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FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

Citigroup Mortgage Loan Trust Inc.
Exact Name of Registrant as Specified in Charter

~~0001302832~~ 625-7102
Registrant CIK Number

Form 8-K, April 29, 2005, Series 2005-OPT2
Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part (give period of report)

333-117349
SEC File Number, if available

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

PROCESSED
MAY 12 2005
THOMSON
FINANCIAL

SIGNATURES

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

Dated: 4/29/05, 2005

CITIGROUP MORTGAGE LOAN TRUST INC.

By:________________________________
Name:
Title:

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

EXHIBIT INDEX

Exhibit No.	**Description**	**Format**
99.1	Collateral Materials	P*

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

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Issue Abbrev:	car05.opt2

Indicative

Current Balance:	88,071,700.00	First Payment:	6/25/2005
Initial Coupon:	3.510	Dated Date:	5/5/2005

Class Name:	m4	m4	m4	m4	m4	m4		
BE Type:	Zero Yield	Zero Yield	Zero Yield	1st Prin Loss	1st Prin Loss	1st Prin Loss		
Settlement:	5/5/2005	5/5/2005	5/5/2005	5/5/2005	5/5/2005	5/5/2005		
Price:	100	100	100	100	100	100		
Combined Prepay:	NO	NO	NO	NO	NO	NO		
Stepdown:	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL		
Call:	NO	NO	NO	NO	NO	NO		
Coupon History:	NO	NO	NO	NO	NO	NO		
Indexes								
Index Shift(bp):	200	200	200	200	200	200		
LIB1	forward	forward	forward	forward	forward	forward		
LIB3	2	2	2	2	2	2		
LIB6	forward	forward	forward	forward	forward	forward		
LIB1Y	2	2	2	2	2	2		
TSY3M	2	2	2	2	2	2		
TSY1	2	2	2	2	2	2		
TSY3	2	2	2	2	2	2		
TSY5	2	2	2	2	2	2		
TSY6	2	2	2	2	2	2		
COFI	2	2	2	2	2	2		
PRIM	2	2	2	2	2	2		
CD6	2	2	2	2	2	2		
Group Scenario								
Group Name:	GROUP_0	GROUP_0	GROUP_0	GROUP_0	GROUP_0	GROUP_0		
Prepay Type:	PPV	PPV	PPV	PPV	PPV	PPV		
PPV Name:								
Prepay Rate:	100	100	100	100	100	100		
Default Mode:	CDR	CDR	CDR	CDR	CDR	CDR		
Default Curve Name:								
Loss Severity:	40	50	60	40	50	60		
Recovery Delay:	12	12	12	12	12	12		
P&I Advancing:	YES	YES	YES	YES	YES	YES		
Loss Advance Rate:	100.00	100.00	100.00	100.00	100.00	100.00		
Default on Orig Balance:	NO	NO	NO	NO	NO	NO		

BE Results:

CLASS_NAME	M-4	M-4	M-4	M-4	M-4	M-4
BREAKEVEN_RATE	15.46	11.96	9.76	13.89	10.75	8.77
WAL	8.71474894	9.2069085	9.4904488	10.15213908	10.85647151	11.363362
PRICE	100	100	100	100	100	100
YIELD	-0.04898967	-0.00201985	-0.11534198	7.56114881	7.59028787	7.6075307
MOD_DURATION	7.4966146	7.8244377	8.03934281	6.9583738	7.26941421	7.4821145
MAC_DURATION	7.49477831	7.82435868	8.03470644	7.22144029	7.54529894	7.7667166
CONVEXITY	0.79042371	0.87884929	0.94320735	0.63792201	0.70271491	0.7497547
DISCOUNT_MARGIN	-664.9597482	-663.3405301	-676.4307755	78.07347849	78.13107721	77.945793
EFFECTIVE_RESET	-665.0561846	-663.36768	-676.623122	88.85632946	88.93838306	88.778064
DV01	0.07496615	0.07824438	0.08039343	0.06958374	0.07269414	0.0748211
ACCRUED_INTEREST	0	0	0	0	0	0
PROCEEDS	26869400	26869400	26869400	26869400	26869400	26869400
PRINCIPAL_LOSS	17670417.87	18640351.5	19493319.27	0.00000001	0.00000001	2E-08
PRINCIPAL_LOSS_PCT	65.76409549	69.37390302	72.54839806	0	0	0
PRINCIPAL_WINDOW	60-359	63-359	65-359	98-231	104-251	109-282
PRINCIPAL_MONTHS	300	297	295	134	148	174
CASHFLOW_WINDOW	1-358	1-359	1-359	1-231	1-251	1-282
CASHFLOW_PERIODS	358	359	359	231	251	282
COLLATERAL_LOSS	207853466.2	213649136.9	217881784.8	191833261.1	196323581.7	199508813
COLLATERAL_LOSS_PCT	13.92429605	14.31255339	14.59610239	12.85108768	13.15189842	13.36528

Issue Abbrev:	car05.opt2

Indicative			
Current Balance:	88,071,700.00	First Payment:	6/25/2005
Initial Coupon:	3.510	Dated Date:	5/5/2005

Class Name:	m4	m4	m4	m4	m4	m4	m4	m4
BE Type:	Zero Yield	Zero Yield	Zero Yield	Zero Yield	Zero Yield	Zero Yield	1st Prin Lo	1st Prin Lo
Settlement:	5/5/2005	5/5/2005	5/5/2005	5/5/2005	5/5/2005	5/5/2005	5/5/2005	5/5/2005
Price:	100	100	100	100	100	100	100	100
Combined Prepay:	NO	NO	NO	NO	NO	NO	NO	NO
Stepdown:	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Call:	NO	NO	NO	NO	NO	NO	NO	NO
Coupon History:	NO	NO	NO	NO	NO	NO	NO	NO
Indexes								
Index Shift(bp):	-200	-200	-200	-200	-200	-200	0	0
LIB1	forward	forward	forward	forward	forward	forward	forward	forward
LIB3	2	2	2	2	2	2	2	2
LIB6	forward	forward	forward	forward	forward	forward	forward	forward
LIB1Y	2	2	2	2	2	2	2	2
TSY3M	2	2	2	2	2	2	2	2
TSY1	2	2	2	2	2	2	2	2
TSY3	2	2	2	2	2	2	2	2
TSY5	2	2	2	2	2	2	2	2
TSY6	2	2	2	2	2	2	2	2
COFI	2	2	2	2	2	2	2	2
PRIM	2	2	2	2	2	2	2	2
CD6	2	2	2	2	2	2	2	2
Group Scenario								
Group Name:	GROUP_0	GROUP_0	GROUP_0	GROUP_0	GROUP_0	GROUP_0	GROUP_0	GROUP_0
Prepay Type:	PPV	PPV	PPV	PPV	PPV	PPV	PPV	PPV
PPV Name:								
Prepay Rate:	100	100	100	100	100	100	100	100
Default Mode:	CDR	CDR	CDR	CDR	CDR	CDR	CDR	CDR
Default Curve Name:								
Loss Severity:	40	50	60	40	50	60	40	50
Recovery Delay:	12	12	12	12	12	12	12	12
P&I Advancing:	YES	YES	YES	YES	YES	YES	YES	YES
Loss Advance Rate:	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Default on Orig Balance:	NO	NO	NO	NO	NO	NO	NO	NO

BE Results:

CLASS_NAME	M-4	M-4	M-4	M-4	M-4	M-4	M-4	M-4
BREAKEVEN_RATE	19.18	14.77	12.01	19.18	14.77	12.01	16.28	12.55
WAL	9.17836316	9.96614325	10.50255986	9.17836316	9.96614325	10.50256	9.654613	10.37236
PRICE	100	100	100	100	100	100	100	100
YIELD	-0.0409751	-0.02564201	-0.06806629	-0.0409751	-0.02564201	-0.068066	5.490978	5.523219
MOD_DURATION	8.33925531	9.0033308	9.47041423	8.33925531	9.0033308	9.4704142	7.406953	7.816981
MAC_DURATION	8.3375468	9.00217648	9.46719115	8.3375468	9.00217648	9.4671912	7.61031	8.032855
CONVEXITY	0.82980341	0.97370876	1.08323645	0.82980341	0.97370876	1.0832365	0.684608	0.766189
DISCOUNT_MARGIN	-263.0074017	-265.9712923	-273.1405616	-263.0074017	-265.9712923	-273.1406	79.01143	78.93051
EFFECTIVE_RESET	-263.0883711	-266.0299399	-273.2591899	-263.0883711	-266.0299399	-273.2592	86.86294	86.82869
DV01	0.08339255	0.09003331	0.09470414	0.08339255	0.09003331	0.0947041	0.07407	0.07817
ACCRUED_INTEREST	0	0	0	0	0	0	0	0
PROCEEDS	26869400	26869400	26869400	26869400	26869400	26869400	26869400	26869400
PRINCIPAL_LOSS	8648158.094	9472770.987	10174780.86	8648158.094	9472770.987	10174781	2E-08	1E-08
PRINCIPAL_LOSS_PCT	32.18589955	35.25486608	37.86754025	32.18589955	35.25486608	37.86754	0	0
PRINCIPAL_WINDOW	74-359	79-359	81-359	74-359	79-359	81-359	93-258	100-231
PRINCIPAL_MONTHS	286	281	279	286	281	279	166	132
CASHFLOW_WINDOW	1-358	1-358	1-359	1-358	1-358	1-359	1-258	1-231
CASHFLOW_PERIODS	358	358	359	358	358	359	258	231
COLLATERAL_LOSS	242224715.6	250552597.6	256516901.4	242224715.6	250552597.6	256516901	2.16E+08	2.22E+08
COLLATERAL_LOSS_PCT	16.22685785	16.78475037	17.1843046	16.22685785	16.78475037	17.184305	14.45098	14.84546

Issue Abbrev:	car05.opt2

Indicative			
Current Balance:	88,071,700.00	First Payment:	6/25/2005
Initial Coupon:	3.510	Dated Date:	5/5/2005

Class Name:	m4	m4	m4	m4	m4	m4	m4	m4
BE Type:	Zero Yield	1st Prin Loss	Zero Yield	1st Prin Loss	Zero Yield	1st Prin Los	Zero Yield	1st Prin Lo
Settlement:	5/5/2005	5/5/2005	5/5/2005	5/5/2005	5/5/2005	5/5/2005	5/5/2005	5/5/2005
Price:	100	100	100	100	100	100	100	100
Combined Prepay:	NO	NO	NO	NO	NO	NO	NO	NO
Stepdown:	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Call:	NO	NO	NO	NO	NO	NO	NO	NO
Coupon History:	NO	NO	NO	NO	NO	NO	NO	NO
Indexes								
Index Shift(bp):	-200	-200	0	0	200	200	-200	-200
LIB1	forward	forward	forward	forward	forward	forward	forward	forward
LIB3	2	2	2	2	2	2	2	2
LIB6	forward	forward	forward	forward	forward	forward	forward	forward
LIB1Y	2	2	2	2	2	2	2	2
TSY3M	2	2	2	2	2	2	2	2
TSY1	2	2	2	2	2	2	2	2
TSY3	2	2	2	2	2	2	2	2
TSY5	2	2	2	2	2	2	2	2
TSY6	2	2	2	2	2	2	2	2
COFI	2	2	2	2	2	2	2	2
PRIM	2	2	2	2	2	2	2	2
CD6	2	2	2	2	2	2	2	2
Group Scenario								
Group Name:	GROUP_0	GROUP_0	GROUP_0	GROUP_0	GROUP_0	GROUP_0	GROUP_0	GROUP_0
Prepay Type:	PPV	PPV	PPV	PPV	PPV	PPV	PPV	PPV
PPV Name:								
Prepay Rate:	200	200	100	100	50	50	200	200
Default Mode:	CDR	CDR	CDR	CDR	CDR	CDR	CDR	CDR
Default Curve Name:								
Loss Severity:	50	50	50	50	50	50	50	50
Recovery Delay:	12	12	12	12	12	12	12	12
P&I Advancing:	YES	YES	YES	YES	YES	YES	NO	NO
Loss Advance Rate:	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Default on Orig Balance:	NO	NO	NO	NO	NO	NO	NO	NO

BE Results:

CLASS_NAME	M-4	M-4	M-4	M-4	M-4	M-4	M-4	M-4
BREAKEVEN_RATE	19.95	19.53	13.53	12.55	10.05	9.05	18.15	17.75
WAL	4.0784268	3.8665485	9.68042746	10.37236129	12.1845896	18.607372	4.146838	3.91272
PRICE	100	100	100	100	100	100	100	100
YIELD	-0.00453891	3.06339714	-0.01035732	5.52321863	-0.16618276	7.7566788	-0.080975	3.078128
MOD_DURATION	3.81289009	3.60652366	8.4634738	7.81698076	8.58207269	9.8374581	3.862061	3.645037
MAC_DURATION	3.81280356	3.66176473	8.46303551	8.03285523	8.57494172	10.218988	3.860497	3.701136
CONVEXITY	0.18153918	0.16223693	0.93447371	0.76618867	1.24406705	1.411927	0.186558	0.166354
DISCOUNT_MARGIN	-222.5323118	79.66214978	-464.6317985	78.93050583	-685.7879519	75.253271	-230.6575	80.53521
EFFECTIVE_RESET	-222.5698189	84.09998377	-464.6695471	86.8286862	-686.0578549	86.28714	-230.8072	84.99365
DV01	0.0381289	0.03606524	0.08463474	0.07816981	0.08582073	0.0983746	0.038621	0.03645
ACCRUED_INTEREST	0	0	0	0	0	0	0	0
PROCEEDS	26869400	26869400	26869400	26869400	26869400	26869400	26869400	26869400
PRINCIPAL_LOSS	3398666.053	0.00000001	14410912.9	0.00000001	25303106.23	2E-08	3553682	1E-08
PRINCIPAL_LOSS_PCT	12.64883493	0	53.63317714	0	94.1707155	0	13.22576	0
PRINCIPAL_WINDOW	34-331	33-122	70-359	100-231	91-359	183-352	34-336	33-139
PRINCIPAL_MONTHS	298	90	290	132	269	170	303	107
CASHFLOW_WINDOW	1-269	1-122	1-358	1-231	1-359	1-352	1-275	1-139
CASHFLOW_PERIODS	269	122	358	231	359	352	275	139
COLLATERAL_LOSS	179134702.1	175655350.5	234821752.4	221604095.8	299767412.8	279684634	1.64E+08	1.61E+08
COLLATERAL_LOSS_PCT	12.00039946	11.76731448	15.7309265	14.84546345	20.08169639	18.736332	10.99597	10.77081

CARR 05-OPT2

AIG STRATS

*Please see Citigroup Disclaimer. Note that this has been tied out by an accountant.

Fico Score	Business Bank Statements	Full	Limited Income	No Income/No Asset	Stated Income	All Docs	Cash Out	Purchase	Rate/Term Refi	All Purps	am	io	All AM IO	No Silent Sec	Silent Sec	All Silent Sec	WAC WA	Princ Bal Avg	Comb LTV WA
0 - 450	N/A	0.31	N/A	N/A	0.22	0.53	0.23	0.21	0.09	0.53	0.48	0.058	0.533	0.50	0.03	0.53	8.332	169305.10	79.79
451 - 500	N/A	0.22	N/A	N/A	0.07	0.29	0.22	0.01	0.06	0.29	0.23	0.060	0.291	0.29	0.01	0.29	8.578	207145.46	71.36
501 - 550	N/A	9.97	0.08	N/A	5.31	15.35	11.87	1.55	1.94	15.35	15.17	0.181	15.355	15.08	0.28	15.35	8.383	178230.28	73.90
551 - 600	0.027	17.43	0.14	N/A	8.00	25.59	16.03	7.01	2.55	25.59	21.87	3.729	25.595	22.05	3.55	25.59	7.522	182716.14	79.98
601 - 650	N/A	19.95	0.14	N/A	11.49	31.58	17.47	11.32	2.79	31.58	22.75	8.835	31.580	22.98	8.60	31.58	7.022	190932.69	85.22
651 - 700	N/A	8.20	0.08	0.58	8.92	17.78	9.39	6.97	1.42	17.78	12.72	5.066	17.785	13.17	4.61	17.78	6.729	213063.74	86.11
701 - 750	N/A	2.56	0.02	0.30	4.13	7.01	3.13	3.60	0.29	7.01	5.00	2.014	7.014	5.55	1.47	7.01	6.699	228111.72	87.29
751 - 800	N/A	0.83	N/A	0.11	0.82	1.77	0.66	1.01	0.11	1.77	1.22	0.551	1.772	1.46	0.31	1.77	6.619	236157.96	87.66
801 - 850	N/A	0.06	N/A	0.01	0.01	0.08	0.04	0.04	N/A	0.08	0.07	0.010	0.075	0.07	0.01	0.08	6.873	167552.37	90.36
Total:	0.027	59.64	0.46	1.01	38.97	100.00	69.03	31.72	9.26	100.00	79.50	20.504	100.000	81.14	18.86	100.00	7.289	192936.18	82.42

LTV and FICO

Combined LTV	0 - 450	451 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	Total	WA Prin Bal	WAC	WA Gross Margin	WA FICO	Business Bank Statements	Full	Limited Income	No Income/No Asset	Stated Income	All Docs	am	io	All AM-IO	No Silent Sec	Silent Sec	All SILSEC
10.01 - 20.00	N/A	N/A	0.024	0.013	0.054	0.003	N/A	N/A	N/A	0.094	93,843.10	7.385	5.664	590	N/A	0.03	0.01	N/A	0.06	0.09	0.09	N/A	0.0943	0.07	0.02	0.09
20.01 - 30.00	N/A	N/A	0.061	0.055	0.079	0.012	N/A	N/A	N/A	0.207	114,638.96	7.720	5.970	583	N/A	0.14	0.01	N/A	0.06	0.21	0.21	N/A	0.207	0.21	N/A	0.21
30.01 - 40.00	0.007	N/A	0.149	0.192	0.194	0.096	0.015	0.009	N/A	0.659	142,530.92	7.030	5.015	597	N/A	0.38	N/A	0.01	0.28	0.66	0.61	0.05	0.659	0.66	N/A	0.66
40.01 - 50.00	0.011	0.013	0.478	0.421	0.345	0.299	0.102	0.021	N/A	1.688	180,002.93	7.041	5.122	600	N/A	0.85	0.02	0.01	0.61	1.69	1.49	0.20	1.688	1.68	0.01	1.69
50.01 - 60.00	0.025	0.013	1.043	1.885	1.240	0.638	0.095	0.081	0.007	5.028	209,655.27	7.057	5.063	595	N/A	2.45	0.05	0.19	2.35	5.03	4.55	0.48	5.028	5.02	0.01	5.03
60.01 - 70.00	0.059	0.159	3.559	3.949	3.126	1.359	0.499	0.115	N/A	12.826	217,319.09	7.204	5.255	591	N/A	6.38	0.09	0.12	6.24	12.83	11.22	1.61	12.826	12.71	0.11	12.83
70.01 - 80.00	0.202	0.054	7.221	8.055	6.443	3.287	1.232	0.159	N/A	26.653	200,940.22	7.428	5.525	593	0.019	13.34	0.13	0.12	13.05	26.65	23.07	3.59	26.653	26.50	0.16	26.65
80.01 - 85.00	0.055	0.033	1.186	2.149	3.220	1.914	0.671	0.153	N/A	9.389	205,207.13	7.382	5.448	620	N/A	5.11	0.08	0.14	4.06	9.39	7.58	1.81	9.389	9.33	0.06	9.39
85.01 - 90.00	0.070	0.008	0.903	3.001	5.056	3.846	1.681	0.474	0.029	14.868	208,589.43	7.435	5.566	638	N/A	8.42	0.04	0.22	6.19	14.87	11.87	3.00	14.868	14.59	0.28	14.87
90.01 - 95.00	0.078	0.012	0.635	2.408	3.400	1.875	1.175	0.429	0.021	10.032	186,028.66	7.641	5.715	635	N/A	7.54	N/A	0.22	2.27	10.03	7.70	2.33	10.032	8.98	1.05	10.03
95.01 - 100.00	0.027	N/A	0.091	3.431	6.348	4.800	1.544	0.331	0.019	18.391	161,484.62	6.880	4.754	641	0.007	14.80	0.03	N/A	3.55	18.39	11.01	7.38	18.391	1.34	17.05	18.39
100.01 - 110.00	N/A	N/A	N/A	0.035	0.052	0.048	N/A	N/A	N/A	0.135	167,924.79	8.653	4.814	628	N/A	0.08	N/A	N/A	0.05	0.14	0.08	0.06	0.135	0.04	0.09	0.14
110.01 - 120.00	N/A	N/A	N/A	N/A	0.014	0.005	N/A	N/A	N/A	0.019	143,831.40	8.059	5.910	616	N/A	0.02	N/A	N/A	N/A	0.02	0.02	N/A	0.019	0.01	0.01	0.02
>= 120.01	N/A	N/A	N/A	N/A	0.010	N/A	N/A	N/A	N/A	0.010	149,798.03	8.000	5.800	605	N/A	0.01	N/A	N/A	N/A	0.01	0.01	N/A	0.010	N/A	0.01	0.01
Total:	0.533	0.291	15.366	25.595	31.680	17.786	7.014	1.772	0.076	100.000	192,936.18	7.289	5.332	616	0.027	59.64	0.46	1.01	38.97	100.00	79.50	20.50	100.000	81.14	18.86	100.00

Principle Balance and FICO

Principle Balance	0 - 450	451 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	Total	CLTV WA	WA WAC	Gross Margin WA	FICO WA	Business Bank Statements	Full	Limited Income	No Income/No Asset	Stated Income	All Docs	am	io	All AM-IO	No Silent Sec	Silent Sec	All SIL SEC
0.0 - $ 50K	0.007	N/A	0.090	0.087	0.054	0.023	0.010	0.003	N/A	0.274	84.858	9.348	6.747	584	N/A	0.20	N/A	N/A	0.08	0.27	0.27	N/A	0.274	0.27	N/A	0.27
$50001 - $ 100K	0.050	0.022	1.699	2.488	2.791	1.165	0.414	0.105	N/A	8.732	83.985	8.419	5.895	605	N/A	6.83	0.02	0.04	1.84	8.73	8.48	0.252	8.732	6.45	2.28	8.73
$1000001 - $1050K	0.144	0.048	2.239	4.565	5.108	2.245	0.685	0.161	0.025	15.219	85.446	7.674	5.552	608	0.007	11.40	0.05	0.14	3.63	15.22	13.83	1.367	15.219	10.63	4.59	15.22
$100001 - $ 150K	0.093	0.045	2.893	4.532	5.331	2.674	1.005	0.147	0.022	16.841	82.369	7.295	5.380	609	N/A	11.47	0.07	0.15	5.15	16.84	14.09	2.753	16.841	13.16	3.68	16.84
$1050001 - $1100K	0.076	0.013	2.145	3.217	4.236	2.305	0.678	0.198	N/A	12.868	81.459	7.223	5.369	612	N/A	7.73	0.03	0.08	5.03	12.87	10.40	2.472	12.868	10.77	2.10	12.87
$150001 - $ 200K	0.019	0.052	1.929	2.883	3.746	1.855	0.864	0.167	N/A	11.615	81.129	7.068	5.235	613	0.019	6.05	0.09	0.09	5.37	11.62	8.73	2.888	11.615	9.89	1.72	11.62
$200001 - $ 250K	0.022	N/A	1.464	2.475	2.318	1.730	0.657	0.295	N/A	8.982	82.415	6.923	5.167	617	N/A	4.66	0.05	0.11	4.14	8.98	6.77	2.192	8.962	7.63	1.33	8.96
$250001 - $ 300K	N/A	0.051	0.884	1.304	2.472	1.633	0.710	0.199	N/A	7.253	84.491	6.947	5.142	629	N/A	3.58	0.08	0.02	3.57	7.25	4.70	2.551	7.253	5.88	1.38	7.25
$300001 - $ 350K	N/A	N/A	0.487	1.002	1.510	1.020	0.424	0.082	0.029	4.554	83.289	6.807	5.041	629	N/A	1.91	0.03	0.06	2.56	4.55	3.08	1.474	4.554	3.84	0.71	4.55
$350001 - $ 400K	0.032	N/A	0.419	0.739	0.919	0.950	0.377	0.096	N/A	3.532	83.289	6.924	5.180	631	N/A	1.46	N/A	0.07	2.01	3.53	2.46	1.071	3.532	3.16	0.38	3.53
$400001 - $ 450K	0.037	N/A	0.207	0.465	0.629	0.452	0.423	0.071	N/A	2.284	83.576	6.981	5.101	638	N/A	0.70	N/A	0.04	1.54	2.28	1.44	0.844	2.284	1.97	0.32	2.28
$450001 - $ 500K	N/A	N/A	0.289	0.653	0.921	0.502	0.151	0.075	N/A	2.570	81.842	7.051	5.291	622	N/A	1.23	N/A	0.08	1.27	2.57	1.81	0.765	2.570	2.42	0.15	2.57
$500001 - $ 550K	N/A	N/A	0.042	0.211	0.418	0.209	0.083	0.043	N/A	1.006	84.617	6.960	5.209	637	N/A	0.46	0.04	N/A	0.51	1.01	0.54	0.461	1.006	0.96	0.04	1.01
$550001 - $ 600K	N/A	N/A	0.091	0.181	0.182	0.089	0.180	N/A	N/A	0.723	77.254	6.739	5.139	633	N/A	0.14	N/A	N/A	0.59	0.72	0.50	0.228	0.723	0.72	N/A	0.72
$600001 - $ 650K	N/A	N/A	0.099	0.099	0.148	0.147	0.096	0.050	N/A	0.639	71.789	6.662	4.667	635	N/A	0.24	N/A	N/A	0.40	0.64	0.44	0.197	0.639	0.64	N/A	0.64
$650001 - $ 700K	0.054	N/A	N/A	0.260	0.205	0.106	N/A	N/A	N/A	0.624	74.558	7.134	4.889	619	N/A	0.31	N/A	N/A	0.31	0.62	0.36	0.262	0.624	0.57	0.05	0.62
$700001 - $ 750K	N/A	N/A	0.169	0.108	0.111	0.112	0.110	N/A	N/A	0.609	64.993	6.879	4.641	620	N/A	0.22	N/A	N/A	0.39	0.61	0.50	0.109	0.609	0.61	N/A	0.61
$750001 - $ 800K	N/A	0.060	0.060	0.059	N/A	0.118	N/A	0.059	N/A	0.356	71.512	6.487	4.429	629	N/A	0.24	N/A	N/A	0.12	0.36	0.12	0.236	0.356	0.30	0.06	0.36
$800001 - $ 850K	N/A	N/A	N/A	N/A	0.126	N/A	N/A	N/A	N/A	0.126	73.035	6.519	4.750	632	N/A	N/A	N/A	N/A	0.13	0.13	0.13	N/A	0.126	0.13	N/A	0.13
$850001 - $ 900K	N/A	N/A	N/A	0.132	N/A	0.064	N/A	N/A	N/A	0.196	70.046	7.268	4.573	605	N/A	0.07	N/A	N/A	0.13	0.20	0.20	N/A	0.196	0.20	N/A	0.20
$900001 - $ 950K	N/A	N/A	0.070	N/A	0.138	N/A	N/A	N/A	N/A	0.208	72.592	7.747	5.168	579	N/A	0.21	N/A	N/A	N/A	0.21	0.14	0.068	0.206	0.21	N/A	0.21
$950001 - $1000K	N/A	N/A	N/A	0.073	0.145	N/A	0.147	N/A	N/A	0.365	58.982	6.521	4.151	654	N/A	0.22	N/A	N/A	0.15	0.37	0.22	0.145	0.365	0.37	N/A	0.37
OUT OF RANGE	N/A	N/A	N/A	0.083	0.075	0.289	N/A	N/A	N/A	0.448	67.242	6.640	4.783	647	N/A	0.23	N/A	0.13	0.08	0.45	0.30	0.151	0.448	0.37	0.08	0.45
Total:	0.533	0.291	15.366	25.595	31.680	17.786	7.014	1.772	0.076	100.000	82.423	7.289	5.332	616	0.027	59.64	0.46	1.01	38.97	100.00	79.50	20.504	100.000	81.14	18.86	100.00

Prepayment Penalty and FICO

Prepay Penalty Term	0 - 450	451 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	Total	CLTV WA	WA WAC	Gross Margin WA	FICO WA	WA Prin Bal	Business Bank Statements	Full	Limited Income	No Income/No Asset	Stated Income	All Docs	am	Io	All AM-IO	No Silent Sec	Silent Sec	All SIL SEC
No Penalty	0.115	0.056	5.224	7.261	9.159	5.666	2.567	0.663	0.007	30.719	80.849	7.468	5.527	617	188087.55	0.03	17.31	0.17	0.46	12.77	30.72	26.75	3.967	30.719	26.55	4.17	30.72
12	0.037	0.052	1.584	3.606	4.412	2.972	1.567	0.469	0.029	14.708	79.147	6.956	5.218	628	287369.82	N/A	6.33	0.11	0.09	8.17	14.71	12.56	2.145	14.708	13.22	1.49	14.71
24	0.351	0.145	7.669	13.277	15.417	7.781	2.399	0.556	0.039	47.835	84.928	7.244	5.249	608	182855.98	N/A	31.41	0.16	0.44	15.80	47.84	34.40	13.440	47.835	35.52	12.31	47.84
30	N/A	N/A	N/A	0.027	0.107	0.041	N/A	N/A	N/A	0.175	84.928	7.272	5.614	629	290598.70	N/A	0.07	N/A	N/A	0.11	0.18	0.09	0.087	0.175	0.18	N/A	0.18
36	0.031	0.036	0.697	1.423	2.486	1.325	0.481	0.084	N/A	6.563	78.810	7.427	5.214	621	157751.25	N/A	4.42	N/A	0.02	2.12	6.56	5.70	0.865	6.563	5.67	0.89	6.56
Total:	0.533	0.291	15.356	25.595	31.580	17.786	7.014	1.772	0.076	100.000	82.423	7.289	5.332	615	192935.18	0.03	59.54	0.46	1.01	38.97	100.00	79.50	20.504	100.000	81.14	18.86	100.00

Mortgage Rate and FICO

Mortgage Rates	0 - 450	451 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	Total	CLTV WA	WA WAC	Gross Margin WA	FICO WA	WA Prin Bal	Business Bank Statements	Full	Limited Income	No Income/No Asset	Stated Income	All Docs	am	Io	All AM-IO	No Silent Sec	Silent Sec	All SIL SEC
4.001 - 4.500	N/A	N/A	N/A	0.011	0.006	N/A	N/A	N/A	N/A	0.017	99.504	4.425	3.777	597	129600.00	N/A	0.02	N/A	N/A	N/A	0.02	N/A	0.017	0.017	N/A	0.02	0.02
4.501 - 5.000	N/A	N/A	0.033	0.064	0.084	0.344	0.081	0.059	N/A	0.667	80.041	4.933	3.601	667	301601.89	N/A	0.51	N/A	N/A	0.16	0.67	0.36	0.306	0.667	0.50	0.17	0.67
5.001 - 5.500	N/A	N/A	0.011	0.326	0.843	1.007	0.519	0.140	N/A	2.846	80.965	5.336	3.780	662	270630.26	N/A	2.01	0.01	0.02	0.81	2.85	1.56	1.286	2.846	1.90	0.95	2.85
5.501 - 6.000	N/A	N/A	0.205	1.459	3.988	2.873	1.282	0.404	N/A	10.211	80.223	5.858	4.210	650	265552.69	N/A	6.24	0.05	0.27	3.66	10.21	6.45	3.765	10.211	7.55	2.66	10.21
6.001 - 6.500	0.041	N/A	0.511	2.581	4.695	3.916	1.437	0.315	0.010	13.705	81.631	6.317	4.572	641	237334.46	N/A	8.24	0.04	0.12	5.31	13.71	9.44	4.263	13.705	10.39	3.31	13.71
6.501 - 7.000	0.019	N/A	1.474	4.659	8.166	4.136	1.742	0.345	0.036	20.777	82.497	6.805	4.942	629	229395.80	N/A	11.89	0.09	0.17	8.62	20.78	15.46	5.315	20.777	16.28	4.49	20.78
7.001 - 7.500	0.059	0.023	1.716	4.335	5.161	2.438	0.730	0.222	0.020	14.705	84.369	7.302	5.373	614	196861.25	N/A	7.91	0.04	0.19	6.56	14.70	12.01	2.697	14.705	11.73	2.97	14.70
7.501 - 8.000	0.102	0.118	2.733	4.701	4.573	1.472	0.602	0.167	0.010	14.478	84.145	7.792	5.750	600	182839.40	N/A	8.51	0.09	0.17	5.71	14.48	12.53	1.947	14.478	12.00	2.47	14.48
8.001 - 8.500	0.059	0.042	2.052	3.307	2.057	0.866	0.302	0.081	N/A	8.767	83.921	8.293	6.136	590	164621.13	0.027	5.40	0.06	0.04	3.24	8.77	8.23	0.541	8.767	7.75	1.02	8.77
8.501 - 9.000	0.151	0.018	2.616	2.104	0.856	0.367	0.245	0.004	N/A	6.360	81.884	8.773	6.613	572	140035.17	N/A	3.81	0.03	0.03	2.49	6.36	6.11	0.251	6.360	5.83	0.53	6.36
9.001 - 9.500	0.034	0.029	1.378	0.689	0.394	0.207	0.061	0.023	N/A	2.815	79.117	9.276	6.961	567	116089.59	N/A	1.91	N/A	N/A	0.91	2.82	2.74	0.077	2.815	2.70	0.11	2.82
9.501 - 10.000	0.034	0.017	1.079	0.732	0.372	0.106	0.014	0.005	N/A	2.358	78.875	9.793	7.384	564	120539.40	N/A	1.53	0.05	0.00	0.78	2.36	2.32	0.039	2.358	2.25	0.11	2.36
10.001 - 10.500	0.009	0.008	0.651	0.189	0.079	0.034	N/A	0.008	N/A	0.978	80.338	10.281	7.761	551	105051.55	N/A	0.72	N/A	N/A	0.26	0.98	0.98	N/A	0.978	0.95	0.03	0.98
10.501 - 11.000	0.025	0.030	0.528	0.097	0.067	0.017	N/A	N/A	N/A	0.764	77.252	10.766	8.021	543	106641.88	N/A	0.52	N/A	N/A	0.25	0.76	0.76	N/A	0.764	0.76	0.01	0.76
11.001 - 11.500	N/A	N/A	0.216	0.080	0.021	N/A	N/A	N/A	N/A	0.317	72.163	11.283	8.450	542	98639.83	N/A	0.17	0.01	N/A	0.14	0.32	0.32	N/A	0.317	0.31	0.01	0.32
11.501 - 12.000	N/A	0.005	0.128	0.042	0.019	N/A	N/A	N/A	N/A	0.195	74.181	11.802	7.753	541	90766.39	N/A	0.14	N/A	N/A	0.06	0.19	0.20	N/A	0.195	0.19	0.00	0.19
12.001 - 12.500	N/A	N/A	0.021	0.018	N/A	N/A	N/A	N/A	N/A	0.039	78.634	12.281	8.597	538	82525.84	N/A	0.02	N/A	N/A	0.02	0.04	0.04	N/A	0.039	0.03	0.01	0.04
Total:	0.533	0.291	15.355	25.595	31.580	17.785	7.014	1.772	0.075	100	82.423	7.289	5.332	615	192935.18	0.027	59.54	0.46	1.01	38.97	100.00	79.50	20.504	100.000	81.14	18.86	100.00

Mortgage Rate and CLTV

Mortgage Rates	10.01 - 20.00	20.01 - 30.00	30.01 - 40.00	40.01 - 50.00	50.01 - 60.00	60.01 - 70.00	70.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01 - 100.00	100.01 - 110.00	110.01 - 120.00	>= 120.01	Total	WA WAC	WA FICO	WA Gross Margin	WA AVG Prin Bal	Business Bank Statements	Full	Limited Income	No Income/No Asset	Stated Income	All Docs	am	Io	All AM-IO	No Silent Sec	Silent Sec	All SIL SEC
4.001 - 4.500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.017	N/A	N/A	N/A	0.017	4.425	597	3.777	$129,500.00	N/A	0.02	N/A	N/A	N/A	0.02	N/A	0.017	0.02	N/A	0.02	0.02
4.501 - 5.000	N/A	N/A	N/A	N/A	0.034	0.200	0.187	0.045	0.031	N/A	0.168	N/A	N/A	N/A	0.667	4.933	667	3.601	$301,601.89	N/A	0.51	N/A	N/A	0.16	0.67	0.35	0.306	0.67	0.50	0.17	0.67
5.001 - 5.500	0.023	N/A	0.045	0.021	0.212	0.458	0.801	0.221	0.092	0.092	0.680	N/A	N/A	N/A	2.846	5.336	662	3.780	$270,630.28	N/A	2.01	0.01	0.02	0.81	2.85	1.56	1.286	2.85	1.90	0.95	2.85
5.501 - 6.000	N/A	0.024	0.082	0.258	0.885	1.785	2.542	0.729	0.953	0.374	2.584	0.014	N/A	N/A	10.211	5.858	650	4.210	$265,552.69	N/A	6.24	0.05	0.27	3.66	10.21	6.45	3.765	10.21	7.55	2.66	10.21
6.001 - 6.500	0.007	0.026	0.158	0.367	0.808	1.963	3.307	1.129	1.662	1.020	3.227	0.033	N/A	N/A	13.705	6.317	641	4.572	$237,334.46	N/A	8.24	0.04	0.12	5.31	13.71	9.44	4.263	13.71	10.39	3.31	13.71
6.501 - 7.000	0.016	0.035	0.177	0.433	1.236	2.505	4.942	1.988	3.217	1.767	4.401	0.059	N/A	N/A	20.777	6.805	629	4.942	$229,395.80	N/A	11.89	0.09	0.17	8.62	20.78	15.46	5.315	20.78	16.28	4.49	20.78
7.001 - 7.500	0.005	0.037	0.070	0.144	0.563	1.471	3.710	1.449	2.621	1.743	2.885	0.008	N/A	N/A	14.705	7.302	614	5.373	$196,861.25	N/A	7.91	0.04	0.19	6.56	14.70	12.01	2.697	14.70	11.73	2.97	14.70
7.501 - 8.000	0.008	0.012	0.042	0.220	0.399	1.761	3.520	1.489	2.669	1.906	2.428	N/A	0.014	0.01	14.478	7.792	600	5.750	$182,839.40	N/A	8.51	0.09	0.17	5.71	14.48	12.53	1.947	14.48	12.00	2.47	14.48
8.001 - 8.500	0.014	0.003	0.029	0.037	0.288	0.795	2.646	1.084	1.716	1.239	1.000	0.013	0.005	N/A	8.767	8.293	590	6.136	$164,621.13	0.027	5.40	0.06	0.04	3.24	8.77	8.23	0.541	8.77	7.75	1.02	8.77
8.501 - 9.000	0.003	0.010	0.016	0.103	0.187	0.699	2.321	0.573	1.028	0.937	0.475	0.008	N/A	N/A	6.360	8.773	572	6.613	$140,035.17	N/A	3.81	0.03	0.03	2.49	6.36	6.11	0.251	6.36	5.83	0.53	6.36
9.001 - 9.500	0.011	0.023	0.020	0.051	0.168	0.331	1.060	0.225	0.459	0.358	0.108	N/A	N/A	N/A	2.815	9.276	567	6.961	$116,089.59	N/A	1.91	N/A	N/A	0.91	2.82	2.74	0.077	2.82	2.70	0.11	2.82
9.501 - 10.000	N/A	0.033	0.013	0.038	0.092	0.412	0.663	0.202	0.244	0.371	0.090	N/A	N/A	N/A	2.358	9.793	564	7.384	$120,539.40	N/A	1.53	0.05	0.00	0.78	2.36	2.32	0.039	2.36	2.25	0.11	2.36
10.001 - 10.500	N/A	N/A	0.003	0.004	0.016	0.194	0.358	0.110	0.100	0.148	0.045	N/A	N/A	N/A	0.978	10.281	551	7.761	$105,051.55	N/A	0.72	N/A	N/A	0.26	0.98	0.98	N/A	0.98	0.95	0.03	0.98
10.501 - 11.000	0.007	0.003	0.009	0.011	0.058	0.104	0.329	0.094	0.061	0.054	0.035	N/A	N/A	N/A	0.764	10.766	543	8.021	$106,641.88	N/A	0.52	N/A	N/A	0.25	0.76	0.76	N/A	0.76	0.75	0.01	0.76
11.001 - 11.500	N/A	N/A	0.013	N/A	0.058	0.060	0.107	0.046	0.005	N/A	0.029	N/A	N/A	N/A	0.317	11.283	542	8.450	$98,639.83	N/A	0.17	0.01	N/A	0.14	0.32	0.32	N/A	0.32	0.31	0.01	0.32
11.501 - 12.000	N/A	N/A	N/A	N/A	0.029	0.072	0.048	0.005	0.004	0.019	0.019	N/A	N/A	N/A	0.195	11.802	541	7.753	$90,766.39	N/A	0.14	N/A	N/A	0.06	0.19	0.20	N/A	0.19	0.19	0.00	0.19
12.001 - 12.500	N/A	N/A	N/A	N/A	N/A	0.015	0.013	N/A	0.006	0.005	N/A	N/A	N/A	N/A	0.039	12.281	538	8.597	$82,525.84	N/A	0.02	N/A	N/A	0.02	0.04	0.04	N/A	0.04	0.03	0.01	0.04
Total:	0.094	0.207	0.659	1.688	5.028	12.828	28.653	9.389	14.868	10.032	18.391	0.135	0.019	0.010	100	7.289	615	5.332	$192,935.18	0.027	59.54	0.46	1.01	38.97	100.00	79.50	20.50	100.00	81.14	18.86	100.00

ALADDIN

Deal Name: Carrington 05-OPT2
Instructions: Please also provide info on conforming and non-conforming pool (cells have already been formatted in column B, C, D, E)

*Please see Citigroup disclaimer. Note: this has not yet been tied by an accountant.

	aggregate pool	ARM	FIX
gross WAC (%)	7.289%	7.262%	7.476%
wtd avg FICO	615	613	628
FICO < 600 (%)	40.99%	41.89%	30.84%
FICO 600-650 (%)	31.75%	31.38%	34.37%
wtd avg LTV (%)	78.25%	79.32%	70.73%
LTV = 80 (%)			
LTV > 80.01 (%) (include only 2nd liens in pool)	33.82%	35.01%	25.34%
LTV 95.01 -100 (%)	0.74%		0.40%
Full Doc (%)	59.54%	59.58%	59.26%
Stated Doc (%)	38.97%	38.92%	39.29%
purch (%)	31.72%	33.62%	18.32%
CO refi (%)	59.03%	57.32%	71.01%
Own Occ (%)	89.04%	89.08%	88.78%
Prepay Penalty (%)	69.28%	68.63%	73.87%
wtd avg DTI (%)	42.42%	42.44%	42.23%
ARM ? (%)	87.57%	100.00%	0.00%
2/28 (%)	64.07%	73.17%	0.00%
3/27 (%)	3.30%	1.55%	0.00%
1st Lien (%)	99.29%	100.00%	5.74%
Avg Loan Balance	192,935.18	197,480.57	166,024.72
# of Loans	7,737	6,619	1,118
Loan Bal < $100k (%)	9.00%	8.10%	15.33%
Mtg Rates > 12% (%)	0.06%	0.03%	0.29%
Manuf Housing (%)	1.02%	0.91%	1.80%
(%) & largest state code	CA 17.87%	CA 18.60%	NY 31.54%
silent 2nd (%)	18.86%	20.34%	8.44%
IO loans (%)	20.51%	22.87%	3.85%
5yr IO (%)	100.00%	100.00%	100.00%
2 yr IO (%)			
IO: FICO	642	642	657
IO LTV (%)	80.96%	80.98%	79.94%
IO DTI (%)	43.227%	43.233%	43.386%
IO full doc (%)	12.13%	13.51%	2.44%
IO: purch (%)	8.57%	9.67%	0.81%

ALADDIN

CARR 05-OPT2

*Please see Citigroup Disclaimer. Note that this has been tied out by an accountant.

Fico Score	Business Bank Statements	Full	Limited Income	No Income/No Asset	Stated Income	All Docs	Cash Out	Purchase	Rate/Term Refi	All Purps	am	io	All AM IO	No Silent Sec	Silent Sec	All Silent Sec	WAC WA	Princ Bal Avg	Comb LTV WA
0 - 450	N/A	0.31	N/A	N/A	0.22	0.53	0.23	0.21	0.09	0.53	0.48	0.056	0.533	0.50	0.03	0.53	8.332	169305.10	79.79
451 - 500	N/A	0.22	N/A	N/A	0.07	0.29	0.22	0.01	0.06	0.29	0.23	0.060	0.291	0.29	0.01	0.28	8.576	207145.46	71.36
501 - 550	N/A	9.97	0.08	N/A	5.31	15.35	11.87	1.55	1.94	15.35	15.17	0.181	15.355	15.08	0.28	15.35	8.383	178230.28	73.90
551 - 600	0.027	17.43	0.14	N/A	8.00	25.59	16.03	7.01	2.55	25.59	21.87	3.729	25.595	22.05	3.55	25.59	7.522	182716.14	79.98
601 - 650	N/A	19.95	0.14	N/A	11.49	31.58	17.47	11.32	2.79	31.58	22.75	8.835	31.580	22.98	8.60	31.58	7.022	190932.69	85.22
651 - 700	N/A	8.20	0.08	0.58	8.92	17.78	9.39	6.97	1.42	17.78	12.72	5.068	17.785	13.17	4.61	17.78	6.729	213063.74	86.11
701 - 750	N/A	2.56	0.02	0.30	4.13	7.01	3.13	3.60	0.29	7.01	5.00	2.014	7.014	5.55	1.47	7.01	6.699	228111.72	87.29
751 - 800	N/A	0.83	N/A	0.11	0.82	1.77	0.88	1.01	0.11	1.77	1.22	0.551	1.772	1.46	0.31	1.77	6.619	236157.96	87.66
801 - 850	N/A	0.06	N/A	0.01	0.01	0.08	0.04	0.04	N/A	0.08	0.07	0.010	0.075	0.07	0.01	0.08	6.673	187552.37	90.36
Total:	0.027	69.64	0.46	1.01	38.97	100.00	59.03	31.72	9.26	100.00	79.60	20.604	100.000	81.14	18.86	100.00	7.289	192935.18	82.42

LTV and FICO

Combined LTV	0 - 450	451 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	Total	WA Prin Bal	WAC	WA Gross Margin	WA FICO	Business Bank Statements	Full	Limited Income	No Income/No Asset	Stated Income	All Docs	am	io	All AM-IO	No Silent Sec	Silent Sec	All SILSEC
10.01 - 20.00	N/A	N/A	0.024	0.013	0.054	0.003	N/A	N/A	N/A	0.094	93,643.10	7.385	5.684	590	N/A	0.03	0.01	N/A	0.06	0.09	0.09	N/A	0.0943	0.07	0.02	0.09
20.01 - 30.00	N/A	N/A	0.061	0.055	0.079	0.012	N/A	N/A	N/A	0.207	114,638.86	7.720	5.970	583	N/A	0.14	0.01	N/A	0.06	0.21	0.21	N/A	0.207	0.21	N/A	0.21
30.01 - 40.00	0.007	N/A	0.146	0.192	0.194	0.098	0.015	0.009	N/A	0.659	142,530.92	7.030	5.015	597	N/A	0.38	N/A	0.01	0.28	0.66	0.61	0.05	0.659	0.68	N/A	0.66
40.01 - 50.00	0.011	0.013	0.476	0.421	0.345	0.299	0.102	0.021	N/A	1.688	180,002.93	7.041	5.122	600	N/A	0.85	0.02	0.01	0.81	1.69	1.49	0.20	1.688	1.88	0.01	1.69
50.01 - 60.00	0.025	0.013	1.043	1.885	1.240	0.638	0.095	0.081	0.007	5.028	209,655.27	7.057	5.083	595	N/A	2.45	0.05	0.19	2.35	5.03	4.55	0.48	5.028	5.02	0.01	5.03
60.01 - 70.00	0.059	0.159	3.559	3.949	3.126	1.359	0.499	0.115	N/A	12.826	217,319.09	7.204	5.255	591	N/A	6.38	0.09	0.12	6.24	12.83	11.22	1.61	12.826	12.71	0.11	12.83
70.01 - 80.00	0.202	0.054	7.221	8.055	6.443	3.287	1.232	0.159	N/A	26.653	200,940.22	7.428	5.525	593	0.019	13.34	0.13	0.12	13.05	26.65	23.07	3.59	26.653	26.50	0.16	26.65
80.01 - 85.00	0.055	0.033	1.196	2.149	3.220	1.914	0.671	0.153	N/A	9.390	205,207.13	7.382	5.448	620	N/A	5.11	0.08	0.14	4.06	9.39	7.58	1.81	9.389	9.33	0.06	9.39
85.01 - 90.00	0.070	0.008	0.903	3.001	5.056	3.646	1.681	0.474	0.029	14.888	208,589.43	7.435	5.566	638	N/A	8.42	0.04	0.22	6.19	14.87	11.87	3.00	14.868	14.59	0.28	14.87
90.01 - 95.00	0.078	0.012	0.635	2.408	3.400	1.875	1.175	0.429	0.021	10.032	186,028.86	7.641	5.715	635	N/A	7.54	N/A	0.22	2.27	10.03	7.70	2.33	10.032	8.98	1.05	10.03
95.01 - 100.00	0.027	N/A	0.091	3.431	8.348	4.600	1.544	0.331	0.019	18.391	181,464.82	6.880	4.754	641	0.007	14.80	0.03	N/A	3.55	18.39	11.01	7.38	18.391	1.34	17.05	18.39
100.01 - 110.00	N/A	N/A	N/A	0.035	0.052	0.048	N/A	N/A	N/A	0.135	167,924.79	6.853	4.814	628	N/A	0.08	N/A	N/A	0.05	0.14	0.08	0.06	0.135	0.04	0.09	0.14
110.01 - 120.00	N/A	N/A	N/A	N/A	0.014	0.005	N/A	N/A	N/A	0.019	143,631.40	8.059	5.910	616	N/A	0.02	N/A	N/A	N/A	0.02	0.02	N/A	0.019	0.01	0.01	0.02
>= 120.01	N/A	N/A	N/A	N/A	0.010	N/A	N/A	N/A	N/A	0.010	149,798.03	8.000	5.800	605	N/A	0.01	N/A	N/A	N/A	0.01	0.01	N/A	0.010	N/A	0.01	0.01
Total:	0.633	0.291	16.355	25.695	31.680	17.785	7.014	1.772	0.076	100.000	192,935.18	7.289	6.332	616	0.027	69.64	0.46	1.01	38.97	100.00	79.60	20.60	100.000	81.14	18.86	100.00

Principle Balance and FICO

Principle Balance	0 - 450	451 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	Total	CLTV WA	WA WAC	Gross Margin WA	FICO WA	Business Bank Statements	Full	Limited Income	No Income/No Asset	Stated Income	All Docs	am	io	All AM-IO	No Silent Sec	Silent Sec	All SIL SEC
0.0 - $ 50K	0.007	N/A	0.090	0.087	0.054	0.023	0.010	0.003	N/A	0.274	64,858	9.348	6.747	584	N/A	0.20	N/A	N/A	0.08	0.27	0.27	N/A	0.274	0.27	N/A	0.27
$50001 - $ 100K	0.050	0.022	1.699	2.486	2.791	1.165	0.414	0.105	N/A	8.732	83,985	8.419	5.895	605	N/A	6.83	0.02	0.04	1.84	8.73	8.48	0.252	8.732	6.45	2.28	8.73
$1000001 - $1050K	0.144	0.048	2.239	4.585	5.108	2.245	0.885	0.181	0.025	15.219	85,446	7.674	5.532	608	0.007	11.40	0.05	0.14	3.63	15.22	13.83	1.387	15.219	10.63	4.59	15.22
$100001 - $ 150K	0.093	0.045	2.993	4.532	5.331	2.674	1.005	0.147	0.022	16.841	82,369	7.285	5.380	609	N/A	11.47	0.07	0.15	5.15	16.84	14.09	2.753	16.841	13.16	3.68	16.84
$1050001 - $1100K	0.078	0.013	2.145	3.217	4.238	2.305	0.678	0.198	N/A	12.868	81,459	7.223	5.369	612	N/A	7.73	0.03	0.08	5.03	12.87	10.40	2.472	12.868	10.77	2.10	12.87
$150001 - $ 200K	0.019	0.052	1.929	2.863	3.746	1.955	0.864	0.187	N/A	11.615	81,129	7.068	5.235	613	0.019	8.05	0.09	0.09	5.37	11.62	8.73	2.888	11.615	9.89	1.72	11.62
$200001 - $ 250K	0.022	N/A	1.464	2.475	2.318	1.730	0.657	0.295	N/A	8.962	82,415	6.923	5.167	617	N/A	4.68	0.05	0.11	4.14	8.96	6.77	2.192	8.962	7.63	1.33	8.96
$250001 - $ 300K	N/A	0.051	0.884	1.304	2.472	1.633	0.710	0.199	N/A	7.253	84,491	6.947	5.142	629	N/A	3.58	0.08	0.02	3.57	7.25	4.70	2.551	7.253	5.88	1.38	7.25
$300001 - $ 350K	N/A	N/A	0.487	1.002	1.510	1.020	0.424	0.082	0.029	4.554	83,289	6.807	5.041	629	N/A	1.91	0.03	0.08	2.56	4.55	3.08	1.474	4.554	3.84	0.71	4.55
$350001 - $ 400K	0.032	N/A	0.419	0.739	0.919	0.950	0.377	0.096	N/A	3.532	83,289	6.924	5.180	631	N/A	1.46	N/A	0.07	2.01	3.53	2.46	1.071	3.532	3.16	0.38	3.53
$400001 - $ 450K	0.037	N/A	0.207	0.465	0.629	0.452	0.423	0.071	N/A	2.284	83,576	6.981	5.101	638	N/A	0.70	N/A	0.04	1.54	2.28	1.44	0.844	2.284	1.97	0.32	2.28
$450001 - $ 500K	N/A	N/A	0.269	0.853	0.921	0.502	0.151	0.075	N/A	2.570	81,842	7.051	5.291	622	N/A	1.23	N/A	0.08	1.27	2.57	1.81	0.765	2.570	2.42	0.15	2.57
$500001 - $ 550K	N/A	N/A	0.042	0.211	0.418	0.209	0.083	0.043	N/A	1.006	84,517	6.960	5.209	637	N/A	0.46	0.04	N/A	0.51	1.01	0.54	0.461	1.006	0.96	0.04	1.01
$550001 - $ 600K	N/A	N/A	0.091	0.161	0.182	0.089	0.180	N/A	N/A	0.723	77,254	6.739	5.139	633	N/A	0.14	N/A	N/A	0.59	0.72	0.50	0.228	0.723	0.72	N/A	0.72
$600001 - $ 650K	N/A	N/A	0.099	0.099	0.148	0.147	0.096	0.050	N/A	0.639	71,789	6.662	4.667	635	N/A	0.24	N/A	N/A	0.40	0.64	0.44	0.197	0.639	0.64	N/A	0.64
$650001 - $ 700K	0.054	N/A	N/A	0.260	0.205	0.106	N/A	N/A	N/A	0.624	74,558	7.134	4.869	619	N/A	0.31	N/A	N/A	0.31	0.62	0.36	0.262	0.624	0.57	0.05	0.62
$700001 - $ 750K	N/A	N/A	0.169	0.108	0.111	0.112	0.110	N/A	N/A	0.609	64,993	6.679	4.641	620	N/A	0.22	N/A	N/A	0.39	0.61	0.50	0.109	0.609	0.61	N/A	0.61
$750001 - $ 800K	N/A	0.060	0.060	0.059	N/A	0.118	N/A	0.059	N/A	0.356	71,512	6.487	4.429	629	N/A	0.24	N/A	N/A	0.12	0.36	0.12	0.236	0.356	0.30	0.06	0.36
$800001 - $ 850K	N/A	N/A	N/A	N/A	0.126	N/A	N/A	N/A	N/A	0.126	73,035	6.519	4.750	632	N/A	N/A	N/A	N/A	0.13	0.13	0.13	N/A	0.126	0.13	N/A	0.13
$850001 - $ 900K	N/A	N/A	N/A	0.132	N/A	0.064	N/A	N/A	N/A	0.196	70,046	7.268	4.573	605	N/A	0.07	N/A	N/A	0.13	0.20	0.20	N/A	0.196	0.20	N/A	0.20
$900001 - $ 950K	N/A	N/A	0.070	N/A	0.136	N/A	N/A	N/A	N/A	0.206	72,592	7.747	5.166	579	N/A	0.21	N/A	N/A	N/A	0.21	0.14	0.068	0.206	0.21	N/A	0.21
$950001 - $1000K	N/A	N/A	N/A	0.073	0.145	N/A	0.147	N/A	N/A	0.365	56,982	6.521	4.151	654	N/A	0.22	N/A	N/A	0.15	0.37	0.22	0.145	0.365	0.37	N/A	0.37
OUT OF RANGE	N/A	N/A	N/A	0.083	0.075	0.289	N/A	N/A	N/A	0.446	67,242	6.640	4.763	647	N/A	0.23	N/A	0.13	0.08	0.45	0.30	0.151	0.446	0.37	0.08	0.45
Total:	0.633	0.291	16.355	25.696	31.680	17.786	7.014	1.772	0.076	100.000	82.423	7.289	6.332	616	0.027	69.64	0.46	1.01	38.97	100.00	79.60	20.604	100.000	81.14	18.86	100.00

Prepayment Penalty and FICO

Prepay Penalty Term	0 - 450	451 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	Total	CLTV WA	WA WAC	Gross Margin WA	FICO WA	WA Prin Bal	Business Bank Statements	Full	Limited Income	No Income/No Asset	Stated Income	All Docs	am	Io	All AM-IO	No Silent Sec	Silent Sec	All SIL SEC
No Penalty	0.115	0.058	5.224	7.261	9.159	5.668	2.567	0.863	0.007	30.719	80.849	7.468	5.527	617	186087.55	0.03	17.31	0.17	0.46	12.77	30.72	26.75	3.967	30.719	26.55	4.17	30.72
12	0.037	0.052	1.564	3.606	4.412	2.972	1.567	0.489	0.029	14.708	79.147	8.958	5.218	628	287369.82	N/A	8.33	0.11	0.09	6.17	14.71	12.56	2.145	14.708	13.22	1.49	14.71
24	0.351	0.145	7.669	13.277	15.417	7.781	2.399	0.556	0.039	47.835	84.928	7.244	5.249	609	182855.98	N/A	31.41	0.18	0.44	15.80	47.84	34.40	13.440	47.835	35.52	12.31	47.84
30	N/A	N/A	N/A	0.027	0.107	0.041	N/A	N/A	N/A	0.175	84.928	7.272	5.614	629	290598.70	N/A	0.07	N/A	N/A	0.11	0.18	0.09	0.087	0.175	0.18	N/A	0.18
36	0.031	0.036	0.697	1.423	2.486	1.325	0.481	0.084	N/A	6.563	78.810	7.427	5.214	621	157751.25	N/A	4.42	N/A	0.02	2.12	6.56	5.70	0.865	6.563	5.67	0.89	6.56
Total:	0.533	0.291	15.355	25.595	31.580	17.785	7.014	1.772	0.076	100.000	82.423	7.289	5.332	615	192936.18	0.03	59.54	0.46	1.01	38.97	100.00	79.50	20.504	100.000	81.14	18.86	100.00

Mortgage Rate and FICO

Mortgage Rates	0 - 450	451 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	Total	CLTV WA	WA WAC	Gross Margin WA	FICO WA	WA Prin Bal	Business Bank Statements	Full	Limited Income	No Income/No Asset	Stated Income	All Docs	am	Io	All AM-IO	No Silent Sec	Silent Sec	All SIL SEC
4,001 - 4,500	N/A	N/A	N/A	0.011	0.006	N/A	N/A	N/A	N/A	0.017	99.504	4.425	3.777	597	129600.00	N/A	0.02	N/A	N/A	N/A	0.02	N/A	0.017	0.017	N/A	0.02	0.02
4,501 - 5,000	N/A	N/A	0.033	0.064	0.084	0.344	0.081	0.059	N/A	0.667	80.041	4.933	3.601	667	301601.89	N/A	0.51	N/A	N/A	0.16	0.67	0.36	0.306	0.667	0.50	0.17	0.67
5,001 - 5,500	N/A	N/A	0.011	0.326	0.843	1.007	0.519	0.140	N/A	2.846	80.965	5.336	3.780	662	270630.28	N/A	2.01	0.01	0.02	0.81	2.85	1.56	1.286	2.846	1.90	0.95	2.85
5,501 - 6,000	N/A	N/A	0.205	1.459	3.988	2.873	1.282	0.404	N/A	10.211	80.223	5.858	4.210	650	265552.69	N/A	6.24	0.05	0.27	3.66	10.21	6.45	3.765	10.211	7.55	2.66	10.21
6,001 - 6,500	0.041	N/A	0.511	2.581	4.895	3.916	1.437	0.315	0.010	13.705	81.831	6.317	4.572	641	237334.46	N/A	8.24	0.04	0.12	5.31	13.71	9.44	4.263	13.705	10.39	3.31	13.71
6,501 - 7,000	0.010	N/A	1.474	4.659	8.166	4.136	1.742	0.345	0.036	20.777	82.497	6.805	4.942	629	229395.80	N/A	11.89	0.09	0.17	8.62	20.78	15.46	5.315	20.777	16.28	4.49	20.78
7,001 - 7,500	0.059	0.023	1.716	4.335	5.161	2.439	0.730	0.222	0.020	14.705	84.369	7.302	5.373	614	196861.25	N/A	7.91	0.04	0.19	6.56	14.70	12.01	2.697	14.705	11.73	2.97	14.70
7,501 - 8,000	0.102	0.118	2.733	4.701	4.573	1.472	0.602	0.167	0.010	14.478	84.145	7.792	5.750	600	182839.40	N/A	8.51	0.09	0.17	5.71	14.48	12.53	1.947	14.478	12.00	2.47	14.48
8,001 - 8,500	0.059	0.042	2.052	3.307	2.057	0.856	0.302	0.081	N/A	8.767	83.921	8.293	6.136	590	164621.13	0.027	5.40	0.06	0.04	3.24	8.77	8.23	0.541	8.767	7.75	1.02	8.77
8,501 - 9,000	0.151	0.018	2.618	2.104	0.858	0.367	0.245	0.004	N/A	6.360	81.884	8.773	6.613	572	140035.17	N/A	3.81	0.03	0.03	2.49	6.36	6.11	0.251	6.360	5.83	0.53	6.36
9,001 - 9,500	0.034	0.029	1.378	0.689	0.394	0.207	0.061	0.023	N/A	2.815	79.117	9.276	6.961	567	116089.59	N/A	1.91	N/A	N/A	0.91	2.82	2.74	0.077	2.815	2.70	0.11	2.82
9,501 - 10,000	0.034	0.017	1.079	0.732	0.372	0.106	0.014	0.005	N/A	2.358	78.875	9.793	7.384	564	120539.40	N/A	1.53	0.05	0.00	0.78	2.36	2.32	0.039	2.358	2.25	0.11	2.36
10,001 - 10,500	0.009	0.008	0.651	0.189	0.076	0.034	N/A	0.008	N/A	0.978	80.336	10.281	7.761	551	105051.55	N/A	0.72	N/A	N/A	0.26	0.98	0.98	N/A	0.978	0.95	0.03	0.98
10,501 - 11,000	0.025	0.030	0.528	0.067	0.057	0.017	N/A	N/A	N/A	0.764	77.252	10.766	8.021	543	106841.88	N/A	0.52	N/A	N/A	0.25	0.76	0.76	N/A	0.764	0.76	0.01	0.76
11,001 - 11,500	N/A	N/A	0.216	0.080	0.021	N/A	N/A	N/A	N/A	0.317	72.163	11.283	8.450	642	98639.83	N/A	0.17	0.01	N/A	0.14	0.32	0.32	N/A	0.317	0.31	0.01	0.32
11,501 - 12,000	N/A	0.005	0.128	0.042	0.019	N/A	N/A	N/A	N/A	0.195	74.181	11.602	7.753	541	90766.39	N/A	0.14	N/A	N/A	0.06	0.19	0.20	N/A	0.195	0.19	0.00	0.19
12,001 - 12,500	N/A	N/A	0.021	0.018	N/A	N/A	N/A	N/A	N/A	0.039	76.534	12.281	8.597	538	82525.84	N/A	0.02	N/A	N/A	0.02	0.04	0.04	N/A	0.039	0.03	0.01	0.04
Total:	0.533	0.291	15.355	25.595	31.580	17.785	7.014	1.772	0.075	100	82.423	7.289	5.332	615	192935.18	0.027	59.54	0.46	1.01	38.97	100.00	79.50	20.504	100.000	81.14	18.86	100.00

Mortgage Rate and CLTV

Mortage Rates	10.01 - 20.00	20.01 - 30.00	30.01 - 40.00	40.01 - 50.00	50.01 - 60.00	60.01 - 70.00	70.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01 - 100.00	100.01 - 110.00	110.01 - 120.00	>= 120.01	Total	WA WAC	WA FICO	WA Gross Margin	WA AVG Prin Bal	Business Bank Statements	Full	Limited Income	No Income/No Asset	Stated Income	All Docs	am	Io	All AM-IO	No Silent Sec	Silent Sec	All SIL SEC
4,001 - 4,500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.017	N/A	N/A	N/A	0.017	4.425	597	3.777	$129,600.00	N/A	0.02	N/A	N/A	N/A	0.02	N/A	0.017	0.02	N/A	0.02	0.02
4,501 - 5,000	N/A	N/A	N/A	N/A	0.034	0.200	0.187	0.045	0.031	N/A	0.168	N/A	N/A	N/A	0.667	4.933	667	3.601	$301,601.69	N/A	0.51	N/A	N/A	0.16	0.67	0.36	0.306	0.67	0.50	0.17	0.67
5,001 - 5,500	0.023	N/A	0.046	0.021	0.212	0.458	0.801	0.221	0.092	0.092	0.880	N/A	N/A	N/A	2.846	5.336	662	3.780	$270,630.28	N/A	2.01	0.01	0.02	0.81	2.85	1.56	1.286	2.85	1.90	0.95	2.85
5,501 - 6,000	N/A	0.024	0.062	0.258	0.885	1.785	2.542	0.729	0.953	0.374	2.584	0.014	N/A	N/A	10.211	5.858	650	4.210	$265,552.69	N/A	6.24	0.05	0.27	3.66	10.21	6.45	3.765	10.21	7.55	2.66	10.21
6,001 - 6,500	0.007	0.026	0.158	0.367	0.805	1.963	3.307	1.129	1.662	1.020	3.227	0.033	N/A	N/A	13.705	6.317	641	4.572	$237,334.46	N/A	8.24	0.04	0.12	5.31	13.71	9.44	4.263	13.71	10.39	3.31	13.71
6,501 - 7,000	0.016	0.036	0.177	0.433	1.236	2.505	4.942	1.988	3.217	1.767	4.401	0.059	N/A	N/A	20.777	6.805	629	4.942	$229,395.80	N/A	11.89	0.09	0.17	8.62	20.78	15.46	5.315	20.78	16.28	4.49	20.78
7,001 - 7,500	0.005	0.037	0.070	0.144	0.583	1.471	3.710	1.449	2.621	1.743	2.885	0.008	N/A	N/A	14.705	7.302	614	5.373	$196,861.25	N/A	7.91	0.04	0.19	6.56	14.70	12.01	2.697	14.70	11.73	2.97	14.70
7,501 - 8,000	0.008	0.012	0.042	0.220	0.399	1.761	3.520	1.489	2.669	1.906	2.428	N/A	0.014	0.01	14.478	7.792	600	5.750	$182,839.40	N/A	8.51	0.09	0.17	5.71	14.48	12.53	1.947	14.48	12.00	2.47	14.48
8,001 - 8,500	0.014	0.003	0.029	0.037	0.286	0.795	2.545	1.084	1.716	1.239	1.000	0.013	0.005	N/A	8.767	8.293	590	6.136	$164,621.13	0.027	5.40	0.06	0.04	3.24	8.77	8.23	0.541	8.77	7.75	1.02	8.77
8,501 - 9,000	0.003	0.010	0.016	0.103	0.167	0.699	2.321	0.573	1.028	0.937	0.475	0.008	N/A	N/A	6.360	8.773	572	6.613	$140,035.17	N/A	3.81	0.03	0.03	2.49	6.36	6.11	0.251	6.36	5.83	0.53	6.36
9,001 - 9,500	0.011	0.023	0.020	0.051	0.169	0.331	1.060	0.225	0.459	0.358	0.108	N/A	N/A	N/A	2.815	9.276	567	6.961	$116,089.59	N/A	1.91	N/A	N/A	0.91	2.82	2.74	0.077	2.82	2.70	0.11	2.82
9,501 - 10,000	N/A	0.033	0.013	0.038	0.092	0.412	0.883	0.202	0.244	0.371	0.090	N/A	N/A	N/A	2.358	9.793	564	7.384	$120,539.40	N/A	1.53	0.05	0.00	0.78	2.36	2.32	0.039	2.36	2.25	0.11	2.36
10,001 - 10,500	N/A	N/A	0.003	0.004	0.016	0.194	0.358	0.110	0.100	0.148	0.045	N/A	N/A	N/A	0.978	10.281	551	7.761	$105,051.55	N/A	0.72	N/A	N/A	0.26	0.98	0.98	N/A	0.99	0.95	0.03	0.99
10,501 - 11,000	0.007	0.003	0.009	0.011	0.058	0.104	0.329	0.094	0.061	0.054	0.035	N/A	N/A	N/A	0.784	10.766	543	8.021	$106,641.88	N/A	0.52	N/A	N/A	0.25	0.76	0.76	N/A	0.76	0.76	0.01	0.76
11,001 - 11,500	N/A	N/A	0.013	N/A	0.058	0.060	0.107	0.046	0.005	N/A	0.029	N/A	N/A	N/A	0.317	11.283	542	8.450	$98,639.83	N/A	0.17	0.01	N/A	0.14	0.32	0.32	N/A	0.32	0.31	0.01	0.32
11,501 - 12,000	N/A	N/A	N/A	N/A	0.029	0.072	0.048	0.005	0.004	0.019	0.019	N/A	N/A	N/A	0.195	11.802	541	7.753	$90,766.39	N/A	0.14	N/A	N/A	0.06	0.19	0.20	N/A	0.19	0.19	0.00	0.19
12,001 - 12,500	N/A	N/A	N/A	N/A	N/A	0.015	0.013	N/A	0.006	0.005	N/A	N/A	N/A	N/A	0.039	12.281	538	8.597	$82,525.84	N/A	0.02	N/A	N/A	0.02	0.04	0.04	N/A	0.04	0.03	0.01	0.04
Total:	0.094	0.207	0.659	1.688	5.028	12.828	26.653	9.389	14.868	10.032	18.391	0.135	0.019	0.010	100	7.289	615	5.332	$192,935.18	0.027	59.54	0.46	1.01	38.97	100.00	79.50	20.50	100.00	81.14	18.86	100.00

LIBOR forward 4/26/2005

Month	LIB1	LIB6
0	3.05295	3.41208
1	3.18685	3.54502
2	3.32196	3.67091
3	3.45668	3.78192
4	3.58943	3.87029
5	3.71861	3.93661
6	3.83906	3.98637
7	3.93087	4.02681
8	3.97766	4.06220
9	3.97843	4.09708
10	3.98090	4.13619
11	4.01226	4.17927
12	4.07766	4.22263
13	4.13963	4.26149
14	4.18338	4.29477
15	4.20914	4.32286
16	4.23490	4.34643
17	4.26788	4.36591
18	4.30671	4.38160
19	4.33578	4.39391
20	4.34891	4.40418
21	4.34799	4.41429
22	4.34969	4.42595
23	4.36029	4.43905
24	4.37922	4.45280
25	4.39631	4.46631
26	4.40845	4.47920
27	4.41666	4.49120
28	4.42686	4.50209
29	4.44126	4.51193
30	4.45878	4.52080
31	4.47220	4.52887
32	4.47913	4.53672
33	4.48082	4.54509
34	4.48476	4.55467
35	4.49347	4.56560
36	4.50632	4.57787
37	4.51843	4.59131
38	4.52841	4.60518
39	4.53717	4.61855
40	4.54910	4.63056
41	4.56571	4.64104
42	4.58543	4.64998
43	4.60009	4.65753
44	4.60707	4.66443
45	4.60785	4.67167
46	4.61076	4.68002
47	4.61834	4.68907

48	4.62984	4.69804
49	4.64072	4.70629
50	4.64968	4.71392
51	4.65698	4.72127
52	4.66399	4.72865
53	4.67112	4.73625
54	4.67835	4.74423
55	4.68562	4.75271
56	4.69292	4.76171
57	4.70041	4.77117
58	4.70871	4.78104
59	4.71804	4.79114
60	4.72826	4.80125
61	4.73852	4.81117
62	4.74860	4.82087
63	4.75847	4.83035
64	4.76810	4.83961
65	4.77748	4.84870
66	4.78660	4.85763
67	4.79555	4.86645
68	4.80433	4.87517
69	4.81296	4.88381
70	4.82151	4.89239
71	4.83000	4.90093
72	4.83843	4.90943
73	4.84681	4.91790
74	4.85514	4.92635
75	4.86342	4.93480
76	4.87169	4.94325
77	4.87996	4.95171
78	4.88823	4.96017
79	4.89651	4.96862
80	4.90480	4.97708
81	4.91309	4.98552
82	4.92138	4.99396
83	4.92966	5.00239
84	4.93793	5.01080
85	4.94619	5.01920
86	4.95444	5.02757
87	4.96268	5.03591
88	4.97090	5.04423
89	4.97909	5.05250
90	4.98726	5.06072
91	4.99539	5.06889
92	5.00347	5.07700
93	5.01151	5.08504
94	5.01949	5.09302
95	5.02740	5.10091
96	5.03525	5.10873
97	5.04303	5.11647
98	5.05072	5.12413
99	5.05834	5.13171

100	5.06587	5.13922
101	5.07333	5.14665
102	5.08071	5.15400
103	5.08802	5.16127
104	5.09525	5.16845
105	5.10241	5.17555
106	5.10949	5.18254
107	5.11649	5.18944
108	5.12340	5.19624
109	5.13021	5.20292
110	5.13691	5.20951
111	5.14350	5.21600
112	5.14999	5.22239
113	5.15638	5.22869
114	5.16267	5.23491
115	5.16888	5.24104
116	5.17500	5.24707
117	5.18104	5.25301
118	5.18700	5.25885
119	5.19286	5.26458
120	5.19864	5.27020
121	5.20431	5.27571
122	5.20986	5.28110
123	5.21530	5.28639
124	5.22063	5.29158
125	5.22585	5.29665
126	5.23097	5.30163
127	5.23599	5.30649
128	5.24090	5.31126
129	5.24572	5.31592
130	5.25043	5.32049
131	5.25504	5.32495
132	5.25954	5.32931
133	5.26396	5.33357
134	5.26828	5.33773
135	5.27250	5.34177
136	5.27662	5.34571
137	5.28063	5.34954
138	5.28453	5.35326
139	5.28833	5.35688
140	5.29202	5.36039
141	5.29561	5.36380
142	5.29909	5.36709
143	5.30248	5.37028
144	5.30576	5.37336
145	5.30893	5.37633
146	5.31199	5.37920
147	5.31494	5.38197
148	5.31778	5.38466
149	5.32054	5.38727
150	5.32319	5.38979
151	5.32577	5.39223

152	5.32828	5.39460
153	5.33071	5.39687
154	5.33307	5.39904
155	5.33534	5.40111
156	5.33753	5.40308
157	5.33962	5.40495
158	5.34160	5.40671
159	5.34346	5.40838
160	5.34523	5.40997
161	5.34690	5.41147
162	5.34847	5.41289
163	5.34997	5.41424
164	5.35140	5.41551
165	5.35275	5.41669
166	5.35403	5.41779
167	5.35524	5.41881
168	5.35638	5.41973
169	5.35742	5.42056
170	5.35836	5.42131
171	5.35921	5.42197
172	5.35998	5.42256
173	5.36066	5.42308
174	5.36126	5.42353
175	5.36179	5.42392
176	5.36226	5.42425
177	5.36267	5.42451
178	5.36301	5.42471
179	5.36330	5.42484
180	5.36354	5.42491
181	5.36370	5.42492
182	5.36380	5.42486
183	5.36384	5.42475
184	5.36381	5.42458
185	5.36372	5.42436
186	5.36357	5.42410
187	5.36338	5.42378
188	5.36314	5.42343
189	5.36285	5.42304
190	5.36252	5.42261
191	5.36215	5.42214
192	5.36175	5.42164
193	5.36130	5.42110
194	5.36083	5.42053
195	5.36032	5.41993
196	5.35978	5.41929
197	5.35921	5.41861
198	5.35860	5.41790
199	5.35796	5.41715
200	5.35728	5.41636
201	5.35657	5.41554
202	5.35582	5.41467
203	5.35503	5.41377

204	5.35420	5.41284
205	5.35334	5.41187
206	5.35244	5.41087
207	5.35151	5.40984
208	5.35054	5.40877
209	5.34955	5.40768
210	5.34852	5.40656
211	5.34746	5.40541
212	5.34638	5.40424
213	5.34527	5.40304
214	5.34414	5.40181
215	5.34297	5.40055
216	5.34179	5.39927
217	5.34057	5.39797
218	5.33933	5.39664
219	5.33807	5.39528
220	5.33678	5.39390
221	5.33546	5.39249
222	5.33412	5.39106
223	5.33276	5.38960
224	5.33137	5.38812
225	5.32996	5.38662
226	5.32852	5.38509
227	5.32706	5.38354
228	5.32558	5.38196
229	5.32407	5.38036
230	5.32254	5.37874
231	5.32099	5.37710
232	5.31942	5.37543
233	5.31782	5.37374
234	5.31620	5.37204
235	5.31456	5.37032
236	5.31290	5.36858
237	5.31121	5.36685
238	5.30952	5.36512
239	5.30781	5.36340
240	5.30610	5.36168
241	5.30441	5.35999
242	5.30272	5.35830
243	5.30106	5.35662
244	5.29941	5.35495
245	5.29777	5.35328
246	5.29614	5.35161
247	5.29451	5.34993
248	5.29288	5.34825
249	5.29125	5.34656
250	5.28961	5.34485
251	5.28796	5.34314
252	5.28630	5.34141
253	5.28463	5.33967
254	5.28295	5.33791
255	5.28126	5.33614

256	5.27955	5.33436
257	5.27782	5.33255
258	5.27608	5.33074
259	5.27433	5.32890
260	5.27256	5.32705
261	5.27077	5.32518
262	5.26897	5.32330
263	5.26715	5.32139
264	5.26532	5.31947
265	5.26346	5.31754
266	5.26160	5.31559
267	5.25971	5.31362
268	5.25781	5.31163
269	5.25589	5.30962
270	5.25396	5.30760
271	5.25201	5.30556
272	5.25004	5.30350
273	5.24805	5.30143
274	5.24604	5.29934
275	5.24402	5.29725
276	5.24198	5.29517
277	5.23992	5.29311
278	5.23787	5.29107
279	5.23581	5.28908
280	5.23379	5.28712
281	5.23180	5.28522
282	5.22987	5.28335
283	5.22798	5.28153
284	5.22614	5.27975
285	5.22435	5.27798
286	5.22260	5.27624
287	5.22087	5.27451
288	5.21917	5.27280
289	5.21748	5.27108
290	5.21580	5.26937
291	5.21413	5.26765
292	5.21246	5.26594
293	5.21079	5.26421
294	5.20911	5.26248
295	5.20743	5.26074
296	5.20574	5.25900
297	5.20405	5.25724
298	5.20234	5.25547
299	5.20063	5.25369
300	5.19891	5.25190
301	5.19717	5.25010
302	5.19543	5.24829
303	5.19367	5.24646
304	5.19190	5.24462
305	5.19012	5.24277
306	5.18833	5.24090
307	5.18652	5.23902

308	5.18470	5.23713
309	5.18287	5.23522
310	5.18103	5.23330
311	5.17917	5.23137
312	5.17730	5.22942
313	5.17541	5.22746
314	5.17351	5.22549
315	5.17159	5.22352
316	5.16967	5.22156
317	5.16773	5.21962
318	5.16578	5.21770
319	5.16386	5.21583
320	5.16195	5.21400
321	5.16008	5.21221
322	5.15826	5.21047
323	5.15649	5.20877
324	5.15478	5.20711
325	5.15311	5.20547
326	5.15147	5.20386
327	5.14987	5.20226
328	5.14829	5.20067
329	5.14672	5.19908
330	5.14517	5.19750
331	5.14362	5.19592
332	5.14208	5.19434
333	5.14054	5.19276
334	5.13899	5.19117
335	5.13745	5.18958
336	5.13590	5.18798
337	5.13434	5.18637
338	5.13278	5.18475
339	5.13121	5.18313
340	5.12963	5.18150
341	5.12805	5.17986
342	5.12646	5.17820
343	5.12486	5.17654
344	5.12324	5.17487
345	5.12162	5.17319
346	5.11999	5.17149
347	5.11836	5.16978
348	5.11671	5.16808
349	5.11504	5.16638
350	5.11335	5.16466
351	5.11164	5.16287
352	5.10997	5.16103
353	5.10835	5.15922
354	5.10673	5.15758
355	5.10492	5.15626
356	5.10289	5.15542
357	5.10080	5.15526
358	5.09935	5.15593
359	5.09873	5.15748

Please fill in all values!
Thank You!

	ARM	FRM
Percentage Bal.		
Deal Balance		
Gross WAC		
CLTV (incld. Sil. 2nds)		
FICO		
Loan Balance		
Non-Full Doc %		
DTI		
IO %		
Second Lien %		
Silent Seconds %		
Property Type		
Single Family %		
PUD %		
2-4 Unit %		
MH %		
Occupancy Type		
Owner Occupied		
2nd Home		
Investor Prop.		
Loan Purpose		
Purchase		
Cash-Out		
Rate-Reduction		

Vectors

2/28 ARM		[redacted]	[redacted]
CPR Vector	Start CRR	End CRR	Months
	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		[redacted]	[redacted]
CPR Vector	Start CRR	End CRR	Months
	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

CAIRN

CARR 05-OPT1

*Please see Citigroup disclaimer. Note that these tables have yet to be tied out by an accountant.

	Aggregate
FICO avg	615
FICO stddev	75.76
FICO < 500 %	0.53
FICO < 560 %	19.25
10th Percentile FICO	528
90th Percentile FICo	689
CLTV avg	82.42
CLTV >80%	52.84
10th percentile CLTV	63.42
90th percentileCLTV	100
SS CLTV	82.42
% with Silent 2nds	18.26
Full Doc %	59.54
Loan Bal avg (000s)	192,935.18
DTI %	42.42
DTI >45%	43.12
Purch %	31.72
Cash Out %	59.03
Fxd %	12.43
3 yr ARM >= %	4.67
WAC avg	7.29
WAC stddev	1.27
1st Lien %	99.29
MI %	0.00
CA %	17.87
Sng Fam %	81.11
Invt Prop %	8.63
MH %	1.02
IO %	20.50
2yr IO%	N/A
IO non-Full Doc %	8.37
2-4 Fam %	11.69
Prim Occ %	89.04
<$100K Bal %	8.99
2yr Prepay Penalty %	47.84
Moody's Loss Coverage to B2	4.90
S&P Loss Coverage to B	3.10
Fitch Loss Coverage to B	3.50

***there are no 2 yr Ios in this pool

All average are wtg averages.

Documentation	WALTV	WACLTV	WA SS CLTV	WAFICO	WAC	% Bal.	Purch %	Invt Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
Full	79.47	84.69	84.69	606	7.297	59.54	20.63	3.73	59.20	14.37	10.21	59.54	12.13	43.16	28.80	0.00
Non-Full	76.41	79.09	79.09	628	7.276	40.46	11.09	4.90	40.08	4.49	7.66	0.00	8.37	41.29	14.32	0.00
Total	78.23	82.42	82.42	615	7.289	100.00	31.72	8.63	99.29	18.86	17.87	59.54	20.50	42.42	43.12	0.00

Interest Only	WALTV	WACLTV	WA SS CLTV	WAFICO	WAC	% Bal.	Purch %	Invt Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
Non-IO	77.53	80.90	80.90	608	7.459	79.50	23.14	8.52	78.78	11.43	9.98	47.41	0.00	42.20	33.67	0.00
5 yr IO	80.96	88.32	88.32	642	6.629	20.50	8.57	0.12	20.50	7.43	7.88	12.13	20.50	43.23	9.44	0.00
Total	78.23	82.42	82.42	615	7.289	100.00	31.72	8.63	99.29	18.86	17.87	59.54	20.50	42.42	43.12	0.00

FICO	WALTV	WACLTV	WA SS CLTV	WAFICO	WAC	% Bal.	Purch %	Invt Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
0-499	78.70	79.79	79.79	N/A	8.332	0.53	0.21	0.01	0.53	0.03	0.17	0.31	0.06	38.49	0.14	0.00
500-559	73.54	73.99	73.99	530	8.297	18.72	2.02	0.49	18.63	0.33	3.78	12.20	0.29	43.17	8.88	0.00
560-599	77.64	81.96	81.96	592	7.388	35.16	10.77	1.87	34.88	6.75	6.04	23.96	7.30	42.34	15.22	0.00
600-639	78.88	84.68	84.68	618	7.067	25.14	8.36	1.68	24.92	6.66	4.49	16.54	6.85	42.30	10.78	0.00
640-679	79.87	86.03	86.03	657	6.794	19.55	7.70	2.23	19.38	5.40	3.50	9.80	5.64	42.20	8.28	0.00
>680	82.62	87.26	87.26	716	6.683	14.33	7.06	3.19	14.24	3.04	2.22	5.72	4.18	41.97	5.49	0.00
Total	78.23	82.42	82.42	615	7.289	100.00	31.72	8.63	99.29	18.86	17.87	59.54	20.50	42.42	43.12	0.00

Low Balance	WALTV	WACLTV	WA SS CLTV	WAFICO	WAC	% Bal.	Purch %	Invt Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
<80,000	73.17	82.69	82.69	605	8.739	4.59	1.95	0.91	4.23	1.00	0.18	3.56	0.01	38.79	1.38	0.00
80,000-100,000	76.44	84.09	84.09	603	8.145	4.39	1.91	0.51	4.25	1.27	0.11	3.45	0.22	40.29	1.44	0.00
100,000<=	78.58	82.33	82.33	616	7.174	91.01	27.85	7.21	90.81	16.59	17.58	52.53	20.27	42.70	40.30	0.00
Total	78.23	82.42	82.42	615	7.289	100.00	31.72	8.63	99.29	18.86	17.87	59.54	20.50	42.42	43.12	0.00

Lien Position	WALTV	WACLTV	WA SS CLTV	WAFICO	WAC	% Bal.	Purch %	Invt Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
1st Lien	78.66	82.42	82.42	615	7.268	99.29	31.53	8.61	99.29	18.86	17.62	59.20	20.50	42.42	42.81	0.00
2nd Lien	19.17	82.81	82.81	622	10.127	0.71	0.18	0.02	0.00	0.00	0.25	0.33	0.00	42.56	0.30	0.00
Total	78.23	82.42	82.42	615	7.289	100.00	31.72	8.63	99.29	18.86	17.87	59.54	20.50	42.42	43.12	0.00

Distribution By Property Type

Property Types	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
2-4 Family Attached	38	10,545,624.42	5.68	277,516.43	7.163	71.62	653	2.28
2-4 Family Detached	87	18,260,381.54	9.84	209,889.44	7.444	73.75	653	1.47
Condo 1-4 Stories Attached	27	4,675,336.11	2.52	173,160.60	7.415	71.35	642	15.45
Condo 5 Stories+	4	520,272.58	0.28	130,068.15	7.009	74.22	701	37.67
Manufactured Home Detached	31	3,340,239.19	1.80	107,749.65	7.629	74.06	654	N/A
PUD Attached	12	1,400,813.11	0.75	116,734.43	7.879	63.58	641	N/A
PUD Detached	53	8,138,473.32	4.38	153,556.10	8.031	65.65	608	4.77
Single Family Attached	27	4,422,800.90	2.38	163,807.44	7.698	68.55	614	7.53
Single Family Detached	839	134,311,691.49	72.38	160,085.45	7.460	70.39	623	3.71
Total:	1,118	$186,615,632.66	100.00	$166,024.72	7.476	70.69	628	3.86

CARR-05-OPT2

Output: Was there a break in Class A interest ? Which years ?

Assumptions:

1 **I am assuming that all max rates, min rates, initial and ongoing peroidic caps in the collateral and the interest rate swap in the deal are modeled for these runs**

2 **I am assuming principal waterfall makes principal cash flows available to service the swap but no principal is directly available to pay shortfalls in the interest waterfall (and not even indirectly available via the swap after year 5)**

Scenario 1

	Year 1	Year 2	Year 3	Year 4	Year 5	Year	Year 7
1N	3%	4%	4%	4%	7%	8%	10%
6N	4%	4%	4%	4%	2%	8%	8%

Fixed rate mortgages prepay at 50% PPC, all hybrid ARM collateral prepays 20% PPC
Please provide us with AFC levels

Scenario 2

	Year 1	Year 2	Year 3	Year 4	Year 5	Year	Year 7	Year 8	Year 9
1N	4%	5%	6%	7%	10%	12%	10%	11%	12%
6N	4%	5%	6%	7%	10%	12%	10%	11%	12%

100% PPC
Please provide us with AFC levels

Scenario 3

	Year 1	Year 2	Year 3	Year 4	Year 5
1N	5%	8%	12%	11%	12%
6N	5%	8%	12%	11%	11%

Fixed rate mortgages prepay at 50% PPC, all floating collateral prepays 20% PPC
Please provide us with AFC levels

Scenario 4

	Year 1	Year 2	Year 3	Year 4	Year 5
1N	20%	20%	20%	20%	20%
6N	20%	20%	20%	20%	20%

Fixed rate collateral on CPR 6%
Floating rate 25% PPC
Please provide us with AFC levels

Scenario 5

	Year 1	Year 2	Year 3	Year 4	Year 5
1N	20%	20%	20%	20%	20%
6N	20%	20%	20%	20%	20%

Fixed rate collateral on CPR 10%
Floating rate 50% PPC
Please provide us with AFC levels

Deal Info	
Deal Name	Carrinton 2005-OPT2
Bloomberg Ticker:	
Asset Class:	Subprime
Issuer:	
Trustee:	
Lead Manager(s)	
Month:	
To Roll	
Remaining Term	
Remaining IO Term	
% Interest Only	20.5

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

Master Servicer:
Backup Servicer:

Primary Servicer (s):	% Name	Originator (s):	% Name
1		1	
2		2	
3		3	
4		4	
5		5	
6		6	
7		7	
8		8	
9		9	
10		10	

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

FICO BUCKET														
	Deal Size			WA Loan	Weighted Average Collateral Characteristics									
FICO	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only	MI%
NA	47	7,957,340	0.53%	169,305	8.332		79.79	38.49	0.52	0.41	0.23	0.31	0.06	0.00%
=<500	21	4,350,055	0.29%	207,145	8.576	500	71.36	44.80	0.28	0.25	0.22	0.22	0.06	0.00%
>500 =<520	489	85,085,852	5.70%	174,000	8.598	511	74.40	43.30	5.44	5.11	4.39	3.83	0.10	0.00%
>520 =<540	558	99,941,535	6.70%	179,107	8.298	530	73.14	43.22	6.36	5.95	5.25	4.21	0.05	0.00%
>540 =<560	513	95,626,672	6.41%	186,407	7.973	551	74.78	42.95	6.17	5.58	4.75	4.21	0.07	0.00%
>560 =<580	718	135,931,373	9.11%	189,319	7.557	571	77.74	43.07	8.48	7.89	6.28	6.23	0.59	0.00%
>580 =<600	1,099	194,678,153	13.04%	177,141	7.422	590	82.90	41.99	12.26	11.10	7.22	8.92	3.09	0.00%
>600 =<620	1,063	199,633,833	13.37%	187,802	7.197	610	84.25	42.28	12.14	11.11	7.66	9.08	3.92	0.00%
>620 =<640	918	173,244,148	11.61%	188,719	6.904	630	85.60	42.32	10.47	9.55	6.46	7.37	2.93	0.00%
>640 =<660	814	166,526,222	11.16%	204,578	6.853	649	85.76	42.04	9.61	8.56	5.99	5.71	3.26	0.00%
>660 =<680	575	120,869,502	8.10%	210,208	6.718	670	86.45	42.45	6.81	6.25	4.18	3.84	2.33	0.00%
>680 =<700	345	76,616,526	5.13%	222,077	6.664	690	86.85	42.59	4.01	3.62	2.56	2.15	1.47	0.00%
>700 =<750	459	104,703,278	7.01%	228,112	6.699	722	87.29	41.64	5.09	4.46	3.13	2.56	2.01	0.00%
>750	118	27,575,005	1.85%	233,686	6.629	771	87.77	41.36	1.39	1.26	0.69	0.89	0.56	0.00%
TOTAL	7,737	1,492,739,493	100.00%	192,935	7.289	615	82.42	42.42	89.04	81.11	59.03	59.54	20.50	0.00%

FICO Mean: 615 Median: ______ Standard Deviation: ______

LTV BUCKET														
	Deal Size			WA Loan	Weighted Average Collateral Characteristics									
LTV	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only	MI%
=<50	251	39,537,942	2.65%	157,522	7.10	598	40.66	39.44	2.28	2.14	2.35	1.39	0.25	0.00%
>50 =<55	135	28,077,122	1.88%	207,979	7.09	598	52.88	42.77	1.76	1.56	1.71	0.85	0.15	0.00%
>55 =<60	223	46,979,465	3.15%	210,670	7.04	593	57.87	41.55	2.84	2.61	2.84	1.60	0.33	0.00%
>60 =<65	413	87,247,687	5.84%	211,253	7.29	583	63.48	43.13	5.50	4.69	4.92	3.17	0.68	0.00%
>65 =<70	468	104,210,435	6.98%	222,672	7.13	597	68.95	41.26	6.11	5.50	5.65	3.21	0.93	0.00%
>70 =<75	617	129,374,743	8.67%	209,684	7.32	589	73.91	41.57	7.70	7.11	7.32	4.44	0.90	0.00%
>75 =<80	1,363	268,486,886	17.99%	196,982	7.48	595	79.48	41.99	15.87	14.90	12.92	8.90	2.69	0.00%
>80 =<85	683	140,156,469	9.39%	205,207	7.38	620	84.46	42.08	7.87	6.99	6.71	5.11	1.81	0.00%
>85 =<90	1,064	221,939,154	14.87%	208,589	7.44	638	89.63	42.44	11.55	11.24	7.93	8.42	3.00	0.00%
>90 =<95	805	149,753,236	10.03%	186,029	7.64	635	94.68	43.14	9.07	8.29	4.04	7.54	2.33	0.00%
>95 <100	58	9,942,333	0.67%	171,420	7.00	630	98.31	42.71	0.64	0.58	0.24	0.53	0.25	0.00%
=>100	1,657	267,034,022	17.89%	161,155	6.88	641	100.04	43.76	17.85	15.52	2.41	14.39	7.19	0.00%
TOTAL	7,737	1,492,739,493	100.00%	192,935	7.29	615	82.42	42.42	89.04	81.11	59.03	59.54	20.50	0.00%

LTV Mean: 82.42 CLTV: ______ Standard Deviation: ______ LTV =80: ______ % Silent Seconds: ______

PURPOSE BUCKET

Purpose	Deal Size			WA Loan	Weighted Average Collateral Characteristics								
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
Purchase	2,764	473,438,926	31.72%	171,288	7.25	638	92.88	42.94	27.29	24.90		20.63	8.57
Refi (Cash out)	4,260	881,100,956	59.03%	206,831	7.27	605	76.96	42.02	53.06	48.04	59.03	32.26	10.19
Refi (no Cash)	-	-	0.00%										
Refi (Rate Term)	713	138,199,611	9.26%	193,828	7.56	601	81.47	43.18	8.69	8.17		6.65	1.75
Consolidation	-	-	0.00%										
Other	-	-	0.00%										
TOTAL	7,737	1,492,739,493	100.00%	192,935	7.29	615	82.42	42.42	89.04	81.11	59.03	59.54	20.50

OCCUPANCY BUCKET

Occ Type	Deal Size			WA Loan	Weighted Average Collateral Characteristics								
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
Primary (OOC)	6,807	1,329,151,799	89.04%	195,262	7.23	611	82.61	42.65		74.62	53.06	54.93	20.22
Investment	789	128,871,199	8.63%	163,335	7.87	656	81.59	40.42	0.00	4.64	4.79	3.73	0.12
2nd / Vacation	141	34,716,495	2.33%	246,216	7.28	629	78.25	40.54	0.00	1.86	1.18	0.87	0.17
Rental	-	-	0.00%										
Other	-	-	0.00%										
TOTAL	7,737	1,492,739,493	100.00%	192,935	7.29	615	82.42	42.42	89.04	81.11	59.03	59.54	20.50

DOCUMENTATION BUCKET

Doc Type	Deal Size			WA Loan	Weighted Average Collateral Characteristics								
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
Full	5,149	888,743,186	59.54%	172,605	7.30	606	84.69	43.16	54.93	50.24	32.26		12.13
Business Bank Statements	2	397,511	0.03%	198,756	8.46	571	85.53	30.01	0.03	0.03	0.02		0.00
Stated Income	2,496	581,707,492	38.97%	233,056	7.28	627	79.19	41.29	32.69	29.59	25.76		8.28
Limited Income	30	6,863,371	0.46%	228,779	7.52	609	72.59	41.72	0.42	0.39	0.36		0.05
No Income/No Asset	60	15,027,932	1.01%	250,466	6.84	702	78.20		0.97	0.87	0.63		0.04
TOTAL	7,737	1,492,739,493	100.00%	192,935	7.29	615	82.42	42.42	89.04	81.11	59.03	59.54	20.50

PROPERTY BUCKET

Property Type	Deal Size			WA Loan	Weighted Average Collateral Characteristics								
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
Single Family	5,887	1,088,705,023	72.93%	184,934	7.31	610	82.22	42.27	62.80		41.23	42.08	13.13
PUD	573	122,123,314	8.18%	213,130	7.27	615	85.66	42.80	5.64		2.75	3.96	2.40
2-4 Unit	658	174,566,382	11.69%	265,298	7.17	640	80.00	42.67	4.76	0.00	4.33	2.87	0.90
Townhouse	-	-	0.00%										
Condo	487	92,099,279	6.17%	189,116	7.32	630	85.59	42.97	4.46	0.00	2.41	2.84	1.50
MH	132	15,245,495	1.02%	115,496	7.41	646	79.51	42.99	0.99	0.00	0.73	0.98	0.00
Other	-	-	0.00%										
TOTAL	7,737	1,492,739,493	100.00%	192,935	728.90%	615	8242.00%	4242.00%	8904.00%	8111.00%	5903.00%	5954.00%	2050.00%

PRINCIPAL BUCKET

UPB	Deal Size			WA Loan	Weighted Average Collateral Characteristics								
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
=<50	82	4,093,790	0.27%	49,924	9.35	584	64.86	37.96	0.23	0.26	0.22	0.20	0.00
>50 =<75	796	50,457,471	3.38%	63,389	8.79	606	83.33	38.77	2.59	2.94	1.62	2.60	0.00
>75 =<100	906	79,886,760	5.35%	88,175	8.18	604	84.40	40.06	4.65	4.65	2.52	4.22	0.25
>100 =<125	932	105,108,961	7.04%	112,778	7.79	607	86.11	40.98	6.33	6.11	3.09	5.38	0.56
>125 =<150	888	122,076,507	8.18%	137,474	7.58	609	84.88	40.91	7.27	6.99	3.91	6.02	0.82
>150 =<200	1,441	251,397,233	16.84%	174,460	7.29	609	82.37	42.12	15.22	14.21	9.67	11.47	2.75
>200 =<250	857	192,079,344	12.87%	224,130	7.22	612	81.46	43.18	11.65	10.78	7.97	7.73	2.47
>250 =<300	632	173,385,030	11.62%	274,343	7.07	613	81.13	42.63	10.45	9.26	7.85	6.05	2.89
>300 =<350	412	133,779,579	8.96%	324,708	6.92	617	82.42	43.75	8.32	7.03	6.13	4.66	2.19
>350 =<400	288	108,265,384	7.25%	375,921	6.95	629	84.49	44.30	6.50	5.27	4.27	3.58	2.55
>400 =<450	160	67,974,482	4.55%	424,841	6.81	629	83.29	43.04	3.88	3.22	2.85	1.91	1.47
>450 =<500	111	52,716,191	3.53%	474,921	6.92	631	83.29	44.82	2.89	2.45	2.16	1.46	1.07
>500 =<600	132	72,453,767	4.85%	548,892	7.02	630	82.66	43.10	4.15	3.43	3.04	1.93	1.61
>600 =<700	40	25,806,937	1.73%	645,173	6.87	636	81.48	45.01	1.68	1.21	1.13	0.59	0.69
=>700	60	53,258,055	3.57%	887,634	6.80	628	69.00	41.54	3.22	3.30	2.60	1.74	1.17
TOTAL	7,737	1,492,739,493	100.00%	192,935	7.29	615	82.42	42.42	89.04	81.11	59.03	59.54	20.50

* In $1,000

Min 49,464 Max 1,995,734

State Concentration Bucket *

State*	Deal Size			WA Loan	Weighted Average Collateral Characteristics								
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
CA	915	266,679,877	17.87%	291,453	6.85	611	80.29	43.95	16.79	15.47	11.40	10.21	7.88
NY	765	219,782,185	14.72%	287,297	7.03	629	78.04	42.96	12.77	9.43	9.99	6.14	1.83
MA	555	136,433,744	9.14%	245,827	6.99	620	79.20	43.09	8.12	5.84	6.55	4.68	1.72
FL	705	117,086,992	7.84%	166,081	7.59	617	84.57	41.53	6.66	6.45	3.63	4.39	1.47
NJ	345	77,807,757	5.21%	225,530	7.41	616	79.03	41.93	4.52	3.73	3.67	2.65	0.54
TX	530	64,230,644	4.30%	121,190	7.96	604	86.23	41.33	3.86	4.20	1.74	3.07	0.13
VA	248	45,491,337	3.05%	183,433	7.58	608	83.09	41.68	2.83	2.89	1.85	1.91	0.82
RI	214	44,754,061	3.00%	209,131	7.01	619	79.52	42.75	2.66	2.00	2.01	1.56	0.39
MI	319	39,445,654	2.64%	128,654	7.79	595	85.12	40.84	2.39	2.39	1.54	1.88	0.13
IL	232	39,282,605	2.63%	169,322	7.69	610	84.04	41.26	2.35	2.15	1.49	1.73	0.22
MD	183	38,611,257	2.59%	210,990	7.67	598	81.43	43.65	2.43	2.34	1.67	1.76	0.57
CO	181	32,747,996	2.19%	180,928	6.84	626	88.05	42.69	2.01	2.06	1.05	1.44	1.00
CT	163	31,917,079	2.14%	195,810	7.00	618	80.37	42.93	1.88	1.72	1.29	1.39	0.19
GA	222	30,845,882	2.07%	138,945	8.03	616	90.14	42.17	1.66	1.94	0.76	1.51	0.47
OH	242	27,725,294	1.86%	114,567	7.67	615	90.35	40.77	1.69	1.75	0.69	1.55	0.08
Other	1,918	279,897,129	18.75%	145,932	7.52	612	86.46	41.32	16.44	16.76	9.69	13.67	3.07
TOTAL	7,737	1,492,739,493	100.00%	192,935	7.29	615	82.42	42.42	89.04	81.11	59.03	59.54	20.50

* 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			WA Loan	Weighted Average Collateral Characteristics								
	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
CA North	702	208,663,093	78.24%	297,241	6.77	615	80.95	44.02	13.07	12.13	9.15	7.85	6.64
CA South	213	58,016,784	21.76%	272,379	7.15	600	77.93	43.72	3.71	3.34	2.25	2.36	1.24
	915	266,679,877	100.00%	291,453	6.85	611	80.29	43.95	16.79	15.47	11.40	10.21	7.88

FIXED / FLOATING (ii)

Type	Deal Size # Loans	Balance	%	WA Loan Balance	Weighted Average Collateral Characteristics WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
2/13 Arm	12	976,740	0.07%	81,395	7.27	604	71.30	38.98	0.05	0.06	0.04	0.06	0.00
2/28 Arm	5,252	955,399,446	64.00%	181,912	7.47	604	82.07	42.21	55.14	51.49	37.97	38.36	0.00
2/28 Arm (IO)	1,029	278,621,984	18.67%	270,770	6.64	640	88.79	43.39	18.42	15.63	9.07	10.92	18.67
3/12 Arm	3	181,584	0.01%	60,528	8.32	586	67.11	39.86	0.01	0.01	0.01	0.01	0.00
3/27 Arm	242	49,278,523	3.30%	203,630	7.00	619	77.98	42.03	2.93	2.70	2.20	1.83	0.00
3/27 Arm (IO)	71	20,316,676	1.36%	286,150	6.45	661	82.48	40.98	1.33	1.16	0.83	0.91	1.36
Six Mo Adjustable	10	2,348,907	0.16%	234,891	7.32	599	85.67	45.53	0.12	0.14	0.06	0.08	0.00
FIX	1,082	177,476,870	11.89%	164,027	7.49	628	75.48	42.17	10.50	9.48	8.49	7.01	0.00
FIX (IO)	26	7,138,068	0.48%	274,541	6.76	657	86.77	43.39	0.47	0.38	0.28	0.30	0.48
FIX w/ Rate Incentive	10	1,000,694	0.07%	100,069	10.25	564	73.52	43.77	0.07	0.07	0.06	0.06	0.00
TOTAL	7,737	1,492,739,493	100.00%	192,935	7.29	615	82.42	42.42	89.04	81.11	59.03	59.54	20.50

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

LIEN BUCKET

Type	Deal Size # Loans	Balance	%	WA Loan Balance	Weighted Average Collateral Characteristics WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
First	7,600	1,482,088,117	99.29%	195,012	7.27	615	82.42	42.42	88.36	80.49	58.50	59.20	20.50
Second	137	10,651,375	0.71%	77,747	10.13	622	82.81	42.56	0.68	0.62	0.53	0.33	0.00
Third	-	-	0.00%										
Other	-	-	0.00%										
TOTAL	7,737	1,492,739,493	100.00%	192,935	7.29	615	82.42	42.42	89.04	81.11	59.03	59.54	20.50

PREPAYMENT BUCKET

Type	Deal Size # Loans	Balance	%	WA Loan Balance	Weighted Average Collateral Characteristics WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
0	2,438	458,557,442	30.72%	188,088	7.49	617	80.85	41.96	26.51	23.79	19.71	17.31	3.97
12	764	219,550,544	14.71%	287,370	6.96	628	79.15	43.15	13.44	9.47	9.85	6.33	2.14
24	3,905	714,052,590	47.84%	182,856	7.24	609	84.93	42.65	42.93	41.88	25.07	31.41	13.44
30	9	2,615,388	0.18%	290,599	7.27	629	84.93	34.49	0.11	0.16	0.12	0.07	0.09
36	621	97,963,529	6.56%	157,751	7.43	621	78.81	41.39	6.06	5.81	4.27	4.42	0.87
TOTAL	7,737	1,492,739,493	100.00%	192,935	7.29	615	82.42	42.42	89.04	81.11	59.03	59.54	20.50

INDEX BUCKET

Type	Deal Size # Loans	Balance	%	WA Loan Balance	Weighted Average Collateral Characteristics WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
Libor - 6 Month	6,619	1,307,123,860	87.57%	197,481	7.26	613	83.35	42.44	78.00	71.18	50.20	52.17	20.03
Libor - 1 Year	-	-	0.00%										
Treasury - 1 Year	-	-	0.00%										
CMT - 1 Year	-	-	0.00%										
	-		0.00%										
	-	-	0.00%										
	-		0.00%										
Other	1,118	185,615,633	12.43%	166,025	7.48	628	75.91	42.23	11.04	9.93	8.83	7.37	0.48
TOTAL	7,737	1,492,739,493	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	0.03	0.01	0	0.06	0.08	0.12	0.05	0.07	0.08	0	0.03
	=<500	0.01	0.01	0.04	0.11	0.03	0.03	0.03	0.01	0.01	0	0
	>500 =<550	1.04	0.71	1.93	1.63	2.52	4.7	1.2	0.9	0.63	0.03	0.06
	>550 =<600	1.43	1.13	1.73	2.22	2.6	5.45	2.15	3	2.41	0.08	3.39
	>600 =<625	0.76	0.43	0.76	0.9	1.29	2.35	1.77	2.3	1.83	0.2	4.08
	>625 =<650	0.37	0.35	0.71	0.75	0.84	1.95	1.45	2.76	1.56	0.18	3.96
	>650 =<675	0.42	0.22	0.35	0.52	0.6	1.58	1.06	2.23	1	0.07	2.78
	>675 =<700	0.25	0.16	0.17	0.32	0.28	0.82	0.85	1.41	0.87	0.1	1.71
	>700 =<725	0.06	0.04	0.09	0.23	0.23	0.62	0.51	0.87	0.77	0	0.9
	>725 =<750	0.09	0.01	0.04	0.14	0.12	0.26	0.16	0.81	0.4	0.01	0.63
	>750 <800	0.05	0.06	0.01	0.1	0.06	0.09	0.15	0.47	0.43	0	0.33
	=>800	0.01	0	0	0	0	0	0	0.03	0.02	0	0.02

* 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	0	0	0	0	0	0	0	0	0	0	0
	=<500	0	0	0	0	0	0	0	0	0	0	0
	>500 =<550	0	0	0	0	0	0	0	0	0	0	0
	>550 =<600	0	0	0	0	0	0	0	0	0	0	0
	>600 =<625	0	0	0	0	0	0	0	0	0	0	0
	>625 =<650	0	0	0	0	0	0	0	0	0	0	0
	>650 =<675	0	0	0	0	0	0	0	0	0	0	0
	>675 =<700	0	0	0	0	0	0	0	0	0	0	0
	>700 =<725	0	0	0	0	0	0	0	0	0	0	0
	>725 =<750	0	0	0	0	0	0	0	0	0	0	0
	>750 <800	0	0	0	0	0	0	0	0	0	0	0
	=>800	0	0	0	0	0	0	0	0	0	0	0

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

IO ONLY FICO BUCKET

	Deal Size			WA Loan	Weighted Average Collateral Characteristics								
Type	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	LTV =>80
NA	2	831,250	0.27%	415,625	7.11		86.45	43.82	0.27	0.09	0.09	0.00	0.27
=<500	1	900,000	0.29%	900,000	7.55	500	69.23	50.90	0.29	0.29	0.29	0.29	0.00
>500 =<520	6	1,512,260	0.49%	252,043	7.97	513	89.46	46.79	0.49	0.38	0.14	0.44	0.44
>520 =<540	2	755,010	0.25%	377,505	7.20	532	57.96	36.61	0.16	0.25	0.16	0.16	0.08
>540 =<560	4	1,104,188	0.36%	276,047	7.28	552	78.75	47.83	0.36	0.36	0.30	0.36	0.28
>560 =<580	33	8,844,292	2.89%	268,009	7.01	574	86.06	44.10	2.89	2.61	1.88	1.76	2.14
>580 =<600	172	46,148,795	15.08%	268,307	7.09	590	84.07	42.56	15.08	13.11	8.36	9.38	10.21
>600 =<620	217	58,552,339	19.13%	269,826	6.84	611	86.59	43.32	18.86	15.59	10.96	13.52	14.45
>620 =<640	172	43,662,987	14.27%	253,855	6.62	630	89.36	42.41	13.99	12.67	7.62	9.98	11.89
>640 =<660	186	48,599,715	15.88%	261,289	6.46	650	89.04	42.99	15.70	12.70	7.78	8.08	12.93
>660 =<680	124	34,808,225	11.37%	280,711	6.34	670	90.54	43.44	11.37	9.56	5.12	5.48	9.71
>680 =<700	79	21,919,772	7.16%	277,465	6.26	691	92.92	45.50	7.03	6.08	2.50	4.13	6.51
>700 =<750	102	30,065,812	9.82%	294,763	6.29	721	91.00	43.46	9.43	7.93	3.58	3.97	8.79
>750	26	8,372,084	2.74%	322,003	6.11	770	91.77	41.71	2.68	2.11	0.88	1.61	2.42
TOTAL	1,126	306,076,728	100.00%	271,827	6.63	642	88.32	43.23	98.62	83.74	49.68	59.17	80.13

IO ONLY PRINCIPAL BUCKET

	Deal Size			WA Loan	Weighted Average Collateral Characteristics								
UPB	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	LTV =>80
=<50			0.00%										
>50 =<75	1	63,390	0.02%	63,390	7.80	593	100.00	45.20	0.02	0.02	0.00	0.02	0.02
>75 =<100	41	3,703,416	1.21%	90,327	7.35	640	97.91	40.99	1.18	1.01	0.21	1.06	1.18
>100 =<500	1,004	250,585,377	81.87%	249,587	6.61	643	89.61	43.26	80.75	68.64	39.75	49.46	67.35
>500 =<600	44	24,012,833	7.85%	545,746	6.75	635	86.88	43.61	7.85	6.09	3.80	3.98	6.57
>600 =<700	16	10,287,738	3.36%	642,984	6.64	638	80.51	43.98	3.36	2.53	1.92	0.82	2.28
=>700	20	17,423,973	5.69%	871,199	6.60	641	74.29	42.30	5.46	5.45	3.99	3.83	2.73
TOTAL	1,126	306,076,728	100.00%	271,827	6.63	642	88.32	43.23	98.62	83.74	49.68	59.17	80.13

* *In $1,000*

CLINTON

CARR-05-OPT2

*Please see Citigroup disclaimer. Note that these tables have not yet been tied out by an accountant.

FOR ENTIRE POOL

Range of DTI ratios	# loans	bal as of cutoff	% of bal as of cut-off	remaining term to maturity	DTI %	mtge rates	fico	orig cltv	stated doc (%)	limited doc (%)	full doc (%)	NI/NO (%)	Other (%)
... - 0.00	82	21,502,986.95	1.44	356	0.00	7.152	687	78.19	0.17	0.02	0.24	1.01	0.00
0.01 - 25.00	416	66,329,501.89	4.44	355	19.01	7.480	621	78.74	1.73	0.03	2.68	0.00	0.01
25.01 - 30.00	462	72,967,834.93	4.89	356	27.36	7.512	608	78.80	1.67	0.02	3.21	0.00	0.00
30.01 - 35.00	826	139,337,961.62	9.33	355	32.32	7.340	616	82.00	3.75	0.04	5.53	0.00	0.02
35.01 - 40.00	1286	237,912,113.61	15.94	357	37.26	7.359	618	82.36	7.93	0.06	7.95	0.00	0.00
40.01 - 45.00	1595	311,088,289.54	20.84	357	42.21	7.286	616	83.30	9.58	0.12	11.14	0.00	0.00
45.01 - 50.00	1743	360,147,247.56	24.13	357	47.06	7.194	614	82.78	10.20	0.11	13.82	0.00	0.00
50.01 - 55.00	1073	230,443,997.20	15.44	357	51.91	7.272	608	83.59	3.28	0.04	12.11	0.00	0.00
55.01 - 100.00	254	53,009,559.42	3.55	357	57.88	7.073	608	82.50	0.66	0.02	2.86	0.00	0.00
TOTAL	**7,737**	**1,492,739,492.72**	**100.00**	**357**	**41.96**	**7.289**	**615**	**82.42**	**38.97**	**0.46**	**59.54**	**1.01**	**0.03**

FOR STATED DOCS ONLY

Prop Type	# loans	avg loan bal	wtd avg gross coupon	wtd avg gross margin	DTI %	% self employed	% owner occupied	wtd avg LTV	wtd avg fico	rate/term refi	% cashout refi	% IO	wtd avg IO term
2-4	331	97,715,771.89	7.202	5.26	40.52	33.71	71.97	77.421	647	7.202	66.3	13.23	60
condo	198	42,360,379.72	7.385	5.511	41.03	43.03	73.27	79.342	638	7.385	44.65	29.9	60
PUD	163	40,246,145.44	7.374	5.337	42.45	40.45	83.93	77.502	620	7.374	52.36	32.87	60
single family	1804	401,385,195.21	7.284	5.335	40.73	44.14	87.9	75.757	621	7.284	69.69	21.12	60
TOTAL	**2,496**	**581,707,492.26**	**7.284**	**5.351**	**40.83**	**42.05**	**83.88**	**76.418**	**627**	**7.284**	**66.1**	**21.24**	**60**

Deal Name: Carrington 05-OPT2

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

*Please see Citigroup disclaimer. Note: this has not yet been tied by an accountant.

	aggregate pool	ARM	FIX
gross WAC (%)	7.289%	7.262%	7.476%
wtd avg FICO	615	613	628
FICO < 600 (%)	40.99%	41.89%	30.84%
FICO 600-650 (%)	31.75%	31.38%	34.37%
wtd avg LTV (%)	78.25%	79.32%	70.73%
LTV = 80 (%)			
LTV > 80.01 (%) (include only 2nd liens in pool)	33.82%	35.01%	25.34%
LTV 95.01 -100 (%)	0.74%		0.40%
Full Doc (%)	59.54%	59.58%	59.26%
Stated Doc (%)	38.97%	38.92%	39.29%
purch (%)	31.72%	33.62%	18.32%
CO refi (%)	59.03%	57.32%	71.01%
Own Occ (%)	89.04%	89.08%	88.78%
Prepay Penalty (%)	69.28%	68.63%	73.87%
wtd avg DTI (%)	42.42%	42.44%	42.23%
ARM ? (%)	87.57%	100.00%	0.00%
2/28 (%)	64.07%	73.17%	0.00%
3/27 (%)	3.30%	1.55%	0.00%
1st Lien (%)	99.29%	100.00%	5.74%
Avg Loan Balance	192,935.18	197,480.57	166,024.72
# of Loans	7,737	6,619	1,118
Loan Bal < $100k (%)	9.00%	8.10%	15.33%
Mtg Rates > 12% (%)	0.06%	0.03%	0.29%
Manuf Housing (%)	1.02%	0.91%	1.80%
(%) & largest state code	CA 17.87%	CA 18.60%	NY 31.54%
silent 2nd (%)	18.86%	20.34%	8.44%
IO loans (%)	20.51%	22.87%	3.85%
5yr IO (%)	100.00%	100.00%	100.00%
2 yr IO (%)			
IO: FICO	642	642	657
IO LTV (%)	80.96%	80.98%	79.94%
IO DTI (%)	43.227%	43.233%	43.386%
IO full doc (%)	12.13%	13.51%	2.44%
IO: purch (%)	8.57%	9.67%	0.81%

Deal Name: Carrington 2005-OPT2

Detailed collateral info

	# of Loans	Balance	Avg. Balance	% of group balance	WAC	WALA	WARM	FICO	cLTV	DTI	% of Full Doc	% of Primary Owner	% Single Family & PUD	% of IO loans	% Cashout
Aggregate	7,737	1,492,739,492.72	192,935.18	100.00	7.289		356.57	615	82.42	42.42	59.54	89.04	78.63	20.50	59.03
<$50k	82	4,093,789.73	49,924.27	0.27	9.348		344.92	584	64.86	37.96	71.96	85.36	92.69	NO DATA	80.48
50-75k	796	50,457,471.16	63,388.78	3.38	8.792		349.36	606	83.33	38.77	76.98	76.73	82.86	0.13	47.91
75-100k	906	79,886,759.73	88,175.23	5.35	8.184		352.83	604	84.40	40.06	78.94	86.81	83.37	4.64	47.18
100-200K	3,261	478,582,701.99	146,759.49	32.06	7.475		356.69	609	83.83	41.56	71.32	89.89	82.84	12.91	52.01
200-300K	1,489	365,464,374.76	245,442.83	24.48	7.150		357.07	613	81.30	42.92	56.25	90.30	79.56	21.89	64.59
300-400K	700	242,044,962.81	345,778.52	16.21	6.933		357.80	622	83.34	44.00	50.84	91.36	72.80	29.25	64.12
400-500K	271	120,690,672.87	445,353.04	8.09	6.858		357.79	630	83.29	43.82	41.65	83.77	67.27	31.47	61.96
500-1MM	219	136,316,432.59	622,449.46	9.13	6.928		356.60	629	79.11	42.97	39.48	89.54	74.64	33.96	67.06
$1MM+	13	15,202,327.08	1,169,409.78	1.02	6.822		357.77	636	64.65	42.14	64.63	86.12	100.00	35.75	63.26
FICO															
NA	47	7,957,339.71	169,305.10	0.53	8.332		357.95	NO DATA	79.79	38.49	58.74	97.56	74.29	10.45	43.27
<600	3,398	615,613,639.93	181,169.41	41.24	7.850		357.07	558	77.66	42.78	66.97	94.54	84.60	9.63	68.19
601-619	1,015	188,643,158.99	185,855.33	12.64	7.225		356.68	610	84.20	42.15	67.57	90.31	81.23	28.65	57.68
620-639	923	174,887,659.67	189,477.42	11.72	6.897		356.26	629	85.47	42.48	64.43	91.34	79.47	25.95	55.93
640-659	828	170,335,763.67	205,719.52	11.41	6.853		356.04	649	85.88	42.28	51.77	85.92	74.95	28.88	52.81
660 - 679	584	121,462,914.70	207,984.44	8.14	6.712		355.57	669	86.24	42.07	47.80	84.09	73.59	28.80	52.10
680-699	347	77,862,595.08	224,387.88	5.22	6.701		356.68	689	86.99	42.75	42.20	78.86	68.60	28.78	49.94
700-719	249	56,276,844.38	226,011.42	3.77	6.598		355.29	709	87.69	42.00	35.14	72.81	62.98	31.48	46.82
720+	346	79,699,576.59	230,345.60	5.34	6.727		356.36	747	87.23	41.18	41.07	73.28	61.39	27.93	41.11
LTV															
<80	2,583	523,551,274.34	202,691.16	35.07	7.231		355.65	594	67.26	41.78	51.55	90.53	79.23	12.19	82.82
80.00-85	3,301	604,084,612.03	183,000.49	40.47	7.194		357.03	621	89.85	42.74	62.28	91.77	79.91	27.40	44.78
85.01-90	1,055	219,823,849.83	208,363.84	14.73	7.439		356.89	638	89.71	42.51	56.84	77.55	71.94	19.59	52.95
90.01-95	737	133,228,737.71	180,771.69	8.93	7.688		357.49	635	94.72	43.08	80.36	89.34	80.93	22.96	42.64
95.01-100	56	11,073,771.10	197,745.91	0.74	7.376		356.97	663	99.31	44.73	90.56	94.00	83.66	27.85	29.09
Cash Out	4,260	881,100,956.48	206,831.21	59.03	7.270		356.15	605	76.96	41.39	54.65	89.89	78.60	17.26	100.00
2-4 family	658	174,566,381.59	265,298.45	11.69	7.173		355.95	640	80.00	41.58	43.24	70.66	NO DATA	13.70	64.15
Investment & 2nd home	930	163,587,693.81	175,900.75	10.96	7.742		354.93	650	80.88	39.08	42.02	NO DATA	55.96	2.59	54.45
CA	915	266,679,876.52	291,453.42	17.87	6.855		357.39	611	80.30	43.95	57.13	93.97	85.40	44.11	63.80
NY	765	219,782,184.85	287,296.97	14.72	7.029		355.70	629	78.04	42.40	41.73	86.72	58.39	12.45	67.88
MA	555	136,433,743.98	245,826.57	9.14	6.985		357.53	620	79.20	42.24	51.17	88.89	62.92	18.78	71.67
GA	222	30,845,881.51	138,945.41	2.07	8.030		356.78	616	90.14	41.35	73.25	80.10	93.11	22.56	36.64
Business Bank Statements	2	397,511.15	198,755.58	0.03	8.459		358.00	571	85.53	30.01	NO DATA	100.00	100.00	NO DATA	72.36
Limited Income	30	6,863,371.34	228,779.04	0.46	7.516		358.03	609	72.59	39.56	NO DATA	92.36	77.77	11.75	78.89
No Income/No Asset	60	15,027,932.07	250,465.53	1.01	6.842		355.47	702	78.20	NO DAT	NO DATA	96.18	86.06	3.88	62.45
Stated Income	2,496	581,707,492.26	233,055.89	38.97	7.284		356.55	627	79.19	41.11	NO DATA	83.88	73.34	21.24	66.10
IO	1,126	306,076,727.94	271,826.58	20.50	6.629		357.81	642	88.32	43.14	59.17	98.62	81.77	100.00	49.68
2nd lien	137	10,651,375.39	77,747.27	0.71	10.127		349.32	622	82.81	42.56	46.91	95.40	84.74	NO DATA	73.65
Loans w/ silent 2nds	1,697	281,523,953.12	165,895.08	18.86	6.864		357.72	638	98.92	43.66	76.21	99.60	84.04	39.39	15.18

Assumptions: Run to mat
12 mos lag
Triggers fail
Defaults outside prepays
Severity = 60

Class: M2

Index	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 300	Fwd - 100
HEP/CPR	23/40	35/55	15/30	15/55	35/55
B/E CDR	14.51	19.68	11.73	16.63	21.82
Mod. Dur.	5.49	4.00	6.89	4.87	4.28
WAL	7.23	4.87	9.93	6.59	4.76
Coll Cum Loss (%)	15.25	14.20	16.75	13.83	15.47

Class: M7

Index	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 300	Fwd - 100
HEP/CPR	23/40	35/55	15/30	15/55	35/55
B/E CDR	5.98	7.46	5.34	5.76	9.27
Mod. Dur	6.92	5.24	8.32	7.50	5.75
WAL	10.75	7.15	14.85	13.04	6.95
Coll Cum Loss (%)	7.15	5.99	8.81	5.66	7.31

Class: M8

Index	Fwd + 200	Fwd + 200	Fwd + 200	Fwd + 300	Fwd - 100
HEP/CPR	23/40	35/55	15/30	15/55	35/55
B/E CDR	4.98	6.00	4.60	4.58	7.74
Mod. Dur.	7.02	5.41	8.31	7.89	5.92
WAL	11.49	7.66	15.80	14.54	7.41
Coll Cum Loss (%)	6.06	4.88	7.73	4.60	6.19

GMACM
CARR-05-OPT2

*Please see Citigroup disclaimer. Note that this has not yet been tied by an accountant.

	% of the pool	WAC	seasoning	avg .oan size	FICO	FICO <600	OLTV	Combined LTV	IO %	Stated Doc%	% of fixed	% of primary resi	DTI	CA %	% of 2nd lien
all collateral	100.00%	7.289	2.18	192,935.18	615	41.24	78.25	82.42	20.50	38.97	12.43	89.04	42.42	17.87	0.71
loan <$75,000	3.49%	8.866	2.10	61,651.38	606	1.71	73.40	83.03	0.00	0.78	0.95	2.69	38.82	0.12	0.30
Loan >$600,000	5.30%	6.825	2.27	790,649.93	630	1.85	72.27	73.07	1.86	2.79	0.69	4.91	42.70	2.31	0.00
2nd liens	0.71%	10.127	1.88	77,747.27	622		19.17	82.81	0.00	53.09	100.00	95.40	42.56	34.82	100.00
fixed rate loans	21.43%	7.476	2.18	166,024.72	628		70.73	75.91	3.85	39.29	100.00	88.78	42.23	12.72	5.74
FICO <600	40.99%	7.872	2.19	180,547.58	558	40.99	75.53	77.63	3.83	13.26	3.84	38.80	42.74	7.65	0.24
DTI 45.01-50	24.13%	7.194	2.23	206,624.93	614	9.85	78.56	82.78	5.35	10.20	3.20	22.43	47.52	4.78	0.19
DTI >50	18.99%	7.235	2.23	213,604.79	608	8.71	78.61	83.38	4.09	3.95	2.22	16.67	53.48	4.37	0.11
LTV=80	31.12%	7.148	2.18	176,622.28	621	10.92	80.00	91.42	9.26	10.86	2.37	29.33	42.95	5.24	0.00
IO loans	20.50%	6.629	2.19	271,826.58	642		80.97	88.32	100.00	40.38	2.33	98.62	43.23	38.43	0.00
all 1st lien that have a 2nd lien behind	19.31%	6.858	2.18	167,939.92	638	3.82	79.56	98.91	7.72	4.62	1.05	19.23	43.64	3.48	0.00
stated doc--wage earner	22.58%	7.334	2.20	228,063.61	624	36.60	76.89	78.64	20.22	100.00	11.93	86.24	42.35	19.57	0.81
stated doc-self employed	16.39%	7.213	2.08	240,304.00	631	30.48	75.77	79.96	22.65	100.00	13.37	80.63	39.85	19.41	1.19
2-4 family loans	11.69%	7.173	2.15	265,298.45	640	3.35	78.03	80.00	1.60	6.55	1.93	8.26	42.67	0.77	0.07
loans that are of Stated doc,and IO, and with 2nd lien behind, and DTI greater than 45	0.78%	6.277	2.25	305,690.49	677	0.03	79.64	99.15	0.78	0.78	0.00	0.78	48.66	0.51	0.00
Southern -CA	12.72%	6.903	2.31	288,636.74	611	5.62	75.35	80.26	5.45	5.76	1.17	12.03	43.92	12.72	0.22
Northern CA	5.14%	6.735	2.20	298,664.97	612	2.04	76.16	80.39	2.43	1.84	0.41	4.76	44.05	5.14	0.03
CLTV=80	13.06%	7.605	2.19	192,580.08	594	7.56	79.87	80.00	1.85	6.89	1.49	11.30	41.95	2.02	0.03
CLTV=100	17.72%	6.875	2.15	161,133.90	641	3.34	79.84	100.00	7.13	3.43	1.10	17.69	43.76	3.15	0.22

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*Please see Citigroup disclaimer. Note: this has been tied out by an accountant.

The Mortgage Loans (Interest Only Loans)

Distribution by Product Type

Product Type	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
2/28 Arm	1,029	$278,621,983.53	91.03	$270,769.66	6.639	81.18	640	100.00
3/27 Arm	71	20,316,676.06	6.64	286,150.37	6.453	78.41	661	100.00
FIX	26	7,138,068.35	2.33	274,541.09	6.764	79.94	657	100.00
Total:	1,126	$306,076,727.94	100.00	$271,826.58	6.629	80.96	642	100.00

Distribution by Original Principal Balance*

Original Principal Balance Range ($)	Number of Loans	Original Principal Balance	% of Pool by Original Principal Balance (%)	Avg. Original Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
50,000.01 - 75,000.00	1	$64,148.00	0.02	$64,148.00	7.800	80.00	593	100.00
75,000.01 - 100,000.00	41	3,703,460.00	1.21	90,328.29	7.346	81.53	640	100.00
100,000.01 - 125,000.00	74	8,421,951.00	2.75	113,810.15	7.116	80.23	628	99.99
125,000.01 - 150,000.00	89	12,285,366.00	4.01	138,037.82	6.882	80.95	629	100.00
150,000.01 - 175,000.00	112	18,251,734.60	5.96	162,961.92	6.666	80.67	640	100.00
175,000.01 - 200,000.00	121	22,840,006.00	7.46	188,760.38	6.821	81.00	640	100.00
200,000.01 - 225,000.00	74	15,697,798.81	5.13	212,132.42	6.793	81.40	637	100.00
225,000.01 - 250,000.00	89	21,205,583.60	6.93	238,264.98	6.575	81.24	651	100.00
250,000.01 - 275,000.00	95	24,936,063.00	8.15	262,484.87	6.575	80.35	638	100.00
275,000.01 - 300,000.00	62	17,870,910.89	5.84	288,240.50	6.549	82.28	644	100.00
300,000.01 - 325,000.00	47	14,697,319.80	4.80	312,708.93	6.375	81.95	655	100.00
325,000.01 - 359,650.00	68	23,305,706.00	7.61	342,730.97	6.532	82.13	644	100.00
359,650.01 - 500,000.00	173	71,087,325.80	23.22	410,909.40	6.486	81.92	646	100.00
500,000.01 -1,000,000.00	75	46,296,220.00	15.12	617,282.93	6.690	79.74	636	100.00
>1,000,000.00	5	5,434,900.00	1.78	1,086,980.00	6.578	69.02	655	100.00
Total:	1,126	$306,098,493.50	100.00	$271,845.91	6.629	80.96	642	100.00

*All weighted averages based on Original Principal Balance.

Distribution by Current Unpaid Principal Balance

Principal Balance Range ($)	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
50,000.01 - 75,000.00	1	$63,390.37	0.02	$63,390.37	7.800	80.00	593	100.00
75,000.01 - 100,000.00	41	3,703,416.35	1.21	90,327.23	7.346	81.53	640	100.00
100,000.01 - 125,000.00	74	8,421,444.15	2.75	113,803.30	7.116	80.23	628	100.00
125,000.01 - 150,000.00	89	12,284,841.53	4.01	138,031.93	6.882	80.95	629	100.00
150,000.01 - 175,000.00	112	18,251,012.04	5.96	162,955.46	6.666	80.67	640	100.00
175,000.01 - 200,000.00	121	22,838,986.42	7.46	188,751.95	6.821	81.00	640	100.00
200,000.01 - 225,000.00	74	15,697,245.52	5.13	212,124.94	6.793	81.40	637	100.00
225,000.01 - 250,000.00	89	21,205,177.53	6.93	238,260.42	6.575	81.24	651	100.00
250,000.01 - 275,000.00	95	24,935,409.70	8.15	262,478.00	6.575	80.35	638	100.00
275,000.01 - 300,000.00	63	18,170,544.26	5.94	288,421.34	6.540	82.24	643	100.00
300,000.01 - 325,000.00	46	14,392,917.66	4.70	312,889.51	6.384	81.99	656	100.00
325,000.01 - 359,650.00	68	23,304,493.49	7.61	342,713.14	6.532	82.13	644	100.00
359,650.01 - 500,000.00	173	71,083,305.12	23.22	410,886.16	6.486	81.92	646	100.00
500,000.01 -1,000,000.00	75	46,290,230.10	15.12	617,203.07	6.690	79.74	636	100.00
>1,000,000.00	5	5,434,313.70	1.78	1,086,862.74	6.578	69.02	655	100.00
Total:	1,126	$306,076,727.94	100.00	$271,826.58	6.629	80.96	642	100.00

Distribution by Current Gross Mortgage Rate

Mortgage Rates (%)	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
4.000 - 4.499	2	$259,200.00	0.08	$129,600.00	4.425	80.00	597	100.00
4.500 - 4.999	13	3,229,025.34	1.05	248,386.56	4.917	75.67	683	100.00
5.000 - 5.499	58	16,665,393.66	5.44	287,334.37	5.255	77.01	675	100.00
5.500 - 5.999	181	55,404,003.62	18.10	306,099.47	5.806	78.00	658	100.00
6.000 - 6.499	199	58,210,195.07	19.02	292,513.54	6.240	79.96	652	100.00
6.500 - 6.999	311	84,633,883.83	27.65	272,134.67	6.740	81.26	639	100.00

7.000 - 7.499	158	39,083,215.65	12.77	247,362.12	7.225	83.97	629	100.00
7.500 - 7.999	132	33,582,176.32	10.97	254,410.43	7.720	83.07	618	100.00
8.000 - 8.499	40	8,415,099.37	2.75	210,377.48	8.182	86.80	597	100.00
8.500 - 8.999	23	4,855,669.85	1.59	211,116.08	8.702	86.88	603	100.00
9.000 - 9.499	6	1,069,126.57	0.35	178,187.76	9.257	93.33	593	100.00
9.500 - 9.999	3	669,738.66	0.22	223,246.22	9.649	83.57	604	100.00
Total:	**1,126**	**$306,076,727.94**	**100.00**	**$271,826.58**	**6.629**	**80.96**	**642**	**100.00**

Distribution By Original Term to Maturity

Original Term (mos)	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
241 - 360	1,126	$306,076,727.94	100.00	$271,826.58	6.629	80.96	642	100.00
Total:	**1,126**	**$306,076,727.94**	**100.00**	**$271,826.58**	**6.629**	**80.96**	**642**	**100.00**

Distribution By Remaining Term to Maturity

Remaining Term (mos)	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
301 - 360	1,126	306,076,727.94	100.00	271,826.58	6.629	80.96	642	100.00
Total:	**1,126**	**$306,076,727.94**	**100.00**	**$271,826.58**	**6.629**	**80.96**	**642**	**100.00**

Distribution By Seasoning

Seasoning (mos)	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
000 - 006	1,126	$306,076,727.94	100.00	$271,826.58	6.629	80.96	642	100.00
Total:	**1,126**	**$306,076,727.94**	**100.00**	**$271,826.58**	**6.629**	**80.96**	**642**	**100.00**

Distribution By Original Loan-to-Value Ratios

Original LTVs	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
35.01 - 40.00	3	734,935.03	0.24	244,978.34	6.107	38.68	626	100.00
40.01 - 45.00	4	2,010,250.00	0.66	502,562.50	6.661	42.43	655	100.00
45.01 - 50.00	5	1,136,029.17	0.37	227,205.83	6.356	48.17	615	100.00
50.01 - 55.00	10	2,608,990.25	0.85	260,899.03	6.275	53.46	612	100.00
55.01 - 60.00	16	4,952,399.14	1.62	309,524.95	6.121	57.65	612	100.00
60.01 - 65.00	26	10,090,562.29	3.30	388,098.55	6.191	63.66	624	100.00
65.01 - 70.00	39	13,950,667.21	4.56	357,709.42	6.410	68.81	619	100.00
70.01 - 75.00	48	13,650,312.39	4.46	284,381.51	6.395	74.06	635	100.00
75.01 - 80.00	627	152,929,192.84	49.96	243,906.21	6.518	79.83	644	100.00
80.01 - 85.00	90	27,270,055.50	8.91	303,000.62	6.668	84.30	640	100.00
85.01 - 90.00	129	43,063,961.49	14.07	333,829.16	6.856	89.70	646	100.00
90.01 - 95.00	118	30,595,632.25	10.00	259,285.02	7.259	94.69	651	100.00
95.01 - 100.00	11	3,083,740.38	1.01	280,340.03	7.145	99.58	702	100.00
Total:	**1,126**	**$306,076,727.94**	**100.00**	**$271,826.58**	**6.629**	**80.96**	**642**	**100.00**

Distribution By Combined Loan-to-Value Ratios

Combined LTVs	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
35.01 - 40.00	3	734,935.03	0.24	244,978.34	6.107	38.68	626	100.00
40.01 - 45.00	3	1,871,000.00	0.61	623,666.67	6.733	42.40	660	100.00
45.01 - 50.00	5	1,136,029.17	0.37	227,205.83	6.356	48.17	615	100.00
50.01 - 55.00	9	2,208,990.25	0.72	245,443.36	6.199	53.53	596	100.00
55.01 - 60.00	16	4,952,399.14	1.62	309,524.95	6.121	57.65	612	100.00
60.01 - 65.00	26	10,090,562.29	3.30	388,098.55	6.191	63.66	624	100.00
65.01 - 70.00	39	13,950,667.21	4.56	357,709.42	6.410	68.81	619	100.00
70.01 - 75.00	46	13,433,536.24	4.39	292,033.40	6.418	73.47	636	100.00
75.01 - 80.00	129	40,107,063.98	13.10	310,907.47	6.546	79.40	629	100.00
80.01 - 85.00	88	26,949,939.50	8.80	306,249.31	6.671	84.35	640	100.00
85.01 - 90.00	133	44,790,600.49	14.63	336,771.43	6.829	89.04	648	100.00
90.01 - 95.00	132	34,846,717.81	11.38	263,990.29	7.269	92.93	648	100.00
95.01 - 100.00	493	110,185,770.83	36.00	223,500.55	6.495	80.56	651	100.00
100.01 - 105.00	4	$818,516.00	0.27	$204,629.00	6.655	80.04	619	100.00

Total:	1,126	$306,076,727.94	100.00	$271,826.58	6.629	80.96	642	100.00

Distribution By Occupancy Type

Occupancy Type	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
Investor	9	$1,745,965.00	0.57	$193,996.11	7.843	86.32	659	100.00
Primary	1,108	301,841,571.14	98.62	272,420.19	6.620	80.91	642	100.00
Second Home	9	2,489,191.80	0.81	276,576.87	6.855	84.38	663	100.00
Total:	1,126	$306,076,727.94	100.00	$271,826.58	6.629	80.96	642	100.00

Distribution By Property Type

Property Types	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
2-4 Family Attached	26	8,228,708.11	2.69	316,488.77	6.725	82.96	658	100.00
2-4 Family Detached	46	15,691,010.08	5.13	341,108.91	6.797	80.24	645	100.00
Condo 1-4 Stories Attached	98	24,253,950.64	7.92	247,489.29	6.895	81.88	648	100.00
Condo 1-4 Stories Detached	1	232,400.00	0.08	232,400.00	5.750	70.00	639	100.00
Condo 5 Stories+	5	1,351,050.00	0.44	270,210.00	6.764	81.46	662	100.00
PUD Attached	30	6,711,982.16	2.19	223,732.74	6.559	82.04	650	100.00
PUD Detached	144	40,869,873.03	13.35	283,818.56	6.699	80.27	635	100.00
Single Family Attached	22	6,042,235.79	1.97	274,647.08	6.363	83.12	662	100.00
Single Family Detached	754	202,695,518.13	66.22	268,826.95	6.577	80.88	641	100.00
Total:	1,126	$306,076,727.94	100.00	$271,826.58	6.629	80.96	642	100.00

Distribution By Loan Purpose

Loan Purpose	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
Cash out Refinance	504	$152,057,691.97	49.68	$301,701.77	6.614	79.27	634	100.00
Purchase	529	127,950,666.19	41.80	241,872.71	6.630	82.67	653	100.00
Rate-Term Refinance	93	26,068,369.78	8.52	280,305.05	6.715	82.52	636	100.00
Total:	1,126	$306,076,727.94	100.00	$271,826.58	6.629	80.96	642	100.00

Distribution By Document Type

Document Type	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
Full	722	$181,106,491.67	59.17	$250,840.02	6.567	81.90	636	100.00
Limited Income	3	806,230.40	0.26	268,743.47	6.532	77.02	663	100.00
No Income/No Asset	2	583,746.67	0.19	291,873.34	6.182	88.42	741	100.00
Stated Income	399	123,580,259.20	40.38	309,724.96	6.723	79.58	650	100.00
Total:	1,126	$306,076,727.94	100.00	$271,826.58	6.629	80.96	642	100.00

Distribution By Lien Type

Lien Type	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
1	1,126	$306,076,727.94	100.00	$271,826.58	6.629	80.96	642	100.00
Total:	1,126	$306,076,727.94	100.00	$271,826.58	6.629	80.96	642	100.00

Distribution By Index Type

Index Type	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
6 Month LIBOR	1,100	$298,938,659.59	97.67	$271,762.42	6.626	80.99	642	100.00
Fixed	26	7,138,068.35	2.33	274,541.09	6.764	79.94	657	100.00
Total:	1,126	$306,076,727.94	100.00	$271,826.58	6.629	80.96	642	100.00

Distribution By State								
State	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
Washington	20	$4,457,272.64	1.46	$222,863.63	6.843	81.46	619	100.00
Virginia	42	12,283,463.85	4.01	292,463.43	7.080	80.61	630	100.00
Rhode Island	23	5,838,586.78	1.91	253,851.60	6.686	81.25	643	100.00
North Carolina	36	6,544,477.86	2.14	181,791.05	7.057	82.51	626	100.00
New York	75	27,361,184.99	8.94	364,815.80	6.431	80.75	666	100.00
New Jersey	30	8,059,245.12	2.63	268,641.50	6.810	85.38	658	100.00
Nevada	33	7,736,250.39	2.53	234,431.83	6.698	79.37	644	100.00
Minnesota	16	3,226,294.62	1.05	201,643.41	7.074	84.82	630	100.00
Massachusetts	90	25,628,552.51	8.37	284,761.69	6.659	79.90	651	100.00
Maryland	29	8,480,952.89	2.77	292,446.65	6.852	81.11	636	100.00
Illinois	13	3,241,566.37	1.06	249,351.26	7.589	88.58	646	100.00
Hawaii	9	3,284,729.59	1.07	364,969.95	5.994	79.97	670	100.00
Georgia	38	6,957,463.65	2.27	183,091.15	7.261	81.58	620	100.00
Florida	97	21,871,162.04	7.15	225,475.90	6.907	82.02	646	100.00
Colorado	83	14,963,373.70	4.89	180,281.61	6.498	80.20	639	100.00
California	340	117,632,765.98	38.43	345,978.72	6.403	80.26	639	100.00
Arizona	39	7,978,000.14	2.61	204,564.11	6.954	79.27	628	100.00
Other	113	20,531,384.82	6.71	181,693.67	6.834	83.19	636	100.00
Total:	1,126	$306,076,727.94	100.00	$271,826.58	6.629	80.96	642	100.00

Prepay Penalty for Mortgage Loans								
Prepay Penalty	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
Has Prepay Penalty	892	$246,857,433.55	80.65	$276,746.00	6.561	80.81	640	100.00
No Prepay Penalty	234	59,219,294.39	19.35	253,073.91	6.912	81.61	651	100.00
Total:	1,126	$306,076,727.94	100.00	$271,826.58	6.629	80.96	642	100.00

Prepay Term for Mortgage Loans								
Prepay Term (Mos)	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
No P enalty	234	$59,219,294.39	19.35	$253,073.91	6.912	81.61	651	100.00
12	93	32,014,466.04	10.46	344,241.57	6.586	80.55	659	100.00
24	746	200,622,533.80	65.55	268,931.01	6.555	80.81	636	100.00
30	4	1,303,138.80	0.43	325,784.70	6.822	89.16	639	100.00
36	49	12,917,294.91	4.22	263,618.26	6.569	80.63	649	100.00
Total:	1,126	$306,076,727.94	100.00	$271,826.58	6.629	80.96	642	100.00

Distribution By Credit Scores								
Credit Score	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
500 - 525	7	$2,412,260.00	0.79	$344,608.57	7.812	81.61	508	100.00
526 - 550	3	1,188,508.50	0.39	396,169.50	7.123	67.82	536	100.00
551 - 575	18	5,121,372.55	1.67	284,520.70	7.205	78.08	569	100.00
576 - 600	190	50,542,404.04	16.51	266,012.65	7.071	78.75	589	100.00
601 - 625	268	72,146,592.86	23.57	269,203.70	6.787	80.28	613	100.00
626 - 650	236	59,743,812.71	19.52	253,151.75	6.554	81.36	639	100.00
651 - 675	164	43,167,011.01	14.10	263,213.48	6.408	80.97	662	100.00
676 - 700	110	32,485,620.50	10.61	295,323.82	6.263	83.34	687	100.00
701 - 725	65	18,867,598.70	6.16	290,270.75	6.256	83.66	711	100.00
726 - 750	37	11,198,213.51	3.66	302,654.42	6.344	80.87	736	100.00
751 - 775	14	4,994,666.77	1.63	356,761.91	6.179	85.86	760	100.00
776 - 800	11	3,225,416.79	1.05	293,219.71	6.009	82.65	784	100.00
801 - 825	1	152,000.00	0.05	152,000.00	6.090	80.00	805	100.00
Not Available	2	831,250.00	0.27	415,625.00	7.113	86.45	N/A	100.00
Total:	1,126	$306,076,727.94	100.00	$271,826.58	6.629	80.96	642	100.00

Distribution By Margins

Margins	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
2.000 - 2.499	1	$359,000.00	0.12	$359,000.00	6.250	79.78	776	100.00
2.500 - 2.999	1	400,000.00	0.13	400,000.00	4.890	80.00	659	100.00
3.000 - 3.499	42	10,993,984.76	3.68	261,761.54	5.403	74.27	680	100.00
3.500 - 3.999	139	41,287,436.00	13.81	297,031.91	5.771	76.98	666	100.00
4.000 - 4.499	239	66,455,991.99	22.23	278,058.54	6.209	77.97	651	100.00
4.500 - 4.999	268	72,000,323.12	24.09	268,657.92	6.670	80.73	643	100.00
5.000 - 5.499	213	53,999,505.43	18.06	253,518.80	7.007	84.29	629	100.00
5.500 - 5.999	119	33,867,311.39	11.33	284,599.26	7.390	85.50	619	100.00
6.000 - 6.499	50	12,650,371.90	4.23	253,007.44	7.881	86.02	607	100.00
6.500 - 6.999	18	5,300,145.57	1.77	294,452.53	8.312	90.92	601	100.00
7.000 - 7.499	8	1,347,189.58	0.45	168,398.70	8.417	86.95	611	100.00
7.500 - 7.999	2	277,399.85	0.09	138,699.93	8.412	95.00	582	100.00
Total:	1,100	$298,938,659.59	100.00	$271,762.42	6.626	80.99	642	100.00

Distribution By Next Rate Change Dates

Next Rate Change Dates	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
January 2007	22	7,307,133.79	2.44	332,142.45	6.935	83.58	619	100.00
February 2007	181	48,620,039.58	16.26	268,619.00	6.557	79.73	646	100.00
March 2007	774	209,684,218.08	70.14	270,909.84	6.654	81.45	639	100.00
April 2007	52	13,010,592.08	4.35	250,203.69	6.523	80.80	645	100.00
January 2008	7	1,985,100.00	0.66	283,585.71	6.970	86.19	641	100.00
February 2008	11	2,728,848.14	0.91	248,077.10	6.593	83.21	659	100.00
March 2008	50	14,611,227.92	4.89	292,224.56	6.397	77.23	663	100.00
April 2008	3	991,500.00	0.33	330,500.00	5.865	67.08	679	100.00
Total:	1,100	$298,938,659.59	100.00	$271,762.42	6.626	80.99	642	100.00

Distribution By Maximum Mortgage Rates

Mortgage Rates (%)	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
10.000 - 10.499	2	$259,200.00	0.09	$129,600.00	4.425	80.00	597	100.00
10.500 - 10.999	13	3,229,025.34	1.08	248,386.56	4.917	75.67	683	100.00
11.000 - 11.499	57	16,267,393.66	5.44	285,392.87	5.261	77.25	676	100.00
11.500 - 11.999	176	53,686,282.30	17.96	305,035.69	5.801	78.02	658	100.00
12.000 - 12.499	194	56,052,867.83	18.75	288,932.31	6.234	80.12	653	100.00
12.500 - 12.999	303	82,251,883.83	27.51	271,458.36	6.739	81.27	639	100.00
13.000 - 13.499	154	38,343,495.65	12.83	248,983.74	7.202	83.67	629	100.00
13.500 - 13.999	133	34,190,001.32	11.44	257,067.68	7.696	82.85	618	100.00
14.000 - 14.499	39	8,516,099.37	2.85	218,361.52	8.131	87.48	597	100.00
14.500 - 14.999	21	4,500,445.06	1.51	214,306.91	8.684	87.24	601	100.00
15.000 - 15.499	5	972,226.57	0.33	194,445.31	9.233	93.21	580	100.00
15.500 - 15.999	3	669,738.66	0.22	223,246.22	9.649	83.57	604	100.00
Total:	1,100	$298,938,659.59	100.00	$271,762.42	6.626	80.99	642	100.00

Distribution By Minimum Mortgage Rates

Mortgage Rates (%)	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
2.000 - 2.499	1	$359,000.00	0.12	$359,000.00	6.250	79.78	776	100.00
4.000 - 4.499	2	259,200.00	0.09	129,600.00	4.425	80.00	597	100.00
4.500 - 4.999	13	3,229,025.34	1.08	248,386.56	4.917	75.67	683	100.00
5.000 - 5.499	58	16,665,393.66	5.57	287,334.37	5.255	77.01	675	100.00
5.500 - 5.999	177	53,902,282.30	18.03	304,532.67	5.805	78.02	657	100.00
6.000 - 6.499	193	56,065,867.83	18.75	290,496.72	6.241	80.07	652	100.00
6.500 - 6.999	304	82,824,883.83	27.71	272,450.28	6.739	81.23	639	100.00
7.000 - 7.499	154	38,010,495.65	12.72	246,821.40	7.224	84.08	628	100.00
7.500 - 7.999	132	33,582,176.32	11.23	254,410.43	7.720	83.07	618	100.00
8.000 - 8.499	38	8,079,099.37	2.70	212,607.88	8.179	87.08	595	100.00
8.500 - 8.999	20	4,319,270.06	1.44	215,963.50	8.714	86.70	597	100.00
9.000 - 9.499	5	972,226.57	0.33	194,445.31	9.233	93.21	580	100.00
9.500 - 9.999	3	669,738.66	0.22	223,246.22	9.649	83.57	604	100.00
Total:	1,100	$298,938,659.59	100.00	$271,762.42	6.626	80.99	642	100.00

Initial Periodic Rate Caps (%)	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
1.000	2	$411,749.50	0.14	$205,874.75	6.321	72.98	610	100.00
3.000	1,097	298,310,910.09	99.79	271,933.37	6.626	81.00	642	100.00
4.000	1	216,000.00	0.07	216,000.00	6.625	80.00	603	100.00
Total:	1,100	$298,938,659.59	100.00	$271,762.42	6.626	80.99	642	100.00

Distribution By Initial Periodic Rate Caps

Subsequent Periodic Rate Caps (%)	Number of Loans	Unpaid Principal Balance	% of Pool by Unpaid Principal Balance (%)	Avg. Principal Balance ($)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Adjusted Original LTV (%)	Wtd. Avg. Original Credit Score	IO%
1.000	1,091	295,534,909.59	98.86	270,884.43	6.626	81.00	642	100.00
1.500	5	2,394,000.00	0.80	478,800.00	6.345	76.51	632	100.00
2.000	4	1,009,750.00	0.34	252,437.50	7.354	88.45	602	100.00
Total:	1,100	$298,938,659.59	100.00	$271,762.42	6.626	80.99	642	100.00

Distribution By Subsequent Periodic Rate Caps

Fico LTV

Fico LTV	Total Balance		Loan Balance	WAC	FICO	Orig LTV	DTI	PUD	SFD	PMI	Owner Occ	Full Doc	Stated Doc	Limited Doc	IO
	Sum	% of	WA	WA	WA	WA	WA	% of	% of	% of	% of	% of	% of	% of	% of
500 - 524 LTV > 65%	$84,451,997.53	5.6575	$173,769.54	8.5952	512.5652	78.7933	43.2857	8.0884	80.6803	NO DATA	96.2586	68.6124	30.7901	0.5975	2.8564
525 - 549 LTV > 65%	$85,703,780.58	5.7414	$178,549.54	8.2783	536.3526	79.0962	43.3253	5.0044	80.706	NO DATA	95.027	63.9972	35.2554	0.7475	0.7987
550 - 574 LTV > 65%	$120,085,603.47	8.0446	$193,374.56	7.7691	562.6667	80.5099	42.9687	8.1833	77.9918	NO DATA	94.5737	70.3377	29.1866	0.2361	2.8183
575 - 599 LTV > 70%	$174,707,272.81	11.7038	$172,465.22	7.5638	587.615	83.1202	42.5336	9.9852	73.6611	NO DATA	94.9063	73.1338	26.4419	0.3614	23.0313
600 - 624 LTV > 70%	$202,848,672.21	13.589	$186,613.31	7.2134	611.904	83.5294	42.4432	10.1866	70.9952	NO DATA	90.9927	73.1922	26.6258	0.182	30.1257
625 - 649 LTV > 70%	$190,019,120.22	12.7296	$193,699.41	6.9531	637.2509	83.5693	42.7757	9.3	69.5263	NO DATA	88.6301	62.3261	37.5072	0.1667	28.083
650 - 674 LTV > 80%	$63,370,998.94	4.2453	$217,023.97	7.1057	661.6053	89.3544	42.171	6.1613	62.9696	NO DATA	76.2757	50.6836	45.3617	0.8129	23.3861
675 - 699 LTV > 80%	$49,857,030.89	3.34	$219,634.50	7.0075	686.4329	90.3827	42.8577	7.1316	58.9633	NO DATA	72.0725	48.0435	49.2937	0.7125	25.0747
700 - 724 LTV > 80%	$33,509,687.00	2.2448	$221,918.46	6.9668	711.0602	90.2572	42.8546	9.0925	48.2743	NO DATA	65.9361	30.143	62.2498	NO DATA	20.945
725 - 749 LTV > 85%	$17,882,726.12	1.198	$210,385.01	7.2261	736.5575	91.5046	40.3018	1.9569	48.8288	NO DATA	55.3799	35.154	58.3004	NO DATA	22.8238
750 - 774 LTV > 85%	$10,516,531.60	0.7045	$262,913.29	7.2567	758.6795	92.8739	40.5632	2.8792	46.1512	NO DATA	70.3247	27.1791	58.1163	NO DATA	23.9685
775 - 799 LTV > 85%	$3,865,514.81	0.259	$241,594.68	6.8393	785.9365	92.1468	39.3177	NO DATA	49.5377	NO DATA	52.9284	23.1834	72.9814	NO DATA	25.809
800 - high LTV > 85%	$926,182.37	0.062	$185,236.47	7.1439	807.2638	93.3458	40.7921	NO DATA	81.6164	NO DATA	78.4183	81.6164	NO DATA	NO DATA	NO DATA
Not In Range	$454,994,374.17	30.4805	$201,950.45	6.8879	635.3002	66.1286	41.8158	7.5247	69.0438	NO DATA	89.5862	48.3181	49.5441	0.7136	22.6257
Total:	**$1,492,739,492.72**	**100**	**$192,935.18**	**7.2885**	**615.3181**	**78.2344**	**42.4161**	**8.1812**	**70.4516**	**NO DATA**	**89.0411**	**59.5377**	**38.9691**	**0.4598**	**20.5044**

LTV DTI

LTV DTI	Total Balance		Loan Balance	WAC	FICO	Orig LTV	DTI	PUD	SFD	PMI	Owner Occ	Full Doc	Stated Doc	Limited Doc	IO
	Sum	% of	WA	WA	WA	WA	WA	% of	% of	% of	% of	% of	% of	% of	% of
100% - high DTI > 50%	$189,749.32	0.0127	$189,749.32	8.1	584	102.7	51	NO DATA	100	NO DATA	100	100	NO DATA	NO DATA	NO DATA
60% - 64% DTI > 50%	$14,631,847.08	0.9802	$247,997.41	6.9321	579.4957	62.5178	53.6881	9.3007	61.5566	NO DATA	92.6117	62.7344	37.2656	NO DATA	7.2035
65% - 69% DTI > 50%	$17,332,812.81	1.1611	$237,435.79	7.4143	567.759	66.9814	54.1341	6.7659	69.946	NO DATA	92.3331	77.3026	21.6312	1.0661	17.2472
70% - 74% DTI > 50%	$20,711,733.27	1.3875	$249,538.96	6.9073	591.8682	71.6871	53.7995	9.2774	74.152	NO DATA	86.7317	77.6794	22.3206	NO DATA	7.5904
75% - 79% DTI > 50%	$19,789,740.15	1.3257	$215,105.87	7.2609	584.2805	76.8498	52.597	12.8214	64.6338	NO DATA	89.2431	60.4238	38.7623	0.8139	15.764
80% - 84% DTI > 50%	$98,202,285.96	6.5787	$198,790.05	7.0072	618.8599	80.2276	53.5681	12.3208	70.0726	NO DATA	93.3752	82.3976	17.6024	NO DATA	33.1214
85% - 89% DTI > 50%	$24,682,175.67	1.6535	$224,383.42	7.3875	609.2629	86.1901	53.522	1.2007	67.0083	NO DATA	79.6415	77.2831	22.225	0.4919	12.3511
90% - 94% DTI > 50%	$35,465,510.90	2.3759	$236,436.74	7.4168	632.1672	90.492	53.3899	8.5924	55.0935	NO DATA	72.1381	80.3358	19.1923	0.472	25.836
95% - 99% DTI > 50%	$27,545,917.34	1.8453	$202,543.51	7.8075	620.3466	95.0548	53.486	12.7079	61.0848	NO DATA	87.0483	95.0713	4.9287	NO DATA	22.2957
Not In Range	$1,234,187,720.22	82.6794	$188,742.58	7.3028	616.5491	77.6617	40.0492	7.7936	71.3402	NO DATA	89.3597	55.3609	42.8845	0.5047	19.9696
Total:	**$1,492,739,492.72**	**100**	**$192,935.18**	**7.2885**	**615.3181**	**78.2344**	**42.4161**	**8.1812**	**70.4516**	**NO DATA**	**89.0411**	**59.5377**	**38.9691**	**0.4598**	**20.5044**

DTI FICO

DTI Fico	Total Balance Sum	% of	Loan Balance WA	WAC WA	FICO WA	Orig LTV WA	DTI WA	PUD % of	SFD % of	PMI % of	Owner Occ % of	Full Doc % of	Stated Doc % of	Limited Doc % of	IO % of
20% - 24% Fico < 525	$2,283,278.23	0.153	$142,704.89	8.9147	512.0045	75.1253	22.2759	NO DATA	54.4416	NO DATA	66.1438	76.5388	23.4612	NO DATA	NO DATA
25% - 29% Fico < 550	$9,606,933.55	0.6436	$137,241.91	8.4667	523.9997	72.2166	27.2479	6.4955	81.3498	NO DATA	95.4568	70.8104	29.1896	NO DATA	NO DATA
30% - 34% Fico < 575	$25,290,121.00	1.6942	$147,895.44	8.297	539.9449	73.9545	32.2635	6.5379	83.0286	NO DATA	95.5116	70.6246	28.238	NO DATA	1.1269
35% - 39% Fico < 600	$75,681,319.86	5.07	$175,188.24	7.9551	558.7357	75.5383	37.0723	9.9275	74.0223	NO DATA	95.972	59.0112	40.1371	0.8517	10.5222
40% - 44% Fico < 625	$137,772,596.93	9.2295	$185,927.93	7.664	572.6029	76.0473	42.0703	7.1787	78.8029	NO DATA	94.2872	60.3667	39.1025	0.5307	16.2951
45% - 49% Fico < 650	$216,450,030.75	14.5002	$198,032.97	7.4355	586.3986	77.6805	46.9807	8.7376	74.1836	NO DATA	94.7005	59.5585	39.5406	0.9009	17.455
50% - 54% Fico < 675	$168,319,186.33	11.2759	$211,722.25	7.3989	593.1377	78.3973	51.7858	11.1925	66.797	NO DATA	90.4665	76.6892	22.9317	0.3791	19.3379
55% - high Fico < 700	$54,666,151.69	3.6621	$211,066.22	7.1251	599.0801	77.5818	57.9415	8.8218	70.9616	NO DATA	89.2821	81.4477	17.9196	0.6327	18.5297
Not In Range	$802,669,874.38	53.7716	$192,949.49	7.0591	644.963	79.2393	39.1987	7.4586	67.9255	NO DATA	85.4302	53.818	43.9779	0.3181	24.2837
Total:	**$1,492,739,492.72**	**100**	**$192,935.18**	**7.2885**	**615.3181**	**78.2344**	**42.4161**	**8.1812**	**70.4516**	**NO DATA**	**89.0411**	**59.5377**	**38.9691**	**0.4598**	**20.5044**

Fico Ranges

Fico Strat	Total Balance Sum	% of	Loan Balance WA	WAC WA	FICO WA	Orig LTV WA	DTI WA	PUD % of	SFD % of	PMI % of	Owner Occ % of	Full Doc % of	Stated Doc % of	Limited Doc % of	IO % of	CA % of	NY % of	FL % of
500 - 524	$110,600,365.48	7.4092	$177,814.09	8.5782	512.4731	73.7724	43.3462	7.3808	80.2739	NO DATA	95.6835	66.4374	33.1064	0.4562	2.1811	21.7697	12.0966	7.2413
525 - 549	$116,169,670.17	7.7823	$177,358.28	8.245	536.2736	72.9704	43.3114	5.4405	78.7782	NO DATA	94.6786	63.3252	36.1233	0.5514	1.0231	18.604	12.8821	6.0868
550 - 574	$151,217,762.66	10.1302	$191,172.90	7.6877	562.5387	75.5529	43.0308	7.5952	77.2633	NO DATA	94.7423	69.073	30.5493	0.1875	2.6646	18.6541	14.4059	7.062
575 - 599	$225,930,599.57	15.1353	$177,339.56	7.4405	587.3881	77.5672	42.0958	9.3058	73.6794	NO DATA	93.9847	68.1974	30.9278	0.8262	21.591	16.7719	12.6529	9.215
600 - 624	$249,119,417.09	16.6887	$188,726.83	7.136	611.7446	78.6748	42.1554	10.0147	71.3695	NO DATA	91.3161	68.0413	31.49	0.4687	28.8686	17.5794	11.2716	8.9006
625 - 649	$224,773,069.54	15.0578	$193,436.38	6.9052	637.2533	79.6865	42.5385	9.487	68.5506	NO DATA	89.2553	58.8934	40.6958	0.4108	26.5613	18.3603	14.2939	7.4045
650 - 674	$166,712,983.36	11.1683	$206,327.95	6.7749	661.2848	79.5926	41.8704	7.6364	65.6319	NO DATA	83.5585	47.507	49.7573	0.3761	27.1146	18.1009	15.1296	6.9998
675 - 699	$104,281,864.17	6.9859	$225,230.81	6.6814	686.1405	81.5981	42.8514	7.4822	62.1401	NO DATA	79.7589	43.0627	51.926	0.5681	30.7182	14.1854	17.464	7.2663
700 - 724	$65,349,916.84	4.3779	$226,124.28	6.6195	710.808	83.363	42.2981	7.8973	56.2804	NO DATA	72.2048	35.0059	59.7526	NO DATA	30.9339	16.7261	26.2098	9.2587
725 - 749	$41,176,078.56	2.7584	$226,242.19	6.7779	735.8736	81.7353	40.4067	1.3244	56.3476	NO DATA	72.4883	38.8346	57.6975	0.6252	25.4796	12.8947	24.026	9.3866
750 - 774	$18,919,597.55	1.2674	$236,494.97	6.7859	759.6711	85.4943	40.9176	8.0445	49.4624	NO DATA	77.8554	44.999	46.8274	NO DATA	31.1495	25.3487	28.5329	5.2334
775 - 799	$8,599,299.17	0.5761	$238,869.42	6.3432	785.0775	81.2259	42.8887	12.7386	57.5699	NO DATA	68.4618	49.0679	49.2081	NO DATA	37.5079	13.8598	36.9697	11.898
800 - high	$1,931,528.85	0.1294	$241,441.11	6.6296	804.0936	79.1794	38.8258	NO DATA	91.1849	NO DATA	89.6514	47.0051	44.1798	NO DATA	7.8694	7.8694	61.0789	16.1773
Not In Range	$7,957,339.71	0.5331	$169,305.10	8.3322	NO DATA	78.6954	38.4854	NO DATA	74.2894	NO DATA	97.5561	58.7373	41.2627	NO DATA	10.4463	31.1335	8.1115	2.5605
Total:	**$1,492,739,492.72**	**100**	**$192,935.18**	**7.2885**	**615.3181**	**78.2344**	**42.4161**	**8.1812**	**70.4516**	**NO DATA**	**89.0411**	**59.5377**	**38.9691**	**0.4598**	**20.5044**	**17.8651**	**14.7234**	**7.8438**

ISCHUS CAPITAL MGT STRESS RUNS			
NO PREPAY STRESS			
	Min 0		
Fwd LIBOR/Swap Shift	**-200 bp**	**bp**	**200 bp**
Prepay	1.00x Base Case	1.00x Base Case	1.00x Base Case
Loss Severity: 40%			
Recovery Delay: 12 months			
% Cum Loss Yield Break	16.23	15.25	13.92
CDR - Yield Break	19.18	17.53	15.46
% Cum Loss 1st $ Principal Loss	15.72	14.45	12.85
CDR - 1st $ Principal Loss	18.34	16.28	13.89
Loss Severity: 50%			
Recovery Delay: 12 months			
% Cum Loss Yield Break	16.78	15.73	14.31
CDR - Yield Break	14.77	13.53	11.96
% Cum Loss 1st $ Principal Loss	16.21	14.85	13.15
CDR - 1st $ Principal Loss	14.10	12.55	10.75
Loss Severity: 60%			
Recovery Delay: 12 months			
% Cum Loss Yield Break	17.18	16.08	14.60
CDR - Yield Break	12.01	11.02	9.76
% Cum Loss 1st $ Principal Loss	16.55	15.12	13.37
CDR - 1st $ Principal Loss	11.45	10.21	8.77
Loss Severity: 40%			
Recovery Delay: 12 months. NO ADVANCE			
% Cum Loss Yield Break	14.38	13.26	11.84
CDR - Yield Break	16.20	14.49	12.49
% Cum Loss 1st $ Principal Loss	13.89	12.51	10.89
CDR - 1st $ Principal Loss	15.46	13.42	11.22
Loss Severity: 50%			
Recovery Delay: 12 months. NO ADVANCE			
% Cum Loss Yield Break	15.14	13.97	12.51
CDR - Yield Break	12.90	11.61	10.10
% Cum Loss 1st $ Principal Loss	14.60	13.14	11.45
CDR - 1st $ Principal Loss	12.31	10.75	9.07
Loss Severity: 60%			
Recovery Delay: 12 months. NO ADVANCE			
% Cum Loss Yield Break	15.71	14.49	12.98
CDR - Yield Break	10.73	9.69	8.47
% Cum Loss 1st $ Principal Loss	15.12	13.60	11.85
CDR - 1st $ Principal Loss	10.23	8.97	7.60

PREPAY STRESS			
	Min 0		
Fwd LIBOR/Swap Shift	**-200 bp**	**bp**	**200 bp**
Prepay	2.00x Base Case	1.00x Base Case	0.50x Base Case
Loss Severity: 50%			
Recovery Delay: 12 months			
% Cum Loss Yield Break	12.00	15.73	20.08
CDR - Yield Break	19.95	13.53	10.05
% Cum Loss 1st $ Principal Loss	11.77	14.85	18.74
CDR - 1st $ Principal Loss	19.53	12.55	9.05
Loss Severity: 50%			
Recovery Delay: 12 months. NO ADVANCE			
% Cum Loss Yield Break	11.00	13.97	17.54
CDR - Yield Break	18.15	11.61	8.22
% Cum Loss 1st $ Principal Loss	10.77	13.14	16.30
CDR - 1st $ Principal Loss	17.75	10.75	7.41

Deal Name	

	ARM	FRM	Total/Avg.
Percentage Bal.	87.57%	12.43%	
Deal Balance	$1,307,123,860	$185,615,633	$1,492,739,493
All-in Severity***	39.84%	34.91%	39.23%
WAM	360	349	357
WALA	358	349	356
WAC	7.26%	7.48%	7.29%
Lag			
CLTV	83.34%	75.90%	82.42%
Loan Balance	$197,481	$166,025	$192,935
Non-Full Doc %	40.42%	40.74%	40.46%
DTI	42.44%	42.23%	42.42%
IO %	22.84%	3.85%	20.50%
Second Lien %	0.00%	5.74%	71.00%
Silent Seconds %	20.34%	8.44%	18.86%
FICO			
1st Quartile	2.3	0.6	2.17
2nd Quartile	23.9	9.2	22.30
3rd Quartile	29.7	10.5	26.95
4th Quartile	26.5	10.5	24.02
Property Type			
Single Family %	72.68%	74.74%	72.93%
PUD %	8.61%	5.13%	8.19%
2-4 Unit %	11.15%	15.52%	11.69%
MH %	0.91%	1.80%	1.02%
Occupancy Type			
Owner Occupied	89.08%	88.78%	89.04%
2nd Home	2.26%	2.75%	2.33%
Investor Prop.	8.66%	8.74%	8.63%
Loan Purpose			
Purchase	33.62%	18.32%	31.72%
Cash-Out	57.32%	71.01%	59.03%
Rate-Reduction	9.06%	10.67%	9.26%

WINCHESTER

CARR-05-OPT2

*Please see Citigroup disclaimer. Note that these tables have not yet been tied by an accountant

Deal	Carrington-05-OPT2
Date	28-Apr-05
Deal Size	1,492,739,492.72
Other DEAL INFO	
Lead	Citigroup Global Markets
Originator[s]	Option One
Servicer[s]	Option One
Raters	S&P/Moodys/Fitch
POOL SUMMARY DATA	
Agency Conforming	51.26
Non Conforming	48.74
Prefunding (if any)	
No of Loans	7737
Average Loan Size	192,935.18
WAC	7.289
WA LTV	78.254
% First Lien	99.29
% Owner Occ	89.04
% Purchase	31.72
% Cash out	59.03
% Full Doc	59.54
% Reduced/Limited Doc	1.46
% Stated Income	38.97
% No docs/Unknown	0.03
WA FICO	615
FICO Range	500-800+
Mortgage Indices	
Floating Rate Mortgages	85.57
Fixed Rate	12.43
2/28 Float	64.07
3/27 Float	3.3
5/25 Float	N/A
IO Mortgages	20.51

LOAN SIZE (% of pool)	
Loans < 100k	9.00
Loans < 80k	4.60
Loans > 350k	25.49
Loans > 500k	10.15
Loans > 1mm	1.02
Income Strats	
Average DTI	42.42
DTI 40-45%	20.53
DTI 45-50%	24.40
DTI 50-55%	15.49
DTI > 55%	3.89
GEOGRAPHIC	
California	17.87
North California	12.72
South California	5.14
Florida	7.84
Illinois	2.63
Michigan	2.64
Texas	4.3
Colorado	2.19
New York	14.72
New Jersey	5.21
Virginia	3.05
Washington	1.26
Mass	9.14
Property Type	
Single Prop	72.93
PUD	8.19
2-4 Family	11.69
Condo	6.17
MH	1.02

FICO	
Fico < 600	40.99
Fico < 580	28.73
Fico < 560	19.62
Below 520	6.52
521 - 540	6.69
541 - 560	6.41
561 - 580	9.11
575-599	15.14
600-619	13.42
620-649	18.23
650-679	12.94
680-699	5.22
700-749	7.14
750-799	1.84
Above 800	0.13
LTV	
<=50	3.44
50.01-55	1.89
55.01-60	3.19
60.01-65	5.88
65.01-70	6.94
70.01-75	8.62
75.01-80	36.22
80.01-85	9.35
85.01-90	14.73
90.01-95	8.93
95.01-100	0.74
> 100%	0.055
> 80%	33.75
> 90%	9.74

Average Seasoning	2.18
% > 3 months	3.27%
mtge insurance if any	N/A
MI providers	N/A
excess spread -avg	
DELINQUENCIES	
30-59 day past	N/A