

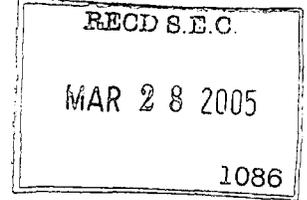


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OMB APPROVAL
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FORM SE

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



Residential Asset Mortgage Products, Inc.
Exact Name of Registrant as Specified in Charter
For 3/25/05
Current Report on Form 8-K 2005-SL1
Electronic Report, Schedule or Registration Statement
of Which the Documents Are a Part (give period of report)

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

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

PROCESSED

APR 05 2005

**THOMSON
FINANCIAL**

SIGNATURES

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized in the City of Minneapolis, State of Minnesota, on the 25th day of March 2005.

Residential Asset Mortgage Products, Inc.
(Registrant)

By: 
Name: Heather Anderson
Title: Vice President

Filings Made by Person Other Than the Registrant:

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

By: _____
(Name)
(Title)

GMAC RFC

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Seasoned Mortgage Loan New Issue

\$362,950,300 (Approximate)

Mortgage-Backed Pass-Through Certificates, Series 2005-SL1

RAMP Series 2005-SL1 Trust

Issuer

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Seller and Master Servicer

March 17, 2005

| | | |
|-------------------------|---------------------|------------------------------|
| Expected Timing: | Pricing Date: | On or about March [22], 2005 |
| | Settlement Date: | On or about March [30], 2005 |
| | First Payment Date: | April 25, 2005 |

Structure: \$370,546,577 million senior/subordinate [shifting interest structure]

Cut-off Date: March 1, 2005

GMAC RFC Securities

Any transactions in the certificates will be effected through Residential Funding Securities Corporation.

This Information was prepared by Residential Funding Securities Corporation in its capacity as underwriter. This information should be considered only after reading the Statement Regarding Assumptions as to Securities, Pricing Estimates and Other Information, which should be attached. Do not use or rely on this information if you have not received and reviewed this Statement. You may obtain a copy of the Statement from your sales representative.

GMAC RFC

STATEMENT REGARDING ASSUMPTIONS AS TO SECURITIES, PRICING ESTIMATES, AND OTHER INFORMATION

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC. The information herein does not include all material information about the securities or the mortgage loans mentioned herein.

The information herein is preliminary and supersedes any prior information and will be supplemented by the prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission (SEC). All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices.

Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis. The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments.

In addition, RFSC may make a market in the securities referred to herein. No sale of any securities, commodities or derivative instruments should be consummated without the purchaser first having received a prospectus and, if required prospectus supplement.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

[THE ABOVE REMAIN SUBJECT TO GRS COMPLIANCE AND LEGAL APPROVAL]

THE INFORMATION CONTAINED HEREIN WILL BE SUPERSEDED BY THE DESCRIPTION OF THE COLLATERAL CONTAINED IN THE PROSPECTUS SUPPLEMENT.

COLLATERAL SUMMARY (LOAN GROUPS I THROUGH VII):

Current LTV's have been calculated based on current mortgage loan balance and mortgaged property value at the time of mortgage loan origination.

Credit Scores have been updated prior to the Statistical Cut-Off Date.

All collateral information contained herein is as of the Statistical Cut-Off Date of March 1, 2005.

| Mortgage Loans in the Aggregate | | | |
|---------------------------------|------------------|-----------------|--------|
| Agg. Scheduled Balance | \$370,546,577.40 | WA Original LTV | 72.59% |
| Avg. Scheduled Balance | \$113,909.18 | WA Current LTV | 66.04% |
| WAC | 8.01% | WA Credit Score | 670 |
| WAM (months) | 254 | Full Doc | 75.00% |
| Seasoning (months) | 60 | Limited Doc | 25.00% |
| California Concentration | 19.90% | | |

| Loan Group I: 15 Year, with Net MORTGAGE RATES < 6.00% | | | |
|--|-----------------|-----------------|--------|
| Agg. Scheduled Balance | \$33,708,148.39 | WA Original LTV | 58.21% |
| Avg. Scheduled Balance | \$370,419.21 | WA Current LTV | 48.67% |
| WAC | 6.19% | WA Credit Score | 762 |
| WAM (months) | 142 | Full Doc | 90.73% |
| Seasoning (months) | 38 | Limited Doc | 9.27% |
| California Concentration | 45.07% | | |

| Loan Group II: 15 Year, with Net Mortgage Rates from 6.00% to < 7.50% | | | |
|---|-----------------|-----------------|--------|
| Agg. Scheduled Balance | \$25,200,732.06 | WA Original LTV | 60.94% |
| Avg. Scheduled Balance | \$211,770.86 | WA Current LTV | 49.51% |
| WAC | 6.75% | WA Credit Score | 728 |
| WAM (months) | 135 | Full Doc | 79.48% |
| Seasoning (months) | 45 | Limited Doc | 20.52% |
| California Concentration | 23.73% | | |

| Loan Group III: 15 Year, with Net Mortgage Rates 7.50% and > | | | |
|--|-----------------|--------------------------------|--------|
| Agg. Scheduled Balance | \$36,398,921.67 | WA Original LTV | 75.71% |
| Avg. Scheduled Balance | \$42,472.49 | WA Current LTV | 60.76% |
| WAC | 9.76% | WA Credit Score ⁽¹⁾ | 612 |
| WAM (months) | 106 | Full Doc | 86.43% |
| Seasoning (months) | 83 | Limited Doc | 13.57% |
| California Concentration | 0.81% | | |

| Loan Group IV: 30 Year, with Net Mortgage Rates < 6.50% | | | |
|---|-----------------|--------------------------------|--------|
| Agg. Scheduled Balance | \$68,264,996.29 | WA Original LTV | 66.00% |
| Avg. Scheduled Balance | \$421,388.87 | WA Current LTV | 62.60% |
| WAC | 6.66% | WA Credit Score ⁽¹⁾ | 739 |
| WAM (months) | 320 | Full Doc | 83.89% |
| Seasoning (months) | 39 | Limited Doc | 16.11% |
| California Concentration | 41.92% | | |

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| Loan Group V: 30-Year, with Net Mortgage Rates from 6.50% to <7.50% | | | |
|---|-----------------|--------------------------------|--------|
| Agg. Scheduled Balance | \$62,723,591.27 | WA Original LTV | 71.31% |
| Avg. Scheduled Balance | \$248,903.14 | WA Current LTV | 67.32% |
| WAC | 7.28% | WA Credit Score ⁽¹⁾ | 681 |
| WAM (months) | 307 | Full Doc | 66.21% |
| Seasoning (months) | 52 | Limited Doc | 33.79% |
| California Concentration | 24.86% | | |

| Loan Group VI: 30-Year, with Net Mortgage Rates from 7.50% to <8.00% | | | |
|--|-----------------|--------------------------------|--------|
| Agg. Scheduled Balance | \$31,174,053.03 | WA Original LTV | 75.80% |
| Avg. Scheduled Balance | \$115,033.41 | WA Current LTV | 69.65% |
| WAC | 8.09% | WA Credit Score ⁽¹⁾ | 629 |
| WAM (months) | 287 | Full Doc | 52.94% |
| Seasoning (months) | 73 | Limited Doc | 47.06% |
| California Concentration | 11.33% | | |

| Loan Group VII: 30-Year, with Net Mortgage Rates 8.00% and > | | | |
|--|------------------|--------------------------------|--------|
| Agg. Scheduled Balance | \$113,076,134.69 | WA Original LTV | 82.27% |
| Avg. Scheduled Balance | \$75,333.87 | WA Current LTV | 76.97% |
| WAC | 9.47% | WA Credit Score ⁽¹⁾ | 610 |
| WAM (months) | 282 | Full Doc | 71.21% |
| Seasoning (months) | 77 | Limited Doc | 28.79% |
| California Concentration | 4.01% | | |

(1) WA Credit Score represents only those loans with available FICO scores.

TRANSACTION TERMS:

| | |
|----------------------------------|--|
| Issuer | RAMP Series 2005-SL1 Trust. |
| Series Name: | Mortgage-Backed Pass-Through Certificates, Series 2005-SL1. |
| Depositor: | Residential Asset Mortgage Products, Inc. (" RAMP "), an affiliate of the Master Servicer. |
| Master Servicer: | Residential Funding Corporation (" RFC "). |
| Subservicer: | HomeComings Financial Network, Inc. (" HomeComings ") will subservice approximately 67.44% of the mortgage loans as of the Cut-Off Date. HomeComings is an affiliate of the Master Servicer. |
| Trustee: | Deutsche Bank Trust Company Americas. |
| Underwriter: | Residential Funding Securities Corporation. |
| Cut-off Date: | March 1, 2005. |
| Closing Date: | On or about March 30, 2005. |
| Certificates: | <p>Class A-I, Class R-I and Class R-II Certificates (the "Group I Certificates").</p> <p>Class A-II Certificates (the "Group II Certificates").</p> <p>Class A-III Certificates (the "Group III Certificates").</p> <p>Class A-IV Certificates (the "Group IV Certificates").</p> <p>Class A-V Certificates (the "Group V Certificates").</p> <p>Class A-VI Certificates (the "Group VI Certificates").</p> <p>Class A-VII Certificates (the "Group VII Certificates").</p> <p>The Group I (other than the Class R-I Certificates and Class R-II Certificates), Class A-IO, Class A-PO, Group II, Group III, Group IV, Group V, Group VI and Group VII Certificates are referred to collectively as the "Class A Certificates".</p> <p>The Class A-PO are referred to herein as a "Class PO Certificate".</p> <p>The Class R-I Certificates and Class R-II Certificates are referred to together as the "Class R Certificates".</p> <p>The Class A Certificates and Class R Certificates are referred to collectively as the "Senior Certificates".</p> <p>Class M-1, Class M-2 and Class M-3 Certificates (the "Class M Certificates").</p> <p>Class B-1, Class B-2 and Class B-3 Certificates (the "Class B Certificates").</p> |
| Offered Certificates: | The Senior Certificates and the Class M Certificates. |
| Non-Offered Certificates: | Class B Certificates. |
| Distribution Date: | The 25 th day of each month or, if such day is not a business day, then the next succeeding business day, beginning in April 2005. |
| Accrual Period: | For any Distribution Date, the Offered Certificates accrue interest on a 30/360 basis during the calendar month immediately preceding that Distribution Date. |
| Delay Days: | 24 days. |

- Optional Termination:** On any Distribution Date on which the aggregate outstanding stated principal balance of the mortgage loans as of the related determination date is less than 1% of their aggregate principal balance as of the Cut-Off Date, Residential Funding or its designee may, but will not be required to purchase from the trust all of the remaining mortgage loans and cause an early retirement of the certificates or purchase all of the certificates.
- Certificate Ratings:** The Senior Certificates are expected to be rated by Standard & Poor's, a division of The McGraw-Hill Companies, Inc., ("**S&P**") and Moody's Investors Service Inc. ("**Moody's**"), and the Subordinate Certificates are expected to be rated only by Moody's, in all cases with the ratings indicated above.
- ERISA Eligibility:** The Class A Certificates and Class M Certificates may be eligible for purchase by persons investing assets of employee benefit plans, individual retirement accounts or other arrangements subject to ERISA or 4975 of the Code, subject to considerations described in the prospectus supplement. The Class R Certificates generally will not be eligible for purchase by or with assets of such plans.
- SMMEA:** When issued, none of the Class A Certificates and Class M Certificates are expected to be "mortgage related securities" for the purposes of SMMEA.
- Registration:** The Offered Certificates, other than the Class R Certificates, will be available in book-entry form through DTC, Clearstream and Euroclear.
- Federal Tax Treatment:** The trust will make one or more REMIC elections.
- Principal and Interest Advancing:** For any month, if the Master Servicer receives a payment on a mortgage loan that is less than the full scheduled payment, or if no payment is received at all, the Master Servicer will advance its own funds to cover that shortfall. However, the Master Servicer will make an advance only if it determines that the advance will be recoverable from future payments or collections on that mortgage loan.
- Compensating Interest:** For any Distribution Date, the Master Servicer will cover prepayment interest shortfalls up to an amount equal to the lesser of (a) one-twelfth of 0.125% of the aggregate principal balance of the mortgage loans immediately preceding that Distribution Date and (b) the sum of the master servicing fee payable to the Master Servicer in respect of its master servicing activities and reinvestment income received by the Master Servicer on amounts payable with respect to that Distribution Date with respect to the mortgage loans.

Mortgage Loans:

The aggregate principal balance of the mortgage pool as of the Cut-Off Date is approximately \$370,546,577 and consists of approximately 3,253 fixed-rate, seasoned mortgage loans secured by first liens on residential properties.

The mortgage pool consists of seven groups of mortgage loans, substantially all of which were sourced from terminated Residential Funding Mortgage Securities I, Inc. (RFMSI), Residential Accredit Loans, Inc. trusts (RALI) and Residential Asset Securities Corporation (RASC), RFC's shelf registrations primarily for the securitization of Jumbo A, Alt-A and sub-prime mortgages, respectively.

Group I is comprised of mortgage loans with an initial term to maturity of 15 years or less and net mortgage rates less than 6.00%;

Group II is comprised of mortgage loans with an initial term to maturity of 15 years or less and net mortgage rates equal to or greater than 6.00% and less than 7.50%;

Group III is comprised of mortgage loans with an initial term to maturity of 15 years or less and net mortgage rates equal to or greater than 7.50%;

Group IV is comprised of mortgage loans with an initial term to maturity of up to 30 years and net mortgage rates less than 6.50%;

Group V is comprised of mortgage loans with an initial term to maturity of up to 30 years and net mortgage rates equal to or greater than 6.50% and less than 7.50%;

Group VI is comprised of mortgage loans with an initial term to maturity of up to 30 years and net mortgage rates equal to or greater than 7.50% and less than 8.00%; and

Group VII is comprised of mortgage loans with an initial term to maturity of up to 30 years and net mortgage rates equal to or greater than 8.00%.

NOTE: Information contained herein reflects the March 1, 2005 Cut-Off Date scheduled balances. Collateral information contained herein is preliminary and indicative.

| Designation | Number of Mortgage Loans | Statistical Cut-Off Date Principal Balance |
|-------------|--------------------------|--|
| Group I | 91 | 33,708,148.39 |
| Group II | 119 | 25,200,732.06 |
| Group III | 857 | 36,398,921.67 |
| Group IV | 162 | 68,264,996.29 |
| Group V | 252 | 62,723,591.27 |
| Group VI | 271 | 31,174,053.03 |
| Group VII | 1,501 | 113,076,134.69 |

As of March 1, 2005, the most recent date for which such information is available, none of the loans were one-month or more delinquent. As of that date 2.42% of the mortgage loans had been one-month delinquent once in the previous twelve months and 4.60% of the mortgage loans had been more than one month delinquent in the previous twelve months. A loan is considered to be "one-month" or "30 to 59 days" delinquent when a payment due on any due date remains unpaid as of the close of business on the next following monthly due date. However, since the determination as to whether a loan falls into this category is made as of the close of business on the last business day of each month, a loan with a payment due on July 1st that remained unpaid as of the close of business on July 31st would still be considered current as of July 31st. If that payment remained unpaid as of the close of business on August 31st, the loan would then be considered to be 30 to 59 days delinquent. Delinquency information presented herein as of March 1, 2005 is determined and prepared as of the close of business on the last business day immediately prior to March 1, 2005.

For further collateral information, see "Collateral Summary", "Collateral Details", and "Terminated Trust Historical Performance" herein.

Priority of Distributions: Distributions on the Offered Certificates will be made from available amounts in each loan group as follows:

- Distributions of interest to the related interest-bearing Senior Certificates
- Distribution of principal to the related Class PO Certificates
- Distribution of principal to the remaining classes of related Senior Certificates entitled to principal
- Payment to Master Servicer for certain unreimbursed advances
- Distribution to the Class M Certificates in the following order:
 - Interest to the Class M-1 Certificates
 - Principal to the Class M-1 Certificates
 - Interest to the Class M-2 Certificates
 - Principal to the Class M-2 Certificates
 - Interest to the Class M-3 Certificates
 - Principal to the Class M-3 Certificates

Distribution of Principal: The holders of the Senior Certificates of each group, other than the Class A-IO Certificates, will be entitled to receive on each Distribution Date, to the extent of the portion of the related available distribution amount for such group remaining after the distribution of the related senior interest distribution amount, a distribution allocable to principal, equal to the related senior principal distribution amount and the related Class PO distribution amount in the order and priority described above.

The holders of each class of Class M Certificates will be entitled to receive payments of principal on each Distribution Date to the extent of funds available from each loan group, after payments of interest and principal to the related Senior Certificates and any class of Class M Certificates with a higher payment priority, and after payments of interest to that class of Class M Certificates in the order and priority described above.

Shifting of Interests: All principal prepayments and other unscheduled payments of principal from each loan group will be allocated to the related Senior Certificates during the first five years after the closing date. A disproportionately large portion of principal prepayments and other unscheduled payments of principal will be allocated to the related Senior Certificates during the next four years, subject to loss and delinquency tests described in the prospectus supplement. This provides additional credit enhancement for the related Senior Certificates by reserving a greater portion of the principal balance of the Class M Certificates and Class B Certificates for the absorption of losses.

All mortgagor prepayments not otherwise distributable to the related Senior Certificates will be allocated on a pro rata basis among the class of Class M Certificates with the highest payment priority then outstanding with a certificate principal balance greater than zero and each other class of Class M Certificates and Class B Certificates for which certain loss levels established for that class in the pooling and servicing agreement have not been exceeded. The related loss level on any Distribution Date would be satisfied as to any Class M-2, Class M-3 or Class B Certificates only if the sum of the current percentage interests in the mortgage pool evidenced by that class and each class, if any, subordinate thereto were at least equal to the sum of the initial percentage interests in the mortgage pool evidenced by that class and each class, if any, subordinate thereto.

Allocation of Losses/Subordination: Losses, other than excess fraud losses, excess bankruptcy losses, and excess special hazard losses, will be allocated in full first to the Class B Certificates, then to the Class M-3, Class M-2 and Class M-1 Certificates, in that order. Excess fraud losses, excess bankruptcy losses, and excess special hazard losses will be allocated to all classes of certificates pro rata (other than a Class PO Certificate, which will bear a share of such excess loss equal to its percentage interest in the principal of the related mortgage loan). If the certificate principal balances of the Class M Certificates and Class B Certificates have been reduced to zero, losses on the mortgage loans in a loan group will be allocated among the related Senior Certificates as more fully described in the prospectus supplement.

Investors in the Senior Certificates should be aware that because the Class M Certificates and Class B Certificates represent interests in all loan groups, the certificate principal balances of the Class M Certificates and Class B Certificates could be reduced to zero as a result of a disproportionate amount of realized losses on the mortgage loans in one or more loan groups. Therefore, notwithstanding that realized losses on the mortgage loans in one loan group may only be allocated to the related Senior Certificates, the allocation to the Class M Certificates and Class B Certificates of realized losses on the mortgage loans in the other loan groups will reduce the subordination provided to such Senior Certificates by the Class M Certificates and Class B Certificates and increase the likelihood that realized losses may be allocated to such Senior Certificates.

**Weighted Average
Monthly Fees:**

Master servicing fee, lender paid mortgage insurance, if any, and sub servicing fee of approximately:

0.374 for Group I
0.332 for Group II
0.518 for Group III
0.378 for Group IV
0.321 for Group V
0.337 for Group VI
0.403 for Group VII

Net Mortgage Rate:

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

N

P

Seasoned Mortgage Loan New Issue

\$365,957,807 (Approximate)

Mortgage-Backed Pass-Through Certificates, Series 2005-SL1

RAMP Series 2005-SL1 Trust

Issuer

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Seller and Master Servicer

March 17, 2005

GMAC RFC Securities

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TERMINATED TRUST HISTORICAL PERFORMANCE (Information as of March 1, 2005)

| Deal Name and Group | S&P Rating | Moody's Rating | Fitch Rating | Original Issue Date | Original Class Size @ Issue | Cumulative Loss as of the Cut-Off Date | Loss Severity as of the Cut-Off Date | Current Pool Size | Contribution % |
|---------------------------|------------|----------------|--------------|---------------------|-----------------------------|--|--------------------------------------|-------------------|----------------|
| RFMSI 2002-S1 | X | X | | January 2002 | \$ 927,114,658.02 | 0.00% | 0.00% | \$ 58,252,417.98 | 15.72% |
| RFMSI 2002-S4 | X | X | | February 2002 | 720,609,743.93 | 0.01% | 5.49% | 40,883,934.24 | 11.03% |
| RASC 1998-KS4 FIXED | X | X | | December 1998 | 350,088,694.02 | 4.82% | 56.26% | 23,378,369.60 | 6.31% |
| RASC 1998-KS3 FIXED | X | X | X | September 1998 | 450,121,084.30 | 4.96% | 53.70% | 23,039,133.76 | 6.22% |
| RFMSI 2002-S2 | X | | X | January 2002 | 331,765,056.88 | 0.00% | 0.00% | 20,558,280.15 | 5.55% |
| RFMSI 2002-S6 | X | | X | April 2002 | 305,401,167.87 | 0.00% | 0.00% | 19,233,343.13 | 5.19% |
| RASC 1998-KS2 FIXED GRP I | X | X | X | June 1998 | 401,781,154.06 | 4.47% | 53.37% | 17,450,143.99 | 4.71% |
| RASC 1998-KS1 FIXED GRP I | X | X | | March 1998 | 380,448,033.88 | 2.53% | 48.97% | 16,237,341.62 | 4.38% |
| RFMSI 2002-S3 | X | | X | February 2002 | 254,869,753.34 | 0.00% | 0.00% | 15,148,828.64 | 4.09% |
| RAMP 2001-RZ2 CONFORMING | X | X | X | May 2001 | 172,289,469.08 | 1.58% | 30.91% | 11,040,924.18 | 2.98% |
| RALI 2001-QS4 | X | | X | April 2001 | 214,223,847.97 | 0.18% | 16.20% | 9,002,340.26 | 2.43% |
| RAMP 2001-RZ1 GROUP I | X | X | | February 2001 | 173,619,819.46 | 0.99% | 28.69% | 7,748,417.73 | 2.09% |
| RALI 2001-QS5 | | X | X | May 2001 | 293,419,070.00 | 0.26% | 26.69% | 6,641,103.59 | 1.79% |
| RALI 1998-QS2 | X | | X | February 1998 | 433,770,084.51 | 0.28% | 29.27% | 6,150,399.65 | 1.66% |
| RALI 2001-QS7 | X | | X | June 2001 | 213,047,100.17 | 0.16% | 18.04% | 5,397,333.43 | 1.46% |
| RALI 2001-QS11 | X | | X | August 2001 | 213,553,096.82 | 0.10% | 73.64% | 5,041,010.90 | 1.36% |
| RALI 1998-QS5 | X | | X | April 1998 | 351,405,323.28 | 0.22% | 18.66% | 4,280,571.76 | 1.16% |
| RALI 2001-QS8 CONFORMING | | X | X | June 2001 | 92,922,459.70 | 0.49% | 19.63% | 4,271,579.76 | 1.15% |
| RALI 1998-QS4 GRP I | X | | X | March 1998 | 324,340,455.09 | 0.30% | 34.51% | 3,798,825.00 | 1.03% |
| RALI 1997-QS13 | X | | X | December 1997 | 433,792,422.80 | 0.24% | 38.99% | 3,637,256.93 | 0.98% |
| RALI 1997-QS12 | X | | X | November 1997 | 298,104,002.05 | 0.21% | 19.96% | 3,548,496.04 | 0.96% |
| RALI 1997-QS9 | X | | X | September 1997 | 271,005,025.82 | 0.21% | 24.98% | 3,109,987.80 | 0.84% |
| RALI 1997-QS10 30 YR | X | | X | October 1997 | 326,202,444.68 | 0.21% | 22.45% | 2,946,043.76 | 0.80% |
| RALI 1996-QS7 30 YR GRP I | X | | X | November 1996 | 205,474,134.31 | 0.43% | 30.85% | 2,803,588.65 | 0.76% |
| RALI 1998-QS6 | X | | X | May 1998 | 295,011,288.73 | 0.09% | 18.26% | 2,680,489.01 | 0.72% |
| RALI 1997-QS2 30 YEAR | X | | X | March 1997 | 164,383,983.57 | 0.20% | 18.18% | 2,607,474.68 | 0.70% |
| RALI 1997-QS8 | X | | X | August 1997 | 218,029,470.88 | 0.30% | 34.45% | 2,545,845.19 | 0.69% |

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TERMINATED TRUST HISTORICAL PERFORMANCE (Information as of March 1, 2005) Continued:

| Deal Name and Group | SPF Rating | Moody's Rating | Fitch Rating | Original Issue Date | Original Class Size @ Issue | Cumulative Loss as of the Cut-Off Date | Loss Severity as of the Cut-Off Date | Current Pool Size | Contribution % to RAMP 2005 SL1 |
|-----------------------------|------------|----------------|--------------|---------------------|-----------------------------|--|--------------------------------------|-------------------|---------------------------------|
| RALI 1996-QS8 30 YR | X | | X | December 1996 | 177,623,205.60 | 0.20% | 15.89% | 2,368,318.98 | 0.64% |
| RALI 1996-QS4 30 YEAR | X | | X | August 1996 | 250,794,353.75 | 0.42% | 33.49% | 2,304,239.97 | 0.62% |
| RALI 1996-QS3 I - 30 YEAR | X | | X | June 1996 | 255,307,716.84 | 0.31% | 22.49% | 2,168,804.81 | 0.59% |
| RALI 1998-QS1 | X | | X | January 1998 | 324,327,779.11 | 0.35% | 32.16% | 2,166,134.08 | 0.58% |
| RALI 2000-QS1 CONFORMING | X | | X | January 2000 | 141,931,221.92 | 0.65% | 38.03% | 2,069,187.00 | 0.56% |
| RALI 1997-QS3 - 30 YEAR | X | | X | April 1997 | 164,514,437.18 | 0.33% | 29.61% | 1,987,801.35 | 0.54% |
| RALI 2001-QS8 NONCONFORMING | | X | X | June 2001 | 173,209,477.17 | 0.02% | 15.27% | 1,841,535.93 | 0.50% |
| Other Called Deals | | | | | | | | 34,207,073.85 | 9.23% |
| | | | | | | | | 370,546,577.40 | 100% |

* - Based on March 1, 2005 scheduled balances

** - Represents terminated trusts that individually represented 0.50% or less of the 2005 SL4 offering.

Notes: Not all loans from each terminated trust will be included in RAMP SL5. There can be no assurance that the loss experience will be representative of the results that may be experienced with respect to the mortgage loans related to this transaction

Source: Residential Funding Corporation - Monthly Statement to Certificateholders.

THE INFORMATION CONTAINED HEREIN WILL BE SUPERSEDED BY THE DESCRIPTION OF THE
COLLATERAL CONTAINED IN THE PROSPECTUS SUPPLEMENT.

RAMP Series 2005-SL1 – Collateral Characteristics (Aggregate - Loan Groups I to VII)

Credit Score Distribution of the Aggregate Loans

| Range of Credit Scores | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Current LTV |
|------------------------------------|-----------------|----------------------|------------------------|---------------------------|------------------------------|
| 499 or less | 274 | \$17,554,849 | 4.74% | \$64,069 | 74.19% |
| 500 to 519 | 186 | 14,634,987 | 3.95 | 78,683 | 71.83 |
| 520 to 539 | 201 | 15,960,982 | 4.31 | 79,408 | 72.16 |
| 540 to 559 | 219 | 18,178,201 | 4.91 | 83,005 | 73.32 |
| 560 to 579 | 241 | 18,744,605 | 5.06 | 77,778 | 69.89 |
| 580 to 599 | 188 | 14,616,218 | 3.94 | 77,746 | 71.26 |
| 600 to 619 | 207 | 17,022,382 | 4.59 | 82,234 | 71.19 |
| 620 to 639 | 193 | 15,621,258 | 4.22 | 80,939 | 73.86 |
| 640 to 659 | 193 | 21,672,551 | 5.85 | 112,293 | 69.03 |
| 660 to 679 | 194 | 23,307,217 | 6.29 | 120,140 | 66.79 |
| 680 to 699 | 177 | 21,909,918 | 5.91 | 123,785 | 66.86 |
| 700 to 719 | 177 | 23,107,891 | 6.24 | 130,553 | 66.59 |
| 720 to 739 | 149 | 23,130,473 | 6.24 | 155,238 | 62.68 |
| 740 to 759 | 120 | 21,447,601 | 5.79 | 178,730 | 62.70 |
| 760 or more | 404 | 93,736,053 | 25.30 | 232,020 | 57.84 |
| Subtotal with Credit Scores | 3,123 | \$360,645,184 | 97.33% | \$115,480 | 66.07% |
| Not Available | 130 | 9,901,393 | 2.67 | 76,165 | 64.92 |
| Total: | 3,253 | \$370,546,577 | 100.00% | \$113,909 | 66.04% |

(1) The Aggregate loans indicated as having a Credit Score that is "Not Available" include certain mortgage loans where no credit history can be obtained for the related mortgagor.

Original Mortgage Loan Principal Balances of the Aggregate Loans

| Original Mortgage Amount (\$) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------------------|-----------------|----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 100,000 or less | 2,201 | \$104,726,035 | 28.26% | \$47,581 | 614 | 70.45% |
| 100,001 to 200,000 | 528 | 63,515,639 | 17.14 | 120,295 | 602 | 76.05 |
| 200,001 to 300,000 | 76 | 16,481,589 | 4.45 | 216,863 | 618 | 68.74 |
| 300,001 to 400,000 | 187 | 61,924,043 | 16.71 | 331,145 | 731 | 60.45 |
| 400,001 to 500,000 | 142 | 57,000,104 | 15.38 | 401,409 | 727 | 60.99 |
| 500,001 to 600,000 | 68 | 33,944,610 | 9.16 | 499,185 | 727 | 60.48 |
| 600,001 to 700,000 | 36 | 20,864,067 | 5.63 | 579,557 | 716 | 56.37 |
| 700,001 to 800,000 | 2 | 1,398,683 | 0.38 | 699,341 | 724 | 64.58 |
| 800,001 to 900,000 | 8 | 6,283,234 | 1.70 | 785,404 | 713 | 54.24 |
| 900,001 to 1,000,000 | 5 | 4,408,572 | 1.19 | 881,714 | 769 | 56.56 |
| Total: | 3,253 | \$370,546,577 | 100.00% | \$113,909 | 670 | 66.04% |

Mortgage Rates of the Aggregate Loans

| Mortgage Rate (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|--------------------------|------------------------|--------------------------|-------------------------------|----------------------------------|--------------------------------------|-------------------------------------|
| 5.500 to 5.999 | 16 | \$6,561,929 | 1.77% | \$410,121 | 758 | 57.36% |
| 6.000 to 6.499 | 82 | 29,976,678 | 8.09 | 365,569 | 757 | 49.20 |
| 6.500 to 6.999 | 241 | 97,751,607 | 26.38 | 405,608 | 738 | 60.36 |
| 7.000 to 7.499 | 101 | 28,819,401 | 7.78 | 285,341 | 703 | 62.69 |
| 7.500 to 7.999 | 248 | 35,766,019 | 9.65 | 144,218 | 638 | 67.61 |
| 8.000 to 8.499 | 329 | 30,462,287 | 8.22 | 92,591 | 631 | 68.88 |
| 8.500 to 8.999 | 596 | 43,484,410 | 11.74 | 72,960 | 604 | 69.95 |
| 9.000 to 9.499 | 372 | 23,111,222 | 6.24 | 62,127 | 614 | 70.19 |
| 9.500 to 9.999 | 559 | 37,373,942 | 10.09 | 66,859 | 620 | 76.38 |
| 10.000 to 10.499 | 226 | 13,881,726 | 3.75 | 61,424 | 617 | 82.13 |
| 10.500 to 10.999 | 206 | 11,381,127 | 3.07 | 55,248 | 585 | 76.38 |
| 11.000 to 11.499 | 103 | 5,131,300 | 1.38 | 49,818 | 594 | 75.11 |
| 11.500 to 11.999 | 83 | 3,384,043 | 0.91 | 40,772 | 575 | 70.28 |
| 12.000 to 12.499 | 31 | 1,338,695 | 0.36 | 43,184 | 588 | 69.73 |
| 12.500 to 12.999 | 19 | 838,614 | 0.23 | 44,138 | 629 | 75.00 |
| 13.000 to 13.499 | 16 | 651,441 | 0.18 | 40,715 | 624 | 74.75 |
| 13.500 to 13.999 | 13 | 326,631 | 0.09 | 25,125 | 570 | 59.21 |
| 14.000 to 14.499 | 4 | 148,747 | 0.04 | 37,187 | 558 | 83.59 |
| 14.500 to 14.999 | 4 | 68,198 | 0.02 | 17,049 | 573 | 56.35 |
| 15.000 to 15.499 | 2 | 59,902 | 0.02 | 29,951 | 537 | 58.72 |
| 15.500 to 15.999 | 2 | 28,659 | 0.01 | 14,329 | 642 | 39.08 |
| Total: | 3,253 | \$370,546,577 | 100.00% | \$113,909 | 670 | 66.04% |

Net Mortgage Rates of the Aggregate Loans

| Net Mortgage Rate (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|------------------------------|------------------------|--------------------------|-------------------------------|----------------------------------|--------------------------------------|-------------------------------------|
| 5.000 to 5.499 | 7 | \$ 3,179,682 | 0.86% | \$454,240 | 752 | 62.20% |
| 5.500 to 5.999 | 90 | 32,850,509 | 8.87 | 365,006 | 760 | 48.55 |
| 6.000 to 6.499 | 209 | 83,713,716 | 22.59 | 400,544 | 739 | 59.77 |
| 6.500 to 6.999 | 111 | 38,407,949 | 10.37 | 346,018 | 715 | 64.09 |
| 7.000 to 7.499 | 207 | 31,745,612 | 8.57 | 153,360 | 647 | 66.99 |
| 7.500 to 7.999 | 348 | 34,351,992 | 9.27 | 98,713 | 629 | 67.76 |
| 8.000 to 8.499 | 591 | 44,478,030 | 12.00 | 75,259 | 609 | 69.47 |
| 8.500 to 8.999 | 482 | 31,287,989 | 8.44 | 64,913 | 612 | 70.92 |
| 9.000 to 9.499 | 488 | 31,615,880 | 8.53 | 64,787 | 616 | 75.21 |
| 9.500 to 9.999 | 272 | 16,618,966 | 4.48 | 61,099 | 619 | 82.10 |
| 10.000 to 10.499 | 187 | 11,348,128 | 3.06 | 60,685 | 592 | 80.39 |
| 10.500 to 10.999 | 108 | 4,997,883 | 1.35 | 46,277 | 590 | 75.57 |
| 11.000 to 11.499 | 71 | 2,884,204 | 0.78 | 40,623 | 579 | 69.74 |
| 11.500 to 11.999 | 26 | 1,130,645 | 0.31 | 43,486 | 589 | 68.48 |
| 12.000 to 12.499 | 20 | 921,836 | 0.25 | 46,092 | 646 | 77.22 |
| 12.500 to 12.999 | 14 | 434,866 | 0.12 | 31,062 | 591 | 69.56 |
| 13.000 to 13.499 | 11 | 298,538 | 0.08 | 27,140 | 574 | 59.29 |
| 13.500 to 13.999 | 2 | 57,359 | 0.02 | 28,679 | 572 | 83.42 |
| 14.000 to 14.499 | 5 | 134,231 | 0.04 | 26,846 | 574 | 78.81 |
| 14.500 to 14.999 | 2 | 59,902 | 0.02 | 29,951 | 537 | 58.72 |
| 15.000 to 15.499 | 2 | 28,659 | 0.01 | \$14,329 | 642 | 39.08 |
| Total: | 3,253 | \$370,546,577 | 100.00% | \$113,909 | 670 | 66.04% |

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Original Loan-to-Value of the Aggregate Loans

| Original LTV Ratio (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|------------------------|-----------------|----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 0.01 to 50.00 | 234 | \$37,635,408 | 10.16% | \$160,835 | 735 | 35.70% |
| 50.01 to 55.00 | 98 | 13,530,088 | 3.65 | 138,062 | 723 | 46.13 |
| 55.01 to 60.00 | 126 | 20,578,176 | 5.55 | 163,319 | 722 | 51.58 |
| 60.01 to 65.00 | 171 | 29,468,114 | 7.95 | 172,328 | 685 | 57.59 |
| 65.01 to 70.00 | 329 | 45,262,088 | 12.21 | 137,575 | 703 | 61.54 |
| 70.01 to 75.00 | 423 | 51,840,408 | 13.99 | 122,554 | 677 | 67.11 |
| 75.01 to 80.00 | 913 | 101,419,880 | 27.37 | 111,084 | 647 | 72.63 |
| 80.01 to 85.00 | 244 | 16,659,370 | 4.50 | 68,276 | 595 | 76.14 |
| 85.01 to 90.00 | 424 | 27,456,583 | 7.41 | 64,756 | 602 | 81.84 |
| 90.01 to 95.00 | 81 | 7,220,130 | 1.95 | 89,137 | 602 | 89.32 |
| 95.01 to 100.00 | 69 | 6,865,367 | 1.85 | 99,498 | 622 | 96.97 |
| 100.01 to 110.00 | 141 | 12,610,964 | 3.40 | 89,439 | 658 | 102.04 |
| Total: | 3,253 | \$370,546,577 | 100.00% | \$113,909 | 670 | 66.04% |

(1) With respect to mortgage loans indicated as having a loan-to-value ratio at origination greater than 100%, a broker's price opinion or statistical valuation was obtained indicating that as of the cut-off date the current loan-to-value ratio was 100% or less with respect to those mortgage loans.

Current Loan-to-Value Ratios of the Aggregate Loans

| Current LTV Ratio (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score |
|-----------------------|-----------------|-----------------------|------------------------|---------------------------|-------------------------------|
| 0.01 to 50.00 | 594 | \$63,561,644 | 17.15% | \$107,006 | 724 |
| 50.01 to 55.00 | 196 | 23,776,486 | 6.42 | 121,309 | 705 |
| 55.01 to 60.00 | 260 | 35,813,362 | 9.67 | 137,744 | 692 |
| 60.01 to 65.00 | 267 | 36,405,632 | 9.82 | 136,351 | 689 |
| 65.01 to 70.00 | 352 | 48,576,151 | 13.11 | 138,000 | 680 |
| 70.01 to 75.00 | 528 | 58,190,177 | 15.70 | 110,209 | 638 |
| 75.01 to 80.00 | 384 | 50,556,962 | 13.64 | 131,659 | 646 |
| 80.01 to 85.00 | 296 | 19,893,502 | 5.37 | 67,208 | 586 |
| 85.01 to 90.00 | 136 | 11,145,101 | 3.01 | 81,949 | 601 |
| 90.01 to 95.00 | 45 | 4,196,351 | 1.13 | 93,252 | 636 |
| 95.01 to 100.00 | 81 | 8,245,683 | 2.23 | 101,799 | 626 |
| 100.01 to 105.00 | 114 | 10,185,527 | 2.75 | 89,347 | 659 |
| Total: | 3,253 | \$ 370,546,577 | 100.00% | \$113,909 | 670 |

(1) With respect to mortgage loans having a current loan-to-value ratio greater than 100% as indicated in the table above, the original loan-to-value ratio was 100% or less with respect to those mortgage loans or a broker's price opinion or statistical valuation was obtained indicating that as of the cut-off-date the current-loan-to-value ratio was 100% or less with respect to the mortgage loans.

Geographical Distributions of Mortgaged Properties of the Aggregate Loans

| State | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|----------------|-----------------|----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| California | 255 | \$73,747,487 | 19.90% | \$289,206 | 729 | 57.15% |
| Texas | 418 | 49,229,621 | 13.29 | 117,774 | 656 | 70.21 |
| Florida | 328 | 27,271,315 | 7.36 | 83,144 | 649 | 67.24 |
| Georgia | 179 | 21,112,899 | 5.70 | \$117,949 | 669 | 66.38 |
| New York | 159 | 20,433,258 | 5.51 | 128,511 | 679 | 64.29 |
| North Carolina | 146 | 12,728,253 | 3.43 | 87,180 | 619 | 70.54 |
| Washington | 66 | 12,006,779 | 3.24 | 181,921 | 704 | 61.89 |
| Michigan | 154 | 9,303,703 | 2.51 | 60,414 | 599 | 71.05 |
| Virginia | 56 | 8,831,507 | 2.38 | 157,705 | 711 | 61.49 |
| Ohio | 116 | 8,712,953 | 2.35 | 75,112 | 613 | 72.65 |
| Other | 1,376 | 127,168,802 | 34.32 | 92,419 | 653 | 68.98 |
| Total: | 3,253 | \$370,546,577 | 100.00% | \$113,909 | 670 | 66.04% |

(1) 'Other' may include other states including the District of Columbia.

Mortgage Loan Purpose of the Aggregate Loans

| Loan Purpose | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------------|-----------------|-----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Purchase | 1,175 | \$ 118,698,670 | 32.03% | \$101,020 | 648 | 74.52% |
| Rate/Term Refinance | 664 | 132,523,641 | 35.76 | 199,584 | 711 | 60.36 |
| Equity Refinance | 1,414 | 119,324,267 | 32.20 | 84,388 | 646 | 63.90 |
| Total: | 3,253 | \$ 370,546,577 | 100.00% | \$113,909 | 670 | 66.04% |

Occupancy Type of the Aggregate Loans

| Occupancy Type | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|--------------------|-----------------|-------------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Primary Residence | 2,595 | \$330,369,137 | 89.16% | \$127,310 | 673 | 65.72% |
| Second/Vacation | 111 | 12,084,920 | 3.26 | 108,873 | 697 | 61.59 |
| Non-Owner Occupied | 547 | 28,092,521 | 7.58 | 51,357 | 622 | 71.69 |
| Total: | 3,253 | \$370,546,577.00 | 100.00% | \$113,909 | 670 | 66.04% |

Mortgaged Property Types of the Aggregate Loans

| Property Type | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---|-----------------|----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Single-family detached | 2,443 | \$275,357,755 | 74.31% | \$112,713 | 669 | 65.67% |
| Townhouse | 64 | 4,883,153 | 1.32 | 76,299 | 633 | 73.57 |
| Condo Low-Rise(Less than 5 stories) | 142 | 8,617,928 | 2.33 | 60,690 | 664 | 67.05 |
| Condo Mid-Rise (5 to 8 stories) | 8 | 318,942 | 0.09 | 39,868 | 642 | 60.54 |
| Condo High-Rise (9 stories or more) | 6 | 544,906 | 0.15 | 90,818 | 616 | 66.29 |
| Cooperative Units | 2 | 114,081 | 0.03 | 57,041 | 741 | 60.09 |
| Manufactured Home | 134 | 6,568,637 | 1.77 | 49,020 | 606 | 68.94 |
| Planned Unit Development (Detached) | 221 | 53,917,033 | 14.55 | 243,968 | 701 | 64.61 |
| Planned Unit Development (Attached) | 39 | 3,064,699 | 0.83 | 78,582 | 694 | 73.75 |
| Single Family Dwelling(Two-to-Four Units) | 190 | 16,347,566 | 4.41 | 86,040 | 624 | 71.55 |
| Condotel | 1 | 101,998 | 0.03 | 101,998 | 778 | 54.00 |
| Leasehold Property | 3 | 709,879 | 0.19 | 236,626 | 730 | 70.71 |
| Total: | 3,253 | \$370,546,577 | 100.00% | \$113,909 | 670 | 66.04% |

Seasoning of the Aggregate Loans

| Seasoning in Months | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------------|-----------------|----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 25 to 36 | 33 | \$11,442,005 | 3.09% | \$346,727 | 740 | 50.14% |
| 37 to 48 | 641 | 181,516,835 | 48.99 | 283,178 | 719 | 63.47 |
| 49 to 60 | 185 | 19,510,926 | 5.27 | 105,464 | 643 | 89.58 |
| 61 to 72 | 48 | 4,810,698 | 1.30 | 100,223 | 607 | 70.61 |
| 73 to 84 | 1,185 | 69,578,552 | 18.78 | 58,716 | 607 | 67.72 |
| 85 to 96 | 932 | 62,539,489 | 16.88 | 67,102 | 613 | 67.80 |
| 97 to 108 | 183 | 14,839,854 | 4.00 | 81,092 | 604 | 66.61 |
| 109 to 120 | 24 | 3,056,924 | 0.82 | 127,372 | 612 | 58.71 |
| 121 to 132 | 5 | 652,413 | 0.18 | 130,483 | 725 | 59.88 |
| 133 to 144 | 12 | 1,775,281 | 0.48 | 147,940 | 623 | 45.93 |
| 145 and greater | 5 | 823,602 | 0.22 | 164,720 | 601 | 56.73 |
| Total: | 3,253 | \$370,546,577 | 100.00% | \$113,909 | 670 | 66.04% |

Mortgage Loan Documentation Types of the Aggregate Loans

| Documentation | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-----------------------|-----------------|----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Full Documentation | 2,494 | \$277,891,914 | 75.00% | \$111,424 | 675 | 67.07% |
| Reduced Documentation | 759 | 92,654,663 | 25.00 | 122,075 | 656 | 62.94 |
| Total: | 3,253 | \$370,546,577 | 100.00% | \$113,909 | 670 | 66.04% |

Prepayment Penalty Terms of the Aggregate Loans

| Prepayment Penalty Term | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|--------------------------------|----------------------------|--------------------------|-----------------------------------|--|--|---|
| None | 3,128 | \$321,488,336 | 86.76% | \$102,778 | 657 | 67.23% |
| Sixty Months | 125 | \$49,058,241 | 13.24 | \$392,466 | 754 | 58.23 |
| Total: | 3,253 | \$370,546,577 | 100.00% | \$113,909 | 670 | 66.04% |

RAMP Series 2005-SL1 – Collateral Characteristics - Loan Group I**Credit Score Distribution of the Group I Loans**

| Range of Credit Scores | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Current LTV |
|------------------------|-----------------|---------------------|------------------------|---------------------------|------------------------------|
| 560 to 579 | 1 | \$147,723 | 0.44% | \$147,723 | 65.00% |
| 580 to 599 | 1 | 358,401 | 1.06 | 358,401 | 52.00 |
| 640 to 659 | 2 | 657,748 | 1.95 | 328,874 | 49.90 |
| 660 to 679 | 5 | 1,859,388 | 5.52 | 371,878 | 48.30 |
| 680 to 699 | 2 | 878,167 | 2.61 | 439,084 | 57.17 |
| 700 to 719 | 7 | 2,504,851 | 7.43 | 357,836 | 54.36 |
| 720 to 739 | 8 | 3,106,595 | 9.22 | 388,324 | 54.28 |
| 740 to 759 | 8 | 2,325,427 | 6.90 | 290,678 | 52.28 |
| 760 or more | 57 | 21,869,847 | 64.88 | 383,682 | 46.32 |
| Total: | 91 | \$33,708,148 | 100.00% | \$370,419 | 48.67% |

Original Mortgage Loan Principal Balances of the Group I Loans

| Original Mortgage Amount (\$) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 100,000 or Less | 1 | \$77,678 | 0.23% | \$77,678 | 750 | 49.00% |
| 100,001 to 200,000 | 2 | 271,082 | 0.80 | 135,541 | 653 | 49.53 |
| 300,001 to 400,000 | 37 | 11,047,651 | 32.77 | 298,585 | 753 | 50.39 |
| 400,001 to 500,000 | 27 | 10,061,585 | 29.85 | 372,651 | 761 | 47.85 |
| 500,001 to 600,000 | 14 | 6,545,890 | 19.42 | 467,564 | 763 | 51.36 |
| 600,001 to 700,000 | 9 | 4,937,163 | 14.65 | 548,574 | 781 | 44.35 |
| 800,001 to 900,000 | 1 | 767,100 | 2.28 | 767,100 | 802 | 39.00 |
| Total: | 91 | \$33,708,148 | 100.00% | \$370,419 | 762 | 48.67% |

Mortgage Rates of the Group I Loans

| Mortgage Rate (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 5.500 to 5.999 | 16 | \$ 6,561,929 | 19.47% | \$410,121 | 758 | 57.36% |
| 6.000 to 6.499 | 57 | 20,924,142 | 62.07 | 367,090 | 765 | 45.94 |
| 6.500 to 6.999 | 18 | 6,222,077 | 18.46 | 345,671 | 755 | 48.65 |
| Total: | 91 | \$33,708,148 | 100.00% | \$370,419 | 762 | 48.67% |

Net Mortgage Rates of the Group I Loans

| Net Mortgage Rate (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-----------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 5.000 to 5.499 | 7 | \$ 3,179,682 | 9.43% | \$454,240 | 752 | 62.20% |
| 5.500 to 5.999 | 84 | 30,528,467 | 90.57 | 363,434 | 763 | 47.26 |
| Total: | 91 | \$33,708,148 | 100.00% | \$370,419 | 762 | 48.67% |

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Original Loan-to-Value of the Group I Loans

| Original LTV Ratio (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 0.01 to 50.00 | 31 | \$11,836,522 | 35.11% | \$381,823 | 775 | 34.82% |
| 50.01 to 55.00 | 5 | 1,883,126 | 5.59 | 376,625 | 739 | 42.26 |
| 55.01 to 60.00 | 12 | 3,828,840 | 11.36 | 319,070 | 781 | 46.90 |
| 60.01 to 65.00 | 11 | 4,189,208 | 12.43 | 380,837 | 713 | 52.90 |
| 65.01 to 70.00 | 10 | 3,907,333 | 11.59 | 390,733 | 766 | 57.95 |
| 70.01 to 75.00 | 10 | 3,929,251 | 11.66 | 392,925 | 772 | 62.04 |
| 75.01 to 80.00 | 10 | 3,517,354 | 10.43 | 351,735 | 749 | 66.54 |
| 80.01 to 85.00 | 1 | 279,922 | 0.83 | 279,922 | 785 | 62.00 |
| 85.01 to 90.00 | 1 | 336,593 | 1.00 | 336,593 | 785 | 77.00 |
| Total: | 91 | \$33,708,148 | 100.00% | \$370,419 | 762 | 48.67% |

(1) With respect to mortgage loans indicated as having a loan-to-value ratio at origination greater than 100%, a broker's price opinion or statistical Valuation was obtained indicating that as of the cut-off date the current loan-to-value ratio was 100% or less with respect to those mortgage loans.

Current Loan-to-Value Ratios of the Group I Loans

| Current LTV Ratio(%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score |
|----------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|
| 0.01 to 50.00 | 49 | \$17,426,537 | 51.70% | \$355,644 | 773 |
| 50.01 to 55.00 | 8 | 3,207,679 | 9.52 | 400,960 | 712 |
| 55.01 to 60.00 | 13 | 5,390,628 | 15.99 | 414,664 | 757 |
| 60.01 to 65.00 | 13 | 4,990,319 | 14.80 | 383,871 | 772 |
| 65.01 to 70.00 | 7 | 2,356,392 | 6.99 | 336,627 | 738 |
| 75.01 to 80.00 | 1 | 336,593 | 1.00 | 336,593 | 785 |
| Total: | 91 | \$33,708,148 | 100.00% | \$370,419 | 762 |

(1) With respect to mortgage loans having a current loan-to-value ratio greater than 100% as indicated in the table above, the original loan-to-value ratio was 100% or less with respect to those mortgage loans or a broker's price opinion or statistical valuation was obtained indicating that as of the cut-off-date the current-loan-to-value ratio was 100% or less with respect to the mortgage loans.

Geographical Distributions of Mortgaged Properties of the Group I Loans

| State | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| California | 42 | \$15,191,094 | 45.07% | \$361,693 | 763 | 44.80% |
| Georgia | 7 | 2,790,829 | 8.28 | 398,690 | 780 | 59.90 |
| Texas | 7 | 2,393,468 | 7.10 | 341,924 | 767 | 59.99 |
| Florida | 5 | 1,840,650 | 5.46 | 368,130 | 728 | 47.57 |
| New York | 3 | 1,343,854 | 3.99 | 447,951 | 804 | 44.48 |
| New Jersey | 3 | 1,328,809 | 3.94 | 442,936 | 751 | 55.02 |
| Virginia | 4 | 1,127,729 | 3.35 | 281,932 | 780 | 41.16 |
| Tennessee | 3 | 1,023,713 | 3.04 | 341,238 | 681 | 54.42 |
| Arizona | 3 | 940,578 | 2.79 | 313,526 | 762 | 47.08 |
| Pennsylvania | 2 | 891,567 | 2.64 | 445,784 | 748 | 54.50 |
| Other | 12 | 4,835,858 | 14.35 | 402,988 | 767 | 48.32 |
| Total: | 91 | \$33,708,148 | 100.00% | \$370,419 | 762 | 48.67% |

(1) 'Other' may include other states including the District of Columbia.

This Information was prepared by Residential Funding Securities Corporation in its capacity as underwriter. This information should be considered only after reading the Statement Regarding Assumptions as to Securities, Pricing Estimates and Other Information, which should be attached. Do not use or rely on this information if you have not received and reviewed this Statement. You may obtain a copy of the Statement from your sales representative.

Mortgage Loan Purpose of the Group I Loans

| Loan Purpose | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Purchase | 8 | \$3,048,493 | 9.04% | \$381,062 | 730 | 57.30% |
| Rate/Term Refinance | 66 | 23,916,434 | 70.95 | 362,370 | 765 | 48.54 |
| Equity Refinance | 17 | 6,743,221 | 20.00 | 396,660 | 766 | 45.23 |
| Total: | 91 | \$33,708,148 | 100.00% | \$370,419 | 762 | 48.67% |

Occupancy Type of the Group I Loans

| Occupancy Type | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Primary Residence | 87 | \$31,767,479 | 94.24% | \$365,143 | 762 | 48.87% |
| Second/Vacation | 4 | 1,940,670 | 5.76 | 485,167 | 763 | 45.37 |
| Total: | 91 | \$33,708,148 | 100.00% | \$370,419 | 762 | 48.67% |

Mortgaged Property Types of the Group I Loans

| Property Type | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Single-family detached | 73 | \$26,607,378 | 78.93% | \$364,485 | 759 | 48.54% |
| Planned Unit Development (Detached) | 18 | 7,100,771 | 21.07 | 394,487 | 772 | 49.13 |
| Total: | 91 | \$33,708,148 | 100.00% | \$370,419 | 762 | 48.67% |

Seasoning of the Group I Loans

| Seasoning in Months | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 25 to 36 | 17 | \$6,253,561 | 18.55% | \$367,857 | 742 | 49.41% |
| 37 to 48 | 74 | 27,454,587 | 81.45 | 371,008 | 767 | 48.50 |
| Total: | 91 | \$33,708,148 | 100.00% | \$370,419 | 762 | 48.67% |

Mortgage Loan Documentation Types of the Group I Loans

| Documentation | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-----------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Full Documentation | 80 | \$30,584,382 | 90.73% | \$382,305 | 761 | 48.77% |
| Reduced Documentation | 11 | 3,123,767 | 9.27 | 283,979 | 771 | 47.70 |
| Total: | 91 | \$33,708,148 | 100.00% | \$370,419 | 762 | 48.67% |

Prepayment Penalty Terms of the Group I Loans

| Prepayment Penalty Term | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|--------------------------------|------------------------|--------------------------|-------------------------------|----------------------------------|--------------------------------------|-------------------------------------|
| None | 59 | \$22,129,780 | 65.65% | \$375,081 | 760 | 49.79% |
| Sixty months | 32 | 11,578,368 | 34.35 | 361,824 | 766 | 46.52 |
| Total: | 91 | \$33,708,148 | 100.00% | \$370,419 | 762 | 48.67% |

RAMP Series 2005-SL1 – Collateral Characteristics - Loan Group II**Credit Score Distribution of the Group II Loans**

| Range of Credit Scores | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Current LTV |
|------------------------------------|-----------------|---------------------|------------------------|---------------------------|------------------------------|
| 499 or less | 4 | \$159,302 | 0.63% | \$39,825 | 55.80% |
| 500 to 519 | 3 | 213,761 | 0.85 | 71,254 | 54.26 |
| 520 to 539 | 6 | 292,953 | 1.16 | 48,825 | 50.99 |
| 540 to 559 | 4 | 271,802 | 1.08 | 67,951 | 51.71 |
| 560 to 579 | 4 | 451,781 | 1.79 | 112,945 | 52.47 |
| 580 to 599 | 1 | 59,087 | 0.23 | 59,087 | 51.00 |
| 600 to 619 | 5 | 1,101,974 | 4.37 | 220,395 | 47.09 |
| 620 to 639 | 4 | 188,467 | 0.75 | 47,117 | 60.19 |
| 640 to 659 | 3 | 733,983 | 2.91 | 244,661 | 59.51 |
| 660 to 679 | 9 | 951,418 | 3.78 | 105,713 | 50.63 |
| 680 to 699 | 5 | 2,058,431 | 8.17 | 411,686 | 38.03 |
| 700 to 719 | 5 | 1,388,497 | 5.51 | 277,699 | 46.34 |
| 720 to 739 | 12 | 3,484,134 | 13.83 | 290,344 | 53.32 |
| 740 to 759 | 13 | 3,837,893 | 15.23 | 295,223 | 45.65 |
| 760 or greater | 38 | 9,662,343 | 38.34 | 254,272 | 51.11 |
| Subtotal with Credit Scores | 116 | \$24,855,824 | 98.63% | \$214,274 | 49.43% |
| Not Available | 3 | 344,908 | 1.37 | 114,969 | 54.98 |
| Total: | 119 | \$25,200,732 | 100.00% | \$211,771 | 49.51% |

(1) The Group 2 loans indicated as having a Credit Score that is "Not Available" include certain mortgage loans where no credit history can be obtained for the related mortgagor.

Original Mortgage Loan Principal Balances of the Group II Loans

| Original Mortgage Amount (\$) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 100,000 or less | 41 | \$1,619,723 | 6.43% | \$39,505 | 646 | 51.10% |
| 100,001 to 200,000 | 16 | 1,412,809 | 5.61 | 88,301 | 634 | 48.12 |
| 200,001 to 300,000 | 6 | 979,324 | 3.89 | 163,221 | 745 | 49.23 |
| 300,001 to 400,000 | 24 | 7,281,923 | 28.90 | 303,413 | 752 | 49.29 |
| 400,001 to 500,000 | 18 | 6,507,293 | 25.82 | 361,516 | 728 | 53.65 |
| 500,001 to 600,000 | 8 | 3,620,827 | 14.37 | 452,603 | 766 | 48.79 |
| 600,001 to 700,000 | 4 | 2,214,831 | 8.79 | 553,708 | 703 | 55.35 |
| 800,001 to 900,000 | 1 | 709,657 | 2.82 | 709,657 | 682 | 15.00 |
| 900,001 to 1,000,000 | 1 | 854,345 | 3.39 | 854,345 | 754 | 36.00 |
| Total: | 119 | \$25,200,732 | 100.00% | \$211,771 | 728 | 49.51% |

Mortgage Rates of the Group II Loans

| Mortgage Rate (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 6.000 to 6.499 | 15 | \$5,117,078 | 20.31% | \$341,139 | 740 | 47.26% |
| 6.500 to 6.999 | 45 | 14,610,722 | 57.98 | 324,683 | 735 | 50.94 |
| 7.000 to 7.499 | 19 | 3,081,823 | 12.23 | 162,201 | 720 | 45.34 |
| 7.500 to 7.999 | 37 | 2,239,909 | 8.89 | 60,538 | 674 | 49.83 |
| 8.000 to 8.499 | 3 | 151,201 | 0.60 | 50,400 | 539 | 68.11 |
| Total: | 119 | \$25,200,732 | 100.00% | \$211,771 | 728 | 49.51% |

Net Mortgage Rates of the Group II Loans

| Net Mortgage Rate (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-----------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 6.000 to 6.499 | 53 | \$ 17,770,762 | 70.52% | \$335,297 | 735 | 49.64% |
| 6.500 to 6.999 | 22 | 4,576,179 | 18.16 | 208,008 | 735 | 49.35 |
| 7.000 to 7.499 | 44 | 2,853,791 | 11.32 | 64,859 | 671 | 48.95 |
| Total: | 119 | \$25,200,732 | 100.00% | \$211,771 | 728 | 49.51% |

Original Loan-to-Value of the Group II Loans

| Original LTV Ratio (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 0.01 to 50.00 | 19 | \$5,688,315 | 22.57% | \$299,385 | 728 | 34.14% |
| 50.01 to 55.00 | 8 | 2,998,342 | 11.90 | 374,793 | 763 | 44.91 |
| 55.01 to 60.00 | 16 | 3,404,588 | 13.51 | 212,787 | 724 | 47.22 |
| 60.01 to 65.00 | 7 | 2,363,774 | 9.38 | 337,682 | 725 | 54.16 |
| 65.01 to 70.00 | 16 | 3,110,732 | 12.34 | 194,421 | 741 | 51.52 |
| 70.01 to 75.00 | 21 | 3,327,853 | 13.21 | 158,469 | 714 | 59.25 |
| 75.01 to 80.00 | 26 | 4,014,971 | 15.93 | 154,422 | 716 | 63.56 |
| 80.01 to 85.00 | 3 | 210,817 | 0.84 | 70,272 | 629 | 58.03 |
| 85.01 to 90.00 | 2 | 55,910 | 0.22 | 27,955 | 550 | 56.15 |
| 90.01 to 95.00 | 1 | 25,430 | 0.10 | 25,430 | 528 | 80.00 |
| Total: | 119 | \$25,200,732 | 100.00% | \$211,771 | 728 | 49.51% |

(1) With respect to mortgage loans indicated as having a loan-to-value ratio at origination greater than 100%, a broker's price opinion or statistical Valuation was obtained indicating that as of the cut-off date the current loan-to-value ratio was 100% or less with respect to those mortgage loans.

Current Loan-to-Value Ratios of the Group II Loans

| Current LTV Ratio (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score |
|------------------------------|------------------------|--------------------------|-------------------------------|----------------------------------|--------------------------------------|
| 0.01 to 50.00 | 64 | \$12,857,802 | 51.02% | \$200,903 | 733 |
| 50.01 to 55.00 | 22 | 4,189,255 | 16.62 | 190,421 | 721 |
| 55.01 to 60.00 | 13 | 3,373,113 | 13.38 | 259,470 | 710 |
| 60.01 to 65.00 | 6 | 2,315,556 | 9.19 | 385,926 | 735 |
| 65.01 to 70.00 | 10 | 2,243,074 | 8.90 | 224,307 | 740 |
| 70.01 to 75.00 | 3 | 196,503 | 0.78 | 65,501 | 639 |
| 75.01 to 80.00 | 1 | 25,430 | 0.10 | 25,430 | 528 |
| Total: | 119 | \$25,200,732 | 100.00% | \$211,771 | 728 |

(2) With respect to mortgage loans having a current loan-to-value ratio greater than 100% as indicated in the table above, the original loan-to-value ratio was 100% or less with respect to those mortgage loans or a broker's price opinion or statistical valuation was obtained indicating that as of the cut-off-date the current-loan-to-value ratio was 100% or less with respect to the mortgage loans.

Geographical Distributions of Mortgaged Properties of the Group II Loans

| State | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|----------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| California | 20 | \$5,980,452 | 23.73% | \$299,023 | 736 | 42.36% |
| Texas | 19 | 3,180,497 | 12.62 | 167,395 | 732 | 53.67 |
| Georgia | 6 | 2,780,982 | 11.04 | 463,497 | 706 | 48.61 |
| Tennessee | 6 | 1,306,430 | 5.18 | 217,738 | 731 | 59.11 |
| North Carolina | 7 | 1,260,558 | 5.00 | 180,080 | 683 | 53.49 |
| New York | 9 | 1,255,340 | 4.98 | 139,482 | 707 | 43.38 |
| Maryland | 6 | 1,248,175 | 4.95 | 208,029 | 730 | 49.20 |
| Connecticut | 2 | 775,302 | 3.08 | 387,651 | 772 | 41.39 |
| Florida | 5 | 736,668 | 2.92 | 147,334 | 742 | 48.46 |
| Massachusetts | 2 | 541,714 | 2.15 | 270,857 | 778 | 48.12 |
| Other | 37 | 6,134,614 | 24.34 | 165,800 | 727 | 54.47 |
| Total: | 119 | \$25,200,732 | 100.00% | \$211,771 | 728 | 49.51% |

(1) 'Other' may include other states including the District of Columbia.

Mortgage Loan Purpose of the Group II Loans

| Loan Purpose | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Purchase | 24 | \$3,010,146 | 11.94% | \$125,423 | 721 | 54.29% |
| Rate/Term Refinance | 60 | 15,374,160 | 61.01 | 256,236 | 737 | 49.14 |
| Equity Refinance | 35 | 6,816,425 | 27.05 | 194,755 | 711 | 48.23 |
| Total: | 119 | \$25,200,732 | 100.00% | \$211,771 | 728 | 49.51% |

Occupancy Type of the Group II Loans

| Occupancy Type | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|--------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Primary Residence | 104 | \$24,028,358 | 95.35% | \$231,042 | 727 | 49.47% |
| Second/Vacation | 6 | 884,708 | 3.51 | 147,451 | 757 | 52.38 |
| Non-Owner Occupied | 9 | 287,667 | 1.14 | 31,963 | 674 | 43.68 |
| Total: | 119 | \$25,200,732 | 100.00% | \$211,771 | 728 | 49.51% |

Mortgaged Property Types of the Group II Loans

| Property Type | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Single-family detached | 86 | \$18,688,753 | 74.16% | \$217,311 | 727 | 49.01% |
| Townhouse | 1 | 44,506 | 0.18 | 44,506 | 733 | 38.00 |
| Condo Low-Rise(Less than 5 stories) | 7 | 402,156 | 1.60 | 57,451 | 696 | 36.43 |
| Manufactured Home | 2 | 70,515 | 0.28 | 35,257 | 774 | 41.14 |
| Planned Unit Development (Detached) | 18 | 5,139,776 | 20.40 | 285,543 | 730 | 51.48 |
| Single Family Dwelling(Two-to-Four Units) | 4 | 291,984 | 1.16 | 72,996 | 712 | 39.05 |
| Leasehold Property | 1 | 563,043 | 2.23 | 563,043 | 763 | 65.00 |
| Total: | 119 | \$25,200,732 | 100.00% | \$211,771 | 728 | 49.51% |

Seasoning of the Group II Loans

| Seasoning in Months | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 25 to 36 | 14 | \$4,390,207 | 17.42% | \$313,586 | 731 | 50.37% |
| 37 to 48 | 49 | 16,824,127 | 66.76 | 343,350 | 740 | 49.81 |
| 73 to 84 | 32 | 2,539,440 | 10.08 | 79,357 | 674 | 50.97 |
| 85 to 96 | 20 | 1,249,438 | 4.96 | 62,472 | 667 | 44.00 |
| 109 to 120 | 2 | 143,170 | 0.57 | 71,585 | 679 | 20.95 |
| 133 to 144 | 2 | 54,351 | 0.22 | 27,175 | 746 | 20.79 |
| Total: | 119 | \$25,200,732 | 100.00% | \$211,771 | 728 | 49.51% |

Mortgage Loan Documentation Types of the Group II Loans

| Documentation | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-----------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Full Documentation | 88 | \$20,029,418 | 79.48% | \$227,607 | 732 | 50.08% |
| Reduced Documentation | 31 | 5,171,314 | 20.52 | 166,817 | 710 | 47.31 |
| Total: | 119 | \$25,200,732 | 100.00% | \$211,771 | 728 | 49.51% |

Prepayment Penalty Terms of the Group II Loans

| Prepayment Penalty Term | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| None | 117 | \$24,624,107 | 97.71% | \$210,462 | 729 | 49.77% |
| Sixty months | 2 | 576,625 | 2.29 | 288,313 | 688 | 38.49 |
| Total: | 119 | \$25,200,732 | 100.00% | \$211,771 | 728 | 49.51% |

RAMP Series 2005-SL1 – Collateral Characteristics - Loan Group III**Credit Score Distribution of the Group III Loans**

| Range of Credit Scores | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Current LTV |
|------------------------------------|-----------------|---------------------|------------------------|---------------------------|------------------------------|
| 499 or less | 80 | \$3,241,112 | 8.90% | \$40,514.00 | 64.97% |
| 500 to 519 | 62 | 2,861,820 | 7.86 | 46,158 | 61.71 |
| 520 to 539 | 45 | 1,863,620 | 5.12 | 41,414 | 65.24 |
| 540 to 559 | 54 | 2,243,456 | 6.16 | 41,545 | 61.59 |
| 560 to 579 | 71 | 3,263,913 | 8.97 | 45,971 | 62.55 |
| 580 to 599 | 59 | 2,527,846 | 6.94 | 42,845 | 63.40 |
| 600 to 619 | 75 | 3,284,925 | 9.02 | 43,799 | 63.88 |
| 620 to 639 | 57 | 2,835,338 | 7.79 | 49,743 | 59.86 |
| 640 to 659 | 62 | 2,735,199 | 7.51 | 44,116 | 62.10 |
| 660 to 679 | 58 | 2,461,885 | 6.76 | 42,446 | 57.89 |
| 680 to 699 | 45 | 1,801,920 | 4.95 | 40,043 | 58.86 |
| 700 to 719 | 56 | 2,704,017 | 7.43 | 48,286 | 62.71 |
| 720 to 739 | 22 | 726,962 | 2.00 | 33,044 | 53.66 |
| 740 to 759 | 24 | 928,337 | 2.55 | 38,681 | 61.50 |
| 760 or greater | 56 | 1,775,635 | 4.88 | 31,708 | 42.37 |
| Subtotal with Credit Scores | 826 | \$35,255,986 | 96.86% | \$42,683 | 60.99% |
| Not Available | 31 | 1,142,936 | 3.14 | 36,869 | 53.72 |
| Total: | 857 | \$36,398,922 | 100.00% | \$42,472 | 60.76% |

(1) The Group 3 loans indicated as having a Credit Score that is "Not Available" include certain mortgage loans where no credit history can be obtained for the related mortgagor.

Original Mortgage Loan Principal Balances of the Group III Loans

| Original Mortgage Amount (\$) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 100,000 or less | 795 | \$29,183,516 | 80.18% | \$36,709 | 611 | 59.97% |
| 100,001 to 200,000 | 53 | 5,319,684 | 14.61 | 100,371 | 608 | 66.30 |
| 200,001 to 300,000 | 6 | 1,102,345 | 3.03 | 183,724 | 630 | 59.31 |
| 300,001 to 400,000 | 2 | 424,535 | 1.17 | 212,267 | 683 | 48.73 |
| 400,001 to 500,000 | 1 | 368,842 | 1.01 | 368,842 | 576 | 62.00 |
| Total: | 857 | \$36,398,922 | 100.00% | \$42,472 | 612 | 60.76% |

Mortgage Rates of the Group III Loans

| Mortgage Rate (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|--------------------------|----------------------------|--------------------------|-----------------------------------|--|--|---|
| 7.500 to 7.999 | 14 | \$550,080 | 1.51% | \$39,291 | 578 | 35.29% |
| 8.000 to 8.499 | 59 | 2,439,303 | 6.70 | 41,344 | 628 | 50.39 |
| 8.500 to 8.999 | 165 | 7,627,361 | 20.95 | 46,226 | 621 | 55.69 |
| 9.000 to 9.499 | 120 | 5,733,502 | 15.75 | 47,779 | 626 | 61.27 |
| 9.500 to 9.999 | 183 | 8,265,825 | 22.71 | 45,168 | 608 | 64.09 |
| 10.000 to 10.499 | 70 | 3,037,767 | 8.35 | 43,397 | 589 | 66.91 |
| 10.500 to 10.999 | 88 | 3,640,520 | 10.00 | 41,370 | 609 | 65.12 |
| 11.000 to 11.499 | 52 | 1,912,978 | 5.26 | 36,788 | 600 | 65.55 |
| 11.500 to 11.999 | 46 | 1,483,325 | 4.08 | 32,246 | 601 | 62.87 |
| 12.000 to 12.499 | 20 | 651,694 | 1.79 | 32,585 | 578 | 63.63 |
| 12.500 to 12.999 | 12 | 389,637 | 1.07 | 32,470 | 614 | 61.61 |
| 13.000 to 13.499 | 12 | 326,590 | 0.90 | 27,216 | 581 | 65.48 |
| 13.500 to 13.999 | 9 | 209,925 | 0.58 | 23,325 | 568 | 52.34 |
| 14.500 to 14.999 | 4 | 68,198 | 0.19 | 17,049 | 573 | 56.35 |
| 15.000 to 15.499 | 1 | 33,557 | 0.09 | 33,557 | 558 | 53.00 |
| 15.500 to 15.999 | 2 | 28,659 | 0.08 | 14,329 | 642 | 39.08 |
| Total: | 857 | \$36,398,922 | 100.00% | \$42,472 | 612 | 60.76% |

Net Mortgage Rates of the Group III Loans

| Net Mortgage Rate (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|------------------------------|----------------------------|--------------------------|-----------------------------------|--|--|---|
| 7.500 to 7.999 | 77 | \$3,177,939 | 8.73% | \$41,272 | 628 | 49.25% |
| 8.000 to 8.499 | 176 | 8,142,131 | 22.37 | 46,262 | 627 | 56.80 |
| 8.500 to 8.999 | 142 | 6,616,483 | 18.18 | 46,595 | 608 | 59.19 |
| 9.000 to 9.499 | 150 | 6,724,122 | 18.47 | 44,827 | 612 | 64.95 |
| 9.500 to 9.999 | 87 | 3,954,481 | 10.86 | 45,454 | 596 | 67.03 |
| 10.000 to 10.499 | 77 | 3,219,162 | 8.84 | 41,807 | 604 | 66.02 |
| 10.500 to 10.999 | 53 | 1,684,605 | 4.63 | 31,785 | 609 | 64.00 |
| 11.000 to 11.499 | 41 | 1,410,842 | 3.88 | 34,411 | 597 | 64.41 |
| 11.500 to 11.999 | 15 | 455,581 | 1.25 | 30,372 | 579 | 61.43 |
| 12.000 to 12.499 | 14 | 427,762 | 1.18 | 30,554 | 607 | 61.21 |
| 12.500 to 12.999 | 11 | 280,409 | 0.77 | 25,492 | 564 | 62.79 |
| 13.000 to 13.499 | 7 | 174,991 | 0.48 | 24,999 | 577 | 54.24 |
| 14.000 to 14.499 | 4 | 68,198 | 0.19 | 17,049 | 573 | 56.35 |
| 14.500 to 14.999 | 1 | 33,557 | 0.09 | 33,557 | 558 | 53.00 |
| 15.000 to 15.499 | 2 | 28,659 | 0.08 | 14,329 | 642 | 39.08 |
| Total: | 857 | \$36,398,922 | 100.00% | \$42,472 | 612 | 60.76% |

Original Loan-to-Value of the Group III Loans

| Original LTV Ratio (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 0.01 to 50.00 | 79 | \$1,974,885 | 5.43% | \$24,999 | 633 | 28.05% |
| 50.01 to 55.00 | 28 | 838,824 | 2.30 | 29,958 | 654 | 36.95 |
| 55.01 to 60.00 | 41 | 1,302,880 | 3.58 | 31,778 | 607 | 43.44 |
| 60.01 to 65.00 | 42 | 1,431,258 | 3.93 | 34,078 | 608 | 49.33 |
| 65.01 to 70.00 | 91 | 3,862,083 | 10.61 | 42,440 | 633 | 52.07 |
| 70.01 to 75.00 | 117 | 5,141,511 | 14.13 | 43,945 | 625 | 58.54 |
| 75.01 to 80.00 | 264 | 12,102,404 | 33.25 | 45,842 | 605 | 64.82 |
| 80.01 to 85.00 | 99 | 4,836,524 | 13.29 | 48,854 | 598 | 71.10 |
| 85.01 to 90.00 | 88 | 4,428,064 | 12.17 | 50,319 | 592 | 73.76 |
| 90.01 to 95.00 | 4 | 262,517 | 0.72 | 65,629 | 617 | 84.52 |
| 95.01 to 100.00 | 1 | 19,374 | 0.05 | 19,374 | N/A | 55.00 |
| 100.01 to 110.00 | 3 | 198,598 | 0.55 | 66,199 | 696 | 89.67 |
| Total: | 857 | \$36,398,922 | 100.00% | \$42,472 | 612 | 60.76% |

(1) With respect to mortgage loans indicated as having a loan-to-value ratio at origination greater than 100%, a broker's price opinion or statistical valuation was obtained indicating that as of the cut-off date the current loan-to-value ratio was 100% or less with respect to those mortgage loans.

(2) The Group 3 loans indicated as having a Credit Score that is "Not Available" include certain mortgage loans where no credit history can be obtained for the related mortgagor.

Current Loan-to-Value Ratios of the Group III Loans

| Current LTV Ratio (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score |
|-----------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|
| 0.01 to 50.00 | 294 | \$8,228,571 | 22.61% | \$27,988 | 639 |
| 50.01 to 55.00 | 103 | 4,259,023 | 11.70 | 41,350 | 632 |
| 55.01 to 60.00 | 115 | 4,999,369 | 13.73 | 43,473 | 607 |
| 60.01 to 65.00 | 72 | 3,174,845 | 8.72 | 44,095 | 595 |
| 65.01 to 70.00 | 70 | 3,541,154 | 9.73 | 50,588 | 624 |
| 70.01 to 75.00 | 85 | 4,626,246 | 12.71 | 54,426 | 575 |
| 75.01 to 80.00 | 70 | 4,344,675 | 11.94 | 62,067 | 597 |
| 80.01 to 85.00 | 32 | 2,164,722 | 5.95 | 67,648 | 587 |
| 85.01 to 90.00 | 14 | 914,666 | 2.51 | 65,333 | 608 |
| 90.01 to 95.00 | 2 | 145,650 | 0.40 | 72,825 | 729 |
| Total: | 857 | \$36,398,922 | 100.00% | \$42,472 | 612 |

(3) With respect to mortgage loans having a current loan-to-value ratio greater than 100% as indicated in the table above, the original loan-to-value ratio was 100% or less with respect to those mortgage loans or a broker's price opinion or statistical valuation was obtained indicating that as of the cut-off-date the current-loan-to-value ratio was 100% or less with respect to the mortgage loans.

Geographical Distributions of Mortgaged Properties of the Group III Loans

| State | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|----------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Florida | 80 | \$3,374,302 | 9.27% | \$42,179 | 620 | 58.48% |
| North Carolina | 62 | 2,879,000 | 7.91 | 46,435 | 577 | 68.10 |
| Georgia | 49 | 2,383,021 | 6.55 | 48,633 | 602 | 61.95 |
| Michigan | 56 | 2,252,428 | 6.19 | 40,222 | 620 | 60.89 |
| Texas | 69 | 2,220,165 | 6.10 | 32,176 | 615 | 54.40 |
| Ohio | 44 | 2,093,813 | 5.75 | 47,587 | 610 | 66.25 |
| Tennessee | 47 | 1,979,397 | 5.44 | 42,115 | 617 | 63.57 |
| South Carolina | 46 | 1,707,275 | 4.69 | 37,115 | 589 | 63.01 |
| New York | 31 | 1,481,591 | 4.07 | 47,793 | 654 | 52.51 |
| Washington | 20 | 1,398,113 | 3.84 | 69,906 | 628 | 58.48 |
| Other | 353 | 14,629,816 | 40.19 | 41,444 | 612 | 60.22 |
| Total: | 857 | \$36,398,922 | 100.00% | \$42,472 | 612 | 60.76% |

(1) 'Other' may include other states including the District of Columbia.

Mortgage Loan Purpose of the Group III Loans

| Loan Purpose | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Purchase | 111 | \$5,014,402 | 13.78% | \$45,175 | 598 | 64.87% |
| Rate/Term Refinance | 133 | 6,246,074 | 17.16 | 46,963 | 615 | 57.59 |
| Equity Refinance | 613 | 25,138,445 | 69.06 | 41,009 | 613 | 60.73 |
| Total: | 857 | \$36,398,922 | 100.00% | \$42,472 | 612 | 60.76% |

Occupancy Type of the Group III Loans

| Occupancy Type | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|--------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Primary Residence | 740 | \$32,146,225 | 88.32% | \$43,441 | 609 | 61.69% |
| Second/Vacation | 20 | 943,797 | 2.59 | 47,190 | 632 | 47.58 |
| Non-Owner Occupied | 97 | 3,308,900 | 9.09 | 34,112 | 628 | 55.47 |
| Total: | 857 | \$36,398,922 | 100.00% | \$42,472 | 612 | 60.76% |

Mortgaged Property Types of the Group III Loans

| Property Type | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|--|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Single-family detached | 693 | \$29,432,824 | 80.86% | \$42,472 | 612 | 60.61% |
| Townhouse | 13 | 530,166 | 1.46 | 40,782 | 569 | 67.03 |
| Condo Low-Rise (Less than 5 stories) | 22 | 926,315 | 2.54 | 42,105 | 671 | 52.40 |
| Condo Mid-Rise (5 to 8 stories) | 3 | 70,601 | 0.19 | 23,534 | 578 | 65.64 |
| Manufactured Home | 84 | 3,418,907 | 9.39 | 40,701 | 593 | 66.54 |
| Planned Unit Development (Detached) | 7 | 478,490 | 1.31 | 68,356 | 599 | 62.42 |
| Planned Unit Development (Attached) | 7 | 208,243 | 0.57 | 29,749 | 566 | 46.93 |
| Single Family Dwelling (Two-to-Four Units) | 28 | 1,333,375 | 3.66 | 47,621 | 644 | 53.85 |
| Total: | 857 | \$36,398,922 | 100.00% | \$42,472 | 612 | 60.76% |

Seasoning of the Group III Loans

| Seasoning in Months | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 37 to 48 | 2 | \$80,517 | 0.22% | \$40,259 | 712 | 79.62% |
| 49 to 60 | 3 | 504,892 | 1.39 | 168,297 | 601 | 69.29 |
| 61 to 72 | 1 | 63,390 | 0.17 | 63,390 | 515 | 75.00 |
| 73 to 84 | 570 | 24,082,220 | 66.16 | 42,250 | 611 | 62.46 |
| 85 to 96 | 246 | 10,132,037 | 27.84 | 41,187 | 612 | 58.82 |
| 97 to 108 | 29 | 1,009,564 | 2.77 | 34,813 | 588 | 44.78 |
| 109 to 120 | 4 | 307,134 | 0.84 | 76,784 | 707 | 28.41 |
| 121 to 132 | 1 | 27,733 | 0.08 | 27,733 | 565 | 28.00 |
| 145 or greater | 1 | 191,434 | 0.53 | 191,434 | 649 | 56.00 |
| Total: | 857 | \$36,398,922 | 100.00% | \$42,472 | 612 | 60.76% |

Mortgage Loan Documentation Types of the Group III Loans

| Documentation | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-----------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Full Documentation | 748 | \$31,461,167 | 86.43% | \$42,060 | 610 | 62.81% |
| Reduced Documentation | 109 | 4,937,755 | 13.57 | 45,301 | 620 | 47.74 |
| Total: | 857 | \$36,398,922 | 100.00% | \$42,472 | 612 | 60.76% |

Prepayment Penalty Terms of the Group III Loans

| Prepayment Penalty Term | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| None | 857 | \$36,398,922 | 100.00% | \$42,472 | 612 | 60.76% |
| Total: | 857 | \$36,398,922 | 100.00% | \$42,472 | 612 | 60.76% |

RAMP Series 2005-SL1 – Collateral Characteristics - Loan Group IV**Credit Score Distribution of the Group IV Loans**

| Range of Credit Scores | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Current LTV |
|------------------------------------|-----------------|---------------------|------------------------|---------------------------|------------------------------|
| 500 to 519 | 1 | \$312,703 | 0.46% | \$312,703 | 55.00% |
| 520 to 539 | 3 | 1,027,347 | 1.50 | 342,449 | 72.34 |
| 540 to 559 | 2 | 888,868 | 1.30 | 444,434 | 59.66 |
| 560 to 579 | 1 | 353,597 | 0.52 | 353,597 | 77.00 |
| 580 to 599 | 1 | 297,610 | 0.44 | 297,610 | 73.00 |
| 600 to 619 | 2 | 842,614 | 1.23 | 421,307 | 66.07 |
| 620 to 639 | 4 | 1,148,632 | 1.68 | 287,158 | 75.45 |
| 640 to 659 | 14 | 5,229,084 | 7.66 | 373,506 | 65.80 |
| 660 to 679 | 5 | 2,230,593 | 3.27 | 446,119 | 55.52 |
| 680 to 699 | 9 | 4,360,651 | 6.39 | 484,517 | 66.99 |
| 700 to 719 | 10 | 4,526,702 | 6.63 | 452,670 | 66.43 |
| 720 to 739 | 10 | 4,086,520 | 5.99 | 408,652 | 61.85 |
| 740 to 759 | 18 | 7,638,809 | 11.19 | 424,378 | 63.39 |
| 760 or more | 79 | 34,392,685 | 50.38 | 435,350 | 60.76 |
| Subtotal with Credit Scores | 159 | \$67,336,415 | 98.64% | \$423,499 | 62.72% |
| Not Available | 3 | 928,581 | 1.36 | 309,527 | 54.00% |
| Total: | 162 | \$68,264,996 | 100.00% | \$421,389 | 62.60% |

(1) The Group 4 loans indicated as having a Credit Score that is "Not Available" include certain mortgage loans where no credit history can be obtained for the related mortgage.

Original Mortgage Loan Principal Balances of the Group IV Loans

| Original Mortgage Amount (\$) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 100,000 or less | 1 | \$58,730 | 0.09% | \$58,730 | 521 | 70.00% |
| 100,001 to 200,000 | 3 | 341,236 | 0.50 | 113,745 | 637 | 72.87 |
| 200,001 to 300,000 | 2 | 542,756 | 0.80 | 271,378 | 646 | 62.89 |
| 300,001 to 400,000 | 68 | 23,816,635 | 34.89 | 350,245 | 739 | 64.35 |
| 400,001 to 500,000 | 50 | 20,868,567 | 30.57 | 417,371 | 745 | 64.69 |
| 500,001 to 600,000 | 22 | 11,575,349 | 16.96 | 526,152 | 737 | 61.31 |
| 600,001 to 700,000 | 9 | 5,158,126 | 7.56 | 573,125 | 719 | 47.10 |
| 800,001 to 900,000 | 4 | 3,272,374 | 4.79 | 818,093 | 750 | 63.34 |
| 900,001 to 1,000,000 | 3 | 2,631,223 | 3.85 | 877,074 | 771 | 63.79 |
| Total: | 162 | \$68,264,996 | 100.00% | \$421,389 | 739 | 62.60% |

Mortgage Rates of the Group IV Loans

| Mortgage Rate (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 6.000 to 6.499 | 10 | \$3,935,458 | 5.76% | \$393,546 | 734 | 69.02% |
| 6.500 to 6.999 | 138 | 59,772,797 | 87.56 | 433,136 | 737 | 62.35 |
| 7.000 to 7.499 | 14 | 4,556,741 | 6.68 | 325,481 | 770 | 60.30 |
| Total: | 162 | \$68,264,996 | 100.00% | \$421,389 | 739 | 62.60% |

Net Mortgage Rates of the Group IV Loans

| Net Mortgage Rate (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-----------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 5.500 to 5.999 | 6 | \$2,322,042 | 3.40% | \$387,007 | 724 | 65.62% |
| 6.000 to 6.499 | 156 | 65,942,954 | 96.60 | 422,711 | 740 | 62.49 |
| Total: | 162 | \$68,264,996 | 100.00% | \$421,389 | 739 | 62.60% |

Original Loan-to-Value of the Group IV Loans

| Original LTV Ratio (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 0.01 to 50.00 | 21 | \$9,805,455 | 14.36% | \$466,926 | 767 | 38.71% |
| 50.01 to 55.00 | 5 | 1,545,127 | 2.26 | 309,025 | 768 | 45.03 |
| 55.01 to 60.00 | 16 | 6,612,481 | 9.69 | 413,280 | 734 | 55.53 |
| 60.01 to 65.00 | 20 | 9,030,802 | 13.23 | 451,540 | 727 | 59.60 |
| 65.01 to 70.00 | 28 | 13,107,660 | 19.20 | 468,131 | 739 | 64.65 |
| 70.01 to 75.00 | 27 | 11,373,701 | 16.66 | 421,248 | 743 | 69.92 |
| 75.01 to 80.00 | 42 | 15,908,389 | 23.30 | 378,771 | 727 | 75.66 |
| 80.01 to 85.00 | 1 | 387,916 | 0.57 | 387,916 | 748 | 80.00 |
| 85.01 to 90.00 | 1 | 393,313 | 0.58 | 393,313 | 782 | 83.00 |
| 90.01 to 95.00 | 1 | 100,153 | 0.15 | 100,153 | N/A | 88.00 |
| Total: | 162 | \$68,264,996 | 100.00% | \$421,389 | 739 | 62.60% |

(1) With respect to mortgage loans indicated as having a loan-to-value ratio at origination greater than 100%, a broker's price opinion or statistical Valuation was obtained indicating that as of the cut-off date the current loan-to-value ratio was 100% or less with respect to those mortgage loans.

(2) The Group 3 loans indicated as having a Credit Score that is "Not Available" include certain mortgage loans where no credit history can be obtained for the related mortgagor.

Current Loan-to-Value Ratios of the Group IV Loans

| Current LTV Ratio(%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score |
|----------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|
| 0.01 to 50.00 | 25 | \$11,045,109 | 16.18% | \$441,804 | 766 |
| 50.01 to 55.00 | 11 | 5,155,440 | 7.55 | 468,676 | 753 |
| 55.01 to 60.00 | 24 | 10,032,376 | 14.70 | 418,016 | 717 |
| 60.01 to 65.00 | 18 | 6,877,768 | 10.08 | 382,098 | 752 |
| 65.01 to 70.00 | 31 | 14,869,606 | 21.78 | 479,665 | 738 |
| 70.01 to 75.00 | 24 | 9,266,215 | 13.57 | 386,092 | 742 |
| 75.01 to 80.00 | 27 | 10,525,015 | 15.42 | 389,815 | 717 |
| 80.01 to 85.00 | 1 | 393,313 | 0.58 | 393,313 | 782 |
| 85.01 to 90.00 | 1 | 100,153 | 0.15 | 100,153 | N/A |
| Total: | 162 | \$68,264,996 | 100.00% | \$421,389 | 739 |

(1) With respect to mortgage loans having a current loan-to-value ratio greater than 100% as indicated in the table above, the original loan-to-value ratio was 100% or less with respect to those mortgage loans or a broker's price opinion or statistical valuation was obtained indicating that as of the cut-off-date the current-loan-to-value ratio was 100% or less with respect to the mortgage loans.

(2) The Group 3 loans indicated as having a Credit Score that is "Not Available" include certain mortgage loans where no credit history can be obtained for the related mortgagor.

Geographical Distributions of Mortgaged Properties of the Group IV Loans

| State | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|----------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| California | 71 | \$28,618,953 | 41.92% | \$403,084 | 747 | 58.58% |
| Texas | 19 | 9,811,786 | 14.37 | 516,410 | 718 | 66.35 |
| Washington | 12 | 5,564,072 | 8.15 | 463,673 | 753 | 59.22 |
| Florida | 6 | 2,755,347 | 4.04 | 459,225 | 775 | 51.90 |
| Colorado | 5 | 2,443,751 | 3.58 | 488,750 | 735 | 65.32 |
| North Carolina | 6 | 1,826,726 | 2.68 | 304,454 | 690 | 71.47 |
| Virginia | 4 | 1,639,179 | 2.40 | 409,795 | 785 | 74.05 |
| Louisiana | 3 | 1,442,341 | 2.11 | 480,780 | 646 | 57.69 |
| Georgia | 4 | 1,302,233 | 1.91 | 325,558 | 778 | 67.95 |
| Minnesota | 3 | 1,170,334 | 1.71 | 390,111 | 756 | 72.04 |
| Other | 29 | 11,690,274 | 17.12 | 403,113 | 733 | 68.93 |
| Total: | 162 | \$68,264,996 | 100.00% | \$421,389 | 739 | 62.60% |

(1) 'Other' may include other states including the District of Columbia.

Mortgage Loan Purpose of the Group IV Loans

| Loan Purpose | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Purchase | 32 | \$14,467,826 | 21.19% | \$452,120 | 738 | 68.07% |
| Rate/Term Refinance | 94 | 39,823,125 | 58.34 | 423,650 | 746 | 61.81 |
| Equity Refinance | 36 | 13,974,045 | 20.47 | 388,168 | 722 | 59.18 |
| Total: | 162 | \$68,264,996 | 100.00% | \$421,389 | 739 | 62.60% |

Occupancy Type of the Group IV Loans

| Occupancy Type | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Primary Residence | 161 | \$67,812,589 | 99.34% | \$421,196 | 740 | 62.62% |
| Second/Vacation | 1 | 452,408 | 0.66 | 452,408 | 647 | 60.00 |
| Total: | 162 | \$68,264,996 | 100.00% | \$421,389 | 739 | 62.60% |

Mortgaged Property Types of the Group IV Loans

| Property Type | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Single-family detached | 124 | \$51,781,011 | 75.85% | \$ 417,589 | 736 | 61.69% |
| Condo Low-Rise(Less than 5 stories) | 3 | 962,148 | 1.41 | 320,716 | 789 | 44.11 |
| Planned Unit Development (Detached) | 35 | 15,521,837 | 22.74 | 443,481 | 748 | 66.77 |
| Total: | 162 | \$68,264,996 | 100.00% | \$421,389 | 739 | 62.60% |

Seasoning of the Group IV Loans

| Seasoning in Months | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 37 to 48 | 158 | \$67,413,589 | 98.75% | \$426,668 | 742 | 62.62% |
| 73 to 84 | 4 | 851,408 | 1.25 | 212,852 | 570 | 60.61 |
| Total: | 162 | \$68,264,996 | 100.00% | \$421,389 | 739 | 62.60% |

Mortgage Loan Documentation Types of the Group IV Loans

| Documentation | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-----------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Full Documentation | 138 | \$57,267,279 | 83.89% | \$414,980 | 737 | 63.93% |
| Reduced Documentation | 24 | 10,997,717 | 16.11 | 458,238 | 750 | 55.69 |
| Total: | 162 | \$68,264,996 | 100.00% | \$421,389 | 739 | 62.60% |

Prepayment Penalty Terms of the Group IV Loans

| Prepayment Penalty Term | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| None | 99 | \$39,936,957 | 58.50% | \$403,404 | 723 | 64.41% |
| Sixty Months | 63 | 28,328,039 | 41.50 | 449,651 | 762 | 60.05 |
| Total: | 162 | \$68,264,996 | 100.00% | \$421,389 | 739 | 62.60% |

RAMP Series 2005-SL1 – Collateral Characteristics - Loan Group V**Credit Score Distribution of the Group V Loans**

| Range of Credit Scores | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Current LTV |
|------------------------------------|-----------------|---------------------|------------------------|---------------------------|------------------------------|
| 499 or less | 14 | \$2,032,525 | 3.24% | \$145,180 | 69.50% |
| 500 to 519 | 11 | 1,687,457 | 2.69 | 153,405 | 71.73 |
| 520 to 539 | 14 | 1,673,216 | 2.67 | 119,515 | 71.96 |
| 540 to 559 | 16 | 2,754,964 | 4.39 | 172,185 | 75.16 |
| 560 to 579 | 15 | 2,335,998 | 3.72 | 155,733 | 76.38 |
| 580 to 599 | 10 | 2,191,075 | 3.49 | 219,108 | 70.86 |
| 600 to 619 | 14 | 3,309,379 | 5.28 | 236,384 | 70.06 |
| 620 to 639 | 10 | 1,452,310 | 2.32 | 145,231 | 70.25 |
| 640 to 659 | 12 | 3,504,700 | 5.59 | 292,058 | 67.05 |
| 660 to 679 | 18 | 6,331,256 | 10.09 | 351,736 | 68.43 |
| 680 to 699 | 15 | 4,177,798 | 6.66 | 278,520 | 67.32 |
| 700 to 719 | 21 | 6,564,226 | 10.47 | 312,582 | 68.93 |
| 720 to 739 | 21 | 5,995,481 | 9.56 | 285,499 | 58.30 |
| 740 to 759 | 9 | 2,790,404 | 4.45 | 310,045 | 69.99 |
| 760 or Greater | 44 | 14,912,122 | 23.77 | 338,912 | 63.47 |
| Subtotal with Credit Scores | 244 | \$61,712,911 | 98.39% | \$252,922 | 67.26% |
| Not Available | 8 | 1,010,680 | 1.61 | 126,335 | 71.08 |
| Total: | 252 | \$62,723,591 | 100.00% | \$248,903 | 67.32% |

(1) The Group 5 loans indicated as having a Credit Score that is "Not Available" include certain mortgage loans where no credit history can be obtained for the related mortgagor.

Original Mortgage Loan Principal Balances of the Group V Loans

| Original Mortgage Amount (\$) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 100,000 or less | 65 | \$4,359,682 | 6.95% | \$67,072 | 617 | 72.01% |
| 100,001 to 200,000 | 65 | 8,242,245 | 13.14 | 126,804 | 604 | 72.46 |
| 200,001 to 300,000 | 14 | 3,168,377 | 5.05 | 226,313 | 612 | 63.56 |
| 300,001 to 400,000 | 42 | 14,624,888 | 23.32 | 348,212 | 721 | 64.29 |
| 400,001 to 500,000 | 36 | 14,994,266 | 23.91 | 416,507 | 700 | 65.20 |
| 500,001 to 600,000 | 16 | 8,183,697 | 13.05 | 511,481 | 696 | 68.92 |
| 600,001 to 700,000 | 11 | 6,704,127 | 10.69 | 609,466 | 675 | 70.27 |
| 700,001 to 800,000 | 1 | 730,645 | 1.16 | 730,645 | 770 | 77.00 |
| 800,001 to 900,000 | 1 | 792,661 | 1.26 | 792,661 | 682 | 63.00 |
| 900,001 to 1,000,000 | 1 | 923,003 | 1.47 | 923,003 | 776 | 55.00 |
| Total: | 252 | \$62,723,591 | 100.00% | \$248,903 | 681 | 67.32% |

Mortgage Rates of the Group V Loans

| Mortgage Rate (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 6.500 to 6.999 | 40 | \$17,146,011 | 27.34% | \$428,650 | 736 | 65.67% |
| 7.000 to 7.499 | 68 | 21,180,838 | 33.77 | 311,483 | 686 | 65.72 |
| 7.500 to 7.999 | 136 | 23,639,299 | 37.69 | 173,818 | 638 | 69.86 |
| 8.000 to 8.499 | 8 | 757,444 | 1.21 | 94,680 | 671 | 69.82 |
| Total: | 252 | \$62,723,591 | 100.00% | \$248,903 | 681 | 67.32% |

Net Mortgage Rates of the Group V Loans

| Net Mortgage Rate (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-----------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 6.500 to 6.999 | 89 | \$33,831,770 | 53.94% | \$380,132 | 712 | 66.08% |
| 7.000 to 7.499 | 163 | 28,891,821 | 46.06 | 177,250 | 645 | 68.77 |
| Total: | 252 | \$62,723,591 | 100.00% | \$248,903 | 681 | 67.32% |

Original Loan-to-Value of the Group V Loans

| Original LTV Ratio (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 0.01 to 50.00 | 16 | \$4,388,661 | 7.00% | \$274,291 | 710 | 35.61% |
| 50.01 to 55.00 | 5 | 1,823,696 | 2.91 | 364,739 | 749 | 50.28 |
| 55.01 to 60.00 | 7 | 3,234,129 | 5.16 | 462,018 | 732 | 55.96 |
| 60.01 to 65.00 | 17 | 5,815,593 | 9.27 | 342,094 | 695 | 60.26 |
| 65.01 to 70.00 | 34 | 10,358,107 | 16.51 | 304,650 | 701 | 64.29 |
| 70.01 to 75.00 | 35 | 9,262,926 | 14.77 | 264,655 | 698 | 69.90 |
| 75.01 to 80.00 | 106 | 24,156,846 | 38.51 | 227,895 | 657 | 75.57 |
| 80.01 to 85.00 | 10 | 1,358,652 | 2.17 | 135,865 | 618 | 78.56 |
| 85.01 to 90.00 | 11 | 1,082,711 | 1.73 | 98,428 | 592 | 81.98 |
| 90.01 to 95.00 | 11 | 1,242,271 | 1.98 | 112,934 | 598 | 87.46 |
| Total: | 252 | \$62,723,591 | 100.00% | \$248,903 | 681 | 67.32% |

(1) With respect to mortgage loans indicated as having a loan-to-value ratio at origination greater than 100%, a broker's price opinion or statistical valuation was obtained indicating that as of the cut-off date the current loan-to-value ratio was 100% or less with respect to those mortgage loans.

Current Loan-to-Value Ratios of the Group V Loans

| Current LTV Ratio(%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score |
|-----------------------------|------------------------|--------------------------|-------------------------------|----------------------------------|--------------------------------------|
| 0.01 to 50.00 | 22 | \$ 5,619,538 | 8.96% | \$255,434 | 712 |
| 50.01 to 55.00 | 8 | 2,988,097 | 4.76 | 373,512 | 738 |
| 55.01 to 60.00 | 18 | 5,383,671 | 8.58 | 299,093 | 738 |
| 60.01 to 65.00 | 32 | 9,279,851 | 14.79 | 289,995 | 683 |
| 65.01 to 70.00 | 26 | 7,360,483 | 11.73 | 283,095 | 684 |
| 70.01 to 75.00 | 62 | 12,476,801 | 19.89 | 201,239 | 663 |
| 75.01 to 80.00 | 62 | 17,383,865 | 27.72 | 280,385 | 667 |
| 80.01 to 85.00 | 11 | 1,026,377 | 1.64 | 93,307 | 575 |
| 85.01 to 90.00 | 9 | 1,019,314 | 1.63 | 113,257 | 579 |
| 90.01 to 95.00 | 2 | 185,594 | 0.30 | 92,797 | 631 |
| Total: | 252 | \$62,723,591 | 100.00% | \$248,903 | 681 |

(4) With respect to mortgage loans having a current loan-to-value ratio greater than 100% as indicated in the table above, the original loan-to-value ratio was 100% or less with respect to those mortgage loans or a broker's price opinion or statistical valuation was obtained indicating that as of the cut-off-date the current-loan-to-value ratio was 100% or less with respect to the mortgage loans.

Geographical Distributions of Mortgaged Properties of the Group V Loans

| State | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|----------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| California | 44 | \$15,594,104 | 24.86% | \$354,411 | 712 | 65.51% |
| Texas | 40 | 9,167,262 | 14.62 | 229,182 | 662 | 67.90 |
| New York | 15 | 4,712,073 | 7.51 | 314,138 | 718 | 62.73 |
| Georgia | 16 | 3,868,616 | 6.17 | 241,788 | 690 | 69.32 |
| Florida | 21 | 3,108,475 | 4.96 | 148,023 | 639 | 71.52 |
| Virginia | 10 | 2,786,398 | 4.44 | 278,640 | 686 | 61.76 |
| Utah | 6 | 1,915,141 | 3.05 | 319,190 | 687 | 69.99 |
| Arizona | 8 | 1,882,126 | 3.00 | 235,266 | 629 | 74.14 |
| North Carolina | 7 | 1,776,471 | 2.83 | 253,782 | 656 | 65.45 |
| Washington | 7 | 1,383,708 | 2.21 | 197,673 | 652 | 66.40 |
| Other | 78 | 16,529,217 | 26.35 | 211,913 | 666 | 68.89 |
| Total: | 252 | \$62,723,591 | 100.00% | \$248,903 | 681 | 67.32% |

(1) 'Other' may include other states including the District of Columbia.

Mortgage Loan Purpose of the Group V Loans

| Loan Purpose | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Purchase | 81 | \$18,730,615 | 29.86% | \$231,242 | 675 | 69.26% |
| Rate/Term Refinance | 93 | 27,181,326 | 43.34 | 292,272 | 689 | 67.05 |
| Equity Refinance | 78 | 16,811,650 | 26.80 | 215,534 | 676 | 65.60 |
| Total: | 252 | \$62,723,591 | 100.00% | \$248,903 | 681 | 67.32% |

Occupancy Type of the Group V Loans

| Occupancy Type | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|--------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Primary Residence | 237 | \$60,984,970 | 97.23% | \$257,321 | 681 | 67.34% |
| Second/Vacation | 5 | 951,423 | 1.52 | 190,285 | 757 | 57.98 |
| Non-Owner Occupied | 10 | 787,198 | 1.26 | 78,720 | 627 | 77.23 |
| Total: | 252 | \$62,723,591 | 100.00% | \$248,903 | 681 | 67.32% |

Mortgaged Property Types of the Group V Loans

| Property Type | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Single-family detached | 184 | \$46,098,028 | 73.49% | \$250,533 | 682 | 67.56% |
| Townhouse | 1 | 585,659 | 0.93 | 585,659 | 738 | 72.00 |
| Condo Low-Rise(Less than 5 stories) | 15 | 1,686,257 | 2.69 | 112,417 | 680 | 71.20 |
| Condo High-Rise (9 stories or more) | 1 | 61,265 | 0.10 | 61,265 | 774 | 50.00 |
| Manufactured Home | 1 | 91,394 | 0.15 | 91,394 | 589 | 74.00 |
| Planned Unit Development (Detached) | 38 | 11,607,444 | 18.51 | 305,459 | 665 | 65.75 |
| Planned Unit Development (Attached) | 3 | 1,058,914 | 1.69 | 352,971 | 764 | 67.81 |
| Single Family Dwelling(Two-to-Four Units) | 9 | 1,534,630 | 2.45 | 170,514 | 688 | 65.95 |
| Total: | 252 | \$62,723,591 | 100.00% | \$248,903 | 681 | 67.32% |

Seasoning of the Group V Loans

| Seasoning in Months | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 25 to 36 | 1 | \$182,733 | 0.29% | \$182,733 | 687 | 77.00% |
| 37 to 48 | 143 | 47,097,692 | 75.09 | 329,354 | 696 | 67.24 |
| 49 to 60 | 6 | 1,716,960 | 2.74 | 286,160 | 682 | 73.56 |
| 61 to 72 | 2 | 1,006,064 | 1.60 | 503,032 | 564 | 75.16 |
| 73 to 84 | 52 | 6,410,366 | 10.22 | 123,276 | 627 | 69.23 |
| 85 to 96 | 29 | 2,963,728 | 4.73 | 102,198 | 637 | 70.79 |
| 97 to 108 | 5 | 650,021 | 1.04 | 130,004 | 623 | 64.59 |
| 109 to 120 | 2 | 583,511 | 0.93 | 291,755 | 693 | 68.04 |
| 121 to 132 | 3 | 426,355 | 0.68 | 142,118 | 701 | 60.03 |
| 133 to 144 | 9 | 1,686,160 | 2.69 | 187,351 | 617 | 46.84 |
| Total: | 252 | \$62,723,591 | 100.00% | \$248,903 | 681 | 67.32% |

Mortgage Loan Documentation Types of the Group V Loans

| Documentation | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-----------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Full Documentation | 152 | \$41,526,481 | 66.21% | \$273,201 | 694 | 69.19% |
| Reduced Documentation | 100 | 21,197,111 | 33.79 | 211,971 | 657 | 63.66 |
| Total: | 252 | \$62,723,591 | 100.00% | \$248,903 | 681 | 67.32% |

Prepayment Penalty Terms of the Group V Loans

| Prepayment Penalty Term | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|--------------------------------|------------------------|--------------------------|-------------------------------|----------------------------------|--------------------------------------|-------------------------------------|
| none | 237 | \$56,399,132 | 89.92% | \$237,971 | 675 | 67.88% |
| Sixty months | 15 | 6,324,459 | 10.08 | 421,631 | 737 | 62.31 |
| Total: | 252 | \$62,723,591 | 100.00% | \$248,903 | 681 | 67.32% |

RAMP Series 2005-SL1 – Collateral Characteristics - Loan Group VI**Credit Score Distribution of the Group VI Loans**

| Range of Credit Scores | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Current LTV |
|------------------------------------|-----------------|---------------------|------------------------|---------------------------|------------------------------|
| 499 or less | 18 | \$1,463,180 | 4.69% | \$81,288 | 80.16% |
| 500 to 519 | 17 | 1,812,661 | 5.81 | 106,627 | 71.23 |
| 520 to 539 | 26 | 2,869,988 | 9.21 | 110,384 | 66.33 |
| 540 to 559 | 25 | 2,435,973 | 7.81 | 97,439 | 73.58 |
| 560 to 579 | 24 | 2,436,031 | 7.81 | 101,501 | 69.25 |
| 580 to 599 | 14 | 1,630,062 | 5.23 | 116,433 | 72.54 |
| 600 to 619 | 15 | 1,181,900 | 3.79 | 78,793 | 73.36 |
| 620 to 639 | 14 | 1,614,598 | 5.18 | 115,328 | 74.52 |
| 640 to 659 | 14 | 2,661,747 | 8.54 | 190,125 | 67.53 |
| 660 to 679 | 12 | 2,256,632 | 7.24 | 188,053 | 73.69 |
| 680 to 699 | 18 | 2,465,845 | 7.91 | 136,991 | 68.72 |
| 700 to 719 | 12 | 1,257,929 | 4.04 | 104,827 | 64.78 |
| 720 to 739 | 10 | 925,362 | 2.97 | 92,536 | 63.74 |
| 740 to 759 | 9 | 689,494 | 2.21 | 76,610 | 70.13 |
| 760 or greater | 27 | 3,966,570 | 12.72 | 146,910 | 64.18 |
| Subtotal with Credit Scores | 255 | \$29,667,973 | 95.17% | \$ 116,345 | 69.73% |
| Not Available | 16 | 1,506,080 | 4.83 | 94,130 | 67.94 |
| Total: | 271 | \$31,174,053 | 100.00% | \$ 115,033 | 69.65% |

(1) The Group 6 loans indicated as having a Credit Score that is "Not Available" include certain mortgage loans where no credit history can be obtained for the related mortgagor.

Original Mortgage Loan Principal Balances of the Group VI Loans

| Original Mortgage Amount (\$) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 100,000 or less | 157 | \$9,217,009 | 29.57% | \$58,707 | 618 | 67.60% |
| 100,001 to 200,000 | 82 | 10,189,321 | 32.69 | 124,260 | 597 | 72.94 |
| 200,001 to 300,000 | 10 | 2,184,045 | 7.01 | 218,405 | 643 | 74.27 |
| 300,001 to 400,000 | 9 | 3,066,864 | 9.84 | 340,763 | 642 | 68.67 |
| 400,001 to 500,000 | 4 | 1,755,638 | 5.63 | 438,910 | 635 | 68.07 |
| 500,001 to 600,000 | 6 | 2,911,358 | 9.34 | 485,226 | 693 | 65.98 |
| 600,001 to 700,000 | 3 | 1,849,819 | 5.93 | 616,606 | 702 | 65.11 |
| Total: | 271 | \$31,174,053 | 100.00% | \$115,033 | 629 | 69.65% |

Mortgage Rates of the Group VI6 Loans

| Mortgage Rate (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 7.500 to 7.999 | 61 | \$9,336,732 | 29.95% | \$153,061 | 634 | 68.08% |
| 8.000 to 8.499 | 192 | 20,451,524 | 65.60 | 106,518 | 626 | 70.34 |
| 8.500 to 8.999 | 15 | 1,175,274 | 3.77 | 78,352 | 654 | 70.38 |
| 9.000 to 9.499 | 3 | 210,523 | 0.68 | 70,174 | 600 | 67.39 |
| Total: | 271 | \$31,174,053 | 100.00% | \$115,033 | 629 | 69.65% |

Net Mortgage Rates of the Group VI Loans

| Net Mortgage Rate (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-----------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 7.500 to 7.999 | 271 | \$31,174,053 | 100.00% | \$115,033 | 629 | 69.65% |
| Total: | 271 | \$31,174,053 | 100.00% | \$115,033 | 629 | 69.65% |

Original Loan-to-Value of the Group VI Loans

| Original LTV Ratio (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 0.01 to 50.00 | 14 | \$883,345 | 2.83% | \$63,096 | 638 | 36.86% |
| 50.01 to 55.00 | 13 | 1,929,728 | 6.19 | 148,441 | 716 | 49.39 |
| 55.01 to 60.00 | 8 | 894,163 | 2.87 | 111,770 | 607 | 51.38 |
| 60.01 to 65.00 | 11 | 968,440 | 3.11 | 88,040 | 580 | 56.47 |
| 65.01 to 70.00 | 29 | 3,550,291 | 11.39 | 122,424 | 719 | 61.53 |
| 70.01 to 75.00 | 35 | 5,191,417 | 16.65 | 148,326 | 603 | 68.51 |
| 75.01 to 80.00 | 93 | 11,791,807 | 37.83 | 126,794 | 617 | 73.38 |
| 80.01 to 85.00 | 18 | 1,504,420 | 4.83 | 83,579 | 588 | 78.27 |
| 85.01 to 90.00 | 36 | 3,110,872 | 9.98 | 86,413 | 625 | 84.42 |
| 90.01 to 95.00 | 12 | 1,123,488 | 3.60 | 93,624 | 552 | 89.20 |
| 100.01 to 110.00 | 2 | 226,082 | 0.73 | 113,041 | 748 | 100.14 |
| Total: | 271 | \$31,174,053 | 100.00% | \$115,033 | 629 | 69.65% |

(1) With respect to mortgage loans indicated as having a loan-to-value ratio at origination greater than 100%, a broker's price opinion or statistical Valuation was obtained indicating that as of the cut-off date the current loan-to-value ratio was 100% or less with respect to those mortgage loans.

Current Loan-to-Value Ratios of the Group VI Loans

| Current LTV Ratio (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score |
|-----------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|
| 0.01 to 50.00 | 33 | \$2,825,249 | 9.06% | \$85,614 | 672 |
| 50.01 to 55.00 | 13 | 1,445,303 | 4.64 | 111,177 | 662 |
| 55.01 to 60.00 | 15 | 1,724,452 | 5.53 | 114,963 | 644 |
| 60.01 to 65.00 | 24 | 2,768,160 | 8.88 | 115,340 | 682 |
| 65.01 to 70.00 | 36 | 5,346,250 | 17.15 | 148,507 | 634 |
| 70.01 to 75.00 | 66 | 7,982,535 | 25.61 | 120,948 | 601 |
| 75.01 to 80.00 | 34 | 4,436,127 | 14.23 | 130,474 | 622 |
| 80.01 to 85.00 | 24 | 1,900,548 | 6.10 | 79,190 | 583 |
| 85.01 to 90.00 | 19 | 2,009,858 | 6.45 | 105,782 | 627 |
| 90.01 to 95.00 | 5 | 509,490 | 1.63 | 101,898 | 543 |
| 95.01 to 100.00 | 1 | 129,223 | 0.41 | 129,223 | 767 |
| 100.01 to 105.00 | 1 | 96,858 | 0.31 | 96,858 | 722 |
| Total: | 271 | \$31,174,053 | 100.00% | \$115,033 | 629 |

(5) With respect to mortgage loans having a current loan-to-value ratio greater than 100% as indicated in the table above, the original loan-to-value ratio was 100% or less with respect to those mortgage loans or a broker's price opinion or statistical valuation was obtained indicating that as of the cut-off-date the current-loan-to-value ratio was 100% or less with respect to the mortgage loans.

Geographical Distributions of Mortgaged Properties of the Group VI Loans

| State | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------|-----------------|----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Texas | 45 | \$6,346,393 | 20.36% | \$141,031 | 634 | 71.52% |
| California | 22 | 3,532,791 | 11.33 | 160,581 | 626 | 68.10 |
| New York | 17 | 2,552,661 | 8.19 | 150,157 | 615 | 64.28 |
| Florida | 22 | 1,850,611 | 5.94 | 84,119 | 592 | 72.81 |
| Georgia | 17 | 1,545,875 | 4.96 | 90,934 | 623 | 69.91 |
| Washington | 5 | 1,305,137 | 4.19 | 261,027 | 777 | 59.88 |
| Michigan | 15 | 1,289,003 | 4.13 | 85,934 | 556 | 66.73 |
| Colorado | 8 | 1,118,844 | 3.59 | 139,856 | 593 | 73.98 |
| Ohio | 14 | 1,074,136 | 3.45 | 76,724 | 612 | 74.51 |
| Arizona | 10 | 1,063,464 | 3.41 | 106,346 | 651 | 78.68 |
| Other | 96 | 9,495,138 | 30.46 | 98,908 | 633 | 69.42 |
| Total: | 271 | \$ 31,174,053 | 100.00% | \$115,033 | 629 | 69.65% |

(1) 'Other' may include other states including the District of Columbia.

Mortgage Loan Purpose of the Group VI Loans

| Loan Purpose | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Purchase | 141 | \$15,556,031 | 49.90% | \$110,326 | 631 | 72.02% |
| Rate/Term Refinance | 36 | 3,936,193 | 12.63 | 109,339 | 666 | 66.69 |
| Equity Refinance | 94 | 11,681,829 | 37.47 | 124,275 | 614 | 67.48 |
| Total: | 271 | \$31,174,053 | 100.00% | \$115,033 | 629 | 69.65% |

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Occupancy Type of the Group VI Loans

| Occupancy Type | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|--------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Primary Residence | 207 | \$26,923,872 | 86.37% | \$130,067 | 626 | 69.37% |
| Second/Vacation | 10 | 1,010,302 | 3.24 | 101,030 | 671 | 68.19 |
| Non-Owner Occupied | 54 | 3,239,879 | 10.39 | 59,998 | 650 | 72.37 |
| Total: | 271 | \$31,174,053 | 100.00% | \$115,033 | 629 | 69.65% |

Mortgaged Property Types of the Group VI Loans

| Property Type | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Single-family detached | 190 | \$20,710,987 | 66.44% | \$109,005 | 627 | 69.69% |
| Townhouse | 8 | \$589,189 | 1.89 | \$73,649 | 622 | 74.78 |
| Condo Low-Rise(Less than 5 stories) | 17 | \$1,065,628 | 3.42 | \$62,684 | 616 | 71.41 |
| Condo High-Rise (9 stories or more) | 2 | 200,932 | 0.64 | 100,466 | 503 | 73.53 |
| Cooperative Units | 2 | 114,081 | 0.37 | 57,041 | 741 | 60.09 |
| Manufactured Home | 5 | 599,025 | 1.92 | 119,805 | 634 | 63.14 |
| Planned Unit Development (Detached) | 30 | 5,752,852 | 18.45 | 191,762 | 644 | 68.98 |
| Planned Unit Development (Attached) | 1 | 57,415 | 0.18 | 57,415 | 711 | 69.00 |
| Single Family Dwelling(Two-to-Four Units) | 15 | 2,022,919 | 6.49 | 134,861 | 622 | 70.47 |
| Leasehold Property | 1 | 61,024 | 0.20 | 61,024 | 518 | 78.00 |
| Total: | 271 | \$31,174,053 | 100.00% | \$115,033 | 629 | 69.65% |

Seasoning of the Group VI Loans

| Seasoning in Months | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 25 to 36 | 1 | \$615,504 | 1.97% | \$615,504 | 796 | 48.00% |
| 37 to 48 | 54 | 8,129,760 | 26.08 | 150,551 | 637 | 75.61 |
| 49 to 60 | 17 | 2,076,939 | 6.66 | 122,173 | 658 | 72.14 |
| 61 to 72 | 16 | 1,656,175 | 5.31 | 103,511 | 646 | 68.81 |
| 73 to 84 | 55 | 4,842,178 | 15.53 | 88,040 | 610 | 68.93 |
| 85 to 96 | 107 | 11,038,743 | 35.41 | 103,166 | 612 | 67.52 |
| 97 to 108 | 12 | 1,651,153 | 5.30 | 137,596 | 630 | 69.01 |
| 109 to 120 | 7 | 930,507 | 2.98 | 132,930 | 596 | 60.15 |
| 121 to 132 | 1 | 198,324 | 0.64 | 198,324 | 800 | 64.00 |
| 133 to 144 | 1 | 34,770 | 0.11 | 34,770 | 762 | 41.00 |
| Total: | 271 | \$31,174,053 | 100.00% | \$115,033 | 629 | 69.65% |

Mortgage Loan Documentation Types of the Group VI Loans

| Documentation | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-----------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Full Documentation | 154 | \$16,503,756 | 52.94% | \$107,167 | 618 | 73.79% |
| Reduced Documentation | 117 | 14,670,298 | 47.06 | 125,387 | 641 | 64.98 |
| Total: | 271 | \$31,174,053 | 100.00% | \$115,033 | 629 | 69.65% |

Prepayment Penalty Terms of the Group VI Loans

| Prepayment Penalty Term | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------------|-----------------|---------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| None | 270 | \$30,720,009 | 98.54% | \$113,778 | 627 | 69.67% |
| Sixty months | 1 | 454,044 | 1.46 | 454,044 | 786 | 68.00 |
| Total: | 271 | \$31,174,053 | 100.00% | \$115,033 | 629 | 69.65% |

RAMP Series 2005-SL1 – Collateral Characteristics - Loan Group VII**Credit Score Distribution of the Group VII Loans**

| Range of Credit Scores | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Current LTV |
|------------------------|-----------------|----------------------|------------------------|---------------------------|------------------------------|
| 499 or less | 158 | \$10,658,730 | 9.43% | \$67,460 | 77.34% |
| 500 to 519 | 92 | 7,746,585 | 6.85 | 84,202 | 76.89 |
| 520 to 539 | 107 | 8,233,857 | 7.28 | 76,952 | 76.52 |
| 540 to 559 | 118 | 9,583,137 | 8.47 | 81,213 | 77.35 |
| 560 to 579 | 125 | 9,755,563 | 8.63 | 78,045 | 71.57 |
| 580 to 599 | 102 | 7,552,136 | 6.68 | 74,041 | 74.74 |
| 600 to 619 | 96 | 7,301,591 | 6.46 | 76,058 | 78.86 |
| 620 to 639 | 104 | 8,381,913 | 7.41 | 80,595 | 79.19 |
| 640 to 659 | 86 | 6,150,090 | 5.44 | 71,513 | 79.82 |
| 660 to 679 | 87 | 7,216,045 | 6.38 | 82,943 | 76.61 |
| 680 to 699 | 83 | 6,167,106 | 5.45 | 74,302 | 79.06 |
| 700 to 719 | 66 | 4,161,668 | 3.68 | 63,056 | 80.27 |
| 720 to 739 | 66 | 4,805,419 | 4.25 | 72,809 | 82.22 |
| 740 to 759 | 39 | 3,237,237 | 2.86 | 83,006 | 81.27 |
| 760 or greater | 103 | 7,156,850 | 6.33 | 69,484 | 76.65 |
| Subtotal: | 1,432 | \$108,107,927 | 95.61% | \$ 75,494 | 77.38% |
| Not Available | 69 | 4,968,207 | 4.39 | 72,003 | 68.05 |
| Total: | 1,501 | \$113,076,135 | 100.00% | \$ 75,334 | 76.97% |

(1) The Group 7 loans indicated as having a Credit Score that is "Not Available" include certain mortgage loans where no credit history can be obtained for the related mortgagor.

Original Mortgage Loan Principal Balances of the Group VII Loans

| Original Mortgage Amount (\$) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------------------|-----------------|----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 100,000 or less | 1,141 | \$60,209,697 | 53.25% | \$52,769 | 614 | 76.40% |
| 100,001 to 200,000 | 307 | 37,739,262 | 33.38 | 122,929 | 601 | 80.32 |
| 200,001 to 300,000 | 38 | 8,504,742 | 7.52 | 223,809 | 597 | 73.09 |
| 300,001 to 400,000 | 5 | 1,661,548 | 1.47 | 332,310 | 645 | 74.28 |
| 400,001 to 500,000 | 6 | 2,443,914 | 2.16 | 407,319 | 675 | 72.01 |
| 500,001 to 600,000 | 2 | 1,107,490 | 0.98 | 553,745 | 597 | 67.13 |
| 700,001 to 800,000 | 1 | 668,038 | 0.59 | 668,038 | 673 | 51.00 |
| 800,001 to 900,000 | 1 | 741,443 | 0.66 | 741,443 | 517 | 58.00 |
| Total: | 1,501 | \$113,076,135 | 100.00% | \$75,334 | 610 | 76.97% |

Mortgage Rates of the Group VII Loans

| Mortgage Rate (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|--------------------------|------------------------|--------------------------|-------------------------------|----------------------------------|--------------------------------------|-------------------------------------|
| 8.000 to 8.499 | 67 | \$6,662,815 | 5.89% | \$99,445 | 645 | 71.09% |
| 8.500 to 8.999 | 416 | 34,681,775 | 30.67 | 83,370 | 598 | 73.07 |
| 9.000 to 9.499 | 249 | 17,167,197 | 15.18 | 68,945 | 610 | 73.20 |
| 9.500 to 9.999 | 376 | 29,108,117 | 25.74 | 77,415 | 623 | 79.87 |
| 10.000 to 10.499 | 156 | 10,843,959 | 9.59 | 69,513 | 625 | 86.40 |
| 10.500 to 10.999 | 118 | 7,740,607 | 6.85 | 65,598 | 574 | 81.68 |
| 11.000 to 11.499 | 51 | 3,218,322 | 2.85 | 63,104 | 591 | 80.78 |
| 11.500 to 11.999 | 37 | 1,900,718 | 1.68 | 51,371 | 555 | 76.07 |
| 12.000 to 12.499 | 11 | 687,001 | 0.61 | 62,455 | 598 | 75.51 |
| 12.500 to 12.999 | 7 | 448,977 | 0.40 | 64,140 | 641 | 86.62 |
| 13.000 to 13.499 | 4 | 324,850 | 0.29 | 81,213 | 668 | 84.08 |
| 13.500 to 13.999 | 4 | 116,705 | 0.10 | 29,176 | 575 | 71.56 |
| 14.000 to 14.499 | 4 | 148,747 | 0.13 | 37,187 | 558 | 83.59 |
| 15.000 to 15.499 | 1 | 26,345 | 0.02 | 26,345 | 511 | 66.00 |
| Total: | 1,501 | \$113,076,135 | 100.00% | \$75,334 | 610 | 76.97% |

Net Mortgage Rates of the Group VII Loans

| Net Mortgage Rate (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|------------------------------|------------------------|--------------------------|-------------------------------|----------------------------------|--------------------------------------|-------------------------------------|
| 8.000 to 8.499 | 415 | \$36,335,900 | 32.13% | \$87,556 | 605 | 72.31% |
| 8.500 to 8.999 | 340 | 24,671,506 | 21.82 | 72,563 | 613 | 74.07 |
| 9.000 to 9.499 | 338 | 24,891,757 | 22.01 | 73,644 | 617 | 77.99 |
| 9.500 to 9.999 | 185 | 12,664,485 | 11.20 | 68,457 | 626 | 86.80 |
| 10.000 to 10.499 | 110 | 8,128,966 | 7.19 | 73,900 | 588 | 86.08 |
| 10.500 to 10.999 | 55 | 3,313,278 | 2.93 | 60,241 | 581 | 81.45 |
| 11.000 to 11.499 | 30 | 1,473,363 | 1.30 | 49,112 | 562 | 74.84 |
| 11.500 to 11.999 | 11 | 675,065 | 0.60 | 61,370 | 595 | 73.24 |
| 12.000 to 12.499 | 6 | 494,073 | 0.44 | 82,346 | 680 | 91.09 |
| 12.500 to 12.999 | 3 | 154,457 | 0.14 | 51,486 | 640 | 81.85 |
| 13.000 to 13.499 | 4 | 123,547 | 0.11 | 30,887 | 569 | 66.45 |
| 13.500 to 13.999 | 2 | 57,359 | 0.05 | 28,679 | 572 | 83.42 |
| 14.000 to 14.499 | 1 | 66,033 | 0.06 | 66,033 | 574 | 102.00 |
| 14.500 to 14.999 | 1 | 26,345 | 0.02 | 26,345 | 511 | 66.00 |
| Total: | 1,501 | \$113,076,135 | 100.00% | \$75,334 | 610 | 76.97% |

Original Loan-to-Value of the Group VII Loans

| Original LTV Ratio (%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|------------------------|-----------------|----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 0.01 to 50.00 | 54 | \$ 3,058,225 | 2.70% | \$56,634 | 611 | 37.04% |
| 50.01 to 55.00 | 34 | 2,511,247 | 2.22 | 73,860 | 636 | 48.74 |
| 55.01 to 60.00 | 26 | 1,301,095 | 1.15 | 50,042 | 635 | 54.16 |
| 60.01 to 65.00 | 63 | 5,669,038 | 5.01 | 89,985 | 602 | 58.83 |
| 65.01 to 70.00 | 121 | 7,365,883 | 6.51 | 60,875 | 613 | 63.25 |
| 70.01 to 75.00 | 178 | 13,613,750 | 12.04 | 76,482 | 616 | 68.97 |
| 75.01 to 80.00 | 372 | 29,928,109 | 26.47 | 80,452 | 599 | 73.45 |
| 80.01 to 85.00 | 112 | 8,081,119 | 7.15 | 72,153 | 576 | 79.13 |
| 85.01 to 90.00 | 285 | 18,049,120 | 15.96 | 63,330 | 593 | 83.51 |
| 90.01 to 95.00 | 52 | 4,466,271 | 3.95 | 85,890 | 616 | 90.23 |
| 95.01 to 100.00 | 68 | 6,845,993 | 6.05 | 100,676 | 622 | 97.09 |
| 100.01 to 110.00 | 136 | 12,186,285 | 10.78 | 89,605 | 655 | 102.28 |
| Total: | 1,501 | \$113,076,135 | 100.00% | \$75,334 | 610 | 76.97% |

(1) With respect to mortgage loans indicated as having a loan-to-value ratio at origination greater than 100%, a broker's price opinion or statistical Valuation was obtained indicating that as of the cut-off date the current loan-to-value ratio was 100% or less with respect to those mortgage loans.

Current Loan-to-Value Ratios of the Group VII Loans

| Current LTV Ratio(%) | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score |
|----------------------|-----------------|----------------------|------------------------|---------------------------|-------------------------------|
| 0.01 to 50.00 | 107 | \$5,558,838 | 4.92% | \$51,952 | 618 |
| 50.01 to 55.00 | 31 | 2,531,690 | 2.24 | 81,667 | 676 |
| 55.01 to 60.00 | 62 | 4,909,753 | 4.34 | 79,190 | 608 |
| 60.01 to 65.00 | 102 | 6,999,133 | 6.19 | 68,619 | 602 |
| 65.01 to 70.00 | 172 | 12,859,192 | 11.37 | 74,763 | 619 |
| 70.01 to 75.00 | 288 | 23,641,876 | 20.91 | 82,090 | 605 |
| 75.01 to 80.00 | 189 | 13,505,256 | 11.94 | 71,456 | 579 |
| 80.01 to 85.00 | 228 | 14,408,542 | 12.74 | 63,195 | 581 |
| 85.01 to 90.00 | 93 | 7,101,110 | 6.28 | 76,356 | 597 |
| 90.01 to 95.00 | 36 | 3,355,617 | 2.97 | 93,212 | 647 |
| 95.01 to 100.00 | 80 | 8,116,460 | 7.18 | 101,456 | 624 |
| 100.01 to 105.00 | 113 | 10,088,668 | 8.92 | 89,280 | 658 |
| Total: | 1,501 | \$113,076,135 | 100.00% | \$75,334 | 610 |

(6) With respect to mortgage loans having a current loan-to-value ratio greater than 100% as indicated in the table above, the original loan-to-value ratio was 100% or less with respect to those mortgage loans or a broker's price opinion or statistical valuation was obtained indicating that as of the cut-off-date the current-loan-to-value ratio was 100% or less with respect to the mortgage loans.

Geographical Distributions of Mortgaged Properties of the Group VII Loans

| State | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|----------------|-----------------|----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Texas | 219 | \$16,110,050 | 14.25% | \$73,562 | 595 | 80.32% |
| Florida | 189 | 13,605,262 | 12.03 | 71,986 | 621 | 74.46 |
| New York | 83 | 8,746,752 | 7.74 | 105,383 | 652 | 73.30 |
| Georgia | 80 | 6,441,343 | 5.70 | 80,517 | 605 | 75.57 |
| Michigan | 79 | 4,603,126 | 4.07 | 58,267 | 591 | 76.10 |
| California | 47 | 4,536,301 | 4.01 | 96,517 | 625 | 72.50 |
| North Carolina | 58 | 4,022,790 | 3.56 | 69,358 | 552 | 80.95 |
| Pennsylvania | 70 | 3,867,563 | 3.42 | 55,251 | 608 | 78.61 |
| Ohio | 53 | 3,842,339 | 3.40 | 72,497 | 602 | 82.47 |
| Arizona | 42 | 3,770,073 | 3.33 | 89,764 | 634 | 79.08 |
| Other | 581 | 43,530,535 | 38.50 | 74,923 | 609 | 76.84 |
| Total: | 1,501 | \$113,076,135 | 100.00% | \$75,334 | 610 | 76.97% |

(1) 'Other' may include other states including the District of Columbia.

Mortgage Loan Purpose of the Group VII Loans

| Loan Purpose | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------------|-----------------|----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Purchase | 778 | \$58,871,156 | 52.06% | \$75,670 | 616 | 81.19% |
| Rate/Term Refinance | 182 | 16,046,329 | 14.19 | 88,167 | 600 | 73.36 |
| Equity Refinance | 541 | 38,158,651 | 33.75 | 70,534 | 604 | 71.98 |
| Total: | 1,501 | \$113,076,135 | 100.00% | \$75,334 | 610 | 76.97% |

Occupancy Type of the Group VII Loans

| Occupancy Type | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|--------------------|-----------------|----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Primary Residence | 1,059 | \$86,705,645 | 76.68% | \$81,875 | 605 | 78.05% |
| Second/Vacation | 65 | 5,901,612 | 5.22 | 90,794 | 669 | 70.13 |
| Non-Owner Occupied | 377 | 20,468,878 | 18.10 | 54,294 | 616 | 74.39 |
| Total: | 1,501 | \$113,076,135 | 100.00% | \$75,334 | 610 | 76.97% |

Mortgaged Property Types of the Group VII Loans

| Property Type | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|--|-----------------|----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Single-family detached | 1,093 | \$82,038,775 | 72.55% | \$75,058 | 605 | 77.27% |
| Townhouse | 41 | 3,133,634 | 2.77 | 76,430 | 623 | 75.25 |
| Condo Low-Rise (Less than 5 stories) | 78 | 3,575,425 | 3.16 | 45,839 | 630 | 77.21 |
| Condo Mid-Rise (5 to 8 stories) | 5 | 248,341 | 0.22 | 49,668 | 668 | 59.09 |
| Condo High-Rise (9 stories or more) | 3 | 282,709 | 0.25 | 94,236 | 674 | 64.68 |
| Manufactured Home | 42 | 2,388,796 | 2.11 | 56,876 | 613 | 74.46 |
| Planned Unit Development (Detached) | 75 | 8,315,863 | 7.35 | 110,878 | 627 | 77.45 |
| Planned Unit Development (Attached) | 28 | 1,740,126 | 1.54 | 62,147 | 664 | 80.74 |
| Single Family Dwelling (Two-to-Four Units) | 134 | 11,164,656 | 9.87 | 83,318 | 609 | 75.48 |
| Condotel | 1 | 101,998 | 0.09 | 101,998 | 778 | 54.00 |
| Leasehold Property | 1 | 85,812 | 0.08 | 85,812 | 664 | 103.00 |
| Total: | 1,501 | \$113,076,135 | 100.00% | \$75,334 | 610 | 76.97% |

Seasoning of the Group VII Loans

| Seasoning in Months | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|---------------------|-----------------|----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| 37 to 48 | 161 | \$14,516,563 | 12.84% | \$90,165 | 622 | 92.49% |
| 49 to 60 | 159 | 15,212,135 | 13.45 | 95,674 | 638 | 94.44 |
| 61 to 72 | 29 | 2,085,068 | 1.84 | 71,899 | 598 | 69.71 |
| 73 to 84 | 472 | 30,852,940 | 27.29 | 65,366 | 596 | 72.91 |
| 85 to 96 | 530 | 37,155,543 | 32.86 | 70,105 | 610 | 70.90 |
| 97 to 108 | 137 | 11,529,115 | 10.20 | 84,154 | 601 | 68.29 |
| 109 to 120 | 9 | 1,092,602 | 0.97 | 121,400 | 545 | 65.96 |
| 145 >= | 4 | 632,168 | 0.56 | 158,042 | 586 | 56.95 |
| Total: | 1,501 | \$113,076,135 | 100.00% | \$75,334 | 610 | 76.97% |

Mortgage Loan Documentation Types of the Group VII Loans

| Documentation | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-----------------------|-----------------|----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| Full Documentation | 1,134 | \$80,519,432 | 71.21% | \$71,005 | 609 | 79.68% |
| Reduced Documentation | 367 | 32,556,703 | 28.79 | 88,710 | 612 | 70.26 |
| Total: | 1,501 | \$113,076,135 | 100.00% | \$75,334 | 610 | 76.97% |

Prepayment Penalty Terms of the Group VII Loans

| Prepayment Penalty Term | Number of Loans | Principal Balance | % of Principal Balance | Average Principal Balance | Weighted Average Credit Score | Weighted Average Current LTV |
|-------------------------|-----------------|----------------------|------------------------|---------------------------|-------------------------------|------------------------------|
| none | 1,489 | \$111,279,429 | 98.41% | \$74,734 | 609 | 76.69% |
| Sixty months | 12 | 1,796,706 | 1.59 | 149,725 | 619 | 94.61 |
| Total: | 1,501 | \$113,076,135 | 100.00% | \$75,334 | 610 | 76.97% |