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FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
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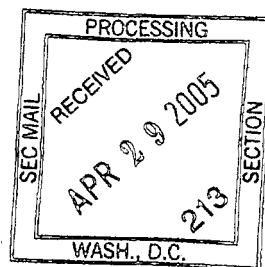
Bear Stearns Asset Backed Securities I LLC
Exact Name of Registrant as Specified in Charter
Form 8-K, April 28, 2005, Series 2005-HE5

0001283557
Registrant CIK Number
333-113636

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



05053178



PROCESSED

MAY 03 2005

THOMSON
FINANCIAL

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

BEAR STEARNS ASSET BACKED
SECURITIES I LLC

By: 
Name: Baron Silverstein
Title: Vice President

Dated: April 28, 2005

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

EXHIBIT INDEX

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

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

All average are wtg averages.

	CIT MORTGAGE	RENBAC MORTGAGE	FIRST HORIZON	TOTAL
FICO avg	632	650	631	630
FICO stdv	532	650	631	630
FICO < 500 %	0	0	0	0
FICO < 550 %	9.8	2.42	12.35	12.43
CLTV avg	85.1	80.32	80.16	83.33
CLTV > 80%	52.93	12.13	25.2	43.1
SS CLTV	88.61	85.7	89.52	89.91
% with Silent 2nds	20.48	78.04	47.15	34.86
Full Doc %	57.88	35.53	43.61	51.45
Loan Bal avg (000s)	119297.58	260880.75	161996.54	164774.85
DTI %	40.85	40.21	41.29	41.54
DTI > 45%	41.26	29.32	41.84	45.9
Purch %	39.84	58.97	55.42	47.14
Cash Out %	49.64	37.97	32.67	45.38
Fxd %	13.32	1.14	8.73	11.17
3 yr ARM >= %	2.94	1.67	0.44	10.25
WAC avg	7.388	6.733	7.485	7.434
WAC stdv	7.388	6.733	7.485	7.434
1 st Lien %	97.55	100	100	97.38
Mt %	0	0	0	0.06
CA %	12.05	74.15	8.55	29.87
Spig Firm %	64.81	73.19	71.94	69.23
Inv Prop %	19.07	0.57	5.12	11.92
MH %	0	0	0	0
IO %	11.02	86.22	29.52	37.41
2yr IO %	0	83.14	0	14.73
IO non-Full Doc %	5.82	56.69	18.3	20.9
2-4 Fam %	17.08	5.47	3.5	11.01
Prim Occ %	80.81	99.43	93.5	87.32
< \$100K Bal %	28.98	0.88	12.63	13.91
2yr Prepay Penalty %	47.25	76.51	54.19	54.33
Moody's Base Case Loss				
S&P single-B Loss				
Fitch single-B Loss				

Originator/Source	WALTV	WACLTV	WASS CLTV	FICO	WAC	% Bal	Purch %	Inv Prop %	1st Lien %	% with 5.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MT
Name 1	83.19	85.1	88.61	632	7.388	15.11	39.94	19.07	97.55	20.48	12.05	57.88	11.02	40.85	37.85	0
Name 2	80.32	80.32	85.7	650	6.733	13.25	58.97	0.57	100	78.04	74.15	35.53	85.22	40.21	24.08	0
Name 3	80.16	80.16	89.52	631	7.485	8.07	65.42	5.12	100	47.15	8.55	43.61	29.52	41.29	39.54	0
Name 4	82.4	82.4	91.84	655	7.362	7.72	62.94	24.28	100	55.53	33.4	56.17	70.86	44.85	60.94	0
Total	81.28	83.33	89.91	630	7.434	100	47.14	11.92	97.38	34.86	29.87	51.45	37.41	41.54	41.06	0.06

Documentation	WALTV	WACLTV	WASS CLTV	WAFICO	WAC	% Bal	Purch %	Inv Prop %	1st Lien %	% with 5.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MT
Full	83.36	84.67	89.96	616	7.285	51.45	38.81	12.03	98.31	27.75	22.13	100	32.06	41.74	43.6	0
Non-Full	76.07	81.91	89.85	644	7.567	48.55	54.91	11.6	98.36	42.35	38.07	0	43.05	41.32	38.38	0.13
Total	81.28	83.33	89.91	630	7.434	100	47.14	11.92	97.38	34.86	29.87	51.45	37.41	41.54	41.06	0.06

Interest Only	WALTV	WACLTV	WASS CLTV	WAFICO	WAC	% Bal	Purch %	Inv Prop %	1st Lien %	% with 5.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MT
2-yr IO	80.36	80.36	85.96	648	6.795	14.73	64.74	0.26	100	79.5	67	39.86	100	40.65	30.37	0
Other IO	83.52	83.52	92.54	647	7.195	22.68	53.75	10.45	100	48.66	39.23	46.0	100	43.25	48.26	0
Non-IO	80.65	83.96	87.52	619	7.665	82.58	40.5	15.2	95.81	19.35	17.74	55.83	0	41.12	40.97	0.1
Total	81.28	83.33	89.91	630	7.434	100	47.14	11.92	97.38	34.86	29.87	51.45	37.41	41.54	41.06	0.06

FICO	WALTV	WACLTV	WASS CLTV	WAFICO	WAC	% Bal	Purch %	Inv Prop %	1st Lien %	% with 5.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MT
5499																
500-599	78.84	78.84	79.04	536	8.027	12.43	11.02	4.35	100	2.4	23.17	69.55	11.33	41.41	40.56	0
560-599	82.7	82.7	86.07	582	7.64	16.95	29.23	5.73	100	19.1	27.2	67.72	25.44	40.53	36.81	0
600-639	82.35	84.45	90.61	620	7.402	27.93	40.65	5.38	97.37	31.56	26.9	54.56	38.48	41.72	42.75	0.14
640-679	80.65	83.88	94.18	657	7.215	25.06	62.35	13.94	95.9	53.42	34.95	37.6	49.73	41.98	43.07	0.1
680+*	80.75	84.53	94.06	715	7.175	17.58	78.53	26	95.1	51.78	35.14	37.27	48.16	41.56	40.11	0
Total	81.28	83.33	89.91	630	7.434	100	47.14	11.92	97.38	34.86	29.87	51.45	37.41	41.54	41.06	0.06

Low Balance	WALTV	WACLTV	WASS CLTV	WAFICO	WAC	% Bal	Purch %	Inv Prop %	1st Lien %	% with 5.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MT
< \$0,000	68.88	85.77	88.3	623	8.73	6.08	51.06	26.25	78.56	13.74	6.97	83.43	4.48	39.15	35.03	0
\$0,000-100,000	80.22	85.52	90.03	619	8.045	5.83	47.66	17.13	83.07	23.65	4.53	64.33	11.42	40.01	36.34	0
100,000+*	82.52	82.93	90.05	631	7.271	86.08	46.74	10.22	99.43	37.6	33.71	49.46	42.27	41.86	41.95	0.07
Total	81.28	83.33	89.91	630	7.434	100	47.14	11.92	97.38	34.86	29.87	51.45	37.41	41.54	41.06	0.06

Lien Position	WALTV	WACLTV	WASS CLTV	WAFICO	WAC	% Bal	Purch %	Inv Prop %	1st Lien %	% with 5.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MT
1st Lien	82.95	82.64	89.7	628	7.343	97.38	46.33	11.95	100	35.6	29.4	51.95	38.42	41.49	40.65	0.07
2nd Lien	19.27	97.39	97.39	672	10.813	2.62	75.2	10.91	0	0	39.96	33.19	0	43.38	49.04	0
Total	81.28	83.33	89.91	630	7.434	100	47.14	11.92	97.38	34.86	29.87	51.45	37.41	41.54	41.06	0.06

Bear, Stearns & Co. Inc. BSABS 2005-HE5 LOANS WITH SILENT SECONDS

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Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED ORIGINAL TERM	Wtd Avg STATED TERM	Wtd Avg AGE	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg MARGIN	Wtd Avg INIT RATE CAP	Wtd Avg PER RATE CAP	Wtd Avg GROSS LIFE CAP	Wtd Avg ROLL OVER
6MLIBOR BALLOON	2	281,533.62	0.45	5.94324	5.43754	360	358	2	643	41.36	80.00	100.00	3.64348	1.00000	1.00000	6.54726	4
FIXED IO	1	144,837.30	0.23	6.95000	6.44430	180	177	3	639	49.80	80.00	100.00	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM IO	30	3,634,627.79	5.81	7.56555	7.05985	360	358	2	653	40.09	78.55	97.82	0.00000	0.00000	0.00000	0.00000	0
LIBOR 3/6 ARM IO	6	1,194,395.38	1.91	7.76792	7.26722	360	358	2	666	41.63	79.64	94.85	0.00000	0.00000	0.00000	0.00000	0
LIBOR 5/6 ARM IO	220	26,773,402.89	42.81	6.96693	6.46123	360	358	2	637	42.03	80.20	98.13	5.76955	2.64160	1.00914	6.14438	22
LIBOR 2/6 ARM IO	152	23,581,426.42	37.71	7.02620	6.52050	360	358	2	663	42.77	80.23	98.07	5.91430	2.56829	1.13864	6.49548	22
LIBOR 3/6 ARM IO	13	2,169,859.00	3.47	7.28010	6.77440	360	358	2	660	39.40	76.93	97.70	6.13054	2.73602	1.02079	6.03887	34
LIBOR 5/6 ARM IO	20	3,372,526.79	5.39	6.97279	6.46709	360	358	2	653	42.80	81.45	96.79	5.83907	2.85589	1.08821	6.17642	34
LIBOR 5/6 ARM IO	3	339,191.91	0.54	7.57785	7.07215	360	358	2	621	39.72	80.00	100.00	5.69298	2.62290	1.00000	6.00000	58
LIBOR 5/6 ARM IO	6	973,644.66	1.56	6.78289	6.27719	360	358	2	666	42.89	80.00	96.68	5.24034	3.00000	1.00000	6.24732	58
TREAS 5/1 ARM	1	64,947.70	0.10	9.45000	8.94430	360	358	2	651	27.20	90.00	95.00	6.25000	2.00000	2.00000	6.00000	58
TOTAL	454	62,533,393.46	100.00	7.04892	6.54322	360	357	2	650	42.14	80.06	97.94	5.87724	2.62485	1.06814	6.28959	24

Collateral Grouped by Current Balance

CURRENT BALANCE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED TERM	Wtd Avg AGE	Wtd Avg FICO SCORE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg MARGIN	Wtd Avg INIT RATE CAP	Wtd Avg PER RATE CAP	Wtd Avg GROSS LIFE CAP	Wtd Avg ROLL OVER
0.00 - 49,999.99	8	335,240.64	0.54	8.0527	7.5470	357	357	3	41,905.08	78.93	97.02	615			
50,000.00 - 99,999.99	144	11,105,001.51	17.76	7.3217	6.8160	358	358	2	77,118.07	80.15	98.99	635			
100,000.00 - 149,999.99	171	21,290,903.24	34.05	6.9932	6.4875	357	357	2	124,508.21	80.13	99.18	646			
150,000.00 - 199,999.99	59	10,011,932.62	16.01	6.9011	6.3954	358	358	2	169,693.77	80.44	97.95	655			
200,000.00 - 249,999.99	32	7,249,819.12	11.59	6.9655	6.4598	358	358	2	226,556.85	80.33	97.27	661			
250,000.00 - 299,999.99	23	6,316,684.72	10.10	6.6926	6.1869	358	358	2	274,638.47	80.41	97.31	652			
300,000.00 - 349,999.99	7	2,191,256.54	3.50	7.3857	6.8800	358	358	2	313,036.65	81.40	97.35	654			
350,000.00 - 399,999.99	7	2,593,217.04	4.15	7.1107	6.6050	357	357	3	370,459.58	81.41	91.55	689			
400,000.00 - 449,999.99	1	440,000.00	0.70	7.5500	7.0443	358	358	2	440,000.00	80.00	90.00	723			
450,000.00 - 499,999.99	2	999,338.03	1.60	8.0875	7.5818	358	358	2	499,669.02	63.83	90.00	667			
TOTAL	454	62,533,393.46	100.00	7.0489	6.5432	357	357	2	137,738.75	80.06	97.94	650			

Collateral Grouped by Current Gross Coupon

CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED TERM	Wtd Avg AGE	Wtd Avg FICO SCORE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg MARGIN	Wtd Avg INIT RATE CAP	Wtd Avg PER RATE CAP	Wtd Avg GROSS LIFE CAP	Wtd Avg ROLL OVER
4.250 - 4.499	1	154,620	0.25	4.2500	3.7443	358	358	2	4,250.00	154,620	80.00	100.00	643		
4.750 - 4.999	2	194,209	0.31	4.9201	4.4144	357	357	3	4,900.00	4,950.00	97.105	80.00	100.00	632	
5.000 - 5.249	1	267,366	0.43	5.1000	4.5943	357	357	3	5,100.00	5,100.00	267,366	80.00	100.00	685	
5.250 - 5.499	5	925,640	1.48	5.3519	4.8462	357	357	3	5,250.00	5,450.00	185,128	77.04	96.63	685	
5.500 - 5.749	9	1,481,130	2.37	5.6316	5.1279	358	358	2	5,500.00	5,700.00	164,570	79.91	99.13	635	
5.750 - 5.999	23	3,387,837	5.42	5.8914	5.3857	358	358	2	5,750.00	5,990.00	147,297	79.98	99.50	660	
6.000 - 6.249	25	3,955,585	6.33	6.0877	5.5820	358	358	2	6,000.00	6,200.00	158,223	80.00	97.75	646	
6.250 - 6.499	43	5,600,170	8.96	6.3549	5.8492	358	358	2	6,250.00	6,480.00	130,237	80.12	99.54	655	
6.500 - 6.749	53	7,256,603	11.60	6.5669	6.0612	358	358	2	6,500.00	6,730.00	136,917	80.65	99.53	651	

The information contained herein will be superseded by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets. This report does not constitute a bid or offer by any person for any security or an undertaking by any person to provide or accept any such bid or offer. Each investor must determine for itself the appropriateness of any transaction in securities, including any related legal, tax and accounting considerations, and no recommendation is made herein as to any security or transaction. No assurance is given (x) as to the accuracy or completeness of any of the information set forth herein, or (y) that the prices indicated (i) constitute prices at which the securities listed could have been or may be purchased or sold in any market, (ii) reflect the value Bear Stearns assigns to any security while in its inventory, or (iv) take into account the size of any position in the securities listed. Spreads between bid and offer prices may vary significantly due to market volatility or illiquidity. All prices and other information relating to any security are subject to change without notice. Bear Stearns & Co. Inc. and its affiliates and associated persons may have positions and conduct transactions in the securities covered by this report, and may solicit business from and perform services for the issuers of such securities.

Bear, Stearns & Co. Inc. BSABS 2005-HES LOANS WITH SILENT SECONDS

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Collateral Grouped by Current Gross Coupon													
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
6.750 - 6.999	65	9,649,814	15.43	6.8099	6.5552	355	2	6.7500	6.9900	148,459	80.57	99.36	652
7.000 - 7.249	28	4,102,683	6.56	7.1012	6.5955	358	2	7.0000	7.2400	146,524	79.79	97.91	653
7.250 - 7.499	43	5,418,365	8.66	7.3576	6.8519	358	2	7.2500	7.4500	126,008	80.61	98.26	651
7.500 - 7.749	42	6,169,505	9.87	7.5877	7.0820	358	2	7.5000	7.7000	146,893	78.83	95.52	649
7.750 - 7.999	48	6,455,966	10.32	7.8712	7.3655	358	2	7.7500	7.9900	134,499	79.88	95.42	661
8.000 - 8.249	16	1,557,522	2.49	8.0803	7.5746	358	2	8.0000	8.2400	97,345	79.75	97.85	623
8.250 - 8.499	15	2,034,695	3.25	8.3149	7.8092	358	2	8.2500	8.4500	135,646	80.14	97.12	619
8.500 - 8.749	10	1,337,338	2.14	8.5803	8.0746	358	2	8.5000	8.7000	133,734	76.26	94.36	654
8.750 - 8.999	16	1,726,672	2.76	8.8780	8.3723	358	2	8.7500	8.9900	107,917	80.46	95.62	634
9.000 - 9.249	4	250,291	0.40	9.1648	8.6591	357	3	9.1000	9.2000	62,573	86.73	98.42	579
9.250 - 9.499	2	192,814	0.31	9.3505	8.8448	357	3	9.3000	9.4500	96,407	83.37	91.48	595
9.500 - 9.749	3	414,568	0.66	9.6412	9.1355	359	1	9.6250	9.7250	138,189	88.67	99.28	585
TOTAL	454	62,533,393	100.00	7.0489	6.5432	357	2	4.2500	9.7250	137,739	80.06	97.94	650

Collateral Grouped by Original Loan-to-Value Ratio													
LOAN TO VALUE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
60.01 - 65.00	1	499,636.29	0.80	7.6000	7.09430	358	2	499,636.29	60.98	90.00	669		
65.01 - 70.00	3	843,354.29	1.35	7.44407	6.93837	357	3	281,118.10	68.03	90.00	693		
70.01 - 75.00	9	807,529.78	1.29	8.02061	7.51491	357	3	89,725.53	74.75	92.20	634		
75.01 - 80.00	412	56,043,314.65	89.62	6.97646	6.47076	357	2	136,027.46	79.94	98.40	651		
80.01 - 85.00	13	2,238,351.63	3.58	7.46328	6.95758	357	3	172,180.89	84.73	93.52	660		
85.01 - 90.00	15	2,036,239.25	3.26	7.83801	7.33231	358	2	135,749.28	89.61	97.52	620		
90.01 - 95.00	1	64,967.57	0.10	9.10000	8.59430	357	3	64,967.57	95.00	99.38	599		
TOTAL	454	62,533,393.46	100.00	7.04892	6.54322	357	2	137,738.75	80.06	97.94	650		

Collateral Grouped by Original Combined Loan-to-Value Ratio													
COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
80.01 - 85.00	2	436,969.39	0.70	7.64817	7.14247	356	4	218,484.70	79.97	82.42	517		
85.01 - 90.00	34	7,754,555.34	12.40	7.70276	7.19706	358	2	228,075.16	77.54	89.70	680		
90.01 - 95.00	49	6,597,678.23	10.55	7.29488	6.72378	358	2	134,646.49	81.64	94.70	661		
95.01 - 100.00	369	47,744,190.50	76.35	6.91229	6.40659	357	2	129,388.05	80.26	99.86	645		
TOTAL	454	62,533,393.46	100.00	7.04892	6.54322	357	2	137,738.75	80.06	97.94	650		

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Collateral Grouped by Fico Score									
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE	
500 - 519	2	436,969.39	0.70	218,484.70	7.64817	79.97	82.42	517	
520 - 539	2	132,156.45	0.21	66,078.23	8.34664	82.44	100.00	530	
540 - 559	3	213,647.41	0.34	71,215.80	8.06875	84.98	96.60	550	
560 - 579	15	1,461,959.95	2.34	97,464.00	8.51397	82.31	96.41	569	
580 - 599	68	7,292,249.53	11.66	107,238.96	7.08265	80.91	98.95	589	
600 - 619	61	7,486,634.76	11.97	122,731.72	7.03626	79.83	99.41	609	
620 - 639	70	10,254,498.80	16.40	146,492.84	6.92196	80.26	98.34	630	
640 - 659	71	9,938,169.64	15.89	139,974.22	6.81140	80.56	98.55	650	
660 - 679	63	9,700,757.93	15.51	153,980.28	7.26026	78.46	97.65	667	
680 - 699	33	5,196,474.50	8.31	157,468.92	6.94807	80.09	97.75	689	
700 - 719	29	4,331,773.96	6.93	149,371.52	6.89335	79.73	97.78	709	
720 - 739	15	2,614,813.05	4.18	174,320.87	6.68671	78.88	95.19	732	
740 - 759	15	2,395,984.77	3.83	159,732.32	7.15963	81.24	95.07	748	
760 - 779	6	1,026,959.84	1.64	171,159.97	7.49151	81.16	96.80	773	
800 - 819	1	50,343.48	0.08	50,343.48	8.90000	80.00	100.00	804	
TOTAL	454	62,533,393.46	100.00	137,738.75	7.04892	80.06	97.94	650	

Collateral Grouped by Property Type			
PROPTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
2-4 Family	42	8,504,476.96	13.60
Condominium	26	3,364,274.28	5.38
PUD	66	9,856,783.28	15.76
Single Family	320	40,807,858.94	65.26
TOTAL	454	62,533,393.46	100.00

Collateral Grouped by Occupancy Type			
OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Investor	62	10,866,978.15	17.38
Owner Occupied	390	51,383,225.31	82.17
Second Home	2	283,190.00	0.45
TOTAL	454	62,533,393.46	100.00

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Collateral Grouped by Documentation Type

DOCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Full/Alternative	263	33,864,689.57	54.15
Limited	3	193,816.96	0.31
Stated Income	188	28,474,886.93	45.54
TOTAL	454	62,533,393.46	100.00

Collateral Grouped by Back Ratio (DTI)

BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg BACK RATIO
10.01 - 15.00	1	167,899.26	0.27	167,899.26	8.55000	80.00	90.00	14.20
15.01 - 20.00	5	861,957.75	1.38	172,391.55	6.82132	81.23	97.50	18.04
20.01 - 25.00	14	1,483,713.60	2.37	105,979.54	7.52231	79.69	97.17	22.70
25.01 - 30.00	27	3,435,480.30	5.49	127,240.01	7.31676	80.74	97.54	27.79
30.01 - 35.00	33	4,296,508.74	6.87	130,197.23	7.15352	79.81	96.87	32.81
35.01 - 40.00	75	9,883,755.91	15.81	131,783.41	7.09372	80.24	98.36	37.86
40.01 - 45.00	107	17,062,294.72	27.29	159,460.70	7.11976	79.68	97.50	42.86
45.01 - 50.00	145	19,420,707.89	31.06	133,935.92	6.96650	80.19	98.28	47.88
50.01 - 55.00	47	5,921,075.29	9.47	125,980.33	6.68096	80.19	98.84	52.63
TOTAL	454	62,533,393.46	100.00	137,738.75	7.04892	80.06	97.94	42.14

Collateral Grouped by Loan Purpose

LOAN PURP	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Cash Out Refinance	120	21,729,589.00	34.75
Purchase	283	33,788,405.26	54.03
Rate/Term Refinance	51	7,015,399.20	11.22
TOTAL	454	62,533,393.46	100.00

Collateral Grouped by Lien

LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT COUPON	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
First Lien	454	62,533,393.46	100.00	137,738.75	7.04892	97.94	650
TOTAL	454	62,533,393.46	100.00	137,738.75	7.04892	97.94	650

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Collateral Grouped by Balloon Flag			
BALLOON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	453	62,388,556.16	99.77
Yes	1	144,837.30	0.23
TOTAL	454	62,533,393.46	100.00

Collateral Grouped by Prepay Penalty			
PREPAY PP DESC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	99	13,333,155.27	21.32
No PP	99	13,333,155.27	21.32
Yes	355	49,200,238.19	78.68
1Y PP	16	2,308,124.42	3.69
2.5Y PP	1	134,400.00	0.21
2Y PP	269	37,300,089.60	59.65
3Y PP	68	9,354,424.17	14.96
6M PP	1	103,200.00	0.17
TOTAL	454	62,533,393.46	100.00

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AL	6	594,384.65	0.95
AZ	25	3,028,420.30	4.84
CA	44	10,481,035.10	16.76
CO	32	5,220,781.48	8.35
CT	1	155,079.40	0.25
DC	2	728,021.74	1.16
DE	1	109,323.42	0.17
FL	33	4,939,758.66	7.90
GA	32	4,099,905.28	6.56
IA	1	107,200.00	0.17
ID	5	542,365.62	0.87
IL	28	4,318,451.48	6.91
IN	9	742,403.93	1.19
KS	4	428,053.84	0.68
KY	4	413,117.40	0.66
LA	8	721,194.05	1.15
MA	2	500,015.77	0.80
MD	2	537,600.00	0.86
ME	1	107,738.06	0.17
MI	15	1,537,367.63	2.46

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
MN	8	1,358,165.40	2.17
MO	14	1,653,431.58	2.64
NC	17	1,706,933.48	2.73
NE	1	69,439.33	0.11
NH	2	240,144.82	0.38
NJ	1	81,435.47	0.13
NM	1	101,505.44	0.16
NV	6	1,155,823.04	1.85
OH	27	2,831,985.54	4.53
OK	6	396,434.88	0.63
OR	9	1,568,258.25	2.51
PA	13	1,176,555.27	1.88
RJ	3	581,042.60	0.93
SC	10	1,047,003.94	1.67
TN	5	765,541.02	1.22
TX	45	4,127,758.81	6.60
UT	10	1,319,065.71	2.11
VA	5	775,694.54	1.24
WA	13	1,986,984.05	3.18
WI	3	277,972.48	0.44
TOTAL	454	62,533,393.46	100.00

Collateral Grouped by Margin			
AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	417	57,559,532.99	92.05
3.000 - 3.499	5	687,113.15	1.10
3.500 - 3.999	7	968,958.47	1.55
4.000 - 4.499	14	1,969,654.84	3.15
4.500 - 4.999	40	5,286,811.41	8.45
5.000 - 5.499	72	9,434,967.89	15.09
5.500 - 5.999	71	8,692,587.92	13.90
6.000 - 6.499	117	20,052,424.14	32.07
6.500 - 6.999	41	5,283,626.27	8.45
7.000 - 7.499	28	2,791,945.97	4.46
7.500 - 7.999	22	2,391,442.93	3.82
FIXED	37	4,973,860.47	7.95
0.000 - 0.499	37	4,973,860.47	7.95
TOTAL	454	62,533,393.46	100.00

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Collateral Grouped by Index			
INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
1YR TRSRY-CMT	1	64,947.70	0.10
FIXED	36	4,829,023.17	7.72
FIXED-BALLOON	1	144,837.30	0.23
WSJ-6MLIBOR	416	57,494,585.29	91.94
TOTAL	454	62,533,393.46	100.00

Collateral Grouped by Product Type													
PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg ORIGINAL BALANCE	Wtd Avg ORIGINAL TERM	Wtd Avg STATED TERM	Wtd Avg REM TERM	Wtd Avg AGE	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg MARGIN
6MLIBOR	2	282,533.62	0.45	141,416.50	360	358	358	2	643	41.36	80.00	100.00	3.64348
BALLOON	1	144,837.30	0.23	145,200.00	180	177	177	3	639	49.80	80.00	100.00	0.00000
FIXED	30	3,634,627.79	5.81	121,310.83	360	358	358	2	653	40.09	78.55	97.82	0.00000
FIXED IO	6	1,194,395.38	1.91	199,082.67	360	358	358	2	666	41.63	79.64	94.85	0.00000
LIBOR 2/6 ARM	220	26,773,402.89	42.81	121,859.11	360	358	358	2	637	42.03	80.20	98.13	5.76955
LIBOR 2/6 ARM IO	152	23,583,426.42	37.71	155,158.74	360	358	358	2	663	42.77	80.23	98.07	5.91430
LIBOR 3/6 ARM	13	2,169,859.00	3.47	167,064.62	360	358	358	2	660	39.40	76.93	97.70	6.13054
LIBOR 3/6 ARM IO	20	3,372,526.79	5.39	168,609.50	360	358	358	2	653	42.80	81.45	96.79	5.83907
LIBOR 5/6 ARM	3	339,191.91	0.54	113,146.67	360	358	358	2	621	39.72	80.00	100.00	5.69298
LIBOR 5/6 ARM IO	6	973,644.66	1.56	162,286.00	360	358	358	2	666	42.89	80.00	96.68	5.24034
TREAS. 5/1 ARM	1	64,947.70	0.10	64,980.00	360	358	358	2	651	27.20	90.00	95.00	6.25000
TOTAL	454	62,533,393.46	100.00	137,836.02	360	357	357	2	650	42.14	80.06	97.94	5.82724

Collateral Grouped by IO Term			
IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
10 YEARS	3	399,587.29	0.64
2 YEARS	77	11,718,197.65	18.74
3 YEARS	3	550,544.59	0.88
5 YEARS	97	15,826,811.06	25.31
7 YEARS	4	628,852.66	1.01
NON-IO	270	33,409,400.21	53.43
TOTAL	454	62,533,393.46	100.00

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Collateral Grouped by Current Gross Coupon													
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
5.250 - 5.499	11	2,510,028	1.36	5.3825	4.8768	357	3	5.2500	5.4900	228,184	78.91	78.91	679
5.500 - 5.749	21	4,744,555	2.57	5.6299	5.1242	358	2	5.5000	5.7400	225,931	79.76	79.76	655
5.750 - 5.999	60	14,211,021	7.70	5.8861	5.3804	358	2	5.7500	5.9900	236,850	80.00	80.00	650
6.000 - 6.249	53	12,067,754	6.54	6.1088	5.6031	357	3	6.0000	6.2300	227,693	79.98	79.98	661
6.250 - 6.499	90	19,002,589	10.29	6.3468	5.8411	358	2	6.2500	6.4900	211,140	79.99	79.99	661
6.500 - 6.749	111	22,564,339	12.22	6.5964	6.0907	358	2	6.5000	6.7300	203,282	80.62	80.62	663
6.750 - 6.999	167	37,598,842	20.36	6.8856	6.3799	357	2	6.7500	6.9900	225,143	80.24	80.24	660
7.000 - 7.249	64	13,266,185	7.18	7.1051	6.5994	358	2	7.0000	7.2400	207,284	80.13	80.13	654
7.250 - 7.499	83	15,550,380	8.42	7.3355	6.8298	358	2	7.2500	7.4900	187,354	79.81	79.81	657
7.500 - 7.749	79	15,222,902	8.24	7.5880	7.0823	358	2	7.5000	7.7400	192,695	79.59	79.59	660
7.750 - 7.999	70	12,090,221	6.55	7.8805	7.3748	358	2	7.7500	7.9900	172,717	79.24	79.24	653
8.000 - 8.249	25	3,082,535	1.67	8.0974	7.5917	358	2	8.0000	8.2400	123,301	79.87	79.87	648
8.250 - 8.499	23	3,808,775	2.06	8.3276	7.8219	358	2	8.2500	8.4500	165,599	80.83	80.83	642
8.500 - 8.749	16	2,284,333	1.24	8.5936	8.0879	358	2	8.5000	8.7000	142,771	77.90	77.90	646
8.750 - 8.999	21	3,233,556	1.75	8.8909	8.3852	358	2	8.7500	8.9900	153,979	80.92	80.92	616
9.000 - 9.249	4	250,291	0.14	9.1648	8.6591	357	3	9.1000	9.2000	62,573	86.73	86.73	579
9.250 - 9.499	4	422,334	0.23	9.2959	8.7902	358	2	9.2500	9.4500	105,583	81.54	81.54	581
9.500 - 9.749	5	634,068	0.34	9.6295	9.1238	358	2	9.5000	9.7250	126,814	86.91	86.91	585
9.750 - 9.999	1	93,516	0.05	9.9500	9.4443	357	3	9.9500	9.9500	93,516	80.00	80.00	560
10.000 - 10.249	3	291,767	0.16	10.1874	9.6817	357	3	10.1500	10.2000	97,256	80.00	80.00	568
10.500 - 10.749	2	116,637	0.06	10.6500	10.1443	357	3	10.6500	10.6500	58,318	77.19	77.19	538
10.750 - 10.999	2	130,150	0.07	10.7989	10.2932	358	2	10.7500	10.9000	65,075	76.63	76.63	526
11.250 - 11.499	1	171,152	0.04	11.3000	10.7943	357	3	11.3000	11.3000	71,152	80.00	80.00	563
12.750 - 12.999	1	139,098	0.08	12.7500	12.2443	357	3	12.7500	12.7500	139,098	80.00	80.00	522
TOTAL	923	184,658,230	100.00	6.9193	6.4136	358	2	4.2500	12.7500	200,063	80.05	80.05	656

Collateral Grouped by Original Loan-to-Value Ratio											
LOAN TO VALUE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
60.01 - 65.00	1	499,636.29	0.27	7.60000	7.09430	358	2	499,636.29	60.98	60.98	669
65.01 - 70.00	5	1,525,651.95	0.83	7.74529	7.23959	358	2	305,130.39	67.64	67.64	636
70.01 - 75.00	13	1,996,435.40	1.08	7.59851	7.09281	357	3	153,571.95	73.63	73.63	633
75.01 - 80.00	859	172,363,103.26	93.34	6.87345	6.36775	358	2	200,655.53	79.97	79.97	657
80.01 - 85.00	22	4,808,711.05	2.60	7.44301	6.93731	357	3	218,577.77	84.65	84.65	647
85.01 - 90.00	22	3,399,724.96	1.84	7.59000	7.08430	358	2	154,532.95	89.60	89.60	633
90.01 - 95.00	1	64,967.57	0.04	9.10000	8.59430	357	3	64,967.57	95.00	95.00	599
TOTAL	923	184,658,230.48	100.00	6.91926	6.41356	358	2	200,063.09	80.05	80.05	656

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Collateral Grouped by Original Combined Loan-to-Value Ratio											
CLTV SEC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
80.01 - 85.00	4	1,119,267.05	0.61	7.93434	7.42864	357	3	279,816.76	72.16	72.16	546
85.01 - 90.00	38	9,296,966.49	5.03	7.60817	7.10247	358	2	244,657.01	77.95	77.95	685
90.01 - 95.00	74	13,692,410.54	7.42	7.19602	6.69032	357	3	185,032.57	80.97	80.97	650
95.01 - 100.00	807	160,549,586.40	86.94	6.84869	6.34299	358	2	198,946.20	80.15	80.15	656
TOTAL	923	184,658,230.48	100.00	6.91926	6.41356	358	2	200,063.09	80.05	80.05	656

Collateral Grouped by Fico Score								
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
500 - 519	2	436,969.39	0.24	218,484.70	7.64817	79.97	79.97	517
520 - 539	6	485,306.57	0.26	80,884.43	10.66459	79.76	79.76	527
540 - 559	8	660,437.78	0.36	82,554.72	8.36852	85.88	85.88	551
560 - 579	26	3,384,390.04	1.83	130,168.85	8.62112	78.51	78.51	567
580 - 599	93	13,806,726.32	7.48	148,459.42	6.99253	80.80	80.80	590
600 - 619	99	15,425,783.02	8.35	155,815.99	6.97545	79.97	79.97	610
620 - 639	145	31,298,875.33	16.95	215,854.31	6.86487	79.88	79.88	630
640 - 659	186	41,091,162.79	22.25	220,920.23	6.81866	80.22	80.22	649
660 - 679	144	29,836,247.36	16.16	207,196.16	6.88164	79.52	79.52	668
680 - 699	74	15,686,731.08	8.50	211,982.85	6.78423	80.30	80.30	689
700 - 719	63	14,372,033.00	7.78	228,127.51	6.86374	80.10	80.10	710
720 - 739	34	7,995,146.74	4.33	235,151.37	6.79641	79.52	79.52	731
740 - 759	28	6,906,633.93	3.74	246,665.50	6.81931	80.43	80.43	747
760 - 779	9	1,887,137.34	1.02	209,681.93	7.04561	81.82	81.82	769
780 - 799	5	1,334,306.31	0.72	266,861.26	7.27768	80.00	80.00	788
800 - 819	1	50,343.48	0.03	50,343.48	8.90000	80.00	80.00	804
TOTAL	923	184,658,230.48	100.00	200,063.09	6.91926	80.05	80.05	656

Collateral Grouped by Property Type			
PROPERTY TYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
2-4 Family	84	22,019,509.65	11.92
Condominium	61	11,784,285.75	6.38
PUD	150	31,020,651.83	16.80
Single Family	628	119,833,783.25	64.89
TOTAL	923	184,658,230.48	100.00

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Collateral Grouped by Occupancy Type			
OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Investor	71	12,564,387.14	6.80
Owner Occupied	850	171,810,653.34	93.04
Second Home	2	283,190.00	0.15
TOTAL	923	184,658,230.48	100.00

Collateral Grouped by Documentation Type			
DOCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Full/Alternative	437	75,736,172.10	41.01
Limited	4	384,631.65	0.21
Stated Income	482	108,537,426.73	58.78
TOTAL	923	184,658,230.48	100.00

Collateral Grouped by Back Ratio (DTI)									
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg BACK RATIO	
5.01 - 10.00	1	499,000.00	0.27	499,000.00	5.57000	79.21	79.21	10.00	
10.01 - 15.00	2	283,098.96	0.15	141,549.48	8.40758	80.00	80.00	12.78	
15.01 - 20.00	8	1,822,320.73	0.99	227,790.09	7.08760	75.95	75.95	18.55	
20.01 - 25.00	15	1,557,313.60	0.84	103,820.91	7.51653	79.70	79.70	22.66	
25.01 - 30.00	48	8,151,207.75	4.41	169,816.83	7.11033	80.28	80.28	27.76	
30.01 - 35.00	73	12,833,534.49	6.95	175,801.84	7.01145	80.10	80.10	32.92	
35.01 - 40.00	150	29,803,757.78	16.14	198,691.72	6.95320	80.13	80.13	37.84	
40.01 - 45.00	238	52,238,621.79	28.29	219,490.01	6.87731	79.93	79.93	42.61	
45.01 - 50.00	295	58,341,442.13	31.59	197,767.60	6.95943	80.15	80.15	47.68	
50.01 - 55.00	93	19,127,933.25	10.36	205,676.70	6.66368	80.25	80.25	52.63	
TOTAL	923	184,658,230.48	100.00	200,063.09	6.91926	80.05	80.05	42.61	

Collateral Grouped by Loan Purpose			
LOAN PURP	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Cash Out Refinance	144	29,189,465.51	15.81
Purchase	713	143,148,491.90	77.52
Rate/Term Refinance	66	12,320,273.07	6.67
TOTAL	923	184,658,230.48	100.00

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Collateral Grouped by Lien						
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg COMBO LTV
First Lien	923	184,658,230.48	100.00	200,063.09	6.91926	80.05
TOTAL	923	184,658,230.48	100.00	200,063.09	6.91926	80.05
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Collateral Grouped by Balloon Flag			
BALLOON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	922	184,513,393.18	99.92
Yes	1	144,837.30	0.08
TOTAL	923	184,658,230.48	100.00

Collateral Grouped by Prepay Penalty			
PREPAY PP DESC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	206	40,153,029.57	21.74
No PP	206	40,153,029.57	21.74
Yes	717	144,505,200.91	78.26
1Y PP	41	9,941,919.51	5.38
2.5Y PP	7	1,706,150.00	0.92
2Y PP	566	114,743,163.99	62.14
3Y PP	101	17,361,204.43	9.40
6M PP	2	752,762.98	0.41
TOTAL	923	184,658,230.48	100.00

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AL	8	749,050.96	0.41
AR	2	207,334.98	0.11
AZ	39	6,385,775.48	3.46
CA	246	74,112,107.22	40.13
CO	49	8,966,015.05	4.86
CT	5	823,813.03	0.45
DC	3	967,751.64	0.52
DE	1	109,323.42	0.06
FL	58	10,740,502.70	5.82
GA	41	5,335,985.96	2.89
IA	1	107,200.00	0.06
ID	6	636,977.37	0.34

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
IL	44	8,726,063.14	4.73
IN	12	1,205,377.02	0.65
KS	7	698,714.40	0.38
KY	5	685,117.40	0.37
LA	12	1,125,626.67	0.61
MA	8	1,844,271.92	1.00
MD	21	5,490,192.33	2.97
ME	1	107,738.06	0.06
MI	23	2,842,214.28	1.54
MN	13	2,650,325.40	1.44
MO	19	2,380,718.43	1.29
NC	21	2,593,164.15	1.40
NE	1	69,439.33	0.04
NH	3	540,144.82	0.29
NJ	5	1,195,799.99	0.65
NM	1	101,505.44	0.05
NV	17	3,625,869.05	1.96
NY	23	7,557,916.14	4.09
OH	33	3,589,302.61	1.94
OK	6	396,434.88	0.21
OR	12	2,118,284.40	1.15
PA	20	2,078,180.77	1.13
RI	3	581,042.60	0.31
SC	15	1,794,029.40	0.97
TN	14	2,352,913.57	1.27
TX	66	8,345,884.74	4.52
UT	16	2,936,160.15	1.59
VA	10	2,317,523.50	1.26
WA	26	4,740,728.17	2.57
WI	6	714,589.91	0.39
WY	1	111,120.00	0.06
TOTAL	923	184,658,230.48	100.00

Collateral Grouped by Margin			
AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	867	174,717,509.43	94.62
2,000 - 2,499	1	116,606.06	0.06
3,000 - 3,499	14	2,341,273.58	1.27
3,500 - 3,999	15	2,575,565.32	1.39
4,000 - 4,499	31	5,933,988.71	3.21
4,500 - 4,999	56	9,256,201.57	5.01
5,000 - 5,499	117	21,139,263.68	11.45

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Collateral Grouped by Margin			
AM TYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
5.500 - 5.999	196	40,852,228.75	22.12
6.000 - 6.499	278	67,404,703.76	36.50
6.500 - 6.999	78	15,036,785.07	8.14
7.000 - 7.499	32	3,967,161.37	2.15
7.500 - 7.999	27	3,573,518.06	1.94
8.000 - 8.499	12	1,657,208.73	0.90
8.500 - 8.999	7	661,702.47	0.36
9.500 - 9.999	3	201,302.30	0.11
FIXED	56	9,940,721.05	5.38
0.000 - 0.499	56	9,940,721.05	5.38
TOTAL	923	184,658,230.48	100.00

Collateral Grouped by Index			
INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
1YR TRSRY-CMT	3	620,947.70	0.34
FIXED	55	9,795,883.75	5.30
FIXED-BALLOON	1	144,837.30	0.08
WSJ-6MLIBOR	864	174,096,561.73	94.28
TOTAL	923	184,658,230.48	100.00

Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT COUPON	Wtd Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wtd Avg STATED ORIGINAL TERM	Wtd Avg STATED REM TERM	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg MARGIN	Wtd Avg INIT RATE CAP	Wtd Avg PER RATE CAP	Wtd Avg GROSS LIFE CAP	Wtd Avg ROLL
6MLIBOR	3	441,130.66	0.24	6.79055	6.28485	147,244.33	360	357	626	39.00	83.17	83.17	5.38592	1.00000	1.00000	6.71003	3
BALLOON	1	144,837.30	0.08	6.95000	6.44430	145,200.00	180	177	639	49.80	80.00	80.00	0.00000	0.00000	0.00000	0.00000	0
FIXED	42	6,423,051.71	3.48	7.54083	7.03513	153,154.02	360	358	644	39.95	77.96	77.96	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	13	3,372,832.04	1.83	7.33823	6.83253	259,456.38	360	358	703	44.85	80.65	80.65	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM	344	52,850,587.60	28.62	6.99641	6.49071	153,884.89	360	358	643	43.15	80.24	80.24	5.69135	2.76108	1.00463	6.20017	22
LIBOR 2/6 ARM IO	448	105,840,535.85	57.32	6.82589	6.32019	236,261.87	360	358	662	42.37	80.11	80.11	5.86090	2.33318	1.20530	6.64267	22
LIBOR 3/6 ARM	18	3,258,502.33	1.76	7.22421	6.71851	181,257.78	360	358	647	41.62	77.96	77.96	6.21035	2.82421	1.01384	6.03920	34
LIBOR 3/6 ARM IO	40	9,769,524.63	5.29	6.86130	6.35560	244,244.25	360	357	647	43.91	80.00	80.00	6.02970	2.81043	1.06947	6.32383	33
LIBOR 5/6 ARM	5	962,636.00	0.52	6.93835	6.43265	192,688.00	360	358	651	38.83	80.00	80.00	5.30273	2.66787	1.00000	6.00000	58
LIBOR 5/6 ARM IO	6	973,644.66	0.53	6.78289	6.27719	162,286.00	360	358	666	42.89	80.00	80.00	5.24034	3.00000	1.00000	6.24732	58
TREAS. 5/1 ARM	1	64,947.70	0.04	9.45000	8.94430	64,980.00	360	358	651	27.20	90.00	90.00	6.25000	2.00000	2.00000	6.00000	58
TREAS. 5/1 ARM IO	2	556,000.00	0.30	6.87518	6.36948	278,000.00	360	358	739	45.77	80.00	80.00	5.84317	2.00000	2.00000	6.00000	58
TOTAL	923	184,658,230.48	100.00	6.91926	6.41356	200,178.33	360	358	656	42.61	80.05	80.05	5.81793	2.49947	1.13346	6.47187	23

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Collateral Grouped by IO Term			
IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
10 YEARS	9	1,622,087.29	0.88
2 YEARS	253	62,027,211.24	33.59
2.5 YEARS	1	388,000.00	0.21
3 YEARS	8	2,560,770.78	1.39
5 YEARS	234	53,285,615.21	28.86
7 YEARS	4	628,852.66	0.34
NON-IO	414	64,145,693.30	34.74
TOTAL	923	184,658,230.48	100.00

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Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS	Wid Avg CURRENT NET COUPON	Wid Avg CURRENT COUPON	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
6MLIBOR IO	1	475,000.00	0.24	8,625.00	8,119.30	356	475,000.00	360	356	4	691	14.30	95.00	95.00	2,875.00	1.00000	1.00000	6.00000	2
FIXED IO	22	5,030,014.84	2.54	7,375.21	6,869.51	358	228,726.59	360	358	2	703	43.88	82.86	82.86	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM IO	686	163,003,592.77	82.24	6,967.72	6,462.02	358	237,637.41	360	358	2	648	42.12	81.49	81.49	5,924.44	2,456.43	1,167.13	6,524.47	22
LIBOR 3/6 ARM IO	130	26,943,522.43	13.59	7,420.49	6,914.79	360	202,264.68	360	358	2	630	43.38	86.60	86.60	7,668.30	2,848.87	1,062.18	6,187.82	34
LIBOR 5/6 ARM IO	10	2,022,593.65	1.02	6,637.26	6,131.56	360	202,271.60	360	357	3	661	38.17	83.75	83.75	5,342.75	3,199.74	1,098.7	6,317.79	57
TREAS. 5/1 ARM IO	3	730,250.00	0.37	7,012.34	6,506.64	360	243,416.67	360	358	2	719	46.02	81.19	81.19	5,880.59	2,000.00	2,000.00	6,000.00	58
TOTAL	852	198,204,973.69	100.00	7,040.37	6,534.67	360	232,656.83	360	358	2	648	42.24	82.27	82.27	6,028.38	2,513.65	1,154.52	6,472.08	24

Collateral Grouped by Current Balance

CURRENT BALANCE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg CURRENT REM TERM	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
50,000.00 - 99,999.99	67	5,440,996.76	2.75	7,916.4	7,410.7	358	358	2	81,208.91	84.10	84.10	638
100,000.00 - 149,999.99	164	20,849,662.89	10.52	7,386.5	6,880.8	358	358	2	127,132.09	83.36	83.36	640
150,000.00 - 199,999.99	177	30,886,669.74	15.58	7,184.7	6,679.0	358	358	2	174,500.96	83.62	83.62	637
200,000.00 - 249,999.99	127	28,471,254.86	14.36	7,010.2	6,504.5	358	358	2	224,183.11	80.94	80.94	652
250,000.00 - 299,999.99	99	26,908,992.61	13.58	6,908.3	6,402.6	358	358	2	271,808.01	81.09	81.09	655
300,000.00 - 349,999.99	79	25,484,377.93	12.86	6,894.9	6,389.2	358	358	2	322,587.06	81.06	81.06	653
350,000.00 - 399,999.99	61	22,820,132.00	11.51	6,866.6	6,380.9	358	358	2	374,100.52	82.39	82.39	656
400,000.00 - 449,999.99	38	15,923,647.67	8.03	6,996.5	6,490.8	358	358	2	419,043.36	83.33	83.33	645
450,000.00 - 499,999.99	14	6,627,600.00	3.34	6,778.3	6,272.6	357	357	3	473,400.00	83.10	83.10	647
500,000.00 - 549,999.99	14	7,243,183.80	3.65	6,875.7	6,370.0	357	357	3	517,370.27	81.59	81.59	640
550,000.00 - 599,999.99	5	2,886,500.00	1.46	6,885.6	6,379.9	358	358	2	577,300.00	81.06	81.06	662
600,000.00 - 649,999.99	4	2,481,955.43	1.25	7,008.1	6,502.4	358	358	2	620,488.86	85.61	85.61	640
700,000.00 - 749,999.99	2	1,420,000.00	0.72	6,868.3	6,362.6	356	356	4	710,000.00	84.45	84.45	647
750,000.00 - 799,999.99	1	760,000.00	0.38	6,500.0	5,994.3	359	359	1	760,000.00	80.00	80.00	606
TOTAL	852	198,204,973.69	100.00	7,040.4	6,534.7	358	358	2	232,634.95	82.27	82.27	648

Collateral Grouped by Current Gross Coupon

CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg CURRENT REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
4.500 - 4.749	1	376,000.00	0.19	4,625.0	4,119.3	356	4	4,625.0	4.6250	4.6250	376,000.00	80.00	80.00	644
4.750 - 4.999	1	116,000.00	0.06	4,900.0	4,394.3	356	4	4,900.0	4.9000	4.9000	116,000.00	80.00	80.00	618
5.250 - 5.499	7	1,560,093.00	0.79	5,360.2	4,854.5	357	3	5,250.0	5.4900	5.4900	222,870.00	78.25	78.25	691
5.500 - 5.749	15	4,065,732.00	2.05	5,628.8	5,147.1	357	3	5,550.0	5.7400	5.7400	271,049.00	79.43	79.43	662
5.750 - 5.999	49	12,565,101.00	6.34	5,894.9	5,389.2	358	2	5,750.0	5.9900	5.9900	256,431.00	79.34	79.34	650
6.000 - 6.249	34	8,723,180.00	4.40	6,108.0	5,602.3	358	2	6,000.0	6.2300	6.2300	256,564.00	80.53	80.53	654
6.250 - 6.499	75	18,393,381.00	9.28	6,335.3	5,829.6	358	2	6,250.0	6.4900	6.4900	245,245.00	80.06	80.06	662
6.500 - 6.749	97	23,926,919.00	12.07	6,594.7	6,089.0	358	2	6,500.0	6.7300	6.7300	246,669.00	81.51	81.51	652
6.750 - 6.999	157	41,779,705.00	21.08	6,888.1	6,382.4	358	2	6,750.0	6.9900	6.9900	266,113.00	81.90	81.90	653
7.000 - 7.249	65	15,841,643.00	7.99	7,118.9	6,613.2	358	2	7,000.0	7.2400	7.2400	243,718.00	82.26	82.26	648

The information contained herein will be superseded by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets. This report does not constitute a bid or offer by any person for any security or an undertaking by any person to provide or accept any such bid or offer. Each investor must determine for itself the appropriateness of any transaction in securities, including any related legal, tax and accounting considerations, and no recommendation is made herein as to any security or transaction. No assurance is given (i) as to the accuracy or completeness of any of the information set forth herein, or (ii) that the prices indicated (i) constitute prices at which the securities listed could have been or may be purchased or sold in any market, (ii) reflect the value Bear Stearns assigns to any security while in its inventory, or (iv) take into account the size of any position in the securities listed. Spreads between bid and offer prices may vary significantly due to market volatility or illiquidity. All prices and other information relating to any security are subject to change without notice. Bear, Stearns & Co. Inc. and its affiliates and associated persons may have positions and conduct transactions in the securities covered by this report, and may solicit business from and perform services for the issuers of such securities on a non-exclusive basis.

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Collateral Grouped by Current Gross Coupon													
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
7.250 - 7.499	74	17,845,654	9.00	7.3268	6.8211	358	2	7.2500	7.4900	241,157	81.20	81.20	642
7.500 - 7.749	79	18,234,629	9.20	7.5738	7.0681	358	2	7.5000	7.7400	230,818	81.63	81.63	642
7.750 - 7.999	75	13,813,487	6.97	7.8884	7.3827	358	2	7.7500	7.9900	184,180	85.15	85.15	636
8.000 - 8.249	18	2,634,905	1.33	8.1225	7.6168	358	2	8.0000	8.2400	146,384	87.63	87.63	634
8.250 - 8.499	27	5,385,884	2.72	8.3220	7.8163	358	2	8.2500	8.4500	199,477	85.99	85.99	642
8.500 - 8.749	20	3,407,439	1.72	8.5747	8.0690	358	2	8.5000	8.7000	170,372	90.91	90.91	662
8.750 - 8.999	34	6,513,837	3.29	8.8620	8.3563	358	2	8.7500	8.9900	191,583	90.07	90.07	605
9.000 - 9.249	5	715,450	0.36	9.0845	8.5788	358	2	9.0000	9.2000	143,090	85.87	85.87	595
9.250 - 9.499	11	1,251,970	0.63	9.3106	8.8049	359	1	9.2500	9.3750	113,815	90.19	90.19	594
9.500 - 9.749	3	477,347	0.24	9.6465	9.1408	357	3	9.5000	9.7000	159,116	90.78	90.78	604
9.750 - 9.999	3	352,820	0.18	9.8208	9.3151	359	1	9.7500	9.8750	117,607	88.67	88.67	583
10.000 - 10.249	1	98,800	0.05	10.1250	9.6193	358	2	10.1250	10.1250	98,800	95.00	95.00	620
10.500 - 10.749	1	125,000	0.06	10.7400	10.2343	359	1	10.7400	10.7400	125,000	100.00	100.00	664
TOTAL	852	198,204,974	100.00	7.0404	6.5347	358	2	4.6250	10.7400	232,635	82.27	82.27	648

Collateral Grouped by Original Loan-to-Value Ratio												
LOAN TO VALUE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE	
0.01 - 50.00	3	501,000.00	0.25	7.11974	6.61404	358	2	167,000.00	49.56	49.56	679	
50.01 - 55.00	3	689,994.71	0.35	6.59420	6.08850	358	2	229,998.24	52.82	52.82	576	
55.01 - 60.00	3	483,834.06	0.24	6.01772	5.51202	358	2	161,278.02	56.57	56.57	607	
60.01 - 65.00	9	1,936,441.89	0.98	6.87118	6.36548	358	2	215,160.21	63.64	63.64	607	
65.01 - 70.00	11	2,595,385.78	1.31	6.89086	6.38516	358	2	235,944.16	69.22	69.22	639	
70.01 - 75.00	15	3,796,153.46	1.92	7.22465	6.71895	357	3	253,076.90	73.72	73.72	615	
75.01 - 80.00	551	130,258,767.41	65.72	6.86218	6.35648	358	2	236,404.30	79.94	79.94	658	
80.01 - 85.00	73	18,012,811.32	9.09	7.08114	6.57544	358	2	246,750.84	84.57	84.57	614	
85.01 - 90.00	96	22,974,518.58	11.59	7.31942	6.81372	358	2	239,317.90	89.62	89.62	634	
90.01 - 95.00	48	10,158,637.00	5.13	7.97192	7.46622	358	2	211,638.27	94.74	94.74	654	
95.01 - 100.00	40	6,797,429.48	3.43	8.12626	7.62056	358	2	169,935.74	99.67	99.67	626	
TOTAL	852	198,204,973.69	100.00	7.04037	6.53467	358	2	232,634.95	82.27	82.27	648	

Collateral Grouped by Original Combined Loan-to-Value Ratio											
COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
0.00 - 50.00	3	501,000.00	0.25	7.11974	6.61404	358	2	167,000.00	49.56	49.56	679
50.01 - 55.00	3	689,994.71	0.35	6.59420	6.08850	358	2	229,998.24	52.82	52.82	576
55.01 - 60.00	3	483,834.06	0.24	6.01772	5.51202	358	2	161,278.02	56.57	56.57	607
60.01 - 65.00	9	1,936,441.89	0.98	6.87118	6.36548	358	2	215,160.21	63.64	63.64	607
65.01 - 70.00	11	2,595,385.78	1.31	6.89086	6.38516	358	2	235,944.16	69.22	69.22	639
70.01 - 75.00	15	3,796,153.46	1.92	7.22465	6.71895	357	3	253,076.90	73.72	73.72	615

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Collateral Grouped by Original Combined Loan-to-Value Ratio											
COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
75.01 - 80.00	551	130,258,767.41	65.72	6.86218	6.35648	358	2	236,404.30	79.94	79.94	658
80.01 - 85.00	73	18,012,811.32	9.09	7.08114	6.57544	358	2	246,750.84	84.57	84.57	614
85.01 - 90.00	96	22,974,518.58	11.59	7.31942	6.81372	358	2	239,317.90	89.62	89.62	634
90.01 - 95.00	48	10,158,637.00	5.13	7.97192	7.46622	358	2	211,638.27	94.74	94.74	654
95.01 - 100.00	40	6,797,429.48	3.43	8.12636	7.62056	358	2	169,935.74	99.67	99.67	626
TOTAL	852	198,204,973.69	100.00	7.04037	6.53467	358	2	232,634.95	82.27	82.27	648

Collateral Grouped by Fico Score								
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
520 - 539	16	2,902,019.80	1.46	181,376.24	7.77070	77.10	77.10	530
540 - 559	22	4,557,875.06	2.30	207,176.14	7.44874	82.39	82.39	549
560 - 579	25	5,235,219.97	2.64	209,408.80	7.63617	83.80	83.80	568
580 - 599	76	17,669,685.96	8.91	232,495.87	7.30095	83.62	83.62	589
600 - 619	103	22,789,433.82	11.50	221,256.64	7.19495	83.52	83.52	610
620 - 639	148	34,168,482.04	17.24	230,868.12	7.09069	82.44	82.44	630
640 - 659	156	38,495,779.62	19.42	246,767.82	6.88238	82.07	82.07	648
660 - 679	122	27,534,554.34	13.89	225,693.07	6.86046	81.88	81.88	669
680 - 699	56	14,096,484.58	7.11	251,722.94	6.91878	81.85	81.85	689
700 - 719	64	14,589,437.46	7.36	227,959.96	6.82089	81.59	81.59	710
720 - 739	29	7,244,264.20	3.65	249,802.21	6.85573	81.24	81.24	729
740 - 759	18	4,950,536.73	2.50	275,029.82	6.98323	80.22	80.22	745
760 - 779	11	2,204,517.50	1.11	200,410.68	7.15778	79.28	79.28	769
780 - 799	5	1,363,807.66	0.69	272,761.53	7.38041	83.90	83.90	789
800 - 819	1	402,874.95	0.20	402,874.95	6.80000	95.00	95.00	802
TOTAL	852	198,204,973.69	100.00	232,634.95	7.04037	82.27	82.27	648

Collateral Grouped by Property Type			
PROPTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
2-4 Family	51	15,154,745.05	7.65
Condominium	62	13,117,548.63	6.62
PUD	140	32,211,050.50	16.25
Single Family	599	137,721,629.51	69.48
TOTAL	852	198,204,973.69	100.00

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Collateral Grouped by Occupancy Type			
OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Investor	67	12,757,845.66	6.44
Owner Occupied	779	184,538,494.95	93.11
Second Home	6	888,633.08	0.45
TOTAL	852	198,204,973.69	100.00

Collateral Grouped by Documentation Type			
DOCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Full/Alternative	408	87,481,158.21	44.14
Limited	12	2,461,692.45	1.24
Stated Income	432	108,262,123.03	54.62
TOTAL	852	198,204,973.69	100.00

Collateral Grouped by Back Ratio (DTI)								
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg BACK RATIO
5.01 - 10.00	2	749,000.00	0.38	374,500.00	5.58001	80.96	80.96	9.07
10.01 - 15.00	3	1,076,199.70	0.54	358,733.23	7.91341	91.14	91.14	13.60
15.01 - 20.00	8	1,070,769.99	0.54	133,846.25	6.63025	76.57	76.57	18.36
20.01 - 25.00	17	2,791,174.45	1.41	164,186.73	7.81449	84.14	84.14	23.01
25.01 - 30.00	48	9,368,684.41	4.73	195,180.93	7.11787	81.24	81.24	27.68
30.01 - 35.00	81	17,038,210.81	8.60	210,348.28	7.03462	82.23	82.23	32.68
35.01 - 40.00	138	34,443,718.25	17.38	249,592.16	6.96354	81.98	81.98	37.89
40.01 - 45.00	206	49,971,462.06	25.21	242,579.91	6.96996	81.91	81.91	42.54
45.01 - 50.00	242	57,688,983.85	29.11	238,384.23	7.15432	82.86	82.86	47.71
50.01 - 55.00	107	24,006,770.17	12.11	224,362.34	6.93190	82.15	82.15	52.79
TOTAL	852	198,204,973.69	100.00	232,634.95	7.04037	82.27	82.27	42.24

Collateral Grouped by Loan Purpose			
LOAN PURP	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Cash Out Refinance	304	71,169,855.13	35.91
Purchase	494	115,117,662.12	58.08
Rate/Term Refinance	54	11,917,456.44	6.01
TOTAL	852	198,204,973.69	100.00

The information contained herein will be superseded by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets. This report does not constitute a bid or offer by any person for any security or an undertaking by any person to provide or accept any such bid or offer. Each investor must determine for itself the appropriateness of any transaction in securities, including any related legal, tax and accounting considerations, and no recommendation is made herein as to any security or transaction. No assurance is given (x) as to the accuracy or completeness of any of the information set forth herein, or (y) that the prices indicated (i) constitute prices at which the securities listed could have been or may be purchased or sold in any market, (ii) have been confirmed by actual trades, (iii) reflect the value Bear Stearns assigns to any security while in its inventory, or (iv) take into account the size of any position in the securities listed. Spreads between bid and offer prices may vary significantly due to market volatility or illiquidity. All prices and other information relating to any security are subject to change without notice. Bear, Stearns & Co. Inc. and its affiliates and associated persons may have positions and conduct transactions in the securities covered by this report, and may solicit business from and perform services for the issuers of such securities as their affiliate.

Bear, Stearns & Co. Inc. BSABS 2005-HE5 INTEREST ONLY LOANS

April 26, 2005
10:57AM EDT
Page 5 of 7

Collateral Grouped by Lien						
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT COUPON	Wtd Avg COMBO LTV
First Lien	852	198,204,973.69	100.00	232,634.95	7.04037	82.27
TOTAL	852	198,204,973.69	100.00	232,634.95	7.04037	82.27

Collateral Grouped by Balloon Flag			
BALLOON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	852	198,204,973.69	100.00
TOTAL	852	198,204,973.69	100.00

Collateral Grouped by Prepay Penalty			
PREPAY PP DESC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	146	33,329,499.02	16.82
No PP	146	33,329,499.02	16.82
Yes	706	164,875,474.67	83.18
1Y PP	36	10,494,459.85	5.29
2.5Y PP	13	2,674,948.98	1.35
2Y PP	517	123,188,644.40	62.15
3Y PP	138	27,694,271.44	13.97
5Y PP	1	720,000.00	0.36
6M PP	1	103,200.00	0.05
TOTAL	852	198,204,973.69	100.00

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AL	11	1,109,270.00	0.56
AZ	50	8,747,567.83	4.41
CA	319	99,416,790.21	50.16
CO	46	8,268,548.14	4.17
DC	1	728,320.00	0.12
DE	2	294,323.42	0.15
FL	78	14,462,497.44	7.30
GA	70	10,197,403.97	5.14
IA	1	107,200.00	0.05
ID	4	762,820.00	0.38
IL	34	6,853,383.98	3.46
IN	4	635,499.71	0.32

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
KS	3	352,360.00	0.18
KY	1	272,000.00	0.14
LA	2	157,900.00	0.08
MA	2	584,800.00	0.30
MD	29	8,409,745.93	4.24
ME	2	386,000.00	0.19
MI	21	2,980,231.59	1.50
MN	14	2,926,477.35	1.48
MO	11	1,822,034.00	0.92
NC	4	517,235.99	0.26
NJ	2	711,999.91	0.36
NV	20	4,471,470.22	2.26
NY	14	5,042,995.90	2.54
OH	13	1,617,718.92	0.82
OK	2	231,040.00	0.12
OR	7	1,344,512.83	0.68
PA	4	685,843.99	0.35
RI	2	471,000.00	0.21
SC	7	754,499.99	0.38
TN	8	1,348,345.00	0.68
TX	20	3,283,681.89	1.66
UT	8	1,494,682.00	0.75
VA	7	2,055,748.53	1.04
WA	23	4,473,794.85	2.26
WI	5	664,110.10	0.34
WY	1	111,120.00	0.06
TOTAL	852	198,204,973.69	100.00

Collateral Grouped by Margin

AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	830	193,174,958.85	97.46
2.500 - 2.999	1	475,000.00	0.24
3.000 - 3.499	6	1,270,500.00	0.64
3.500 - 3.999	10	1,702,355.67	0.86
4.000 - 4.499	25	5,112,496.73	2.58
4.500 - 4.999	33	6,206,541.57	3.13
5.000 - 5.499	95	22,825,077.97	11.52
5.500 - 5.999	134	33,490,244.40	16.90
6.000 - 6.499	312	79,381,475.27	40.05
6.500 - 6.999	87	22,837,535.42	11.52
7.000 - 7.499	35	6,169,577.48	3.11
7.500 - 7.999	38	5,782,896.57	2.92

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Bear, Stearns & Co. Inc. BSABS 2005-HE5 INTEREST ONLY LOANS

April 26, 2005
10:57AM EDT
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rdurden

Collateral Grouped by Margin			
AM TYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
8.000 - 8.499	26	4,036,830.20	2.04
8.500 - 8.999	22	3,238,827.57	1.63
9.000 - 9.499	2	214,900.00	0.11
9.500 - 9.999	3	305,700.00	0.15
10.000 - 10.499	1	125,000.00	0.06
FIXED	22	5,030,014.84	2.54
0.000 - 0.499	22	5,030,014.84	2.54
TOTAL	852	198,204,973.69	100.00

Collateral Grouped by Index			
INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
1YR TRSRY-CMT	3	730,250.00	0.37
FIXED	22	5,030,014.84	2.54
WSJ-6MLIBOR	827	192,444,708.85	97.09
TOTAL	852	198,204,973.69	100.00

Collateral Grouped by Product Type																		
PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL CAP
6MLIBOR IO	1	475,000.00	0.24	8.62500	8.11930	475,000.00	360	356	4	691	14.30	95.00	95.00	2.87500	1.00000	1.00000	6.00000	2
FIXED IO	22	5,030,014.84	2.54	7.37521	6.86951	228,726.59	360	358	2	703	43.88	82.86	82.86	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM IO	686	163,003,592.77	82.24	6.96772	6.46202	237,637.41	360	358	2	648	42.12	81.49	81.49	5.92444	2.45643	1.16713	6.52447	22
LIBOR 3/6 ARM IO	130	26,943,522.43	13.59	7.42049	6.91479	207,264.68	360	358	2	630	43.38	86.60	86.60	6.76830	2.84887	1.06218	6.18782	34
LIBOR 5/6 ARM IO	10	2,022,593.65	1.02	6.63726	6.13156	202,271.60	360	357	3	661	38.17	83.75	83.75	5.34275	3.19974	1.09987	6.31779	57
TREAS. 5/1 ARM IO	3	730,250.00	0.37	7.01234	6.50664	243,416.67	360	358	2	719	46.02	81.19	81.19	5.88059	2.00000	2.00000	6.00000	58
TOTAL	852	198,204,973.69	100.00	7.04037	6.53467	232,656.83	360	358	2	648	42.24	82.27	82.27	6.02838	2.51365	1.15452	6.47208	24

Collateral Grouped by IO Term			
IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
10 YEARS	19	4,182,182.94	2.11
2 YEARS	318	78,021,118.17	39.36
2.5 YEARS	1	388,000.00	0.20
3 YEARS	17	4,909,243.33	2.48
5 YEARS	492	109,832,577.60	55.41
7 YEARS	5	871,851.65	0.44
TOTAL	852	198,204,973.69	100.00

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Hernandez, Belinda

From: Levine, Shira P.
Sent: Tuesday, April 26, 2005 11:13 AM
To: Hernandez, Belinda
Subject: FW: HE5
Attachments: Disclaimer.txt

From: Durden, Robert R (Exchange) [mailto:rdurden@bear.com]
Sent: Tuesday, April 26, 2005 11:09 AM
To: Kenslea, Daniel (Exchange)
Cc: Calabrese Jr., Ernest (Exchange); Levine, Shira P.
Subject: RE: HE5

% Silent Secs 34.86%

CLTV on those loans with Silent Secs 98.92%

CLTV on all loans in pool including Silent Secs 89.91%

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets.

Robert R. Durden

Fixed Income

Mortgage Finance

Bear, Stearns & Co. Inc.

383 Madison Avenue

New York, NY 10179

(212) 272-5714 Tel

(212) 272-5591 Fax

-----Original Message-----

From: Calabrese Jr., Ernest (Exchange)
Sent: Tuesday, April 26, 2005 11:01 AM
To: Durden, Robert R (Exchange)
Cc: Kenslea, Daniel (Exchange)
Subject: HE5

4/26/2005

% Silent Secs

CLTV on those loans with Silent Secs

CLTV on all loans in pool including Silent Secs

Ernie Calabrese

Managing Director

Mortgage Finance

Phone: (212) 272-9529

Rightfax: (917) 849-0383

Hernandez, Belinda

From: Levine, Shira P.
Sent: Tuesday, April 26, 2005 11:22 AM
To: Hernandez, Belinda
Subject: FW: Standish: BSABS questions

-----Original Message-----

From: Durden, Robert R (Exchange) [mailto:rdurden@bear.com]
Sent: Tuesday, April 26, 2005 11:14 AM
To: Reese, Andy (Exchange); Lind, Keith (Exchange)
Cc: Calabrese Jr., Ernest (Exchange); Levine, Shira P.
Subject: RE: Standish: BSABS questions

2)percentage of silent seconds 34.86% / CLTV of the silents 98.92% / CLTV of the entire pool with silent seconds 89.91%

3) verify DTI, the DTI in the term sheet looks too low relative to their prior transaction. DTI is correct

4) California - north south breakout. 11.48% NORTH, 18.39% SOUTH, 70.13 NOT IN CAL.

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Robert R. Durden
Fixed Income
Mortgage Finance
Bear, Stearns & Co. Inc.
383 Madison Avenue
New York, NY 10179
(212) 272-5714 Tel
(212) 272-5591 Fax

-----Original Message-----

From: Calabrese Jr., Ernest (Exchange)
Sent: Tuesday, April 26, 2005 11:06 AM
To: Reese, Andy (Exchange); Lind, Keith (Exchange); Durden, Robert R (Exchange)
Subject: RE: Standish: BSABS questions

Expected Loss
S&P - 3.5%

Moody's - 5.95%

Swap info in Term Sheet
Excess Sched in term sheet

Robert will provide remainder

-----Original Message-----

From: Reese, Andy (Exchange)
Sent: Tuesday, April 26, 2005 11:03 AM
To: Calabrese Jr., Ernest (Exchange); Lind, Keith (Exchange)
Subject: Standish: BSABS questions

1) rating agency expected lossess (per rating agency to single B level)
2)percentage of silent seconds / CLTV of the silents / CLTV of the
entire pool with silent seconds 3) verify DTI, the DTI in the term sheet
looks too low relative to their prior transactions 4) California - north
south breakout. 5) find out about the swap in the deal (where is the
strike and how is the notional balance sized). 6) excess spread table
to forward and static LIBOR.

thanks, Ali

If this email is a trade recap, this is for your information only and is
being provided at your request; it is not a confirmation. An official
confirmation (the "Official Confirmation") will follow. In the event of
any discrepancy, of whatever kind, between the terms of this
notification and the terms of the Official Confirmation, the terms of
the Official Confirmation will prevail. We are not responsible for any
use to which this information is put. Please check the above details and
notify Bear Stearns of any discrepancies immediately.

Bear Stearns is not responsible for any recommendation, solicitation,
offer or agreement or any information about any transaction, customer
account or account activity contained in this communication.

Hernandez, Belinda

From: Levine, Shira P.
Sent: Tuesday, April 26, 2005 11:24 AM
To: Hernandez, Belinda
Subject: FW: PETER - COUPLE OF QUESTIONS ON THIS BSABS DEAL: FOR DOC TYP

Attachments: HE5{FULL_DOCS}.pdf; Disclaimer.txt



HE5{FULL_DOCS Disclaimer.txt
.pdf (98 KB) (416 B)

-----Original Message-----

From: Durden, Robert R (Exchange) [mailto:rdurden@bear.com]
Sent: Tuesday, April 26, 2005 11:20 AM
To: Brunell, Peter (Exchange)
Cc: Calabrese Jr., Ernest (Exchange); Levine, Shira P.
Subject: RE: PETER - COUPLE OF QUESTIONS ON THIS BSABS DEAL: FOR DOC TYP

PETER - COUPLE OF QUESTIONS ON THIS BSABS DEAL: FOR DOC TYPE, WHAT DOES 'FULL/ALTERNATIVE' MEAN? Full Alternative means we received 11
- 24 months of income verification and asset verification.

CAN WE GET A BREAKDOWN ON THE FULL % ONLY? Attached.

AND CAN YOU GET SILENT 2NDs % 34.86%
CLTV INCLUDING SILENT 2NDs? 89.91%

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets.

Robert R. Durden
Fixed Income
Mortgage Finance
Bear, Stearns & Co. Inc.
383 Madison Avenue
New York, NY 10179
(212) 272-5714 Tel
(212) 272-5591 Fax

-----Original Message-----

From: Calabrese Jr., Ernest (Exchange)
Sent: Tuesday, April 26, 2005 11:06 AM
To: Durden, Robert R (Exchange)

Subject: FW: PETER - COUPLE OF QUESTIONS ON THIS BSABS DEAL: FOR DOC TYP

-----Original Message-----

From: PETER BRUNELL, BEAR, STEARNS & CO. [mailto:BRUN@bloomberg.net]

Sent: Tuesday, April 26, 2005 10:52 AM

To: Calabrese Jr., Ernest (Exchange)

Subject: PETER - COUPLE OF QUESTIONS ON THIS BSABS DEAL: FOR DOC TYP

PETER - COUPLE OF QUESTIONS ON THIS BSABS DEAL: FOR DOC TYPE, WHAT DOES 'FULL/ALTERNATIVE' MEAN? CAN WE GET A BREAKDOWN ON THE FULL % ONLY? AND CAN YOU GET SILENT 2NDs % & CLTV INCLUDING SILENT 2NDs? THANKS, JG

If this email is a trade recap, this is for your information only and is being provided at your request; it is not a confirmation. An official confirmation (the "Official Confirmation") will follow. In the event of any discrepancy, of whatever kind, between the terms of this notification and the terms of the Official Confirmation, the terms of the Official Confirmation will prevail. We are not responsible for any use to which this information is put. Please check the above details and notify Bear Stearns of any discrepancies immediately.

BSABS 2005-HE5 FULL DOC. LOANS

April 26, 2005
11:17AM EDT
Page 2 of 8

Collateral Grouped by Current Gross Coupon													
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
5.000 - 5.249	6	1,599,964	0.59	5.0976	4.5919	358	2	5.0000	5.2000	266,661	85.11	85.11	702
5.250 - 5.499	15	3,569,222	1.31	5.3648	4.8591	358	2	5.2500	5.4900	237,948	73.40	73.40	668
5.500 - 5.749	35	7,893,389	2.90	5.6159	5.1102	357	3	5.5000	5.7400	225,525	79.90	79.90	656
5.750 - 5.999	82	19,165,099	7.03	5.8794	5.3737	358	2	5.7500	5.9900	233,721	79.95	79.95	640
6.000 - 6.249	64	13,411,746	4.92	6.0962	5.5905	357	2	6.0000	6.2300	209,559	80.75	80.95	648
6.250 - 6.499	100	19,395,009	7.12	6.3378	5.8321	356	2	6.2500	6.4900	193,950	81.57	81.76	637
6.500 - 6.749	140	26,215,751	9.62	6.5799	6.0742	358	2	6.5000	6.7300	187,255	82.31	82.31	632
6.750 - 6.999	166	30,414,310	11.16	6.8742	6.3685	357	2	6.7500	6.9900	183,219	83.69	83.69	624
7.000 - 7.249	111	17,994,202	6.60	7.0828	6.5771	353	3	7.0000	7.2400	162,110	85.48	85.48	614
7.250 - 7.499	127	19,054,806	6.99	7.3393	6.8336	357	2	7.2500	7.4900	150,038	83.73	83.73	603
7.500 - 7.749	171	24,070,122	8.83	7.5782	7.0725	355	2	7.5000	7.7400	140,761	84.45	84.63	599
7.750 - 7.999	165	25,542,102	9.37	7.8633	7.3576	355	2	7.7500	7.9900	154,801	86.85	86.85	589
8.000 - 8.249	108	11,154,382	4.09	8.1090	7.6033	355	2	8.0000	8.2400	103,281	87.85	88.12	599
8.250 - 8.499	78	8,854,085	3.25	8.3324	7.8267	355	2	8.2500	8.4750	113,514	87.87	88.51	591
8.500 - 8.749	98	11,527,775	4.23	8.5786	8.0729	354	2	8.5000	8.7250	117,630	88.92	89.53	600
8.750 - 8.999	126	14,106,993	5.18	8.8513	8.3456	354	2	8.7500	8.9900	111,960	87.90	90.07	591
9.000 - 9.249	41	4,376,217	1.61	9.0831	8.5774	350	2	9.0000	9.2400	106,737	86.30	91.02	604
9.250 - 9.499	42	4,218,143	1.55	9.3233	8.8176	352	2	9.2500	9.4500	100,432	88.48	91.38	577
9.500 - 9.749	39	2,915,930	1.07	9.6062	9.1005	332	2	9.5000	9.7400	74,767	80.74	89.65	595
9.750 - 9.999	26	2,255,715	0.83	9.8739	9.3682	322	2	9.7500	9.9900	86,758	69.66	91.40	580
10.000 - 10.249	18	1,205,183	0.44	10.0991	9.5934	296	2	10.0000	10.2000	66,955	56.78	91.52	626
10.250 - 10.499	12	591,721	0.22	10.3728	9.8671	226	2	10.2500	10.4900	49,310	37.53	91.31	608
10.500 - 10.749	7	336,651	0.12	10.5569	10.0512	341	3	10.5000	10.7000	48,093	59.23	90.20	600
10.750 - 10.999	13	583,356	0.21	10.8526	10.3469	285	2	10.7500	10.9900	44,874	42.21	82.32	593
11.000 - 11.249	4	121,652	0.04	11.0824	10.5767	272	4	11.0000	11.1500	30,413	43.28	95.67	633
11.250 - 11.499	3	225,009	0.08	11.3294	10.8237	358	2	11.3000	11.3500	75,003	83.99	83.99	603
11.500 - 11.749	6	187,413	0.07	11.5441	11.0384	358	2	11.5000	11.6000	31,236	15.00	95.00	687
11.750 - 11.999	3	55,810	0.02	11.8901	11.3844	199	1	11.7500	11.9900	18,603	16.70	96.70	667
12.000 - 12.249	2	72,380	0.03	12.0733	11.5676	179	1	12.0000	12.1500	36,190	20.00	100.00	679
12.250 - 12.499	6	289,034	0.11	12.3192	11.8135	269	2	12.2500	12.4000	48,172	42.50	94.17	651
12.500 - 12.749	2	66,088	0.02	12.5277	12.0220	229	1	12.5000	12.6000	33,044	18.62	98.62	749
12.750 - 12.999	2	76,035	0.03	12.7962	12.2905	359	1	12.7500	12.9500	38,018	15.00	95.00	625
13.000 - 13.249	8	304,196	0.11	13.0054	12.4997	188	2	13.0000	13.1000	38,024	18.87	99.14	695
TOTAL	1,830	272,574,321	100.00	7.2895	6.7838	354	2	4.2500	13.1000	148,948	83.36	84.67	616

Collateral Grouped by Original Loan-to-Value Ratio											
LOAN TO VALUE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
0.01 - 50.00	134	7,147,248.00	2.62	9.01914	8.51344	265	2	53,337.67	27.77	77.42	656
50.01 - 55.00	14	1,818,200.28	0.67	7.21063	6.70493	353	3	129,871.45	52.89	52.89	593
55.01 - 60.00	12	1,405,144.76	0.52	6.84743	6.34173	347	2	117,095.40	58.10	58.10	590
60.01 - 65.00	26	4,150,198.08	1.52	7.31489	6.80919	356	2	159,623.00	63.37	63.37	578
65.01 - 70.00	40	5,118,918.34	1.88	7.35864	6.85294	354	2	127,972.96	69.14	69.14	586

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Collateral Grouped by Original Loan-to-Value Ratio											
LOAN TO VALUE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
70.01 - 75.00	78	10,569,615.12	3.88	7.44871	6.94301	351	3	135,507.89	74.11	74.11	566
75.01 - 80.00	636	105,082,731.56	38.55	6.74308	6.23738	357	2	165,224.42	79.82	79.82	624
80.01 - 85.00	199	34,354,989.23	12.60	7.28112	6.77542	357	2	172,638.14	84.59	84.59	593
85.01 - 90.00	294	48,162,994.12	17.67	7.41994	6.91424	357	2	163,819.71	89.71	89.71	601
90.01 - 95.00	183	25,969,410.35	9.53	7.91215	7.40645	357	2	141,909.35	94.68	94.68	644
95.01 - 100.00	214	28,794,870.79	10.56	8.03642	7.53072	358	2	134,555.47	99.80	99.80	635
TOTAL	1,830	272,574,320.63	100.00	7.28947	6.78377	354	2	148,947.72	83.36	84.67	616

Collateral Grouped by Original Combined Loan-to-Value Ratio											
CLTV SEC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
0.00 - 50.00	28	2,669,848.79	0.98	6.88650	6.38080	339	3	95,351.74	41.94	43.54	634
50.01 - 55.00	14	1,818,200.28	0.67	7.21063	6.70493	353	3	129,871.45	52.89	52.89	593
55.01 - 60.00	12	1,405,144.76	0.52	6.84743	6.34173	347	2	117,095.40	58.10	58.10	590
60.01 - 65.00	25	3,650,561.79	1.34	7.27586	6.70161	355	2	146,022.47	63.70	63.70	566
65.01 - 70.00	40	5,158,114.75	1.89	7.36971	6.86401	352	2	128,952.87	68.47	69.09	587
70.01 - 75.00	74	10,177,712.35	3.73	7.43644	6.93074	351	3	137,536.65	74.09	74.09	563
75.01 - 80.00	229	33,916,929.35	12.44	7.16308	6.65738	354	3	148,108.86	79.53	79.53	593
80.01 - 85.00	190	32,379,382.76	11.88	7.30192	6.79622	357	2	170,417.80	84.49	84.49	587
85.01 - 90.00	297	49,274,965.64	18.08	7.40806	6.90236	356	2	165,908.98	88.79	89.10	603
90.01 - 95.00	242	32,284,294.02	11.84	7.85005	7.34435	355	2	133,406.17	90.39	92.46	646
95.01 - 100.00	679	99,839,166.14	36.63	7.08838	6.58268	353	2	147,038.54	83.80	86.46	639
TOTAL	1,830	272,574,320.63	100.00	7.28947	6.78377	354	2	148,947.72	83.36	84.67	616

Collateral Grouped by Fico Score								
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
500 - 519	56	8,197,969.66	3.01	146,392.32	7.98574	80.78	80.78	510
520 - 539	114	17,379,705.97	6.38	152,453.56	8.12011	80.39	80.39	530
540 - 559	158	20,242,381.68	7.43	128,116.34	7.76943	80.49	80.49	550
560 - 579	158	22,743,149.91	8.34	143,943.99	7.77134	83.81	83.81	569
580 - 599	266	38,220,780.94	14.02	143,687.15	7.35809	85.44	85.44	589
600 - 619	273	41,422,633.19	15.20	151,731.26	7.22813	85.35	85.35	609
620 - 639	258	39,340,720.66	14.43	152,483.41	7.13551	83.14	86.40	629
640 - 659	198	31,270,489.40	11.47	157,931.76	6.79090	83.44	84.87	649
660 - 679	123	19,050,254.01	6.99	154,880.11	6.94978	81.94	85.21	669
680 - 699	80	12,164,885.21	4.46	152,061.07	7.08421	82.69	86.38	689
700 - 719	49	8,394,350.25	3.08	171,313.27	6.79369	85.73	88.71	710
720 - 739	37	5,844,055.32	2.14	157,947.44	6.68808	84.56	88.71	728
740 - 759	27	3,454,612.65	1.27	127,948.62	6.90744	80.90	85.26	748

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Collateral Grouped by Fico Score							
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg FICO SCORE
760 - 779	24	3,593,903.69	1.32	149,745.99	7.18027	78.30	81.83
780 - 799	8	1,231,884.60	0.45	153,985.58	6.58564	85.85	92.17
800 - 819	1	22,543.49	0.01	22,543.49	6.00000	10.00	90.00
TOTAL	1,830	272,574,320.63	100.00	148,947.72	7.28947	83.36	84.67

Collateral Grouped by Property Type			
PROPTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
2-4 Family	127	20,136,935.24	7.39
Condominium	88	12,975,883.83	4.76
PUD	220	43,960,808.86	16.13
Single Family	1,395	195,500,692.70	71.72
TOTAL	1,830	272,574,320.63	100.00

Collateral Grouped by Occupancy Type			
OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Investor	297	32,790,350.28	12.03
Owner Occupied	1,523	238,058,741.53	87.34
Second Home	10	1,725,228.82	0.63
TOTAL	1,830	272,574,320.63	100.00

Collateral Grouped by Documentation Type			
DOCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Full/Alternative	1,830	272,574,320.63	100.00
TOTAL	1,830	272,574,320.63	100.00

Collateral Grouped by Back Ratio (DTI)							
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg BACK RATIO
0.01 - 5.00	1	69,749.46	0.03	69,749.46	7.60000	55.56	2.50
5.01 - 10.00	5	1,466,181.00	0.54	293,236.20	6.61761	87.76	9.13
10.01 - 15.00	19	2,254,975.58	0.83	118,682.93	7.66285	84.73	13.05
15.01 - 20.00	44	4,509,791.89	1.65	102,495.27	7.62794	79.90	17.48

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Collateral Grouped by Back Ratio (DTI)								
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg BACK RATIO
20.01 - 25.00	56	7,142,189.60	2.62	127,539.10	7.46134	82.96	83.67	22.69
25.01 - 30.00	139	17,306,786.84	6.35	124,509.26	7.41895	81.83	82.87	27.68
30.01 - 35.00	183	24,235,565.21	8.89	132,434.78	7.33317	82.60	83.11	32.63
35.01 - 40.00	273	38,186,410.43	14.01	139,876.96	7.43562	84.23	85.57	37.79
40.01 - 45.00	380	58,573,059.45	21.49	154,139.63	7.23758	82.65	84.49	42.67
45.01 - 50.00	525	79,921,697.54	29.32	152,231.80	7.31631	84.47	85.64	47.92
50.01 - 55.00	205	38,907,913.63	14.27	189,794.70	7.01654	82.75	83.87	52.74
TOTAL	1,830	272,574,320.63	100.00	148,947.72	7.28947	83.36	84.67	41.74

Collateral Grouped by Loan Purpose			
LOAN PURP	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Cash Out Refinance	892	138,846,176.01	50.94
Purchase	779	108,518,183.96	39.81
Rate/Term Refinance	159	25,209,960.66	9.25
TOTAL	1,830	272,574,320.63	100.00

Collateral Grouped by Lien							
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
First Lien	1,722	267,971,682.06	98.31	155,616.54	7.23914	84.47	615
Second Lien	108	4,602,638.57	1.69	42,617.02	10.21998	96.22	671
TOTAL	1,830	272,574,320.63	100.00	148,947.72	7.28947	84.67	616

Collateral Grouped by Balloon Flag		
BALLOON	Count	Total CURRENT BALANCE
No	1,769	269,659,561.32
Yes	61	2,914,759.31
TOTAL	1,830	272,574,320.63

Collateral Grouped by Prepay Penalty		
PREPAY PP DESC	Count	Total CURRENT BALANCE
No	480	61,267,980.85
TOTAL	1,830	272,574,320.63

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Collateral Grouped by Prepay Penalty			
PREPAY PP DESC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No PP	480	61,267,980.85	22.48
Yes	1,350	211,306,339.78	77.52
1Y PP	59	12,002,180.77	4.40
2.5Y PP	12	1,874,348.95	0.69
2Y PP	914	147,416,593.88	54.08
3Y PP	355	48,171,572.01	17.67
5Y PP	1	720,000.00	0.26
6M PP	9	1,121,644.17	0.41
TOTAL	1,830	272,574,320.63	100.00

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AK	1	108,800.00	0.04
AL	35	3,432,620.36	1.26
AR	5	601,981.41	0.22
AZ	58	9,223,394.33	3.38
CA	196	60,330,210.11	22.13
CO	45	7,739,647.72	2.84
CT	17	2,165,928.01	0.79
DE	3	455,925.57	0.17
FL	136	20,292,585.87	7.44
GA	132	17,656,946.36	6.48
HI	2	683,346.40	0.25
IA	3	258,904.02	0.09
ID	10	1,019,876.10	0.37
IL	76	9,902,327.67	3.63
IN	63	4,667,764.35	1.71
KS	19	1,959,865.60	0.72
KY	29	2,925,486.98	1.07
LA	23	2,367,436.94	0.87
MA	11	2,115,224.63	0.78
MD	69	15,366,154.06	5.64
ME	6	575,389.25	0.21
MI	81	9,201,127.73	3.38
MN	21	3,945,633.93	1.45
MO	50	4,707,101.25	1.73
MS	5	355,316.12	0.13
MT	2	289,426.42	0.11
NC	69	7,644,626.54	2.80
NE	2	130,199.76	0.05
NH	4	555,507.51	0.20
NJ	27	5,910,405.38	2.17

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
NM	4	545,239.72	0.20
NV	26	5,132,382.13	1.88
NY	26	6,223,884.75	2.28
OH	106	10,014,026.21	3.67
OK	30	2,673,288.72	0.98
OR	16	2,357,438.55	0.86
PA	104	11,372,032.58	4.17
RI	4	768,952.26	0.28
SC	29	2,902,991.79	1.07
TN	54	5,789,295.11	2.12
TX	121	12,253,938.26	4.50
UT	13	1,747,948.53	0.64
VA	50	8,390,590.25	3.08
WA	33	4,685,645.98	1.72
WI	10	877,821.64	0.32
WV	4	249,683.77	0.09
TOTAL	1,830	272,574,320.63	100.00

Collateral Grouped by Margin

AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	1,490	239,655,279.89	87.92
2.000 - 2.499	3	374,389.39	0.14
2.500 - 2.999	3	1,147,335.36	0.42
3.000 - 3.499	26	4,369,286.02	1.60
3.500 - 3.999	26	5,011,725.73	1.84
4.000 - 4.499	64	11,941,566.95	4.38
4.500 - 4.999	108	18,296,390.19	6.71
5.000 - 5.499	201	35,706,288.95	13.10
5.500 - 5.999	215	35,505,155.89	13.03
6.000 - 6.499	310	54,754,560.91	20.09
6.500 - 6.999	206	32,392,040.79	11.88
7.000 - 7.499	99	12,310,813.80	4.52
7.500 - 7.999	98	12,570,029.48	4.61
8.000 - 8.499	57	6,973,034.41	2.56
8.500 - 8.999	52	6,348,470.41	2.33
9.000 - 9.499	11	900,517.87	0.33
9.500 - 9.999	11	1,053,673.74	0.39
FIXED	340	32,919,040.74	12.08
0.000 - 0.499	340	32,919,040.74	12.08
TOTAL	1,830	272,574,320.63	100.00

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Collateral Grouped by Index			
INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
1YR TRSRY-CMT	3	362,500.56	0.13
FIXED	279	30,004,281.43	11.01
FIXED-BALLOON	61	2,914,759.31	1.07
WSJ-6MLIBOR	1,487	239,292,779.33	87.79
TOTAL	1,830	272,574,320.63	100.00

Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED TERM	Wid Avg REMA TERM	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
6MLIBOR	3	722,065.47	0.26	240,944.33	360	358	358	2	619	45.42	78.17	5.36628	1.00000	1.00000	6.21414	4
BALLOON	61	2,914,759.31	1.07	47,845.52	180	178	178	2	670	41.05	98.31	0.00000	0.00000	0.00000	0.00000	0
FIXED	272	28,726,582.13	10.54	7,15479	345	342	342	2	615	39.30	77.75	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	7	1,277,699.30	0.47	182,528.86	360	358	358	2	649	40.76	85.45	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM	961	134,750,363.70	49.44	140,435.04	360	358	358	2	607	41.78	85.45	5.90948	2.88981	1.00804	6.13035	22
LIBOR 2/6 ARM IO	306	67,875,925.36	24.90	221,853.49	360	358	358	2	631	43.04	82.26	5.72997	2.54732	1.13458	6.48866	22
LIBOR 3/6 ARM	109	15,280,128.84	5.61	140,314.19	360	358	358	2	592	39.72	87.38	6.98111	3.00000	1.05832	6.11142	34
LIBOR 3/6 ARM IO	85	16,234,681.90	5.96	191,002.76	360	358	358	2	625	43.50	87.83	6.67322	2.87217	1.04639	6.12493	34
LIBOR 5/6 ARM	14	2,511,012.41	0.92	179,538.57	360	358	358	2	648	36.68	84.76	5.45147	2.92361	1.00000	6.00000	58
LIBOR 5/6 ARM IO	9	1,918,601.65	0.70	213,191.56	360	357	357	3	659	38.51	83.95	5.32122	3.21057	1.10529	6.33501	57
TREAS. 5/1 ARM	2	188,250.56	0.07	94,240.00	360	358	358	2	699	33.49	93.27	5.56226	2.00000	2.00000	6.00000	58
TREAS. 5/1 ARM IO	1	174,250.00	0.06	174,250.00	360	357	357	3	657	46.80	85.00	6.00000	2.00000	2.00000	6.00000	57
TOTAL	1,830	272,574,320.63	100.00	149,108.40	356	354	354	2	616	41.74	83.36	5.96735	2.79452	1.05185	6.23059	24

Collateral Grouped by IO Term			
IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
10 YEARS	9	2,351,609.08	0.86
2 YEARS	137	31,113,441.93	11.41
3 YEARS	7	1,316,269.87	0.48
5 YEARS	250	51,827,985.68	19.01
7 YEARS	5	871,851.65	0.32
NON-IO	1,422	185,093,162.42	67.91
TOTAL	1,830	272,574,320.63	100.00

The information contained herein will be superseded by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets. This report does not constitute a bid or offer by any person for any security or an undertaking by any person to provide or accept any such bid or offer. Each investor must determine for itself the appropriateness of any transaction in securities, including any related legal, tax and accounting considerations, and no recommendation is made herein as to any security or transaction. No assurance is given (x) as to the accuracy or completeness of any of the information set forth herein, or (y) that the prices indicated (i) constitute prices at which the securities listed could have been or may be purchased or sold in any market, (ii) have been confirmed by actual trades, (iii) reflect the value Bear Stearns assigns to any security while in its inventory, or (iv) take into account the size of any position in the securities listed. Spreads between bid and offer prices may vary significantly due to market volatility or illiquidity. All prices and other information relating to any security are subject to change without notice. Bear Stearns & Co. Inc. and its affiliates and associated persons may have positions and conduct transactions in the securities covered by this report, and may solicit business from and perform services for the issuers of such securities on their own behalf.

9.501-10.0%	0	0.00%	0.39%	0.55%	0.41%	0.24%	0.02%	0.00%	0.00%	595	89.19%	9.77%	7.92%	92.800	0.00%	0.74%	0.14%	0.13%	
10.001-10.5%	0	0.00%	0.14%	0.16%	0.20%	0.09%	0.08%	0.02%	0.00%	618	86.05%	10.27%	8.18%	63.351	0.00%	0.37%	0.02%	0.06%	
10.501-11.0%	0	0.00%	0.11%	0.05%	0.23%	0.29%	0.10%	0.04%	0.00%	646	93.79%	10.88%	8.16%	58.095	0.02%	0.65%	0.02%	0.05%	
11.001-11.5%	0	0.00%	0.01%	0.02%	0.03%	0.18%	0.04%	0.00%	0.00%	661	96.70%	11.31%	8.88%	49.692	0.00%	0.21%	0.00%	0.01%	
11.501-12.0%	0	0.00%	0.00%	0.00%	0.00%	0.34%	0.01%	0.03%	0.00%	655	99.34%	11.87%	0.00%	61.477	0.00%	0.52%	0.00%	0.00%	
12.001-12.5%	0	0.00%	0.03%	0.00%	0.02%	0.03%	0.00%	0.03%	0.00%	656	95.98%	12.25%	7.00%	45.921	0.01%	0.03%	0.00%	0.00%	
12.501-13.0%	0	0.00%	0.03%	0.00%	0.04%	0.06%	0.02%	0.02%	0.00%	655	93.22%	12.93%	5.55%	52.835	0.00%	0.09%	0.00%	0.03%	
13.001-13.5%	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	659	95.00%	13.10%	0.00%	16.500	0.00%	0.00%	0.00%	0.00%	
Total	0	0.08%	9.48%	20.71%	35.10%	23.34%	8.41%	2.79%	0.09%	630	83.33%	7.43%	6.08%	164.775	1.40%	47.15%	37.41%	34.86%	
Mortg Rates & LTV																			
Mortg Rates	LTV 0.01-10	LTV 10.01-20	LTV 20.01-30	LTV 30.01-40	LTV 40.01-50	50.01-60	60.01-70	70.01-80	80.01-90	90.01-100	100+	total LTV	avg FICO	Gross Margin	Avg Prin Bal (\$)	Limited Doc	Stated Doc	IO loans	silent 2nds
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0%	80.00%	643	3.97%	154,620	0.00%	0.00%	0.00%	0.03%
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.11%	0.00%	0%	79.98%	666	3.74%	271,018	0.00%	0.00%	0.09%	0.11%
	0.00%	0.00%	0.00%	0.00%	0.11%	0.04%	0.06%	0.15%	0.78%	0.16%	0%	76.83%	679	4.70%	303,959	0.00%	0.09%	0.29%	0.61%
	0.00%	0.00%	0.00%	0.00%	0.07%	0.10%	0.15%	0.72%	5.92%	0.25%	0%	79.85%	648	5.05%	290,808	0.08%	1.53%	3.56%	4.07%
	0.00%	0.00%	0.00%	0.00%	0.02%	0.17%	0.45%	1.18%	8.31%	1.43%	0%	80.85%	651	5.34%	290,749	0.07%	4.28%	6.10%	6.60%
	0.00%	0.00%	0.05%	0.02%	0.09%	0.34%	0.99%	2.18%	14.18%	4.71%	0%	81.66%	643	5.73%	289,017	0.38%	12.12%	11.46%	10.59%
	0.00%	0.01%	0.01%	0.02%	0.27%	0.18%	0.64%	1.91%	9.28%	4.23%	0%	82.16%	627	5.95%	245,294	0.21%	8.97%	7.17%	5.77%
	0.00%	0.02%	0.00%	0.05%	0.09%	0.30%	0.79%	2.09%	7.57%	5.72%	0%	83.42%	615	6.39%	235,720	0.31%	8.08%	4.88%	4.41%
	0.00%	0.00%	0.01%	0.02%	0.04%	0.03%	0.16%	1.27%	2.66%	4.06%	0%	86.36%	608	6.88%	195,218	0.06%	4.13%	1.66%	1.27%
	0.00%	0.00%	0.01%	0.01%	0.03%	0.10%	0.32%	0.61%	2.77%	4.95%	0%	87.83%	605	7.29%	211,431	0.13%	4.25%	1.65%	1.00%
	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.11%	0.20%	0.80%	1.58%	0%	90.02%	608	7.76%	160,848	0.14%	1.08%	0.36%	0.14%
	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.26%	0.30%	1.01%	0%	89.19%	595	7.92%	140,780	0.00%	0.74%	0.14%	0.13%
	0.00%	0.00%	0.00%	0.01%	0.07%	0.01%	0.02%	0.04%	0.11%	0.43%	0%	86.05%	618	8.18%	108,164	0.00%	0.37%	0.02%	0.06%
	0.00%	0.00%	0.00%	0.01%	0.00%	0.02%	0.02%	0.06%	0.06%	0.66%	0%	93.79%	646	8.16%	71,375	0.02%	0.65%	0.02%	0.05%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.26%	0%	96.70%	661	8.88%	61,974	0.00%	0.21%	0.00%	0.01%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.56%	0%	99.34%	655	0.00%	77,463	0.00%	0.52%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0%	95.98%	656	7.00%	59,430	0.01%	0.03%	0.00%	0.00%	
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.12%	0%	93.22%	655	5.55%	71,742	0.00%	0.09%	0.00%	0.03%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0%	95.00%	659	0.00%	16,500	0.00%	0.00%	0.00%	0.00%
0.00%	0.03%	0.07%	0.12%	0.12%	0.79%	1.32%	3.74%	10.72%	52.94%	30.26%	0%	83.33%	630	6.08%	247,486	1.40%	47.15%	37.41%	34.86%

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

$$\begin{array}{r} \text{aggregate pool} \\ 7.43\% \\ \hline \text{group: } \frac{1}{7.38\%} \\ \hline \text{group: } \frac{2}{7.49\%} \end{array}$$

gross WAC
wid avg FICO
FICO < 600
FICO 600-650
wid avg CLTV
CLTV = 80
CLTV > 80.01
LTV 95.01 - 100
Full Doc (%)
Stated Doc (%)
purch (%)
CO refi (%)
Own Occ (%)
Prepay Penalty (%)
DTI (%)
ARM ? (%)
2/28 (%)
3/27 (%)
1st Lien (%)
Avg Loan Balance
of Loans
Loan Bal < \$100k
Mtg Rates > 12%
Manuf Housing (%)
largest state
silent 2nd (%)
IO loans (%)
5yr IO
2 yr IO
IO: FICO
IO LTV
IO DTI
IO full doc
IO: purch

[illegible]

IXIS 2005-HE2

Aggregated pool	#of Leans	Balance	Avg balan #DIV/0!	% of pool	Seasoning				OLTV	CLTV	DTI	% Of Full Doc	% of Primary	% of (single family and PUD)	% of cashout	% w/ silent second 2nd lien	IO %	2nd Lien
					WAC	WARM	FICO	FICO										
2nd lien	263	139,900,606	52,854.02	0.02623988	2	10.8	224	670	19.27	97.390	43.38	33.11	88.1	74.01	21.65	0	0	100
IO loans only	852	186,204,974	232,634.95	0.37414732	2	7.04	358	648	82.27	93.890	42.24	44.14	93.11	85.74	35.91	60.8	100	0
rates:																		
9.5-10	92	8,537,567	92,799.64	0.01611618	2	9.77	328	595	72.52	90.110	39.99	53.91	91.37	89.59	33.72	7.79	8.39	21.52
10.01-10.5	58	3,674,340	63,350.69	0.0683597	2	10.3	303	618	52.12	87.640	41.42	46.58	87.79	80.38	39.51	7.94	2.69	42.15
10.51-11	75	4,357,144	58,095.25	0.06824689	3	10.9	251	646	32.95	94.670	42.84	18.33	95.04	79.59	14.1	5.66	2.87	77.07
11.01-12	78	4,441,664	56,944.41	0.08838444	2	11.7	235	657	23.76	98.770	44.23	13.36	89.36	78.77	14.35	1.6	0	94.02
12.01-13	29	1,442,327	49,735.41	0.04727265	2	12.6	235	655	31.84	96.290	39.12	52.29	27.88	54.86	5.76	9.64	0	81.13
gt 13%	1	16,500	16,500.00	3.1147E-05	1	13.1	359	659	10	95.000	50.50	100	0	0	100	0	0	100
FICO---																		
<500	115	17,181,332	149,402.89	0.03243284	2	8.16	356	514	78.59	78.920	41.93	70.47	97.98	97.08	89.05	3.86	2.08	0
501-525	222	33,472,812	150,778.43	0.06318592	2	8.11	356	538	79.28	79.490	41.75	71.89	94.62	91.84	76.11	1.86	15.89	0
526-550	285	43,331,546	152,040.51	0.08179804	2	7.81	356	563	80.17	81.380	39.47	68.9	94.86	91.39	66.62	7.6	14.8	0
551-575	419	66,381,455	167,428.29	0.12530686	2	7.51	355	589	83.47	87.510	41.61	65.69	93.98	90.74	60.98	22.55	29.46	0
576-600	532	88,165,217	167,603.79	0.16831529	2	7.41	356	614	83.37	89.710	41.63	59.06	89.76	88.13	51.52	27.65	34.81	1.23
601-625	583	96,792,061	166,024.12	0.18271232	2	7.3	352	638	80.52	93.160	41.84	45.19	90.94	86.42	37.9	47.09	49.67	4.56
626-650	307	11,095,314	36,141.09	0.02094439	2	9.42	292	627	53.6	87.340	37.82	64.21	68.51	87.17	39	3.7	0	41.73
<50,000	419	26,132,289	62,368.23	0.04932937	2	8.53	332	620	74.11	88.750	39.20	63.93	73.29	88.92	41.25	17.09	4.95	14.73
50,000-75,000	416	36,587,136	87,949.85	0.06906476	2	8.09	344	620	79.38	89.700	40.22	63.69	82.07	88.3	45.3	22.73	11.61	7.77
75,000-100,000	2,012	420,362,736	208,924.82	0.79349848	2	7.28	356	631	82.6	90.330	41.83	49.58	88.34	83.23	45.74	38.5	42.31	0.61
100,000-500,000	43	23,585,252	548,494.24	0.04452138	2	7.04	358	643	81.52	87.010	44.22	49.56	95.16	86.05	44.17	29.9	42.95	0
500,001-600,000	18	11,994,429	666,357.18	0.02264163	3	7.29	357	612	81.67	86.190	38.41	44.41	100	89.88	50.33	21.52	38.87	0
>600,000																		
LTV																		
80-85	1,404	266,916,378	190,111.38	0.50385238	2	7.06	357	638	80.83	80.940	42.48	46.73	90.21	83.6	35.46	63.92	53.04	0.15
85.01-90	448	76,269,324	170,244.03	0.14397198	2	7.58	357	613	89.31	89.700	40.60	63.43	82.35	87.72	62.11	4.46	30.12	0.54
90.01-95	336	90,947,028	151,628.06	0.09617162	2	8.08	354	649	91.97	94.720	42.33	52.7	77.43	75.22	37.49	0.13	19.94	3.61
95.01-100	468	46,601,471	99,575.79	0.08796851	2	8.77	325	649	81.2	99.860	42.03	68.89	97.33	88.1	25.32	0	14.59	23.27
Stated doc streamlined doc	1331	249,785,154	187,667.28	0.47151413	2	7.59	352	645	78.94	89.990	41.34	0	87.4	80.42	39.14	43.45	43.34	3.68
	-		#DIV/0!	0														
2nd home	25	4,018,810			2	7.54	351	689	83.97	87.250	42.12	42.93	0	68.2	21.46	7.05	22.11	3.46
Investment property	511	63,148,363	123,578.01	0.11920382	2	7.92	353	663	81.94	86.570	40.27	51.93	0	59.42	31.63	19.9	20.2	2.4
cash out loans	1419	240,392,612	169,409.87	0.45378402	2	7.41	355	606	80.88	83.950	41.09	57.76	91.33	89.58	100	12.14	29.61	1.25
condo	157	25,279,407	161,015.33	0.04771194	2	7.22	353	638.6	79.76	90.760	40.69	51.33	85.93	0	37.65	46.62	51.89	2.67
2-4 family	291	58,326,382			3	7.69	350	687.8	80.36	90.820	41.49	34.52	59.97	0	26.61	37.75	25.98	5.04
fixed rate	612	59,165,081	96,674.97	0.11168467	2	8.33	317	638	66.17	87.520	40.21	55.64	87.73	85.24	47.51	16.8	8.5	23.49
arm	2603	470,586,076	180,786.05	0.88831533	2	7.32	358	629	83.18	90.210	41.70	50.93	87.27	84.09	45.11	37.13	41.05	0
CA	571	158,238,127	277,107.05	0.29868387	3	7.05	353	638	78.55	90.260	42.22	38.13	91.44	82.53	46.42	46.84	62.83	3.51
NY	100	25,660,236	256,602.36	0.04843828	3	7.72	347	638	78.6	89.410	42.90	24.25	89.87	47.19	31.49	29.45	19.65	6.31
MASS	16	3,351,967	209,497.91	0.00632744	2	7.36	350	666	77.94	91.160	39.02	63.1	65.68	27.29	40.55	55.02	17.45	4.43
GASS	201	26,914,484	133,902.91	0.0508059	2	8.02	355	625	87.67	92.210	40.23	65.6	71.85	95.07	44.88	19.83	37.89	1.14
DTI																		
DTI> 50	277	52,939,995	191,119.12	0.0999337	3	7.18	353	625	81.09	90.050	52.61	73.49	88.51	83.4	46.24	36.13	45.35	2.8
Silent 2lens	923	184,658,230	200,063.09	0.34857542	2	6.92	358	656	80.05	98.920	42.61	41.01	93.04	81.69	15.81	100	65.26	0

Please fill in all values!
Thank You!

	ARM	FRM
Percentage Bal.	88.83%	11.17%
Deal Balance	470,586,076	59,165,081
Gross WAC	7.321%	8.332%
CLTV (incl. Sil 2nds)	90.21%	87.52%
FICO	629	638
Loan Balance	180,786	96,675
Non-Full Doc %		
DTI	41.70%	40.21%
IO %	41.06%	8.50%
Second Lien %	0.00%	23.49%
Silent Seconds %	37.12%	16.80%
Property Type		
Single Family %	68.93%	71.59%
PUD %	15.16%	13.65%
2-4 Unit %	10.90%	11.85%
MH %	0.00%	0.00%
Occupancy Type		
Owner Occupied	87.27%	87.73%
2nd Home	0.77%	0.71%
Investor Prop.	11.96%	11.57%
Loan Purpose		
Purchase	48.23%	38.46%
Cash-Out	45.11%	47.51%
Rate-Reduction	6.66%	14.03%

Vectors

2/28 ARM	Start CRR	End CRR	Months
CPR Vector	4.00	25.00	12.00
	25.00	30.00	12.00
	60.00	60.00	6.00
	50.00	50.00	6.00
	40.00	40.00	6.00
	35.00	35.00	6.00
	30.00	30.00	300.00
CDR Vector	Start CDR	End CDR	Months
	0.00	9.00	30.00
	9.00	4.50	84.00
	4.50	4.50	360.00

FRM	Start CRR	End CRR	Months
CPR Vector	2.00	15.00	18.00
	15.00	15.00	360.00
CDR Vector	Start CDR	End CDR	Months
	0.00	4.00	24.00
	4.00	2.00	84.00
	2.00	2.00	360.00

BSABS 2005-HE5 {10 LOANS}

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11:49AM EDT
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Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg ORIGINAL TERM	Wid Avg STATED TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
6MLIBOR IO	1	475,000.00	0.24	8,625.00	8,119.30	360	356	4	691	14.30	95.00	95.00	2.87500	1.00000	1.00000	6.00000	2
FIXED IO	22	5,030,014.84	2.54	7,375.21	6,869.51	360	358	2	703	43.88	82.86	82.86	94.19	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM IO	686	163,003,592.77	82.24	6,967.72	6,462.02	360	358	2	648	42.12	81.49	93.97	5,924.44	2,456.43	1,167.13	6,524.47	22
LIBOR 3/6 ARM IO	130	26,943,522.43	13.59	7,420.49	6,914.79	360	358	2	630	43.38	86.60	93.45	6,768.87	2,848.87	1,062.18	6,187.82	34
LIBOR 5/6 ARM IO	10	2,022,593.65	1.02	6,637.26	6,131.56	360	357	3	661	38.17	83.75	91.77	5,342.75	3,199.74	1,099.87	6,317.79	57
TREAS. 5/1 ARM IO	3	730,250.00	0.37	7,012.34	6,506.64	360	358	2	719	46.02	81.19	96.42	5,880.59	2,000.00	2,000.00	6,000.00	58
TOTAL	852	198,204,973.69	100.00	7,040.37	6,534.67	360	358	2	648	42.24	82.27	93.89	6,028.38	2,513.65	1,154.52	6,472.08	24

Collateral Grouped by Current Balance

CURRENT BALANCE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg COMBO LTV	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
50,000.00 - 99,999.99	67	5,440,996.76	2.75	7,916.4	7,410.7	358	2	81,208.91	84.10	94.28	94.28	638
100,000.00 - 149,999.99	164	20,849,662.89	10.52	7,385.5	6,880.8	358	2	127,132.09	83.36	93.97	93.97	640
150,000.00 - 199,999.99	177	30,886,669.74	15.58	7,184.7	6,679.0	358	2	174,500.96	83.62	93.79	93.79	637
200,000.00 - 249,999.99	127	28,471,254.86	14.36	7,010.2	6,504.5	358	2	224,183.11	80.94	93.83	93.83	652
250,000.00 - 299,999.99	99	26,908,992.61	13.58	6,908.3	6,402.6	358	2	271,808.01	81.09	94.61	94.61	655
300,000.00 - 349,999.99	79	25,484,377.93	12.86	6,849.9	6,389.2	358	2	322,587.06	81.06	93.34	93.34	653
350,000.00 - 399,999.99	61	22,920,132.00	11.51	6,866.6	6,380.9	358	2	374,100.52	82.39	94.75	94.75	656
400,000.00 - 449,999.99	38	15,923,647.67	8.03	6,996.5	6,490.8	358	2	419,043.36	83.33	94.14	94.14	645
450,000.00 - 499,999.99	14	6,627,600.00	3.34	6,783.3	6,272.6	357	3	473,400.00	83.10	94.40	94.40	647
500,000.00 - 549,999.99	14	7,243,183.80	3.65	6,857.7	6,370.0	357	3	517,370.27	81.59	90.82	90.82	640
550,000.00 - 599,999.99	5	2,886,500.00	1.46	6,885.6	6,379.9	358	2	577,300.00	81.06	91.05	91.05	662
600,000.00 - 649,999.99	4	2,481,955.43	1.25	7,008.1	6,502.4	358	2	620,488.86	85.61	97.50	97.50	640
700,000.00 - 749,999.99	2	1,420,000.00	0.72	6,868.3	6,362.6	356	4	710,000.00	84.45	94.31	94.31	647
750,000.00 - 799,999.99	1	760,000.00	0.38	6,500.0	5,994.3	359	1	760,000.00	80.00	80.00	80.00	606
TOTAL	852	198,204,973.69	100.00	7,040.4	6,534.7	358	2	232,634.95	82.27	93.89	93.89	648

Collateral Grouped by Current Gross Coupon

CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg COMBO LTV	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
4.500 - 4.749	1	376,000.00	0.19	4,625.0	4,119.3	356	4	4,625.0	376,000	80.00	100.00	644
4.750 - 4.999	1	116,000.00	0.06	4,900.0	4,394.3	356	4	4,900.0	116,000	80.00	100.00	618
5.250 - 5.499	7	1,560,093.00	0.79	5,360.2	4,854.5	357	3	5,250.0	222,870	78.25	98.00	691
5.500 - 5.749	15	4,065,732.00	2.05	5,628.8	5,147.1	357	3	5,500.0	271,049	79.43	94.75	662
5.750 - 5.999	49	12,565,101.00	6.34	5,894.9	5,389.2	358	2	5,750.0	256,431	79.34	92.59	650
6.000 - 6.249	34	8,723,180.00	4.40	6,108.0	5,602.3	358	2	6,000.0	256,564	80.53	96.82	654
6.250 - 6.499	75	18,393,381.00	9.28	6,335.3	5,829.6	358	2	6,250.0	245,245	80.06	95.67	662
6.500 - 6.749	97	23,926,919.00	12.07	6,594.7	6,089.0	358	2	6,500.0	246,669	81.51	93.27	652
6.750 - 6.999	157	41,779,705.00	21.08	6,888.1	6,382.4	358	2	6,750.0	266,113	81.90	95.29	653
7.000 - 7.249	65	15,841,643.00	7.99	7,118.9	6,613.2	358	2	7,000.0	243,718	82.26	93.55	648

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Collateral Grouped by Current Gross Coupon													
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
7.250 - 7.499	74	17,845,654	9.00	7.3268	6.8211	358	2	7.2500	7.4900	241,157	81.20	91.92	642
7.500 - 7.749	79	18,234,629	9.20	7.5738	7.0681	358	2	7.5000	7.7400	230,818	81.63	92.12	642
7.750 - 7.999	75	13,813,487	6.97	7.8884	7.3827	358	2	7.7500	7.9900	184,180	85.15	93.36	636
8.000 - 8.249	18	2,634,905	1.33	8.1225	7.6168	358	2	8.0000	8.2400	146,384	87.63	94.02	634
8.250 - 8.499	27	5,385,884	2.72	8.3220	7.8163	358	2	8.2500	8.4500	199,477	85.99	92.80	642
8.500 - 8.749	20	3,407,439	1.72	8.5747	8.0690	358	2	8.5000	8.7000	170,372	90.91	93.29	662
8.750 - 8.999	34	6,513,837	3.29	8.8620	8.3563	358	2	8.7500	8.9900	191,583	90.07	93.18	605
9.000 - 9.249	5	715,450	0.36	9.0845	8.5788	358	2	9.0000	9.2000	143,090	85.87	87.71	595
9.250 - 9.499	11	1,251,970	0.63	9.3106	8.8049	359	1	9.2500	9.3750	113,815	90.19	93.85	594
9.500 - 9.749	3	477,347	0.24	9.6465	9.1408	357	3	9.5000	9.7000	159,116	90.78	93.03	604
9.750 - 9.999	3	352,820	0.18	9.8208	9.3151	359	1	9.7500	9.8750	117,607	88.67	88.67	583
10.000 - 10.249	1	98,800	0.05	10.1250	9.6193	358	2	10.1250	10.1250	98,800	95.00	95.00	620
10.500 - 10.749	1	125,000	0.06	10.7400	10.2343	359	1	10.7400	10.7400	125,000	100.00	100.00	664
TOTAL	852	198,204,974	100.00	7.0404	6.5347	358	2	4.6250	10.7400	232,635	82.27	93.89	648

Collateral Grouped by Original Loan-to-Value Ratio											
LOAN TO VALUE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
0.01 - 50.00	3	501,000.00	0.25	7.11974	6.61404	358	2	167,000.00	49.56	49.56	679
50.01 - 55.00	3	689,994.71	0.35	6.59420	6.08850	358	2	229,998.24	52.82	52.82	576
55.01 - 60.00	3	483,834.06	0.24	6.01772	5.51202	358	2	161,278.02	56.57	56.57	607
60.01 - 65.00	9	1,936,441.89	0.98	6.87118	6.36548	358	2	215,160.21	63.64	63.64	607
65.01 - 70.00	11	2,595,385.78	1.31	6.89086	6.38516	358	2	235,944.16	69.22	71.33	639
70.01 - 75.00	15	3,796,153.46	1.92	7.22465	6.71895	357	3	253,076.90	73.72	80.81	615
75.01 - 80.00	551	130,258,767.41	65.72	6.86218	6.35648	358	2	246,750.84	79.94	97.02	658
80.01 - 85.00	73	18,012,811.32	9.09	7.08114	6.57544	358	2	239,317.90	89.62	90.32	634
85.01 - 90.00	96	22,974,518.58	11.59	7.31942	6.81372	358	2	211,638.27	94.74	94.74	654
90.01 - 95.00	48	10,158,637.00	5.13	7.97192	7.46622	358	2	169,935.74	99.67	99.67	626
95.01 - 100.00	40	6,797,429.48	3.43	8.12626	7.62056	358	2	232,634.95	82.27	93.89	648
TOTAL	852	198,204,973.69	100.00	7.04037	6.53467	358	2	232,634.95	82.27	93.89	648

Collateral Grouped by Original Combined Loan-to Value Ratio											
CLTV SEC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
0.00 - 50.00	3	501,000.00	0.25	7.11974	6.61404	358	2	167,000.00	49.56	49.56	679
50.01 - 55.00	3	689,994.71	0.35	6.59420	6.08850	358	2	229,998.24	52.82	52.82	576
55.01 - 60.00	3	483,834.06	0.24	6.01772	5.51202	358	2	161,278.02	56.57	56.57	607
60.01 - 65.00	9	1,936,441.89	0.98	6.87118	6.36548	358	2	215,160.21	63.64	63.64	607
65.01 - 70.00	10	2,321,685.78	1.17	7.08430	6.57860	358	2	232,168.58	69.13	69.13	628
70.01 - 75.00	12	2,608,653.46	1.32	7.29002	6.78432	358	2	217,387.79	74.10	74.10	607

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Collateral Grouped by Original Combined Loan-to-Value Ratio											
CLTV SEC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
75.01 - 80.00	63	15,292,702.87	7.72	7.01353	6.50783	358	2	242,741.32	79.71	79.71	621
80.01 - 85.00	64	15,717,711.73	7.93	7.09659	6.59089	358	2	245,589.25	84.54	84.54	607
85.01 - 90.00	106	26,320,249.53	13.28	7.37260	6.86690	358	2	248,304.24	87.66	89.62	643
90.01 - 95.00	75	16,642,526.13	8.40	7.57040	7.06470	358	2	221,900.35	88.98	94.66	657
95.01 - 100.00	504	115,690,173.53	58.37	6.88736	6.38166	358	2	229,544.00	81.30	99.94	659
TOTAL	852	198,204,973.69	100.00	7.04037	6.53467	358	2	232,634.95	82.27	93.89	648

Collateral Grouped by Fico Score								
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
520 - 539	16	2,902,019.80	1.46	181,376.24	7.77070	77.10	77.44	530
540 - 559	22	4,557,875.06	2.30	207,176.14	7.44874	82.39	82.39	549
560 - 579	25	5,235,219.97	2.64	209,408.80	7.63617	83.80	86.02	568
580 - 599	76	17,669,685.96	8.91	232,495.87	7.20095	83.62	89.68	589
600 - 619	103	22,789,433.82	11.50	221,256.64	7.19495	83.52	90.59	610
620 - 639	148	34,168,482.04	17.24	230,868.12	7.09069	82.44	94.37	630
640 - 659	156	38,495,779.62	19.42	246,767.82	6.88238	82.07	96.79	648
660 - 679	122	27,534,554.34	13.89	225,693.07	6.86046	81.88	95.60	669
680 - 699	56	14,096,484.58	7.11	251,722.94	6.91878	81.85	97.60	689
700 - 719	64	14,589,437.46	7.36	227,959.96	6.82089	81.59	97.84	710
720 - 739	29	7,244,264.20	3.65	249,802.21	6.85573	81.24	94.99	729
740 - 759	18	4,950,536.73	2.50	275,029.82	6.98323	80.22	93.88	745
760 - 779	11	2,204,517.50	1.11	200,410.68	7.15778	79.28	91.47	769
780 - 799	5	1,363,807.66	0.69	272,761.53	7.38041	83.90	96.10	789
800 - 819	1	402,874.95	0.20	402,874.95	6.80000	95.00	95.00	802
TOTAL	852	198,204,973.69	100.00	232,634.95	7.04037	82.27	93.89	648

Collateral Grouped by Property Type			
PROPERTY	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
2-4 Family	51	15,154,745.05	7.65
Condominium	62	13,117,548.63	6.62
PUD	140	32,211,050.50	16.25
Single Family	599	137,721,629.51	69.48
TOTAL	852	198,204,973.69	100.00

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Collateral Grouped by Occupancy Type			
OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Investor	67	12,757,845.66	6.44
Owner Occupied	779	184,558,494.95	93.11
Second Home	6	888,633.08	0.45
TOTAL	852	198,204,973.69	100.00

Collateral Grouped by Documentation Type			
DOCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Full/Alternative	408	87,481,158.21	44.14
Limited	12	2,461,692.45	1.24
Stated Income	432	108,262,123.03	54.62
TOTAL	852	198,204,973.69	100.00

Collateral Grouped by Back Ratio (DTI)									
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg BACK RATIO	
5.01 - 10.00	2	749,000.00	0.38	374,500.00	5.58001	80.96	94.29	9.07	
10.01 - 15.00	3	1,076,199.70	0.54	358,733.23	7.91341	91.14	92.75	13.60	
15.01 - 20.00	8	1,070,769.99	0.54	133,846.25	6.63025	76.57	87.31	18.36	
20.01 - 25.00	17	2,791,174.45	1.41	164,186.73	7.81449	84.14	88.43	23.01	
25.01 - 30.00	48	9,368,684.41	4.73	195,180.93	7.11787	81.24	92.76	27.68	
30.01 - 35.00	81	17,038,210.81	8.60	210,348.28	7.03462	82.23	91.20	32.68	
35.01 - 40.00	138	34,443,718.25	17.38	249,592.16	6.96354	81.98	93.64	37.89	
40.01 - 45.00	206	49,971,462.06	25.21	242,579.91	6.96996	81.91	95.05	42.54	
45.01 - 50.00	242	57,688,983.85	29.11	238,384.23	7.15432	82.86	95.20	47.71	
50.01 - 55.00	107	24,006,770.17	12.11	224,362.34	6.93190	82.15	92.00	52.79	
TOTAL	852	198,204,973.69	100.00	232,634.95	7.04037	82.27	93.89	42.24	

Collateral Grouped by Loan Purpose			
LOAN PURP	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Cash Out Refinance	304	71,169,855.13	35.91
Purchase	494	115,117,662.12	58.08
Rate/Term Refinance	54	11,917,456.44	6.01
TOTAL	852	198,204,973.69	100.00

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Collateral Grouped by Lien							
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
First Lien	852	198,204,973.69	100.00	232,634.95	7.04037	93.89	648
TOTAL	852	198,204,973.69	100.00	232,634.95	7.04037	93.89	648

Collateral Grouped by Balloon Flag			
BALLOON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	852	198,204,973.69	100.00
TOTAL	852	198,204,973.69	100.00

Collateral Grouped by Prepay Penalty			
PREPAY PP DESC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	146	33,329,499.02	16.82
No PP	146	33,329,499.02	16.82
Yes	706	164,875,474.67	83.18
1Y PP	36	10,494,459.85	5.29
2.5Y PP	13	2,674,948.98	1.35
2Y PP	517	123,188,644.40	62.15
3Y PP	138	27,694,221.44	13.97
5Y PP	1	720,000.00	0.36
6M PP	1	103,200.00	0.05
TOTAL	852	198,204,973.69	100.00

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AL	11	1,109,270.00	0.56
AZ	50	8,747,567.83	4.41
CA	319	99,416,790.21	50.16
CO	46	8,268,548.14	4.17
DC	1	228,320.00	0.12
DE	2	294,323.42	0.15
FL	78	14,462,497.44	7.30
GA	70	10,197,403.97	5.14
IA	1	107,200.00	0.05
ID	4	762,820.00	0.38
IL	34	6,853,383.98	3.46
IN	4	635,499.71	0.32

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
KS	3	352,360.00	0.18
KY	1	272,000.00	0.14
LA	2	157,900.00	0.08
MA	2	584,800.00	0.30
MD	29	8,409,745.93	4.24
ME	2	386,000.00	0.19
MI	21	2,980,231.59	1.50
MN	14	2,926,477.35	1.48
MO	11	1,822,034.00	0.92
NC	4	517,235.99	0.26
NJ	2	711,999.91	0.36
NV	20	4,471,470.22	2.26
NY	14	5,042,995.90	2.54
OH	13	1,617,718.92	0.82
OK	2	231,040.00	0.12
OR	7	1,344,512.83	0.68
PA	4	685,843.99	0.35
RI	2	421,000.00	0.21
SC	7	754,499.99	0.38
TN	8	1,348,345.00	0.68
TX	20	3,283,681.89	1.66
UT	8	1,494,682.00	0.75
VA	7	2,055,748.53	1.04
WA	23	4,473,794.85	2.26
WI	5	664,110.10	0.34
WY	1	111,120.00	0.06
TOTAL	852	198,204,973.69	100.00

Collateral Grouped by Margin			
AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	830	193,174,958.85	97.46
2,500 - 2,999	1	475,000.00	0.24
3,000 - 3,499	6	1,270,500.00	0.64
3,500 - 3,999	10	1,702,355.67	0.86
4,000 - 4,499	25	5,112,496.73	2.58
4,500 - 4,999	33	6,206,541.57	3.13
5,000 - 5,499	95	22,825,077.97	11.52
5,500 - 5,999	134	33,490,244.40	16.90
6,000 - 6,499	312	79,381,475.27	40.05
6,500 - 6,999	87	22,837,535.42	11.52
7,000 - 7,499	35	6,169,577.48	3.11
7,500 - 7,999	38	5,782,896.57	2.92

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BSABS 2005-HE5 {IO LOANS}

Collateral Grouped by Margin				
AM TYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	
MARGIN				
8.000 - 8.499	26	4,036,830.20	2.04	
8.500 - 8.999	22	3,238,827.57	1.63	
9.000 - 9.499	2	214,900.00	0.11	
9.500 - 9.999	3	305,700.00	0.15	
10.000 - 10.499	1	125,000.00	0.06	
FIXED	22	5,030,014.84	2.54	
0.000 - 0.499	22	5,030,014.84	2.54	
TOTAL	852	198,204,973.69	100.00	

Collateral Grouped by Index			
INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
1YR TRSRY-CMT	3	730,250.00	0.37
FIXED	22	5,030,014.84	2.54
WSJ-6MLIBOR	827	192,444,708.85	97.09
TOTAL	852	198,204,973.69	100.00

Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
6MLIBOR IO	1	475,000.00	0.24	475,000.00	360	356	4	691	14.30	95.00	2.87500	1.00000	1.00000	6.00000	2
FIXED IO	22	5,030,014.84	2.54	228,726.59	360	358	2	703	43.88	82.86	94.19	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM IO	686	163,003,592.77	82.24	237,637.41	360	358	2	648	42.12	81.49	93.97	2.45643	1.16713	6.52447	22
LIBOR 3/6 ARM IO	130	26,943,522.43	13.59	207,264.68	360	358	2	630	43.38	86.60	93.45	6.76830	2.84887	6.18782	34
LIBOR 5/6 ARM IO	10	2,022,593.65	1.02	202,271.60	360	357	3	661	38.17	83.75	91.77	5.34275	3.19974	6.31779	57
TREAS. 5/1 ARM IO	3	730,250.00	0.37	243,416.67	360	358	2	719	46.02	81.19	96.42	5.88059	2.00000	6.00000	58
TOTAL	852	198,204,973.69	100.00	232,656.83	360	358	2	648	42.24	82.27	93.89	6.02838	2.51365	6.47208	24

Collateral Grouped by IO Term			
IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
10 YEARS	19	4,182,182.94	2.11
2 YEARS	318	78,021,118.17	39.36
2.5 YEARS	1	388,000.00	0.20
3 YEARS	17	4,909,243.33	2.48
5 YEARS	492	109,832,577.60	55.41
7 YEARS	5	871,851.65	0.44
TOTAL	852	198,204,973.69	100.00

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BSABS 2005-HE5 {LOANS WITH SILENT SECOND}

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Bear, Stearns & Co. Inc.
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Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
6MLIBOR	3	441,130.66	0.24	6.79055	6.28485	147,244.33	360	357	3	626	39.00	83.17	97.99	5.38592	1.00000	1.00000	6.71003	3
BALLOON	1	144,837.30	0.08	6.95000	6.44430	145,200.00	180	177	3	639	49.80	80.00	100.00	0.00000	0.00000	0.00000	0.00000	0
FIXED	42	6,423,051.71	3.48	7.54083	7.03513	153,154.02	360	358	2	644	39.95	77.96	96.25	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	13	3,372,832.04	1.83	7.33823	6.83253	259,456.38	360	358	2	703	44.85	80.65	97.54	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM	344	52,850,587.60	28.62	6.99641	6.49071	151,884.89	360	358	2	643	43.15	80.24	98.66	5.69135	1.00463	1.00463	6.20017	22
LIBOR 2/6 ARM IO	448	105,840,535.85	57.32	6.82589	6.32019	236,261.87	360	358	2	662	42.37	80.11	99.33	5.86090	2.33318	1.20530	6.64267	22
LIBOR 3/6 ARM	18	3,258,502.33	1.76	7.22421	6.71851	181,257.78	360	358	2	667	41.62	77.96	98.07	6.21035	2.82421	1.01384	6.03920	34
LIBOR 3/6 ARM IO	40	9,769,524.63	5.29	6.86130	6.35560	244,244.25	360	357	3	647	43.91	80.00	98.89	6.02970	2.81043	1.06947	6.32383	33
LIBOR 5/6 ARM	5	962,636.00	0.52	6.93835	6.43265	192,688.00	360	358	2	651	38.83	80.00	95.52	5.30273	2.66787	1.00000	6.00000	58
LIBOR 5/6 ARM IO	6	973,644.66	0.53	6.78289	6.27719	162,286.00	360	358	2	666	42.89	80.00	96.68	5.24034	3.00000	2.00000	6.24732	58
TREAS. 5/1 ARM	1	64,947.70	0.04	9.45000	8.94430	64,980.00	360	358	2	651	27.20	90.00	95.00	6.25000	2.00000	2.00000	6.00000	58
TREAS. 5/1 ARM IO	2	555,000.00	0.30	6.87518	6.36948	278,000.00	360	358	2	739	45.77	80.00	100.00	5.84317	2.00000	2.00000	6.00000	58
TOTAL	923	184,658,230.48	100.00	6.91926	6.41356	200,178.33	360	358	2	656	42.61	80.05	98.92	5.81793	2.49947	1.13346	6.47187	23

Collateral Grouped by Current Balance

CURRENT BALANCE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
0.00 - 49,999.99	10	410,408.43	0.22	8.5543	8.0486	357	3	41,040.84	78.33	96.14	601
50,000.00 - 99,999.99	165	12,783,452.61	6.92	7.4559	6.9502	358	2	77,475.47	80.15	98.97	631
100,000.00 - 149,999.99	214	26,451,421.33	14.32	7.1067	6.6010	357	2	123,604.77	80.11	99.27	644
150,000.00 - 199,999.99	151	26,284,231.36	14.23	6.8854	6.3797	358	2	174,067.76	80.45	99.05	651
200,000.00 - 249,999.99	117	26,344,964.98	14.27	6.8796	6.3739	358	2	225,170.64	80.22	99.10	661
250,000.00 - 299,999.99	96	26,082,475.78	14.12	6.7732	6.2675	358	2	271,692.46	80.10	99.25	661
300,000.00 - 349,999.99	62	19,906,711.41	10.78	6.8870	6.3813	358	2	321,075.99	80.24	99.54	666
350,000.00 - 399,999.99	48	17,838,025.07	9.66	6.7064	6.2007	358	2	371,625.52	80.27	98.51	674
400,000.00 - 449,999.99	30	12,727,745.31	6.89	6.7919	6.2862	358	2	424,258.18	80.20	97.67	663
450,000.00 - 499,999.99	13	6,194,998.64	3.35	6.7345	6.2288	357	3	476,538.36	77.33	97.92	658
500,000.00 - 549,999.99	8	4,144,187.80	2.24	6.9084	6.4027	358	2	518,023.48	80.63	99.36	662
550,000.00 - 599,999.99	5	2,908,844.78	1.58	6.7394	6.2337	358	2	581,768.96	80.00	97.87	652
600,000.00 - 649,999.99	3	1,880,762.98	1.02	7.4385	6.9328	357	3	626,920.99	72.92	94.30	613
700,000.00 - 749,999.99	1	700,000.00	0.38	6.9900	6.4843	355	5	700,000.00	80.00	100.00	655
TOTAL	923	184,658,230.48	100.00	6.9193	6.4136	358	2	200,063.09	80.05	98.92	656

Collateral Grouped by Current Gross Coupon

CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
4.250 - 4.499	1	154,620	0.08	4.2500	358	2	4.2500	4.2500	154,620	80.00	100.00	643
4.500 - 4.749	1	376,000	0.20	4.6250	356	4	4.6250	4.6250	376,000	80.00	100.00	644
4.750 - 4.999	2	194,209	0.11	4.9201	357	3	4.9000	4.9500	97,105	80.00	100.00	632
5.000 - 5.249	2	546,376	0.30	5.1128	357	3	5.1000	5.1250	273,188	80.00	100.00	674

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Bear, Stearns & Co. Inc. BSABS 2005-HE5 {LOANS WITH SILENT SECOND}

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Collateral Grouped by Current Gross Coupon													
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
5.250 - 5.499	11	2,510,028	1.36	5.3825	4.8768	357	3	5.2500	5.4000	228,184	78.91	98.76	679
5.500 - 5.749	21	4,744,555	2.57	5.6299	5.1242	358	2	5.5000	5.7400	225,931	79.76	99.48	655
5.750 - 5.999	60	14,211,021	7.70	5.8861	5.3804	358	2	5.7500	5.9900	236,850	80.00	99.88	650
6.000 - 6.249	53	12,067,754	6.54	6.1088	5.6031	357	3	6.0000	6.2300	227,693	79.98	98.86	661
6.250 - 6.499	90	19,002,589	10.29	6.3468	5.8411	358	2	6.2500	6.4900	211,140	79.99	99.14	661
6.500 - 6.749	111	22,564,339	12.22	6.5964	6.0907	358	2	6.5000	6.7300	203,282	80.62	99.64	663
6.750 - 6.999	167	37,598,842	20.36	6.8856	6.3799	357	2	6.7500	6.9900	225,143	80.24	99.62	660
7.000 - 7.249	64	13,266,185	7.18	7.1051	6.5994	358	2	7.0000	7.2400	207,284	80.13	98.91	654
7.250 - 7.499	83	15,550,380	8.42	7.3355	6.8298	358	2	7.2500	7.4900	187,354	79.81	99.19	657
7.500 - 7.749	79	15,222,902	8.24	7.5880	7.0823	358	2	7.5000	7.7400	192,695	79.59	98.06	660
7.750 - 7.999	70	12,090,221	6.55	7.8805	7.3748	358	2	7.7500	7.9900	172,717	79.24	96.11	653
8.000 - 8.249	25	3,082,535	1.67	8.0974	7.5917	358	2	8.0000	8.2400	123,301	79.87	98.73	648
8.250 - 8.499	23	3,808,775	2.06	8.3276	7.8219	358	2	8.2500	8.4500	165,599	80.83	98.02	642
8.500 - 8.749	16	2,284,333	1.24	8.5936	8.0879	358	2	8.5000	8.7000	142,771	77.90	96.32	646
8.750 - 8.999	21	3,233,556	1.75	8.8909	8.3852	358	2	8.7500	8.9900	153,979	80.92	96.37	616
9.000 - 9.249	4	250,291	0.14	9.1648	8.6591	357	3	9.1000	9.2000	62,573	86.73	98.42	579
9.250 - 9.499	4	422,334	0.23	9.2959	8.7902	358	2	9.2500	9.4500	105,583	81.54	96.11	581
9.500 - 9.749	5	634,068	0.34	9.6295	9.1238	358	2	9.5000	9.7250	126,814	86.91	97.80	585
9.750 - 9.999	1	93,516	0.05	9.9500	9.4443	357	3	9.9500	9.9500	93,516	80.00	100.00	560
10.000 - 10.249	3	291,767	0.16	10.1874	9.6817	357	3	10.1500	10.2000	97,256	80.00	100.00	568
10.500 - 10.749	2	116,637	0.06	10.6500	10.1443	357	3	10.6500	10.6500	58,318	77.19	87.81	538
10.750 - 10.999	2	130,150	0.07	10.7989	10.2932	358	2	10.7500	10.9000	65,075	76.63	96.62	526
11.250 - 11.499	1	71,152	0.04	11.3000	10.7943	357	3	11.3000	11.3000	71,152	80.00	100.00	563
12.750 - 12.999	1	139,098	0.08	12.7500	12.2443	357	3	12.7500	12.7500	139,098	80.00	100.00	522
TOTAL	923	184,658,230	100.00	6.9193	6.4136	358	2	4.2500	12.7500	200,063	80.05	98.92	656

Collateral Grouped by Original Loan-to-Value Ratio											
LOAN TO VALUE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
60.01 - 65.00	1	499,636.29	0.27	7.60000	7.09430	358	2	499,636.29	60.98	90.00	669
65.01 - 70.00	5	1,525,651.95	0.83	7.74529	7.23959	358	2	305,130.39	67.64	87.07	636
70.01 - 75.00	13	1,996,435.40	1.08	7.59851	7.09281	357	3	153,571.95	73.63	94.72	633
75.01 - 80.00	859	172,363,103.26	93.34	6.87345	6.36775	358	2	200,655.53	79.97	99.22	657
80.01 - 85.00	22	4,808,711.05	2.60	7.44301	6.93731	357	3	218,577.77	84.65	95.31	647
85.01 - 90.00	22	3,399,724.96	1.84	7.59000	7.08430	358	2	154,532.95	89.60	97.92	633
90.01 - 95.00	1	64,967.57	0.04	9.10000	8.59430	357	3	64,967.57	95.00	99.38	599
TOTAL	923	184,658,230.48	100.00	6.91926	6.41356	358	2	200,063.09	80.05	98.92	656

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Collateral Grouped by Original Combined Loan-to-Value Ratio											
CLTV SEC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg. CURRENT GROSS COUPON	Wtd Avg. CURRENT NET COUPON	Wtd Avg. STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
80.01 - 85.00	4	1,119,267.05	0.61	7.93434	7.42864	357	3	279,816.76	72.16	83.04	546
85.01 - 90.00	38	9,296,966.49	5.03	7.60817	7.10247	358	2	244,657.01	77.95	89.75	685
90.01 - 95.00	74	13,692,410.54	7.42	7.19602	6.69032	357	3	185,032.57	80.97	94.53	650
95.01 - 100.00	807	160,549,586.40	86.94	6.84869	6.34299	358	2	198,946.20	80.15	99.93	656
TOTAL	923	184,658,230.48	100.00	6.91926	6.41356	358	2	200,063.09	80.05	98.92	656

Collateral Grouped by Fico Score								
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
500 - 519	2	436,969.39	0.24	218,484.70	7.64817	79.97	82.42	517
520 - 539	6	485,306.57	0.26	80,884.43	10.66459	79.76	97.36	527
540 - 559	8	660,437.78	0.36	82,554.72	8.36852	85.88	95.81	551
560 - 579	26	3,384,390.04	1.83	130,168.85	8.62112	78.51	94.64	567
580 - 599	93	13,806,726.32	7.48	148,459.42	6.99253	80.80	98.78	590
600 - 619	99	15,425,783.02	8.35	155,815.99	6.97545	79.97	99.56	610
620 - 639	145	31,298,875.33	16.95	215,854.31	6.86487	79.88	99.29	630
640 - 659	186	41,091,162.79	22.25	220,920.23	6.81866	80.22	99.34	649
660 - 679	144	29,836,247.36	16.16	207,196.16	6.88164	79.52	99.02	668
680 - 699	74	15,686,731.08	8.50	211,982.85	6.78423	80.30	99.22	689
700 - 719	63	14,372,033.00	7.78	228,127.51	6.86374	80.10	99.26	710
720 - 739	34	7,995,146.74	4.33	235,151.37	6.79641	79.52	98.02	731
740 - 759	28	6,906,633.93	3.74	246,665.50	6.81931	80.43	96.25	747
760 - 779	9	1,887,137.34	1.02	209,681.93	7.04561	81.82	98.26	769
780 - 799	5	1,334,306.31	0.72	266,861.26	7.27768	80.00	99.76	788
800 - 819	1	50,343.48	0.03	50,343.48	8.90000	80.00	100.00	804
TOTAL	923	184,658,230.48	100.00	200,063.09	6.91926	80.05	98.92	656

Collateral Grouped by Property Type		
PROPTYPE	Count	Pct of overall CURRENT BALANCE
2-4 Family	84	22,019,509.65
Condominium	61	11,284,285.75
PUD	150	31,020,651.83
Single Family	628	119,833,783.25
TOTAL	923	184,658,230.48

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Collateral Grouped by Occupancy Type			
OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Investor	71	12,564,387.14	6.80
Owner Occupied	850	171,810,653.34	93.04
Second Home	2	283,190.00	0.15
TOTAL	923	184,658,230.48	100.00

Collateral Grouped by Documentation Type			
DOCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Full/Alternative Limited	437	75,736,172.10	41.01
Limited	4	384,631.65	0.21
Stated Income	482	108,537,426.73	58.78
TOTAL	923	184,658,230.48	100.00

Collateral Grouped by Back Ratio (DTI)									
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg BACK RATIO	
5.01 - 10.00	1	499,000.00	0.27	499,000.00	5.57000	79.21	99.21	10.00	
10.01 - 15.00	2	283,098.96	0.15	141,549.48	8.40758	80.00	92.08	12.78	
15.01 - 20.00	8	1,822,320.73	0.99	227,790.09	7.08760	75.95	92.94	18.55	
20.01 - 25.00	15	1,557,313.60	0.84	103,820.91	7.51653	79.70	97.31	22.66	
25.01 - 30.00	48	8,151,207.75	4.41	169,816.83	7.11033	80.28	98.43	27.76	
30.01 - 35.00	73	12,833,534.49	6.95	175,801.84	7.01145	80.10	98.73	32.92	
35.01 - 40.00	150	29,803,757.78	16.14	198,691.72	6.95320	80.13	98.98	37.84	
40.01 - 45.00	238	52,238,621.79	28.29	219,490.01	6.87731	79.93	98.86	42.61	
45.01 - 50.00	295	58,341,442.13	31.59	197,767.60	6.95943	80.15	99.11	47.68	
50.01 - 55.00	93	19,127,933.25	10.36	205,676.70	6.66368	80.25	99.49	52.63	
TOTAL	923	184,658,230.48	100.00	200,063.09	6.91926	80.05	98.92	42.61	

Collateral Grouped by Loan Purpose			
LOAN PURP	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Cash Out Refinance	144	29,189,465.51	15.81
Purchase	713	143,148,491.90	77.52
Rate/Term Refinance	66	12,320,273.07	6.67
TOTAL	923	184,658,230.48	100.00

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Collateral Grouped by Lien							
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
First Lien	923	184,658,230.48	100.00	200,063.09	6.91926	98.92	656
TOTAL	923	184,658,230.48	100.00	200,063.09	6.91926	98.92	656

Collateral Grouped by Balloon Flag			
BALLOON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	922	184,513,393.18	99.92
Yes	1	144,837.30	0.08
TOTAL	923	184,658,230.48	100.00

Collateral Grouped by Prepay Penalty			
PREPAY PP DESC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	206	40,153,029.57	21.74
No PP	206	40,153,029.57	21.74
Yes	717	144,505,200.91	78.26
1Y PP	41	9,941,919.51	5.38
2.5Y PP	7	1,706,150.00	0.92
2Y PP	566	114,743,163.99	62.14
3Y PP	101	17,361,204.43	9.40
6M PP	2	752,762.98	0.41
TOTAL	923	184,658,230.48	100.00

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AL	8	749,050.96	0.41
AR	2	207,334.98	0.11
AZ	39	6,385,775.48	3.46
CA	246	74,112,107.22	40.13
CO	49	8,966,015.05	4.86
CT	5	823,813.03	0.45
DC	3	967,751.64	0.52
DE	1	109,323.42	0.06
FL	58	10,740,502.70	5.82
GA	41	5,335,985.96	2.89
IA	1	107,200.00	0.06
ID	6	636,977.37	0.34

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
IL	44	8,726,063.14	4.73
IN	12	1,205,377.02	0.65
KS	7	698,714.40	0.38
KY	5	685,117.40	0.37
LA	12	1,125,626.67	0.61
MA	8	1,844,271.92	1.00
MD	21	5,490,192.33	2.97
ME	1	107,738.06	0.06
MI	23	2,842,214.28	1.54
MN	13	2,650,325.40	1.44
MO	19	2,380,718.43	1.29
NC	21	2,593,164.15	1.40
NE	1	69,439.33	0.04
NH	3	540,144.82	0.29
NJ	5	1,195,799.99	0.65
NM	1	101,505.44	0.05
NV	17	3,625,869.05	1.96
NY	23	7,557,916.14	4.09
OH	33	3,589,302.61	1.94
OK	6	396,434.88	0.21
OR	12	2,118,284.40	1.15
PA	20	2,078,180.77	1.13
RI	3	581,042.60	0.31
SC	15	1,794,029.40	0.97
TN	14	2,352,913.57	1.27
TX	66	8,345,884.74	4.52
UT	16	2,936,160.15	1.59
VA	10	2,317,523.50	1.26
WA	26	4,740,728.17	2.57
WI	6	714,589.91	0.39
WY	1	111,120.00	0.06
TOTAL	923	184,658,230.48	100.00

Collateral Grouped by Margin			
AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	867	174,717,509.43	94.62
2,000 - 2,499	1	116,606.06	0.06
3,000 - 3,499	14	2,341,273.58	1.27
3,500 - 3,999	15	2,575,565.32	1.39
4,000 - 4,499	31	5,933,988.71	3.21
4,500 - 4,999	56	9,256,201.57	5.01
5,000 - 5,499	117	21,139,263.68	11.45

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Collateral Grouped by Margin			
AM TYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
5.500 - 5.999	196	40,852,228.75	22.12
6.000 - 6.499	278	67,404,703.76	36.50
6.500 - 6.999	78	15,036,785.07	8.14
7.000 - 7.499	32	3,967,161.37	2.15
7.500 - 7.999	27	3,573,518.06	1.94
8.000 - 8.499	12	1,657,208.73	0.90
8.500 - 8.999	7	661,702.47	0.36
9.500 - 9.999	3	201,302.30	0.11
FIXED	56	9,940,721.05	5.38
0.000 - 0.499	56	9,940,721.05	5.38
TOTAL	923	184,658,230.48	100.00

Collateral Grouped by Index			
INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
1YR TRSRV-CMT	3	620,947.70	0.34
FIXED	55	9,795,883.75	5.30
FIXED-BALLOON	1	144,837.30	0.08
WSJ-6MLIBOR	864	174,096,561.73	94.28
TOTAL	923	184,658,230.48	100.00

Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT COUPON	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
6MLIBOR	3	441,130.66	0.24	6.79055	6.79055	6.28485	147,244.33	360	357	3	626	39.00	83.17	97.99	5.38592	1.00000	1.00000	6.71003	3
BALLOON	1	144,837.30	0.08	6.95000	6.95000	6.44430	145,200.00	180	177	3	639	49.80	80.00	100.00	0.00000	0.00000	0.00000	0.00000	0
FIXED	42	6,423,051.71	3.48	7.54083	7.54083	7.03513	153,154.02	360	358	2	644	39.95	77.96	96.25	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	13	3,372,832.04	1.83	7.33823	7.33823	6.83253	259,456.38	360	358	2	703	44.85	80.65	97.54	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM	344	52,850,587.60	28.62	6.99641	6.99641	6.49071	153,884.89	360	358	2	643	43.15	80.24	98.66	5.69135	2.76108	1.00463	6.20017	22
LIBOR 3/6 ARM	448	105,840,535.85	57.32	6.82589	6.82589	6.32019	236,261.87	360	358	2	662	42.37	80.11	99.33	5.86090	2.33318	1.20530	6.64267	22
LIBOR 5/6 ARM	18	3,258,502.33	1.76	7.22421	7.22421	6.71851	181,257.78	360	358	2	667	41.62	77.96	98.07	6.21035	2.87421	1.01384	6.03920	34
LIBOR 2/6 ARM IO	40	9,769,524.63	5.29	6.86130	6.86130	6.35560	244,244.25	360	357	3	647	43.91	80.00	98.89	6.02970	2.81043	1.06947	6.32383	33
LIBOR 3/6 ARM IO	5	962,636.00	0.52	6.93835	6.93835	6.43265	192,688.00	360	358	2	651	38.83	80.00	95.52	5.30273	2.66787	1.00000	6.00000	58
LIBOR 5/6 ARM IO	6	973,644.66	0.53	6.78289	6.77719	6.27719	162,286.00	360	358	2	666	42.89	80.00	96.68	5.24034	3.00000	1.00000	6.24732	58
TREAS. 5/1 ARM	1	64,947.70	0.04	9.45000	9.45000	8.94430	64,980.00	360	358	2	651	27.20	90.00	95.00	6.25000	2.00000	2.00000	6.00000	58
TREAS. 5/1 ARM IO	2	556,000.00	0.30	6.87518	6.87518	6.36948	278,000.00	360	358	2	739	45.77	80.00	100.00	5.84317	2.00000	2.00000	6.00000	58
TOTAL	923	184,658,230.48	100.00	6.91926	6.91926	6.41356	200,178.33	360	358	2	656	42.61	80.05	98.92	5.81793	2.49947	1.13346	6.47187	23

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Collateral Grouped by IO Term			
IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
10 YEARS	9	1,672,087.29	0.88
2 YEARS	253	62,027,211.24	33.59
2.5 YEARS	1	388,000.00	0.21
3 YEARS	8	2,560,770.78	1.39
5 YEARS	234	53,285,615.21	28.86
7 YEARS	4	628,852.66	0.34
NON-IO	414	64,145,693.30	34.74
TOTAL	923	184,658,230.48	100.00

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MH Stratification:	
Total Balance	0.00
% Pool Balance	0.00%
Ave. FICO	0
Ave. LTV	0.00%
% Full Docs	0.00%

Silent Seconds Stratification:	
Total Balance	184,658,230.00
% Pool Balance	34.65%

Ave. FICO	656
Ave. LTV	98.92
% Filled Docs	41.01

LTV Above 90 Stratification:	
Total Balance	84,862,786.06
% Pool Balance	51.29
Ave. FICO	646
Ave. LTV	96.85
% Full Docs	64.53

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(The following text is extremely faint and largely illegible due to poor scan quality. It appears to be a list or index of names and locations.)

1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

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Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
GMLIBOR	1	127,913.94	0.31	7.99000	7.48430	128,000.00	360	358	2	643	37.80	80.00	100.00	3.25000	1.00000	1.00000	6.00000	4
FIXED	27	4,790,718.30	11.72	7.43504	6.92934	177,749.96	350	347	2	664	37.78	78.67	86.10	0.00000	0.00000	0.00000	0.00000	0
FIXED IO	14	3,620,832.16	8.85	7.31977	6.81407	258,764.21	360	358	2	721	44.29	82.95	93.25	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM	33	5,153,009.02	12.60	8.08752	7.58182	156,371.67	360	358	2	643	38.81	88.04	91.73	6.01254	1.00000	1.00000	6.00000	22
LIBOR 2/6 ARM IO	84	20,093,901.94	49.14	7.16540	6.65970	239,213.38	360	358	2	645	47.32	81.20	91.73	5.86068	1.00000	1.00000	6.00000	22
LIBOR 3/6 ARM	9	1,561,009.39	3.82	8.19548	7.68978	173,670.00	360	358	2	654	42.08	83.95	95.96	5.88835	1.00000	1.00000	6.00000	34
LIBOR 3/6 ARM IO	22	4,531,090.98	11.08	7.08050	6.57480	205,959.09	360	358	2	634	48.70	84.36	91.83	5.76088	1.00000	1.00000	6.00000	34
TREAS. 5/1 ARM	3	283,037.27	0.69	7.87871	7.37301	97,826.67	360	358	2	716	36.81	85.48	86.63	5.79258	2.00000	2.00000	6.00000	58
TREAS. 5/1 ARM IO	3	730,250.00	1.79	7.01234	6.50664	243,416.67	360	358	2	719	46.02	81.19	96.42	5.88059	2.00000	2.00000	6.00000	58
TOTAL	196	40,891,763.00	100.00	7.36156	6.85586	208,785.70	359	356	2	655	44.69	82.40	91.84	5.86175	2.96152	1.03120	6.00000	25

Collateral Grouped by Current Balance

CURRENT BALANCE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
0.00 - 49,999.99	2	99,168.45	0.24	7.5252	7.0195	177	3	49,584.23	68.56	68.56	668
50,000.00 - 99,999.99	35	2,700,859.25	6.60	8.1242	7.6185	355	2	77,167.41	85.81	91.64	627
100,000.00 - 149,999.99	35	4,430,561.61	10.83	7.7235	7.2178	352	2	126,587.47	85.10	92.91	632
150,000.00 - 199,999.99	43	7,368,528.88	18.02	7.5312	7.0255	358	2	171,361.14	84.79	93.57	645
200,000.00 - 249,999.99	24	5,456,186.21	13.34	7.4769	6.9712	358	2	227,341.09	82.46	89.79	655
250,000.00 - 299,999.99	15	4,139,680.16	10.12	6.9456	6.4399	357	3	275,978.68	79.81	91.98	646
300,000.00 - 349,999.99	10	3,236,000.88	7.91	6.8690	6.3633	357	3	323,600.09	80.52	94.23	670
350,000.00 - 399,999.99	16	5,933,443.01	14.51	6.9621	6.4564	358	2	370,840.19	80.68	89.98	669
400,000.00 - 449,999.99	7	2,944,246.52	7.20	7.4368	6.9311	358	2	420,606.65	83.38	89.11	697
450,000.00 - 499,999.99	4	1,940,338.03	4.75	7.3612	6.8555	358	2	483,084.51	72.57	90.71	640
500,000.00 - 549,999.99	3	1,522,750.00	3.72	7.5754	7.0697	358	2	507,583.33	84.41	96.22	676
550,000.00 - 599,999.99	2	1,120,000.00	2.74	6.9875	6.4818	358	2	560,000.00	84.54	94.45	662
TOTAL	196	40,891,763.00	100.00	7.3616	6.8559	356	2	208,631.44	82.40	91.84	655

Collateral Grouped by Current Gross Coupon

CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
5.750 - 5.999	8	2,157,346	5.28	5.9900	5.4843	358	2	5.9900	269,668	80.68	91.19	657
6.000 - 6.249	8	2,530,552	6.19	6.0852	5.5795	357	3	6.0000	316,319	80.75	97.84	670
6.250 - 6.499	7	1,868,157	4.57	6.3279	5.8222	358	2	6.2500	266,880	83.60	96.65	664
6.500 - 6.749	11	2,459,440	6.01	6.6140	6.1083	357	3	6.5000	223,585	80.78	89.19	661
6.750 - 6.999	24	5,323,237	13.02	6.9055	6.3998	358	2	6.7500	221,802	80.19	92.13	672
7.000 - 7.249	10	2,950,553	7.22	7.0867	6.5810	358	2	7.0000	295,055	82.37	88.13	682
7.250 - 7.499	23	4,544,207	11.11	7.3531	6.8474	356	2	7.2500	197,574	82.19	88.13	646
7.500 - 7.749	20	5,782,524	14.14	7.5515	7.0458	358	2	7.5000	289,126	79.89	91.33	646
7.750 - 7.999	37	6,143,341	15.02	7.8839	7.3782	352	2	7.7500	166,036	85.01	91.94	663

The information contained herein will be superseded by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets. This report does not constitute a bid or offer by any person for any security or an undertaking by any person to provide or accept any such bid or offer. Each investor must determine for itself the appropriateness of any transaction in securities, including any related legal, tax and accounting considerations, and no recommendation is made herein as to any security or transaction. No assurance is given (x) as to the accuracy or completeness of any of the information set forth herein, or (y) that the prices indicated (i) constitute prices at which the securities listed could have been or may be purchased or sold in any market, (ii) reflect the value Bear Stearns assigns to any security while in its inventory, or (iii) take into account the size of any position in the securities listed. Spreads between bid and offer prices may vary significantly due to market volatility or illiquidity. All prices and other information relating to any security are subject to change without notice. Bear, Stearns & Co. Inc. and its affiliates and associated persons may have positions and conduct transactions in the securities covered by this report, and may solicit business from and perform services for the issuers of

Collateral Grouped by Current Gross Coupon

Current Gross Coupon	Count	Total Current Balance	Pct of overall Current Balance	Wtd Avg Current Gross	Wtd Avg Current Coupon	Wtd Avg Stated Rem Term	Wtd Avg Age	Min Current Gross Coupon	Max Current Gross Coupon	Avg Current Balance	Wtd Avg Loan To LTV	Wtd Avg FICO Score
8.000 - 8.249	10	845,819	2.07	8,0796	7.5739	358	358	8,0000	8,2400	84,582	86.41	653
8.250 - 8.499	9	2,027,570	4.96	8,3211	7,8154	358	358	8,2500	8,4500	225,286	83.69	625
8.500 - 8.749	9	1,516,296	3.71	8,5662	8,0605	353	353	8,5000	8,6500	168,477	81.96	629
8.750 - 8.999	13	1,890,467	4.62	8,8673	8,3616	358	358	8,7500	8,9900	145,421	87.89	624
9.000 - 9.249	4	449,599	1.10	9,1188	8,6131	358	358	9,0500	9,2000	112,400	88.50	593
9.250 - 9.499	2	202,736	0.50	9,3820	8,8763	357	357	9,3500	9,4500	101,368	96.80	629
9.750 - 9.999	1	199,920	0.49	9,8750	9,3693	358	358	9,8750	9,8750	199,920	80.00	534
TOTAL	196	40,891,763	100.00	7.3616	6.8559	356	356	5.9900	9.8750	208,631	82.40	655

Collateral Grouped by Original Loan-to-Value Ratio

Loan to Value	Count	Total Current Balance	Pct of overall Current Balance	Wtd Avg Current Gross	Wtd Avg Current Coupon	Wtd Avg Stated Rem Term	Wtd Avg Age	Avg Current Balance	Wtd Avg Loan To LTV	Wtd Avg FICO Score
50.01 - 55.00	2	362,365.71	0.89	6,75317	6,24747	357	357	181,182.86	54.53	587
55.01 - 60.00	2	292,834.06	0.72	6,12712	5,62142	358	358	146,417.03	55.72	619
60.01 - 65.00	5	928,431.27	2.27	7,39496	6,88926	348	348	185,686.25	62.00	633
65.01 - 70.00	6	1,408,841.60	3.45	7,74650	7,24080	358	358	234,806.93	67.99	662
70.01 - 75.00	4	496,534.76	1.21	7,76577	7,26007	340	340	124,133.69	74.57	712
75.01 - 80.00	99	22,904,933.02	56.01	7,29708	6,79138	358	358	231,362.96	79.82	669
80.01 - 85.00	28	6,319,500.28	15.45	7,19910	6,69340	356	356	225,696.44	84.72	606
85.01 - 90.00	13	2,767,171.62	6.77	7,31208	6,80638	349	349	212,859.36	89.50	660
90.01 - 95.00	7	1,555,692.37	3.80	6,73175	6,22605	358	358	222,241.77	94.07	730
95.01 - 100.00	30	3,855,458.31	9.43	8,25073	7,74503	357	357	128,515.28	99.93	620
TOTAL	196	40,891,763.00	100.00	7.36156	6.85586	356	356	208,631.44	82.40	655

Collateral Grouped by Original Combined Loan-to-Value Ratio

Combo LTV	Count	Total Current Balance	Pct of overall Current Balance	Wtd Avg Current Gross	Wtd Avg Current Coupon	Wtd Avg Stated Rem Term	Wtd Avg Age	Avg Current Balance	Wtd Avg Loan To LTV	Wtd Avg FICO Score
50.01 - 55.00	2	362,365.71	0.89	6,75317	6,24747	357	357	181,182.86	54.53	587
55.01 - 60.00	2	292,834.06	0.72	6,12712	5,62142	358	358	146,417.03	55.72	619
60.01 - 65.00	4	428,794.98	1.05	7,15604	6,65034	337	337	107,198.75	63.18	590
65.01 - 70.00	4	839,187.31	2.05	7,23620	6,73030	358	358	209,796.83	68.61	655
70.01 - 75.00	2	279,403.82	0.68	7,01205	6,50635	326	326	139,701.91	74.93	751
75.01 - 80.00	17	3,893,213.01	9.52	7,70011	7,19441	358	358	229,012.53	79.28	598
80.01 - 85.00	18	3,976,040.38	9.72	7,23401	6,72831	356	356	220,891.13	84.55	566
85.01 - 90.00	36	9,082,258.53	22.21	7,68276	7,17706	355	355	252,284.96	89.84	687
90.01 - 95.00	15	3,127,344.17	7.65	7,03109	6,52539	357	357	208,489.61	87.42	722
95.01 - 100.00	96	18,610,321.03	45.51	7,26367	6,75797	358	358	193,857.51	99.88	660
TOTAL	196	40,891,763.00	100.00	7.36156	6.85586	356	356	208,631.44	82.40	655

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Collateral Grouped by Fico Score									
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE	
520 - 539	15	2,497,591.75	6.11	166,506.12	7.95085	80.82	81.21	529	
540 - 559	11	2,035,511.38	4.98	185,046.49	7.43926	82.54	82.54	548	
560 - 579	5	1,339,297.67	3.28	267,859.53	7.81501	81.32	84.83	571	
580 - 599	9	1,408,898.83	3.45	156,544.31	7.72802	85.88	85.88	593	
600 - 619	16	2,716,988.06	6.64	169,811.75	7.52396	88.27	88.27	608	
620 - 639	15	2,498,273.20	6.11	166,551.55	7.80988	90.06	95.62	630	
640 - 659	36	7,928,734.34	19.39	220,242.62	7.09925	82.10	95.08	649	
660 - 679	41	8,764,543.58	21.43	213,769.36	7.30280	78.79	94.66	667	
680 - 699	14	2,856,677.28	6.99	204,048.38	7.41892	81.84	91.54	691	
700 - 719	13	3,173,662.98	7.76	244,127.92	6.78193	84.15	96.62	708	
720 - 739	5	1,113,010.46	2.72	222,602.09	7.49186	81.66	91.96	730	
740 - 759	9	2,609,493.43	6.38	289,943.71	7.51790	79.64	89.30	747	
760 - 779	4	922,205.43	2.26	230,551.36	6.98940	81.98	91.14	769	
780 - 799	2	623,999.66	1.53	311,999.83	7.31667	80.00	99.49	789	
800 - 819	1	402,874.95	0.99	402,874.95	6.80000	95.00	95.00	802	
TOTAL	196	40,891,763.00	100.00	208,631.44	7.36156	82.40	91.84	655	

Collateral Grouped by Property Type			
PROPTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
2-4 Family	38	9,980,728.56	24.41
Condominium	10	1,872,329.99	4.58
PUD	26	5,749,356.03	14.06
Single Family	122	23,289,348.42	56.95
TOTAL	196	40,891,763.00	100.00

Collateral Grouped by Occupancy Type			
OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Investor	43	9,930,349.18	24.28
Owner Occupied	153	30,961,413.82	75.72
TOTAL	196	40,891,763.00	100.00

Collateral Grouped by Documentation Type			
DOCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Full/Alternative	120	22,970,394.50	56.17

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Collateral Grouped by Documentation Type

DOCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Limited	4	919,709.01	2.25
Stated Income	72	17,001,659.49	41.58
TOTAL	196	40,891,763.00	100.00

Collateral Grouped by Back Ratio (DTI)

BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg BACK RATIO
5.01 - 10.00	2	593,300.87	1.45	296,650.44	7.14908	71.94	71.94	8.50
10.01 - 15.00	2	322,727.50	0.79	161,363.75	8.74190	89.59	94.80	14.06
15.01 - 20.00	2	312,037.75	0.76	156,018.88	7.77149	83.81	91.42	16.29
20.01 - 25.00	4	621,698.43	1.52	155,424.61	7.32774	87.04	90.90	22.12
25.01 - 30.00	11	1,392,996.19	3.41	126,636.02	7.76191	85.10	95.11	28.34
30.01 - 35.00	14	2,013,335.83	4.92	143,809.70	7.81506	76.64	86.51	32.48
35.01 - 40.00	22	3,621,211.06	8.86	164,600.50	7.78776	86.84	91.31	37.17
40.01 - 45.00	29	7,094,470.30	17.35	244,636.91	7.73164	80.82	91.92	42.52
45.01 - 50.00	56	12,017,355.84	29.39	214,595.64	7.33120	83.99	94.05	47.93
50.01 - 55.00	54	12,902,629.23	31.55	238,937.58	6.91969	81.20	91.27	52.84
TOTAL	196	40,891,763.00	100.00	208,631.44	7.36156	82.40	91.84	44.69

Collateral Grouped by Loan Purpose

LOAN PURP	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Cash Out Refinance	60	13,047,794.17	31.91
Purchase	123	25,736,843.26	62.94
Rate/Term Refinance	13	2,107,125.57	5.15
TOTAL	196	40,891,763.00	100.00

Collateral Grouped by Lien

LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
First Lien	196	40,891,763.00	100.00	208,631.44	7.36156	91.84	655
TOTAL	196	40,891,763.00	100.00	208,631.44	7.36156	91.84	655

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Collateral Grouped by Balloon Flag			
BALLOON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	196	40,891,763.00	100.00
TOTAL	196	40,891,763.00	100.00

Collateral Grouped by Prepay Penalty			
PREPAY PP DESC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	54	11,463,688.40	28.03
No PP	54	11,463,688.40	28.03
Yes	142	29,428,074.60	71.97
1Y PP	5	1,427,407.83	3.49
2.5Y PP	16	3,054,830.90	7.47
2Y PP	73	16,306,521.04	39.88
3Y PP	43	7,928,796.64	19.39
6M PP	5	710,518.19	1.74
TOTAL	196	40,891,763.00	100.00

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AZ	17	3,486,225.75	8.53
CA	41	13,657,274.80	33.40
CO	14	2,161,464.05	5.29
CT	1	155,079.40	0.38
DC	4	1,331,184.83	3.26
FL	14	2,917,534.67	7.13
GA	7	1,016,837.74	2.49
IA	1	81,908.10	0.20
ID	1	242,815.50	0.59
IL	10	1,630,509.48	3.99
KS	8	1,014,733.15	2.48
KY	1	159,555.87	0.39
LA	2	261,703.26	0.64
MA	4	1,076,491.12	2.63
MD	5	1,497,720.00	3.66
MI	6	803,401.84	1.96
MN	4	784,817.05	1.92
MO	6	658,807.75	1.61
NC	1	64,947.70	0.16
NJ	1	312,000.00	0.76
NV	3	659,146.78	1.61

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
OK	1	49,536.14	0.12
RI	3	626,042.60	1.53
SC	6	547,514.17	1.34
TN	6	717,047.52	1.75
TX	13	2,058,272.60	5.03
UT	2	440,035.63	1.08
VA	1	560,000.00	1.37
WA	11	1,565,093.40	3.83
WI	2	354,062.10	0.87
TOTAL	196	40,891,763.00	100.00

Collateral Grouped by Margin

AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	155	32,480,212.54	79.43
3,000 - 3,499	1	127,913.94	0.31
4,500 - 4,999	1	103,920.00	0.25
5,000 - 5,499	17	3,978,487.34	9.73
5,500 - 5,999	32	7,892,896.16	19.30
6,000 - 6,499	104	20,376,995.10	49.83
FIXED	41	8,411,550.46	20.57
0,000 - 0,499	41	8,411,550.46	20.57
TOTAL	196	40,891,763.00	100.00

Collateral Grouped by Index

INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
1YR TRSRY-CMT	6	1,013,287.27	2.48
FIXED	41	8,411,550.46	20.57
WSJ-6MLIBOR	149	31,466,925.27	76.95
TOTAL	196	40,891,763.00	100.00

Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
6MLIBOR	1	127,913.94	0.31	128,000.00	360	358	2	643	37.80	80.00	3.25000	1.00000	1.00000	6.00000	4
FIXED	27	4,790,718.30	11.72	177,749.96	350	347	2	664	37.78	78.67	0.00000	0.00000	0.00000	0.00000	0

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Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wtd Avg STATED ORIGINAL TERM	Wtd Avg STATED REM TERM	Wtd Avg AGE	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg MARGIN	Wtd Avg INIT RATE CAP	Wtd Avg PER RATE CAP	Wtd Avg GROSS LIFE CAP	Wtd Avg ROLL
FIXED IO	14	3,620,832.16	8.85	7.31977	6.81407	258,764.21	360	358	2	721	44.29	82.95	93.25	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM	33	5,153,009.02	12.60	8.08752	7.58182	156,371.67	360	358	2	643	38.81	88.04	94.85	6.01254	3.00000	1.00000	6.00000	22
LIBOR 2/6 ARM IO	84	20,093,901.94	49.14	7.16540	6.65970	239,213.38	360	358	2	645	47.32	81.20	91.73	5.86068	3.00096	1.00000	6.00000	22
LIBOR 3/6 ARM	9	1,561,009.39	3.82	8.19548	7.68978	173,670.00	360	358	2	654	42.08	83.95	95.96	5.88835	3.00000	1.00000	6.00000	34
LIBOR 3/6 ARM IO	22	4,531,090.98	11.08	7.08050	6.57480	205,959.09	360	358	2	634	48.70	84.36	91.83	5.76088	3.00000	1.00000	6.00000	34
TREAS. 5/1 ARM	3	283,037.27	0.69	7.87871	7.37301	97,826.67	360	358	2	716	36.81	85.48	86.63	5.79258	2.00000	2.00000	6.00000	58
TREAS. 5/1 ARM IO	3	730,250.00	1.79	7.01234	6.50664	243,416.67	360	358	2	719	46.02	81.19	96.42	5.88059	2.00000	2.00000	6.00000	58
TOTAL	196	40,891,763.00	100.00	7.36156	6.85586	208,785.70	359	356	2	655	44.69	82.40	91.84	5.86175	2.96152	1.03120	6.00000	25

Collateral Grouped by IO Term

IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
5 YEARS	123	28,976,075.08	70.86
NON-IO	73	11,915,687.92	29.14
TOTAL	196	40,891,763.00	100.00

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Collateral Grouped by Product Type																		
PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wtd Avg STATED ORIGINAL TERM	Wtd Avg STATED REM TERM	Wtd Avg AGE	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg MARGIN	Wtd Avg INIT RATE CAP	Wtd Avg PER RATE CAP	Wtd Avg GROSS LIFE CAP	Wtd Avg ROLL
BALLOON	31	1,385,362.16	3.46	9.62628	9.12058	44,748.35	180	178	2	654	41.20	20.40	97.29	0.00000	0.00000	0.00000	0.00000	0
FIXED	59	8,028,114.36	20.05	7.12059	6.61489	136,414.00	331	329	2	617	41.30	76.03	80.65	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM	132	24,130,152.23	60.28	6.94447	6.43877	183,101.16	360	358	2	609	39.66	87.29	90.13	4.56514	3.00000	1.00000	6.00000	22
LIBOR 2/6 ARM IO	19	3,354,036.36	8.38	6.39803	5.89233	176,528.32	360	358	2	643	34.66	82.42	94.02	3.98669	3.00000	1.00000	6.00000	22
LIBOR 3/6 ARM	12	2,010,894.15	5.02	7.08037	6.57467	167,854.17	360	358	2	609	44.04	84.08	84.08	4.65297	3.00000	1.00000	6.00000	34
LIBOR 3/6 ARM IO	7	1,122,000.25	2.80	6.66810	6.16240	160,302.86	360	358	2	663	35.64	80.71	97.86	4.21545	3.00000	1.00000	6.00000	34
TOTAL	260	40,030,559.51	100.00	7.02590	6.52020	154,213.02	348	346	2	617	39.73	81.96	88.71	4.49473	3.00000	1.00000	6.00000	23

Collateral Grouped by Current Balance														
CURRENT BALANCE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED TERM	Wtd Avg AGE	Wtd Avg FICO SCORE	Wtd Avg COMBO LTV	Wtd Avg MARGIN	Wtd Avg INIT RATE CAP	Wtd Avg PER RATE CAP	Wtd Avg GROSS LIFE CAP	Wtd Avg ROLL
0.00 - 49,999.99	32	1,046,875.69	2.62	9.1296	8.6239	204	2	32,714.87	20.86	86.94	0.00000	0.00000	0.00000	0
50,000.00 - 99,999.99	54	4,135,865.95	10.33	7.6487	7.1430	313	2	76,590.11	71.66	86.46	0.00000	0.00000	0.00000	0
100,000.00 - 149,999.99	68	8,437,290.32	21.08	7.2254	6.7197	349	2	124,077.80	82.73	89.79	0.00000	0.00000	0.00000	0
150,000.00 - 199,999.99	34	6,043,205.17	15.10	7.0703	6.5646	356	2	177,741.33	82.99	88.31	0.00000	0.00000	0.00000	0
200,000.00 - 249,999.99	33	7,433,730.64	18.57	6.9493	6.4436	352	2	225,264.56	84.95	87.30	0.00000	0.00000	0.00000	0
250,000.00 - 299,999.99	21	5,745,827.61	14.35	6.4550	5.9493	358	2	273,610.84	86.05	87.02	0.00000	0.00000	0.00000	0
300,000.00 - 349,999.99	8	2,513,978.91	6.28	6.5372	6.0315	358	2	314,247.36	85.56	90.77	0.00000	0.00000	0.00000	0
350,000.00 - 399,999.99	4	1,459,337.09	3.65	6.6997	6.1940	358	2	364,834.27	89.79	89.79	0.00000	0.00000	0.00000	0
400,000.00 - 449,999.99	1	434,319.26	1.08	7.2500	6.7443	358	2	434,319.26	100.00	100.00	0.00000	0.00000	0.00000	0
450,000.00 - 499,999.99	1	450,183.24	1.12	5.1000	4.5943	358	2	450,183.24	95.00	95.00	0.00000	0.00000	0.00000	0
500,000.00 - 549,999.99	2	1,088,102.43	2.72	6.7262	6.2205	358	2	544,051.22	91.21	91.21	0.00000	0.00000	0.00000	0
550,000.00 - 599,999.99	1	598,779.37	1.50	5.9000	5.3943	358	2	598,779.37	80.00	100.00	0.00000	0.00000	0.00000	0
600,000.00 - 649,999.99	1	643,063.83	1.61	7.9500	7.4443	358	2	643,063.83	90.00	90.00	0.00000	0.00000	0.00000	0
TOTAL	260	40,030,559.51	100.00	7.0259	6.5202	346	2	153,963.69	81.96	88.71	0.00000	0.00000	0.00000	0

Collateral Grouped by Current Gross Coupon														
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED TERM	Wtd Avg AGE	Wtd Avg FICO SCORE	Wtd Avg COMBO LTV	Wtd Avg MARGIN	Wtd Avg INIT RATE CAP	Wtd Avg PER RATE CAP	Wtd Avg GROSS LIFE CAP	Wtd Avg ROLL
5.000 - 5.249	2	746,835	1.87	5.1099	4.6042	358	2	5,100.00	5,125.00	373.417	93.01	93.01	0.00000	0
5.250 - 5.499	3	633,170	1.58	5.3572	4.8515	358	2	5,345.00	5,395.00	211.057	72.25	72.25	0.00000	0
5.500 - 5.749	12	2,612,289	6.53	5.6427	5.1370	358	2	5,550.00	5,725.00	217.691	79.97	79.97	0.00000	0
5.750 - 5.999	11	2,364,987	5.91	5.8448	5.3591	358	2	5,750.00	5,950.00	214.999	79.32	79.32	0.00000	0
6.000 - 6.249	9	1,460,975	3.65	6.1107	5.6050	354	2	6,000.00	6,150.00	162.331	79.88	79.88	0.00000	0
6.250 - 6.499	16	2,852,162	7.12	6.3453	5.8396	352	2	6,250.00	6,450.00	178.260	82.53	82.53	0.00000	0
6.500 - 6.749	22	3,887,078	9.71	6.5919	6.0862	354	2	6,500.00	6,700.00	176.685	82.90	82.90	0.00000	0
6.750 - 6.999	30	5,521,358	13.79	6.8392	6.3335	354	2	6,750.00	6,950.00	184.045	83.10	83.10	0.00000	0
7.000 - 7.249	22	3,864,358	9.65	7.0782	6.5725	343	2	7,000.00	7,200.00	175.653	88.01	88.01	0.00000	0
7.250 - 7.499	24	4,280,843	10.69	7.3455	6.8398	358	2	7,250.00	7,450.00	178.368	86.23	86.23	0.00000	0
7.500 - 7.749	29	4,297,602	10.74	7.5668	7.0611	347	2	7,500.00	7,713.00	148.193	88.14	88.14	0.00000	0

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Collateral Grouped by Current Gross Coupon												
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall BALANCE	Wid Avg CURRENT COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED TERM	Wid Avg AGE	Min CURRENT COUPON	Max CURRENT COUPON	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg FICO SCORE
7.750 - 7.999	22	3,464,576	8.65	7.8859	7.3802	348	2	7.8000	7.9950	157,481	89.00	590
8.000 - 8.249	7	665,819	1.66	8.1334	7.6277	348	2	8.0500	8.2000	95,117	86.89	615
8.250 - 8.499	4	266,561	0.67	8.3906	7.8849	311	2	8.3500	8.4500	66,640	88.53	579
8.500 - 8.749	8	721,601	1.80	8.5863	8.0806	344	2	8.5000	8.6500	90,200	74.95	585
8.750 - 8.999	12	1,103,125	2.76	8.8853	8.3796	313	2	8.7500	8.9500	91,927	68.72	597
9.000 - 9.249	2	130,326	0.33	9.1500	8.6443	316	2	9.1500	9.1500	65,163	81.14	662
9.250 - 9.499	4	131,213	0.33	9.3500	8.8443	188	2	9.3500	9.3500	32,803	20.00	643
9.500 - 9.749	8	362,786	0.91	9.5955	9.0898	178	2	9.5000	9.6500	45,348	20.12	662
9.750 - 9.999	3	170,853	0.43	9.9029	9.3972	178	2	9.8500	9.9500	56,951	22.51	638
10.000 - 10.249	3	86,839	0.22	10.1000	9.5943	217	2	10.1000	10.1000	28,946	20.00	635
10.250 - 10.499	4	297,888	0.74	10.3734	9.8677	178	2	10.3500	10.4500	74,472	20.00	632
10.750 - 10.999	2	83,554	0.21	10.8980	10.3923	178	2	10.8500	10.9620	41,777	18.95	638
11.000 - 11.249	1	23,763	0.06	11.1000	10.5943	178	2	11.1000	11.1000	23,763	20.00	631
TOTAL	260	40,030,560	100.00	7.0259	6.5202	346	2	5.1000	11.1000	153,964	81.96	617

Collateral Grouped by Original Loan-to-Value Ratio												
LOAN TO VALUE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE	
0.01 - 50.00	51	2,896,364.21	7.24	8.42375	7.91805	238	2	56,791.46	27.21	74.57	651	
50.01 - 55.00	2	254,947.73	0.64	5.58285	5.07715	358	2	127,473.87	53.23	53.23	670	
55.01 - 60.00	1	69,749.46	0.17	7.60000	7.09430	238	2	69,749.46	55.56	55.56	528	
60.01 - 65.00	2	284,020.56	0.71	6.93163	6.42593	292	2	142,010.28	63.08	63.08	579	
65.01 - 70.00	3	516,097.74	1.29	6.71027	6.20457	358	2	172,032.58	68.50	68.50	639	
70.01 - 75.00	15	2,135,894.00	5.34	7.22832	6.72262	341	2	142,392.93	73.89	73.89	551	
75.01 - 80.00	60	10,178,298.99	25.43	6.46793	5.96223	352	2	169,638.32	79.53	92.46	624	
80.01 - 85.00	20	3,888,234.79	9.71	6.81721	6.31151	358	2	194,411.74	84.81	84.81	613	
85.01 - 90.00	63	12,023,447.05	30.04	7.11638	6.61068	358	2	190,848.37	89.51	89.63	586	
90.01 - 95.00	15	3,634,322.75	9.08	6.77277	6.26707	353	2	242,288.18	94.49	94.49	676	
95.01 - 100.00	28	4,149,182.23	10.37	7.59446	7.08876	358	2	148,185.08	100.00	100.00	647	
TOTAL	260	40,030,559.51	100.00	7.02590	6.52020	346	2	153,963.69	81.96	88.71	617	

Collateral Grouped by Original Combined Loan-to-Value Ratio												
COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE	
0.00 - 50.00	11	1,117,361.29	2.79	6.88292	6.37722	320	2	101,578.30	37.34	41.17	631	
50.01 - 55.00	2	254,947.73	0.64	5.58285	5.07715	358	2	127,473.87	53.23	53.23	670	
55.01 - 60.00	1	69,749.46	0.17	7.60000	7.09430	238	2	69,749.46	55.56	55.56	528	
60.01 - 65.00	2	284,020.56	0.71	6.93163	6.42593	292	2	142,010.28	63.08	63.08	579	
65.01 - 70.00	4	588,028.83	1.47	7.06988	6.56418	336	2	147,007.21	62.75	68.25	646	
70.01 - 75.00	16	2,185,806.98	5.46	7.24137	6.73567	339	2	136,612.94	73.08	73.85	556	

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Collateral Grouped by Original Combined Loan-to-Value Ratio										
COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg FICO SCORE
75.01 - 80.00	20	3,596,516.03	8.98	6.59154	6.08584	342	2	179,825.80	78.74	589
80.01 - 85.00	20	3,888,234.79	9.71	6.81721	6.31151	358	2	194,411.74	84.81	613
85.01 - 90.00	66	12,067,039.91	30.14	7.13642	6.63072	356	2	182,833.94	88.57	587
90.01 - 95.00	18	3,857,844.56	9.64	6.88816	6.38246	344	2	214,324.70	90.30	676
95.01 - 100.00	100	12,121,009.37	30.28	7.15698	6.65128	339	2	121,210.09	80.62	645
TOTAL	260	40,030,559.51	100.00	7.02590	6.52020	346	2	153,963.69	81.96	617

Collateral Grouped by Fico Score								
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
500 - 519	17	3,143,280.64	7.85	184,898.86	7.26643	84.51	84.51	511
520 - 539	16	2,430,076.98	6.07	151,879.81	7.60992	82.38	82.38	531
540 - 559	14	2,415,766.22	6.03	172,554.73	7.11526	84.25	84.87	552
560 - 579	19	3,277,472.48	8.19	172,495.92	7.21069	83.49	83.49	570
580 - 599	22	3,273,162.25	8.18	148,780.10	7.21030	81.90	84.82	588
600 - 619	29	4,475,006.14	11.18	154,310.56	6.90495	86.65	91.04	608
620 - 639	53	7,449,597.77	18.61	140,558.45	7.11817	78.49	91.97	629
640 - 659	32	4,972,003.55	12.42	155,375.11	6.58962	79.76	89.61	648
660 - 679	18	3,114,114.12	7.78	173,006.34	7.08417	80.32	92.93	668
680 - 699	11	2,222,533.89	5.55	202,048.54	6.75574	84.91	89.89	691
700 - 719	7	830,019.45	2.07	118,574.21	7.16974	78.97	97.02	709
720 - 739	8	1,067,904.99	2.67	133,488.12	6.45112	88.03	95.98	728
740 - 759	8	649,252.48	1.62	81,156.56	7.47550	84.28	97.26	752
760 - 779	3	187,778.84	0.47	62,592.95	6.47019	15.16	38.77	771
780 - 799	2	500,096.22	1.25	250,048.11	5.36948	89.36	92.74	784
800 - 819	1	22,543.49	0.06	22,543.49	6.00000	10.00	90.00	806
TOTAL	260	40,030,559.51	100.00	153,963.69	7.02590	81.96	88.71	617

Collateral Grouped by Property Type			
PROPTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
2-4 Family	14	3,037,860.03	7.59
Condominium	20	2,357,245.30	5.89
PUD	40	8,582,163.85	21.44
Single Family	186	26,053,290.33	65.08
TOTAL	260	40,030,559.51	100.00

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Collateral Grouped by Occupancy Type			
OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Investor	12	1,873,988.54	4.68
Owner Occupied	246	37,616,988.73	93.97
Second Home	2	539,582.24	1.35
TOTAL	260	40,030,559.51	100.00

Collateral Grouped by Documentation Type			
DOCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Full/Alternative	242	36,960,835.12	92.33
Limited	12	1,807,472.41	4.52
Stated Income	6	1,262,251.98	3.15
TOTAL	260	40,030,559.51	100.00

Collateral Grouped by Back Ratio (DTI)									
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO- LTV	Wtd Avg BACK RATIO	
0.01 - 5.00	1	69,749.46	0.17	69,749.46	7.60000	55.56	55.56	2.50	
5.01 - 10.00	3	821,606.10	2.05	273,868.70	6.63932	94.44	94.44	8.17	
10.01 - 15.00	6	733,600.04	1.83	122,266.67	7.16153	81.47	84.67	12.62	
15.01 - 20.00	8	732,003.61	1.83	91,500.45	6.80048	73.73	98.47	18.28	
20.01 - 25.00	11	2,274,770.43	5.68	206,797.31	7.37311	84.86	84.86	22.67	
25.01 - 30.00	21	2,483,047.96	6.20	118,240.38	7.38409	80.68	88.69	27.91	
30.01 - 35.00	27	4,276,602.20	10.68	158,392.67	6.92928	84.48	87.00	32.62	
35.01 - 40.00	40	6,556,903.09	16.38	163,922.58	6.91097	84.21	87.65	38.27	
40.01 - 45.00	52	6,766,980.23	16.90	130,134.24	7.18421	79.25	88.93	42.67	
45.01 - 50.00	63	9,796,224.57	24.47	155,495.63	7.12264	81.27	90.37	47.73	
50.01 - 55.00	28	5,519,071.82	13.79	197,109.71	6.62858	80.92	88.51	53.16	
TOTAL	260	40,030,559.51	100.00	153,963.69	7.02590	81.96	88.71	39.73	

Collateral Grouped by Loan Purpose			
LOAN PURP	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Cash Out Refinance	149	24,786,851.97	61.92
Purchase	88	11,150,279.10	27.85
Rate/Term Refinance	23	4,093,428.44	10.23
TOTAL	260	40,030,559.51	100.00

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Collateral Grouped by Lien						
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg COMBO LTV
First Lien	218	38,126,317.23	95.24	174,891.36	6.91334	88.54
Second Lien	42	1,904,242.28	4.76	45,339.10	9.27947	92.31
TOTAL	260	40,030,559.51	100.00	153,963.69	7.02590	88.71
						617

Collateral Grouped by Balloon Flag			
BALLOON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	229	38,645,197.35	96.54
Yes	31	1,385,362.16	3.46
TOTAL	260	40,030,559.51	100.00

Collateral Grouped by Prepay Penalty			
PREPAY PP DESC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	85	11,722,289.69	29.28
No PP	85	11,722,289.69	29.28
Yes	175	28,308,269.82	70.72
1Y PP	18	3,914,048.55	9.78
2Y PP	95	15,935,268.06	39.81
3Y PP	61	8,269,212.14	20.66
6M PP	1	189,741.07	0.47
TOTAL	260	40,030,559.51	100.00

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AL	3	175,249.91	0.44
AR	4	488,312.23	1.22
AZ	16	2,256,218.92	5.64
CA	7	1,952,962.69	4.88
CO	1	273,600.00	0.68
CT	12	1,306,859.80	3.26
FL	21	2,407,879.30	6.02
GA	18	2,798,522.92	6.99
IA	1	69,795.92	0.17
IL	5	1,108,277.77	2.77
IN	6	477,693.94	1.19

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
KS	3	333,208.59	0.83
KY	2	176,237.56	0.44
MA	6	1,375,739.75	3.44
MD	16	4,345,430.49	10.86
ME	5	467,651.19	1.17
MI	5	802,694.95	2.01
MN	7	1,213,018.79	3.03
MO	1	107,830.98	0.27
NC	8	1,207,705.14	3.02
NH	3	498,642.66	1.25
NJ	14	2,843,670.94	7.10
NV	2	312,557.49	0.78
NY	13	2,219,173.55	5.54
OH	6	791,252.63	1.98
OK	5	674,675.44	1.69
PA	38	5,334,945.32	13.33
RI	1	211,152.26	0.53
SC	4	323,601.18	0.81
TN	6	584,998.38	1.46
UT	2	189,950.87	0.47
VA	13	2,098,435.18	5.24
WA	4	405,510.49	1.01
WI	1	161,261.92	0.40
WV	1	35,840.36	0.09
TOTAL	260	40,030,559.51	100.00

Collateral Grouped by Margin

AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	170	30,617,082.99	76.48
2,500 - 2,999	2	746,834.55	1.87
3,000 - 3,499	20	3,983,863.36	9.95
3,500 - 3,999	21	4,361,187.24	10.89
4,000 - 4,499	38	6,788,754.37	16.96
4,500 - 4,999	28	5,181,005.40	12.94
5,000 - 5,499	30	5,161,431.77	12.89
5,500 - 5,999	16	2,360,668.87	5.90
6,000 - 6,499	11	1,516,137.49	3.79
6,500 - 6,999	4	517,199.94	1.29
FIXED	90	9,413,476.52	23.52
0,000 - 0,499	90	9,413,476.52	23.52
TOTAL	260	40,030,559.51	100.00

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Collateral Grouped by Index			
INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
FIXED	59	8,028,114.36	20.05
FIXED-BALLOON	31	1,385,362.16	3.46
WSJ-6MLIBOR	170	30,617,082.99	76.48
TOTAL	260	40,030,559.51	100.00

Collateral Grouped by Product Type																		
PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wtd Avg STATED ORIGINAL TERM	Wtd Avg STATED REM TERM	Wtd Avg AGE	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg MARGIN	Wtd Avg INIT RATE CAP	Wtd Avg PER RATE CAP	Wtd Avg GROSS LIFE CAP	Wtd Avg ROLL
BALLOON	31	1,385,362.16	3.46	9.62628	9.12058	44,748.35	180	178	2	654	41.20	20.40	97.29	0.00000	0.00000	0.00000	0.00000	0
FIXED	59	8,028,114.36	20.05	7.12059	6.61489	136,414.00	331	329	2	617	41.30	76.03	80.65	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM	132	24,130,152.23	60.28	6.94447	6.43877	183,101.16	360	358	2	609	39.66	87.29	90.13	4.56514	3.00000	1.00000	6.00000	22
LIBOR 2/6 ARM IO	19	3,354,036.36	8.38	6.39803	5.89233	176,528.32	360	358	2	643	34.66	82.42	94.02	3.98669	3.00000	1.00000	6.00000	22
LIBOR 3/6 ARM	12	2,010,894.15	5.02	7.08037	6.57467	167,854.17	360	358	2	609	44.04	84.08	84.08	4.65297	3.00000	1.00000	6.00000	34
LIBOR 3/6 ARM IO	7	1,122,000.25	2.80	6.66810	6.16240	160,302.86	360	358	2	663	35.64	80.71	97.86	4.21545	3.00000	1.00000	6.00000	34
TOTAL	260	40,030,559.51	100.00	7.02590	6.52020	154,213.02	348	346	2	617	39.73	81.96	88.71	4.49473	3.00000	1.00000	6.00000	23

Collateral Grouped by IO Term			
IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
2 YEARS	10	1,878,374.36	4.69
3 YEARS	2	471,880.25	1.18
5 YEARS	14	2,125,782.00	5.31
NON-IO	234	35,554,522.90	88.82
TOTAL	260	40,030,559.51	100.00

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Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE	Wid Avg ROLL
6M LIBOR	1	84,950.07	0.09	8,650.00	8,143.00	\$5,000.00	360	358	616	28.30	100.00	100.00	7.15000	1.00000	1.00000	6.00000	4
FIXED	180	12,775,354.74	13.32	8,418.47	7,912.77	71,061.51	335	334	2	611	38.12	70.16	84.95	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM	533	67,873,445.20	70.76	7,337.54	6,831.84	127,507.40	360	358	2	631	41.51	85.35	88.73	5.78896	2.96889	1.00152	5.98823
LIBOR 2/6 ARM IO	46	9,345,757.09	9.74	6,587.33	6,081.53	203,260.05	360	358	2	669	41.77	86.16	92.58	5.13559	2.98228	1.00000	6.07548
LIBOR 3/6 ARM	24	2,474,181.15	2.58	7,282.37	6,776.67	103,215.92	360	358	2	635	40.47	83.29	88.67	5.62801	2.97512	1.00000	6.00000
LIBOR 3/6 ARM IO	2	347,599.99	0.36	6,684.81	6,179.11	173,800.00	360	358	2	671	44.20	85.70	100.00	5.62801	3.00000	1.00000	6.00000
LIBOR 5/6 ARM	13	2,142,122.76	2.23	6,619.44	6,413.74	164,922.31	360	358	2	637	39.19	78.74	84.69	5.31572	2.79411	1.00000	6.00000
LIBOR 5/6 ARM IO	5	871,851.65	0.91	6,440.23	5,934.53	174,384.80	360	358	2	669	38.94	82.79	93.50	4.94023	3.00000	1.00000	5.99375
TOTAL	804	95,915,262.65	100.00	7,388.28	6,882.58	119,438.11	357	355	2	632	40.98	83.19	88.61	5.68940	2.96534	1.00124	6.00000

Collateral Grouped by Current Balance

CURRENT BALANCE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg FICO SCORE
0.00 - 49,999.99	148	5,190,797.34	5.41	8,675.00	8,169.31	338	335	3	35,072.96	63.85	82.99	61.3
50,000.00 - 99,999.99	306	22,608,489.43	23.57	7,731.11	7,225.4	352	352	2	73,883.95	81.80	87.70	61.6
100,000.00 - 149,999.99	178	21,797,985.91	22.73	7,322.9	6,817.2	355	355	2	122,460.60	84.73	89.02	62.8
150,000.00 - 199,999.99	66	11,253,779.26	11.73	7,422.5	6,916.8	355	355	2	170,511.81	86.42	90.33	63.9
200,000.00 - 249,999.99	35	7,950,861.12	8.29	6,736.0	6,230.3	358	358	2	227,167.47	84.68	89.63	64.7
250,000.00 - 299,999.99	18	4,860,175.20	5.07	7,035.2	6,529.5	358	358	2	270,009.73	79.34	89.62	63.3
300,000.00 - 349,999.99	18	5,709,948.80	5.95	7,367.7	6,861.0	358	358	2	317,219.58	88.04	89.99	65.6
350,000.00 - 399,999.99	8	2,958,981.14	3.08	7,038.8	6,553.1	358	358	2	369,872.64	85.19	88.86	64.9
400,000.00 - 449,999.99	12	5,108,614.55	5.33	6,836.2	6,330.5	358	358	2	425,717.88	84.97	90.87	64.8
450,000.00 - 499,999.99	3	1,442,582.44	1.50	6,769.7	6,264.0	358	358	2	480,860.81	77.23	82.42	60.3
500,000.00 - 549,999.99	3	1,567,298.68	1.63	6,829.6	6,323.9	358	358	2	522,432.89	92.38	92.38	67.5
550,000.00 - 599,999.99	4	2,256,211.39	2.35	7,663.1	7,157.4	358	358	2	564,052.85	85.09	85.09	65.1
600,000.00 - 649,999.99	4	2,510,111.18	2.62	6,929.8	6,424.1	358	358	2	627,527.79	91.15	91.15	66.7
650,000.00 - 699,999.99	1	699,426.21	0.73	7,000.0	6,494.3	358	358	2	699,426.21	77.78	77.78	58.1
TOTAL	804	95,915,262.65	100.00	7,388.3	6,882.6	355	355	2	119,297.59	83.19	88.61	63.2

Collateral Grouped by Current Gross Coupon

CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg FICO SCORE
4.750 - 4.999	1	78,209	0.08	4,950.0	4,444.3	358	2	4,950.0	4,950.0	78,209	80.00	100.00
5.000 - 5.249	3	574,119	0.60	5,068.1	4,562.4	358	2	5,000.0	5,200.0	191,373	77.31	86.63
5.250 - 5.499	3	355,747	0.37	5,321.7	4,816.0	358	2	5,250.0	5,400.0	118,582	80.00	89.49
5.500 - 5.749	2	350,920	0.37	5,564.9	5,059.2	358	2	5,500.0	5,600.0	175,460	83.51	96.49
5.750 - 5.999	20	3,080,924	3.21	5,887.2	5,381.5	358	2	5,750.0	5,900.0	154,046	80.52	89.85
6.000 - 6.249	34	5,780,206	6.03	6,091.4	5,585.7	358	2	6,000.0	6,200.0	170,006	80.14	90.32
6.250 - 6.499	34	5,202,272	5.42	6,335.2	5,829.5	355	2	6,250.0	6,480.0	153,008	82.63	91.13
6.500 - 6.749	68	12,868,930	13.42	6,566.0	6,060.3	358	2	6,500.0	6,700.0	189,249	85.38	91.60

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Collateral Grouped by Current Gross Coupon															
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE		
6.750 - 6.999	71	11,478,632	11.97	6.8504	6.5447	357	2	6.7500	6.9900	161,671	83.76	86.76	636		
7.000 - 7.249	61	8,343,080	8.70	7.0764	6.5707	352	2	7.0000	7.2250	136,772	82.33	84.96	618		
7.250 - 7.499	68	7,322,141	7.63	7.3556	6.8499	356	2	7.2500	7.4500	107,679	82.62	86.29	621		
7.500 - 7.749	79	8,377,155	8.73	7.5743	7.0686	352	2	7.5000	7.7250	106,040	85.43	86.87	613		
7.750 - 7.999	69	7,124,692	7.43	7.8324	7.3767	354	2	7.7500	7.9900	103,256	86.14	87.11	619		
8.000 - 8.249	62	5,383,457	5.61	8.1051	7.5994	351	2	8.0000	8.2400	86,530	84.44	84.85	614		
8.250 - 8.499	40	3,303,154	3.44	8.3192	7.8135	353	2	8.2500	8.4500	82,579	86.35	86.60	597		
8.500 - 8.749	45	5,805,442	6.05	8.5777	8.0720	355	2	8.5000	8.7000	129,010	92.15	92.54	634		
8.750 - 8.999	38	3,542,695	3.69	8.8212	8.3155	358	2	8.7500	8.9900	93,229	89.07	90.77	627		
9.000 - 9.249	16	2,320,444	2.42	9.0544	8.5487	350	2	9.0000	9.2000	145,028	83.62	93.18	645		
9.250 - 9.499	17	1,233,651	1.29	9.3418	8.8361	346	2	9.2500	9.4500	93,229	89.07	90.77	627		
9.500 - 9.749	16	1,105,281	1.15	9.5951	9.0894	344	2	9.5000	9.7000	69,080	78.68	91.15	603		
9.750 - 9.999	4	160,585	0.17	9.8589	9.3532	321	2	9.7500	9.9500	40,146	40.76	93.76	646		
10.000 - 10.249	9	508,914	0.53	10.1084	9.6027	344	2	10.0000	10.2000	56,546	46.11	92.71	652		
10.250 - 10.499	11	335,568	0.35	10.3359	9.8302	324	2	10.2500	10.4500	30,506	35.55	90.86	614		
10.500 - 10.749	2	98,583	0.10	10.5221	10.0164	359	1	10.5000	10.5500	49,291	20.00	100.00	652		
10.750 - 10.999	11	460,063	0.48	10.8196	10.3139	358	2	10.7500	10.9000	41,824	36.12	88.11	641		
11.000 - 11.249	3	110,249	0.11	11.0326	10.5269	358	2	11.0000	11.1500	36,761	72.446	54.01	93.10		
11.250 - 11.499	3	217,339	0.23	11.3142	10.8085	359	1	11.2500	11.3500	72,446	54.01	93.10	692		
11.500 - 11.749	6	187,413	0.20	11.5441	11.0384	358	2	11.5000	11.6000	31,226	15.00	95.00	687		
11.750 - 11.999	2	36,810	0.04	11.8386	11.3329	179	1	11.7500	11.9000	18,405	15.00	95.00	651		
12.250 - 12.499	2	57,710	0.06	12.4435	11.8378	358	2	12.2500	12.4000	28,855	15.00	95.00	641		
12.500 - 12.749	1	18,288	0.02	12.6000	12.0943	358	2	12.6000	12.6000	18,288	15.00	95.00	668		
12.750 - 12.999	2	76,035	0.08	12.7962	12.2905	359	1	12.7500	12.9500	38,018	15.00	95.00	625		
13.000 - 13.249	1	16,500	0.02	13.1000	12.5943	359	1	13.1000	13.1000	16,500	10.00	95.00	639		
TOTAL	804	95,915,263	100.00	7.3883	6.8826	355	2	4.9500	13.1000	119,298	83.19	88.61	632		

Collateral Grouped by Original Loan-to-Value Ratio

LOAN TO VALUE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE
0.01 - 50.00	73	2,985,617.12	3.11	9.73051	9.22481	332	2	40,898.86	22.24	83.48	645
50.01 - 55.00	8	550,285.50	0.57	7.66334	7.15664	320	2	68,783.69	54.09	54.09	605
55.01 - 60.00	5	279,753.23	0.29	7.33369	6.82699	358	2	55,950.65	56.76	56.76	572
60.01 - 65.00	15	2,513,162.65	2.62	7.23827	6.73257	346	2	167,544.18	64.00	64.00	594
65.01 - 70.00	18	2,088,530.58	2.18	7.51807	7.01237	345	3	116,029.48	69.03	69.03	585
70.01 - 75.00	58	6,507,303.97	6.78	7.48540	6.97970	353	3	112,194.90	74.13	75.30	592
75.01 - 80.00	267	32,482,431.55	33.87	6.87370	6.36800	355	2	121,657.05	79.77	89.19	629
80.01 - 85.00	81	9,545,596.02	9.95	7.29034	6.78464	356	2	117,846.86	84.59	85.11	610
85.01 - 90.00	102	13,339,009.98	13.91	7.19202	6.68632	358	2	130,774.61	89.70	91.04	634
90.01 - 95.00	102	14,340,105.94	14.95	8.04998	7.54428	357	2	140,589.27	94.80	94.80	660
95.01 - 100.00	75	11,283,466.11	11.76	7.66520	7.15950	358	2	150,446.21	99.74	99.74	665
TOTAL	804	95,915,262.65	100.00	7.38828	6.88258	355	2	119,297.59	83.19	88.61	632

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Collateral Grouped by Original Combined Loan-to-Value Ratio													
COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE		
0.00 - 50.00	13	669,644.05	0.70	7.43045	6.92475	323	2	51,511.08	41.34	41.34	569		
50.01 - 55.00	8	550,285.50	0.57	7.66234	7.15664	320	2	68,785.69	54.09	54.09	605		
55.01 - 60.00	5	279,753.23	0.29	7.33269	6.82699	358	2	55,950.65	56.76	56.76	572		
60.01 - 65.00	15	2,513,162.65	2.62	7.23827	6.73257	346	2	167,544.18	64.00	64.00	594		
65.01 - 70.00	18	2,088,530.58	2.18	7.51807	7.01237	345	3	116,029.48	69.03	69.03	585		
70.01 - 75.00	53	6,106,541.47	6.37	7.47223	6.96653	353	3	115,217.76	74.08	74.08	588		
75.01 - 80.00	151	15,869,431.30	16.55	7.24952	6.74382	351	3	105,095.57	79.29	79.54	607		
80.01 - 85.00	80	9,197,949.03	9.59	7.37613	6.87043	356	2	114,974.36	82.65	84.58	604		
85.01 - 90.00	94	12,349,406.30	12.88	7.20533	6.69963	357	2	131,376.66	88.97	89.68	629		
90.01 - 95.00	161	20,062,161.36	20.92	7.89846	7.39276	357	2	124,609.70	87.82	94.84	660		
95.01 - 100.00	206	26,228,397.18	27.35	7.15067	6.64497	357	2	127,322.32	86.53	99.79	639		
TOTAL	804	95,915,262.65	100.00	7.38828	6.88258	355	2	119,297.59	83.19	88.61	632		

Collateral Grouped by Fico Score													
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE					
520 - 539	33	3,171,591.19	3.31	96,108.82	8.21499	76.17	76.60	530					
540 - 559	69	6,225,485.14	6.49	90,224.42	7.78460	74.29	74.29	551					
560 - 579	67	6,263,805.21	6.53	93,489.63	7.55030	79.45	79.60	569					
580 - 599	115	12,620,439.63	13.16	109,742.95	7.15046	82.23	88.89	589					
600 - 619	115	15,199,693.59	15.85	132,171.25	7.41050	84.52	86.29	609					
620 - 639	101	12,070,327.17	12.58	119,508.19	7.40171	83.62	90.47	629					
640 - 659	102	12,415,707.33	12.94	121,722.62	7.29583	84.16	92.86	649					
660 - 679	80	10,025,257.71	10.45	125,315.72	7.59596	84.95	92.60	668					
680 - 699	48	6,418,335.63	6.69	133,715.33	7.38454	87.27	94.55	689					
700 - 719	25	3,560,544.42	3.71	142,421.78	7.10656	87.76	93.76	709					
720 - 739	15	2,100,329.91	2.19	140,021.99	6.64648	82.41	91.50	731					
740 - 759	14	2,416,156.42	2.52	172,582.60	6.92586	80.99	94.25	751					
760 - 779	11	1,650,037.19	1.72	150,003.38	7.17490	94.08	95.45	768					
780 - 799	9	1,777,552.11	1.85	197,505.79	7.11719	85.92	95.61	784					
TOTAL	804	95,915,262.65	100.00	119,297.59	7.38828	83.19	88.61	632					

Collateral Grouped by Property Type				
PROPERTY TYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	
2-4 Family	103	16,385,738.53	17.08	
Condominium	22	2,098,637.03	2.19	
PUD	86	15,266,461.63	15.92	
Single Family	593	62,164,425.46	64.81	
TOTAL	804	95,915,262.65	100.00	

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Collateral Grouped by Occupancy Type				
OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	
Investor	203	18,287,869.00	19.07	
Owner Occupied	599	77,509,097.70	80.81	
Second Home	2	118,295.95	0.12	
TOTAL	804	95,915,262.65	100.00	

Collateral Grouped by Documentation Type				
DOCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	
Full/Alternative	532	55,528,527.15	57.89	
Limited	17	1,475,697.14	1.54	
Stated Income	255	38,911,038.36	40.57	
TOTAL	804	95,915,262.65	100.00	

Collateral Grouped by Back Ratio (DTI)									
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON VALUE	Wtd Avg LOAN TO LTV	Wtd Avg COMBO LTV	Wtd Avg BACK RATIO	
5.01 - 10.00	2	155,260.50	0.16	77,630.25	7.95464	75.74	75.74	9.48	
10.01 - 15.00	7	484,652.05	0.51	69,236.01	8.18672	81.83	81.83	12.92	
15.01 - 20.00	22	1,497,511.46	1.56	68,068.70	7.56710	76.85	83.67	18.26	
20.01 - 25.00	36	3,764,194.67	3.92	104,560.96	7.43202	79.63	81.29	22.87	
25.01 - 30.00	55	4,747,880.77	4.95	86,325.10	7.53288	82.93	85.08	27.86	
30.01 - 35.00	97	10,266,496.47	10.70	105,840.17	7.37423	81.19	83.93	32.87	
35.01 - 40.00	127	14,783,893.08	15.41	116,408.61	7.42064	83.03	88.84	37.80	
40.01 - 45.00	186	23,925,976.06	24.94	128,634.28	7.33224	83.06	90.35	42.54	
45.01 - 50.00	228	30,528,350.20	31.83	133,896.27	7.41532	85.38	89.89	47.97	
50.01 - 55.00	44	5,761,047.39	6.01	130,932.90	7.14314	80.66	92.19	51.90	
TOTAL	804	95,915,262.65	100.00	119,297.59	7.38828	83.19	88.61	40.98	

Collateral Grouped by Loan Purpose				
LOAN PURP	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	
Cash Out Refinance	408	47,612,810.40	49.64	
Purchase	317	38,209,264.49	39.84	
Rate/Term Refinance	79	10,093,187.76	10.52	
TOTAL	804	95,915,262.65	100.00	

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Collateral Grouped by Lien							
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE
First Lien	744	93,599,289.58	97.59	125,805.50	7.31387	88.43	632
Second Lien	60	2,315,973.07	2.41	38,599.55	10.59555	95.67	668
TOTAL	804	95,915,262.65	100.00	119,297.59	7.38828	88.61	632

Collateral Grouped by Balloon Flag			
BALLOON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	804	95,915,262.65	100.00
TOTAL	804	95,915,262.65	100.00

Collateral Grouped by Prepay Penalty			
PREPAY PP DESC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	316	35,763,426.27	37.29
No PP	316	35,763,426.27	37.29
Yes	488	60,151,836.38	62.71
1Y PP	14	3,642,781.58	3.80
2.5Y PP	1	229,768.05	0.24
2Y PP	347	45,132,819.95	47.05
3Y PP	124	10,990,283.67	11.46
6M PP	2	156,183.13	0.16
TOTAL	804	95,915,262.65	100.00

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AZ	13	2,154,724.08	2.25
CA	33	11,561,893.12	12.05
CO	29	4,934,601.88	5.14
CT	1	92,992.47	0.10
FL	49	5,939,588.67	6.19
GA	34	3,844,993.50	4.01
ID	1	94,496.92	0.10
IL	39	5,106,901.87	5.32
IN	36	2,059,205.50	2.15
KS	2	156,183.13	0.16
KY	17	1,465,305.81	1.53

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
LA	9	1,189,212.59	1.24
MD	11	1,442,590.35	1.50
MI	40	3,940,771.58	4.11
MN	2	464,073.47	0.48
MO	27	2,917,440.56	3.04
NC	62	6,012,466.63	6.27
NJ	14	2,649,914.57	2.76
NM	1	72,715.98	0.08
NV	10	1,927,202.61	2.01
NY	12	3,323,382.07	3.46
OH	93	8,529,432.96	8.89
OK	29	1,893,449.52	1.97
OR	8	982,088.49	1.02
PA	45	3,631,570.48	3.79
SC	13	1,298,210.02	1.35
TN	26	2,397,085.75	2.50
TX	110	10,807,341.75	11.27
UT	7	727,959.64	0.76
VA	23	3,589,051.67	3.74
WA	2	317,572.56	0.33
WI	4	229,429.04	0.24
WV	2	161,413.41	0.17
TOTAL	804	95,915,262.65	100.00

Collateral Grouped by Margin			
AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	624	83,139,907.91	86.68
2,500 - 2,999	1	400,500.81	0.42
3,000 - 3,499	14	2,521,227.78	2.63
3,500 - 3,999	5	867,943.28	0.90
4,000 - 4,499	21	3,134,386.91	3.27
4,500 - 4,999	59	9,430,347.19	9.83
5,000 - 5,499	122	21,503,591.47	22.42
5,500 - 5,999	104	13,404,569.12	13.98
6,000 - 6,499	127	14,594,748.97	15.22
6,500 - 6,999	79	7,131,262.72	7.43
7,000 - 7,499	56	6,256,890.58	6.52
7,500 - 7,999	23	2,895,127.54	3.02
8,000 - 8,499	9	642,790.08	0.67
8,500 - 8,999	2	189,252.33	0.20
9,000 - 9,499	1	56,119.13	0.06
9,500 - 9,999	1	111,150.00	0.12

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Collateral Grouped by Margin				
AM TYPE	Count	Total	Pct of	
MARGIN		CURRENT	overall	
		Balance	CURRENT	Balance
FIXED	180	12,775,354.74	13.32	
0.000 - 0.499	180	12,775,354.74	13.32	
TOTAL	804	95,915,262.65	100.00	

Collateral Grouped by Index				
INDEX	Count	Total	Pct of	
		CURRENT	overall	
		Balance	CURRENT	Balance
FIXED	180	12,775,354.74	13.32	
WSI-6MLIBOR	624	83,139,907.91	86.68	
TOTAL	804	95,915,262.65	100.00	

Collateral Grouped by Product Type																			
PRODUCT	Count	Total	Pct of	Wid Avg	Wid Avg	Avg	Wid Avg	Wid Avg	Wid Avg	Wid Avg	Wid Avg	Wid Avg	Wid Avg	Wid Avg	Wid Avg	Wid Avg	Wid Avg	Wid Avg	Wid Avg
		CURRENT	overall	CURRENT	GROSS	CURRENT	STATED	STATED	AGE	FICO	BACK	LOAN	COMBO	MARGIN	INIT	PER	GROSS	ROLL	
		Balance	Balance	Coupon	Net	Original	Original	Term	Rem	Score	Ratio	To	LTV		Rate	Rate	Life		
6MLIBOR	1	84,950.07	0.09	8.65000	8.14430	85,000.00	360	358	358	2	616	28.30	100.00	100.00	1.00000	1.00000	6.00000	4	
FIXED	180	12,775,354.74	13.32	8.41847	7.91277	71,061.51	335	334	334	2	611	38.12	70.16	84.95	0.00000	0.00000	0.00000	0	
LIBOR 2/6 ARM	533	67,873,445.20	70.76	7.33754	6.83184	127,507.40	360	358	358	2	631	41.51	85.35	88.73	5.78896	1.00152	5.98823	22	
LIBOR 2/6 ARM IO	46	9,345,757.09	9.74	6.58723	6.08153	203,260.05	360	358	358	2	669	41.77	86.16	92.58	5.13559	2.98228	6.02548	22	
LIBOR 3/6 ARM	24	2,474,181.15	2.58	7.28237	6.77667	103,215.92	360	358	358	2	635	40.47	83.29	88.67	5.62801	2.97512	6.00000	34	
LIBOR 3/6 ARM IO	2	347,599.99	0.36	6.68481	6.17911	173,800.00	360	358	358	2	671	44.20	85.70	100.00	5.40000	3.00000	6.00000	34	
LIBOR 5/6 ARM	13	2,142,122.76	2.23	6.91944	6.41374	164,927.31	360	358	358	2	637	39.19	78.74	84.69	5.31572	2.79411	6.00000	58	
LIBOR 5/6 ARM IO	5	871,851.65	0.91	6.44023	5.93453	174,384.80	360	358	358	2	669	38.94	82.79	93.50	4.94023	3.00000	6.00000	58	
TOTAL	804	95,915,262.65	100.00	7.38828	6.88258	119,438.11	357	355	355	2	632	40.98	83.19	88.61	5.68940	2.96534	5.99325	24	

Collateral Grouped by IO Term				
IO PERIOD	Count	Total	Pct of	
		CURRENT	overall	
		Balance	CURRENT	Balance
5 YEARS	48	9,693,357.08	10.11	
7 YEARS	5	871,851.65	0.91	
NON-IO	751	85,350,053.92	88.98	
TOTAL	804	95,915,262.65	100.00	

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Collateral Grouped by Product Type																		
PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wtd Avg STATED ORIGINAL TERM	Wtd Avg STATED REM TERM	Wtd Avg AGE	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg MARGIN	Wtd Avg INT RATE CAP	Wtd Avg PER RATE CAP	Wtd Avg GROSS LIFE CAP	Wtd Avg ROLL
BALLOON	1	14,837.30	0.34	6.95000	6.44430	145,200.00	180	177	3	639	49.80	80.00	100.00	0.00000	0.00000	0.00000	0.00000	0
FIXED	29	3,587,687.61	8.39	7.31358	6.80788	124,109.17	353	350	4	650	37.44	75.51	79.11	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM	180	26,220,079.18	61.31	7.72322	7.22682	145,984.43	360	357	3	618	41.18	80.99	88.76	5.55671	3.00000	1.00000	7.00000	21
LIBOR 2/6 ARM IO	53	12,627,330.51	29.53	7.05898	6.55328	238,254.96	360	357	3	652	42.58	79.83	94.07	5.62931	3.00000	1.00000	7.00000	21
LIBOR 3/6 ARM	1	187,270.03	0.44	5.30000	4.79430	188,000.00	360	357	3	673	34.70	80.00	80.00	5.55000	3.00000	1.00000	7.00000	33
TOTAL	264	42,767,204.63	100.00	7.48520	6.97950	162,261.66	359	356	3	631	41.28	80.18	89.52	5.58016	3.00000	1.00000	7.00000	21

Collateral Grouped by Current Balance															
CURRENT BALANCE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE	Wtd Avg INIT RATE CAP	Wtd Avg PER RATE CAP	Wtd Avg GROSS LIFE CAP	Wtd Avg ROLL
0.00 - 49,999.99	18	664,132.55	1.55	9.9075	9.4018	332	3	36,896.25	77.90	79.77	590				
50,000.00 - 99,999.99	62	4,738,739.64	11.08	8.3156	7.8099	355	3	76,431.28	82.67	90.11	609				
100,000.00 - 149,999.99	63	7,776,707.72	18.18	7.6657	7.1609	353	3	123,439.81	79.05	90.06	628				
150,000.00 - 199,999.99	50	8,586,408.84	20.08	7.2550	6.7293	357	3	171,728.18	82.67	91.89	636				
200,000.00 - 249,999.99	26	5,806,494.34	13.58	7.4938	6.9881	357	3	223,326.71	80.21	89.30	624				
250,000.00 - 299,999.99	21	5,721,751.22	13.38	7.4585	6.9528	357	3	272,464.34	79.20	86.73	632				
300,000.00 - 349,999.99	9	2,853,124.72	6.67	7.2822	6.7765	357	3	317,013.86	79.60	94.95	652				
350,000.00 - 399,999.99	6	2,248,020.95	5.26	7.2671	6.7614	357	3	374,670.16	80.06	90.00	653				
400,000.00 - 449,999.99	4	1,667,082.22	3.90	7.3165	6.8108	357	3	416,770.56	80.01	90.10	629				
450,000.00 - 499,999.99	2	962,503.53	2.25	5.7874	5.2817	357	3	481,251.77	80.00	100.00	606				
500,000.00 - 599,999.99	3	1,742,238.90	4.07	6.5027	5.9970	357	3	580,746.50	71.55	71.55	665				
TOTAL	264	42,767,204.63	100.00	7.4852	6.9795	356	3	161,996.99	80.18	89.52	631				

Collateral Grouped by Current Gross Coupon															
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE	Wtd Avg INIT RATE CAP	Wtd Avg PER RATE CAP
5.250 - 5.499	3	1,182,713	2.77	5.3310	4.8253	357	3	5.2500	5.4500	394,238	64.24	71.55	714		
5.500 - 5.749	5	813,206	1.90	5.5674	5.0617	356	4	5.5000	5.6900	162,641	73.91	85.33	644		
5.750 - 5.999	9	2,229,388	5.21	5.8152	5.3095	357	3	5.7500	5.9900	247,210	79.96	94.91	633		
6.000 - 6.249	8	1,441,405	3.37	6.0840	5.5783	357	3	6.0000	6.2000	180,176	81.28	98.72	654		
6.250 - 6.499	10	2,007,855	4.69	6.3567	5.8510	356	4	6.2500	6.4500	200,786	79.82	97.57	661		
6.500 - 6.749	16	2,908,382	6.80	6.6038	6.1001	356	4	6.5000	6.7250	181,774	80.55	91.40	649		
6.750 - 6.999	25	4,889,592	11.43	6.8661	6.3604	351	3	6.7500	6.9500	195,584	79.06	92.01	644		
7.000 - 7.249	21	4,189,602	9.80	7.1277	6.6220	357	3	7.0000	7.2250	199,505	82.47	92.63	642		
7.250 - 7.499	20	3,736,138	8.74	7.3525	6.8468	357	3	7.2500	7.4500	186,807	78.78	89.25	618		
7.500 - 7.749	30	4,757,075	11.12	7.6268	7.1211	357	3	7.5000	7.7250	158,569	78.59	88.87	649		
7.750 - 7.999	16	2,305,781	5.39	7.8489	7.3432	357	3	7.7500	7.9500	144,111	77.27	83.30	610		
8.000 - 8.249	11	1,353,463	3.16	8.0907	7.5850	357	3	8.0250	8.2000	123,042	80.77	91.98	616		
8.250 - 8.499	17	2,861,259	6.69	8.3381	7.8324	357	3	8.2500	8.4500	168,309	82.89	88.08	628		
8.500 - 8.749	15	1,977,690	4.62	8.0066	8.1009	353	3	8.5000	8.7250	131,846	83.14	86.07	613		

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Collateral Grouped by Current Gross Coupon															
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS	Wid Avg CURRENT NET	Wid Avg STATED REM	Wid Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE		
8.750 - 8.999	16	2,025,790	4.74	8.8802	8.3745	353	3	8.8000	8.9500	126,612	84.35	88.00	589		
9.000 - 9.249	7	704,064	1.65	9.0833	8.5776	347	3	9.0000	9.2000	100,581	88.26	88.26	610		
9.250 - 9.499	4	326,723	0.76	9.2999	8.7942	357	3	9.2500	9.3500	81,683	93.69	93.69	635		
9.500 - 9.749	8	1,202,600	2.81	9.6165	9.1108	355	3	9.5000	9.7250	150,325	87.26	87.49	600		
9.750 - 9.999	6	784,353	1.83	9.3256	9.3256	357	3	9.7500	9.9000	130,725	73.08	73.08	530		
10.000 - 10.249	2	112,091	0.26	10.1860	9.6803	357	3	10.1500	10.2000	56,046	93.60	93.60	623		
10.250 - 10.499	3	154,687	0.36	10.3999	9.8942	357	3	10.3500	10.4500	51,562	80.97	80.97	583		
10.500 - 10.749	7	448,743	1.05	10.5774	10.0717	357	3	10.5000	10.6500	64,106	78.07	80.83	555		
10.750 - 10.999	1	42,433	0.10	10.9000	10.3943	357	3	10.9000	10.9000	42,433	80.00	99.96	530		
11.000 - 11.249	1	40,457	0.09	11.1000	10.5943	355	5	11.1000	11.1000	40,457	90.00	90.00	590		
11.250 - 11.499	1	42,707	0.10	11.3250	10.8193	357	3	11.3250	11.3250	42,707	75.00	75.00	510		
12.250 - 12.499	1	89,901	0.21	12.2500	11.7443	357	3	12.2500	12.2500	89,901	90.00	90.00	518		
12.750 - 12.999	1	139,098	0.33	12.7500	12.2443	357	3	12.7500	12.7500	139,098	80.00	100.00	522		
TOTAL	264	42,767,205	100.00	7.4852	6.9795	356	3	5.2500	12.7500	161,997	80.18	89.52	631		

Collateral Grouped by Original Loan-to-Value Ratio															
LOAN TO VALUE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS	Wid Avg CURRENT NET	Wid Avg STATED REM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE				
0.01 - 50.00	6	882,891.56	2.06	6.35899	5.85329	353	4	147,148.59	45.74	45.74	689				
50.01 - 55.00	5	485,192.93	1.13	8.88419	8.37849	357	3	97,038.59	53.16	53.16	556				
55.01 - 60.00	3	375,568.05	0.88	6.59097	6.08527	339	4	125,189.35	58.71	58.71	607				
60.01 - 65.00	3	766,413.92	1.79	7.76914	7.26344	357	3	255,471.31	64.38	64.38	587				
65.01 - 70.00	9	1,656,295.82	3.87	7.47883	6.97313	357	3	184,032.87	68.78	69.02	600				
70.01 - 75.00	21	3,396,781.68	7.94	8.21435	7.70865	357	3	161,751.51	74.17	74.17	584				
75.01 - 80.00	137	24,426,785.75	57.12	7.10895	6.60325	355	3	178,297.71	79.88	96.19	643				
80.01 - 85.00	13	2,197,078.37	5.14	7.61580	7.11010	357	3	169,006.03	84.07	84.07	597				
85.01 - 90.00	42	5,707,109.25	13.34	8.09175	7.58805	357	3	135,883.55	89.89	90.00	625				
90.01 - 95.00	13	1,896,037.31	4.43	8.47906	7.97336	357	3	145,849.02	94.39	94.39	647				
95.01 - 100.00	12	977,049.99	2.28	9.03453	8.52883	357	3	81,420.83	100.00	100.00	659				
TOTAL	264	42,767,204.63	100.00	7.48520	6.97950	356	3	161,996.99	80.18	89.52	631				

Collateral Grouped by Original Combined Loan-to-Value Ratio															
COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE				
0.00 - 50.00	6	882,891.56	2.06	6.35899	5.85329	353	4	147,148.59	45.74	45.74	689				
50.01 - 55.00	5	485,192.93	1.13	8.88419	8.37849	357	3	97,038.59	53.16	53.16	556				
55.01 - 60.00	3	375,568.05	0.88	6.59097	6.08527	339	4	125,189.35	58.71	58.71	607				
60.01 - 65.00	3	766,413.92	1.79	7.76914	7.26344	357	3	255,471.31	64.38	64.38	587				
65.01 - 70.00	8	1,623,561.14	3.80	7.41490	6.90920	357	3	202,945.14	68.76	68.76	601				
70.01 - 75.00	21	3,396,781.68	7.94	8.21435	7.70865	357	3	161,751.51	74.17	74.17	584				

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Collateral Grouped by Original Combined Loan-to-Value Ratio													
COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO LTV	Wid Avg COMBO LTV	Wid Avg FICO SCORE	Wid Avg FICO SCORE	Wid Avg FICO SCORE
75.01 - 80.00	23	4,421,751.22	10.34	7.45781	6.95211	355	3	192,250.05	79.36	79.36	611	611	611
80.01 - 85.00	14	2,229,813.05	5.21	7.66034	7.15464	357	3	159,272.36	83.86	84.04	597	597	597
85.01 - 90.00	41	5,665,647.16	13.25	8.10852	7.60282	357	3	138,186.52	89.75	89.89	625	625	625
90.01 - 95.00	15	2,079,670.75	4.86	8.40188	7.89618	357	3	138,644.72	93.46	94.40	642	642	642
95.01 - 100.00	125	20,839,913.17	48.73	7.11878	6.61308	355	3	166,719.31	80.96	99.97	651	651	651
TOTAL	264	42,767,204.63	100.00	7.48520	6.97950	356	3	161,996.99	80.18	89.52	631	631	631

Collateral Grouped by Fico Score													
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg FICO SCORE	Wid Avg FICO SCORE	Wid Avg FICO SCORE	Wid Avg FICO SCORE	Wid Avg FICO SCORE	Wid Avg FICO SCORE
500 - 519	11	988,693.19	2.31	89,881.20	9.49440	74.21	74.21	508	508	508	508	508	508
520 - 539	13	2,146,144.90	5.02	165,088.07	8.99142	75.28	77.36	532	532	532	532	532	532
540 - 559	22	2,160,786.06	5.05	98,217.55	8.27465	72.75	73.85	552	552	552	552	552	552
560 - 579	15	2,742,426.56	6.41	182,828.44	8.07815	78.90	79.98	569	569	569	569	569	569
580 - 599	21	2,952,307.49	6.90	140,586.07	7.73992	81.19	89.69	591	591	591	591	591	591
600 - 619	27	4,453,113.16	10.41	164,930.12	7.52837	81.65	90.20	610	610	610	610	610	610
620 - 639	48	8,957,443.41	20.94	186,613.40	7.31119	82.12	92.28	630	630	630	630	630	630
640 - 659	40	7,238,593.10	16.93	180,964.83	7.06314	81.22	95.12	649	649	649	649	649	649
660 - 679	22	3,983,434.81	9.31	181,065.22	6.91435	80.41	95.17	670	670	670	670	670	670
680 - 699	22	2,867,485.52	6.70	130,340.25	7.06953	82.57	94.13	685	685	685	685	685	685
700 - 719	8	947,070.17	2.21	118,383.77	7.73989	88.81	93.16	709	709	709	709	709	709
720 - 739	9	2,183,046.09	5.10	242,560.68	7.19486	80.75	96.12	731	731	731	731	731	731
740 - 759	2	124,656.90	0.29	62,328.45	7.93657	82.70	97.30	744	744	744	744	744	744
760 - 779	3	854,564.92	2.00	284,788.31	6.21102	61.59	61.59	773	773	773	773	773	773
780 - 799	1	167,638.35	0.39	167,638.35	7.70000	80.00	100.00	788	788	788	788	788	788
TOTAL	264	42,767,204.63	100.00	161,996.99	7.48520	80.18	89.52	631	631	631	631	631	631

Collateral Grouped by Property Type				
PROPERTY TYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Pct of overall CURRENT BALANCE
2-4 Family	15	1,540,653.61	3.60	3.60
Condominium	8	1,241,533.18	2.90	2.90
PUD	39	9,218,940.01	21.56	21.56
Single Family	202	30,766,077.83	71.94	71.94
TOTAL	264	42,767,204.63	100.00	100.00

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Collateral Grouped by Occupancy Type				
OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	
Investor	21	2,189,640.61	5.12	
Owner Occupied	241	40,114,596.06	93.80	
Second Home	2	462,967.96	1.08	
TOTAL	264	42,767,204.63	100.00	

Collateral Grouped by Documentation Type				
DOCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	
Full/Alternative	127	18,674,524.33	43.67	
Limited	2	224,534.46	0.53	
Stated Income	135	23,868,145.84	55.81	
TOTAL	264	42,767,204.63	100.00	

Collateral Grouped by Back Ratio (DTI)									
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg BACK RATIO	
5.01 - 10.00	1	202,966.76	0.47	202,966.76	8.50000	89.99	89.99	9.80	
10.01 - 15.00	1	36,690.99	0.09	36,690.99	8.50000	58.73	58.73	14.30	
15.01 - 20.00	5	359,914.26	0.84	71,982.85	8.31558	68.96	68.96	18.02	
20.01 - 25.00	4	509,775.74	1.19	127,443.94	7.99493	84.55	84.55	23.69	
25.01 - 30.00	24	3,476,686.46	8.13	144,861.94	7.69263	76.01	80.62	28.18	
30.01 - 35.00	30	4,946,153.70	11.57	164,871.79	7.33868	76.93	82.65	32.80	
35.01 - 40.00	42	6,524,400.32	15.26	155,342.86	7.55156	80.62	93.03	37.54	
40.01 - 45.00	65	9,799,968.84	22.91	150,768.75	7.51821	80.62	91.29	42.48	
45.01 - 50.00	77	14,250,084.95	33.32	185,066.04	7.42851	82.25	92.49	47.90	
50.01 - 55.00	15	2,660,562.61	6.22	177,370.84	7.22170	78.10	87.01	52.78	
TOTAL	264	42,767,204.63	100.00	161,996.99	7.48520	80.18	89.52	41.28	

Collateral Grouped by Loan Purpose			
LOAN PURP	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Cash Out Refinance	87	13,972,697.64	32.67
Purchase	170	27,977,277.05	65.42
Rate/Term Refinance	7	817,229.94	1.91
TOTAL	264	42,767,204.63	100.00

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Collateral Grouped by Lien						
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg COMBO LTV
First Lien	264	42,767,204.63	100.00	161,996.99	7.48520	89.52
TOTAL	264	42,767,204.63	100.00	161,996.99	7.48520	89.52

Collateral Grouped by Balloon Flag			
BALLOON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	263	42,622,367.33	99.66
Yes	1	144,837.30	0.34
TOTAL	264	42,767,204.63	100.00

Collateral Grouped by Prepay Penalty			
PREPAY PP DESC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
No	91	16,624,159.93	38.87
No PP	91	16,624,159.93	38.87
Yes	173	26,143,044.70	61.13
2Y PP	147	23,177,102.63	54.19
3Y PP	26	2,965,942.07	6.94
TOTAL	264	42,767,204.63	100.00

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AR	1	117,802.94	0.28
AZ	4	808,676.89	1.89
CA	14	3,657,104.82	8.55
CO	9	1,514,582.38	3.54
CT	2	383,982.24	0.90
DE	1	268,951.82	0.63
FL	3	708,594.35	1.66
GA	1	118,737.02	0.28
ID	5	735,328.99	1.72
IN	5	399,389.34	0.93
KS	7	542,908.80	1.27
KY	1	93,538.75	0.22
LA	10	900,573.64	2.11
MA	2	293,159.07	0.69

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Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
MD	26	6,903,757.41	16.14
ME	3	232,546.75	0.54
MI	8	946,650.48	2.21
MO	13	1,132,019.73	2.65
MS	2	132,364.27	0.31
MT	1	69,825.13	0.16
NC	4	635,602.50	1.49
NE	1	69,439.33	0.16
NH	4	824,432.91	1.93
NJ	5	770,181.34	1.80
NV	15	3,012,371.73	7.04
NY	3	370,124.00	0.87
OH	3	402,538.97	0.94
OK	8	772,604.50	1.81
OR	1	107,007.52	0.25
PA	38	4,225,627.44	9.88
RI	3	538,592.33	1.26
SC	4	541,628.10	1.27
TN	9	993,122.79	2.32
TX	20	3,017,822.29	7.06
UT	3	972,793.31	2.27
VA	12	3,391,828.81	7.93
WA	8	1,507,611.54	3.53
WI	3	308,654.84	0.72
WY	2	344,725.56	0.81
TOTAL	264	42,767,204.63	100.00

Collateral Grouped by Margin			
AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	234	39,034,679.72	91.27
2,000 - 2,499	4	659,370.21	1.54
4,500 - 4,999	5	1,053,287.56	2.46
5,000 - 5,499	38	6,312,968.69	14.76
5,500 - 5,999	163	27,918,830.46	65.28
6,000 - 6,499	12	1,984,966.11	4.64
6,500 - 6,999	10	972,922.52	2.27
7,000 - 7,499	1	89,901.06	0.21
9,500 - 9,999	1	42,433.11	0.10
FIXED	30	3,732,524.91	8.73
0,000 - 0,499	30	3,732,524.91	8.73
TOTAL	264	42,767,204.63	100.00

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Collateral Grouped by Index			
INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
FIXED	29	3,587,687.61	8.39
FIXED-BALLOON	1	144,837.30	0.34
WSJ-6MLIBOR	234	39,034,679.72	91.27
TOTAL	264	42,767,204.63	100.00

Collateral Grouped by Product Type																		
PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT COUPON	Wid Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INIT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
BALLOON	1	144,837.30	0.34	6.95000	6.44430	145,200.00	180	177	3	639	49.80	80.00	100.00	0.00000	0.00000	0.00000	0.00000	0
FIXED	29	3,587,687.61	8.39	7.31358	6.80788	124,109.17	353	350	4	650	37.44	75.51	79.11	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM	180	26,220,079.18	61.31	7.73252	7.22682	145,984.43	360	357	3	618	41.18	80.99	88.76	5.55671	3.00000	1.00000	7.00000	21
LIBOR 2/6 ARM IO	53	12,627,330.51	29.53	7.05898	6.55328	238,254.96	360	357	3	652	42.58	79.83	94.07	5.62931	3.00000	1.00000	7.00000	21
LIBOR 3/6 ARM	1	187,270.03	0.44	5.30000	4.79430	188,000.00	360	357	3	673	34.70	80.00	80.00	5.55000	3.00000	1.00000	7.00000	33
TOTAL	264	42,767,204.63	100.00	7.48520	6.97950	162,261.66	359	356	3	631	41.28	80.18	89.52	5.58016	3.00000	1.00000	7.00000	21

Collateral Grouped by IO Term			
IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
5 YEARS	53	12,627,330.51	29.53
NON-IO	211	30,139,874.12	70.47
TOTAL	264	42,767,204.63	100.00

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Collateral Grouped by Product Type

PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wid Avg STATED ORIGINAL TERM	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
FIXED IO	3	318,218.06	0.45	7,42345	6,91775	106,133.33	360	358	2	678	36.29	80.00	100.00	0.00000	0.00000	0.00000	0.00000	0
LIBOR 3/6 ARM	2	481,467.30	0.69	6,88700	6,38130	240,735.00	360	358	2	660	46.12	81.97	94.09	0.00000	0.00000	0.00000	0.00000	0
LIBOR 3/6 ARM IO	45	9,767,789.83	13.92	6,66776	6,16206	218,188.89	360	353	7	636	43.86	81.29	93.48	6.19449	1.00000	1.00000	6.00000	17
LIBOR 3/6 ARM IO	215	58,440,264.97	83.28	6,73056	6,22886	271,824.34	360	358	2	653	32.60	80.05	96.08	5.98562	1.46998	1.46231	7.00000	22
LIBOR 3/6 ARM IO	1	286,400.00	0.41	6,99000	6,48430	286,400.00	360	358	2	676	32.20	80.00	100.00	6.00000	1.00000	1.00000	6.00000	34
LIBOR 3/6 ARM IO	3	882,792.61	1.26	7,19780	6,69210	294,333.33	360	358	2	625	41.24	86.83	93.17	6.03965	1.50000	1.50000	7.00000	34
TOTAL	269	70,176,932.77	100.00	6,73297	6,22727	261,078.08	360	357	3	650	40.21	80.32	95.70	6.01577	1.47732	1.39579	6.85508	22

Collateral Grouped by Current Balance

CURRENT BALANCE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
50,000.00 - 99,999.99	7	617,902.69	0.88	7,5254	7,0197	7,0197	357	3	88,271.81	76.63	91.43	655				
100,000.00 - 149,999.99	23	2,971,529.34	4.17	6,8132	6,3075	6,3075	357	3	127,283.88	79.79	96.76	645				
150,000.00 - 199,999.99	48	8,438,996.78	12.03	6,7369	6,2312	6,2312	356	4	175,812.43	80.49	95.22	640				
200,000.00 - 249,999.99	57	12,973,529.41	18.49	6,8558	6,3501	6,3501	358	2	227,605.78	80.04	95.45	646				
250,000.00 - 299,999.99	49	13,352,709.71	19.03	6,7031	6,1974	6,1974	357	3	272,504.28	81.22	97.36	650				
300,000.00 - 349,999.99	34	10,996,856.65	15.67	6,8251	6,3194	6,3194	358	2	323,436.96	79.24	93.87	649				
350,000.00 - 399,999.99	27	10,064,158.91	14.34	6,6549	6,1492	6,1492	358	2	372,746.63	80.27	97.13	666				
400,000.00 - 449,999.99	14	5,812,610.55	8.29	6,5132	6,0075	6,0075	358	2	415,543.61	81.36	95.11	649				
450,000.00 - 499,999.99	6	2,801,438.73	3.99	6,4731	5,9674	5,9674	355	5	466,906.46	79.86	93.14	660				
500,000.00 - 549,999.99	3	1,555,000.00	2.22	6,4927	5,9870	5,9870	358	2	518,333.33	81.69	94.86	644				
600,000.00 - 649,999.99	1	631,200.00	0.90	7,0500	6,5443	6,5443	359	1	631,200.00	80.00	100.00	642				
TOTAL	269	70,176,932.77	100.00	6,7330	6,2273	6,2273	357	3	260,880.79	80.32	95.70	650				

Collateral Grouped by Current Gross Coupon

CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Wid Avg FICO SCORE	Wid Avg BACK RATIO	Wid Avg LOAN TO VALUE	Wid Avg COMBO LTV	Wid Avg MARGIN	Wid Avg INT RATE CAP	Wid Avg PER RATE CAP	Wid Avg GROSS LIFE CAP	Wid Avg ROLL
5.250 - 5.499	6	1,397,593	1.99	5,4078	4,9021	358	2	5,3250	5,4900	232,932	80.00	100.00	666			
5.500 - 5.749	10	3,005,266	4.28	5,6153	5,1096	355	5	5,5000	5,7400	300,527	79.62	96.01	656			
5.750 - 5.999	21	5,922,026	8.44	5,8754	5,3697	357	3	5,7500	5,9900	282,001	79.38	93.23	649			
6.000 - 6.249	10	2,622,010	3.74	6,1689	5,6632	357	3	6,0000	6,2300	262,201	80.00	98.23	662			
6.250 - 6.499	39	10,166,896	14.49	6,3529	5,8472	358	2	6,2500	6,4900	260,690	79.65	97.91	659			
6.500 - 6.749	39	10,261,987	14.62	6,6127	6,1070	357	3	6,5000	6,7300	263,128	78.86	94.48	654			
6.750 - 6.999	67	18,124,914	25.83	6,8955	6,3898	358	2	6,5000	6,9900	270,521	80.65	97.19	653			
7.000 - 7.249	24	5,794,625	8.26	7,1359	6,6302	358	2	7,0000	7,2400	241,443	82.11	95.72	649			
7.250 - 7.499	21	5,467,924	7.79	7,3323	6,8266	358	2	7,2500	7,4900	260,377	82.11	93.71	637			
7.500 - 7.749	12	3,266,656	4.65	7,6215	7,1158	356	4	7,5000	7,7400	272,221	79.20	93.26	654			
7.750 - 7.999	13	2,482,870	3.54	7,8415	7,3358	357	3	7,7500	7,9900	190,990	83.43	92.34	619			
8.000 - 8.249	2	611,283	0.87	8,0917	7,5860	354	6	8,0500	8,1200	305,641	92.98	92.98	601			
8.250 - 8.499	3	636,063	0.91	8,3492	7,8435	355	5	8,3000	8,3750	212,021	80.00	89.18	583			

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Collateral Grouped by Current Gross Coupon													
CURRENT GROSS COUPON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS BALANCE	Avg CURRENT BALANCE	Wid Avg LOAN TO LTV	Wid Avg FICO SCORE	
8.500 - 8.749	2	416,821	0.59	8.6422	8.1365	354	6	8.6000	8.7000	208,410	89.22	578	
TOTAL	269	70,176,933	100.00	6.7330	6.2273	357	3	5.3250	8.7000	260,881	80.32	650	

Collateral Grouped by Original Loan-to-Value Ratio													
LOAN TO VALUE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO LTV	Wid Avg FICO SCORE			
50.01 - 55.00	2	415,000.00	0.59	6.6563	6.15093	358	2	207,500.00	51.37	51.37	561		
60.01 - 65.00	4	890,000.00	1.27	6.71692	6.21122	358	2	222,500.00	63.62	63.62	603		
65.01 - 70.00	3	710,605.71	1.01	6.50256	5.99686	354	6	236,868.57	68.46	68.46	592		
70.01 - 75.00	8	1,890,203.13	2.69	7.14345	6.63775	355	5	236,275.39	74.27	78.15	616		
75.01 - 80.00	221	57,755,345.50	82.30	6.65687	6.15117	358	2	261,336.40	79.97	98.50	661		
80.01 - 85.00	13	3,876,022.81	5.52	6.96713	6.46143	357	3	298,155.60	84.74	85.19	600		
85.01 - 90.00	13	3,506,236.58	5.00	7.16986	6.66416	356	4	269,710.51	89.90	89.90	593		
90.01 - 95.00	5	1,133,519.04	1.62	7.95882	7.45312	353	7	226,703.81	94.99	94.99	616		
TOTAL	269	70,176,932.77	100.00	6.73297	6.22727	357	3	260,880.79	80.32	95.70	650		

Collateral Grouped by Original Combined Loan-to-Value Ratio													
COMBO LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg CURRENT NET COUPON	Wid Avg STATED REM TERM	Wid Avg AGE	Avg CURRENT BALANCE	Wid Avg LOAN TO LTV	Wid Avg FICO SCORE			
50.01 - 55.00	2	415,000.00	0.59	6.6563	6.15093	358	2	207,500.00	51.37	51.37	561		
60.01 - 65.00	4	890,000.00	1.27	6.71692	6.21122	358	2	222,500.00	63.62	63.62	603		
65.01 - 70.00	3	710,605.71	1.01	6.50256	5.99686	354	6	236,868.57	68.46	68.46	592		
70.01 - 75.00	7	1,490,203.13	2.12	7.35643	6.83073	354	6	212,886.16	74.50	74.50	608		
75.01 - 80.00	12	3,562,924.59	5.08	6.54839	6.04269	353	7	296,910.38	79.81	79.81	610		
80.01 - 85.00	12	3,699,203.10	5.27	6.97512	6.46942	357	3	308,266.93	84.72	84.72	601		
85.01 - 90.00	13	3,506,236.58	5.00	7.16986	6.66416	356	4	269,710.51	89.90	89.90	593		
90.01 - 95.00	16	3,970,189.94	5.66	7.18345	6.67775	356	4	248,136.87	83.81	94.63	642		
95.01 - 100.00	200	51,932,569.72	74.00	6.65060	6.14490	358	2	259,662.85	79.98	99.94	664		
TOTAL	269	70,176,932.77	100.00	6.73297	6.22727	357	3	260,880.79	80.32	95.70	650		

Collateral Grouped by FICO Score													
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wid Avg CURRENT GROSS COUPON	Wid Avg LOAN TO LTV	Wid Avg COMBO FICO SCORE						
500 - 519	1	180,962.51	0.26	180,962.51	6.99000	75.00	507						
520 - 539	2	669,062.93	0.95	334,531.46	7.55879	65.88	532						
540 - 559	3	847,070.62	1.21	282,356.87	7.40272	82.56	549						
560 - 579	7	1,950,544.03	2.78	278,649.15	7.08943	83.10	569						

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Collateral Grouped by Fico Score									
FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg FICO SCORE	
580 - 599	23	6,007,199.92	8.56	261,182.61	6.80934	81.59	89.13	590	
600 - 619	30	7,330,934.95	10.45	244,364.50	6.75470	81.89	91.96	611	
620 - 639	46	11,735,694.01	16.72	255,123.78	6.71378	80.56	95.62	631	
640 - 659	59	14,534,204.57	20.71	246,342.45	6.79642	79.86	97.81	648	
660 - 679	40	10,048,296.18	14.32	251,207.40	6.51483	79.76	98.43	670	
680 - 699	17	5,431,412.80	7.74	319,494.87	6.66951	80.00	100.00	689	
700 - 719	23	6,420,982.83	9.15	279,173.17	6.77629	80.00	99.99	710	
720 - 739	10	2,312,810.67	3.30	231,281.07	6.62265	79.65	99.21	729	
740 - 759	6	2,147,756.75	3.06	357,959.46	6.44612	80.00	100.00	745	
760 - 779	2	560,000.00	0.80	280,000.00	6.64900	80.00	97.96	768	
TOTAL	269	70,176,932.77	100.00	260,880.79	6.73297	80.32	95.70	650	

Collateral Grouped by Property Type				
PROPTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	
2-4 Family	13	3,838,529.24	5.47	
Condominium	30	6,894,578.18	9.82	
PUD	33	8,083,587.93	11.52	
Single Family	193	51,360,237.42	73.19	
TOTAL	269	70,176,932.77	100.00	

Collateral Grouped by Occupancy Type				
OCCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	
Investor	2	401,676.33	0.57	
Owner Occupied	267	69,775,256.44	99.43	
TOTAL	269	70,176,932.77	100.00	

Collateral Grouped by Documentation Type				
DOCTYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	
Full/Alternative	97	24,935,219.92	35.53	
Stated Income	172	45,241,712.85	64.47	
TOTAL	269	70,176,932.77	100.00	

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Collateral Grouped by Back Ratio (DTT)									
BACK RATIO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg BACK RATIO	
5.01 - 10.00	1	499,000.00	0.71	499,000.00	5.57000	79.21	99.21	10.00	
10.01 - 15.00	1	241,070.62	0.34	241,070.62	8.60000	85.00	85.00	11.10	
15.01 - 20.00	3	475,250.00	0.68	158,416.67	6.78861	72.28	77.41	18.44	
20.01 - 25.00	4	711,150.00	1.01	177,787.50	7.15439	74.77	82.54	22.64	
25.01 - 30.00	20	5,220,298.69	7.44	261,014.93	6.73973	80.62	95.63	27.27	
30.01 - 35.00	28	6,508,821.02	9.27	232,457.89	6.75427	80.31	96.65	32.73	
35.01 - 40.00	58	15,774,446.59	22.48	271,973.22	6.80947	79.52	95.68	38.01	
40.01 - 45.00	89	23,849,931.66	33.99	267,976.76	6.67637	81.02	97.33	42.46	
45.01 - 50.00	55	13,930,289.44	19.85	253,277.99	6.80265	80.46	95.62	47.57	
50.01 - 55.00	10	2,966,674.75	4.23	296,667.48	6.32933	80.28	87.62	53.68	
TOTAL	269	70,176,932.77	100.00	260,880.79	6.73297	80.32	95.70	40.21	

Collateral Grouped by Loan Purpose				
LOAN PURP	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	
Cash Out Refinance	111	26,648,051.34	37.97	
Purchase	148	41,382,091.96	58.97	
Rate/Term Refinance	10	2,146,789.47	3.06	
TOTAL	269	70,176,932.77	100.00	

Collateral Grouped by Lien						
LIEN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg COMBO LTV
First Lien	269	70,176,932.77	100.00	260,880.79	6.73297	95.70
TOTAL	269	70,176,932.77	100.00	260,880.79	6.73297	95.70

Collateral Grouped by Balloon Flag				
BALLOON	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	
No	269	70,176,932.77	100.00	
TOTAL	269	70,176,932.77	100.00	

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Collateral Grouped by Prepay Penalty				
PREPAY PP DESC	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	
No	47	10,886,897.10	15.51	
No PP	47	10,886,897.10	15.51	
Yes	222	59,290,035.67	84.49	
1Y PP	10	3,294,500.00	4.69	
2Y PP	203	53,975,748.25	76.91	
3Y PP	9	2,019,787.42	2.88	
TOTAL	269	70,176,932.77	100.00	

Collateral Grouped by Geographic Distribution

STATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
AZ	7	994,457.00	1.42
CA	180	52,060,881.04	74.19
CO	17	3,147,189.73	4.48
FL	10	2,402,820.00	3.42
IL	27	6,194,295.70	8.83
KY	1	91,927.51	0.13
MN	5	955,188.35	1.36
MO	5	762,150.00	1.09
NV	1	148,000.00	0.21
OR	3	674,352.83	0.96
TX	5	1,135,964.89	1.62
UT	6	1,117,232.92	1.59
WA	2	492,472.80	0.70
TOTAL	269	70,176,932.77	100.00

Collateral Grouped by Margin			
AM TYPE MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
ARMS	264	69,377,247.41	98.86
4.500 - 4.999	3	480,720.00	0.69
5.000 - 5.499	8	2,157,513.00	3.07
5.500 - 5.999	4	1,189,806.73	1.70
6.000 - 6.499	241	63,413,417.86	90.36
6.500 - 6.999	6	1,818,995.38	2.59
7.000 - 7.499	1	156,188.73	0.22
7.500 - 7.999	1	160,605.71	0.23
FIXED	5	799,685.36	1.14
0.000 - 0.499	5	799,685.36	1.14
TOTAL	269	70,176,932.77	100.00

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Collateral Grouped by Index			
INDEX	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
FIXED	5	799,685.36	1.14
WSJ-6MLIBOR	264	69,377,247.41	98.86
TOTAL	269	70,176,932.77	100.00

Collateral Grouped by Product Type																		
PRODUCT	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg CURRENT NET COUPON	Avg ORIGINAL BALANCE	Wtd Avg STATED ORIGINAL TERM	Wtd Avg STATED REM TERM	Wtd Avg AGE	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO	Wtd Avg LOAN TO VALUE	Wtd Avg COMBO LTV	Wtd Avg MARGIN	Wtd Avg INIT RATE CAP	Wtd Avg PER RATE CAP	Wtd Avg GROSS LIFE CAP	Wtd Avg ROLL
FIXED	3	318,218.06	0.45	7.42345	6.91775	106,133.33	360	358	2	678	36.29	80.00	100.00	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM	2	481,467.30	0.69	6.88700	6.38130	240,735.00	360	358	2	660	46.12	81.97	94.09	0.00000	0.00000	0.00000	0.00000	0
LIBOR 2/6 ARM	45	9,767,789.83	13.92	6.66776	6.16206	218,188.89	360	353	7	636	43.86	81.29	93.48	6.19449	1.00000	1.00000	6.00000	17
LIBOR 2/6 ARM IO	215	58,440,264.97	83.28	6.73056	6.22486	271,824.34	360	358	2	653	39.60	80.05	96.08	5.98562	1.49998	1.46231	7.00000	22
LIBOR 3/6 ARM	1	286,400.00	0.41	6.99000	6.48430	286,400.00	360	358	2	676	32.20	80.00	100.00	6.00000	1.00000	6.00000	6.00000	34
LIBOR 3/6 ARM IO	3	882,792.61	1.26	7.19780	6.69210	294,333.33	360	358	2	625	41.24	86.83	93.17	6.03965	1.50000	1.50000	7.00000	34
TOTAL	269	70,176,932.77	100.00	6.73297	6.22727	261,078.08	360	357	3	650	40.21	80.32	95.70	6.01577	1.42752	1.39579	6.85508	22

Collateral Grouped by IO Term			
IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
2 YEARS	215	58,344,184.97	83.14
2.5 YEARS	1	388,000.00	0.55
3 YEARS	3	882,792.61	1.26
5 YEARS	1	189,547.30	0.27
NON-IO	49	10,372,407.89	14.78
TOTAL	269	70,176,932.77	100.00

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Deal Info	
Deal Name	BSABS 2005-HES
Bloomberg Ticker:	Subprime
Asset Class:	
Issuer:	
Trustee:	
Lead Manager(s)	
Month:	24
To Roll	353
Remaining Term	
Remaining IO Term	
% Interest Only	37.42

Master Servicer:	
Backup Servicer:	
Primary Servicer (s):	1
% Name	100
EMC	
Originator (s):	1
% Name	18.11% CIT MORTGAGE
	13.25% RESMAE MORTGAGE
	8.07% FIRST HORIZON
	7.72% FIELDSTONE
	7.56% MORTGAGE LENDERS
	6.31% NOVELLE
	5.54% LIBERTY AMERICAN
	4.93% SUNSET
	4.72% MILA INC
	4.13% BAYROCK

Cells in red font are calculations and should be left alone.
Please put averages in gray cells at the bottom of each bucket.

Please fill out complete list of servicers and originators even if it is greater than ten

FICO BUCKET													
FICO	# Loans	Deal Size		W/L	WAC	FICO	%LTV	Weighted Average Collateral Characteristics				MIX	
		Balance	%					Balance	%DT	Primary	SFPUD		Refi Cashout
N/A													
<=500	2	413,327	0.08%	206,664	8.11%	500	80.00%	45.60%	100.00%	100.00%	100.00%	0.00%	0.00%
>500 <=520	77	11,264,695	2.13%	146,295	8.07%	510	79.30%	41.37%	99.39%	98.39%	92.80%	72.63%	0.00%
>520 <=540	157	25,409,716	4.80%	161,845	6.22%	531	78.48%	42.31%	96.89%	90.49%	72.41%	11.79%	0.00%
>540 <=560	219	30,970,120	5.85%	141,416	7.83%	551	79.00%	40.63%	93.52%	92.79%	70.80%	64.45%	14.42%
>560 <=580	218	33,983,220	6.41%	155,886	7.77%	570	81.67%	39.18%	94.40%	89.75%	62.33%	20.05%	0.00%
>580 <=600	368	58,326,066	11.01%	158,495	7.52%	590	83.61%	41.85%	93.82%	91.77%	61.76%	66.30%	29.78%
>600 <=620	400	66,664,273	12.58%	166,661	7.40%	611	84.86%	41.66%	90.67%	90.84%	55.99%	60.07%	34.54%
>620 <=640	499	83,471,755	15.76%	167,278	7.39%	631	84.86%	41.66%	90.70%	83.90%	41.62%	48.40%	43.88%
>640 <=660	437	72,972,866	13.77%	166,986	7.21%	650	84.27%	41.85%	88.41%	84.77%	30.88%	40.02%	49.89%
>660 <=680	324	55,299,490	10.44%	170,677	7.26%	670	83.52%	42.08%	79.54%	80.28%	33.70%	34.73%	46.32%
>680 <=700	196	31,189,979	5.89%	159,133	7.36%	690	85.48%	40.98%	70.23%	71.46%	24.22%	37.44%	42.10%
>700 <=750	232	44,554,163	8.41%	192,044	7.05%	721	84.03%	42.37%	71.73%	68.43%	18.74%	36.07%	58.52%
>750	86	15,231,486	2.89%	172,110	7.12%	771	84.47%	40.55%	63.46%	60.88%	7.45%	41.63%	30.15%
TOTAL	3,215	528,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%	37.41%
													0.06%

FICO Mean: 627

Medi: 627

Standard Deviation: 57.66

LTV BUCKET														
LTV	# Loans	Deal Size		W/L Loan	Weighted Average Collateral Characteristics									
		Balance	%		WAC	FICO	% LTV	% DTI	Primary	SFPUD	Refi Cashout	Full Doc	Interest only	Mix
<=50	49	5,728,165	1.08%	116,901	7.39%	623	43.90%	37.96%	82.94%	86.51%	80.48%	46.61%	8.75%	0.00%
>50 <=55	26	3,351,659	0.63%	128,910	7.33%	590	52.91%	36.72%	98.21%	81.38%	77.10%	54.25%	20.59%	0.00%
>55 <=60	25	3,909,548	0.74%	156,382	7.23%	587	58.11%	32.38%	93.37%	94.58%	73.91%	35.94%	12.38%	0.00%
>60 <=65	51	9,634,180	1.82%	188,906	7.21%	595	63.93%	37.90%	88.91%	85.36%	85.03%	43.08%	20.10%	0.00%
>65 <=70	95	17,117,842	3.23%	180,188	7.48%	602	68.94%	38.77%	73.74%	79.99%	80.23%	30.32%	15.16%	0.00%
>70 <=75	156	23,742,091	4.48%	152,078	7.61%	582	74.15%	40.38%	84.60%	91.54%	79.04%	44.55%	16.00%	0.00%
>75 <=80	1,261	237,942,349	44.92%	188,693	6.99%	643	79.85%	42.18%	91.28%	83.91%	30.35%	44.16%	54.74%	0.00%
>80 <=85	300	54,525,499	10.29%	181,752	7.40%	604	84.59%	42.19%	85.00%	82.89%	71.80%	63.01%	33.04%	0.00%
>85 <=90	448	76,269,324	14.40%	170,244	7.98%	613	89.70%	40.60%	85.03%	87.72%	62.11%	63.43%	30.12%	0.44%
>90 <=95	336	50,947,028	9.62%	151,628	8.08%	649	94.72%	42.33%	74.43%	75.22%	37.49%	52.70%	19.94%	0.00%
>95 <=100	27	3,174,957	0.60%	97,591	8.60%	631	97.90%	41.73%	100.00%	94.15%	40.72%	85.24%	26.21%	0.00%
>=100	441	43,426,514	8.20%	98,473	8.79%	650	100.00%	42.06%	97.14%	87.66%	24.19%	67.70%	13.74%	0.00%
TOTAL	3,215	528,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%	37.41%	0.06%

LTV Mean: 84.3

CL: 89.71

Standard Deviation: 11.11

LTV = 80: 8.79

% Silent Seconds: 34.86%

DTI BUCKET												
DTI	Deal Size			WA Loan			Weighted Average Collateral Characteristics					
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cashout	Full Doc
<=20	107	14,288,510	2.70%	133,537	7.64%	624	80.66%	14.89%	70.05%	75.08%	47.73%	59.09%
>20 <=25	103	13,346,867	2.52%	129,581	7.59%	622	81.72%	22.82%	79.83%	83.17%	65.94%	53.51%
>25 <=30	205	27,258,463	5.15%	132,868	7.49%	624	81.39%	27.81%	88.37%	88.20%	44.70%	63.49%
>30 <=35	342	50,809,935	9.59%	148,967	7.34%	628	81.60%	32.70%	85.65%	82.36%	56.44%	47.70%
>35 <=40	503	81,336,436	15.35%	161,703	7.42%	629	83.66%	37.82%	90.32%	86.30%	41.31%	46.95%
>40 <=45	724	125,187,703	23.63%	172,911	7.42%	631	83.44%	42.68%	89.86%	84.23%	42.67%	46.79%
>45 <=50	954	164,583,246	31.07%	172,519	7.53%	633	84.38%	47.79%	85.98%	84.23%	44.00%	48.56%
>50 <=55	277	52,393,995	9.99%	191,119	7.18%	625	83.10%	52.61%	88.51%	83.40%	46.24%	73.49%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%

DTI Mean: 27.77 Med: 27.5 Standard Deviation: 10.75

PURPOSE BUCKET												
Purpose	Deal Size			WA Loan			Weighted Average Collateral Characteristics					
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cashout	Full Doc
Purchase	1,554	249,735,987	47.14%	160,705	7.49%	656	84.96%	42.20%	82.88%	78.46%	43.45%	46.10%
Refi (Cash out)	1,419	240,392,612	45.38%	169,410	7.41%	606	81.80%	41.09%	91.33%	89.58%	100.00%	57.76%
Refi (Rate Term)	242	39,622,558	7.48%	163,730	7.26%	611	82.24%	40.09%	90.96%	87.96%	63.63%	30.08%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%

OCCUPANCY BUCKET												
Occ Type	Deal Size			WA Loan			Weighted Average Collateral Characteristics					
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cashout	Full Doc
Primary (OCC)	2,679	462,583,983	87.32%	173,670	7.37%	625	83.25%	41.70%	88.88%	87.74%	47.46%	51.46%
Investment	511	63,148,963	11.92%	123,578	7.92%	663	83.77%	40.22%	0.00%	59.42%	31.63%	51.93%
2nd Vacation	25	4,018,610	0.76%	160,732	7.54%	689	85.84%	42.12%	0.00%	68.20%	21.46%	42.83%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%

DOCUMENTATION BUCKET												
Doc Type	Deal Size			WA Loan			Weighted Average Collateral Characteristics					
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cashout	Full Doc
Full/Alternative	1,830	272,574,321	51.45%	148,948	7.29%	616	84.67%	41.74%	87.34%	87.85%	50.94%	32.09%
Limited	54	7,591,682	1.40%	136,883	7.61%	611	84.23%	40.60%	84.07%	78.63%	51.14%	33.90%
Started	1,331	249,785,154	47.15%	187,667	7.59%	645	81.84%	41.34%	87.40%	80.42%	39.14%	43.34%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%

Property Type	Deal Size			W/LA Loan			Weighted Average Collateral Characteristics						
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	%DTI	Primary	SFPUD	Refi Cashout	Full Dec	Interest only
Single Family	2,374	366,121,993	69.23%	154,474	7.44%	623	83.19%	41.41%	90.91%	88.88%	49.42%	53.31%	37.55%
PUD	393	76,423,375	14.99%	202,095	7.28%	629	83.72%	42.41%	91.27%	88.88%	42.96%	55.35%	40.56%
2-4 Unit	291	56,326,382	11.01%	200,434	7.69%	668	84.28%	41.49%	99.97%	0.00%	26.61%	34.52%	25.98%
Condo	157	25,279,407	4.77%	161,015	7.22%	639	81.89%	40.69%	85.93%	0.00%	37.65%	51.33%	51.89%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%	37.41%

UPB	Deal Size			W/LA Loan			Weighted Average Collateral Characteristics						
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	%DTI	Primary	SFPUD	Refi Cashout	Full Dec	Interest only
<=50	309	11,195,314	2.11%	36,231	9.43%	628	86.69%	37.76%	67.90%	86.83%	39.10%	64.09%	0.00%
>50 <=75	420	26,257,289	4.96%	62,517	8.52%	620	85.69%	39.13%	73.52%	88.88%	41.15%	63.72%	5.21%
>75 <=100	413	36,362,136	6.86%	88,044	8.09%	620	85.30%	40.29%	82.16%	88.44%	45.38%	63.89%	11.47%
>100 <=125	359	40,413,941	7.63%	112,574	7.66%	624	84.02%	40.74%	84.70%	86.75%	42.00%	65.34%	19.73%
>125 <=150	339	46,592,866	8.80%	137,442	7.71%	622	84.49%	40.48%	82.98%	89.31%	43.77%	58.51%	28.08%
>150 <=200	455	79,127,272	14.94%	173,906	7.43%	625	84.08%	41.55%	88.45%	86.98%	47.70%	59.72%	39.41%
>200 <=250	298	67,087,128	12.68%	225,125	7.23%	629	82.27%	40.54%	88.91%	83.52%	50.72%	48.47%	42.29%
>250 <=300	224	61,183,987	11.55%	273,143	7.09%	630	81.87%	42.85%	92.28%	85.24%	46.49%	39.76%	45.61%
>300 <=350	134	43,393,945	8.19%	323,835	7.01%	641	82.97%	42.49%	92.65%	79.31%	31.50%	41.71%	56.08%
>350 <=400	108	40,438,923	7.63%	374,434	7.01%	644	81.99%	43.96%	89.76%	78.43%	46.23%	37.47%	59.52%
>400 <=450	62	26,342,205	4.97%	424,874	7.02%	642	83.14%	42.55%	86.42%	72.63%	43.60%	37.07%	54.38%
>450 <=500	36	17,276,448	3.26%	479,901	7.05%	636	82.10%	43.18%	86.07%	68.95%	53.39%	44.22%	47.04%
>500 <=600	41	22,665,252	4.28%	553,299	7.01%	643	81.43%	44.12%	94.97%	87.71%	41.51%	51.53%	40.69%
>600 <=700	13	8,424,014	1.59%	648,001	7.24%	612	83.30%	39.51%	100.00%	85.86%	53.82%	45.87%	30.65%
>=700	4	2,970,156	0.56%	742,604	7.44%	605	79.01%	35.14%	100.00%	100.00%	50.58%	49.24%	49.82%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%	37.41%

* In \$1,000
Min 8,969 Max 760,000

State*	Deal Size			W/LA Loan			Weighted Average Collateral Characteristics						
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	%DTI	Primary	SFPUD	Refi Cashout	Full Dec	Interest only
CA	571	156,228,127	29.87%	277,107	7.05%	638	81.31%	42.22%	91.44%	82.53%	46.42%	38.13%	62.83%
FL	262	38,633,545	7.29%	147,456	7.72%	621	84.14%	41.75%	85.23%	89.02%	51.22%	52.53%	37.44%
GA	201	28,914,484	5.08%	133,903	8.02%	625	88.59%	40.23%	71.85%	95.07%	44.88%	65.60%	37.89%
NY	100	25,660,236	4.84%	226,602	7.72%	638	83.65%	42.90%	89.87%	47.19%	31.49%	24.25%	19.65%
MD	109	24,525,116	4.63%	225,001	7.35%	620	81.35%	41.38%	92.65%	93.25%	57.36%	62.65%	34.29%
TX	211	24,048,837	4.54%	113,976	7.70%	622	82.96%	40.92%	87.64%	95.64%	26.33%	44.50%	13.65%
IL	131	22,250,515	4.20%	169,851	7.51%	640	83.53%	40.09%	84.24%	59.67%	40.06%	44.50%	30.80%
PA	148	16,045,192	3.03%	108,413	7.57%	603	84.91%	38.10%	92.77%	88.65%	51.38%	70.89%	4.27%
AZ	102	15,909,852	2.93%	152,057	7.40%	625	83.15%	41.70%	93.19%	92.62%	43.63%	59.47%	56.40%
CO	92	15,268,466	2.88%	165,962	6.96%	640	84.15%	42.21%	82.94%	88.55%	45.37%	50.69%	54.15%
VA	79	14,250,565	2.69%	180,387	7.40%	639	81.26%	41.95%	87.26%	93.59%	52.28%	58.89%	14.43%
MI	120	14,241,770	2.69%	118,681	7.75%	617	85.29%	40.42%	90.42%	91.94%	59.90%	64.61%	20.93%
OH	142	13,117,503	2.48%	92,377	7.65%	631	86.94%	41.46%	79.63%	89.22%	42.89%	76.34%	12.33%
NJ	52	11,901,612	2.25%	216,393	7.81%	619	84.58%	40.52%	88.45%	68.12%	51.10%	49.66%	5.98%
NV	55	10,650,486	2.01%	204,817	7.12%	639	84.58%	43.35%	86.15%	93.46%	56.43%	48.19%	41.98%
OTHER	840	98,504,850	18.58%	117,268	7.62%	626	84.52%	41.35%	83.82%	87.34%	42.68%	64.53%	21.32%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%	37.41%

* Fill in top 15 states only, combine the remaining in the "Other" Bucket

Separate California into North and South if possible.

California Breakdown			Deal Size			W/A Loan			Weighted Average Collateral Characteristics				
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	%DTI	Primary	SF/PU	Refi Cohort	Full Dec	Interest only
CA North	217	60,811,760	38.43%	280,239	7.00%	638	81.20%	41.80%	93.12%	92.83%	47.97%	35.66%	63.12%
CA South	354	97,416,367	61.57%	275,187	7.08%	638	81.33%	42.48%	90.40%	76.11%	45.46%	39.67%	62.65%
TOTAL	571	158,228,127	100.00%										

FIXED / FLOATING (II)													
Deal Size			W/A Loan			Weighted Average Collateral Characteristics							
Type	# Loans	Balance	%	Balance	WAC	FICO	%LTV	%DTI	Primary	SF/PU	Refi Cohort	Full Dec	Interest only
Fixed	429	44,986,596	8.48%	104,862	7.92%	624	81.95%	39.19%	87.77%	89.60%	57.48%	63.86%	0.00%
Fixed IO	22	5,030,015	0.95%	228,637	7.38%	703	82.86%	43.88%	86.93%	76.44%	24.77%	25.40%	100.00%
Balloon	161	9,149,470	1.73%	56,829	10.86%	672	98.09%	43.23%	87.93%	68.66%	10.98%	31.86%	0.00%
6M LIBOR	12	2,399,709	0.45%	199,976	7.32%	608	81.95%	42.69%	60.32%	78.18%	49.28%	30.09%	0.00%
2/28	1,548	242,559,376	45.79%	156,692	7.50%	617	83.77%	41.50%	83.65%	82.08%	50.49%	55.55%	0.00%
3/27	187	27,317,419	5.17%	146,371	7.87%	605	85.38%	41.07%	86.06%	89.77%	58.30%	55.83%	0.00%
5/25	26	5,080,613	0.96%	195,408	6.79%	653	87.68%	35.62%	50.83%	80.25%	54.32%	53.13%	0.00%
6M LIBOR IO	1	475,000	0.09%	475,000	8.63%	691	95.00%	14.30%	0.00%	0.00%	0.00%	0.00%	100.00%
2/28 IO	686	163,003,593	30.77%	237,615	6.97%	648	81.49%	42.12%	93.69%	84.79%	33.62%	41.64%	100.00%
3/27 IO	130	26,543,522	5.09%	207,258	7.42%	630	86.60%	43.38%	91.71%	93.61%	49.67%	60.25%	100.00%
5/25 IO	13	2,352,844	0.52%	211,757	6.66%	664	83.61%	38.61%	100.00%	95.15%	74.44%	90.90%	100.00%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%	37.41%

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

LIEN BUCKET													
Deal Size			W/A Loan			Weighted Average Collateral Characteristics							
Type	# Loans	Balance	%	Balance	WAC	FICO	%LTV	%DTI	Primary	SF/PU	Refi Cohort	Full Dec	Interest only
Second	2,952	515,650,550	97.38%	174,746	7.34%	629	82.95%	41.49%	87.30%	84.49%	46.02%	51.95%	38.42%
TOTAL	263	13,900,600	2.62%	52,854	10.81%	670	97.39%	43.39%	88.10%	74.01%	21.65%	33.11%	0.00%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%	37.41%

PREPAYMENT BUCKET													
Deal Size			W/A Loan			Weighted Average Collateral Characteristics							
Type	# Loans	Balance	%	Balance	WAC	FICO	%LTV	%DTI	Primary	SF/PU	Refi Cohort	Full Dec	Interest only
None	840	128,835,525	24.32%	153,376	7.68%	634	82.79%	41.39%	84.33%	76.86%	40.37%	47.56%	25.87%
6 Months	11	1,667,096	0.35%	169,738	7.91%	597	85.65%	30.74%	94.86%	100.00%	32.65%	60.07%	5.53%
1 Year	131	29,462,560	5.56%	224,905	7.41%	656	83.98%	40.89%	78.16%	79.42%	39.49%	40.74%	35.62%
2 Year	1,628	284,532,355	53.71%	174,774	7.28%	627	83.01%	41.99%	89.51%	86.17%	45.82%	51.81%	43.30%
2.5 Year	17	3,284,599	0.62%	193,212	7.49%	624	84.76%	47.22%	100.00%	87.88%	34.23%	57.06%	81.44%
3 Year	586	80,915,743	15.27%	138,081	7.60%	623	84.93%	40.82%	86.90%	90.14%	55.00%	59.53%	34.23%
5 Year	2	853,278	0.16%	426,639	6.81%	639	87.41%	35.13%	100.00%	100.00%	15.62%	84.38%	84.38%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%	37.41%

INDEX BUCKET													
Deal Size			W/A Loan			Weighted Average Collateral Characteristics							
Type	# Loans	Balance	%	Balance	WAC	FICO	%LTV	%DTI	Primary	SF/PU	Refi Cohort	Full Dec	Interest only
Libor - 6 Month	2,597	469,572,788	99.78%	180,814	7.32%	628	83.18%	41.70%	87.28%	84.06%	45.17%	50.96%	40.98%
Treasury - 1 Year	6	1,013,287	0.22%	168,881	7.23%	718	82.39%	43.44%	84.24%	100.00%	17.20%	35.77%	72.07%
Other			0.00%										
TOTAL	2,603	470,586,076	100.00%										

List all reset rates

Percentage of the deal based on FICO and LTV buckets.*		Deal Coverage											
		Loan-to-Value (LTV)											
		<55	>55 <=60	>60 <=65	>65 <=70	>70 <=75	>75 <=80	>80 <=85	>85 <=90	>90 <=95	>95 <=100	>100	
F I C O	NA												
	<=500	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	
	>500 <=550	2.86	1.95	4.27	8.42	18.45	39.31	42.40	35.28	14.75	0.69	0.33	
	>550 <=600	3.26	1.02	3.00	6.58	9.67	33.35	40.96	31.67	26.27	11.43	4.62	
	>600 <=625	1.64	1.81	2.35	3.69	4.47	41.29	41.10	22.20	26.19	21.81	10.43	
	>625 <=650	0.95	0.36	1.47	1.10	2.24	55.28	58.94	16.71	17.51	18.55	10.13	
	>650 <=675	0.20	0.20	1.30	4.07	2.64	55.97	55.80	16.83	20.19	19.05	9.75	
	>675 <=700	1.14	0.12	0.17	3.38	4.18	54.31	55.04	13.13	23.47	23.47	11.02	
	>700 <=725	0.00	0.00	0.62	0.25	0.78	61.54	65.42	10.65	16.36	22.74	14.57	
	>725 <=750	0.28	0.00	0.00	2.27	4.08	75.22	74.41	11.56	9.48	8.79	3.05	
	>750 <=800	6.72	0.00	0.00	0.34	2.72	42.97	49.10	17.69	28.22	30.25	12.56	
	>=800	0.00	0.00	0.00	0.00	0.00	10.58	10.58	4.74	89.42	84.68	0.00	

* This table should be filled out with the percentage of the deal corresponding to each cross LTV and FICO buckets

Percentage of MI coverage based on FICO and LTV buckets.*		MI Coverage											
		Loan-to-Value (LTV)											
		<55	>55 <=60	>60 <=65	>65 <=70	>70 <=75	>75 <=80	>80 <=85	>85 <=90	>90 <=95	>95 <=100	>100	
F I C O	NA												
	<=500												
	>500 <=550												
	>550 <=600												
	>600 <=625												
	>625 <=650												
	>650 <=675												
	>675 <=700												
	>700 <=725												
	>725 <=750												
	>750 <=800												
	>=800												

* This table should be filled out with the percentage of MI corresponding to each cross LTV and FICO buckets

IO ONLY FICO BUCKET												
Type	# Loans	Deal Size		WALoan Balance	Weighted Average Collateral Characteristics							LTV =>80
		Balance	%		WAC	FICO	%LTV	%DTI	Primary	SFPUD	Refi Cashout	Full Doc
NA			0.00%									
<=500			0.00%									
>500 <=520	17	2,994,720	1.51%	176,160	7.78%	530	77.50%	42.64%	95.04%	90.49%	77.98%	89.15%
>520 <=540	21	4,465,175	2.25%	212,627	7.44%	549	82.23%	42.83%	100.00%	92.84%	83.91%	79.65%
>540 <=560	32	6,812,082	3.44%	212,878	7.69%	571	84.06%	42.35%	96.71%	93.72%	76.10%	68.16%
>560 <=580	75	17,367,224	8.76%	231,563	7.25%	591	83.85%	42.14%	98.80%	90.10%	60.33%	68.39%
>580 <=600	103	23,022,931	11.62%	223,524	7.20%	611	83.14%	43.16%	97.53%	94.53%	61.22%	60.56%
>600 <=620	156	36,631,079	18.48%	234,815	7.05%	631	82.36%	41.66%	96.86%	83.40%	34.57%	42.87%
>620 <=640	151	36,398,785	18.36%	241,052	6.90%	650	82.06%	42.59%	95.15%	89.68%	25.34%	41.27%
>640 <=660	118	26,120,254	13.48%	226,443	6.85%	670	81.86%	41.90%	91.49%	86.80%	22.58%	29.81%
>660 <=680	52	13,129,029	6.62%	252,483	6.92%	690	81.98%	41.36%	83.17%	76.08%	16.99%	26.85%
>680 <=700	107	26,070,894	13.15%	243,653	6.85%	721	81.24%	42.43%	85.60%	76.35%	18.04%	27.99%
>700 <=750	20	4,592,200	2.32%	229,610	7.17%	776	82.36%	42.23%	70.78%	65.31%	10.41%	27.86%
TOTAL	852	198,204,874	100.00%	232,635	7.04%	648	82.27%	42.24%	93.11%	85.74%	35.81%	44.14%

IO ONLY PRINCIPAL BUCKET												
UPB	# Loans	Deal Size		WALoan Balance	Weighted Average Collateral Characteristics							LTV =>80
		Balance	%		WAC	FICO	%LTV	%DTI	Primary	SFPUD	Refi Cashout	Full Doc
<=50			0.00%									
>50 <=75	21	1,368,732	0.69%	65,178	8.19%	628	84.97%	39.04%	80.00%	94.52%	23.62%	57.40%
>75 <=100	47	4,172,265	2.11%	88,772	7.84%	639	83.61%	42.08%	82.58%	89.84%	33.95%	61.73%
>100 <=500	761	179,372,338	90.50%	235,706	7.03%	648	82.19%	42.28%	92.95%	84.52%	35.47%	43.32%
>500 <=600	17	9,229,984	4.66%	542,923	6.78%	646	81.21%	42.83%	100.00%	100.00%	41.11%	43.33%
>600 <=700	4	2,581,955	1.30%	645,489	6.95%	646	87.28%	42.99%	100.00%	100.00%	48.44%	72.89%
>700	2	1,480,000	0.75%	740,000	6.62%	623	84.27%	38.57%	100.00%	100.00%	51.35%	48.65%
TOTAL	852	198,204,874	100.00%									

* In \$1,000

DTI BUCKET												
DTI	Deal Size			W/A Loan			Weighted Average Collateral Characteristics					
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	%DTI	Primary	SF/PU	Refi Cashout	Full Dec
<20	107	14,288,510	2.70%	133,537	7.64%	624	80.66%	41.88%	70.05%	75.08%	47.73%	58.09%
>20 <25	103	13,346,867	2.52%	128,561	7.59%	622	81.72%	22.82%	79.83%	83.17%	65.04%	53.51%
>25 <30	205	27,258,463	5.15%	132,688	7.43%	624	81.39%	27.81%	88.37%	88.20%	44.70%	63.49%
>30 <35	342	50,809,935	9.59%	148,567	7.34%	628	81.60%	32.70%	85.65%	90.32%	56.44%	47.70%
>35 <40	503	81,336,436	15.35%	161,703	7.42%	629	83.66%	37.82%	86.30%	86.30%	41.31%	46.95%
>40 <45	724	125,187,703	23.63%	172,911	7.42%	631	84.44%	42.66%	89.06%	84.23%	42.67%	46.79%
>45 <50	954	164,583,246	31.07%	172,519	7.53%	633	84.38%	47.70%	85.98%	84.23%	44.00%	48.56%
>50 <55	277	52,939,995	9.99%	191,119	7.16%	625	83.10%	52.61%	88.51%	83.40%	46.24%	73.49%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%

DTI Mean: 27.77 Medit: 27.5 Standard Deviation: 10.75

PURPOSE BUCKET												
Purpose	Deal Size			W/A Loan			Weighted Average Collateral Characteristics					
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	%DTI	Primary	SF/PU	Refi Cashout	Full Dec
Purchase	1,554	249,735,987	47.14%	160,705	7.48%	656	84.98%	42.20%	82.88%	78.46%	100.00%	43.45%
Refi (Cash out)	1,419	240,392,612	45.39%	169,410	7.41%	608	81.80%	41.09%	91.33%	89.58%	100.00%	57.76%
Refi (Rate Term)	242	39,622,558	7.48%	163,730	7.26%	611	82.24%	40.09%	90.96%	87.96%	100.00%	63.63%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.64%	87.32%	84.22%	45.38%	51.45%

OCCUPANCY BUCKET												
Occ Type	Deal Size			W/A Loan			Weighted Average Collateral Characteristics					
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	%DTI	Primary	SF/PU	Refi Cashout	Full Dec
Primary (OCC)	2,679	462,583,983	87.32%	172,670	7.37%	625	83.25%	41.70%	88.88%	87.74%	47.46%	51.46%
Investment	511	63,148,863	11.92%	123,578	7.92%	663	83.77%	40.27%	0.00%	59.42%	31.63%	51.93%
2nd / Vacation	25	4,018,610	0.76%	160,762	7.94%	689	85.84%	42.12%	0.00%	68.20%	21.46%	42.93%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%

DOCUMENTATION BUCKET												
Doc Type	Deal Size			W/A Loan			Weighted Average Collateral Characteristics					
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	%DTI	Primary	SF/PU	Refi Cashout	Full Dec
Full/Alternative	1,830	272,574,321	51.45%	148,948	7.29%	616	84.67%	41.74%	87.34%	87.85%	50.94%	100.00%
Limited	54	7,391,682	1.40%	136,883	7.61%	611	84.23%	40.60%	84.07%	78.65%	51.14%	100.00%
Stated	1,331	249,785,154	47.15%	187,667	7.59%	645	81.84%	41.34%	87.40%	80.42%	39.14%	100.00%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%

Interest only:
32.09%
33.30%
43.34%
37.41%

Property Type	Deal Size			W/L Loan			Weighted Average Collateral Characteristics						
	# Loans	Balance	%	Balance	WAC	FICO	%LT	%DT	Primary	SFPUD	Refi Cashout	Full Dec	Interest only
Single Family	2,374	366,721,993	69.23%	154,474	7.44%	623	83.19%	41.41%	90.91%	100.00%	49.42%	53.31%	37.55%
PUD	393	79,423,375	14.99%	202,095	7.28%	629	83.23%	42.41%	91.27%	100.00%	42.96%	55.35%	40.56%
2-4 Unit	291	58,326,382	11.01%	200,434	7.69%	668	84.28%	41.49%	59.97%	0.00%	26.61%	34.52%	25.98%
Condo	157	25,279,407	4.77%	161,015	7.22%	639	81.89%	40.69%	85.93%	0.00%	37.65%	51.33%	51.89%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%	37.41%

UPB	Deal Size			W/L Loan			Weighted Average Collateral Characteristics						
	# Loans	Balance	%	Balance	WAC	FICO	%LT	%DT	Primary	SFPUD	Refi Cashout	Full Dec	Interest only
<50	309	11,195,314	2.11%	36,231	9.43%	628	86.69%	37.19%	67.90%	86.83%	39.10%	64.09%	0.00%
>50 <=75	420	26,257,289	4.96%	62,517	8.52%	620	85.69%	39.13%	73.52%	88.88%	41.15%	63.72%	5.21%
>75 <=100	413	36,382,136	6.86%	88,044	8.09%	620	85.30%	40.29%	82.16%	88.44%	45.38%	63.88%	11.47%
>100 <=125	339	40,413,941	7.63%	112,574	7.66%	624	84.02%	40.74%	84.70%	86.75%	42.00%	65.34%	19.73%
>125 <=150	339	46,592,866	8.80%	137,442	7.71%	622	84.49%	40.48%	82.96%	89.31%	43.77%	58.51%	28.06%
>150 <=200	455	79,127,272	14.94%	173,306	7.43%	625	84.08%	41.55%	88.45%	86.98%	47.70%	59.12%	39.41%
>200 <=250	298	67,087,128	12.66%	225,125	7.23%	629	82.27%	40.54%	88.91%	83.52%	50.72%	48.47%	42.29%
>250 <=300	224	61,183,987	11.55%	273,143	7.09%	630	82.87%	42.85%	92.28%	85.24%	39.76%	45.61%	45.61%
>300 <=350	134	43,393,945	8.19%	323,855	7.07%	641	82.97%	42.49%	92.65%	79.31%	37.50%	41.71%	59.52%
>350 <=400	108	40,438,923	7.63%	374,434	7.01%	644	81.99%	43.96%	89.76%	78.43%	46.23%	37.07%	54.38%
>400 <=450	62	26,342,205	4.97%	424,874	7.02%	642	83.14%	42.55%	85.42%	72.63%	43.60%	44.22%	47.04%
>450 <=500	36	17,276,448	3.26%	479,901	7.01%	636	82.10%	43.18%	86.07%	68.95%	53.39%	44.22%	40.69%
>500 <=600	41	22,685,252	4.28%	553,299	7.05%	643	81.43%	44.12%	94.97%	87.71%	51.53%	45.87%	30.65%
>600 <=700	13	8,424,014	1.59%	648,001	7.24%	612	83.30%	39.51%	100.00%	85.58%	53.82%	49.24%	49.82%
>=700	4	2,970,415	0.56%	742,604	7.44%	605	79.01%	35.14%	100.00%	100.00%	50.96%	51.45%	37.41%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%	37.41%

In \$1,000

Min

8,969 Max

760,000

State*	Deal Size			W/L Loan			Weighted Average Collateral Characteristics						
	# Loans	Balance	%	Balance	WAC	FICO	%LT	%DT	Primary	SFPUD	Refi Cashout	Full Dec	Interest only
CA	571	158,228,127	29.87%	277,107	7.05%	638	81.31%	42.22%	91.44%	82.53%	46.42%	38.13%	62.83%
FL	262	38,633,545	7.29%	147,456	7.72%	621	84.14%	41.75%	85.23%	89.02%	51.22%	52.53%	37.44%
GA	201	26,914,484	5.08%	133,903	8.02%	625	88.58%	40.23%	71.85%	95.07%	44.88%	65.60%	37.89%
NY	100	25,660,236	4.84%	226,602	7.12%	638	83.65%	42.80%	89.87%	47.19%	31.49%	24.25%	19.65%
MD	109	24,525,116	4.63%	225,001	7.35%	620	81.35%	41.38%	92.65%	93.25%	57.36%	62.65%	34.29%
TX	211	24,048,837	4.54%	113,976	7.70%	622	82.96%	40.92%	87.64%	95.67%	26.33%	50.95%	13.65%
IL	131	22,250,515	4.20%	189,851	7.51%	640	83.53%	40.09%	84.24%	59.67%	40.06%	44.50%	30.80%
PA	148	16,045,192	3.03%	108,413	7.57%	603	84.91%	38.10%	92.77%	88.65%	51.38%	70.88%	4.27%
AZ	102	15,509,852	2.93%	152,057	7.40%	625	83.15%	41.70%	93.19%	92.62%	43.63%	59.47%	56.40%
CO	92	15,268,466	2.88%	165,962	6.98%	640	84.15%	42.71%	82.94%	88.55%	45.37%	50.69%	54.15%
VA	79	14,250,565	2.69%	180,387	7.40%	639	81.26%	41.95%	87.26%	93.59%	52.26%	58.88%	14.43%
MI	120	14,241,770	2.69%	118,681	7.75%	617	85.29%	40.29%	90.42%	91.94%	59.90%	64.61%	20.93%
OH	142	13,117,503	2.48%	92,377	7.65%	631	86.94%	41.46%	79.63%	89.22%	42.89%	76.34%	12.33%
NJ	55	11,901,612	2.25%	216,393	7.81%	619	84.58%	40.52%	88.45%	68.12%	51.10%	49.60%	5.98%
NV	52	10,650,466	2.01%	204,817	7.12%	631	84.39%	43.39%	86.15%	93.46%	56.43%	48.19%	41.98%
OTHER	840	98,504,850	18.59%	117,268	7.62%	626	84.52%	41.35%	83.82%	87.34%	42.69%	64.53%	21.32%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%	84.22%	45.38%	51.45%	37.41%

* Fill in top 15 states only, combine the remaining in the "Other" bucket.

Separate California Inc North and South if possible

California Breakdown		Deal Size		WA Loan		Weighted Average Collateral Characteristics			
	# Loans	Balance	%	Balance	WAC	FICO	% LT	% DT	Primary
CA North	217	60,811,760	38.43%	280,239	7.00%	638	81.20%	47.80%	93.12%
CA South	354	67,416,367	61.57%	275,187	7.08%	638	81.39%	42.48%	90.40%
TOTAL	571	128,228,127	100.00%						

FIXED / FLOATING (II)									
Type		Deal Size		WA Loan		Weighted Average Collateral Characteristics			
	# Loans	Balance	%	Balance	WAC	FICO	% LT	% DT	Primary
Fixed	429	44,985,596	8.49%	104,862	7.92%	624	81.91%	87.77%	89.60%
Fixed IO	22	5,030,015	0.95%	228,637	7.38%	703	82.86%	43.88%	86.53%
Balloon	161	9,149,470	1.73%	36,829	10.86%	672	98.09%	43.23%	87.93%
6M LIBOR	12	2,399,708	0.45%	199,976	7.32%	608	81.95%	42.69%	80.32%
2/28	1,548	2,425,559,376	45.79%	156,692	7.50%	617	83.77%	41.50%	83.65%
3/27	187	27,371,419	5.17%	146,371	7.87%	605	85.38%	41.07%	86.06%
5/25	26	5,080,613	0.96%	185,408	6.79%	653	87.6812	78.79%	50.83%
6M LIBOR IO	1	475,000	0.09%	475,000	8.63%	691	95.00%	14.30%	0.00%
2/28 IO	686	163,003,593	30.77%	237,615	6.97%	648	81.49%	42.12%	83.69%
3/27 IO	130	26,943,522	5.09%	207,258	7.42%	630	86.60%	43.38%	91.71%
5/25 IO	13	2,752,844	0.52%	211,757	6.66%	664	231138	83.61%	100.00%
TOTAL	3,215	529,751,156	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%

List all loan types and separate the IO loans i.e. 2/28 and 3/27 IO should have separate rows.

LIEN BUCKET									
Type		Deal Size		WA Loan		Weighted Average Collateral Characteristics			
	# Loans	Balance	%	Balance	WAC	FICO	% LT	% DT	Primary
First	2,952	515,850,550	97.38%	174,746	7.34%	629	82.95%	41.49%	87.30%
Second	263	13,900,608	2.62%	52,854	10.81%	670	97.39%	43.38%	88.10%
TOTAL	3,215	529,751,158	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%

PREPAYMENT BUCKET									
Type		Deal Size		WA Loan		Weighted Average Collateral Characteristics			
	# Loans	Balance	%	Balance	WAC	FICO	% LT	% DT	Primary
None	840	128,835,525	24.32%	153,376	7.66%	634	82.75%	41.39%	84.33%
6 Months	11	1,867,096	0.35%	169,736	7.91%	597	85.65%	30.74%	94.66%
1 Year	131	29,462,560	5.56%	224,905	7.41%	656	83.98%	40.89%	78.16%
2 Year	1,628	284,532,355	53.71%	174,774	7.26%	627	83.01%	41.90%	89.51%
2.5 Year	17	3,284,599	0.62%	193,212	7.46%	624	84.76%	47.22%	100.00%
3 Year	586	80,915,743	15.27%	138,081	7.60%	623	84.93%	40.82%	88.90%
5 Year	2	853,278	0.16%	426,639	6.81%	639	87.41%	35.13%	100.00%
TOTAL	3,215	529,751,158	100.00%	164,775	7.43%	630	83.33%	41.54%	87.32%

INDEX BUCKET									
Type		Deal Size		WA Loan		Weighted Average Collateral Characteristics			
	# Loans	Balance	%	Balance	WAC	FICO	% LT	% DT	Primary
Labor - 6 Month	2,597	469,572,788	99.78%	180,814	7.33%	628	83.18%	41.70%	87.28%
Treasury - 1 Year	6	1,013,287	0.22%	168,881	7.25%	716	82.39%	43.44%	84.24%
Other			0.00%						
TOTAL	2,603	470,586,076	100.00%						

List all reset rates

Deal Coverage												
Percentage of the deal based on FICO and LTV buckets.*		Loan-to-Value (LTV)										
		<55	>55 <=60	>60 <=65	>65 <=70	>70 <=75	>75 <=80	>80 <=85	>85 <=90	>90 <=95	>95 <=100	>100
FICO	NA	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00
	<=500	2.86	1.95	4.27	8.42	18.45	39.31	42.40	35.28	14.75	0.69	0.33
	>500 <=550	3.25	1.02	3.00	6.58	9.67	33.35	40.96	31.87	26.27	11.43	4.62
	>550 <=600	1.64	1.81	2.35	3.69	4.47	41.29	41.10	22.20	26.19	21.81	10.43
	>600 <=625	0.95	0.36	1.47	1.10	2.24	55.28	58.94	16.71	17.51	18.55	10.13
	>625 <=650	0.20	0.20	1.30	4.07	2.64	55.97	55.80	16.83	20.19	19.05	9.75
	>650 <=675	1.14	0.12	0.17	3.38	4.18	54.31	55.04	13.13	23.47	23.47	11.02
	>675 <=700	0.00	0.00	0.62	0.25	0.78	61.54	65.42	10.65	16.36	22.74	14.57
	>700 <=725	0.28	0.00	0.00	2.27	4.08	75.22	74.41	11.56	9.48	8.79	3.05
	>725 <=750	6.72	0.00	0.00	0.34	2.72	42.97	49.10	17.69	28.22	30.25	12.56
O	>750 <=800	0.00	0.00	0.00	0.00	0.00	10.58	10.58	4.74	89.42	84.68	0.00
	>800											

* This table should be filled out with the percentage of the deal corresponding to each cross LTV and FICO buckets

MI Coverage												
Percentage of MI coverage based on FICO and LTV buckets.*		Loan-to-Value (LTV)										
		<55	>55 <=60	>60 <=65	>65 <=70	>70 <=75	>75 <=80	>80 <=85	>85 <=90	>90 <=95	>95 <=100	>100
FICO	NA											
	<=500											
	>500 <=550											
	>550 <=600											
	>600 <=625											
	>625 <=650											
	>650 <=675											
	>675 <=700											
	>700 <=725											
	>725 <=750											
O	>750 <=800											
	>800											

* This table should be filled out with the percentage of MI corresponding to each cross LTV and FICO buckets

IO ONLY FICO BUCKET												
Type	# Loans	Deal Size		%	WA Loan		WAC		FICO		Weighted Average Collateral Characteristics	
		Balance	%		Balance	%					Primary	SP/PU
NA			0.00%									
<=500			0.00%									
>500 <=520	17	2,994,720	1.51%		176,160	7.78%			530	77.50%	95.04%	90.49%
>520 <=540	21	4,465,175	2.25%		212,627	7.44%			549	82.23%	100.00%	92.84%
>540 <=560	32	6,812,082	3.44%		212,878	7.69%			571	84.06%	96.71%	93.72%
>560 <=580	75	17,367,224	8.76%		231,563	7.25%			591	83.85%	98.80%	90.10%
>580 <=600	103	23,022,931	11.62%		223,524	7.20%			611	83.14%	97.53%	94.53%
>600 <=620	156	36,631,079	18.48%		234,815	7.05%			631	82.38%	96.86%	83.40%
>620 <=640	151	36,398,785	18.36%		241,052	6.90%			650	82.06%	95.15%	89.68%
>640 <=660	118	26,720,254	13.48%		226,443	6.85%			670	81.88%	91.49%	86.80%
>660 <=680	52	13,129,629	6.62%		252,493	6.92%			690	81.98%	83.17%	76.08%
>680 <=700	107	26,070,894	13.15%		243,653	6.85%			721	81.24%	85.60%	76.35%
>700 <=750	20	4,592,200	2.32%		229,610	7.17%			776	82.36%	70.78%	65.31%
TOTAL	852	188,204,974	100.00%		232,635	7.04%			648	82.27%	93.11%	85.74%

IO ONLY PRINCIPAL BUCKET												
UPB	# Loans	Deal Size		%	WA Loan		WAC	FICO	Weighted Average Collateral Characteristics			
		Balance	%		Balance	%			% DTI	Primary	SP/PU	Refi Cashout
<=50	21	1,368,732	0.00%		65,178	8.19%			84.97%	39.04%	80.00%	94.52%
>50 <=75	47	4,172,285	2.11%		88,772	7.84%			83.61%	42.06%	82.58%	89.84%
>75 <=100	761	179,372,338	90.90%		235,705	7.03%			82.19%	42.26%	92.95%	84.52%
>100 <=500	17	9,229,884	4.66%		542,923	6.78%			81.21%	42.83%	100.00%	100.00%
>500 <=600	4	2,581,955	1.30%		645,489	6.95%			87.28%	42.99%	100.00%	100.00%
>600 <=700	2	1,480,000	0.75%		740,000	6.62%			84.27%	38.57%	100.00%	100.00%
TOTAL	852	198,204,974	100.00%									

* In \$1,000