Coupon	Effective Coupon
1,335,745.81	0	0
36,709.17	4.34	4.34
47,328.60	5.054	5.054
47,306.25	5.22	5.22
49,800.85	5.318	5.318
49,354.38	5.446	5.446
52,095.18	5.563	5.563
53,031.64	5.663	5.663
51,955.31	5.733	5.733
54,202.21	5.788	5.788
53,051.88	5.854	5.854
55,485.16	5.925	5.925
55,944.02	5.974	5.974
55,165.25	6.522	6.522
61,487.85	6.566	6.566
59,767.19	6.595	6.595
62,012.27	6.622	6.622
60,238.44	6.647	6.647
62,301.17	6.672	6.672
58,246.31	6.699	6.699
52,488.44	6.718	6.718
49,721.90	6.729	6.729
44,648.58	6.766	6.766
42,435.97	6.849	6.849
37,943.63	6.822	6.822
27,820.93	6.73	6.73
23,308.57	6.757	6.757
16,516.76	6.783	6.783
10,719.04	6.809	6.809
4,658.87	6.833	6.833





## RAMP Series 2005-RS2 Trust - Breakeven Analysis TIAA - Class M-8

Balance	\$10,875,000.00	Delay	0
		Dated	02/25/2005
Settle	02/25/2005	First Payment	03/25/2005
<i>Price</i>		<i>1</i>	<i>2</i>
WAL	12.37		12.73
Mod Durn	8.48		8.64
Principal Writedown	0.28%		0.19%
Total Collat Loss (Collat Maturity)	9.10%		9.27%
LIBOR_1MO	2.590 ...		2.590 ...
LIBOR_6MO	3.02625 ...		3.02625 ...
LIBOR_1YR	3.34750 ...		3.34750 ...
CMT_1YR	3.000 ...		3.000 ...
Prepay	100 PricingSpeed		100 PricingSpeed
Default	6.894 CDR		5.717 CDR
Loss Severity	50%		60%
Servicer Advances	100%		100%
Liquidation Lag	12		12
Delinq	100%		100%
Optional Redemption	Call (N)		Call (N)

1. breakeven cdr and cum loss for the M8 assuming:

a)pricing speed b)falling triggers c)to maturity d)forward libor e)  
12month lag f) at 50% AND 60% severity

2. excess spread for 360 months assuming:

- a) forward libor
- b) deal pricing speed
- c) failing triggers
- d) t o maturity
- e) no losses

**Excess Spread Analysis**

FRM PPC: 115%  
 ARM CPR: 100%  
 Enable Call: No

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Excess Spread	Excess Spread	Call Eligible	Bond Balance Outstanding
1	2.590	3.026	3.348	3.000	4.160	2,515,744.24	No	Yes
2	2.804	3.148	3.482	3.098	3.660	2,201,049.62	No	Yes
3	2.970	3.263	3.572	3.176	3.610	2,154,471.40	No	Yes
4	3.068	3.359	3.658	3.242	3.410	2,015,801.24	No	Yes
5	3.196	3.449	3.729	3.296	3.410	1,993,955.41	No	Yes
6	3.313	3.530	3.802	3.344	3.190	1,841,621.00	No	Yes
7	3.413	3.600	3.861	3.394	3.100	1,758,955.83	No	Yes
8	3.483	3.661	3.893	3.451	3.160	1,760,954.89	No	Yes
9	3.538	3.717	3.953	3.511	2.990	1,630,086.18	No	Yes
10	3.604	3.769	3.990	3.572	3.060	1,628,855.70	No	Yes
11	3.675	3.814	4.040	3.632	2.870	1,489,617.94	No	Yes
12	3.724	3.852	4.074	3.688	2.830	1,429,235.63	No	Yes
13	3.772	3.885	4.107	3.733	3.200	1,565,912.92	No	Yes
14	3.816	3.915	4.141	3.769	2.760	1,316,782.41	No	Yes
15	3.845	3.941	4.169	3.797	2.880	1,335,220.60	No	Yes
16	3.872	3.964	4.193	3.818	2.740	1,232,111.24	No	Yes
17	3.897	3.988	4.215	3.831	2.860	1,252,839.07	No	Yes
18	3.922	4.023	4.234	3.838	2.720	1,157,206.71	No	Yes
19	3.949	4.048	4.250	3.839	2.710	1,120,391.71	No	Yes
20	3.968	4.053	4.266	3.835	2.840	1,142,572.16	No	Yes
21	3.979	4.060	4.279	3.829	2.720	1,060,860.72	No	Yes
22	4.016	4.069	4.290	3.821	2.830	1,070,810.21	No	Yes
23	4.099	4.076	4.301	3.814	2.980	1,071,520.91	No	Yes
24	4.072	4.074	4.311	3.810	4.150	1,421,126.81	No	Yes
25	3.980	4.079	4.320	3.810	4.640	1,510,772.99	No	Yes
26	4.007	4.104	4.331	3.815	4.220	1,305,218.80	No	Yes
27	4.033	4.128	4.341	3.823	4.330	1,279,424.19	No	Yes
28	4.059	4.150	4.352	3.834	4.180	1,193,105.27	No	Yes
29	4.083	4.170	4.363	3.848	4.380	1,212,039.20	No	Yes
30	4.105	4.189	4.374	3.865	4.430	1,185,030.44	No	Yes
31	4.126	4.206	4.385	3.884	4.410	1,142,836.90	No	Yes
32	4.146	4.221	4.409	3.904	4.530	1,136,764.41	No	Yes
33	4.164	4.234	4.409	3.926	4.380	1,064,215.30	No	Yes
34	4.180	4.246	4.421	3.948	4.510	1,059,969.75	No	Yes
35	4.194	4.256	4.444	3.970	4.410	1,004,305.01	No	Yes
36	4.206	4.266	4.444	3.992	4.690	1,033,836.98	No	Yes
37	4.215	4.276	4.455	4.011	5.030	1,075,340.60	No	Yes
38	4.224	4.286	4.466	4.028	4.760	983,616.86	No	Yes
39	4.232	4.296	4.476	4.045	4.890	979,132.79	No	Yes
40	4.242	4.308	4.486	4.062	4.750	920,699.54	No	Yes
41	4.251	4.321	4.495	4.078	4.890	919,695.12	No	Yes
42	4.262	4.334	4.504	4.093	4.820	876,510.28	No	Yes
43	4.274	4.350	4.513	4.108	4.810	847,906.86	No	Yes
44	4.286	4.366	4.511	4.122	4.940	843,609.54	No	Yes
45	4.300	4.382	4.543	4.136	4.800	793,569.64	No	Yes
46	4.316	4.397	4.541	4.149	4.920	789,506.98	No	Yes
47	4.333	4.412	4.540	4.161	4.790	744,473.04	No	Yes
48	4.352	4.426	4.575	4.172	4.830	727,231.60	No	Yes
49	4.368	4.438	4.575	4.183	5.240	764,069.39	No	Yes
50	4.380	4.450	4.588	4.194	4.830	682,821.68	No	Yes
51	4.392	4.462	4.602	4.205	4.970	680,434.76	No	Yes
52	4.403	4.473	4.617	4.217	4.840	642,154.06	No	Yes
53	4.415	4.485	4.633	4.229	4.990	642,047.70	No	Yes
54	4.426	4.496	4.648	4.242	4.900	610,956.25	No	Yes
55	4.437	4.508	4.664	4.256	4.910	593,756.75	No	Yes

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Excess Spread	Excess Spread	Call Eligible	Bond Balance Outstanding
56	4.449	4.519	4.681	4.271	5.060	592,522.87	No	Yes
57	4.460	4.532	4.697	4.286	4.940	561,223.72	No	Yes
58	4.471	4.545	4.713	4.303	5.090	560,249.12	No	Yes
59	4.482	4.559	4.727	4.321	4.990	532,792.66	No	Yes
60	4.493	4.574	4.741	4.339	5.110	528,299.75	No	Yes
61	4.506	4.590	4.753	4.359	5.520	553,823.43	No	Yes
62	4.522	4.606	4.764	4.379	5.160	501,613.43	No	Yes
63	4.538	4.621	4.774	4.399	5.300	500,104.36	No	Yes
64	4.554	4.636	4.782	4.419	5.200	475,492.36	No	Yes
65	4.569	4.651	4.789	4.438	5.350	475,095.25	No	Yes
66	4.585	4.666	4.795	4.458	5.300	455,841.77	No	Yes
67	4.599	4.681	4.800	4.477	5.330	444,416.29	No	Yes
68	4.614	4.695	4.806	4.495	5.470	443,018.76	No	Yes
69	4.628	4.708	4.812	4.514	5.390	422,916.55	No	Yes
70	4.642	4.722	4.818	4.532	5.540	421,736.27	No	Yes
71	4.656	4.735	4.824	4.549	5.470	403,974.39	No	Yes
72	4.669	4.748	4.832	4.567	5.540	397,462.86	No	Yes
73	4.682	4.760	4.841	4.583	5.920	411,958.59	No	Yes
74	4.695	4.772	4.852	4.600	5.630	380,276.10	No	Yes
75	4.707	4.783	4.877	4.616	5.790	379,210.36	No	Yes
76	4.719	4.794	4.878	4.631	5.730	364,385.86	No	Yes
77	4.731	4.805	4.893	4.646	5.900	363,724.91	No	Yes
78	4.742	4.815	4.921	4.661	5.880	351,823.73	No	Yes
79	4.752	4.825	4.925	4.675	5.640	327,647.48	Yes	Yes
80	4.762	4.834	4.943	4.688	5.810	327,845.06	Yes	Yes
81	4.772	4.844	4.948	4.701	5.780	316,368.15	Yes	Yes
82	4.781	4.855	4.977	4.714	5.950	316,399.24	Yes	Yes
83	4.790	4.867	4.993	4.725	5.940	306,358.42	Yes	Yes
84	4.798	4.879	4.996	4.736	6.050	303,063.25	Yes	Yes
85	4.809	4.891	5.023	4.747	6.320	307,525.21	Yes	Yes
86	4.822	4.905	5.050	4.756	6.230	294,222.36	Yes	Yes
87	4.835	4.918	5.037	4.765	6.410	293,809.52	Yes	Yes
88	4.848	4.931	5.060	4.773	6.420	285,852.62	Yes	Yes
89	4.861	4.943	5.082	4.781	6.600	285,580.67	Yes	Yes
90	4.874	4.956	5.065	4.788	6.660	279,703.13	Yes	Yes
91	4.886	4.969	5.085	4.794	6.770	276,055.17	Yes	Yes
92	4.899	4.981	5.093	4.799	6.940	275,129.85	Yes	Yes
93	4.911	4.993	5.099	4.803	7.020	270,299.99	Yes	Yes
94	4.923	5.005	5.105	4.807	7.230	270,249.51	Yes	Yes
95	4.935	5.017	5.111	4.809	7.340	266,458.34	Yes	Yes
96	4.947	5.029	5.116	4.811	7.530	265,560.89	Yes	Yes
97	4.959	5.040	5.121	4.812	7.810	267,718.80	Yes	Yes
98	4.971	5.052	5.128	4.812	7.870	262,060.70	Yes	Yes
99	4.982	5.063	5.133	4.811	8.070	261,213.15	Yes	Yes
100	4.993	5.074	5.140	4.809	8.230	258,789.09	Yes	Yes
101	5.004	5.085	5.146	4.806	8.430	257,850.31	Yes	Yes
102	5.015	5.095	5.152	4.802	8.640	256,692.66	Yes	Yes
103	5.026	5.106	5.159	4.797	8.810	254,353.31	Yes	No
104	5.037	5.116	5.167	4.791	8.790	246,811.43	Yes	No
105	5.047	5.126	5.174	4.784	8.780	239,508.13	Yes	No
106	5.057	5.136	5.181	4.776	8.760	232,433.21	Yes	No
107	5.067	5.146	5.189	4.767	8.750	225,713.38	Yes	No
108	5.077	5.156	5.197	4.756	8.760	219,591.90	Yes	No
109	5.086	5.165	5.206	4.745	8.750	213,203.50	Yes	No
110	5.096	5.174	5.215	4.733	8.730	206,944.64	Yes	No
111	5.105	5.183	5.223	4.722	8.720	200,880.42	Yes	No
112	5.114	5.191	5.232	4.712	8.700	195,004.22	Yes	No
113	5.123	5.200	5.241	4.703	8.690	189,406.54	Yes	No
114	5.132	5.208	5.250	4.696	8.690	184,227.03	Yes	No
115	5.140	5.216	5.258	4.690	8.680	178,864.15	Yes	No
116	5.148	5.223	5.266	4.685	8.660	173,666.63	Yes	No
117	5.156	5.229	5.274	4.682	8.650	168,630.55	Yes	No
118	5.164	5.234	5.280	4.681	8.630	163,749.20	Yes	No
119	5.171	5.237	5.286	4.681	8.620	159,068.85	Yes	No
120	5.178	5.239	5.291	4.683	8.620	154,657.77	Yes	No
121	5.182	5.240	5.294	4.687	8.610	150,241.03	Yes	No
122	5.182	5.240	5.284	4.692	8.590	145,914.67	Yes	No
123	5.182	5.241	5.298	4.697	8.580	141,720.29	Yes	No

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Excess Spread	Excess Spread	Call Eligible	Bond Balance Outstanding
124	5.183	5.241	5.298	4.702	8.560	137,653.62	Yes	No
125	5.183	5.242	5.285	4.707	8.550	133,716.31	Yes	No
126	5.184	5.243	5.297	4.712	8.530	129,909.57	Yes	No
127	5.184	5.244	5.296	4.717	8.520	126,201.18	Yes	No
128	5.185	5.246	5.295	4.722	8.500	122,604.91	Yes	No
129	5.186	5.248	5.294	4.727	8.490	119,117.49	Yes	No
130	5.188	5.249	5.294	4.732	8.470	115,734.95	Yes	No
131	5.189	5.252	5.295	4.737	8.460	112,463.42	Yes	No
132	5.191	5.254	5.296	4.742	8.450	109,321.28	Yes	No
133	5.193	5.257	5.299	4.747	8.440	106,234.07	Yes	No
134	5.195	5.259	5.304	4.751	8.420	103,237.52	Yes	No
135	5.197	5.263	5.310	4.756	8.410	100,330.45	Yes	No
136	5.200	5.266	5.317	4.761	8.390	97,509.98	Yes	No
137	5.203	5.270	5.325	4.765	8.380	94,786.65	Yes	No
138	5.206	5.274	5.334	4.770	8.370	92,184.86	Yes	No
139	5.210	5.279	5.343	4.774	8.360	89,605.85	Yes	No
140	5.214	5.284	5.353	4.779	8.340	87,103.12	Yes	No
141	5.218	5.291	5.363	4.783	8.330	84,674.82	Yes	No
142	5.223	5.300	5.372	4.788	8.320	82,317.98	Yes	No
143	5.228	5.309	5.381	4.792	8.300	80,053.18	Yes	No
144	5.233	5.320	5.388	4.797	8.300	77,941.53	Yes	No
145	5.242	5.331	5.395	4.801	8.290	75,801.33	Yes	No
146	5.255	5.343	5.401	4.805	8.280	73,703.39	Yes	No
147	5.267	5.354	5.404	4.810	8.260	71,666.74	Yes	No
148	5.279	5.364	5.407	4.814	8.250	69,689.39	Yes	No
149	5.290	5.374	5.409	4.818	8.240	67,800.22	Yes	No
150	5.300	5.383	5.410	4.822	8.240	66,043.78	Yes	No
151	5.310	5.391	5.410	4.827	8.230	64,228.83	Yes	No
152	5.319	5.399	5.409	4.831	8.220	62,466.38	Yes	No
153	5.328	5.406	5.408	4.835	8.200	60,755.07	Yes	No
154	5.336	5.412	5.407	4.839	8.190	59,092.94	Yes	No
155	5.343	5.418	5.406	4.843	8.180	57,495.17	Yes	No
156	5.350	5.423	5.405	4.847	8.170	55,983.61	Yes	No
157	5.355	5.427	5.404	4.851	8.160	54,459.04	Yes	No
158	5.360	5.430	5.404	4.855	8.150	52,976.86	Yes	No
159	5.365	5.433	5.403	4.859	8.140	51,537.00	Yes	No
160	5.368	5.434	5.404	4.863	8.120	50,138.13	Yes	No
161	5.371	5.435	5.404	4.867	8.110	48,784.17	Yes	No
162	5.373	5.435	5.405	4.871	8.100	47,476.67	Yes	No
163	5.374	5.434	5.405	4.875	8.090	46,192.90	Yes	No
164	5.375	5.432	5.407	4.878	8.080	44,945.42	Yes	No
165	5.374	5.429	5.407	4.882	8.060	43,733.15	Yes	No
166	5.373	5.426	5.408	4.886	8.050	42,554.99	Yes	No
167	5.371	5.421	5.409	4.890	8.040	41,406.62	Yes	No
168	5.368	5.416	5.409	4.893	8.030	40,277.81	Yes	No
169	5.364	5.409	5.409	4.897	8.010	39,197.12	Yes	No
170	5.359	5.402	5.408	4.901	8.000	38,146.18	Yes	No
171	5.353	5.393	5.407	4.904	7.990	37,124.54	Yes	No
172	5.346	5.384	5.406	4.908	7.980	36,131.33	Yes	No
173	5.338	5.373	5.404	4.912	7.970	35,156.48	Yes	No
174	5.330	5.361	5.402	4.915	7.950	34,179.43	Yes	No
175	5.320	5.349	5.400	4.919	7.930	33,268.20	Yes	No
176	5.309	5.337	5.398	4.922	7.920	32,382.11	Yes	No
177	5.297	5.327	5.395	4.926	7.910	31,520.42	Yes	No
178	5.284	5.319	5.393	4.930	7.900	30,682.41	Yes	No
179	5.270	5.315	5.390	4.933	7.890	29,858.55	Yes	No
180	5.255	5.313	5.387	4.936	7.870	29,039.20	Yes	No
181	5.249	5.314	5.384	4.940	7.860	28,276.48	Yes	No
182	5.251	5.316	5.381	4.943	7.850	27,535.87	Yes	No
183	5.254	5.319	5.378	4.947	7.840	26,815.39	Yes	No
184	5.257	5.321	5.375	4.950	7.830	26,114.45	Yes	No
185	5.259	5.323	5.372	4.954	7.820	25,433.46	Yes	No
186	5.261	5.325	5.370	4.957	7.810	24,775.21	Yes	No
187	5.263	5.326	5.367	4.960	7.800	24,129.34	Yes	No
188	5.265	5.328	5.364	4.964	7.790	23,500.85	Yes	No
189	5.267	5.329	5.361	4.967	7.780	22,889.22	Yes	No
190	5.268	5.330	5.359	4.970	7.770	22,293.98	Yes	No
191	5.270	5.331	5.356	4.974	7.760	21,715.49	Yes	No

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Excess Spread	Excess Spread	Call Eligible	Bond Balance Outstanding
192	5.271	5.332	5.354	4.977	7.750	21,153.80	Yes	No
193	5.272	5.333	5.351	4.980	7.740	20,603.82	Yes	No
194	5.273	5.334	5.349	4.983	7.740	20,069.59	Yes	No
195	5.274	5.334	5.347	4.987	7.730	19,549.54	Yes	No
196	5.274	5.334	5.344	4.990	7.720	19,043.29	Yes	No
197	5.275	5.334	5.342	4.993	7.710	18,550.66	Yes	No
198	5.275	5.334	5.340	4.996	7.700	18,071.37	Yes	No
199	5.275	5.334	5.338	5.000	7.690	17,604.16	Yes	No
200	5.275	5.333	5.336	5.003	7.680	17,149.24	Yes	No
201	5.275	5.333	5.334	5.006	7.670	16,706.26	Yes	No
202	5.275	5.332	5.332	5.009	7.660	16,274.90	Yes	No
203	5.274	5.331	5.331	5.012	7.660	15,854.67	Yes	No
204	5.273	5.330	5.329	5.015	7.650	15,444.58	Yes	No
205	5.273	5.328	5.328	5.018	7.640	15,045.74	Yes	No
206	5.271	5.327	5.326	5.022	7.630	14,657.78	Yes	No
207	5.270	5.325	5.325	5.025	7.620	14,279.90	Yes	No
208	5.269	5.323	5.324	5.028	7.610	13,911.84	Yes	No
209	5.267	5.321	5.323	5.031	7.610	13,552.83	Yes	No
210	5.265	5.318	5.322	5.034	7.600	13,201.49	Yes	No
211	5.263	5.316	5.321	5.037	7.590	12,861.35	Yes	No
212	5.261	5.313	5.320	5.040	7.580	12,529.99	Yes	No
213	5.258	5.310	5.320	5.043	7.570	12,207.16	Yes	No
214	5.256	5.307	5.319	5.046	7.570	11,892.64	Yes	No
215	5.253	5.303	5.319	5.049	7.560	11,585.50	Yes	No
216	5.250	5.300	5.319	5.052	7.550	11,284.43	Yes	No
217	5.247	5.296	5.319	5.055	7.540	10,993.47	Yes	No
218	5.243	5.292	5.319	5.058	7.540	10,710.07	Yes	No
219	5.240	5.287	5.319	5.062	7.530	10,433.90	Yes	No
220	5.236	5.283	5.319	5.065	7.520	10,164.78	Yes	No
221	5.232	5.278	5.320	5.068	7.520	9,901.73	Yes	No
222	5.227	5.273	5.321	5.071	7.510	9,643.17	Yes	No
223	5.223	5.268	5.322	5.074	7.500	9,394.18	Yes	No
224	5.218	5.263	5.323	5.077	7.490	9,151.50	Yes	No
225	5.213	5.257	5.325	5.080	7.490	8,914.96	Yes	No
226	5.208	5.251	5.327	5.083	7.480	8,684.40	Yes	No
227	5.203	5.245	5.328	5.086	7.470	8,458.87	Yes	No
228	5.197	5.239	5.330	5.089	7.460	8,236.96	Yes	No
229	5.191	5.233	5.331	5.092	7.460	8,023.63	Yes	No
230	5.185	5.226	5.332	5.095	7.450	7,815.57	Yes	No
231	5.179	5.219	5.332	5.098	7.450	7,612.74	Yes	No
232	5.173	5.211	5.332	5.101	7.440	7,415.00	Yes	No
233	5.166	5.204	5.332	5.104	7.430	7,221.44	Yes	No
234	5.159	5.196	5.330	5.107	7.430	7,030.57	Yes	No
235	5.152	5.188	5.329	5.110	7.420	6,847.45	Yes	No
236	5.144	5.181	5.326	5.113	7.420	6,668.91	Yes	No
237	5.137	5.174	5.323	5.116	7.410	6,494.82	Yes	No
238	5.129	5.169	5.320	5.119	7.400	6,325.08	Yes	No
239	5.120	5.165	5.316	5.122	7.400	6,158.98	Yes	No
240	5.112	5.162	5.312	5.125	7.390	5,995.76	Yes	No
241	5.107	5.160	5.308	5.128	7.390	5,838.88	Yes	No
242	5.106	5.159	5.303	5.131	7.380	5,686.00	Yes	No
243	5.105	5.158	5.299	5.134	7.380	5,536.92	Yes	No
244	5.104	5.157	5.295	5.137	7.370	5,391.53	Yes	No
245	5.103	5.155	5.290	5.140	7.370	5,249.62	Yes	No
246	5.102	5.154	5.286	5.143	7.360	5,111.01	Yes	No
247	5.101	5.153	5.282	5.147	7.360	4,976.17	Yes	No
248	5.100	5.152	5.277	5.150	7.350	4,844.66	Yes	No
249	5.098	5.151	5.273	5.153	7.350	4,716.39	Yes	No
250	5.097	5.150	5.269	5.156	7.340	4,591.29	Yes	No
251	5.096	5.148	5.264	5.159	7.340	4,469.22	Yes	No
252	5.095	5.147	5.260	5.162	7.330	4,349.94	Yes	No
253	5.094	5.146	5.255	5.165	7.330	4,233.73	Yes	No
254	5.093	5.145	5.251	5.168	7.320	4,120.54	Yes	No
255	5.091	5.143	5.246	5.171	7.320	4,010.14	Yes	No
256	5.090	5.142	5.242	5.175	7.320	3,902.45	Yes	No
257	5.089	5.141	5.237	5.178	7.310	3,797.37	Yes	No
258	5.088	5.140	5.233	5.181	7.310	3,694.74	Yes	No
259	5.087	5.139	5.228	5.184	7.300	3,594.82	Yes	No

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Excess Spread	Excess Spread	Call Eligible	Bond Balance Outstanding
260	5.085	5.137	5.224	5.187	7.300	3,497.36	Yes	No
261	5.084	5.136	5.219	5.190	7.300	3,402.28	Yes	No
262	5.083	5.135	5.215	5.194	7.290	3,309.55	Yes	No
263	5.082	5.134	5.210	5.197	7.290	3,219.05	Yes	No
264	5.081	5.132	5.206	5.200	7.280	3,130.63	Yes	No
265	5.079	5.131	5.201	5.203	7.280	3,044.47	Yes	No
266	5.078	5.130	5.197	5.207	7.280	2,960.53	Yes	No
267	5.077	5.128	5.192	5.210	7.270	2,878.65	Yes	No
268	5.076	5.127	5.187	5.213	7.270	2,798.79	Yes	No
269	5.074	5.126	5.183	5.217	7.270	2,720.85	Yes	No
270	5.073	5.125	5.178	5.220	7.260	2,644.75	Yes	No
271	5.072	5.123	5.174	5.223	7.260	2,570.64	Yes	No
272	5.071	5.122	5.169	5.227	7.260	2,498.34	Yes	No
273	5.069	5.121	5.165	5.230	7.250	2,427.82	Yes	No
274	5.068	5.120	5.160	5.233	7.250	2,359.03	Yes	No
275	5.067	5.118	5.156	5.237	7.250	2,291.91	Yes	No
276	5.066	5.117	5.151	5.240	7.240	2,226.36	Yes	No
277	5.064	5.116	5.147	5.244	7.240	2,162.47	Yes	No
278	5.063	5.115	5.142	5.247	7.240	2,100.22	Yes	No
279	5.062	5.113	5.138	5.251	7.230	2,039.50	Yes	No
280	5.061	5.112	5.134	5.254	7.230	1,980.28	Yes	No
281	5.060	5.111	5.129	5.258	7.230	1,922.50	Yes	No
282	5.058	5.110	5.125	5.261	7.220	1,866.10	Yes	No
283	5.057	5.108	5.120	5.265	7.220	1,811.15	Yes	No
284	5.056	5.107	5.116	5.268	7.220	1,757.57	Yes	No
285	5.055	5.106	5.112	5.272	7.220	1,705.31	Yes	No
286	5.054	5.105	5.107	5.276	7.210	1,654.34	Yes	No
287	5.052	5.104	5.103	5.279	7.210	1,604.62	Yes	No
288	5.051	5.102	5.099	5.283	7.210	1,556.08	Yes	No
289	5.050	5.101	5.095	5.287	7.210	1,508.78	Yes	No
290	5.049	5.100	5.090	5.290	7.200	1,462.68	Yes	No
291	5.048	5.099	5.086	5.294	7.200	1,417.73	Yes	No
292	5.047	5.098	5.082	5.298	7.200	1,373.90	Yes	No
293	5.045	5.097	5.078	5.302	7.200	1,331.15	Yes	No
294	5.044	5.096	5.074	5.305	7.190	1,289.45	Yes	No
295	5.043	5.094	5.070	5.309	7.190	1,248.82	Yes	No
296	5.042	5.093	5.066	5.313	7.190	1,209.20	Yes	No
297	5.041	5.092	5.062	5.317	7.190	1,170.60	Yes	No
298	5.040	5.091	5.058	5.321	7.180	1,132.96	Yes	No
299	5.039	5.090	5.054	5.325	7.180	1,096.26	Yes	No
300	5.038	5.089	5.050	5.329	7.180	1,060.46	Yes	No
301	5.037	5.088	5.046	5.333	7.180	1,025.58	Yes	No
302	5.036	5.087	5.042	5.337	7.180	991.59	Yes	No
303	5.035	5.086	5.038	5.341	7.170	958.46	Yes	No
304	5.034	5.085	5.034	5.345	7.170	926.16	Yes	No
305	5.033	5.084	5.030	5.349	7.170	894.68	Yes	No
306	5.032	5.083	5.027	5.353	7.170	863.98	Yes	No
307	5.031	5.082	5.023	5.357	7.170	834.09	Yes	No
308	5.030	5.081	5.019	5.361	7.160	804.95	Yes	No
309	5.029	5.080	5.016	5.365	7.160	776.55	Yes	No
310	5.028	5.080	5.012	5.370	7.160	748.88	Yes	No
311	5.027	5.079	5.009	5.374	7.160	721.92	Yes	No
312	5.026	5.078	5.005	5.378	7.160	695.63	Yes	No
313	5.025	5.077	5.002	5.382	7.150	670.03	Yes	No
314	5.025	5.076	4.999	5.386	7.150	645.09	Yes	No
315	5.024	5.076	4.995	5.391	7.150	620.8	Yes	No
316	5.023	5.075	4.992	5.395	7.150	597.13	Yes	No
317	5.022	5.074	4.989	5.399	7.150	574.08	Yes	No
318	5.022	5.073	4.986	5.403	7.150	551.62	Yes	No
319	5.021	5.073	4.983	5.407	7.140	529.75	Yes	No
320	5.020	5.072	4.980	5.411	7.140	508.46	Yes	No
321	5.019	5.071	4.977	5.416	7.140	487.72	Yes	No
322	5.019	5.071	4.974	5.420	7.140	467.53	Yes	No
323	5.018	5.070	4.971	5.424	7.140	447.86	Yes	No
324	5.017	5.070	4.968	5.428	7.140	428.72	Yes	No
325	5.017	5.069	4.965	5.432	7.130	410.08	Yes	No
326	5.016	5.069	4.962	5.436	7.130	391.94	Yes	No
327	5.016	5.068	4.960	5.441	7.130	374.28	Yes	No

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Excess Spread	Excess Spread	Call Eligible	Bond Balance Outstanding
328	5.015	5.068	4.957	5.445	7.130	357.09	Yes	No
329	5.015	5.067	4.955	5.449	7.130	340.37	Yes	No
330	5.014	5.067	4.952	5.453	7.130	324.09	Yes	No
331	5.014	5.066	4.950	5.457	7.130	308.25	Yes	No
332	5.013	5.066	4.948	5.461	7.130	292.84	Yes	No
333	5.013	5.066	4.945	5.466	7.120	277.85	Yes	No
334	5.013	5.065	4.943	5.470	7.120	263.27	Yes	No
335	5.012	5.065	4.941	5.474	7.120	249.09	Yes	No
336	5.012	5.065	4.939	5.478	7.120	235.3	Yes	No
337	5.012	5.065	4.937	5.482	7.120	221.88	Yes	No
338	5.012	5.065	4.935	5.487	7.120	208.84	Yes	No
339	5.011	5.064	4.933	5.491	7.120	196.16	Yes	No
340	5.011	5.064	4.932	5.495	7.120	183.84	Yes	No
341	5.011	5.064	4.930	5.499	7.110	171.86	Yes	No
342	5.011	5.064	4.928	5.503	7.110	160.21	Yes	No
343	5.011	5.064	4.927	5.507	7.110	148.9	Yes	No
344	5.011	5.064	4.925	5.512	7.110	137.91	Yes	No
345	5.011	5.064	4.924	5.516	7.110	127.23	Yes	No
346	5.011	5.064	4.922	5.520	7.110	116.86	Yes	No
347	5.011	5.065	4.921	5.524	7.110	106.78	Yes	No
348	5.011	5.065	4.920	5.528	7.110	97	Yes	No
349	5.011	5.065	4.919	5.532	7.110	87.5	Yes	No
350	5.011	5.065	4.919	5.537	7.100	78.28	Yes	No
351	5.011	5.065	4.919	5.541	7.100	69.34	Yes	No
352	5.012	5.066	4.919	5.545	7.100	60.65	Yes	No
353	5.012	5.066	4.919	5.549	7.100	52.23	Yes	No
354	5.012	5.066	4.919	5.553	7.100	44.05	Yes	No
355	5.012	5.067	4.919	5.558	7.100	36.12	Yes	No
356	5.013	5.067	4.919	5.562	7.100	28.44	Yes	No
357	5.013	5.068	4.919	5.566	7.090	20.98	Yes	No
358	5.014	5.068	4.919	5.570	7.090	13.76	Yes	No
359	5.014	5.069	4.919	5.574	7.080	6.76	Yes	No
360	5.015	5.070	4.919	5.578	8.270	0.01	Yes	No
361	5.015	5.070	4.919	5.578	0.000	0	Yes	No
362	5.015	5.070	4.919	5.578	0.000	0	Yes	No
363	5.015	5.070	4.919	5.578	0.000	0	Yes	No



3. net wac table assuming a) libor = 20% b) failing triggers c) pricing speed d) to maturity e) including cap payments

**RFC Asset-Backed Pass-Through Certificates Series 2005-RS2**

**NetWAC Cap Analysis**

FRM PPC: 115%

ARM CPR: 100%

Enable Call: No

(2) Assumes all Intexes increase instantaneously to 20.000 and the cashflows are run to the Optional Termination at the pricing speed.

(3) Calculated as (a) the Net WAC Cap plus (b) the result of proceeds from the related Interest Rate Corridor divided by the beginning period balances of the related certificates, annualized based on the actual number of days in the accrual period.

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC plus cap (%)
1	20.000	20.000	20.000	20.000	7.380	9.500
2	20.000	20.000	20.000	20.000	6.670	9.500
3	20.000	20.000	20.000	20.000	6.890	9.500
4	20.000	20.000	20.000	20.000	6.670	9.500
5	20.000	20.000	20.000	20.000	6.920	9.500
6	20.000	20.000	20.000	20.000	6.720	9.500
7	20.000	20.000	20.000	20.000	6.720	9.500
8	20.000	20.000	20.000	20.000	6.950	9.500
9	20.000	20.000	20.000	20.000	6.720	9.500
10	20.000	20.000	20.000	20.000	6.950	9.500
11	20.000	20.000	20.000	20.000	6.730	9.500
12	20.000	20.000	20.000	20.000	6.750	9.500
13	20.000	20.000	20.000	20.000	7.470	9.500
14	20.000	20.000	20.000	20.000	6.750	9.500
15	20.000	20.000	20.000	20.000	6.970	9.500
16	20.000	20.000	20.000	20.000	6.750	9.500
17	20.000	20.000	20.000	20.000	6.970	9.500
18	20.000	20.000	20.000	20.000	6.750	9.500
19	20.000	20.000	20.000	20.000	6.750	9.500
20	20.000	20.000	20.000	20.000	6.970	9.500
21	20.000	20.000	20.000	20.000	6.750	9.500
22	20.000	20.000	20.000	20.000	6.970	9.500
23	20.000	20.000	20.000	20.000	7.090	9.500
24	20.000	20.000	20.000	20.000	8.210	9.500
25	20.000	20.000	20.000	20.000	9.080	9.500
26	20.000	20.000	20.000	20.000	8.190	9.500
27	20.000	20.000	20.000	20.000	8.460	9.500
28	20.000	20.000	20.000	20.000	8.180	9.500
29	20.000	20.000	20.000	20.000	8.570	9.500
30	20.000	20.000	20.000	20.000	8.700	9.500
31	20.000	20.000	20.000	20.000	8.690	9.500
32	20.000	20.000	20.000	20.000	8.970	9.500
33	20.000	20.000	20.000	20.000	8.680	9.500
34	20.000	20.000	20.000	20.000	8.960	9.500
35	20.000	20.000	20.000	20.000	8.810	9.500
36	20.000	20.000	20.000	20.000	9.530	9.530
37	20.000	20.000	20.000	20.000	10.280	10.280
38	20.000	20.000	20.000	20.000	9.600	9.600
39	20.000	20.000	20.000	20.000	9.910	9.910
40	20.000	20.000	20.000	20.000	9.580	9.580
41	20.000	20.000	20.000	20.000	10.010	10.010
42	20.000	20.000	20.000	20.000	10.130	10.130
43	20.000	20.000	20.000	20.000	10.120	10.120
44	20.000	20.000	20.000	20.000	10.440	10.440
45	20.000	20.000	20.000	20.000	10.090	10.090
46	20.000	20.000	20.000	20.000	10.410	10.410
47	20.000	20.000	20.000	20.000	10.080	10.080
48	20.000	20.000	20.000	20.000	10.250	10.250
49	20.000	20.000	20.000	20.000	11.430	11.430

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC plus cap (%)
50	20.000	20.000	20.000	20.000	10.300	10.300
51	20.000	20.000	20.000	20.000	10.630	10.630
52	20.000	20.000	20.000	20.000	10.270	10.270
53	20.000	20.000	20.000	20.000	10.610	10.610
54	20.000	20.000	20.000	20.000	10.310	10.310
55	20.000	20.000	20.000	20.000	10.290	10.290
56	20.000	20.000	20.000	20.000	10.610	10.610
57	20.000	20.000	20.000	20.000	10.250	10.250
58	20.000	20.000	20.000	20.000	10.580	10.580
59	20.000	20.000	20.000	20.000	10.230	10.230
60	20.000	20.000	20.000	20.000	10.460	10.460
61	20.000	20.000	20.000	20.000	11.670	11.670
62	20.000	20.000	20.000	20.000	10.520	10.520
63	20.000	20.000	20.000	20.000	10.850	10.850
64	20.000	20.000	20.000	20.000	10.480	10.480
65	20.000	20.000	20.000	20.000	10.800	10.800
66	20.000	20.000	20.000	20.000	10.440	10.440
67	20.000	20.000	20.000	20.000	10.420	10.420
68	20.000	20.000	20.000	20.000	10.750	10.750
69	20.000	20.000	20.000	20.000	10.380	10.380
70	20.000	20.000	20.000	20.000	10.700	10.700
71	20.000	20.000	20.000	20.000	10.340	10.340
72	20.000	20.000	20.000	20.000	10.320	10.320
73	20.000	20.000	20.000	20.000	11.400	11.400
74	20.000	20.000	20.000	20.000	10.280	10.280
75	20.000	20.000	20.000	20.000	10.600	10.600
76	20.000	20.000	20.000	20.000	10.230	10.230
77	20.000	20.000	20.000	20.000	10.550	10.550
78	20.000	20.000	20.000	20.000	10.190	10.190
79	20.000	20.000	20.000	20.000	10.170	10.170
80	20.000	20.000	20.000	20.000	10.480	10.480
81	20.000	20.000	20.000	20.000	10.120	10.120
82	20.000	20.000	20.000	20.000	10.440	10.440
83	20.000	20.000	20.000	20.000	10.080	10.080
84	20.000	20.000	20.000	20.000	10.060	10.060
85	20.000	20.000	20.000	20.000	10.740	10.740
86	20.000	20.000	20.000	20.000	10.020	10.020
87	20.000	20.000	20.000	20.000	10.330	10.330
88	20.000	20.000	20.000	20.000	9.970	9.970
89	20.000	20.000	20.000	20.000	10.280	10.280
90	20.000	20.000	20.000	20.000	9.930	9.930
91	20.000	20.000	20.000	20.000	9.900	9.900
92	20.000	20.000	20.000	20.000	10.210	10.210
93	20.000	20.000	20.000	20.000	9.860	9.860
94	20.000	20.000	20.000	20.000	10.160	10.160
95	20.000	20.000	20.000	20.000	9.810	9.810
96	20.000	20.000	20.000	20.000	9.790	9.790
97	20.000	20.000	20.000	20.000	10.810	10.810
98	20.000	20.000	20.000	20.000	9.740	9.740
99	20.000	20.000	20.000	20.000	10.040	10.040
100	20.000	20.000	20.000	20.000	9.700	9.700
101	20.000	20.000	20.000	20.000	10.000	10.000
102	20.000	20.000	20.000	20.000	9.650	9.650
103	20.000	20.000	20.000	20.000	9.630	9.630
104	20.000	20.000	20.000	20.000	9.920	9.920
105	20.000	20.000	20.000	20.000	9.580	9.580
106	20.000	20.000	20.000	20.000	9.880	9.880
107	20.000	20.000	20.000	20.000	9.530	9.530
108	20.000	20.000	20.000	20.000	9.510	9.510
109	20.000	20.000	20.000	20.000	10.510	10.510
110	20.000	20.000	20.000	20.000	9.470	9.470
111	20.000	20.000	20.000	20.000	9.760	9.760
112	20.000	20.000	20.000	20.000	9.420	9.420
113	20.000	20.000	20.000	20.000	9.710	9.710
114	20.000	20.000	20.000	20.000	9.370	9.370
115	20.000	20.000	20.000	20.000	9.350	9.350
116	20.000	20.000	20.000	20.000	9.640	9.640

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC plus cap (%)
117	20.000	20.000	20.000	20.000	9.310	9.310
118	20.000	20.000	20.000	20.000	9.590	9.590
119	20.000	20.000	20.000	20.000	9.260	9.260
120	20.000	20.000	20.000	20.000	9.240	9.240
121	20.000	20.000	20.000	20.000	10.200	10.200
122	20.000	20.000	20.000	20.000	9.190	9.190
123	20.000	20.000	20.000	20.000	9.480	9.480
124	20.000	20.000	20.000	20.000	9.150	9.150
125	20.000	20.000	20.000	20.000	9.430	9.430
126	20.000	20.000	20.000	20.000	9.110	9.110
127	20.000	20.000	20.000	20.000	9.080	9.080
128	20.000	20.000	20.000	20.000	9.360	9.360
129	20.000	20.000	20.000	20.000	9.040	9.040
130	20.000	20.000	20.000	20.000	9.320	9.320
131	20.000	20.000	20.000	20.000	9.000	9.000
132	20.000	20.000	20.000	20.000	8.970	8.970
133	20.000	20.000	20.000	20.000	9.570	9.570
134	20.000	20.000	20.000	20.000	8.930	8.930
135	20.000	20.000	20.000	20.000	9.210	9.210
136	20.000	20.000	20.000	20.000	8.890	8.890
137	20.000	20.000	20.000	20.000	9.160	9.160
138	20.000	20.000	20.000	20.000	8.850	8.850
139	20.000	20.000	20.000	20.000	8.830	8.830
140	20.000	20.000	20.000	20.000	9.100	9.100
141	20.000	20.000	20.000	20.000	8.790	8.790
142	20.000	20.000	20.000	20.000	9.060	9.060
143	20.000	20.000	20.000	20.000	8.740	8.740
144	20.000	20.000	20.000	20.000	8.720	8.720
145	20.000	20.000	20.000	20.000	9.640	9.640
146	20.000	20.000	20.000	20.000	8.680	8.680
147	20.000	20.000	20.000	20.000	8.950	8.950
148	20.000	20.000	20.000	20.000	8.640	8.640
149	20.000	20.000	20.000	20.000	8.910	8.910
150	20.000	20.000	20.000	20.000	8.610	8.610
151	20.000	20.000	20.000	20.000	8.590	8.590
152	20.000	20.000	20.000	20.000	8.850	8.850
153	20.000	20.000	20.000	20.000	8.550	8.550
154	20.000	20.000	20.000	20.000	8.810	8.810
155	20.000	20.000	20.000	20.000	8.510	8.510
156	20.000	20.000	20.000	20.000	8.490	8.490
157	20.000	20.000	20.000	20.000	9.380	9.380
158	20.000	20.000	20.000	20.000	8.450	8.450
159	20.000	20.000	20.000	20.000	8.720	8.720
160	20.000	20.000	20.000	20.000	8.420	8.420
161	20.000	20.000	20.000	20.000	8.680	8.680
162	20.000	20.000	20.000	20.000	8.380	8.380
163	20.000	20.000	20.000	20.000	8.360	8.360
164	20.000	20.000	20.000	20.000	8.620	8.620
165	20.000	20.000	20.000	20.000	8.330	8.330
166	20.000	20.000	20.000	20.000	8.590	8.590
167	20.000	20.000	20.000	20.000	8.290	8.290
168	20.000	20.000	20.000	20.000	8.280	8.280
169	20.000	20.000	20.000	20.000	9.150	9.150
170	20.000	20.000	20.000	20.000	8.240	8.240
171	20.000	20.000	20.000	20.000	8.500	8.500
172	20.000	20.000	20.000	20.000	8.210	8.210
173	20.000	20.000	20.000	20.000	8.470	8.470
174	20.000	20.000	20.000	20.000	8.180	8.180
175	20.000	20.000	20.000	20.000	8.160	8.160
176	20.000	20.000	20.000	20.000	8.420	8.420
177	20.000	20.000	20.000	20.000	8.130	8.130
178	20.000	20.000	20.000	20.000	8.390	8.390
179	20.000	20.000	20.000	20.000	8.100	8.100
180	20.000	20.000	20.000	20.000	8.080	8.080
181	20.000	20.000	20.000	20.000	8.620	8.620
182	20.000	20.000	20.000	20.000	8.050	8.050
183	20.000	20.000	20.000	20.000	8.310	8.310

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC plus cap (%)
184	20.000	20.000	20.000	20.000	8.020	8.020
185	20.000	20.000	20.000	20.000	8.270	8.270
186	20.000	20.000	20.000	20.000	7.990	7.990
187	20.000	20.000	20.000	20.000	7.980	7.980
188	20.000	20.000	20.000	20.000	8.230	8.230
189	20.000	20.000	20.000	20.000	7.950	7.950
190	20.000	20.000	20.000	20.000	8.200	8.200
191	20.000	20.000	20.000	20.000	7.920	7.920
192	20.000	20.000	20.000	20.000	7.900	7.900
193	20.000	20.000	20.000	20.000	8.740	8.740
194	20.000	20.000	20.000	20.000	7.880	7.880
195	20.000	20.000	20.000	20.000	8.130	8.130
196	20.000	20.000	20.000	20.000	7.850	7.850
197	20.000	20.000	20.000	20.000	8.100	8.100
198	20.000	20.000	20.000	20.000	7.820	7.820
199	20.000	20.000	20.000	20.000	7.810	7.810
200	20.000	20.000	20.000	20.000	8.060	8.060
201	20.000	20.000	20.000	20.000	7.780	7.780
202	20.000	20.000	20.000	20.000	8.030	8.030
203	20.000	20.000	20.000	20.000	7.760	7.760
204	20.000	20.000	20.000	20.000	7.750	7.750
205	20.000	20.000	20.000	20.000	8.560	8.560
206	20.000	20.000	20.000	20.000	7.720	7.720
207	20.000	20.000	20.000	20.000	7.970	7.970
208	20.000	20.000	20.000	20.000	7.700	7.700
209	20.000	20.000	20.000	20.000	7.940	7.940
210	20.000	20.000	20.000	20.000	7.670	7.670
211	20.000	20.000	20.000	20.000	7.660	7.660
212	20.000	20.000	20.000	20.000	7.910	7.910
213	20.000	20.000	20.000	20.000	7.640	7.640
214	20.000	20.000	20.000	20.000	7.880	7.880
215	20.000	20.000	20.000	20.000	7.620	7.620
216	20.000	20.000	20.000	20.000	7.610	7.610
217	20.000	20.000	20.000	20.000	8.410	8.410
218	20.000	20.000	20.000	20.000	7.590	7.590
219	20.000	20.000	20.000	20.000	7.830	7.830
220	20.000	20.000	20.000	20.000	7.570	7.570
221	20.000	20.000	20.000	20.000	7.810	7.810
222	20.000	20.000	20.000	20.000	7.550	7.550
223	20.000	20.000	20.000	20.000	7.540	7.540
224	20.000	20.000	20.000	20.000	7.780	7.780
225	20.000	20.000	20.000	20.000	7.520	7.520
226	20.000	20.000	20.000	20.000	7.760	7.760
227	20.000	20.000	20.000	20.000	7.500	7.500
228	20.000	20.000	20.000	20.000	7.490	7.490
229	20.000	20.000	20.000	20.000	7.990	7.990
230	20.000	20.000	20.000	20.000	7.470	7.470
231	20.000	20.000	20.000	20.000	7.710	7.710
232	20.000	20.000	20.000	20.000	7.450	7.450
233	20.000	20.000	20.000	20.000	7.690	7.690
234	20.000	20.000	20.000	20.000	7.430	7.430
235	20.000	20.000	20.000	20.000	7.430	7.430
236	20.000	20.000	20.000	20.000	7.660	7.660
237	20.000	20.000	20.000	20.000	7.410	7.410
238	20.000	20.000	20.000	20.000	7.650	7.650
239	20.000	20.000	20.000	20.000	7.390	7.390
240	20.000	20.000	20.000	20.000	7.380	7.380
241	20.000	20.000	20.000	20.000	8.170	8.170
242	20.000	20.000	20.000	20.000	7.370	7.370
243	20.000	20.000	20.000	20.000	7.610	7.610
244	20.000	20.000	20.000	20.000	7.350	7.350
245	20.000	20.000	20.000	20.000	7.590	7.590
246	20.000	20.000	20.000	20.000	7.340	7.340
247	20.000	20.000	20.000	20.000	7.330	7.330
248	20.000	20.000	20.000	20.000	7.570	7.570
249	20.000	20.000	20.000	20.000	7.320	7.320
250	20.000	20.000	20.000	20.000	7.550	7.550

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC plus cap (%)
251	20.000	20.000	20.000	20.000	7.300	7.300
252	20.000	20.000	20.000	20.000	7.290	7.290
253	20.000	20.000	20.000	20.000	8.070	8.070
254	20.000	20.000	20.000	20.000	7.280	7.280
255	20.000	20.000	20.000	20.000	7.520	7.520
256	20.000	20.000	20.000	20.000	7.270	7.270
257	20.000	20.000	20.000	20.000	7.500	7.500
258	20.000	20.000	20.000	20.000	7.260	7.260
259	20.000	20.000	20.000	20.000	7.250	7.250
260	20.000	20.000	20.000	20.000	7.480	7.480
261	20.000	20.000	20.000	20.000	7.240	7.240
262	20.000	20.000	20.000	20.000	7.470	7.470
263	20.000	20.000	20.000	20.000	7.220	7.220
264	20.000	20.000	20.000	20.000	7.220	7.220
265	20.000	20.000	20.000	20.000	7.990	7.990
266	20.000	20.000	20.000	20.000	7.210	7.210
267	20.000	20.000	20.000	20.000	7.440	7.440
268	20.000	20.000	20.000	20.000	7.200	7.200
269	20.000	20.000	20.000	20.000	7.430	7.430
270	20.000	20.000	20.000	20.000	7.190	7.190
271	20.000	20.000	20.000	20.000	7.180	7.180
272	20.000	20.000	20.000	20.000	7.410	7.410
273	20.000	20.000	20.000	20.000	7.170	7.170
274	20.000	20.000	20.000	20.000	7.400	7.400
275	20.000	20.000	20.000	20.000	7.160	7.160
276	20.000	20.000	20.000	20.000	7.150	7.150
277	20.000	20.000	20.000	20.000	7.640	7.640
278	20.000	20.000	20.000	20.000	7.140	7.140
279	20.000	20.000	20.000	20.000	7.380	7.380
280	20.000	20.000	20.000	20.000	7.130	7.130
281	20.000	20.000	20.000	20.000	7.370	7.370
282	20.000	20.000	20.000	20.000	7.130	7.130
283	20.000	20.000	20.000	20.000	7.120	7.120
284	20.000	20.000	20.000	20.000	7.350	7.350
285	20.000	20.000	20.000	20.000	7.110	7.110
286	20.000	20.000	20.000	20.000	7.350	7.350
287	20.000	20.000	20.000	20.000	7.100	7.100
288	20.000	20.000	20.000	20.000	7.100	7.100
289	20.000	20.000	20.000	20.000	7.860	7.860
290	20.000	20.000	20.000	20.000	7.090	7.090
291	20.000	20.000	20.000	20.000	7.320	7.320
292	20.000	20.000	20.000	20.000	7.080	7.080
293	20.000	20.000	20.000	20.000	7.320	7.320
294	20.000	20.000	20.000	20.000	7.080	7.080
295	20.000	20.000	20.000	20.000	7.070	7.070
296	20.000	20.000	20.000	20.000	7.300	7.300
297	20.000	20.000	20.000	20.000	7.060	7.060
298	20.000	20.000	20.000	20.000	7.300	7.300
299	20.000	20.000	20.000	20.000	7.060	7.060
300	20.000	20.000	20.000	20.000	7.050	7.050
301	20.000	20.000	20.000	20.000	7.810	7.810
302	20.000	20.000	20.000	20.000	7.050	7.050
303	20.000	20.000	20.000	20.000	7.280	7.280
304	20.000	20.000	20.000	20.000	7.040	7.040
305	20.000	20.000	20.000	20.000	7.270	7.270
306	20.000	20.000	20.000	20.000	7.030	7.030
307	20.000	20.000	20.000	20.000	7.030	7.030
308	20.000	20.000	20.000	20.000	7.260	7.260
309	20.000	20.000	20.000	20.000	7.020	7.020
310	20.000	20.000	20.000	20.000	7.260	7.260
311	20.000	20.000	20.000	20.000	7.020	7.020
312	20.000	20.000	20.000	20.000	7.020	7.020
313	20.000	20.000	20.000	20.000	7.760	7.760
314	20.000	20.000	20.000	20.000	7.010	7.010
315	20.000	20.000	20.000	20.000	7.240	7.240
316	20.000	20.000	20.000	20.000	7.000	7.000
317	20.000	20.000	20.000	20.000	7.230	7.230

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC plus cap (%)
318	20.000	20.000	20.000	20.000	7.000	7.000
319	20.000	20.000	20.000	20.000	7.000	7.000
320	20.000	20.000	20.000	20.000	7.230	7.230
321	20.000	20.000	20.000	20.000	6.990	6.990
322	20.000	20.000	20.000	20.000	7.220	7.220
323	20.000	20.000	20.000	20.000	6.990	6.990
324	20.000	20.000	20.000	20.000	6.980	6.980
325	20.000	20.000	20.000	20.000	7.460	7.460
326	20.000	20.000	20.000	20.000	6.980	6.980
327	20.000	20.000	20.000	20.000	7.210	7.210
328	20.000	20.000	20.000	20.000	6.970	6.970
329	20.000	20.000	20.000	20.000	7.200	7.200
330	20.000	20.000	20.000	20.000	6.970	6.970
331	20.000	20.000	20.000	20.000	6.970	6.970
332	20.000	20.000	20.000	20.000	7.200	7.200
333	20.000	20.000	20.000	20.000	6.960	6.960
334	20.000	20.000	20.000	20.000	7.190	7.190
335	20.000	20.000	20.000	20.000	6.960	6.960
336	20.000	20.000	20.000	20.000	6.960	6.960
337	20.000	20.000	20.000	20.000	7.700	7.700
338	20.000	20.000	20.000	20.000	6.950	6.950
339	20.000	20.000	20.000	20.000	7.180	7.180
340	20.000	20.000	20.000	20.000	6.950	6.950
341	20.000	20.000	20.000	20.000	7.180	7.180
342	20.000	20.000	20.000	20.000	6.940	6.940
343	20.000	20.000	20.000	20.000	6.940	6.940
344	20.000	20.000	20.000	20.000	7.170	7.170
345	20.000	20.000	20.000	20.000	6.940	6.940
346	20.000	20.000	20.000	20.000	7.170	7.170
347	20.000	20.000	20.000	20.000	6.930	6.930
348	20.000	20.000	20.000	20.000	6.930	6.930
349	20.000	20.000	20.000	20.000	7.670	7.670
350	20.000	20.000	20.000	20.000	6.930	6.930
351	20.000	20.000	20.000	20.000	7.160	7.160
352	20.000	20.000	20.000	20.000	6.920	6.920
353	20.000	20.000	20.000	20.000	7.150	7.150
354	20.000	20.000	20.000	20.000	6.920	6.920
355	20.000	20.000	20.000	20.000	6.920	6.920
356	20.000	20.000	20.000	20.000	7.150	7.150
357	20.000	20.000	20.000	20.000	6.910	6.910
358	20.000	20.000	20.000	20.000	7.140	7.140
359	20.000	20.000	20.000	20.000	6.900	6.900
360	20.000	20.000	20.000	20.000	11.700	11.700
361	20.000	20.000	20.000	20.000	0.000	0.000
362	20.000	20.000	20.000	20.000	0.000	0.000
363	20.000	20.000	20.000	20.000	0.000	0.000

3. net wac table assuming a) libor = 7% b) failing triggers c) pricing speed d)to maturity e) including cap payments

**RFC Asset-Backed Pass-Through Certificates Series 2005-RS2**

**NetWAC Cap Analysis**

FRM PPC: 115%

ARM CPR: 100%

Enable Call: No

(2) Assumes all Intexes increase instantaneously to 20.000 and the cashflows are run to the Optional Termination at the pricing speed.

(3) Calculated as (a) the Net WAC Cap plus (b) the result of proceeds from the related Interest Rate Corridor divided by the beginning period balances of the related certificates, annualized based on the actual number of days in the accrual period.

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC plus cap (%)
1	7.000	7.000	7.000	7.000	7.380	7.380
2	7.000	7.000	7.000	7.000	6.670	9.500
3	7.000	7.000	7.000	7.000	6.890	9.500
4	7.000	7.000	7.000	7.000	6.670	9.500
5	7.000	7.000	7.000	7.000	6.920	9.500
6	7.000	7.000	7.000	7.000	6.720	9.500
7	7.000	7.000	7.000	7.000	6.720	9.500
8	7.000	7.000	7.000	7.000	6.950	9.500
9	7.000	7.000	7.000	7.000	6.720	9.500
10	7.000	7.000	7.000	7.000	6.940	9.500
11	7.000	7.000	7.000	7.000	6.720	9.490
12	7.000	7.000	7.000	7.000	6.730	9.480
13	7.000	7.000	7.000	7.000	7.450	9.480
14	7.000	7.000	7.000	7.000	6.730	9.480
15	7.000	7.000	7.000	7.000	6.950	9.480
16	7.000	7.000	7.000	7.000	6.730	9.480
17	7.000	7.000	7.000	7.000	6.960	9.480
18	7.000	7.000	7.000	7.000	6.730	9.480
19	7.000	7.000	7.000	7.000	6.730	9.480
20	7.000	7.000	7.000	7.000	6.960	9.480
21	7.000	7.000	7.000	7.000	6.730	9.480
22	7.000	7.000	7.000	7.000	6.960	9.480
23	7.000	7.000	7.000	7.000	7.070	9.480
24	7.000	7.000	7.000	7.000	8.190	9.480
25	7.000	7.000	7.000	7.000	9.060	9.480
26	7.000	7.000	7.000	7.000	8.170	9.480
27	7.000	7.000	7.000	7.000	8.440	9.480
28	7.000	7.000	7.000	7.000	8.160	9.480
29	7.000	7.000	7.000	7.000	8.550	9.480
30	7.000	7.000	7.000	7.000	8.680	9.480
31	7.000	7.000	7.000	7.000	8.670	9.480
32	7.000	7.000	7.000	7.000	8.950	9.480
33	7.000	7.000	7.000	7.000	8.660	9.480
34	7.000	7.000	7.000	7.000	8.940	9.480
35	7.000	7.000	7.000	7.000	8.790	9.480
36	7.000	7.000	7.000	7.000	9.490	9.490
37	7.000	7.000	7.000	7.000	10.230	10.230
38	7.000	7.000	7.000	7.000	9.560	9.560
39	7.000	7.000	7.000	7.000	9.870	9.870
40	7.000	7.000	7.000	7.000	9.540	9.540
41	7.000	7.000	7.000	7.000	9.960	9.960
42	7.000	7.000	7.000	7.000	10.070	10.070
43	7.000	7.000	7.000	7.000	10.060	10.060
44	7.000	7.000	7.000	7.000	10.380	10.380
45	7.000	7.000	7.000	7.000	10.030	10.030
46	7.000	7.000	7.000	7.000	10.350	10.350
47	7.000	7.000	7.000	7.000	10.020	10.020
48	7.000	7.000	7.000	7.000	10.140	10.140
49	7.000	7.000	7.000	7.000	11.300	11.300
50	7.000	7.000	7.000	7.000	10.190	10.190
51	7.000	7.000	7.000	7.000	10.510	10.510
52	7.000	7.000	7.000	7.000	10.160	10.160
53	7.000	7.000	7.000	7.000	10.490	10.490
54	7.000	7.000	7.000	7.000	10.200	10.200
55	7.000	7.000	7.000	7.000	10.180	10.180

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC plus cap (%)
56	7.000	7.000	7.000	7.000	10.500	10.500
57	7.000	7.000	7.000	7.000	10.140	10.140
58	7.000	7.000	7.000	7.000	10.470	10.470
59	7.000	7.000	7.000	7.000	10.120	10.120
60	7.000	7.000	7.000	7.000	10.260	10.260
61	7.000	7.000	7.000	7.000	11.370	11.370
62	7.000	7.000	7.000	7.000	10.250	10.250
63	7.000	7.000	7.000	7.000	10.570	10.570
64	7.000	7.000	7.000	7.000	10.210	10.210
65	7.000	7.000	7.000	7.000	10.530	10.530
66	7.000	7.000	7.000	7.000	10.170	10.170
67	7.000	7.000	7.000	7.000	10.150	10.150
68	7.000	7.000	7.000	7.000	10.470	10.470
69	7.000	7.000	7.000	7.000	10.110	10.110
70	7.000	7.000	7.000	7.000	10.420	10.420
71	7.000	7.000	7.000	7.000	10.070	10.070
72	7.000	7.000	7.000	7.000	10.050	10.050
73	7.000	7.000	7.000	7.000	11.110	11.110
74	7.000	7.000	7.000	7.000	10.010	10.010
75	7.000	7.000	7.000	7.000	10.320	10.320
76	7.000	7.000	7.000	7.000	9.970	9.970
77	7.000	7.000	7.000	7.000	10.280	10.280
78	7.000	7.000	7.000	7.000	9.930	9.930
79	7.000	7.000	7.000	7.000	9.910	9.910
80	7.000	7.000	7.000	7.000	10.220	10.220
81	7.000	7.000	7.000	7.000	9.870	9.870
82	7.000	7.000	7.000	7.000	10.170	10.170
83	7.000	7.000	7.000	7.000	9.830	9.830
84	7.000	7.000	7.000	7.000	9.810	9.810
85	7.000	7.000	7.000	7.000	10.460	10.460
86	7.000	7.000	7.000	7.000	9.770	9.770
87	7.000	7.000	7.000	7.000	10.070	10.070
88	7.000	7.000	7.000	7.000	9.730	9.730
89	7.000	7.000	7.000	7.000	10.030	10.030
90	7.000	7.000	7.000	7.000	9.680	9.680
91	7.000	7.000	7.000	7.000	9.660	9.660
92	7.000	7.000	7.000	7.000	9.960	9.960
93	7.000	7.000	7.000	7.000	9.620	9.620
94	7.000	7.000	7.000	7.000	9.920	9.920
95	7.000	7.000	7.000	7.000	9.580	9.580
96	7.000	7.000	7.000	7.000	9.550	9.550
97	7.000	7.000	7.000	7.000	10.560	10.560
98	7.000	7.000	7.000	7.000	9.510	9.510
99	7.000	7.000	7.000	7.000	9.810	9.810
100	7.000	7.000	7.000	7.000	9.470	9.470
101	7.000	7.000	7.000	7.000	9.760	9.760
102	7.000	7.000	7.000	7.000	9.430	9.430
103	7.000	7.000	7.000	7.000	9.410	9.410
104	7.000	7.000	7.000	7.000	9.700	9.700
105	7.000	7.000	7.000	7.000	9.360	9.360
106	7.000	7.000	7.000	7.000	9.650	9.650
107	7.000	7.000	7.000	7.000	9.320	9.320
108	7.000	7.000	7.000	7.000	9.300	9.300
109	7.000	7.000	7.000	7.000	10.270	10.270
110	7.000	7.000	7.000	7.000	9.260	9.260
111	7.000	7.000	7.000	7.000	9.540	9.540
112	7.000	7.000	7.000	7.000	9.210	9.210
113	7.000	7.000	7.000	7.000	9.500	9.500
114	7.000	7.000	7.000	7.000	9.170	9.170
115	7.000	7.000	7.000	7.000	9.150	9.150
116	7.000	7.000	7.000	7.000	9.430	9.430
117	7.000	7.000	7.000	7.000	9.110	9.110
118	7.000	7.000	7.000	7.000	9.390	9.390
119	7.000	7.000	7.000	7.000	9.070	9.070
120	7.000	7.000	7.000	7.000	9.050	9.050
121	7.000	7.000	7.000	7.000	9.990	9.990
122	7.000	7.000	7.000	7.000	9.010	9.010
123	7.000	7.000	7.000	7.000	9.280	9.280
124	7.000	7.000	7.000	7.000	8.960	8.960
125	7.000	7.000	7.000	7.000	9.240	9.240
126	7.000	7.000	7.000	7.000	8.920	8.920
127	7.000	7.000	7.000	7.000	8.900	8.900
128	7.000	7.000	7.000	7.000	9.180	9.180



Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC plus cap (%)
129	7.000	7.000	7.000	7.000	8.860	8.860
130	7.000	7.000	7.000	7.000	9.140	9.140
131	7.000	7.000	7.000	7.000	8.820	8.820
132	7.000	7.000	7.000	7.000	8.800	8.800
133	7.000	7.000	7.000	7.000	9.390	9.390
134	7.000	7.000	7.000	7.000	8.760	8.760
135	7.000	7.000	7.000	7.000	9.040	9.040
136	7.000	7.000	7.000	7.000	8.720	8.720
137	7.000	7.000	7.000	7.000	9.000	9.000
138	7.000	7.000	7.000	7.000	8.690	8.690
139	7.000	7.000	7.000	7.000	8.670	8.670
140	7.000	7.000	7.000	7.000	8.940	8.940
141	7.000	7.000	7.000	7.000	8.630	8.630
142	7.000	7.000	7.000	7.000	8.900	8.900
143	7.000	7.000	7.000	7.000	8.590	8.590
144	7.000	7.000	7.000	7.000	8.570	8.570
145	7.000	7.000	7.000	7.000	9.470	9.470
146	7.000	7.000	7.000	7.000	8.540	8.540
147	7.000	7.000	7.000	7.000	8.800	8.800
148	7.000	7.000	7.000	7.000	8.500	8.500
149	7.000	7.000	7.000	7.000	8.760	8.760
150	7.000	7.000	7.000	7.000	8.460	8.460
151	7.000	7.000	7.000	7.000	8.440	8.440
152	7.000	7.000	7.000	7.000	8.710	8.710
153	7.000	7.000	7.000	7.000	8.410	8.410
154	7.000	7.000	7.000	7.000	8.670	8.670
155	7.000	7.000	7.000	7.000	8.370	8.370
156	7.000	7.000	7.000	7.000	8.360	8.360
157	7.000	7.000	7.000	7.000	9.230	9.230
158	7.000	7.000	7.000	7.000	8.320	8.320
159	7.000	7.000	7.000	7.000	8.580	8.580
160	7.000	7.000	7.000	7.000	8.290	8.290
161	7.000	7.000	7.000	7.000	8.550	8.550
162	7.000	7.000	7.000	7.000	8.260	8.260
163	7.000	7.000	7.000	7.000	8.240	8.240
164	7.000	7.000	7.000	7.000	8.500	8.500
165	7.000	7.000	7.000	7.000	8.210	8.210
166	7.000	7.000	7.000	7.000	8.460	8.460
167	7.000	7.000	7.000	7.000	8.180	8.180
168	7.000	7.000	7.000	7.000	8.160	8.160
169	7.000	7.000	7.000	7.000	9.020	9.020
170	7.000	7.000	7.000	7.000	8.130	8.130
171	7.000	7.000	7.000	7.000	8.380	8.380
172	7.000	7.000	7.000	7.000	8.100	8.100
173	7.000	7.000	7.000	7.000	8.350	8.350
174	7.000	7.000	7.000	7.000	8.070	8.070
175	7.000	7.000	7.000	7.000	8.050	8.050
176	7.000	7.000	7.000	7.000	8.310	8.310
177	7.000	7.000	7.000	7.000	8.020	8.020
178	7.000	7.000	7.000	7.000	8.280	8.280
179	7.000	7.000	7.000	7.000	8.000	8.000
180	7.000	7.000	7.000	7.000	7.980	7.980
181	7.000	7.000	7.000	7.000	8.520	8.520
182	7.000	7.000	7.000	7.000	7.950	7.950
183	7.000	7.000	7.000	7.000	8.200	8.200
184	7.000	7.000	7.000	7.000	7.920	7.920
185	7.000	7.000	7.000	7.000	8.170	8.170
186	7.000	7.000	7.000	7.000	7.900	7.900
187	7.000	7.000	7.000	7.000	7.880	7.880
188	7.000	7.000	7.000	7.000	8.130	8.130
189	7.000	7.000	7.000	7.000	7.860	7.860
190	7.000	7.000	7.000	7.000	8.100	8.100
191	7.000	7.000	7.000	7.000	7.830	7.830
192	7.000	7.000	7.000	7.000	7.820	7.820
193	7.000	7.000	7.000	7.000	8.640	8.640
194	7.000	7.000	7.000	7.000	7.790	7.790
195	7.000	7.000	7.000	7.000	8.040	8.040
196	7.000	7.000	7.000	7.000	7.760	7.760
197	7.000	7.000	7.000	7.000	8.010	8.010
198	7.000	7.000	7.000	7.000	7.740	7.740
199	7.000	7.000	7.000	7.000	7.730	7.730
200	7.000	7.000	7.000	7.000	7.970	7.970
201	7.000	7.000	7.000	7.000	7.700	7.700

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC plus cap (%)
202	7.000	7.000	7.000	7.000	7.950	7.950
203	7.000	7.000	7.000	7.000	7.680	7.680
204	7.000	7.000	7.000	7.000	7.670	7.670
205	7.000	7.000	7.000	7.000	8.480	8.480
206	7.000	7.000	7.000	7.000	7.650	7.650
207	7.000	7.000	7.000	7.000	7.890	7.890
208	7.000	7.000	7.000	7.000	7.630	7.630
209	7.000	7.000	7.000	7.000	7.870	7.870
210	7.000	7.000	7.000	7.000	7.600	7.600
211	7.000	7.000	7.000	7.000	7.590	7.590
212	7.000	7.000	7.000	7.000	7.840	7.840
213	7.000	7.000	7.000	7.000	7.570	7.570
214	7.000	7.000	7.000	7.000	7.810	7.810
215	7.000	7.000	7.000	7.000	7.550	7.550
216	7.000	7.000	7.000	7.000	7.540	7.540
217	7.000	7.000	7.000	7.000	8.340	8.340
218	7.000	7.000	7.000	7.000	7.520	7.520
219	7.000	7.000	7.000	7.000	7.760	7.760
220	7.000	7.000	7.000	7.000	7.500	7.500
221	7.000	7.000	7.000	7.000	7.740	7.740
222	7.000	7.000	7.000	7.000	7.480	7.480
223	7.000	7.000	7.000	7.000	7.480	7.480
224	7.000	7.000	7.000	7.000	7.720	7.720
225	7.000	7.000	7.000	7.000	7.460	7.460
226	7.000	7.000	7.000	7.000	7.700	7.700
227	7.000	7.000	7.000	7.000	7.440	7.440
228	7.000	7.000	7.000	7.000	7.430	7.430
229	7.000	7.000	7.000	7.000	7.930	7.930
230	7.000	7.000	7.000	7.000	7.410	7.410
231	7.000	7.000	7.000	7.000	7.650	7.650
232	7.000	7.000	7.000	7.000	7.400	7.400
233	7.000	7.000	7.000	7.000	7.640	7.640
234	7.000	7.000	7.000	7.000	7.380	7.380
235	7.000	7.000	7.000	7.000	7.370	7.370
236	7.000	7.000	7.000	7.000	7.610	7.610
237	7.000	7.000	7.000	7.000	7.360	7.360
238	7.000	7.000	7.000	7.000	7.600	7.600
239	7.000	7.000	7.000	7.000	7.340	7.340
240	7.000	7.000	7.000	7.000	7.340	7.340
241	7.000	7.000	7.000	7.000	8.110	8.110
242	7.000	7.000	7.000	7.000	7.320	7.320
243	7.000	7.000	7.000	7.000	7.560	7.560
244	7.000	7.000	7.000	7.000	7.310	7.310
245	7.000	7.000	7.000	7.000	7.540	7.540
246	7.000	7.000	7.000	7.000	7.290	7.290
247	7.000	7.000	7.000	7.000	7.290	7.290
248	7.000	7.000	7.000	7.000	7.520	7.520
249	7.000	7.000	7.000	7.000	7.270	7.270
250	7.000	7.000	7.000	7.000	7.510	7.510
251	7.000	7.000	7.000	7.000	7.260	7.260
252	7.000	7.000	7.000	7.000	7.250	7.250
253	7.000	7.000	7.000	7.000	8.020	8.020
254	7.000	7.000	7.000	7.000	7.240	7.240
255	7.000	7.000	7.000	7.000	7.480	7.480
256	7.000	7.000	7.000	7.000	7.230	7.230
257	7.000	7.000	7.000	7.000	7.460	7.460
258	7.000	7.000	7.000	7.000	7.220	7.220
259	7.000	7.000	7.000	7.000	7.210	7.210
260	7.000	7.000	7.000	7.000	7.450	7.450
261	7.000	7.000	7.000	7.000	7.200	7.200
262	7.000	7.000	7.000	7.000	7.430	7.430
263	7.000	7.000	7.000	7.000	7.190	7.190
264	7.000	7.000	7.000	7.000	7.180	7.180
265	7.000	7.000	7.000	7.000	7.950	7.950
266	7.000	7.000	7.000	7.000	7.170	7.170
267	7.000	7.000	7.000	7.000	7.410	7.410
268	7.000	7.000	7.000	7.000	7.160	7.160
269	7.000	7.000	7.000	7.000	7.400	7.400
270	7.000	7.000	7.000	7.000	7.150	7.150
271	7.000	7.000	7.000	7.000	7.150	7.150
272	7.000	7.000	7.000	7.000	7.380	7.380
273	7.000	7.000	7.000	7.000	7.140	7.140
274	7.000	7.000	7.000	7.000	7.370	7.370

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC plus cap (%)
275	7.000	7.000	7.000	7.000	7.130	7.130
276	7.000	7.000	7.000	7.000	7.120	7.120
277	7.000	7.000	7.000	7.000	7.610	7.610
278	7.000	7.000	7.000	7.000	7.120	7.120
279	7.000	7.000	7.000	7.000	7.350	7.350
280	7.000	7.000	7.000	7.000	7.110	7.110
281	7.000	7.000	7.000	7.000	7.340	7.340
282	7.000	7.000	7.000	7.000	7.100	7.100
283	7.000	7.000	7.000	7.000	7.090	7.090
284	7.000	7.000	7.000	7.000	7.330	7.330
285	7.000	7.000	7.000	7.000	7.090	7.090
286	7.000	7.000	7.000	7.000	7.320	7.320
287	7.000	7.000	7.000	7.000	7.080	7.080
288	7.000	7.000	7.000	7.000	7.070	7.070
289	7.000	7.000	7.000	7.000	7.830	7.830
290	7.000	7.000	7.000	7.000	7.070	7.070
291	7.000	7.000	7.000	7.000	7.300	7.300
292	7.000	7.000	7.000	7.000	7.060	7.060
293	7.000	7.000	7.000	7.000	7.290	7.290
294	7.000	7.000	7.000	7.000	7.050	7.050
295	7.000	7.000	7.000	7.000	7.050	7.050
296	7.000	7.000	7.000	7.000	7.280	7.280
297	7.000	7.000	7.000	7.000	7.040	7.040
298	7.000	7.000	7.000	7.000	7.270	7.270
299	7.000	7.000	7.000	7.000	7.040	7.040
300	7.000	7.000	7.000	7.000	7.030	7.030
301	7.000	7.000	7.000	7.000	7.780	7.780
302	7.000	7.000	7.000	7.000	7.030	7.030
303	7.000	7.000	7.000	7.000	7.260	7.260
304	7.000	7.000	7.000	7.000	7.020	7.020
305	7.000	7.000	7.000	7.000	7.250	7.250
306	7.000	7.000	7.000	7.000	7.010	7.010
307	7.000	7.000	7.000	7.000	7.010	7.010
308	7.000	7.000	7.000	7.000	7.240	7.240
309	7.000	7.000	7.000	7.000	7.010	7.010
310	7.000	7.000	7.000	7.000	7.240	7.240
311	7.000	7.000	7.000	7.000	7.000	7.000
312	7.000	7.000	7.000	7.000	7.000	7.000
313	7.000	7.000	7.000	7.000	7.740	7.740
314	7.000	7.000	7.000	7.000	6.990	6.990
315	7.000	7.000	7.000	7.000	7.220	7.220
316	7.000	7.000	7.000	7.000	6.990	6.990
317	7.000	7.000	7.000	7.000	7.220	7.220
318	7.000	7.000	7.000	7.000	6.980	6.980
319	7.000	7.000	7.000	7.000	6.980	6.980
320	7.000	7.000	7.000	7.000	7.210	7.210
321	7.000	7.000	7.000	7.000	6.970	6.970
322	7.000	7.000	7.000	7.000	7.200	7.200
323	7.000	7.000	7.000	7.000	6.970	6.970
324	7.000	7.000	7.000	7.000	6.970	6.970
325	7.000	7.000	7.000	7.000	7.450	7.450
326	7.000	7.000	7.000	7.000	6.960	6.960
327	7.000	7.000	7.000	7.000	7.190	7.190
328	7.000	7.000	7.000	7.000	6.960	6.960
329	7.000	7.000	7.000	7.000	7.190	7.190
330	7.000	7.000	7.000	7.000	6.950	6.950
331	7.000	7.000	7.000	7.000	6.950	6.950
332	7.000	7.000	7.000	7.000	7.180	7.180
333	7.000	7.000	7.000	7.000	6.950	6.950
334	7.000	7.000	7.000	7.000	7.180	7.180
335	7.000	7.000	7.000	7.000	6.940	6.940
336	7.000	7.000	7.000	7.000	6.940	6.940
337	7.000	7.000	7.000	7.000	7.680	7.680
338	7.000	7.000	7.000	7.000	6.940	6.940
339	7.000	7.000	7.000	7.000	7.170	7.170
340	7.000	7.000	7.000	7.000	6.940	6.940
341	7.000	7.000	7.000	7.000	7.160	7.160
342	7.000	7.000	7.000	7.000	6.930	6.930
343	7.000	7.000	7.000	7.000	6.930	6.930
344	7.000	7.000	7.000	7.000	7.160	7.160
345	7.000	7.000	7.000	7.000	6.930	6.930
346	7.000	7.000	7.000	7.000	7.160	7.160
347	7.000	7.000	7.000	7.000	6.920	6.920

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC plus cap (%)
348	7.000	7.000	7.000	7.000	6.920	6.920
349	7.000	7.000	7.000	7.000	7.660	7.660
350	7.000	7.000	7.000	7.000	6.920	6.920
351	7.000	7.000	7.000	7.000	7.150	7.150
352	7.000	7.000	7.000	7.000	6.910	6.910
353	7.000	7.000	7.000	7.000	7.140	7.140
354	7.000	7.000	7.000	7.000	6.910	6.910
355	7.000	7.000	7.000	7.000	6.910	6.910
356	7.000	7.000	7.000	7.000	7.140	7.140
357	7.000	7.000	7.000	7.000	6.900	6.900
358	7.000	7.000	7.000	7.000	7.130	7.130
359	7.000	7.000	7.000	7.000	6.890	6.890
360	7.000	7.000	7.000	7.000	10.020	10.020
361	7.000	7.000	7.000	7.000	0.000	0.000
362	7.000	7.000	7.000	7.000	0.000	0.000
363	7.000	7.000	7.000	7.000	0.000	0.000

1. Net wac schedule run at 6.75% libor, failing triggers, 200 PPC (85% max CPR), including cap payments

**RFC Asset-Backed Pass-Through Certificates Series 2005-RS2**

**NetWAC Cap Analysis**

FRM PPC: 200%  
 ARM CPR: 200%  
 Enable Call: No

(3) Calculated as (a) the Net WAC Cap plus (b) the result of proceeds from the related Interest Rate Corridor divided by the beginning period balances of the related certificates, annualized based on the actual number of days in the accrual per

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC with cap (%)
1	6.750000	6.750000	6.750000	6.750000	7.38	7.38
2	6.750000	6.750000	6.750000	6.750000	6.67	9.50
3	6.750000	6.750000	6.750000	6.750000	6.89	9.50
4	6.750000	6.750000	6.750000	6.750000	6.67	9.50
5	6.750000	6.750000	6.750000	6.750000	6.91	9.50
6	6.750000	6.750000	6.750000	6.750000	6.72	9.50
7	6.750000	6.750000	6.750000	6.750000	6.72	9.49
8	6.750000	6.750000	6.750000	6.750000	6.94	9.49
9	6.750000	6.750000	6.750000	6.750000	6.72	9.49
10	6.750000	6.750000	6.750000	6.750000	6.94	9.49
11	6.750000	6.750000	6.750000	6.750000	6.72	9.48
12	6.750000	6.750000	6.750000	6.750000	6.72	9.48
13	6.750000	6.750000	6.750000	6.750000	7.44	9.47
14	6.750000	6.750000	6.750000	6.750000	6.72	9.48
15	6.750000	6.750000	6.750000	6.750000	6.95	9.48
16	6.750000	6.750000	6.750000	6.750000	6.72	9.48
17	6.750000	6.750000	6.750000	6.750000	6.95	9.48
18	6.750000	6.750000	6.750000	6.750000	6.72	9.48
19	6.750000	6.750000	6.750000	6.750000	6.72	9.48
20	6.750000	6.750000	6.750000	6.750000	6.95	9.48
21	6.750000	6.750000	6.750000	6.750000	6.73	9.48
22	6.750000	6.750000	6.750000	6.750000	6.94	9.47
23	6.750000	6.750000	6.750000	6.750000	6.99	9.40
24	6.750000	6.750000	6.750000	6.750000	7.97	9.26
25	6.750000	6.750000	6.750000	6.750000	8.77	9.19
26	6.750000	6.750000	6.750000	6.750000	7.86	9.17
27	6.750000	6.750000	6.750000	6.750000	8.08	9.12
28	6.750000	6.750000	6.750000	6.750000	7.80	9.12
29	6.750000	6.750000	6.750000	6.750000	8.12	9.05
30	6.750000	6.750000	6.750000	6.750000	8.13	8.93
31	6.750000	6.750000	6.750000	6.750000	8.09	8.90
32	6.750000	6.750000	6.750000	6.750000	8.32	8.85
33	6.750000	6.750000	6.750000	6.750000	8.02	8.84
34	6.750000	6.750000	6.750000	6.750000	8.25	8.79
35	6.750000	6.750000	6.750000	6.750000	8.04	8.73
36	6.750000	6.750000	6.750000	6.750000	8.44	8.44
37	6.750000	6.750000	6.750000	6.750000	9.03	9.03
38	6.750000	6.750000	6.750000	6.750000	8.40	8.40
39	6.750000	6.750000	6.750000	6.750000	8.62	8.62

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC with cap (%)
40	6.750000	6.750000	6.750000	6.750000	8.29	8.29
41	6.750000	6.750000	6.750000	6.750000	8.58	8.58
42	6.750000	6.750000	6.750000	6.750000	8.45	8.45
43	6.750000	6.750000	6.750000	6.750000	8.40	8.40
44	6.750000	6.750000	6.750000	6.750000	8.62	8.62
45	6.750000	6.750000	6.750000	6.750000	8.28	8.28
46	6.750000	6.750000	6.750000	6.750000	8.50	8.50
47	6.750000	6.750000	6.750000	6.750000	8.18	8.18
48	6.750000	6.750000	6.750000	6.750000	8.17	8.17
49	6.750000	6.750000	6.750000	6.750000	9.03	9.03
50	6.750000	6.750000	6.750000	6.750000	8.10	8.10
51	6.750000	6.750000	6.750000	6.750000	8.32	8.32
52	6.750000	6.750000	6.750000	6.750000	8.00	8.00
53	6.750000	6.750000	6.750000	6.750000	8.21	8.21
54	6.750000	6.750000	6.750000	6.750000	7.92	7.92
55	6.750000	6.750000	6.750000	6.750000	7.87	7.87
56	6.750000	6.750000	6.750000	6.750000	8.08	8.08
57	6.750000	6.750000	6.750000	6.750000	7.78	7.78
58	6.750000	6.750000	6.750000	6.750000	7.99	7.99
59	6.750000	6.750000	6.750000	6.750000	7.70	7.70
60	6.750000	6.750000	6.750000	6.750000	7.69	7.69
61	6.750000	6.750000	6.750000	6.750000	8.48	8.48
62	6.750000	6.750000	6.750000	6.750000	7.62	7.62
63	6.750000	6.750000	6.750000	6.750000	7.83	7.83
64	6.750000	6.750000	6.750000	6.750000	7.54	7.54
65	6.750000	6.750000	6.750000	6.750000	7.75	7.75
66	6.750000	6.750000	6.750000	6.750000	7.47	7.47
67	6.750000	6.750000	6.750000	6.750000	7.44	7.44
68	6.750000	6.750000	6.750000	6.750000	7.65	7.65
69	6.750000	6.750000	6.750000	6.750000	7.38	7.38
70	6.750000	6.750000	6.750000	6.750000	7.59	7.59
71	6.750000	6.750000	6.750000	6.750000	7.32	7.32
72	6.750000	6.750000	6.750000	6.750000	7.29	7.29
73	6.750000	6.750000	6.750000	6.750000	8.05	8.05
74	6.750000	6.750000	6.750000	6.750000	7.24	7.24
75	6.750000	6.750000	6.750000	6.750000	7.46	7.46
76	6.750000	6.750000	6.750000	6.750000	7.20	7.20
77	6.750000	6.750000	6.750000	6.750000	7.42	7.42
78	6.750000	6.750000	6.750000	6.750000	7.16	7.16
79	6.750000	6.750000	6.750000	6.750000	7.14	7.14
80	6.750000	6.750000	6.750000	6.750000	7.36	7.36
81	6.750000	6.750000	6.750000	6.750000	7.11	7.11
82	6.750000	6.750000	6.750000	6.750000	7.33	7.33
83	6.750000	6.750000	6.750000	6.750000	7.07	7.07
84	6.750000	6.750000	6.750000	6.750000	7.06	7.06
85	6.750000	6.750000	6.750000	6.750000	7.53	7.53
86	6.750000	6.750000	6.750000	6.750000	7.03	7.03
87	6.750000	6.750000	6.750000	6.750000	7.25	7.25
88	6.750000	6.750000	6.750000	6.750000	7.01	7.01
89	6.750000	6.750000	6.750000	6.750000	7.23	7.23
90	6.750000	6.750000	6.750000	6.750000	6.99	6.99
91	6.750000	6.750000	6.750000	6.750000	6.98	6.98
92	6.750000	6.750000	6.750000	6.750000	7.20	7.20
93	6.750000	6.750000	6.750000	6.750000	6.96	6.96
94	6.750000	6.750000	6.750000	6.750000	7.18	7.18
95	6.750000	6.750000	6.750000	6.750000	6.94	6.94

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC with cap (%)
96	6.750000	6.750000	6.750000	6.750000	6.93	6.93
97	6.750000	6.750000	6.750000	6.750000	7.67	7.67
98	6.750000	6.750000	6.750000	6.750000	6.92	6.92
99	6.750000	6.750000	6.750000	6.750000	7.14	7.14
100	6.750000	6.750000	6.750000	6.750000	6.90	6.90
101	6.750000	6.750000	6.750000	6.750000	7.13	7.13
102	6.750000	6.750000	6.750000	6.750000	6.89	6.89
103	6.750000	6.750000	6.750000	6.750000	6.89	6.89
104	6.750000	6.750000	6.750000	6.750000	7.11	7.11
105	6.750000	6.750000	6.750000	6.750000	6.88	6.88
106	6.750000	6.750000	6.750000	6.750000	7.10	7.10
107	6.750000	6.750000	6.750000	6.750000	6.87	6.87
108	6.750000	6.750000	6.750000	6.750000	6.86	6.86
109	6.750000	6.750000	6.750000	6.750000	7.60	7.60
110	6.750000	6.750000	6.750000	6.750000	6.86	6.86
111	6.750000	6.750000	6.750000	6.750000	7.08	7.08
112	6.750000	6.750000	6.750000	6.750000	6.85	6.85
113	6.750000	6.750000	6.750000	6.750000	7.08	7.08
114	6.750000	6.750000	6.750000	6.750000	6.84	6.84
115	6.750000	6.750000	6.750000	6.750000	6.84	6.84
116	6.750000	6.750000	6.750000	6.750000	7.07	7.07
117	6.750000	6.750000	6.750000	6.750000	6.84	6.84
118	6.750000	6.750000	6.750000	6.750000	7.06	7.06
119	6.750000	6.750000	6.750000	6.750000	6.83	6.83
120	6.750000	6.750000	6.750000	6.750000	6.83	6.83
121	6.750000	6.750000	6.750000	6.750000	7.56	7.56
122	6.750000	6.750000	6.750000	6.750000	6.83	6.83
123	6.750000	6.750000	6.750000	6.750000	7.05	7.05
124	6.750000	6.750000	6.750000	6.750000	6.82	6.82
125	6.750000	6.750000	6.750000	6.750000	7.05	7.05
126	6.750000	6.750000	6.750000	6.750000	6.82	6.82
127	6.750000	6.750000	6.750000	6.750000	6.82	6.82
128	6.750000	6.750000	6.750000	6.750000	7.05	7.05
129	6.750000	6.750000	6.750000	6.750000	6.82	6.82
130	6.750000	6.750000	6.750000	6.750000	7.04	7.04
131	6.750000	6.750000	6.750000	6.750000	6.82	6.82
132	6.750000	6.750000	6.750000	6.750000	6.81	6.81
133	6.750000	6.750000	6.750000	6.750000	7.28	7.28
134	6.750000	6.750000	6.750000	6.750000	6.81	6.81
135	6.750000	6.750000	6.750000	6.750000	7.04	7.04
136	6.750000	6.750000	6.750000	6.750000	6.81	6.81
137	6.750000	6.750000	6.750000	6.750000	7.04	7.04
138	6.750000	6.750000	6.750000	6.750000	6.81	6.81
139	6.750000	6.750000	6.750000	6.750000	6.81	6.81
140	6.750000	6.750000	6.750000	6.750000	7.04	7.04
141	6.750000	6.750000	6.750000	6.750000	6.81	6.81
142	6.750000	6.750000	6.750000	6.750000	7.03	7.03
143	6.750000	6.750000	6.750000	6.750000	6.81	6.81
144	6.750000	6.750000	6.750000	6.750000	6.81	6.81
145	6.750000	6.750000	6.750000	6.750000	7.54	7.54
146	6.750000	6.750000	6.750000	6.750000	6.81	6.81
147	6.750000	6.750000	6.750000	6.750000	7.03	7.03
148	6.750000	6.750000	6.750000	6.750000	6.81	6.81
149	6.750000	6.750000	6.750000	6.750000	7.03	7.03
150	6.750000	6.750000	6.750000	6.750000	6.81	6.81
151	6.750000	6.750000	6.750000	6.750000	6.80	6.80









Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC with cap (%)
320	6.750000	6.750000	6.750000	6.750000	7.04	7.04
321	6.750000	6.750000	6.750000	6.750000	6.81	6.81
322	6.750000	6.750000	6.750000	6.750000	7.04	7.04
323	6.750000	6.750000	6.750000	6.750000	6.81	6.81
324	6.750000	6.750000	6.750000	6.750000	6.81	6.81
325	6.750000	6.750000	6.750000	6.750000	7.28	7.28
326	6.750000	6.750000	6.750000	6.750000	6.81	6.81
327	6.750000	6.750000	6.750000	6.750000	7.04	7.04
328	6.750000	6.750000	6.750000	6.750000	6.81	6.81
329	6.750000	6.750000	6.750000	6.750000	7.04	7.04
330	6.750000	6.750000	6.750000	6.750000	6.81	6.81
331	6.750000	6.750000	6.750000	6.750000	6.81	6.81
332	6.750000	6.750000	6.750000	6.750000	7.04	7.04
333	6.750000	6.750000	6.750000	6.750000	6.81	6.81
334	6.750000	6.750000	6.750000	6.750000	7.04	7.04
335	6.750000	6.750000	6.750000	6.750000	6.81	6.81
336	6.750000	6.750000	6.750000	6.750000	6.81	6.81
337	6.750000	6.750000	6.750000	6.750000	7.54	7.54
338	6.750000	6.750000	6.750000	6.750000	6.81	6.81
339	6.750000	6.750000	6.750000	6.750000	7.04	7.04
340	6.750000	6.750000	6.750000	6.750000	6.81	6.81
341	6.750000	6.750000	6.750000	6.750000	7.04	7.04
342	6.750000	6.750000	6.750000	6.750000	6.81	6.81
343	6.750000	6.750000	6.750000	6.750000	6.81	6.81
344	6.750000	6.750000	6.750000	6.750000	7.04	7.04
345	6.750000	6.750000	6.750000	6.750000	6.81	6.81
346	6.750000	6.750000	6.750000	6.750000	7.04	7.04
347	6.750000	6.750000	6.750000	6.750000	6.81	6.81
348	6.750000	6.750000	6.750000	6.750000	6.81	6.81
349	6.750000	6.750000	6.750000	6.750000	7.54	7.54
350	6.750000	6.750000	6.750000	6.750000	6.81	6.81
351	6.750000	6.750000	6.750000	6.750000	7.04	7.04
352	6.750000	6.750000	6.750000	6.750000	6.81	6.81
353	6.750000	6.750000	6.750000	6.750000	7.04	7.04
354	6.750000	6.750000	6.750000	6.750000	6.81	6.81
355	6.750000	6.750000	6.750000	6.750000	6.81	6.81
356	6.750000	6.750000	6.750000	6.750000	7.04	7.04
357	6.750000	6.750000	6.750000	6.750000	6.81	6.81
358	6.750000	6.750000	6.750000	6.750000	7.04	7.04
359	6.750000	6.750000	6.750000	6.750000	6.81	6.81
360	6.750000	6.750000	6.750000	6.750000	0.00	0.00
361	6.750000	6.750000	6.750000	6.750000	0.00	0.00
362	6.750000	6.750000	6.750000	6.750000	0.00	0.00
363	6.750000	6.750000	6.750000	6.750000	0.00	0.00

2. net wac schedule run at fwd libor, failing triggers, 200 ppc (85 max) including cap payments

**RFC Asset-Backed Pass-Through Certificates Series 2005-RS2**

**NetWAC Cap Analysis**

FRM PPC: 200%  
 ARM CPR: 200%  
 Enable Call: No

(3) Calculated as (a) the Net WAC Cap plus (b) the result of proceeds from the related Interest Rate Corridor divide beginning period balances of the related certificates, annualized based on the actual number of days in the a

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC with cap (%)
1	2.590000	3.026250	3.34750	3.00000	7.38	7.38
2	2.804000	3.148000	3.48200	3.09800	6.67	9.50
3	2.970000	3.263000	3.57200	3.17600	6.89	9.50
4	3.068000	3.359000	3.65800	3.24200	6.67	9.50
5	3.196000	3.449000	3.72900	3.29600	6.90	9.48
6	3.313000	3.530000	3.80200	3.34400	6.68	9.46
7	3.413000	3.600000	3.86100	3.39400	6.68	9.46
8	3.483000	3.661000	3.89300	3.45100	6.91	9.46
9	3.538000	3.717000	3.95300	3.51100	6.68	9.46
10	3.604000	3.769000	3.99000	3.57200	6.90	9.46
11	3.675000	3.814000	4.04000	3.63200	6.68	9.45
12	3.724000	3.852000	4.07400	3.68800	6.69	9.44
13	3.772000	3.885000	4.10700	3.73300	7.41	9.44
14	3.816000	3.915000	4.14100	3.76900	6.69	9.44
15	3.845000	3.941000	4.16900	3.79700	6.91	9.44
16	3.872000	3.964000	4.19300	3.81800	6.69	9.44
17	3.897000	3.988000	4.21500	3.83100	6.91	9.44
18	3.922000	4.023000	4.23400	3.83800	6.69	9.44
19	3.949000	4.048000	4.25000	3.83900	6.69	9.45
20	3.968000	4.053000	4.26600	3.83500	6.92	9.44
21	3.979000	4.060000	4.27900	3.82900	6.70	9.45
22	4.016000	4.069000	4.29000	3.82100	6.92	9.44
23	4.099000	4.076000	4.30100	3.81400	6.97	9.38
24	4.072000	4.074000	4.31100	3.81000	7.95	9.24
25	3.980000	4.079000	4.32000	3.81000	8.76	9.18
26	4.007000	4.104000	4.33100	3.81500	7.87	9.18
27	4.033000	4.128000	4.34100	3.82300	8.10	9.14
28	4.059000	4.150000	4.35200	3.83400	7.82	9.14
29	4.083000	4.170000	4.36300	3.84800	8.12	9.06
30	4.105000	4.189000	4.37400	3.86500	7.99	8.79
31	4.126000	4.206000	4.38500	3.88400	7.96	8.77
32	4.146000	4.221000	4.40900	3.90400	8.19	8.72
33	4.164000	4.234000	4.40900	3.92600	7.90	8.72
34	4.180000	4.246000	4.42100	3.94800	8.13	8.67
35	4.194000	4.256000	4.44400	3.97000	7.87	8.56
36	4.206000	4.266000	4.44400	3.99200	8.03	8.03
37	4.215000	4.276000	4.45500	4.01100	8.61	8.61
38	4.224000	4.286000	4.46600	4.02800	8.01	8.01
39	4.232000	4.296000	4.47600	4.04500	8.24	8.24

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC with cap (%)
40	4.242000	4.308000	4.48600	4.06200	7.94	7.94
41	4.251000	4.321000	4.49500	4.07800	8.18	8.18
42	4.262000	4.334000	4.50400	4.09300	7.91	7.91
43	4.274000	4.350000	4.51300	4.10800	7.88	7.88
44	4.286000	4.366000	4.51100	4.12200	8.10	8.10
45	4.300000	4.382000	4.54300	4.13600	7.80	7.80
46	4.316000	4.397000	4.54100	4.14900	8.03	8.03
47	4.333000	4.412000	4.54000	4.16100	7.74	7.74
48	4.352000	4.426000	4.57500	4.17200	7.72	7.72
49	4.368000	4.438000	4.57500	4.18300	8.52	8.52
50	4.380000	4.450000	4.58800	4.19400	7.66	7.66
51	4.392000	4.462000	4.60200	4.20500	7.88	7.88
52	4.403000	4.473000	4.61700	4.21700	7.59	7.59
53	4.415000	4.485000	4.63300	4.22900	7.81	7.81
54	4.426000	4.496000	4.64800	4.24200	7.54	7.54
55	4.437000	4.508000	4.66400	4.25600	7.51	7.51
56	4.449000	4.519000	4.68100	4.27100	7.73	7.73
57	4.460000	4.532000	4.69700	4.28600	7.45	7.45
58	4.471000	4.545000	4.71300	4.30300	7.67	7.67
59	4.482000	4.559000	4.72700	4.32100	7.40	7.40
60	4.493000	4.574000	4.74100	4.33900	7.40	7.40
61	4.506000	4.590000	4.75300	4.35900	8.17	8.17
62	4.522000	4.606000	4.76400	4.37900	7.35	7.35
63	4.538000	4.621000	4.77400	4.39900	7.57	7.57
64	4.554000	4.636000	4.78200	4.41900	7.30	7.30
65	4.569000	4.651000	4.78900	4.43800	7.52	7.52
66	4.585000	4.666000	4.79500	4.45800	7.27	7.27
67	4.599000	4.681000	4.80000	4.47700	7.25	7.25
68	4.614000	4.695000	4.80600	4.49500	7.47	7.47
69	4.628000	4.708000	4.81200	4.51400	7.20	7.20
70	4.642000	4.722000	4.81800	4.53200	7.42	7.42
71	4.656000	4.735000	4.82400	4.54900	7.17	7.17
72	4.669000	4.748000	4.83200	4.56700	7.15	7.15
73	4.682000	4.760000	4.84100	4.58300	7.90	7.90
74	4.695000	4.772000	4.85200	4.60000	7.12	7.12
75	4.707000	4.783000	4.87700	4.61600	7.34	7.34
76	4.719000	4.794000	4.87800	4.63100	7.09	7.09
77	4.731000	4.805000	4.89300	4.64600	7.31	7.31
78	4.742000	4.815000	4.92100	4.66100	7.06	7.06
79	4.752000	4.825000	4.92500	4.67500	7.05	7.05
80	4.762000	4.834000	4.94300	4.68800	7.27	7.27
81	4.772000	4.844000	4.94800	4.70100	7.02	7.02
82	4.781000	4.855000	4.97700	4.71400	7.25	7.25
83	4.790000	4.867000	4.99300	4.72500	7.00	7.00
84	4.798000	4.879000	4.99600	4.73600	6.99	6.99
85	4.809000	4.891000	5.02300	4.74700	7.47	7.47
86	4.822000	4.905000	5.05000	4.75600	6.97	6.97
87	4.835000	4.918000	5.03700	4.76500	7.20	7.20
88	4.848000	4.931000	5.06000	4.77300	6.96	6.96
89	4.861000	4.943000	5.08200	4.78100	7.18	7.18
90	4.874000	4.956000	5.06500	4.78800	6.94	6.94
91	4.886000	4.969000	5.08500	4.79400	6.93	6.93
92	4.899000	4.981000	5.09300	4.79900	7.16	7.16
93	4.911000	4.993000	5.09900	4.80300	6.92	6.92
94	4.923000	5.005000	5.10500	4.80700	7.14	7.14
95	4.935000	5.017000	5.11100	4.80900	6.91	6.91

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC with cap (%)
96	4.947000	5.029000	5.116000	4.811000	6.90	6.90
97	4.959000	5.040000	5.121000	4.812000	7.64	7.64
98	4.971000	5.052000	5.128000	4.812000	6.89	6.89
99	4.982000	5.063000	5.133000	4.811000	7.12	7.12
100	4.993000	5.074000	5.140000	4.809000	6.88	6.88
101	5.004000	5.085000	5.146000	4.806000	7.11	7.11
102	5.015000	5.095000	5.152000	4.802000	6.87	6.87
103	5.026000	5.106000	5.159000	4.797000	6.87	6.87
104	5.037000	5.116000	5.167000	4.791000	7.09	7.09
105	5.047000	5.126000	5.174000	4.784000	6.86	6.86
106	5.057000	5.136000	5.181000	4.776000	7.09	7.09
107	5.067000	5.146000	5.189000	4.767000	6.85	6.85
108	5.077000	5.156000	5.197000	4.756000	6.85	6.85
109	5.086000	5.165000	5.206000	4.745000	7.58	7.58
110	5.096000	5.174000	5.215000	4.733000	6.85	6.85
111	5.105000	5.183000	5.223000	4.722000	7.07	7.07
112	5.114000	5.191000	5.232000	4.712000	6.84	6.84
113	5.123000	5.200000	5.241000	4.703000	7.07	7.07
114	5.132000	5.208000	5.250000	4.696000	6.84	6.84
115	5.140000	5.216000	5.258000	4.690000	6.83	6.83
116	5.148000	5.223000	5.266000	4.685000	7.06	7.06
117	5.156000	5.229000	5.274000	4.682000	6.83	6.83
118	5.164000	5.234000	5.280000	4.681000	7.06	7.06
119	5.171000	5.237000	5.286000	4.681000	6.83	6.83
120	5.178000	5.239000	5.291000	4.683000	6.82	6.82
121	5.182000	5.240000	5.294000	4.687000	7.55	7.55
122	5.182000	5.240000	5.284000	4.692000	6.82	6.82
123	5.182000	5.241000	5.298000	4.697000	7.05	7.05
124	5.183000	5.241000	5.298000	4.702000	6.82	6.82
125	5.183000	5.242000	5.285000	4.707000	7.05	7.05
126	5.184000	5.243000	5.297000	4.712000	6.82	6.82
127	5.184000	5.244000	5.296000	4.717000	6.82	6.82
128	5.185000	5.246000	5.295000	4.722000	7.04	7.04
129	5.186000	5.248000	5.294000	4.727000	6.81	6.81
130	5.188000	5.249000	5.294000	4.732000	7.04	7.04
131	5.189000	5.252000	5.295000	4.737000	6.81	6.81
132	5.191000	5.254000	5.296000	4.742000	6.81	6.81
133	5.193000	5.257000	5.299000	4.747000	7.28	7.28
134	5.195000	5.259000	5.304000	4.751000	6.81	6.81
135	5.197000	5.263000	5.310000	4.756000	7.04	7.04
136	5.200000	5.266000	5.317000	4.761000	6.81	6.81
137	5.203000	5.270000	5.325000	4.765000	7.04	7.04
138	5.206000	5.274000	5.334000	4.770000	6.81	6.81
139	5.210000	5.279000	5.343000	4.774000	6.81	6.81
140	5.214000	5.284000	5.353000	4.779000	7.03	7.03
141	5.218000	5.291000	5.363000	4.783000	6.81	6.81
142	5.223000	5.300000	5.372000	4.788000	7.03	7.03
143	5.228000	5.309000	5.381000	4.792000	6.81	6.81
144	5.233000	5.320000	5.388000	4.797000	6.81	6.81
145	5.242000	5.331000	5.395000	4.801000	7.53	7.53
146	5.255000	5.343000	5.401000	4.805000	6.80	6.80
147	5.267000	5.354000	5.404000	4.810000	7.03	7.03
148	5.279000	5.364000	5.407000	4.814000	6.80	6.80
149	5.290000	5.374000	5.409000	4.818000	7.03	7.03
150	5.300000	5.383000	5.410000	4.822000	6.80	6.80
151	5.310000	5.391000	5.410000	4.827000	6.80	6.80

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC with cap (%)
152	5.319000	5.399000	5.40900	4.83100	7.03	7.03
153	5.328000	5.406000	5.40800	4.83500	6.80	6.80
154	5.336000	5.412000	5.40700	4.83900	7.03	7.03
155	5.343000	5.418000	5.40600	4.84300	6.80	6.80
156	5.350000	5.423000	5.40500	4.84700	6.80	6.80
157	5.355000	5.427000	5.40400	4.85100	7.53	7.53
158	5.360000	5.430000	5.40400	4.85500	6.80	6.80
159	5.365000	5.433000	5.40300	4.85900	7.03	7.03
160	5.368000	5.434000	5.40400	4.86300	6.80	6.80
161	5.371000	5.435000	5.40400	4.86700	7.03	7.03
162	5.373000	5.435000	5.40500	4.87100	6.80	6.80
163	5.374000	5.434000	5.40500	4.87500	6.80	6.80
164	5.375000	5.432000	5.40700	4.87800	7.03	7.03
165	5.374000	5.429000	5.40700	4.88200	6.80	6.80
166	5.373000	5.426000	5.40800	4.88600	7.03	7.03
167	5.371000	5.421000	5.40900	4.89000	6.80	6.80
168	5.368000	5.416000	5.40900	4.89300	6.80	6.80
169	5.364000	5.409000	5.40900	4.89700	7.53	7.53
170	5.359000	5.402000	5.40800	4.90100	6.80	6.80
171	5.353000	5.393000	5.40700	4.90400	7.03	7.03
172	5.346000	5.384000	5.40600	4.90800	6.80	6.80
173	5.338000	5.373000	5.40400	4.91200	7.03	7.03
174	5.330000	5.361000	5.40200	4.91500	6.80	6.80
175	5.320000	5.349000	5.40000	4.91900	6.80	6.80
176	5.309000	5.337000	5.39800	4.92200	7.03	7.03
177	5.297000	5.327000	5.39500	4.92600	6.80	6.80
178	5.284000	5.319000	5.39300	4.93000	7.03	7.03
179	5.270000	5.315000	5.39000	4.93300	6.80	6.80
180	5.255000	5.313000	5.38700	4.93600	6.81	6.81
181	5.249000	5.314000	5.38400	4.94000	7.27	7.27
182	5.251000	5.316000	5.38100	4.94300	6.81	6.81
183	5.254000	5.319000	5.37800	4.94700	7.03	7.03
184	5.257000	5.321000	5.37500	4.95000	6.81	6.81
185	5.259000	5.323000	5.37200	4.95400	7.03	7.03
186	5.261000	5.325000	5.37000	4.95700	6.81	6.81
187	5.263000	5.326000	5.36700	4.96000	6.81	6.81
188	5.265000	5.328000	5.36400	4.96400	7.03	7.03
189	5.267000	5.329000	5.36100	4.96700	6.81	6.81
190	5.268000	5.330000	5.35900	4.97000	7.03	7.03
191	5.270000	5.331000	5.35600	4.97400	6.81	6.81
192	5.271000	5.332000	5.35400	4.97700	6.81	6.81
193	5.272000	5.333000	5.35100	4.98000	7.53	7.53
194	5.273000	5.334000	5.34900	4.98300	6.81	6.81
195	5.274000	5.334000	5.34700	4.98700	7.03	7.03
196	5.274000	5.334000	5.34400	4.99000	6.81	6.81
197	5.275000	5.334000	5.34200	4.99300	7.03	7.03
198	5.275000	5.334000	5.34000	4.99600	6.81	6.81
199	5.275000	5.334000	5.33800	5.00000	6.81	6.81
200	5.275000	5.333000	5.33600	5.00300	7.03	7.03
201	5.275000	5.333000	5.33400	5.00600	6.81	6.81
202	5.275000	5.332000	5.33200	5.00900	7.03	7.03
203	5.274000	5.331000	5.33100	5.01200	6.81	6.81
204	5.273000	5.330000	5.32900	5.01500	6.81	6.81
205	5.273000	5.328000	5.32800	5.01800	7.53	7.53
206	5.271000	5.327000	5.32600	5.02200	6.81	6.81
207	5.270000	5.325000	5.32500	5.02500	7.03	7.03

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC with cap (%)
208	5.269000	5.323000	5.32400	5.02800	6.81	6.81
209	5.267000	5.321000	5.32300	5.03100	7.03	7.03
210	5.265000	5.318000	5.32200	5.03400	6.81	6.81
211	5.263000	5.316000	5.32100	5.03700	6.81	6.81
212	5.261000	5.313000	5.32000	5.04000	7.03	7.03
213	5.258000	5.310000	5.32000	5.04300	6.81	6.81
214	5.256000	5.307000	5.31900	5.04600	7.03	7.03
215	5.253000	5.303000	5.31900	5.04900	6.81	6.81
216	5.250000	5.300000	5.31900	5.05200	6.81	6.81
217	5.247000	5.296000	5.31900	5.05500	7.54	7.54
218	5.243000	5.292000	5.31900	5.05800	6.81	6.81
219	5.240000	5.287000	5.31900	5.06200	7.03	7.03
220	5.236000	5.283000	5.31900	5.06500	6.81	6.81
221	5.232000	5.278000	5.32000	5.06800	7.03	7.03
222	5.227000	5.273000	5.32100	5.07100	6.81	6.81
223	5.223000	5.268000	5.32200	5.07400	6.81	6.81
224	5.218000	5.263000	5.32300	5.07700	7.03	7.03
225	5.213000	5.257000	5.32500	5.08000	6.81	6.81
226	5.208000	5.251000	5.32700	5.08300	7.03	7.03
227	5.203000	5.245000	5.32800	5.08600	6.81	6.81
228	5.197000	5.239000	5.33000	5.08900	6.81	6.81
229	5.191000	5.233000	5.33100	5.09200	7.28	7.28
230	5.185000	5.226000	5.33200	5.09500	6.81	6.81
231	5.179000	5.219000	5.33200	5.09800	7.03	7.03
232	5.173000	5.211000	5.33200	5.10100	6.81	6.81
233	5.166000	5.204000	5.33200	5.10400	7.03	7.03
234	5.159000	5.196000	5.33000	5.10700	6.81	6.81
235	5.152000	5.188000	5.32900	5.11000	6.81	6.81
236	5.144000	5.181000	5.32600	5.11300	7.03	7.03
237	5.137000	5.174000	5.32300	5.11600	6.81	6.81
238	5.129000	5.169000	5.32000	5.11900	7.03	7.03
239	5.120000	5.165000	5.31600	5.12200	6.81	6.81
240	5.112000	5.162000	5.31200	5.12500	6.81	6.81
241	5.107000	5.160000	5.30800	5.12800	7.54	7.54
242	5.106000	5.159000	5.30300	5.13100	6.81	6.81
243	5.105000	5.158000	5.29900	5.13400	7.04	7.04
244	5.104000	5.157000	5.29500	5.13700	6.81	6.81
245	5.103000	5.155000	5.29000	5.14000	7.04	7.04
246	5.102000	5.154000	5.28600	5.14300	6.81	6.81
247	5.101000	5.153000	5.28200	5.14700	6.81	6.81
248	5.100000	5.152000	5.27700	5.15000	7.04	7.04
249	5.098000	5.151000	5.27300	5.15300	6.81	6.81
250	5.097000	5.150000	5.26900	5.15600	7.04	7.04
251	5.096000	5.148000	5.26400	5.15900	6.81	6.81
252	5.095000	5.147000	5.26000	5.16200	6.81	6.81
253	5.094000	5.146000	5.25500	5.16500	7.54	7.54
254	5.093000	5.145000	5.25100	5.16800	6.81	6.81
255	5.091000	5.143000	5.24600	5.17100	7.04	7.04
256	5.090000	5.142000	5.24200	5.17500	6.81	6.81
257	5.089000	5.141000	5.23700	5.17800	7.04	7.04
258	5.088000	5.140000	5.23300	5.18100	6.81	6.81
259	5.087000	5.139000	5.22800	5.18400	6.81	6.81
260	5.085000	5.137000	5.22400	5.18700	7.04	7.04
261	5.084000	5.136000	5.21900	5.19000	6.81	6.81
262	5.083000	5.135000	5.21500	5.19400	7.04	7.04
263	5.082000	5.134000	5.21000	5.19700	6.81	6.81



Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC with cap (%)
264	5.081000	5.132000	5.20600	5.20000	6.81	6.81
265	5.079000	5.131000	5.20100	5.20300	7.54	7.54
266	5.078000	5.130000	5.19700	5.20700	6.81	6.81
267	5.077000	5.128000	5.19200	5.21000	7.04	7.04
268	5.076000	5.127000	5.18700	5.21300	6.81	6.81
269	5.074000	5.126000	5.18300	5.21700	7.04	7.04
270	5.073000	5.125000	5.17800	5.22000	6.81	6.81
271	5.072000	5.123000	5.17400	5.22300	6.81	6.81
272	5.071000	5.122000	5.16900	5.22700	7.04	7.04
273	5.069000	5.121000	5.16500	5.23000	6.81	6.81
274	5.068000	5.120000	5.16000	5.23300	7.04	7.04
275	5.067000	5.118000	5.15600	5.23700	6.81	6.81
276	5.066000	5.117000	5.15100	5.24000	6.81	6.81
277	5.064000	5.116000	5.14700	5.24400	7.28	7.28
278	5.063000	5.115000	5.14200	5.24700	6.81	6.81
279	5.062000	5.113000	5.13800	5.25100	7.04	7.04
280	5.061000	5.112000	5.13400	5.25400	6.81	6.81
281	5.060000	5.111000	5.12900	5.25800	7.04	7.04
282	5.058000	5.110000	5.12500	5.26100	6.81	6.81
283	5.057000	5.108000	5.12000	5.26500	6.81	6.81
284	5.056000	5.107000	5.11600	5.26800	7.04	7.04
285	5.055000	5.106000	5.11200	5.27200	6.81	6.81
286	5.054000	5.105000	5.10700	5.27600	7.04	7.04
287	5.052000	5.104000	5.10300	5.27900	6.81	6.81
288	5.051000	5.102000	5.09900	5.28300	6.81	6.81
289	5.050000	5.101000	5.09500	5.28700	7.54	7.54
290	5.049000	5.100000	5.09000	5.29000	6.81	6.81
291	5.048000	5.099000	5.08600	5.29400	7.04	7.04
292	5.047000	5.098000	5.08200	5.29800	6.81	6.81
293	5.045000	5.097000	5.07800	5.30200	7.04	7.04
294	5.044000	5.096000	5.07400	5.30500	6.81	6.81
295	5.043000	5.094000	5.07000	5.30900	6.81	6.81
296	5.042000	5.093000	5.06600	5.31300	7.04	7.04
297	5.041000	5.092000	5.06200	5.31700	6.81	6.81
298	5.040000	5.091000	5.05800	5.32100	7.04	7.04
299	5.039000	5.090000	5.05400	5.32500	6.81	6.81
300	5.038000	5.089000	5.05000	5.32900	6.81	6.81
301	5.037000	5.088000	5.04600	5.33300	7.54	7.54
302	5.036000	5.087000	5.04200	5.33700	6.81	6.81
303	5.035000	5.086000	5.03800	5.34100	7.04	7.04
304	5.034000	5.085000	5.03400	5.34500	6.81	6.81
305	5.033000	5.084000	5.03000	5.34900	7.04	7.04
306	5.032000	5.083000	5.02700	5.35300	6.81	6.81
307	5.031000	5.082000	5.02300	5.35700	6.81	6.81
308	5.030000	5.081000	5.01900	5.36100	7.04	7.04
309	5.029000	5.080000	5.01600	5.36500	6.81	6.81
310	5.028000	5.080000	5.01200	5.37000	7.04	7.04
311	5.027000	5.079000	5.00900	5.37400	6.81	6.81
312	5.026000	5.078000	5.00500	5.37800	6.81	6.81
313	5.025000	5.077000	5.00200	5.38200	7.54	7.54
314	5.025000	5.076000	4.99900	5.38600	6.81	6.81
315	5.024000	5.076000	4.99500	5.39100	7.04	7.04
316	5.023000	5.075000	4.99200	5.39500	6.81	6.81
317	5.022000	5.074000	4.98900	5.39900	7.04	7.04
318	5.022000	5.073000	4.98600	5.40300	6.81	6.81
319	5.021000	5.073000	4.98300	5.40700	6.81	6.81

Period	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Net WAC (%)	Net WAC with cap (%)
320	5.020000	5.072000	4.980000	5.411000	7.04	7.04
321	5.019000	5.071000	4.977000	5.416000	6.81	6.81
322	5.019000	5.071000	4.974000	5.420000	7.04	7.04
323	5.018000	5.070000	4.971000	5.424000	6.81	6.81
324	5.017000	5.070000	4.968000	5.428000	6.81	6.81
325	5.017000	5.069000	4.965000	5.432000	7.28	7.28
326	5.016000	5.069000	4.962000	5.436000	6.81	6.81
327	5.016000	5.068000	4.960000	5.441000	7.04	7.04
328	5.015000	5.068000	4.957000	5.445000	6.81	6.81
329	5.015000	5.067000	4.955000	5.449000	7.04	7.04
330	5.014000	5.067000	4.952000	5.453000	6.81	6.81
331	5.014000	5.066000	4.950000	5.457000	6.81	6.81
332	5.013000	5.066000	4.948000	5.461000	7.04	7.04
333	5.013000	5.066000	4.945000	5.466000	6.81	6.81
334	5.013000	5.065000	4.943000	5.470000	7.04	7.04
335	5.012000	5.065000	4.941000	5.474000	6.81	6.81
336	5.012000	5.065000	4.939000	5.478000	6.81	6.81
337	5.012000	5.065000	4.937000	5.482000	7.54	7.54
338	5.012000	5.065000	4.935000	5.487000	6.81	6.81
339	5.011000	5.064000	4.933000	5.491000	7.04	7.04
340	5.011000	5.064000	4.932000	5.495000	6.81	6.81
341	5.011000	5.064000	4.930000	5.499000	7.04	7.04
342	5.011000	5.064000	4.928000	5.503000	6.81	6.81
343	5.011000	5.064000	4.927000	5.507000	6.81	6.81
344	5.011000	5.064000	4.925000	5.512000	7.04	7.04
345	5.011000	5.064000	4.924000	5.516000	6.81	6.81
346	5.011000	5.064000	4.922000	5.520000	7.04	7.04
347	5.011000	5.065000	4.921000	5.524000	6.81	6.81
348	5.011000	5.065000	4.920000	5.528000	6.81	6.81
349	5.011000	5.065000	4.919000	5.532000	7.54	7.54
350	5.011000	5.065000	4.919000	5.537000	6.81	6.81
351	5.011000	5.065000	4.919000	5.541000	7.04	7.04
352	5.012000	5.066000	4.919000	5.545000	6.81	6.81
353	5.012000	5.066000	4.919000	5.549000	7.04	7.04
354	5.012000	5.066000	4.919000	5.553000	6.81	6.81
355	5.012000	5.067000	4.919000	5.558000	6.81	6.81
356	5.013000	5.067000	4.919000	5.562000	7.04	7.04
357	5.013000	5.068000	4.919000	5.566000	6.81	6.81
358	5.014000	5.068000	4.919000	5.570000	7.04	7.04
359	5.014000	5.069000	4.919000	5.574000	6.81	6.81
360	5.015000	5.070000	4.919000	5.578000	0.00	0.00
361	5.015000	5.070000	4.919000	5.578000	0.00	0.00
362	5.015000	5.070000	4.919000	5.578000	0.00	0.00
363	5.015000	5.070000	4.919000	5.578000	0.00	0.00

# RAMP Series 2005-RS2 Trust - Vanderbilt Breakeven Analysis, Class M5, M7 and M8

Settle 02/25/2005  
 First Payment 03/25/2005

	M5	M7	M8
WAL	10.05	11.02	11.84
Principal Writedown	0.03%	0.09%	0.21%
Total Collat Loss (Collat Maturity)	12.98%	9.99%	8.85%
LIBOR_1MO	Fwd	Fwd	Fwd
LIBOR_6MO	Fwd	Fwd	Fwd
LIBOR_1YR	Fwd	Fwd	Fwd
CMT_1YR	Fwd	Fwd	Fwd
Prepay	100 PricingSpeed	100 PricingSpeed	100 PricingSpeed
Default	13.975 CDR	10.04 CDR	8.673 CDR
Loss Severity	40%	40%	40%
Servicer Advances	100%	100%	100%
Liquidation Lag	12	12	12
Triggers	FAIL	FAIL	FAIL
Optional Redemption	Call (N)	Call (N)	Call (N)

<b>Assumptions:</b>	
Severity	100%
Advances	100%
Lag	12 months
Libor	Forward
Losses	SP default assumptions(on original pool)
Prepays	SP prepays for nim bonds
To Maturity	



Top 5 States	Top 5 Prop	Doc Type	Purpose	OCC Codes	Orig Prepay Penalty
CA 40%	SFR 66%	Reduced 36%	PUPCHASE 50%	Owner 87%	0mo 25%
FL 9%	PUD 18%	Full 25%	REFI 38%	2nd Home 12%	12mo 29%
				Invest. 2%	24mo 22%

**Largest 10 Loans**

Balance	State	MSA	Loan Type	LTV	DTI	FICO	Prop Type	Purpose	Occ Codes	Orig Prepay Penalty
\$2,100,000	CA		3/1 Libor	75%	25%	685	SFR	Refi NC	Primary Home	24

1 SP BB exp loss?

2 % Loss of "BB" Class Princ M-1

TRIGGERS FAIL % Writedown	Libor forward - 50				Libor forward +200				Libor forward + 400			
	100%	125%	150%	Prepay Ramp	100%	125%	150%	Prepay Ramp	100%	125%	150%	Prepay Ramp
Coll Loss %												
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

3 % Loss of "BB" Class Princ

TRIGGERS PASS % Writedown	Libor forward - 50				Libor forward +200				Libor forward + 400			
	100%	125%	150%	Prepay Ramp	100%	125%	150%	Prepay Ramp	100%	125%	150%	Prepay Ramp
Coll Loss %												
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

4 Breakeven Runs

TRIGGERS FAIL	Libor forward - 50				Libor forward +200				Libor forward + 400			
	100%	125%	150%	Prepay Ramp	100%	125%	150%	Prepay Ramp	100%	125%	150%	Prepay Ramp
1st \$ Loss CDR	9.084 CDR	10.089 CDR	11.133 CDR		8.722 CDR	9.689 CDR	10.691 CDR		6.795 CDR	7.652 CDR	8.584 CDR	
Cumulative Loss to Pool	22.78%	20.97%	19.73%		22.03%	20.25%	19.04%		17.83%	16.48%	15.65%	
WAL	8.19	6.57	5.39		8.27	6.63	5.43		8.72	6.94	5.66	
Period of 1st \$ Loss	265	233	229		268	230	201		290	243	205	
Princ Window	72 - 360	57 - 360	47 - 359		72 - 360	58 - 360	47 - 359		76 - 360	60 - 360	49 - 359	
Gap in Princ(Y/N)	N	N	N		N	N	N		N	N	N	
					8.722 CDR	9.689 CDR	10.691 CDR		6.795 CDR	7.652 CDR	8.584 CDR	
					22.03%	20.25%	19.04%		17.83%	16.48%	15.65%	
					8.27	6.63	5.43		8.72	6.94	5.66	
					268	230	201		290	243	205	
					72 - 360	58 - 360	47 - 359		76 - 360	60 - 360	49 - 359	
					N	N	N		N	N	N	
					8.722 CDR	9.689 CDR	10.691 CDR		6.795 CDR	7.652 CDR	8.584 CDR	
					22.03%	20.25%	19.04%		17.83%	16.48%	15.65%	
					8.27	6.63	5.43		8.72	6.94	5.66	
					268	230	201		290	243	205	
					72 - 360	58 - 360	47 - 359		76 - 360	60 - 360	49 - 359	
					N	N	N		N	N	N	
					5.338 CDR	6.282 CDR	7.303 CDR		6.795 CDR	7.652 CDR	8.584 CDR	
					14.42%	13.81%	13.51%		14.42%	13.81%	13.51%	
					9.09	7.17	5.80		9.09	7.17	5.80	
					290	250	217		290	250	217	
					79 - 360	62 - 360	50 - 359		79 - 360	62 - 360	50 - 359	
					N	N	N		N	N	N	



• SP default assumptions are in tab "SP Defaults"  
SP prepayment ramps-nim

**M-6**

TRIGGERS FAIL % Writedown	Libor forward - 50			Libor forward + 200			Libor forward + 400		
	100% Prepay Ramp	125% Prepay Ramp	150% Prepay Ramp	100% Prepay Ramp	125% Prepay Ramp	150% Prepay Ramp	100% Prepay Ramp	125% Prepay Ramp	150% Prepay Ramp
Coll Loss %									
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	21.36%

**3 % Loss of "BB" Class Princ**

TRIGGERS PASS % Writedown	Libor forward - 50			Libor forward + 200			Libor forward + 400		
	100% Prepay Ramp	125% Prepay Ramp	150% Prepay Ramp	100% Prepay Ramp	125% Prepay Ramp	150% Prepay Ramp	100% Prepay Ramp	125% Prepay Ramp	150% Prepay Ramp
Coll Loss %									
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	20.41%

**4 Breakeven Runs**

TRIGGERS FAIL	Libor forward - 50			Libor forward + 200			Libor forward + 400		
	100% Prepay Ramp	125% Prepay Ramp	150% Prepay Ramp	100% Prepay Ramp	125% Prepay Ramp	150% Prepay Ramp	100% Prepay Ramp	125% Prepay Ramp	150% Prepay Ramp
1st \$ Loss CDR	4.922 CDR	5.104 CDR	5.324 CDR	4.592 CDR	4.736 CDR	4.914 CDR	2.88 CDR	2.912 CDR	3.012 CDR
Cumulative Loss to Pool	13.38%	11.41%	10.07%	12.58%	10.65%	9.34%	8.19%	6.74%	5.86%
WAL	12.87	10.43	8.65	13.01	10.52	8.72	13.76	11.09	9.15
Period of 1st \$ Loss	281	237	196	262	246	207	268	244	217
Princ Window	122 - 360	98 - 360	80 - 359	123 - 360	99 - 360	81 - 359	130 - 360	104 - 360	84 - 359
Gap in Princ(Y/N)	N	N	N	N	N	N	N	N	N
							1.584 CDR	1.697 CDR	1.889 CDR
							4.63%	4.01%	3.72%
							14.42	11.53	9.45
							285	235	189
							136 - 360	108 - 360	87 - 359

\* SP default assumptions are in tab "SP Defaults"  
SP prepayment ramps-nim

TRIGGERS FAIL % Writedown	Libor forward - 50				Libor forward +200				Libor forward + 400			
	100%	125%	150%	Prepay Ramp	100%	125%	150%	Prepay Ramp	100%	125%	150%	Prepay Ramp
Coil Loss %												
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.98%	46.07%	61.02%	
4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.44%	70.96%	100.00%	100.00%	

3 % Loss of "BB" Class Prine

TRIGGERS PASS % Writedown	Libor forward - 50				Libor forward +200				Libor forward + 400			
	100%	125%	150%	Prepay Ramp	100%	125%	150%	Prepay Ramp	100%	125%	150%	Prepay Ramp
Coil Loss %												
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.05%
3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.93%	41.49%	59.99%	
4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.10%	66.53%	99.25%	100.00%	

4 Breakeven Runs

TRIGGERS FAIL	Libor forward - 50				Libor forward +200				Libor forward + 400						
	100%	125%	150%	Prepay Ramp	100%	125%	150%	Prepay Ramp	100%	125%	150%	Prepay Ramp			
1st \$ Loss CDR	4.221 CDR	4.257 CDR	4.329 CDR		3.885 CDR	3.888 CDR	3.925 CDR		2.205 CDR	2.102 CDR	2.063 CDR		0.959 CDR	0.933 CDR	0.984 CDR
Cumulative Loss to Pool	11.64%	9.64%	8.28%		10.80%	8.86%	7.55%		6.36%	4.93%	4.06%		2.84%	2.23%	1.96%
WAL	12.69	10.30	8.53		12.82	10.40	8.60		13.63	11.00	9.06		14.28	11.42	9.34
Period of 1st \$ Loss	277	229	200		288	236	234		272	221	204		276	221	205
Princ Window	119 - 360	96 - 360	78 - 359		120 - 360	96 - 360	79 - 359		128 - 360	102 - 360	83 - 359		134 - 360	106 - 360	85 - 359
Gap in Princ(Y/N)	N	N	N		N	N	N		N	N	N		N	N	N

\* SP default assumptions are in tab "SP Defaults"  
SP prepayment ramps-nim

**B-1**

TRIGGERS FAIL % Writedown	Libor forward - 50		Libor forward +200		Libor forward +400	
	100%	150%	100%	150%	100%	150%
Coil Loss %						
1	0.00%	0.00%	0.00%	0.00%	6.46%	36.60%
2	0.00%	0.00%	0.00%	0.00%	49.81%	100.00%
S&P Loss Ramp*	0.00%	0.00%	0.00%	30.45%	100.00%	100.00%
4	0.00%	0.00%	0.00%	47.14%	100.00%	100.00%

**3 % Loss of "BB" Class Princ**

TRIGGERS PASS % Writedown	Libor forward - 50		Libor forward +200		Libor forward +400	
	100%	150%	100%	150%	100%	150%
Coil Loss %						
1	0.00%	0.00%	0.00%	0.00%	6.46%	34.50%
2	0.00%	0.00%	0.00%	0.00%	46.49%	100.00%
S&P Loss Ramp	0.00%	0.00%	0.00%	21.84%	100.00%	100.00%
4	0.00%	0.00%	0.00%	35.26%	100.00%	100.00%

**4 Breakeven Runs**

TRIGGERS FAIL	Libor forward - 50		Libor forward +200		Libor forward +400	
	100%	150%	100%	150%	100%	150%
1st \$ Loss CDR	3.839 CDR	3.733 CDR	3.431 CDR	3.199 CDR	1.72 CDR	1.329 CDR
Cumulative Loss to Pool	10.67%	8.52%	9.63%	7.58%	5.01%	2.64%
WAL	11.90	10.01	13.53	10.95	14.40	9.58
Period of 1st \$ Loss	249	253	273	233	237	204
Princ Window	12 - 360	12 - 360	128 - 360	103 - 277	136 - 360	89 - 280
Gap in Princ(Y/N)	Y	Y	N	N	N	N
					0.307 CDR	0.295 CDR
					0.92%	0.71%
					11.73	11.43
					35	35
					127 - 158	111 - 197
					N	N
					N	N
					0.246 CDR	0.50%
					9.87	9.87
					35	35
					91 - 280	91 - 280

\* SP default assumptions are in tab "SP Defaults"  
SP prepayment ramps-nrn

**SP Subprime Default Assumptions**

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

## RAMP Series 2005-RS2 Trust - Price/Yield - Fortis Breakeven Analysis, Class M2

Balance	\$21,750,000.00	Delay	0			
		Dated	02/25/2005			
Settle	02/25/2005	First Payment	03/25/2005			
<i>Price</i>		<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
WAL	8.15	5.47	11.22	8.97	5.05	
Mod Durn	6.13	4.50	7.64	6.28	4.59	
Principal Writedown	0.06%	0.03%	0.05%	0.02%	0.03%	
Total Collat Loss (Collat Maturity)	13.10%	11.88%	14.80%	10.74%	15.49%	
Shock(bps)						
Rates	Fwd + 200	Fwd + 2000	Fwd + 200	Fwd + 200	Fwd - 100	
Default	11.555 CDR	15.298 CDR	9.582 CDR	10.998 CDR	20.949 CDR	
Prepay (1F)	23 HEP	35 HEP	15 HEP	15 HEP	35 HEP	
Prepay (1A)	40 CPR	55 CPR	30 CPR	55 CPR	55 CPR	
Prepay (2F)	23 HEP	35 HEP	15 HEP	15 HEP	35 HEP	
Prepay (2A)	40 CPR	55 CPR	30 CPR	55 CPR	55 CPR	
Loss Severity	60%	60%	60%	60%	60%	
Servicer Advances	100%	100%	100%	100%	100%	
Liquidation Lag	12	12	12	12	12	
Delinq	100%	100%	100%	100%	100%	
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)	

A-Man...Fortis needs the below stresses on the M2 tranche off RAMP 05-RS2. Thx

Below are our **current revised bond stresses as of Feb 14, 2005** for subprime deals:

- Scenario 1: Fwd Libor +200, 60% severity, ARMs (40cpr), Fixed (23 HEP) (Base Case)
- Scenario 2: Fwd Libor +200, 60% severity, ARMs (55cpr), Fixed (35 HEP) (Fast prepay)
- Scenario 3: Fwd Libor +200, 60% severity, ARMs (30cpr), Fixed (15 HEP) (Slow prepay)
- Scenario 4: **Fwd Libor +300**, 60% severity, ARMs (55cpr), Fixed (15 HEP) (Fast/Slow)
- Scenario 5: Fwd Libor -100, 60% severity, ARMs (55cpr), Fixed (35 HEP) (Libor down shock)

Please run all scenarios to maturity failing triggers for life and 12 month lag.  
For each scenario, please show:

1. Break even CNL (cum net loss)
2. Break even CDR (constant default rate)
3. Bond WAL and Mod Duration

RAMP 2005-RS2 - Loans with Current Balance < \$100k

Range of Credit Scores	Number of Group Loans	Cut-Off Date Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Loan-to-Value Ratio
500 - 519	1	69,174	0.07	69,174	90.00
520 - 539	5	331,964	0.33	66,393	81.89
540 - 559	25	1,993,422	2.00	79,737	90.25
560 - 579	57	4,267,188	4.29	74,863	92.86
580 - 599	141	10,857,452	10.91	77,003	94.96
600 - 619	185	14,618,853	14.70	79,021	95.57
620 - 639	140	10,814,968	10.87	77,250	95.01
640 - 659	121	8,911,347	8.96	73,647	92.02
660 - 679	112	8,582,322	8.63	76,628	90.13
680 - 699	148	11,198,005	11.26	75,662	94.77
700 - 719	105	7,583,947	7.62	72,228	96.44
720 - 739	100	7,702,408	7.74	77,024	95.66
740 - 759	74	5,281,938	5.31	71,378	96.54
760 or greater	90	6,748,662	6.78	74,985	98.23
Subtotal with Credit Score	1,304	98,961,649	0.99	75,880	94.61
Not Available	7	517,258	0.52	73,894	96.91
<b>Total</b>	<b>1,311</b>	<b>99,478,907</b>	<b>100.00</b>	<b>75,880</b>	<b>94.61</b>

Range of Original Mortgage Loan Principal Balances (\$)	Number of Group Loans	Cut-Off Date Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
\$ 100,000 or less	1,311	99,478,907	100.00	75,880	660	94.61
<b>Total</b>	<b>1,311</b>	<b>99,478,907</b>	<b>100.00</b>	<b>75,880</b>	<b>660</b>	<b>94.61</b>

Range of Mortgage Rates (%)	Number of Group Loans	Cut-Off Date Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
4.5000% - 4.9999%	3	234,064	0.24	78,021	700	77.44
5.0000% - 5.4999%	4	316,667	0.32	79,167	684	83.91
5.5000% - 5.9999%	30	2,359,533	2.37	78,651	708	87.10
6.0000% - 6.4999%	82	6,615,357	6.65	80,675	717	91.02
6.5000% - 6.9999%	148	11,736,584	11.80	79,301	695	89.83
7.0000% - 7.4999%	132	10,060,135	10.11	76,213	678	93.83
7.5000% - 7.9999%	224	17,148,347	17.24	76,555	652	95.21
8.0000% - 8.4999%	255	19,297,800	19.40	75,678	664	96.90
8.5000% - 8.9999%	265	19,668,296	19.77	74,220	642	96.96
9.0000% - 9.4999%	102	7,636,314	7.68	74,866	605	95.78
9.5000% - 9.9999%	40	2,720,251	2.73	68,006	594	94.86
10.0000% - 10.4999%	11	720,995	0.72	65,545	609	95.21
10.5000% - 10.9999%	10	655,563	0.66	65,556	586	96.64
11.0000% - 11.4999%	3	203,135	0.20	67,712	590	100.00
11.5000% - 11.9999%	2	105,867	0.11	52,934	564	85.27
<b>Total</b>	<b>1,311</b>	<b>99,478,907</b>	<b>100.00</b>	<b>75,880</b>	<b>660</b>	<b>94.61</b>

Range of Net Mortgage Rates (%)	Number of Group Loans	Cut-Off Date Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
4.0000% - 4.4999%	1	84,893	0.09	84,893	667	66.00
4.5000% - 4.9999%	2	149,171	0.15	74,585	718	83.95
5.0000% - 5.4999%	26	2,037,502	2.05	78,365	696	83.64
5.5000% - 5.9999%	50	4,020,053	4.04	80,401	706	88.54
6.0000% - 6.4999%	149	11,944,125	12.01	80,162	708	91.16
6.5000% - 6.9999%	151	11,570,771	11.63	76,628	677	92.79
7.0000% - 7.4999%	225	17,310,763	17.40	76,937	652	94.96
7.5000% - 7.9999%	256	19,319,567	19.42	75,467	661	96.77
8.0000% - 8.4999%	287	21,310,257	21.42	74,252	647	97.14
8.5000% - 8.9999%	106	7,895,179	7.94	74,483	604	95.69
9.0000% - 9.4999%	31	2,089,895	2.10	67,416	597	94.41
9.5000% - 9.9999%	13	853,389	0.86	65,645	624	96.19
10.0000% - 10.4999%	8	529,380	0.53	66,173	584	96.51
10.5000% - 10.9999%	5	324,975	0.33	64,995	593	100.00
11.0000% - 11.4999%	1	38,988	0.04	38,988	521	60.00
<b>Total</b>	<b>1,311</b>	<b>99,478,907</b>	<b>100.00</b>	<b>75,880</b>	<b>660</b>	<b>94.61</b>

Range of Original Loan-to-Value (%)	Number of Group Loans	Cut-Off Date Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score
00.01% - 50.00%	9	673,438	0.68	74,826	661
50.01% - 55.00%	1	78,043	0.08	78,043	605
55.01% - 60.00%	3	173,263	0.17	57,754	630
60.01% - 65.00%	5	343,610	0.35	68,722	641
65.01% - 70.00%	4	322,759	0.32	80,690	685
70.01% - 75.00%	14	970,435	0.98	69,317	652
75.01% - 80.00%	101	7,729,541	7.77	76,530	669
80.01% - 85.00%	46	3,435,334	3.45	74,681	656
85.01% - 90.00%	135	9,958,275	10.01	73,765	632
90.01% - 95.00%	307	23,824,537	23.95	77,604	625
95.01% - 100.00%	676	51,123,407	51.39	75,626	680
100.01% - 105.00%	10	846,267	0.85	84,627	698
<b>Total</b>	<b>1,311</b>	<b>99,478,907</b>	<b>100.00</b>	<b>75,880</b>	<b>660</b>

State or Territory	Number of Group Loans	Cut-Off Date Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Alabama	55	4,022,907	4.04	73,144	637	93.16
Arizona	22	1,769,422	1.78	80,428	669	91.33
Arkansas	20	1,457,735	1.47	72,887	641	94.61
California	7	601,189	0.60	85,884	677	62.57
Colorado	11	833,785	0.84	75,799	685	89.32
Connecticut	1	89,669	0.09	89,669	587	95.00
Delaware	1	59,850	0.06	59,850	689	95.00
District of Columbia	1	64,746	0.07	64,746	713	80.00
Florida	101	8,134,309	8.18	80,538	668	91.86
Georgia	55	4,385,277	4.41	79,732	655	96.99
Idaho	2	179,226	0.18	89,613	757	89.49
Illinois	54	4,142,514	4.16	76,713	664	96.23
Indiana	87	6,132,983	6.17	70,494	673	96.44
Iowa	12	966,017	0.97	80,501	635	95.45
Kansas	20	1,499,165	1.51	74,958	657	95.43
Kentucky	37	2,921,002	2.94	78,946	672	95.47
Louisiana	43	3,261,217	3.28	75,842	636	93.52
Maine	1	64,600	0.06	64,600	681	95.00
Maryland	10	749,178	0.75	74,918	656	94.89
Massachusetts	1	78,000	0.08	78,000	762	100.00
Michigan	81	6,081,027	6.11	75,074	669	96.60
Minnesota	6	437,076	0.44	72,846	662	90.15
Mississippi	32	2,302,958	2.32	71,967	614	93.68
Missouri	63	4,637,403	4.66	73,610	662	94.48
Montana	2	106,864	0.11	53,432	683	100.00
Nebraska	3	246,082	0.25	82,027	675	86.79
Nevada	1	84,449	0.08	84,449	618	100.00
New Jersey	4	304,344	0.31	76,086	637	75.02
New Mexico	11	890,952	0.90	80,996	637	97.22
New York	10	640,144	0.64	64,014	619	91.50
North Carolina	58	4,453,097	4.48	76,778	667	96.14
Ohio	129	10,011,998	10.06	77,612	637	96.03
Oklahoma	35	2,343,559	2.36	66,959	660	96.40
Oregon	1	94,400	0.09	94,400	608	80.00
Pennsylvania	49	3,503,207	3.52	71,494	650	92.50
South Carolina	20	1,579,549	1.59	78,977	652	96.23
South Dakota	1	59,812	0.06	59,812	688	100.00
Tennessee	55	4,292,362	4.31	78,043	654	95.85
Texas	109	8,130,996	8.17	74,596	680	95.39
Utah	12	940,405	0.95	78,367	637	92.94
Virginia	34	2,616,941	2.63	76,969	690	94.71
Washington	23	1,899,550	1.91	82,589	700	93.04
West Virginia	1	99,669	0.10	99,669	620	80.00
Wisconsin	27	2,060,443	2.07	76,313	664	95.31
Wyoming	3	248,829	0.25	82,943	656	100.00
<b>Total</b>	<b>1,311</b>	<b>99,478,907</b>	<b>100.00</b>	<b>75,880</b>	<b>660</b>	<b>94.61</b>



Loan Purpose	Number of Group Loans	Cut-Off Date Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Equity Refinance	299	23,449,954	23.57	78,428	640	89.79
Purchase	950	71,072,421	71.44	74,813	667	96.50
Rate/Term Refinance	62	4,956,531	4.98	79,944	644	90.18
<b>Total</b>	<b>1,311</b>	<b>99,478,907</b>	<b>100.00</b>	<b>75,880</b>	<b>660</b>	<b>94.61</b>

Occupancy	Number of Group Loans	Cut-Off Date Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Non-owner Occupied	411	29,633,612	29.79	72,101	712	94.07
Primary	883	68,519,918	68.88	77,599	636	94.84
Second Home/Vacation	17	1,325,376	1.33	77,963	678	94.22
<b>Total</b>	<b>1,311</b>	<b>99,478,907</b>	<b>100.00</b>	<b>75,880</b>	<b>660</b>	<b>94.61</b>

Property Type	Number of Group Loans	Cut-Off Date Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Condominium Low Rise (less than 5 stories)	73	5,568,319	5.60	76,278	673	94.03
Manufactured Housing	3	200,527	0.20	66,842	635	72.95
Planned Unit Developments (attached)	25	1,842,870	1.85	73,715	669	95.09
Planned Unit Developments (detached)	28	2,348,276	2.36	83,867	686	96.92
Single Family Detached	1,092	82,826,006	83.26	75,848	655	94.53
Townhouse	12	931,350	0.94	77,612	650	93.78
Two-Four Family Units	78	5,761,558	5.79	73,866	697	95.96
<b>Total</b>	<b>1,311</b>	<b>99,478,907</b>	<b>100.00</b>	<b>75,880</b>	<b>660</b>	<b>94.61</b>

Documentation Type	Number of Group Loans	Cut-Off Date Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Full Documentation	948	71,683,130	72.06	75,615	659	96.99
Reduced Documentation	363	27,795,777	27.94	76,572	661	88.44
<b>Total</b>	<b>1,311</b>	<b>99,478,907</b>	<b>100.00</b>	<b>75,880</b>	<b>660</b>	<b>94.61</b>

Prepayment Penalty Term (months)	Number of Group Loans	Cut-Off Date Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
None	516	38,803,643	39.01	75,201	668	93.94
12 Months	31	2,436,587	2.45	78,600	673	90.86
24 Months	425	32,737,256	32.91	77,029	634	95.05
36 Months	331	24,942,411	25.07	75,355	679	95.43
60 Months	3	186,077	0.19	62,026	685	84.51
Other(1)	5	372,933	0.37	74,587	612	99.08
<b>Total</b>	<b>1,311</b>	<b>99,478,907</b>	<b>100.00</b>	<b>75,880</b>	<b>660</b>	<b>94.61</b>

Index Type	Number of Group Loans	Cut-Off Date Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
FNMA 60 Day	1	61,843	0.09	61,843	763	100.00
Libor - 1 Year	102	7,884,495	11.49	77,299	726	96.61
Libor - 6 Month	782	60,409,558	88.07	77,250	632	94.27
Treasury - 1 Year	3	237,638	0.35	79,213	696	92.86
<b>Total</b>	<b>888</b>	<b>68,593,534</b>	<b>100.00</b>	<b>77,245</b>	<b>643</b>	<b>94.54</b>

Range of Maximum Mortgage Rates (%)	Number of Group Loans	Cut-Off Date Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
9.0000% - 9.9999%	1	84,893	0.12	84,893	667	66.00
10.0000% - 10.9999%	9	744,022	1.08	82,669	689	79.77
11.0000% - 11.9999%	36	2,934,367	4.28	81,510	699	84.43
12.0000% - 12.9999%	124	9,883,739	14.41	79,708	705	92.73
13.0000% - 13.9999%	215	16,903,786	24.64	78,622	655	94.84
14.0000% - 14.9999%	313	24,128,537	35.18	77,088	621	95.88
15.0000% - 15.9999%	160	11,897,138	17.34	74,357	607	96.11
16.0000% - 16.9999%	26	1,755,768	2.56	67,530	613	96.69
17.0000% - 17.9999%	4	261,284	0.38	65,321	589	100.00
<b>Total</b>	<b>888</b>	<b>68,593,534</b>	<b>100.00</b>	<b>77,245</b>	<b>643</b>	<b>94.54</b>

Next Interest Rate Adjustment Date	Number of Group Loans	Cut-Off Date Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
07/01/05	1	99,678	0.15	99,678	666	95.00
08/01/05	1	98,800	0.14	98,800	678	95.00
10/01/05	2	132,918	0.19	66,459	0	95.78
07/01/06	2	155,300	0.23	77,650	594	84.99
09/01/06	3	266,883	0.39	88,961	596	91.20
10/01/06	10	770,243	1.12	77,024	594	93.64
11/01/06	32	2,420,874	3.53	75,652	613	95.01
12/01/06	166	12,847,671	18.73	77,396	635	94.52
01/01/07	328	25,551,857	37.25	77,902	635	95.68
02/01/07	106	8,076,021	11.77	76,189	620	94.15
10/01/07	9	621,823	0.91	69,091	617	89.24
11/01/07	3	266,724	0.39	88,908	630	98.22
12/01/07	43	3,365,117	4.91	78,259	656	92.78
01/01/08	61	4,766,430	6.95	78,138	649	92.79
02/01/08	85	6,382,010	9.30	75,082	709	96.93
09/01/09	1	92,700	0.14	92,700	714	90.00
11/01/09	2	116,887	0.17	58,444	676	83.99
12/01/09	4	336,543	0.49	84,136	688	90.33
01/01/10	24	1,824,233	2.66	76,010	686	85.35
02/01/10	1	89,000	0.13	89,000	729	83.00
11/01/11	1	89,755	0.13	89,755	648	100.00
01/01/12	2	136,468	0.20	68,234	750	87.09
02/01/12	1	85,600	0.12	85,600	675	80.00
<b>Total</b>	<b>888</b>	<b>68,593,534</b>	<b>100.00</b>	<b>77,245</b>	<b>643</b>	<b>94.54</b>

Range of Note Margins (%)	Number of Group Loans	Cut-Off Date Principal Balance	Percentage of Group II Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
2.0000% - 2.4999%	6	372,299	0.54	62,050	685	86.20
2.5000% - 2.9999%	19	1,423,609	2.08	74,927	676	87.48
3.0000% - 3.4999%	67	5,185,940	7.56	77,402	746	94.50
3.5000% - 3.9999%	17	1,376,634	2.01	80,978	694	89.37
4.0000% - 4.4999%	33	2,491,707	3.63	75,506	698	100.00
4.5000% - 4.9999%	7	586,700	0.86	83,814	667	77.38
5.0000% - 5.4999%	51	3,984,844	5.81	78,134	687	88.71
5.5000% - 5.9999%	12	1,035,710	1.51	86,309	663	85.58
6.0000% - 6.4999%	103	8,335,980	12.15	80,932	641	95.21
6.5000% - 6.9999%	124	9,428,150	13.74	76,033	648	95.41
7.0000% - 7.4999%	110	8,684,165	12.66	78,947	629	95.41
7.5000% - 7.9999%	140	11,077,424	16.15	79,124	621	96.03
8.0000% - 8.4999%	91	6,923,391	10.09	76,081	599	94.84
8.5000% - 8.9999%	60	4,429,121	6.46	73,819	602	95.52
9.0000% - 9.4999%	24	1,769,263	2.58	73,719	585	95.69
9.5000% - 9.9999%	15	917,917	1.34	61,194	580	95.61
10.0000% - 10.4999%	8	519,242	0.76	64,905	583	98.67
10.5000% - 10.9999%	1	51,440	0.07	51,440	634	100.00
<b>Total</b>	<b>888</b>	<b>68,593,534</b>	<b>100.00</b>	<b>77,245</b>	<b>643</b>	<b>94.54</b>

RAMP 2005-RS2 - Interest Only Loans

Range of Credit Scores	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Loan-to-Value Ratio
540 - 559	2	314,300	0.33	157,150	58.99
580 - 599	3	884,000	0.92	294,667	79.40
600 - 619	14	4,110,018	4.26	293,573	79.04
620 - 639	38	10,539,537	10.92	277,356	82.31
640 - 659	63	16,170,185	16.76	256,670	84.62
660 - 679	84	20,401,823	21.15	242,879	85.27
680 - 699	77	18,642,798	19.32	242,114	85.59
700 - 719	43	10,576,437	10.96	245,964	88.58
720 - 739	22	5,439,264	5.64	247,239	83.22
740 - 759	19	4,474,480	4.64	235,499	90.03
760 or greater	16	4,555,803	4.72	284,738	77.61
Subtotal with Credit Score	381	96,108,645	99.61	252,254	84.60
Not Available	2	374,800	0.39	187,400	80.00
<b>Total</b>	<b>383</b>	<b>96,483,445</b>	<b>100.00</b>	<b>251,915</b>	<b>84.58</b>

Range of Original Mortgage Loan Principal Balances (\$)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
\$ 100,000 or less	23	1,904,520	1.97	82,805	685	83.03
\$ 100,001 - \$ 200,000	163	24,677,588	25.58	151,396	680	87.62
\$ 200,001 - \$ 300,000	100	24,757,494	25.66	247,575	679	85.66
\$ 300,001 - \$ 400,000	48	16,950,740	17.57	353,140	682	86.23
\$ 400,001 - \$ 500,000	28	12,551,803	13.01	448,279	663	86.77
\$ 500,001 - \$ 600,000	9	4,960,300	5.14	551,144	652	79.69
\$ 600,001 - \$ 700,000	4	2,577,850	2.67	644,463	658	73.16
\$ 700,001 - \$ 800,000	1	705,150	0.73	705,150	781	80.00
\$ 800,001 - \$ 900,000	2	1,748,000	1.81	874,000	644	74.92
\$ 900,001 - \$1,000,000	3	2,975,000	3.08	991,667	693	73.66
\$1,200,001 - \$1,300,000	1	1,275,000	1.32	1,275,000	695	75.00
\$1,300,001 - \$1,400,000	1	1,400,000	1.45	1,400,000	766	59.00
<b>Total</b>	<b>383</b>	<b>96,483,445</b>	<b>100.00</b>	<b>251,915</b>	<b>678</b>	<b>84.58</b>

Range of Mortgage Rates (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
4.0000% - 4.4999%	3	766,500	0.79	255,500	671	78.12
4.5000% - 4.9999%	8	2,571,055	2.66	321,382	667	82.55
5.0000% - 5.4999%	21	5,840,855	6.05	278,136	683	80.79
5.5000% - 5.9999%	77	21,500,947	22.28	279,233	681	82.62
6.0000% - 6.4999%	114	29,086,042	30.15	255,141	678	84.62
6.5000% - 6.9999%	97	22,712,811	23.54	234,153	682	86.25
7.0000% - 7.4999%	36	7,798,849	8.08	216,635	680	86.19
7.5000% - 7.9999%	16	3,497,500	3.62	218,594	666	92.08
8.0000% - 8.4999%	7	1,876,585	1.94	268,084	617	82.25
8.5000% - 8.9999%	3	755,800	0.78	251,933	622	85.25
9.0000% - 9.4999%	1	76,500	0.08	76,500	725	90.00
<b>Total</b>	<b>383</b>	<b>96,483,445</b>	<b>100.00</b>	<b>251,915</b>	<b>678</b>	<b>84.58</b>

Range of Net Mortgage Rates (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
3.5000% - 3.9999%	2	596,500	0.62	298,250	647	76.17
4.0000% - 4.4999%	5	1,886,855	1.96	377,371	660	83.49
4.5000% - 4.9999%	24	6,622,395	6.86	275,933	680	81.44
5.0000% - 5.4999%	66	17,450,847	18.09	264,407	674	83.81
5.5000% - 5.9999%	101	26,925,338	27.91	266,588	685	82.72
6.0000% - 6.4999%	98	22,698,938	23.53	231,622	678	86.45
6.5000% - 6.9999%	55	12,319,626	12.77	223,993	688	88.12
7.0000% - 7.4999%	16	4,493,860	4.66	280,866	665	85.14
7.5000% - 7.9999%	8	1,653,080	1.71	206,635	643	94.61
8.0000% - 8.4999%	7	1,759,505	1.82	251,358	612	76.47
8.5000% - 8.9999%	1	76,500	0.08	76,500	725	90.00
<b>Total</b>	<b>383</b>	<b>96,483,445</b>	<b>100.00</b>	<b>251,915</b>	<b>678</b>	<b>84.58</b>

Range of Original Loan-to-Value (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score
00.01% - 50.00%	2	198,000	0.21	99,000	570
55.01% - 60.00%	3	2,234,900	2.32	744,967	721
60.01% - 65.00%	1	196,300	0.20	196,300	554
65.01% - 70.00%	10	4,331,099	4.49	433,110	647
70.01% - 75.00%	12	5,366,150	5.56	447,179	674
75.01% - 80.00%	160	41,225,382	42.73	257,659	676
80.01% - 85.00%	16	3,974,344	4.12	248,397	673
85.01% - 90.00%	67	13,609,265	14.11	203,123	683
90.01% - 95.00%	59	13,788,425	14.29	233,702	671
95.01% - 100.00%	53	11,559,579	11.98	218,105	697
<b>Total</b>	<b>383</b>	<b>96,483,445</b>	<b>100.00</b>	<b>251,915</b>	<b>678</b>

State or Territory	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Alabama	4	378,400	0.39	94,600	667	86.13
Arizona	9	1,481,310	1.54	164,590	713	86.91
California	58	19,533,362	20.25	336,782	661	77.85
Colorado	4	716,500	0.74	179,125	672	82.98
Connecticut	5	1,583,800	1.64	316,760	682	86.74
Delaware	3	413,210	0.43	137,737	712	89.00
District of Columbia	11	2,856,950	2.96	259,723	675	80.34
Florida	107	22,915,417	23.75	214,163	682	88.32
Georgia	23	4,383,472	4.54	190,586	682	88.53
Hawaii	2	1,688,000	1.75	844,000	737	62.58
Idaho	1	275,000	0.29	275,000	680	95.00
Illinois	8	1,548,526	1.60	193,566	697	89.59
Louisiana	1	50,400	0.05	50,400	715	80.00
Maine	2	727,500	0.75	363,750	648	83.81
Maryland	25	8,480,695	8.79	339,228	697	82.72
Massachusetts	3	838,975	0.87	279,658	644	87.98
Michigan	13	2,066,447	2.14	158,957	669	87.92
Minnesota	7	1,334,910	1.38	190,701	687	85.93
Missouri	3	387,650	0.40	129,217	668	84.13
Nevada	6	1,431,400	1.48	238,567	662	84.35
New Jersey	12	3,610,100	3.74	300,842	683	85.45
New York	3	1,052,750	1.09	350,917	709	89.22
North Carolina	4	588,600	0.61	147,150	646	92.22
Ohio	5	736,250	0.76	147,250	665	89.26
Oregon	4	610,600	0.63	152,650	668	86.71
Pennsylvania	2	826,000	0.86	413,000	660	85.45
South Carolina	4	560,350	0.58	140,088	687	91.02
Tennessee	1	76,500	0.08	76,500	725	90.00
Texas	3	482,500	0.50	160,833	708	90.34
Utah	4	535,650	0.56	133,913	667	84.33
Virginia	42	13,616,120	14.11	324,193	672	87.28
Washington	3	540,400	0.56	180,133	685	88.57
Wisconsin	1	155,700	0.16	155,700	692	90.00
<b>Total</b>	<b>383</b>	<b>96,483,445</b>	<b>100.00</b>	<b>251,915</b>	<b>678</b>	<b>84.58</b>

Loan Purpose	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Equity Refinance	124	34,187,774	35.43	275,708	667	81.08
Purchase	230	55,251,615	57.27	240,224	686	87.02
Rate/Term Refinance	29	7,044,056	7.30	242,898	667	82.48
<b>Total</b>	<b>383</b>	<b>96,483,445</b>	<b>100.00</b>	<b>251,915</b>	<b>678</b>	<b>84.58</b>

Occupancy	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Non-owner Occupied	77	16,471,541	17.07	213,916	694	79.78
Primary	278	72,638,802	75.29	261,291	674	85.57
Second Home/Vacation	28	7,373,101	7.64	263,325	680	85.60
<b>Total</b>	<b>383</b>	<b>96,483,445</b>	<b>100.00</b>	<b>251,915</b>	<b>678</b>	<b>84.58</b>

Property Type	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Condominium High Rise	2	278,500	0.29	139,250	689	85.01
Condominium Low Rise (less than 5 stories)	42	8,796,901	9.12	209,450	684	87.13
Condominium Mid Rise	6	1,408,100	1.46	234,683	682	85.74
Planned Unit Developments (attached)	22	4,572,851	4.74	207,857	681	86.24
Planned Unit Developments (detached)	63	20,811,647	21.57	330,344	686	84.95
Single Family Detached	223	54,844,716	56.84	245,940	673	83.71
Townhouse	5	589,820	0.61	117,964	650	84.05
Two-Four Family Units	20	5,180,910	5.37	259,046	687	86.21
<b>Total</b>	<b>383</b>	<b>96,483,445</b>	<b>100.00</b>	<b>251,915</b>	<b>678</b>	<b>84.58</b>

Documentation Type	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Full Documentation	116	27,280,061	28.27	235,173	665	85.66
Reduced Documentation	267	69,203,384	71.73	259,189	682	84.15
<b>Total</b>	<b>383</b>	<b>96,483,445</b>	<b>100.00</b>	<b>251,915</b>	<b>678</b>	<b>84.58</b>

Prepayment Penalty Term (months)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
None	114	32,140,395	33.31	281,933	680	83.88
12 Months	49	11,924,385	12.36	243,355	679	88.88
24 Months	74	18,057,131	18.72	244,015	656	81.16
36 Months	136	29,611,233	30.69	217,730	687	87.68
60 Months	8	3,987,000	4.13	498,375	699	71.13
Other(1)	2	763,300	0.79	381,650	596	77.63
<b>Total</b>	<b>383</b>	<b>96,483,445</b>	<b>100.00</b>	<b>251,915</b>	<b>678</b>	<b>84.58</b>

Index Type	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
FNMA 60 Day	1	127,756	0.14	127,756	667	80.00
Libor - 1 Year	60	14,792,655	15.81	246,544	674	85.93
Libor - 6 Month	299	73,605,594	78.66	246,173	675	84.51
Treasury - 1 Year	20	5,050,690	5.40	252,535	709	92.59
<b>Total</b>	<b>380</b>	<b>93,576,695</b>	<b>100.00</b>	<b>246,254</b>	<b>677</b>	<b>85.16</b>

Range of Maximum Mortgage Rates (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
7.0000% - 7.9999%	1	188,000	0.20	188,000	663	80.00
9.0000% - 9.9999%	3	459,000	0.49	153,000	755	84.47
10.0000% - 10.9999%	19	4,271,723	4.56	224,828	714	81.66
11.0000% - 11.9999%	116	31,264,250	33.41	269,519	679	83.96
12.0000% - 12.9999%	175	42,150,081	45.04	240,858	676	85.64
13.0000% - 13.9999%	53	12,242,656	13.08	230,994	670	88.32
14.0000% - 14.9999%	12	2,924,485	3.13	243,707	620	83.41
15.0000% - 15.9999%	1	76,500	0.08	76,500	725	90.00
<b>Total</b>	<b>380</b>	<b>93,576,695</b>	<b>100.00</b>	<b>246,254</b>	<b>677</b>	<b>85.16</b>

Next Interest Rate Adjustment Date	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
April 2005	1	860,000	0.92	860,000	626	80.00
May 2005	1	180,500	0.19	180,500	670	95.00
June 2005	3	776,142	0.83	258,714	665	90.89
July 2005	16	4,558,140	4.87	284,884	681	87.54
August 2005	2	556,300	0.59	278,150	635	78.55
September 2006	1	184,999	0.20	184,999	664	100.00
November 2006	5	1,345,250	1.44	269,050	620	75.34
December 2006	29	7,356,493	7.86	253,672	640	77.30
January 2007	66	16,213,700	17.33	245,662	667	82.73
February 2007	4	967,350	1.03	241,838	688	84.91
October 2007	2	225,750	0.24	112,875	654	78.74
November 2007	2	455,600	0.49	227,800	754	80.00
December 2007	20	3,409,126	3.64	170,456	681	88.73
January 2008	107	28,977,539	30.97	270,818	683	86.05
February 2008	5	959,750	1.03	191,950	679	84.17
August 2009	1	468,000	0.50	468,000	601	76.00
September 2009	2	356,620	0.38	178,310	695	82.60
October 2009	2	349,264	0.37	174,632	746	84.09
November 2009	1	192,950	0.21	192,950	665	85.00
December 2009	16	3,189,202	3.41	199,325	685	92.00
January 2010	91	21,331,320	22.80	234,410	692	87.80
February 2010	2	466,400	0.50	233,200	668	80.00
December 2010	1	196,300	0.21	196,300	554	65.00
<b>Total</b>	<b>380</b>	<b>93,576,695</b>	<b>100.00</b>	<b>246,254</b>	<b>677</b>	<b>85.16</b>

Range of Note Margins (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
2.0000% - 2.4999%	19	4,000,194	4.27	210,537	675	81.68
2.5000% - 2.9999%	49	9,321,110	9.96	190,227	669	90.90
3.0000% - 3.4999%	78	22,949,867	24.53	294,229	685	83.99
3.5000% - 3.9999%	105	24,838,462	26.54	236,557	691	88.72
4.0000% - 4.4999%	12	3,057,000	3.27	254,750	681	85.08
4.5000% - 4.9999%	22	5,848,903	6.25	265,859	656	75.01
5.0000% - 5.4999%	26	6,567,251	7.02	252,587	674	79.71
5.5000% - 5.9999%	24	5,978,139	6.39	249,089	651	80.99
6.0000% - 6.4999%	22	5,676,270	6.07	258,012	664	85.84
6.5000% - 6.9999%	20	4,716,499	5.04	235,825	657	86.53
7.0000% - 7.4999%	2	364,000	0.39	182,000	668	100.00
8.0000% - 8.4999%	1	259,000	0.28	259,000	602	100.00
<b>Total</b>	<b>380</b>	<b>93,576,695</b>	<b>100.00</b>	<b>246,254</b>	<b>677</b>	<b>85.16</b>

Interest Only Term (months)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
6 Months	1	182,400	0.19	182,400	799	80.00
24 Months	19	4,928,834	5.11	259,412	649	82.22
36 Months	107	27,340,562	28.34	255,519	686	86.54
60 Months	154	36,635,854	37.97	237,895	679	87.33
120 Months	100	27,113,330	28.10	271,133	672	79.29
Other(1)	2	282,464	0.29	141,232	665	90.00
<b>Total</b>	<b>383</b>	<b>96,483,445</b>	<b>100.00</b>	<b>251,915</b>	<b>678</b>	<b>84.58</b>

RAMP 2005-RS2 - Interest Only Silent Seconds Loans

Range of Credit Scores	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Loan-to-Value Ratio
600 - 619	5	1,254,900	4.75	250,980	75.26
620 - 639	12	3,499,697	13.24	291,641	78.68
640 - 659	20	5,519,110	20.89	275,956	80.29
660 - 679	23	5,080,126	19.23	220,875	80.13
680 - 699	22	5,530,305	20.93	251,377	78.90
700 - 719	9	2,217,592	8.39	246,399	80.00
720 - 739	7	1,620,914	6.13	231,559	79.78
740 - 759	3	620,460	2.35	206,820	80.00
760 or greater	1	705,150	2.67	705,150	80.00
<b>Subtotal with Credit Score</b>	<b>102</b>	<b>26,048,253</b>	<b>98.58</b>	<b>255,375</b>	<b>79.44</b>
Not Available	2	374,800	1.42	187,400	80.00
<b>Total</b>	<b>104</b>	<b>26,423,053</b>	<b>100.00</b>	<b>254,068</b>	<b>79.44</b>

Range of Original Mortgage Loan Principal Balances (\$)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
\$ 100,000 or less	7	570,650	2.16	81,521	687	79.04
\$ 100,001 - \$ 200,000	40	5,952,102	22.53	148,803	666	80.62
\$ 200,001 - \$ 300,000	33	8,283,748	31.35	251,023	676	79.29
\$ 300,001 - \$ 400,000	13	4,747,095	17.97	365,161	682	80.00
\$ 400,001 - \$ 500,000	4	1,758,408	6.65	439,602	666	80.00
\$ 500,001 - \$ 600,000	4	2,270,900	8.59	567,725	636	77.55
\$ 700,001 - \$ 800,000	1	705,150	2.67	705,150	781	80.00
\$ 800,001 - \$ 900,000	1	860,000	3.25	860,000	626	80.00
\$1,200,001 - \$1,300,000	1	1,275,000	4.83	1,275,000	695	75.00
<b>Total</b>	<b>104</b>	<b>26,423,053</b>	<b>100.00</b>	<b>254,068</b>	<b>673</b>	<b>79.44</b>

Range of Mortgage Rates (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
4.5000% - 4.9999%	3	1,371,200	5.19	457,067	658	80.00
5.0000% - 5.4999%	14	4,064,155	15.38	290,297	676	79.62
5.5000% - 5.9999%	26	5,702,183	21.58	219,315	674	80.12
6.0000% - 6.4999%	37	10,144,084	38.39	274,164	671	78.79
6.5000% - 6.9999%	21	4,260,139	16.12	202,864	684	80.95
7.0000% - 7.4999%	2	324,792	1.23	162,396	716	80.00
8.0000% - 8.4999%	1	556,500	2.11	556,500	617	70.00
<b>Total</b>	<b>104</b>	<b>26,423,053</b>	<b>100.00</b>	<b>254,068</b>	<b>673</b>	<b>79.44</b>

Range of Net Mortgage Rates (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
4.0000% - 4.4999%	1	860,000	3.25	860,000	626	80.00
4.5000% - 4.9999%	14	4,227,695	16.00	301,978	671	79.64
5.0000% - 5.4999%	25	5,521,843	20.90	220,874	677	80.12
5.5000% - 5.9999%	35	9,442,084	35.73	269,774	673	78.70
6.0000% - 6.4999%	23	4,319,889	16.35	187,821	665	80.93
6.5000% - 6.9999%	4	1,383,042	5.23	345,761	734	80.00
7.0000% - 7.4999%	1	112,000	0.42	112,000	730	80.00
8.0000% - 8.4999%	1	556,500	2.11	556,500	617	70.00
<b>Total</b>	<b>104</b>	<b>26,423,053</b>	<b>100.00</b>	<b>254,068</b>	<b>673</b>	<b>79.44</b>

Range of Original Loan-to-Value (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score
65.01% - 70.00%	5	1,423,699	5.39	284,740	633
70.01% - 75.00%	3	1,590,900	6.02	530,300	694
75.01% - 80.00%	91	22,497,254	85.14	247,223	674
80.01% - 85.00%	1	288,000	1.09	288,000	664
85.01% - 90.00%	2	312,700	1.18	156,350	690
90.01% - 95.00%	2	310,500	1.18	155,250	654
<b>Total</b>	<b>104</b>	<b>26,423,053</b>	<b>100.00</b>	<b>254,068</b>	<b>673</b>

State or Territory	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Alabama	3	296,500	1.12	98,833	664	85.07
Arizona	5	763,110	2.89	152,622	676	80.00
California	36	11,356,044	42.98	315,446	671	79.06
Colorado	2	384,000	1.45	192,000	645	80.00
Delaware	1	165,260	0.63	165,260	755	80.00
District of Columbia	2	492,000	1.86	246,000	653	80.00
Florida	9	3,154,897	11.94	350,544	670	77.74
Georgia	6	1,504,530	5.69	250,755	677	80.00
Illinois	4	756,000	2.86	189,000	674	80.00
Louisiana	1	50,400	0.19	50,400	715	80.00
Maryland	6	1,895,945	7.18	315,991	716	80.00
Michigan	7	997,847	3.78	142,550	653	81.25
Minnesota	3	576,000	2.18	192,000	683	80.00
Missouri	1	96,800	0.37	96,800	667	80.00
Nevada	2	459,200	1.74	229,600	683	80.00
New York	1	264,000	1.00	264,000	685	80.00
Ohio	1	256,000	0.97	256,000	658	80.00
Oregon	1	135,200	0.51	135,200	660	80.00
Pennsylvania	1	376,000	1.42	376,000	673	80.00
Texas	1	150,000	0.57	150,000	656	80.00
Utah	3	419,550	1.59	139,850	653	80.00
Virginia	5	1,409,270	5.33	281,854	658	79.14
Washington	2	308,800	1.17	154,400	700	80.00
Wisconsin	1	155,700	0.59	155,700	692	90.00
<b>Total</b>	<b>104</b>	<b>26,423,053</b>	<b>100.00</b>	<b>254,068</b>	<b>673</b>	<b>79.44</b>

Loan Purpose	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Equity Refinance	20	5,838,197	22.10	291,910	666	76.74
Purchase	73	18,025,500	68.22	246,925	676	80.15
Rate/Term Refinance	11	2,559,356	9.69	232,669	671	80.66
<b>Total</b>	<b>104</b>	<b>26,423,053</b>	<b>100.00</b>	<b>254,068</b>	<b>673</b>	<b>79.44</b>

Occupancy	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Non-owner Occupied	7	1,205,742	4.56	172,249	708	79.70
Primary	95	24,228,511	91.69	255,037	673	79.46
Second Home/Vacation	2	988,800	3.74	494,400	635	78.70
<b>Total</b>	<b>104</b>	<b>26,423,053</b>	<b>100.00</b>	<b>254,068</b>	<b>673</b>	<b>79.44</b>

Property Type	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Condominium Low Rise (less than 5 stories)	8	1,498,497	5.67	187,312	676	81.05
Condominium Mid Rise	2	320,800	1.21	160,400	679	75.99
Planned Unit Developments (attached)	2	404,000	1.53	202,000	701	80.00
Planned Unit Developments (detached)	16	6,359,537	24.07	397,471	677	77.84
Single Family Detached	71	17,033,099	64.46	239,903	670	79.93
Townhouse	2	162,320	0.61	81,160	656	80.00
Two-Four Family Units	3	644,800	2.44	214,933	696	80.00
<b>Total</b>	<b>104</b>	<b>26,423,053</b>	<b>100.00</b>	<b>254,068</b>	<b>673</b>	<b>79.44</b>

Documentation Type	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Full Documentation	49	11,659,768	44.13	237,954	654	80.31
Reduced Documentation	55	14,763,285	55.87	268,423	688	78.76
<b>Total</b>	<b>104</b>	<b>26,423,053</b>	<b>100.00</b>	<b>254,068</b>	<b>673</b>	<b>79.44</b>



Prepayment Penalty Term (months)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
None	29	7,809,675	29.56	269,299	684	79.93
12 Months	11	2,454,888	9.29	223,172	681	80.00
24 Months	43	10,436,915	39.50	242,719	660	78.88
36 Months	21	5,721,575	21.65	272,456	679	79.56
<b>Total</b>	<b>104</b>	<b>26,423,053</b>	<b>100.00</b>	<b>254,068</b>	<b>673</b>	<b>79.44</b>

Index Type	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
FNMA 60 Day	1	127,756	0.48	127,756	667	80.00
Libor - 1 Year	10	1,724,210	6.53	172,421	664	81.70
Libor - 6 Month	91	24,262,287	91.82	266,619	673	79.27
Treasury - 1 Year	2	308,800	1.17	154,400	700	80.00
<b>Total</b>	<b>104</b>	<b>26,423,053</b>	<b>100.00</b>	<b>254,068</b>	<b>673</b>	<b>79.44</b>

Range of Maximum Mortgage Rates (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
10.0000% - 10.9999%	11	2,685,436	10.16	244,131	713	79.43
11.0000% - 11.9999%	54	14,508,942	54.91	268,684	677	79.61
12.0000% - 12.9999%	36	8,263,383	31.27	229,538	660	79.77
13.0000% - 13.9999%	2	408,792	1.55	204,396	661	80.00
14.0000% - 14.9999%	1	556,500	2.11	556,500	617	70.00
<b>Total</b>	<b>104</b>	<b>26,423,053</b>	<b>100.00</b>	<b>254,068</b>	<b>673</b>	<b>79.44</b>

Next Interest Rate Adjustment Date	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
April 2005	1	860,000	3.25	860,000	626	80.00
June 2005	1	212,792	0.81	212,792	709	80.00
July 2005	1	229,600	0.87	229,600	664	80.00
November 2006	1	196,000	0.74	196,000	609	80.00
December 2006	12	2,717,125	10.28	226,427	656	74.98
January 2007	45	10,836,165	41.01	240,804	664	80.12
February 2007	2	512,000	1.94	256,000	709	80.00
November 2007	1	281,600	1.07	281,600	749	80.00
December 2007	6	931,353	3.52	155,226	673	86.26
January 2008	19	4,627,290	17.51	243,542	675	79.68
February 2008	1	72,500	0.27	72,500	684	80.00
December 2009	3	662,800	2.51	220,933	664	81.30
January 2010	10	4,063,828	15.38	406,383	708	78.13
February 2010	1	220,000	0.83	220,000	673	80.00
<b>Total</b>	<b>104</b>	<b>26,423,053</b>	<b>100.00</b>	<b>254,068</b>	<b>673</b>	<b>79.44</b>

Range of Note Margins (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
2.0000% - 2.4999%	5	1,205,280	4.56	241,056	648	80.72
2.5000% - 2.9999%	2	167,997	0.64	83,999	651	80.00
3.0000% - 3.4999%	13	3,823,322	14.47	294,102	707	78.19
3.5000% - 3.9999%	12	3,337,344	12.63	278,112	675	80.43
4.0000% - 4.4999%	3	462,700	1.75	154,233	679	86.76
4.5000% - 4.9999%	8	2,118,900	8.02	264,863	689	77.37
5.0000% - 5.4999%	24	6,055,251	22.92	252,302	678	79.68
5.5000% - 5.9999%	17	4,637,989	17.55	272,823	651	78.41
6.0000% - 6.4999%	12	2,718,770	10.29	226,564	657	80.00
6.5000% - 6.9999%	8	1,895,500	7.17	236,938	655	80.89
<b>Total</b>	<b>104</b>	<b>26,423,053</b>	<b>100.00</b>	<b>254,068</b>	<b>673</b>	<b>79.44</b>

Interest Only Term (months)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
24 Months	4	698,000	2.64	174,500	655	80.00
36 Months	13	2,211,090	8.37	170,084	691	82.55
60 Months	45	12,710,941	48.11	282,465	674	79.50
120 Months	42	10,803,022	40.88	257,215	669	78.70
<b>Total</b>	<b>104</b>	<b>26,423,053</b>	<b>100.00</b>	<b>254,068</b>	<b>673</b>	<b>79.44</b>

RAMP 2005-RS2

Loan Products	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Weighted Average Coupon
1/29 6Mo LIBOR	1	552,695	0.08	552,695	656	96.00	7.615
1Yr LIBOR	1	228,750	0.03	228,750	621	75.00	4.500
2/1 1Yr CMT	7	1,179,452	0.17	168,493	680	94.68	7.282
2/1 1Yr LIBOR	16	2,506,357	0.36	156,647	700	101.31	7.141
2/28 6Mo LIBOR	2,390	387,332,137	55.45	162,064	638	93.20	7.551
3/1 1Yr CMT	8	2,359,355	0.34	294,919	694	94.56	7.208
3/1 1Yr LIBOR	327	52,335,614	7.49	160,048	710	94.57	6.393
3/27 60Day FNMA	1	127,756	0.02	127,756	667	80.00	6.125
3/27 6Mo LIBOR	435	77,397,825	11.08	177,926	653	90.98	7.211
5/1 1Yr CMT	12	2,684,474	0.38	223,706	721	91.48	6.935
5/1 1Yr LIBOR	30	6,636,930	0.95	221,231	688	82.33	6.336
5/25 60Day FNMA	5	606,028	0.09	121,206	708	94.74	6.738
5/25 6Mo LIBOR	161	30,894,357	4.42	191,890	687	87.51	6.501
6/24 6Mo LIBOR	1	196,300	0.03	196,300	554	65.00	8.375
60Day FNMA	1	190,166	0.03	190,166	652	80.00	5.875
6Mo LIBOR	29	9,109,814	1.30	314,132	681	85.97	5.785
7/1 1Yr LIBOR	4	942,800	0.13	235,700	715	85.73	6.554
7/23 6Mo LIBOR	5	747,198	0.11	149,440	698	83.70	5.841
FIXED 10Yr	4	404,238	0.06	101,060	680	78.77	5.937
FIXED 15Yr	33	4,365,424	0.62	132,286	667	88.59	6.966
FIXED 20Yr	7	965,359	0.14	137,908	672	88.20	6.990
FIXED 25Yr	1	180,524	0.03	180,524	694	96.00	6.250
FIXED 30Yr	887	116,553,151	16.69	131,402	693	91.84	7.359
<b>Total</b>	<b>4,366</b>	<b>698,496,704</b>	<b>100.00</b>	<b>159,986</b>	<b>659</b>	<b>92.33</b>	<b>7.297</b>

**RAMP 2005-RS2 - Expanded Criteria Exception Loans (RALI)**

Range of Credit Scores	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Loan-to-Value Ratio
520 - 539	2	424,442	0.17	212,221	63.18
540 - 559	4	560,098	0.22	140,025	74.79
560 - 579	5	1,079,934	0.42	215,987	88.98
580 - 599	22	3,878,597	1.51	176,300	87.62
600 - 619	41	8,813,802	3.43	214,971	87.45
620 - 639	126	24,627,166	9.58	195,454	89.46
640 - 659	172	31,763,942	12.36	184,674	87.20
660 - 679	291	56,655,305	22.04	194,692	86.19
680 - 699	242	45,068,787	17.54	186,235	89.47
700 - 719	176	30,918,800	12.03	175,675	90.69
720 - 739	111	19,545,599	7.61	176,086	88.86
740 - 759	82	13,433,212	5.23	163,820	89.32
760 or greater	95	18,812,942	7.32	198,031	86.14
<b>Subtotal with Credit Score</b>	<b>1,369</b>	<b>255,582,626</b>	<b>99.45</b>	<b>186,693</b>	<b>88.14</b>
Not Available	7	1,420,875	0.55	202,982	82.65
<b>Total</b>	<b>1,376</b>	<b>257,003,501</b>	<b>100.00</b>	<b>186,776</b>	<b>88.10</b>

Range of Original Mortgage Loan Principal Balances (\$)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
\$ 100,000 or less	309	23,474,117	9.13	75,968	693	88.72
\$ 100,001 - \$ 200,000	648	94,195,241	36.65	145,363	683	90.56
\$ 200,001 - \$ 300,000	233	56,821,621	22.11	243,870	679	87.83
\$ 300,001 - \$ 400,000	101	34,850,729	13.56	345,057	687	88.55
\$ 400,001 - \$ 500,000	53	23,747,063	9.24	448,058	675	89.99
\$ 500,001 - \$ 600,000	11	5,988,893	2.33	544,445	671	82.22
\$ 600,001 - \$ 700,000	8	5,227,675	2.03	653,459	652	80.76
\$ 700,001 - \$ 800,000	4	2,949,256	1.15	737,314	737	86.09
\$ 800,001 - \$ 900,000	3	2,600,364	1.01	866,788	668	63.71
\$ 900,001 - \$1,000,000	3	2,975,000	1.16	991,667	693	73.66
\$1,200,001 - \$1,300,000	1	1,275,000	0.50	1,275,000	695	75.00
\$1,300,001 - \$1,400,000	1	1,400,000	0.54	1,400,000	766	59.00
\$1,400,001 - \$1,500,000	1	1,498,542	0.58	1,498,542	761	57.00
<b>Total</b>	<b>1,376</b>	<b>257,003,501</b>	<b>100.00</b>	<b>186,776</b>	<b>683</b>	<b>88.10</b>

Range of Mortgage Rates (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
4.0000% - 4.4999%	5	1,173,947	0.46	234,789	678	76.39
4.5000% - 4.9999%	11	2,462,733	0.96	223,885	704	81.29
5.0000% - 5.4999%	35	6,372,670	2.48	182,076	721	86.07
5.5000% - 5.9999%	201	44,065,341	17.15	219,231	692	83.63
6.0000% - 6.4999%	327	63,966,003	24.89	195,615	689	86.02
6.5000% - 6.9999%	391	70,878,413	27.58	181,275	681	88.51
7.0000% - 7.4999%	198	35,261,467	13.72	178,088	678	91.91
7.5000% - 7.9999%	128	21,680,195	8.44	169,377	668	95.41
8.0000% - 8.4999%	50	7,404,006	2.88	148,080	659	91.42
8.5000% - 8.9999%	20	2,821,324	1.10	141,066	656	95.43
9.0000% - 9.4999%	7	718,567	0.28	102,652	635	96.68
9.5000% - 9.9999%	2	102,924	0.04	51,462	662	100.00
10.5000% - 10.9999%	1	95,912	0.04	95,912	633	95.00
<b>Total</b>	<b>1,376</b>	<b>257,003,501</b>	<b>100.00</b>	<b>186,776</b>	<b>683</b>	<b>88.10</b>

Range of Net Mortgage Rates (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
3.5000% - 3.9999%	3	704,351	0.27	234,784	651	76.60
4.0000% - 4.4999%	7	1,686,344	0.66	240,906	699	80.62
4.5000% - 4.9999%	26	5,430,883	2.11	208,880	722	83.92
5.0000% - 5.4999%	142	30,415,183	11.83	214,191	690	83.52
5.5000% - 5.9999%	285	59,486,576	23.15	208,725	689	84.92
6.0000% - 6.4999%	361	66,147,114	25.74	183,233	684	87.59
6.5000% - 6.9999%	280	48,452,957	18.85	173,046	683	91.42
7.0000% - 7.4999%	162	28,284,416	11.01	174,595	667	93.41
7.5000% - 7.9999%	58	9,449,584	3.68	162,924	677	96.31
8.0000% - 8.4999%	36	5,307,981	2.07	147,444	636	88.62
8.5000% - 8.9999%	11	1,145,722	0.45	104,157	669	98.15
9.0000% - 9.4999%	3	349,498	0.14	116,499	619	97.28
9.5000% - 9.9999%	1	46,979	0.02	46,979	655	100.00
10.0000% - 10.4999%	1	95,912	0.04	95,912	633	95.00
<b>Total</b>	<b>1,376</b>	<b>257,003,501</b>	<b>100.00</b>	<b>186,776</b>	<b>683</b>	<b>88.10</b>

Range of Original Loan-to-Value (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score
00.01% - 50.00%	15	1,688,011	0.66	112,534	657
50.01% - 55.00%	3	478,338	0.19	159,446	658
55.01% - 60.00%	11	5,789,748	2.25	526,341	712
60.01% - 65.00%	9	1,693,237	0.66	188,137	640
65.01% - 70.00%	23	6,850,812	2.67	297,861	649
70.01% - 75.00%	36	9,529,955	3.71	264,721	679
75.01% - 80.00%	353	69,379,896	27.00	196,544	686
80.01% - 85.00%	82	14,223,470	5.53	173,457	687
85.01% - 90.00%	188	33,625,931	13.08	178,861	681
90.01% - 95.00%	193	37,942,585	14.76	196,594	670
95.01% - 100.00%	429	71,021,869	27.63	165,552	689
100.01% - 105.00%	34	4,779,649	1.86	140,578	715
<b>Total</b>	<b>1,376</b>	<b>257,003,501</b>	<b>100.00</b>	<b>186,776</b>	<b>683</b>

State or Territory	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Alabama	18	2,175,399	0.85	120,855	686	91.38
Arizona	58	9,837,987	3.83	169,620	677	90.15
Arkansas	10	1,080,925	0.42	108,092	681	93.80
California	99	33,687,418	13.11	340,277	672	78.25
Colorado	27	4,568,039	1.78	169,187	686	84.37
Connecticut	13	3,168,702	1.23	243,746	686	90.19
Delaware	4	681,210	0.27	170,303	699	85.46
District of Columbia	17	4,925,458	1.92	289,733	676	84.60
Florida	240	43,326,755	16.86	180,528	680	88.67
Georgia	56	8,788,980	3.42	156,946	685	92.13
Hawaii	6	2,809,787	1.09	468,298	714	73.89
Idaho	7	960,378	0.37	137,197	701	86.76
Illinois	92	17,845,972	6.94	193,978	689	95.45
Indiana	65	6,998,721	2.72	107,673	707	96.83
Iowa	2	170,350	0.07	85,175	659	88.92
Kansas	4	302,991	0.12	75,748	683	85.39
Kentucky	15	1,791,538	0.70	119,436	713	97.20
Louisiana	28	3,407,409	1.33	121,693	683	90.93
Maine	5	1,046,599	0.41	209,320	660	81.23
Maryland	38	11,307,847	4.40	297,575	700	85.15
Massachusetts	17	5,109,439	1.99	300,555	685	91.78
Michigan	63	8,446,270	3.29	134,068	704	89.34
Minnesota	18	3,042,550	1.18	169,031	681	90.49
Mississippi	3	252,338	0.10	84,113	663	97.68
Missouri	29	3,898,558	1.52	134,433	668	88.61
Montana	2	216,804	0.08	108,402	675	100.00
Nevada	15	3,304,681	1.29	220,312	675	79.95
New Hampshire	3	507,616	0.20	169,205	712	89.95
New Jersey	33	8,882,138	3.46	269,156	686	90.74
New Mexico	6	626,642	0.24	104,440	716	97.00
New York	12	3,783,688	1.47	315,307	695	89.43
North Carolina	19	2,613,205	1.02	137,537	669	86.03
Ohio	38	4,857,961	1.89	127,841	684	90.49
Oklahoma	8	880,990	0.34	110,124	690	94.36
Oregon	15	2,666,338	1.04	177,756	675	86.28
Pennsylvania	41	5,127,210	1.99	125,054	672	93.13
South Carolina	9	1,276,527	0.50	141,836	694	80.90
Tennessee	22	2,326,329	0.91	105,742	691	95.42
Texas	91	12,466,372	4.85	136,993	683	91.77
Utah	15	2,388,346	0.93	159,223	672	88.67
Virginia	74	18,986,312	7.39	256,572	678	87.26
Washington	21	3,969,794	1.54	189,038	680	87.41
Wisconsin	18	2,490,928	0.97	138,385	693	93.37
<b>Total</b>	<b>1,376</b>	<b>257,003,501</b>	<b>100.00</b>	<b>186,776</b>	<b>683</b>	<b>88.10</b>

Loan Purpose	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Equity Refinance	462	92,000,084	35.80	199,134	672	83.62
Purchase	804	145,635,100	56.67	181,138	692	91.22
Rate/Term Refinance	110	19,368,317	7.54	176,076	675	85.93
<b>Total</b>	<b>1,376</b>	<b>257,003,501</b>	<b>100.00</b>	<b>186,776</b>	<b>683</b>	<b>88.10</b>

Occupancy	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Non-owner Occupied	275	42,035,065	16.36	152,855	702	81.75
Primary	1,066	207,056,719	80.57	194,237	679	89.46
Second Home/Vacation	35	7,911,717	3.08	226,049	689	86.35
<b>Total</b>	<b>1,376</b>	<b>257,003,501</b>	<b>100.00</b>	<b>186,776</b>	<b>683</b>	<b>88.10</b>

Property Type	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Condominium High Rise	2	278,500	0.11	139,250	689	85.01
Condominium Low Rise (less than 5 stories)	105	17,472,640	6.80	166,406	688	89.99
Condominium Mid Rise	10	2,055,611	0.80	205,561	687	87.12
Manufactured Housing	3	328,200	0.13	109,400	646	73.61
Planned Unit Developments (attached)	50	8,768,711	3.41	175,374	688	87.83
Planned Unit Developments (detached)	164	42,298,419	16.46	257,917	685	86.18
Single Family Detached	936	163,954,772	63.79	175,165	680	88.85
Townhouse	8	967,010	0.38	120,876	685	88.93
Two-Four Family Units	98	20,879,637	8.12	213,058	700	85.02
<b>Total</b>	<b>1,376</b>	<b>257,003,501</b>	<b>100.00</b>	<b>186,776</b>	<b>683</b>	<b>88.10</b>

Documentation Type	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Full Documentation	589	94,016,631	36.58	159,621	679	92.29
Reduced Documentation	787	162,986,869	63.42	207,099	686	85.69
<b>Total</b>	<b>1,376</b>	<b>257,003,501</b>	<b>100.00</b>	<b>186,776</b>	<b>683</b>	<b>88.10</b>

Prepayment Penalty Term (months)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
None	616	113,993,989	44.36	185,055	691	87.70
12 Months	89	20,098,720	7.82	225,828	679	90.58
24 Months	290	54,188,689	21.08	186,858	666	88.91
36 Months	354	58,101,894	22.61	164,130	688	90.09
60 Months	22	8,303,037	3.23	377,411	684	74.69
Other(1)	5	2,317,172	0.90	463,434	646	66.02
<b>Total</b>	<b>1,376</b>	<b>257,003,501</b>	<b>100.00</b>	<b>186,776</b>	<b>683</b>	<b>88.10</b>

Index Type	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
FNMA 60 Day	7	923,949	0.49	131,993	691	89.67
Libor - 1 Year	157	31,366,414	16.60	199,786	693	87.53
Libor - 6 Month	748	150,491,871	79.62	201,192	679	88.36
Treasury - 1 Year	27	6,223,281	3.29	230,492	703	93.25
<b>Total</b>	<b>939</b>	<b>189,005,516</b>	<b>100.00</b>	<b>201,284</b>	<b>682</b>	<b>88.39</b>

Range of Maximum Mortgage Rates (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
7.0000% - 7.9999%	1	188,000	0.10	188,000	663	80.00
9.0000% - 9.9999%	8	1,258,730	0.67	157,341	712	82.72
10.0000% - 10.9999%	57	10,824,874	5.73	189,910	712	80.18
11.0000% - 11.9999%	232	48,541,308	25.68	209,230	690	84.57
12.0000% - 12.9999%	343	72,259,378	38.23	210,669	680	88.14
13.0000% - 13.9999%	204	41,404,700	21.91	202,964	674	93.95
14.0000% - 14.9999%	77	12,965,937	6.86	168,389	660	92.70
15.0000% - 15.9999%	15	1,414,704	0.75	94,314	679	97.65
16.0000% - 16.9999%	2	147,885	0.08	73,942	659	96.76
<b>Total</b>	<b>939</b>	<b>189,005,516</b>	<b>100.00</b>	<b>201,284</b>	<b>682</b>	<b>88.39</b>

Next Interest Rate Adjustment Date	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
05/01/05	1	180,500	0.10	180,500	670	95.00
06/01/05	2	408,492	0.22	204,246	692	87.19
07/01/05	22	6,382,103	3.38	290,096	694	87.07
08/01/05	2	556,300	0.29	278,150	635	78.55
12/01/05	1	552,695	0.29	552,695	656	96.00
09/01/06	1	184,999	0.10	184,999	664	100.00
10/01/06	1	105,835	0.06	105,835	719	90.00
11/01/06	9	1,901,682	1.01	211,298	643	83.27
12/01/06	90	18,491,773	9.78	205,464	666	85.85
01/01/07	326	63,448,981	33.57	194,629	673	91.38
02/01/07	29	5,600,630	2.96	193,125	708	84.88
09/01/07	2	593,040	0.31	296,520	662	87.38
10/01/07	3	297,506	0.16	99,169	659	79.04
11/01/07	4	752,274	0.40	188,069	744	87.89
12/01/07	66	10,077,579	5.33	152,691	698	94.42
01/01/08	129	31,044,092	16.42	240,652	685	86.20
02/01/08	33	5,718,950	3.03	173,302	703	83.08
08/01/09	1	468,000	0.25	468,000	601	76.00
09/01/09	3	462,358	0.24	154,119	700	84.29
10/01/09	3	506,167	0.27	168,722	721	85.92
11/01/09	4	464,274	0.25	116,069	679	86.08
12/01/09	27	4,700,446	2.49	174,091	681	88.49
01/01/10	156	31,399,794	16.61	201,281	691	87.67
02/01/10	14	2,820,750	1.49	201,482	697	80.16
12/01/10	1	196,300	0.10	196,300	554	65.00
11/01/11	1	89,755	0.05	89,755	648	100.00
12/01/11	1	147,784	0.08	147,784	672	80.00
01/01/12	3	509,659	0.27	169,886	714	81.90
02/01/12	4	942,800	0.50	235,700	715	85.73
<b>Total</b>	<b>939</b>	<b>189,005,516</b>	<b>100.00</b>	<b>201,284</b>	<b>682</b>	<b>88.39</b>

Range of Note Margins (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
2.0000% - 2.4999%	23	4,138,656	2.19	179,942	678	81.26
2.5000% - 2.9999%	83	14,201,160	7.51	171,098	672	90.03
3.0000% - 3.4999%	172	39,909,684	21.12	232,033	698	84.86
3.5000% - 3.9999%	149	31,122,631	16.47	208,877	693	88.94
4.0000% - 4.4999%	28	6,749,374	3.57	241,049	708	88.81
4.5000% - 4.9999%	34	7,973,899	4.22	234,526	670	77.19
5.0000% - 5.4999%	209	36,370,826	19.24	174,023	688	90.04
5.5000% - 5.9999%	50	9,496,145	5.02	189,923	655	80.01
6.0000% - 6.4999%	104	24,096,852	12.75	231,701	664	93.91
6.5000% - 6.9999%	73	12,988,179	6.87	177,920	648	96.35
7.0000% - 7.4999%	7	831,611	0.44	118,802	652	87.04
7.5000% - 7.9999%	2	248,279	0.13	124,139	705	69.48
8.0000% - 8.4999%	5	878,219	0.46	175,644	659	93.76
<b>Total</b>	<b>939</b>	<b>189,005,516</b>	<b>100.00</b>	<b>201,284</b>	<b>682</b>	<b>88.39</b>

Interest Only Term (months)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
None	1,050	176,699,851	68.75	168,286	684	89.77
6 Months	1	182,400	0.07	182,400	799	80.00
120 Months	97	25,479,200	9.91	262,672	675	79.03
24 Months	16	3,957,634	1.54	247,352	660	82.89
36 Months	104	26,385,562	10.27	253,707	686	86.62
60 Months	106	24,016,389	9.34	226,570	686	87.98
Other(1)	2	282,464	0.11	141,232	665	90.00
<b>Total</b>	<b>1,376</b>	<b>257,003,501</b>	<b>100.00</b>	<b>186,776</b>	<b>683</b>	<b>88.10</b>



RAMP 2005-RS2 - Alternet Exception Loans (RASC)

Range of Credit Scores	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Loan-to-Value Ratio
500 - 519	2	200,298	0.05	100,149	83.45
520 - 539	13	1,891,436	0.50	145,495	87.06
540 - 559	64	8,918,263	2.38	139,348	90.15
560 - 579	172	22,087,300	5.89	128,415	92.62
580 - 599	364	48,229,440	12.85	132,498	95.51
600 - 619	576	88,087,441	23.48	152,930	94.39
620 - 639	424	67,379,467	17.96	158,914	94.05
640 - 659	326	55,700,709	14.85	170,861	92.89
660 - 679	176	29,002,981	7.73	164,790	93.06
680 - 699	137	23,818,618	6.35	173,859	94.80
700 - 719	67	10,954,937	2.92	163,507	95.71
720 - 739	48	7,663,921	2.04	159,665	95.48
740 - 759	29	5,167,848	1.38	178,202	95.76
760 or greater	26	3,955,997	1.05	152,154	95.58
<b>Subtotal with Credit Score</b>	<b>2,424</b>	<b>373,058,657</b>	<b>99.43</b>	<b>153,902</b>	<b>94.01</b>
Not Available	11	2,135,468	0.57	194,133	91.28
<b>Total</b>	<b>2,435</b>	<b>375,194,124</b>	<b>100.00</b>	<b>154,084</b>	<b>94.00</b>

Range of Original Mortgage Loan Principal Balances (\$)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
\$ 100,000 or less	742	57,322,608	15.28	77,254	623	95.04
\$ 100,001 - \$ 200,000	1,156	162,707,638	43.37	140,751	627	95.27
\$ 200,001 - \$ 300,000	346	82,960,293	22.11	239,770	634	93.70
\$ 300,001 - \$ 400,000	139	48,274,708	12.87	347,300	639	90.94
\$ 400,001 - \$ 500,000	45	20,005,206	5.33	444,560	643	91.55
\$ 500,001 - \$ 600,000	6	3,274,713	0.87	545,786	650	84.32
\$ 600,001 - \$ 700,000	1	648,957	0.17	648,957	616	75.00
<b>Total</b>	<b>2,435</b>	<b>375,194,124</b>	<b>100.00</b>	<b>154,084</b>	<b>631</b>	<b>94.00</b>

Range of Mortgage Rates (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
4.5000% - 4.9999%	2	436,943	0.12	218,471	706	82.60
5.0000% - 5.4999%	14	4,642,569	1.24	331,612	670	81.77
5.5000% - 5.9999%	33	7,664,004	2.04	232,243	677	90.25
6.0000% - 6.4999%	84	19,470,561	5.19	231,792	663	90.70
6.5000% - 6.9999%	217	43,989,298	11.72	202,716	652	92.28
7.0000% - 7.4999%	282	52,494,320	13.99	186,150	643	92.34
7.5000% - 7.9999%	630	95,897,344	25.56	152,218	632	94.62
8.0000% - 8.4999%	453	63,228,127	16.85	139,576	622	95.71
8.5000% - 8.9999%	450	60,002,808	15.99	133,340	607	95.55
9.0000% - 9.4999%	164	17,163,425	4.57	104,655	599	96.24
9.5000% - 9.9999%	68	6,991,256	1.86	102,813	592	96.26
10.0000% - 10.4999%	17	1,424,641	0.38	83,802	604	94.15
10.5000% - 10.9999%	15	1,361,949	0.36	90,797	572	95.01
11.0000% - 11.4999%	4	321,011	0.09	80,253	591	100.00
11.5000% - 11.9999%	2	105,867	0.03	52,934	564	85.27
<b>Total</b>	<b>2,435</b>	<b>375,194,124</b>	<b>100.00</b>	<b>154,084</b>	<b>631</b>	<b>94.00</b>

Range of Net Mortgage Rates (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
4.0000% - 4.4999%	1	342,372	0.09	342,372	700	80.00
4.5000% - 4.9999%	17	5,246,540	1.40	308,620	670	82.57
5.0000% - 5.4999%	42	9,537,521	2.54	227,084	679	92.03
5.5000% - 5.9999%	94	22,067,585	5.88	234,762	657	90.43
6.0000% - 6.4999%	189	38,952,447	10.38	206,098	651	91.92
6.5000% - 6.9999%	320	56,588,908	15.08	176,840	643	92.60
7.0000% - 7.4999%	595	90,703,075	24.17	152,442	630	94.60
7.5000% - 7.9999%	489	69,326,499	18.48	141,772	623	95.78
8.0000% - 8.4999%	423	55,002,838	14.66	130,030	607	95.70
8.5000% - 8.9999%	171	18,301,851	4.88	107,028	598	95.91
9.0000% - 9.4999%	58	6,078,845	1.62	104,808	597	96.21
9.5000% - 9.9999%	16	1,328,037	0.35	83,002	609	94.29
10.0000% - 10.4999%	13	1,235,767	0.33	95,059	570	94.79
10.5000% - 10.9999%	6	442,851	0.12	73,808	592	100.00
11.0000% - 11.4999%	1	38,988	0.01	38,988	521	60.00
<b>Total</b>	<b>2,435</b>	<b>375,194,124</b>	<b>100.00</b>	<b>154,084</b>	<b>631</b>	<b>94.00</b>

Range of Original Loan-to-Value (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score
00.01% - 50.00%	1	35,000	0.01	35,000	703
50.01% - 55.00%	1	100,000	0.03	100,000	610
55.01% - 60.00%	1	38,988	0.01	38,988	521
60.01% - 65.00%	5	1,022,088	0.27	204,418	615
65.01% - 70.00%	4	949,150	0.25	237,288	628
70.01% - 75.00%	15	3,304,838	0.88	220,323	617
75.01% - 80.00%	146	28,738,042	7.66	196,836	640
80.01% - 85.00%	68	11,489,514	3.06	168,963	606
85.01% - 90.00%	340	55,852,505	14.89	164,272	625
90.01% - 95.00%	924	145,327,476	38.73	157,281	627
95.01% - 100.00%	928	128,064,445	34.13	138,000	638
100.01% - 105.00%	2	272,079	0.07	136,040	596
<b>Total</b>	<b>2,435</b>	<b>375,194,124</b>	<b>100.00</b>	<b>154,084</b>	<b>631</b>

State or Territory	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Alabama	76	8,286,541	2.21	109,033	609	94.42
Alaska	2	423,129	0.11	211,564	575	97.62
Arizona	63	9,774,277	2.61	155,147	644	95.61
Arkansas	16	1,738,142	0.46	108,634	611	94.76
California	102	29,967,632	7.99	293,800	645	89.23
Colorado	42	8,204,931	2.19	195,356	640	93.18
Connecticut	13	3,107,371	0.83	239,029	618	92.11
Delaware	3	794,950	0.21	264,983	656	95.03
District of Columbia	2	505,568	0.13	252,784	635	97.89
Florida	227	36,403,485	9.70	160,368	638	94.27
Georgia	188	27,380,365	7.30	145,640	629	96.17
Hawaii	1	403,336	0.11	403,336	604	80.00
Idaho	7	1,017,762	0.27	145,395	628	94.72
Illinois	106	15,248,869	4.06	143,857	635	95.76
Indiana	71	7,361,783	1.96	103,687	626	95.22
Iowa	16	1,705,826	0.45	106,614	620	97.20
Kansas	21	2,215,729	0.59	105,511	616	94.85
Kentucky	34	3,492,840	0.93	102,731	619	96.08
Louisiana	52	5,755,411	1.53	110,681	620	95.24
Maine	4	726,828	0.19	181,707	693	98.63
Maryland	45	9,740,670	2.60	216,459	629	91.37
Massachusetts	29	7,410,792	1.98	255,545	635	94.07
Michigan	133	19,643,835	5.24	147,698	637	93.82
Minnesota	45	8,967,369	2.39	199,275	644	90.82
Mississippi	42	4,315,273	1.15	102,745	607	93.25
Missouri	73	8,420,176	2.24	115,345	628	94.98
Montana	2	215,793	0.06	107,896	585	92.31
Nebraska	7	1,013,106	0.27	144,729	634	95.42
Nevada	28	6,292,218	1.68	224,722	618	91.74
New Hampshire	5	977,737	0.26	195,547	598	92.20
New Jersey	35	7,602,811	2.03	217,223	645	92.04
New Mexico	18	2,365,401	0.63	131,411	609	96.37
New York	68	20,238,072	5.39	297,619	647	93.42
North Carolina	92	11,381,607	3.03	123,713	613	96.16
North Dakota	1	154,000	0.04	154,000	627	100.00
Ohio	206	24,537,594	6.54	119,115	621	96.05
Oklahoma	21	1,618,620	0.43	77,077	615	95.47
Oregon	15	2,677,570	0.71	178,505	651	93.44
Pennsylvania	58	8,196,346	2.18	141,316	629	93.83
Rhode Island	3	588,360	0.16	196,120	660	96.61
South Carolina	41	5,513,534	1.47	134,476	620	95.00
South Dakota	1	59,812	0.02	59,812	688	100.00
Tennessee	84	10,220,919	2.72	121,678	617	95.90
Texas	131	16,299,649	4.34	124,425	624	95.23
Utah	46	6,526,801	1.74	141,887	622	94.93
Vermont	2	487,087	0.13	243,544	633	88.88
Virginia	46	9,090,049	2.42	197,610	633	91.18
Washington	38	6,236,466	1.66	164,118	619	92.38
West Virginia	6	941,247	0.25	156,874	618	97.88
Wisconsin	61	8,068,718	2.15	132,274	618	93.47
Wyoming	7	877,719	0.23	125,388	658	98.56
<b>Total</b>	<b>2,435</b>	<b>375,194,124</b>	<b>100.00</b>	<b>154,084</b>	<b>631</b>	<b>94.00</b>

Loan Purpose	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Equity Refinance	819	140,898,963	37.55	172,038	627	92.43
Purchase	1,462	211,705,183	56.43	144,805	633	95.25
Rate/Term Refinance	154	22,589,978	6.02	146,688	629	92.08
<b>Total</b>	<b>2,435</b>	<b>375,194,124</b>	<b>100.00</b>	<b>154,084</b>	<b>631</b>	<b>94.00</b>

Occupancy	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Non-owner Occupied	141	16,763,694	4.47	118,891	673	87.83
Primary	2,264	354,125,969	94.38	156,416	628	94.30
Second Home/Vacation	30	4,304,461	1.15	143,482	663	93.47
<b>Total</b>	<b>2,435</b>	<b>375,194,124</b>	<b>100.00</b>	<b>154,084</b>	<b>631</b>	<b>94.00</b>

Property Type	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Condominium High Rise	2	535,117	0.14	267,559	630	98.73
Condominium Low Rise (less than 5 stories)	109	15,415,113	4.11	141,423	642	92.66
Condominium Mid Rise	2	481,529	0.13	240,764	715	95.00
Leasehold	1	266,000	0.07	266,000	608	95.00
Manufactured Housing	2	185,385	0.05	92,693	637	80.00
Planned Unit Developments (attached)	46	7,117,599	1.90	154,730	627	95.33
Planned Unit Developments (detached)	161	30,525,579	8.14	189,600	628	94.68
Single Family Detached	2,012	301,365,249	80.32	149,784	629	93.97
Townhouse	26	4,306,419	1.15	165,631	628	93.58
Two-Four Family Units	74	14,996,134	4.00	202,650	657	94.01
<b>Total</b>	<b>2,435</b>	<b>375,194,124</b>	<b>100.00</b>	<b>154,084</b>	<b>631</b>	<b>94.00</b>

Documentation Type	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Full Documentation	1,545	218,030,823	58.11	141,120	624	96.01
Reduced Documentation	890	157,163,302	41.89	176,588	640	91.21
<b>Total</b>	<b>2,435</b>	<b>375,194,124</b>	<b>100.00</b>	<b>154,084</b>	<b>631</b>	<b>94.00</b>

Prepayment Penalty Term (months)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
None	744	113,714,100	30.31	152,842	632	93.47
12 Months	118	21,800,021	5.81	184,746	651	93.83
24 Months	1,159	176,495,923	47.04	152,283	626	94.40
36 Months	403	61,730,435	16.45	153,177	634	93.94
Other(1)	11	1,453,645	0.39	132,150	601	91.79
<b>Total</b>	<b>2,435</b>	<b>375,194,124</b>	<b>100.00</b>	<b>154,084</b>	<b>631</b>	<b>94.00</b>

Index Type	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Libor - 6 Month	2,267	353,695,769	100.00	156,019	630	94.07
<b>Total</b>	<b>2,267</b>	<b>353,695,769</b>	<b>100.00</b>	<b>156,019</b>	<b>630</b>	<b>94.07</b>

Range of Maximum Mortgage Rates (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
10.0000% - 10.9999%	1	94,571	0.03	94,571	726	92.00
11.0000% - 11.9999%	43	11,208,776	3.17	260,669	679	86.99
12.0000% - 12.9999%	204	40,183,414	11.36	196,978	665	92.40
13.0000% - 13.9999%	752	130,509,353	36.90	173,550	636	93.20
14.0000% - 14.9999%	927	134,515,293	38.03	145,108	616	95.44
15.0000% - 15.9999%	299	33,650,333	9.51	112,543	603	96.13
16.0000% - 16.9999%	36	3,154,870	0.89	87,635	598	95.36
17.0000% - 17.9999%	5	379,160	0.11	75,832	589	100.00
<b>Total</b>	<b>2,267</b>	<b>353,695,769</b>	<b>100.00</b>	<b>156,019</b>	<b>630</b>	<b>94.07</b>

Next Interest Rate Adjustment Date	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
August 2005	1	544,935	0.15	544,935	0	78.00
October 2005	4	480,652	0.14	120,163	0	95.18
December 2005	1	470,681	0.13	470,681	0	95.00
March 2006	1	153,875	0.04	153,875	606	100.00
June 2006	1	202,792	0.06	202,792	568	80.00
July 2006	5	1,083,017	0.31	216,603	570	80.86
August 2006	4	839,169	0.24	209,792	568	89.26
September 2006	8	1,327,465	0.38	165,933	612	96.36
October 2006	33	4,596,611	1.30	139,291	630	92.44
November 2006	113	17,929,009	5.07	158,664	611	91.96
December 2006	499	82,233,158	23.25	164,796	633	93.76
January 2007	1,004	153,654,582	43.44	153,042	630	95.14
February 2007	267	35,664,339	10.08	133,574	621	93.37
July 2007	3	504,741	0.14	168,247	620	94.60
September 2007	1	188,568	0.05	188,568	619	100.00
October 2007	15	2,087,340	0.59	139,156	619	90.77
November 2007	6	712,181	0.20	118,697	604	96.38
December 2007	75	11,590,269	3.28	154,537	629	93.65
January 2008	175	32,406,663	9.16	185,181	647	93.55
February 2008	51	7,025,722	1.99	137,759	636	91.54
<b>Total</b>	<b>2,267</b>	<b>353,695,769</b>	<b>100.00</b>	<b>156,019</b>	<b>630</b>	<b>94.07</b>

Range of Note Margins (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
4.0000% - 4.4999%	1	113,863	0.03	113,863	692	100.00
4.5000% - 4.9999%	12	1,990,925	0.56	165,910	706	90.48
5.0000% - 5.4999%	30	5,191,933	1.47	173,064	669	90.20
5.5000% - 5.9999%	55	12,494,222	3.53	227,168	651	88.84
6.0000% - 6.4999%	428	81,338,088	23.00	190,042	642	93.76
6.5000% - 6.9999%	466	84,034,025	23.76	180,331	641	91.95
7.0000% - 7.4999%	373	52,741,371	14.91	141,398	632	95.00
7.5000% - 7.9999%	442	60,343,403	17.06	136,524	615	96.34
8.0000% - 8.4999%	229	29,525,171	8.35	128,931	598	95.03
8.5000% - 8.9999%	137	16,237,739	4.59	118,524	601	97.24
9.0000% - 9.4999%	52	5,670,560	1.60	109,049	589	97.60
9.5000% - 9.9999%	28	2,836,648	0.80	101,309	584	96.19
10.0000% - 10.4999%	10	745,011	0.21	74,501	583	97.62
10.5000% - 10.9999%	4	432,810	0.12	108,202	580	96.64
<b>Total</b>	<b>2,267</b>	<b>353,695,769</b>	<b>100.00</b>	<b>156,019</b>	<b>630</b>	<b>94.07</b>

Interest Only Term (months)	Number of Loans	Cut-Off Date Principal Balance	Percentage of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
None	2,383	361,153,459	96.26	151,554	629	94.32
24 Months	3	971,200	0.26	323,733	605	79.50
36 Months	1	450,000	0.12	450,000	649	90.00
60 Months	48	12,619,465	3.36	262,906	666	86.08
<b>Total</b>	<b>2,435</b>	<b>375,194,124</b>	<b>100.00</b>	<b>154,084</b>	<b>631</b>	<b>94.00</b>

Range of Credit Scores	Number of Loans	Cut-Off Date Principal Balance	Percentage of All Loans	Average Principal Balance	Weighted Average Loan-to-Value Ratio
540 - 559	8	779,060	1.27	97,383	89.50
560 - 579	13	1,895,940	3.09	145,842	88.43
580 - 599	12	1,657,935	2.70	138,161	80.93
600 - 619	9	1,755,486	2.86	195,054	79.08
620 - 639	35	6,974,431	11.35	199,269	80.11
640 - 659	47	10,222,937	16.64	217,509	80.24
660 - 679	58	11,300,938	18.40	194,844	77.90
680 - 699	52	10,687,851	17.40	205,536	80.43
700 - 719	27	5,574,227	9.08	206,453	80.94
720 - 739	22	4,152,791	6.76	188,763	79.86
740 - 759	16	3,067,505	4.99	191,719	81.20
760 or greater	11	2,850,892	4.64	259,172	81.37
Subtotal with Credit Score	310	60,919,993	0.99	196,516	80.32
Not Available	3	502,684	0.82	167,561	80.00
<b>Total</b>	<b>313</b>	<b>61,422,677</b>	<b>100.00</b>	<b>196,239</b>	<b>80.32</b>

Range of Original Mortgage Loan Principal Balances (\$)	Number of Loans	Cut-Off Date Principal Balance	Percentage of All Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
\$ 100,000 or less	58	4,800,451	7.82	82,766	663	83.31
\$ 100,001 - \$ 200,000	142	19,900,222	32.40	140,142	661	82.10
\$ 200,001 - \$ 300,000	67	16,519,605	26.89	246,561	675	80.27
\$ 300,001 - \$ 400,000	30	10,643,766	17.33	354,792	694	79.44
\$ 400,001 - \$ 500,000	7	3,049,032	4.96	435,576	688	81.96
\$ 500,001 - \$ 600,000	5	2,800,360	4.56	560,072	642	74.23
\$ 600,001 - \$ 700,000	1	705,150	1.15	705,150	781	80.00
\$ 700,001 - \$ 800,000	2	1,729,092	2.82	864,546	652	68.44
\$ 800,001 - \$ 900,000	1	1,275,000	2.08	1,275,000	695	75.00
\$1,200,001 - \$1,300,000	1	1,275,000	2.08	1,275,000	695	75.00
<b>Total</b>	<b>313</b>	<b>61,422,677</b>	<b>100.00</b>	<b>196,239</b>	<b>673</b>	<b>80.32</b>

Range of Mortgage Rates (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of All Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
4.0000% - 4.4999%	1	107,851	0.18	107,851	679	79.00
4.5000% - 4.9999%	8	2,609,107	4.25	326,138	684	78.72
5.0000% - 5.4999%	24	5,745,611	9.35	239,400	681	79.73
5.5000% - 5.9999%	66	14,064,393	22.90	213,097	691	77.66
6.0000% - 6.4999%	79	17,329,787	28.21	219,364	677	79.52
6.5000% - 6.9999%	59	10,049,646	16.36	170,333	670	80.51
7.0000% - 7.4999%	27	4,736,716	7.71	175,434	664	84.60
7.5000% - 7.9999%	23	3,699,866	6.02	160,864	648	85.61
8.0000% - 8.4999%	14	1,951,855	3.18	139,418	619	83.60
8.5000% - 8.9999%	7	750,429	1.22	107,204	572	89.33
9.0000% - 9.4999%	1	76,500	0.12	76,500	556	90.00
9.5000% - 9.9999%	3	205,003	0.33	68,334	554	90.00
10.5000% - 10.9999%	1	95,912	0.16	95,912	633	95.00
<b>Total</b>	<b>313</b>	<b>61,422,677</b>	<b>100.00</b>	<b>196,239</b>	<b>673</b>	<b>80.32</b>

Range of Net Mortgage Rates (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of All Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
3.5000% - 3.9999%	1	107,851	0.18	107,851	679	79.00
4.0000% - 4.4999%	4	1,706,122	2.78	426,531	661	78.36
4.5000% - 4.9999%	21	5,704,835	9.29	271,659	682	79.63
5.0000% - 5.4999%	59	12,026,513	19.58	203,839	689	78.46
5.5000% - 5.9999%	75	16,382,224	26.67	218,430	678	78.63
6.0000% - 6.4999%	64	11,527,520	18.77	180,117	672	80.58
6.5000% - 6.9999%	38	6,564,251	10.69	172,743	675	82.75
7.0000% - 7.4999%	26	4,382,924	7.14	168,574	650	85.95
7.5000% - 7.9999%	13	1,482,221	2.41	114,017	613	86.16
8.0000% - 8.4999%	7	1,160,801	1.89	165,829	605	81.33
8.5000% - 8.9999%	3	225,729	0.37	75,243	555	90.00
9.0000% - 9.4999%	1	55,775	0.09	55,775	553	90.00
10.0000% - 10.4999%	1	95,912	0.16	95,912	633	95.00
<b>Total</b>	<b>313</b>	<b>61,422,677</b>	<b>100.00</b>	<b>196,239</b>	<b>673</b>	<b>80.32</b>

Range of Original Loan-to-Value (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of All Loans	Average Principal Balance	Weighted Average Credit Score
55.01% - 60.00%	2	1,398,551	2.28	699,276	672
65.01% - 70.00%	8	1,948,376	3.17	243,547	640
70.01% - 75.00%	9	2,694,265	4.39	299,363	688
75.01% - 80.00%	231	46,745,540	76.10	202,362	679
80.01% - 85.00%	8	1,316,394	2.14	164,549	627
85.01% - 90.00%	43	5,650,641	9.20	131,410	637
90.01% - 95.00%	8	1,235,037	2.01	154,380	671
95.01% - 100.00%	4	433,872	0.71	108,468	689
<b>Total</b>	<b>313</b>	<b>61,422,677</b>	<b>100.00</b>	<b>196,239</b>	<b>673</b>

State or Territory	Number of Loans	Cut-Off Date Principal Balance	Percentage of All Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Alabama	6	567,605	0.92	94,601	677	81.68
Arizona	24	3,723,106	6.06	155,129	680	80.52
Arkansas	1	179,873	0.29	179,873	676	90.00
California	55	17,545,223	28.56	319,004	681	77.67
Colorado	4	788,203	1.28	197,051	647	78.15
Delaware	2	433,260	0.71	216,630	709	80.00
District of Columbia	2	492,000	0.80	246,000	653	80.00
Florida	29	5,851,664	9.53	201,782	663	79.81
Georgia	21	3,440,551	5.60	163,836	675	83.65
Idaho	1	94,226	0.15	94,226	748	80.00
Illinois	12	1,958,766	3.19	163,231	659	81.34
Indiana	5	615,394	1.00	123,079	658	82.33
Iowa	1	94,400	0.15	94,400	660	80.00
Kansas	2	217,922	0.35	108,961	604	80.00
Kentucky	2	206,585	0.34	103,293	598	85.26
Louisiana	2	108,823	0.18	54,411	647	85.37
Maine	1	137,600	0.22	137,600	672	80.00
Maryland	10	2,866,290	4.67	286,629	716	81.60
Massachusetts	1	240,247	0.39	240,247	564	90.00
Michigan	31	5,019,829	8.17	161,930	683	80.40
Minnesota	7	1,366,289	2.22	195,184	661	81.18
Mississippi	3	273,342	0.45	91,114	564	90.29
Missouri	6	860,328	1.40	143,388	664	81.18
Nebraska	1	73,367	0.12	73,367	637	80.00
Nevada	4	927,961	1.51	231,990	705	79.27
New Jersey	3	966,627	1.57	322,209	686	88.63
New Mexico	1	93,906	0.15	93,906	754	100.00
New York	4	1,066,915	1.74	266,729	667	80.00
North Carolina	5	875,347	1.43	175,069	677	80.00
Ohio	12	1,711,213	2.79	142,601	678	80.38
Oregon	4	617,144	1.00	154,286	689	80.00
Pennsylvania	5	702,902	1.14	140,580	668	83.12
South Carolina	3	345,718	0.56	115,239	670	80.00
Tennessee	4	497,291	0.81	124,323	607	86.99
Texas	7	846,074	1.38	120,868	634	82.72
Utah	8	1,180,252	1.92	147,532	633	81.47
Virginia	8	1,870,795	3.05	233,849	668	80.06
Washington	7	1,332,101	2.17	190,300	671	83.18
West Virginia	1	99,669	0.16	99,669	620	80.00
Wisconsin	8	1,133,865	1.85	141,733	630	81.37
<b>Total</b>	<b>313</b>	<b>61,422,677</b>	<b>100.00</b>	<b>196,239</b>	<b>673</b>	<b>80.32</b>

Loan Purpose	Number of Loans	Cut-Off Date Principal Balance	Percentage of All Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Equity Refinance	52	12,745,455	20.75	245,105	671	75.98
Purchase	230	42,940,141	69.91	186,696	673	81.69
Rate/Term Refinance	31	5,737,082	9.34	185,067	675	79.69
<b>Total</b>	<b>313</b>	<b>61,422,677</b>	<b>100.00</b>	<b>196,239</b>	<b>673</b>	<b>80.32</b>

Occupancy	Number of Loans	Cut-Off Date Principal Balance	Percentage of All Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Non-owner Occupied	50	8,070,986	13.14	161,420	699	83.51
Primary	259	52,089,180	84.80	201,117	669	79.82
Second Home/Vacation	4	1,262,511	2.06	315,628	648	80.40
<b>Total</b>	<b>313</b>	<b>61,422,677</b>	<b>100.00</b>	<b>196,239</b>	<b>673</b>	<b>80.32</b>

Property Type	Number of Loans	Cut-Off Date Principal Balance	Percentage of All Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Condominium Low Rise (less than 5 stories)	15	2,557,976	4.16	170,532	678	81.38
Condominium Mid Rise	2	320,800	0.52	160,400	679	75.99
Planned Unit Developments (attached)	6	875,312	1.43	145,885	683	80.85
Planned Unit Developments (detached)	33	10,175,265	16.57	308,341	681	76.86
Single Family Detached	231	42,651,483	69.44	184,638	667	81.08
Townhouse	3	264,108	0.43	88,036	701	80.00
Two-Four Family Units	23	4,577,733	7.45	199,032	700	80.52
<b>Total</b>	<b>313</b>	<b>61,422,677</b>	<b>100.00</b>	<b>196,239</b>	<b>673</b>	<b>80.32</b>

Documentation Type	Number of Loans	Cut-Off Date Principal Balance	Percentage of All Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
Full Documentation	157	27,039,216	44.02	172,224	654	82.45
Reduced Documentation	156	34,383,461	55.98	220,407	687	78.64
<b>Total</b>	<b>313</b>	<b>61,422,677</b>	<b>100.00</b>	<b>196,239</b>	<b>673</b>	<b>80.32</b>

Prepayment Penalty Term (months)	Number of Loans	Cut-Off Date Principal Balance	Percentage of All Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
None	92	18,718,880	30.48	203,466	684	80.82
12 Months	24	4,890,435	7.96	203,768	675	80.71
24 Months	146	26,583,242	43.28	182,077	665	81.12
36 Months	47	9,544,183	15.54	203,068	675	80.17
Other(1)	4	1,685,937	2.74	421,484	664	61.86
<b>Total</b>	<b>313</b>	<b>61,422,677</b>	<b>100.00</b>	<b>196,239</b>	<b>673</b>	<b>80.32</b>

Index Type	Number of Loans	Cut-Off Date Principal Balance	Percentage of All Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
FNMA 60 Day	2	317,922	0.55	158,961	658	80.00
Libor - 1 Year	29	5,091,654	8.83	175,574	692	80.20
Libor - 6 Month	262	51,721,514	89.69	197,410	671	80.76
Treasury - 1 Year	4	537,560	0.93	134,390	701	80.00
<b>Total</b>	<b>297</b>	<b>57,668,650</b>	<b>100.00</b>	<b>194,171</b>	<b>673</b>	<b>80.70</b>

Range of Maximum Mortgage Rates (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of All Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
9.0000% - 9.9999%	1	107,851	0.19	107,851	679	79.00
10.0000% - 10.9999%	43	8,332,858	14.45	193,787	712	79.07
11.0000% - 11.9999%	119	25,760,807	44.67	216,477	685	79.72
12.0000% - 12.9999%	61	12,546,920	21.76	205,687	661	79.87
13.0000% - 13.9999%	21	3,517,648	6.10	167,507	627	82.94
14.0000% - 14.9999%	39	6,126,631	10.62	157,093	637	85.68
15.0000% - 15.9999%	12	1,180,022	2.05	98,335	604	89.00
16.0000% - 16.9999%	1	95,912	0.17	95,912	633	95.00
<b>Total</b>	<b>297</b>	<b>57,668,650</b>	<b>100.00</b>	<b>194,171</b>	<b>673</b>	<b>80.70</b>



Next Interest Rate Adjustment Date	Number of Loans	Cut-Off Date Principal Balance	Percentage of All Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
April 2005	1	860,000	1.49	860,000	626	80.00
June 2005	1	212,792	0.37	212,792	709	80.00
July 2005	2	419,766	0.73	209,883	659	80.00
February 2006	1	228,750	0.40	228,750	621	75.00
September 2006	1	99,669	0.17	99,669	620	80.00
October 2006	5	897,929	1.56	179,586	602	81.58
November 2006	17	2,482,827	4.31	146,049	595	86.15
December 2006	56	9,082,110	15.75	162,181	670	82.15
January 2007	106	21,642,063	37.53	204,170	672	80.30
February 2007	19	2,925,745	5.07	153,987	688	79.91
September 2007	1	155,321	0.27	155,321	660	80.00
November 2007	2	440,542	0.76	220,271	674	83.61
December 2007	12	1,871,028	3.24	155,919	658	84.27
January 2008	30	6,870,896	11.91	229,030	686	79.77
February 2008	11	1,623,780	2.82	147,616	696	79.54
December 2009	7	1,201,112	2.08	171,587	693	79.58
January 2010	17	5,102,212	8.85	300,130	707	78.51
February 2010	6	1,332,400	2.31	222,067	699	80.00
December 2011	1	147,784	0.26	147,784	672	80.00
January 2012	1	71,923	0.12	71,923	744	80.00
<b>Total</b>	<b>297</b>	<b>57,668,650</b>	<b>100.00</b>	<b>194,171</b>	<b>673</b>	<b>80.70</b>

Range of Note Margins (%)	Number of Loans	Cut-Off Date Principal Balance	Percentage of All Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio
2.0000% - 2.4999%	7	1,678,030	2.91	239,719	647	79.83
2.5000% - 2.9999%	4	450,397	0.78	112,599	661	80.00
3.0000% - 3.4999%	32	7,442,976	12.91	232,593	711	78.75
3.5000% - 3.9999%	20	4,634,990	8.04	231,750	680	80.56
4.0000% - 4.4999%	4	610,535	1.06	152,634	669	85.12
4.5000% - 4.9999%	13	3,393,271	5.88	261,021	703	78.33
5.0000% - 5.4999%	82	14,876,444	25.80	181,420	690	79.79
5.5000% - 5.9999%	40	8,761,634	15.19	219,041	655	78.83
6.0000% - 6.4999%	24	5,233,266	9.07	218,053	659	80.63
6.5000% - 6.9999%	49	7,965,749	13.81	162,566	647	85.35
7.0000% - 7.4999%	5	717,961	1.24	143,592	602	84.73
7.5000% - 7.9999%	7	978,609	1.70	139,801	645	84.34
8.0000% - 8.4999%	3	285,819	0.50	95,273	570	90.00
8.5000% - 8.9999%	4	433,965	0.75	108,491	570	91.57
9.0000% - 9.4999%	2	149,229	0.26	74,614	554	90.00
9.5000% - 9.9999%	1	55,775	0.10	55,775	553	90.00
<b>Total</b>	<b>297</b>	<b>57,668,650</b>	<b>100.00</b>	<b>194,171</b>	<b>673</b>	<b>80.70</b>

Please fill in all blue values!  
Thank You!

GMAC RFC RAMP 2005-R52

Total/Avg.

ARM	FRM	Total/Avg.
82.47%	17.53%	50%
576,028,008	122,468,697	698,496,705
55%	45%	50%
7.259%	7.335%	7.335%
92.47%	91.66%	92.06%
94.11%	92.10%	93.10%
652	691	671
167,745	131,904	149,824
9.83%	36.35%	23.09%
40.84%	39.46%	40.15%
16.25%	2.37%	9.31%
0.00%	0.00%	0.00%
10.01%	3.97%	6.99%
16.33%	14.15%	15.24%
72.87%	71.12%	72.00%
14.03%	14.76%	14.40%
6.28%	2.88%	4.58%
5.80%	10.74%	8.27%
0.91%	0.24%	0.58%
0.05%	0.26%	0.15%
0.05%	0.00%	0.02%
87.24%	64.02%	75.63%
10.41%	35.50%	22.96%
2.34%	0.47%	1.41%
61.00%	56.04%	58.52%
33.13%	36.13%	34.63%
5.87%	7.83%	6.85%

ARM	State	Percent
	FL	13.12%
	CA	9.73%
	GA	5.96%
	IL	5.18%
	MI	4.93%
	Other	61.09%

FRM	State	Percent
	TX	11.56%
	FL	8.47%
	CA	8.15%
	OH	6.57%
	IL	5.60%
	Other	59.66%

IO	State	Percent
	FL	25.37%
	CA	17.17%
	VA	17.17%
	MD	17.17%
	GA	17.17%
	Other	28.56%

10 %	Full-Doc	Stated-Doc	Total/Avg.
359	359	359	359
1	1	1	1
5.958%	6.436%	6.197%	6.197%
85.66%	84.15%	84.90%	84.90%
93.48%	87.70%	90.59%	90.59%
665	682	673	673
215,173	259,189	237,181	237,181
39.43%	37.55%	38.49%	38.49%
0.00%	0.00%	0.00%	0.00%
42.74%	21.33%	32.04%	32.04%
18.25%	16.58%	17.41%	17.41%
69.78%	51.74%	60.76%	60.76%
17.54%	29.76%	23.65%	23.65%
10.29%	11.09%	10.69%	10.69%
1.60%	6.86%	4.23%	4.23%
0.79%	0.54%	0.66%	0.66%
82.62%	72.40%	77.51%	77.51%
7.16%	20.98%	14.07%	14.07%
10.22%	6.53%	8.38%	8.38%
51.41%	59.57%	55.49%	55.49%
41.73%	32.95%	37.34%	37.34%
6.86%	7.47%	7.17%	7.17%

Non-10 %	Full-Doc	Stated-Doc	Total/Avg.
357	357	357	357
1	1	1	1
7.562%	7.562%	7.562%	7.562%
96.37%	96.37%	96.37%	96.37%
96.97%	96.97%	96.97%	96.97%
652	652	652	652
135,403	135,403	135,403	135,403
41.48%	41.48%	41.48%	41.48%
4.53%	4.53%	4.53%	4.53%
13.26%	13.26%	13.26%	13.26%
0.00%	0.00%	0.00%	0.00%
7.48%	7.48%	7.48%	7.48%
16.99%	16.99%	16.99%	16.99%
71.87%	71.87%	71.87%	71.87%
14.57%	14.57%	14.57%	14.57%
6.12%	6.12%	6.12%	6.12%
6.52%	6.52%	6.52%	6.52%
0.73%	0.73%	0.73%	0.73%
0.09%	0.09%	0.09%	0.09%
0.10%	0.10%	0.10%	0.10%
88.83%	88.83%	88.83%	88.83%
9.78%	9.78%	9.78%	9.78%
1.39%	1.39%	1.39%	1.39%
61.94%	61.94%	61.94%	61.94%
31.73%	31.73%	31.73%	31.73%
6.33%	6.33%	6.33%	6.33%

Appendix:

## RAMP Series 2005-RS2 Trust

### Mortgage Asset-Backed Pass-Through Certificates, Series 2005-R2

#### Modeling Assumptions

**REPLINES:**

See excel file in email.

**PREPAY:**

See excel file in email.

**COLLATERAL BALANCE:**

Group I: \$523,227,101

Group II: \$201,772,899

*This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. This Preliminary Term Sheet is provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.*

INITIAL ENHANCEMENT %:	
Class A	22.05%
Class M-1	16.30%
Class M-2	13.30%
Class M-3	11.55%
Class M-4	9.80%
Class M-5	8.05%
Class M-6	6.55%
Class M-7	4.80%
Class M-8	3.30%

*This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. This Preliminary Term Sheet is provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.*

**OVERCOLLATERALIZATION ("OC"):**

Initial (% Orig.)	0.00%
OC Target (% Orig.)	see below
Stepdown OC Target (% Current)	see below
OC Floor (% Orig.)	0.50%

With respect to any Distribution Date, (a) if such Distribution Date is prior to the Stepdown Date, the sum of (i) 3.30% of the aggregate stated principal balance of the mortgage loans as of the Cut-off Date and (ii) the amount by which the certificate principal balance of the Class M-8 Certificates has been reduced by any payments pursuant to clause (9) under "Priority of Payments" on any prior Distribution Dates, or (b) if such Distribution Date is on or after the Stepdown Date, the lesser of (A) the sum of (i) 3.30% of the aggregate stated principal balance of the mortgage loans as of the Cut-off Date and (ii) the amount by which the certificate principal balance of the Class M-8 Certificates has been reduced by any payments pursuant to clause (9) under "Priority of Payments" on any prior Distribution Date and (B) the greater of (I) the sum of (x) 6.60% of the then current aggregate stated principal balance of the mortgage loans as of the end of the related due period and (y) the amount by which the certificate principal balance of the Class M-8 Certificates has been reduced by any payments pursuant to clause (9) under "Priority of Payments" on any prior Distribution Date and (II) the Overcollateralization Floor; provided, however, that if a Trigger Event is in effect, the Required Overcollateralization Amount will be an amount equal to the greater of (a) the Required Overcollateralization Amount for the immediately preceding Distribution Date and (b) the Required Overcollateralization Amount for the related Distribution Date plus any amount by which the certificate principal balance of the Class M-8 Certificates has been reduced by any payments pursuant to clause (9) under "Priority of Payments" on any such Distribution Date.

**DATES:**

Pricing Date:	February 17, 2005
Settlement Date:	February 25, 2005
First Payment Date:	March 25, 2005

**INITIAL INDEX:**

1-month LIBOR	2.59000%
6-month LIBOR and Sixty-day FNMA	3.02625%
1-Year LIBOR	3.3475%
1-Year CMT	3.00000%

This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. This Preliminary Term Sheet is provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.

**BOND TRANCHES:**

Class	Type	Balance	Margin
A-I-1	FLT	\$382,608,000	0.2200%
A-I-2	FLT	\$42,512,000	0.3200%
A-II-1	FLT	\$86,800,000	0.1200%
A-II-2	FLT	\$64,530,000	0.2200%
A-II-3	FLT	\$12,610,000	0.3800%
M-1	FLT	\$41,688,000	0.5500%
M-2	FLT	\$21,750,000	0.6000%
M-3	FLT	\$12,688,000	0.6500%
M-4	FLT	\$12,688,000	0.7500%
M-5	FLT	\$12,688,000	0.8500%
M-6	FLT	\$10,875,000	0.9500%
M-7	FLT	\$12,688,000	1.6000%
M-8	FLT	\$10,875,000	1.7500%

**COUPON STEPUP:**

Optional Call: 10%

**Stepups:**

Class	Type	Balance	Step Up Pass Thru Margin
A-I-1	FLT	\$382,608,000	0.4400%
A-I-2	FLT	\$42,512,000	0.6400%
A-II-1	FLT	\$86,800,000	0.1200%
A-II-2	FLT	\$64,530,000	0.4400%
A-II-3	FLT	\$12,610,000	0.7600%
M-1	FLT	\$41,688,000	0.8250%
M-2	FLT	\$21,750,000	0.9000%
M-3	FLT	\$12,688,000	0.9750%
M-4	FLT	\$12,688,000	1.1250%
M-5	FLT	\$12,688,000	1.2750%
M-6	FLT	\$10,875,000	1.4250%
M-7	FLT	\$12,688,000	2.4000%
M-8	FLT	\$10,875,000	2.6250%

*This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. This Preliminary Term Sheet is provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.*

TRIGGER:

Month	
37	3.25%
38	3.40%
39	3.54%
40	3.69%
41	3.83%
42	3.98%
43	4.13%
44	4.27%
45	4.42%
46	4.56%
47	4.71%
48	4.85%
49	5.00%
50	5.13%
51	5.25%
52	5.38%
53	5.50%
54	5.63%
55	5.75%
56	5.88%
57	6.00%
58	6.13%
59	6.25%
60	6.38%
61	6.50%
62	6.56%
63	6.63%
64	6.69%
65	6.75%
66	6.81%
67	6.88%
68	6.94%
69	7.00%
70	7.06%
71	7.13%
72	7.19%
73	7.25%

*This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. This Preliminary Term Sheet is provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.*

Three month average of the related Sixty-Plus Delinquency Percentage:  
42%

**OPTIONAL REDEMPTION:**

Cleanup Call: <10%

**PAYRULES:**

pay : CLASS INTEREST PRO RATA  
 pay : CLASS INTEREST SHORTFALL PRO RATA  
 pay : CLASS PRINCIPAL SEQUENTIAL  
 pay : CLASS INTEREST PRO RATA NONRELATED  
 pay : CLASS INTEREST PRO RATA SHORTFALL NONRELATED  
 pay : CLASS PRINCIPAL SEQUENTIAL NONRELATED  
 LOSSES IN REVERSE ALLOCATION

**YIELD MAINTENANCE AGREEMENT:**

Distribution Date	Notional Balance (\$)	Strike Rate (%)	Ceiling Rate (%)	Distribution Date	Notional Balance (\$)	Strike Rate (%)	Ceiling Rate (%)
03/25/05	725,000,000	7.38434	9.50000	09/25/06	495,864,429	6.74859	9.50000
04/25/05	721,573,525	6.66948	9.50000	10/25/06	481,943,761	6.97336	9.50000
05/25/05	716,601,339	6.89154	9.50000	11/25/06	468,402,061	6.75135	9.50000
06/25/05	710,074,168	6.66900	9.50000	12/25/06	453,398,429	6.97377	9.50000
07/25/05	701,991,995	6.91533	9.50000	01/25/07	431,711,792	7.08939	9.50000
08/25/05	692,364,438	6.72399	9.50000	02/25/07	410,480,029	8.21029	9.50000
09/25/05	681,212,631	6.72353	9.50000	03/25/07	390,457,116	9.08134	9.50000
10/25/05	668,569,711	6.94721	9.50000	04/25/07	371,514,662	8.19076	9.50000
11/25/05	654,475,435	6.72270	9.50000	05/25/07	354,655,867	8.45622	9.50000
12/25/05	638,984,229	6.94640	9.50000	06/25/07	342,855,016	8.18087	9.50000
01/25/06	622,390,989	6.73343	9.50000	07/25/07	331,880,656	8.56953	9.50000
02/25/06	605,036,782	6.74568	9.50000	08/25/07	321,275,427	8.69965	9.50000
03/25/06	588,067,513	7.46921	9.50000	09/25/07	311,035,244	8.69221	9.50000
04/25/06	571,581,393	6.74644	9.50000	10/25/07	301,135,338	8.97420	9.50000
05/25/06	555,564,428	6.97138	9.50000	11/25/07	291,564,087	8.68083	9.50000
06/25/06	540,003,116	6.74655	9.50000	12/25/07	282,310,389	8.96229	9.50000
07/25/06	524,884,343	6.97226	9.50000	01/25/08	273,363,290	8.81305	9.50000
08/25/06	510,164,294	6.74880	9.50000				

*This information is furnished to you solely by Greenwich Capital Markets, Inc. and not by the issuer of the securities or any of its affiliates. Greenwich Capital Markets, Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction. This Preliminary Term Sheet is provided for information purposes only, and does not constitute an offer to sell, nor a solicitation of an offer to buy, the referenced securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All amounts are approximate and subject to change. The information contained herein supersedes information contained in any prior term sheet for this transaction. In addition, the information contained herein may be superseded by information contained in term sheets circulated after the date hereof and is qualified in its entirety by information contained in the Prospectus and Prospectus Supplement for this transaction. An offering may be made only through the delivery of the Prospectus and Prospectus Supplement.*



**RAMP 2005-RS2 Prepayment Vectors**

FRM prepays		ARM prepays	
Period		Period	
1	2.0000%	1	2.000000%
2	4.0000%	2	4.545455%
3	6.0000%	3	7.090909%
4	8.0000%	4	9.636364%
5	10.0000%	5	12.181818%
6	12.0000%	6	14.727273%
7	14.0000%	7	17.272727%
8	16.0000%	8	19.818182%
9	18.0000%	9	22.363636%
10 and after	20.0000%	10	24.909091%
		11	27.454545%
		12	30.000000%
		13	30.000000%
		14	30.000000%
		15	30.000000%
		16	30.000000%
		17	30.000000%
		18	30.000000%
		19	30.000000%
		20	30.000000%
		21	30.000000%
		22	30.000000%
		23	50.000000%
		24	50.000000%
		25	50.000000%
		26	50.000000%
		27	50.000000%
		28 and after	35.000000%

Fixed-rate Loans – 20% HEP (2.0% CPR in month 1, building to 20% CPF)  
 Adjustable-rate Loans – 100% PPC (assumes that prepayments start at 2'

2 by month 10, and remaining constant at 20% CPR thereafter).

% CPR in month one, increase by approximately 2.545% each month to 30% CPR in month twelve, and

I remain at 30% CPR until month 22, from month 23 to month 27, 50% CPR, and from month 28 and the

ereafter, 35% CPR.).



42	3/27 6Mo LIBOR MORTGAGE	6.391270	0.386380	6.004890	1,751,547.56	1,751,547.56	240
43	5/25 6Mo LIBOR MORTGAGE	5.857800	0.300000	5.557800	2,195,466.16	2,195,466.16	240
44	6/24 6Mo LIBOR MORTGAGE	8.375000	0.300000	8.075000	204,469.22	204,469.22	240
45	6Mo LIBOR 120MMORTGAGE	5.787090	0.300000	5.487090	3,048,289.28	3,048,289.28	240
46	5/25 60Day FNM MORTGAGE	6.702380	0.300000	6.402380	500,208.52	500,208.52	359
47	60Day FNMA MORTGAGE	5.875000	0.300000	5.575000	198,079.87	198,079.87	359
48	3/27 60Day FNM MORTGAGE	6.125000	0.350000	5.775000	133,072.45	133,072.45	300
49	2/1 1Yr LIBOR MORTGAGE	7.091540	0.300000	6.791540	1,349,733.34	1,349,733.34	356
50	3/1 1Yr LIBOR MORTGAGE	6.355290	0.300000	6.055290	5,384,309.64	5,384,309.64	359
51	5/1 1Yr LIBOR MORTGAGE	6.089000	0.300000	5.789000	1,458,225.79	1,458,225.79	360
52	7/1 1Yr LIBOR MORTGAGE	6.750000	0.300000	6.450000	389,564.39	389,564.39	360
53	3/1 1Yr LIBOR 3 MORTGAGE	6.490940	0.300000	6.190940	3,663,742.69	3,663,742.69	324
54	5/1 1Yr LIBOR 6 MORTGAGE	6.981230	0.300000	6.681230	1,165,568.33	1,165,568.33	300
55	3/1 1Yr LIBOR 12 MORTGAGE	6.125000	0.300000	5.825000	423,396.08	423,396.08	240
56	5/1 1Yr LIBOR 12 MORTGAGE	5.125000	0.300000	4.825000	157,492.34	157,492.34	240
57	2/1 1Yr CMT MORTGAGE	7.300000	0.300000	7.000000	452,400.92	452,400.92	358
58	3/1 1Yr CMT 36 MORTGAGE	7.525840	0.300000	7.225840	1,423,472.45	1,423,472.45	324
59	5/1 1Yr CMT 60 MORTGAGE	7.183890	0.300000	6.883890	332,103.64	332,103.64	300
60	1/29 6Mo LIBOR MORTGAGE	7.615000	0.300000	7.315000	575,695.58	575,695.58	358
61	2/28 6Mo LIBOR MORTGAGE	7.999580	0.479580	7.520000	86,386,950.75	86,386,950.75	358
62	3/27 6Mo LIBOR MORTGAGE	7.890190	0.464720	7.425470	11,265,047.69	11,265,047.69	358
63	5/25 6Mo LIBOR MORTGAGE	6.492730	0.303320	6.189410	4,694,570.71	4,694,570.71	359
64	6Mo LIBOR MORTGAGE	6.168690	0.378670	5.790020	1,803,802.86	1,803,802.86	354
65	7/23 6Mo LIBOR MORTGAGE	5.641830	0.300000	5.341830	542,656.44	542,656.44	359
66	2/28 6Mo LIBOR MORTGAGE	6.259340	0.412640	5.846700	1,895,741.15	1,895,741.15	336
67	3/27 6Mo LIBOR MORTGAGE	6.289680	0.319860	5.969820	5,899,367.31	5,899,367.31	324
68	2/28 6Mo LIBOR MORTGAGE	5.766590	0.545090	5.221500	3,823,506.79	3,823,506.79	300
69	3/27 6Mo LIBOR MORTGAGE	5.563200	0.550000	5.013200	2,074,899.11	2,074,899.11	300
70	5/25 6Mo LIBOR MORTGAGE	6.499670	0.300000	6.199670	8,028,909.60	8,028,909.60	300
71	3/27 6Mo LIBOR MORTGAGE	7.750000	1.007800	6.742200	145,305.43	145,305.43	252
72	2/28 6Mo LIBOR MORTGAGE	6.547320	0.300000	6.247320	4,534,954.49	4,534,954.49	240
73	3/27 6Mo LIBOR MORTGAGE	6.735940	0.300000	6.435940	778,087.17	778,087.17	240
74	5/25 6Mo LIBOR MORTGAGE	6.038480	0.487080	5.551400	992,503.82	992,503.82	240
75	6Mo LIBOR 120MMORTGAGE	5.417070	0.300000	5.117070	3,656,686.78	3,656,686.78	240
76	5/25 60Day FNM MORTGAGE	6.875000	0.300000	6.575000	131,039.69	131,039.69	359

Original Amortiza	Remaining Ballo	Original Balloon	1Age	Group	Sub-Group	ARM Index	Gross Margin	Mos to Next Rate	Rate Reset Freq
120	120	120	120	0	1 F		0	0	0
180	179	180	180	1	1 F		0	0	0
240	239	240	240	1	1 F		0	0	0
300	295	300	300	5	1 F		0	0	0
360	359	360	360	1	1 F		0	0	0
120	119	120	120	1	2 F		0	0	0
180	179	180	180	1	2 F		0	0	0
240	239	240	240	1	2 F		0	0	0
360	359	360	360	1	2 F		0	0	0
240	359	360	360	1	2 F		0	0	0
360	360	360	360	0	1 A	LIBOR_1YR	2.25	12	12
360	360	360	360	0	1 A	LIBOR_1YR	4.13569	24	12
360	360	360	360	0	1 A	LIBOR_1YR	3.71136	36	12
360	360	360	360	0	1 A	LIBOR_1YR	3.13413	60	12
360	360	360	360	0	1 A	LIBOR_1YR	3.25	84	12
336	358	360	360	2	1 A	LIBOR_1YR	4.24	22	12
324	359	360	360	1	1 A	LIBOR_1YR	3.21258	35	12
300	359	360	360	1	1 A	LIBOR_1YR	3.25	59	12
240	359	360	360	1	1 A	LIBOR_1YR	2.75	35	12
360	359	360	360	1	1 A	LIBOR_1YR	5.92287	23	12
360	359	360	360	1	1 A	CMT_1YR	6.5	59	12
324	359	360	360	1	1 A	CMT_1YR	3.46072	35	12
300	359	360	360	1	1 A	CMT_1YR	5.875	23	12
300	359	360	360	1	1 A	CMT_1YR	3.75483	59	12
240	356	360	360	4	1 A	CMT_1YR	2.25	56	12
360	359	360	360	1	1 A	LIBOR_6MO	6.60033	23	6
360	359	360	360	1	1 A	LIBOR_6MO	6.43073	35	6
360	359	360	360	1	1 A	LIBOR_6MO	3.88267	59	6
360	359	360	360	1	1 A	LIBOR_6MO	3.18445	5	6
360	358	360	360	2	1 A	LIBOR_6MO	3.9769	82	6
354	359	360	360	1	1 A	LIBOR_6MO	3.5	5	6
336	359	360	360	1	1 A	LIBOR_6MO	4.52738	23	6
324	359	360	360	1	1 A	LIBOR_6MO	3.32644	35	6
324	359	360	360	1	1 A	LIBOR_6MO	3.5	59	6
300	359	360	360	1	1 A	LIBOR_6MO	6.17798	23	6
300	359	360	360	1	1 A	LIBOR_6MO	5.64856	35	6
300	359	360	360	1	1 A	LIBOR_6MO	3.22307	59	6
300	358	360	360	2	1 A	LIBOR_6MO	3.32927	5	6
299	356	360	360	4	1 A	LIBOR_6MO	2.25	56	6
240	359	360	360	1	1 A	LIBOR_6MO	4.88178	23	6

240	359	360	1	1 A	LIBOR_6MO	4.31138	35	6
240	358	360	2	1 A	LIBOR_6MO	3.97641	58	6
240	358	360	2	1 A	LIBOR_6MO	6.5	70	6
240	359	360	1	1 A	LIBOR_6MO	3.60217	5	6
360	359	360	1	1 A	LIBOR_6MO	3.5	59	6
360	359	360	1	1 A	LIBOR_6MO	3.5	5	6
300	358	360	2	1 A	LIBOR_6MO	3.875	34	6
360	356	360	4	2 A	LIBOR_1YR	3.98718	20	12
360	359	360	1	2 A	LIBOR_1YR	3.99687	35	12
360	360	360	0	2 A	LIBOR_1YR	3.1407	60	12
360	360	360	0	2 A	LIBOR_1YR	3.25	84	12
324	359	360	1	2 A	LIBOR_1YR	3.25	35	12
300	357	360	3	2 A	LIBOR_1YR	2.83177	57	12
240	359	360	1	2 A	LIBOR_1YR	2.25	35	12
240	359	360	1	2 A	LIBOR_1YR	2.25	59	12
360	358	360	2	2 A	CMT_1YR	6.5	22	12
324	359	360	1	2 A	CMT_1YR	3.5	35	12
300	359	360	1	2 A	CMT_1YR	3.5	59	12
360	358	360	2	2 A	LIBOR_6MO	6.25	10	6
360	358	360	2	2 A	LIBOR_6MO	7.52432	22	6
360	358	360	2	2 A	LIBOR_6MO	7.10159	34	6
360	359	360	1	2 A	LIBOR_6MO	4.04994	59	6
360	354	360	6	2 A	LIBOR_6MO	4.27534	5	6
360	359	360	1	2 A	LIBOR_6MO	5.74963	83	6
336	358	360	2	2 A	LIBOR_6MO	4.76143	22	6
324	359	360	1	2 A	LIBOR_6MO	3.69243	35	6
300	359	360	1	2 A	LIBOR_6MO	5.91716	23	6
300	359	360	1	2 A	LIBOR_6MO	5.93499	35	6
252	359	360	1	2 A	LIBOR_6MO	3.26784	59	6
240	358	360	2	2 A	LIBOR_6MO	3.5	35	6
240	359	360	1	2 A	LIBOR_6MO	5.08972	22	6
240	359	360	1	2 A	LIBOR_6MO	3.90663	35	6
240	359	360	1	2 A	LIBOR_6MO	3.34888	59	6
240	358	360	2	2 A	LIBOR_6MO	3.5553	4	6
360	359	360	1	2 A	LIBOR_6MO	3.5	59	6





11.98564	4.63699	1.32694	4.31138	0	120	119
11.15795	5.30015	1.04398	3.97641	0	120	118
14.375	6	2	6.5	0	120	118
12.07572	3.68382	3.68382	3.60217	0	120	119
12.70238	6	2	3.5	0	0	0
11.875	1	1	3.5	0	0	0
12.125	3	1	3.875	0	60	58
13.09154	2	2.46073	4.63862	0	0	0
12.35529	2.03042	2	3.99687	0	0	0
11.40128	4.06317	2	3.1407	0	0	0
12.75	6	2	3.25	0	0	0
12.49094	2	2	3.25	0	36	35
11.98123	5	2	2.83177	0	60	57
12.125	2	2	2.25	0	120	119
10.125	5	2	2.25	0	120	119
13.3	3	1	7.3	0	0	0
13.52584	2	2	3.5	0	36	35
13.18389	2	2	3.5	0	60	59
13.615	3	1	7.615	0	0	0
14.12976	2.863	1.04899	7.92656	0	0	0
13.97916	2.84314	1.06038	7.65925	0	0	0
12.30748	5.164	1.59993	4.16558	0	0	0
12	6	6	4.27534	0	0	0
10.64183	5	1	5.74963	0	0	0
12.70989	3	1.22527	4.76143	0	24	22
12.36913	5.23195	1.78371	3.69243	0	36	35
11.76659	3	1	5.96945	0	60	59
11.5632	3	1	5.93499	0	60	59
11.98912	5.34207	1.59668	3.30468	0	60	59
13.75	6	1	3.5	0	108	107
12.46053	4.97425	1.5636	5.08972	0	120	118
12.22189	4.45783	1	3.90663	0	120	119
11.84222	5.80375	1.60634	3.34888	0	120	119
12.18842	4.84374	4.84374	3.5553	0	120	118
12.875	6	2	3.5	0	0	0

**RFC Asset-Backed Pass-Through Certificates Series 2005-RS2**

**Excess Spread Analysis**

FRM PPC: 115%  
 ARM CPR: 100%  
 Enable Call: Yes  
 Shift Rates: 0%

**RFC Asset-Backed Pass-Through Certificates Series 2005-RS2**

**Excess Spread Analysis**

FRM PPC: 115%  
 ARM CPR: 100%  
 Enable Call: Yes  
 Shift Rates: 1%

Period	RFC Asset-Backed Pass-Through Certificates Series 2005-RS2					RFC Asset-Backed Pass-Through Certificates Series 2005-RS2					Excess Spread	
	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Excess Spread	1 Mo LIBOR	6 Mo LIBOR	1 Yr LIBOR	1 Yr CMT	Excess Spread		
1	2.59000	3.02625	3.34750	3.00000	4.16	2.59000	3.02625	3.34750	3.00000	4.16	3.00000	4.16
2	2.80400	3.14800	3.48200	3.09800	3.66	3.80400	4.14800	4.48200	4.09800	2.63	4.09800	2.63
3	2.97000	3.26300	3.57200	3.17600	3.61	3.97000	4.26300	4.57200	4.17600	2.61	4.17600	2.61
4	3.06800	3.35900	3.65800	3.24200	3.41	4.06800	4.35900	4.65800	4.24200	2.38	4.24200	2.38
5	3.19600	3.44900	3.72900	3.29600	3.41	4.19600	4.44900	4.72900	4.29600	2.41	4.29600	2.41
6	3.31300	3.53000	3.80200	3.34400	3.19	4.31300	4.53000	4.80200	4.34400	2.17	4.34400	2.17
7	3.41300	3.60000	3.86100	3.39400	3.10	4.41300	4.60000	4.86100	4.39400	2.08	4.39400	2.08
8	3.48300	3.66100	3.89300	3.45100	3.16	4.48300	4.66100	4.89300	4.45100	2.17	4.45100	2.17
9	3.53800	3.71700	3.95300	3.51100	2.99	4.53800	4.71700	4.95300	4.51100	1.96	4.51100	1.96
10	3.60400	3.76900	3.99000	3.57200	3.06	4.60400	4.76900	4.99000	4.57200	2.06	4.57200	2.06
11	3.67500	3.81400	4.04000	3.63200	2.87	4.67500	4.81400	5.04000	4.63200	1.84	4.63200	1.84
12	3.72400	3.85200	4.07400	3.68800	2.83	4.72400	4.85200	5.07400	4.68800	1.80	4.68800	1.80
13	3.77200	3.88500	4.10700	3.73300	3.20	4.77200	4.88500	5.10700	4.73300	2.26	4.73300	2.26
14	3.81600	3.91500	4.14100	3.76900	2.76	4.81600	4.91500	5.14100	4.76900	1.73	4.76900	1.73
15	3.84500	3.94100	4.16900	3.79700	2.88	4.84500	4.94100	5.16900	4.79700	1.87	4.79700	1.87
16	3.87200	3.96400	4.19300	3.81800	2.74	4.87200	4.96400	5.19300	4.81800	1.69	4.81800	1.69
17	3.89700	3.98800	4.21500	3.83100	2.86	4.89700	4.98800	5.21500	4.83100	1.84	4.83100	1.84
18	3.92200	4.02300	4.23400	3.83800	2.72	4.92200	5.02300	5.23400	4.83800	1.66	4.83800	1.66
19	3.94900	4.04800	4.25000	3.83900	2.71	4.94900	5.04800	5.25000	4.83900	1.64	4.83900	1.64
20	3.96800	4.05300	4.26600	3.83500	2.84	4.96800	5.05300	5.26600	4.83500	1.80	4.83500	1.80
21	3.97900	4.06000	4.27900	3.82900	2.72	4.97900	5.06000	5.27900	4.82900	1.63	4.82900	1.63
22	4.01600	4.06900	4.29000	3.82100	2.83	5.01600	5.06900	5.29000	4.82100	1.77	4.82100	1.77
23	4.09900	4.07600	4.30100	3.81400	2.98	5.09900	5.07600	5.30100	4.81400	1.87	4.81400	1.87
24	4.07200	4.07400	4.31100	3.81000	4.15	5.07200	5.07400	5.31100	4.81000	3.07	4.81000	3.07
25	3.98000	4.07900	4.32000	3.81000	4.64	4.98000	5.07900	5.32000	4.81000	3.68	4.81000	3.68

26	4.00700	4.10400	4.33100	3.81500	4.22	26	5.00700	5.10400	5.33100	4.81500	3.17
27	4.03300	4.12800	4.34100	3.82300	4.33	27	5.03300	5.12800	5.34100	4.82300	3.33
28	4.05900	4.15000	4.35200	3.83400	4.18	28	5.05900	5.15000	5.35200	4.83400	3.16
29	4.08300	4.17000	4.36300	3.84800	4.38	29	5.08300	5.17000	5.36300	4.84800	3.44
30	4.10500	4.18900	4.37400	3.86500	4.43	30	5.10500	5.18900	5.37400	4.86500	3.69
31	4.12600	4.20600	4.38500	3.88400	4.41	31	5.12600	5.20600	5.38500	4.88400	3.69
32	4.14600	4.22100	4.40900	3.90400	4.53	32	5.14600	5.22100	5.40900	4.90400	3.87
33	4.16400	4.23400	4.40900	3.92600	4.38	33	5.16400	5.23400	5.40900	4.92600	3.71
34	4.18000	4.24600	4.42100	3.94800	4.51	34	5.18000	5.24600	5.42100	4.94800	3.89
35	4.19400	4.25600	4.44400	3.97000	4.41	35	5.19400	5.25600	5.44400	4.97000	3.86
36	4.20600	4.26600	4.44400	3.99200	4.69	36	5.20600	5.26600	5.44400	4.99200	4.34
37	4.21500	4.27600	4.45500	4.01100	5.03	37	5.21500	5.27600	5.45500	5.01100	4.76
38	4.22400	4.28600	4.46600	4.02800	4.61	38	5.22400	5.28600	5.46600	5.02800	4.24
39	4.23200	4.29600	4.47600	4.04500	4.69	39	5.23200	5.29600	5.47600	5.04500	4.34
40	4.24200	4.30800	4.48600	4.06200	4.55	40	5.24200	5.30800	5.48600	5.06200	4.16
41	4.25100	4.32100	4.49500	4.07800	4.70	41	5.25100	5.32100	5.49500	5.07800	4.35
42	4.26200	4.33400	4.50400	4.09300	4.61	42	5.26200	5.33400	5.50400	5.09300	4.26
43	4.27400	4.35000	4.51300	4.10800	4.59	43	5.27400	5.35000	5.51300	5.10800	4.24
44	4.28600	4.36600	4.51100	4.12200	4.72	44	5.28600	5.36600	5.51100	5.12200	4.40
45	4.30000	4.38200	4.54300	4.13600	4.56	45	5.30000	5.38200	5.54300	5.13600	4.20
46	4.31600	4.39700	4.54100	4.14900	4.68	46	5.31600	5.39700	5.54100	5.14900	4.35
47	4.33300	4.41200	4.54000	4.16100	4.53	47	5.33300	5.41200	5.54000	5.16100	4.18
48	4.35200	4.42600	4.57500	4.17200	4.56	48	5.35200	5.42600	5.57500	5.17200	4.24
49	4.36800	4.43800	4.57500	4.18300	4.98	49	5.36800	5.43800	5.57500	5.18300	4.78
50	4.38000	4.45000	4.58800	4.19400	4.52	50	5.38000	5.45000	5.58800	5.19400	4.23
51	4.39200	4.46200	4.60200	4.20500	4.65	51	5.39200	5.46200	5.60200	5.20500	4.38
52	4.40300	4.47300	4.61700	4.21700	4.48	52	5.40300	5.47300	5.61700	5.21700	4.18
53	4.41500	4.48500	4.63300	4.22900	4.61	53	5.41500	5.48500	5.63300	5.22900	4.35
54	4.42600	4.49600	4.64800	4.24200	4.48	54	5.42600	5.49600	5.64800	5.24200	4.18
55	4.43700	4.50800	4.66400	4.25600	4.46	55	5.43700	5.50800	5.66400	5.25600	4.15
56	4.44900	4.51900	4.68100	4.27100	4.58	56	5.44900	5.51900	5.68100	5.27100	4.30
57	4.46000	4.53200	4.69700	4.28600	4.41	57	5.46000	5.53200	5.69700	5.28600	4.10
58	4.47100	4.54500	4.71300	4.30300	4.54	58	5.47100	5.54500	5.71300	5.30300	4.26
59	4.48200	4.55900	4.72700	4.32100	4.39	59	5.48200	5.55900	5.72700	5.32100	4.07
60	4.49300	4.57400	4.74100	4.33900	4.46	60	5.49300	5.57400	5.74100	5.33900	4.18
61	4.50600	4.59000	4.75300	4.35900	4.90	61	5.50600	5.59000	5.75300	5.35900	4.71

62	4.52200	4.60600	4.76400	4.37900	4.42	62	5.52200	5.60600	5.76400	5.37900	4.14
63	4.53800	4.62100	4.77400	4.39900	4.55	63	5.53800	5.62100	5.77400	5.39900	4.29
64	4.55400	4.63600	4.78200	4.41900	4.37	64	5.55400	5.63600	5.78200	5.41900	4.08
65	4.56900	4.65100	4.78900	4.43800	4.50	65	5.56900	5.65100	5.78900	5.43800	4.24
66	4.58500	4.66600	4.79500	4.45800	4.37	66	5.58500	5.66600	5.79500	5.45800	4.07
67	4.59900	4.68100	4.80000	4.47700	4.34	67	5.59900	5.68100	5.80000	5.47700	4.04
68	4.61400	4.69500	4.80600	4.49500	4.47	68	5.61400	5.69500	5.80600	5.49500	4.19
69	4.62800	4.70800	4.81200	4.51400	4.29	69	5.62800	5.70800	5.81200	5.51400	3.98
70	4.64200	4.72200	4.81800	4.53200	4.42	70	5.64200	5.72200	5.81800	5.53200	4.14
71	4.65600	4.73500	4.82400	4.54900	4.25	71	5.65600	5.73500	5.82400	5.54900	3.93
72	4.66900	4.74800	4.83200	4.56700	4.26	72	5.66900	5.74800	5.83200	5.56700	3.94
73	4.68200	4.76000	4.84100	4.58300	4.70	73	5.68200	5.76000	5.84100	5.58300	4.47
74	4.69500	4.77200	4.85200	4.60000	4.21	74	5.69500	5.77200	5.85200	5.60000	3.89
75	4.70700	4.78300	4.87700	4.61600	4.34	75	5.70700	5.78300	5.87700	5.61600	4.04
76	4.71900	4.79400	4.87800	4.63100	4.16	76	5.71900	5.79400	5.87800	5.63100	3.83
77	4.73100	4.80500	4.89300	4.64600	4.30	77	5.73100	5.80500	5.89300	5.64600	3.99
78	4.74200	4.81500	4.92100	4.66100	0.00	78	5.74200	5.81500	5.92100	5.66100	0.00
79	4.75200	4.82500	4.92500	4.67500	0.00	79	5.75200	5.82500	5.92500	5.67500	0.00
80	4.76200	4.83400	4.94300	4.68800	0.00	80	5.76200	5.83400	5.94300	5.68800	0.00
81	4.77200	4.84400	4.94800	4.70100	0.00	81	5.77200	5.84400	5.94800	5.70100	0.00
82	4.78100	4.85500	4.97700	4.71400	0.00	82	5.78100	5.85500	5.97700	5.71400	0.00
83	4.79000	4.86700	4.99300	4.72500	0.00	83	5.79000	5.86700	5.99300	5.72500	0.00
84	4.79800	4.87900	4.99600	4.73600	0.00	84	5.79800	5.87900	5.99600	5.73600	0.00
85	4.80900	4.89100	5.02300	4.74700	0.00	85	5.80900	5.89100	6.02300	5.74700	0.00
86	4.82200	4.90500	5.05000	4.75600	0.00	86	5.82200	5.90500	6.05000	5.75600	0.00
87	4.83500	4.91800	5.03700	4.76500	0.00	87	5.83500	5.91800	6.03700	5.76500	0.00
88	4.84800	4.93100	5.06000	4.77300	0.00	88	5.84800	5.93100	6.06000	5.77300	0.00
89	4.86100	4.94300	5.08200	4.78100	0.00	89	5.86100	5.94300	6.08200	5.78100	0.00
90	4.87400	4.95600	5.06500	4.78800	0.00	90	5.87400	5.95600	6.06500	5.78800	0.00
91	4.88600	4.96900	5.08500	4.79400	0.00	91	5.88600	5.96900	6.08500	5.79400	0.00
92	4.89900	4.98100	5.09300	4.79900	0.00	92	5.89900	5.98100	6.09300	5.79900	0.00
93	4.91100	4.99300	5.09900	4.80300	0.00	93	5.91100	5.99300	6.09900	5.80300	0.00
94	4.92300	5.00500	5.10500	4.80700	0.00	94	5.92300	6.00500	6.10500	5.80700	0.00
95	4.93500	5.01700	5.11100	4.80900	0.00	95	5.93500	6.01700	6.11100	5.80900	0.00
96	4.94700	5.02900	5.11600	4.81100	0.00	96	5.94700	6.02900	6.11600	5.81100	0.00
97	4.95900	5.04000	5.12100	4.81200	0.00	97	5.95900	6.04000	6.12100	5.81200	0.00

98	4.97100	5.05200	5.12800	4.81200	0.00	98	5.97100	6.05200	6.12800	5.81200	0.00
99	4.98200	5.06300	5.13300	4.81100	0.00	99	5.98200	6.06300	6.13300	5.81100	0.00
100	4.99300	5.07400	5.14000	4.80900	0.00	100	5.99300	6.07400	6.14000	5.80900	0.00
101	5.00400	5.08500	5.14600	4.80600	0.00	101	6.00400	6.08500	6.14600	5.80600	0.00
102	5.01500	5.09500	5.15200	4.80200	0.00	102	6.01500	6.09500	6.15200	5.80200	0.00
103	5.02600	5.10600	5.15900	4.79700	0.00	103	6.02600	6.10600	6.15900	5.79700	0.00
104	5.03700	5.11600	5.16700	4.79100	0.00	104	6.03700	6.11600	6.16700	5.79100	0.00
105	5.04700	5.12600	5.17400	4.78400	0.00	105	6.04700	6.12600	6.17400	5.78400	0.00
106	5.05700	5.13600	5.18100	4.77600	0.00	106	6.05700	6.13600	6.18100	5.77600	0.00
107	5.06700	5.14600	5.18900	4.76700	0.00	107	6.06700	6.14600	6.18900	5.76700	0.00
108	5.07700	5.15600	5.19700	4.75600	0.00	108	6.07700	6.15600	6.19700	5.75600	0.00

