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

Financial Asset Securities Corp.
Exact Name of Registrant as Specified in Charter
Form 8-K, March 11, 2005, Series 2005-1

0001003197
Registrant CIK Number
333-120038

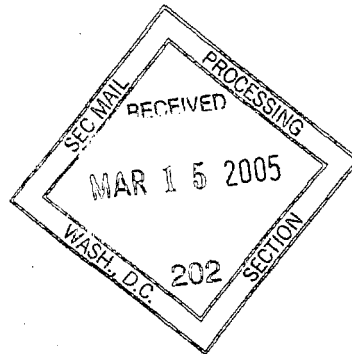
Name of Person Filing the Document
(If Other than the Registrant)

Q

PROCESSED

MAR 17 2005

THOMSON
FINANCIAL



SIGNATURE

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

Dated: MARCH 14, 2005

FINANCIAL ASSET SECURITIES CORP.

By: [Signature]

Name: Frank Skiba

Title: managing Director



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

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

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

RBS Greenwich Capital

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.

EquiFirst Mortgage ACA Tables Balances

Total Outstanding Principal Balance:	786,609,859		
Number Of Loans:	5,045		
Average Outstanding Principal Balance:	\$155,918.70	Minimum \$13,420.42	Maximum \$717,755.30
Weighted Average Current Loan Rate:	6.998 %	4.980	12.800 %
Weighted Average Remaining Term:	355.72 months	117.00	360.00 months
Weighted Average Seasoning:	1.58 months	0.00	26.00 months

Lien Position:	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date
First Lien	4,692	770,682,087.27	97.98
Second Lien	353	15,927,771.96	2.02
Total	5,045	786,609,859.23	100.00

WAVG Original LTV:	88.97 %	18.18	100.00 %
WAVG Credit Score:	638	504	810

ARM Characteristics:			
WAVG Gross Coupon:	6.860 %	4.980	11.700 %
WAVG Remaining Term:	358.43 months	334.00	360.00 months
WAVG Gross Margin:	6.387 %	4.000	11.070 %
WAVG Periodic Rate Cap:	1.000 %	1.000	1.000 %
WAVG Maximum Loan Rate:	12.860 %	10.980	17.700 %
WAVG Months to Roll:	24 months	4	36 months

Product:	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date
2/28 6 Mo LIBOR ARM	3,317	552,857,062.98	70.28
Fixed Rate 30 Year	1,013	126,371,368.84	16.07
3/27 6 Mo LIBOR ARM	494	92,097,855.29	11.71
Fixed Rate 20 Year	158	8,805,725.80	1.12
Fixed Rate 15 Year	52	5,117,207.13	0.65
Fixed Rate 25 Year	6	979,480.24	0.12
Fixed Rate 10 Year	5	381,158.95	0.05
Total	5,045	786,609,859.23	100.00

TOP Index CONCENTRATIONS (\$): 81.99 % 6 month LIBOR, 16.07 % 30YR Fixed Rate, 1.12 % 20YR Fixed Rate

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table

Purpose:	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date
Cash Out Refinance	3,068	510,032,626.73	64.84
Purchase	1,712	239,458,198.03	30.44
Rate/Term Refinance	238	34,556,568.26	4.39
Land Contract	27	2,562,466.21	0.33
Total	5,045	786,609,859.23	100.00

Occupancy:	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date
Primary	4,929	770,920,160.44	98.01
Investor	100	12,181,481.74	1.55
Second Home	16	3,508,217.05	0.45
Total	5,045	786,609,859.23	100.00

Property Type:	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date
Single Family	4,556	713,508,163.93	90.71
Condominium	217	33,479,708.06	4.26
Townhouse	178	25,483,607.24	3.24
2 Units	78	10,702,519.54	1.36
3 Units	9	2,111,389.75	0.27
4 Units	6	1,155,142.70	0.15
Modular Home	1	169,328.01	0.02
Total	5,045	786,609,859.23	100.00

Doc Type:	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date
Full Documentation	3,936	598,126,189.74	76.04
Stated Documentation	803	130,324,647.32	16.57
Alternative Documentation	306	58,159,022.17	7.39
Total	5,045	786,609,859.23	100.00

MI:	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date
No MI	5,045	786,609,859.23	100.00
Total	5,045	786,609,859.23	100.00

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table

Credit Score:	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date
504 - 519	6	915,772.09	0.12
520 - 539	124	15,733,988.77	2.00
540 - 559	257	34,901,278.50	4.44
560 - 579	306	45,237,008.20	5.75
580 - 599	422	63,499,710.92	8.07
600 - 619	779	116,872,714.19	14.86
620 - 639	877	141,289,124.90	17.96
640 - 659	800	123,695,733.18	15.73
660 - 679	592	96,305,599.42	12.24
680 - 699	349	56,909,211.12	7.23
700 - 719	204	34,946,432.09	4.44
720 - 739	140	25,175,001.21	3.20
740 - 759	97	16,841,156.07	2.14
>= 760	92	14,287,128.57	1.82
Total	5,045	786,609,859.23	100.00

Original Loan-to-value Ratio (%):	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date
<= 20.00	1	99,904.20	0.01
20.01 - 30.00	6	382,964.37	0.05
30.01 - 40.00	14	1,337,016.45	0.17
40.01 - 50.00	28	2,802,094.00	0.36
50.01 - 60.00	64	10,117,426.30	1.29
60.01 - 70.00	197	29,814,092.26	3.79
70.01 - 80.00	1,085	186,331,681.25	23.69
80.01 - 90.00	1,248	203,700,910.46	25.90
90.01 - 100.00	2,402	352,023,769.94	44.75
Total	5,045	786,609,859.23	100.00

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Principal Balance ():	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date
13,420 - 25,000	74	1,478,474.24	0.19
25,001 - 50,000	228	8,760,549.76	1.11
50,001 - 75,000	490	31,123,418.18	3.96
75,001 - 100,000	701	61,826,362.27	7.86
100,001 - 150,000	1,348	167,289,450.66	21.27
150,001 - 200,000	985	170,195,035.89	21.64
200,001 - 250,000	567	126,721,943.64	16.11
250,001 - 300,000	275	75,243,352.61	9.57
300,001 - 350,000	164	53,009,288.55	6.74
350,001 - 400,000	97	36,651,193.95	4.66
400,001 - 450,000	53	22,637,245.56	2.88
450,001 - 500,000	46	21,872,343.90	2.78
500,001 - 550,000	7	3,686,601.37	0.47
550,001 - 600,000	6	3,423,121.18	0.44
600,001 - 650,000	1	627,917.89	0.08
650,001 - 700,000	2	1,345,804.28	0.17
700,001 - 717,755	1	717,755.30	0.09
Total	5,045	786,609,859.23	100.00

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Property State:	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date
Alabama	112	13,616,503.21	1.73
Arizona	214	33,050,071.63	4.20
Arkansas	34	3,774,678.99	0.48
California	299	73,310,357.67	9.32
Colorado	156	29,178,651.09	3.71
Connecticut	30	5,684,759.28	0.72
Delaware	40	7,462,982.97	0.95
Florida	297	48,193,964.13	6.13
Georgia	225	32,106,283.13	4.08
Idaho	17	2,310,257.53	0.29
Illinois	221	33,575,168.52	4.27
Indiana	117	14,285,318.67	1.82
Iowa	35	3,729,332.60	0.47
Kansas	39	4,606,405.08	0.59
Kentucky	48	5,213,130.69	0.66
Louisiana	79	9,009,151.71	1.15
Maine	53	8,131,076.65	1.03
Maryland	220	48,358,465.59	6.15
Massachusetts	61	13,603,371.11	1.73
Michigan	255	36,393,359.23	4.63
Minnesota	75	14,683,435.96	1.87
Mississippi	50	6,743,513.25	0.86
Missouri	95	10,448,598.11	1.33
Nebraska	21	2,856,291.93	0.36
Nevada	107	20,841,731.41	2.65
New Hampshire	34	6,702,762.42	0.85
New Jersey	142	28,457,948.84	3.62
New Mexico	25	2,779,064.25	0.35
New York	78	10,243,355.83	1.30
North Carolina	220	27,681,979.69	3.52
Ohio	167	23,602,920.87	3.00
Oklahoma	81	7,303,416.12	0.93
Oregon	44	6,749,339.91	0.86
Pennsylvania	307	41,251,240.83	5.24
Rhode Island	23	4,721,938.14	0.60
South Carolina	114	13,616,505.21	1.73
South Dakota	3	438,744.27	0.06
Tennessee	150	17,914,631.19	2.28
Texas	154	16,062,868.69	2.04
Utah	45	6,554,383.51	0.83
Vermont	6	800,444.30	0.10
Virginia	357	61,035,143.08	7.76
Washington	79	14,451,442.63	1.84
Wisconsin	111	14,451,771.66	1.84
Wyoming	5	623,097.65	0.08
Total	5,045	786,609,859.23	100.00

IO Loans Description	UPB	WA FICO	WA LTV	WA DTI
30YR Fixed 5Yr IO	5,863,422.37	680	93.28	37.02
Arm 2/28 5Yr IO	97,701,439.14	658	89.91	39.99
Arm 3/27 5Yr IO	33,831,415.78	676	88.78	39.27

MSA	UPB	WA FICO	WA LTV	WA DTI
	2,939,298.82	672	91.83	41.79
0000	82,559,118.83	635	90.62	40.73
0080	3,114,570.70	639	91.91	42.52
0120	102,256.78	646	100.00	43.33
0160	2,029,081.76	654	84.83	40.85
0200	330,177.74	709	93.13	39.05
0220	292,695.12	657	94.65	39.16
0240	3,858,823.00	632	89.95	40.65
0280	1,227,810.75	630	93.91	41.85
0440	3,811,057.55	620	90.71	43.26
0450	599,715.01	645	91.19	43.75
0460	1,565,729.98	623	94.02	42.09
0480	2,174,269.82	668	89.06	39.71
0500	738,730.14	631	88.29	40.12
0520	21,249,562.03	639	91.78	47.25
0560	3,822,319.59	595	79.01	38.99
0580	101,353.16	612	100.00	40.30
0600	173,691.54	618	88.97	30.23
0640	585,343.34	664	81.16	42.01
0680	1,529,105.27	620	87.69	43.78
0720	18,852,860.09	633	87.46	38.00
0730	1,321,286.16	644	90.42	42.89
0740	172,930.34	616	38.51	41.63
0760	2,713,625.14	622	89.49	42.16
0840	97,404.21	544	80.00	39.14
0860	1,102,001.90	673	91.26	47.12
0870	208,346.68	606	78.99	48.67
0875	2,405,025.41	621	75.79	45.25
0920	912,706.97	631	94.54	42.33
0960	84,684.66	778	100.00	47.50
1000	5,890,452.99	635	92.56	42.95
1080	1,308,009.65	627	88.40	44.22
1120	7,028,025.08	628	84.19	44.14
1125	699,915.53	693	99.51	37.29
1145	915,440.44	651	89.75	39.39
1160	1,051,395.79	604	81.43	40.00
1200	1,404,322.23	633	82.20	44.36
1240	156,949.07	664	93.57	48.10
1280	1,640,261.84	626	85.41	39.82
1320	766,404.55	651	93.56	41.50
1350	126,891.71	688	100.00	48.96
1360	228,052.50	663	95.00	48.77
1440	3,016,600.73	622	94.27	39.04
1520	6,600,144.31	631	92.85	40.86
1540	885,809.81	605	80.07	34.18
1560	3,563,980.89	623	90.35	41.83
1580	210,818.27	645	95.18	36.92
1600	28,354,235.79	637	89.03	42.22
1620	470,434.81	655	68.95	37.05
1640	2,747,120.45	659	92.78	41.97
1660	109,915.88	665	100.00	42.81
1680	7,032,478.72	638	89.74	40.57
1720	2,234,041.80	669	91.55	39.53
1740	124,730.90	605	100.00	46.01
1760	4,464,675.36	626	95.94	41.99
1800	1,451,284.97	626	93.65	44.63
1840	3,114,731.24	649	91.16	38.94

BEST AVAILABLE COPY

MSA	UPB	WA FICO	WA LTV	WA DTI
1920	2,634,780.53	644	88.20	43.21
1950	88,995.58	600	85.00	38.86
1960	1,006,717.93	648	91.39	41.29
2000	795,502.78	657	88.02	35.01
2020	2,572,319.95	611	81.20	42.62
2030	347,338.51	616	96.73	43.03
2040	199,496.99	589	85.00	35.81
2080	20,002,235.29	654	91.98	42.44
2120	1,572,002.92	640	94.44	41.74
2160	25,087,682.44	626	88.39	41.65
2180	299,734.02	586	80.00	49.26
2190	1,733,199.90	662	90.75	43.38
2240	132,599.47	535	70.88	39.36
2281	474,820.79	603	85.00	45.36
2290	145,515.53	627	90.00	45.33
2320	257,051.41	625	87.56	46.03
2330	1,395,377.33	646	94.22	37.73
2335	161,379.91	591	95.08	45.28
2360	354,273.13	665	100.00	48.71
2400	262,907.92	769	83.98	31.01
2440	871,838.67	643	89.31	37.49
2560	540,780.08	652	91.58	41.99
2580	1,311,121.40	664	95.36	43.41
2600	456,148.68	657	85.89	43.95
2620	1,257,205.33	650	85.70	44.87
2640	262,743.25	627	98.90	38.90
2650	468,697.93	597	83.48	43.59
2670	1,073,872.28	661	86.97	45.98
2680	4,099,619.20	651	88.36	42.93
2700	2,809,249.80	651	88.65	41.49
2710	464,505.48	613	84.79	42.74
2720	228,697.54	682	94.37	41.83
2750	126,704.95	628	100.00	40.06
2760	3,638,031.61	651	92.78	42.69
2800	1,288,623.73	606	82.51	37.98
2840	3,847,983.66	635	85.56	41.62
2880	415,828.55	601	93.25	43.48
2920	156,996.49	649	85.00	46.48
2960	878,377.01	637	92.49	37.79
2975	813,302.69	644	87.32	39.72
2995	523,752.25	628	89.62	36.50
3000	2,451,630.27	671	93.96	41.69
3060	1,362,356.92	651	91.65	37.30
3080	294,702.62	637	100.00	46.38
3120	5,097,238.24	632	92.93	39.10
3150	170,630.03	662	100.00	42.00
3160	1,556,933.85	635	92.62	38.10
3180	1,039,293.04	629	91.23	43.53
3200	307,894.18	725	97.22	44.30
3240	3,512,096.05	644	91.21	41.94
3280	1,336,314.05	605	87.32	37.23
3285	151,065.94	558	85.00	53.95
3290	2,436,195.74	628	88.32	40.64
3360	6,893,718.47	640	89.13	42.59
3400	669,561.41	667	84.11	34.83
3440	864,656.98	631	93.89	40.39
3480	3,837,109.71	630	94.29	40.44
3520	57,946.79	597	100.00	47.84
3560	1,804,908.50	670	91.48	44.60
3580	133,652.52	699	100.00	35.15
3600	3,121,576.36	646	91.38	41.66
3605	190,763.00	635	75.28	44.52
3620	437,469.92	633	93.04	42.19
3640	564,435.06	572	75.78	44.73
3660	1,265,089.50	638	95.25	40.60

MSA	UPB	WA FICO	WA LTV	WA DTI
3680	175,968.18	601	72.18	36.98
3710	92,824.74	715	100.00	49.44
3720	1,145,149.47	655	94.77	37.26
3760	5,745,170.44	636	91.33	39.37
3800	714,586.62	653	86.81	45.46
3840	3,393,409.99	641	95.83	41.14
3870	74,844.74	660	100.00	42.54
3880	700,242.17	623	95.52	44.25
3960	65,364.56	679	100.00	45.77
3980	1,156,949.06	632	92.59	40.57
4000	2,962,511.10	662	96.63	41.72
4040	627,628.53	629	85.32	36.73
4100	269,504.86	606	73.22	28.35
4120	18,217,213.72	644	84.75	41.26
4160	2,641,713.38	625	90.50	40.87
4200	323,212.82	601	80.27	43.71
4240	881,398.08	683	94.78	40.77
4280	1,209,779.97	674	91.32	44.03
4320	295,603.53	620	93.46	39.05
4360	83,846.74	648	84.00	37.29
4400	1,530,632.08	646	97.33	45.18
4420	62,889.31	579	90.00	29.15
4480	13,197,225.85	648	82.26	41.69
4520	634,735.68	625	92.38	45.64
4560	493,187.31	617	83.58	44.14
4640	299,339.00	567	79.49	42.50
4680	1,324,733.83	632	92.94	37.77
4720	1,669,242.23	630	84.90	44.48
4760	1,153,293.78	631	84.28	40.30
4800	246,067.17	611	78.67	45.43
4880	537,392.55	618	97.44	46.93
4890	211,175.06	594	70.00	43.84
4900	662,885.81	577	82.69	40.22
4920	6,099,471.42	636	97.31	43.51
4940	1,837,673.14	655	86.72	37.06
5000	2,946,331.23	638	86.85	42.36
5015	2,017,741.33	636	77.82	39.14
5080	4,030,356.88	622	92.43	42.72
5120	12,381,927.43	646	92.07	42.88
5160	1,455,692.05	624	93.72	39.36
5170	3,306,708.99	652	88.32	44.42
5190	3,303,276.28	638	85.91	42.75
5200	162,341.36	636	91.33	43.36
5240	645,202.53	614	91.42	41.13
5280	394,690.91	616	85.26	38.06
5330	1,752,543.98	637	92.74	43.56
5345	933,047.56	618	88.13	41.99
5350	1,487,747.77	677	89.58	38.57
5360	2,188,396.39	632	95.20	41.32
5380	1,759,635.88	642	83.52	44.68
5400	51,941.99	638	100.00	36.84
5480	1,072,355.44	628	91.84	42.18
5520	615,840.65	629	88.27	44.50
5560	3,325,188.65	617	89.07	42.80
5600	812,862.58	616	67.72	45.09
5640	7,211,469.75	635	85.08	43.27
5660	283,678.63	587	80.00	44.17
5720	25,477,429.50	641	90.11	41.88
5775	2,229,193.06	652	78.08	40.80
5790	738,785.12	660	92.10	44.17
5800	208,438.20	582	88.90	30.58
5880	3,929,338.85	636	90.20	38.83
5910	747,754.07	689	96.07	24.46
5920	2,427,909.97	631	88.81	43.14
5945	5,002,527.55	674	81.85	41.20

MSA	UPB	WA FICO	WA LTV	WA DTI
5960	7,846,699.42	646	91.20	43.26
6080	815,941.08	622	90.44	37.14
6120	100,628.92	602	95.00	48.91
6160	16,467,402.04	631	88.44	41.89
6200	26,535,794.57	648	89.32	39.88
6280	5,637,751.13	643	92.40	41.81
6340	473,966.59	647	91.48	44.54
6400	2,024,304.91	638	88.41	43.23
6440	6,128,389.11	636	91.06	41.54
6450	1,446,982.29	637	85.52	41.05
6480	5,297,244.34	628	83.18	40.89
6520	681,257.63	652	87.73	43.34
6560	430,027.86	689	90.21	49.15
6580	123,153.85	634	84.42	35.60
6600	272,672.47	634	89.24	38.11
6640	3,936,337.74	645	88.40	41.51
6660	438,744.27	638	93.90	45.93
6680	2,029,156.10	645	92.19	42.44
6690	505,700.00	649	92.69	44.16
6720	1,438,302.79	656	90.51	41.21
6740	126,288.50	616	95.00	49.04
6760	6,204,325.49	635	92.59	43.21
6780	18,293,249.52	630	83.83	39.46
6800	1,729,521.63	629	92.13	42.00
6820	396,664.42	671	90.81	32.71
6840	470,085.38	607	91.95	38.07
6880	457,070.10	591	83.99	38.78
6895	71,470.78	562	80.00	47.98
6920	6,874,208.94	634	81.47	40.94
6960	313,634.31	660	89.27	31.84
6980	73,700.00	568	67.00	32.78
7040	7,606,748.87	626	92.76	41.41
7080	163,443.95	608	88.44	43.98
7120	299,665.40	635	56.60	49.74
7160	4,759,888.20	634	88.20	40.65
7240	1,465,277.89	641	80.89	43.69
7320	6,321,393.22	644	78.80	43.11
7360	627,917.89	615	72.00	50.65
7400	272,172.79	613	80.00	42.33
7480	329,707.42	594	88.00	35.08
7490	169,522.80	625	77.63	24.05
7500	833,713.44	647	76.23	43.22
7510	4,429,960.28	651	87.03	42.35
7520	131,542.70	652	100.00	40.26
7560	2,172,391.85	669	93.88	44.28
7600	5,923,827.89	666	90.06	34.10
7610	731,051.50	637	94.26	37.12
7680	315,276.31	632	87.98	48.97
7720	113,743.33	704	82.37	41.39
7800	276,562.80	640	100.00	43.74
7840	368,651.46	657	98.47	36.82
7880	155,850.49	670	94.55	44.36
7920	626,036.46	641	94.98	41.20
8000	941,932.16	609	92.59	44.27
8040	483,540.75	613	80.00	48.02
8050	215,081.00	627	89.37	45.37
8120	1,986,604.90	636	80.05	44.09
8160	495,776.45	610	86.45	39.99
8200	3,936,687.99	646	92.97	42.70
8240	824,758.74	600	81.11	34.66
8280	9,414,262.59	637	89.32	41.64
8320	247,781.46	643	100.00	43.07
8400	1,889,806.90	637	95.20	40.99
8440	264,166.49	643	85.10	36.89
8480	402,223.31	624	81.39	39.11

MSA	UPB	WA FICO	WA LTV	WA DTI
8520	4,106,658.30	653	89.96	39.27
8560	1,328,459.98	627	87.39	36.95
8600	388,769.54	615	83.26	40.16
8640	107,899.10	520	85.00	46.23
8680	49,965.41	616	80.65	14.79
8720	1,283,185.04	589	84.06	44.20
8735	572,316.21	634	72.10	44.42
8760	1,130,839.15	655	94.10	43.37
8840	47,831,219.92	641	87.03	41.69
8880	486,070.30	605	80.21	44.51
8920	175,892.05	609	100.00	48.43
8940	243,323.40	679	97.60	42.19
8960	3,324,455.38	648	91.85	43.77
9040	723,067.77	610	90.65	39.83
9160	6,216,236.42	642	89.23	39.33
9200	409,618.78	632	88.88	36.61
9240	1,790,781.70	628	74.19	42.07
9270	389,499.01	654	95.00	35.07
9280	3,065,311.53	654	91.15	42.71
9320	419,917.11	615	92.29	41.65
9340	764,930.22	635	86.13	26.35
9360	438,615.69	627	98.08	41.87

EQUIFIRST 2005-1

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$137,396,277	\$88,000	\$668,000
Average Scheduled Principal Balance	\$230,918		
Number of Mortgage Loans	595		
Weighted Average Gross Coupon	6.400%	4.990%	8.350%
Weighted Average FICO Score	663	573	804
Weighted Average Combined Original LTV	89.78%	51.72%	100.00%
Weighted Average Original Term	360 months	360 months	360 months
Weighted Average Stated Remaining Term	359 months	352 months	360 months
Weighted Average Seasoning	1 months	0 months	8 months
Weighted Average Gross Margin	5.998%	4.250%	7.950%
Weighted Average Minimum Interest Rate	6.377%	4.990%	8.350%
Weighted Average Maximum Interest Rate	12.377%	10.990%	14.350%
Weighted Average Initial Rate Cap	3.000%	3.000%	3.000%
Weighted Average Subsequent Rate Cap	1.000%	1.000%	1.000%
Weighted Average Months to Roll	26 months	16 months	36 months
Maturity Date		Jul 1 2034	Mar 1 2035
Maximum Zip Code Concentration	0.85% 22554		
ARM	95.73%		
Fixed Rate	4.27%		
2/28 6 Mo LIBOR ARM	71.11%		
3/27 6 Mo LIBOR ARM	24.62%		
Fixed Rate 30 Year	4.27%		
Interest Only	100.00%		
Prepay Penalty: 0 months	16.93%		
Prepay Penalty: 12 months	3.71%		
Prepay Penalty: 24 months	52.27%		
Prepay Penalty: 36 months	27.10%		
First Lien	100.00%		
Alternative Documentation	10.50%		
Full Documentation	83.89%		
Stated Documentation	5.61%		
Cash Out Refinance	62.37%		
Purchase	33.97%		
Rate/Term Refinance	3.66%		
2 Units	0.10%		
Condominium	7.20%		
Single Family	89.72%		
Townhouse	2.97%		
Investor	0.09%		
Primary	99.91%		
Top 5 States:			
California	21.06%		
Colorado	11.19%		
Virginia	7.93%		
Maryland	7.87%		
Arizona	7.65%		

EQUIFIRST 2005-1

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
50,000.01 - 100,000.00	8	766,861.10	0.56%	6.590	358	85.52	671
100,000.01 - 150,000.00	112	14,145,146.50	10.30%	6.718	358	89.97	661
150,000.01 - 200,000.00	142	24,906,404.89	18.13%	6.514	359	91.68	663
200,000.01 - 250,000.00	135	30,174,998.14	21.96%	6.408	359	90.14	661
250,000.01 - 300,000.00	73	19,942,120.57	14.51%	6.351	359	89.74	666
300,000.01 - 350,000.00	52	16,757,252.02	12.20%	6.253	359	91.06	660
350,000.01 - 400,000.00	39	14,728,071.00	10.72%	6.302	359	87.10	670
400,000.01 - 450,000.00	16	6,831,192.50	4.97%	6.150	359	89.05	661
450,000.01 - 500,000.00	12	5,710,930.59	4.16%	6.388	359	87.92	663
500,000.01 - 550,000.00	2	1,048,050.00	0.76%	6.504	359	87.49	652
550,000.01 - 600,000.00	3	1,717,249.99	1.25%	5.853	359	81.19	678
650,000.01 - 700,000.00	1	667,999.99	0.49%	6.100	358	80.00	700
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	1	363,520.25	0.26%	4.990	358	75.00	662
5.000 - 5.499	33	9,040,193.65	6.58%	5.315	358	81.02	670
5.500 - 5.999	128	31,523,952.02	22.94%	5.819	358	85.62	673
6.000 - 6.499	151	36,580,721.49	26.62%	6.246	359	88.69	663
6.500 - 6.999	180	39,467,740.60	28.73%	6.747	359	92.92	661
7.000 - 7.499	65	13,192,332.66	9.60%	7.233	359	96.46	650
7.500 - 7.999	33	6,526,816.67	4.75%	7.687	359	95.60	654
8.000 - 8.499	4	700,999.95	0.51%	8.137	359	96.80	630
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
550-574	1	374,969.99	0.27%	6.550	359	87.00	573
575-599	1	354,999.99	0.26%	6.650	359	78.02	592
600-624	85	18,879,471.69	13.74%	6.350	359	84.49	615
625-649	169	38,904,087.52	28.32%	6.530	359	89.77	636
650-674	155	35,902,899.39	26.13%	6.448	359	90.35	661
675-699	83	19,063,261.63	13.87%	6.425	359	91.02	685
700+	101	23,916,587.08	17.41%	6.131	358	92.31	733
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
50.00- 54.99	2	340,000.00	0.25%	5.750	358	51.99	657
55.00- 59.99	1	225,000.00	0.16%	5.300	358	57.69	608
60.00- 64.99	3	603,942.54	0.44%	6.027	359	61.10	642
65.00- 69.99	4	750,999.99	0.55%	6.134	358	67.89	652
70.00- 74.99	9	2,240,998.86	1.63%	5.856	357	71.38	689
75.00- 79.99	25	6,285,669.26	4.57%	5.958	358	77.29	643
80.00	146	34,686,587.17	25.25%	6.151	359	80.00	660
80.01- 84.99	20	4,834,403.30	3.52%	6.062	359	82.76	657
85.00- 89.99	40	9,966,509.77	7.25%	6.162	359	86.08	650
90.00- 94.99	66	15,373,569.30	11.19%	6.341	359	90.57	649
95.00- 99.99	61	14,152,293.00	10.30%	6.568	358	95.49	668
100.00	218	47,936,304.10	34.89%	6.735	358	100.00	675
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
360	595	137,396,277.29	100.00%	6.400	359	89.78	663
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
301-360	595	137,396,277.29	100.00%	6.400	359	89.78	663
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	17	4,115,344.56	3.00%	6.270	359	81.65	671
20.01 -25.00	23	4,861,957.79	3.54%	6.477	359	87.94	673
25.01 -30.00	36	8,150,175.84	5.93%	6.326	359	89.66	662
30.01 -35.00	58	13,060,030.90	9.51%	6.403	358	89.92	668
35.01 -40.00	118	27,624,266.69	20.11%	6.308	358	90.73	676
40.01 -45.00	206	45,928,069.99	33.43%	6.509	359	90.33	657
45.01 -50.00	129	31,267,760.74	22.76%	6.372	359	89.33	656
50.01 -55.00	8	2,388,670.78	1.74%	6.057	359	91.22	671
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	566	131,532,854.92	95.73%	6.377	359	89.62	663
Fixed Rate	29	5,863,422.37	4.27%	6.928	358	93.28	680
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6 Mo LIBOR ARM	419	97,701,439.14	71.11%	6.446	359	89.91	658
3/27 6 Mo LIBOR ARM	147	33,831,415.78	24.62%	6.177	359	88.78	676
Fixed Rate 30 Year	29	5,863,422.37	4.27%	6.928	358	93.28	680
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	595	137,396,277.29	100.00%	6.400	359	89.78	663
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Prepayment Penalty Original Tr	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	94	23,255,887.27	16.93%	6.492	359	89.01	669
Prepay Penalty: 12 months	21	5,096,047.57	3.71%	6.445	359	86.47	654
Prepay Penalty: 24 months	314	71,813,884.99	52.27%	6.437	359	90.17	655
Prepay Penalty: 36 months	166	37,230,457.46	27.10%	6.265	359	89.95	676
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	595	137,396,277.29	100.00%	6.400	359	89.78	663
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alternative Documentation	51	14,423,013.11	10.50%	6.321	358	83.34	659
Full Documentation	517	115,263,179.07	83.89%	6.386	359	91.18	663
Stated Documentation	27	7,710,085.11	5.61%	6.769	359	80.79	678
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	373	85,694,837.64	62.37%	6.369	359	89.79	661
Purchase	200	46,671,501.43	33.97%	6.484	359	90.10	667
Rate/Term Refinance	22	5,029,938.22	3.66%	6.151	359	86.56	668
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2 Units	1	143,919.98	0.10%	6.990	358	80.00	722
Condominium	46	9,898,665.13	7.20%	6.227	359	88.94	667
Single Family	526	123,273,301.69	89.72%	6.415	359	89.80	663
Townhouse	22	4,080,390.49	2.97%	6.349	359	91.30	654
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Investor	1	120,700.00	0.09%	5.900	360	85.00	804
Primary	594	137,275,577.29	99.91%	6.401	359	89.78	663
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	5	825,583.06	0.60%	7.106	359	100.00	678
Arizona	56	10,506,523.33	7.65%	6.581	359	90.92	667
Arkansas	1	225,000.00	0.16%	7.450	359	100.00	613
California	95	28,929,528.58	21.06%	6.018	359	84.01	655
Colorado	75	15,372,479.15	11.19%	6.331	358	91.55	672
Connecticut	2	416,800.00	0.30%	6.453	359	95.64	641
Delaware	3	579,944.98	0.42%	6.468	359	90.19	656
Florida	33	7,138,500.79	5.20%	6.671	359	94.18	671
Georgia	27	5,040,033.49	3.67%	6.617	359	92.05	655
Idaho	2	320,099.97	0.23%	6.421	358	90.24	619
Illinois	14	3,530,699.97	2.57%	6.437	359	90.12	657
Indiana	3	505,999.97	0.37%	6.618	358	100.00	654
Iowa	1	109,900.00	0.08%	7.250	359	100.00	630
Kansas	3	591,000.00	0.43%	6.130	359	95.40	708
Kentucky	3	326,674.67	0.24%	6.500	358	93.75	653
Louisiana	2	314,400.00	0.23%	6.498	358	80.00	646
Maryland	36	10,816,536.94	7.87%	6.431	359	88.56	668
Massachusetts	7	1,692,879.97	1.23%	6.629	359	88.81	666
Michigan	25	5,268,438.92	3.83%	6.647	358	93.19	655
Minnesota	15	3,608,805.82	2.63%	6.650	358	93.73	660
Mississippi	1	256,499.97	0.19%	5.990	358	95.00	685
Missouri	6	841,619.75	0.61%	6.764	358	94.69	662
Nebraska	2	739,000.00	0.54%	6.621	358	89.61	679
Nevada	21	4,722,590.49	3.44%	6.509	359	86.98	664
New Hampshire	2	567,785.98	0.41%	7.190	358	100.00	638
New Jersey	9	2,872,377.25	2.09%	5.915	358	91.50	664
New Mexico	1	159,999.99	0.12%	6.350	358	81.22	702
New York	1	292,500.00	0.21%	5.700	359	90.00	624
North Carolina	17	2,663,754.27	1.94%	6.720	358	91.68	645
Ohio	13	2,583,759.94	1.88%	6.526	359	88.37	660
Oklahoma	2	260,759.52	0.19%	5.973	358	80.00	646
Oregon	8	1,609,091.41	1.17%	6.601	359	97.25	656
Pennsylvania	11	2,654,366.21	1.93%	6.138	358	91.39	667
Rhode Island	3	693,455.20	0.50%	5.949	358	90.71	636
South Carolina	9	1,683,381.47	1.23%	7.138	359	98.21	645
Tennessee	6	931,298.81	0.68%	6.053	358	94.75	704
Texas	3	563,971.73	0.41%	6.689	358	100.00	712
Utah	8	1,322,277.95	0.96%	6.595	358	92.32	661
Virginia	40	10,891,697.27	7.93%	6.543	359	88.04	669
Washington	20	4,422,660.48	3.22%	6.380	358	92.78	683
Wisconsin	3	434,399.99	0.32%	6.795	358	97.89	688
Wyoming	1	109,200.00	0.08%	6.990	358	100.00	657
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	6	1,449,200.00	1.10%	5.310	359	80.59	660
4.500 - 4.999	44	10,971,634.75	8.34%	5.765	359	83.12	665
5.000 - 5.499	91	22,175,289.67	16.86%	6.017	359	85.67	662
5.500 - 5.999	113	27,609,541.63	20.99%	6.310	359	86.77	661
6.000 - 6.499	140	33,097,648.35	25.16%	6.359	358	90.76	673
6.500 - 6.999	104	22,528,689.55	17.13%	6.706	358	95.31	660
7.000 - 7.499	60	12,342,952.63	9.38%	7.153	358	95.33	647
7.500 - 7.999	8	1,357,898.34	1.03%	7.608	358	100.00	640
Total	566	131,532,854.92	100.00%	6.377	359	89.62	663

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	1	363,520.25	0.28%	4.990	358	75.00	662
5.000 - 5.499	33	9,040,193.65	6.87%	5.315	358	81.02	670
5.500 - 5.999	128	31,523,952.02	23.97%	5.819	358	85.62	673
6.000 - 6.499	146	35,436,596.31	26.94%	6.244	359	88.72	662
6.500 - 6.999	166	36,661,722.39	27.87%	6.737	359	92.89	659
7.000 - 7.499	57	11,779,158.67	8.96%	7.222	359	96.13	648
7.500 - 7.999	31	6,026,711.68	4.58%	7.698	359	96.19	654
8.000 - 8.499	4	700,999.95	0.53%	8.137	359	96.80	630
Total	566	131,532,854.92	100.00%	6.377	359	89.62	663

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.500 -10.999	1	363,520.25	0.28%	4.990	358	75.00	662
11.000 -11.499	33	9,040,193.65	6.87%	5.315	358	81.02	670
11.500 -11.999	128	31,523,952.02	23.97%	5.819	358	85.62	673
12.000 -12.499	146	35,436,596.31	26.94%	6.244	359	88.72	662
12.500 -12.999	166	36,661,722.39	27.87%	6.737	359	92.89	659
13.000 -13.499	57	11,779,158.67	8.96%	7.222	359	96.13	648
13.500 -13.999	31	6,026,711.68	4.58%	7.698	359	96.19	654
14.000 -14.499	4	700,999.95	0.53%	8.137	359	96.80	630
Total	566	131,532,854.92	100.00%	6.377	359	89.62	663

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
3.000	566	131,532,854.92	100.00%	6.377	359	89.62	663
Total	566	131,532,854.92	100.00%	6.377	359	89.62	663

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	566	131,532,854.92	100.00%	6.377	359	89.62	663
Total	566	131,532,854.92	100.00%	6.377	359	89.62	663

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Nov-06	2	239,599.98	0.18%	6.765	356	88.02	671
Dec-06	10	2,326,672.30	1.77%	5.882	357	90.19	651
Jul-06	1	398,999.97	0.30%	5.990	352	70.00	635
Aug-06	1	172,942.66	0.13%	7.850	353	100.00	631
Jan-07	181	40,575,996.71	30.85%	6.343	358	90.73	661
Dec-07	3	843,255.71	0.64%	5.700	357	90.90	706
Feb-07	205	49,565,542.52	37.68%	6.560	359	89.62	656
Mar-07	19	4,421,685.00	3.36%	6.381	360	86.98	651
Jan-08	61	13,162,820.14	10.01%	6.167	358	89.12	678
Feb-08	72	17,192,189.93	13.07%	6.205	359	88.48	672
Mar-08	11	2,633,150.00	2.00%	6.199	360	88.39	682
Total	566	131,532,854.92	100.00%	6.377	359	89.62	663

Aggregate Loans

FICO	% of total deal	Avg LTV	Max LTV	% Full Doc	% Owner Occ	% IO	WAC	MARGIN
b. 001 - 520	0.15	76.51	100.00	0.14	0.15	0.00	8.668	8.301
c. 521 - 540	2.17	78.35	90.00	1.94	2.17	0.00	7.975	7.484
d. 541 - 560	4.53	81.04	90.00	4.11	4.53	0.00	7.586	7.005
e. 561 - 580	5.94	82.21	100.00	5.12	5.94	0.05	7.229	6.675
f. 581 - 600	8.40	85.08	100.00	6.10	8.23	0.08	7.283	6.553
g. 601 - 620	14.67	87.72	100.00	11.66	14.52	1.66	7.050	6.429
h. 621 - 640	18.42	91.41	100.00	14.66	18.14	4.17	6.992	6.399
i. 641 - 660	15.32	90.78	100.00	10.96	14.99	3.73	6.988	6.287
j. 661 - 680	11.88	90.79	100.00	8.18	11.56	3.09	6.764	6.152
k. 681 - 700	7.27	91.73	100.00	5.06	6.94	1.76	6.806	6.136
l. 701 - 720	4.15	91.79	100.00	2.67	4.07	0.99	6.620	5.911
m. 721 - 740	3.23	92.89	100.00	2.35	3.13	0.87	6.411	5.825
n. 741 - 760	2.11	93.39	100.00	1.66	2.05	0.66	6.578	6.100
o. 761 - 780	1.03	94.48	100.00	0.89	0.98	0.20	6.503	5.864
p. 781 - 800	0.55	86.29	100.00	0.39	0.45	0.17	6.662	5.697
q. 800 +	0.18	89.57	100.00	0.15	0.14	0.03	6.269	5.540

IO Loans

FICO	% of total deal	Avg LTV	Max LTV	% Full Doc	% Owner Occ	WAC	MARGIN
e. 561 - 580	0.05	87.00	87.00	0.00	0.05	6.550	5.450
f. 581 - 600	0.08	78.85	80.00	0.08	0.08	6.483	5.600
g. 601 - 620	1.66	83.20	100.00	1.66	1.66	6.267	5.808
h. 621 - 640	4.17	89.53	100.00	3.49	4.17	6.526	6.142
i. 641 - 660	3.73	90.41	100.00	3.04	3.73	6.546	6.062
j. 661 - 680	3.09	90.26	100.00	2.49	3.09	6.368	5.994
k. 681 - 700	1.76	90.24	100.00	1.39	1.76	6.416	6.107
l. 701 - 720	0.99	92.18	100.00	0.80	0.99	6.297	5.765
m. 721 - 740	0.87	94.44	100.00	0.78	0.87	6.008	5.632
n. 741 - 760	0.66	92.40	100.00	0.60	0.66	6.013	5.973
o. 761 - 780	0.20	95.85	100.00	0.17	0.20	6.239	6.201
p. 781 - 800	0.17	85.08	100.00	0.12	0.17	6.121	5.484
q. 800 +	0.03	79.05	85.00	0.03	0.02	6.094	4.994

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
a. 0 - 25,000	74	\$1,484,825.00	0.19	\$19,979.38	10.890	99.76	644
b. 25,001 - 50,000	228	\$8,781,529.00	1.11	\$38,423.46	9.850	91.60	637
c. 50,001 - 75,000	490	\$31,172,191.00	3.96	\$63,517.18	8.360	88.27	627
d. 75,001 - 100,000	701	\$61,921,330.00	7.86	\$88,197.38	7.610	88.67	628
e. 100,001 - 125,000	717	\$80,692,025.00	10.24	\$112,378.70	7.230	89.38	632
f. 125,001 - 150,000	631	\$86,841,530.00	11.02	\$137,423.02	7.210	89.92	635
g. 150,001 - 175,000	571	\$92,697,000.00	11.77	\$162,117.84	6.910	89.16	636
h. 175,001 - 200,000	414	\$77,730,855.00	9.87	\$187,501.81	6.820	90.03	645
i. 200,001 - 225,000	327	\$69,814,645.00	8.86	\$213,240.14	6.700	89.30	640
j. 225,001 - 250,000	240	\$57,066,402.00	7.25	\$237,468.41	6.780	89.58	637
k. 250,001 - 275,000	159	\$41,835,785.00	5.31	\$262,794.12	6.670	89.07	641
l. 275,001 - 300,000	116	\$33,499,650.00	4.25	\$288,440.42	6.660	87.98	642
m. 300,001 - 333,700	120	\$38,039,410.00	4.83	\$316,654.15	6.530	88.04	637
n. 333,701 - 350,000	44	\$15,029,090.00	1.91	\$341,154.32	6.610	89.77	652
o. 350,001 - 600,000	209	\$88,375,610.00	11.22	\$422,346.92	6.520	86.84	650
p. 600,001 - 1,000,000	4	\$2,696,400.00	0.34	\$672,869.37	6.010	78.02	666
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
a. 0 - 25,000	74	\$1,478,474.24	0.19	\$19,979.38	10.890	99.76	644
b. 25,001 - 50,000	228	\$8,760,549.76	1.11	\$38,423.46	9.850	91.60	637
c. 50,001 - 75,000	490	\$31,123,418.18	3.96	\$63,517.18	8.360	88.27	627
d. 75,001 - 100,000	701	\$61,826,362.27	7.86	\$88,197.38	7.610	88.67	628
e. 100,001 - 125,000	717	\$80,575,526.54	10.24	\$112,378.70	7.230	89.38	632
f. 125,001 - 150,000	631	\$86,713,924.12	11.02	\$137,423.02	7.210	89.92	635
g. 150,001 - 175,000	571	\$92,569,287.83	11.77	\$162,117.84	6.910	89.16	636
h. 175,001 - 200,000	414	\$77,625,748.06	9.87	\$187,501.81	6.820	90.03	645
i. 200,001 - 225,000	327	\$69,729,525.63	8.86	\$213,240.14	6.700	89.30	640
j. 225,001 - 250,000	240	\$56,992,418.01	7.25	\$237,468.41	6.780	89.58	637
k. 250,001 - 275,000	159	\$41,784,264.46	5.31	\$262,794.12	6.670	89.07	641
l. 275,001 - 300,000	116	\$33,459,088.15	4.25	\$288,440.42	6.660	87.98	642
m. 300,001 - 333,700	120	\$37,998,498.27	4.83	\$316,654.15	6.530	88.04	637
n. 333,701 - 350,000	44	\$15,010,790.28	1.91	\$341,154.32	6.610	89.77	652
o. 350,001 - 600,000	209	\$88,270,505.96	11.22	\$422,346.92	6.520	86.84	650
p. 600,001 - 1,000,000	4	\$2,691,477.47	0.34	\$672,869.37	6.010	78.02	666
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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
04.501-5.000	4	\$1,140,947.46	0.15	\$285,236.87	4.990	78.01	645
05.001-5.500	100	\$24,038,115.80	3.06	\$240,381.16	5.370	80.04	665
05.501-6.000	436	\$95,371,447.64	12.12	\$218,741.85	5.840	83.98	660
06.001-6.500	717	\$142,590,409.08	18.13	\$198,870.86	6.330	86.66	649
06.501-7.000	1,242	\$214,593,083.68	27.28	\$172,780.26	6.810	90.02	642
07.001-7.500	799	\$119,476,948.54	15.19	\$149,533.10	7.290	91.01	634
07.501-8.000	734	\$103,197,244.35	13.12	\$140,595.70	7.770	91.40	622
08.001-8.500	294	\$34,547,917.16	4.39	\$117,509.92	8.270	90.87	604
08.501-9.000	243	\$24,219,617.18	3.08	\$99,669.21	8.770	90.56	599
09.001-9.500	99	\$7,942,981.36	1.01	\$80,232.13	9.290	94.47	604
09.501-10.000	101	\$6,546,188.59	0.83	\$64,813.75	9.800	96.55	623
10.001-10.500	62	\$3,583,084.22	0.46	\$57,791.68	10.280	95.57	623
10.501-11.000	101	\$4,805,063.18	0.61	\$47,574.88	10.790	98.51	636
11.001-11.500	61	\$2,535,648.85	0.32	\$41,568.01	11.290	99.19	624
11.501-12.000	46	\$1,790,254.16	0.23	\$38,918.57	11.700	99.54	623
12.001-12.500	5	\$170,252.01	0.02	\$34,050.40	12.260	100.00	637
12.501-13.000	1	\$60,655.97	0.01	\$60,655.97	12.800	100.00	648
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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
120	5	\$381,158.95	0.05	\$76,231.79	7.790	89.00	648
180	52	\$5,117,207.13	0.65	\$98,407.83	7.610	86.69	648
240	158	\$8,805,725.80	1.12	\$55,732.44	8.420	93.65	642
300	6	\$979,480.24	0.12	\$163,246.71	6.880	94.23	701
360	4,824	\$771,326,287.11	98.06	\$159,893.51	6.980	88.93	638
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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	5	\$381,158.95	0.05	\$76,231.79	7.790	89.00	648
121-180	52	\$5,117,207.13	0.65	\$98,407.83	7.610	86.69	648
181-240	158	\$8,805,725.80	1.12	\$55,732.44	8.420	93.65	642
241-300	6	\$979,480.24	0.12	\$163,246.71	6.880	94.23	701
301-340	2	\$262,204.73	0.03	\$131,102.37	7.210	79.50	612
341-360	4,822	\$771,064,082.38	98.02	\$159,905.45	6.980	88.93	638
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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 MI	3,382	\$420,265,675.09	100.00	\$124,265.43	7.810	87.81	650
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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
First Lien	4,692	\$770,682,087.27	97.98	\$164,254.49	6.930	88.75	638
Second Lien	353	\$15,927,771.96	2.02	\$45,121.17	10.510	99.83	657
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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	152	\$26,941,766.34	3.43	\$177,248.46	6.800	85.90	638
1	2,543	\$391,293,270.60	49.74	\$153,870.73	7.040	88.82	638
2	1,991	\$313,007,220.06	39.79	\$157,211.06	6.940	89.00	640
3	247	\$39,629,302.74	5.04	\$160,442.52	7.020	91.74	637
4	43	\$5,524,321.25	0.70	\$128,472.59	7.290	89.86	645
5	11	\$1,262,556.55	0.16	\$114,777.87	7.940	91.26	599
6	8	\$1,402,212.10	0.18	\$175,276.51	8.070	96.68	626
7	20	\$2,783,069.31	0.35	\$139,153.47	7.450	91.66	623
8	16	\$2,767,716.66	0.35	\$172,982.29	6.890	90.26	627
9	5	\$606,296.33	0.08	\$121,259.27	6.730	89.73	672
10	2	\$123,669.65	0.02	\$61,834.83	6.100	86.23	634
11	1	\$101,670.58	0.01	\$101,670.58	7.600	95.00	635
12	2	\$570,967.57	0.07	\$285,483.78	6.690	97.28	623
13	1	\$269,504.86	0.03	\$269,504.86	7.950	73.22	606
16	1	\$64,109.90	0.01	\$64,109.90	6.650	53.72	571
25	1	\$232,700.05	0.03	\$232,700.05	7.050	85.00	615
26	1	\$29,504.68	0.00	\$29,504.68	8.500	36.15	585
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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
a. < 25.00	4	\$244,586.69	0.03	\$61,146.67	7.590	21.26	548
b. 25.01 - 30.00	3	\$238,281.88	0.03	\$79,427.29	6.480	28.11	605
c. 30.01 - 35.00	4	\$418,400.79	0.05	\$104,600.20	7.150	33.34	603
d. 35.01 - 40.00	10	\$918,615.66	0.12	\$91,861.57	6.280	38.72	611
e. 40.01 - 45.00	10	\$912,970.68	0.12	\$91,297.07	6.810	42.11	643
f. 45.01 - 50.00	18	\$1,889,123.32	0.24	\$104,951.30	6.800	48.91	614
g. 50.01 - 55.00	24	\$3,888,173.19	0.49	\$162,007.22	6.470	52.40	608
h. 55.01 - 60.00	40	\$6,229,253.11	0.79	\$155,731.33	6.410	58.28	617
i. 60.01 - 65.00	57	\$8,994,720.95	1.14	\$157,802.12	6.560	63.12	615
j. 65.01 - 70.00	140	\$20,819,371.31	2.65	\$148,709.80	6.580	68.61	601
k. 70.01 - 75.00	154	\$27,205,725.95	3.46	\$176,660.56	6.550	73.97	608
l. 75.01 - 80.00	931	\$159,125,955.30	20.23	\$170,919.39	6.610	79.69	640
m. 80.01 - 85.00	524	\$82,137,007.17	10.44	\$156,750.01	6.960	84.49	610
n. 85.01 - 90.00	724	\$121,563,903.29	15.45	\$167,905.94	7.050	89.65	616
o. 90.01 - 95.00	496	\$88,667,705.01	11.27	\$178,765.53	7.010	94.64	646
p. 95.01 - 100.00	1,906	\$263,356,064.93	33.48	\$138,172.12	7.330	99.90	662
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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
Investment Prop	100	\$12,181,481.74	1.55	\$121,814.82	7.230	80.92	670
Owner Occupied	4,929	\$770,920,160.44	98.01	\$156,404.98	7.000	89.12	638
Second Home	16	\$3,508,217.05	0.45	\$219,263.57	6.630	85.06	678
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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 COMBLTV	WA FICO
2 Unit	78	\$10,702,519.54	1.36	\$137,211.79	6.830	80.32	624
3 Unit	9	\$2,111,389.75	0.27	\$234,598.86	6.310	68.48	624
4 Unit	6	\$1,155,142.70	0.15	\$192,523.78	6.500	75.34	643
Condo	217	\$33,479,708.06	4.26	\$154,284.37	6.760	89.65	657
Modular Home	1	\$169,328.01	0.02	\$169,328.01	5.900	86.04	611
SFR	4,556	\$713,508,163.93	90.71	\$156,608.46	7.020	89.14	638
Townhouse	178	\$25,483,607.24	3.24	\$143,166.33	6.930	89.43	641
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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 COMBLTV	WA FICO
Land Contract	27	\$2,562,466.21	0.33	\$94,906.16	7.760	83.89	595
Purchase Existing	1,472	\$200,318,089.89	25.47	\$136,085.66	7.200	91.18	653
Purchase New	240	\$39,140,108.14	4.98	\$163,083.78	7.140	92.47	658
Refi - Cash Out	3,068	\$510,032,626.73	64.84	\$166,242.71	6.900	87.94	632
Refi - No Cash Out	238	\$34,556,568.26	4.39	\$145,195.66	6.980	87.92	631
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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 COMBLTV	WA FICO
Alternative	306	\$58,159,022.17	7.39	\$190,062.16	6.960	86.31	637
Full	3,936	\$598,126,189.74	76.04	\$151,962.95	6.950	90.49	636
Stated	803	\$130,324,647.32	16.57	\$162,297.19	7.260	83.19	652
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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 COMBLTV	WA FICO
10YR Fixed	5	\$381,158.95	0.05	\$76,231.79	7.790	89.00	648
15YR Fixed	52	\$5,117,207.13	0.65	\$98,407.83	7.610	86.69	648
20YR Fixed	158	\$8,805,725.80	1.12	\$55,732.44	8.420	93.65	642
25YR Fixed	6	\$979,480.24	0.12	\$163,246.71	6.880	94.23	701
30YR Fixed	984	\$120,507,946.47	15.32	\$122,467.43	7.610	91.28	657
30YR Fixed: 5Yr IO	29	\$5,863,422.37	0.75	\$202,186.98	6.930	93.28	680
Arm 2/28	2,898	\$455,155,623.84	57.86	\$157,058.53	7.020	88.31	626
Arm 2/28: 5Yr IO	419	\$97,701,439.14	12.42	\$233,177.66	6.450	89.91	658
Arm 3/27	347	\$58,266,439.51	7.41	\$167,914.81	6.690	86.86	639
Arm 3/27: 5Yr IO	147	\$33,831,415.78	4.30	\$230,145.69	6.180	88.78	676
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

** 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 Mortgages 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	299	\$73,310,357.67	9.32	\$245,185.14	6.340	82.66	640
VA	357	\$61,035,143.08	7.76	\$170,966.79	7.080	88.66	639
MD	220	\$48,358,465.59	6.15	\$219,811.21	6.750	88.36	639
OTHER	4,169	\$603,905,892.89	76.77	\$144,856.29	7.090	89.82	638
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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
No	1,259	\$185,637,940.32	23.60	\$147,448.72	7.140	87.72	633
Yes	3,786	\$600,971,918.91	76.40	\$158,735.32	6.950	89.36	640
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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
No Prepayment Penalties	1,259	\$185,637,940.32	23.60	\$147,448.72	7.140	87.72	633
12	153	\$29,026,537.90	3.69	\$189,715.93	7.040	86.98	642
24	2,259	\$372,202,490.55	47.32	\$164,764.27	6.920	89.14	632
30	16	\$3,357,714.74	0.43	\$209,857.17	7.260	92.80	648
36	1,358	\$196,385,175.72	24.97	\$144,613.53	7.000	90.07	655
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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
b. 001 - 520	10	\$1,192,106.51	0.15	\$119,210.65	8.670	76.51	510
c. 521 - 540	131	\$17,045,606.89	2.17	\$130,119.14	7.970	78.35	532
d. 541 - 560	261	\$35,665,891.89	4.53	\$136,650.93	7.590	81.04	550
e. 561 - 580	316	\$46,705,947.62	5.94	\$147,803.63	7.230	82.21	572
f. 581 - 600	444	\$66,109,609.35	8.40	\$148,895.52	7.280	85.08	591
g. 601 - 620	768	\$115,412,371.69	14.67	\$150,276.53	7.050	87.72	610
h. 621 - 640	896	\$144,854,964.34	18.42	\$161,668.49	6.990	91.41	631
i. 641 - 660	777	\$120,471,814.66	15.32	\$155,047.38	6.990	90.78	651
j. 661 - 680	573	\$93,470,668.10	11.88	\$163,125.08	6.760	90.79	670
k. 681 - 700	349	\$57,190,862.09	7.27	\$163,870.67	6.810	91.73	689
l. 701 - 720	194	\$32,668,449.39	4.15	\$168,394.07	6.620	91.79	710
m. 721 - 740	142	\$25,415,379.03	3.23	\$178,981.54	6.410	92.89	729
n. 741 - 760	94	\$16,586,219.10	2.11	\$176,449.14	6.580	93.39	749
o. 761 - 780	55	\$8,119,542.66	1.03	\$147,628.05	6.500	94.48	769
p. 781 - 800	26	\$4,304,632.98	0.55	\$165,562.81	6.660	86.29	789
q. 800 +	9	\$1,395,792.93	0.18	\$155,088.10	6.270	89.57	804
TOTAL POOL	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

Aggregate Loans

FICO	% of total deal	Avg LTV	Max LTV	% Full Doc	% Owner Occ	% IO	WAC	MARGIN	% silent secs
b. 001 - 520	0.15	76.51	100.00	0.14	0.15	0.00	8.668	8.301	0.01%
c. 521 - 540	2.17	78.35	90.00	1.94	2.17	0.00	7.975	7.484	0.06%
d. 541 - 560	4.53	81.04	90.00	4.11	4.53	0.00	7.586	7.005	0.31%
e. 561 - 580	5.94	82.21	100.00	5.12	5.94	0.05	7.229	6.675	0.17%
f. 581 - 600	8.40	85.08	100.00	6.10	8.23	0.08	7.283	6.553	0.35%
g. 601 - 620	14.67	87.72	100.00	11.66	14.52	1.66	7.050	6.429	1.78%
h. 621 - 640	18.42	91.41	100.00	14.66	18.14	4.17	6.992	6.399	2.09%
i. 641 - 660	15.32	90.78	100.00	10.96	14.99	3.73	6.988	6.287	2.80%
j. 661 - 680	11.88	90.79	100.00	8.18	11.56	3.09	6.764	6.152	2.02%
k. 681 - 700	7.27	91.73	100.00	5.06	6.94	1.76	6.806	6.136	1.16%
l. 701 - 720	4.15	91.79	100.00	2.67	4.07	0.99	6.620	5.911	0.88%
m. 721 - 740	3.23	92.89	100.00	2.35	3.13	0.87	6.411	5.825	0.68%
n. 741 - 760	2.11	93.39	100.00	1.66	2.05	0.66	6.578	6.100	0.30%
o. 761 - 780	1.03	94.48	100.00	0.89	0.98	0.20	6.503	5.864	0.09%
p. 781 - 800	0.55	86.29	100.00	0.39	0.45	0.17	6.662	5.697	0.05%
q. 800 +	0.18	89.57	100.00	0.15	0.14	0.03	6.269	5.540	0.00%

IO Loans

FICO	% of total deal	Avg LTV	Max LTV	% Full Doc	% Owner Occ	WAC	MARGIN	% silent secs
e. 561 - 580	0.05	87.00	87.00	0.00	0.05	6.550	5.450	0.00%
f. 581 - 600	0.08	78.85	80.00	0.08	0.08	6.483	5.600	0.03%
g. 601 - 620	1.66	83.20	100.00	1.66	1.66	6.267	5.808	0.55%
h. 621 - 640	4.17	89.53	100.00	3.49	4.17	6.526	6.142	0.99%
i. 641 - 660	3.73	90.41	100.00	3.04	3.73	6.546	6.062	0.80%
j. 661 - 680	3.09	90.26	100.00	2.49	3.09	6.368	5.994	0.61%
k. 681 - 700	1.76	90.24	100.00	1.39	1.76	6.416	6.107	0.38%
l. 701 - 720	0.99	92.18	100.00	0.80	0.99	6.297	5.765	0.25%
m. 721 - 740	0.87	94.44	100.00	0.78	0.87	6.008	5.632	0.20%
n. 741 - 760	0.66	92.40	100.00	0.60	0.66	6.013	5.973	0.08%
o. 761 - 780	0.20	95.85	100.00	0.17	0.20	6.239	6.201	0.00%
p. 781 - 800	0.17	85.08	100.00	0.12	0.17	6.121	5.484	0.00%
q. 800 +	0.03	79.05	85.00	0.03	0.02	6.094	4.994	0.00%

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
a. 0 - 25,000	74	\$1,484,825.00	0.19	\$19,979.38	10.890	99.76	644
b. 25,001 - 50,000	228	\$8,781,529.00	1.11	\$38,423.46	9.850	91.60	637
c. 50,001 - 75,000	490	\$31,172,191.00	3.96	\$63,517.18	8.360	88.27	627
d. 75,001 - 100,000	701	\$61,921,330.00	7.86	\$88,197.38	7.610	88.67	628
e. 100,001 - 125,000	717	\$80,692,025.00	10.24	\$112,378.70	7.230	89.38	632
f. 125,001 - 150,000	631	\$86,841,530.00	11.02	\$137,423.02	7.210	89.92	635
g. 150,001 - 175,000	571	\$92,697,000.00	11.77	\$162,117.84	6.910	89.16	636
h. 175,001 - 200,000	414	\$77,730,855.00	9.87	\$187,501.81	6.820	90.03	645
i. 200,001 - 225,000	327	\$69,814,645.00	8.86	\$213,240.14	6.700	89.30	640
j. 225,001 - 250,000	240	\$57,066,402.00	7.25	\$237,468.41	6.780	89.58	637
k. 250,001 - 275,000	159	\$41,835,785.00	5.31	\$262,794.12	6.670	89.07	641
l. 275,001 - 300,000	116	\$33,499,650.00	4.25	\$288,440.42	6.660	87.98	642
m. 300,001 - 333,700	120	\$38,039,410.00	4.83	\$316,654.15	6.530	88.04	637
n. 333,701 - 350,000	44	\$15,029,090.00	1.91	\$341,154.32	6.610	89.77	652
o. 350,001 - 600,000	209	\$88,375,610.00	11.22	\$422,346.92	6.520	86.84	650
p. 600,001 - 1,000,000	4	\$2,696,400.00	0.34	\$672,869.37	6.010	78.02	666
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
a. 0 - 25,000	74	\$1,478,474.24	0.19	\$19,979.38	10.890	99.76	644
b. 25,001 - 50,000	228	\$8,760,549.76	1.11	\$38,423.46	9.850	91.60	637
c. 50,001 - 75,000	490	\$31,123,418.18	3.96	\$63,517.18	8.360	88.27	627
d. 75,001 - 100,000	701	\$61,826,362.27	7.86	\$88,197.38	7.610	88.67	628
e. 100,001 - 125,000	717	\$80,575,526.54	10.24	\$112,378.70	7.230	89.38	632
f. 125,001 - 150,000	631	\$86,713,924.12	11.02	\$137,423.02	7.210	89.92	635
g. 150,001 - 175,000	571	\$92,569,287.83	11.77	\$162,117.84	6.910	89.16	636
h. 175,001 - 200,000	414	\$77,625,748.06	9.87	\$187,501.81	6.820	90.03	645
i. 200,001 - 225,000	327	\$69,729,525.63	8.86	\$213,240.14	6.700	89.30	640
j. 225,001 - 250,000	240	\$56,992,418.01	7.25	\$237,468.41	6.780	89.58	637
k. 250,001 - 275,000	159	\$41,784,264.46	5.31	\$262,794.12	6.670	89.07	641
l. 275,001 - 300,000	116	\$33,459,088.15	4.25	\$288,440.42	6.660	87.98	642
m. 300,001 - 333,700	120	\$37,998,498.27	4.83	\$316,654.15	6.530	88.04	637
n. 333,701 - 350,000	44	\$15,010,790.28	1.91	\$341,154.32	6.610	89.77	652
o. 350,001 - 600,000	209	\$88,270,505.96	11.22	\$422,346.92	6.520	86.84	650
p. 600,001 - 1,000,000	4	\$2,691,477.47	0.34	\$672,869.37	6.010	78.02	666
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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
04.501-5.000	4	\$1,140,947.46	0.15	\$285,236.87	4.990	78.01	645
05.001-5.500	100	\$24,038,115.80	3.06	\$240,381.16	5.370	80.04	665
05.501-6.000	436	\$95,371,447.64	12.12	\$218,741.85	5.840	83.98	660
06.001-6.500	717	\$142,590,409.08	18.13	\$198,870.86	6.330	86.66	649
06.501-7.000	1,242	\$214,593,083.68	27.28	\$172,780.26	6.810	90.02	642
07.001-7.500	799	\$119,476,948.54	15.19	\$149,533.10	7.290	91.01	634
07.501-8.000	734	\$103,197,244.35	13.12	\$140,595.70	7.770	91.40	622
08.001-8.500	294	\$34,547,917.16	4.39	\$117,509.92	8.270	90.87	604
08.501-9.000	243	\$24,219,617.18	3.08	\$99,669.21	8.770	90.56	599
09.001-9.500	99	\$7,942,981.36	1.01	\$80,232.13	9.290	94.47	604
09.501-10.000	101	\$6,546,188.59	0.83	\$64,813.75	9.800	96.55	623
10.001-10.500	62	\$3,583,084.22	0.46	\$37,791.68	10.280	95.57	623
10.501-11.000	101	\$4,805,063.18	0.61	\$47,574.88	10.790	98.51	636
11.001-11.500	61	\$2,535,648.85	0.32	\$41,568.01	11.290	99.19	624
11.501-12.000	46	\$1,790,254.16	0.23	\$38,918.57	11.700	99.54	623
12.001-12.500	5	\$170,252.01	0.02	\$34,050.40	12.260	100.00	637
12.501-13.000	1	\$60,655.97	0.01	\$60,655.97	12.800	100.00	648
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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
120	5	\$381,158.95	0.05	\$76,231.79	7.790	89.00	648
180	52	\$5,117,207.13	0.65	\$98,407.83	7.610	86.69	648
240	158	\$8,805,725.80	1.12	\$55,732.44	8.420	93.65	642
300	6	\$979,480.24	0.12	\$163,246.71	6.880	94.23	701
360	4,824	\$771,326,287.11	98.06	\$159,893.51	6.980	88.93	638
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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	5	\$381,158.95	0.05	\$76,231.79	7.790	89.00	648
121-180	52	\$5,117,207.13	0.65	\$98,407.83	7.610	86.69	648
181-240	158	\$8,805,725.80	1.12	\$55,732.44	8.420	93.65	642
241-300	6	\$979,480.24	0.12	\$163,246.71	6.880	94.23	701
301-340	2	\$262,204.73	0.03	\$131,102.37	7.210	79.50	612
341-360	4,822	\$771,064,082.38	98.02	\$159,905.45	6.980	88.93	638
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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 MI	3,382	\$420,265,675.09	100.00	\$124,265.43	7.810	87.81	650
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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
First Lien	4,692	\$770,682,087.27	97.98	\$164,254.49	6.930	88.75	638
Second Lien	353	\$15,927,771.96	2.02	\$45,121.17	10.510	99.83	657
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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	152	\$26,941,766.34	3.43	\$177,248.46	6.800	85.90	638
1	2,543	\$391,293,270.60	49.74	\$153,870.73	7.040	88.82	638
2	1,991	\$313,007,220.06	39.79	\$157,211.06	6.940	89.00	640
3	247	\$39,629,302.74	5.04	\$160,442.52	7.020	91.74	637
4	43	\$5,524,321.25	0.70	\$128,472.59	7.290	89.86	645
5	11	\$1,262,556.55	0.16	\$114,777.87	7.940	91.26	599
6	8	\$1,402,212.10	0.18	\$175,276.51	8.070	96.68	626
7	20	\$2,783,069.31	0.35	\$139,153.47	7.450	91.66	623
8	16	\$2,767,716.66	0.35	\$172,982.29	6.890	90.26	627
9	5	\$606,296.33	0.08	\$121,259.27	6.730	89.73	672
10	2	\$123,669.65	0.02	\$61,834.83	6.100	86.23	634
11	1	\$101,670.58	0.01	\$101,670.58	7.600	95.00	635
12	2	\$370,967.57	0.07	\$285,483.78	6.690	97.28	623
13	1	\$269,504.86	0.03	\$269,504.86	7.950	73.22	606
16	1	\$64,109.90	0.01	\$64,109.90	6.650	53.72	571
25	1	\$232,700.05	0.03	\$232,700.05	7.050	85.00	615
26	1	\$29,504.68	0.00	\$29,504.68	8.500	36.15	585
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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
a. < 25.00	4	\$244,586.69	0.03	\$61,146.67	7.590	21.26	548
b. 25.01 - 30.00	3	\$238,281.88	0.03	\$79,427.29	6.480	28.11	605
c. 30.01 - 35.00	4	\$418,400.79	0.05	\$104,600.20	7.150	33.34	603
d. 35.01 - 40.00	10	\$918,615.66	0.12	\$91,861.57	6.280	38.72	611
e. 40.01 - 45.00	10	\$912,970.68	0.12	\$91,297.07	6.810	42.11	643
f. 45.01 - 50.00	18	\$1,889,123.32	0.24	\$104,951.30	6.800	48.91	614
g. 50.01 - 55.00	24	\$3,888,173.19	0.49	\$162,007.22	6.470	52.40	608
h. 55.01 - 60.00	40	\$6,229,253.11	0.79	\$155,731.33	6.410	58.28	617
i. 60.01 - 65.00	57	\$8,994,720.95	1.14	\$157,802.12	6.560	63.12	615
j. 65.01 - 70.00	140	\$20,819,371.31	2.65	\$148,709.80	6.580	68.61	601
k. 70.01 - 75.00	154	\$27,205,725.95	3.46	\$176,660.56	6.550	73.97	608
l. 75.01 - 80.00	931	\$159,125,955.30	20.23	\$170,919.39	6.610	79.69	640
m. 80.01 - 85.00	524	\$82,137,007.17	10.44	\$156,750.01	6.960	84.49	610
n. 85.01 - 90.00	724	\$121,563,903.29	15.45	\$167,905.94	7.050	89.65	616
o. 90.01 - 95.00	496	\$88,667,705.01	11.27	\$178,765.53	7.010	94.64	646
p. 95.01 - 100.00	1,906	\$263,356,064.93	33.48	\$138,172.12	7.330	99.90	662
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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
Investment Prop	100	\$12,181,481.74	1.55	\$121,814.82	7.230	80.92	670
Owner Occupied	4,929	\$770,920,160.44	98.01	\$156,404.98	7.000	89.12	638
Second Home	16	\$3,508,217.05	0.45	\$219,263.57	6.630	85.06	678
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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 COMBLTV	WA FICO
2 Unit	78	\$10,702,519.54	1.36	\$137,211.79	6.830	80.32	624
3 Unit	9	\$2,111,389.75	0.27	\$234,598.86	6.310	68.48	624
4 Unit	6	\$1,155,142.70	0.15	\$192,523.78	6.500	75.34	643
Condo	217	\$33,479,708.06	4.26	\$154,284.37	6.760	89.65	657
Modular Home	1	\$169,328.01	0.02	\$169,328.01	5.900	86.04	611
SFR	4,556	\$713,508,163.93	90.71	\$156,608.46	7.020	89.14	638
Townhouse	178	\$25,483,607.24	3.24	\$143,166.33	6.930	89.43	641
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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 COMBLTV	WA FICO
Land Contract	27	\$2,562,466.21	0.33	\$94,906.16	7.760	83.89	595
Purchase Existing	1,472	\$200,318,089.89	25.47	\$136,085.66	7.200	91.18	653
Purchase New	240	\$39,140,108.14	4.98	\$163,083.78	7.140	92.47	658
Refi - Cash Out	3,068	\$510,032,626.73	64.84	\$166,242.71	6.900	87.94	632
Refi - No Cash Out	238	\$34,556,568.26	4.39	\$145,195.66	6.980	87.92	631
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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 COMBLTV	WA FICO
Alternative	306	\$58,159,022.17	7.39	\$190,062.16	6.960	86.31	637
Full	3,936	\$598,126,189.74	76.04	\$151,962.95	6.950	90.49	636
Stated	803	\$130,324,647.32	16.57	\$162,297.19	7.260	83.19	652
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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 COMBLTV	WA FICO
10YR Fixed	5	\$381,158.95	0.05	\$76,231.79	7.790	89.00	648
15YR Fixed	52	\$5,117,207.13	0.65	\$98,407.83	7.610	86.69	648
20YR Fixed	158	\$8,805,725.80	1.12	\$55,732.44	8.420	93.65	642
25YR Fixed	6	\$979,480.24	0.12	\$163,246.71	6.880	94.23	701
30YR Fixed	984	\$120,507,946.47	15.32	\$122,467.43	7.610	91.28	657
30YR Fixed: 5Yr IO	29	\$5,863,422.37	0.75	\$202,186.98	6.930	93.28	680
Arm 2/28	2,898	\$455,155,623.84	57.86	\$157,058.53	7.020	88.31	626
Arm 2/28: 5Yr IO	419	\$97,701,439.14	12.42	\$233,177.66	6.450	89.91	658
Arm 3/27	347	\$58,266,439.51	7.41	\$167,914.81	6.690	86.86	639
Arm 3/27: 5Yr IO	147	\$33,831,415.78	4.30	\$230,145.69	6.180	88.78	676
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

** 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 Mortgages 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	299	\$73,310,357.67	9.32	\$245,185.14	6.340	82.66	640
VA	357	\$61,035,143.08	7.76	\$170,966.79	7.080	88.66	639
MD	220	\$48,358,465.59	6.15	\$219,811.21	6.750	88.36	639
OTHER	4,169	\$603,905,892.89	76.77	\$144,856.29	7.090	89.82	638
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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
No	1,259	\$185,637,940.32	23.60	\$147,448.72	7.140	87.72	633
Yes	3,786	\$600,971,918.91	76.40	\$158,735.32	6.950	89.36	640
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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
No Prepayment Penalties	1,259	\$185,637,940.32	23.60	\$147,448.72	7.140	87.72	633
12	153	\$29,026,537.90	3.69	\$189,715.93	7.040	86.98	642
24	2,259	\$372,202,490.55	47.32	\$164,764.27	6.920	89.14	632
30	16	\$3,357,714.74	0.43	\$209,857.17	7.260	92.80	648
36	1,358	\$196,385,175.72	24.97	\$144,613.53	7.000	90.07	655
Total:	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

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
b. 001 - 520	10	\$1,192,106.51	0.15	\$119,210.65	8.670	76.51	510
c. 521 - 540	131	\$17,045,606.89	2.17	\$130,119.14	7.970	78.35	532
d. 541 - 560	261	\$35,665,891.89	4.53	\$136,650.93	7.590	81.04	550
e. 561 - 580	316	\$46,705,947.62	5.94	\$147,803.63	7.230	82.21	572
f. 581 - 600	444	\$66,109,609.35	8.40	\$148,895.52	7.280	85.08	591
g. 601 - 620	768	\$115,412,371.69	14.67	\$150,276.53	7.050	87.72	610
h. 621 - 640	896	\$144,854,964.34	18.42	\$161,668.49	6.990	91.41	631
i. 641 - 660	777	\$120,471,814.66	15.32	\$155,047.38	6.990	90.78	651
j. 661 - 680	573	\$93,470,668.10	11.88	\$163,125.08	6.760	90.79	670
k. 681 - 700	349	\$57,190,862.09	7.27	\$163,870.67	6.810	91.73	689
l. 701 - 720	194	\$32,668,449.39	4.15	\$168,394.07	6.620	91.79	710
m. 721 - 740	142	\$25,415,379.03	3.23	\$178,981.54	6.410	92.89	729

n. 741 - 760	94	\$16,586,219.10	2.11	\$176,449.14	6.580	93.39	749
o. 761 - 780	55	\$8,119,542.66	1.03	\$147,628.05	6.500	94.48	769
p. 781 - 800	26	\$4,304,632.98	0.55	\$165,562.81	6.660	86.29	789
q. 800 +	9	\$1,395,792.93	0.18	\$155,088.10	6.270	89.57	804
TOTAL POOL	5,045	\$786,609,859.23	100.00	\$155,918.70	6.998	88.97	638

Equifirst 2005-1

	% of the pool	WAC	seasoning	avg loan size	FICO	FICO <600	OLTV	Combined LTV	IO %	Stated Doc%	% of fixed	% of primary resi	DTI	CA %	% of 2nd lien
ALL	100.00%	6.998	2	155,919	638	20.38%	88.97	91.36	17.47%	16.57%	18.01%	98.01%	41.35	9.32%	2.02%
loan < 75000	5.26%	8.766	2	52,225	630	28.82%	89.38	90.15	0.00%	19.26%	49.26%	95.89%	38.75	3.46%	28.01%
loan > 600000	0.34%	6.011	2	672,869	666	0.00%	78.02	82.98	24.82%	0.00%	51.85%	100.00%	33.82	50.00%	0.00%
FICO < 600	20.38%	7.414	2	143,756	569	100.00%	82.41	82.93	0.46%	9.52%	9.99%	99.40%	41.02	8.10%	0.16%
IO Loans	17.47%	6.400	1	230,918	663	0.53%	89.78	94.11	100.00%	5.61%	4.27%	99.91%	39.68	21.06%	0.00%
2nd Liens	2.02%	10.509	1	45,121	657	1.63%	99.83	98.16	0.00%	46.05%	100.00%	100.00%	40.68	15.55%	100.00%
With Silent 2nds	12.76%	6.590	2	172,778	655	6.56%	80.00	99.00	30.47%	44.36%	6.39%	99.83%	41.49	16.94%	0.00%
2-4 Families	1.78%	6.722	2	150,205	625	31.64%	78.12	79.93	1.03%	13.78%	14.29%	92.97%	42.63	8.65%	2.60%
Stated Doc - self employed	9.89%	7.249	2	184,867	649	12.44%	84.02	88.42	9.91%	100.00%	16.97%	96.63%	40.75	10.46%	4.19%
Stated Doc - wage earner	6.67%	7.264	2	137,423	657	10.62%	81.98	91.86	0.00%	100.00%	12.58%	98.21%	42.99	18.83%	7.77%
DTI > 50	35.97%	7.072	2	158,164	637	19.74%	90.30	92.95	11.05%	15.49%	17.49%	98.19%	48.01	6.94%	2.11%
DTI > 50	3.50%	6.832	2	192,609	634	26.42%	90.16	91.36	8.67%	9.01%	24.87%	97.79%	52.49	16.54%	1.29%
Fixed Rate	18.01%	7.626	2	114,793	657	11.30%	91.36	92.01	4.14%	13.91%	100.00%	98.62%	41.17	4.16%	11.24%
WITH MI	0.00%	0.000	0	0	0	0.00%	0.00	0.00	0.00%	0.00%	0.00%	0.00%	0.00	0.00%	0.00%
stated doc,io,silent sec and dti>45	0.18%	7.146	1	349,626	681	0.00%	80.00	100.00	100.00%	100.00%	0.00%	100.00%	47.47	0.00%	0.00%
Southern CA	5.94%	6.350	1	255,269	641	18.76%	82.57	86.80	37.71%	27.26%	10.13%	99.39%	40.96	100.00%	2.97%
Northern CA	3.38%	6.332	1	229,277	640	15.85%	82.82	87.72	42.53%	19.91%	4.38%	96.95%	41.40	100.00%	4.09%
LTV=80	16.79%	6.623	1	169,512	645	15.41%	80.00	93.16	26.27%	38.19%	9.34%	96.68%	40.72	16.17%	0.00%
LTV=100	31.51%	7.349	2	136,793	661	2.68%	100.00	99.89	19.34%	4.10%	25.00%	100.00%	42.95	2.76%	5.92%

PURPOSE BUCKET

Purpose	# Loans	Deal Size		WA Loan Balance		WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics			Interest only
		Balance	%	Balance	%					Non-SP/UD	Refi Cashout	MI Covered	
Cash Out Refinance	3,068	510,032,627	64.84%	166,243	6.905	632	87.94	40.97	1.64%	8.25%	0.00%	0.00%	16.80%
Land Contract	27	2,562,466	0.33%	94,906	7.757	595	83.89	40.77	0.00%	4.46%	0.00%	0.00%	0.00%
Purchase	1,712	239,488,198	30.44%	139,870	7.190	654	91.39	42.73	2.93%	11.70%	0.00%	0.00%	19.49%
Rate/Term Refinance	238	34,566,568	4.39%	145,196	6.977	631	87.92	40.95	0.92%	8.30%	0.00%	0.00%	14.56%
Total	5,045	786,609,859	100.00%	155,919	6.998	638	88.97	41.51	1.99%	9.29%	0.00%	0.00%	17.47%

OCCUPANCY BUCKET

Occ Type	# Loans	Deal Size		WA Loan Balance		WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics			Interest only
		Balance	%	Balance	%					Non-SP/UD	Refi Cashout	MI Covered	
Investor	100	12,181,482	1.55%	121,815	7.229	670	80.92	40.61	100.00%	22.01%	0.00%	0.00%	0.99%
Primary	4,929	770,920,160	98.01%	156,405	6.996	638	89.12	41.53	0.00%	9.01%	0.00%	0.00%	17.81%
Second Home	16	3,508,217	0.45%	219,264	6.631	678	85.06	39.37	100.00%	27.93%	0.00%	0.00%	0.00%
Total	5,045	786,609,859	100.00%	155,919	6.998	638	88.97	41.51	1.99%	9.29%	0.00%	0.00%	17.47%

DOCUMENTATION BUCKET

Doc Type	# Loans	Deal Size		WA Loan Balance		WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics			Interest only
		Balance	%	Balance	%					Non-SP/UD	Refi Cashout	MI Covered	
Alternative Document	306	58,159,022	7.39%	190,042	6.959	637	86.31	37.23	4.59%	65.83%	0.00%	0.00%	24.80%
Full Documentation	3,936	598,126,190	76.04%	151,963	6.945	636	90.49	41.89	1.58%	9.58%	0.00%	0.00%	19.27%
Stated Documentation	803	130,324,647	16.57%	162,297	7.255	652	83.19	41.67	2.73%	8.20%	0.00%	0.00%	5.92%
Total	5,045	786,609,859	100.00%	155,919	6.998	638	88.97	41.51	1.99%	9.29%	0.00%	0.00%	17.47%

PROPERTY BUCKET

Property Type	# Loans	Deal Size		WA Loan Balance		WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics			Interest only
		Balance	%	Balance	%					Non-SP/UD	Refi Cashout	MI Covered	
2 Units	78	10,702,520	1.36%	137,212	6.828	624	80.32	41.31	8.42%	100.00%	0.00%	0.00%	1.34%
3 Units	9	2,111,390	0.27%	234,599	6.305	624	68.48	46.85	3.87%	100.00%	0.00%	0.00%	0.00%
4 Units	6	1,155,143	0.15%	192,524	6.503	643	75.34	47.16	0.00%	100.00%	0.00%	0.00%	0.00%
Condominium	217	33,479,708	4.26%	154,284	6.756	657	89.65	41.31	3.56%	100.00%	0.00%	0.00%	29.57%
Modular Home	1	169,328	0.02%	169,328	5.900	611	86.04	44.92	0.00%	100.00%	0.00%	0.00%	0.00%
Single Family	4,566	713,508,164	90.71%	156,608	7.017	638	89.14	41.53	1.69%	0.00%	0.00%	0.00%	17.28%
Townhouse	178	25,483,607	3.24%	143,166	6.925	641	89.43	40.34	5.83%	100.00%	0.00%	0.00%	16.01%
Total	5,045	786,609,859	100.00%	155,919	6.998	638	88.97	41.51	1.99%	9.29%	0.00%	0.00%	17.47%

PRINCIPAL BUCKET

UPB	# Loans	Deal Size		WA Loan Balance		WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics			Interest only
		Balance	%	Balance	%					Non-SP/UD	Refi Cashout	MI Covered	
0.00 - 50,000.00	302	10,239,024	1.30%	33,904	9.999	638	92.78	52.10	1.85%	10.83%	0.00%	0.00%	0.00%
50,000.01 - 75,000.00	480	31,123,418	3.96%	63,517	8.827	627	88.27	38.39	4.85%	46.66%	0.00%	0.00%	0.00%
75,000.01 - 100,000.00	701	61,826,362	7.86%	88,197	7.613	628	88.67	40.45	3.20%	8.63%	0.00%	0.00%	0.00%
100,000.01 - 125,000.00	717	80,575,527	10.24%	112,379	7.235	632	89.38	40.75	2.29%	9.59%	0.00%	0.00%	7.44%
125,000.01 - 150,000.00	631	86,713,924	11.02%	137,423	7.206	635	89.92	41.50	1.93%	10.19%	0.00%	0.00%	9.40%
150,000.01 - 175,000.00	571	92,569,288	11.77%	162,118	6.908	636	89.16	41.41	1.94%	10.22%	0.00%	0.00%	12.53%
175,000.01 - 200,000.00	414	77,625,748	9.87%	187,502	6.816	645	90.03	41.37	1.20%	12.11%	0.00%	0.00%	17.15%
200,000.01 - 250,000.00	567	126,721,944	16.11%	223,495	6.737	639	89.43	41.91	1.74%	12.72%	0.00%	0.00%	23.81%
250,000.01 - 300,000.00	275	75,243,353	9.57%	273,612	6.667	641	88.58	41.36	2.51%	8.72%	0.00%	0.00%	26.50%
300,000.01 - 350,000.00	164	53,009,289	6.74%	323,227	6.564	641	88.53	42.32	0.64%	6.82%	0.00%	0.00%	31.61%
350,000.01 - 400,000.00	97	36,651,194	4.66%	377,847	6.562	648	87.99	42.68	0.00%	4.06%	0.00%	0.00%	40.18%
400,000.01 - 450,000.00	53	22,637,246	2.88%	427,118	6.480	652	88.44	42.71	3.78%	1.94%	0.00%	0.00%	30.18%
450,000.01 - 500,000.00	46	21,097,723	2.78%	475,486	6.321	646	84.48	42.01	2.18%	2.21%	0.00%	0.00%	26.11%
500,000.01 - 600,000.00	13	1,973,722	0.25%	546,902	6.127	664	83.02	40.29	0.00%	0.00%	0.00%	0.00%	38.89%
600,000.01 - 700,000.00	3	717,755	0.09%	717,755	6.088	697	79.56	48.40	0.00%	0.00%	0.00%	0.00%	33.84%
700,000.01 +	1	786,609,859	100.00%	155,919	6.998	638	88.97	41.51	1.99%	9.29%	0.00%	0.00%	17.47%
Total	5,045	786,609,859	100.00%	155,919	6.998	638	88.97	41.51	1.99%	9.29%	0.00%	0.00%	17.47%

Min _____ Max _____

State Concentration Bucket (i)

State*	# Loans	Deal Size		WA Loan Balance	WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics			NINA/No Doc	Interest only
		Balance	%						Non-Primary	Non SF/PU/D	Refi Cashout		
AZ	214	33,050,072	4.20%	154,440	6.864	648	89.31	40.11	2.33%	5.63%	62.07%	0.00%	31.79%
CA	299	73,310,358	9.32%	245,185	6.343	640	82.66	41.12	1.49%	10.80%	66.15%	0.00%	39.46%
CO	156	29,178,651	3.71%	187,043	6.673	656	91.60	41.56	1.02%	6.65%	78.05%	0.00%	52.68%
FL	297	48,193,964	6.13%	482,269	7.048	641	88.99	42.04	5.99%	14.46%	52.56%	0.00%	14.81%
GA	225	32,106,283	4.08%	142,695	7.235	636	91.57	45.43	1.61%	3.09%	57.33%	0.00%	15.70%
IL	221	33,575,169	4.27%	151,924	6.945	633	89.21	42.05	1.77%	16.71%	73.79%	0.00%	10.52%
IN	220	48,358,466	6.15%	219,811	6.752	639	88.36	39.95	0.55%	22.87%	75.21%	0.00%	22.37%
MD	255	36,393,359	4.63%	142,719	7.222	630	89.35	41.33	0.86%	3.17%	56.05%	0.00%	9.62%
MI	220	27,681,960	3.52%	125,827	7.312	635	90.37	40.06	1.09%	13.22%	71.29%	0.00%	10.09%
NC	142	28,457,949	3.62%	200,408	6.716	625	84.00	42.57	3.17%	13.22%	71.29%	0.00%	22.66%
NJ	107	20,841,731	2.65%	194,783	6.716	645	85.70	41.31	6.71%	8.12%	59.34%	0.00%	10.95%
NV	167	23,602,921	3.00%	141,335	7.004	642	91.42	40.99	0.74%	3.15%	73.16%	0.00%	6.43%
OH	307	41,251,241	5.24%	134,369	7.096	644	91.37	41.69	0.61%	12.49%	62.27%	0.00%	5.20%
PA	150	17,914,631	2.28%	119,431	7.363	635	94.72	41.39	1.66%	1.83%	56.47%	0.00%	17.84%
TN	357	61,035,143	7.76%	170,967	7.075	639	88.66	41.93	2.12%	14.28%	62.73%	0.00%	10.13%
VA	1,708	231,657,942	29.45%	135,631	7.196	636	89.96	41.42	1.87%	6.07%	63.06%	0.00%	17.47%
Other	5,045	786,609,859	100.00%	155,919	6.998	638	88.97	41.51	1.99%	9.25%	64.84%	0.00%	17.47%
Total													

* Separate California into North and South if possible.

California Breakdown	# Loans	Deal Size		WA Loan Balance	WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics			NINA/No Doc	Interest only
		Balance	%						Non-Primary	Non SF/PU/D	Refi Cashout		
CA-NORTH	116	26,596,126	3.38%	229,277	6.332	640	82.82	41.40	3.05%	3.69%	67.00%	0.00%	42.53%
CA-SOUTH	183	46,714,252	5.94%	255,269	6.380	641	82.57	40.96	0.61%	14.84%	65.67%	0.00%	37.71%
OUTSIDE CA	4,746	713,299,502	90.68%	150,295	7.065	638	89.62	41.55	2.05%	9.14%	64.70%	0.00%	15.21%
Total	5,045	786,609,859	100.00%	155,919	6.998	638	88.97	41.51	1.99%	9.25%	64.84%	0.00%	17.47%

FIXED / FLOATING (ii)

Type	# Loans	Deal Size		WA Loan Balance	WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics			NINA/No Doc	Interest only
		Balance	%						Non-Primary	Non SF/PU/D	Refi Cashout		
Arm 2/28	2,898	455,155,624	57.86%	157,059	7.021	628	88.31	41.91	2.51%	9.57%	62.93%	0.00%	0.00%
Arm 2/28 IO	419	97,701,439	12.42%	233,178	6.446	658	89.91	39.99	0.00%	10.70%	58.54%	0.00%	100.00%
Arm 3/27	147	58,266,440	7.41%	167,915	6.687	639	86.86	40.87	3.73%	8.26%	71.67%	0.00%	0.00%
Arm 3/27 IO	347	33,831,416	4.30%	230,146	6.177	676	86.78	39.27	0.36%	10.85%	69.19%	0.00%	100.00%
Fixed	1,205	135,791,519	17.26%	112,690	7.656	656	91.28	42.27	1.44%	7.83%	70.82%	0.00%	0.00%
Fixed IO	29	5,863,422	0.75%	202,187	6.928	680	93.28	37.02	0.00%	0.00%	86.91%	0.00%	100.00%
Total	5,045	786,609,859	100.00%	155,919	6.998	638	88.97	41.51	1.99%	9.25%	64.84%	0.00%	17.47%

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

LIEN BUCKET

Type	# Loans	Deal Size		WA Loan Balance	WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics			NINA/No Doc	Interest only
		Balance	%						Non-Primary	Non SF/PU/D	Refi Cashout		
First Lien	4,692	770,682,087	97.98%	164,254	6.925	638	88.75	41.36	2.04%	9.28%	65.61%	0.00%	17.83%
Second Lien	353	15,927,772	2.02%	45,121	10,509	657	99.83	48.55	0.00%	9.97%	27.53%	0.00%	0.00%
Total	5,045	786,609,859	100.00%	155,919	6.998	638	88.97	41.51	1.99%	9.25%	64.84%	0.00%	17.47%

PREPAYMENT BUCKET

Type	# Loans	Deal Size		WA Loan Balance	WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics			NINA/No Doc	Interest only
		Balance	%						Non-Primary	Non SF/PU/D	Refi Cashout		
None	1,259	185,637,940	23.60%	147,449	7.145	633	87.72	41.98	2.00%	12.59%	66.60%	0.00%	12.53%
12 Months	153	29,026,538	3.69%	189,716	7.040	642	86.98	40.42	6.08%	7.50%	68.19%	0.00%	17.56%
24 Months	2,259	372,202,491	47.32%	164,764	6.920	632	88.14	41.62	1.85%	8.32%	60.34%	0.00%	19.29%
36 Months	1,358	196,385,176	24.97%	144,614	6.995	655	90.07	41.03	1.70%	8.45%	71.04%	0.00%	18.96%
Other(1)	16	3,357,715	0.43%	209,857	7.263	646	92.80	39.85	0.00%	0.00%	74.01%	0.00%	0.00%
Total	5,045	786,609,859	100.00%	155,919	6.998	638	88.97	41.51	1.99%	9.25%	64.84%	0.00%	17.47%

INDEX BUCKET

Type	Deal Size		Weighted Average Collateral Characteristics									
	# Loans	Balance	WAC	FICO	% DTI	%LTV	Non-Primary	Non-SF/PUD	Refi Cashout	MI Covered	NINA/No Doc	Interest only
6 month LIBOR	3,811	644,954,918	6.860	634	88.45	9.69%	2.13%	41.39	9.69%	0.00%	0.00%	20.39%
Fixed Rate	1,234	141,654,941	7.626	657	91.36	7.50%	2.13%	42.06	7.50%	0.00%	0.00%	4.14%
Total	5,045	786,609,859	6.988	638	88.97	8.87%	1.99%	41.51	9.29%	0.00%	0.00%	17.47%

List all asset ratios

INITIAL CAP

Type	Deal Size		Weighted Average Collateral Characteristics									
	# Loans	Balance	WAC	FICO	% DTI	%LTV	Non-Primary	Non-SF/PUD	Refi Cashout	MI Covered	NINA/No Doc	Interest only
Fixed Rate Loan	1,234	141,654,941	7.626	657	91.36	7.50%	2.13%	42.06	7.50%	0.00%	0.00%	4.14%
3.00%	3,811	644,954,918	6.860	634	88.45	9.69%	2.13%	41.39	9.69%	0.00%	0.00%	20.39%
Total	5,045	786,609,859	6.988	638	88.97	8.87%	1.99%	41.51	9.29%	0.00%	0.00%	17.47%

PERIODIC CAP

Type	Deal Size		Weighted Average Collateral Characteristics									
	# Loans	Balance	WAC	FICO	% DTI	%LTV	Non-Primary	Non-SF/PUD	Refi Cashout	MI Covered	NINA/No Doc	Interest only
Fixed Rate Loan	1,234	141,654,941	7.626	657	91.36	7.50%	2.13%	42.06	7.50%	0.00%	0.00%	4.14%
1.00%	3,811	644,954,918	6.860	634	88.45	9.69%	2.13%	41.39	9.69%	0.00%	0.00%	20.39%
Total	5,045	786,609,859	6.988	638	88.97	8.87%	1.99%	41.51	9.29%	0.00%	0.00%	17.47%

LIFETIME CAP

Type	Deal Size		Weighted Average Collateral Characteristics									
	# Loans	Balance	WAC	FICO	% DTI	%LTV	Non-Primary	Non-SF/PUD	Refi Cashout	MI Covered	NINA/No Doc	Interest only
Fixed Rate Loan	1,234	141,654,941	7.626	657	91.36	7.50%	2.13%	42.06	7.50%	0.00%	0.00%	4.14%
10.00%	4	1,140,947	4.995	645	78.01	14.12%	0.00%	41.12	0.00%	0.00%	0.00%	89.71%
11.001 - 12.000	515	115,000,451	5.742	680	83.20	12.31%	0.00%	41.25	12.31%	0.00%	0.00%	37.34%
12.001 - 13.000	1,629	301,199,278	6.603	640	88.45	8.30%	2.20%	40.98	8.30%	0.00%	0.00%	23.56%
13.001 - 14.000	1,174	174,586,507	7.501	621	90.98	2.58%	2.48%	42.00	2.58%	0.00%	0.00%	9.25%
14.001 - 15.000	386	43,460,562	8.465	595	91.40	5.70%	2.48%	41.95	5.70%	0.00%	0.00%	1.07%
15.001 - 16.000	86	8,083,781	9.440	579	93.88	4.20%	1.92%	42.07	4.20%	0.00%	0.00%	0.00%
16.001 - 17.000	15	1,364,934	10.316	567	89.24	4.28%	4.28%	42.42	4.28%	0.00%	0.00%	0.00%
17.001 - 18.000	2	118,457	11.463	520	88.03	32.42	0.00%	32.42	0.00%	0.00%	0.00%	0.00%
Total	5,045	786,609,859	6.988	638	88.97	8.87%	1.99%	41.51	9.29%	0.00%	0.00%	17.47%

MORTGAGE RATE (WAC) BUCKET

Type	Deal Size		Weighted Average Collateral Characteristics									
	# Loans	Balance	WAC	FICO	% DTI	%LTV	Non-Primary	Non-SF/PUD	Refi Cashout	MI Covered	NINA/No Doc	Interest only
<= 5.000	4	1,140,947	4.995	645	78.01	14.12%	0.00%	41.12	0.00%	0.00%	0.00%	89.71%
5.001 - 5.500	100	24,038,116	5.374	665	80.04	14.29%	1.83%	41.02	14.29%	0.00%	0.00%	40.75%
5.501 - 6.000	436	95,371,448	5.841	650	83.98	12.38%	0.89%	41.34	12.38%	0.00%	0.00%	34.76%
6.001 - 6.500	717	142,590,409	6.325	649	86.66	11.00%	1.21%	40.40	11.00%	0.00%	0.00%	27.08%
6.501 - 7.000	1,242	214,593,084	6.805	642	90.02	2.67%	2.67%	41.23	2.67%	0.00%	0.00%	16.91%
7.001 - 7.500	799	119,476,949	7.293	634	91.01	2.44%	2.44%	42.02	2.44%	0.00%	0.00%	10.25%
7.501 - 8.000	734	103,197,244	7.768	622	91.40	2.44%	2.44%	41.82	2.44%	0.00%	0.00%	5.63%
8.001 - 8.500	243	34,547,917	8.269	604	90.87	2.43%	2.43%	42.78	2.43%	0.00%	0.00%	1.35%
8.501 - 9.000	243	24,219,617	8.768	599	90.56	4.00%	1.90%	41.00	4.00%	0.00%	0.00%	0.00%
9.001 - 9.500	99	7,942,981	9.294	604	94.47	4.00%	1.95%	40.81	4.00%	0.00%	0.00%	0.00%
9.501 - 10.000	101	6,546,189	9.804	623	96.55	4.00%	1.00%	42.06	4.00%	0.00%	0.00%	0.00%
10.001 - 10.500	62	3,583,084	10.281	623	95.97	4.00%	1.63%	43.13	4.00%	0.00%	0.00%	0.00%
10.501 - 11.000	101	4,805,063	10.794	636	98.51	65.66%	0.00%	65.66	6.70%	0.00%	0.00%	0.00%
11.001 - 11.500	61	2,535,649	11.286	624	99.19	39.70	0.00%	39.70	8.16%	0.00%	0.00%	0.00%
11.501 - 12.000	46	1,790,254	11.702	623	99.54	43.45	0.00%	43.45	10.39%	0.00%	0.00%	0.00%
12.001 - 12.500	5	170,252	12.257	637	100.00	40.12	0.00%	40.12	0.00%	0.00%	0.00%	0.00%
12.501 - 13.000	1	60,656	12.800	648	100.00	42.77	0.00%	42.77	0.00%	0.00%	0.00%	0.00%
Total	5,045	786,609,859	6.988	638	88.97	8.87%	1.99%	41.51	9.29%	0.00%	0.00%	17.47%

WAC Mean: _____ Median: _____ Standard Deviation: _____

MARGIN (WAM) BUCKET

Type	# Loans	Deal Size		Collateral Characteristics		Weighted Average Collateral Characteristics		Collateral Characteristics		NINMIS Doc	MI Covered	Interest only
		Balance	%	WA Loan Balance	%	DTI	Non-Primary	Non-SPUD	Refi Catchup			
Fixed Rate Loan	1,234	141,654,941	18.01%	114,793	81.36%	42.06	1.38%	7.50%	71.49%	0.00%	0.00%	4.14%
3.501 - 4.000	1	239,717	0.03%	239,717	100.00%	49.23	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
4.001 - 4.500	29	6,956,723	0.86%	239,887	3.45%	39.27	8.34%	9.24%	56.20%	0.00%	0.00%	29.21%
4.501 - 5.000	155	33,504,273	4.26%	216,157	0.65%	41.08	2.12%	15.06%	68.66%	0.00%	0.00%	32.43%
5.001 - 5.500	341	69,975,849	8.90%	205,208	0.29%	40.48	0.48%	14.07%	63.14%	0.00%	0.00%	34.70%
5.501 - 6.000	632	120,276,121	15.29%	130,310	0.11%	64.08	2.27%	9.00%	64.81%	0.00%	0.00%	26.40%
6.001 - 6.500	770	133,488,047	16.97%	173,314	0.13%	88.66	2.61%	10.42%	66.86%	0.00%	0.00%	23.16%
6.501 - 7.000	846	137,839,316	17.52%	162,931	0.12%	91.09	2.42%	8.95%	62.19%	0.00%	0.00%	15.61%
7.001 - 7.500	542	80,636,831	10.25%	148,776	0.18%	62.30	1.78%	6.97%	59.88%	0.00%	0.00%	11.15%
7.501 - 8.000	274	36,674,521	4.66%	133,849	0.17%	59.8	0.99%	6.62%	62.61%	0.00%	0.00%	3.20%
8.001 - 8.500	132	16,344,504	2.08%	123,822	0.16%	59.0	4.70%	6.47%	55.25%	0.00%	0.00%	0.00%
8.501 - 9.000	50	5,335,055	0.68%	106,701	0.14%	58.1	0.00%	9.90%	52.14%	0.00%	0.00%	0.00%
9.001 - 9.500	19	1,810,675	0.23%	95,299	0.13%	56.9	3.23%	6.21%	30.09%	0.00%	0.00%	0.00%
9.501 - 10.000	15	1,455,979	0.19%	97,065	0.13%	42.29	0.00%	7.84%	38.21%	0.00%	0.00%	0.00%
10.001 - 10.500	4	335,566	0.04%	83,892	0.11%	40.39	0.00%	0.00%	77.26%	0.00%	0.00%	0.00%
11.001 - 11.500	1	71,741	0.01%	71,741	100.00%	90.00	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	5,045	786,609,859	100.00%	155,919	19.82%	88.97	1.99%	9.29%	64.84%	0.00%	0.00%	17.47%

WAC Mean: _____ Standard Deviation: _____ Median: _____

MORTGAGE INSURANCE (MI)

Type	# Loans	Deal Size		Collateral Characteristics		Weighted Average Collateral Characteristics		Collateral Characteristics		NINMIS Doc	MI Covered	Interest only
		Balance	%	WA Loan Balance	%	DTI	Non-Primary	Non-SPUD	Refi Catchup			
>80 without MI	3,650	555,724,680	70.65%	152,253	27.22%	42.08	1.50%	8.55%	66.33%	0.00%	0.00%	16.50%
Not Covered by MI	1,395	230,885,179	29.35%	165,509	71.30%	40.14	3.19%	11.09%	61.25%	0.00%	0.00%	19.55%
Total	5,045	786,609,859	100.00%	155,919	19.82%	41.51	1.99%	9.29%	64.84%	0.00%	0.00%	17.47%

Loan-to-Value (LTV)

FICO	# Loans	Deal Size		Collateral Characteristics		Weighted Average Collateral Characteristics		Collateral Characteristics		NINMIS Doc	MI Covered	Interest only
		Balance	%	WA Loan Balance	%	DTI	Non-Primary	Non-SPUD	Refi Catchup			
NA	1	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00%	0.00%	0.00%
501 - 550	1	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00%	0.00%	0.00%
551 - 600	1	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00%	0.00%	0.00%
601 - 625	1	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00%	0.00%	0.00%
626 - 650	1	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00%	0.00%	0.00%
651 - 675	1	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00%	0.00%	0.00%
676 - 700	1	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00%	0.00%	0.00%
701 - 725	1	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00%	0.00%	0.00%
726 - 750	1	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00%	0.00%	0.00%
751 - 799	1	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00%	0.00%	0.00%
800 +	1	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): _____
2
3
4
5
6
7
8
9
10

% Name
98.67% Homecomings
1.33% Other

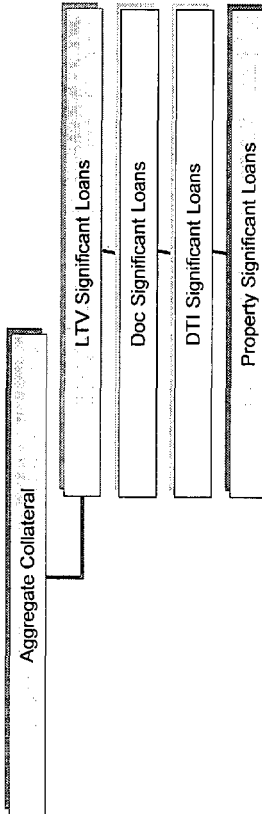
Originator (s): _____
2
3
4
5
6
7
8
9
10

% Name

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

FICO	Deal Size		LTV Significant Loans (i)		Doc Significant Loans (ii)		DTI Significant Loans (iv)		Property Significant Loans (iii)	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
501 - 520	1,192,107	0.15%	405,504	0.05%	0	0.00%	1,115,582	0.14%	144,008.97	0.02%
521 - 540	17,045,607	2.17%	7,628,498	0.97%	0	0.00%	10,631,251	1.35%	1,757,917.79	0.22%
541 - 560	35,665,892	4.53%	21,002,079	2.67%	0	0.00%	24,168,607	3.08%	2,980,724.18	0.38%
561 - 580	46,705,948	5.94%	26,615,980	3.38%	0	0.00%	26,657,347	3.41%	3,672,493.81	0.47%
581 - 600	66,109,609	8.40%	44,334,227	5.64%	0	0.00%	40,542,353	5.15%	5,211,004.92	0.66%
601 - 620	115,412,372	14.67%	79,992,199	10.17%	0	0.00%	77,501,314	9.85%	10,402,798.30	1.32%
621 - 640	144,854,964	18.42%	112,460,699	14.30%	0	0.00%	97,073,419	12.34%	10,581,106.98	1.35%
641 - 660	120,471,815	15.32%	85,994,651	10.93%	0	0.00%	79,341,085	10.09%	10,178,784.84	1.29%
661 - 680	93,470,668	11.88%	67,987,531	8.64%	0	0.00%	59,321,390	7.54%	11,462,968.64	1.46%
681 - 700	57,190,862	7.27%	43,074,843	5.48%	0	0.00%	38,510,456	4.90%	6,921,472.74	0.88%
701 - 750	67,794,113	8.62%	50,434,779	6.41%	0	0.00%	47,143,989	5.99%	7,136,138.00	0.91%
751 +	20,695,903	2.63%	15,793,691	2.01%	0	0.00%	9,615,703	1.22%	2,652,276.53	0.34%
TOTAL	766,609,869	100.00%	555,724,680	70.65%	0	0.00%	511,842,506	66.07%	73,101,695	9.29%

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

EQUIFIRST 2005-1

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$141,654,941	\$13,420	\$717,755
Average Scheduled Principal Balance	\$114,793		
Number of Mortgage Loans	1,234		
Weighted Average Gross Coupon	7.626%	5.590%	12.800%
Weighted Average FICO Score	657	512	803
Weighted Average Combined Original LTV	91.36%	27.03%	100.00%
Weighted Average Original Term	345 months	120 months	360 months
Weighted Average Stated Remaining Term	343 months	117 months	360 months
Weighted Average Seasoning	2 months	0 months	13 months
Weighted Average Gross Margin	0.000%	0.000%	0.000%
Weighted Average Minimum Interest Rate	0.000%	0.000%	0.000%
Weighted Average Maximum Interest Rate	0.000%	0.000%	0.000%
Weighted Average Initial Rate Cap	0.000%	0.000%	0.000%
Weighted Average Subsequent Rate Cap	0.000%	0.000%	0.000%
Weighted Average Months to Roll	months	months	months
Maturity Date		Dec 1 2014	Mar 1 2035
Maximum Zip Code Concentration	0.64% 21921		
Fixed Rate	100.00%		
Fixed Rate 10 Year	0.27%		
Fixed Rate 15 Year	3.61%		
Fixed Rate 20 Year	6.22%		
Fixed Rate 25 Year	0.69%		
Fixed Rate 30 Year	89.21%		
Interest Only	4.14%		
Not Interest Only	95.86%		
Prepay Penalty: 0 months	15.48%		
Prepay Penalty: 12 months	4.34%		
Prepay Penalty: 24 months	1.82%		
Prepay Penalty: 30 months	1.75%		
Prepay Penalty: 36 months	76.61%		
First Lien	88.76%		
Second Lien	11.24%		
Alternative Documentation	6.52%		
Full Documentation	79.58%		
Stated Documentation	13.91%		
Cash Out Refinance	71.49%		
Land Contract	0.20%		
Purchase	23.40%		
Rate/Term Refinance	4.91%		
2 Units	1.19%		
3 Units	0.15%		
4 Units	0.06%		
Condominium	3.04%		
Single Family	92.50%		
Townhouse	3.05%		
Investor	1.24%		
Primary	98.62%		
Second Home	0.14%		
Top 5 States:			
Pennsylvania	12.30%		
Virginia	8.85%		
Florida	4.78%		
North Carolina	4.51%		
Tennessee	4.40%		

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Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	260	8,309,538.48	5.87%	10.387	318	96.85	648
50,000.01 - 100,000.00	375	28,014,047.83	19.78%	8.425	338	90.85	647
100,000.01 - 150,000.00	271	33,818,375.01	23.87%	7.526	340	91.74	657
150,000.01 - 200,000.00	193	33,063,043.46	23.34%	7.144	350	91.58	660
200,000.01 - 250,000.00	63	14,200,419.67	10.02%	6.987	348	91.26	659
250,000.01 - 300,000.00	37	10,054,234.60	7.10%	7.107	352	90.33	669
300,000.01 - 350,000.00	14	4,491,694.33	3.17%	7.031	350	89.63	657
350,000.01 - 400,000.00	6	2,191,051.18	1.55%	6.562	358	95.29	701
400,000.01 - 450,000.00	5	2,175,553.71	1.54%	7.088	322	92.46	652
450,000.01 - 500,000.00	5	2,381,134.46	1.68%	6.776	358	84.41	635
500,000.01 - 550,000.00	3	1,560,288.64	1.10%	6.636	358	84.85	685
650,000.01 - 700,000.00	1	677,804.29	0.48%	6.630	359	80.00	646
700,000.01 - 750,000.00	1	717,755.30	0.51%	5.800	358	79.56	697
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.500 - 5.999	18	3,895,224.38	2.75%	5.882	342	82.75	699
6.000 - 6.499	79	15,252,100.37	10.77%	6.290	346	87.95	674
6.500 - 6.999	243	39,459,372.69	27.86%	6.791	349	90.47	668
7.000 - 7.499	154	21,997,335.06	15.53%	7.258	341	93.73	668
7.500 - 7.999	207	26,640,193.97	18.81%	7.745	344	90.35	644
8.000 - 8.499	73	8,070,799.30	5.70%	8.213	341	90.60	633
8.500 - 8.999	83	8,093,326.22	5.71%	8.690	326	87.99	615
9.000 - 9.499	39	2,418,426.68	1.71%	9.230	353	94.80	642
9.500 - 9.999	65	3,675,141.74	2.59%	9.760	339	98.31	660
10.000 - 10.499	55	2,670,181.78	1.88%	10.194	345	98.35	651
10.500 - 10.999	90	4,277,633.57	3.02%	10.727	341	99.08	637
11.000 - 11.499	76	3,225,836.71	2.28%	11.219	336	99.57	634
11.500 - 11.999	46	1,748,460.51	1.23%	11.699	317	99.94	627
12.000 - 12.499	5	170,252.01	0.12%	12.257	302	100.00	637
12.500 - 12.999	1	60,655.97	0.04%	12.800	357	100.00	648
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	1	64,946.97	0.05%	10.400	358	100.00	512
525-549	27	2,514,237.56	1.77%	8.839	334	75.06	540
550-574	28	3,829,077.83	2.70%	7.690	345	75.30	566
575-599	84	9,600,194.35	6.78%	7.835	338	83.38	588
600-624	185	17,113,062.10	12.08%	8.267	332	87.48	612
625-649	279	31,521,343.53	22.25%	7.776	344	92.51	638
650-674	275	31,413,257.52	22.18%	7.566	347	93.66	661
675-699	166	20,047,692.86	14.15%	7.344	346	93.67	686
700+	189	25,551,128.24	18.04%	7.090	345	94.90	734
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	12	930,194.45	0.66%	7.206	342	37.80	616
50.00- 54.99	10	1,188,984.52	0.84%	7.377	345	51.77	612
55.00- 59.99	7	784,384.07	0.55%	6.912	347	57.87	648
60.00- 64.99	12	1,517,155.15	1.07%	6.717	316	62.20	644
65.00- 69.99	24	2,567,337.97	1.81%	7.163	343	66.92	634
70.00- 74.99	25	3,197,119.40	2.26%	7.183	354	72.10	626
75.00- 79.99	39	6,393,615.88	4.51%	7.081	357	77.68	635
80.00	85	12,334,652.48	8.71%	7.228	339	80.00	637
80.01- 84.99	24	3,440,247.98	2.43%	7.105	355	83.60	620
85.00- 89.99	105	14,592,797.14	10.30%	7.385	331	86.23	632
90.00- 94.99	99	14,846,541.26	10.48%	7.213	337	91.33	657
95.00- 99.99	129	17,899,424.85	12.64%	7.533	348	96.17	670
100.00	663	61,962,485.81	43.74%	8.057	345	100.00	672
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	5	381,158.95	0.27%	7.795	118	89.00	648
180	52	5,117,207.13	3.61%	7.609	178	86.69	648
240	158	8,805,725.80	6.22%	8.422	238	93.65	642
300	6	979,480.24	0.69%	6.883	298	94.23	701
360	1,013	126,371,368.84	89.21%	7.576	358	91.38	658
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	5	381,158.95	0.27%	7.795	118	89.00	648
121-180	52	5,117,207.13	3.61%	7.609	178	86.69	648
181-240	158	8,805,725.80	6.22%	8.422	238	93.65	642
241-300	6	979,480.24	0.69%	6.883	298	94.23	701
301-360	1,013	126,371,368.84	89.21%	7.576	358	91.38	658
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	30	3,151,249.37	2.22%	7.743	352	85.69	650
20.01 -25.00	37	4,037,622.63	2.85%	7.443	344	87.49	683
25.01 -30.00	85	9,310,639.98	6.57%	7.724	341	88.09	639
30.01 -35.00	123	14,177,605.73	10.01%	7.351	349	89.66	661
35.01 -40.00	190	22,110,624.19	15.61%	7.482	347	90.44	658
40.01 -45.00	293	32,528,561.81	22.96%	7.794	341	91.61	659
45.01 -50.00	435	49,488,599.38	34.94%	7.694	343	93.33	657
50.01 -55.00	27	4,891,042.35	3.45%	7.282	326	91.18	642
55.01 -60.00	3	405,774.16	0.29%	7.947	315	95.34	632
60.01+	9	1,481,449.48	1.05%	6.960	356	92.47	663
None	2	71,771.88	0.05%	10.580	359	100.00	664
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Fixed Rate	1,234	141,654,940.96	100.00%	7.626	343	91.36	657
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Fixed Rate 10 Year	5	381,158.95	0.27%	7.795	118	89.00	648
Fixed Rate 15 Year	52	5,117,207.13	3.61%	7.609	178	86.69	648
Fixed Rate 20 Year	158	8,805,725.80	6.22%	8.422	238	93.65	642
Fixed Rate 25 Year	6	979,480.24	0.69%	6.883	298	94.23	701
Fixed Rate 30 Year	1,013	126,371,368.84	89.21%	7.576	358	91.38	658
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	29	5,863,422.37	4.14%	6.928	358	93.28	680
Not Interest Only	1,205	135,791,518.59	95.86%	7.656	343	91.28	656
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

Prepayment Penalty Original T.	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	260	21,928,948.96	15.48%	8.394	340	90.86	649
Prepay Penalty: 12 months	48	6,149,910.82	4.34%	7.836	344	90.17	646
Prepay Penalty: 24 months	39	2,577,680.68	1.82%	9.507	341	95.63	656
Prepay Penalty: 30 months	13	2,477,812.55	1.75%	7.453	352	90.67	648
Prepay Penalty: 36 months	874	108,520,587.95	76.61%	7.418	344	91.44	659
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	881	125,727,169.00	88.76%	7.260	344	90.29	657
Second Lien	353	15,927,771.96	11.24%	10.509	339	99.83	657
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alternative Documentation	84	9,229,662.77	6.52%	8.073	340	90.17	653
Full Documentation	921	112,722,700.29	79.58%	7.401	344	91.92	656
Stated Documentation	229	19,702,577.90	13.91%	8.701	340	88.74	665
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	748	101,265,635.37	71.49%	7.387	342	90.30	654
Land Contract	4	288,411.60	0.20%	9.223	358	73.94	541
Purchase	419	33,151,346.86	23.40%	8.367	351	94.78	669
Rate/Term Refinance	63	6,949,547.13	4.91%	7.495	326	91.27	655
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2 Units	23	1,692,417.51	1.19%	7.538	337	86.82	657
3 Units	1	214,788.00	0.15%	6.050	359	77.70	687
4 Units	1	89,081.76	0.06%	7.150	239	85.00	659
Condominium	44	4,306,080.93	3.04%	7.546	353	94.46	681
Single Family	1,123	131,025,621.81	92.50%	7.635	343	91.27	656
Townhouse	42	4,326,950.95	3.05%	7.534	349	93.60	656
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Investor	15	1,763,353.81	1.24%	7.475	358	78.78	661
Primary	1,218	139,696,280.51	98.62%	7.629	343	91.54	657
Second Home	1	195,306.64	0.14%	6.550	358	74.81	648
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	31	3,617,195.98	2.55%	7.738	343	93.49	648
Arizona	51	5,410,271.77	3.82%	7.544	350	89.28	661
Arkansas	17	1,926,258.19	1.36%	8.175	303	95.91	660
California	49	5,896,254.10	4.16%	8.310	359	88.23	664
Colorado	33	4,343,831.10	3.07%	7.443	358	95.67	675
Connecticut	8	1,474,701.76	1.04%	7.374	359	88.28	635
Delaware	18	3,006,276.69	2.12%	6.889	358	88.93	662
Florida	56	6,768,800.44	4.78%	7.547	351	91.87	657
Georgia	48	4,795,257.91	3.39%	8.065	340	93.72	652
Idaho	1	69,959.30	0.05%	8.700	359	70.00	597
Illinois	52	6,058,497.83	4.28%	7.429	343	89.81	645
Indiana	31	2,920,124.13	2.06%	7.553	351	92.51	659
Iowa	2	45,893.25	0.03%	11.046	238	98.04	652
Kansas	7	363,317.71	0.26%	9.072	304	87.01	621
Kentucky	16	1,455,013.78	1.03%	7.580	358	94.66	670
Louisiana	30	3,503,703.67	2.47%	7.340	343	87.84	641
Maine	6	669,809.89	0.47%	7.445	354	85.84	652
Maryland	29	5,599,436.33	3.95%	7.402	358	91.06	670
Massachusetts	7	595,125.50	0.42%	9.014	359	89.37	635
Michigan	29	2,442,090.05	1.72%	8.032	343	94.50	657
Minnesota	9	1,071,499.26	0.76%	7.498	355	100.00	687
Mississippi	15	1,671,298.33	1.18%	7.635	304	91.07	659
Missouri	15	1,113,489.57	0.79%	8.229	342	95.38	636
Nebraska	7	773,299.86	0.55%	8.029	356	97.96	666
Nevada	16	1,193,308.86	0.84%	8.900	359	96.60	676
New Hampshire	12	2,226,698.75	1.57%	6.652	355	87.73	667
New Jersey	14	1,759,305.70	1.24%	7.863	355	89.15	659
New Mexico	7	821,679.42	0.58%	8.249	352	81.82	680
New York	34	4,416,107.17	3.12%	7.990	338	91.40	647
North Carolina	60	6,390,290.93	4.51%	7.669	334	88.54	642
Ohio	37	4,857,723.90	3.43%	7.309	344	92.81	667
Oklahoma	36	3,011,733.59	2.13%	7.964	330	90.35	646
Oregon	12	1,007,344.01	0.71%	8.026	352	89.74	670
Pennsylvania	142	17,421,224.74	12.30%	7.261	335	92.66	660
Rhode Island	5	509,264.81	0.36%	7.541	357	89.87	669
South Carolina	23	2,284,492.99	1.61%	7.936	334	96.12	650
Tennessee	57	6,236,941.39	4.40%	7.474	342	93.60	652
Texas	60	5,279,562.87	3.73%	7.556	326	86.31	651
Utah	16	1,787,666.71	1.26%	7.567	355	91.68	677
Vermont	2	199,320.18	0.14%	8.763	344	98.87	662
Virginia	98	12,535,016.77	8.85%	7.731	342	90.03	656
Washington	15	2,123,106.29	1.50%	7.361	354	95.01	671
Wisconsin	19	1,774,235.50	1.25%	8.405	333	93.23	645
Wyoming	2	228,509.98	0.16%	6.922	359	95.55	663
Total	1,234	141,654,940.96	100.00%	7.626	343	91.36	657

EQUIFIRST MORTGAGE LOAN TRUST 2005-1 - Price/Yield - M3
Fortis Investment USA Breakeven Analysis

	Balance	\$15,732,000.00	Delay	0	
Coupon	3.27		Dated	3/17/2005	
Settle	3/17/2005		First Payment	4/25/2005	
Price	Base Case	Fast Prepay	Slow Prepay	Fwd + Slow	LIBOR Shock down
WAL	8.18	5.48	11.32	8.32	5.32
Mod Durr 30360	6.03	4.43	7.52	5.82	4.72
Principal Writedown	0.04%	0.04%	0.08%	0.04%	0.04%
Total Collat Loss (Collat Maturity)	16.60%	15.70%	17.97%	15.34%	17.19%
LIBOR_1MO	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 300	Fwd -100
LIBOR_6MO	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 300	Fwd -100
Prepay (1F)	23 HEP	35 HEP	15 HEP	15 HEP	35 HEP
Prepay (1A)	40 CPR	55 CPR	30 CPR	55 CPR	55 CPR
Default	15.53 CDR	21.337 CDR	12.355 CDR	17.226 CDR	23.858 CDR
Loss Severity	60%	60%	60%	60%	60%
Servicer Advances	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12
Triggers	FAIL	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

EQUIFIRST MORTGAGE LOAN TRUST 2005-1 - Price/Yield - M5
Fortis Investment USA Breakeven Analysis

Balance	\$14,946,000.00	Delay	0
Coupon	3.5	Dated	3/17/2005
Settle	3/17/2005	First Payment	4/25/2005

	Base Case	Fast Prepay	Slow Prepay	Fast/Slow	LIBOR Shock down
WAL	9.15	6.10	12.69	10.18	5.92
Mod Durm 30360	6.46	4.79	7.97	6.64	5.13
Principal Writedown	0.06%	0.05%	0.06%	0.04%	0.05%
Total Collat Loss (Collat Maturity)	12.78%	11.81%	14.25%	11.43%	13.36%
LIBOR_1MO	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 300	Fwd -100
LIBOR_6MO	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 300	Fwd -100
Prepay (1F)	23 HEP	35 HEP	15 HEP	15 HEP	35 HEP
Prepay (1A)	40 CPR	55 CPR	30 CPR	55 CPR	55 CPR
Default	11.202 CDR	15.216 CDR	9.11 CDR	11.78 CDR	17.592 CDR
Loss Severity	60%	60%	60%	60%	60%
Servicer Advances	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12
Triggers	FAIL	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

EQUIFIRST MORTGAGE LOAN TRUST 2005-1 - Price/Yield - M6
Fortis Investment USA Breakeven Analysis

Balance \$14,946,000.00 Delay 0
 Coupon 3.55 Dated 3/17/2005
 Settle 3/17/2005 First Payment 4/25/2005

	Base Case	Fast Prepay	Slow Prepay	Fast/Slow	LIBOR Shock down
Price					
WAL	9.61	6.39	13.34	11.17	6.19
Mod Durm 30360	6.66	4.96	8.17	7.05	5.33
Principal Writedown	0.05%	0.03%	0.05%	0.06%	0.05%
Total Collat Loss (Collat Maturity)	10.89%	9.90%	12.39%	9.53%	11.48%
LIBOR_1MO	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 300	Fwd -100
LIBOR_6MO	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 300	Fwd -100
Prepay (1F)	23 HEP	35 HEP	15 HEP	15 HEP	35 HEP
Prepay (1A)	40 CPR	55 CPR	30 CPR	55 CPR	55 CPR
Default	9.255 CDR	12.428 CDR	7.656 CDR	9.409 CDR	14.728 CDR
Loss Severity	60%	60%	60%	60%	60%
Servicer Advances	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12
Triggers	FAIL	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

EQUIFIRST MORTGAGE LOAN TRUST 2005-1 - Price/Yield - M8
Fortis Investment USA Breakeven Analysis

Balance \$10,619,000.00 Delay 0
 Coupon 4.1 Dated 3/17/2005
 Settle 3/17/2005 First Payment 4/25/2005

	Base Case	Fast Prepay	Slow Prepay	Fast/Slow	LIBOR Shock down
WAL	11.30	7.48	15.67	14.37	7.22
Mod Durm 30360	7.20	5.47	8.63	8.17	5.92
Principal Writedown	0.11%	0.05%	0.16%	0.11%	0.07%
Total Collat Loss (Collat Maturity)	7.52%	6.53%	9.05%	6.22%	8.12%
LIBOR_1MO	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 300	Fwd -100
LIBOR_6MO	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 300	Fwd -100
Prepay (1F)	23 HEP	35 HEP	15 HEP	15 HEP	35 HEP
Prepay (1A)	40 CPR	55 CPR	30 CPR	55 CPR	55 CPR
Default	6.061 CDR	7.84 CDR	5.264 CDR	5.705 CDR	9.962 CDR
Loss Severity	60%	60%	60%	60%	60%
Servicer Advances	100%	100%	100%	100%	100%
Liquidation Lag	12	12	12	12	12
Triggers	FAIL	FAIL	FAIL	FAIL	FAIL
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

EQUIFIRST MORTGAGE LOAN TRUST 2005-1 - Price/Yield - M9
Fortis Investment USA Breakeven Analysis

Balance	\$7,866,000.00	Delay	0		
Coupon	4.75	Dated	3/17/2005		
Settle	3/17/2005	First Payment	4/25/2005		
<i>Price</i>		<i>Base Case</i>	<i>Fast Prepay</i>	<i>Slow Prepay</i>	<i>Fast/Slow</i> <i>LIBOR Shock down</i>
		12.34	8.18	17.08	16.19
	WAL	7.39	5.72	8.69	8.68
	Mod Durm 30360	0.08%	0.07%	0.08%	0.17%
	Principal Writedown	6.48%	5.50%	8.01%	5.22%
	Total Collat Loss (Collat Maturity)				7.87
					6.15
					0.06%
					7.04%
	LIBOR_1MO	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 300
	LIBOR_6MO	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 300
	Prepay (1F)	23 HEP	35 HEP	15 HEP	15 HEP
	Prepay (1A)	40 CPR	55 CPR	30 CPR	55 CPR
	Default	5.139 CDR	6.518 CDR	4.575 CDR	4.68 CDR
	Loss Severity	60%	60%	60%	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)
					8.521 CDR
					60%
					100%
					12
					FAIL
					Call (N)

Assumptions:

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

		LTV			DTI	
		Avg LTV	Min LTV	Max LTV	Avg DTI	Min DTI
	IO Loans					
Low Bal	< \$50k \$50k to \$100k					
High Coupon	8% to 9% 9% to 10% > 10%					
Occupancy	Non-Owner Occ 2nd lien					
Doc Type	Non-Full Doc					
Property Type	Non SFR					
Delinq	60+ days					

Max DTI	Avg FICO	FICO		Doc	
		Min FICO	Max FICO	Full Doc	Non-Full Doc

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
\$2,100,000	CA		3/1 Libor	75%	25%	685	SFR

<u>Purpose</u>	<u>Occ Codes</u>	<u>Orig Prepay Penalty</u>
Refi NC	Primary Home	24

1 SP BB exp loss?

2 % Loss of "BB" Class Princ

M-7

TRIGGERS FAIL % Writedown	Libor forward - 50			Libor forward			Libor forward +200			Libor forward + 400		
	100%	125%	150%	100%	125%	150%	100%	125%	150%	100%	125%	150%
	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%	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%	74.58%	0.00%	0.00%	0.00%
S&P Loss Ramp*												

3 % Loss of "BB" Class Princ

TRIGGERS PASS % Writedown	Libor forward - 50			Libor forward			Libor forward +200			Libor forward + 400		
	100%	125%	150%	100%	125%	150%	100%	125%	150%	100%	125%	150%
	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%	6.18%	0.00%	0.00%	6.19%	0.00%	0.00%	6.21%	0.00%	0.00%	6.21%
3	0.00%	0.00%	7.20%	0.00%	0.00%	7.44%	0.00%	0.00%	8.64%	0.00%	0.00%	9.53%
4	0.00%	8.66%	9.83%	0.00%	9.64%	10.20%	0.00%	11.48%	11.91%	0.00%	14.24%	13.16%
S&P Loss Ramp												

4 Breakeven Runs

TRIGGERS FAIL	Libor forward - 50			Libor forward			Libor forward +200			Libor forward + 400		
	100%	125%	150%	100%	125%	150%	100%	125%	150%	100%	125%	150%
1st \$ Loss CDR	5.305 CDR	5.634 CDR	6.046 CDR	5.078 CDR	5.411 CDR	5.838 CDR	4.056 CDR	4.487 CDR	5.041 CDR	3.329 CDR	4.037 CDR	4.85 CDR
Cumulative Loss to Pool	12.14%	10.38%	9.27%	11.67%	10.00%	8.97%	9.48%	8.38%	7.79%	7.88%	7.58%	7.51%
WAL	10.18	7.85	6.11	10.25	7.88	6.13	10.48	8.01	6.19	10.65	8.07	6.21
Period of 1st \$ Loss	244	192	155	229	193	146	230	179	145	267	184	150
Princ Window	97 - 359	74 - 359	57 - 358	97 - 359	74 - 359	57 - 356	99 - 359	75 - 359	57 - 358	101 - 359	76 - 359	57 - 358
Gap in Princ(V/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

1 SP BB exp loss?

2 % Loss of "BB" Class Princ

M-8

TRIGGERS FAIL % Writedown	Libor forward - 50		Libor forward		Libor forward +200		Libor forward +400	
	100%	125%	100%	125%	100%	125%	100%	125%
Coll Loss %								
1	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%
S&P Loss Ramp*	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	46.25%	0.00%
4	0.00%	0.00%	0.00%	0.00%	91.19%	37.73%	100.00%	95.24%

3 % Loss of "BB" Class Princ

TRIGGERS PASS % Writedown	Libor forward - 50		Libor forward		Libor forward +200		Libor forward +400	
	100%	125%	100%	125%	100%	125%	100%	125%
Coll Loss %								
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	3.57%	0.00%	0.00%	0.00%	0.00%
S&P Loss Ramp	0.00%	0.00%	0.00%	9.26%	0.00%	8.18%	0.00%	13.29%
4	0.00%	12.72%	0.00%	13.16%	0.00%	14.24%	0.00%	18.62%

4 Breakeven Runs

TRIGGERS FAIL	Libor forward - 50		Libor forward		Libor forward +200		Libor forward +400	
	100%	125%	100%	125%	100%	125%	100%	125%
1st \$ Loss CDR	4.639	4.825	4.415	4.605	3.412	3.702	2.72	3.284
Cumulative Loss to Pool	10.73%	8.97%	10.25%	8.59%	8.06%	6.98%	6.50%	6.22%
WAL	11.16	8.62	11.21	8.65	11.47	8.78	11.68	8.87
Period of 1st \$ Loss	219	178	258	195	232	193	219	171
Princ Window	108 - 359	83 - 359	108 - 359	83 - 359	111 - 359	84 - 359	113 - 359	85 - 359
Gap in Princ(Y/N)	N	N	N	N	N	N	N	N

* SP default assumptions are in tab "SP Defaults"

SP prepayment ramps-nim

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%

Assumptions:

Severity		100% changed from 100% to 60%
Advances		100%
Lag	12 months	
Libor	Forward	
Losses	SP default assumptions(on original pool)	
Prepays	SP prepays for nim bonds	
To Maturity		

		LTV			DTI	
		Avg LTV	Min LTV	Max LTV	Avg DTI	Min DTI
	IO Loans					
Low Bal	< \$50k \$50k to \$100k					
High Coupon	8% to 9% 9% to 10% > 10%					
Occupancy	Non-Owner Occ 2nd lien					
Doc Type	Non-Full Doc					
Property Type	Non SFR					
Delinq	60+ days					

Max DTI	FICO			Doc	
	Avg FICO	Min FICO	Max FICO	Full Doc	Non-Full Doc

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
\$2,100,000	CA		3/1 Libor	75%	25%	685	SFR

Purpose Occ Codes Orig Prepay Penalty

Refi NC Primary Home 24

1 SP BB exp loss?

M-7

2 % Loss of "BB" Class Princ

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
S&P Loss Ramp*	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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
S&P Loss Ramp	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	0.00%	0.00%	5.90%	0.00%	0.00%	0.00%	5.94%	0.00%	0.00%	0.00%	5.94%	0.00%
	0.00%	0.00%	7.09%	0.00%	0.00%	0.00%	7.32%	0.00%	0.00%	0.00%	8.48%	0.00%
	0.00%	10.16%	9.52%	0.00%	0.00%	10.16%	9.88%	0.00%	0.00%	11.10%	11.56%	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	9.022 CDR	9.573 CDR	10.253 CDR	8.63 CDR	9.189 CDR	9.894 CDR	6.891 CDR	7.616 CDR	8.533 CDR	5.691 CDR	6.874 CDR	8.218 CDR
Cumulative Loss to Pool	11.79%	10.23%	9.23%	11.35%	9.86%	8.93%	9.31%	8.31%	7.78%	7.84%	7.56%	7.51%
WAL	9.47	7.40	5.82	9.56	7.45	5.84	9.90	7.63	5.94	10.15	7.73	5.97
Period of 1st \$ Loss	216	169	142	207	178	156	213	179	143	233	176	147
Princ Window	90 - 359	70 - 359	54 - 358	91 - 359	70 - 359	54 - 358	94 - 359	72 - 359	55 - 358	96 - 359	73 - 359	55 - 358
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

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%

EquiFirst Mortgage Loan Trust 2005-1

FRM PPC: 115%
 ARM PPC: 100%
 Enable Call: Yes

FRM PPC: 57.50%
 ARM PPC: 100%
 Enable Call: Yes

Period	Excess		Call		Effective A1	
	1 Mo LIBOR	6 Mo LIBOR	1 Mo LIBOR	6 Mo LIBOR	NetWAC	NetWAC
1	2.75	3.20	2.75	3.20	4.99	4.99
2	2.75	3.20	2.75	3.20	6.49	6.49
3	2.75	3.20	2.75	3.20	6.28	6.28
4	2.75	3.20	2.75	3.20	6.49	6.49
5	2.75	3.20	2.75	3.20	6.28	6.28
6	2.75	3.20	2.75	3.20	6.28	6.28
7	2.75	3.20	2.75	3.20	6.48	6.49
8	2.75	3.20	2.75	3.20	6.27	6.28
9	2.75	3.20	2.75	3.20	6.48	6.49
10	2.75	3.20	2.75	3.20	6.27	6.28
11	2.75	3.20	2.75	3.20	6.27	6.28
12	2.75	3.20	2.75	3.20	6.94	6.95
13	2.75	3.20	2.75	3.20	6.27	6.28
14	2.75	3.20	2.75	3.20	6.48	6.49
15	2.75	3.20	2.75	3.20	6.27	6.29
16	2.75	3.20	2.75	3.20	6.48	6.50
17	2.75	3.20	2.75	3.20	6.27	6.29
18	2.75	3.20	2.75	3.20	6.27	6.29
19	2.75	3.20	2.75	3.20	6.48	6.50
20	2.75	3.20	2.75	3.20	6.28	6.30
21						6.51

Deal Name:	Equifirst 2005-1													
Aggregated:	# of Loans	Balance	% of group balance	WAC	WARm	FICO	LTV	% of full doc	% of owner Occ	SF	% Cash out/refi	DTI	2nd Liens	
Rate:	10.001-10.500	10.501-11.000	11.001-11.500	11.501-12.000	12.001 +	Balance	FICO	LTV	% of full doc	% of owner Occ	SF	% Cash out/refi	DTI	2nd Liens
	62	3,583,084.22	0.46	10.281	10.197	622.80	95.57	50.48	98.37	93.30	38.18	43.13	61.50	
	101	4,805,063.18	0.61	10.794	10.687	635.68	98.51	38.45	100.00	91.60	31.11	65.66	85.26	
	61	2,535,648.85	0.32	11.286	11.100	623.85	99.19	58.09	100.00	91.84	37.35	39.70	95.91	
	46	1,790,254.16	0.23	11.702	11.700	623.08	99.54	51.03	100.00	89.61	24.14	43.45	95.99	
	6	230,907.98	0.03	12.400	0.000	640.12	100.00	20.77	100.00	100.00	24.05	40.81	100.00	
	74	1,478,474.24	0.19	10.891	0.000	643.72	99.76	56.46	100.00	91.63	24.80	40.94	100.00	
	227	8,710,549.76	1.11	9.856	8.325	637.63	91.69	61.32	97.82	88.69	39.99	54.05	68.00	
	491	31,173,418.18	3.96	8.360	7.995	626.90	88.25	80.51	95.16	91.95	46.74	38.39	13.42	
	99	44,409,589.46	5.65	6.543	6.499	649.15	86.51	49.43	97.00	97.92	65.56	42.34	0.00	
	13	7,009,722.55	0.89	6.252	6.141	668.33	83.17	54.95	100.00	100.00	85.11	40.22	0.00	
	4	2,573,722.17	0.33	6.102	5.914	650.12	77.75	76.69	100.00	100.00	50.35	32.46	0.00	
	1	717,755.30	0.09	5.800	0.000	697.00	79.56	100.00	100.00	100.00	100.00	48.40	0.00	
	27	3,304,656.83	0.42	8.352	8.311	519.24	76.51	92.96	100.00	95.64	80.63	43.46	1.97	
	257	33,790,577.47	4.30	7.801	7.717	540.07	80.53	91.72	100.00	92.02	76.92	41.66	0.00	
	327	47,576,529.06	6.05	7.317	7.280	563.72	81.33	89.09	100.00	91.53	76.88	41.26	0.00	
	551	82,047,398.90	10.43	7.272	7.189	588.43	84.57	73.73	98.37	91.60	76.01	40.62	0.37	
	2,041	318,457,556.18	40.48	7.019	6.847	626.13	89.90	78.74	98.52	91.79	66.00	42.11	2.25	
	524	82,137,007.17	10.44	6.956	6.865	610.43	84.49	73.94	95.09	90.07	83.39	40.51	0.00	
	724	121,563,903.29	15.45	7.055	7.032	616.45	89.65	70.83	97.56	90.85	77.46	40.85	0.00	
	496	88,667,705.01	11.27	7.011	6.938	646.47	94.64	74.18	98.51	93.44	77.73	41.26	0.45	
	60	11,325,997.21	1.44	6.988	6.634	682.34	97.88	88.20	100.00	89.45	77.19	41.93	2.56	
	100	12,181,481.74	1.55	7.229	7.188	669.73	80.92	55.99	0.00	77.99	59.34	40.61	0.00	
	3,068	510,032,626.73	64.84	6.905	6.785	631.99	87.94	77.63	98.36	91.75	100.00	40.97	0.86	
	306	58,159,022.17	7.39	6.959	6.749	637.21	86.31	0.00	95.42	91.21	65.83	37.23	4.21	
	3,936	598,126,189.74	76.04	6.945	6.839	635.52	90.49	100.00	98.42	90.42	66.20	41.89	1.03	
	803	130,324,647.32	16.57	7.255	6.998	652.48	83.19	0.00	97.27	91.80	58.17	41.67	5.63	
	595	137,396,277.29	17.47	6.400	6.377	663.34	89.78	83.89	99.91	89.72	62.37	39.68	0.00	
	353	15,927,771.96	2.02	10.509	0.000	657.03	99.83	38.59	100.00	90.03	27.53	48.55	100.00	
	581	100,383,974.24	12.76	6.590	6.542	654.57	80.00	44.73	99.83	89.61	28.82	41.49	0.00	
	0	0.00	-	0.000	0.000	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	1,245	201,344,400.32	25.60	6.999	6.846	640.60	89.33	73.16	98.17	90.80	65.22	42.73	2.36	
	1,789	282,954,954.82	35.97	7.072	6.940	636.71	90.30	79.76	98.19	90.46	60.65	48.01	2.11	
	123	24,746,366.01	3.15	6.803	6.685	632.84	90.08	86.04	98.39	92.53	63.95	51.45	0.98	
	93	13,969,051.99	1.78	6.722	6.616	625.19	78.12	74.94	92.97	0.00	74.21	42.63	2.60	

All average are wtg averages.

	Aggregate
FICO avg	638
CLTV avg	88.97
SS CLTV %	91.36
Full Doc %	76.04
Loan Bal avg	155,918.70
DTI %	41.46
DTI >45%	39.47
Purch %	30.44
Cash Out %	64.84
Fxd %	18.01
3 yr ARM >= %	11.71
WAC avg	7.00
1 st Lien %	97.98
MI %	0.00
CA %	9.32
Inv Prop %	1.55
IO %	17.47
2yr IO%	0.00
IO non-Full Doc %	2.81
Multi-Fam %	1.78
Print Occ %	98.01
<\$100K Bal %	

Documentation	WALTV	WACLTV	WASSCLTV	WAFICO	WAC	% Bal	Purch %	Invrt Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI%	DTI% > 45	% with MI
Full	89.67	90.49	91.84	638	6,945,140,638	76.04	21.57	0.87	75.26	5.71	6.10	76.04	14.65	41.89	31.68	0
Non-Full	79.99	84.16	89.87	648	7,164,048,952	23.96	8.87	0.68	22.72	7.05	3.21	0.00	2.81	40.30	7.79	0
Total	87.35	88.97	91.36	638	6,997,594,395	100.00	30.44	1.55	97.98	12.76	9.32	76.04	17.47	41.51	39.47	0

Interest Only	WALTV	WACLTV	WASSCLTV	WAFICO	WAC	% Bal	Purch %	Invrt Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI%	DTI% > 45	% with MI
IO	89.76	89.78	94.11	663	6,400,933,103	17.47	5.93	0.02	17.47	3.89	3.68	14.65	17.47	39.68	4.28	0
Non-IO	86.83	88.80	90.78	633	7,124,025,381	82.53	24.51	1.53	80.51	8.87	5.64	61.39	0.00	41.89	35.19	0
Total	87.35	88.97	91.36	638	6,997,594,395	100.00	30.44	1.55	97.98	12.76	9.32	76.04	17.47	41.51	39.47	0

FICO	WALTV	WACLTV	WASSCLTV	WAFICO	WAC	% Bal	Purch %	Invrt Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI%	DTI% > 45	% with MI
001 - 559	80.27	80.37	80.91	543	7,774,222,433	6.55	1.12	0.00	6.55	0.35	0.39	5.96	0.00	42.00	3.14	0
560 - 599	83.24	83.38	83.89	581	7,243,849,606	13.82	2.32	0.11	13.80	0.49	1.26	10.79	0.05	40.56	4.89	0
600 - 639	88.19	89.72	91.81	621	7,020,562	32.82	8.96	0.32	32.19	3.66	2.84	26.34	5.66	41.75	13.40	0
640 - 679	88.19	90.75	94.23	658	6,903,355,749	27.97	10.01	0.54	27.08	5.05	3.23	19.51	6.92	41.82	10.76	0
680 >=	90.11	92.12	95.46	716	6,637,645,074	18.84	8.02	0.58	18.36	3.22	1.60	13.44	4.80	41.14	7.29	0
Total	87.35	88.97	91.36	638	6,997,594,395	100.00	30.44	1.55	97.98	12.76	9.32	76.04	17.47	41.51	39.47	0

Low Balance	WALTV	WACLTV	WASSCLTV	WAFICO	WAC	% Bal	Purch %	Invrt Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI%	DTI% > 45	% with MI
< 80,000	70.13	88.96	90.15	629	8,594,595,868	6.45	3.06	0.29	4.93	0.63	0.22	4.97	0.00	41.35	2.04	0
80,000 - 99,999.99	85.82	89.00	91.19	629	7,581,825,405	6.62	2.36	0.17	6.36	0.74	0.09	5.40	0.07	40.70	2.58	0
100,000 - 249,999.99	89.22	89.56	91.86	638	6,957,920,931	59.03	17.27	0.85	58.78	7.12	2.99	47.64	8.79	41.43	23.54	0
250,000 >=	87.73	87.73	90.63	645	6,573,854,984	27.90	7.75	0.24	27.90	4.27	6.01	18.03	8.60	41.89	11.31	0
Total	87.35	88.97	91.36	638	6,997,594,395	100.00	30.44	1.55	97.98	12.76	9.32	76.04	17.47	41.51	39.47	0

Lien Position	WALTV	WACLTV	WASSCLTV	WAFICO	WAC	% Bal	Purch %	Invrt Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI%	DTI% > 45	% with MI
1	88.75	88.75	91.22	638	6,925,019,075	97.98	29.04	1.55	97.98	12.76	9.00	75.26	17.47	41.36	38.67	0
2	19.57	99.83	98.16	657	10,509,227,99	2.02	1.40	0.00	0.00	0.00	0.31	0.78	0.00	48.55	0.80	0
Total	87.35	88.97	91.36	638	6,997,594,395	100.00	30.44	1.55	97.98	12.76	9.32	76.04	17.47	41.51	39.47	0

Principal Balances (\$)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
a. 0 - 50,000	302	10,239,024.00	1.30	92.78	638
b. 50,001 - 100,000	1,191	92,949,780.45	11.82	88.54	628
c. 100,001 - 150,000	1,348	167,289,450.66	21.27	89.66	633
d. 150,001 - 200,000	985	170,195,035.89	21.64	89.56	641
e. 200,001 - 250,000	567	126,721,943.64	16.11	89.43	639
f. 250,001 - 300,000	275	75,243,352.61	9.57	88.58	641
g. 300,001 - 350,000	164	53,009,288.55	6.74	88.53	641
h. 350,001 - 400,000	97	36,651,193.95	4.66	87.99	648
i. 400,001 - 450,000	53	22,637,245.56	2.88	88.44	652
j. 450,001 - 500,000	46	21,872,343.90	2.78	84.48	646
k. 500,001 - 550,000	7	3,686,601.37	0.47	84.90	668
l. 550,001 - 600,000	6	3,423,121.18	0.44	80.98	660
l. 600,001 - 650,000	1	627,917.89	0.08	72.00	615
l. 650,001 - 700,000	2	1,345,804.28	0.17	80.00	673
m. 700,001 - 750,000	1	717,755.30	0.09	79.56	697
TOTAL POOL	5,045	786,609,859.23	100.00	88.97	638

Fico Score	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
b. 001 - 520	10	1,192,106.51	0.15	76.51	510
c. 521 - 540	131	17,045,606.89	2.17	78.35	532
d. 541 - 560	261	35,665,891.89	4.53	81.04	550
e. 561 - 580	316	46,705,947.62	5.94	82.21	572
f. 581 - 600	444	66,109,609.35	8.40	85.08	591
g. 601 - 620	768	115,412,371.69	14.67	87.72	610
h. 621 - 640	896	144,854,964.34	18.42	91.41	631
i. 641 - 660	777	120,471,814.66	15.32	90.78	651
j. 661 - 680	573	93,470,668.10	11.88	90.79	670
k. 681 - 700	349	57,190,862.09	7.27	91.73	689
l. 701 - 720	194	32,668,449.39	4.15	91.79	710
m. 721 - 740	142	25,415,379.03	3.23	92.89	729
n. 741 - 760	94	16,586,219.10	2.11	93.39	749
o. 761 - 780	55	8,119,542.66	1.03	94.48	769
p. 781 - 800	26	4,304,632.98	0.55	86.29	789
q. 800 +	9	1,395,792.93	0.18	89.57	804
TOTAL POOL	5,045	786,609,859.23	100.00	88.97	638

LTV Ratio	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
a. < 35.00	11	901,269.36	0.11	28.68	588
b. 35.01 - 50.00	38	3,720,709.66	0.47	44.72	620
c. 50.01 - 55.00	24	3,888,173.19	0.49	52.40	608
d. 55.01 - 60.00	40	6,229,253.11	0.79	58.28	617
e. 60.01 - 65.00	57	8,994,720.95	1.14	63.12	615
f. 65.01 - 70.00	140	20,819,371.31	2.65	68.61	601
g. 70.01 - 75.00	154	27,205,725.95	3.46	73.97	608
h. 75.01 - 80.00	931	159,125,955.30	20.23	79.69	640
i. 80.01 - 85.00	524	82,137,007.17	10.44	84.49	610
j. 85.01 - 90.00	724	121,563,903.29	15.45	89.65	616
k. 90.01 - 95.00	496	88,667,705.01	11.27	94.64	646
l. 95.01 - 100.00	1,906	263,356,064.93	33.48	99.90	662
TOTAL POOL	5,045	786,609,859.23	100.00	88.97	638

Note Rate	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
04.501-5.000	4	1,140,947.46	0.15	78.01	645
05.001-5.500	100	24,038,115.80	3.06	80.04	665
05.501-6.000	436	95,371,447.64	12.12	83.98	660
06.001-6.500	717	142,590,409.08	18.13	86.66	649
06.501-7.000	1,242	214,593,083.68	27.28	90.02	642
07.001-7.500	799	119,476,948.54	15.19	91.01	634
07.501-8.000	734	103,197,244.35	13.12	91.40	622
08.001-8.500	294	34,547,917.16	4.39	90.87	604
08.501-9.000	243	24,219,617.18	3.08	90.56	599
09.001-9.500	99	7,942,981.36	1.01	94.47	604
09.501-10.000	101	6,546,188.59	0.83	96.55	623
10.001-10.500	62	3,583,084.22	0.46	95.57	623
10.501-11.000	101	4,805,063.18	0.61	98.51	636
11.001-11.500	61	2,535,648.85	0.32	99.19	624
11.501-12.000	46	1,790,254.16	0.23	99.54	623
12.001-12.500	5	170,252.01	0.02	100.00	637
12.501-13.000	1	60,655.97	0.01	100.00	648
TOTAL POOL	5,045	786,609,859.23	100.00	88.97	638

Maximum Rate	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
10.501-11.000	4	1,140,947.46	0.18	78.01	645
11.001-11.500	100	24,038,115.80	3.73	80.04	665
11.501-12.000	415	90,962,335.36	14.10	84.04	659
12.001-12.500	622	124,111,259.33	19.24	86.50	646
12.501-13.000	1,007	177,088,018.51	27.46	89.82	636
13.001-13.500	634	97,012,366.40	15.04	90.51	627
13.501-14.000	540	77,574,140.85	12.03	91.57	614
14.001-14.500	217	26,234,049.57	4.07	91.21	598
14.501-15.000	169	17,226,512.82	2.67	91.68	591
15.001-15.500	56	5,430,975.26	0.84	93.96	583
15.501-16.000	30	2,652,805.29	0.41	93.69	571
16.001-16.500	10	1,034,605.24	0.16	88.89	559
16.501-17.000	5	330,329.17	0.05	90.34	592
17.001-17.500	1	46,715.97	0.01	85.00	520
17.501-18.000	1	71,741.24	0.01	90.00	520
TOTAL POOL	3,811	644,954,918.27	100.00	88.45	634

Minimum Rate	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
04.501-5.000	4	1,140,947.46	0.18	78.01	645
05.001-5.500	100	24,038,115.80	3.73	80.04	665
05.501-6.000	415	90,962,335.36	14.10	84.04	659
06.001-6.500	622	124,111,259.33	19.24	86.50	646
06.501-7.000	1,007	177,088,018.51	27.46	89.82	636
07.001-7.500	634	97,012,366.40	15.04	90.51	627
07.501-8.000	540	77,574,140.85	12.03	91.57	614
08.001-8.500	217	26,234,049.57	4.07	91.21	598
08.501-9.000	169	17,226,512.82	2.67	91.68	591
09.001-9.500	56	5,430,975.26	0.84	93.96	583
09.501-10.000	30	2,652,805.29	0.41	93.69	571
10.001-10.500	10	1,034,605.24	0.16	88.89	559
10.501-11.000	5	330,329.17	0.05	90.34	592
11.001-11.500	1	46,715.97	0.01	85.00	520
11.501-12.000	1	71,741.24	0.01	90.00	520
TOTAL POOL	3,811	644,954,918.27	100.00	88.45	634

Margin	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
03.501-4.000	1	239,716.92	0.04	68.57	674
04.001-4.500	29	6,956,723.24	1.08	79.31	644
04.501-5.000	155	33,504,272.74	5.19	81.83	655
05.001-5.500	341	69,975,848.91	10.85	84.60	652
05.501-6.000	632	120,276,120.67	18.65	85.93	648
06.001-6.500	770	133,498,046.63	20.70	88.66	640
06.501-7.000	846	137,839,315.89	21.37	91.09	630
07.001-7.500	542	80,636,830.82	12.50	91.61	620
07.501-8.000	274	36,674,521.39	5.69	91.51	598
08.001-8.500	132	16,344,504.42	2.53	91.75	590
08.501-9.000	50	5,335,055.29	0.83	94.81	581
09.001-9.500	19	1,810,674.66	0.28	93.08	569
09.501-10.000	15	1,455,979.24	0.23	93.76	571
10.001-10.500	4	335,566.21	0.05	85.00	528
11.001-11.500	1	71,741.24	0.01	90.00	520
TOTAL POOL	3,811	644,954,918.27	100.00	88.45	634

Prepay Term	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
0	1,259	185,637,940.32	23.60	87.72	633
12	153	29,026,537.90	3.69	86.98	642
24	2,259	372,202,490.55	47.32	89.14	632
30	16	3,357,714.74	0.43	92.80	648
36	1,358	196,385,175.72	24.97	90.07	655
TOTAL POOL	5,045	786,609,859.23	100.00	88.97	638

Lien	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
1	4,692	770,682,087.27	97.98	88.75	638
2	353	15,927,771.96	2.02	99.83	657
TOTAL POOL	5,045	786,609,859.23	100.00	88.97	638

Remaining Term (months)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
000-120	5	381,158.95	0.05	89.00	648
121-180	52	5,117,207.13	0.65	86.69	648
181-240	158	8,805,725.80	1.12	93.65	642
241-300	6	979,480.24	0.12	94.23	701
301-340	2	262,204.73	0.03	79.50	612
341-360	4,822	771,064,082.38	98.02	88.93	638
TOTAL POOL	5,045	786,609,859.23	100.00	88.97	638

Property Type	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
Condominium	217	33,479,708.06	4.26	89.65	657
Modular Home	1	169,328.01	0.02	86.04	611
Single Family	4,556	713,508,163.93	90.71	89.14	638
Townhouse	178	25,483,607.24	3.24	89.43	641
Two-Four Family	93	13,969,051.99	1.78	78.12	625
TOTAL POOL	5,045	786,609,859.23	100.00	88.97	638

Occupancy	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
Investor	100	12,181,481.74	1.55	80.92	670
Primary	4,929	770,920,160.44	98.01	89.12	638
Second Home	16	3,508,217.05	0.45	85.06	678
TOTAL POOL	5,045	786,609,859.23	100.00	88.97	638

Loan Purpose	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
Cash Out Refinance	3,068	510,032,626.73	64.84	87.94	632
Land Contract	27	2,562,466.21	0.33	83.89	595
Purchase	1,712	239,458,198.03	30.44	91.39	654
Rate/Term Refinance	238	34,556,568.26	4.39	87.92	631
TOTAL POOL	5,045	786,609,859.23	100.00	88.97	638

State	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
Alabama	112	13,616,503.21	1.73	92.16	629
Arizona	214	33,050,071.63	4.20	89.31	648
Arkansas	34	3,774,678.99	0.48	96.12	655
California	299	73,310,357.67	9.32	82.66	640
Colorado	156	29,178,651.09	3.71	91.60	656
Connecticut	30	5,684,759.28	0.72	85.97	614
Delaware	40	7,462,982.97	0.95	88.81	638
Florida	297	48,193,964.13	6.13	88.99	641
Georgia	225	32,106,283.13	4.08	91.57	636
Idaho	17	2,310,257.53	0.29	88.60	632
Illinois	221	33,575,168.52	4.27	89.21	633
Indiana	117	14,285,318.67	1.82	93.42	641
Iowa	35	3,729,332.60	0.47	92.89	643
Kansas	39	4,606,405.08	0.59	92.65	641
Kentucky	48	5,213,130.69	0.66	91.80	650
Louisiana	79	9,009,151.71	1.15	89.32	625
Maine	53	8,131,076.65	1.03	87.15	639
Maryland	220	48,358,465.59	6.15	88.36	639
Massachusetts	61	13,603,371.11	1.73	83.06	627
Michigan	255	36,393,359.23	4.63	89.35	630
Minnesota	75	14,683,435.96	1.87	92.19	648
Mississippi	50	6,743,513.25	0.86	92.11	631
Missouri	95	10,448,598.11	1.33	91.98	625
Nebraska	21	2,856,291.93	0.36	91.05	644
Nevada	107	20,841,731.41	2.65	85.70	645
New Hampshire	34	6,702,762.42	0.85	89.35	645
New Jersey	142	28,457,948.84	3.62	84.00	625
New Mexico	25	2,779,064.25	0.35	87.71	653
New York	78	10,243,355.83	1.30	84.80	632
North Carolina	220	27,681,979.69	3.52	90.37	635
Ohio	167	23,602,920.87	3.00	91.42	642
Oklahoma	81	7,303,416.12	0.93	89.37	629
Oregon	44	6,749,339.91	0.86	89.25	633
Pennsylvania	307	41,251,240.83	5.24	91.37	644
Rhode Island	23	4,721,938.14	0.60	82.74	628
South Carolina	114	13,616,505.21	1.73	94.03	628
South Dakota	3	438,744.27	0.06	93.90	638
Tennessee	150	17,914,631.19	2.28	94.72	635
Texas	154	16,062,868.69	2.04	87.58	636
Utah	45	6,554,383.51	0.83	88.27	638
Vermont	6	800,444.30	0.10	82.66	653
Virginia	357	61,035,143.08	7.76	88.66	639
Washington	79	14,451,442.63	1.84	91.83	658
Wisconsin	111	14,451,771.66	1.84	91.87	633
Wyoming	5	623,097.65	0.08	90.23	639
TOTAL POOL	5,045	786,609,859.23	100.00	88.97	638

Grade	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
N/A	5,045	786,609,859.23	100.00	88.97	638
TOTAL POOL	5,045	786,609,859.23	100.00	88.97	638

PMI Provider	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
No MI	5,045	786,609,859.23	100.00	88.97	638
TOTAL POOL	5,045	786,609,859.23	100.00	88.97	638

Product	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
2/28 6 MO LIBOR	3,317	552,857,062.98	70.28	88.60	631
3/27 6 MO LIBOR	494	92,097,855.29	11.71	87.57	652
Fixed Rate 10 Year	5	381,158.95	0.05	89.00	648
Fixed Rate 15 Year	52	5,117,207.13	0.65	86.69	648
Fixed Rate 20 Year	158	8,805,725.80	1.12	93.65	642
Fixed Rate 25 Year	6	979,480.24	0.12	94.23	701
Fixed Rate 30 Year	1,013	126,371,368.84	16.07	91.38	658
TOTAL POOL	5,045	786,609,859.23	100.00	88.97	638

Equifirst 2005-1 (Silent Seconds Only)

Principal Balances (\$)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
a. 0 - 50,000	3	130,228.82	0.13	78.88	95.91	562
b. 50,001 - 100,000	136	10,722,833.44	10.68	80.08	98.79	635
c. 100,001 - 150,000	165	20,177,070.87	20.10	80.30	99.31	646
d. 150,001 - 200,000	116	20,018,051.17	19.94	79.91	99.24	656
e. 200,001 - 250,000	72	15,984,823.90	15.92	80.50	99.40	660
f. 250,001 - 300,000	26	7,175,947.25	7.15	79.05	98.64	653
g. 300,001 - 350,000	17	5,543,491.26	5.52	81.41	99.55	655
h. 350,001 - 400,000	14	5,347,779.85	5.33	80.00	98.58	678
i. 400,001 - 450,000	10	4,298,469.79	4.28	79.96	99.47	656
j. 450,001 - 500,000	16	7,582,681.86	7.55	78.28	97.14	661
k. 500,001 - 550,000	4	2,134,596.04	2.13	80.00	98.57	693
l. 550,001 - 600,000	1	600,000.00	0.60	78.70	98.37	636
l. 650,001 - 700,000	1	667,999.99	0.67	80.00	100.00	700
TOTAL POOL	581	100,383,974.24	100.00	80.00	99.00	655

Fico Score	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
b. 001 - 520	1	55,927.41	0.06	80.00	100.00	518
c. 521 - 540	5	483,870.04	0.48	75.94	90.63	533
d. 541 - 560	20	2,471,962.85	2.46	82.23	91.07	552
e. 561 - 580	14	1,358,693.77	1.35	81.39	94.68	570
f. 581 - 600	17	2,740,324.24	2.73	73.90	90.30	594
g. 601 - 620	100	13,991,104.92	13.94	80.30	99.39	610
h. 621 - 640	89	16,426,790.10	16.36	80.55	99.60	631
i. 641 - 660	124	21,990,910.22	21.91	80.04	99.87	651
j. 661 - 680	86	15,928,208.95	15.87	79.95	99.12	670
k. 681 - 700	50	9,144,085.17	9.11	80.14	100.05	688
l. 701 - 720	33	6,956,792.76	6.93	79.96	99.49	711
m. 721 - 740	24	5,328,246.07	5.31	80.05	99.86	730
n. 741 - 760	11	2,351,848.55	2.34	79.98	99.99	747
o. 761 - 780	5	740,714.93	0.74	75.55	96.04	768
p. 781 - 800	2	414,494.26	0.41	80.00	97.64	784
TOTAL POOL	581	100,383,974.24	100.00	80.00	99.00	655

LTV Ratio	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
b. 35.01 - 50.00	2	302,065.23	0.30	44.28	66.02	654
c. 50.01 - 55.00	3	852,663.67	0.85	52.70	67.89	579
f. 65.01 - 70.00	5	550,812.53	0.55	68.47	84.80	567
g. 70.01 - 75.00	6	474,927.20	0.47	74.92	99.93	623
h. 75.01 - 80.00	519	92,134,131.11	91.78	79.97	99.62	659
i. 80.01 - 85.00	25	3,040,926.86	3.03	84.04	97.25	620
j. 85.01 - 90.00	18	2,469,565.42	2.46	89.99	95.61	574
k. 90.01 - 95.00	2	428,957.80	0.43	94.94	99.71	631
l. 95.01 - 100.00	1	129,924.42	0.13	100.00	101.92	621
TOTAL POOL	581	100,383,974.24	100.00	80.00	99.00	655

Note Rate	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
04.501-5.000	1	308,000.00	0.31	80.00	100.00	634
05.001-5.500	27	6,837,328.25	6.81	80.05	100.12	679
05.501-6.000	79	16,390,307.73	16.33	80.12	99.18	657
06.001-6.500	129	25,770,790.33	25.67	79.95	99.37	657
06.501-7.000	163	27,173,799.48	27.07	79.33	98.83	655
07.001-7.500	93	13,540,084.12	13.49	80.10	99.02	656
07.501-8.000	50	6,695,383.56	6.67	81.35	98.77	634
08.001-8.500	20	1,925,734.69	1.92	81.81	98.63	628
08.501-9.000	12	1,267,530.78	1.26	80.23	89.82	595
09.001-9.500	2	186,767.31	0.19	87.02	94.46	562
09.501-10.000	2	96,407.21	0.10	87.80	92.80	557
10.001-10.500	2	106,906.48	0.11	82.38	97.62	526
10.501-11.000	1	84,934.30	0.08	85.00	95.00	539
TOTAL POOL	581	100,383,974.24	100.00	80.00	99.00	655

Maximum Rate	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
10.501-11.000	1	308,000.00	0.33	80.00	100.00	634
11.001-11.500	27	6,837,328.25	7.28	80.05	100.12	679
11.501-12.000	78	16,194,714.13	17.23	80.13	99.17	657
12.001-12.500	123	24,485,471.34	26.06	79.95	99.47	656
12.501-13.000	154	25,582,800.00	27.22	79.56	99.02	655
13.001-13.500	89	12,911,863.80	13.74	80.10	98.98	654
13.501-14.000	41	5,499,783.27	5.85	81.90	98.81	634
14.001-14.500	12	1,166,403.48	1.24	83.23	97.76	633
14.501-15.000	9	759,563.88	0.81	88.86	96.19	575
15.001-15.500	1	75,561.21	0.08	90.00	95.00	553
15.501-16.000	2	96,407.21	0.10	87.80	92.80	557
16.001-16.500	1	55,927.41	0.06	80.00	100.00	518
TOTAL POOL	538	93,973,823.98	100.00	80.15	99.18	655

Minimum Rate	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
04.501-5.000	1	308,000.00	0.33	80.00	100.00	634
05.001-5.500	27	6,837,328.25	7.28	80.05	100.12	679
05.501-6.000	78	16,194,714.13	17.23	80.13	99.17	657
06.001-6.500	123	24,485,471.34	26.06	79.95	99.47	656
06.501-7.000	154	25,582,800.00	27.22	79.56	99.02	655
07.001-7.500	89	12,911,863.80	13.74	80.10	98.98	654
07.501-8.000	41	5,499,783.27	5.85	81.90	98.81	634
08.001-8.500	12	1,166,403.48	1.24	83.23	97.76	633
08.501-9.000	9	759,563.88	0.81	88.86	96.19	575
09.001-9.500	1	75,561.21	0.08	90.00	95.00	553
09.501-10.000	2	96,407.21	0.10	87.80	92.80	557
10.001-10.500	1	55,927.41	0.06	80.00	100.00	518
TOTAL POOL	538	93,973,823.98	100.00	80.15	99.18	655

Margin	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
04.001-4.500	7	1,700,013.25	1.81	80.00	99.97	658
04.501-5.000	30	6,188,299.68	6.59	80.06	99.61	669
05.001-5.500	89	17,208,742.23	18.31	80.24	99.69	656
05.501-6.000	123	24,762,354.25	26.35	79.31	99.04	660
06.001-6.500	99	15,979,220.12	17.00	79.99	99.02	653
06.501-7.000	117	17,100,352.60	18.20	80.16	99.29	650
07.001-7.500	55	9,089,527.63	9.67	81.06	98.82	654
07.501-8.000	11	1,322,841.44	1.41	85.95	96.61	601
08.001-8.500	4	470,138.16	0.50	92.11	96.91	572
08.501-9.000	2	96,407.21	0.10	87.80	92.80	557
09.501-10.000	1	55,927.41	0.06	80.00	100.00	518
TOTAL POOL	538	93,973,823.98	100.00	80.15	99.18	655

Prepay Term	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate			
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
0	135	22,079,683.69	22.00	79.72	98.47	665
12	13	3,667,890.52	3.65	76.25	96.00	666
24	337	59,497,015.19	59.27	80.30	99.32	650
30	1	182,045.06	0.18	80.00	100.00	619
36	95	14,957,339.78	14.90	80.15	99.27	655
TOTAL POOL	581	100,383,974.24	100.00	80.00	99.00	655

Lien	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate			
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
1	581	100,383,974.24	100.00	80.00	99.00	655
TOTAL POOL	581	100,383,974.24	100.00	80.00	99.00	655

Remaining Term (months)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate			
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
121-180	3	260,212.66	0.26	81.49	98.51	640
301-340	1	232,700.05	0.23	85.00	90.00	615
341-360	577	99,891,061.53	99.51	79.98	99.03	655
TOTAL POOL	581	100,383,974.24	100.00	80.00	99.00	655

Property Type	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate			
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
Condominium	34	5,789,273.52	5.77	79.46	98.52	667
Single Family	515	89,958,927.97	89.61	79.98	99.02	653
Townhouse	22	3,338,996.37	3.33	81.44	99.32	653
Two-Four Family	10	1,296,776.38	1.29	80.00	99.45	681
TOTAL POOL	581	100,383,974.24	100.00	80.00	99.00	655

Occupancy	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate			
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
Investor	2	175,620.59	0.17	63.02	80.02	726
Primary	579	100,208,353.65	99.83	80.03	99.04	654
TOTAL POOL	581	100,383,974.24	100.00	80.00	99.00	655

Loan Purpose	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate			
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
Cash Out Refinance	152	28,926,196.23	28.82	79.14	97.92	650
Purchase	414	68,772,514.91	68.51	80.36	99.43	657
Rate/Term Refinance	15	2,685,263.10	2.67	79.95	99.76	651
TOTAL POOL	581	100,383,974.24	100.00	80.00	99.00	655

State	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
Alabama	8	854,041.28	0.85	80.36	99.26	612
Arizona	32	5,095,427.22	5.08	80.27	100.53	659
Arkansas	1	52,668.07	0.05	85.00	95.00	602
California	59	17,006,311.22	16.94	79.87	99.16	660
Colorado	20	3,902,826.51	3.89	80.19	99.73	643
Connecticut	1	140,687.95	0.14	80.00	100.00	659
Delaware	2	266,002.77	0.26	80.00	97.82	650
Florida	34	5,893,242.04	5.87	79.51	98.20	656
Georgia	36	5,294,180.41	5.27	80.52	99.69	647
Idaho	4	402,877.35	0.40	80.00	98.90	608
Illinois	24	4,177,768.73	4.16	80.34	99.56	657
Indiana	9	948,398.37	0.94	80.27	99.73	624
Iowa	3	301,067.36	0.30	80.00	98.41	670
Kansas	6	738,501.24	0.74	80.00	100.00	663
Kentucky	4	591,270.86	0.59	80.00	99.97	666
Louisiana	10	1,135,332.62	1.13	79.90	99.96	632
Maine	3	339,820.58	0.34	79.77	99.77	703
Maryland	19	5,337,985.09	5.32	80.56	99.51	685
Massachusetts	10	2,194,960.46	2.19	78.85	96.97	652
Michigan	23	3,847,855.44	3.83	80.90	99.05	643
Minnesota	7	1,303,743.16	1.30	79.95	99.95	653
Mississippi	4	545,232.01	0.54	76.77	92.97	617
Missouri	9	851,771.73	0.85	81.25	99.15	621
Nebraska	5	790,517.84	0.79	80.00	92.82	658
Nevada	15	3,216,749.16	3.20	80.00	100.00	665
New Hampshire	3	392,001.94	0.39	80.00	100.00	664
New Jersey	10	1,728,213.39	1.72	78.42	96.86	671
New Mexico	3	348,651.53	0.35	80.00	100.00	727
New York	12	1,551,013.57	1.55	79.99	100.00	675
North Carolina	32	3,574,432.48	3.56	79.90	99.87	643
Ohio	15	2,257,977.86	2.25	76.77	95.93	655
Oklahoma	11	1,109,722.67	1.11	79.68	99.93	653
Oregon	9	1,145,456.09	1.14	82.27	100.22	645
Pennsylvania	24	3,258,813.19	3.25	80.34	99.72	645
Rhode Island	3	817,672.05	0.81	63.19	82.06	621
South Carolina	6	598,612.06	0.60	81.30	98.90	647
Tennessee	4	341,567.11	0.34	84.67	96.32	628
Texas	19	2,359,888.98	2.35	80.88	99.44	665
Utah	10	1,636,844.64	1.63	81.37	99.32	626
Vermont	2	216,658.77	0.22	80.98	95.66	641
Virginia	45	9,677,127.01	9.64	80.93	98.83	657
Washington	13	2,405,603.37	2.40	80.00	100.00	649
Wisconsin	12	1,734,478.06	1.73	79.95	99.93	648
TOTAL POOL	581	100,383,974.24	100.00	80.00	99.00	655

Grade	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate			
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
N/A	581	100,383,974.24	100.00	80.00	99.00	655
TOTAL POOL	581	100,383,974.24	100.00	80.00	99.00	655

PMI Provider	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate			
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
No MI	581	100,383,974.24	100.00	80.00	99.00	655
TOTAL POOL	581	100,383,974.24	100.00	80.00	99.00	655

Product	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate			
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Cltv	WA-Fico
2/28 6 MO LIBOR	473	83,125,219.13	82.81	80.03	99.09	654
3/27 6 MO LIBOR	65	10,848,604.85	10.81	81.05	99.84	662
Fixed Rate 15 Year	3	260,212.66	0.26	81.49	98.51	640
Fixed Rate 30 Year	40	6,149,937.60	6.13	77.71	96.31	651
TOTAL POOL	581	100,383,974.24	100.00	80.00	99.00	655

Principal Balances (\$)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
b. 50,001 - 100,000	8	766,861.10	0.56	85.52	671
c. 100,001 - 150,000	112	14,145,146.50	10.30	89.97	661
d. 150,001 - 200,000	142	24,906,404.89	18.13	91.68	663
e. 200,001 - 250,000	135	30,174,998.14	21.96	90.14	661
f. 250,001 - 300,000	73	19,942,120.57	14.51	89.74	666
g. 300,001 - 350,000	52	16,757,252.02	12.20	91.06	660
h. 350,001 - 400,000	39	14,728,071.00	10.72	87.10	670
i. 400,001 - 450,000	16	6,831,192.50	4.97	89.05	661
j. 450,001 - 500,000	12	5,710,930.59	4.16	87.92	663
k. 500,001 - 550,000	2	1,048,050.00	0.76	87.49	652
l. 550,001 - 600,000	3	1,717,249.99	1.25	81.19	678
l. 650,001 - 700,000	1	667,999.99	0.49	80.00	700
TOTAL POOL	595	137,396,277.29	100.00	89.78	663

Fico Score	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
e. 561 - 580	1	374,969.99	0.27	87.00	573
f. 581 - 600	3	608,599.98	0.44	78.85	595
g. 601 - 620	62	13,087,178.56	9.53	83.20	612
h. 621 - 640	143	32,793,084.10	23.87	89.53	631
i. 641 - 660	126	29,345,775.04	21.36	90.41	651
j. 661 - 680	102	24,318,188.25	17.70	90.26	670
k. 681 - 700	59	13,844,866.01	10.08	90.24	689
l. 701 - 720	36	7,777,093.05	5.66	92.18	710
m. 721 - 740	28	6,862,891.48	4.99	94.44	728
n. 741 - 760	21	5,196,106.76	3.78	92.40	751
o. 761 - 780	7	1,600,424.10	1.16	95.85	770
p. 781 - 800	5	1,316,399.97	0.96	85.08	791
q. 800 +	2	270,700.00	0.20	79.05	803
TOTAL POOL	595	137,396,277.29	100.00	89.78	663

LTV Ratio	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
c. 50.01 - 55.00	2	340,000.00	0.25	51.99	657
d. 55.01 - 60.00	2	600,000.00	0.44	59.13	615
e. 60.01 - 65.00	2	228,942.54	0.17	62.91	680
f. 65.01 - 70.00	6	1,363,499.95	0.99	68.84	654
g. 70.01 - 75.00	15	3,708,769.11	2.70	73.64	683
h. 75.01 - 80.00	163	38,891,986.22	28.31	79.83	657
i. 80.01 - 85.00	45	11,439,753.03	8.33	84.05	659
j. 85.01 - 90.00	69	16,231,265.97	11.81	89.63	642
k. 90.01 - 95.00	61	13,984,416.19	10.18	94.74	664
l. 95.01 - 100.00	230	50,607,644.28	36.83	99.87	675
TOTAL POOL	595	137,396,277.29	100.00	89.78	663

Note Rate	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
04.501-5.000	3	1,023,520.25	0.74	78.22	646
05.001-5.500	36	9,796,171.37	7.13	80.95	681
05.501-6.000	135	33,149,501.87	24.13	86.15	671
06.001-6.500	161	38,617,241.78	28.11	88.98	661
06.501-7.000	165	36,288,457.73	26.41	93.23	661
07.001-7.500	65	12,242,673.37	8.91	97.17	650
07.501-8.000	27	5,812,710.97	4.23	95.06	655
08.001-8.500	3	465,999.95	0.34	95.19	634
TOTAL POOL	595	137,396,277.29	100.00	89.78	663

Maximum Rate	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
10.501-11.000	3	1,023,520.25	0.78	78.22	646
11.001-11.500	36	9,796,171.37	7.45	80.95	681
11.501-12.000	135	33,149,501.87	25.20	86.15	671
12.001-12.500	156	37,473,116.60	28.49	89.01	660
12.501-13.000	151	33,482,439.52	25.46	93.22	659
13.001-13.500	57	10,829,499.38	8.23	96.91	647
13.501-14.000	25	5,312,605.98	4.04	95.68	655
14.001-14.500	3	465,999.95	0.35	95.19	634
TOTAL POOL	566	131,532,854.92	100.00	89.62	663

Minimum Rate	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
04.501-5.000	3	1,023,520.25	0.78	78.22	646
05.001-5.500	36	9,796,171.37	7.45	80.95	681
05.501-6.000	135	33,149,501.87	25.20	86.15	671
06.001-6.500	156	37,473,116.60	28.49	89.01	660
06.501-7.000	151	33,482,439.52	25.46	93.22	659
07.001-7.500	57	10,829,499.38	8.23	96.91	647
07.501-8.000	25	5,312,605.98	4.04	95.68	655
08.001-8.500	3	465,999.95	0.35	95.19	634
TOTAL POOL	566	131,532,854.92	100.00	89.62	663

Margin	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
04.001-4.500	9	2,031,799.99	1.54	80.65	667
04.501-5.000	43	10,867,034.76	8.26	83.13	664
05.001-5.500	100	24,282,408.32	18.46	85.85	661
05.501-6.000	127	31,753,566.87	24.14	88.64	671
06.001-6.500	137	30,914,584.47	23.50	90.60	664
06.501-7.000	100	21,517,043.03	16.36	95.66	656
07.001-7.500	43	8,993,519.11	6.84	93.94	652
07.501-8.000	7	1,172,898.37	0.89	100.00	640
TOTAL POOL	566	131,532,854.92	100.00	89.62	663

Prepay Term	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
0	94	23,255,887.27	16.93	89.01	669
12	21	5,096,047.57	3.71	86.47	654
24	314	71,813,884.99	52.27	90.17	655
36	166	37,230,457.46	27.10	89.95	676
TOTAL POOL	595	137,396,277.29	100.00	89.78	663

Lien	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
1	595	137,396,277.29	100.00	89.78	663
TOTAL POOL	595	137,396,277.29	100.00	89.78	663

Remaining Term (months)	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
341-360	595	137,396,277.29	100.00	89.78	663
TOTAL POOL	595	137,396,277.29	100.00	89.78	663

Property Type	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
Condominium	46	9,898,665.13	7.20	88.94	667
Single Family	526	123,273,301.69	89.72	89.80	663
Townhouse	22	4,080,390.49	2.97	91.30	654
Two-Four Family	1	143,919.98	0.10	80.00	722
TOTAL POOL	595	137,396,277.29	100.00	89.78	663

Occupancy	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
Investor	1	120,700.00	0.09	85.00	804
Primary	594	137,275,577.29	99.91	89.78	663
TOTAL POOL	595	137,396,277.29	100.00	89.78	663

Loan Purpose	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
Cash Out Refinance	373	85,694,837.64	62.37	89.79	661
Purchase	200	46,671,501.43	33.97	90.10	667
Rate/Term Refinance	22	5,029,938.22	3.66	86.56	668
TOTAL POOL	595	137,396,277.29	100.00	89.78	663

State	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		WA-Ltv	WA-Fico
			Principal Balance Outstanding as of the Cutoff Date	Principal Balance Outstanding as of the Cutoff Date		
Alabama	5	825,583.06	0.60	100.00	678	
Arizona	56	10,506,523.33	7.65	90.92	667	
Arkansas	1	225,000.00	0.16	100.00	613	
California	95	28,929,528.58	21.06	84.01	655	
Colorado	75	15,372,479.15	11.19	91.55	672	
Connecticut	2	416,800.00	0.30	95.64	641	
Delaware	3	579,944.98	0.42	90.19	656	
Florida	33	7,138,500.79	5.20	94.18	671	
Georgia	27	5,040,033.49	3.67	92.05	655	
Idaho	2	320,099.97	0.23	90.24	619	
Illinois	14	3,530,699.97	2.57	90.12	657	
Indiana	3	505,999.97	0.37	100.00	654	
Iowa	1	109,900.00	0.08	100.00	630	
Kansas	3	591,000.00	0.43	95.40	708	
Kentucky	3	326,674.67	0.24	93.75	653	
Louisiana	2	314,400.00	0.23	80.00	646	
Maryland	36	10,816,536.94	7.87	88.56	668	
Massachusetts	7	1,692,879.97	1.23	88.81	666	
Michigan	25	5,268,438.92	3.83	93.19	655	
Minnesota	15	3,608,805.82	2.63	93.73	660	
Mississippi	1	256,499.97	0.19	95.00	685	
Missouri	6	841,619.75	0.61	94.69	662	
Nebraska	2	739,000.00	0.54	89.61	679	
Nevada	21	4,722,590.49	3.44	86.98	664	
New Hampshire	2	567,785.98	0.41	100.00	638	
New Jersey	9	2,872,377.25	2.09	91.50	664	
New Mexico	1	159,999.99	0.12	81.22	702	
New York	1	292,500.00	0.21	90.00	624	
North Carolina	17	2,663,754.27	1.94	91.68	645	
Ohio	13	2,583,759.94	1.88	88.37	660	
Oklahoma	2	260,759.52	0.19	80.00	646	
Oregon	8	1,609,091.41	1.17	97.25	656	
Pennsylvania	11	2,654,366.21	1.93	91.39	667	
Rhode Island	3	693,455.20	0.50	90.71	636	
South Carolina	9	1,683,381.47	1.23	98.21	645	
Tennessee	6	931,298.81	0.68	94.75	704	
Texas	3	563,971.73	0.41	100.00	712	
Utah	8	1,322,277.95	0.96	92.32	661	
Virginia	40	10,891,697.27	7.93	88.04	669	
Washington	20	4,422,660.48	3.22	92.78	683	
Wisconsin	3	434,399.99	0.32	97.89	688	
Wyoming	1	109,200.00	0.08	100.00	657	
TOTAL POOL	595	137,396,277.29	100.00	89.78	663	

Grade	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
N/A	595	137,396,277.29	100.00	89.78	663
TOTAL POOL	595	137,396,277.29	100.00	89.78	663

PMI Provider	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
No MI	595	137,396,277.29	100.00	89.78	663
TOTAL POOL	595	137,396,277.29	100.00	89.78	663

Product	Number of Mortgage Loans	Principal Balance Outstanding as of the Cutoff Date	% of Aggregate		
			Principal Balance Outstanding as of the Cutoff Date	WA-Ltv	WA-Fico
2/28 6 MO LIBOR	419	97,701,439.14	71.11	89.91	658
3/27 6 MO LIBOR	147	33,831,415.78	24.62	88.78	676
Fixed Rate 30 Year	29	5,863,422.37	4.27	93.28	680
TOTAL POOL	595	137,396,277.29	100.00	89.78	663

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		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$137,396,277	\$88,000	\$668,000
Average Scheduled Principal Balance	\$230,918		
Number of Mortgage Loans	595		
Weighted Average Gross Coupon	6.400%	4.990%	8.350%
Weighted Average FICO Score	663	573	804
Weighted Average Combined Original LTV	89.78%	51.72%	100.00%
Weighted Average Original Term	360 months	360 months	360 months
Weighted Average Stated Remaining Term	359 months	352 months	360 months
Weighted Average Seasoning	1 months	0 months	8 months
Weighted Average Gross Margin	5.998%	4.250%	7.950%
Weighted Average Minimum Interest Rate	6.377%	4.990%	8.350%
Weighted Average Maximum Interest Rate	12.377%	10.990%	14.350%
Weighted Average Initial Rate Cap	3.000%	3.000%	3.000%
Weighted Average Subsequent Rate Cap	1.000%	1.000%	1.000%
Weighted Average Months to Roll	26 months	16 months	36 months
Maturity Date		Jul 1 2034	Mar 1 2035
Maximum Zip Code Concentration	0.85% 22554		
ARM	95.73%		
Fixed Rate	4.27%		
2/28 6 Mo LIBOR ARM	71.11%		
3/27 6 Mo LIBOR ARM	24.62%		
Fixed Rate 30 Year	4.27%		
Interest Only	100.00%		
Silent 2nds	23.26%		
No Silent 2nds	77.74%		
Prepay Penalty: 0 months	16.93%		
Prepay Penalty: 12 months	3.71%		
Prepay Penalty: 24 months	52.27%		
Prepay Penalty: 36 months	27.10%		
First Lien	100.00%		
Alternative Documentation	10.50%		
Full Documentation	83.89%		
Stated Documentation	5.61%		
Cash Out Refinance	62.37%		
Purchase	33.97%		
Rate/Term Refinance	3.66%		
2 Units	0.10%		
Condominium	7.20%		
Single Family	89.72%		
Townhouse	2.97%		
Investor	0.09%		
Primary	99.91%		
Top 5 States:			
California	21.06%		
Colorado	11.19%		
Virginia	7.93%		
Maryland	7.87%		
Arizona	7.65%		

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Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
50,000.01 - 100,000.00	8	766,861.10	0.56%	6.590	358	85.52	671
100,000.01 - 150,000.00	112	14,145,146.50	10.30%	6.718	358	89.97	661
150,000.01 - 200,000.00	142	24,906,404.89	18.13%	6.514	359	91.68	663
200,000.01 - 250,000.00	135	30,174,998.14	21.96%	6.408	359	90.14	661
250,000.01 - 300,000.00	73	19,942,120.57	14.51%	6.351	359	89.74	666
300,000.01 - 350,000.00	52	16,757,252.02	12.20%	6.253	359	91.06	660
350,000.01 - 400,000.00	39	14,728,071.00	10.72%	6.302	359	87.10	670
400,000.01 - 450,000.00	16	6,831,192.50	4.97%	6.150	359	89.05	661
450,000.01 - 500,000.00	12	5,710,930.59	4.16%	6.388	359	87.92	663
500,000.01 - 550,000.00	2	1,048,050.00	0.76%	6.504	359	87.49	652
550,000.01 - 600,000.00	3	1,717,249.99	1.25%	5.853	359	81.19	678
650,000.01 - 700,000.00	1	667,999.99	0.49%	6.100	358	80.00	700
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	1	363,520.25	0.26%	4.990	358	75.00	662
5.000 - 5.499	33	9,040,193.65	6.58%	5.315	358	81.02	670
5.500 - 5.999	128	31,523,952.02	22.94%	5.819	358	85.62	673
6.000 - 6.499	151	36,580,721.49	26.62%	6.246	359	88.69	663
6.500 - 6.999	180	39,467,740.60	28.73%	6.747	359	92.92	661
7.000 - 7.499	65	13,192,332.66	9.60%	7.233	359	96.46	650
7.500 - 7.999	33	6,526,816.67	4.75%	7.687	359	95.60	654
8.000 - 8.499	4	700,999.95	0.51%	8.137	359	96.80	630
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
550-574	1	374,969.99	0.27%	6.550	359	87.00	573
575-599	1	354,999.99	0.26%	6.650	359	78.02	592
600-624	85	18,879,471.69	13.74%	6.350	359	84.49	615
625-649	169	38,904,087.52	28.32%	6.530	359	89.77	636
650-674	155	35,902,899.39	26.13%	6.448	359	90.35	661
675-699	83	19,063,261.63	13.87%	6.425	359	91.02	685
700+	101	23,916,587.08	17.41%	6.131	358	92.31	733
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
50.00- 54.99	2	340,000.00	0.25%	5.750	358	51.99	657
55.00- 59.99	1	225,000.00	0.16%	5.300	358	57.69	608
60.00- 64.99	3	603,942.54	0.44%	6.027	359	61.10	642
65.00- 69.99	4	750,999.99	0.55%	6.134	358	67.89	652
70.00- 74.99	9	2,240,998.86	1.63%	5.856	357	71.38	689
75.00- 79.99	25	6,285,669.26	4.57%	5.958	358	77.29	643
80.00	146	34,686,587.17	25.25%	6.151	359	80.00	660
80.01- 84.99	20	4,834,403.30	3.52%	6.062	359	82.76	657
85.00- 89.99	40	9,966,509.77	7.25%	6.162	359	86.08	650
90.00- 94.99	66	15,373,569.30	11.19%	6.341	359	90.57	649
95.00- 99.99	61	14,152,293.00	10.30%	6.568	358	95.49	668
100.00	218	47,936,304.10	34.89%	6.735	358	100.00	675
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
360	595	137,396,277.29	100.00%	6.400	359	89.78	663
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
301-360	595	137,396,277.29	100.00%	6.400	359	89.78	663
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	17	4,115,344.56	3.00%	6.270	359	81.65	671
20.01 -25.00	23	4,861,957.79	3.54%	6.477	359	87.94	673
25.01 -30.00	36	8,150,175.84	5.93%	6.326	359	89.66	662
30.01 -35.00	58	13,060,030.90	9.51%	6.403	358	89.92	668
35.01 -40.00	118	27,624,266.69	20.11%	6.308	358	90.73	676
40.01 -45.00	206	45,928,069.99	33.43%	6.509	359	90.33	657
45.01 -50.00	129	31,267,760.74	22.76%	6.372	359	89.33	656
50.01 -55.00	8	2,388,670.78	1.74%	6.057	359	91.22	671
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	566	131,532,854.92	95.73%	6.377	359	89.62	663
Fixed Rate	29	5,863,422.37	4.27%	6.928	358	93.28	680
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6 Mo LIBOR ARM	419	97,701,439.14	71.11%	6.446	359	89.91	658
3/27 6 Mo LIBOR ARM	147	33,831,415.78	24.62%	6.177	359	88.78	676
Fixed Rate 30 Year	29	5,863,422.37	4.27%	6.928	358	93.28	680
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	595	137,396,277.29	100.00%	6.400	359	89.78	663
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	94	23,255,887.27	16.93%	6.492	359	89.01	669
Prepay Penalty: 12 months	21	5,096,047.57	3.71%	6.445	359	86.47	654
Prepay Penalty: 24 months	314	71,813,884.99	52.27%	6.437	359	90.17	655
Prepay Penalty: 36 months	166	37,230,457.46	27.10%	6.265	359	89.95	676
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	595	137,396,277.29	100.00%	6.400	359	89.78	663
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alternative Documentation	51	14,423,013.11	10.50%	6.321	358	83.34	659
Full Documentation	517	115,263,179.07	83.89%	6.386	359	91.18	663
Stated Documentation	27	7,710,085.11	5.61%	6.769	359	80.79	678
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	373	85,694,837.64	62.37%	6.369	359	89.79	661
Purchase	200	46,671,501.43	33.97%	6.484	359	90.10	667
Rate/Term Refinance	22	5,029,938.22	3.66%	6.151	359	86.56	668
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2 Units	1	143,919.98	0.10%	6.990	358	80.00	722
Condominium	46	9,898,665.13	7.20%	6.227	359	88.94	667
Single Family	526	123,273,301.69	89.72%	6.415	359	89.80	663
Townhouse	22	4,080,390.49	2.97%	6.349	359	91.30	654
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Investor	1	120,700.00	0.09%	5.900	360	85.00	804
Primary	594	137,275,577.29	99.91%	6.401	359	89.78	663
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	5	825,583.06	0.60%	7.106	359	100.00	678
Arizona	56	10,506,523.33	7.65%	6.581	359	90.92	667
Arkansas	1	225,000.00	0.16%	7.450	359	100.00	613
California	95	28,929,528.58	21.06%	6.018	359	84.01	655
Colorado	75	15,372,479.15	11.19%	6.331	358	91.55	672
Connecticut	2	416,800.00	0.30%	6.453	359	95.64	641
Delaware	3	579,944.98	0.42%	6.468	359	90.19	656
Florida	33	7,138,500.79	5.20%	6.671	359	94.18	671
Georgia	27	5,040,033.49	3.67%	6.617	359	92.05	655
Idaho	2	320,099.97	0.23%	6.421	358	90.24	619
Illinois	14	3,530,699.97	2.57%	6.437	359	90.12	657
Indiana	3	505,999.97	0.37%	6.618	358	100.00	654
Iowa	1	109,900.00	0.08%	7.250	359	100.00	630
Kansas	3	591,000.00	0.43%	6.130	359	95.40	708
Kentucky	3	326,674.67	0.24%	6.500	358	93.75	653
Louisiana	2	314,400.00	0.23%	6.498	358	80.00	646
Maryland	36	10,816,536.94	7.87%	6.431	359	88.56	668
Massachusetts	7	1,692,879.97	1.23%	6.629	359	88.81	666
Michigan	25	5,268,438.92	3.83%	6.647	358	93.19	655
Minnesota	15	3,608,805.82	2.63%	6.650	358	93.73	660
Mississippi	1	256,499.97	0.19%	5.990	358	95.00	685
Missouri	6	841,619.75	0.61%	6.764	358	94.69	662
Nebraska	2	739,000.00	0.54%	6.621	358	89.61	679
Nevada	21	4,722,590.49	3.44%	6.509	359	86.98	664
New Hampshire	2	567,785.98	0.41%	7.190	358	100.00	638
New Jersey	9	2,872,377.25	2.09%	5.915	358	91.50	664
New Mexico	1	159,999.99	0.12%	6.350	358	81.22	702
New York	1	292,500.00	0.21%	5.700	359	90.00	624
North Carolina	17	2,663,754.27	1.94%	6.720	358	91.68	645
Ohio	13	2,583,759.94	1.88%	6.526	359	88.37	660
Oklahoma	2	260,759.52	0.19%	5.973	358	80.00	646
Oregon	8	1,609,091.41	1.17%	6.601	359	97.25	656
Pennsylvania	11	2,654,366.21	1.93%	6.138	358	91.39	667
Rhode Island	3	693,455.20	0.50%	5.949	358	90.71	636
South Carolina	9	1,683,381.47	1.23%	7.138	359	98.21	645
Tennessee	6	931,298.81	0.68%	6.053	358	94.75	704
Texas	3	563,971.73	0.41%	6.689	358	100.00	712
Utah	8	1,322,277.95	0.96%	6.595	358	92.32	661
Virginia	40	10,891,697.27	7.93%	6.543	359	88.04	669
Washington	20	4,422,660.48	3.22%	6.380	358	92.78	683
Wisconsin	3	434,399.99	0.32%	6.795	358	97.89	688
Wyoming	1	109,200.00	0.08%	6.990	358	100.00	657
Total	595	137,396,277.29	100.00%	6.400	359	89.78	663

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Gross Margin	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
4.000 - 4.499	6	1,449,200.00	1.10%	5.310	359	80.59	660
4.500 - 4.999	44	10,971,634.75	8.34%	5.765	359	83.12	665
5.000 - 5.499	91	22,175,289.67	16.86%	6.017	359	85.67	662
5.500 - 5.999	113	27,609,541.63	20.99%	6.310	359	86.77	661
6.000 - 6.499	140	33,097,648.35	25.16%	6.359	358	90.76	673
6.500 - 6.999	104	22,528,689.55	17.13%	6.706	358	95.31	660
7.000 - 7.499	60	12,342,952.63	9.38%	7.153	358	95.33	647
7.500 - 7.999	8	1,357,898.34	1.03%	7.608	358	100.00	640
Total	566	131,532,854.92	100.00%	6.377	359	89.62	663

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Minimum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
4.500 - 4.999	1	363,520.25	0.28%	4.990	358	75.00	662
5.000 - 5.499	33	9,040,193.65	6.87%	5.315	358	81.02	670
5.500 - 5.999	128	31,523,952.02	23.97%	5.819	358	85.62	673
6.000 - 6.499	146	35,436,596.31	26.94%	6.244	359	88.72	662
6.500 - 6.999	166	36,661,722.39	27.87%	6.737	359	92.89	659
7.000 - 7.499	57	11,779,158.67	8.96%	7.222	359	96.13	648
7.500 - 7.999	31	6,026,711.68	4.58%	7.698	359	96.19	654
8.000 - 8.499	4	700,999.95	0.53%	8.137	359	96.80	630
Total	566	131,532,854.92	100.00%	6.377	359	89.62	663

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Maximum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
10.500 - 10.999	1	363,520.25	0.28%	4.990	358	75.00	662
11.000 - 11.499	33	9,040,193.65	6.87%	5.315	358	81.02	670
11.500 - 11.999	128	31,523,952.02	23.97%	5.819	358	85.62	673
12.000 - 12.499	146	35,436,596.31	26.94%	6.244	359	88.72	662
12.500 - 12.999	166	36,661,722.39	27.87%	6.737	359	92.89	659
13.000 - 13.499	57	11,779,158.67	8.96%	7.222	359	96.13	648
13.500 - 13.999	31	6,026,711.68	4.58%	7.698	359	96.19	654
14.000 - 14.499	4	700,999.95	0.53%	8.137	359	96.80	630
Total	566	131,532,854.92	100.00%	6.377	359	89.62	663

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Initial Periodic Rate Cap	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
3.000	566	131,532,854.92	100.00%	6.377	359	89.62	663
Total	566	131,532,854.92	100.00%	6.377	359	89.62	663

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Subsequent Periodic Rate Cap	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
1.000	566	131,532,854.92	100.00%	6.377	359	89.62	663
Total	566	131,532,854.92	100.00%	6.377	359	89.62	663

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Nov-06	2	239,599.98	0.18%	6.765	356	88.02	671
Dec-06	10	2,326,672.30	1.77%	5.882	357	90.19	651
Jul-06	1	398,999.97	0.30%	5.990	352	70.00	635
Aug-06	1	172,942.66	0.13%	7.850	353	100.00	631
Jan-07	181	40,575,996.71	30.85%	6.343	358	90.73	661
Dec-07	3	843,255.71	0.64%	5.700	357	90.90	706
Feb-07	205	49,565,542.52	37.68%	6.560	359	89.62	656
Mar-07	19	4,421,685.00	3.36%	6.381	360	86.98	651
Jan-08	61	13,162,820.14	10.01%	6.167	358	89.12	678
Feb-08	72	17,192,189.93	13.07%	6.205	359	88.48	672
Mar-08	11	2,633,150.00	2.00%	6.199	360	88.39	682
Total	566	131,532,854.92	100.00%	6.377	359	89.62	663

EQUIFIRST 2005-1

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$247,868,679	\$13,420	\$499,543
Average Scheduled Principal Balance	\$136,793		
Number of Mortgage Loans	1,812		
Weighted Average Gross Coupon	7.349%	5.050%	12.800%
Weighted Average FICO Score	661	512	807
Weighted Average Combined Original LTV	100.00%	100.00%	100.00%
Weighted Average Original Term	357 months	120 months	360 months
Weighted Average Stated Remaining Term	355 months	117 months	360 months
Weighted Average Seasoning	2 months	0 months	12 months
Weighted Average Gross Margin	6.672%	4.500%	9.880%
Weighted Average Minimum Interest Rate	7.113%	5.050%	10.650%
Weighted Average Maximum Interest Rate	13.113%	11.050%	16.650%
Weighted Average Initial Rate Cap	3.000%	3.000%	3.000%
Weighted Average Subsequent Rate Cap	1.000%	1.000%	1.000%
Weighted Average Months to Roll	24 months	12 months	36 months
Maturity Date		Dec 1 2014	Mar 1 2035
Maximum Zip Code Concentration	0.57% 38125		
ARM	75.00%		
Fixed Rate	25.00%		
2/28 6 Mo LIBOR ARM	65.32%		
3/27 6 Mo LIBOR ARM	9.69%		
Fixed Rate 10 Year	0.05%		
Fixed Rate 15 Year	0.50%		
Fixed Rate 20 Year	1.85%		
Fixed Rate 25 Year	0.07%		
Fixed Rate 30 Year	22.52%		
Interest Only	19.34%		
Not Interest Only	80.66%		
Prepay Penalty: 0 months	21.75%		
Prepay Penalty: 12 months	2.28%		
Prepay Penalty: 24 months	45.87%		
Prepay Penalty: 30 months	0.51%		
Prepay Penalty: 36 months	29.60%		
First Lien	94.08%		
Second Lien	5.92%		
Alternative Documentation	1.31%		
Full Documentation	94.59%		
Stated Documentation	4.10%		
Cash Out Refinance	50.55%		
Land Contract	0.14%		
Purchase	45.92%		
Rate/Term Refinance	3.38%		
2 Units	0.14%		
Condominium	4.77%		
Single Family	91.64%		
Townhouse	3.45%		
Primary	100.00%		
Top 5 States:			
Virginia	7.19%		
Pennsylvania	6.98%		
Florida	6.24%		
Maryland	5.40%		
Georgia	5.31%		

EQUIFIRST 2005-1

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	227	7,111,939.03	2.87%	10.515	317	100.00	650
50,000.01 - 100,000.00	451	35,058,911.24	14.14%	8.313	354	100.00	656
100,000.01 - 150,000.00	473	59,271,899.44	23.91%	7.421	356	100.00	657
150,000.01 - 200,000.00	332	57,609,621.53	23.24%	7.059	357	100.00	661
200,000.01 - 250,000.00	182	40,854,788.98	16.48%	6.998	357	100.00	657
250,000.01 - 300,000.00	68	18,576,177.57	7.49%	6.794	356	100.00	671
300,000.01 - 350,000.00	39	12,791,662.17	5.16%	6.772	355	100.00	681
350,000.01 - 400,000.00	21	7,968,943.87	3.21%	6.711	358	100.00	682
400,000.01 - 450,000.00	10	4,263,778.82	1.72%	6.612	359	100.00	660
450,000.01 - 500,000.00	9	4,360,956.27	1.76%	6.481	357	100.00	668
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	7	1,632,527.07	0.66%	5.274	358	100.00	719
5.500 - 5.999	55	12,116,421.51	4.89%	5.840	358	100.00	721
6.000 - 6.499	131	25,230,060.89	10.18%	6.269	356	100.00	689
6.500 - 6.999	422	77,158,725.95	31.13%	6.776	357	100.00	667
7.000 - 7.499	303	45,981,558.17	18.55%	7.253	356	100.00	656
7.500 - 7.999	320	44,435,964.72	17.93%	7.714	355	100.00	644
8.000 - 8.499	115	12,957,402.63	5.23%	8.181	353	100.00	636
8.500 - 8.999	89	8,520,133.03	3.44%	8.730	353	100.00	636
9.000 - 9.499	47	3,954,653.63	1.60%	9.259	356	100.00	627
9.500 - 9.999	71	4,575,444.05	1.85%	9.736	353	100.00	644
10.000 - 10.499	51	2,659,781.75	1.07%	10.201	345	100.00	647
10.500 - 10.999	80	3,778,096.92	1.52%	10.716	340	100.00	643
11.000 - 11.499	71	2,930,047.14	1.18%	11.217	334	100.00	636
11.500 - 11.999	44	1,706,953.48	0.69%	11.698	319	100.00	628
12.000 - 12.499	5	170,252.01	0.07%	12.257	302	100.00	637
12.500 - 12.999	1	60,655.97	0.02%	12.800	357	100.00	648
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	1	64,946.97	0.03%	10.400	358	100.00	512
575-599	58	6,585,573.73	2.66%	9.260	358	100.00	591
600-624	298	36,352,425.85	14.67%	7.882	354	100.00	612
625-649	517	69,808,588.86	28.16%	7.499	355	100.00	636
650-674	415	55,752,614.64	22.49%	7.283	355	100.00	661
675-699	242	35,198,944.83	14.20%	7.122	354	100.00	685
700+	281	44,105,584.04	17.79%	6.645	357	100.00	732
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
100.00	1,812	247,868,678.92	100.00%	7.349	355	100.00	661
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	2	124,479.56	0.05%	7.951	118	100.00	696
180	17	1,248,707.80	0.50%	8.281	178	100.00	645
240	114	4,586,965.29	1.85%	9.054	239	100.00	656
300	1	174,284.06	0.07%	6.400	298	100.00	710
360	1,678	241,734,242.21	97.53%	7.312	358	100.00	661
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	2	124,479.56	0.05%	7.951	118	100.00	696
121-180	17	1,248,707.80	0.50%	8.281	178	100.00	645
181-240	114	4,586,965.29	1.85%	9.054	239	100.00	656
241-300	1	174,284.06	0.07%	6.400	298	100.00	710
301-360	1,678	241,734,242.21	97.53%	7.312	358	100.00	661
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	21	1,892,422.46	0.76%	8.419	352	100.00	662
20.01 -25.00	37	4,510,799.95	1.82%	7.475	356	100.00	680
25.01 -30.00	75	8,992,392.34	3.63%	7.499	357	100.00	665
30.01 -35.00	148	17,510,350.62	7.06%	7.474	354	100.00	665
35.01 -40.00	253	35,129,667.36	14.17%	7.211	356	100.00	665
40.01 -45.00	461	63,193,137.73	25.49%	7.348	354	100.00	661
45.01 -50.00	759	106,705,339.93	43.05%	7.365	356	100.00	657
50.01 -55.00	49	8,342,353.58	3.37%	7.076	347	100.00	667
55.01 -60.00	3	372,612.19	0.15%	7.433	354	100.00	678
60.01+	4	1,147,830.88	0.46%	6.443	358	100.00	687
None	2	71,771.88	0.03%	10.580	359	100.00	664
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	1,149	185,906,193.11	75.00%	7.113	358	100.00	657
Fixed Rate	663	61,962,485.81	25.00%	8.057	345	100.00	672
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6 Mo LIBOR ARM	1,015	161,899,285.27	65.32%	7.162	358	100.00	654
3/27 6 Mo LIBOR ARM	134	24,006,907.84	9.69%	6.781	358	100.00	678
Fixed Rate 10 Year	2	124,479.56	0.05%	7.951	118	100.00	696
Fixed Rate 15 Year	17	1,248,707.80	0.50%	8.281	178	100.00	645
Fixed Rate 20 Year	114	4,586,965.29	1.85%	9.054	239	100.00	656
Fixed Rate 25 Year	1	174,284.06	0.07%	6.400	298	100.00	710
Fixed Rate 30 Year	529	55,828,049.10	22.52%	7.975	358	100.00	673
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	218	47,936,304.10	19.34%	6.735	358	100.00	675
Not Interest Only	1,594	199,932,374.82	80.66%	7.496	354	100.00	658
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	442	53,902,184.89	21.75%	7.620	355	100.00	660
Prepay Penalty: 12 months	41	5,639,469.14	2.28%	7.455	347	100.00	682
Prepay Penalty: 24 months	735	113,705,387.05	45.87%	7.210	358	100.00	653
Prepay Penalty: 30 months	5	1,254,056.93	0.51%	7.387	354	100.00	649
Prepay Penalty: 36 months	589	73,367,580.91	29.60%	7.354	351	100.00	674
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	1,486	233,202,092.94	94.08%	7.149	356	100.00	661
Second Lien	326	14,666,585.98	5.92%	10.523	338	100.00	657
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alternative Documentation	43	3,257,764.30	1.31%	9.341	354	100.00	655
Full Documentation	1,607	234,458,179.35	94.59%	7.222	355	100.00	660
Stated Documentation	162	10,152,735.27	4.10%	9.639	348	100.00	683
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	813	125,308,546.57	50.55%	7.201	354	100.00	660
Land Contract	4	358,249.56	0.14%	7.824	359	100.00	642
Purchase	937	113,814,715.15	45.92%	7.513	356	100.00	663
Rate/Term Refinance	58	8,387,167.64	3.38%	7.301	350	100.00	655
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2 Units	10	335,845.47	0.14%	9.415	346	100.00	682
Condominium	87	11,825,967.67	4.77%	7.202	356	100.00	668
Single Family	1,650	227,146,462.66	91.64%	7.365	355	100.00	660
Townhouse	65	8,560,403.12	3.45%	7.040	356	100.00	669
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Primary	1,812	247,868,678.92	100.00%	7.349	355	100.00	661
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	44	5,099,751.94	2.06%	7.599	356	100.00	656
Arizona	85	11,977,839.21	4.83%	7.175	357	100.00	665
Arkansas	18	2,126,580.38	0.86%	7.597	347	100.00	659
California	48	6,837,380.42	2.76%	7.942	359	100.00	666
Colorado	62	10,383,760.89	4.19%	7.045	358	100.00	669
Connecticut	6	1,161,512.77	0.47%	6.998	358	100.00	643
Delaware	12	2,076,694.34	0.84%	6.960	359	100.00	669
Florida	100	15,476,100.54	6.24%	7.177	358	100.00	664
Georgia	103	13,157,577.80	5.31%	7.539	357	100.00	653
Idaho	2	151,879.94	0.06%	6.450	358	100.00	715
Illinois	66	9,335,779.05	3.77%	7.341	357	100.00	662
Indiana	59	6,802,571.62	2.74%	7.367	357	100.00	651
Iowa	15	1,651,484.65	0.67%	7.487	357	100.00	662
Kansas	20	2,426,035.74	0.98%	7.531	355	100.00	656
Kentucky	22	2,320,629.83	0.94%	7.512	358	100.00	658
Louisiana	38	3,561,985.23	1.44%	8.020	348	100.00	648
Maine	16	2,315,708.05	0.93%	7.191	357	100.00	664
Maryland	60	13,394,264.15	5.40%	7.070	358	100.00	665
Massachusetts	11	2,255,482.63	0.91%	7.321	359	100.00	664
Michigan	87	12,331,511.50	4.98%	7.439	355	100.00	659
Minnesota	34	6,350,303.31	2.56%	6.922	358	100.00	661
Mississippi	24	3,389,599.56	1.37%	7.397	354	100.00	645
Missouri	33	3,820,067.60	1.54%	7.530	354	100.00	647
Nebraska	11	1,253,063.20	0.51%	7.830	357	100.00	674
Nevada	26	3,367,925.79	1.36%	7.386	358	100.00	682
New Hampshire	9	1,755,904.35	0.71%	7.290	358	100.00	642
New Jersey	30	5,718,812.17	2.31%	7.038	357	100.00	678
New Mexico	11	914,182.29	0.37%	8.218	356	100.00	666
New York	16	1,315,871.11	0.53%	8.717	309	100.00	684
North Carolina	90	10,696,973.31	4.32%	7.516	353	100.00	647
Ohio	66	9,100,207.49	3.67%	7.186	357	100.00	661
Oklahoma	24	1,685,643.92	0.68%	8.047	345	100.00	661
Oregon	15	2,088,737.62	0.84%	7.106	355	100.00	660
Pennsylvania	136	17,305,029.51	6.98%	7.175	348	100.00	671
Rhode Island	8	1,359,721.31	0.55%	6.985	359	100.00	677
South Carolina	52	6,406,866.89	2.58%	7.622	351	100.00	639
South Dakota	2	260,400.99	0.11%	6.834	360	100.00	658
Tennessee	84	10,132,019.31	4.09%	7.352	354	100.00	651
Texas	52	5,118,787.25	2.07%	7.437	356	100.00	665
Utah	17	1,795,093.75	0.72%	7.510	355	100.00	681
Vermont	1	22,940.31	0.01%	10.400	238	100.00	686
Virginia	119	17,815,153.22	7.19%	7.402	354	100.00	663
Washington	32	5,780,474.61	2.33%	7.002	356	100.00	671
Wisconsin	44	5,334,277.66	2.15%	7.726	350	100.00	653
Wyoming	2	236,091.71	0.10%	6.877	359	100.00	674
Total	1,812	247,868,678.92	100.00%	7.349	355	100.00	661

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	15	3,412,961.40	1.84%	5.904	359	100.00	709
5.000 - 5.499	49	10,416,931.87	5.60%	6.234	359	100.00	693
5.500 - 5.999	120	22,359,549.31	12.03%	6.692	359	100.00	672
6.000 - 6.499	197	34,812,620.48	18.73%	6.729	358	100.00	680
6.500 - 6.999	302	50,736,143.31	27.29%	7.019	358	100.00	656
7.000 - 7.499	254	37,934,455.39	20.41%	7.376	358	100.00	640
7.500 - 7.999	118	15,964,929.32	8.59%	7.876	358	100.00	628
8.000 - 8.499	48	5,352,148.42	2.88%	8.488	358	100.00	627
8.500 - 8.999	25	2,931,304.43	1.58%	9.171	358	100.00	595
9.000 - 9.499	15	1,359,037.12	0.73%	9.626	358	100.00	597
9.500 - 9.999	6	626,112.06	0.34%	9.959	358	100.00	600
Total	1,149	185,906,193.11	100.00%	7.113	358	100.00	657

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	7	1,632,527.07	0.88%	5.274	358	100.00	719
5.500 - 5.999	51	11,385,965.87	6.12%	5.834	358	100.00	720
6.000 - 6.499	106	20,565,551.90	11.06%	6.259	358	100.00	687
6.500 - 6.999	333	62,578,481.67	33.66%	6.767	358	100.00	661
7.000 - 7.499	226	35,498,483.99	19.09%	7.243	358	100.00	649
7.500 - 7.999	233	33,055,211.12	17.78%	7.705	358	100.00	638
8.000 - 8.499	88	9,952,429.46	5.35%	8.177	358	100.00	631
8.500 - 8.999	60	6,420,518.59	3.45%	8.714	359	100.00	626
9.000 - 9.499	21	2,551,250.94	1.37%	9.276	358	100.00	599
9.500 - 9.999	19	1,762,465.41	0.95%	9.682	358	100.00	594
10.000 - 10.499	4	433,660.97	0.23%	10.214	358	100.00	587
10.500 - 10.999	1	69,646.12	0.04%	10.650	358	100.00	670
Total	1,149	185,906,193.11	100.00%	7.113	358	100.00	657

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
11.000 - 11.499	7	1,632,527.07	0.88%	5.274	358	100.00	719
11.500 - 11.999	51	11,385,965.87	6.12%	5.834	358	100.00	720
12.000 - 12.499	106	20,565,551.90	11.06%	6.259	358	100.00	687
12.500 - 12.999	333	62,578,481.67	33.66%	6.767	358	100.00	661
13.000 - 13.499	226	35,498,483.99	19.09%	7.243	358	100.00	649
13.500 - 13.999	233	33,055,211.12	17.78%	7.705	358	100.00	638
14.000 - 14.499	88	9,952,429.46	5.35%	8.177	358	100.00	631
14.500 - 14.999	60	6,420,518.59	3.45%	8.714	359	100.00	626
15.000 - 15.499	21	2,551,250.94	1.37%	9.276	358	100.00	599
15.500 - 15.999	19	1,762,465.41	0.95%	9.682	358	100.00	594
16.000 - 16.499	4	433,660.97	0.23%	10.214	358	100.00	587
16.500 - 16.999	1	69,646.12	0.04%	10.650	358	100.00	670
Total	1,149	185,906,193.11	100.00%	7.113	358	100.00	657

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
3.000	1,149	185,906,193.11	100.00%	7.113	358	100.00	657
Total	1,149	185,906,193.11	100.00%	7.113	358	100.00	657

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	1,149	185,906,193.11	100.00%	7.113	358	100.00	657
Total	1,149	185,906,193.11	100.00%	7.113	358	100.00	657

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Oct-06	3	309,320.99	0.17%	7.699	355	100.00	670
Nov-06	7	1,013,564.97	0.55%	7.571	356	100.00	629
Dec-06	66	11,596,276.91	6.24%	7.007	357	100.00	651
Mar-06	1	486,047.68	0.26%	6.650	348	100.00	631
May-06	1	93,861.26	0.05%	5.250	350	100.00	671
Jul-06	6	960,931.99	0.52%	6.440	352	100.00	649
Aug-06	5	870,098.89	0.47%	7.568	353	100.00	655
Sep-06	4	703,829.77	0.38%	7.703	354	100.00	640
Jan-07	424	65,686,870.64	35.33%	7.091	358	100.00	656
Dec-07	4	907,182.26	0.49%	6.089	357	100.00	711
Feb-07	482	77,619,082.17	41.75%	7.247	359	100.00	653
Mar-07	16	2,559,400.00	1.38%	7.008	360	100.00	673
Jul-07	1	161,592.08	0.09%	6.300	352	100.00	698
Jan-08	60	11,001,305.64	5.92%	6.665	358	100.00	680
Feb-08	66	11,251,827.86	6.05%	6.968	359	100.00	672
Mar-08	3	685,000.00	0.37%	6.580	360	100.00	679
Total	1,149	185,906,193.11	100.00%	7.113	358	100.00	657

Instructions: Please also provide info on conforming and non-conforming pool (cells have already been formatted in column B, C, D, E)

aggregate pool group: _____ group: _____ group: _____

gross WAC	6.998%
wtd avg FICO	638
FICO < 600	20.38%
FICO 600-650	41.30%
wtd avg CLTV	91.36%
CLTV = 80	5.54%
CLTV > 80.01	82.43%
LTV 95.01 -100	33.48%
Full Doc (%)	76.04%
Stated Doc (%)	16.57%
purch (%)	30.44%
CO refi (%)	64.84%
Own Occ (%)	98.01%
Prepay Penalty (%)	76.40%
DTI (%)	41.51%
ARM ? (%)	81.99%
2/28 (%)	70.28%
3/27 (%)	11.71%
1st Lien (%)	97.98%
Avg Loan Balance	155,919
# of Loans	5,045
Loan Bal < \$100k	13.07%
Mtg Rates > 12%	0.03%
Manuf Housing (%)	0.00%
(%) & largest state code	9.32%
silent 2nd (%)	12.79%
IO loans (%)	17.47%
5yr IO	17.47%
2 yr IO	0.00%
IO: FICO	663
IO LTV	89.78%
IO DTI	39.68%
IO full doc	83.89%
IO: purch	33.97%