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

Financial Asset Securities Corp.

Exact Name of Registrant as Specified in Charter

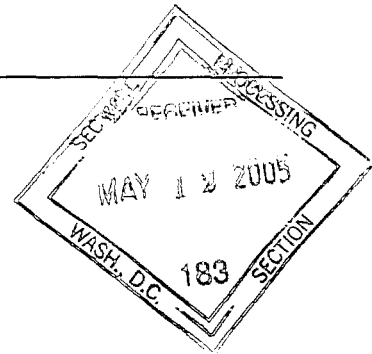
Form 8-K, May 11, 2005, Series 2005-OPT1

0001003197

Registrant CIK Number

333-121661-⁰¹83

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



PROCESSED

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FINANCIAL

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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: May 11, 2005

FINANCIAL ASSET SECURITIES CORP.

By: _____

Name: Frank Skibo

Title: Managing Director

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

EXHIBIT INDEX

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

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

The percentages per table should add up to 100%

Deal Name: Soundview 2005-OP11															
The percentages per table should add up to 100%															
FICO & Documentation															
FICO Score	Full DOC	Stated Doc	Alt/ Limited Doc	No Doc	All Docs	WAC	Avg Prin Bal	Original LTV							
001 - 450	0.31	0.35	-	-	0.67	8.359	138.875	73.50							
451 - 500	0.14	0.10	-	-	0.24	9.004	159.623	74.13							
501 - 550	11.37	6.39	0.11	-	17.87	8.424	169.754	73.91							
551 - 600	16.74	7.61	0.04	-	24.38	7.582	171.940	77.18							
601 - 650	17.70	13.13	0.27	-	31.10	7.020	187.176	79.71							
651 - 700	9.15	9.15	0.22	0.64	17.59	6.710	207.566	81.05							
701 - 750	2.12	3.61	0.01	0.40	6.14	6.597	216.113	83.10							
751 - 800	0.78	1.07	0.01	0.12	1.97	6.473	232.878	82.23							
801 - 850	0.01	0.03	-	0.01	0.04	7.732	168.358	90.21							
Total	56.73	41.44	0.66	1.17	100.00	7.331	184.706	78.50							
LTV & FICO															
Current LTV	FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	total FICO	Avg Prin Bal	WAC	Gross Margin	Alt/Limited Doc	Stated Doc
<=0.20	-	-	0.01	0.02	0.02	0.01	-	-	-	0.06	76.046	7.945	6.400	-	0.03
0.20.01-0.25	-	-	0.02	0.03	0.03	0.02	0.01	-	-	0.11	93.417	7.241	5.178	-	0.06
0.25.01-0.30	-	-	0.04	0.02	0.05	0.02	-	0.03	-	0.17	127.115	6.613	5.046	-	0.06
0.30.01-0.35	-	-	0.06	0.06	0.07	0.01	-	0.01	-	0.23	116.580	7.138	4.767	-	0.06
0.35.01-0.40	-	-	0.11	0.15	0.09	0.04	0.02	-	-	0.41	138.624	7.392	5.390	-	0.21
0.40.01-0.45	-	-	0.16	0.22	0.15	0.12	0.02	-	-	0.68	145.718	7.100	5.077	-	0.31
0.45.01-0.50	-	-	0.37	0.31	0.29	0.19	0.07	0.01	-	1.27	158.130	7.139	5.209	-	0.65
0.50.01-0.55	-	0.01	0.41	0.62	0.33	0.09	0.08	-	-	1.54	178.994	7.025	4.889	-	0.66
0.55.01-0.60	-	0.01	0.92	0.60	0.95	0.42	0.04	0.08	0.00	3.04	188.701	7.212	5.294	0.01	1.41
0.60.01-0.65	-	0.06	2.02	1.83	1.43	0.49	0.20	0.03	-	6.11	194.019	7.389	5.375	0.01	2.87
0.65.01-0.70	-	0.03	2.32	2.26	2.10	0.67	0.28	0.07	-	7.80	207.578	7.200	5.235	0.08	3.71
0.70.01-0.75	-	0.02	2.72	2.50	2.72	1.20	0.30	0.14	-	9.76	205.539	7.337	5.433	0.07	4.91
0.75.01-0.80	-	0.11	5.39	7.25	12.34	7.21	1.89	0.56	-	34.97	172.329	7.223	5.131	0.17	14.12
0.80.01-0.85	-	0.01	1.37	2.36	2.98	1.93	0.57	0.20	-	9.67	190.435	7.447	5.488	0.08	4.35
0.85.01-0.90	-	0.01	1.08	3.14	5.17	3.03	1.37	0.52	0.01	14.39	210.831	7.386	5.490	0.16	6.26
0.90.01-0.95	-	-	0.80	2.10	2.67	1.88	1.11	0.30	0.03	8.89	177.315	7.668	5.735	0.07	1.61
0.95.01-1.00	-	-	0.02	0.15	0.27	0.27	0.17	0.03	-	0.91	126.270	8.341	5.744	0.01	0.18
Total	-	0.24	17.87	24.38	31.10	17.59	6.14	1.97	0.04	100.00	184.706	7.331	5.334	0.66	41.44
Prin Balance & FICO															
Prin Balance	FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	total FICO	Original LTV	WAC	Gross Margin	Alt/Limited Doc	Stated Doc
1 - 50,000	-	-	0.06	0.10	0.07	0.00	0.01	-	-	0.24	66.86	9.064	6.155	-	0.06
50,001 - 100,000	-	0.05	2.16	2.98	3.08	1.24	0.39	0.11	0.01	10.16	78.37	8.570	6.002	0.04	2.57
100,001 - 150,000	-	0.05	2.99	4.51	5.39	2.46	0.74	0.23	0.01	16.52	78.46	7.682	5.562	0.07	4.69
150,001 - 200,000	-	0.02	3.61	4.02	4.60	2.70	0.98	0.26	-	16.30	76.87	7.305	5.375	0.08	5.59
200,001 - 250,000	-	0.08	2.78	3.43	4.16	2.11	0.65	0.25	-	13.55	77.80	7.131	5.281	0.08	5.27
250,001 - 300,000	-	-	1.90	2.57	3.55	1.82	0.59	0.14	-	10.59	78.94	7.133	5.327	0.04	5.16
300,001 - 350,000	-	0.02	1.39	2.21	2.63	1.77	0.56	0.19	-	8.84	79.53	7.021	5.231	0.02	4.73
350,001 - 400,000	-	-	1.25	1.08	1.87	1.46	0.47	0.15	-	6.31	78.76	6.936	5.172	0.02	3.66
400,001 - 450,000	-	0.03	0.39	0.94	1.33	1.07	0.57	0.08	0.03	4.50	81.09	6.947	5.087	0.09	2.54
450,001 - 500,000	-	-	0.38	0.45	1.05	0.99	0.38	0.09	-	3.97	82.10	6.836	4.957	0.03	2.04
500,001 - 550,000	-	-	0.18	0.35	0.77	0.66	0.31	0.04	-	2.31	82.54	6.847	5.079	0.07	1.33
550,001 - 600,000	-	-	0.31	0.66	0.62	0.46	0.11	0.08	-	2.24	81.64	7.173	5.239	0.08	1.39
600,001 - 650,000	-	-	0.12	0.25	0.46	0.21	-	-	-	1.05	79.88	6.737	4.771	0.04	0.38
650,001 - 700,000	-	-	0.04	0.09	0.27	0.22	0.04	0.13	-	0.80	82.00	6.645	4.756	-	0.44
700,001 - 750,000	-	-	0.10	0.29	0.20	0.10	0.15	0.05	-	0.88	70.76	6.798	4.970	-	0.44
750,001 - 800,000	-	-	-	0.11	0.17	-	0.06	-	-	0.31	75.54	6.509	4.436	-	0.10
800,001 - 850,000	-	-	-	0.06	-	-	-	-	-	0.32	71.69	7.066	4.400	-	0.22
850,001 - 900,000	-	-	0.06	-	0.12	0.12	0.06	-	-	0.17	72.05	7.066	4.212	-	0.12
900,001 - 950,000	-	-	0.06	0.13	0.06	0.12	0.07	0.07	-	0.39	72.31	6.705	4.203	-	0.18
950,001 - 1,000,000	-	-	0.07	0.53	0.53	0.14	-	0.09	-	0.83	74.00	6.255	4.102	-	0.13
1,000,001 >=	-	0.24	17.87	24.38	31.10	17.59	6.14	1.97	0.04	100.00	78.50	7.331	5.334	0.66	41.44
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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	aggregate pool	group: _____	group: _____
gross WAC	7.33		
wtd avg FICO	613		
FICO < 600	41.6%		
FICO 600-650	32.0%		
wtd avg CLTV	81.7		
CLTV = 80	14.0%		
CLTV > 80.01	49.9%		
LTV 95.01 -100	0.9%		
Full Doc (%)	56.7%		
Stated Doc (%)	41.4%		
purch (%)	26.7%		
CO refi (%)	66.3%		
Own Occ (%)	92.5%		
Prepay Penalty (%)	70.2%		
DTI (%)	40.5		
ARM ? (%)	84.1%		
2/28 (%)	78.5%		
3/27 (%)	5.4%		
1st Lien (%)	99.0%		
Avg Loan Balance	184,706		
# of Loans	8,121		
Loan Bal < \$100k	10.4%		
Mtg Rates > 12%	0.1%		
Manuf Housing (%)	1.0%		
(%) & largest state code	CA: 22.86%		
silent 2nd (%)	16.6%		
IO loans (%)	19.4%		
5yr IO	19.4%		
3 yr IO	0.0%		
2 yr IO	0.0%		
IO: FICO	646		
IO LTV	80.8		
IO DTI	40.9		
IO full doc	54.0%		
IO: purch	35.0%		

Soundview 2005-OPT1

	aggregate pool group: <u>2</u> group: _____	
gross WAC	7.33	7.17
wtd avg FICO	613	620
FICO < 600	41.6%	37.5%
FICO 600-650	32.0%	31.5%
wtd avg CLTV	81.7	81.1
CLTV = 80	14.0%	14.5%
CLTV > 80.01	49.9%	47.2%
LTV 95.01 -100	0.9%	1.8%
Full Doc (%)	56.7%	45.2%
Stated Doc (%)	41.4%	52.3%
purch (%)	26.7%	21.8%
CO refi (%)	66.3%	72.0%
Own Occ (%)	92.5%	92.6%
Prepay Penalty (%)	70.2%	75.7%
DTI (%)	40.5	42.4
ARM ? (%)	84.1%	87.4%
2/28 (%)	78.5%	81.5%
3/27 (%)	5.4%	5.3%
1st Lien (%)	99.0%	96.5%
Avg Loan Balance	184,706	342,393
# of Loans	8,121	1005
Loan Bal < \$100k	10.4%	4.9%
Mtg Rates > 12%	0.1%	0.1%
Manuf Housing (%)	1.0%	0.4%
(%) & largest state code	CA: 22.86%	CA: 43.30%
silent 2nd (%)	16.6%	10.6%
IO loans (%)	19.4%	34.2%
5yr IO	19.4%	34.2%
3 yr IO	0.0%	0.0%
2 yr IO	0.0%	0.0%
IO: FICO	646	647
IO LTV	80.8	80.4
IO DTI	40.9	42.2
IO full doc	54.0%	47.9%
IO: purch	35.0%	27.9%

Soundview 2005-OPT1

All average are wlg averages.

Originator/Source	Originator/Source 1	Originator/Source 2	Originator/Source 3	Originator/Source 4
FICO avg	613			
FICO stdev	59.97			
FICO < 500 %	0.00%			
FICO < 560 %	21.55%			
CLTV avg	78.50%			
CLTV > 80%	33.87%			
SS CLTV	81.71%			
Full Doc %	58.73%			
Loan Bal avg	184,708			
DTI %	40.45%			
DTI > 45%	36.46%			
Purch %	26.71%			
Cash Out %	66.33%			
Frd %	15.87%			
3 yr ARM >= %	5.39%			
WAC avg	7.331%			
WAC stdev	1.34			
1 st Lien %	99.00%			
MI %	68.19%			
CA %	22.86%			
Sng Fam %	74.30%			
Inv Prop %	5.91%			
MH %	0.98%			
IO %	19.41%			
2yr IO%	0.00%			
IO non-Full Doc %	8.94%			
2-41 Fam %	10.35%			
Print Occ %	92.53%			
<\$100K Bal %	10.39%			

Originator/Source	WA CLTV	WA SS CLTV	FICO	WAC	% Bal	Purch %	Inv Prop %	1 st Lien %	% with 2 nd Lien	CA%	Full Doc %	IO%	DTI %	DTI > 45 % with MI
Name 1	77.85%	81.71%	613	7.331%	100.00%	26.71%	5.91%	99.00%	16.58%	22.86%	56.73%	19.41%	39.64%	68.19%
Name 2														
Name 3														
Total	77.85%	81.71%	613	7.331%	100.00%	26.71%	5.91%	99.00%	16.58%	22.86%	56.73%	19.41%	39.64%	68.19%

Documentation	WA CLTV	WA SS CLTV	WAFICO	WAC	% Bal	Purch %	Inv Prop %	1 st Lien %	% with 2 nd Lien	CA%	Full Doc %	IO%	DTI %	DTI > 45 % with MI
Full	78.85%	83.45%	602	7.32%	56.73%	26.42%	4.14%	99.17%	20.82%	20.18%	100.00%	18.46%	40.62%	74.44%
Non-Full	70.54%	79.31%	628	7.291%	43.27%	24.47%	8.23%	98.79%	11.04%	26.36%	0.00%	20.65%	38.36%	60.00%
Total	77.85%	81.71%	613	7.331%	100.00%	26.71%	5.91%	99.00%	16.58%	22.86%	56.73%	19.41%	39.64%	68.19%

Interest Only	WALT	WALCLTV	WASSCLTV	WAFICO	WAC	% Bal.	Purch %	Inv Prop %	1st Lien %	% with S.2nds	CAN	Full Doc %	IO%	DTI %	DTI > 45	% with MI
Non-IO	77.13%	77.94%	80.46%	604	7.525%	80.59%	24.72%	7.28%	98.76%	13.07%	16.28%	57.00%	0.00%	39.54%	36.47%	69.26%
Other IO	80.83%	80.83%	86.90%	648	6.526%	19.41%	34.98%	0.22%	100.00%	31.18%	50.15%	53.93%	100.00%	40.07%	36.40%	63.77%
Total	77.85%	78.50%	81.71%	613	7.331%	100.00%	26.71%	5.91%	99.00%	16.58%	22.86%	56.73%	19.41%	39.64%	36.46%	68.19%

FICO	WALT	WALCLTV	WASSCLTV	WAFICO	WAC	% Bal.	Purch %	Inv Prop %	1st Lien %	% with S.2nds	CAN	Full Doc %	IO%	DTI %	DTI > 45	% with MI
540 - 559	73.57%	73.99%	74.23%	531	8.369%	21.55%	7.79%	1.95%	99.27%	1.52%	21.61%	63.83%	1.04%	40.91%	40.58%	66.92%
560 - 599	76.89%	77.54%	79.79%	581	7.532%	20.09%	22.66%	3.03%	98.90%	11.71%	20.71%	69.16%	13.61%	38.97%	33.26%	73.62%
600 - 639	78.84%	78.67%	83.83%	619	7.072%	25.68%	28.44%	4.73%	98.74%	21.29%	21.95%	57.48%	28.74%	40.28%	37.46%	76.06%
640 - 679	79.39%	80.16%	85.83%	658	6.755%	18.11%	30.20%	8.69%	98.91%	29.29%	24.65%	50.88%	29.57%	40.19%	38.45%	68.35%
680 >=	82.20%	82.78%	87.16%	714	6.659%	13.91%	46.12%	14.92%	99.33%	22.27%	26.02%	34.34%	30.15%	36.86%	30.45%	50.87%
Not Available	73.05%	73.50%	74.38%	0	8.359%	0.67%	20.32%	2.22%	99.44%	5.29%	20.47%	47.07%	5.39%	38.17%	32.44%	0.00%
Total	77.85%	78.50%	81.71%	613	7.331%	100.00%	26.71%	5.91%	99.00%	16.58%	22.86%	56.73%	19.41%	39.64%	36.46%	68.19%

Loan Balance	WALT	WALCLTV	WASSCLTV	WAFICO	WAC	% Bal.	Purch %	Inv Prop %	1st Lien %	% with S.2nds	CAN	Full Doc %	IO%	DTI %	DTI > 45	% with MI
< 80,000	72.16%	73.58%	81.78%	598	8.825%	5.59%	35.45%	11.45%	91.73%	17.42%	4.61%	75.75%	0.75%	35.64%	23.92%	58.90%
80,000 - 99,999.99	76.21%	77.82%	82.67%	601	8.309%	4.80%	37.85%	7.92%	95.96%	24.60%	5.94%	70.62%	2.90%	37.04%	27.00%	65.59%
100,000 >=	78.35%	78.54%	81.86%	614	7.186%	89.61%	25.57%	5.45%	99.68%	16.10%	24.90%	54.80%	21.46%	40.03%	37.74%	68.91%
Total	77.85%	78.50%	81.71%	613	7.331%	100.00%	26.71%	5.91%	99.00%	16.58%	22.86%	56.73%	19.41%	39.64%	36.46%	68.19%

Lien Position	WALT	WALCLTV	WASSCLTV	WAFICO	WAC	% Bal.	Purch %	Inv Prop %	1st Lien %	% with S.2nds	CAN	Full Doc %	IO%	DTI %	DTI > 45	% with MI
First Lien	78.44%	78.44%	81.69%	613	7.302%	99.00%	26.71%	5.95%	100.00%	16.75%	22.57%	58.82%	19.61%	39.62%	36.36%	68.88%
Second Lien	19.02%	83.93%	83.93%	614	10.222%	1.00%	26.25%	2.01%	0.00%	0.00%	50.70%	47.48%	0.00%	41.98%	45.94%	0.00%
Total	77.85%	78.50%	81.71%	613	7.331%	100.00%	26.71%	5.91%	99.00%	16.58%	22.86%	56.73%	19.41%	39.64%	36.46%	68.19%

LTV:	Fixed \$	Fixed %	2/28 \$	2/28 %	3/27 \$	3/27 %	5/25 \$	5/25 %	Other ARM \$	Other ARM %	MH Stratification:
Below 70.01	74,923,548	31.47%	230,943,489	19.61%	15,238,683	18.83%	0	0.00%	0	0.00%	Total Balance
70.01 to 75	27,307,960	11.47%	109,865,195	9.33%	8,621,658	10.66%	0	0.00%	548,626	15.71%	% Pool Balance
75.01 to 80	67,409,299	28.31%	424,959,532	36.09%	30,650,560	37.89%	0	0.00%	1,550,733	44.40%	Ave. FICO
80.01 to 85	19,114,979	8.03%	117,087,444	9.94%	7,891,962	9.75%	0	0.00%	1,007,115	28.84%	Ave. LTV
85.01 to 90	22,632,269	9.51%	181,728,770	15.43%	11,334,158	14.01%	0	0.00%	195,675	5.60%	% Full Docs
90.01 to 95	19,936,611	8.37%	106,424,296	9.04%	6,789,906	8.39%	0	0.00%	190,355	5.45%	
95.01 to 100	6,756,063	2.84%	6,488,172	0.55%	381,942	0.47%	0	0.00%	0	0.00%	
100.01 plus	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	
FICO											Silent Seconds Stratification:
below 550	25,328,074	10.64%	233,087,913	19.80%	7,673,639	9.48%	0	0.00%	306,947	8.79%	Total Balance
550 to 574	20,019,388	8.41%	128,103,578	10.88%	6,030,586	7.45%	0	0.00%	488,394	14.27%	% Pool Balance
575 to 599	31,510,618	13.24%	161,601,153	13.72%	10,427,579	12.89%	0	0.00%	0	0.00%	Ave. FICO
600 to 624	39,112,475	16.43%	193,056,284	16.40%	12,426,870	15.36%	0	0.00%	72,246	2.07%	Ave. LTV
625 to 649	39,209,813	16.47%	175,095,739	14.87%	12,492,620	15.44%	0	0.00%	1,152,888	33.01%	% Full Docs
650 to 674	32,656,986	13.72%	108,047,599	9.18%	11,524,250	14.24%	0	0.00%	630,510	18.05%	
675 to 699	21,514,528	9.04%	82,466,776	7.00%	12,203,382	15.08%	0	0.00%	190,355	5.45%	
700 plus	27,186,121	11.42%	88,083,003	7.48%	7,639,513	9.44%	0	0.00%	641,164	18.36%	
Property Type:											2nd Lien Stratification:
Single-Family	172,468,192	72.44%	879,662,197	74.70%	59,825,955	73.94%	0	0.00%	2,522,169	72.22%	Total Balance
PUD	16,256,680	6.83%	118,766,863	10.09%	7,447,492	9.20%	0	0.00%	97,972	2.81%	% Pool Balance
Condo	10,174,782	4.27%	58,450,347	4.96%	4,028,101	4.96%	0	0.00%	241,853	6.92%	Ave. FICO
2-4 Family Det.	33,328,809	14.00%	113,614,860	9.65%	8,363,870	10.34%	0	0.00%	0	0.00%	Ave. LTV
Manufactured House	5,852,267	2.46%	7,023,632	0.60%	1,243,451	1.54%	0	0.00%	630,510	18.05%	% Full Docs
Townhouse											
Leasehold											
Purpose:											LTV Above 90 Stratification:
Purchase	43,034,029	18.08%	338,849,435	28.78%	17,511,186	21.64%	0	0.00%	1,250,263	35.80%	Total Balance
Refinance rate/term	17,874,710	7.51%	81,474,355	6.92%	4,853,415	6.00%	0	0.00%	262,671	7.52%	% Pool Balance
Cash Out Refi (COF) Below 70.01 LTV	67,190,070	28.22%	200,851,706	17.04%	13,438,340	16.61%	0	0.00%	0	0.00%	Ave. FICO
COF with LTV 70.01 to 75	23,556,406	9.89%	92,831,094	7.88%	8,253,548	10.20%	0	0.00%	548,626	15.71%	Ave. LTV
COF with LTV 75.01 to 80	45,125,942	18.95%	200,467,069	17.02%	18,073,318	22.34%	0	0.00%	1,089,262	31.19%	% Full Docs
COF with LTV 80.01 to 85	14,720,858	6.18%	89,061,280	7.56%	6,704,815	8.29%	0	0.00%	113,934	3.26%	
COF with LTV 85.01 to 90	14,191,661	5.96%	114,963,028	9.76%	7,781,446	9.62%	0	0.00%	98,809	2.83%	
COF with LTV 90.01 to 100	9,877,477	4.15%	56,011,898	4.76%	4,187,983	5.18%	0	0.00%	128,938	3.69%	
COF with LTV 100.01 plus	2,509,578	1.05%	3,208,034	0.27%	104,817	0.13%	0	0.00%	0	0.00%	
Occupancy Status:											
Owner Occupied	220,017,871	92.41%	1,092,718,077	92.80%	71,904,098	88.96%	0	0.00%	3,225,496	92.35%	Total Balance
Investment	14,692,501	6.17%	66,576,632	5.65%	7,083,135	8.75%	0	0.00%	267,008	7.65%	% Pool Balance
2nd Home	3,370,358	1.42%	18,223,189	1.55%	1,831,635	2.26%	0	0.00%	0	0.00%	Ave. FICO
Loan Balance											Ave. LTV
Below 50,000	1,896,985	0.80%	1,646,982	0.14%	49,878	0.06%	0	0.00%	0	0.00%	% Full Docs
50,000.00 to 100,000	44,247,441	18.59%	101,536,986	8.62%	5,982,455	7.39%	0	0.00%	583,501	16.71%	
100,000.01 to 150,000	46,039,569	19.34%	189,038,164	16.05%	11,989,995	14.82%	0	0.00%	670,125	19.19%	
150,000.01 to 200,000	43,548,207	18.29%	189,590,281	16.10%	11,358,155	14.04%	0	0.00%	0	0.00%	
200,000.01 to 400,000	77,580,185	32.59%	477,304,880	40.53%	33,952,276	41.96%	0	0.00%	566,227	16.21%	
400,000.01 to 500,000	10,236,186	4.30%	99,742,804	8.47%	7,553,720	9.34%	0	0.00%	493,514	14.13%	
500,000.01 to 600,000	6,681,085	2.81%	54,989,836	4.67%	5,955,646	7.36%	0	0.00%	548,626	15.71%	
600,000.01 to 1,000,000	7,851,072	3.30%	52,313,838	4.44%	3,006,744	3.72%	0	0.00%	630,510	18.05%	
1,000,000.01 and above	0	0.00%	11,354,128	0.96%	1,060,000	1.31%	0	0.00%	0	0.00%	

Loan Term	>30 Years
	30 Years
	20 Years
	15 Years
	Other

221,654,678	93.10%
5,348,883	2.25%
10,466,820	4.40%
610,349	0.26%

1,176,110,777	99.88%
0	0.00%
1,407,121	0.12%
0	0.00%

80,867,955	99.94%
0	0.00%
50,914	0.06%
0	0.00%

0	0.00%
0	0.00%
0	0.00%
0	0.00%

3,492,504	100.00%
0	0.00%
0	0.00%
0	0.00%

Documentation Type	Full Documentation
	Alternative Documentation
	Limited Documentation
	No Documentation
	Stated Docs with LTV below 70
	Stated Docs with LTV 70.01 to 75
	Stated Docs with LTV 75.01 to 80
	Stated Docs with LTV 80.01 to 85
	Stated Docs with LTV 85.01 to 90
	Stated Docs with LTV 90.01 to 95
	Stated Docs with LTV 95.01 to 100
	Stated Docs with LTV above 100.01

148,110,085	62.21%
0	0.00%
1,995,676	0.84%
4,112,231	1.73%
29,195,369	12.26%
12,418,014	5.22%
21,963,502	9.23%
6,450,461	2.71%
9,558,805	4.01%
3,322,525	1.40%
954,062	0.40%

657,543,309	55.84%
482,662	0.04%
6,759,060	0.57%
12,409,877	1.05%
92,204,919	7.83%
77,798,618	6.61%
175,386,304	14.89%
55,084,819	4.68%
79,290,569	6.73%
18,845,228	1.60%
1,712,533	0.15%

43,716,017	54.03%
0	0.00%
623,999	0.77%
981,477	1.21%
7,176,949	8.87%
4,719,522	5.83%
13,170,523	16.28%
3,587,622	4.43%
5,022,375	6.21%
1,910,384	2.36%
0	0.00%

0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

1,605,620	45.97%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
548,626	15.71%
1,224,323	35.06%
113,934	3.26%
0	0.00%
0	0.00%
0	0.00%

Lien Status	1st Lien
	Second Liens with LTV below 85
	Second Liens with LTV 85.01 to 90
	Second Liens with LTV 90.01 to 95
	Second Liens with LTV 95.01 to 100
	Second Liens with LTV above 100.01

223,135,858	93.72%
7504247.97	3.15%
1,542,607	0.65%
1,041,862	0.44%
4,856,154	2.04%

1,177,517,898	100.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

80,908,868	100.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

3,492,504	100.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

Interest Only	% of Mortgage Type
	Wave, FICO
	Wave, LTV
	% Stated Docs
	% Full Docs

8,737,336	3.67%
673	
72.92	1.94%
4,620,036.00	1.54%
3,664,150	

260,979,537	22.16%
645	
81.19	
120,228,830	10.21%
139,432,257	11.84%

21,299,313	26.33%
649	
79.73	
7,055,964	8.72%
13,996,149	17.30%

0	0.00%
0	0.00%
0.00	0.00%
0	0.00%
0	0.00%

136,000	3.85%
648	
76.40	
136,000	3.85%
0	0.00%

Deal Info		Soundview 2005-OPT1	
Deal Name	Bloomberg Ticker:	Subprime	
Asset Class:	Trustee:		
Lead Manager(s)	Lead Manager(s)		
Month:	To Roll	23	
Remaining Term	Remaining IO Term	356	
% Interest Only		58 (Weighted Average of IO Loans)	19.41%

Key:

- Cells in red font are calculations and should be left alone.
- Significant Loans qualifiers are list below each bucket

(i) Fill in top 15 states only, combine the remaining in the "Other" Bucket.
(ii) Existed Fixed / Floating bucket to include all loan types also separate 2/28 from Interest Only (IO) 2/28 and so on. If the concentration of IO's is greater than 20% please fill out the IO template.

FICO BUCKET											
FICO	# Loans	Deal Size	Balance	%	WA Loan Balance	Weighted Average Collateral Characteristics					
						WAC	FICO	% LTV	% DTI	Non-Primary	Non-SPUD
NA	72	9,999,012	138,875	0.67%	8,359	8	73.50	38.17	19.06%	2.85%	19.06%
<= 500	23	3,671,319	159,623	0.24%	9,004	500	74.13	40.19	12.30%	3.19%	12.30%
501 - 520	600	99,107,896	165,179	6.61%	8,633	511	73.11	42.19	7.79%	2.86%	7.79%
521 - 540	628	106,098,670	168,947	7.07%	8,471	531	73.94	40.87	11.98%	2.30%	11.98%
541 - 560	687	122,786,627	178,729	8.19%	7,985	550	74.76	40.60	15.24%	3.87%	15.24%
561 - 580	767	131,970,370	172,060	8.80%	7,629	571	76.72	39.27	7.42%	4.98%	7.42%
581 - 600	1,024	173,793,081	169,720	11.59%	7,420	591	78.50	39.33	11.59%	3.49%	11.59%
601 - 620	1,082	194,266,096	179,544	12.95%	7,196	610	79.72	40.79	16.48%	6.41%	16.48%
621 - 640	967	188,271,681	194,697	12.55%	6,916	631	79.50	40.60	13.89%	6.85%	13.89%
641 - 660	800	152,045,013	190,066	10.14%	6,812	650	79.85	40.80	10.30%	5.22%	10.30%
661 - 680	534	112,212,701	210,136	7.48%	6,681	670	80.90	40.94	12.15%	4.00%	12.15%
681 - 700	380	83,464,436	219,643	5.56%	6,701	689	82.53	39.61	13.63%	3.61%	13.63%
701 - 750	426	92,064,317	216,113	6.14%	6,597	720	83.10	40.38	20.95%	31.39%	31.39%
751 +	131	30,248,982	230,908	2.02%	6,501	768	82.41	39.84	22.27%	36.97%	36.97%
Total	8,121	1,500,000,000	184,705	100.00%	7,331	613	78.50	40.43	16.20%	7.47%	16.20%

FICO Mean: 607 Medi: 606 Standard Deviation: 59.97

LTV BUCKET											
LTV	# Loans	Deal Size	Balance	%	WA Loan Balance	Weighted Average Collateral Characteristics					
						WAC	FICO	% LTV	% DTI	Non-Primary	Non-SPUD
<= 50.00	312	43,699,081	140,061	2.91%	7,155	599	41.41	38.33	21.99%	6.09%	21.99%
50.01 - 55.00	129	23,090,193	178,994	1.54%	7,025	586	52.92	37.70	14.31%	5.16%	14.31%
55.01 - 60.00	242	45,665,583	188,701	3.04%	7,212	590	58.11	38.63	15.92%	5.43%	15.92%
60.01 - 65.00	472	91,576,853	194,019	6.11%	7,389	581	63.49	40.30	12.17%	3.95%	12.17%
65.01 - 70.00	564	117,074,009	207,578	7.80%	7,200	588	68.77	39.63	13.15%	7.05%	13.15%
70.01 - 75.00	712	146,343,439	205,539	9.76%	7,337	593	73.95	39.96	16.43%	7.42%	16.43%
75.01 - 80.00	3,044	524,570,125	172,329	34.97%	7,223	617	79.65	40.49	15.09%	4.65%	15.09%
80.01 - 85.00	762	145,111,500	190,435	9.67%	7,447	616	84.43	40.07	12.20%	21.21%	12.20%
85.01 - 90.00	1,024	215,890,872	210,831	14.39%	7,386	633	89.63	41.38	19.85%	14.81%	19.85%
90.01 - 95.00	752	133,341,168	177,315	8.89%	7,658	634	94.77	41.75	13.41%	6.45%	13.41%
95.01 - 100.00	108	13,637,177	126,270	0.91%	8,341	652	99.30	44.47	11.32%	2.27%	11.32%
Total	8,121	1,500,000,000	184,705	100.00%	7,331	613	78.50	40.43	16.20%	7.47%	16.20%

LTV Mean: 78.28 Medi: 80 Standard Deviation: 12.46

DTI BUCKET															
DTI	# Loans	Deal Size		WA Loan Balance	Weighted Average Collateral Characteristics										Interest only
		Balance	%		WAC	FICO	%LTV	%DTI	Non-Primary	Non SF/PUD	Refi Cashout	MI Covered	NINA/No Doc		
0.00 - 20.00	524	82,037,946	5.47%	156,561	7.480	631	77.36	15.06	13.81%	16.13%	65.85%	96.82%	56.36%	15.42%	
20.01 - 25.00	452	65,405,086	4.36%	144,702	7.477	609	76.32	22.70	11.56%	11.58%	71.28%	71.60%	35.77%	16.44%	
25.01 - 30.00	743	116,681,762	7.78%	157,041	7.396	610	77.03	27.62	6.88%	13.96%	73.63%	72.62%	38.60%	16.42%	
30.01 - 35.00	995	172,830,996	11.52%	173,699	7.281	614	77.25	32.56	7.37%	15.45%	69.44%	68.53%	45.53%	20.99%	
35.01 - 40.00	1,240	226,062,682	15.07%	182,309	7.271	614	78.45	37.63	6.07%	16.03%	64.03%	72.26%	46.14%	20.81%	
40.01 - 45.00	1,508	290,277,631	19.35%	192,492	7.311	614	79.26	42.62	5.87%	16.26%	63.34%	70.98%	48.53%	20.47%	
45.01 - 50.00	1,538	315,728,660	21.05%	205,285	7.288	612	79.12	47.61	6.40%	17.07%	66.44%	71.83%	46.31%	18.86%	
50.01 - 55.00	881	178,412,208	11.89%	202,511	7.395	604	79.50	52.29	7.22%	16.04%	63.95%	72.05%	22.73%	19.94%	
55.01 - 60.00	192	40,495,091	2.70%	210,912	7.285	607	79.25	56.74	10.25%	22.29%	66.51%	3.77%	18.48%	22.59%	
60.01+	48	12,067,937	0.80%	251,415	7.572	609	79.13	65.73	38.33%	34.67%	71.93%	0.00%	52.76%	13.10%	
total	8,121	1,500,000,000	100.00%	184,706	7.331	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%	

DTI Mean: 39.27 Medti 40.64 Standard Deviation: 10.47

PURPOSE BUCKET															
Purpose	# Loans	Deal Size		WA Loan Balance	Weighted Average Collateral Characteristics										Interest only
		Balance	%		WAC	FICO	%LTV	%DTI	Non-Primary	Non-SFPUID	Refi/Cashout	MI Covered	NINA/No Doc		
Cash Out Refinance	5,116	994,889,938	66.33%	194,466	7.327	603	76.56	40.09	6.53%	15.27%	100.00%	60.55%	45.63%	17.76%	
Purchase	2,422	400,644,912	26.71%	165,419	7.244	641	83.23	40.80	10.75%	19.75%	0.00%	65.76%	38.89%	25.42%	
Rate/Term Refinance	583	104,465,150	6.96%	179,186	7.705	594	78.87	42.26	3.83%	11.42%	0.00%	64.59%	28.10%	12.05%	
Total	8,121	1,500,000,000	100.00%	184,706	7.331	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%	

OCCUPANCY BUCKET														
Occ Type	# Loans	Deal Size		WA Loan Balance	Weighted Average Collateral Characteristics									
		Balance	%		WAC	FICO	%LTV	%DTI	Non-Primary	Non-SFPUID	Refi Cashout	MI Covered	NINA/No Doc	Interest only
Non-owner	553	88,619,276	5.91%	160,252	7.933	654	81.53	39.87	100.00%	49.85%	60.03%	66.48%	59.91%	0.71%
Primary	7,452	1,387,955,541	92.53%	186,253	7.294	609	78.28	40.49	0.00%	14.09%	67.00%	68.59%	41.22%	20.84%
Second Home	116	23,425,182	1.56%	201,941	7.235	642	79.79	38.90	100.00%	13.69%	50.30%	51.29%	59.61%	5.19%
Total	8,121	1,500,000,000	100.00%	184,706	7.331	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%

DOCUMENTATION BUCKET														
Doc Type	# Loans	Deal Size		WA Loan Balance	Weighted Average Collateral Characteristics									
		Balance	%		WAC	FICO	%LTV	% DTI	Non-Primary	Non SFPUID	Refi Cashout	MI Covered	NINA/No Doc	Interest only
Business Bank Statements	2	482,662	0.03%	241,331	6.347	646	80.00	27.65	0.00%	0.00%	100.00%	48.39%	0.00%	0.00%
Full Documentation	5,152	850,975,031	56.73%	165,174	7.362	602	79.43	40.81	5.20%	13.76%	62.87%	74.44%	0.00%	18.46%
Life Documentation	39	9,378,735	0.63%	240,480	7.591	625	81.96	41.21	7.65%	16.44%	57.84%	50.07%	0.00%	11.45%
No Documentation	94	17,503,585	1.17%	186,208	7.113	704	80.27	42.65	9.59%	19.02%	53.80%	19.84%	100.00%	5.40%
Stated Income Documentation	2,834	621,659,987	41.44%	219,358	7.292	624	77.12	39.91	10.52%	19.46%	71.52%	61.29%	100.00%	21.24%
Total	8,121	1,500,000,000	100.00%	184,706	7.331	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%

PROPERTY BUCKET									
Property Type	# Loans	Deal Size		WA Loan Balance	Weighted Average Collateral Characteristics				
		Balance	%		WAC	FICO	%LTV	%DTI	Non-Primary
2-4 Units Attached	91	23,527,807	1.57%	258,547	7.267	643	78.22	41.89	29.64%
2-4 Units Detached	560	131,779,731	8.79%	235,321	7.339	635	78.49	41.94	26.11%
Condo High-Rise Attached	27	6,937,204	0.46%	258,933	7.008	638	79.68	42.28	8.14%
Condo Low-Rise Attached	384	65,167,031	4.34%	189,706	7.225	625	79.17	40.43	6.63%
Manufactured Housing	4	790,848	0.05%	197,712	6.381	638	83.97	37.55	100.00%
PUD Attached	125	14,749,860	0.98%	117,989	7.354	650	79.76	39.38	2.20%
PUD Detached	58	8,700,998	0.58%	150,017	7.421	613	80.22	41.31	3.08%
Single Family Attached	118	18,646,664	1.24%	222,372	7.243	617	80.43	40.37	4.74%
Single Family Detached	6,152	1,095,831,848	73.06%	178,126	7.303	606	77.16	39.05	4.06%
Total	8,121	1,500,000,000	100.00%	184,706	7.331	613	78.50	40.43	7.47%

PRINCIPAL BUCKET									
UPB	# Loans	Deal Size		WA Loan Balance	Weighted Average Collateral Characteristics				
		Balance	%		WAC	FICO	%LTV	%DTI	Non-Primary
0.00 - 50,000.00	72	3,593,844	0.24%	49,914	9.064	585	66.86	34.32	4.17%
50,000.01 - 75,000.00	1,025	63,871,397	4.26%	62,314	8.881	599	79.00	35.67	13.79%
75,000.01 - 100,000.00	1,005	88,478,966	5.90%	88,039	8.345	600	77.92	37.66	9.56%
100,000.01 - 125,000.00	1,004	112,852,083	7.52%	112,402	7.802	606	78.81	38.15	7.96%
125,000.01 - 150,000.00	980	134,885,770	8.99%	137,639	7.581	607	78.17	38.90	9.18%
150,000.01 - 175,000.00	727	117,882,301	7.86%	162,149	7.368	605	77.22	39.28	5.22%
175,000.01 - 200,000.00	675	126,614,342	8.44%	187,577	7.247	608	76.54	40.03	6.81%
200,000.01 - 250,000.00	907	203,195,688	13.55%	224,030	7.131	605	77.80	41.03	6.92%
250,000.01 - 300,000.00	579	158,914,821	10.59%	274,464	7.133	611	78.94	41.96	4.47%
300,000.01 - 350,000.00	408	132,588,980	8.84%	324,973	7.021	618	79.53	42.28	6.17%
350,000.01 - 400,000.00	252	94,704,369	6.31%	375,811	6.936	619	78.76	42.89	7.49%
400,000.01 - 450,000.00	159	67,476,340	4.50%	424,379	6.947	634	81.09	42.86	7.61%
450,000.01 - 500,000.00	106	50,549,883	3.37%	476,886	6.836	639	82.10	43.39	4.73%
500,000.01 - 600,000.00	124	68,175,193	4.55%	549,800	7.008	629	82.10	42.42	10.68%
600,000.01 - 700,000.00	43	27,676,868	1.85%	643,648	6.697	633	80.80	42.32	9.57%
700,000.01 +	55	48,539,425	3.24%	882,535	6.619	629	72.61	38.10	9.44%
Total	8,121	1,500,000,000	100.00%	184,706	7.331	613	78.50	40.43	7.47%

Min 22,950 Max 1,000,000

State Concentration Bucket (I)									
State*	# Loans	Deal Size		WA Loan Balance	Weighted Average Collateral Characteristics				
		Balance	%		WAC	FICO	%LTV	%DTI	Non-Primary
CA	1,244	342,827,549	22.86%	275,585	6.847	617	76.61	42.24	4.51%
NY	636	160,168,131	10.68%	251,837	7.204	626	77.14	41.14	11.67%
MA	564	140,292,474	9.35%	246,748	6.981	611	75.49	41.02	5.14%
FL	661	101,537,319	6.77%	153,612	7.644	615	79.37	39.72	10.99%
TX	609	73,796,264	4.92%	121,176	7.962	602	79.97	39.24	5.87%
NJ	310	67,911,866	4.53%	219,071	7.428	605	76.36	40.33	9.41%
VA	248	46,483,052	3.10%	187,432	7.715	602	78.94	39.84	6.04%
MI	365	44,189,839	2.95%	121,068	7.763	599	81.29	38.22	7.28%
IL	268	43,245,734	2.88%	161,365	7.891	590	80.56	40.48	7.29%
CT	189	35,582,793	2.37%	188,269	7.166	613	78.61	40.10	9.81%
CO	183	31,533,545	2.10%	172,314	6.904	622	83.23	39.60	5.87%
NV	141	31,192,596	2.08%	221,223	7.203	614	78.57	41.01	6.82%
MD	161	30,497,711	2.03%	189,427	7.789	591	77.55	38.34	4.71%
PA	238	30,235,546	2.02%	127,040	7.533	613	80.96	37.98	6.53%
OH	242	27,694,247	1.85%	114,439	7.764	613	83.95	39.98	11.02%
Other	2,062	292,811,532	19.52%	142,004	7.507	612	80.72	39.22	8.77%
Total	8,121	1,500,000,000	100.00%	184,706	7.331	613	78.50	40.43	7.47%

*Separate California into North and South if possible.

California Breakdown		Deal Size		Weighted Average Collateral Characteristics									
# Loans		Balance	%	WAC	FICO	%LTV	%DTI	Non-Primary	Non-SFPUID	Refit Cchout	MI Covered	NINA/No Doc	Interest only
403	CA-NORTH	111,767,005	7.45%	6.840	621	77.72	42.55	4.92%	8.72%	72.81%	58.10%	44.88%	41.81%
841	CA-SOUTH	231,060,545	15.40%	6.850	615	76.06	42.09	4.32%	15.03%	71.23%	56.73%	51.43%	42.97%
6,877	OUTSIDE CA	1,157,172,451	77.14%	7.474	611	79.06	39.90	8.35%	17.63%	64.72%	71.46%	40.63%	12.54%
8,121	Total	1,500,000,000	100.00%	7.331	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%

FIXED / FLOATING (H)		Deal Size		Weighted Average Collateral Characteristics									
# Loans		Balance	%	WAC	FICO	%LTV	%DTI	Non-Primary	Non-SFPUID	Refit Cchout	MI Covered	NINA/No Doc	Interest only
3	15/15	885,123	0.06%	6.217	681	82.19	41.86	0.00%	0.00%	70.32%	100.00%	55.76%	0.00%
1	15/15 IO IO	136,000	0.01%	5.950	648	76.40	30.16	0.00%	0.00%	100.00%	100.00%	100.00%	0.00%
15	2/13	1,407,121	0.09%	7.979	581	73.08	32.98	4.09%	0.00%	100.00%	81.36%	41.88%	0.00%
5,164	2/28	915,131,240	61.01%	7.529	598	78.55	40.41	9.10%	16.37%	65.81%	70.54%	42.75%	0.00%
925	2/28 IO IO	260,979,537	17.40%	6.536	645	81.19	40.86	0.57%	11.21%	58.84%	64.02%	46.34%	100.00%
1	3/12	50,914	0.00%	9.650	562	90.00	33.23	0.00%	0.00%	100.00%	100.00%	0.00%	0.00%
319	3/27	59,558,642	3.97%	7.097	624	78.22	39.96	14.36%	18.22%	72.96%	70.50%	49.14%	0.00%
80	3/27 IO IO	21,299,313	1.42%	6.358	649	79.73	40.20	1.71%	13.07%	70.60%	72.05%	34.29%	100.00%
13	6MO 30VR	2,471,381	0.16%	7.149	617	81.26	42.04	10.80%	35.30%	49.41%	62.11%	50.88%	0.00%
1,573	Fixed	229,343,394	15.29%	7.627	626	75.40	40.32	7.88%	20.92%	73.78%	63.71%	36.35%	0.00%
27	Fixed IO	8,737,336	0.58%	6.643	673	72.92	37.38	0.00%	15.66%	91.25%	35.50%	52.88%	100.00%
8,121	Total	1,500,000,000	100.00%	7.331	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%

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

LIEN BUCKET		Deal Size		Weighted Average Collateral Characteristics									
# Loans		Balance	%	WAC	FICO	%LTV	%DTI	Non-Primary	Non-SFPUID	Refit Cchout	MI Covered	NINA/No Doc	Interest only
7,930	1	1,485,055,129	99.00%	7.302	613	78.44	40.41	7.51%	16.18%	66.30%	68.88%	42.53%	19.61%
191	2	14,944,871	1.00%	10.222	614	83.93	42.65	3.04%	17.80%	69.20%	0.00%	50.73%	0.00%
8,121	Total	1,500,000,000	100.00%	7.331	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%

PREPAYMENT BUCKET		Deal Size		Weighted Average Collateral Characteristics									
# Loans		Balance	%	WAC	FICO	%LTV	%DTI	Non-Primary	Non-SFPUID	Refit Cchout	MI Covered	NINA/No Doc	Interest only
2,482	None	446,589,427	29.77%	7.550	606	77.39	40.05	7.81%	21.62%	74.05%	70.03%	45.80%	9.67%
504	12 Months	136,668,700	9.11%	7.053	628	77.28	41.19	7.87%	34.66%	73.25%	67.52%	59.13%	11.76%
4,028	24 Months	748,119,018	49.87%	7.240	610	79.72	40.62	6.66%	10.02%	69.76%	67.61%	39.96%	28.19%
1,100	36 Months	167,328,157	11.16%	7.376	628	76.96	40.01	9.94%	14.28%	69.49%	66.33%	32.57%	12.47%
60	60 Months	83,878	0.01%	9.600	501	75.00	45.24	0.00%	0.00%	100.00%	100.00%	0.00%	0.00%
Other(1)		1,210,820	0.08%	8.059	574	86.12	40.31	0.00%	14.66%	48.35%	86.47%	28.19%	13.53%
8,121	Total	1,500,000,000	100.00%	7.331	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%

INDEX BUCKET

		Deal Size		WA Loan Balance		Weighted Average Collateral Characteristics									
Type	# Loans	Balance	%	WAC	FICO	%LTV	%DTI	Non-Primary	Non-SF/FUD	Refi Cashout	MI Covered	NINA/No Doc	Interest only		
6moL	6,521	1,261,919,270	84.13%	7,282	610	79.10	40.48	7.45%	15.34%	64.80%	69.23%	43.68%	22.38%		
FRM	1,600	238,080,730	15.87%	7,591	628	75.31	40.21	7.59%	20.73%	74.42%	62.68%	36.95%	3.67%		
Total	8,121	1,500,000,000	100.00%	7,331	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%		

List all reset rates

INITIAL CAP

		Deal Size		WA Loan		Weighted Average Collateral Characteristics									
Type	# Loans	Balance	%	Balance	%	WAC	FICO	%DTI	%LTV	Non-Primary	Non-SFSPUD	Refi Cashout	MI Covered	NINABus Doc	Interest only
1.00%	26	5,895,187	0.39%	226,738		6,885	622	41.30	78.80	0.00%	23.21%	68.87%	70.20%	59.22%	26.58%
2.00%	2	564,633	0.04%	282,317		6,696	559	42.54	65.64	0.00%	0.00%	100.00%	42.84%	0.00%	0.00%
3.00%	6,492	1,255,235,451	83.60%	193,351		7,284	610	40.47	79.11	7.44%	15.31%	64.78%	69.25%	43.62%	22.36%
Other	1	224,000	0.01%	224,000		6,625	0	80.00	80.00	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
Fixed Rate Loan	1,600	238,080,730	15.87%	148,800		7,591	628	40.21	75.31	7.59%	20.73%	74.42%	62.68%	36.95%	3.67%
Total	8,121	1,500,000,000	100.00%	184,705		7,331	613	40.43	78.50	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%

PERIODIC CAP

		Deal Size		WA Loan		Weighted Average Collateral Characteristics									
Type	# Loans	Balance	%	Balance	%	WAC	FICO	%DTI	%LTV	Non-Primary	Non-SFSPUD	Refi Cashout	MI Covered	NINA/No Doc	Interest only
1.00%	6,444	1,241,736,521	82.78%	192,697		7,285	610	40.45	79.10	7.54%	15.45%	64.59%	69.02%	43.75%	22.19%
1.50%	73	19,189,103	1.29%	262,864		7,101	598	42.45	79.22	1.55%	9.11%	78.31%	83.19%	37.88%	34.37%
2.00%	4	993,646	0.07%	248,411		7,584	579	40.17	74.12	0.00%	0.00%	63.02%	71.46%	63.02%	31.52%
Fixed Rate Loan	1,600	238,080,730	15.87%	7,591	628	75.31	7.59%	75.31	75.31	7.59%	20.73%	74.42%	62.68%	36.95%	3.67%
Total	8,121	1,500,000,000	100.00%	184,706		7,331	613	40.43	78.50	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%

LIFETIME CAP

		Deal Size		WA Loan		Weighted Average Collateral Characteristics									
Type	# Loans	Balance	%	WAC	FICO	% DTI	%LTV	Non-Primary	Non-SFSPUD	Refi Cashout	MI Covered	NINA/No Doc	Interest only		
10.001 - 11.000	39	10,597,705	0.71%	4,919	680	40.77	73.52	0.00%	0.00%	63.99%	77.91%	31.02%	43.65%		
11.001 - 12.000	607	161,880,558	10.79%	5,696	654	40.96	75.88	3.68%	14.85%	63.98%	63.97%	44.24%	45.30%		
12.001 - 13.000	1,858	423,718,153	28.25%	6,594	628	40.37	78.89	4.86%	16.31%	68.33%	71.33%	46.08%	32.84%		
13.001 - 14.000	1,959	375,353,637	25.02%	7,517	602	40.67	80.60	9.26%	16.05%	64.09%	71.78%	43.81%	14.24%		
14.001 - 15.000	1,262	192,604,557	12.84%	8,477	574	40.66	80.66	11.90%	14.55%	64.09%	72.68%	40.62%	5.84%		
15.001 - 16.000	531	66,772,263	4.45%	9,485	549	39.93	78.69	11.03%	11.93%	66.05%	57.86%	39.88%	0.79%		
16.001 - 17.000	180	21,267,351	1.42%	10,455	534	41.09	74.97	7.78%	8.52%	75.97%	44.99%	41.21%	0.27%		
17.001 - 18.000	79	9,007,809	0.60%	11,383	530	40.00	71.41	6.75%	9.71%	67.99%	22.19%	32.09%	0.00%		
18.001 +	6	717,237	0.05%	12,201	522	29.55	64.97	18.73%	18.73%	61.82%	0.00%	13.38%	0.00%		
Fixed Rate Loan	1,600	238,080,730	15.87%	7,591	628	40.21	75.31	7.59%	20.73%	74.42%	62.68%	36.95%	3.67%		
Total	8,121	1,500,000,000	100.00%	7,331	613	40.43	78.50	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%		

MORTGAGE RATE (WAC) BUCKET

Type	# Loans	Deal Size	WAC	WA Loan Balance	%	WAC	FICO	SLTV	% DTI	Non-Primary	Non-SFPU	Refi Cashout	MI Covered	NINA No Doc	Interest only
<= 5.000	39	10,918,239	4.918	279,955	0.73%	677		73.71	41.55	0.00%	10.79%	67.13%	78.56%	30.11%	47.39%
5.001 - 5.500	165	44,221,637	5.319	268,010	2.95%	666		75.23	42.56	4.35%	13.33%	57.29%	65.28%	33.01%	43.14%
5.501 - 6.000	563	146,560,834	5.844	260,321	9.77%	653		74.71	40.67	2.79%	14.69%	69.04%	64.50%	45.79%	39.74%
6.001 - 6.500	879	210,375,385	6.320	238,335	14.03%	626		73.75	40.39	3.86%	17.67%	67.18%	68.74%	42.73%	32.84%
6.501 - 7.000	1,364	293,221,621	6.807	214,972	19.55%	607		78.50	40.14	5.21%	17.17%	67.18%	71.79%	47.26%	25.56%
7.001 - 7.500	1,130	226,525,974	7.297	200,465	15.10%	613		79.57	40.62	7.94%	17.88%	64.37%	68.47%	44.58%	16.29%
7.501 - 8.000	1,244	215,740,040	7.793	173,424	14.38%	598		80.40	40.62	11.55%	16.93%	63.29%	73.91%	41.49%	8.08%
8.001 - 8.500	768	117,952,292	8.293	153,584	7.86%	583		80.29	40.41	11.76%	14.64%	64.65%	74.41%	39.69%	6.01%
8.501 - 9.000	787	104,819,444	8.775	133,189	6.99%	572		80.30	39.61	12.41%	16.79%	65.19%	67.73%	37.82%	2.50%
9.001 - 9.500	387	47,466,470	9.281	122,652	3.16%	558		79.30	39.99	11.18%	11.41%	61.81%	61.25%	36.60%	0.87%
9.501 - 10.000	333	36,195,656	9.791	108,696	2.41%	556		79.46	39.45	10.90%	10.68%	67.26%	50.68%	38.24%	0.33%
10.001 - 10.500	171	17,698,132	10.285	103,498	1.18%	550		77.13	41.17	8.19%	7.55%	75.03%	44.58%	38.42%	0.32%
10.501 - 11.000	142	13,988,482	10.787	98,510	0.93%	551		76.31	41.26	6.64%	16.09%	71.38%	33.06%	43.04%	0.00%
11.001 - 11.500	76	7,531,165	11.240	99,084	0.50%	543		76.31	41.66	5.59%	7.45%	67.44%	21.15%	31.55%	0.00%
11.501 - 12.000	61	5,709,784	11.793	93,603	0.36%	536		73.54	38.96	8.85%	22.73%	73.80%	17.21%	36.44%	0.00%
12.001 - 12.500	8	740,048	12.331	92,506	0.05%	528		70.67	31.95	12.15%	0.00%	92.07%	0.00%	26.39%	0.00%
12.501 - 13.000	3	274,300	12.735	91,433	0.02%	536		58.91	36.40	74.49%	74.49%	100.00%	0.00%	0.00%	0.00%
Total	8,121	1,500,000,000	7.331	184,705	100.00%	557		78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%

WAC Mean: 6.99

Medit: 6.875

Standard Deviation: 0.901

MARGIN (WAM) BUCKET

Type	# Loans	Deal Size	WAC	WA Loan Balance	%	WAC	FICO	SLTV	% DTI	Non-Primary	Non-SFPU	Refi Cashout	MI Covered	NINA No Doc	Interest only
2.501 - 3.000	26	7,247,927	5.579	278,768	0.48%	665		72.94	42.87	3.32%	17.45%	51.61%	73.78%	14.83%	49.08%
3.001 - 3.500	92	25,923,968	5.507	281,781	1.73%	687		72.41	42.48	6.50%	14.90%	61.85%	53.98%	32.02%	55.23%
3.501 - 4.000	345	87,960,560	5.834	254,958	5.86%	660		74.71	40.97	4.28%	15.64%	57.61%	59.57%	42.87%	51.53%
4.001 - 4.500	805	187,796,909	6.333	233,288	12.52%	643		76.26	40.19	5.12%	16.53%	62.53%	65.18%	43.07%	40.16%
4.501 - 5.000	1,104	234,431,818	6.733	212,348	15.63%	628		79.18	40.19	7.99%	16.94%	65.31%	71.30%	48.66%	29.57%
5.001 - 5.500	1,182	228,152,798	7.208	193,023	15.21%	612		81.08	40.32	8.23%	17.87%	63.30%	73.59%	43.40%	18.56%
5.501 - 6.000	1,025	184,723,095	7.656	180,218	12.31%	595		82.05	40.15	10.70%	14.34%	64.93%	76.38%	46.83%	9.96%
6.001 - 6.500	749	124,673,901	8.129	166,454	8.31%	577		81.11	40.45	9.78%	14.20%	69.78%	74.94%	45.20%	8.03%
6.501 - 7.000	553	89,228,703	8.620	161,350	5.95%	555		79.63	40.85	5.30%	10.80%	65.97%	69.52%	38.56%	3.23%
7.001 - 7.500	281	41,241,076	9.088	146,765	2.75%	542		78.37	40.30	4.71%	12.43%	74.79%	62.50%	35.36%	2.03%
7.501 - 8.000	242	35,698,355	9.916	147,514	2.38%	537		77.26	42.06	4.27%	8.32%	70.92%	47.46%	35.29%	0.00%
8.001 - 8.500	53	6,912,040	10.148	130,416	0.46%	537		75.53	42.33	5.54%	11.54%	74.96%	48.99%	43.59%	0.00%
8.501 - 9.000	39	4,508,944	10.512	115,614	0.30%	538		75.44	42.34	6.08%	4.59%	52.93%	29.76%	28.75%	0.00%
9.001 - 9.500	19	2,628,427	10.999	136,338	0.16%	523		67.52	41.71	3.05%	6.31%	83.60%	11.63%	40.49%	0.00%
9.501 - 10.000	5	629,825	10.768	125,965	0.04%	528		66.85	43.35	15.98%	15.98%	66.21%	33.79%	25.17%	0.00%
10.001 - 10.500	1	162,324	10.990	162,324	0.01%	513		65.00	16.50	100.00%	0.00%	100.00%	0.00%	100.00%	0.00%
Fixed Rate Loan	1,600	238,080,730	7.591	148,800	15.87%	628		75.31	40.21	7.59%	20.73%	74.42%	62.68%	36.95%	3.67%
Total	8,121	1,500,000,000	7.331	184,705	100.00%	557		78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%

WAMargin Mean: 5.800

Medit: 5.750

Standard Deviation: 0.640

MORTGAGE INSURANCE (MI)																	
		Deal Size			WA Loan Balance		WAC		FICO	%LTV	%DTI	Weighted Average Collateral Characteristics					
Type	# Loans	Balance	%									Non-Primary	Non-SFPUD	Refi Cutover	MI Covered	NINA/No Doc	Interest Only
<80 with MI	1,684	337,642,437	22.51%		200,500	7,053		594	71.28	39.29	5.79%	15.03%	87.83%	100.00%	51.24%	13.23%	
>80 without MI	723	148,299,803	9.89%		205,117	7,590		647	90.71	43.15	13.83%	24.34%	57.24%	0.00%	51.14%	26.26%	
>=80 with MI	3,976	685,262,639	45.68%		172,350	7,369		616	84.91	40.20	7.50%	14.55%	57.70%	100.00%	30.86%	20.58%	
Not Covered by MI	1,738	328,795,121	21.92%		189,180	7,421		609	67.04	40.94	6.27%	17.15%	68.31%	0.00%	54.39%	20.24%	
Total	8,121	1,500,000,000	100.00%		184,705	7,331		613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%	

MI coverage based on FICO and LTV buckets		Loan-to-Value (LTV)									
		<= 50	50 >= 60	60 >= 69	69 >= 78	78 >= 80	80 >= 88	88 >= 96	96 >= 98	98 >= 99	99 >= 100
FICO	<= 500	0.00%	0.00%	0.04%	0.03%	0.01%	0.11%	0.01%	0.01%	0.00%	0.00%
	501 - 550	0.00%	0.00%	0.00%	1.62%	2.09%	4.60%	1.16%	0.81%	0.43%	0.02%
	551 - 600	0.00%	0.00%	0.00%	1.82%	2.28%	6.11%	2.12%	2.45%	1.60%	0.02%
	601 - 625	0.00%	0.00%	0.00%	0.86%	1.06%	5.47%	1.28%	1.88%	1.24%	0.03%
	626 - 650	0.00%	0.00%	0.46%	0.80%	0.98%	4.50%	0.98%	2.11%	0.98%	0.01%
	651 - 675	0.00%	0.00%	0.26%	0.44%	0.56%	2.73%	0.94%	1.38%	0.57%	0.00%
	676 - 700	0.00%	0.00%	0.23%	0.16%	0.42%	1.44%	0.44%	0.85%	0.40%	0.00%
	701 - 725	0.00%	0.00%	0.13%	0.15%	0.21%	0.57%	0.21%	0.62%	0.13%	0.07%
	726 - 750	0.00%	0.00%	0.06%	0.02%	0.04%	0.32%	0.17%	0.38%	0.08%	0.03%
	751 - 799	0.00%	0.00%	0.03%	0.02%	0.12%	0.29%	0.04%	0.34%	0.05%	0.02%
NA	800 +	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%
	NA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	NA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

		Significant Loan Breakdown*														
		Deal Size			LTV Significant Loans (i)			Doc Significant Loans (ii)			DTI Significant Loans (iv)			Property Significant Loans (iii)		
FICO		Balance	%		Balance	%		Balance	%		Balance	%		Balance	%	
NA		9,999,012	0.67%		1,786,259	0.12%		5,292,133	0.35%		4,412,683	0.29%		1,905,473	0.13%	
<= 500		3,671,319	0.24%		216,069	0.01%		1,569,000	0.10%		2,096,247	0.14%		451,649	0.03%	
501 - 520		99,107,896	6.61%		14,177,896	0.95%		36,517,986	2.43%		63,415,908	4.23%		7,718,761	0.51%	
521 - 540		106,098,670	7.07%		17,635,856	1.18%		36,452,347	2.43%		59,147,188	3.94%		12,707,894	0.85%	
541 - 560		122,786,627	8.19%		32,487,116	2.17%		44,444,386	2.96%		70,385,085	4.69%		18,712,118	1.25%	
561 - 580		131,970,370	8.80%		43,985,207	2.93%		41,592,310	2.77%		67,041,235	4.47%		9,796,265	0.65%	
581 - 600		173,793,081	11.59%		60,004,616	4.00%		50,908,924	3.39%		93,431,692	6.23%		20,145,314	1.34%	
601 - 620		194,266,096	12.95%		68,543,702	4.57%		72,051,335	4.80%		112,998,762	7.53%		31,984,757	2.13%	
621 - 640		188,271,681	12.55%		67,756,151	4.52%		88,430,677	5.90%		111,407,360	7.43%		26,156,691	1.74%	
641 - 660		152,045,013	10.14%		56,551,832	3.77%		68,931,180	4.60%		86,879,059	5.79%		28,109,822	1.87%	
661 - 680		112,212,701	7.48%		40,272,465	2.68%		59,285,538	3.95%		62,127,508	4.14%		28,048,988	1.87%	
681 - 700		83,464,436	5.56%		39,896,803	2.66%		55,211,946	3.69%		41,414,252	2.76%		18,760,464	1.25%	
701 - 750		92,064,317	6.14%		48,380,125	3.23%		60,091,295	4.01%		46,306,774	3.09%		28,902,868	1.93%	
751 +		30,248,982	2.02%		16,276,618	1.09%		18,384,505	1.23%		15,917,775	1.06%		9,533,417	0.64%	
TOTAL		1,500,000,000	100.00%		507,980,716	33.87%		639,163,672	42.61%		836,981,528	55.80%		242,952,481	16.20%	
		Flow →			Flow →			Flow →			Flow →			Flow →		
					Loan to Value (LTV) > 80			All No Doc, No Ratio and NINA			Debt to Income (DTI) > 40			All Property Types except SF and PUD		

Deal Info		Soundview 2005-Opt1	
Deal Name		Subprime	
Bloomberg Ticker:			
Asset Class:			
Issuer:			
Trustee:			
Lead Manager(s)			
Month:		23	
To Roll		356	
Remaining Term		58 (Weighted Average of I/O Loans)	
Remaining IO Term			
% Interest Only		19.41%	

Key:

- Cells in red font are calculations and should be left alone.
- Significant Loans qualifiers are list below each bucket

(i) Fill in top 15 states only, combine the remaining in the "Other" Bucket.
(ii) Extend Fixed / Floating bucket to include all loan types also separate 2/28 from Interest Only (IO) 2/28 and so on. If the concentration of IO's is greater than 20%, please fill out the IO template.

FICO BUCKET											
FICO	# Loans	Deal Size		WA Loan		Weighted Average Collateral Characteristics					
		Balance	%	Balance	%	WAC	FICO	% LTV	% DTI	Non-Primary	Non-SFPUD
NA	72	9,999,012	0.67%	138,875	8.35%	8.35%	8.35%	73.50	38.17	2.85%	19.06%
<= 500	23	3,671,319	0.24%	159,623	9.00%	9.00%	9.00%	74.13	40.19	3.19%	12.30%
501 - 520	600	99,107,696	6.61%	165,179	8.63%	8.63%	8.63%	73.11	42.19	2.86%	7.79%
521 - 540	628	106,098,670	7.07%	168,947	8.47%	8.47%	8.47%	73.94	40.87	2.30%	11.98%
541 - 560	687	122,786,627	8.19%	178,729	7.98%	7.98%	7.98%	74.76	40.60	3.87%	15.24%
561 - 580	767	131,970,370	8.80%	172,060	7.62%	7.62%	7.62%	76.72	39.27	4.98%	7.42%
581 - 600	1,024	173,793,081	11.59%	169,720	7.42%	7.42%	7.42%	78.50	39.33	3.49%	11.89%
601 - 620	1,082	194,266,096	12.95%	179,544	7.19%	7.19%	7.19%	79.72	40.79	6.41%	16.48%
621 - 640	967	188,271,681	12.55%	194,697	6.91%	6.91%	6.91%	79.50	40.60	5.22%	13.89%
641 - 660	800	152,045,013	10.14%	190,066	6.81%	6.81%	6.81%	79.85	40.80	10.30%	18.49%
661 - 680	534	112,212,701	7.48%	210,136	6.68%	6.68%	6.68%	80.90	40.94	12.15%	25.00%
681 - 700	380	83,464,436	5.56%	219,643	6.70%	6.70%	6.70%	82.53	39.61	13.63%	22.50%
701 - 750	426	92,064,317	6.14%	216,113	6.59%	6.59%	6.59%	83.10	40.38	20.95%	31.39%
751 +	131	30,248,962	2.02%	230,908	6.50%	6.50%	6.50%	82.41	39.84	22.27%	31.52%
Total	8,121	1,500,000,000	100.00%	184,705	7.33%	7.33%	7.33%	78.50	40.43	7.47%	16.20%

FICO Mean: 607 Medi: 606 Standard Deviation: 59.97

LTV BUCKET											
LTV	# Loans	Deal Size		WA Loan		Weighted Average Collateral Characteristics					
		Balance	%	Balance	%	WAC	FICO	% LTV	% DTI	Non-Primary	Non-SFPUD
<= 50.00	312	43,699,081	2.91%	140,061	7.15%	7.15%	7.15%	41.41	38.33	6.09%	21.99%
50.01 - 55.00	429	23,090,193	1.54%	178,994	7.02%	7.02%	7.02%	52.82	37.70	5.16%	14.31%
55.01 - 60.00	242	45,665,583	3.04%	188,701	7.21%	7.21%	7.21%	58.11	38.63	5.43%	15.92%
60.01 - 65.00	472	91,576,853	6.11%	194,019	7.38%	7.38%	7.38%	63.49	40.30	3.95%	12.17%
65.01 - 70.00	564	117,074,009	7.80%	207,578	7.20%	7.20%	7.20%	68.77	39.63	7.05%	13.15%
70.01 - 75.00	712	146,343,439	9.76%	205,539	7.33%	7.33%	7.33%	73.95	39.96	7.42%	16.43%
75.01 - 80.00	3,044	524,570,125	34.97%	172,329	7.22%	7.22%	7.22%	79.65	40.49	4.65%	15.09%
80.01 - 85.00	762	145,111,500	9.67%	190,435	7.44%	7.44%	7.44%	84.43	40.07	12.20%	21.21%
85.01 - 90.00	1,024	215,890,872	14.39%	210,831	7.38%	7.38%	7.38%	89.63	41.38	14.81%	19.85%
90.01 - 95.00	752	133,341,168	8.89%	177,315	7.65%	7.65%	7.65%	94.77	41.75	6.45%	13.41%
95.01 - 100.00	108	13,637,177	0.91%	126,270	6.84%	6.84%	6.84%	99.30	44.47	2.27%	11.32%
Total	8,121	1,500,000,000	100.00%	184,705	7.33%	7.33%	7.33%	78.50	40.43	7.47%	16.20%

LTV Mean: 78.28 Medi: 80 Standard Deviation: 12.46

DTI BUCKET													
DTI	# Loans	Deal Size	WA Loan		Weighted Average Collateral Characteristics				Collateral Characteristics				Interest only
			Balance	%	WAC	FICO	%LTV	%DTI	Non-Primary	Non-SFPUID	Refi Cashout	MI Covered	NINA/No Doc
0.00 - 20.00	524	82,037,946	156,561	5.47%	7.480	631	77.36	15.06	13.81%	16.13%	65.85%	56.82%	56.36%
20.01 - 25.00	452	65,405,086	144,702	4.36%	7.477	609	76.32	22.70	11.56%	11.58%	71.28%	71.60%	35.77%
25.01 - 30.00	743	116,681,762	157,041	7.78%	7.396	610	77.03	27.62	6.88%	13.96%	73.83%	72.62%	38.60%
30.01 - 35.00	995	172,830,996	173,690	11.52%	7.281	614	77.25	32.56	7.37%	15.45%	69.44%	68.53%	45.53%
35.01 - 40.00	1,240	226,062,882	182,309	15.07%	7.271	614	78.45	37.63	6.07%	16.03%	64.03%	72.26%	46.14%
40.01 - 45.00	1,508	290,277,631	192,492	19.35%	7.311	614	79.26	42.62	5.87%	16.26%	63.34%	70.98%	46.53%
45.01 - 50.00	1,538	315,728,660	205,285	21.05%	7.288	612	79.12	47.61	6.40%	17.07%	66.44%	71.83%	46.31%
50.01 - 55.00	881	178,412,208	202,511	11.89%	7.395	604	79.50	52.29	7.22%	16.04%	63.95%	72.05%	22.73%
55.01 - 60.00	192	40,495,091	210,912	2.70%	7.285	607	79.25	56.74	10.25%	22.29%	66.51%	3.77%	18.48%
60.01+	48	12,067,937	253,415	0.80%	7.572	609	79.13	65.73	36.35%	34.67%	71.93%	0.00%	52.76%
Total	8,121	1,500,000,000	184,706	100.00%	7.331	613	78.50	40.43	7.47%	16.20%	66.33%	66.19%	42.61%

DTI Mean: 39.27 DTI Median: 40.64 Standard Deviation: 10.47

PURPOSE BUCKET													
Purpose	# Loans	Deal Size	WA Loan		Weighted Average Collateral Characteristics				Collateral Characteristics				Interest only
			Balance	%	WAC	FICO	%LTV	%DTI	Non-Primary	Non-SFPUID	Refi Cashout	MI Covered	NINA/No Doc
Cash Out Refinance	5,116	994,889,938	194,466	66.33%	7.327	603	76.56	40.09	6.53%	15.27%	100.00%	69.55%	45.63%
Purchase	2,422	400,644,912	165,419	26.71%	7.244	641	83.23	40.80	10.76%	19.75%	0.00%	65.76%	38.89%
Rate/Term Refinance	583	104,465,150	179,186	6.96%	7.705	594	78.87	42.26	3.83%	11.42%	0.00%	64.59%	28.10%
Total	8,121	1,500,000,000	184,706	100.00%	7.331	613	78.50	40.43	7.47%	16.20%	66.33%	66.19%	42.61%

OCCUPANCY BUCKET													
Occ Type	# Loans	Deal Size	WA Loan		Weighted Average Collateral Characteristics				Collateral Characteristics				Interest only
			Balance	%	WAC	FICO	%LTV	%DTI	Non-Primary	Non-SFPUID	Refi Cashout	MI Covered	NINA/No Doc
Non-owner	553	88,619,276	160,252	5.91%	7.933	654	81.53	39.87	100.00%	49.65%	60.03%	66.48%	59.91%
Primary	7,452	1,387,955,541	186,263	92.53%	7.294	609	78.28	40.49	0.00%	14.09%	67.00%	68.50%	41.22%
Second Home	116	23,425,182	201,941	1.56%	7.235	642	79.79	38.90	100.00%	13.69%	50.30%	51.29%	56.61%
Total	8,121	1,500,000,000	184,706	100.00%	7.331	613	78.50	40.43	7.47%	16.20%	66.33%	66.19%	42.61%

DOCUMENTATION BUCKET													
Doc Type	# Loans	Deal Size	WA Loan		Weighted Average Collateral Characteristics				Collateral Characteristics				Interest only
			Balance	%	WAC	FICO	%LTV	%DTI	Non-Primary	Non-SFPUID	Refi Cashout	MI Covered	NINA/No Doc
Business Bank Statements	2	482,662	241,331	0.03%	6.347	646	80.00	27.65	0.00%	0.00%	100.00%	48.39%	0.00%
Full Documentation	5,152	850,975,031	165,174	56.73%	7.362	602	79.43	40.81	5.20%	13.76%	62.87%	74.44%	0.00%
Lite Documentation	39	9,378,735	240,480	0.63%	7.591	625	81.96	41.21	7.65%	16.44%	57.84%	50.07%	0.00%
No Documentation	94	17,503,585	186,208	1.17%	7.113	704	80.27	42.65	9.59%	19.02%	53.80%	19.84%	100.00%
Stated Income Documentation	2,834	621,659,987	219,359	41.44%	7.292	624	77.12	39.91	10.52%	19.46%	71.52%	61.29%	100.00%
Total	8,121	1,500,000,000	184,706	100.00%	7.331	613	78.50	40.43	7.47%	16.20%	66.33%	66.19%	42.61%

PROPERTY BUCKET

Property Type	# Loans	Deal Size		WA Loan		WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics				NINA/No Doc	Interest only
		Balance	%	Balance	%					Non-Primary	Non-SFHUD	Refi Cashout	MI Covered		
2-4 Units Attached	91	23,527,807	1.57%	258,547		7,267	643	78.22	41.89	29.64%	100.00%	71.73%	50.03%	58.03%	6.64%
2-4 Units Detached	560	131,779,731	8.79%	235,321		7,339	635	78.49	41.94	26.71%	100.00%	65.27%	57.11%	58.47%	9.27%
Condo High-Rise Attached	27	6,937,204	0.46%	256,933		7,008	638	79.68	42.28	8.14%	100.00%	59.31%	57.11%	54.38%	37.61%
Condo Low-Rise Attached	384	65,167,031	4.34%	169,706		7,225	625	79.17	40.43	6.63%	100.00%	53.54%	73.65%	44.63%	25.92%
Manufactured Housing	4	790,848	0.05%	197,712		6,381	638	83.97	37.55	0.00%	100.00%	29.26%	100.00%	29.26%	0.00%
PUD Attached	125	14,749,980	0.90%	117,999		7,354	650	79.76	39.38	2.20%	100.00%	66.30%	3.50%	3.50%	0.85%
PUD Detached	58	8,700,998	0.56%	150,017		7,473	613	80.22	40.37	3.08%	0.00%	56.72%	76.47%	32.87%	30.42%
Single Family Attached	602	133,868,009	8.92%	222,372		7,241	617	80.43	40.37	4.74%	0.00%	68.90%	68.25%	34.81%	32.02%
Single Family Detached	118	18,646,664	1.24%	198,023		7,303	606	77.16	39.05	4.06%	0.00%	67.76%	74.96%	41.56%	9.24%
Total	6,152	1,095,831,848	73.05%	178,126		7,350	607	78.21	40.25	5.23%	0.00%	68.30%	69.39%	41.76%	19.21%
	8,121	1,500,000,000	100.00%	184,705		7,331	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%

PRINCIPAL BUCKET

UPB	# Loans	Deal Size		WA Loan		WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics				NINA/No Doc	Interest only
		Balance	%	Balance	%					Non-Primary	Non-SFHUD	Refi Cashout	MI Covered		
0.00 - 50,000.00	72	3,593,844	0.24%	49,914		9,064	585	66.86	34.32	4.17%	6.95%	81.96%	40.25%	26.38%	0.00%
50,000.01 - 75,000.00	1,025	63,871,397	4.26%	62,314		8,881	599	79.00	35.67	13.79%	10.73%	57.95%	59.15%	24.25%	0.39%
75,000.01 - 100,000.00	1,005	88,478,966	5.90%	88,039		8,345	600	77.92	37.66	9.56%	14.22%	54.42%	64.96%	27.63%	2.90%
100,000.01 - 125,000.00	1,004	112,852,083	7.52%	112,402		7,802	606	78.81	38.15	7.96%	12.07%	54.38%	76.19%	26.83%	6.41%
125,000.01 - 150,000.00	980	134,885,770	8.99%	137,639		7,581	607	78.17	38.90	9.18%	15.57%	61.06%	72.53%	32.35%	9.93%
150,000.01 - 175,000.00	727	117,882,301	7.86%	162,149		7,368	605	77.22	39.28	5.22%	11.69%	64.05%	73.88%	31.88%	13.74%
175,000.01 - 200,000.00	675	126,614,342	8.44%	187,577		7,247	608	76.54	40.05	6.81%	14.83%	67.85%	71.60%	39.05%	15.31%
200,000.01 - 250,000.00	907	203,195,688	13.55%	224,030		7,131	605	77.80	41.03	6.92%	14.45%	68.67%	75.73%	40.21%	17.75%
250,000.01 - 300,000.00	579	158,914,621	10.59%	274,464		7,133	611	78.94	41.96	4.47%	17.49%	71.63%	77.41%	49.94%	22.49%
300,000.01 - 350,000.00	408	132,588,990	8.84%	324,973		7,021	618	79.53	42.28	6.17%	20.92%	71.70%	74.25%	54.95%	24.61%
350,000.01 - 400,000.00	252	94,704,369	6.31%	375,811		6,936	619	78.76	42.89	7.49%	21.46%	69.07%	72.90%	59.08%	25.85%
400,000.01 - 450,000.00	159	67,476,340	4.50%	424,379		6,947	634	81.09	42.86	7.61%	29.46%	71.91%	76.13%	57.74%	31.98%
450,000.01 - 500,000.00	106	50,549,883	3.37%	476,886		6,836	639	82.10	43.39	4.73%	20.84%	63.07%	62.18%	60.59%	38.63%
500,000.01 - 600,000.00	124	68,175,193	4.55%	549,800		7,008	629	82.10	42.42	10.68%	20.94%	75.03%	42.06%	60.53%	31.98%
600,000.01 - 700,000.00	43	27,676,968	1.85%	643,648		6,697	633	80.80	42.32	9.57%	16.24%	74.42%	18.06%	44.49%	49.09%
700,000.01 +	55	48,539,425	3.24%	882,535		6,619	629	72.61	38.10	9.44%	3.50%	73.45%	7.81%	50.03%	55.03%
Total	8,121	1,500,000,000	100.00%	184,705		7,331	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%

Min 22,950 Max 1,000,000

State Concentration Bucket (i)

State*	# Loans	Deal Size		WA Loan		WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics				NINA/No Doc	Interest only
		Balance	%	Balance	%					Non-Primary	Non-SFHUD	Refi Cashout	MI Covered		
CA	1,244	342,827,549	22.86%	275,585		6,847	617	76.61	42.24	4.51%	13.39%	71.75%	57.19%	49.30%	42.59%
NY	636	160,168,131	10.68%	251,837		7,204	626	77.14	41.14	11.67%	37.57%	71.58%	66.74%	58.46%	9.70%
MA	564	140,292,474	9.35%	248,746		6,981	611	75.49	41.02	5.14%	31.40%	78.71%	68.75%	48.81%	12.47%
FL	661	101,537,319	6.77%	153,612		7,644	615	79.37	39.72	10.99%	11.46%	56.90%	67.79%	46.65%	16.75%
TX	609	73,796,264	4.92%	121,176		7,962	602	79.97	39.24	5.87%	2.97%	49.04%	72.22%	38.72%	1.80%
NJ	310	67,911,866	4.53%	219,071		7,428	605	76.36	40.33	9.41%	24.00%	75.99%	71.97%	51.25%	10.21%
VA	248	46,483,052	3.10%	187,432		7,715	602	78.94	39.84	6.04%	2.94%	68.84%	67.80%	37.55%	17.27%
MI	365	44,189,839	2.95%	121,068		7,763	599	81.29	38.22	7.28%	8.04%	67.86%	75.07%	30.64%	3.87%
IL	268	43,245,734	2.88%	161,365		7,891	590	80.56	40.10	9.81%	17.88%	72.35%	76.39%	32.92%	5.05%
CT	189	35,592,793	2.37%	188,269		7,166	613	78.61	40.10	5.87%	7.69%	69.61%	75.65%	48.03%	8.82%
CO	183	31,533,545	2.10%	172,314		6,904	622	83.23	39.60	8.82%	5.03%	73.93%	79.67%	36.91%	40.59%
NV	141	31,192,396	2.08%	221,223		7,203	614	78.57	41.01	6.82%	5.03%	73.93%	79.67%	36.91%	30.31%
MD	161	30,497,711	2.03%	189,427		7,789	591	77.55	38.34	4.71%	9.11%	74.55%	77.47%	34.49%	14.73%
PA	238	30,235,546	2.02%	127,040		7,533	613	80.96	39.93	6.53%	7.82%	79.84%	71.43%	28.84%	4.84%
OH	242	27,694,247	1.85%	114,439		7,764	613	83.95	39.99	11.02%	9.51%	50.34%	74.44%	20.70%	7.76%
Other	2,062	292,811,532	19.52%	142,004		7,607	612	80.72	39.22	8.77%	10.01%	68.13%	73.06%	31.45%	14.14%
Total	8,121	1,500,000,000	100.00%	184,705		7,331	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%

	Deal Size		Weighted Average Collateral Characteristics										NINJA/No Doc	Interest only
	# Loans	Balance	%	WAC	FICO	%LTV	%DTI	Non-Primary	Non-SFUSD	Refi/Cashout	Mt	Covered		
California Breakdown														
CA-NORTH	403	111,767,005	7.45%	6.840	621	77.72	42.55	4.92%	8.72%	72.81%	58	109%	44	88%
CA-SOUTH	841	231,060,545	15.40%	6.850	615	76.06	42.09	4.32%	15.65%	71.23%	56	73%	51	43%
OUTSIDE CA	6,877	1,157,172,451	77.14%	7.474	611	79.08	39.90	8.35%	17.03%	64.72%	71	48%	40	63%
TOTAL	8,121	1,500,000,000	100.00%	7.331	613	76.50	40.43	7.47%	16.20%	68.33%	68	19%	42	61%

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

LIEN BUCKET														
Type	# Loans	Deal Size		WA Loan		Weighted Average Collateral Characteristics								
		Balance	%	Balance	%	WAC	FICO	% TV	% DTI	Non-Primary	Non-SE/PUD	Ruffi Cachat	MI Covered	NINA/No Doc
1	7,930	1,485,053,129	99.00%	187,271	7.302	613	78.44	40.41	16.18%	66.30%	68.88%	42.53%	19.61%	
2	191	14,944,871	1.00%	78,245	10.222	614	83.93	47.65	3.04%	69.20%	0.00%	50.73%	0.00%	
Total	8,121	1,500,000,000	100.00%	184,706	7.331	613	78.50	40.43	7.47%	66.33%	68.19%	42.81%	19.41%	

		Deal Size		WA Loan Balance		Weighted Average Collateral Characteristics										PREPAYMENT BUCKET	
Type	# Loans	Balance	%	WAC	FICO	%LTV	%DTI	Non-Primary	Non-SF/RUD	1st/2nd Cashout	MI Covered	NINA/MO Doc	Interest only				
None	2,482	446,589,427	29.77%	7.550	606	77.39	40.05	7.81%	21.62%	74.06%	70.03%	58.13%	9.67%				
12 Months	504	136,668,700	9.11%	7.053	628	77.18	41.19	7.87%	34.66%	73.25%	67.52%	59.13%	11.67%				
24 Months	4,028	748,113,018	49.87%	7.240	610	79.72	40.62	6.66%	10.02%	59.76%	67.61%	39.96%	28.19%				
36 Months	1,100	167,328,157	11.16%	7.376	628	79.96	40.01	9.94%	14.28%	69.49%	66.33%	32.57%	12.47%				
60 Months	1	83,878	0.01%	83.878	501	75.00	45.24	0.00%	0.00%	100.00%	100.00%	0.00%	0.00%				
Other(1)	6	1,210,820	0.08%	8.059	574	86.12	40.31	0.00%	14.66%	48.35%	86.47%	28.19%	13.53%				
Total	8,321	1,500,000,000	100.00%	184,706	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.81%	19.41%				

INDEX BUCKET

		Deal Size		WA Loan		Weighted Average Collateral Characteristics									
Type	# Loans	Balance	%	Balance	%	WAC	FICO	%LTV	% DTI	Non-Primary	Non SFPUD	Refi Cashout	MI Covered	NINA/No Doc	Interest only
6moL	6,521	1,261,919,270	84.13%	183,516		7.282	610	79.10	40.48	7.45%	15.34%	64.80%	68.23%	43.68%	22.38%
FRM	1,600	238,080,730	15.87%	148,800		7.591	628	75.31	40.21	7.59%	20.73%	74.42%	62.68%	36.95%	3.67%
Total	8,121	1,500,000,000	100.00%	184,706		7.331	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%

List all reset rates

INITIAL CAP

		Deal Size		WA Loan		Weighted Average Collateral Characteristics									
Type	# Loans	Balance	%	Balance	%	WAC	FICO	%LTV	% DTI	Non - Primary	Non SFPUD	Refi Cashout	MI Covered	NINA/No Doc	Interest only
1.00%	26	5,895,187	0.39%	226,738		6,885	622	78.80	41.30	9.52%	23.21%	68.87%	70.20%	59.22%	28.58%
2.00%	2	564,333	0.04%	282,317		6,696	559	65.64	42.54	0.00%	0.00%	100.00%	42.84%	0.00%	0.00%
3.00%	6,492	1,255,235,451	83.68%	193,351		7,284	610	79.11	40.47	7.44%	15.31%	64.78%	68.25%	43.62%	22.36%
Other	1	224,000	0.01%	224,000		6,625	0	80.00	36.37	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
Fixed Rate Loan	1,600	238,080,730	15.87%	148,800		7,591	628	75.31	40.21	7.59%	20.73%	74.42%	62.68%	36.95%	3.67%
total	8,121	1,500,000,000	100.00%	184,706		7,331	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%

PERIODIC CAP

		Deal Size		WA Loan		Weighted Average Collateral Characteristics									
Type	# Loans	Balance	%	Balance	%	WAC	FICO	% 1Y	% DTI	Non - Primary	Non SFR/UD	Refi Cashout	MI Covered	NINA/No Doc	Interest only
1.00%	6,444	1,241,736,521	82.78%	192,697		7,285	610	79.10	40.45	7.54%	15.45%	64.59%	69.02%	43.75%	22.19%
1.50%	73	19,189,103	1.28%	282,864		7,101	598	79.22	42.45	1.55%	9.11%	78.31%	83.19%	37.88%	34.37%
2.00%	4	993,946	0.07%	248,411		7,584	579	74.12	40.17	0.00%	0.00%	63.02%	71.46%	63.02%	31.52%
Fixed Rate Loan	1,600	238,080,730	15.87%	148,800		7,591	628	75.31	40.21	7.59%	20.73%	74.42%	62.68%	36.95%	3.67%
Total	8,121	1,500,000,000	100.00%	184,706		7,331	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%

LIFETIME CAP

		Deal Size		WA Loan		Weighted Average Collateral Characteristics									
Type	# Loans	Balance	%	WAC	FICO	%LTV	%DTI	Non-Primary	Non-SFHUD	Refi Cashout	MI Covered	NINA/No Doc	Interest only		
10.001 - 11.000	39	10,597,705	0.71%	4,919	680	73.52	40.77	0.00%	13.26%	63.99%	77.91%	31.02%	43.65%		
11.001 - 12.000	607	161,880,558	10.79%	5,696	654	75.88	40.96	3.68%	14.85%	63.98%	63.97%	44.24%	45.30%		
12.001 - 13.000	1,858	423,718,153	28.25%	6,594	628	78.89	40.37	4.86%	16.31%	66.33%	71.33%	46.08%	32.84%		
13.001 - 14.000	1,959	375,353,637	25.02%	7,517	602	80.60	40.67	9.26%	16.05%	62.82%	71.78%	43.81%	14.24%		
14.001 - 15.000	1,282	192,604,557	12.84%	8,477	574	80.66	40.09	11.90%	14.55%	64.09%	72.68%	40.62%	5.84%		
15.001 - 16.000	631	66,772,263	4.45%	9,485	549	78.69	39.93	11.03%	11.93%	66.05%	57.86%	39.88%	0.79%		
16.001 - 17.000	180	21,267,351	1.42%	10,455	534	74.97	41.09	7.78%	8.52%	75.97%	44.99%	41.21%	0.27%		
17.001 - 18.000	79	9,007,809	0.60%	11,383	530	71.41	40.00	6.75%	9.71%	67.99%	22.19%	32.09%	0.00%		
18.001 +	6	717,237	0.05%	12,201	522	64.97	29.55	18.73%	18.73%	91.82%	0.00%	13.38%	0.00%		
Fixed Rate Loan	1,600	238,080,730	15.87%	7,591	628	75.31	40.21	7.59%	20.73%	74.42%	62.68%	36.95%	3.67%		
Total	8,121	1,500,000,000	100.00%	7,331	613	78.50	40.43	7.47%	16.20%	66.33%	68.19%	42.61%	19.41%		

MORTGAGE RATE (WAG) BUCKET												
Type	# Loans	Deal Size	WA Loan Balance	WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics	Refi Cashout	Mt Covered	NINJA No Doc	Interest only
								Non-Primary				
<= 5.000	39	10,918,239	279,955	4,918	677	73.71	41.55	0.00%	10.79%	67.13%	30.11%	47.39%
5.001 - 5.500	165	44,221,637	268,010	5,319	666	75.23	42.96	4.35%	13.33%	57.29%	33.01%	43.14%
5.501 - 6.000	563	146,560,834	260,321	5,844	663	74.71	40.67	2.79%	14.69%	68.04%	45.79%	39.14%
6.001 - 6.500	879	210,375,385	239,335	6,320	638	77.24	40.39	3.86%	17.67%	70.54%	47.73%	32.84%
6.501 - 7.000	1,364	293,221,621	214,972	6,807	626	78.50	40.14	5.21%	17.77%	71.79%	47.26%	25.56%
7.001 - 7.500	1,130	226,525,974	200,465	7,297	613	79.57	40.62	7.94%	17.88%	68.47%	44.48%	16.29%
7.501 - 8.000	1,244	215,740,040	173,424	7,793	598	80.40	40.62	11.55%	16.93%	63.29%	41.49%	8.08%
8.001 - 8.500	768	117,952,292	153,584	8,293	583	80.29	40.41	11.76%	14.64%	64.66%	39.69%	6.01%
8.501 - 9.000	787	104,819,444	133,189	8,775	572	80.30	39.61	12.41%	16.79%	65.19%	37.82%	2.50%
9.001 - 9.500	387	47,466,470	122,652	9,281	558	79.30	39.89	11.18%	11.41%	64.81%	36.60%	0.87%
9.501 - 10.000	333	36,185,656	108,696	9,791	556	79.30	39.45	10.90%	10.68%	67.23%	38.24%	0.33%
10.001 - 10.500	171	17,698,132	103,498	10,285	550	77.13	41.17	8.19%	7.55%	75.03%	44.58%	0.32%
10.501 - 11.000	142	13,988,482	98,510	10,787	551	76.31	41.26	6.64%	16.09%	71.36%	33.06%	0.00%
11.001 - 11.500	76	7,531,165	99,094	11,240	543	76.31	41.66	5.50%	7.45%	67.44%	21.15%	0.00%
11.501 - 12.000	61	5,709,784	93,603	11,793	536	73.54	38.86	8.85%	0.00%	92.07%	36.44%	0.00%
12.001 - 12.500	8	740,048	92,506	12,331	528	70.67	31.95	12.15%	0.00%	100.00%	0.00%	0.00%
12.501 - 13.000	3	274,300	91,433	12,735	536	58.91	36.40	74.49%	0.00%	100.00%	0.00%	0.00%
13.001 +	1	60,498	60,488	13,340	557	90.00	45.39	0.00%	0.00%	0.00%	100.00%	0.00%
Total	8,121	1,500,000,000	184,706	7,331	613	78.50	40.43	7.47%	16.20%	66.33%	42.61%	19.41%

WAC Mean: 6.99 Medi: 6.875 Standard Deviation: 0.901

MARGIN (WAM) BUCKET												
Type	# Loans	Deal Size	WA Loan Balance	WAC	FICO	%LTV	%DTI	Weighted Average Collateral Characteristics	Refi Cashout	Mt Covered	NINJA No Doc	Interest only
								Non-Primary				
2.501 - 3.000	26	7,247,927	218,766	5,579	665	72.94	42.87	3.32%	17.45%	51.61%	14.83%	49.08%
3.001 - 3.500	92	25,923,868	261,781	5,507	687	72.41	42.48	6.50%	14.90%	61.85%	32.02%	55.23%
3.501 - 4.000	345	87,960,660	254,958	5,834	660	74.71	40.97	4.28%	15.64%	57.61%	42.87%	51.53%
4.001 - 4.500	805	187,796,909	233,288	6,333	643	76.28	40.19	5.12%	16.53%	62.53%	43.07%	40.16%
4.501 - 5.000	1,104	234,431,818	212,348	6,733	628	79.18	40.19	7.99%	16.94%	65.31%	48.66%	29.57%
5.001 - 5.500	1,182	228,152,798	193,023	7,208	612	81.08	40.32	8.23%	17.87%	63.30%	43.40%	18.56%
5.501 - 6.000	1,025	184,723,895	180,218	7,656	595	82.05	40.15	10.70%	14.34%	69.78%	46.03%	9.96%
6.001 - 6.500	749	124,673,901	166,454	8,129	577	81.11	40.45	9.78%	14.20%	64.93%	45.20%	8.03%
6.501 - 7.000	563	89,226,703	161,350	8,620	555	79.63	40.85	5.30%	10.80%	65.97%	38.56%	3.23%
7.001 - 7.500	281	41,241,076	146,765	9,088	542	78.37	40.30	4.71%	12.43%	74.79%	35.36%	2.03%
7.501 - 8.000	242	35,698,355	147,514	9,916	537	77.26	42.06	4.27%	8.32%	70.92%	35.29%	0.00%
8.001 - 8.500	53	6,912,040	130,416	10,148	537	75.53	42.33	5.54%	11.54%	74.96%	43.59%	0.00%
8.501 - 9.000	39	4,508,944	115,614	10,512	538	75.44	42.34	6.06%	4.59%	52.93%	28.75%	0.00%
9.001 - 9.500	19	2,628,427	138,338	10,999	523	67.52	43.35	3.05%	6.31%	83.60%	40.49%	0.00%
9.501 - 10.000	5	629,825	125,965	10,768	528	66.85	43.35	15.98%	15.98%	66.21%	25.17%	0.00%
10.001 - 10.500	1	162,324	162,324	10,990	513	65.00	16.50	100.00%	0.00%	100.00%	100.00%	0.00%
Fixed Rate Loan	1,600	238,080,730	148,800	7,591	628	75.31	40.21	7.59%	20.73%	74.42%	36.95%	3.67%
Total	8,121	1,500,000,000	184,706	7,331	613	78.50	40.43	7.47%	16.20%	66.33%	42.61%	19.41%

WAMargin Mean: 5.800 Medi: 5.750 Standard Deviation: 0.640

MORTGAGE INSURANCE (MI)											
Type	# Loans	Deal Size Balance	WA Loan Balance	WAC	FICO	%LTV	%DTI	Non-Primary	Non-SFPU	Refi/Cashout	MI Covered
<80 with MI	1,684	337,642,437	200,500	7,053	594	71.28	39.29	5.79%	15.03%	87.83%	100.00%
>80 without MI	723	148,299,803	205,117	7,590	647	90.71	43.15	13.83%	24.34%	57.24%	0.00%
>80 with MI	3,976	685,262,639	172,350	7,369	616	84.91	40.20	7.50%	14.55%	57.70%	100.00%
Not Covered by MI	1,738	328,795,121	189,180	7,421	608	67.04	40.94	6.27%	17.15%	66.31%	0.00%
Total	8,121	1,500,000,000	184,705	7,331	613	78.50	40.43	7.47%	16.20%	66.33%	68.18%
											42.61%
											19.41%

Deal Coverage											
Loan-to-Value (LTV)											
Percentage of the deal based on FICO and LTV buckets.*											
F I C O	<= 500	0.00%	0.00%	0.01%	0.06%	0.03%	0.02%	0.11%	0.01%	0.01%	0.00%
	501 - 550	0.77%	0.41%	0.92%	2.02%	2.32%	2.77%	5.39%	1.37%	1.08%	0.80%
	551 - 600	0.80%	0.62%	0.95%	1.83%	2.26%	2.72%	7.25%	2.56%	3.14%	2.10%
	601 - 625	0.35%	0.21%	0.32%	0.78%	1.02%	1.24%	6.38%	1.73%	2.26%	1.56%
	626 - 650	0.35%	0.12%	0.28%	0.65%	1.08%	1.26%	5.96%	1.26%	2.92%	1.11%
	651 - 675	0.24%	0.07%	0.22%	0.26%	0.49%	0.73%	4.41%	1.15%	1.70%	0.78%
	676 - 700	0.17%	0.02%	0.20%	0.23%	0.17%	0.47%	2.79%	0.78%	1.33%	1.09%
	701 - 725	0.07%	0.08%	0.02%	0.13%	0.21%	0.25%	1.27%	0.31%	0.88%	0.76%
	726 - 750	0.05%	0.00%	0.02%	0.06%	0.08%	0.05%	0.63%	0.26%	0.49%	0.35%
	751 - 799	0.05%	0.00%	0.08%	0.03%	0.06%	0.14%	0.55%	0.20%	0.52%	0.30%
NA	800 +	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.00%	0.01%	0.03%
	NA	0.06%	0.00%	0.03%	0.04%	0.07%	0.11%	0.23%	0.05%	0.06%	0.01%

MI Coverage											
Loan-to-Value (LTV)											
MI coverage based on FICO and LTV buckets											
F I C O	<= 500	0.00%	0.00%	0.00%	0.04%	0.03%	0.01%	0.11%	0.01%	0.01%	0.00%
	501 - 550	0.00%	0.00%	0.00%	1.12%	1.62%	2.09%	4.60%	1.16%	0.81%	0.43%
	551 - 600	0.00%	0.00%	0.00%	1.39%	1.82%	2.28%	6.11%	2.12%	2.45%	1.60%
	601 - 625	0.00%	0.00%	0.00%	0.64%	0.86%	1.06%	5.47%	1.28%	1.88%	1.24%
	626 - 650	0.00%	0.00%	0.00%	0.46%	0.80%	0.96%	4.50%	0.98%	2.11%	0.98%
	651 - 675	0.00%	0.00%	0.00%	0.29%	0.44%	0.56%	2.73%	0.94%	1.38%	0.57%
	676 - 700	0.00%	0.00%	0.00%	0.23%	0.16%	0.42%	1.44%	0.44%	0.85%	0.40%
	701 - 725	0.00%	0.00%	0.00%	0.13%	0.15%	0.21%	0.57%	0.21%	0.62%	0.13%
	726 - 750	0.00%	0.00%	0.00%	0.06%	0.02%	0.04%	0.32%	0.17%	0.38%	0.08%
	751 - 799	0.00%	0.00%	0.00%	0.03%	0.02%	0.12%	0.29%	0.04%	0.34%	0.05%
NA	800 +	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.00%	0.00%	0.00%
	NA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Backup Servicer:

Primary Servicer (s):

% Name
100.00%

2
3
4
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9
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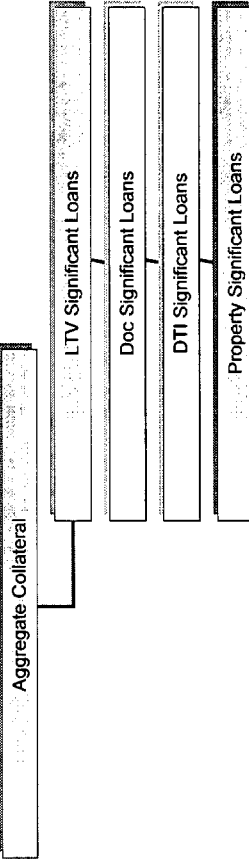
% Name

Originator (s):
2
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10

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

		Significant Loan Breakdown*											
FICO	Deal Size	LTV Significant Loans (i)			Doc Significant Loans (ii)			DTI Significant Loans (iv)			Property Significant Loans (iii)		
		Balance	%		Balance	%		Balance	%		Balance	%	
NA		9,999,012	0.67%		1,798,259	0.12%		4,412,883	0.29%		1,905,473	0.13%	
<= 600		3,671,319	0.24%		216,069	0.01%		2,096,247	0.14%		451,649	0.03%	
501 - 620		99,107,696	6.61%		14,177,896	0.95%		63,415,908	4.23%		7,716,761	0.51%	
521 - 540		106,098,670	7.07%		17,635,856	1.18%		59,147,188	3.94%		12,707,894	0.85%	
541 - 560		122,786,627	8.19%		32,487,116	2.17%		70,385,085	4.69%		18,712,118	1.25%	
561 - 580		131,970,370	8.80%		43,985,207	2.93%		67,041,235	4.47%		9,796,265	0.65%	
581 - 600		173,793,081	11.59%		60,004,616	4.00%		93,431,692	6.23%		20,145,314	1.34%	
601 - 620		194,266,096	12.95%		68,543,702	4.57%		112,998,762	7.53%		31,984,757	2.13%	
621 - 640		188,271,681	12.55%		67,756,151	4.52%		111,407,360	7.43%		26,156,691	1.74%	
641 - 660		152,045,013	10.14%		56,551,832	3.77%		86,879,059	5.79%		28,109,822	1.87%	
661 - 680		112,212,701	7.48%		40,272,465	2.68%		62,127,508	4.14%		28,048,988	1.87%	
681 - 700		83,464,436	5.56%		39,896,803	2.66%		41,414,252	2.76%		18,780,464	1.25%	
701 - 750		92,064,317	6.14%		48,380,125	3.23%		46,306,774	3.09%		28,902,868	1.93%	
751 +		30,248,982	2.02%		16,276,618	1.09%		15,917,775	1.06%		9,533,417	0.64%	
TOTAL		1,500,000,000	100.00%		507,980,746	33.87%		836,881,528	55.80%		242,952,481	16.20%	

Buckets should flow from one Signifier to the next Signifier see diagram below for flow chart:



* Cells in red font are calculations and should be left alone.

- (i) Loans with LTV > 80 should be placed in each corresponding bucket
- (ii) Significant Documentation should consist of No doc, No Ratio and NINA loans
- (iii) Property Significant loans will consist of everything that is not Single Family and PUD
- (iv) DTI Significant loans should consist of loans with a DTI > 40

Soundview 2005-OPT1

Aggregate Loans

FICO	% of total deal	WA LTV	Max LTV	% Full Doc	% Owner Occ	% IO	WAC	WA Margin	with Silent 2nd
500 - 519	6.44%	73.47	95.00	63.17%	97.05%	0.00%	8.677	6.549	1.20%
520 - 539	7.11%	73.64	100.00	63.89%	98.01%	0.21%	8.489	6.548	1.36%
540 - 559	7.99%	74.72	100.00	64.31%	95.91%	2.62%	7.989	6.088	1.93%
560 - 579	8.61%	76.36	96.25	66.90%	94.90%	3.19%	7.667	5.724	4.68%
580 - 599	11.48%	78.42	100.00	70.86%	96.80%	21.43%	7.430	5.372	16.99%
600 - 619	13.15%	79.88	100.00	62.30%	93.55%	24.33%	7.200	5.188	21.60%
620 - 639	12.52%	79.46	100.00	52.42%	94.89%	29.28%	6.939	4.907	20.96%
640 - 659	10.33%	79.88	100.00	54.20%	89.92%	29.50%	6.816	4.762	27.36%
660 - 679	7.78%	80.54	100.00	46.71%	88.00%	29.66%	6.675	4.602	31.84%
680 - 699	5.67%	82.59	100.00	32.60%	86.23%	29.99%	6.699	4.627	24.85%
700 - 719	3.67%	82.64	100.00	36.17%	81.86%	31.74%	6.534	4.473	20.36%
720 - 739	1.68%	83.92	100.00	30.50%	76.11%	22.61%	6.757	4.641	16.69%
740 - 759	1.53%	82.19	100.00	34.29%	72.42%	27.37%	6.535	4.455	21.11%
760 - 779	1.02%	82.44	100.00	43.75%	81.38%	38.04%	6.416	4.227	23.31%
780 - 799	0.27%	85.32	100.00	36.04%	84.34%	51.58%	6.553	4.474	33.64%
800 >=	0.06%	86.35	95.00	29.15%	68.03%	0.00%	7.639	5.356	12.86%
Not Available	0.67%	73.50	100.00	47.07%	97.15%	5.39%	8.359	6.165	5.29%
Total	100.00%	78.50	100.00	56.73%	92.53%	19.41%	7.331	5.334	16.58%

IO loans

FICO	% of total deal	WA LTV	Max LTV	% Full Doc	% Owner Occ	% IO	WAC	WA Margin	with Silent 2nd
520 - 539	0.01%	85.00	85.00	0.00%	100.00%	100.00%	8.550	5.600	0.00%
540 - 559	0.21%	78.61	95.00	63.68%	100.00%	100.00%	6.661	5.064	0.00%
560 - 579	0.27%	84.57	95.00	85.82%	100.00%	100.00%	7.344	5.545	10.54%
580 - 599	2.46%	79.52	95.00	68.76%	100.00%	100.00%	6.925	5.057	16.14%
600 - 619	3.20%	80.27	100.00	65.15%	99.57%	100.00%	6.743	4.851	27.86%
620 - 639	3.67%	80.85	100.00	49.34%	100.00%	100.00%	6.582	4.620	25.78%
640 - 659	3.05%	80.81	95.00	63.39%	100.00%	100.00%	6.417	4.499	33.26%
660 - 679	2.31%	80.23	95.00	44.19%	99.01%	100.00%	6.298	4.292	50.40%
680 - 699	1.70%	82.64	99.87	27.56%	98.45%	100.00%	6.368	4.382	47.18%
700 - 719	1.17%	82.33	98.76	45.88%	99.67%	100.00%	6.126	4.124	29.80%
720 - 739	0.38%	83.96	95.00	27.70%	97.15%	100.00%	6.085	4.204	26.11%
740 - 759	0.42%	78.17	100.00	47.88%	94.08%	100.00%	6.078	4.109	33.83%
760 - 779	0.39%	80.96	95.00	52.80%	94.77%	100.00%	6.066	3.816	43.29%
780 - 799	0.14%	85.89	100.00	22.71%	100.00%	100.00%	6.150	4.394	28.25%
Not Available	0.04%	85.84	90.00	58.44%	100.00%	100.00%	6.669	4.906	41.56%
Total	19.41%	80.83	100.00	53.96%	99.37%	100.00%	6.526	4.592	31.18%

We need strats broken out in this format for Total ARMs, Total Fixed, Total IO Loans separately
We also need this for the total pool combined

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMB TV	WA FICO
25,000.01 - 50,000.00	64	\$3,200,000.00	0.21	\$49,911.76	9.131	65.72	582
50,000.01 - 75,000.00	1,012	\$64,324,677.25	4.28	\$62,205.36	8.880	78.96	599
75,000.01 - 100,000.00	999	\$88,030,992.58	5.86	\$87,943.20	8.348	77.95	601
100,000.01 - 125,000.00	1,008	\$113,401,072.46	7.55	\$112,278.15	7.803	78.74	606
125,000.01 - 150,000.00	978	\$134,774,383.90	8.97	\$137,536.97	7.582	78.15	607
150,000.01 - 175,000.00	720	\$116,755,950.80	7.77	\$161,833.15	7.372	77.29	605
175,000.01 - 200,000.00	686	\$128,760,044.26	8.57	\$187,334.49	7.242	76.57	608
200,000.01 - 225,000.00	497	\$105,742,907.00	7.04	\$212,347.67	7.139	77.64	606
225,000.01 - 250,000.00	408	\$97,300,332.58	6.47	\$238,014.16	7.131	77.90	604
250,000.01 - 275,000.00	296	\$77,455,959.65	5.15	\$261,157.38	7.175	78.91	615
275,000.01 - 300,000.00	280	\$80,721,348.00	5.37	\$287,764.23	7.092	79.13	609
300,000.01 - 333,700.00	286	\$90,780,572.60	6.04	\$316,804.62	7.052	79.86	617
333,700.01 - 350,000.00	125	\$42,858,742.35	2.85	\$341,766.83	6.961	78.53	617
350,000.01 - 600,000.00	643	\$281,847,847.50	18.76	\$437,568.19	6.938	80.80	629
600,000.01 - 1,000,000.00	88	\$64,486,507.00	4.29	\$731,825.11	6.722	75.69	627
1,000,000.01 +	11	\$12,420,650.00	0.83	\$1,128,557.07	6.255	74.00	644
Total	8,121	\$1,502,861,987.93	100.00	\$184,706.32	7.331	78.50	613

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMB TV	WA FICO
25,000.01 - 50,000.00	72	\$3,393,843.99	0.24	\$49,914.50	9.064	66.86	585
50,000.01 - 75,000.00	1,025	\$63,871,396.97	4.26	\$62,313.56	8.881	79.00	599
75,000.01 - 100,000.00	1,005	\$88,478,986.11	5.90	\$88,038.79	8.345	77.92	600
100,000.01 - 125,000.00	1,004	\$112,852,083.46	7.52	\$112,402.47	7.802	78.81	606
125,000.01 - 150,000.00	980	\$134,885,770.48	8.99	\$137,638.54	7.581	78.17	607
150,000.01 - 175,000.00	727	\$117,882,301.14	7.86	\$162,148.97	7.368	77.22	605
175,000.01 - 200,000.00	675	\$126,614,341.81	8.44	\$187,576.80	7.247	76.54	608
200,000.01 - 225,000.00	497	\$105,561,695.14	7.04	\$212,397.78	7.131	77.65	606
225,000.01 - 250,000.00	410	\$97,633,892.97	6.51	\$238,131.45	7.131	77.96	604
250,000.01 - 275,000.00	297	\$77,652,074.28	5.18	\$261,454.80	7.181	78.97	614
275,000.01 - 300,000.00	282	\$81,262,546.72	5.42	\$288,165.06	7.088	78.91	609
300,000.01 - 333,700.00	286	\$90,775,317.35	6.05	\$317,396.21	7.068	79.90	616
333,700.01 - 350,000.00	122	\$41,813,672.19	2.79	\$342,735.02	6.920	78.73	620
350,000.01 - 600,000.00	641	\$280,905,784.94	18.73	\$438,230.55	6.938	80.73	628
600,000.01 - 1,000,000.00	87	\$63,802,164.70	4.25	\$733,358.21	6.723	75.89	628
1,000,000.01 +	11	\$12,414,127.75	0.83	\$1,128,557.07	6.255	74.00	644
Total	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

Current Mortgage Rates of Mortgage Loans

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date			WA GROSS CPN	WA COMBLTY	WA FICO
		off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE			
04,000 - 4,499	1	\$194,032.00	0.01	\$194,032.00	4.300	77.72	772
04,500 - 4,999	33	\$9,273,214.37	0.62	\$281,066.50	4.919	72.84	676
05,000 - 5,499	144	\$39,137,628.89	2.61	\$271,789.09	5.277	75.09	668
05,500 - 5,999	543	\$143,108,717.14	9.54	\$263,551.97	5.817	74.82	654
06,000 - 6,499	782	\$185,968,636.70	12.40	\$237,811.56	6.269	76.91	639
06,500 - 6,999	1,433	\$314,165,118.31	20.94	\$219,235.95	6.765	78.48	627
07,000 - 7,499	1,051	\$209,794,476.72	13.99	\$199,614.15	7.249	79.46	613
07,500 - 7,999	1,324	\$234,137,882.12	15.61	\$176,841.30	7.745	80.33	600
08,000 - 8,499	753	\$112,885,524.07	7.53	\$149,914.37	8.232	80.48	585
08,500 - 8,999	843	\$118,170,370.18	7.88	\$140,178.38	8.729	80.13	572
09,000 - 9,499	375	\$45,599,355.06	3.04	\$121,598.28	9.234	79.20	558
09,500 - 9,999	348	\$37,933,300.54	2.53	\$109,003.74	9.729	79.40	556
10,000 - 10,499	183	\$19,817,779.57	1.32	\$108,203.88	10.217	77.51	553
10,500 - 10,999	148	\$14,476,699.83	0.97	\$97,815.54	10.742	77.16	551
11,000 - 11,499	82	\$8,087,127.49	0.54	\$98,623.51	11.195	76.13	545
11,500 - 11,999	62	\$5,649,800.44	0.38	\$91,125.81	11.750	74.05	538
12,000 - 12,499	11	\$1,175,656.55	0.08	\$106,877.87	12.170	69.87	528
12,500 - 12,999	4	\$364,181.79	0.02	\$91,045.45	12.677	58.70	516
13,000 - 13,499	1	\$60,498.23	0.00	\$60,498.23	13.340	90.00	557
Total	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date			WA GROSS CPN	WA COMBLTY	WA FICO
		off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE			
000 - 180	122	\$12,535,202.80	0.84	\$102,747.56	7.797	70.61	626
181 - 240	56	\$5,348,882.78	0.36	\$95,515.76	8.134	75.02	623
241 - 360	7,943	\$1,482,115,914.42	98.81	\$186,593.97	7.324	78.58	612
Total	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date			WA GROSS CPN	WA COMBLTY	WA FICO
		off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE			
000 - 120	8	\$610,348.73	0.04	\$76,293.59	8.821	68.83	568
121 - 180	114	\$11,924,854.07	0.79	\$104,603.98	7.745	70.70	629
181 - 240	56	\$5,348,882.78	0.36	\$95,515.76	8.134	75.02	623
201 - 360	7,943	\$1,482,115,914.42	98.81	\$186,593.97	7.324	78.58	612
Total	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

Mortgage Insurance		Aggregate Principal Balance as of Cut-off Date			WA GROSS CPN	WA COMBLTY	WA FICO
No	Number of Loans	off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE			
Yes	5,660	\$1,022,905,076.10	68.19%	\$180,725.28	7.265	80.41	609
Total	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

Lien		Aggregate Principal Balance as of Cut-off Date			WA GROSS CPN	WA COMBLTY	WA FICO
1	Number of Loans	off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE			
1	7,930	\$1,485,055,128.58	99.00%	\$187,270.51	7.302	78.44	613
2	191	\$14,944,871.42	1.00%	\$78,245.40	10.222	83.93	614
Total	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
0	638	\$109,128,322.81	728%	\$165,848.51	7.417	77.82	620
1	2,465	\$450,075,853.45	3001%	\$182,586.55	7.324	78.18	620
2	1,813	\$332,861,411.72	2219%	\$183,597.03	7.312	77.86	609
3	2,545	\$486,292,213.68	3242%	\$191,077.49	7.240	79.25	611
4	360	\$67,939,079.96	453%	\$188,719.67	7.400	79.83	601
5	139	\$29,066,093.98	194%	\$209,108.59	8.079	78.09	578
6	35	\$6,330,295.85	42%	\$180,865.60	8.215	74.99	565
7	36	\$6,046,088.45	40%	\$167,946.90	7.885	79.03	602
8	24	\$4,457,812.54	30%	\$185,742.19	7.562	81.22	569
9	9	\$1,564,854.97	10%	\$173,872.77	7.892	75.43	569
10	17	\$2,722,516.82	18%	\$160,148.05	7.365	82.38	577
11	4	\$1,042,981.26	7%	\$260,745.32	6.597	84.49	623
12	11	\$1,502,257.23	10%	\$136,568.84	7.741	72.48	562
13	4	\$873,550.23	6%	\$218,387.56	7.963	70.72	585
22	1	\$96,667.05	1%	\$96,667.05	8.550	85.00	646
Total	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

Combined Loan-to-Value Ratios of Mortgage Loans

Combined LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
<= 25.00	29	\$2,500,636.12	0.17	\$86,228.83	7.498	20.51	605
25.01 - 30.00	20	\$2,542,303.02	0.17	\$127,115.15	6.613	27.74	630
30.01 - 35.00	29	\$3,380,833.01	0.23	\$116,580.45	7.138	32.84	600
35.01 - 40.00	44	\$6,099,444.17	0.41	\$138,623.73	7.392	37.88	593
40.01 - 45.00	70	\$10,200,226.80	0.68	\$145,717.53	7.100	42.79	599
45.01 - 50.00	120	\$18,975,637.77	1.27	\$158,130.31	7.139	47.91	596
50.01 - 55.00	129	\$23,090,193.44	1.54	\$178,993.75	7.025	52.92	586
55.01 - 60.00	242	\$45,665,583.37	3.04	\$188,700.76	7.212	58.11	590
60.01 - 65.00	472	\$91,576,853.03	6.11	\$194,018.76	7.389	63.49	581
65.01 - 70.00	564	\$117,074,008.99	7.80	\$207,578.03	7.200	68.77	588
70.01 - 75.00	712	\$146,343,439.25	9.76	\$205,538.54	7.337	73.95	593
75.01 - 80.00	3,044	\$524,570,124.74	34.97	\$172,329.21	7.223	79.65	617
80.01 - 85.00	762	\$145,111,500.05	9.67	\$190,455.04	7.447	84.43	616
85.01 - 90.00	1,024	\$215,890,871.66	14.39	\$210,830.93	7.386	89.63	633
90.01 - 95.00	752	\$133,341,168.02	8.89	\$177,315.38	7.658	94.77	634
95.01 - 100.00	108	\$13,637,176.56	0.91	\$126,220.15	8.341	99.30	652
Total	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

Owner Occupancy of Mortgage Loans

Owner Occupancy	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
Non-owner	553	\$88,619,276.49	5.91	\$160,251.86	7.933	81.53	634
Primary	7,452	\$1,387,955,541.26	92.53	\$186,252.76	7.294	78.28	609
Second Home	116	\$23,425,182.25	1.56	\$201,941.23	7.235	79.79	642
Total	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
2-4 Units Attached	91	\$23,527,806.96	1.57	\$258,547.33	7.267	78.22	643
2-4 Units Detached	560	\$131,779,731.37	8.79	\$235,320.95	7.339	78.49	635
Condo High-Rise Attached	27	\$6,937,203.62	0.46	\$256,933.47	7.008	79.68	638
Condo Low-Rise Attached	384	\$65,167,031.47	4.34	\$169,705.81	7.225	79.17	625
Condo Low-Rise Detached	4	\$790,847.50	0.05	\$197,711.88	6.381	83.97	638
Manufactured Housing	125	\$14,749,860.40	0.98	\$117,998.88	7.354	79.76	650
PUD Attached	58	\$8,700,997.63	0.58	\$150,017.20	7.473	80.22	613
PUD Detached	602	\$133,868,009.45	8.92	\$222,372.11	7.241	80.43	617
Single Family Attached	118	\$18,646,663.57	1.24	\$158,022.57	7.303	77.16	606
Single Family Detached	6,152	\$1,095,831,848.03	73.06	\$178,126.11	7.350	78.21	607
Total	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Cash Out Refinance	5,116	\$994,889,937.58	66.33	\$194,466.37	7.327	76.56	603
Purchase	2,422	\$400,644,912.45	26.71	\$165,419.04	7.244	83.23	641
Rate/Term Refinance	583	\$104,465,149.97	6.96	\$179,185.51	7.705	78.87	594
Total	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Business Bank Statements	2	\$482,662.30	0.03	\$241,331.15	6.347	80.00	646
Full Documentation	5,152	\$850,975,030.90	56.73	\$165,173.72	7.362	79.43	602
Late Documentation	39	\$9,378,735.11	0.63	\$240,480.39	7.591	81.96	625
No Documentation	94	\$17,503,584.60	1.17	\$186,208.35	7.113	80.27	704
Stated Income Documentation	2,834	\$621,659,987.09	41.44	\$219,357.79	7.292	77.12	624
Total	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

Product Type of Mortgage Loans

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
15/15	3	\$885,123.18	0.06	\$295,041.06	6.217	82.19	681
15/15 IO: SVR IO	1	\$136,000.00	0.01	\$136,000.00	5.950	76.40	648
2/13	15	\$1,407,120.64	0.09	\$93,808.04	7.979	73.08	581
2/28	5,164	\$915,131,240.37	61.01	\$177,213.64	7.529	78.55	598
2/28 IO: SVR IO	925	\$260,979,537.03	17.40	\$282,140.04	6.536	81.19	645
3/12	1	\$50,913.50	0.00	\$50,913.50	9.650	90.00	562
3/27	319	\$59,558,642.01	3.97	\$186,704.21	7.097	78.22	624
3/27 IO: SVR IO	80	\$21,299,312.89	1.42	\$266,241.41	6.358	79.73	649
6MO 30YR	13	\$2,471,380.83	0.16	\$190,106.22	7.149	81.26	617
FIXED RATE	1,573	\$229,343,393.55	15.29	\$145,800.00	7.627	75.40	626
FIXED RATE: SVR IO	27	\$8,737,336.00	0.58	\$322,605.04	6.643	72.92	673
Total	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

** For ARM loans please break out 2/28, 3/27, 5/25 by percentage
 ** For IO loans please include length of amortization term and fixed rate term (2yr, 3yr, 5yr, 10yr)

Geographical Distribution of Mortgages Loans

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
New York	1,244	\$342,827,549.17	22.86	\$275,584.85	6.847	76.61	617
California	564	\$140,292,474.45	9.35	\$248,745.52	6.981	75.49	611
Massachusetts	636	\$160,168,130.93	10.68	\$251,836.68	7.204	77.14	626
Other	5,677	\$856,711,845.45	57.11	\$150,909.26	7.606	80.00	608
Total:	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

Prepay Penalty for Mortgage Loans

Prepay Penalty	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Has Prepay Penalty	5,639	\$1,053,410,572.69	70.23	\$186,808.05	7.238	78.97	615
None	2,482	\$446,589,427.31	29.77	\$179,931.28	7.550	77.39	606
Total	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

Prepay Term for Mortgage Loans

Prepay Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
No Prepay Penalty	2,482	\$446,589,427.31	29.77	\$179,931.28	7.550	77.39	606
12	504	\$136,668,699.59	9.11	\$271,168.05	7.053	77.28	628
24	4,028	\$748,119,017.93	49.87	\$185,729.65	7.240	79.72	610
30	6	\$1,210,820.47	0.08	\$201,803.41	8.059	86.12	574
36	1,100	\$167,328,157.02	11.16	\$152,116.51	7.376	76.96	628
60	1	\$83,877.68	0.01	\$83,877.68	9.600	75.00	501
Total	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
500 - 519	589	\$36,645,545.76	6.44	\$164,084.12	8.677	73.47	510
520 - 539	631	\$106,670,965.37	7.11	\$169,050.66	8.489	73.64	530
540 - 559	676	\$119,895,491.19	7.99	\$177,360.19	7.989	74.72	549
560 - 579	747	\$129,142,266.03	8.61	\$172,881.21	7.667	76.36	569
580 - 599	1,016	\$172,243,600.23	11.48	\$169,531.10	7.430	78.42	590
600 - 619	1,090	\$197,288,792.42	13.15	\$180,998.89	7.200	79.88	609
620 - 639	979	\$187,843,049.82	12.52	\$191,872.37	6.919	79.46	629
640 - 659	808	\$154,972,948.16	10.33	\$191,798.20	6.816	79.88	649
660 - 679	560	\$116,647,245.30	7.78	\$208,298.65	6.675	80.54	670
680 - 699	390	\$85,101,283.44	5.67	\$218,208.42	6.699	82.59	688
700 - 719	243	\$55,068,590.04	3.67	\$226,619.71	6.534	82.64	709
720 - 739	132	\$25,214,127.33	1.68	\$191,016.12	6.757	83.92	729
740 - 759	100	\$23,009,724.48	1.53	\$230,097.24	6.535	82.19	749
760 - 779	61	\$15,285,879.16	1.02	\$250,588.18	6.416	82.44	769
780 - 799	21	\$4,084,081.85	0.27	\$194,480.09	6.553	85.32	792
800 >=	6	\$887,397.68	0.06	\$147,899.61	7.639	86.35	802
Not Available	72	\$9,999,011.74	0.67	\$138,875.16	8.359	73.50	0
Total	8,121	\$1,500,000,000.00	100.00	\$184,706.32	7.331	78.50	613

Soundview 2005-OPFI - MI Covered Loans

FICO	Wtd Avg Current Balance	Percent of Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doe	% Ltd Doe	% Stated Doe	% Int Only	% CA	% NY	% FL
500-524 LTV > 65	161,452	7.07	8,528	100.00	512	40.76	78.48	82.56	7.37	97.79	65.36	0.00	34.64	0.00			
525-549 LTV > 65	180,973	8.55	8,128	100.00	538	40.34	78.89	80.93	5.85	97.35	63.92	0.56	35.52	1.05			
550-574 LTV > 65	171,168	9.92	7,786	100.00	563	39.38	80.92	78.22	11.21	95.97	69.96	0.10	29.95	2.56			
575-599 LTV > 70	164,504	12.19	7,499	100.00	588	39.01	82.93	79.71	12.45	97.29	75.17	0.00	24.83	19.04			
600-624 LTV > 70	174,480	16.31	7,216	100.00	612	40.40	83.14	74.66	10.50	94.64	66.67	0.86	32.47	22.80			
625-649 LTV > 70	186,549	14.21	6,903	100.00	636	40.53	83.38	74.65	11.63	93.22	61.14	0.64	38.22	28.93			
650-674 LTV > 80	201,149	4.23	6,965	100.00	661	40.95	89.04	76.54	5.52	87.58	52.68	1.02	46.30	30.36			
675-699 LTV > 80	202,891	2.78	6,975	100.00	685	40.31	90.13	63.52	8.57	78.48	49.63	1.51	48.86	21.20			
700-724 LTV > 80	197,534	1.49	6,974	100.00	711	37.89	89.91	53.72	6.48	53.81	44.54	0.00	55.46	16.55			
725-749 LTV > 85	178,826	0.7	7,049	100.00	736	40.13	91.26	43.66	20.46	57.78	54.99	0.00	45.01	15.26			
750-774 LTV > 85	207,810	0.43	7,298	100.00	758	38.86	91.30	65.59	15.87	50.37	37.20	0.00	62.80	30.29			
775-799 LTV > 85	249,882	0.2	6,798	100.00	783	38.51	90.29	75.97	6.17	55.16	30.86	0.00	69.14	53.29			
800-824 LTV > 85	69,695	0.01	8,850	100.00	802	53.81	95.00	100.00	0.00	0.00	100.00	0.00	0.00	0.00			
LTV																	
60.00 - 64.99 DTI > 50	211,065	0.5	6,923	100.00	577	52.98	62.53	72.07	11.07	98.97	46.72	0.00	53.28	15.78			
65.00 - 69.99 DTI > 50	234,779	0.99	6,997	100.00	588	53.06	67.28	76.30	1.70	97.21	65.54	5.43	29.03	13.89			
70.00 - 74.99 DTI > 50	215,925	0.95	7,367	100.00	582	52.14	72.04	69.66	13.53	91.17	61.10	0.00	38.90	16.11			
75.00 - 79.99 DTI > 50	225,430	1.15	7,210	100.00	586	52.82	76.52	72.40	11.90	93.59	74.71	0.00	25.29	9.82			
80.00 - 84.99 DTI > 50	175,494	4.55	7,017	100.00	616	52.03	80.59	78.27	9.55	96.62	80.27	0.00	19.73	22.85			
85.00 - 89.99 DTI > 50	202,560	1.03	7,609	100.00	597	52.22	86.09	86.38	4.27	86.30	78.14	0.00	21.86	10.96			
90.00 - 94.99 DTI > 50	214,002	2.18	7,538	100.00	610	52.05	90.36	68.10	11.76	85.81	82.79	1.51	15.69	15.78			
95.00 - 99.99 DTI > 50	196,360	1.25	7,743	100.00	625	52.60	95.00	82.62	9.04	91.63	100.00	0.00	0.00	17.69			
100.00 + DTI > 50	235,218	0.14	7,227	100.00	688	53.88	100.00	46.79	21.91	78.09	100.00	0.00	0.00	20.55			
DTI																	
under 20/unavailable FICO < 5	122,169	0.26	8,542	100.00	514	17.36	76.79	79.87	2.34	90.72	68.16	0.00	31.84	0.00			
20-24.99 FICO < 525	109,568	0.39	8,930	100.00	512	22.88	77.91	75.99	9.18	98.07	71.64	0.00	28.36	0.00			
25-29.99 FICO < 550	143,515	1.45	8,040	100.00	527	27.71	75.36	89.07	5.17	98.52	73.20	2.50	24.30	0.00			
30-34.99 FICO < 575	152,670	2.9	8,111	100.00	541	32.64	77.99	81.76	8.40	97.96	65.51	0.34	34.15	0.67			
35-39.99 FICO < 600	172,749	6.91	7,731	100.00	556	37.53	77.88	81.76	6.73	97.95	65.97	0.17	33.86	6.85			
40-44.99 FICO < 625	185,186	12.8	7,592	100.00	574	42.66	79.98	77.37	9.53	96.62	59.46	0.45	40.10	11.90			
45-49.99 FICO < 650	199,241	17.06	7,421	100.00	587	47.69	80.31	75.21	11.40	95.05	59.02	0.64	40.35	14.71			
50-54.99 FICO < 675	197,816	11.16	7,351	100.00	594	52.28	81.29	77.33	9.45	94.80	79.56	0.78	19.66	17.01			
55-up FICO < 700	152,480	0.15	7,589	100.00	609	56.28	85.82	70.91	29.09	88.72	79.30	0.00	20.70	41.22			

	Wtd Avg Current Balance	Percent of Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Lrd Doc	% Stated Doc	% Int Only	% CA	% NY	% FL
Stated & Limited Doc																	
500-524	187,721	3.01	8.643	100.00	512	41.74	74.27	79.53	9.15	97.86	0.00	0.00	100.00	0.00	30.64	5.34	7.46
525-549	217,989	3.43	8.271	100.00	537	40.91	74.99	81.15	4.80	96.57	0.00	1.39	98.61	0.63	26.10	11.62	5.82
550-574	202,099	3.48	7.654	100.00	562	38.98	74.61	75.59	7.72	91.62	0.00	0.28	99.72	2.10	25.96	18.33	7.31
575-599	215,479	4.32	7.336	100.00	587	39.21	75.96	82.02	5.90	94.66	0.00	0.71	99.29	16.67	26.22	20.22	7.82
600-624	221,445	6.71	7.163	100.00	612	39.39	78.74	71.52	7.41	91.19	0.00	2.10	97.90	21.40	19.80	12.41	6.74
625-649	227,372	6.47	7.003	100.00	636	40.32	80.55	75.70	7.85	90.29	0.00	1.42	98.58	24.19	20.79	9.11	8.11
650-674	225,809	4.26	6.793	100.00	661	39.90	80.60	72.96	6.06	85.40	0.00	2.27	97.73	28.39	21.77	18.48	7.13
675-699	239,803	2.98	6.577	100.00	685	37.81	81.44	60.53	8.13	79.55	0.00	1.41	98.59	24.21	20.06	27.09	8.89
700-724	215,101	1.43	6.674	100.00	710	37.25	82.93	50.78	2.55	66.48	0.00	0.00	100.00	18.06	23.98	16.77	5.70
725-749	210,862	0.89	6.628	100.00	737	39.14	83.02	46.95	11.43	68.86	0.00	0.00	100.00	23.00	16.65	28.29	9.28
750-774	221,766	0.5	6.841	100.00	758	36.37	81.69	57.79	10.47	62.42	0.00	0.00	100.00	26.36	18.84	40.60	8.31
775-799	271,870	0.24	6.490	100.00	782	38.04	85.51	91.83	0.00	78.62	0.00	0.00	100.00	51.53	52.45	8.17	0.00
IO Loans																	
525-549	230,248	0.09	7.612	100.00	542	36.95	81.34	100.00	0.00	100.00	76.00	0.00	24.00	100.00	24.00	0.00	0.00
550-574	259,934	0.25	7.456	100.00	567	42.56	82.30	73.87	26.13	100.00	71.30	0.00	28.70	100.00	28.70	9.81	31.30
575-599	232,100	2.72	6.910	100.00	588	40.27	80.75	79.68	14.62	100.00	73.55	0.00	26.45	100.00	42.17	5.91	2.62
600-624	236,750	4.33	6.780	100.00	612	40.04	80.82	75.56	12.23	99.53	66.82	0.00	33.18	100.00	42.33	6.79	6.87
625-649	247,966	4.56	6.554	100.00	637	40.85	82.07	67.14	23.63	100.00	65.66	0.00	34.34	100.00	41.67	2.32	7.05
650-674	252,333	2.94	6.333	100.00	661	39.29	82.41	71.91	9.89	99.53	58.80	0.00	41.20	100.00	47.27	4.50	4.51
675-699	262,225	1.69	6.070	100.00	685	38.67	81.94	71.10	17.44	97.71	57.40	0.00	42.60	100.00	37.83	8.76	7.67
700-724	274,787	0.75	5.973	100.00	711	38.71	79.70	53.60	19.11	100.00	65.67	0.00	34.33	100.00	58.54	3.74	8.71
725-749	228,605	0.34	5.979	100.00	736	37.46	82.13	53.36	19.89	91.06	39.17	0.00	60.83	100.00	42.80	11.81	0.00
750-774	267,913	0.31	6.004	100.00	756	42.39	82.58	66.50	4.95	100.00	58.18	0.00	41.82	100.00	47.29	9.95	4.95
775-799	248,464	0.17	6.587	100.00	787	38.69	86.99	77.96	7.09	82.52	27.51	0.00	72.49	100.00	54.17	0.00	0.00

Soundview 2005-OPFI

	Wtd Avg Current Balance	Percent of Current Balance	Wtd Avg GWAC	%MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	%SFD	%PUD	%Owner Occ	%Full Doc	%Lid Doc	%Stated Doc	%Int Only	%CA	%NY	%FL
FICO																	
under 500/unavailable	138,875	0.67	8,359	0.00	0	38.17	73.50	72.93	8.01	97.15	47.07	0.00	52.93	5.39			
500-524 LTV > 65	160,980	6.21	8,695	0.00	512	42.26	78.26	84.21	6.79	98.28	65.42	0.94	33.65	0.00			
525-549 LTV > 65	178,394	7.42	8,289	0.00	538	41.12	79.13	80.77	5.79	96.33	63.24	0.68	36.08	0.83			
550-574 LTV > 65	173,802	8.12	7,865	0.00	563	40.13	80.94	78.78	11.62	95.14	69.60	0.08	30.31	3.17			
575-599 LTV > 70	166,664	10.54	7,595	0.00	588	39.77	83.17	78.58	12.30	96.87	75.04	0.08	24.89	20.17			
600-624 LTV > 70	178,865	13.55	7,268	0.00	612	41.27	83.44	73.31	11.13	93.49	64.72	0.81	34.47	25.41			
625-649 LTV > 70	193,269	12.65	6,962	0.00	637	40.73	83.37	72.88	12.36	92.68	54.78	1.10	43.99	30.34			
650-674 LTV > 80	203,846	3.81	7,081	0.00	661	41.82	89.51	67.49	4.78	84.62	50.09	1.65	46.97	27.25			
675-699 LTV > 80	222,318	3.45	7,053	0.00	686	41.04	90.52	68.11	7.65	80.66	35.30	2.90	54.75	24.92			
700-724 LTV > 80	216,121	2.06	6,989	0.00	711	39.27	91.18	59.78	4.86	69.42	32.37	0.00	59.31	23.12			
725-749 LTV > 85	198,499	0.9	7,009	0.00	736	39.80	92.45	59.32	10.84	70.87	43.66	0.00	48.48	23.41			
750-774 LTV > 85	248,800	0.66	6,954	0.00	761	38.98	91.98	34.80	22.69	71.05	35.72	0.78	59.94	36.34			
775-799 LTV > 85	243,536	0.21	6,974	0.00	783	35.26	91.95	75.53	13.19	62.39	19.48	0.00	76.98	46.44			
800-824 LTV > 85	199,527	0.04	7,937	0.00	802	46.63	93.98	31.15	0.00	88.36	11.64	0.00	68.85	0.00			
LTV																	
60.00 - 64.99 DTI > 50	214,509	0.77	7,616	0.00	560	54.11	62.39	72.55	10.58	98.73	63.04	0.00	36.96	10.48			
65.00 - 69.99 DTI > 50	246,945	1.23	7,302	0.00	585	54.61	67.08	82.17	1.20	96.06	62.93	2.96	34.11	21.49			
70.00 - 74.99 DTI > 50	221,234	1.12	7,617	0.00	583	53.34	71.88	72.22	9.80	92.75	59.54	1.16	39.30	9.31			
75.00 - 79.99 DTI > 50	215,909	1.4	7,537	0.00	581	54.30	76.60	65.25	14.16	94.49	72.26	0.00	27.74	13.92			
80.00 - 84.99 DTI > 50	189,700	4.68	7,045	0.00	620	53.65	80.48	72.13	11.81	92.04	77.16	0.21	22.63	24.66			
85.00 - 89.99 DTI > 50	211,530	1.26	7,472	0.00	601	53.58	85.97	80.00	3.05	82.01	77.91	0.00	22.09	15.96			
90.00 - 94.99 DTI > 50	225,615	2.44	7,510	0.00	616	53.70	90.62	64.79	10.85	82.87	82.91	0.92	16.17	24.87			
95.00 - 99.99 DTI > 50	197,557	1.44	7,860	0.00	612	53.47	95.04	84.71	8.62	92.56	97.26	1.95	0.79	22.00			
100.00 + DTI > 50	145,767	0.17	8,234	0.00	662	54.05	100.00	56.87	17.37	87.52	100.00	0.00	0.00	11.70			
DTI																	
under 20/unavailable FICO < 5:	116,397	0.33	8,977	0.00	514	16.60	72.23	80.63	1.29	90.29	59.99	0.00	40.01	0.00			
20-24.99 FICO < 525	108,212	0.38	8,777	0.00	513	22.64	72.58	83.49	6.31	97.63	65.99	0.00	34.01	0.00			
25-29.99 FICO < 550	140,039	1.46	8,314	0.00	527	27.69	71.54	87.05	7.52	97.04	70.75	1.69	27.56	1.44			
30-34.99 FICO < 575	154,567	3.16	8,199	0.00	541	32.63	72.68	82.27	6.55	97.78	62.23	0.21	37.56	0.42			
35-39.99 FICO < 600	167,944	6.4	7,848	0.00	555	37.48	74.62	82.21	6.65	97.66	62.13	0.40	37.47	8.06			
40-44.99 FICO < 625	181,773	11.17	7,724	0.00	573	42.60	77.72	76.68	9.80	96.24	59.97	0.62	39.41	13.06			
45-49.99 FICO < 650	197,849	15.71	7,520	0.00	586	47.64	78.13	75.76	10.80	95.00	56.82	0.61	42.57	14.93			
50-54.99 FICO < 675	198,596	10.51	7,512	0.00	590	52.29	79.30	76.15	9.01	94.02	77.51	0.83	21.66	18.41			
55-up FICO < 700	214,012	3.18	7,469	0.00	595	58.83	78.84	68.14	9.71	84.88	73.16	0.31	26.54	18.29			

Stated & Limited Due

	Wtd Avg Current Balance	Percent of Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only	% CA	% NY	% FL
Not Available	189,005	0.35	8.227	0.00	0	36.68	73.61	77.65	2.12	96.93	0.00	0.00	100.00	4.23	37.49	10.59	10.35
500-524	184,389	3.1	8.795	0.00	512	42.37	70.92	83.67	7.33	96.90	0.00	1.88	98.12	0.00	28.04	6.33	6.47
525-549	204,471	3.44	8.401	0.00	538	40.97	72.52	80.18	6.04	95.28	0.00	1.59	98.41	0.43	24.98	12.29	6.63
550-574	200,630	3.32	7.845	0.00	562	39.35	72.04	78.89	7.87	93.07	0.00	0.20	99.80	3.05	24.66	16.16	7.71
575-599	206,958	4.14	7.437	0.00	587	39.66	72.92	80.33	7.17	93.59	0.00	0.78	99.22	18.91	29.19	18.54	7.77
600-624	221,415	6.3	7.159	0.00	612	40.00	77.04	72.65	7.44	91.01	0.00	1.75	98.25	24.80	26.25	12.85	6.18
625-649	232,643	7.1	7.010	0.00	636	39.99	78.54	73.81	9.63	90.73	0.00	1.96	98.04	27.55	26.48	9.78	8.83
650-674	226,422	5.15	6.845	0.00	662	40.28	79.20	64.26	8.63	86.57	0.00	2.05	97.95	27.07	24.92	18.36	7.24
675-699	247,744	4.41	6.680	0.00	686	38.85	82.33	69.21	8.87	86.20	0.00	2.27	97.73	38.27	30.97	17.22	8.36
700-724	241,317	2.33	6.571	0.00	711	39.12	83.50	62.29	4.73	77.86	0.00	0.56	99.44	27.15	30.63	17.84	4.37
725-749	226,002	1.25	6.661	0.00	737	39.34	82.61	56.60	7.48	76.37	0.00	0.00	100.00	22.96	22.92	26.39	5.62
750-774	231,760	0.82	6.689	0.00	758	37.99	82.84	57.82	7.22	71.18	0.00	0.63	99.37	32.02	18.02	33.30	3.45
775-799	278,511	0.33	6.574	0.00	784	37.11	86.51	75.18	5.87	79.24	0.00	0.00	100.00	52.98	33.68	26.18	3.97
800-824	412,137	0.03	7.850	0.00	802	45.42	94.94	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00
IO Loans																	
Not Available	269,500	0.04	6.669	0.00	0	30.60	85.84	41.56	58.44	100.00	58.44	0.00	41.56	100.00	41.56	0.00	0.00
525-549	230,248	0.06	7.612	0.00	542	36.95	81.34	100.00	0.00	100.00	76.00	0.00	24.00	100.00	24.00	0.00	0.00
550-574	335,453	0.31	6.993	0.00	561	44.38	80.02	85.54	14.46	100.00	67.72	0.00	32.28	100.00	50.06	5.43	17.33
575-599	261,984	2.58	6.933	0.00	589	40.05	79.91	80.16	15.21	100.00	69.72	0.00	30.28	100.00	49.37	6.90	2.68
600-624	269,914	4.1	6.714	0.00	612	41.24	80.28	75.77	12.39	99.66	61.90	0.00	38.10	100.00	49.16	5.91	9.15
625-649	290,796	4.56	6.517	0.00	637	41.15	80.54	69.33	22.41	100.00	57.05	0.00	42.95	100.00	48.86	3.38	5.47
650-674	266,120	2.75	6.358	0.00	661	40.24	81.05	74.38	9.50	99.66	49.07	0.00	50.68	100.00	50.81	3.27	5.58
675-699	294,539	2.51	6.330	0.00	685	39.81	81.97	76.02	14.66	98.42	32.86	2.85	64.30	100.00	48.87	4.55	4.06
700-724	325,079	1.21	6.125	0.00	710	41.27	82.38	54.17	20.39	99.68	45.82	0.00	52.18	100.00	60.19	6.72	9.18
725-749	247,454	0.49	6.051	0.00	735	39.14	83.71	71.56	9.19	92.79	35.57	0.00	58.02	100.00	59.23	5.46	1.60
750-774	375,342	0.58	6.010	0.00	761	41.77	77.37	63.28	19.97	100.00	54.44	0.00	45.56	100.00	50.45	11.35	1.84
775-799	313,416	0.21	6.365	0.00	788	39.10	86.90	63.84	3.93	90.30	15.26	0.00	84.74	100.00	42.98	31.58	0.00

Soundview 2005-OPTI

	Wtd Avg Current Balance	Percent of Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Dge	% Ltd Dge	% Stated Dge	% Int Only	% CA	% NY	% FL
FICO																	
under 500/unavailable	138,875	0.67	8,359	0.00	0	38.17	73.50	72.93	8.01	97.15	47.07	0.00	52.93	5.39			
500-524 LTV > 65	160,980	6.21	8,695	77.60	512	42.26	78.26	84.21	6.79	98.28	65.42	0.94	33.65	0.00			
525-549 LTV > 65	178,394	7.42	8,289	78.52	538	41.12	79.13	80.77	5.79	96.33	63.24	0.68	36.08	0.83			
550-574 LTV > 65	173,802	8.12	7,865	83.31	563	40.13	80.94	78.78	11.62	95.14	69.60	0.08	30.31	3.17			
575-599 LTV > 70	166,664	10.54	7,595	78.84	588	39.77	83.17	78.58	12.30	96.87	75.04	0.08	24.89	20.17			
600-624 LTV > 70	178,865	13.55	7,268	82.09	612	41.27	83.44	73.31	11.13	93.49	64.72	0.81	34.47	25.41			
625-649 LTV > 70	193,269	12.65	6,962	76.57	637	40.73	83.37	72.88	12.36	92.68	54.78	1.10	43.99	30.34			
650-674 LTV > 80	202,846	3.81	7,081	75.77	661	41.82	89.51	67.49	4.78	84.62	50.09	1.65	46.97	27.25			
675-699 LTV > 80	222,318	3.45	7,053	54.84	686	41.04	90.52	68.11	7.65	80.66	35.30	2.90	54.75	24.92			
700-724 LTV > 80	216,121	2.06	6,989	49.22	711	39.27	91.18	59.78	4.86	69.42	32.37	0.00	59.31	23.12			
725-749 LTV > 85	198,499	0.9	7,009	52.99	736	39.80	92.45	59.32	10.84	70.87	43.66	0.00	48.48	23.41			
750-774 LTV > 85	248,800	0.66	6,954	43.85	761	38.98	91.98	34.80	22.69	71.05	35.72	0.78	59.94	36.34			
775-799 LTV > 85	243,536	0.21	6,974	63.14	783	35.26	91.95	75.53	13.19	62.39	19.48	0.00	76.98	46.44			
800-824 LTV > 85	199,527	0.04	7,937	11.64	802	46.63	93.98	31.15	0.00	88.36	11.64	0.00	68.85	0.00			
LTV																	
60.00 - 64.99 DTI > 50	214,509	0.77	7,616	43.73	560	54.11	62.39	72.55	10.58	98.73	63.04	0.00	36.96	10.48			
65.00 - 69.99 DTI > 50	246,945	1.23	7,302	54.51	585	54.61	67.08	82.17	1.20	96.06	62.93	2.96	34.11	21.49			
70.00 - 74.99 DTI > 50	221,234	1.12	7,617	57.79	583	53.34	71.88	72.22	9.80	92.75	59.54	1.16	39.30	9.31			
75.00 - 79.99 DTI > 50	215,909	1.4	7,537	55.97	581	54.30	76.60	65.25	14.16	94.49	72.26	0.00	27.74	13.92			
80.00 - 84.99 DTI > 50	189,700	4.68	7,045	66.26	620	53.65	80.48	72.13	11.81	92.04	77.16	0.21	22.63	24.66			
85.00 - 89.99 DTI > 50	211,530	1.26	7,472	55.95	601	53.58	85.97	80.00	3.05	82.01	77.91	0.00	22.09	15.96			
90.00 - 94.99 DTI > 50	225,615	2.44	7,510	60.89	616	53.70	90.62	64.79	10.85	82.87	82.91	0.92	16.17	24.87			
95.00 - 99.99 DTI > 50	197,557	1.44	7,860	59.27	612	53.47	95.04	84.71	8.62	92.56	97.26	1.95	0.79	22.00			
100.00 + DTI > 50	145,767	0.17	8,234	56.95	662	54.05	100.00	56.87	17.37	87.52	100.00	0.00	0.00	11.70			
DTI																	
under 20/unavailable FICO < 5:	116,397	0.33	8,977	54.98	514	16.60	72.23	80.63	1.29	90.29	59.99	0.00	40.01	0.00			
20-24.99 FICO < 525	108,212	0.38	8,777	68.78	513	22.64	72.58	83.49	6.31	97.63	65.99	0.00	34.01	0.00			
25-29.99 FICO < 550	140,039	1.46	8,314	67.66	527	27.69	71.54	87.05	7.52	97.04	70.75	1.69	27.56	1.44			
30-34.99 FICO < 575	154,567	3.16	8,199	62.42	541	32.63	72.68	82.27	6.55	97.78	62.23	0.21	37.56	0.42			
35-39.99 FICO < 600	167,944	6.4	7,848	73.55	555	37.48	74.62	82.21	6.65	97.66	62.13	0.40	37.47	8.06			
40-44.99 FICO < 625	181,773	11.17	7,724	78.12	573	42.60	77.72	76.68	9.80	96.24	59.97	0.62	39.41	13.06			
45-49.99 FICO < 650	197,849	15.71	7,520	74.07	586	47.64	78.13	75.76	10.80	95.00	56.82	0.61	42.57	14.93			
50-54.99 FICO < 675	198,596	10.51	7,512	72.38	590	52.29	79.30	76.15	9.01	94.02	77.51	0.83	21.66	18.41			
55-up FICO < 700	214,012	3.18	7,469	3.19	595	58.83	78.84	68.14	9.71	84.88	71.16	0.31	26.54	18.29			

	Wid Avg Current Balance	Percent of Current Balance	Wid Avg GWAC	% MI	Wid Avg FICO	Wid Avg DTI	Wid Avg LTV	% STD	% PUD	% Owner Occ	% Full Doc	% Lrd Doc	% Stated Doc	% Int Only	% CA	% NY	% FL
Stated & Limited Doc																	
Not Available	189,005	0.35	8,227	0.00	0	36.68	73.61	77.65	2.12	96.93	0.00	0.00	100.00	4.23	37.49	10.59	10.35
500-524	184,389	3.1	8,795	66.26	512	42.37	70.92	83.67	7.33	96.90	0.00	1.88	98.12	0.00	28.04	6.33	6.47
525-549	204,471	3.44	8,401	68.11	538	40.97	72.52	80.18	6.04	95.28	0.00	1.59	98.41	0.43	24.98	12.29	6.63
550-574	200,630	3.32	7,845	71.49	562	39.35	72.04	78.89	7.87	93.07	0.00	0.20	99.80	3.05	24.66	16.16	7.71
575-599	206,958	4.14	7,437	71.15	587	39.66	72.92	80.33	7.17	93.59	0.00	0.78	99.22	18.91	29.19	18.54	7.77
600-624	221,415	6.3	7,159	72.61	612	40.00	77.04	72.65	7.44	91.01	0.00	1.75	98.25	24.80	26.25	12.85	6.18
625-649	232,643	7.1	7,010	62.10	636	39.99	78.54	73.81	9.63	90.73	0.00	1.96	98.04	27.55	26.48	9.78	8.83
650-674	226,422	5.15	6,845	56.45	662	40.28	79.20	64.26	8.63	86.57	0.00	2.05	97.95	27.07	24.92	18.36	7.24
675-699	247,744	4.41	6,680	46.04	686	38.85	82.33	69.21	8.87	86.20	0.00	2.27	97.73	38.27	30.97	17.22	8.36
700-724	241,317	2.33	6,571	41.80	711	39.12	83.50	62.29	4.73	77.86	0.00	0.56	99.44	27.15	30.63	17.84	4.37
725-749	226,002	1.25	6,661	48.34	737	39.34	82.61	56.60	7.48	76.37	0.00	0.00	100.00	22.96	22.92	26.39	5.62
750-774	231,760	0.82	6,689	41.52	758	37.99	82.84	57.82	7.22	71.18	0.00	0.63	99.37	32.02	18.02	33.30	3.45
775-799	278,511	0.33	6,574	48.81	784	37.11	86.51	75.18	5.87	79.24	0.00	0.00	100.00	52.98	33.68	26.18	3.97
800-824	412,137	0.03	7,850	0.00	802	45.42	94.94	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00
IO Loans																	
Not Available	269,500	0.04	6,669	0.00	0	30.60	85.84	41.56	58.44	100.00	58.44	0.00	41.56	100.00	41.56	0.00	0.00
525-549	230,248	0.06	7,612	100.00	542	36.95	81.34	100.00	0.00	100.00	76.00	0.00	24.00	100.00	24.00	0.00	0.00
550-574	335,453	0.31	6,993	55.35	561	44.38	80.02	83.54	14.46	100.00	67.72	0.00	32.28	100.00	50.06	5.43	17.33
575-599	261,984	2.58	6,933	71.83	589	40.05	79.91	80.16	15.21	100.00	69.72	0.00	30.28	100.00	49.37	6.90	2.68
600-624	269,914	4.1	6,714	71.94	612	41.24	80.28	75.77	12.39	99.66	61.90	0.00	38.10	100.00	49.16	5.91	9.15
625-649	290,796	4.56	6,517	68.22	637	41.15	80.54	69.33	22.41	100.00	57.05	0.00	42.95	100.00	48.86	3.38	5.47
650-674	266,120	2.75	6,358	72.80	661	40.24	81.05	74.38	9.50	99.66	49.07	0.00	50.68	100.00	50.81	3.27	5.58
675-699	294,539	2.51	6,330	45.91	685	39.81	81.97	76.02	14.66	98.42	32.86	2.85	64.30	100.00	48.87	4.55	4.06
700-724	325,079	1.21	6,125	42.26	710	41.27	82.38	54.17	20.39	99.68	45.82	0.00	52.18	100.00	60.19	6.72	9.18
725-749	327,454	0.49	6,051	46.19	735	39.14	83.71	71.56	9.19	92.79	35.57	0.00	58.02	100.00	59.23	5.46	1.60
750-774	375,342	0.58	6,010	37.24	761	41.77	77.37	63.28	19.97	100.00	54.44	0.00	45.56	100.00	50.45	11.35	1.84
775-799	313,416	0.21	6,365	55.49	788	39.10	86.90	63.84	3.93	90.30	15.26	0.00	84.74	100.00	42.98	31.58	0.00

Option One Mortgage: Soundview 2005-OPT1

ARMs

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$1,261,919,270	\$49,395	\$1,349,216
Average Scheduled Principal Balance	\$193,516		
Number of Mortgage Loans	6,521		
Weighted Average Gross Coupon	7.282%	4.300%	12.600%
Weighted Average FICO Score	610	500	804
Weighted Average Combined Original LTV	79.10%	16.45%	100.00%
Weighted Average Original Term	360 months	180 months	360 months
Weighted Average Stated Remaining Term	358 months	177 months	360 months
Weighted Average Seasoning	2 months	0 months	22 months
Weighted Average Gross Margin	5.334%	2.550%	10.490%
Weighted Average Minimum Interest Rate	7.277%	2.775%	12.600%
Weighted Average Maximum Interest Rate	13.298%	10.300%	18.600%
Weighted Average Initial Rate Cap	2.990%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.008%	1.000%	2.000%
Weighted Average Months to Roll	23 months	2 months	178 months
Maturity Date		Jan 1 2020	Apr 1 2035
Maximum Zip Code Concentration	0.23%	93033 (Oxnard, CA)	
ARM	100.00%		
15/15 6 Mo LIBOR ARM	0.07%		
2/13 6 Mo LIBOR ARM	0.11%		
2/28 6 Mo LIBOR ARM	72.52%		
3/12 6 Mo LIBOR ARM	0.00%		
3/27 6 Mo LIBOR ARM	4.72%		
5YR IO 15/15 6 Mo LIBOR ARM	0.01%		
5YR IO 2/28 6 Mo LIBOR ARM	20.68%		
5YR IO 3/27 6 Mo LIBOR ARM	1.69%		
6 Mo LIBOR ARM 30 Yr	0.20%		
Interest Only	22.38%		
Not Interest Only	77.62%		
Prepay Penalty: 0 months	30.83%		
Prepay Penalty: 12 months	6.59%		
Prepay Penalty: 24 months	58.63%		
Prepay Penalty: 30 months	0.03%		
Prepay Penalty: 36 months	3.91%		
Prepay Penalty: 60 months	0.01%		
First Lien	100.00%		
Business Bank Statements	0.04%		
Full Documentation	55.70%		
Lite Documentation	0.59%		
No Documentation	1.06%		
Stated Income Documentation	42.62%		

Cash Out Refinance	64.80%
Purchase	28.34%
Rate/Term Refinance	6.86%
2-4 Units Attached	1.41%
2-4 Units Detached	8.25%
Condo High-Rise Attached	0.46%
Condo Low-Rise Attached	4.47%
Condo Low-Rise Detached	0.04%
Manufactured Housing	0.71%
PUD Attached	0.56%
PUD Detached	9.45%
Single Family Attached	1.27%
Single Family Detached	73.38%
Non-owner	5.86%
Primary	92.55%
Second Home	1.59%
Top 5 States:	
California	24.03%
Massachusetts	9.89%
New York	8.54%
Florida	6.82%
New Jersey	4.77%

Option One Mortgage: Soundview 2005-OPT1

FRMs

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$238,080,730	\$49,562	\$937,500
Average Scheduled Principal Balance	\$148,800		
Number of Mortgage Loans	1,600		
Weighted Average Gross Coupon	7.591%	5.390%	13.340%
Weighted Average FICO Score	628	500	800
Weighted Average Combined Original LTV	75.31%	13.18%	100.00%
Weighted Average Original Term	349 months	120 months	360 months
Weighted Average Stated Remaining Term	347 months	117 months	360 months
Weighted Average Seasoning	2 months	0 months	12 months
Maturity Date		Feb 1 2015	Apr 1 2035
Maximum Zip Code Concentration	0.43%	11208 (Brooklyn, NY)	
Fixed Rate	100.00%		
Fixed Rate 10 Yr	0.26%		
Fixed Rate 15 Yr	4.37%		
Fixed Rate 15 Yr Rate Reduction	0.02%		
Fixed Rate 20 Yr	2.09%		
Fixed Rate 20 Yr Rate Reduction	0.15%		
Fixed Rate 30 Yr	88.15%		
Fixed Rate 30 Yr 5YR IO	3.67%		
Fixed Rate 30 Yr Rate Reduction	1.28%		
Interest Only	3.67%		
Not Interest Only	96.33%		
Prepay Penalty: 0 months	24.15%		
Prepay Penalty: 12 months	22.48%		
Prepay Penalty: 24 months	3.48%		
Prepay Penalty: 30 months	0.37%		
Prepay Penalty: 36 months	49.53%		
First Lien	93.72%		
Second Lien	6.28%		
Full Documentation	62.21%		
Lite Documentation	0.84%		
No Documentation	1.73%		
Stated Income Documentation	35.22%		
Cash Out Refinance	74.42%		
Purchase	18.08%		
Rate/Term Refinance	7.51%		

2-4 Units Attached	2.39%
2-4 Units Detached	11.61%
Condo High-Rise Attached	0.49%
Condo Low-Rise Attached	3.68%
Condo Low-Rise Detached	0.10%
Manufactured Housing	2.46%
PUD Attached	0.67%
PUD Detached	6.16%
Single Family Attached	1.09%
Single Family Detached	71.35%

Non-owner	6.17%
Primary	92.41%
Second Home	1.42%

Top 5 States:

New York	21.99%
California	16.62%
Texas	8.97%
Massachusetts	6.52%
Florida	6.49%

Option One Mortgage: Soundview 2005-OPT1

FRMs

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	38	1,896,984.91	0.80%	9.386	326	68.72	596
50,000.01 - 100,000.00	611	44,247,440.65	18.59%	8.998	332	76.64	609
100,000.01 - 150,000.00	369	46,039,569.47	19.34%	7.822	347	75.86	626
150,000.01 - 200,000.00	252	43,548,206.92	18.29%	7.335	348	72.89	622
200,000.01 - 250,000.00	122	27,321,652.84	11.48%	7.052	356	73.07	621
250,000.01 - 300,000.00	77	21,254,966.08	8.93%	6.975	353	76.91	641
300,000.01 - 350,000.00	55	17,783,051.66	7.47%	6.855	355	75.55	643
350,000.01 - 400,000.00	30	11,220,514.01	4.71%	6.851	352	78.69	639
400,000.01 - 450,000.00	14	5,933,367.17	2.49%	7.010	358	77.44	643
450,000.01 - 500,000.00	9	4,302,818.40	1.81%	6.680	337	74.29	677
500,000.01 - 550,000.00	6	3,168,528.08	1.33%	6.834	358	80.86	652
550,000.01 - 600,000.00	6	3,512,557.00	1.48%	7.276	358	79.89	627
600,000.01 - 650,000.00	4	2,512,547.53	1.06%	7.716	358	79.74	632
650,000.01 - 700,000.00	2	1,310,998.63	0.55%	6.197	358	65.13	693
700,000.01 - 750,000.00	3	2,180,779.51	0.92%	6.301	299	67.61	684
900,000.01 - 950,000.00	2	1,846,746.69	0.78%	7.153	358	72.59	649
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	1	480,000.00	0.20%	5.390	358	27.43	759
5.500 - 5.999	104	24,231,812.01	10.18%	5.887	351	67.85	668
6.000 - 6.499	114	26,115,888.10	10.97%	6.286	341	72.26	656
6.500 - 6.999	255	50,291,036.73	21.12%	6.789	352	73.52	641
7.000 - 7.499	169	29,519,678.50	12.40%	7.266	350	75.25	634
7.500 - 7.999	236	36,524,194.05	15.34%	7.756	349	76.87	621
8.000 - 8.499	133	16,943,089.58	7.12%	8.242	349	77.16	607
8.500 - 8.999	182	20,014,590.00	8.41%	8.729	333	78.86	598
9.000 - 9.499	104	9,676,399.00	4.06%	9.235	343	83.78	595
9.500 - 9.999	88	7,567,331.71	3.18%	9.717	337	79.75	582
10.000 - 10.499	70	5,881,316.08	2.47%	10.218	350	80.01	585
10.500 - 10.999	70	5,200,251.40	2.18%	10.740	335	83.43	584
11.000 - 11.499	34	2,390,138.56	1.00%	11.220	355	83.38	582
11.500 - 11.999	32	2,717,580.51	1.14%	11.753	355	79.28	547
12.000 - 12.499	4	237,109.87	0.10%	12.220	328	76.46	536
12.500 - 12.999	3	229,815.22	0.10%	12.722	358	68.74	538
13.000 - 13.499	1	60,498.23	0.03%	13.340	359	90.00	557
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	85	10,452,683.42	4.39%	9.230	346	72.79	515
525-549	119	14,875,390.17	6.25%	8.599	347	70.14	539
550-574	154	20,019,388.37	8.41%	8.274	352	71.80	562
575-599	233	31,510,617.80	13.24%	8.004	346	73.94	588
600-624	267	39,112,474.98	16.43%	7.564	344	75.85	613
625-649	262	39,209,812.53	16.47%	7.313	347	75.26	637
650-674	193	32,656,985.83	13.72%	7.135	350	77.27	661
675-699	121	21,514,527.55	9.04%	6.975	347	79.82	685
700+	149	27,186,120.85	11.42%	6.808	345	77.22	734
None	17	1,542,728.05	0.65%	9.207	350	65.01	0
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	109	13,737,654.25	5.77%	7.102	336	39.16	618
50.00- 54.99	49	8,736,657.46	3.67%	7.225	351	53.04	605
55.00- 59.99	65	10,708,361.54	4.50%	7.256	338	57.88	611
60.00- 64.99	106	18,014,029.85	7.57%	7.165	348	62.27	612
65.00- 69.99	113	18,232,153.99	7.66%	7.283	342	67.55	634
70.00- 74.99	143	20,887,701.65	8.77%	7.291	346	72.04	623
75.00- 79.99	180	29,208,650.36	12.27%	7.568	349	76.57	619
80.00	347	50,115,598.32	21.05%	7.531	348	80.00	629
80.01- 84.99	58	8,288,632.35	3.48%	8.068	356	83.35	627
85.00- 89.99	111	15,240,444.51	6.40%	8.006	351	85.91	633
90.00- 94.99	133	21,152,335.04	8.88%	7.887	345	90.51	645
95.00- 99.99	118	17,632,557.66	7.41%	8.056	350	95.11	648
100.00	68	6,125,952.57	2.57%	9.541	351	100.00	645
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	8	610,348.73	0.26%	8.821	119	68.83	568
180	98	10,466,819.93	4.40%	7.704	178	70.28	635
240	56	5,348,882.78	2.25%	8.134	238	75.02	623
360	1,438	221,654,678.11	93.10%	7.569	358	75.57	627
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	8	610,348.73	0.26%	8.821	119	68.83	568
121-180	98	10,466,819.93	4.40%	7.704	178	70.28	635
181-240	56	5,348,882.78	2.25%	8.134	238	75.02	623
301-360	1,438	221,654,678.11	93.10%	7.569	358	75.57	627
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	81	10,529,345.08	4.42%	7.606	337	71.59	625
20.01 -25.00	92	10,594,229.75	4.45%	7.780	344	73.18	628
25.01 -30.00	158	23,587,870.50	9.91%	7.523	344	75.13	632
30.01 -35.00	178	22,637,522.30	9.51%	7.583	345	72.96	618
35.01 -40.00	247	36,639,513.96	15.39%	7.584	344	74.67	625
40.01 -45.00	256	37,929,476.83	15.93%	7.708	350	76.27	625
45.01 -50.00	311	50,821,269.71	21.35%	7.514	348	76.90	634
50.01 -55.00	188	30,996,611.34	13.02%	7.601	351	76.58	621
55.01 -60.00	45	7,937,540.27	3.33%	7.425	349	72.72	628
60.01+	9	985,301.59	0.41%	8.643	339	69.87	574
None	35	5,422,048.22	2.28%	7.454	356	77.44	676
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Fixed Rate	1,600	238,080,729.55	100.00%	7.591	347	75.31	628
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Fixed Rate 10 Yr	8	610,348.73	0.26%	8.821	119	68.83	568
Fixed Rate 15 Yr	97	10,415,057.28	4.37%	7.689	178	70.25	635
Fixed Rate 15 Yr Rate Reductior	1	51,762.65	0.02%	10.650	179	77.61	641
Fixed Rate 20 Yr	53	4,981,027.77	2.09%	8.169	238	74.84	623
Fixed Rate 20 Yr Rate Reductior	3	367,855.01	0.15%	7.652	238	77.45	613
Fixed Rate 30 Yr	1,385	209,872,773.56	88.15%	7.587	358	75.78	626
Fixed Rate 30 Yr 5YR IO	27	8,737,336.00	3.67%	6.643	358	72.92	673
Fixed Rate 30 Yr Rate Reductior	26	3,044,568.55	1.28%	8.983	359	68.73	558
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	27	8,737,336.00	3.67%	6.643	358	72.92	673
Not Interest Only	1,573	229,343,393.55	96.33%	7.627	346	75.40	626
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Prepayment Penalty Original Tr	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	455	57,488,544.51	24.15%	8.001	337	73.87	617
Prepay Penalty: 12 months	235	53,511,228.95	22.48%	7.099	353	74.00	639
Prepay Penalty: 24 months	74	8,284,560.33	3.48%	8.427	353	81.62	622
Prepay Penalty: 30 months	4	869,438.51	0.37%	8.058	359	85.70	569
Prepay Penalty: 36 months	832	117,926,957.25	49.53%	7.551	348	76.08	628
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	1,409	223,135,858.13	93.72%	7.414	347	74.73	628
Second Lien	191	14,944,871.42	6.28%	10.222	346	83.93	614
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	1,056	148,110,085.38	62.21%	7.633	347	76.23	617
Lite Documentation	10	1,995,676.13	0.84%	7.627	353	79.49	653
No Documentation	27	4,112,231.00	1.73%	7.106	355	75.55	701
Stated Income Documentation	507	83,862,737.04	35.22%	7.539	346	73.57	642
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	1,147	177,171,991.20	74.42%	7.510	347	72.99	620
Purchase	335	43,034,028.55	18.08%	7.924	352	84.27	656
Rate/Term Refinance	118	17,874,709.80	7.51%	7.587	336	76.71	631
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	23	5,689,434.62	2.39%	7.423	343	73.65	649
2-4 Units Detached	150	27,639,374.52	11.61%	7.616	350	75.42	650
Condo High-Rise Attached	4	1,177,448.48	0.49%	6.633	281	63.54	635
Condo Low-Rise Attached	58	8,767,162.50	3.68%	7.403	357	72.83	630
Condo Low-Rise Detached	1	230,170.72	0.10%	7.250	356	95.00	545
Manufactured Housing	52	5,852,267.17	2.46%	7.683	340	78.17	661
PUD Attached	11	1,594,641.84	0.67%	7.497	357	75.28	612
PUD Detached	85	14,662,037.98	6.16%	7.518	349	77.31	629
Single Family Attached	20	2,593,898.45	1.09%	7.515	350	72.38	610
Single Family Detached	1,196	169,874,293.27	71.35%	7.614	346	75.30	622
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	111	14,692,501.06	6.17%	8.240	345	79.55	652
Primary	1,465	220,017,870.73	92.41%	7.545	347	75.07	626
Second Home	24	3,370,357.76	1.42%	7.732	341	72.54	651
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	92	13,729,399.59	5.77%	8.328	344	70.62	568
AA	175	25,262,873.59	10.61%	8.026	345	75.16	591
AA+	1,238	185,747,441.16	78.02%	7.389	347	76.06	641
B	57	7,842,359.87	3.29%	8.677	350	68.95	563
C	22	2,971,029.08	1.25%	9.012	345	68.73	566
CC	12	1,551,277.09	0.65%	10.207	357	67.99	542
NG	4	976,349.17	0.41%	7.058	354	84.55	656
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	11	1,104,185.88	0.46%	8.447	342	87.10	642
Arizona	11	1,491,849.14	0.63%	7.958	359	88.13	599
Arkansas	10	1,021,122.29	0.43%	8.484	343	82.09	586
California	236	39,558,495.14	16.62%	7.353	352	71.62	623
Colorado	23	4,185,250.12	1.76%	7.516	353	82.94	645
Connecticut	40	6,632,388.32	2.79%	7.272	348	75.24	649
Delaware	2	236,262.22	0.10%	7.256	357	80.00	669
Florida	132	15,457,844.15	6.49%	8.044	349	75.37	621
Georgia	29	2,809,314.58	1.18%	8.907	341	80.13	621
Hawaii	13	3,064,746.02	1.29%	7.036	354	71.05	660
Idaho	4	306,627.78	0.13%	8.408	267	79.62	632
Illinois	26	3,565,002.42	1.50%	8.489	353	73.72	589
Indiana	11	1,184,072.12	0.50%	8.397	347	83.86	636
Iowa	1	81,496.22	0.03%	11.590	357	80.00	513
Kentucky	5	629,632.60	0.26%	7.456	358	88.42	655
Louisiana	14	1,435,177.23	0.60%	8.477	325	83.20	619
Maine	25	3,661,680.11	1.54%	7.711	358	78.14	628
Maryland	22	3,574,107.88	1.50%	7.485	346	72.51	610
Massachusetts	85	15,532,878.85	6.52%	7.249	354	70.22	620
Michigan	45	5,257,885.23	2.21%	8.172	341	79.47	616
Minnesota	7	952,198.00	0.40%	7.872	358	74.41	622
Mississippi	3	274,791.26	0.12%	10.112	323	86.78	598
Missouri	11	942,951.28	0.40%	8.394	358	79.45	595
Nebraska	1	192,743.56	0.08%	8.950	360	95.00	527
Nevada	17	2,909,165.59	1.22%	6.951	358	73.69	626
New Hampshire	12	1,863,279.33	0.78%	6.905	326	74.61	641
New Jersey	48	7,757,594.18	3.26%	7.660	354	72.07	625
New York	242	52,348,705.75	21.99%	7.258	351	74.28	639
North Carolina	30	2,863,750.13	1.20%	8.753	340	79.55	603
North Dakota	1	49,721.37	0.02%	8.450	179	74.63	644
Ohio	49	5,454,362.60	2.29%	7.842	349	86.01	629
Oklahoma	10	805,758.15	0.34%	8.084	330	85.65	640
Oregon	18	2,810,335.38	1.18%	7.389	358	78.47	655
Pennsylvania	54	5,807,452.32	2.44%	7.727	334	79.52	628
Rhode Island	39	7,019,987.46	2.95%	7.180	352	70.53	625
South Carolina	13	1,272,524.07	0.53%	8.019	332	77.30	641
Tennessee	29	2,241,573.13	0.94%	9.181	333	83.18	594
Texas	192	21,361,838.77	8.97%	8.022	322	78.55	613
Utah	8	935,531.21	0.39%	7.019	357	82.92	688
Vermont	6	667,753.93	0.28%	7.790	288	79.46	682
Virginia	43	5,822,579.52	2.45%	7.455	338	77.53	629
Washington	13	2,040,694.41	0.86%	7.507	358	69.00	683
Wisconsin	5	423,738.90	0.18%	9.214	359	78.77	585
Wyoming	4	471,680.95	0.20%	6.807	358	74.68	629
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Option One Mortgage: Soundview 2005-OPT1

Interest Only Loans

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$291,152,186	\$56,525	\$1,349,216
Average Scheduled Principal Balance	\$281,851		
Number of Mortgage Loans	1,033		
Weighted Average Gross Coupon	6.526%	4.300%	10.250%
Weighted Average FICO Score	646	538	799
Weighted Average Combined Original LTV	80.83%	27.43%	100.00%
Weighted Average Original Term	360 months	360 months	360 months
Weighted Average Stated Remaining Term	358 months	350 months	360 months
Weighted Average Seasoning	2 months	0 months	10 months
Weighted Average Gross Margin	4.592%	2.550%	7.250%
Weighted Average Minimum Interest Rate	6.520%	4.300%	10.250%
Weighted Average Maximum Interest Rate	12.549%	10.300%	16.250%
Weighted Average Initial Rate Cap	2.990%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.013%	1.000%	2.000%
Weighted Average Months to Roll	23 months	11 months	177 months
Maturity Date		Jun 1 2034	Apr 1 2035
Maximum Zip Code Concentration	0.56% 93033		
ARM	97.00%		
Fixed Rate	3.00%		
5YR IO 15/15 6 Mo LIBOR ARM	0.05%		
5YR IO 2/28 6 Mo LIBOR ARM	89.64%		
5YR IO 3/27 6 Mo LIBOR ARM	7.32%		
Fixed Rate 30 Yr 5YR IO	3.00%		
Interest Only	100.00%		
Prepay Penalty: 0 months	14.83%		
Prepay Penalty: 12 months	5.52%		
Prepay Penalty: 24 months	72.43%		
Prepay Penalty: 30 months	0.06%		
Prepay Penalty: 36 months	7.17%		
First Lien	100.00%		
Full Documentation	53.96%		
Lite Documentation	0.37%		
No Documentation	0.32%		
Stated Income Documentation	45.35%		
Cash Out Refinance	60.69%		
Purchase	34.98%		
Rate/Term Refinance	4.32%		

2-4 Units Attached	0.54%
2-4 Units Detached	4.20%
Condo High-Rise Attached	0.90%
Condo Low-Rise Attached	5.80%
Manufactured Housing	0.04%
PUD Attached	0.91%
PUD Detached	14.72%
Single Family Attached	0.59%
Single Family Detached	72.30%

Non-owner	0.22%
Primary	99.37%
Second Home	0.42%

Top 5 States:

California	50.15%
Massachusetts	6.01%
Florida	5.84%
New York	5.34%
Colorado	4.40%

Option One Mortgage: Soundview 2005-OPT1

Interest Only Loans

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
50,000.01 - 100,000.00	33	2,814,975.55	0.97%	7.025	358	80.98	634
100,000.01 - 150,000.00	161	20,633,044.65	7.09%	6.838	358	79.62	635
150,000.01 - 200,000.00	202	35,581,919.64	12.22%	6.617	358	80.19	646
200,000.01 - 250,000.00	160	36,060,654.26	12.39%	6.609	358	80.54	642
250,000.01 - 300,000.00	129	35,735,203.66	12.27%	6.504	358	81.82	646
300,000.01 - 350,000.00	101	32,632,824.95	11.21%	6.563	358	82.06	644
350,000.01 - 400,000.00	65	24,482,427.74	8.41%	6.328	358	79.92	647
400,000.01 - 450,000.00	51	21,580,419.31	7.41%	6.544	358	84.34	650
450,000.01 - 500,000.00	41	19,528,290.75	6.71%	6.434	358	81.77	653
500,000.01 - 550,000.00	24	12,591,220.01	4.32%	6.641	358	83.23	661
550,000.01 - 600,000.00	16	9,211,200.00	3.16%	6.644	359	82.91	630
600,000.01 - 650,000.00	11	6,917,552.00	2.38%	6.325	358	83.64	626
650,000.01 - 700,000.00	10	6,670,237.00	2.29%	6.403	359	84.91	656
700,000.01 - 750,000.00	5	3,750,000.00	1.29%	5.804	359	67.31	684
750,000.01 - 800,000.00	5	3,928,500.00	1.35%	6.362	358	77.92	611
800,000.01 - 850,000.00	5	4,193,000.00	1.44%	6.450	358	72.02	626
900,000.01 - 950,000.00	3	2,764,000.00	0.95%	6.687	358	72.57	663
950,000.01 - 1,000,000.00	3	2,960,000.00	1.02%	6.111	358	72.73	696
1,000,000.01+	8	9,116,716.40	3.13%	6.067	358	76.60	653
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646
		93,033.00					

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,032.00	0.07%	4.300	358	77.72	772
4.500 - 4.999	12	3,652,403.00	1.25%	4.925	359	72.88	681
5.000 - 5.499	62	19,879,292.42	6.83%	5.248	358	75.54	682
5.500 - 5.999	173	55,672,140.65	19.12%	5.807	358	77.41	658
6.000 - 6.499	218	62,089,790.34	21.33%	6.264	358	79.93	646
6.500 - 6.999	300	83,248,672.02	28.59%	6.741	358	81.55	639
7.000 - 7.499	132	35,991,451.08	12.36%	7.247	358	84.71	635
7.500 - 7.999	82	19,641,516.59	6.75%	7.734	358	86.58	634
8.000 - 8.499	33	7,422,298.90	2.55%	8.234	358	87.32	607
8.500 - 8.999	14	2,621,370.60	0.90%	8.667	357	87.74	598
9.000 - 9.499	4	563,849.32	0.19%	9.110	358	86.95	594
9.500 - 9.999	1	118,844.00	0.04%	9.750	359	80.00	692
10.000 - 10.499	1	56,525.00	0.02%	10.250	357	85.00	583
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
525-549	4	920,990.93	0.32%	7.612	357	81.34	542
550-574	14	4,696,344.16	1.61%	6.993	357	80.02	561
575-599	148	38,773,669.34	13.32%	6.933	358	79.91	589
600-624	228	61,540,356.10	21.14%	6.714	358	80.28	612
625-649	235	68,337,059.09	23.47%	6.517	358	80.54	637
650-674	155	41,248,642.95	14.17%	6.358	358	81.05	661
675-699	128	37,701,042.86	12.95%	6.330	359	81.97	685
700+	119	37,395,080.49	12.84%	6.104	358	81.87	733
None	2	539,000.00	0.19%	6.669	358	85.84	0
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	11	3,089,000.00	1.06%	5.865	359	39.17	665
50.00- 54.99	11	3,197,240.48	1.10%	6.100	358	53.05	611
55.00- 59.99	9	3,246,650.00	1.12%	6.029	358	57.65	688
60.00- 64.99	23	6,505,121.48	2.23%	6.000	358	62.27	620
65.00- 69.99	58	19,019,208.42	6.53%	6.106	358	67.56	643
70.00- 74.99	47	14,108,566.42	4.85%	6.467	358	71.84	624
75.00- 79.99	70	24,215,901.92	8.32%	6.192	358	76.71	641
80.00	450	108,320,477.77	37.20%	6.459	358	80.00	648
80.01- 84.99	26	8,475,697.19	2.91%	6.464	358	83.09	660
85.00- 89.99	97	30,788,815.58	10.57%	6.778	358	86.21	635
90.00- 94.99	144	46,812,513.06	16.08%	6.816	358	90.68	654
95.00- 99.99	83	22,524,457.52	7.74%	7.012	358	95.10	649
100.00	4	848,536.08	0.29%	7.359	359	100.00	674
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
360	1,033	291,152,185.92	100.00%	6.526	358	80.83	646
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
301-360	1,033	291,152,185.92	100.00%	6.526	358	80.83	646
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	33	7,780,094.00	2.67%	6.742	359	79.22	628
20.01 -25.00	39	10,751,120.53	3.69%	6.522	358	78.15	641
25.01 -30.00	77	19,443,900.28	6.68%	6.483	358	79.62	655
30.01 -35.00	134	35,996,478.94	12.36%	6.466	358	79.72	649
35.01 -40.00	165	47,033,434.62	16.15%	6.517	358	81.67	649
40.01 -45.00	216	59,422,923.09	20.41%	6.625	358	81.27	646
45.01 -50.00	205	59,552,454.25	20.45%	6.429	358	81.37	648
50.01 -55.00	112	35,575,303.87	12.22%	6.503	358	81.23	634
55.01 -60.00	30	9,148,713.43	3.14%	6.583	358	82.23	643
60.01+	4	1,581,500.00	0.54%	6.295	358	74.54	638
None	18	4,866,262.91	1.67%	6.982	358	78.98	661
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	1,006	282,414,849.92	97.00%	6.522	358	81.08	645
Fixed Rate	27	8,737,336.00	3.00%	6.643	358	72.92	673
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5YR IO 15/15 6 Mo LIBOR ARM	1	136,000.00	0.05%	5.950	357	76.40	648
5YR IO 2/28 6 Mo LIBOR ARM	925	260,979,537.03	89.64%	6.536	358	81.19	645
5YR IO 3/27 6 Mo LIBOR ARM	80	21,299,312.89	7.32%	6.358	358	79.73	649
Fixed Rate 30 Yr 5YR IO	27	8,737,336.00	3.00%	6.643	358	72.92	673
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	1,033	291,152,185.92	100.00%	6.526	358	80.83	646
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	169	43,175,536.07	14.83%	6.974	358	81.86	644
Prepay Penalty: 12 months	41	16,067,516.24	5.52%	6.502	358	80.59	662
Prepay Penalty: 24 months	744	210,875,173.36	72.43%	6.459	358	81.00	644
Prepay Penalty: 30 months	1	163,875.00	0.06%	6.825	357	95.00	682
Prepay Penalty: 36 months	78	20,870,085.25	7.17%	6.291	358	77.07	657
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	1,033	291,152,185.92	100.00%	6.526	358	80.83	646
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	607	157,092,556.03	53.96%	6.484	358	81.93	637
Lite Documentation	2	1,073,650.00	0.37%	6.660	359	89.22	687
No Documentation	5	945,150.00	0.32%	7.034	358	85.64	721
Stated Income Documentation	419	132,040,829.89	45.35%	6.570	358	79.42	655
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	570	176,713,472.30	60.69%	6.531	358	80.04	640
Purchase	411	101,850,413.42	34.98%	6.508	358	81.64	656
Rate/Term Refinance	52	12,588,300.20	4.32%	6.592	357	85.48	646
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	4	1,562,250.00	0.54%	6.624	358	84.89	656
2-4 Units Detached	36	12,221,115.04	4.20%	6.659	358	81.96	679
Condo High-Rise Attached	8	2,609,280.00	0.90%	6.831	359	84.17	643
Condo Low-Rise Attached	78	16,889,158.06	5.80%	6.613	358	79.69	654
Manufactured Housing	1	126,000.00	0.04%	5.500	358	73.04	716
PUD Attached	13	2,646,876.84	0.91%	6.685	357	81.23	650
PUD Detached	147	42,868,182.80	14.72%	6.620	359	81.58	646
Single Family Attached	10	1,722,740.00	0.59%	6.753	357	80.92	636
Single Family Detached	736	210,506,583.18	72.30%	6.484	358	80.64	643
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	4	628,450.00	0.22%	6.569	359	69.32	674
Primary	1,024	289,308,935.92	99.37%	6.523	358	80.83	645
Second Home	5	1,214,800.00	0.42%	7.240	358	88.91	728
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	6	2,687,950.00	0.92%	7.027	358	73.73	636
AA	68	22,768,086.71	7.82%	6.748	358	80.30	633
AA+	957	265,024,149.21	91.03%	6.499	358	80.97	647
B	1	392,000.00	0.13%	8.600	357	79.19	583
NG	1	280,000.00	0.10%	5.750	359	70.00	670
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Arizona	26	4,651,622.44	1.60%	6.887	358	80.45	641
Arkansas	1	441,000.00	0.15%	6.500	358	78.47	646
California	407	146,018,856.41	50.15%	6.294	358	79.82	647
Colorado	69	12,800,782.26	4.40%	6.520	358	81.61	643
Connecticut	10	3,139,325.78	1.08%	6.371	358	85.94	653
Florida	80	17,003,171.35	5.84%	7.025	358	82.27	639
Georgia	26	4,618,803.71	1.59%	7.530	358	86.30	622
Hawaii	10	4,770,599.20	1.64%	6.072	358	81.69	658
Idaho	3	690,200.00	0.24%	7.531	357	88.74	624
Illinois	12	2,184,574.96	0.75%	7.556	358	88.55	638
Indiana	3	541,723.49	0.19%	7.872	358	80.00	606
Iowa	1	129,260.00	0.04%	7.150	357	87.34	630
Kentucky	2	250,800.00	0.09%	6.458	357	80.00	616
Louisiana	3	430,800.00	0.15%	6.678	358	80.00	696
Maine	4	718,900.00	0.25%	6.650	359	72.70	654
Maryland	23	4,493,023.45	1.54%	6.988	358	80.75	626
Massachusetts	61	17,493,788.90	6.01%	6.616	358	80.45	652
Michigan	12	1,708,244.00	0.59%	7.030	359	84.88	634
Minnesota	18	4,671,772.73	1.60%	7.083	359	84.68	647
Mississippi	1	259,200.00	0.09%	6.690	359	80.00	633
Missouri	1	75,997.99	0.03%	8.050	359	80.00	643
Nevada	38	9,454,048.49	3.25%	6.737	358	81.66	641
New Hampshire	9	1,569,819.32	0.54%	6.890	359	82.21	633
New Jersey	23	6,932,566.08	2.38%	6.942	358	83.11	642
New York	42	15,542,858.99	5.34%	6.443	358	80.05	655
North Carolina	16	2,297,316.36	0.79%	7.071	358	82.20	640
Ohio	9	2,149,108.93	0.74%	6.856	358	90.52	637
Oklahoma	1	124,000.00	0.04%	7.990	357	80.00	610
Oregon	8	1,533,020.18	0.53%	6.646	358	80.75	633
Pennsylvania	8	1,464,259.39	0.50%	6.264	359	86.82	666
Rhode Island	6	1,476,300.00	0.51%	6.197	358	78.28	664
South Carolina	3	308,215.99	0.11%	7.299	358	84.19	677
Tennessee	2	415,100.00	0.14%	6.650	357	82.00	664
Texas	8	1,326,973.00	0.46%	6.611	359	83.08	629
Utah	17	2,841,199.50	0.98%	6.598	358	86.28	642
Vermont	1	181,900.00	0.06%	6.200	359	85.00	727
Virginia	26	8,025,713.17	2.76%	6.944	358	79.98	633
Washington	36	7,290,940.98	2.50%	6.624	358	77.50	651
Wisconsin	2	397,500.00	0.14%	7.038	358	89.95	687
Wyoming	5	728,898.87	0.25%	6.596	358	83.87	642
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Gross Margin	Loans	Balance	Prin Bal	Average Gross Coupon	Average Stated Remaining Term	Average Combined Orig LTV	Average FICO
2.500 - 2.999	2	1,176,250.00	0.42%	5.036	358	66.43	658
3.000 - 3.499	48	15,899,127.88	5.63%	5.480	358	72.68	694
3.500 - 3.999	142	43,879,970.93	15.54%	5.772	358	76.66	667
4.000 - 4.499	246	70,323,094.22	24.90%	6.315	358	78.50	648
4.500 - 4.999	263	73,058,708.88	25.87%	6.615	358	81.93	638
5.000 - 5.499	164	43,541,746.46	15.42%	7.036	358	85.72	631
5.500 - 5.999	76	20,018,017.67	7.09%	7.345	358	88.73	622
6.000 - 6.499	44	9,624,086.54	3.41%	7.817	358	88.80	619
6.500 - 6.999	17	4,055,031.19	1.44%	7.987	357	88.72	617
7.000 - 7.499	4	838,816.15	0.30%	8.621	358	84.22	584
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Minimum Interest Rate	Loans	Balance	Prin Bal	Average Gross Coupon	Average Stated Remaining Term	Average Combined Orig LTV	Average FICO
4.000 - 4.499	2	252,532.00	0.09%	4.607	357	74.77	758
4.500 - 4.999	12	3,652,403.00	1.29%	4.925	359	72.88	681
5.000 - 5.499	62	19,623,292.42	6.95%	5.260	358	76.77	680
5.500 - 5.999	167	54,088,654.65	19.15%	5.808	358	77.57	658
6.000 - 6.499	215	61,202,790.34	21.67%	6.263	358	79.99	646
6.500 - 6.999	289	79,939,372.02	28.31%	6.743	358	81.86	638
7.000 - 7.499	126	33,941,051.08	12.02%	7.243	358	85.30	634
7.500 - 7.999	80	18,931,866.59	6.70%	7.736	358	86.33	632
8.000 - 8.499	33	7,422,298.90	2.63%	8.234	358	87.32	607
8.500 - 8.999	14	2,621,370.60	0.93%	8.667	357	87.74	598
9.000 - 9.499	4	563,849.32	0.20%	9.110	358	86.95	594
9.500 - 9.999	1	118,844.00	0.04%	9.750	359	80.00	692
10.000 - 10.499	1	56,525.00	0.02%	10.250	357	85.00	583
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Maximum Interest Rate	Loans	Balance	Prin Bal	Average Gross Coupon	Average Stated Remaining Term	Average Combined Orig LTV	Average FICO
10.000 - 10.499	1	194,032.00	0.07%	4.300	358	77.72	772
10.500 - 10.999	12	3,652,403.00	1.29%	4.925	359	72.88	681
11.000 - 11.499	59	18,299,292.44	6.48%	5.250	358	76.53	683
11.500 - 11.999	163	52,564,546.65	18.61%	5.805	358	77.45	658
12.000 - 12.499	216	61,968,546.32	21.94%	6.241	358	80.03	645
12.500 - 12.999	284	78,764,159.58	27.89%	6.727	358	81.74	639
13.000 - 13.499	126	33,976,101.12	12.03%	7.225	358	85.08	634
13.500 - 13.999	87	20,337,731.03	7.20%	7.616	358	86.02	630
14.000 - 14.499	35	8,081,448.86	2.86%	8.149	358	87.35	609
14.500 - 14.999	17	3,837,370.60	1.36%	8.395	358	88.06	607
15.000 - 15.499	4	563,849.32	0.20%	9.110	358	86.95	594
15.500 - 15.999	1	118,844.00	0.04%	9.750	359	80.00	692
16.000 - 16.499	1	56,525.00	0.02%	10.250	357	85.00	583
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	6	1,566,725.00	0.55%	6.418	358	77.81	659
3.000	999	280,624,124.92	99.37%	6.523	358	81.10	645
4.000	1	224,000.00	0.08%	6.625	356	80.00	0
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	986	275,507,147.54	97.55%	6.520	358	81.03	645
1.500	19	6,594,502.38	2.34%	6.538	357	83.27	634
2.000	1	313,200.00	0.11%	8.175	358	80.00	601
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
03/01/06	1	263,250.00	0.09%	5.800	359	90.00	660
08/01/06	1	480,164.00	0.17%	6.990	352	95.95	607
10/01/06	2	621,047.83	0.22%	6.311	354	73.69	593
11/01/06	3	655,830.48	0.23%	7.396	355	73.65	635
12/01/06	23	6,845,914.93	2.42%	6.395	356	87.09	661
01/01/07	47	12,900,403.68	4.57%	6.680	357	84.56	639
02/01/07	381	107,248,545.98	37.98%	6.567	357	81.25	640
03/01/07	368	104,144,343.63	36.88%	6.493	359	80.30	646
04/01/07	99	27,820,036.50	9.85%	6.525	360	81.29	656
06/01/07	1	107,100.00	0.04%	6.600	350	90.76	597
09/01/07	1	225,000.00	0.08%	6.750	353	65.22	573
10/01/07	1	58,500.00	0.02%	5.625	354	65.00	712
11/01/07	1	282,399.27	0.10%	7.815	354	90.00	593
12/01/07	4	862,349.96	0.31%	7.107	356	86.11	621
01/01/08	4	1,139,354.04	0.40%	6.150	357	80.30	657
02/01/08	24	5,982,969.62	2.12%	6.344	357	82.01	635
03/01/08	35	10,100,340.00	3.58%	6.343	359	77.46	658
04/01/08	9	2,541,300.00	0.90%	6.098	360	80.94	670
02/01/20	1	136,000.00	0.05%	5.950	357	76.40	648
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

Option One Mortgage: Soundview 2005-OPT1

IOs with No MI

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$105,478,173	\$56,525	\$1,349,216
Average Scheduled Principal Balance	\$380,788		
Number of Mortgage Loans	277		
Weighted Average Gross Coupon	6.475%	4.890%	10.250%
Weighted Average FICO Score	658	550	796
Weighted Average Combined Original LTV	79.53%	27.43%	100.00%
Weighted Average Original Term	360 months	360 months	360 months
Weighted Average Stated Remaining Term	358 months	352 months	360 months
Weighted Average Seasoning	2 months	0 months	8 months
Weighted Average Gross Margin	4.453%	2.550%	7.250%
Weighted Average Minimum Interest Rate	6.461%	4.375%	10.250%
Weighted Average Maximum Interest Rate	12.482%	10.890%	16.250%
Weighted Average Initial Rate Cap	3.002%	3.000%	4.000%
Weighted Average Subsequent Rate Cap	1.006%	1.000%	1.500%
Weighted Average Months to Roll	23 months	16 months	36 months
Maturity Date		Aug 1 2034	Apr 1 2035
Maximum Zip Code Concentration	1.28%	91364 (Woodland Hills, CA)	
ARM	94.66%		
Fixed Rate	5.34%		
5YR IO 2/28 6 Mo LIBOR ARM	89.01%		
5YR IO 3/27 6 Mo LIBOR ARM	5.64%		
Fixed Rate 30 Yr 5YR IO	5.34%		
Interest Only	100.00%		
Prepay Penalty: 0 months	11.14%		
Prepay Penalty: 12 months	7.10%		
Prepay Penalty: 24 months	73.80%		
Prepay Penalty: 30 months	0.16%		
Prepay Penalty: 36 months	7.80%		
First Lien	100.00%		
Full Documentation	35.58%		
Lite Documentation	1.02%		
No Documentation	0.90%		
Stated Income Documentation	62.51%		
Cash Out Refinance	58.26%		
Purchase	38.88%		
Rate/Term Refinance	2.86%		

2-4 Units Attached	0.39%
2-4 Units Detached	4.51%
Condo High-Rise Attached	0.85%
Condo Low-Rise Attached	4.05%
Manufactured Housing	0.12%
PUD Attached	0.67%
PUD Detached	14.42%
Single Family Attached	0.19%
Single Family Detached	74.80%

Non-owner	0.25%
Primary	99.54%
Second Home	0.22%

Top 5 States:

California	62.54%
New York	5.38%
Florida	5.33%
Massachusetts	4.16%
Colorado	3.64%

Option One Mortgage: Soundview 2005-OPT1

IOs with No MI

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
50,000.01 - 100,000.00	5	363,313.00	0.34%	6.870	357	80.02	646
100,000.01 - 150,000.00	28	3,531,272.89	3.35%	7.110	358	75.44	649
150,000.01 - 200,000.00	43	7,689,775.17	7.29%	6.857	358	75.24	669
200,000.01 - 250,000.00	35	7,899,983.94	7.49%	6.531	358	78.16	678
250,000.01 - 300,000.00	20	5,555,625.41	5.27%	6.452	359	81.03	671
300,000.01 - 350,000.00	26	8,419,776.73	7.98%	6.578	358	80.95	662
350,000.01 - 400,000.00	21	8,000,397.49	7.58%	6.368	358	77.48	660
400,000.01 - 450,000.00	13	5,430,819.31	5.15%	6.741	358	85.42	670
450,000.01 - 500,000.00	15	7,172,027.76	6.80%	6.394	358	80.80	668
500,000.01 - 550,000.00	11	5,825,976.38	5.52%	6.788	358	88.19	670
550,000.01 - 600,000.00	13	7,481,200.00	7.09%	6.710	359	83.20	633
600,000.01 - 650,000.00	10	6,269,552.00	5.94%	6.153	358	84.72	628
650,000.01 - 700,000.00	10	6,670,237.00	6.32%	6.403	359	84.91	656
700,000.01 - 750,000.00	4	3,000,000.00	2.84%	6.033	359	67.10	677
750,000.01 - 800,000.00	4	3,134,500.00	2.97%	6.339	359	80.17	602
800,000.01 - 850,000.00	5	4,193,000.00	3.98%	6.450	358	72.02	626
900,000.01 - 950,000.00	3	2,764,000.00	2.62%	6.687	358	72.57	663
950,000.01 - 1,000,000.00	3	2,960,000.00	2.81%	6.111	358	72.73	696
1,000,000.01+	8	9,116,716.40	8.64%	6.067	358	76.60	653
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	4	1,075,723.00	1.02%	4.912	359	70.59	656
5.000 - 5.499	16	6,608,298.83	6.27%	5.252	358	70.71	706
5.500 - 5.999	58	25,282,238.40	23.97%	5.772	358	75.05	663
6.000 - 6.499	51	21,238,820.29	20.14%	6.274	358	82.05	658
6.500 - 6.999	74	28,154,099.89	26.69%	6.745	358	80.47	657
7.000 - 7.499	41	14,603,931.36	13.85%	7.243	358	81.91	636
7.500 - 7.999	21	5,447,198.95	5.16%	7.698	359	87.73	661
8.000 - 8.499	6	1,768,443.76	1.68%	8.318	358	87.84	618
8.500 - 8.999	4	1,124,050.00	1.07%	8.657	357	86.24	604
9.500 - 9.999	1	118,844.00	0.11%	9.750	359	80.00	692
10.000 - 10.499	1	56,525.00	0.05%	10.250	357	85.00	583
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
550-574	4	2,097,000.00	1.99%	6.418	358	77.19	555
575-599	28	10,921,657.76	10.35%	6.993	358	77.77	589
600-624	41	17,268,071.49	16.37%	6.546	358	78.92	613
625-649	47	21,719,442.76	20.59%	6.436	358	77.27	636
650-674	36	11,221,029.90	10.64%	6.426	359	77.42	662
675-699	62	20,394,179.89	19.33%	6.550	359	82.00	685
700+	57	21,317,791.68	20.21%	6.147	358	82.08	732
None	2	539,000.00	0.51%	6.669	358	85.84	0
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	11	3,089,000.00	2.93%	5.865	359	39.17	665
50.00- 54.99	11	3,197,240.48	3.03%	6.100	358	53.05	611
55.00- 59.99	9	3,246,650.00	3.08%	6.029	358	57.65	688
60.00- 64.99	5	2,302,000.00	2.18%	6.039	358	62.27	593
65.00- 69.99	10	5,865,000.00	5.56%	6.105	358	67.09	660
70.00- 74.99	5	2,569,979.06	2.44%	6.101	359	70.48	634
75.00- 79.99	12	8,452,749.03	8.01%	6.359	358	76.21	642
80.00	124	37,817,811.84	35.85%	6.509	359	80.00	665
80.01- 84.99	3	1,705,940.84	1.62%	6.486	358	83.44	705
85.00- 89.99	17	9,122,866.40	8.65%	6.698	359	86.07	633
90.00- 94.99	39	19,145,097.58	18.15%	6.579	358	91.03	664
95.00- 99.99	30	8,687,588.25	8.24%	6.960	358	95.05	673
100.00	1	276,250.00	0.26%	6.850	359	100.00	639
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
360	277	105,478,173.48	100.00%	6.475	358	79.53	658
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
301-360	277	105,478,173.48	100.00%	6.475	358	79.53	658
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	8	2,169,794.00	2.06%	6.616	358	73.04	625
20.01 -25.00	9	4,514,550.00	4.28%	6.565	358	76.76	644
25.01 -30.00	17	5,785,974.99	5.49%	6.577	358	80.70	684
30.01 -35.00	30	11,028,732.00	10.46%	6.421	358	74.86	662
35.01 -40.00	35	14,808,775.46	14.04%	6.359	358	82.34	660
40.01 -45.00	63	22,751,705.82	21.57%	6.675	359	79.72	660
45.01 -50.00	47	18,741,745.50	17.77%	6.316	358	79.88	664
50.01 -55.00	27	13,447,569.17	12.75%	6.326	358	80.11	644
55.01 -60.00	28	8,520,222.14	8.08%	6.597	358	82.01	645
60.01+	4	1,581,500.00	1.50%	6.295	358	74.54	638
None	9	2,127,604.40	2.02%	6.794	359	78.71	686
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	263	99,842,537.48	94.66%	6.465	358	80.11	657
Fixed Rate	14	5,635,636.00	5.34%	6.643	358	69.36	669
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5YR IO 2/28 6 Mo LIBOR ARM	243	93,888,893.42	89.01%	6.462	358	80.16	657
5YR IO 3/27 6 Mo LIBOR ARM	20	5,953,644.06	5.64%	6.513	359	79.27	662
Fixed Rate 30 Yr 5YR IO	14	5,635,636.00	5.34%	6.643	358	69.36	669
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	277	105,478,173.48	100.00%	6.475	358	79.53	658
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	38	11,752,519.00	11.14%	7.101	358	80.61	667
Prepay Penalty: 12 months	15	7,489,898.47	7.10%	6.665	358	82.85	679
Prepay Penalty: 24 months	198	77,846,045.01	73.80%	6.358	358	79.36	654
Prepay Penalty: 30 months	1	163,875.00	0.16%	6.825	357	95.00	682
Prepay Penalty: 36 months	25	8,225,836.00	7.80%	6.511	358	76.34	661
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	277	105,478,173.48	100.00%	6.475	358	79.53	658
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	84	37,529,307.92	35.58%	6.312	358	80.31	645
Lite Documentation	2	1,073,650.00	1.02%	6.660	359	89.22	687
No Documentation	5	945,150.00	0.90%	7.034	358	85.64	721
Stated Income Documentation	186	65,930,065.56	62.51%	6.557	358	78.85	664
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	138	61,450,969.12	58.26%	6.481	358	78.20	648
Purchase	129	41,005,487.22	38.88%	6.464	358	80.91	671
Rate/Term Refinance	10	3,021,717.14	2.86%	6.486	357	88.03	677
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	1	413,250.00	0.39%	6.800	359	95.00	715
2-4 Units Detached	12	4,759,850.00	4.51%	6.596	358	82.06	706
Condo High-Rise Attached	2	900,250.00	0.85%	7.192	359	86.90	656
Condo Low-Rise Attached	20	4,268,545.76	4.05%	7.264	358	81.47	654
Manufactured Housing	1	126,000.00	0.12%	5.500	358	73.04	716
PUD Attached	3	707,254.20	0.67%	6.181	358	80.90	662
PUD Detached	35	15,204,891.89	14.42%	6.476	359	81.68	659
Single Family Attached	1	195,920.00	0.19%	7.300	357	80.00	676
Single Family Detached	202	78,902,211.63	74.80%	6.417	358	78.70	654
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	2	258,500.00	0.25%	5.830	359	55.43	686
Primary	274	104,991,073.48	99.54%	6.474	358	79.57	657
Second Home	1	228,600.00	0.22%	7.750	359	90.00	747
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	3	2,011,000.00	1.91%	7.013	358	68.79	644
AA	18	9,123,369.88	8.65%	6.500	358	77.38	644
AA+	255	93,951,803.60	89.07%	6.452	358	79.98	660
B	1	392,000.00	0.37%	8.600	357	79.19	583
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Arizona	7	901,744.00	0.85%	7.460	358	79.03	683
California	148	65,964,107.51	62.54%	6.284	358	79.17	654
Colorado	15	3,838,539.99	3.64%	6.757	358	80.89	674
Connecticut	3	1,104,326.00	1.05%	5.978	358	88.89	687
Florida	18	5,618,729.40	5.33%	7.107	359	78.32	643
Georgia	6	1,373,595.00	1.30%	7.498	358	87.72	615
Hawaii	3	2,591,500.00	2.46%	6.297	358	83.58	642
Illinois	3	386,025.00	0.37%	8.416	358	90.78	674
Indiana	1	100,613.49	0.10%	7.150	357	80.00	614
Maine	2	416,000.00	0.39%	6.466	359	66.84	665
Maryland	1	228,000.00	0.22%	6.700	360	80.00	681
Massachusetts	11	4,389,100.00	4.16%	6.858	358	77.66	673
Michigan	1	200,000.00	0.19%	7.200	357	80.00	692
Minnesota	7	2,259,932.73	2.14%	7.083	359	86.08	688
Nevada	4	993,940.84	0.94%	6.668	358	78.85	648
New Hampshire	3	538,220.00	0.51%	6.777	359	84.72	688
New Jersey	5	1,668,400.00	1.58%	7.116	359	88.32	660
New York	11	5,677,648.47	5.38%	6.603	359	79.02	682
North Carolina	4	596,915.00	0.57%	7.170	358	75.62	653
Ohio	1	177,479.06	0.17%	7.000	357	71.40	661
Oregon	1	155,800.00	0.15%	7.350	357	95.00	697
Pennsylvania	2	320,050.00	0.30%	7.595	360	86.19	644
Rhode Island	2	630,650.00	0.60%	6.198	357	87.39	666
Tennessee	1	305,600.00	0.29%	6.740	357	80.00	694
Texas	2	429,581.00	0.41%	6.417	359	80.00	631
Utah	4	748,494.41	0.71%	6.362	358	90.33	649
Virginia	5	2,297,595.46	2.18%	6.496	357	73.11	631
Washington	6	1,565,586.12	1.48%	6.237	359	63.72	696
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
	Loans	Balance	Prin Bal	Average	Average	Average	Average
Gross Margin				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
2.500 - 2.999	1	1,007,500.00	1.01%	5.050	358	65.00	643
3.000 - 3.499	16	6,891,718.23	6.90%	5.620	358	70.28	712
3.500 - 3.999	44	18,936,797.00	18.97%	5.773	359	74.39	668
4.000 - 4.499	70	25,541,002.93	25.58%	6.393	358	78.10	659
4.500 - 4.999	66	24,834,778.92	24.87%	6.662	358	83.57	655
5.000 - 5.499	39	15,034,654.28	15.06%	7.013	358	86.06	638
5.500 - 5.999	14	4,284,008.17	4.29%	7.392	357	89.07	633
6.000 - 6.499	8	1,780,372.47	1.78%	7.890	358	90.67	607
6.500 - 6.999	4	1,475,180.48	1.48%	8.088	357	86.73	607
7.000 - 7.499	1	56,525.00	0.06%	10.250	357	85.00	583
Total	263	99,842,537.48	100.00%	6.465	358	80.11	657

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
	Loans	Balance	Prin Bal	Average	Average	Average	Average
Minimum Interest Rate				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
4.000 - 4.499	1	58,500.00	0.06%	5.625	354	65.00	712
4.500 - 4.999	4	1,075,723.00	1.08%	4.912	359	70.59	656
5.000 - 5.499	16	6,352,298.83	6.36%	5.290	358	74.31	701
5.500 - 5.999	54	24,406,652.40	24.45%	5.770	358	75.17	663
6.000 - 6.499	49	20,621,820.29	20.65%	6.274	358	82.07	657
6.500 - 6.999	69	25,990,199.89	26.03%	6.748	358	81.21	657
7.000 - 7.499	38	13,275,431.36	13.30%	7.238	358	83.42	636
7.500 - 7.999	20	4,994,048.95	5.00%	7.698	359	87.07	659
8.000 - 8.499	6	1,768,443.76	1.77%	8.318	358	87.84	618
8.500 - 8.999	4	1,124,050.00	1.13%	8.657	357	86.24	604
9.500 - 9.999	1	118,844.00	0.12%	9.750	359	80.00	692
10.000 - 10.499	1	56,525.00	0.06%	10.250	357	85.00	583
Total	263	99,842,537.48	100.00%	6.465	358	80.11	657

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
	Loans	Balance	Prin Bal	Average	Average	Average	Average
Maximum Interest Rate				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
10.500 - 10.999	4	1,075,723.00	1.08%	4.912	359	70.59	656
11.000 - 11.499	15	6,128,298.83	6.14%	5.241	358	74.10	701
11.500 - 11.999	53	23,774,600.40	23.81%	5.771	358	74.78	664
12.000 - 12.499	49	20,621,820.29	20.65%	6.274	358	82.07	657
12.500 - 12.999	71	26,424,587.89	26.47%	6.716	358	81.11	657
13.000 - 13.499	38	13,275,431.36	13.30%	7.238	358	83.42	636
13.500 - 13.999	20	4,952,212.95	4.96%	7.623	358	87.10	661
14.000 - 14.499	6	1,768,443.76	1.77%	8.318	358	87.84	618
14.500 - 14.999	5	1,646,050.00	1.65%	8.369	357	88.99	601
15.500 - 15.999	1	118,844.00	0.12%	9.750	359	80.00	692
16.000 - 16.499	1	56,525.00	0.06%	10.250	357	85.00	583
Total	263	99,842,537.48	100.00%	6.465	358	80.11	657

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
	Loans	Balance	Prin Bal	Average	Average	Average	Average
Initial Periodic Rate Cap				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
3.000	262	99,618,537.48	99.78%	6.465	358	80.11	657
4.000	1	224,000.00	0.22%	6.625	356	80.00	0
Total	263	99,842,537.48	100.00%	6.465	358	80.11	657

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
	Loans	Balance	Prin Bal	Average	Average	Average	Average
Subsequent Periodic Rate Cap				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
1.000	260	98,629,985.48	98.79%	6.464	358	79.98	658
1.500	3	1,212,552.00	1.21%	6.605	357	90.91	617
Total	263	99,842,537.48	100.00%	6.465	358	80.11	657

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
08/01/06	1	480,164.00	0.48%	6.990	352	95.95	607
11/01/06	1	212,430.48	0.21%	7.750	355	50.00	589
12/01/06	4	2,317,268.40	2.32%	5.914	356	88.55	721
01/01/07	15	5,553,011.41	5.56%	6.521	357	85.13	650
02/01/07	89	34,229,039.67	34.28%	6.534	357	80.17	654
03/01/07	100	38,903,173.46	38.96%	6.333	359	78.48	653
04/01/07	33	12,193,806.00	12.21%	6.711	360	81.55	670
10/01/07	1	58,500.00	0.06%	5.625	354	65.00	712
01/01/08	2	341,354.06	0.34%	6.916	357	82.73	671
02/01/08	3	908,800.00	0.91%	7.364	358	84.85	619
03/01/08	11	3,665,990.00	3.67%	6.425	359	75.93	667
04/01/08	3	979,000.00	0.98%	5.965	360	86.23	686
Total	263	99,842,537.48	100.00%	6.465	358	80.11	657

Option One Mortgage: Soundview 2005-OPT1

IOs with No MI

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
50,000.01 - 100,000.00	5	363,313.00	0.34%	6.870	357	80.02	646
100,000.01 - 150,000.00	28	3,531,272.89	3.35%	7.110	358	75.44	649
150,000.01 - 200,000.00	43	7,689,775.17	7.29%	6.657	358	75.24	669
200,000.01 - 250,000.00	35	7,899,983.94	7.49%	6.531	358	78.16	678
250,000.01 - 300,000.00	20	5,555,625.41	5.27%	6.452	359	81.03	671
300,000.01 - 350,000.00	26	8,419,776.73	7.98%	6.578	358	80.95	662
350,000.01 - 400,000.00	21	8,000,397.49	7.58%	6.368	358	77.48	660
400,000.01 - 450,000.00	13	5,430,819.31	5.15%	6.741	358	85.42	670
450,000.01 - 500,000.00	15	7,172,027.76	6.80%	6.394	358	80.80	668
500,000.01 - 550,000.00	11	5,825,976.38	5.52%	6.788	358	88.19	670
550,000.01 - 600,000.00	13	7,481,200.00	7.09%	6.710	359	83.20	633
600,000.01 - 650,000.00	10	6,269,552.00	5.94%	6.153	358	84.72	628
650,000.01 - 700,000.00	10	6,670,237.00	6.32%	6.403	359	84.91	656
700,000.01 - 750,000.00	4	3,000,000.00	2.84%	6.033	359	67.10	677
750,000.01 - 800,000.00	4	3,134,500.00	2.97%	6.339	359	80.17	602
800,000.01 - 850,000.00	5	4,193,000.00	3.98%	6.450	358	72.02	626
900,000.01 - 950,000.00	3	2,764,000.00	2.62%	6.687	358	72.57	663
950,000.01 - 1,000,000.00	3	2,960,000.00	2.81%	6.111	358	72.73	696
1,000,000.01+	8	9,116,716.40	8.64%	6.067	358	76.60	653
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	4	1,075,723.00	1.02%	4.912	359	70.59	656
5.000 - 5.499	16	6,608,298.83	6.27%	5.252	358	70.71	706
5.500 - 5.999	58	25,282,238.40	23.97%	5.772	358	75.05	663
6.000 - 6.499	51	21,238,820.29	20.14%	6.274	358	82.05	658
6.500 - 6.999	74	28,154,099.89	26.69%	6.745	358	80.47	657
7.000 - 7.499	41	14,603,931.36	13.85%	7.243	358	81.91	636
7.500 - 7.999	21	5,447,198.95	5.16%	7.698	359	87.73	661
8.000 - 8.499	6	1,768,443.76	1.68%	8.318	358	87.84	618
8.500 - 8.999	4	1,124,050.00	1.07%	8.657	357	86.24	604
9.500 - 9.999	1	118,844.00	0.11%	9.750	359	80.00	692
10.000 - 10.499	1	56,525.00	0.05%	10.250	357	85.00	583
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
550-574	4	2,097,000.00	1.99%	6.418	358	77.19	555
575-599	28	10,921,657.76	10.35%	6.993	358	77.77	589
600-624	41	17,268,071.49	16.37%	6.546	358	78.92	613
625-649	47	21,719,442.76	20.59%	6.436	358	77.27	636
650-674	36	11,221,029.90	10.64%	6.426	359	77.42	662
675-699	62	20,394,179.89	19.33%	6.550	359	82.00	685
700+	57	21,317,791.68	20.21%	6.147	358	82.08	732
None	2	539,000.00	0.51%	6.669	358	85.84	0
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	11	3,089,000.00	2.93%	5.865	359	39.17	665
50.00- 54.99	11	3,197,240.48	3.03%	6.100	358	53.05	611
55.00- 59.99	9	3,246,650.00	3.08%	6.029	358	57.65	688
60.00- 64.99	5	2,302,000.00	2.18%	6.039	358	62.27	593
65.00- 69.99	10	5,865,000.00	5.56%	6.105	358	67.09	660
70.00- 74.99	5	2,569,979.06	2.44%	6.101	359	70.48	634
75.00- 79.99	12	8,452,749.03	8.01%	6.359	358	76.21	642
80.00	124	37,817,811.84	35.85%	6.509	359	80.00	665
80.01- 84.99	3	1,705,940.84	1.62%	6.486	358	83.44	705
85.00- 89.99	17	9,122,866.40	8.65%	6.698	359	86.07	633
90.00- 94.99	39	19,145,097.58	18.15%	6.579	358	91.03	664
95.00- 99.99	30	8,687,588.25	8.24%	6.960	358	95.05	673
100.00	1	276,250.00	0.26%	6.850	359	100.00	639
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
360	277	105,478,173.48	100.00%	6.475	358	79.53	658
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Stated Remaining Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
301-360	277	105,478,173.48	100.00%	6.475	358	79.53	658
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	8	2,169,794.00	2.06%	6.616	358	73.04	625
20.01 -25.00	9	4,514,550.00	4.28%	6.565	358	76.76	644
25.01 -30.00	17	5,785,974.99	5.49%	6.577	358	80.70	684
30.01 -35.00	30	11,028,732.00	10.46%	6.421	358	74.86	662
35.01 -40.00	35	14,808,775.46	14.04%	6.359	358	82.34	660
40.01 -45.00	63	22,751,705.82	21.57%	6.675	359	79.72	660
45.01 -50.00	47	18,741,745.50	17.77%	6.316	358	79.88	664
50.01 -55.00	27	13,447,569.17	12.75%	6.326	358	80.11	644
55.01 -60.00	28	8,520,222.14	8.08%	6.597	358	82.01	645
60.01+	4	1,581,500.00	1.50%	6.295	358	74.54	638
None	9	2,127,604.40	2.02%	6.794	359	78.71	686
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	263	99,842,537.48	94.66%	6.465	358	80.11	657
Fixed Rate	14	5,635,636.00	5.34%	6.643	358	69.36	669
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5YR IO 2/28 6 Mo LIBOR ARM	243	93,888,893.42	89.01%	6.462	358	80.16	657
5YR IO 3/27 6 Mo LIBOR ARM	20	5,953,644.06	5.64%	6.513	359	79.27	662
Fixed Rate 30 Yr 5YR IO	14	5,635,636.00	5.34%	6.643	358	69.36	669
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	277	105,478,173.48	100.00%	6.475	358	79.53	658
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	38	11,752,519.00	11.14%	7.101	358	80.61	667
Prepay Penalty: 12 months	15	7,489,898.47	7.10%	6.665	358	82.85	679
Prepay Penalty: 24 months	198	77,846,045.01	73.80%	6.358	358	79.36	654
Prepay Penalty: 30 months	1	163,875.00	0.16%	6.825	357	95.00	682
Prepay Penalty: 36 months	25	8,225,836.00	7.80%	6.511	358	76.34	661
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	277	105,478,173.48	100.00%	6.475	358	79.53	658
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	84	37,529,307.92	35.58%	6.312	358	80.31	645
Lite Documentation	2	1,073,650.00	1.02%	6.660	359	89.22	687
No Documentation	5	945,150.00	0.90%	7.034	358	85.64	721
Stated Income Documentation	186	65,930,065.56	62.51%	6.557	358	78.85	664
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	138	61,450,969.12	58.26%	6.481	358	78.20	648
Purchase	129	41,005,487.22	38.88%	6.464	358	80.91	671
Rate/Term Refinance	10	3,021,717.14	2.86%	6.486	357	88.03	677
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	1	413,250.00	0.39%	6.800	359	95.00	715
2-4 Units Detached	12	4,759,850.00	4.51%	6.596	358	82.06	706
Condo High-Rise Attached	2	900,250.00	0.85%	7.192	359	86.90	656
Condo Low-Rise Attached	20	4,268,545.76	4.05%	7.264	358	81.47	654
Manufactured Housing	1	126,000.00	0.12%	5.500	358	73.04	716
PUD Attached	3	707,254.20	0.67%	6.181	358	80.90	662
PUD Detached	35	15,204,891.89	14.42%	6.476	359	81.68	659
Single Family Attached	1	195,920.00	0.19%	7.300	357	80.00	676
Single Family Detached	202	78,902,211.63	74.80%	6.417	358	78.70	654
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	2	258,500.00	0.25%	5.830	359	55.43	686
Primary	274	104,991,073.48	99.54%	6.474	358	79.57	657
Second Home	1	228,600.00	0.22%	7.750	359	90.00	747
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	3	2,011,000.00	1.91%	7.013	358	68.79	644
AA	18	9,123,369.88	8.65%	6.500	358	77.38	644
AA+	255	93,951,803.60	89.07%	6.452	358	79.98	660
B	1	392,000.00	0.37%	8.600	357	79.19	583
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Arizona	7	901,744.00	0.85%	7.460	358	79.03	683
California	148	65,964,107.51	62.54%	6.284	358	79.17	654
Colorado	15	3,838,539.99	3.64%	6.757	358	80.89	674
Connecticut	3	1,104,326.00	1.05%	5.978	358	88.89	687
Florida	18	5,618,729.40	5.33%	7.107	359	78.32	643
Georgia	6	1,373,595.00	1.30%	7.498	358	87.72	615
Hawaii	3	2,591,500.00	2.46%	6.297	358	83.58	642
Illinois	3	386,025.00	0.37%	8.416	358	90.78	674
Indiana	1	100,613.49	0.10%	7.150	357	80.00	614
Maine	2	416,000.00	0.39%	6.466	359	66.84	665
Maryland	1	228,000.00	0.22%	6.700	360	80.00	681
Massachusetts	11	4,389,100.00	4.16%	6.858	358	77.66	673
Michigan	1	200,000.00	0.19%	7.200	357	80.00	692
Minnesota	7	2,259,932.73	2.14%	7.083	359	86.08	688
Nevada	4	993,940.84	0.94%	6.668	358	78.85	648
New Hampshire	3	538,220.00	0.51%	6.777	359	84.72	688
New Jersey	5	1,668,400.00	1.58%	7.116	359	88.32	660
New York	11	5,677,648.47	5.38%	6.603	359	79.02	682
North Carolina	4	596,915.00	0.57%	7.170	358	75.62	653
Ohio	1	177,479.06	0.17%	7.000	357	71.40	661
Oregon	1	155,800.00	0.15%	7.350	357	95.00	697
Pennsylvania	2	320,050.00	0.30%	7.595	360	86.19	644
Rhode Island	2	630,650.00	0.60%	6.198	357	87.39	666
Tennessee	1	305,600.00	0.29%	6.740	357	80.00	694
Texas	2	429,581.00	0.41%	6.417	359	80.00	631
Utah	4	748,494.41	0.71%	6.362	358	90.33	649
Virginia	5	2,297,595.46	2.18%	6.496	357	73.11	631
Washington	6	1,565,586.12	1.48%	6.237	359	63.72	696
Total	277	105,478,173.48	100.00%	6.475	358	79.53	658

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Gross Margin	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	
				Coupon	Remaining	Orig LTV	FICO
2.500 - 2.999	1	1,007,500.00	1.01%	5.050	358	65.00	643
3.000 - 3.499	16	6,891,718.23	6.90%	5.620	358	70.28	712
3.500 - 3.999	44	18,936,797.00	18.97%	5.773	359	74.39	668
4.000 - 4.499	70	25,541,002.93	25.58%	6.393	358	78.10	659
4.500 - 4.999	66	24,834,778.92	24.87%	6.662	358	83.57	655
5.000 - 5.499	39	15,034,654.28	15.06%	7.013	358	86.06	638
5.500 - 5.999	14	4,284,008.17	4.29%	7.392	357	89.07	633
6.000 - 6.499	8	1,780,372.47	1.78%	7.890	358	90.67	607
6.500 - 6.999	4	1,475,180.48	1.48%	8.088	357	86.73	607
7.000 - 7.499	1	56,525.00	0.06%	10.250	357	85.00	583
Total	263	99,842,537.48	100.00%	6.465	358	80.11	657

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Minimum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	
				Coupon	Remaining	Orig LTV	FICO
4.000 - 4.499	1	58,500.00	0.06%	5.625	354	65.00	712
4.500 - 4.999	4	1,075,723.00	1.08%	4.912	359	70.59	656
5.000 - 5.499	16	6,352,298.83	6.36%	5.290	358	74.31	701
5.500 - 5.999	54	24,406,652.40	24.45%	5.770	358	75.17	663
6.000 - 6.499	49	20,621,820.29	20.65%	6.274	358	82.07	657
6.500 - 6.999	69	25,990,199.89	26.03%	6.748	358	81.21	657
7.000 - 7.499	38	13,275,431.36	13.30%	7.238	358	83.42	636
7.500 - 7.999	20	4,994,048.95	5.00%	7.698	359	87.07	659
8.000 - 8.499	6	1,768,443.76	1.77%	8.318	358	87.84	618
8.500 - 8.999	4	1,124,050.00	1.13%	8.657	357	86.24	604
9.500 - 9.999	1	118,844.00	0.12%	9.750	359	80.00	692
10.000 - 10.499	1	56,525.00	0.06%	10.250	357	85.00	583
Total	263	99,842,537.48	100.00%	6.465	358	80.11	657

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Maximum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	
				Coupon	Remaining	Orig LTV	FICO
10.500 - 10.999	4	1,075,723.00	1.08%	4.912	359	70.59	656
11.000 - 11.499	15	6,128,298.83	6.14%	5.241	358	74.10	701
11.500 - 11.999	53	23,774,600.40	23.81%	5.771	358	74.78	664
12.000 - 12.499	49	20,621,820.29	20.65%	6.274	358	82.07	657
12.500 - 12.999	71	26,424,587.89	26.47%	6.716	358	81.11	657
13.000 - 13.499	38	13,275,431.36	13.30%	7.238	358	83.42	636
13.500 - 13.999	20	4,952,212.95	4.96%	7.623	358	87.10	661
14.000 - 14.499	6	1,768,443.76	1.77%	8.318	358	87.84	618
14.500 - 14.999	5	1,646,050.00	1.65%	8.369	357	88.99	601
15.500 - 15.999	1	118,844.00	0.12%	9.750	359	80.00	692
16.000 - 16.499	1	56,525.00	0.06%	10.250	357	85.00	583
Total	263	99,842,537.48	100.00%	6.465	358	80.11	657

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Initial Periodic Rate Cap	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	
				Coupon	Remaining	Orig LTV	FICO
3.000	262	99,618,537.48	99.78%	6.465	358	80.11	657
4.000	1	224,000.00	0.22%	6.625	356	80.00	0
Total	263	99,842,537.48	100.00%	6.465	358	80.11	657

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Subsequent Periodic Rate Cap	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	
				Coupon	Remaining	Orig LTV	FICO
1.000	260	98,629,985.48	98.79%	6.464	358	79.98	658
1.500	3	1,212,552.00	1.21%	6.605	357	90.91	617
Total	263	99,842,537.48	100.00%	6.465	358	80.11	657

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
08/01/06	1	480,164.00	0.48%	6.990	352	95.95	607
11/01/06	1	212,430.48	0.21%	7.750	355	50.00	589
12/01/06	4	2,317,268.40	2.32%	5.914	356	88.55	721
01/01/07	15	5,553,011.41	5.56%	6.521	357	85.13	650
02/01/07	89	34,229,039.67	34.28%	6.534	357	80.17	654
03/01/07	100	38,903,173.46	38.96%	6.333	359	78.48	653
04/01/07	33	12,193,806.00	12.21%	6.711	360	81.55	670
10/01/07	1	58,500.00	0.06%	5.625	354	65.00	712
01/01/08	2	341,354.06	0.34%	6.916	357	82.73	671
02/01/08	3	908,800.00	0.91%	7.364	358	84.85	619
03/01/08	11	3,665,990.00	3.67%	6.425	359	75.93	667
04/01/08	3	979,000.00	0.98%	5.965	360	86.23	686
Total	263	99,842,537.48	100.00%	6.465	358	80.11	657

Option One Mortgage: Soundview 2005-OPT1

Interest Only Loans

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
50,000.01 - 100,000.00	33	2,814,975.55	0.97%	7.025	358	80.98	634
100,000.01 - 150,000.00	161	20,633,044.65	7.09%	6.838	358	79.62	635
150,000.01 - 200,000.00	202	35,581,919.64	12.22%	6.617	358	80.19	646
200,000.01 - 250,000.00	160	36,060,654.26	12.39%	6.609	358	80.54	642
250,000.01 - 300,000.00	129	35,735,203.66	12.27%	6.504	358	81.82	646
300,000.01 - 350,000.00	101	32,632,824.95	11.21%	6.563	358	82.06	644
350,000.01 - 400,000.00	65	24,482,427.74	8.41%	6.328	358	79.92	647
400,000.01 - 450,000.00	51	21,580,419.31	7.41%	6.544	358	84.34	650
450,000.01 - 500,000.00	41	19,528,290.75	6.71%	6.434	358	81.77	653
500,000.01 - 550,000.00	24	12,591,220.01	4.32%	6.641	358	83.23	661
550,000.01 - 600,000.00	16	9,211,200.00	3.16%	6.644	359	82.91	630
600,000.01 - 650,000.00	11	6,917,552.00	2.38%	6.325	358	83.64	626
650,000.01 - 700,000.00	10	6,670,237.00	2.29%	6.403	359	84.91	656
700,000.01 - 750,000.00	5	3,750,000.00	1.29%	5.804	359	67.31	684
750,000.01 - 800,000.00	5	3,928,500.00	1.35%	6.362	358	77.92	611
800,000.01 - 850,000.00	5	4,193,000.00	1.44%	6.450	358	72.02	626
900,000.01 - 950,000.00	3	2,764,000.00	0.95%	6.687	358	72.57	663
950,000.01 - 1,000,000.00	3	2,960,000.00	1.02%	6.111	358	72.73	696
1,000,000.01+	8	9,116,716.40	3.13%	6.067	358	76.60	653
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646
		93,033.00					

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,032.00	0.07%	4.300	358	77.72	772
4.500 - 4.999	12	3,652,403.00	1.25%	4.925	359	72.88	681
5.000 - 5.499	62	19,879,292.42	6.83%	5.248	358	75.54	682
5.500 - 5.999	173	55,672,140.65	19.12%	5.807	358	77.41	658
6.000 - 6.499	218	62,089,790.34	21.33%	6.264	358	79.93	646
6.500 - 6.999	300	83,248,672.02	28.59%	6.741	358	81.55	639
7.000 - 7.499	132	35,991,451.08	12.36%	7.247	358	84.71	635
7.500 - 7.999	82	19,641,516.59	6.75%	7.734	358	86.58	634
8.000 - 8.499	33	7,422,298.90	2.55%	8.234	358	87.32	607
8.500 - 8.999	14	2,621,370.60	0.90%	8.667	357	87.74	598
9.000 - 9.499	4	563,849.32	0.19%	9.110	358	86.95	594
9.500 - 9.999	1	118,844.00	0.04%	9.750	359	80.00	692
10.000 - 10.499	1	56,525.00	0.02%	10.250	357	85.00	583
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
525-549	4	920,990.93	0.32%	7.612	357	81.34	542
550-574	14	4,696,344.16	1.61%	6.993	357	80.02	561
575-599	148	38,773,669.34	13.32%	6.933	358	79.91	589
600-624	228	61,540,356.10	21.14%	6.714	358	80.28	612
625-649	235	68,337,059.09	23.47%	6.517	358	80.54	637
650-674	155	41,248,642.95	14.17%	6.358	358	81.05	661
675-699	128	37,701,042.86	12.95%	6.330	359	81.97	685
700+	119	37,395,080.49	12.84%	6.104	358	81.87	733
None	2	539,000.00	0.19%	6.669	358	85.84	0
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	11	3,089,000.00	1.06%	5.865	359	39.17	665
50.00- 54.99	11	3,197,240.48	1.10%	6.100	358	53.05	611
55.00- 59.99	9	3,246,650.00	1.12%	6.029	358	57.65	688
60.00- 64.99	23	6,505,121.48	2.23%	6.000	358	62.27	620
65.00- 69.99	58	19,019,208.42	6.53%	6.106	358	67.56	643
70.00- 74.99	47	14,108,566.42	4.85%	6.467	358	71.84	624
75.00- 79.99	70	24,215,901.92	8.32%	6.192	358	76.71	641
80.00	450	108,320,477.77	37.20%	6.459	358	80.00	648
80.01- 84.99	26	8,475,697.19	2.91%	6.464	358	83.09	660
85.00- 89.99	97	30,788,815.58	10.57%	6.778	358	86.21	635
90.00- 94.99	144	46,812,513.06	16.08%	6.816	358	90.68	654
95.00- 99.99	83	22,524,457.52	7.74%	7.012	358	95.10	649
100.00	4	848,536.08	0.29%	7.359	359	100.00	674
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
360	1,033	291,152,185.92	100.00%	6.526	358	80.83	646
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
301-360	1,033	291,152,185.92	100.00%	6.526	358	80.83	646
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	33	7,780,094.00	2.67%	6.742	359	79.22	628
20.01 -25.00	39	10,751,120.53	3.69%	6.522	358	78.15	641
25.01 -30.00	77	19,443,900.28	6.68%	6.483	358	79.62	655
30.01 -35.00	134	35,996,478.94	12.36%	6.466	358	79.72	649
35.01 -40.00	165	47,033,434.62	16.15%	6.517	358	81.67	649
40.01 -45.00	216	59,422,923.09	20.41%	6.625	358	81.27	646
45.01 -50.00	205	59,552,454.25	20.45%	6.429	358	81.37	648
50.01 -55.00	112	35,575,303.87	12.22%	6.503	358	81.23	634
55.01 -60.00	30	9,148,713.43	3.14%	6.583	358	82.23	643
60.01+	4	1,581,500.00	0.54%	6.295	358	74.54	638
None	18	4,866,262.91	1.67%	6.982	358	78.98	661
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	1,006	282,414,849.92	97.00%	6.522	358	81.08	645
Fixed Rate	27	8,737,336.00	3.00%	6.643	358	72.92	673
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5YR IO 15/15 6 Mo LIBOR ARM	1	136,000.00	0.05%	5.950	357	76.40	648
5YR IO 2/28 6 Mo LIBOR ARM	925	260,979,537.03	89.64%	6.536	358	81.19	645
5YR IO 3/27 6 Mo LIBOR ARM	80	21,299,312.89	7.32%	6.358	358	79.73	649
Fixed Rate 30 Yr 5YR IO	27	8,737,336.00	3.00%	6.643	358	72.92	673
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	1,033	291,152,185.92	100.00%	6.526	358	80.83	646
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	169	43,175,536.07	14.83%	6.974	358	81.86	644
Prepay Penalty: 12 months	41	16,067,516.24	5.52%	6.502	358	80.59	662
Prepay Penalty: 24 months	744	210,875,173.36	72.43%	6.459	358	81.00	644
Prepay Penalty: 30 months	1	163,875.00	0.06%	6.825	357	95.00	682
Prepay Penalty: 36 months	78	20,870,085.25	7.17%	6.291	358	77.07	657
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	1,033	291,152,185.92	100.00%	6.526	358	80.83	646
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	607	157,092,556.03	53.96%	6.484	358	81.93	637
Lite Documentation	2	1,073,650.00	0.37%	6.660	359	89.22	687
No Documentation	5	945,150.00	0.32%	7.034	358	85.64	721
Stated Income Documentation	419	132,040,829.89	45.35%	6.570	358	79.42	655
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	570	176,713,472.30	60.69%	6.531	358	80.04	640
Purchase	411	101,850,413.42	34.98%	6.508	358	81.64	656
Rate/Term Refinance	52	12,588,300.20	4.32%	6.592	357	85.48	646
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	4	1,562,250.00	0.54%	6.624	358	84.89	656
2-4 Units Detached	36	12,221,115.04	4.20%	6.659	358	81.96	679
Condo High-Rise Attached	8	2,609,280.00	0.90%	6.831	359	84.17	643
Condo Low-Rise Attached	78	16,889,158.06	5.80%	6.613	358	79.69	654
Manufactured Housing	1	126,000.00	0.04%	5.500	358	73.04	716
PUD Attached	13	2,646,876.84	0.91%	6.685	357	81.23	650
PUD Detached	147	42,868,182.80	14.72%	6.620	359	81.58	646
Single Family Attached	10	1,722,740.00	0.59%	6.753	357	80.92	636
Single Family Detached	736	210,506,583.18	72.30%	6.484	358	80.64	643
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	4	628,450.00	0.22%	6.569	359	69.32	674
Primary	1,024	289,308,935.92	99.37%	6.523	358	80.83	645
Second Home	5	1,214,800.00	0.42%	7.240	358	88.91	728
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	6	2,687,950.00	0.92%	7.027	358	73.73	636
AA	68	22,768,086.71	7.82%	6.748	358	80.30	633
AA+	957	265,024,149.21	91.03%	6.499	358	80.97	647
B	1	392,000.00	0.13%	8.600	357	79.19	583
NG	1	280,000.00	0.10%	5.750	359	70.00	670
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Arizona	26	4,651,622.44	1.60%	6.887	358	80.45	641
Arkansas	1	441,000.00	0.15%	6.500	358	78.47	646
California	407	146,018,856.41	50.15%	6.294	358	79.82	647
Colorado	69	12,800,782.26	4.40%	6.520	358	81.61	643
Connecticut	10	3,139,325.78	1.08%	6.371	358	85.94	653
Florida	80	17,003,171.35	5.84%	7.025	358	82.27	639
Georgia	26	4,618,803.71	1.59%	7.530	358	86.30	622
Hawaii	10	4,770,599.20	1.64%	6.072	358	81.69	658
Idaho	3	690,200.00	0.24%	7.531	357	88.74	624
Illinois	12	2,184,574.96	0.75%	7.556	358	88.55	638
Indiana	3	541,723.49	0.19%	7.872	358	80.00	606
Iowa	1	129,260.00	0.04%	7.150	357	87.34	630
Kentucky	2	250,800.00	0.09%	6.458	357	80.00	616
Louisiana	3	430,800.00	0.15%	6.678	358	80.00	696
Maine	4	718,900.00	0.25%	6.650	359	72.70	654
Maryland	23	4,493,023.45	1.54%	6.988	358	80.75	626
Massachusetts	61	17,493,788.90	6.01%	6.616	358	80.45	652
Michigan	12	1,708,244.00	0.59%	7.030	359	84.88	634
Minnesota	18	4,671,772.73	1.60%	7.083	359	84.68	647
Mississippi	1	259,200.00	0.09%	6.690	359	80.00	633
Missouri	1	75,997.99	0.03%	8.050	359	80.00	643
Nevada	38	9,454,048.49	3.25%	6.737	358	81.66	641
New Hampshire	9	1,569,819.32	0.54%	6.890	359	82.21	633
New Jersey	23	6,932,566.08	2.38%	6.942	358	83.11	642
New York	42	15,542,858.99	5.34%	6.443	358	80.05	655
North Carolina	16	2,297,316.36	0.79%	7.071	358	82.20	640
Ohio	9	2,149,108.93	0.74%	6.856	358	90.52	637
Oklahoma	1	124,000.00	0.04%	7.990	357	80.00	610
Oregon	8	1,533,020.18	0.53%	6.646	358	80.75	633
Pennsylvania	8	1,464,259.39	0.50%	6.264	359	86.82	666
Rhode Island	6	1,476,300.00	0.51%	6.197	358	78.28	664
South Carolina	3	308,215.99	0.11%	7.299	358	84.19	677
Tennessee	2	415,100.00	0.14%	6.650	357	82.00	664
Texas	8	1,326,973.00	0.46%	6.611	359	83.08	629
Utah	17	2,841,199.50	0.98%	6.598	358	86.28	642
Vermont	1	181,900.00	0.06%	6.200	359	85.00	727
Virginia	26	8,025,713.17	2.76%	6.944	358	79.98	633
Washington	36	7,290,940.98	2.50%	6.624	358	77.50	651
Wisconsin	2	397,500.00	0.14%	7.038	358	89.95	687
Wyoming	5	728,898.87	0.25%	6.596	358	83.87	642
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Gross Margin	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
2.500 - 2.999	2	1,176,250.00	0.42%	5.036	358	66.43	658
3.000 - 3.499	48	15,899,127.88	5.63%	5.480	358	72.68	694
3.500 - 3.999	142	43,879,970.93	15.54%	5.772	358	76.66	667
4.000 - 4.499	246	70,323,094.22	24.90%	6.315	358	78.50	648
4.500 - 4.999	263	73,058,708.88	25.87%	6.615	358	81.93	638
5.000 - 5.499	164	43,541,746.46	15.42%	7.036	358	85.72	631
5.500 - 5.999	76	20,018,017.67	7.09%	7.345	358	88.73	622
6.000 - 6.499	44	9,624,086.54	3.41%	7.817	358	88.80	619
6.500 - 6.999	17	4,055,031.19	1.44%	7.987	357	88.72	617
7.000 - 7.499	4	838,816.15	0.30%	8.621	358	84.22	584
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Minimum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
4.000 - 4.499	2	252,532.00	0.09%	4.607	357	74.77	758
4.500 - 4.999	12	3,652,403.00	1.29%	4.925	359	72.88	681
5.000 - 5.499	62	19,623,292.42	6.95%	5.260	358	76.77	680
5.500 - 5.999	167	54,088,654.65	19.15%	5.808	358	77.57	658
6.000 - 6.499	215	61,202,790.34	21.67%	6.263	358	79.99	646
6.500 - 6.999	289	79,939,372.02	28.31%	6.743	358	81.86	638
7.000 - 7.499	126	33,941,051.08	12.02%	7.243	358	85.30	634
7.500 - 7.999	80	18,931,866.59	6.70%	7.736	358	86.33	632
8.000 - 8.499	33	7,422,298.90	2.63%	8.234	358	87.32	607
8.500 - 8.999	14	2,621,370.60	0.93%	8.667	357	87.74	598
9.000 - 9.499	4	563,849.32	0.20%	9.110	358	86.95	594
9.500 - 9.999	1	118,844.00	0.04%	9.750	359	80.00	692
10.000 -10.499	1	56,525.00	0.02%	10.250	357	85.00	583
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Maximum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
10.000 -10.499	1	194,032.00	0.07%	4.300	358	77.72	772
10.500 -10.999	12	3,652,403.00	1.29%	4.925	359	72.88	681
11.000 -11.499	59	18,299,292.44	6.48%	5.250	358	76.53	683
11.500 -11.999	163	52,564,546.65	18.61%	5.805	358	77.45	658
12.000 -12.499	216	61,968,546.32	21.94%	6.241	358	80.03	645
12.500 -12.999	284	78,764,159.58	27.89%	6.727	358	81.74	639
13.000 -13.499	126	33,976,101.12	12.03%	7.225	358	85.08	634
13.500 -13.999	87	20,337,731.03	7.20%	7.616	358	86.02	630
14.000 -14.499	35	8,081,448.86	2.86%	8.149	358	87.35	609
14.500 -14.999	17	3,837,370.60	1.36%	8.395	358	88.06	607
15.000 -15.499	4	563,849.32	0.20%	9.110	358	86.95	594
15.500 -15.999	1	118,844.00	0.04%	9.750	359	80.00	692
16.000 -16.499	1	56,525.00	0.02%	10.250	357	85.00	583
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	6	1,566,725.00	0.55%	6.418	358	77.81	659
3.000	999	280,624,124.92	99.37%	6.523	358	81.10	645
4.000	1	224,000.00	0.08%	6.625	356	80.00	0
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	986	275,507,147.54	97.55%	6.520	358	81.03	645
1.500	19	6,594,502.38	2.34%	6.538	357	83.27	634
2.000	1	313,200.00	0.11%	8.175	358	80.00	601
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
03/01/06	1	263,250.00	0.09%	5.800	359	90.00	660
08/01/06	1	480,164.00	0.17%	6.990	352	95.95	607
10/01/06	2	621,047.83	0.22%	6.311	354	73.69	593
11/01/06	3	655,830.48	0.23%	7.396	355	73.65	635
12/01/06	23	6,845,914.93	2.42%	6.395	356	87.09	661
01/01/07	47	12,900,403.68	4.57%	6.680	357	84.56	639
02/01/07	381	107,248,545.98	37.98%	6.567	357	81.25	640
03/01/07	368	104,144,343.63	36.88%	6.493	359	80.30	646
04/01/07	99	27,820,036.50	9.85%	6.525	360	81.29	656
06/01/07	1	107,100.00	0.04%	6.600	350	90.76	597
09/01/07	1	225,000.00	0.08%	6.750	353	65.22	573
10/01/07	1	58,500.00	0.02%	5.625	354	65.00	712
11/01/07	1	282,399.27	0.10%	7.815	354	90.00	593
12/01/07	4	862,349.96	0.31%	7.107	356	86.11	621
01/01/08	4	1,139,354.04	0.40%	6.150	357	80.30	657
02/01/08	24	5,982,969.62	2.12%	6.344	357	82.01	635
03/01/08	35	10,100,340.00	3.58%	6.343	359	77.46	658
04/01/08	9	2,541,300.00	0.90%	6.098	360	80.94	670
02/01/20	1	136,000.00	0.05%	5.950	357	76.40	648
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

Option One Mortgage: Soundview 2005-OPT1

MI Insured

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$1,022,905,076	\$49,395	\$794,000
Average Scheduled Principal Balance	\$180,725		
Number of Mortgage Loans	5,660		
Weighted Average Gross Coupon	7.265%	4.300%	12.000%
Weighted Average FICO Score	609	500	802
Weighted Average Combined Original LTV	80.41%	60.16%	100.00%
Weighted Average Original Term	358 months	120 months	360 months
Weighted Average Stated Remaining Term	356 months	117 months	360 months
Weighted Average Seasoning	2 months	0 months	22 months
Weighted Average Gross Margin	5.329%	2.750%	9.650%
Weighted Average Minimum Interest Rate	7.235%	2.775%	12.000%
Weighted Average Maximum Interest Rate	13.258%	10.300%	18.000%
Weighted Average Initial Rate Cap	2.990%	1.000%	3.000%
Weighted Average Subsequent Rate Cap	1.010%	1.000%	2.000%
Weighted Average Months to Roll	23 months	2 months	178 months
Maturity Date		Feb 1 2015	Apr 1 2035
Maximum Zip Code Concentration	0.28%	02301 (Brockton, MA)	
ARM	85.41%		
Fixed Rate	14.59%		
15/15 6 Mo LIBOR ARM	0.09%		
2/13 6 Mo LIBOR ARM	0.11%		
2/28 6 Mo LIBOR ARM	63.11%		
3/12 6 Mo LIBOR ARM	0.00%		
3/27 6 Mo LIBOR ARM	4.10%		
5YR IO 15/15 6 Mo LIBOR ARM	0.01%		
5YR IO 2/28 6 Mo LIBOR ARM	16.33%		
5YR IO 3/27 6 Mo LIBOR ARM	1.50%		
6 Mo LIBOR ARM 30 Yr	0.15%		
Fixed Rate 10 Yr	0.03%		
Fixed Rate 15 Yr	0.63%		
Fixed Rate 20 Yr	0.24%		
Fixed Rate 20 Yr Rate Reduction	0.03%		
Fixed Rate 30 Yr	13.27%		
Fixed Rate 30 Yr 5YR IO	0.30%		
Fixed Rate 30 Yr Rate Reduction	0.09%		
Interest Only	18.15%		
Not Interest Only	81.85%		
Prepay Penalty: 0 months	30.57%		
Prepay Penalty: 12 months	9.02%		
Prepay Penalty: 24 months	49.45%		
Prepay Penalty: 30 months	0.10%		
Prepay Penalty: 36 months	10.85%		
Prepay Penalty: 60 months	0.01%		

First Lien	100.00%
Business Bank Statements	0.02%
Full Documentation	61.93%
Lite Documentation	0.46%
No Documentation	0.34%
Stated Income Documentation	37.25%
Cash Out Refinance	67.65%
Purchase	25.76%
Rate/Term Refinance	6.60%
2-4 Units Attached	1.15%
2-4 Units Detached	8.40%
Condo High-Rise Attached	0.39%
Condo Low-Rise Attached	4.69%
Condo Low-Rise Detached	0.08%
PUD Attached	0.65%
PUD Detached	8.93%
Single Family Attached	1.37%
Single Family Detached	74.34%
Non-owner	5.76%
Primary	93.07%
Second Home	1.17%
Top 5 States:	
California	19.16%
New York	10.45%
Massachusetts	9.43%
Florida	6.73%
Texas	5.21%

Option One Mortgage: Soundview 2005-OPT1

MI Insurered

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	29	1,446,879.57	0.14%	8.637	328	76.49	590
50,000.01 - 100,000.00	1,258	95,256,965.85	9.31%	8.328	350	80.79	601
100,000.01 - 150,000.00	1,475	183,806,084.02	17.97%	7.609	356	81.47	606
150,000.01 - 200,000.00	1,021	177,749,366.30	17.38%	7.218	356	80.14	606
200,000.01 - 250,000.00	688	153,885,924.48	15.04%	7.106	357	80.18	603
250,000.01 - 300,000.00	449	123,009,295.73	12.03%	7.033	357	80.68	611
300,000.01 - 350,000.00	303	98,446,941.12	9.62%	6.979	358	80.08	614
350,000.01 - 400,000.00	184	69,042,327.36	6.75%	6.842	357	80.60	619
400,000.01 - 450,000.00	121	51,366,829.71	5.02%	6.843	358	80.52	626
450,000.01 - 500,000.00	66	31,430,934.12	3.07%	6.877	358	81.02	624
500,000.01 - 550,000.00	36	18,844,091.55	1.84%	6.701	358	78.05	626
550,000.01 - 600,000.00	17	9,828,696.15	0.96%	7.201	357	75.11	579
600,000.01 - 650,000.00	8	4,998,465.48	0.49%	7.215	358	74.41	582
700,000.01 - 750,000.00	3	2,216,373.74	0.22%	6.312	358	67.30	619
750,000.01 - 800,000.00	2	1,575,900.92	0.15%	6.847	357	66.32	599
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,032.00	0.02%	4.300	358	77.72	772
4.500 - 4.999	23	6,931,959.72	0.68%	4.921	358	76.14	684
5.000 - 5.499	104	26,470,977.02	2.59%	5.276	358	77.34	663
5.500 - 5.999	373	91,399,645.77	8.94%	5.831	357	77.14	652
6.000 - 6.499	561	124,224,407.08	12.14%	6.267	356	78.51	632
6.500 - 6.999	1,085	228,324,970.69	22.32%	6.764	357	79.95	620
7.000 - 7.499	758	143,883,097.55	14.07%	7.249	357	81.05	608
7.500 - 7.999	999	171,257,965.44	16.74%	7.745	356	81.75	594
8.000 - 8.499	579	85,641,594.42	8.37%	8.231	356	82.62	584
8.500 - 8.999	587	80,074,939.34	7.83%	8.731	352	82.14	572
9.000 - 9.499	233	28,462,390.27	2.78%	9.235	353	82.09	555
9.500 - 9.999	186	19,008,449.96	1.86%	9.722	351	82.80	553
10.000 -10.499	83	9,311,006.57	0.91%	10.197	356	81.19	540
10.500 -10.999	56	5,025,412.63	0.49%	10.701	345	82.02	539
11.000 -11.499	20	1,711,634.37	0.17%	11.179	352	79.64	526
11.500 -11.999	11	868,658.84	0.08%	11.731	359	77.65	517
12.000 -12.499	1	113,934.43	0.01%	12.000	359	84.44	518
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	501	82,120,055.84	8.03%	8.441	356	76.73	512
525-549	523	94,558,289.24	9.24%	8.089	355	77.72	538
550-574	649	112,581,143.22	11.01%	7.708	356	79.21	563
575-599	873	148,911,979.66	14.56%	7.382	356	80.25	588
600-624	1,070	190,146,538.37	18.59%	7.123	356	81.08	612
625-649	874	164,664,042.65	16.10%	6.856	356	81.39	637
650-674	547	103,869,964.92	10.15%	6.705	356	81.75	661
675-699	311	64,260,365.71	6.28%	6.545	357	82.48	685
700+	312	61,792,696.49	6.04%	6.565	356	82.95	731
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
60.00- 64.99	240	48,299,108.58	4.72%	6.746	355	62.76	595
65.00- 69.99	362	73,719,520.07	7.21%	6.906	355	67.21	594
70.00- 74.99	472	95,618,017.09	9.35%	7.107	355	72.01	592
75.00- 79.99	610	120,005,790.89	11.73%	7.224	356	76.63	594
80.00	2,053	325,581,725.86	31.83%	7.264	357	80.00	610
80.01- 84.99	195	39,492,131.29	3.86%	7.168	358	83.26	613
85.00- 89.99	525	100,100,529.95	9.79%	7.400	357	85.93	611
90.00- 94.99	742	144,136,045.43	14.09%	7.456	356	90.28	632
95.00- 99.99	435	72,224,412.18	7.06%	7.727	356	95.05	618
100.00	26	3,727,794.76	0.36%	7.508	358	100.00	678
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	4	311,569.86	0.03%	9.051	118	67.80	551
180	79	7,599,954.85	0.74%	8.083	178	78.49	617
240	28	2,745,909.67	0.27%	7.915	238	79.83	615
360	5,549	1,012,247,641.72	98.96%	7.256	358	80.43	609
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	4	311,569.86	0.03%	9.051	118	67.80	551
121-180	79	7,599,954.85	0.74%	8.083	178	78.49	617
181-240	28	2,745,909.67	0.27%	7.915	238	79.83	615
301-360	5,549	1,012,247,641.72	98.96%	7.256	358	80.43	609
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	250	35,413,826.34	3.46%	7.473	354	79.66	612
20.01 -25.00	337	46,829,295.30	4.58%	7.499	355	79.61	605
25.01 -30.00	562	85,022,705.95	8.31%	7.322	356	79.46	605
30.01 -35.00	695	118,159,219.59	11.55%	7.224	356	80.59	614
35.01 -40.00	907	163,503,949.76	15.98%	7.212	356	79.91	610
40.01 -45.00	1,077	205,910,620.68	20.13%	7.251	357	80.30	606
45.01 -50.00	1,123	226,796,848.40	22.17%	7.228	356	80.93	610
50.01 -55.00	646	128,545,234.36	12.57%	7.262	357	81.54	606
55.01 -60.00	10	1,524,799.24	0.15%	7.589	357	85.82	609
None	53	11,198,576.48	1.09%	7.351	358	76.50	638
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	4,699	873,686,023.18	85.41%	7.241	358	80.68	606
Fixed Rate	961	149,219,052.92	14.59%	7.405	348	78.84	628
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
15/15 6 Mo LIBOR ARM	3	885,123.18	0.09%	6.217	357	82.19	681
2/13 6 Mo LIBOR ARM	12	1,144,828.73	0.11%	7.924	178	74.50	584
2/28 6 Mo LIBOR ARM	3,705	645,510,271.57	63.11%	7.444	358	80.50	596
3/12 6 Mo LIBOR ARM	1	50,913.50	0.00%	9.650	178	90.00	562
3/27 6 Mo LIBOR ARM	226	41,987,635.34	4.10%	7.082	358	79.57	617
5YR IO 15/15 6 Mo LIBOR ARM	1	136,000.00	0.01%	5.950	357	76.40	648
5YR IO 2/28 6 Mo LIBOR ARM	682	167,090,643.61	16.33%	6.577	358	81.77	638
5YR IO 3/27 6 Mo LIBOR ARM	60	15,345,668.83	1.50%	6.297	358	79.90	644
6 Mo LIBOR ARM 30 Yr	9	1,534,938.42	0.15%	7.874	358	78.80	594
Fixed Rate 10 Yr	4	311,569.86	0.03%	9.051	118	67.80	551
Fixed Rate 15 Yr	66	6,404,212.62	0.63%	8.099	178	79.11	623
Fixed Rate 20 Yr	26	2,477,759.38	0.24%	8.004	238	80.20	614
Fixed Rate 20 Yr Rate Reduction	2	268,150.29	0.03%	7.099	237	76.50	618
Fixed Rate 30 Yr	842	135,778,401.26	13.27%	7.370	358	78.85	628
Fixed Rate 30 Yr 5YR IO	13	3,101,700.00	0.30%	6.642	358	79.39	680
Fixed Rate 30 Yr Rate Reduction	8	877,259.51	0.09%	8.298	359	74.27	561
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	756	185,674,012.44	18.15%	6.554	358	81.57	639
Not Interest Only	4,904	837,231,063.66	81.85%	7.422	356	80.15	602
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Prepayment Penalty Original Tr	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	1,735	312,726,790.74	30.57%	7.431	355	79.95	605
Prepay Penalty: 12 months	348	92,280,704.47	9.02%	7.024	356	78.79	619
Prepay Penalty: 24 months	2,858	505,783,255.88	49.45%	7.206	358	81.17	606
Prepay Penalty: 30 months	5	1,046,945.47	0.10%	8.252	359	84.73	557
Prepay Penalty: 36 months	713	110,983,501.86	10.85%	7.253	352	79.56	627
Prepay Penalty: 60 months	1	83,877.68	0.01%	9.600	357	75.00	501
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Business Bank Statements	1	233,537.19	0.02%	6.450	357	80.00	655
Full Documentation	3,872	633,482,450.35	61.93%	7.251	356	81.68	604
Lite Documentation	18	4,695,749.95	0.46%	7.264	358	78.99	624
No Documentation	17	3,472,937.32	0.34%	6.809	358	69.86	700
Stated Income Documentation	1,752	381,020,401.29	37.25%	7.292	356	78.41	615
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	3,595	691,972,099.44	67.65%	7.247	356	79.21	602
Purchase	1,690	263,456,602.53	25.76%	7.266	357	83.35	631
Rate/Term Refinance	375	67,476,374.13	6.60%	7.432	354	81.31	594
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	48	11,771,647.56	1.15%	7.306	351	79.80	633
2-4 Units Detached	371	85,945,257.29	8.40%	7.254	357	80.47	631
Condo High-Rise Attached	17	3,961,868.92	0.39%	7.048	358	82.68	610
Condo Low-Rise Attached	275	47,996,912.45	4.69%	7.212	358	80.59	619
Condo Low-Rise Detached	4	790,847.50	0.08%	6.381	357	83.97	638
PUD Attached	45	6,653,689.83	0.65%	7.560	358	79.80	611
PUD Detached	437	91,363,311.46	8.93%	7.213	358	82.16	613
Single Family Attached	92	13,978,432.54	1.37%	7.305	356	80.68	602
Single Family Detached	4,371	760,443,108.55	74.34%	7.273	356	80.18	605
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	379	58,911,578.12	5.76%	7.903	355	82.61	653
Primary	5,204	951,977,986.10	93.07%	7.223	356	80.23	606
Second Home	77	12,015,511.88	1.17%	7.426	358	83.98	649
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	405	73,315,178.07	7.17%	7.868	356	77.89	553
AA	736	133,685,480.12	13.07%	7.674	356	79.64	573
AA+	4,174	757,922,454.13	74.10%	7.048	356	81.10	625
AAA	1	49,903.70	0.00%	8.250	357	79.37	552
B	331	55,836,606.98	5.46%	8.434	356	76.16	543
C	1	68,705.95	0.01%	9.900	357	80.00	532
NG	12	2,026,747.15	0.20%	7.051	355	81.79	642
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	50	5,924,816.68	0.58%	7.950	355	84.37	610
Arizona	115	18,730,901.06	1.83%	7.328	358	83.17	610
Arkansas	19	2,262,815.55	0.22%	8.150	358	86.10	598
California	711	196,022,599.74	19.16%	6.734	357	77.92	610
Colorado	143	23,856,211.07	2.33%	6.831	357	83.83	615
Connecticut	145	26,327,037.42	2.57%	7.134	358	80.25	608
Delaware	12	1,629,426.18	0.16%	7.536	352	80.66	577
Florida	458	68,831,098.65	6.73%	7.572	357	82.10	612
Georgia	145	18,558,119.04	1.81%	8.214	355	82.89	610
Hawaii	19	6,268,347.24	0.61%	6.679	357	80.06	643
Idaho	22	2,938,845.56	0.29%	7.580	352	84.10	617
Illinois	198	33,035,149.72	3.23%	7.768	357	82.43	591
Indiana	56	6,054,761.88	0.59%	7.789	356	83.25	614
Iowa	20	1,913,919.37	0.19%	8.371	358	85.03	585
Kansas	14	1,999,604.93	0.20%	7.448	353	83.39	624
Kentucky	46	5,097,694.92	0.50%	7.453	358	84.94	617
Louisiana	40	4,595,311.10	0.45%	8.082	355	82.56	599
Maine	79	13,348,430.65	1.30%	7.150	358	80.78	608
Maryland	122	23,626,553.80	2.31%	7.586	357	79.73	593
Massachusetts	384	96,451,047.72	9.43%	6.904	357	78.47	609
Michigan	265	33,172,114.82	3.24%	7.706	356	81.46	596
Minnesota	55	9,576,754.79	0.94%	7.477	358	82.21	592
Mississippi	8	1,319,002.38	0.13%	7.983	351	85.40	600
Missouri	76	9,038,805.81	0.88%	8.021	358	82.14	612
Montana	9	1,490,206.03	0.15%	7.224	358	83.55	625
Nebraska	8	653,514.09	0.06%	8.297	358	83.39	598
Nevada	108	24,849,869.15	2.43%	7.134	358	79.64	613
New Hampshire	59	10,304,432.40	1.01%	7.029	352	81.72	606
New Jersey	225	48,876,352.95	4.78%	7.416	357	79.39	605
New York	427	106,895,946.04	10.45%	7.079	356	79.25	620
North Carolina	135	16,967,790.48	1.66%	7.948	356	83.21	599
North Dakota	3	384,850.14	0.04%	8.150	334	79.23	563
Ohio	173	20,615,801.73	2.02%	7.598	356	85.09	612
Oklahoma	19	1,657,086.71	0.16%	8.478	352	83.63	591
Oregon	43	6,944,796.92	0.68%	7.238	358	81.83	623
Pennsylvania	170	21,596,243.45	2.11%	7.466	353	82.78	606
Rhode Island	80	16,621,583.63	1.62%	6.986	355	78.15	611
South Carolina	51	6,598,964.06	0.65%	7.490	355	80.75	615
Tennessee	67	7,085,581.60	0.69%	8.123	350	82.39	599
Texas	456	53,296,628.65	5.21%	7.831	347	80.82	601
Utah	39	5,642,908.14	0.55%	6.730	358	83.56	633
Vermont	27	4,234,687.63	0.41%	6.820	347	78.93	634
Virginia	181	31,514,763.82	3.08%	7.719	357	82.00	598
Washington	98	15,584,138.78	1.52%	7.093	358	82.10	617
West Virginia	1	107,939.77	0.01%	8.900	360	90.00	560
Wisconsin	56	7,638,001.40	0.75%	8.026	358	82.63	605
Wyoming	23	2,763,618.45	0.27%	6.547	358	81.52	633
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	4	1,112,132.13	0.13%	6.213	357	81.09	678
3.000 - 3.499	60	15,470,146.43	1.77%	5.400	358	74.54	675
3.500 - 3.999	213	49,132,930.82	5.62%	5.797	358	77.23	661
4.000 - 4.499	533	116,968,317.46	13.39%	6.255	358	77.48	642
4.500 - 4.999	823	163,776,701.42	18.75%	6.673	358	79.07	622
5.000 - 5.499	899	168,405,357.47	19.28%	7.151	358	81.77	609
5.500 - 5.999	821	145,406,454.72	16.64%	7.617	358	83.20	593
6.000 - 6.499	569	95,898,639.66	10.98%	8.053	357	83.05	575
6.500 - 6.999	412	66,334,102.14	7.59%	8.485	357	81.81	557
7.000 - 7.499	185	26,760,823.71	3.06%	9.005	357	81.07	541
7.500 - 7.999	105	14,327,800.30	1.64%	9.420	357	82.75	539
8.000 - 8.499	57	8,181,858.31	0.94%	10.156	356	82.02	532
8.500 - 8.999	12	1,280,187.94	0.15%	10.434	357	83.58	527
9.000 - 9.499	3	363,889.69	0.04%	10.769	358	80.44	573
9.500 - 9.999	3	266,680.98	0.03%	10.013	355	71.65	538
Total	4,699	873,686,023.18	100.00%	7.241	358	80.68	606

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	1	336,743.87	0.04%	7.500	357	90.00	628
4.000 - 4.499	1	194,032.00	0.02%	4.300	358	77.72	772
4.500 - 4.999	24	7,159,425.70	0.82%	4.928	358	76.26	688
5.000 - 5.499	103	26,243,511.04	3.00%	5.277	358	77.32	662
5.500 - 5.999	311	75,658,378.02	8.66%	5.833	358	78.13	647
6.000 - 6.499	493	109,782,693.35	12.57%	6.280	357	78.73	629
6.500 - 6.999	901	192,343,558.98	22.02%	6.763	358	80.48	617
7.000 - 7.499	651	125,012,656.78	14.31%	7.243	358	81.23	604
7.500 - 7.999	825	145,476,879.62	16.65%	7.746	358	82.01	590
8.000 - 8.499	484	73,117,361.52	8.37%	8.230	357	82.79	580
8.500 - 8.999	469	67,086,912.04	7.68%	8.732	357	82.16	567
9.000 - 9.499	180	23,010,783.81	2.63%	9.235	357	81.51	548
9.500 - 9.999	145	15,641,779.01	1.79%	9.727	357	82.58	548
10.000 - 10.499	57	7,269,243.50	0.83%	10.197	358	80.52	533
10.500 - 10.999	32	3,355,062.58	0.38%	10.679	358	81.21	530
11.000 - 11.499	13	1,250,819.05	0.14%	11.143	349	79.76	520
11.500 - 11.999	8	632,247.88	0.07%	11.757	358	78.84	518
12.000 - 12.499	1	113,934.43	0.01%	12.000	359	84.44	518
Total	4,699	873,686,023.18	100.00%	7.241	358	80.68	606

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.000 -10.499	1	194,032.00	0.02%	4.300	358	77.72	772
10.500 -10.999	24	7,159,425.70	0.82%	4.928	358	76.26	688
11.000 -11.499	100	24,930,506.25	2.85%	5.284	358	77.18	663
11.500 -11.999	305	74,203,241.56	8.49%	5.823	358	77.98	647
12.000 -12.499	482	107,277,874.30	12.28%	6.257	357	78.73	630
12.500 -12.999	895	190,768,003.99	21.83%	6.764	358	80.46	617
13.000 -13.499	648	125,206,547.02	14.33%	7.219	358	81.20	605
13.500 -13.999	826	145,452,546.07	16.65%	7.720	358	82.09	590
14.000 -14.499	492	75,460,545.38	8.64%	8.183	357	82.75	580
14.500 -14.999	484	71,051,561.27	8.13%	8.682	357	82.05	569
15.000 -15.499	180	23,031,346.32	2.64%	9.216	357	81.48	549
15.500 -15.999	146	15,690,323.54	1.80%	9.708	356	82.86	550
16.000 -16.499	58	7,392,578.89	0.85%	10.143	358	80.61	533
16.500 -16.999	35	3,749,536.72	0.43%	10.599	358	80.27	529
17.000 -17.499	14	1,371,771.86	0.16%	11.082	350	78.90	520
17.500 -17.999	8	632,247.88	0.07%	11.757	358	78.84	518
18.000 -18.499	1	113,934.43	0.01%	12.000	359	84.44	518
Total	4,699	873,686,023.18	100.00%	7.241	358	80.68	606

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	20	4,138,331.04	0.47%	7.082	357	77.51	613
2.000	1	241,916.11	0.03%	6.625	356	77.14	573
3.000	4,678	869,305,776.03	99.50%	7.241	358	80.70	606
Total	4,699	873,686,023.18	100.00%	7.241	358	80.68	606

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	4,637	857,012,097.14	98.09%	7.246	358	80.70	606
1.500	59	15,963,855.40	1.83%	6.924	357	79.73	602
2.000	3	710,070.64	0.08%	7.821	357	80.00	569
Total	4,699	873,686,023.18	100.00%	7.241	358	80.68	606

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
06/01/05	1	96,667.05	0.01%	8.550	338	85.00	646
08/01/05	5	875,872.72	0.10%	7.376	357	77.33	610
09/01/05	4	659,065.70	0.08%	8.535	359	80.75	574
03/01/06	2	348,800.19	0.04%	6.573	356	86.32	631
04/01/06	3	495,900.24	0.06%	7.311	348	73.64	529
05/01/06	1	394,961.29	0.05%	6.000	349	80.00	555
06/01/06	9	1,086,241.98	0.12%	7.285	350	85.83	594
07/01/06	5	775,840.56	0.09%	8.210	351	87.45	577
08/01/06	10	1,746,613.89	0.20%	7.773	352	82.20	603
09/01/06	16	2,969,862.51	0.34%	8.092	353	80.08	598
10/01/06	14	3,330,787.53	0.38%	7.662	354	78.23	567
11/01/06	54	12,646,362.66	1.45%	7.822	355	80.76	569
12/01/06	129	26,030,791.75	2.98%	7.399	356	81.44	588
01/01/07	343	67,333,995.88	7.71%	7.280	356	81.58	598
01/14/07	1	251,666.32	0.03%	10.050	357	80.00	532
01/18/07	1	94,889.48	0.01%	8.375	358	80.00	669
01/24/07	1	81,477.09	0.01%	9.440	357	80.00	525
02/01/07	1,885	363,248,099.40	41.58%	7.200	357	80.63	603
03/01/07	1,653	287,099,659.08	32.86%	7.296	359	80.73	610
03/11/07	1	100,851.60	0.01%	7.950	360	80.00	604
03/15/07	1	128,298.84	0.01%	7.200	360	80.00	560
04/01/07	270	45,601,016.46	5.22%	7.234	360	80.29	611
06/01/07	3	636,705.88	0.07%	7.191	350	84.00	549
09/01/07	3	708,243.93	0.08%	6.557	353	78.90	600
11/01/07	7	1,819,060.92	0.21%	8.475	355	80.05	553
12/01/07	17	3,979,550.48	0.46%	7.408	356	83.39	597
01/01/08	23	5,135,750.08	0.59%	6.585	357	80.42	626
02/01/08	107	20,825,787.87	2.38%	6.747	357	79.45	626
03/01/08	112	20,920,884.13	2.39%	6.878	359	79.24	633
04/01/08	14	3,241,194.49	0.37%	6.522	360	77.13	648
02/01/20	4	1,021,123.18	0.12%	6.182	357	81.42	677
Total	4,699	873,686,023.18	100.00%	7.241	358	80.68	606

Option One Mortgage: Soundview 2005-OPT1

MI Insured

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	29	1,446,879.57	0.14%	8.637	328	76.49	590
50,000.01 - 100,000.00	1,258	95,256,965.85	9.31%	8.328	350	80.79	601
100,000.01 - 150,000.00	1,475	183,806,084.02	17.97%	7.609	356	81.47	606
150,000.01 - 200,000.00	1,021	177,749,366.30	17.38%	7.218	356	80.14	606
200,000.01 - 250,000.00	688	153,885,924.48	15.04%	7.106	357	80.18	603
250,000.01 - 300,000.00	449	123,009,295.73	12.03%	7.033	357	80.68	611
300,000.01 - 350,000.00	303	98,446,941.12	9.62%	6.979	358	80.08	614
350,000.01 - 400,000.00	184	69,042,327.36	6.75%	6.842	357	80.60	619
400,000.01 - 450,000.00	121	51,366,829.71	5.02%	6.843	358	80.52	626
450,000.01 - 500,000.00	66	31,430,934.12	3.07%	6.877	358	81.02	624
500,000.01 - 550,000.00	36	18,844,091.55	1.84%	6.701	358	78.05	626
550,000.01 - 600,000.00	17	9,828,696.15	0.96%	7.201	357	75.11	579
600,000.01 - 650,000.00	8	4,998,465.48	0.49%	7.215	358	74.41	582
700,000.01 - 750,000.00	3	2,216,373.74	0.22%	6.312	358	67.30	619
750,000.01 - 800,000.00	2	1,575,900.92	0.15%	6.847	357	66.32	599
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,032.00	0.02%	4.300	358	77.72	772
4.500 - 4.999	23	6,931,959.72	0.68%	4.921	358	76.14	684
5.000 - 5.499	104	26,470,977.02	2.59%	5.276	358	77.34	663
5.500 - 5.999	373	91,399,645.77	8.94%	5.831	357	77.14	652
6.000 - 6.499	561	124,224,407.08	12.14%	6.267	356	78.51	632
6.500 - 6.999	1,085	228,324,970.69	22.32%	6.764	357	79.95	620
7.000 - 7.499	758	143,883,097.55	14.07%	7.249	357	81.05	608
7.500 - 7.999	999	171,257,965.44	16.74%	7.745	356	81.75	594
8.000 - 8.499	579	85,641,594.42	8.37%	8.231	356	82.62	584
8.500 - 8.999	587	80,074,939.34	7.83%	8.731	352	82.14	572
9.000 - 9.499	233	28,462,390.27	2.78%	9.235	353	82.09	555
9.500 - 9.999	186	19,008,449.96	1.86%	9.722	351	82.80	553
10.000 -10.499	83	9,311,006.57	0.91%	10.197	356	81.19	540
10.500 -10.999	56	5,025,412.63	0.49%	10.701	345	82.02	539
11.000 -11.499	20	1,711,634.37	0.17%	11.179	352	79.64	526
11.500 -11.999	11	868,658.84	0.08%	11.731	359	77.65	517
12.000 -12.499	1	113,934.43	0.01%	12.000	359	84.44	518
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	501	82,120,055.84	8.03%	8.441	356	76.73	512
525-549	523	94,558,289.24	9.24%	8.089	355	77.72	538
550-574	649	112,581,143.22	11.01%	7.708	356	79.21	563
575-599	873	148,911,979.66	14.56%	7.382	356	80.25	588
600-624	1,070	190,146,538.37	18.59%	7.123	356	81.08	612
625-649	874	164,664,042.65	16.10%	6.856	356	81.39	637
650-674	547	103,869,964.92	10.15%	6.705	356	81.75	661
675-699	311	64,260,365.71	6.28%	6.545	357	82.48	685
700+	312	61,792,696.49	6.04%	6.565	356	82.95	731
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
60.00- 64.99	240	48,299,108.58	4.72%	6.746	355	62.76	595
65.00- 69.99	362	73,719,520.07	7.21%	6.906	355	67.21	594
70.00- 74.99	472	95,618,017.09	9.35%	7.107	355	72.01	592
75.00- 79.99	610	120,005,790.89	11.73%	7.224	356	76.63	594
80.00	2,053	325,581,725.86	31.83%	7.264	357	80.00	610
80.01- 84.99	195	39,492,131.29	3.86%	7.168	358	83.26	613
85.00- 89.99	525	100,100,529.95	9.79%	7.400	357	85.93	611
90.00- 94.99	742	144,136,045.43	14.09%	7.456	356	90.28	632
95.00- 99.99	435	72,224,412.18	7.06%	7.727	356	95.05	618
100.00	26	3,727,794.76	0.36%	7.508	358	100.00	678
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	4	311,569.86	0.03%	9.051	118	67.80	551
180	79	7,599,954.85	0.74%	8.083	178	78.49	617
240	28	2,745,909.67	0.27%	7.915	238	79.83	615
360	5,549	1,012,247,641.72	98.96%	7.256	358	80.43	609
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	4	311,569.86	0.03%	9.051	118	67.80	551
121-180	79	7,599,954.85	0.74%	8.083	178	78.49	617
181-240	28	2,745,909.67	0.27%	7.915	238	79.83	615
301-360	5,549	1,012,247,641.72	98.96%	7.256	358	80.43	609
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	250	35,413,826.34	3.46%	7.473	354	79.66	612
20.01 -25.00	337	46,829,295.30	4.58%	7.499	355	79.61	605
25.01 -30.00	562	85,022,705.95	8.31%	7.322	356	79.46	605
30.01 -35.00	695	118,159,219.59	11.55%	7.224	356	80.59	614
35.01 -40.00	907	163,503,949.76	15.98%	7.212	356	79.91	610
40.01 -45.00	1,077	205,910,620.68	20.13%	7.251	357	80.30	606
45.01 -50.00	1,123	226,796,848.40	22.17%	7.228	356	80.93	610
50.01 -55.00	646	128,545,234.36	12.57%	7.262	357	81.54	606
55.01 -60.00	10	1,524,799.24	0.15%	7.589	357	85.82	609
None	53	11,198,576.48	1.09%	7.351	358	76.50	638
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	4,699	873,686,023.18	85.41%	7.241	358	80.68	606
Fixed Rate	961	149,219,052.92	14.59%	7.405	348	78.84	628
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
15/15 6 Mo LIBOR ARM	3	885,123.18	0.09%	6.217	357	82.19	681
2/13 6 Mo LIBOR ARM	12	1,144,828.73	0.11%	7.924	178	74.50	584
2/28 6 Mo LIBOR ARM	3,705	645,510,271.57	63.11%	7.444	358	80.50	596
3/12 6 Mo LIBOR ARM	1	50,913.50	0.00%	9.650	178	90.00	562
3/27 6 Mo LIBOR ARM	226	41,987,635.34	4.10%	7.082	358	79.57	617
5YR IO 15/15 6 Mo LIBOR ARM	1	136,000.00	0.01%	5.950	357	76.40	648
5YR IO 2/28 6 Mo LIBOR ARM	682	167,090,643.61	16.33%	6.577	358	81.77	638
5YR IO 3/27 6 Mo LIBOR ARM	60	15,345,668.83	1.50%	6.297	358	79.90	644
6 Mo LIBOR ARM 30 Yr	9	1,534,938.42	0.15%	7.874	358	78.80	594
Fixed Rate 10 Yr	4	311,569.86	0.03%	9.051	118	67.80	551
Fixed Rate 15 Yr	66	6,404,212.62	0.63%	8.099	178	79.11	623
Fixed Rate 20 Yr	26	2,477,759.38	0.24%	8.004	238	80.20	614
Fixed Rate 20 Yr Rate Reduction	2	268,150.29	0.03%	7.099	237	76.50	618
Fixed Rate 30 Yr	842	135,778,401.26	13.27%	7.370	358	78.85	628
Fixed Rate 30 Yr 5YR IO	13	3,101,700.00	0.30%	6.642	358	79.39	680
Fixed Rate 30 Yr Rate Reduction	8	877,259.51	0.09%	8.298	359	74.27	561
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	756	185,674,012.44	18.15%	6.554	358	81.57	639
Not Interest Only	4,904	837,231,063.66	81.85%	7.422	356	80.15	602
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Prepayment Penalty Original Tr	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	1,735	312,726,790.74	30.57%	7.431	355	79.95	605
Prepay Penalty: 12 months	348	92,280,704.47	9.02%	7.024	356	78.79	619
Prepay Penalty: 24 months	2,858	505,783,255.88	49.45%	7.206	358	81.17	606
Prepay Penalty: 30 months	5	1,046,945.47	0.10%	8.252	359	84.73	557
Prepay Penalty: 36 months	713	110,983,501.86	10.85%	7.253	352	79.56	627
Prepay Penalty: 60 months	1	83,877.68	0.01%	9.600	357	75.00	501
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Business Bank Statements	1	233,537.19	0.02%	6.450	357	80.00	655
Full Documentation	3,872	633,482,450.35	61.93%	7.251	356	81.68	604
Lite Documentation	18	4,695,749.95	0.46%	7.264	358	78.99	624
No Documentation	17	3,472,937.32	0.34%	6.809	358	69.86	700
Stated Income Documentation	1,752	381,020,401.29	37.25%	7.292	356	78.41	615
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	3,595	691,972,099.44	67.65%	7.247	356	79.21	602
Purchase	1,690	263,456,602.53	25.76%	7.266	357	83.35	631
Rate/Term Refinance	375	67,476,374.13	6.60%	7.432	354	81.31	594
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	48	11,771,647.56	1.15%	7.306	351	79.80	633
2-4 Units Detached	371	85,945,257.29	8.40%	7.254	357	80.47	631
Condo High-Rise Attached	17	3,961,868.92	0.39%	7.048	358	82.68	610
Condo Low-Rise Attached	275	47,996,912.45	4.69%	7.212	358	80.59	619
Condo Low-Rise Detached	4	790,847.50	0.08%	6.381	357	83.97	638
PUD Attached	45	6,653,689.83	0.65%	7.560	358	79.80	611
PUD Detached	437	91,363,311.46	8.93%	7.213	358	82.16	613
Single Family Attached	92	13,978,432.54	1.37%	7.305	356	80.68	602
Single Family Detached	4,371	760,443,108.55	74.34%	7.273	356	80.18	605
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	379	58,911,578.12	5.76%	7.903	355	82.61	653
Primary	5,204	951,977,986.10	93.07%	7.223	356	80.23	606
Second Home	77	12,015,511.88	1.17%	7.426	358	83.98	649
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	405	73,315,178.07	7.17%	7.868	356	77.89	553
AA	736	133,685,480.12	13.07%	7.674	356	79.64	573
AA+	4,174	757,922,454.13	74.10%	7.048	356	81.10	625
AAA	1	49,903.70	0.00%	8.250	357	79.37	552
B	331	55,836,606.98	5.46%	8.434	356	76.16	543
C	1	68,705.95	0.01%	9.900	357	80.00	532
NG	12	2,026,747.15	0.20%	7.051	355	81.79	642
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	50	5,924,816.68	0.58%	7.950	355	84.37	610
Arizona	115	18,730,901.06	1.83%	7.328	358	83.17	610
Arkansas	19	2,262,815.55	0.22%	8.150	358	86.10	598
California	711	196,022,599.74	19.16%	6.734	357	77.92	610
Colorado	143	23,856,211.07	2.33%	6.831	357	83.83	615
Connecticut	145	26,327,037.42	2.57%	7.134	358	80.25	608
Delaware	12	1,629,426.18	0.16%	7.536	352	80.66	577
Florida	458	68,831,098.65	6.73%	7.572	357	82.10	612
Georgia	145	18,558,119.04	1.81%	8.214	355	82.89	610
Hawaii	19	6,268,347.24	0.61%	6.679	357	80.06	643
Idaho	22	2,938,845.56	0.29%	7.580	352	84.10	617
Illinois	198	33,035,149.72	3.23%	7.768	357	82.43	591
Indiana	56	6,054,761.88	0.59%	7.789	356	83.25	614
Iowa	20	1,913,919.37	0.19%	8.371	358	85.03	585
Kansas	14	1,999,604.93	0.20%	7.448	353	83.39	624
Kentucky	46	5,097,694.92	0.50%	7.453	358	84.94	617
Louisiana	40	4,595,311.10	0.45%	8.082	355	82.56	599
Maine	79	13,348,430.65	1.30%	7.150	358	80.78	608
Maryland	122	23,626,553.80	2.31%	7.586	357	79.73	593
Massachusetts	384	96,451,047.72	9.43%	6.904	357	78.47	609
Michigan	265	33,172,114.82	3.24%	7.706	356	81.46	596
Minnesota	55	9,576,754.79	0.94%	7.477	358	82.21	592
Mississippi	8	1,319,002.38	0.13%	7.983	351	85.40	600
Missouri	76	9,038,805.81	0.88%	8.021	358	82.14	612
Montana	9	1,490,206.03	0.15%	7.224	358	83.55	625
Nebraska	8	653,514.09	0.06%	8.297	358	83.39	598
Nevada	108	24,849,869.15	2.43%	7.134	358	79.64	613
New Hampshire	59	10,304,432.40	1.01%	7.029	352	81.72	606
New Jersey	225	48,876,352.95	4.78%	7.416	357	79.39	605
New York	427	106,895,946.04	10.45%	7.079	356	79.25	620
North Carolina	135	16,967,790.48	1.66%	7.948	356	83.21	599
North Dakota	3	384,850.14	0.04%	8.150	334	79.23	563
Ohio	173	20,615,801.73	2.02%	7.598	356	85.09	612
Oklahoma	19	1,657,086.71	0.16%	8.478	352	83.63	591
Oregon	43	6,944,796.92	0.68%	7.238	358	81.83	623
Pennsylvania	170	21,596,243.45	2.11%	7.466	353	82.78	606
Rhode Island	80	16,621,583.63	1.62%	6.986	355	78.15	611
South Carolina	51	6,598,964.06	0.65%	7.490	355	80.75	615
Tennessee	67	7,085,581.60	0.69%	8.123	350	82.39	599
Texas	456	53,296,628.65	5.21%	7.831	347	80.82	601
Utah	39	5,642,908.14	0.55%	6.730	358	83.56	633
Vermont	27	4,234,687.63	0.41%	6.820	347	78.93	634
Virginia	181	31,514,763.82	3.08%	7.719	357	82.00	598
Washington	98	15,584,138.78	1.52%	7.093	358	82.10	617
West Virginia	1	107,939.77	0.01%	8.900	360	90.00	560
Wisconsin	56	7,638,001.40	0.75%	8.026	358	82.63	605
Wyoming	23	2,763,618.45	0.27%	6.547	358	81.52	633
Total	5,660	1,022,905,076.10	100.00%	7.265	356	80.41	609

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	4	1,112,132.13	0.13%	6.213	357	81.09	678
3.000 - 3.499	60	15,470,146.43	1.77%	5.400	358	74.54	675
3.500 - 3.999	213	49,132,930.82	5.62%	5.797	358	77.23	661
4.000 - 4.499	533	116,968,317.46	13.39%	6.255	358	77.48	642
4.500 - 4.999	823	163,776,701.42	18.75%	6.673	358	79.07	622
5.000 - 5.499	899	168,405,357.47	19.28%	7.151	358	81.77	609
5.500 - 5.999	821	145,406,454.72	16.64%	7.617	358	83.20	593
6.000 - 6.499	569	95,898,639.66	10.98%	8.053	357	83.05	575
6.500 - 6.999	412	66,334,102.14	7.59%	8.485	357	81.81	557
7.000 - 7.499	185	26,760,823.71	3.06%	9.005	357	81.07	541
7.500 - 7.999	105	14,327,800.30	1.64%	9.420	357	82.75	539
8.000 - 8.499	57	8,181,858.31	0.94%	10.156	356	82.02	532
8.500 - 8.999	12	1,280,187.94	0.15%	10.434	357	83.58	527
9.000 - 9.499	3	363,889.69	0.04%	10.769	358	80.44	573
9.500 - 9.999	3	266,680.98	0.03%	10.013	355	71.65	538
Total	4,699	873,686,023.18	100.00%	7.241	358	80.68	606

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	1	336,743.87	0.04%	7.500	357	90.00	628
4.000 - 4.499	1	194,032.00	0.02%	4.300	358	77.72	772
4.500 - 4.999	24	7,159,425.70	0.82%	4.928	358	76.26	688
5.000 - 5.499	103	26,243,511.04	3.00%	5.277	358	77.32	662
5.500 - 5.999	311	75,658,378.02	8.66%	5.833	358	78.13	647
6.000 - 6.499	493	109,782,693.35	12.57%	6.280	357	78.73	629
6.500 - 6.999	901	192,343,558.98	22.02%	6.763	358	80.48	617
7.000 - 7.499	651	125,012,656.78	14.31%	7.243	358	81.23	604
7.500 - 7.999	825	145,476,879.62	16.65%	7.746	358	82.01	590
8.000 - 8.499	484	73,117,361.52	8.37%	8.230	357	82.79	580
8.500 - 8.999	469	67,086,912.04	7.68%	8.732	357	82.16	567
9.000 - 9.499	180	23,010,783.81	2.63%	9.235	357	81.51	548
9.500 - 9.999	145	15,641,779.01	1.79%	9.727	357	82.58	548
10.000 -10.499	57	7,269,243.50	0.83%	10.197	358	80.52	533
10.500 -10.999	32	3,355,062.58	0.38%	10.679	358	81.21	530
11.000 -11.499	13	1,250,819.05	0.14%	11.143	349	79.76	520
11.500 -11.999	8	632,247.88	0.07%	11.757	358	78.84	518
12.000 -12.499	1	113,934.43	0.01%	12.000	359	84.44	518
Total	4,699	873,686,023.18	100.00%	7.241	358	80.68	606

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.000 -10.499	1	194,032.00	0.02%	4.300	358	77.72	772
10.500 -10.999	24	7,159,425.70	0.82%	4.928	358	76.26	688
11.000 -11.499	100	24,930,506.25	2.85%	5.284	358	77.18	663
11.500 -11.999	305	74,203,241.56	8.49%	5.823	358	77.98	647
12.000 -12.499	482	107,277,874.30	12.28%	6.257	357	78.73	630
12.500 -12.999	895	190,768,003.99	21.83%	6.764	358	80.46	617
13.000 -13.499	648	125,206,547.02	14.33%	7.219	358	81.20	605
13.500 -13.999	826	145,452,546.07	16.65%	7.720	358	82.09	590
14.000 -14.499	492	75,460,545.38	8.64%	8.183	357	82.75	580
14.500 -14.999	484	71,051,561.27	8.13%	8.682	357	82.05	569
15.000 -15.499	180	23,031,346.32	2.64%	9.216	357	81.48	549
15.500 -15.999	146	15,690,323.54	1.80%	9.708	356	82.86	550
16.000 -16.499	58	7,392,578.89	0.85%	10.143	358	80.61	533
16.500 -16.999	35	3,749,536.72	0.43%	10.599	358	80.27	529
17.000 -17.499	14	1,371,771.86	0.16%	11.082	350	78.90	520
17.500 -17.999	8	632,247.88	0.07%	11.757	358	78.84	518
18.000 -18.499	1	113,934.43	0.01%	12.000	359	84.44	518
Total	4,699	873,686,023.18	100.00%	7.241	358	80.68	606

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	20	4,138,331.04	0.47%	7.082	357	77.51	613
2.000	1	241,916.11	0.03%	8.825	356	77.14	573
3.000	4,678	869,305,776.03	99.50%	7.241	358	80.70	606
Total	4,699	873,686,023.18	100.00%	7.241	358	80.68	606

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	4,637	857,012,097.14	98.09%	7.246	358	80.70	606
1.500	59	15,963,855.40	1.83%	6.924	357	79.73	602
2.000	3	710,070.64	0.08%	7.821	357	80.00	569
Total	4,699	873,686,023.18	100.00%	7.241	358	80.68	606

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
06/01/05	1	96,667.05	0.01%	8.550	338	85.00	646
08/01/05	5	875,872.72	0.10%	7.376	357	77.33	610
09/01/05	4	659,065.70	0.08%	8.535	359	80.75	574
03/01/06	2	348,800.19	0.04%	6.573	356	86.32	631
04/01/06	3	495,900.24	0.06%	7.311	348	73.64	529
05/01/06	1	394,961.29	0.05%	6.000	349	80.00	555
06/01/06	9	1,086,241.98	0.12%	7.285	350	85.83	594
07/01/06	5	775,840.56	0.09%	8.210	351	87.45	577
08/01/06	10	1,746,613.89	0.20%	7.773	352	82.20	603
09/01/06	16	2,969,862.51	0.34%	8.092	353	80.08	598
10/01/06	14	3,330,787.53	0.38%	7.662	354	78.23	567
11/01/06	54	12,646,362.66	1.45%	7.822	355	80.76	569
12/01/06	129	26,030,791.75	2.98%	7.399	356	81.44	588
01/01/07	343	67,333,995.88	7.71%	7.280	356	81.58	598
01/14/07	1	251,666.32	0.03%	10.050	357	80.00	532
01/18/07	1	94,889.48	0.01%	8.375	358	80.00	669
01/24/07	1	81,477.09	0.01%	9.440	357	80.00	525
02/01/07	1,885	363,248,099.40	41.58%	7.200	357	80.63	603
03/01/07	1,653	287,099,659.08	32.86%	7.296	359	80.73	610
03/11/07	1	100,851.60	0.01%	7.950	360	80.00	604
03/15/07	1	128,298.84	0.01%	7.200	360	80.00	560
04/01/07	270	45,601,016.46	5.22%	7.234	360	80.29	611
06/01/07	3	636,705.88	0.07%	7.191	350	84.00	549
09/01/07	3	708,243.93	0.08%	6.557	353	78.90	600
11/01/07	7	1,819,060.92	0.21%	8.475	355	80.05	553
12/01/07	17	3,979,550.48	0.46%	7.408	356	83.39	597
01/01/08	23	5,135,750.08	0.59%	6.585	357	80.42	626
02/01/08	107	20,825,787.87	2.38%	6.747	357	79.45	626
03/01/08	112	20,920,884.13	2.39%	6.878	359	79.24	633
04/01/08	14	3,241,194.49	0.37%	6.522	360	77.13	648
02/01/20	4	1,021,123.18	0.12%	6.182	357	81.42	677
Total	4,699	873,686,023.18	100.00%	7.241	358	80.68	606

Option One Mortgage: Soundview 2005-OPT1

ARMs

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	34	1,696,859.08	0.13%	8.705	348	64.77	572
50,000.01 - 100,000.00	1,419	108,102,942.43	8.57%	8.395	357	79.08	596
100,000.01 - 150,000.00	1,615	201,698,284.47	15.98%	7.650	357	79.05	603
150,000.01 - 200,000.00	1,150	200,948,436.03	15.92%	7.299	358	77.73	603
200,000.01 - 250,000.00	785	175,873,935.27	13.94%	7.144	358	78.53	603
250,000.01 - 300,000.00	502	137,659,654.92	10.91%	7.158	358	79.25	607
300,000.01 - 350,000.00	353	114,805,937.88	9.10%	7.047	358	80.15	614
350,000.01 - 400,000.00	222	83,483,855.10	6.62%	6.948	358	78.77	616
400,000.01 - 450,000.00	145	61,542,972.99	4.88%	6.941	358	81.45	633
450,000.01 - 500,000.00	97	46,247,064.59	3.66%	6.850	358	82.83	635
500,000.01 - 550,000.00	60	31,436,684.66	2.49%	6.849	358	82.71	638
550,000.01 - 600,000.00	52	30,057,422.94	2.38%	7.161	358	81.85	617
600,000.01 - 650,000.00	21	13,174,254.10	1.04%	6.550	358	79.90	613
650,000.01 - 700,000.00	16	10,679,067.60	0.85%	6.700	358	84.07	650
700,000.01 - 750,000.00	15	11,017,443.51	0.87%	6.897	358	71.38	617
750,000.01 - 800,000.00	6	4,710,400.92	0.37%	6.509	358	75.54	601
800,000.01 - 850,000.00	6	4,996,160.23	0.40%	6.603	358	71.69	617
850,000.01 - 900,000.00	2	1,766,288.89	0.14%	7.066	358	72.05	616
900,000.01 - 950,000.00	4	3,695,316.62	0.29%	6.480	358	72.76	639
950,000.01 - 1,000,000.00	6	5,912,160.47	0.47%	6.867	358	72.31	627
1,000,000.01+	11	12,414,127.75	0.98%	6.255	358	74.00	644
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,032.00	0.02%	4.300	358	77.72	772
4.500 - 4.999	33	9,273,214.37	0.73%	4.919	358	72.84	676
5.000 - 5.499	143	38,657,628.89	3.06%	5.275	358	75.68	667
5.500 - 5.999	439	118,876,905.13	9.42%	5.803	358	76.24	651
6.000 - 6.499	668	159,852,748.60	12.67%	6.267	358	77.67	636
6.500 - 6.999	1,178	263,874,081.58	20.91%	6.761	358	79.42	625
7.000 - 7.499	882	180,274,798.22	14.29%	7.246	358	80.15	609
7.500 - 7.999	1,088	197,613,688.07	15.66%	7.743	358	80.97	596
8.000 - 8.499	620	95,942,434.49	7.60%	8.230	357	81.07	582
8.500 - 8.999	661	98,155,780.18	7.78%	8.729	357	80.39	567
9.000 - 9.499	271	35,922,956.06	2.85%	9.233	357	77.96	547
9.500 - 9.999	260	30,365,968.83	2.41%	9.733	356	79.31	550
10.000 - 10.499	113	13,936,463.49	1.10%	10.216	358	76.46	539
10.500 - 10.999	78	9,276,448.43	0.74%	10.743	358	73.65	532
11.000 - 11.499	48	5,696,988.93	0.45%	11.184	356	73.09	529
11.500 - 11.999	30	2,932,219.93	0.23%	11.747	358	69.20	529
12.000 - 12.499	7	938,546.68	0.07%	12.157	359	68.20	526
12.500 - 12.999	1	134,366.57	0.01%	12.600	352	41.54	533
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	680	114,414,599.66	9.07%	8.604	357	73.27	512
525-549	691	126,663,899.46	10.04%	8.218	357	74.77	537
550-574	734	134,632,557.68	10.67%	7.716	357	76.58	563
575-599	963	172,028,732.02	13.63%	7.355	358	78.76	588
600-624	1,085	205,555,399.62	16.29%	7.069	358	80.40	612
625-649	910	188,741,246.86	14.96%	6.806	358	80.56	637
650-674	582	120,202,358.90	9.53%	6.655	358	81.30	661
675-699	407	94,860,512.87	7.52%	6.596	358	82.49	685
700+	414	96,363,679.69	7.64%	6.507	358	84.51	731
None	55	8,456,283.69	0.67%	8.204	357	75.05	0
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	182	27,050,364.91	2.14%	7.149	357	41.63	590
50.00- 54.99	96	16,391,585.07	1.30%	6.995	358	52.23	576
55.00- 59.99	133	27,535,479.00	2.18%	7.148	358	57.53	584
60.00- 64.99	251	51,989,223.37	4.12%	7.119	358	62.49	576
65.00- 69.99	381	82,596,769.21	6.55%	7.315	357	66.99	580
70.00- 74.99	449	102,552,296.20	8.13%	7.281	357	71.86	584
75.00- 79.99	588	124,433,229.62	9.86%	7.331	357	76.57	589
80.00	2,283	389,829,528.91	30.89%	7.175	358	80.00	619
80.01- 84.99	188	41,113,360.39	3.26%	7.121	358	83.31	621
85.00- 89.99	591	122,331,289.94	9.69%	7.389	358	85.94	614
90.00- 94.99	808	175,504,100.07	13.91%	7.358	358	90.41	635
95.00- 99.99	548	96,502,846.74	7.65%	7.627	358	95.06	630
100.00	23	4,089,197.02	0.32%	7.332	358	100.00	679
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180	16	1,458,034.14	0.12%	8.037	178	73.67	580
360	6,505	1,260,461,236.31	99.88%	7.281	358	79.11	610
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	16	1,458,034.14	0.12%	8.037	178	73.67	580
301-360	6,505	1,260,461,236.31	99.88%	7.281	358	79.11	610
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	293	41,916,850.48	3.32%	7.573	357	77.47	607
20.01 -25.00	360	54,810,856.72	4.34%	7.418	357	76.93	605
25.01 -30.00	586	93,381,891.45	7.40%	7.363	358	77.52	605
30.01 -35.00	816	149,905,473.30	11.88%	7.236	358	77.89	613
35.01 -40.00	994	189,564,425.30	15.02%	7.211	357	79.19	612
40.01 -45.00	1,251	252,206,897.11	19.99%	7.250	358	79.70	612
45.01 -50.00	1,227	264,907,390.57	20.99%	7.244	358	79.55	608
50.01 -55.00	693	147,415,596.95	11.68%	7.352	358	80.11	600
55.01 -60.00	147	32,557,550.46	2.58%	7.251	357	80.84	601
60.01+	39	11,082,635.41	0.88%	7.477	358	79.95	612
None	115	24,169,702.70	1.92%	7.270	358	79.67	665
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
15/15 6 Mo LIBOR ARM	3	885,123.18	0.07%	6.217	357	82.19	681
2/13 6 Mo LIBOR ARM	15	1,407,120.64	0.11%	7.979	178	73.08	581
2/28 6 Mo LIBOR ARM	5,164	915,131,240.37	72.52%	7.529	358	78.55	598
3/12 6 Mo LIBOR ARM	1	50,913.50	0.00%	9.650	178	90.00	562
3/27 6 Mo LIBOR ARM	319	59,558,642.01	4.72%	7.097	358	78.22	624
5YR IO 15/15 6 Mo LIBOR ARM	1	136,000.00	0.01%	5.950	357	76.40	648
5YR IO 2/28 6 Mo LIBOR ARM	925	260,979,537.03	20.68%	6.536	358	81.19	645
5YR IO 3/27 6 Mo LIBOR ARM	80	21,299,312.89	1.69%	6.358	358	79.73	649
6 Mo LIBOR ARM 30 Yr	13	2,471,380.83	0.20%	7.149	358	81.26	617
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	1,006	282,414,849.92	22.38%	6.522	358	81.08	645
Not Interest Only	5,515	979,504,420.53	77.62%	7.501	357	78.53	600
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

				Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal				
Prepay Penalty: 0 months	2,027	389,100,882.80	30.83%	7.483	357	77.91	604
Prepay Penalty: 12 months	269	83,157,470.64	6.59%	7.023	358	79.39	622
Prepay Penalty: 24 months	3,954	739,834,457.60	58.63%	7.226	358	79.70	610
Prepay Penalty: 30 months	2	341,381.96	0.03%	8.060	359	87.20	588
Prepay Penalty: 36 months	268	49,401,199.77	3.91%	6.958	358	79.06	627
Prepay Penalty: 60 months	1	83,877.68	0.01%	9.600	357	75.00	501
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

				Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal				
First Lien	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

				Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal				
Business Bank Statements	2	482,662.30	0.04%	6.347	358	80.00	646
Full Documentation	4,096	702,864,945.52	55.70%	7.304	358	80.11	599
Lite Documentation	29	7,383,058.98	0.59%	7.581	357	82.63	617
No Documentation	67	13,391,353.60	1.06%	7.115	358	81.72	705
Stated Income Documentation	2,327	537,797,250.05	42.62%	7.254	358	77.67	621
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

				Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal				
Cash Out Refinance	3,969	817,717,946.38	64.80%	7.287	358	77.33	599
Purchase	2,087	357,610,883.90	28.34%	7.162	358	83.10	640
Rate/Term Refinance	465	86,590,440.17	6.86%	7.730	357	79.31	586
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

				Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal				
2-4 Units Attached	68	17,838,372.34	1.41%	7.218	358	79.68	640
2-4 Units Detached	410	104,140,356.85	8.25%	7.266	358	79.31	632
Condo High-Rise Attached	23	5,759,755.14	0.46%	7.085	358	82.98	639
Condo Low-Rise Attached	326	56,399,868.97	4.47%	7.198	358	80.15	625
Condo Low-Rise Detached	3	560,676.78	0.04%	6.025	358	79.44	676
Manufactured Housing	73	8,897,593.23	0.71%	7.138	357	80.81	643
PUD Attached	47	7,106,355.79	0.56%	7.467	358	81.33	614
PUD Detached	517	119,205,971.47	9.45%	7.207	358	80.82	615
Single Family Attached	98	16,052,765.12	1.27%	7.269	358	77.94	605
Single Family Detached	4,956	925,957,554.76	73.38%	7.302	358	78.74	605
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	442	73,926,775.43	5.86%	7.871	358	81.92	654
Primary	5,987	1,167,937,670.53	92.55%	7.247	358	78.89	606
Second Home	92	20,054,824.49	1.59%	7.152	358	81.01	641
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	469	86,459,185.32	6.85%	7.791	358	74.89	552
AA	817	158,610,672.43	12.57%	7.585	357	78.67	576
AA+	4,503	889,953,405.66	70.52%	6.966	358	80.63	630
AAA	1	49,903.70	0.00%	8.250	357	79.37	552
B	410	71,356,277.71	5.65%	8.353	356	73.90	544
C	167	30,423,837.61	2.41%	8.932	358	72.16	548
CC	142	23,293,110.37	1.85%	9.924	357	64.16	542
NG	12	1,772,877.65	0.14%	7.685	353	80.52	633
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	59	6,414,848.23	0.51%	8.189	353	83.22	599
Alaska	1	74,662.02	0.01%	10.600	357	66.15	0
Arizona	136	22,222,517.26	1.76%	7.339	358	81.22	614
Arkansas	15	2,092,326.86	0.17%	8.109	358	88.53	591
California	1,008	303,269,054.03	24.03%	6.781	358	77.26	616
Colorado	160	27,348,295.30	2.17%	6.810	358	83.27	618
Connecticut	149	28,950,404.98	2.29%	7.142	358	79.38	604
Delaware	15	2,211,056.75	0.18%	7.420	354	80.00	591
District of Columbia	1	113,053.08	0.01%	10.300	360	65.00	540
Florida	529	86,079,474.67	6.82%	7.572	358	80.09	615
Georgia	170	23,898,574.02	1.89%	8.282	358	82.47	605
Hawaii	25	11,095,505.89	0.88%	6.816	358	80.48	625
Idaho	28	3,519,141.77	0.28%	7.451	358	83.80	614
Illinois	242	39,680,731.91	3.14%	7.837	357	81.17	590
Indiana	71	7,371,968.98	0.58%	7.963	358	83.23	608
Iowa	29	2,836,480.93	0.22%	8.624	358	82.82	578
Kansas	18	2,288,711.79	0.18%	7.582	354	83.41	621
Kentucky	54	5,854,385.70	0.46%	7.532	358	83.02	616
Louisiana	40	4,936,730.09	0.39%	7.881	358	80.87	600
Maine	81	12,669,739.27	1.00%	7.014	358	78.62	603
Maryland	139	26,923,603.27	2.13%	7.829	358	78.22	589
Massachusetts	479	124,759,595.60	9.89%	6.947	357	76.15	610
Michigan	320	38,931,954.26	3.09%	7.707	358	81.54	596
Minnesota	75	13,845,762.01	1.10%	7.512	358	81.11	602
Mississippi	10	1,405,334.69	0.11%	8.127	358	83.82	592
Missouri	83	9,507,630.88	0.75%	8.240	358	80.86	606
Montana	13	1,992,701.93	0.16%	7.579	357	79.38	616
Nebraska	12	1,074,997.44	0.09%	8.178	358	84.62	598
Nevada	124	28,283,230.88	2.24%	7.229	358	79.08	612
New Hampshire	74	12,615,118.01	1.00%	7.119	358	79.40	606
New Jersey	262	60,154,271.73	4.77%	7.398	358	76.91	603
New York	394	107,819,425.18	8.54%	7.177	358	78.54	620
North Carolina	158	19,331,899.71	1.53%	7.936	357	82.95	603
North Dakota	2	335,128.77	0.03%	8.105	357	79.91	551
Ohio	193	22,239,884.73	1.76%	7.745	358	83.45	610
Oklahoma	20	1,856,094.19	0.15%	8.420	358	81.66	600
Oregon	42	7,361,197.42	0.58%	7.578	358	80.89	605
Pennsylvania	184	24,428,093.37	1.94%	7.487	358	81.30	609
Rhode Island	77	16,182,420.80	1.28%	6.922	358	76.72	609
South Carolina	56	7,597,803.12	0.60%	7.447	358	80.94	619
Tennessee	75	8,275,151.61	0.66%	8.054	358	82.10	601
Texas	417	52,434,424.86	4.16%	7.937	356	80.55	598
Utah	44	6,351,968.67	0.50%	6.690	358	83.16	629
Vermont	27	4,312,407.31	0.34%	6.920	358	77.71	616
Virginia	205	40,660,472.87	3.22%	7.752	358	79.15	599
Washington	111	17,586,617.93	1.39%	7.083	358	81.24	617
West Virginia	2	166,779.83	0.01%	8.582	359	78.07	552
Wisconsin	68	9,298,607.40	0.74%	7.957	358	82.17	612
Wyoming	24	3,259,028.45	0.26%	7.383	358	82.39	614
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	5	2,119,632.13	0.17%	5.660	358	73.44	661
3.000 - 3.499	96	27,129,608.83	2.15%	5.514	358	72.46	684
3.500 - 3.999	316	81,261,444.47	6.44%	5.796	358	74.66	662
4.000 - 4.499	762	177,736,673.53	14.08%	6.297	358	76.12	645
4.500 - 4.999	1,097	234,145,773.95	18.55%	6.687	358	78.89	630
5.000 - 5.499	1,170	228,686,140.51	18.12%	7.159	358	80.96	614
5.500 - 5.999	1,051	192,067,380.53	15.22%	7.633	358	82.10	597
6.000 - 6.499	765	126,746,266.00	10.04%	8.079	357	81.22	577
6.500 - 6.999	581	94,214,496.89	7.47%	8.586	357	79.55	557
7.000 - 7.499	288	43,330,158.44	3.43%	8.984	357	78.78	545
7.500 - 7.999	177	25,667,677.59	2.03%	9.542	357	78.57	539
8.000 - 8.499	144	20,282,367.74	1.61%	10.373	357	74.71	534
8.500 - 8.999	37	4,189,102.00	0.33%	10.385	358	76.53	531
9.000 - 9.499	25	3,496,551.16	0.28%	10.949	357	66.63	535
9.500 - 9.999	6	683,672.49	0.05%	10.707	357	67.49	529
10.000 - 10.499	1	162,324.19	0.01%	10.990	358	65.00	513
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	1	336,743.87	0.03%	7.500	357	90.00	628
4.000 - 4.499	2	252,532.00	0.02%	4.607	357	74.77	758
4.500 - 4.999	34	9,500,680.35	0.75%	4.924	358	73.01	678
5.000 - 5.499	143	38,654,162.91	3.06%	5.284	358	75.68	666
5.500 - 5.999	446	120,069,819.24	9.51%	5.819	358	76.34	651
6.000 - 6.499	673	160,817,797.67	12.74%	6.276	357	77.69	636
6.500 - 6.999	1,173	262,929,318.77	20.84%	6.762	358	79.41	625
7.000 - 7.499	882	180,294,235.91	14.29%	7.246	358	80.15	609
7.500 - 7.999	1,082	196,338,200.76	15.56%	7.743	358	80.92	596
8.000 - 8.499	617	95,476,225.83	7.57%	8.230	357	81.10	582
8.500 - 8.999	662	98,241,738.51	7.79%	8.731	357	80.38	567
9.000 - 9.499	270	35,812,770.10	2.84%	9.233	357	77.95	547
9.500 - 9.999	261	30,419,816.16	2.41%	9.733	356	79.31	550
10.000 - 10.499	111	13,796,657.83	1.09%	10.216	358	76.50	539
10.500 - 10.999	78	9,276,448.43	0.74%	10.743	358	73.65	532
11.000 - 11.499	48	5,696,988.93	0.45%	11.184	356	73.09	529
11.500 - 11.999	30	2,932,219.93	0.23%	11.747	358	69.20	529
12.000 - 12.499	7	938,546.68	0.07%	12.157	359	68.20	526
12.500 - 12.999	1	134,366.57	0.01%	12.600	352	41.54	533
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.000 -10.499	1	194,032.00	0.02%	4.300	358	77.72	772
10.500 -10.999	34	9,500,680.35	0.75%	4.924	358	73.01	678
11.000 -11.499	139	37,117,158.12	2.94%	5.281	358	75.50	667
11.500 -11.999	435	117,506,465.84	9.31%	5.805	358	76.15	651
12.000 -12.499	661	158,118,520.72	12.53%	6.260	358	77.67	636
12.500 -12.999	1,167	261,179,090.50	20.70%	6.760	358	79.45	625
13.000 -13.499	880	180,428,420.35	14.30%	7.228	358	80.14	610
13.500 -13.999	1,084	196,696,895.11	15.59%	7.719	358	80.93	596
14.000 -14.499	628	98,455,366.43	7.80%	8.188	357	80.97	581
14.500 -14.999	676	102,417,822.12	8.12%	8.687	357	80.50	569
15.000 -15.499	270	35,833,332.61	2.84%	9.221	357	77.93	548
15.500 -15.999	264	30,788,057.72	2.44%	9.708	356	79.36	550
16.000 -16.499	112	13,814,439.72	1.09%	10.186	358	76.71	538
16.500 -16.999	80	9,516,085.91	0.75%	10.681	358	74.02	532
17.000 -17.499	49	5,897,606.94	0.47%	11.141	356	72.93	530
17.500 -17.999	32	3,270,536.13	0.26%	11.658	358	68.49	529
18.000 -18.499	8	1,050,393.31	0.08%	12.061	359	67.79	525
18.500 -18.999	1	134,366.57	0.01%	12.600	352	41.54	533
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	26	5,895,186.59	0.47%	6.885	357	78.80	622
2.000	2	564,633.04	0.04%	6.696	354	65.64	559
3.000	6,492	1,255,235,450.82	99.47%	7.284	358	79.11	610
4.000	1	224,000.00	0.02%	6.625	356	80.00	0
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	6,444	1,241,736,521.49	98.40%	7.285	358	79.10	610
1.500	73	19,189,103.38	1.52%	7.101	357	79.22	598
2.000	4	993,645.58	0.08%	7.584	356	74.12	579
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
06/01/05	1	96,667.05	0.01%	8.550	338	85.00	646
07/01/05	2	691,926.91	0.05%	5.880	357	85.89	654
08/01/05	5	875,872.72	0.07%	7.376	357	77.33	610
09/01/05	6	903,581.20	0.07%	7.900	359	81.51	597
03/01/06	5	1,136,800.23	0.09%	7.462	350	75.19	602
04/01/06	6	1,050,586.82	0.08%	7.949	348	70.38	535
05/01/06	2	623,604.24	0.05%	6.110	349	80.00	573
06/01/06	13	1,990,374.16	0.16%	7.328	350	82.87	592
07/01/06	8	1,493,373.54	0.12%	7.940	351	75.69	565
08/01/06	18	3,818,543.54	0.30%	7.566	352	82.61	616
09/01/06	23	3,912,907.45	0.31%	8.086	353	77.42	590
10/01/06	22	4,823,200.14	0.38%	8.073	354	75.02	552
11/01/06	92	21,237,360.82	1.68%	8.055	355	76.36	564
12/01/06	193	40,177,520.05	3.18%	7.343	356	79.80	598
12/20/06	2	245,303.58	0.02%	9.065	357	79.36	0
01/01/07	499	99,748,171.18	7.90%	7.365	356	81.22	600
01/14/07	1	251,666.32	0.02%	10.050	357	80.00	532
01/18/07	1	94,889.48	0.01%	8.375	358	80.00	669
01/24/07	1	81,477.09	0.01%	9.440	357	80.00	525
02/01/07	2,545	504,584,246.67	39.99%	7.240	357	79.19	607
02/08/07	1	118,641.07	0.01%	9.850	359	95.00	0
02/24/07	1	149,791.40	0.01%	7.840	359	52.63	551
02/28/07	1	593,299.71	0.05%	8.650	359	90.00	636
03/01/07	2,286	420,514,954.64	33.32%	7.323	359	78.70	614
03/04/07	2	809,869.86	0.06%	6.965	360	54.41	574
03/11/07	1	100,851.60	0.01%	7.950	360	80.00	604
03/15/07	1	128,298.84	0.01%	7.200	360	80.00	560
04/01/07	380	69,852,538.45	5.54%	7.237	360	79.22	624
06/01/07	3	636,705.88	0.05%	7.191	350	84.00	549
08/01/07	1	58,744.08	0.00%	9.750	352	35.76	510
09/01/07	5	1,184,645.60	0.09%	6.320	353	79.13	630
10/01/07	2	174,045.43	0.01%	7.859	354	74.96	712
11/01/07	9	2,377,113.13	0.19%	8.282	355	82.22	579
12/01/07	22	5,053,424.52	0.40%	7.593	356	82.39	592
01/01/08	35	6,987,649.05	0.55%	6.766	357	80.64	629
02/01/08	145	28,388,086.93	2.25%	6.788	357	78.11	631
03/01/08	158	31,061,754.79	2.46%	6.895	359	77.53	637
04/01/08	19	4,869,659.10	0.39%	6.444	360	79.84	664
02/01/20	4	1,021,123.18	0.08%	6.182	357	81.42	677
Total	6,521	1,261,919,270.45	100.00%	7.282	358	79.10	610

Option One Mortgage: Soundview 2005-OPT1

FRMs

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	38	1,896,984.91	0.80%	9.386	326	68.72	596
50,000.01 - 100,000.00	611	44,247,440.65	18.59%	8.998	332	76.64	609
100,000.01 - 150,000.00	369	46,039,569.47	19.34%	7.822	347	75.86	626
150,000.01 - 200,000.00	252	43,548,206.92	18.29%	7.335	348	72.89	622
200,000.01 - 250,000.00	122	27,321,652.84	11.48%	7.052	356	73.07	621
250,000.01 - 300,000.00	77	21,254,966.08	8.93%	6.975	353	76.91	641
300,000.01 - 350,000.00	55	17,783,051.66	7.47%	6.855	355	75.55	643
350,000.01 - 400,000.00	30	11,220,514.01	4.71%	6.851	352	78.69	639
400,000.01 - 450,000.00	14	5,933,367.17	2.49%	7.010	358	77.44	643
450,000.01 - 500,000.00	9	4,302,818.40	1.81%	6.680	337	74.29	677
500,000.01 - 550,000.00	6	3,168,528.08	1.33%	6.834	358	80.86	652
550,000.01 - 600,000.00	6	3,512,557.00	1.48%	7.276	358	79.89	627
600,000.01 - 650,000.00	4	2,512,547.53	1.06%	7.716	358	79.74	632
650,000.01 - 700,000.00	2	1,310,998.63	0.55%	6.197	358	65.13	693
700,000.01 - 750,000.00	3	2,180,779.51	0.92%	6.301	299	67.61	684
900,000.01 - 950,000.00	2	1,846,746.69	0.78%	7.153	358	72.59	649
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	1	480,000.00	0.20%	5.390	358	27.43	759
5.500 - 5.999	104	24,231,812.01	10.18%	5.887	351	67.85	668
6.000 - 6.499	114	26,115,888.10	10.97%	6.286	341	72.26	656
6.500 - 6.999	255	50,291,036.73	21.12%	6.789	352	73.52	641
7.000 - 7.499	169	29,519,678.50	12.40%	7.266	350	75.25	634
7.500 - 7.999	236	36,524,194.05	15.34%	7.756	349	76.87	621
8.000 - 8.499	133	16,943,089.58	7.12%	8.242	349	77.16	607
8.500 - 8.999	182	20,014,590.00	8.41%	8.729	333	78.86	598
9.000 - 9.499	104	9,676,399.00	4.06%	9.235	343	83.78	595
9.500 - 9.999	88	7,567,331.71	3.18%	9.717	337	79.75	582
10.000 - 10.499	70	5,881,316.08	2.47%	10.218	350	80.01	585
10.500 - 10.999	70	5,200,251.40	2.18%	10.740	335	83.43	584
11.000 - 11.499	34	2,390,138.56	1.00%	11.220	355	83.38	582
11.500 - 11.999	32	2,717,580.51	1.14%	11.753	355	79.28	547
12.000 - 12.499	4	237,109.87	0.10%	12.220	328	76.46	536
12.500 - 12.999	3	229,815.22	0.10%	12.722	358	68.74	538
13.000 - 13.499	1	60,498.23	0.03%	13.340	359	90.00	557
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	85	10,452,683.42	4.39%	9.230	346	72.79	515
525-549	119	14,875,390.17	6.25%	8.599	347	70.14	539
550-574	154	20,019,388.37	8.41%	8.274	352	71.80	562
575-599	233	31,510,617.80	13.24%	8.004	346	73.94	588
600-624	267	39,112,474.98	16.43%	7.564	344	75.85	613
625-649	262	39,209,812.53	16.47%	7.313	347	75.26	637
650-674	193	32,656,985.83	13.72%	7.135	350	77.27	661
675-699	121	21,514,527.55	9.04%	6.975	347	79.82	685
700+	149	27,186,120.85	11.42%	6.808	345	77.22	734
None	17	1,542,728.05	0.65%	9.207	350	65.01	0
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	109	13,737,654.25	5.77%	7.102	336	39.16	618
50.00- 54.99	49	8,736,657.46	3.67%	7.225	351	53.04	605
55.00- 59.99	65	10,708,361.54	4.50%	7.256	338	57.88	611
60.00- 64.99	106	18,014,029.85	7.57%	7.165	348	62.27	612
65.00- 69.99	113	18,232,153.99	7.66%	7.283	342	67.55	634
70.00- 74.99	143	20,887,701.65	8.77%	7.291	346	72.04	623
75.00- 79.99	180	29,208,650.36	12.27%	7.568	349	76.57	619
80.00	347	50,115,598.32	21.05%	7.531	348	80.00	629
80.01- 84.99	58	8,288,632.35	3.48%	8.068	356	83.35	627
85.00- 89.99	111	15,240,444.51	6.40%	8.006	351	85.91	633
90.00- 94.99	133	21,152,335.04	8.88%	7.887	345	90.51	645
95.00- 99.99	118	17,632,557.66	7.41%	8.056	350	95.11	648
100.00	68	6,125,952.57	2.57%	9.541	351	100.00	645
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	8	610,348.73	0.26%	8.821	119	68.83	568
180	98	10,466,819.93	4.40%	7.704	178	70.28	635
240	56	5,348,882.78	2.25%	8.134	238	75.02	623
360	1,438	221,654,678.11	93.10%	7.569	358	75.57	627
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	8	610,348.73	0.26%	8.821	119	68.83	568
121-180	98	10,466,819.93	4.40%	7.704	178	70.28	635
181-240	56	5,348,882.78	2.25%	8.134	238	75.02	623
301-360	1,438	221,654,678.11	93.10%	7.569	358	75.57	627
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	81	10,529,345.08	4.42%	7.606	337	71.59	625
20.01 -25.00	92	10,594,229.75	4.45%	7.780	344	73.18	628
25.01 -30.00	158	23,587,870.50	9.91%	7.523	344	75.13	632
30.01 -35.00	178	22,637,522.30	9.51%	7.583	345	72.96	618
35.01 -40.00	247	36,639,513.96	15.39%	7.584	344	74.67	625
40.01 -45.00	256	37,929,476.83	15.93%	7.708	350	76.27	625
45.01 -50.00	311	50,821,269.71	21.35%	7.514	348	76.90	634
50.01 -55.00	188	30,996,611.34	13.02%	7.601	351	76.58	621
55.01 -60.00	45	7,937,540.27	3.33%	7.425	349	72.72	628
60.01+	9	985,301.59	0.41%	8.643	339	69.87	574
None	35	5,422,048.22	2.28%	7.454	356	77.44	676
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Fixed Rate	1,600	238,080,729.55	100.00%	7.591	347	75.31	628
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Fixed Rate 10 Yr	8	610,348.73	0.26%	8.821	119	68.83	568
Fixed Rate 15 Yr	97	10,415,057.28	4.37%	7.689	178	70.25	635
Fixed Rate 15 Yr Rate Reductior	1	51,762.65	0.02%	10.650	179	77.61	641
Fixed Rate 20 Yr	53	4,981,027.77	2.09%	8.169	238	74.84	623
Fixed Rate 20 Yr Rate Reductior	3	367,855.01	0.15%	7.652	238	77.45	613
Fixed Rate 30 Yr	1,385	209,872,773.56	88.15%	7.587	358	75.78	626
Fixed Rate 30 Yr 5YR IO	27	8,737,336.00	3.67%	6.643	358	72.92	673
Fixed Rate 30 Yr Rate Reductior	26	3,044,568.55	1.28%	8.983	359	68.73	558
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	27	8,737,336.00	3.67%	6.643	358	72.92	673
Not Interest Only	1,573	229,343,393.55	96.33%	7.627	346	75.40	626
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	455	57,488,544.51	24.15%	8.001	337	73.87	617
Prepay Penalty: 12 months	235	53,511,228.95	22.48%	7.099	353	74.00	639
Prepay Penalty: 24 months	74	8,284,560.33	3.48%	8.427	353	81.62	622
Prepay Penalty: 30 months	4	869,438.51	0.37%	8.058	359	85.70	569
Prepay Penalty: 36 months	832	117,926,957.25	49.53%	7.551	348	76.08	628
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	1,409	223,135,858.13	93.72%	7.414	347	74.73	628
Second Lien	191	14,944,871.42	6.28%	10.222	346	83.93	614
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	1,056	148,110,085.38	62.21%	7.633	347	76.23	617
Lite Documentation	10	1,995,676.13	0.84%	7.627	353	79.49	653
No Documentation	27	4,112,231.00	1.73%	7.106	355	75.55	701
Stated Income Documentation	507	83,862,737.04	35.22%	7.539	346	73.57	642
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	1,147	177,171,991.20	74.42%	7.510	347	72.99	620
Purchase	335	43,034,028.55	18.08%	7.924	352	84.27	656
Rate/Term Refinance	118	17,874,709.80	7.51%	7.587	336	76.71	631
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	23	5,689,434.62	2.39%	7.423	343	73.65	649
2-4 Units Detached	150	27,639,374.52	11.61%	7.616	350	75.42	650
Condo High-Rise Attached	4	1,177,448.48	0.49%	6.633	281	63.54	635
Condo Low-Rise Attached	58	8,767,162.50	3.68%	7.403	357	72.83	630
Condo Low-Rise Detached	1	230,170.72	0.10%	7.250	356	95.00	545
Manufactured Housing	52	5,852,267.17	2.46%	7.683	340	78.17	661
PUD Attached	11	1,594,641.84	0.67%	7.497	357	75.28	612
PUD Detached	85	14,662,037.98	6.16%	7.518	349	77.31	629
Single Family Attached	20	2,593,898.45	1.09%	7.515	350	72.38	610
Single Family Detached	1,196	169,874,293.27	71.35%	7.614	346	75.30	622
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	111	14,692,501.06	6.17%	8.240	345	79.55	652
Primary	1,465	220,017,870.73	92.41%	7.545	347	75.07	626
Second Home	24	3,370,357.76	1.42%	7.732	341	72.54	651
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	92	13,729,399.59	5.77%	8.328	344	70.62	568
AA	175	25,262,873.59	10.61%	8.026	345	75.16	591
AA+	1,238	185,747,441.16	78.02%	7.389	347	76.06	641
B	57	7,842,359.87	3.29%	8.677	350	68.95	563
C	22	2,971,029.08	1.25%	9.012	345	68.73	566
CC	12	1,551,277.09	0.65%	10.207	357	67.99	542
NG	4	976,349.17	0.41%	7.058	354	84.55	656
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	11	1,104,185.88	0.46%	8.447	342	87.10	642
Arizona	11	1,491,849.14	0.63%	7.958	359	88.13	599
Arkansas	10	1,021,122.29	0.43%	8.484	343	82.09	586
California	236	39,558,495.14	16.62%	7.353	352	71.62	623
Colorado	23	4,185,250.12	1.76%	7.516	353	82.94	645
Connecticut	40	6,632,388.32	2.79%	7.272	348	75.24	649
Delaware	2	236,262.22	0.10%	7.256	357	80.00	669
Florida	132	15,457,844.15	6.49%	8.044	349	75.37	621
Georgia	29	2,809,314.58	1.18%	8.907	341	80.13	621
Hawaii	13	3,064,746.02	1.29%	7.036	354	71.05	660
Idaho	4	306,627.78	0.13%	8.408	267	79.62	632
Illinois	26	3,565,002.42	1.50%	8.489	353	73.72	589
Indiana	11	1,184,072.12	0.50%	8.397	347	83.86	636
Iowa	1	81,496.22	0.03%	11.590	357	80.00	513
Kentucky	5	629,632.60	0.26%	7.456	358	88.42	655
Louisiana	14	1,435,177.23	0.60%	8.477	325	83.20	619
Maine	25	3,661,680.11	1.54%	7.711	358	78.14	628
Maryland	22	3,574,107.88	1.50%	7.485	346	72.51	610
Massachusetts	85	15,532,878.85	6.52%	7.249	354	70.22	620
Michigan	45	5,257,885.23	2.21%	8.172	341	79.47	616
Minnesota	7	952,198.00	0.40%	7.872	358	74.41	622
Mississippi	3	274,791.26	0.12%	10.112	323	86.78	598
Missouri	11	942,951.28	0.40%	8.394	358	79.45	595
Nebraska	1	192,743.56	0.08%	8.950	360	95.00	527
Nevada	17	2,909,165.59	1.22%	6.951	358	73.69	626
New Hampshire	12	1,863,279.33	0.78%	6.905	326	74.61	641
New Jersey	48	7,757,594.18	3.26%	7.660	354	72.07	625
New York	242	52,348,705.75	21.99%	7.258	351	74.28	639
North Carolina	30	2,863,750.13	1.20%	8.753	340	79.55	603
North Dakota	1	49,721.37	0.02%	8.450	179	74.63	644
Ohio	49	5,454,352.60	2.29%	7.842	349	86.01	629
Oklahoma	10	805,758.15	0.34%	8.084	330	85.65	640
Oregon	18	2,810,335.38	1.18%	7.389	358	78.47	655
Pennsylvania	54	5,807,452.32	2.44%	7.727	334	79.52	628
Rhode Island	39	7,019,987.46	2.95%	7.180	352	70.53	625
South Carolina	13	1,272,524.07	0.53%	8.019	332	77.30	641
Tennessee	29	2,241,573.13	0.94%	9.181	333	83.18	594
Texas	192	21,361,838.77	8.97%	8.022	322	78.55	613
Utah	8	935,531.21	0.39%	7.019	357	82.92	688
Vermont	6	667,753.93	0.28%	7.790	288	79.46	682
Virginia	43	5,822,579.52	2.45%	7.455	338	77.53	629
Washington	13	2,040,694.41	0.86%	7.507	358	69.00	683
Wisconsin	5	423,738.90	0.18%	9.214	359	78.77	585
Wyoming	4	471,680.95	0.20%	6.807	358	74.68	629
Total	1,600	238,080,729.55	100.00%	7.591	347	75.31	628

Option One Mortgage: Soundview 2005-OPT1

Interest Only Loans

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
50,000.01 - 100,000.00	33	2,814,975.55	0.97%	7.025	358	80.98	634
100,000.01 - 150,000.00	161	20,633,044.65	7.09%	6.838	358	79.62	635
150,000.01 - 200,000.00	202	35,581,919.64	12.22%	6.617	358	80.19	646
200,000.01 - 250,000.00	160	36,060,654.26	12.39%	6.609	358	80.54	642
250,000.01 - 300,000.00	129	35,735,203.66	12.27%	6.504	358	81.82	646
300,000.01 - 350,000.00	101	32,632,824.95	11.21%	6.563	358	82.06	644
350,000.01 - 400,000.00	65	24,482,427.74	8.41%	6.328	358	79.92	647
400,000.01 - 450,000.00	51	21,580,419.31	7.41%	6.544	358	84.34	650
450,000.01 - 500,000.00	41	19,528,290.75	6.71%	6.434	358	81.77	653
500,000.01 - 550,000.00	24	12,591,220.01	4.32%	6.641	358	83.23	661
550,000.01 - 600,000.00	16	9,211,200.00	3.16%	6.644	359	82.91	630
600,000.01 - 650,000.00	11	6,917,552.00	2.38%	6.325	358	83.64	626
650,000.01 - 700,000.00	10	6,670,237.00	2.29%	6.403	359	84.91	656
700,000.01 - 750,000.00	5	3,750,000.00	1.29%	5.804	359	67.31	684
750,000.01 - 800,000.00	5	3,928,500.00	1.35%	6.362	358	77.92	611
800,000.01 - 850,000.00	5	4,193,000.00	1.44%	6.450	358	72.02	626
900,000.01 - 950,000.00	3	2,764,000.00	0.95%	6.687	358	72.57	663
950,000.01 - 1,000,000.00	3	2,960,000.00	1.02%	6.111	358	72.73	696
1,000,000.01+	8	9,116,716.40	3.13%	6.067	358	76.60	653
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646
		93,033.00					

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,032.00	0.07%	4.300	358	77.72	772
4.500 - 4.999	12	3,652,403.00	1.25%	4.925	359	72.88	681
5.000 - 5.499	62	19,879,292.42	6.83%	5.248	358	75.54	682
5.500 - 5.999	173	55,672,140.65	19.12%	5.807	358	77.41	658
6.000 - 6.499	218	62,089,790.34	21.33%	6.264	358	79.93	646
6.500 - 6.999	300	83,248,672.02	28.59%	6.741	358	81.55	639
7.000 - 7.499	132	35,991,451.08	12.36%	7.247	358	84.71	635
7.500 - 7.999	82	19,641,516.59	6.75%	7.734	358	86.58	634
8.000 - 8.499	33	7,422,298.90	2.55%	8.234	358	87.32	607
8.500 - 8.999	14	2,621,370.60	0.90%	8.667	357	87.74	598
9.000 - 9.499	4	563,849.32	0.19%	9.110	358	86.95	594
9.500 - 9.999	1	118,844.00	0.04%	9.750	359	80.00	692
10.000 - 10.499	1	56,525.00	0.02%	10.250	357	85.00	583
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
525-549	4	920,990.93	0.32%	7.612	357	81.34	542
550-574	14	4,696,344.16	1.61%	6.993	357	80.02	561
575-599	148	38,773,669.34	13.32%	6.933	358	79.91	589
600-624	228	61,540,356.10	21.14%	6.714	358	80.28	612
625-649	235	68,337,059.09	23.47%	6.517	358	80.54	637
650-674	155	41,248,642.95	14.17%	6.358	358	81.05	661
675-699	128	37,701,042.86	12.95%	6.330	359	81.97	685
700+	119	37,395,080.49	12.84%	6.104	358	81.87	733
None	2	539,000.00	0.19%	6.669	358	85.84	0
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	11	3,089,000.00	1.06%	5.865	359	39.17	665
50.00- 54.99	11	3,197,240.48	1.10%	6.100	358	53.05	611
55.00- 59.99	9	3,246,650.00	1.12%	6.029	358	57.65	688
60.00- 64.99	23	6,505,121.48	2.23%	6.000	358	62.27	620
65.00- 69.99	58	19,019,208.42	6.53%	6.106	358	67.56	643
70.00- 74.99	47	14,108,566.42	4.85%	6.467	358	71.84	624
75.00- 79.99	70	24,215,901.92	8.32%	6.192	358	76.71	641
80.00	450	108,320,477.77	37.20%	6.459	358	80.00	648
80.01- 84.99	26	8,475,697.19	2.91%	6.464	358	83.09	660
85.00- 89.99	97	30,788,815.58	10.57%	6.778	358	86.21	635
90.00- 94.99	144	46,812,513.06	16.08%	6.816	358	90.68	654
95.00- 99.99	83	22,524,457.52	7.74%	7.012	358	95.10	649
100.00	4	848,536.08	0.29%	7.359	359	100.00	674
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
360	1,033	291,152,185.92	100.00%	6.526	358	80.83	646
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
301-360	1,033	291,152,185.92	100.00%	6.526	358	80.83	646
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	33	7,780,094.00	2.67%	6.742	359	79.22	628
20.01 -25.00	39	10,751,120.53	3.69%	6.522	358	78.15	641
25.01 -30.00	77	19,443,900.28	6.68%	6.483	358	79.62	655
30.01 -35.00	134	35,996,478.94	12.36%	6.466	358	79.72	649
35.01 -40.00	165	47,033,434.62	16.15%	6.517	358	81.67	649
40.01 -45.00	216	59,422,923.09	20.41%	6.625	358	81.27	646
45.01 -50.00	205	59,552,454.25	20.45%	6.429	358	81.37	648
50.01 -55.00	112	35,575,303.87	12.22%	6.503	358	81.23	634
55.01 -60.00	30	9,148,713.43	3.14%	6.583	358	82.23	643
60.01+	4	1,581,500.00	0.54%	6.295	358	74.54	638
None	18	4,866,262.91	1.67%	6.982	358	78.98	661
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	1,006	282,414,849.92	97.00%	6.522	358	81.08	645
Fixed Rate	27	8,737,336.00	3.00%	6.643	358	72.92	673
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5YR IO 15/15 6 Mo LIBOR ARM	1	136,000.00	0.05%	5.950	357	76.40	648
5YR IO 2/28 6 Mo LIBOR ARM	925	260,979,537.03	89.64%	6.536	358	81.19	645
5YR IO 3/27 6 Mo LIBOR ARM	80	21,299,312.89	7.32%	6.358	358	79.73	649
Fixed Rate 30 Yr 5YR IO	27	8,737,336.00	3.00%	6.643	358	72.92	673
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	1,033	291,152,185.92	100.00%	6.526	358	80.83	646
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	169	43,175,536.07	14.83%	6.974	358	81.86	644
Prepay Penalty: 12 months	41	16,067,516.24	5.52%	6.502	358	80.59	662
Prepay Penalty: 24 months	744	210,875,173.36	72.43%	6.459	358	81.00	644
Prepay Penalty: 30 months	1	163,875.00	0.06%	6.825	357	95.00	682
Prepay Penalty: 36 months	78	20,870,085.25	7.17%	6.291	358	77.07	657
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	1,033	291,152,185.92	100.00%	6.526	358	80.83	646
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	607	157,092,556.03	53.96%	6.484	358	81.93	637
Lite Documentation	2	1,073,650.00	0.37%	6.660	359	89.22	687
No Documentation	5	945,150.00	0.32%	7.034	358	85.64	721
Stated Income Documentation	419	132,040,829.89	45.35%	6.570	358	79.42	655
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	570	176,713,472.30	60.69%	6.531	358	80.04	640
Purchase	411	101,850,413.42	34.98%	6.508	358	81.64	656
Rate/Term Refinance	52	12,588,300.20	4.32%	6.592	357	85.48	646
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	4	1,562,250.00	0.54%	6.624	358	84.89	656
2-4 Units Detached	36	12,221,115.04	4.20%	6.659	358	81.96	679
Condo High-Rise Attached	8	2,609,280.00	0.90%	6.831	359	84.17	643
Condo Low-Rise Attached	78	16,889,158.06	5.80%	6.613	358	79.69	654
Manufactured Housing	1	126,000.00	0.04%	5.500	358	73.04	716
PUD Attached	13	2,646,876.84	0.91%	6.685	357	81.23	650
PUD Detached	147	42,868,182.80	14.72%	6.620	359	81.58	646
Single Family Attached	10	1,722,740.00	0.59%	6.753	357	80.92	636
Single Family Detached	736	210,506,583.18	72.30%	6.484	358	80.64	643
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	4	628,450.00	0.22%	6.569	359	69.32	674
Primary	1,024	289,308,935.92	99.37%	6.523	358	80.83	645
Second Home	5	1,214,800.00	0.42%	7.240	358	88.91	728
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	6	2,687,950.00	0.92%	7.027	358	73.73	636
AA	68	22,768,086.71	7.82%	6.748	358	80.30	633
AA+	957	265,024,149.21	91.03%	6.499	358	80.97	647
B	1	392,000.00	0.13%	8.600	357	79.19	583
NG	1	280,000.00	0.10%	5.750	359	70.00	670
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Arizona	26	4,651,622.44	1.60%	6.887	358	80.45	641
Arkansas	1	441,000.00	0.15%	6.500	358	78.47	646
California	407	146,018,856.41	50.15%	6.294	358	79.82	647
Colorado	69	12,800,782.26	4.40%	6.520	358	81.61	643
Connecticut	10	3,139,325.78	1.08%	6.371	358	85.94	653
Florida	80	17,003,171.35	5.84%	7.025	358	82.27	639
Georgia	26	4,618,803.71	1.59%	7.530	358	86.30	622
Hawaii	10	4,770,599.20	1.64%	6.072	358	81.69	658
Idaho	3	690,200.00	0.24%	7.531	357	88.74	624
Illinois	12	2,184,574.96	0.75%	7.556	358	88.55	638
Indiana	3	541,723.49	0.19%	7.872	358	80.00	606
Iowa	1	129,260.00	0.04%	7.150	357	87.34	630
Kentucky	2	250,800.00	0.09%	6.458	357	80.00	616
Louisiana	3	430,800.00	0.15%	6.678	358	80.00	696
Maine	4	718,900.00	0.25%	6.650	359	72.70	654
Maryland	23	4,493,023.45	1.54%	6.988	358	80.75	626
Massachusetts	61	17,493,788.90	6.01%	6.616	358	80.45	652
Michigan	12	1,708,244.00	0.59%	7.030	359	84.88	634
Minnesota	18	4,671,772.73	1.60%	7.083	359	84.68	647
Mississippi	1	259,200.00	0.09%	6.690	359	80.00	633
Missouri	1	75,997.99	0.03%	8.050	359	80.00	643
Nevada	38	9,454,048.49	3.25%	6.737	358	81.66	641
New Hampshire	9	1,569,819.32	0.54%	6.890	359	82.21	633
New Jersey	23	6,932,566.08	2.38%	6.942	358	83.11	642
New York	42	15,542,858.99	5.34%	6.443	358	80.05	655
North Carolina	16	2,297,316.36	0.79%	7.071	358	82.20	640
Ohio	9	2,149,108.93	0.74%	6.856	358	90.52	637
Oklahoma	1	124,000.00	0.04%	7.990	357	80.00	610
Oregon	8	1,533,020.18	0.53%	6.646	358	80.75	633
Pennsylvania	8	1,464,259.39	0.50%	6.264	359	86.82	666
Rhode Island	6	1,476,300.00	0.51%	6.197	358	78.28	664
South Carolina	3	308,215.99	0.11%	7.299	358	84.19	677
Tennessee	2	415,100.00	0.14%	6.650	357	82.00	664
Texas	8	1,326,973.00	0.46%	6.611	359	83.08	629
Utah	17	2,841,199.50	0.98%	6.598	358	86.28	642
Vermont	1	181,900.00	0.06%	6.200	359	85.00	727
Virginia	26	8,025,713.17	2.76%	6.944	358	79.98	633
Washington	36	7,290,940.98	2.50%	6.624	358	77.50	651
Wisconsin	2	397,500.00	0.14%	7.038	358	89.95	687
Wyoming	5	728,898.87	0.25%	6.596	358	83.87	642
Total	1,033	291,152,185.92	100.00%	6.526	358	80.83	646

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Gross Margin	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
2.500 - 2.999	2	1,176,250.00	0.42%	5.036	358	66.43	658
3.000 - 3.499	48	15,899,127.88	5.63%	5.480	358	72.68	694
3.500 - 3.999	142	43,879,970.93	15.54%	5.772	358	76.66	667
4.000 - 4.499	246	70,323,094.22	24.90%	6.315	358	78.50	648
4.500 - 4.999	263	73,058,708.88	25.87%	6.615	358	81.93	638
5.000 - 5.499	164	43,541,746.46	15.42%	7.036	358	85.72	631
5.500 - 5.999	76	20,018,017.67	7.09%	7.345	358	88.73	622
6.000 - 6.499	44	9,624,086.54	3.41%	7.817	358	88.80	619
6.500 - 6.999	17	4,055,031.19	1.44%	7.987	357	88.72	617
7.000 - 7.499	4	838,816.15	0.30%	8.621	358	84.22	584
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Minimum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
4.000 - 4.499	2	252,532.00	0.09%	4.607	357	74.77	758
4.500 - 4.999	12	3,652,403.00	1.29%	4.925	359	72.88	681
5.000 - 5.499	62	19,623,292.42	6.95%	5.260	358	76.77	680
5.500 - 5.999	167	54,088,654.65	19.15%	5.808	358	77.57	658
6.000 - 6.499	215	61,202,790.34	21.67%	6.263	358	79.99	646
6.500 - 6.999	289	79,939,372.02	28.31%	6.743	358	81.86	638
7.000 - 7.499	126	33,941,051.08	12.02%	7.243	358	85.30	634
7.500 - 7.999	80	18,931,866.59	6.70%	7.736	358	86.33	632
8.000 - 8.499	33	7,422,298.90	2.63%	8.234	358	87.32	607
8.500 - 8.999	14	2,621,370.60	0.93%	8.667	357	87.74	598
9.000 - 9.499	4	563,849.32	0.20%	9.110	358	86.95	594
9.500 - 9.999	1	118,844.00	0.04%	9.750	359	80.00	692
10.000 - 10.499	1	56,525.00	0.02%	10.250	357	85.00	583
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Maximum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
10.000 - 10.499	1	194,032.00	0.07%	4.300	358	77.72	772
10.500 - 10.999	12	3,652,403.00	1.29%	4.925	359	72.88	681
11.000 - 11.499	59	18,299,292.44	6.48%	5.250	358	76.53	683
11.500 - 11.999	163	52,564,546.65	18.61%	5.805	358	77.45	658
12.000 - 12.499	216	61,968,546.32	21.94%	6.241	358	80.03	645
12.500 - 12.999	284	78,764,159.58	27.89%	6.727	358	81.74	639
13.000 - 13.499	126	33,976,101.12	12.03%	7.225	358	85.08	634
13.500 - 13.999	87	20,337,731.03	7.20%	7.616	358	86.02	630
14.000 - 14.499	35	8,081,448.86	2.86%	8.149	358	87.35	609
14.500 - 14.999	17	3,837,370.60	1.36%	8.395	358	88.06	607
15.000 - 15.499	4	563,849.32	0.20%	9.110	358	86.95	594
15.500 - 15.999	1	118,844.00	0.04%	9.750	359	80.00	692
16.000 - 16.499	1	56,525.00	0.02%	10.250	357	85.00	583
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	6	1,566,725.00	0.55%	6.418	358	77.81	659
3.000	999	280,624,124.92	99.37%	6.523	358	81.10	645
4.000	1	224,000.00	0.08%	6.625	356	80.00	0
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	986	275,507,147.54	97.55%	6.520	358	81.03	645
1.500	19	6,594,502.38	2.34%	6.538	357	83.27	634
2.000	1	313,200.00	0.11%	8.175	358	80.00	601
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
03/01/06	1	263,250.00	0.09%	5.800	359	90.00	660
08/01/06	1	480,164.00	0.17%	6.990	352	95.95	607
10/01/06	2	621,047.83	0.22%	6.311	354	73.69	593
11/01/06	3	655,830.48	0.23%	7.396	355	73.65	635
12/01/06	23	6,845,914.93	2.42%	6.395	356	87.09	661
01/01/07	47	12,900,403.68	4.57%	6.680	357	84.56	639
02/01/07	381	107,248,545.98	37.98%	6.567	357	81.25	640
03/01/07	368	104,144,343.63	36.88%	6.493	359	80.30	646
04/01/07	99	27,820,036.50	9.85%	6.525	360	81.29	656
06/01/07	1	107,100.00	0.04%	6.600	350	90.76	597
09/01/07	1	225,000.00	0.08%	6.750	353	65.22	573
10/01/07	1	58,500.00	0.02%	5.625	354	65.00	712
11/01/07	1	282,399.27	0.10%	7.815	354	90.00	593
12/01/07	4	862,349.96	0.31%	7.107	356	86.11	621
01/01/08	4	1,139,354.04	0.40%	6.150	357	80.30	657
02/01/08	24	5,982,969.62	2.12%	6.344	357	82.01	635
03/01/08	35	10,100,340.00	3.58%	6.343	359	77.46	658
04/01/08	9	2,541,300.00	0.90%	6.098	360	80.94	670
02/01/20	1	136,000.00	0.05%	5.950	357	76.40	648
Total	1,006	282,414,849.92	100.00%	6.522	358	81.08	645

Option One Mortgage: Soundview 2005-OPT1
No MI

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$477,094,924	\$49,562	\$1,349,216
Average Scheduled Principal Balance	\$193,862		
Number of Mortgage Loans	2,461		
Weighted Average Gross Coupon	7.473%	4.890%	13.340%
Weighted Average FICO Score	621	500	804
Weighted Average Combined Original LTV	74.40%	13.18%	100.00%
Weighted Average Original Term	358 months	120 months	360 months
Weighted Average Stated Remaining Term	355 months	118 months	360 months
Weighted Average Seasoning	2 months	0 months	13 months
Weighted Average Gross Margin	5.346%	2.550%	10.490%
Weighted Average Minimum Interest Rate	7.372%	4.375%	12.600%
Weighted Average Maximum Interest Rate	13.387%	10.890%	18.600%
Weighted Average Initial Rate Cap	2.991%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.005%	1.000%	2.000%
Weighted Average Months to Roll	22 months	3 months	36 months
Maturity Date		Feb 1 2015	Apr 1 2035
Maximum Zip Code Concentration	0.42%	93420 (Halcyon, CA)	
ARM	81.37%		
Fixed Rate	18.63%		
2/13 6 Mo LIBOR ARM	0.05%		
2/28 6 Mo LIBOR ARM	56.51%		
3/27 6 Mo LIBOR ARM	3.68%		
5YR IO 2/28 6 Mo LIBOR ARM	19.68%		
5YR IO 3/27 6 Mo LIBOR ARM	1.25%		
6 Mo LIBOR ARM 30 Yr	0.20%		
Fixed Rate 10 Yr	0.06%		
Fixed Rate 15 Yr	0.84%		
Fixed Rate 15 Yr Rate Reduction	0.01%		
Fixed Rate 20 Yr	0.52%		
Fixed Rate 20 Yr Rate Reduction	0.02%		
Fixed Rate 30 Yr	15.53%		
Fixed Rate 30 Yr 5YR IO	1.18%		
Fixed Rate 30 Yr Rate Reduction	0.45%		
Interest Only	22.11%		
Not Interest Only	77.89%		
Prepay Penalty: 0 months	28.06%		
Prepay Penalty: 12 months	9.30%		
Prepay Penalty: 24 months	50.79%		
Prepay Penalty: 30 months	0.03%		
Prepay Penalty: 36 months	11.81%		
First Lien	96.87%		
Second Lien	3.13%		

Business Bank Statements	0.05%
Full Documentation	45.59%
Lite Documentation	0.98%
No Documentation	2.94%
Stated Income Documentation	50.44%
Cash Out Refinance	63.49%
Purchase	28.75%
Rate/Term Refinance	7.75%
2-4 Units Attached	2.46%
2-4 Units Detached	9.61%
Condo High-Rise Attached	0.62%
Condo Low-Rise Attached	3.60%
Manufactured Housing	3.09%
PUD Attached	0.43%
PUD Detached	8.91%
Single Family Attached	0.98%
Single Family Detached	70.30%
Non-owner	6.23%
Primary	91.38%
Second Home	2.39%
Top 5 States:	
California	30.77%
New York	11.17%
Massachusetts	9.19%
Florida	6.86%
Texas	4.30%

Option One Mortgage: Soundview 2005-OPT1

No MI

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	43	2,146,964.42	0.45%	9.352	342	60.36	581
50,000.01 - 100,000.00	772	57,093,417.23	11.97%	8.973	350	74.34	599
100,000.01 - 150,000.00	509	63,931,769.92	13.40%	7.890	354	69.81	610
150,000.01 - 200,000.00	381	66,747,276.65	13.99%	7.539	356	68.14	609
200,000.01 - 250,000.00	219	49,309,663.63	10.34%	7.211	357	70.37	612
250,000.01 - 300,000.00	130	35,905,325.27	7.53%	7.475	358	72.99	613
300,000.01 - 350,000.00	105	34,142,048.42	7.16%	7.144	356	77.97	628
350,000.01 - 400,000.00	68	25,662,041.75	5.38%	7.191	357	73.82	618
400,000.01 - 450,000.00	38	16,109,510.45	3.38%	7.279	358	82.92	661
450,000.01 - 500,000.00	40	19,118,948.87	4.01%	6.769	353	83.89	663
500,000.01 - 550,000.00	30	15,761,121.19	3.30%	7.022	358	87.90	655
550,000.01 - 600,000.00	41	23,741,283.79	4.98%	7.162	358	84.35	634
600,000.01 - 650,000.00	17	10,688,336.15	2.24%	6.513	358	82.43	632
650,000.01 - 700,000.00	18	11,990,066.23	2.51%	6.645	358	82.00	655
700,000.01 - 750,000.00	15	10,981,849.28	2.30%	6.896	347	71.46	630
750,000.01 - 800,000.00	4	3,134,500.00	0.66%	6.339	359	80.17	602
800,000.01 - 850,000.00	6	4,996,160.23	1.05%	6.603	358	71.69	617
850,000.01 - 900,000.00	2	1,766,288.89	0.37%	7.066	358	72.05	616
900,000.01 - 950,000.00	6	5,542,063.31	1.16%	6.705	358	72.70	643
950,000.01 - 1,000,000.00	6	5,912,160.47	1.24%	6.867	358	72.31	627
1,000,000.01+	11	12,414,127.75	2.60%	6.255	358	74.00	644
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	10	2,341,254.65	0.49%	4.913	358	63.07	650
5.000 - 5.499	40	12,666,651.87	2.65%	5.278	358	70.38	679
5.500 - 5.999	170	51,709,071.37	10.84%	5.792	356	70.73	658
6.000 - 6.499	221	61,744,229.62	12.94%	6.273	353	73.70	653
6.500 - 6.999	348	85,840,147.62	17.99%	6.768	356	74.56	646
7.000 - 7.499	293	65,911,379.17	13.82%	7.250	355	75.99	624
7.500 - 7.999	325	62,879,916.68	13.18%	7.745	357	76.49	616
8.000 - 8.499	174	27,243,929.65	5.71%	8.236	356	73.76	589
8.500 - 8.999	256	38,095,430.84	7.98%	8.725	355	75.92	574
9.000 - 9.499	142	17,136,964.79	3.59%	9.232	355	74.40	562
9.500 - 9.999	162	18,924,850.58	3.97%	9.737	354	75.99	559
10.000 - 10.499	100	10,506,773.00	2.20%	10.235	355	74.25	564
10.500 - 10.999	92	9,451,287.20	1.98%	10.764	352	74.58	558
11.000 - 11.499	62	6,375,493.12	1.34%	11.199	357	75.19	550
11.500 - 11.999	51	4,781,141.60	1.00%	11.753	356	73.40	541
12.000 - 12.499	10	1,061,722.12	0.22%	12.188	352	68.30	529
12.500 - 12.999	4	364,181.79	0.08%	12.677	355	58.70	536
13.000 - 13.499	1	60,498.23	0.01%	13.340	359	90.00	557
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	264	42,747,227.24	8.96%	9.071	357	66.51	513
525-549	287	46,981,000.39	9.85%	8.600	356	67.35	537
550-574	239	42,070,802.83	8.82%	8.004	357	67.25	562
575-599	323	54,627,370.16	11.45%	7.657	354	71.92	587
600-624	282	54,521,336.23	11.43%	7.237	354	74.79	612
625-649	298	63,287,016.74	13.27%	6.990	356	75.11	637
650-674	228	48,989,379.81	10.27%	6.868	356	77.64	662
675-699	217	52,114,674.71	10.92%	6.816	355	81.40	686
700+	251	61,757,104.05	12.94%	6.583	354	82.87	732
None	72	9,999,011.74	2.10%	8.359	356	73.50	0
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	291	40,788,019.16	8.55%	7.133	350	40.80	599
50.00- 54.99	145	25,128,242.53	5.27%	7.075	356	52.51	586
55.00- 59.99	198	38,243,840.54	8.02%	7.178	352	57.63	592
60.00- 64.99	117	21,704,144.64	4.55%	7.987	357	61.70	565
65.00- 69.99	132	27,109,403.13	5.68%	8.405	352	66.77	578
70.00- 74.99	120	27,821,980.76	5.83%	7.888	357	71.48	585
75.00- 79.99	158	33,636,089.09	7.05%	7.917	355	76.36	597
80.00	577	114,363,401.37	23.97%	7.080	357	80.00	648
80.01- 84.99	51	9,909,861.45	2.08%	7.728	356	83.52	658
85.00- 89.99	177	37,471,204.50	7.85%	7.611	357	85.95	629
90.00- 94.99	199	52,520,389.68	11.01%	7.300	357	90.81	648
95.00- 99.99	231	41,910,992.22	8.78%	7.636	357	95.09	659
100.00	65	6,487,354.83	1.36%	9.317	352	100.00	648
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	4	298,778.87	0.06%	8.580	119	69.90	586
180	35	4,324,899.22	0.91%	7.151	178	57.00	650
240	28	2,602,973.11	0.55%	8.364	238	69.93	632
360	2,394	469,868,272.70	98.49%	7.471	358	74.59	621
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	4	298,778.87	0.06%	8.580	119	69.90	586
121-180	35	4,324,899.22	0.91%	7.151	178	57.00	650
181-240	28	2,602,973.11	0.55%	8.364	238	69.93	632
301-360	2,394	469,868,272.70	98.49%	7.471	358	74.59	621
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	124	17,032,369.22	3.57%	7.802	351	69.28	608
20.01 -25.00	115	18,575,791.17	3.89%	7.420	355	68.03	618
25.01 -30.00	182	31,947,056.00	6.70%	7.591	353	70.57	625
30.01 -35.00	299	54,383,776.01	11.40%	7.406	356	69.97	613
35.01 -40.00	334	62,699,989.50	13.14%	7.426	354	74.66	626
40.01 -45.00	430	84,225,753.26	17.65%	7.454	356	76.69	634
45.01 -50.00	415	88,931,811.88	18.64%	7.440	356	74.52	619
50.01 -55.00	235	49,866,973.93	10.45%	7.737	355	74.24	597
55.01 -60.00	182	38,970,291.49	8.17%	7.273	355	78.99	606
60.01+	48	12,067,937.00	2.53%	7.572	357	79.13	609
None	97	18,393,174.44	3.86%	7.275	357	80.94	684
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	1,822	388,233,247.27	81.37%	7.375	358	75.55	619
Fixed Rate	639	88,861,676.63	18.63%	7.902	345	69.38	627
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/13 6 Mo LIBOR ARM	3	262,291.91	0.05%	8.219	179	66.86	566
2/28 6 Mo LIBOR ARM	1,459	269,620,968.80	56.51%	7.732	358	73.87	603
3/27 6 Mo LIBOR ARM	93	17,571,006.67	3.68%	7.133	358	74.99	641
5YR IO 2/28 6 Mo LIBOR ARM	243	93,886,893.42	19.68%	6.462	358	80.16	657
5YR IO 3/27 6 Mo LIBOR ARM	20	5,953,644.06	1.25%	6.513	359	79.27	662
6 Mo LIBOR ARM 30 Yr	4	936,442.41	0.20%	5.960	357	85.28	655
Fixed Rate 10 Yr	4	298,778.87	0.06%	8.580	119	69.90	586
Fixed Rate 15 Yr	31	4,010,844.66	0.84%	7.036	178	56.09	655
Fixed Rate 15 Yr Rate Reduction	1	51,762.65	0.01%	10.650	179	77.61	641
Fixed Rate 20 Yr	27	2,503,268.39	0.52%	8.333	238	69.53	633
Fixed Rate 20 Yr Rate Reduction	1	99,704.72	0.02%	9.140	239	80.00	597
Fixed Rate 30 Yr	543	74,094,372.30	15.53%	7.984	358	70.16	624
Fixed Rate 30 Yr 5YR IO	14	5,635,636.00	1.18%	6.643	358	69.36	669
Fixed Rate 30 Yr Rate Reduction	18	2,167,309.04	0.45%	9.260	359	66.49	556
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	277	105,478,173.48	22.11%	6.475	358	79.53	658
Not Interest Only	2,184	371,616,750.42	77.89%	7.757	355	72.94	610
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	747	133,862,636.57	28.06%	7.828	354	71.40	609
Prepay Penalty: 12 months	156	44,387,995.12	9.30%	7.113	356	74.14	647
Prepay Penalty: 24 months	1,170	242,335,762.05	50.79%	7.310	357	76.68	620
Prepay Penalty: 30 months	1	163,875.00	0.03%	6.825	357	95.00	682
Prepay Penalty: 36 months	387	56,344,655.16	11.81%	7.619	349	71.86	630
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	2,270	462,150,052.48	96.87%	7.385	356	74.09	621
Second Lien	191	14,944,871.42	3.13%	10.222	346	83.93	614
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Business Bank Statements	1	249,125.11	0.05%	6.250	358	80.00	637
Full Documentation	1,280	217,492,580.55	45.59%	7.684	355	72.88	596
Lite Documentation	21	4,682,985.16	0.98%	7.919	355	84.94	626
No Documentation	77	14,030,647.28	2.94%	7.188	357	82.85	705
Stated Income Documentation	1,082	240,639,585.80	50.44%	7.292	356	75.06	638
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	1,521	302,917,838.14	63.49%	7.508	355	70.51	606
Purchase	732	137,188,309.92	28.75%	7.200	357	82.99	662
Rate/Term Refinance	208	36,988,775.84	7.75%	8.204	353	74.41	593
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	43	11,756,159.40	2.46%	7.229	358	76.64	652
2-4 Units Detached	189	45,834,474.08	9.61%	7.499	354	74.78	644
Condo High-Rise Attached	10	2,975,334.70	0.62%	6.954	328	75.68	675
Condo Low-Rise Attached	109	17,170,119.02	3.60%	7.262	357	75.21	643
Manufactured Housing	125	14,749,860.40	3.09%	7.354	350	79.76	650
PUD Attached	13	2,047,307.80	0.43%	7.191	358	81.61	622
PUD Detached	165	42,504,697.99	8.91%	7.302	356	76.72	625
Single Family Attached	26	4,668,231.03	0.98%	7.296	357	66.63	617
Single Family Detached	1,781	335,388,739.48	70.30%	7.525	356	73.75	613
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	174	29,707,698.37	6.23%	7.990	358	79.38	654
Primary	2,248	435,977,555.16	91.38%	7.450	355	74.03	618
Second Home	39	11,409,670.37	2.39%	7.034	353	75.39	636
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	156	26,873,406.84	5.63%	7.855	355	64.54	556
AA	256	50,188,065.90	10.52%	7.569	356	74.33	591
AA+	1,567	317,778,392.69	66.61%	7.018	355	76.83	648
B	136	23,362,030.60	4.90%	8.268	357	68.85	554
C	188	33,326,160.74	6.99%	8.937	356	71.83	550
CC	154	24,844,387.46	5.21%	9.941	357	64.40	542
NG	4	722,479.67	0.15%	8.616	351	62.41	647
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	20	1,594,217.43	0.33%	9.258	341	81.61	588
Alaska	1	74,662.02	0.02%	10.600	357	66.15	0
Arizona	32	4,983,465.34	1.04%	7.566	358	75.95	624
Arkansas	6	850,633.60	0.18%	8.450	340	87.27	568
California	533	146,804,949.43	30.77%	6.997	357	74.86	626
Colorado	40	7,677,334.35	1.61%	7.131	358	81.35	644
Connecticut	44	9,255,755.88	1.94%	7.259	351	73.94	627
Delaware	5	817,892.79	0.17%	7.141	358	78.68	638
District of Columbia	1	113,053.08	0.02%	10.300	360	65.00	540
Florida	203	32,706,220.17	6.86%	7.794	354	73.64	622
Georgia	54	8,149,769.56	1.71%	8.653	358	80.72	599
Hawaii	19	7,891,904.67	1.65%	7.011	357	77.15	625
Idaho	10	886,923.99	0.19%	7.354	346	81.35	608
Illinois	70	10,210,584.61	2.14%	8.290	356	74.49	585
Indiana	26	2,501,279.22	0.52%	8.589	358	83.47	607
Iowa	10	1,004,057.78	0.21%	9.347	357	78.38	561
Kansas	4	289,106.86	0.06%	8.504	358	83.56	601
Kentucky	13	1,386,323.38	0.29%	7.789	358	78.41	632
Louisiana	14	1,776,596.22	0.37%	7.840	338	78.40	618
Maine	27	2,982,988.73	0.63%	7.258	358	68.38	611
Maryland	39	6,871,157.35	1.44%	8.485	353	70.07	586
Massachusetts	180	43,841,426.73	9.19%	7.151	357	68.93	614
Michigan	100	11,017,724.67	2.31%	7.933	355	80.79	605
Minnesota	27	5,221,205.22	1.09%	7.641	358	77.87	625
Mississippi	5	361,123.57	0.08%	10.162	358	80.29	565
Missouri	18	1,411,776.35	0.30%	9.745	358	71.69	561
Montana	4	502,495.90	0.11%	8.632	357	67.03	571
Nebraska	5	614,226.91	0.13%	8.294	359	89.18	576
Nevada	33	6,342,527.32	1.33%	7.474	358	74.39	617
New Hampshire	27	4,173,964.94	0.87%	7.246	358	71.52	623
New Jersey	85	19,035,512.96	3.99%	7.458	357	68.57	606
New York	209	53,272,184.89	11.17%	7.455	354	72.93	641
North Carolina	53	5,227,859.36	1.10%	8.345	353	80.23	617
Ohio	69	7,078,445.60	1.48%	8.245	356	80.63	619
Oklahoma	11	1,004,765.63	0.21%	8.055	345	81.62	647
Oregon	17	3,226,735.88	0.68%	8.145	358	76.76	609
Pennsylvania	68	8,639,302.24	1.81%	7.700	355	76.42	631
Rhode Island	36	6,580,824.63	1.38%	7.036	358	66.51	621
South Carolina	18	2,271,363.13	0.48%	7.644	353	79.47	644
Tennessee	37	3,431,143.14	0.72%	8.647	358	82.22	601
Texas	153	20,499,634.98	4.30%	8.302	346	77.77	607
Utah	13	1,644,591.74	0.34%	6.738	357	81.65	649
Vermont	6	745,473.61	0.16%	8.266	358	72.35	575
Virginia	67	14,968,288.57	3.14%	7.706	352	72.50	612
Washington	26	4,043,173.56	0.85%	7.257	358	71.77	651
West Virginia	1	58,840.06	0.01%	8.000	357	56.19	538
Wisconsin	17	2,084,344.90	0.44%	7.959	358	79.77	629
Wyoming	5	967,090.95	0.20%	9.492	358	81.10	569
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	1	1,007,500.00	0.26%	5.050	358	65.00	643
3.000 - 3.499	36	11,659,462.40	3.00%	5.665	357	69.71	695
3.500 - 3.999	103	32,128,513.65	8.28%	5.795	358	70.72	664
4.000 - 4.499	229	60,768,356.07	15.65%	6.378	358	73.52	651
4.500 - 4.999	274	70,369,072.53	18.13%	6.718	358	78.47	648
5.000 - 5.499	271	60,280,783.04	15.53%	7.181	358	78.72	627
5.500 - 5.999	230	46,660,925.81	12.02%	7.683	358	78.70	611
6.000 - 6.499	196	30,847,626.34	7.95%	8.160	358	75.53	581
6.500 - 6.999	169	27,880,394.75	7.18%	8.827	357	74.18	556
7.000 - 7.499	103	16,569,334.73	4.27%	8.950	356	75.08	552
7.500 - 7.999	72	11,339,877.29	2.92%	9.697	357	73.27	539
8.000 - 8.499	87	12,100,509.43	3.12%	10.521	358	69.76	536
8.500 - 8.999	25	2,908,914.06	0.75%	10.363	358	73.43	533
9.000 - 9.499	22	3,132,661.47	0.81%	10.970	357	65.03	531
9.500 - 9.999	3	416,991.51	0.11%	11.151	357	64.83	524
10.000 -10.499	1	162,324.19	0.04%	10.990	358	65.00	513
Total	1,822	388,233,247.27	100.00%	7.375	358	75.55	619

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	58,500.00	0.02%	5.625	354	65.00	712
4.500 - 4.999	10	2,341,254.65	0.60%	4.913	358	63.07	650
5.000 - 5.499	40	12,410,651.87	3.20%	5.298	358	72.22	676
5.500 - 5.999	135	44,411,441.22	11.44%	5.794	358	73.28	658
6.000 - 6.499	180	51,035,104.32	13.15%	6.268	358	75.45	650
6.500 - 6.999	272	70,585,759.79	18.18%	6.760	358	76.50	646
7.000 - 7.499	231	55,281,579.13	14.24%	7.251	358	77.72	621
7.500 - 7.999	257	50,861,321.14	13.10%	7.734	358	77.82	613
8.000 - 8.499	133	22,358,864.31	5.76%	8.228	357	75.58	587
8.500 - 8.999	193	31,154,826.47	8.02%	8.727	357	76.55	567
9.000 - 9.499	90	12,801,986.29	3.30%	9.231	358	71.54	545
9.500 - 9.999	116	14,778,037.15	3.81%	9.740	356	75.84	551
10.000 -10.499	54	6,527,414.33	1.68%	10.237	358	72.03	545
10.500 -10.999	46	5,921,385.85	1.53%	10.780	358	69.36	534
11.000 -11.499	35	4,446,169.88	1.15%	11.195	358	71.21	531
11.500 -11.999	22	2,299,972.05	0.59%	11.744	358	66.55	532
12.000 -12.499	6	824,612.25	0.21%	12.179	359	65.96	527
12.500 -12.999	1	134,366.57	0.03%	12.600	352	41.54	533
Total	1,822	388,233,247.27	100.00%	7.375	358	75.55	619

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.500 -10.999	10	2,341,254.65	0.60%	4.913	358	63.07	650
11.000 -11.499	39	12,186,651.87	3.14%	5.274	358	72.08	676
11.500 -11.999	130	43,303,224.28	11.15%	5.774	358	73.02	659
12.000 -12.499	179	50,840,646.42	13.10%	6.267	358	75.44	650
12.500 -12.999	272	70,411,086.51	18.14%	6.748	358	76.71	646
13.000 -13.499	232	55,221,873.33	14.22%	7.247	358	77.75	622
13.500 -13.999	258	51,244,349.04	13.20%	7.718	358	77.64	613
14.000 -14.499	136	22,994,821.05	5.92%	8.205	357	75.14	585
14.500 -14.999	192	31,366,260.85	8.08%	8.698	357	77.00	570
15.000 -15.499	90	12,801,986.29	3.30%	9.231	358	71.54	545
15.500 -15.999	118	15,097,734.18	3.89%	9.709	356	75.71	551
16.000 -16.499	54	6,421,860.83	1.65%	10.236	358	72.21	544
16.500 -16.999	45	5,766,549.19	1.49%	10.734	358	69.96	534
17.000 -17.499	35	4,525,835.08	1.17%	11.158	358	71.12	533
17.500 -17.999	24	2,638,288.25	0.68%	11.634	358	66.01	531
18.000 -18.499	7	936,458.88	0.24%	12.068	359	65.77	526
18.500 -18.999	1	134,366.57	0.03%	12.600	352	41.54	533
Total	1,822	388,233,247.27	100.00%	7.375	358	75.55	619

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	6	1,756,855.55	0.45%	6.422	357	81.82	643
2.000	1	322,716.93	0.08%	6.750	353	57.02	549
3.000	1,814	385,929,674.79	99.41%	7.381	358	75.53	619
4.000	1	224,000.00	0.06%	6.625	356	80.00	0
Total	1,822	388,233,247.27	100.00%	7.375	358	75.55	619

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	1,807	384,724,424.35	99.10%	7.371	358	75.55	620
1.500	14	3,225,247.98	0.83%	7.975	357	76.71	579
2.000	1	283,574.94	0.07%	6.990	355	59.38	604
Total	1,822	388,233,247.27	100.00%	7.375	358	75.55	619

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
07/01/05	2	691,926.91	0.18%	5.880	357	85.89	654
09/01/05	2	244,515.50	0.06%	6.189	359	83.56	658
03/01/06	3	788,000.04	0.20%	7.856	347	70.26	590
04/01/06	3	554,686.58	0.14%	8.520	348	67.47	541
05/01/06	1	228,642.95	0.06%	6.300	349	80.00	604
06/01/06	4	904,132.18	0.23%	7.379	350	79.32	586
07/01/06	3	717,532.98	0.18%	7.648	351	62.97	551
08/01/06	8	2,071,929.65	0.53%	7.393	352	82.95	626
09/01/06	7	943,044.94	0.24%	8.065	353	69.05	567
10/01/06	8	1,492,412.61	0.38%	8.989	354	67.88	516
11/01/06	38	8,590,998.16	2.21%	8.397	355	69.90	556
12/01/06	64	14,146,728.30	3.64%	7.242	356	76.78	618
12/20/06	2	245,303.58	0.06%	9.065	357	79.36	0
01/01/07	156	32,414,175.30	8.35%	7.542	357	80.48	605
02/01/07	660	141,336,147.27	36.40%	7.344	357	75.50	617
02/08/07	1	118,641.07	0.03%	9.850	359	95.00	0
02/24/07	1	149,791.40	0.04%	7.840	359	52.63	551
02/28/07	1	593,299.71	0.15%	8.650	359	90.00	636
03/01/07	633	133,415,295.56	34.36%	7.382	358	74.35	622
03/04/07	2	809,869.86	0.21%	6.965	360	54.41	574
04/01/07	110	24,251,521.99	6.25%	7.242	360	77.20	647
08/01/07	1	58,744.08	0.02%	9.750	352	35.76	510
09/01/07	2	476,401.67	0.12%	5.967	353	79.47	675
10/01/07	2	174,045.43	0.04%	7.859	354	74.96	712
11/01/07	2	558,052.21	0.14%	7.653	355	89.29	663
12/01/07	5	1,073,874.04	0.28%	8.281	356	78.69	571
01/01/08	12	1,851,898.97	0.48%	7.267	357	81.25	638
02/01/08	38	7,562,299.06	1.95%	6.901	357	74.40	646
03/01/08	46	10,140,870.66	2.61%	6.931	359	73.99	646
04/01/08	5	1,628,464.61	0.42%	6.290	360	85.22	705
Total	1,822	388,233,247.27	100.00%	7.375	358	75.55	619

Option One Mortgage: Soundview 2005-OPT1

No MI

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	43	2,146,964.42	0.45%	9.352	342	60.36	581
50,000.01 - 100,000.00	772	57,093,417.23	11.97%	8.973	350	74.34	599
100,000.01 - 150,000.00	509	63,931,769.92	13.40%	7.890	354	69.81	610
150,000.01 - 200,000.00	381	66,747,276.65	13.99%	7.539	356	68.14	609
200,000.01 - 250,000.00	219	49,309,663.63	10.34%	7.211	357	70.37	612
250,000.01 - 300,000.00	130	35,905,325.27	7.53%	7.475	358	72.99	613
300,000.01 - 350,000.00	105	34,142,048.42	7.16%	7.144	356	77.97	628
350,000.01 - 400,000.00	68	25,662,041.75	5.38%	7.191	357	73.82	618
400,000.01 - 450,000.00	38	16,109,510.45	3.38%	7.279	358	82.92	661
450,000.01 - 500,000.00	40	19,118,948.87	4.01%	6.769	353	83.89	663
500,000.01 - 550,000.00	30	15,761,121.19	3.30%	7.022	358	87.90	655
550,000.01 - 600,000.00	41	23,741,283.79	4.98%	7.162	358	84.35	634
600,000.01 - 650,000.00	17	10,688,336.15	2.24%	6.513	358	82.43	632
650,000.01 - 700,000.00	18	11,990,066.23	2.51%	6.645	358	82.00	655
700,000.01 - 750,000.00	15	10,981,849.28	2.30%	6.896	347	71.46	630
750,000.01 - 800,000.00	4	3,134,500.00	0.66%	6.339	359	80.17	602
800,000.01 - 850,000.00	6	4,996,160.23	1.05%	6.603	358	71.69	617
850,000.01 - 900,000.00	2	1,766,288.89	0.37%	7.066	358	72.05	616
900,000.01 - 950,000.00	6	5,542,063.31	1.16%	6.705	358	72.70	643
950,000.01 - 1,000,000.00	6	5,912,160.47	1.24%	6.867	358	72.31	627
1,000,000.01+	11	12,414,127.75	2.60%	6.255	358	74.00	644
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	10	2,341,254.65	0.49%	4.913	358	63.07	650
5.000 - 5.499	40	12,666,651.87	2.65%	5.278	358	70.38	679
5.500 - 5.999	170	51,709,071.37	10.84%	5.792	356	70.73	658
6.000 - 6.499	221	61,744,229.62	12.94%	6.273	353	73.70	653
6.500 - 6.999	348	85,840,147.62	17.99%	6.768	356	74.56	646
7.000 - 7.499	293	65,911,379.17	13.82%	7.250	355	75.99	624
7.500 - 7.999	325	62,879,916.68	13.18%	7.745	357	76.49	616
8.000 - 8.499	174	27,243,929.65	5.71%	8.236	356	73.76	589
8.500 - 8.999	256	38,095,430.84	7.98%	8.725	355	75.92	574
9.000 - 9.499	142	17,136,964.79	3.59%	9.232	355	74.40	562
9.500 - 9.999	162	18,924,850.58	3.97%	9.737	354	75.99	559
10.000 - 10.499	100	10,506,773.00	2.20%	10.235	355	74.25	564
10.500 - 10.999	92	9,451,287.20	1.98%	10.764	352	74.58	558
11.000 - 11.499	62	6,375,493.12	1.34%	11.199	357	75.19	550
11.500 - 11.999	51	4,781,141.60	1.00%	11.753	356	73.40	541
12.000 - 12.499	10	1,061,722.12	0.22%	12.188	352	68.30	529
12.500 - 12.999	4	364,181.79	0.08%	12.677	355	58.70	536
13.000 - 13.499	1	60,498.23	0.01%	13.340	359	90.00	557
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	264	42,747,227.24	8.96%	9.071	357	66.51	513
525-549	287	46,981,000.39	9.85%	8.600	356	67.35	537
550-574	239	42,070,802.83	8.82%	8.004	357	67.25	562
575-599	323	54,627,370.16	11.45%	7.657	354	71.92	587
600-624	282	54,521,336.23	11.43%	7.237	354	74.79	612
625-649	298	63,287,016.74	13.27%	6.990	356	75.11	637
650-674	228	48,989,379.81	10.27%	6.868	356	77.64	662
675-699	217	52,114,674.71	10.92%	6.816	355	81.40	686
700+	251	61,757,104.05	12.94%	6.583	354	82.87	732
None	72	9,999,011.74	2.10%	8.359	356	73.50	0
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	291	40,788,019.16	8.55%	7.133	350	40.80	599
50.00- 54.99	145	25,128,242.53	5.27%	7.075	356	52.51	586
55.00- 59.99	198	38,243,840.54	8.02%	7.178	352	57.63	592
60.00- 64.99	117	21,704,144.64	4.55%	7.987	357	61.70	565
65.00- 69.99	132	27,109,403.13	5.68%	8.405	352	66.77	578
70.00- 74.99	120	27,821,980.76	5.83%	7.888	357	71.48	585
75.00- 79.99	158	33,636,089.09	7.05%	7.917	355	76.36	597
80.00	577	114,363,401.37	23.97%	7.080	357	80.00	648
80.01- 84.99	51	9,909,861.45	2.08%	7.728	356	83.52	658
85.00- 89.99	177	37,471,204.50	7.85%	7.611	357	85.95	629
90.00- 94.99	199	52,520,389.68	11.01%	7.300	357	90.81	648
95.00- 99.99	231	41,910,992.22	8.78%	7.636	357	95.09	659
100.00	65	6,487,354.83	1.36%	9.317	352	100.00	648
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	4	298,778.87	0.06%	8.580	119	69.90	586
180	35	4,324,899.22	0.91%	7.151	178	57.00	650
240	28	2,602,973.11	0.55%	8.364	238	69.93	632
360	2,394	469,868,272.70	98.49%	7.471	358	74.59	621
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	4	298,778.87	0.06%	8.580	119	69.90	586
121-180	35	4,324,899.22	0.91%	7.151	178	57.00	650
181-240	28	2,602,973.11	0.55%	8.364	238	69.93	632
301-360	2,394	469,868,272.70	98.49%	7.471	358	74.59	621
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	124	17,032,369.22	3.57%	7.802	351	69.28	608
20.01 -25.00	115	18,575,791.17	3.89%	7.420	355	68.03	618
25.01 -30.00	182	31,947,056.00	6.70%	7.591	353	70.57	625
30.01 -35.00	299	54,383,776.01	11.40%	7.406	356	69.97	613
35.01 -40.00	334	62,699,989.50	13.14%	7.426	354	74.66	626
40.01 -45.00	430	84,225,753.26	17.65%	7.454	356	76.69	634
45.01 -50.00	415	88,931,811.88	18.64%	7.440	356	74.52	619
50.01 -55.00	235	49,866,973.93	10.45%	7.737	355	74.24	597
55.01 -60.00	182	38,970,291.49	8.17%	7.273	355	78.99	606
60.01+	48	12,067,937.00	2.53%	7.572	357	79.13	609
None	97	18,393,174.44	3.86%	7.275	357	80.94	684
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	1,822	388,233,247.27	81.37%	7.375	358	75.55	619
Fixed Rate	639	88,861,676.63	18.63%	7.902	345	69.38	627
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/13 6 Mo LIBOR ARM	3	262,291.91	0.05%	8.219	179	66.86	566
2/28 6 Mo LIBOR ARM	1,459	269,620,968.80	56.51%	7.732	358	73.87	603
3/27 6 Mo LIBOR ARM	93	17,571,006.67	3.68%	7.133	358	74.99	641
5YR IO 2/28 6 Mo LIBOR ARM	243	93,888,893.42	19.68%	6.462	358	80.16	657
5YR IO 3/27 6 Mo LIBOR ARM	20	5,953,644.06	1.25%	6.513	359	79.27	662
6 Mo LIBOR ARM 30 Yr	4	936,442.41	0.20%	5.960	357	85.28	655
Fixed Rate 10 Yr	4	298,778.87	0.06%	8.580	119	69.90	586
Fixed Rate 15 Yr	31	4,010,844.66	0.84%	7.036	178	56.09	655
Fixed Rate 15 Yr Rate Reduction	1	51,762.65	0.01%	10.650	179	77.61	641
Fixed Rate 20 Yr	27	2,503,268.39	0.52%	8.333	238	69.53	633
Fixed Rate 20 Yr Rate Reduction	1	99,704.72	0.02%	9.140	239	80.00	597
Fixed Rate 30 Yr	543	74,094,372.30	15.53%	7.984	358	70.16	624
Fixed Rate 30 Yr 5YR IO	14	5,635,636.00	1.18%	6.643	358	69.36	659
Fixed Rate 30 Yr Rate Reduction	18	2,167,309.04	0.45%	9.260	359	66.49	556
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	277	105,478,173.48	22.11%	6.475	358	79.53	658
Not Interest Only	2,184	371,616,750.42	77.89%	7.757	355	72.94	610
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	747	133,862,636.57	28.06%	7.828	354	71.40	609
Prepay Penalty: 12 months	156	44,387,995.12	9.30%	7.113	356	74.14	647
Prepay Penalty: 24 months	1,170	242,335,762.05	50.79%	7.310	357	76.68	620
Prepay Penalty: 30 months	1	163,875.00	0.03%	6.825	357	95.00	682
Prepay Penalty: 36 months	387	56,344,655.16	11.81%	7.619	349	71.86	630
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	2,270	462,150,052.48	96.87%	7.385	356	74.09	621
Second Lien	191	14,944,871.42	3.13%	10.222	346	83.93	614
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Business Bank Statements	1	249,125.11	0.05%	6.250	358	80.00	637
Full Documentation	1,280	217,492,580.55	45.59%	7.684	355	72.88	596
Lite Documentation	21	4,682,985.16	0.98%	7.919	355	84.94	626
No Documentation	77	14,030,647.28	2.94%	7.188	357	82.85	705
Stated Income Documentation	1,082	240,639,585.80	50.44%	7.292	356	75.06	638
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	1,521	302,917,838.14	63.49%	7.508	355	70.51	606
Purchase	732	137,188,309.92	28.75%	7.200	357	82.99	662
Rate/Term Refinance	208	36,988,775.84	7.75%	8.204	353	74.41	593
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	43	11,756,159.40	2.46%	7.229	358	76.64	652
2-4 Units Detached	189	45,834,474.08	9.61%	7.499	354	74.78	644
Condo High-Rise Attached	10	2,975,334.70	0.62%	6.954	328	75.68	675
Condo Low-Rise Attached	109	17,170,119.02	3.60%	7.262	357	75.21	643
Manufactured Housing	125	14,749,860.40	3.09%	7.354	350	79.76	650
PUD Attached	13	2,047,307.80	0.43%	7.191	358	81.61	622
PUD Detached	165	42,504,697.99	8.91%	7.302	356	76.72	625
Single Family Attached	26	4,668,231.03	0.98%	7.296	357	66.63	617
Single Family Detached	1,781	335,388,739.48	70.30%	7.525	356	73.75	613
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	174	29,707,698.37	6.23%	7.990	358	79.38	654
Primary	2,248	435,977,555.16	91.38%	7.450	355	74.03	618
Second Home	39	11,409,670.37	2.39%	7.034	353	75.39	636
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	156	26,873,406.84	5.63%	7.855	355	64.54	556
AA	256	50,168,065.90	10.52%	7.569	356	74.33	591
AA+	1,567	317,778,392.69	66.61%	7.018	355	76.83	648
B	136	23,362,030.60	4.90%	8.268	357	66.85	554
C	188	33,326,160.74	6.99%	8.937	356	71.83	550
CC	154	24,844,387.46	5.21%	9.941	357	64.40	542
NG	4	722,479.67	0.15%	8.616	351	82.41	647
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	20	1,594,217.43	0.33%	9.258	341	81.61	588
Alaska	1	74,662.02	0.02%	10.600	357	66.15	0
Arizona	32	4,983,465.34	1.04%	7.566	358	75.95	624
Arkansas	6	850,633.60	0.18%	8.450	340	87.27	568
California	533	146,804,949.43	30.77%	6.997	357	74.86	626
Colorado	40	7,677,334.35	1.61%	7.131	358	81.35	644
Connecticut	44	9,255,755.88	1.94%	7.259	351	73.94	627
Delaware	5	817,892.79	0.17%	7.141	358	78.68	638
District of Columbia	1	113,053.08	0.02%	10.300	360	65.00	540
Florida	203	32,706,220.17	6.86%	7.794	354	73.64	622
Georgia	54	8,149,769.56	1.71%	8.653	358	80.72	599
Hawaii	19	7,891,904.67	1.65%	7.011	357	77.15	625
Idaho	10	886,923.99	0.19%	7.354	346	81.35	608
Illinois	70	10,210,584.61	2.14%	8.290	356	74.49	585
Indiana	26	2,501,279.22	0.52%	8.589	358	83.47	607
Iowa	10	1,004,057.78	0.21%	9.347	357	78.38	561
Kansas	4	289,106.86	0.06%	8.504	358	83.56	601
Kentucky	13	1,386,323.38	0.29%	7.789	358	78.41	632
Louisiana	14	1,776,596.22	0.37%	7.840	338	78.40	618
Maine	27	2,982,988.73	0.63%	7.258	358	68.38	611
Maryland	39	6,871,157.35	1.44%	8.485	353	70.07	586
Massachusetts	180	43,841,426.73	9.19%	7.151	357	68.93	614
Michigan	100	11,017,724.67	2.31%	7.933	355	80.79	605
Minnesota	27	5,221,205.22	1.09%	7.641	358	77.87	625
Mississippi	5	361,123.57	0.08%	10.162	358	80.29	565
Missouri	18	1,411,776.35	0.30%	9.745	358	71.69	561
Montana	4	502,495.90	0.11%	8.632	357	67.03	571
Nebraska	5	614,226.91	0.13%	8.294	359	89.18	576
Nevada	33	6,342,527.32	1.33%	7.474	358	74.39	617
New Hampshire	27	4,173,964.94	0.87%	7.246	358	71.52	623
New Jersey	85	19,035,512.96	3.99%	7.458	357	68.57	606
New York	209	53,272,184.89	11.17%	7.455	354	72.93	641
North Carolina	53	5,227,859.36	1.10%	8.345	353	80.23	617
Ohio	69	7,078,445.60	1.48%	8.245	356	80.63	619
Oklahoma	11	1,004,765.63	0.21%	8.055	345	81.62	647
Oregon	17	3,226,735.88	0.68%	8.145	358	76.76	609
Pennsylvania	68	8,639,302.24	1.81%	7.700	355	76.42	631
Rhode Island	36	6,580,824.63	1.38%	7.036	358	66.51	621
South Carolina	18	2,271,363.13	0.48%	7.644	353	79.47	644
Tennessee	37	3,431,143.14	0.72%	8.647	358	82.22	601
Texas	153	20,499,634.98	4.30%	8.302	346	77.77	607
Utah	13	1,644,591.74	0.34%	6.738	357	81.65	649
Vermont	6	745,473.61	0.16%	8.266	358	72.35	575
Virginia	67	14,968,288.57	3.14%	7.706	352	72.50	612
Washington	26	4,043,173.56	0.85%	7.257	358	71.77	651
West Virginia	1	58,840.06	0.01%	8.000	357	56.19	538
Wisconsin	17	2,084,344.90	0.44%	7.959	358	79.77	629
Wyoming	5	967,090.95	0.20%	9.492	358	81.10	569
Total	2,461	477,094,923.90	100.00%	7.473	355	74.40	621

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	1	1,007,500.00	0.26%	5.050	358	65.00	643
3.000 - 3.499	36	11,659,462.40	3.00%	5.665	357	69.71	695
3.500 - 3.999	103	32,128,513.65	8.28%	5.795	358	70.72	664
4.000 - 4.499	229	60,768,356.07	15.65%	6.378	358	73.52	651
4.500 - 4.999	274	70,369,072.53	18.13%	6.718	358	78.47	648
5.000 - 5.499	271	60,280,783.04	15.53%	7.181	358	78.72	627
5.500 - 5.999	230	46,660,925.81	12.02%	7.683	358	78.70	611
6.000 - 6.499	196	30,847,626.34	7.95%	8.160	358	75.53	581
6.500 - 6.999	169	27,880,394.75	7.18%	8.827	357	74.18	556
7.000 - 7.499	103	16,569,334.73	4.27%	8.950	356	75.08	552
7.500 - 7.999	72	11,339,877.29	2.92%	9.697	357	73.27	539
8.000 - 8.499	87	12,100,509.43	3.12%	10.521	358	69.76	536
8.500 - 8.999	25	2,908,914.06	0.75%	10.363	358	73.43	533
9.000 - 9.499	22	3,132,661.47	0.81%	10.970	357	65.03	531
9.500 - 9.999	3	416,991.51	0.11%	11.151	357	64.83	524
10.000 -10.499	1	162,324.19	0.04%	10.990	358	65.00	513
Total	1,822	388,233,247.27	100.00%	7.375	358	75.55	619

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	58,500.00	0.02%	5.625	354	65.00	712
4.500 - 4.999	10	2,341,254.65	0.60%	4.913	358	63.07	650
5.000 - 5.499	40	12,410,651.87	3.20%	5.298	358	72.22	676
5.500 - 5.999	135	44,411,441.22	11.44%	5.794	358	73.28	658
6.000 - 6.499	180	51,035,104.32	13.15%	6.268	358	75.45	650
6.500 - 6.999	272	70,585,759.79	18.18%	6.760	358	76.50	646
7.000 - 7.499	231	55,281,579.13	14.24%	7.251	358	77.72	621
7.500 - 7.999	257	50,861,321.14	13.10%	7.734	358	77.82	613
8.000 - 8.499	133	22,358,864.31	5.76%	8.228	357	75.58	587
8.500 - 8.999	193	31,154,826.47	8.02%	8.727	357	76.55	567
9.000 - 9.499	90	12,801,986.29	3.30%	9.231	358	71.54	545
9.500 - 9.999	116	14,778,037.15	3.81%	9.740	356	75.84	551
10.000 -10.499	54	6,527,414.33	1.68%	10.237	358	72.03	545
10.500 -10.999	46	5,921,385.85	1.53%	10.780	358	69.36	534
11.000 -11.499	35	4,446,169.88	1.15%	11.195	358	71.21	531
11.500 -11.999	22	2,299,972.05	0.59%	11.744	358	66.55	532
12.000 -12.499	6	824,612.25	0.21%	12.179	359	65.96	527
12.500 -12.999	1	134,366.57	0.03%	12.600	352	41.54	533
Total	1,822	388,233,247.27	100.00%	7.375	358	75.55	619

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.500 -10.999	10	2,341,254.65	0.60%	4.913	358	63.07	650
11.000 -11.499	39	12,186,651.87	3.14%	5.274	358	72.08	676
11.500 -11.999	130	43,303,224.28	11.15%	5.774	358	73.02	659
12.000 -12.499	179	50,840,646.42	13.10%	6.267	358	75.44	650
12.500 -12.999	272	70,411,086.51	18.14%	6.748	358	76.71	646
13.000 -13.499	232	55,221,873.33	14.22%	7.247	358	77.75	622
13.500 -13.999	258	51,244,349.04	13.20%	7.718	358	77.64	613
14.000 -14.499	136	22,994,821.05	5.92%	8.205	357	75.14	585
14.500 -14.999	192	31,365,260.85	8.08%	8.698	357	77.00	570
15.000 -15.499	90	12,801,986.29	3.30%	9.231	358	71.54	545
15.500 -15.999	118	15,097,734.18	3.89%	9.709	356	75.71	551
16.000 -16.499	54	6,421,860.83	1.65%	10.236	358	72.21	544
16.500 -16.999	45	5,766,549.19	1.49%	10.734	358	69.96	534
17.000 -17.499	35	4,525,835.08	1.17%	11.158	358	71.12	533
17.500 -17.999	24	2,638,288.25	0.68%	11.634	358	66.01	531
18.000 -18.499	7	936,458.88	0.24%	12.068	359	65.77	526
18.500 -18.999	1	134,366.57	0.03%	12.600	352	41.54	533
Total	1,822	388,233,247.27	100.00%	7.375	358	75.55	619

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	6	1,756,855.55	0.45%	6.422	357	81.82	643
2.000	1	322,716.93	0.08%	6.750	353	57.02	549
3.000	1,814	385,929,674.79	99.41%	7.381	358	75.53	619
4.000	1	224,000.00	0.06%	6.625	356	80.00	0
Total	1,822	388,233,247.27	100.00%	7.375	358	75.55	619

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	1,807	384,724,424.35	99.10%	7.371	358	75.55	620
1.500	14	3,225,247.98	0.83%	7.975	357	76.71	579
2.000	1	283,574.94	0.07%	6.990	355	59.38	604
Total	1,822	388,233,247.27	100.00%	7.375	358	75.55	619

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
07/01/05	2	691,926.91	0.18%	5.880	357	85.89	654
09/01/05	2	244,515.50	0.06%	6.189	359	83.56	658
03/01/06	3	788,000.04	0.20%	7.856	347	70.26	590
04/01/06	3	554,686.58	0.14%	8.520	348	67.47	541
05/01/06	1	228,642.95	0.06%	6.300	349	80.00	604
06/01/06	4	904,132.18	0.23%	7.379	350	79.32	586
07/01/06	3	717,532.98	0.18%	7.648	351	62.97	551
08/01/06	8	2,071,929.65	0.53%	7.393	352	82.95	626
09/01/06	7	943,044.94	0.24%	8.065	353	69.05	567
10/01/06	8	1,492,412.61	0.38%	8.989	354	67.88	516
11/01/06	38	8,590,998.16	2.21%	8.397	355	69.90	556
12/01/06	64	14,146,728.30	3.64%	7.242	356	76.78	618
12/20/06	2	245,303.58	0.06%	9.065	357	79.36	0
01/01/07	156	32,414,175.30	8.35%	7.542	357	80.48	605
02/01/07	660	141,336,147.27	36.40%	7.344	357	75.50	617
02/08/07	1	118,641.07	0.03%	9.850	359	95.00	0
02/24/07	1	149,791.40	0.04%	7.840	359	52.63	551
02/28/07	1	593,299.71	0.15%	8.650	359	90.00	636
03/01/07	633	133,415,295.56	34.36%	7.382	358	74.35	622
03/04/07	2	809,869.86	0.21%	6.965	360	54.41	574
04/01/07	110	24,251,521.99	6.25%	7.242	360	77.20	647
08/01/07	1	58,744.08	0.02%	9.750	352	35.76	510
09/01/07	2	476,401.67	0.12%	5.967	353	79.47	675
10/01/07	2	174,045.43	0.04%	7.859	354	74.96	712
11/01/07	2	558,052.21	0.14%	7.653	355	89.29	663
12/01/07	5	1,073,874.04	0.28%	8.281	356	78.69	571
01/01/08	12	1,851,898.97	0.48%	7.267	357	81.25	638
02/01/08	38	7,562,299.06	1.95%	6.901	357	74.40	646
03/01/08	46	10,140,870.66	2.61%	6.931	359	73.99	646
04/01/08	5	1,628,464.61	0.42%	6.290	360	85.22	705
Total	1,822	388,233,247.27	100.00%	7.375	358	75.55	619

Option One Mortgage: Soundview 2005-OPT1
No MI and LTV > 60

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$364,640,066	\$49,816	\$1,349,216
Average Scheduled Principal Balance	\$205,084		
Number of Mortgage Loans	1,778		
Weighted Average Gross Coupon	7.573%	4.890%	13.340%
Weighted Average FICO Score	630	500	802
Weighted Average Combined Original LTV	81.75%	60.07%	100.00%
Weighted Average Original Term	358 months	120 months	360 months
Weighted Average Stated Remaining Term	356 months	119 months	360 months
Weighted Average Seasoning	2 months	0 months	13 months
Weighted Average Gross Margin	5.389%	2.550%	10.490%
Weighted Average Minimum Interest Rate	7.428%	4.375%	12.430%
Weighted Average Maximum Interest Rate	13.444%	10.890%	18.430%
Weighted Average Initial Rate Cap	2.991%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.005%	1.000%	1.500%
Weighted Average Months to Roll	22 months	3 months	36 months
Maturity Date		Mar 1 2015	Apr 1 2035
Maximum Zip Code Concentration	0.55%	91701 (Alta Loma, CA)	
ARM	85.12%		
Fixed Rate	14.88%		
2/13 6 Mo LIBOR ARM	0.04%		
2/28 6 Mo LIBOR ARM	55.95%		
3/27 6 Mo LIBOR ARM	3.68%		
5YR IO 2/28 6 Mo LIBOR ARM	23.76%		
5YR IO 3/27 6 Mo LIBOR ARM	1.42%		
6 Mo LIBOR ARM 30 Yr	0.26%		
Fixed Rate 10 Yr	0.05%		
Fixed Rate 15 Yr	0.36%		
Fixed Rate 15 Yr Rate Reduction	0.01%		
Fixed Rate 20 Yr	0.52%		
Fixed Rate 20 Yr Rate Reduction	0.03%		
Fixed Rate 30 Yr	12.47%		
Fixed Rate 30 Yr 5YR IO	1.02%		
Fixed Rate 30 Yr Rate Reduction	0.42%		
Interest Only	26.20%		
Not Interest Only	73.80%		
Prepay Penalty: 0 months	25.32%		
Prepay Penalty: 12 months	8.73%		
Prepay Penalty: 24 months	55.32%		
Prepay Penalty: 30 months	0.04%		
Prepay Penalty: 36 months	10.58%		
First Lien	96.13%		
Second Lien	3.87%		

Business Bank Statements	0.07%
Full Documentation	43.40%
Lite Documentation	1.23%
No Documentation	3.52%
Stated Income Documentation	51.79%
Cash Out Refinance	55.31%
Purchase	36.21%
Rate/Term Refinance	8.47%
2-4 Units Attached	2.58%
2-4 Units Detached	9.19%
Condo High-Rise Attached	0.54%
Condo Low-Rise Attached	3.57%
Manufactured Housing	3.95%
PUD Attached	0.53%
PUD Detached	9.70%
Single Family Attached	0.78%
Single Family Detached	69.17%
Non-owner	6.90%
Primary	90.46%
Second Home	2.64%
Top 5 States:	
California	31.63%
New York	10.26%
Massachusetts	7.25%
Florida	6.64%
Texas	5.06%

Option One Mortgage: Soundview 2005-OPT1

No MI and LTV > 60

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	22	1,098,864.15	0.30%	10.149	342	77.55	581
50,000.01 - 100,000.00	595	43,668,037.62	11.98%	9.259	351	83.46	603
100,000.01 - 150,000.00	337	41,832,408.14	11.47%	8.220	356	80.89	621
150,000.01 - 200,000.00	234	40,946,193.04	11.23%	7.827	357	79.78	625
200,000.01 - 250,000.00	136	30,722,821.41	8.43%	7.294	357	80.39	630
250,000.01 - 300,000.00	96	26,553,017.44	7.28%	7.612	358	80.52	620
300,000.01 - 350,000.00	88	28,613,056.45	7.85%	7.259	358	82.33	631
350,000.01 - 400,000.00	52	19,510,167.67	5.35%	7.321	357	80.32	625
400,000.01 - 450,000.00	35	14,828,146.88	4.07%	7.327	358	85.42	668
450,000.01 - 500,000.00	37	17,684,966.67	4.85%	6.790	358	86.91	664
500,000.01 - 550,000.00	30	15,761,121.19	4.32%	7.022	358	87.90	655
550,000.01 - 600,000.00	39	22,542,838.56	6.18%	7.181	358	85.93	638
600,000.01 - 650,000.00	16	10,038,929.49	2.75%	6.517	358	84.41	635
650,000.01 - 700,000.00	18	11,990,066.23	3.29%	6.645	358	82.00	655
700,000.01 - 750,000.00	11	8,004,082.61	2.20%	7.008	342	78.66	628
750,000.01 - 800,000.00	4	3,134,500.00	0.86%	6.339	359	80.17	602
800,000.01 - 850,000.00	6	4,996,160.23	1.37%	6.603	358	71.69	617
850,000.01 - 900,000.00	1	897,545.92	0.25%	6.500	358	83.72	676
900,000.01 - 950,000.00	6	5,542,063.31	1.52%	6.705	358	72.70	643
950,000.01 - 1,000,000.00	5	4,912,160.47	1.35%	7.227	358	75.13	597
1,000,000.01+	10	11,362,918.72	3.12%	6.240	358	75.36	640
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	5	1,320,888.64	0.36%	4.901	358	77.04	641
5.000 - 5.499	27	8,853,425.15	2.43%	5.279	358	78.77	683
5.500 - 5.999	90	35,085,668.01	9.62%	5.787	358	80.35	669
6.000 - 6.499	134	44,542,580.30	12.22%	6.272	355	82.19	662
6.500 - 6.999	221	63,184,480.11	17.33%	6.762	357	83.12	665
7.000 - 7.499	202	51,707,221.97	14.18%	7.251	356	83.04	636
7.500 - 7.999	224	48,616,376.94	13.33%	7.741	358	84.62	632
8.000 - 8.499	120	19,850,247.76	5.44%	8.249	357	82.31	604
8.500 - 8.999	206	31,738,580.98	8.70%	8.719	355	80.83	580
9.000 - 9.499	120	14,331,089.58	3.93%	9.224	355	78.67	567
9.500 - 9.999	144	16,923,522.01	4.64%	9.727	355	78.94	562
10.000 - 10.499	90	9,500,219.18	2.61%	10.228	355	76.69	564
10.500 - 10.999	81	7,840,761.39	2.15%	10.745	350	80.28	561
11.000 - 11.499	57	5,843,616.27	1.60%	11.204	357	77.14	551
11.500 - 11.999	46	4,392,822.97	1.20%	11.765	356	75.40	541
12.000 - 12.499	8	708,133.36	0.19%	12.282	349	73.36	525
12.500 - 12.999	2	139,933.35	0.04%	12.865	359	75.60	539
13.000 - 13.499	1	60,498.23	0.02%	13.340	359	90.00	557
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	179	29,597,364.18	8.12%	9.406	357	73.46	512
525-549	175	29,043,910.30	7.97%	9.064	358	77.23	537
550-574	126	24,010,344.44	6.58%	8.320	356	78.41	561
575-599	216	37,559,042.26	10.30%	7.955	356	81.98	588
600-624	201	40,795,536.46	11.19%	7.467	355	82.83	613
625-649	225	51,593,835.86	14.15%	7.082	357	81.14	637
650-674	183	41,251,269.62	11.31%	6.975	357	82.96	663
675-699	192	46,220,592.31	12.68%	6.892	357	85.27	686
700+	224	56,064,136.75	15.38%	6.653	354	86.30	732
None	57	8,504,034.02	2.33%	8.448	356	78.11	0
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
60.00- 64.99	68	13,409,389.17	3.68%	8.380	357	62.76	554
65.00- 69.99	132	27,109,403.13	7.43%	8.405	352	66.77	578
70.00- 74.99	120	27,821,980.76	7.63%	7.888	357	71.48	585
75.00- 79.99	158	33,636,089.09	9.22%	7.917	355	76.36	597
80.00	577	114,363,401.37	31.36%	7.080	357	80.00	648
80.01- 84.99	51	9,909,861.45	2.72%	7.728	356	83.52	658
85.00- 89.99	177	37,471,204.50	10.28%	7.611	357	85.95	629
90.00- 94.99	199	52,520,389.68	14.40%	7.300	357	90.81	648
95.00- 99.99	231	41,910,992.22	11.49%	7.636	357	95.09	659
100.00	65	6,487,354.83	1.78%	9.317	352	100.00	648
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	2	182,428.22	0.05%	9.102	119	84.59	589
180	13	1,531,133.99	0.42%	7.525	177	75.76	694
240	23	1,978,846.50	0.54%	8.877	238	79.75	629
360	1,740	360,947,657.49	98.99%	7.565	358	81.79	629
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	2	182,428.22	0.05%	9.102	119	84.59	589
121-180	13	1,531,133.99	0.42%	7.525	177	75.76	694
181-240	23	1,978,846.50	0.54%	8.877	238	79.75	629
301-360	1,740	360,947,657.49	98.99%	7.565	358	81.79	629
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	74	11,095,131.83	3.04%	8.328	357	80.04	606
20.01 -25.00	65	11,669,770.24	3.20%	7.490	357	79.73	640
25.01 -30.00	117	21,495,147.01	5.89%	7.768	355	80.01	638
30.01 -35.00	184	34,650,271.28	9.50%	7.610	357	81.12	625
35.01 -40.00	238	47,600,722.57	13.05%	7.428	355	82.06	642
40.01 -45.00	338	68,194,709.96	18.70%	7.516	357	82.75	644
45.01 -50.00	290	66,939,803.84	18.36%	7.570	356	82.46	629
50.01 -55.00	173	38,657,394.01	10.60%	7.858	356	80.70	597
55.01 -60.00	170	36,614,790.52	10.04%	7.295	356	80.80	606
60.01+	45	11,492,727.16	3.15%	7.629	356	80.49	607
None	84	16,229,597.78	4.45%	7.355	358	85.52	687
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	1,370	310,380,605.75	85.12%	7.432	358	81.68	628
Fixed Rate	408	54,259,460.45	14.88%	8.375	348	82.18	637
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/13 6 Mo LIBOR ARM	2	153,003.20	0.04%	9.268	179	81.88	549
2/28 6 Mo LIBOR ARM	1,066	204,033,888.87	55.95%	7.863	358	81.09	614
3/27 6 Mo LIBOR ARM	63	13,427,624.27	3.68%	7.253	358	83.70	649
5YR IO 2/28 6 Mo LIBOR ARM	219	86,654,002.94	23.76%	6.510	358	82.57	657
5YR IO 3/27 6 Mo LIBOR ARM	16	5,175,644.06	1.42%	6.579	359	84.08	666
6 Mo LIBOR ARM 30 Yr	4	936,442.41	0.26%	5.960	357	85.28	655
Fixed Rate 10 Yr	2	182,428.22	0.05%	9.102	119	84.59	589
Fixed Rate 15 Yr	10	1,326,368.14	0.36%	7.202	177	74.98	713
Fixed Rate 15 Yr Rate Reductor	1	51,762.65	0.01%	10.650	179	77.61	641
Fixed Rate 20 Yr	22	1,879,141.78	0.52%	8.863	238	79.73	631
Fixed Rate 20 Yr Rate Reductor	1	99,704.72	0.03%	9.140	239	80.00	597
Fixed Rate 30 Yr	350	45,477,628.67	12.47%	8.465	358	82.99	634
Fixed Rate 30 Yr 5YR IO	9	3,713,836.00	1.02%	6.835	358	80.08	679
Fixed Rate 30 Yr Rate Reductor	13	1,528,790.27	0.42%	9.649	359	72.68	554
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	244	95,543,283.00	26.20%	6.526	358	82.55	658
Not Interest Only	1,534	269,096,783.20	73.80%	7.944	356	81.47	619
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	499	92,336,375.95	25.32%	8.080	354	80.94	621
Prepay Penalty: 12 months	90	31,831,825.16	8.73%	7.178	357	83.94	662
Prepay Penalty: 24 months	927	201,721,180.81	55.32%	7.343	358	81.71	628
Prepay Penalty: 30 months	1	163,875.00	0.04%	6.825	357	95.00	682
Prepay Penalty: 36 months	261	38,586,809.28	10.58%	7.889	354	82.04	633
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	1,597	350,510,439.61	96.13%	7.464	357	81.58	630
Second Lien	181	14,129,626.59	3.87%	10.266	347	85.96	613
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Business Bank Statements	1	249,125.11	0.07%	6.250	358	80.00	637
Full Documentation	893	158,248,585.88	43.40%	7.884	356	81.20	600
Lite Documentation	18	4,478,512.34	1.23%	7.887	355	86.42	626
No Documentation	69	12,829,035.35	3.52%	7.250	358	86.54	706
Stated Income Documentation	797	188,834,807.52	51.79%	7.328	356	81.78	649
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	913	201,698,037.35	55.31%	7.694	355	80.59	613
Purchase	694	132,041,672.75	36.21%	7.210	358	84.17	663
Rate/Term Refinance	171	30,900,356.10	8.47%	8.332	356	79.00	591
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	32	9,414,296.83	2.58%	7.155	358	84.04	667
2-4 Units Detached	122	33,513,379.25	9.19%	7.569	357	84.10	660
Condo High-Rise Attached	6	1,958,193.93	0.54%	7.291	358	87.28	683
Condo Low-Rise Attached	81	13,016,586.94	3.57%	7.417	357	83.23	660
Manufactured Housing	121	14,399,248.00	3.95%	7.370	351	80.43	648
PUD Attached	12	1,917,757.09	0.53%	7.322	358	83.39	621
PUD Detached	128	35,354,067.48	9.70%	7.315	358	81.71	634
Single Family Attached	18	2,845,643.89	0.78%	7.701	357	75.78	597
Single Family Detached	1,258	252,220,892.79	69.17%	7.647	356	81.37	621
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	143	25,172,316.64	6.90%	8.033	357	84.64	664
Primary	1,608	329,856,139.64	90.46%	7.554	356	81.58	627
Second Home	27	9,611,609.92	2.64%	7.004	358	80.07	643
Total	1,778	364,640,066.20	100.00%	7.673	356	81.75	630

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	71	12,721,107.29	3.49%	8.255	357	78.56	561
AA	174	34,627,680.09	9.50%	7.881	356	84.24	595
AA+	1,171	252,558,973.21	69.26%	7.101	356	83.86	657
B	75	14,270,654.94	3.91%	8.383	356	76.81	560
C	168	30,413,715.06	8.34%	8.976	357	73.68	550
CC	115	19,325,455.94	5.30%	9.886	357	68.21	541
NG	4	722,479.67	0.20%	8.616	351	82.41	647
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	18	1,445,631.45	0.40%	9.273	339	84.82	596
Alaska	1	74,862.02	0.02%	10.600	357	66.15	0
Arizona	27	4,027,465.22	1.10%	7.720	358	82.09	633
Arkansas	5	764,021.77	0.21%	8.700	358	90.44	549
California	370	115,332,554.06	31.63%	7.060	357	81.26	632
Colorado	37	7,167,329.22	1.97%	7.092	358	83.16	650
Connecticut	32	7,583,647.92	2.08%	7.370	353	79.46	634
Delaware	5	817,892.79	0.22%	7.141	358	78.68	638
District of Columbia	1	113,053.08	0.03%	10.300	360	65.00	540
Florida	145	24,211,198.03	6.64%	7.847	357	81.10	639
Georgia	46	7,470,882.83	2.05%	8.569	358	83.19	600
Hawaii	14	6,877,340.24	1.89%	7.030	357	81.07	627
Idaho	8	776,760.62	0.21%	7.238	357	85.54	614
Illinois	57	8,200,510.24	2.25%	8.450	355	80.52	589
Indiana	24	2,271,576.34	0.62%	8.628	357	86.94	612
Iowa	9	938,153.14	0.26%	9.466	357	79.67	562
Kansas	3	239,165.21	0.07%	8.464	358	89.54	616
Kentucky	11	1,224,037.78	0.34%	7.744	358	83.43	634
Louisiana	11	1,431,307.51	0.39%	7.836	339	84.06	632
Maine	16	1,758,911.19	0.48%	7.570	358	81.24	620
Maryland	27	4,902,801.98	1.34%	8.724	358	76.73	596
Massachusetts	86	26,439,467.09	7.25%	7.285	357	82.16	634
Michigan	86	10,050,525.70	2.76%	7.901	357	83.88	610
Minnesota	23	4,499,237.93	1.23%	7.618	358	81.96	639
Mississippi	5	361,123.57	0.10%	10.162	358	80.29	565
Missouri	13	1,002,148.21	0.27%	9.627	358	82.29	569
Montana	3	415,070.40	0.11%	8.301	357	70.61	592
Nebraska	4	563,578.15	0.15%	8.196	359	91.83	575
Nevada	26	5,172,258.92	1.42%	7.697	357	79.95	620
New Hampshire	19	3,110,710.87	0.85%	7.250	358	79.90	638
New Jersey	37	10,260,476.46	2.81%	7.474	358	83.44	636
New York	128	37,408,457.88	10.26%	7.608	356	83.01	657
North Carolina	44	4,447,721.64	1.22%	8.310	354	85.11	622
Ohio	62	6,090,790.51	1.67%	8.381	356	84.33	622
Oklahoma	10	912,479.15	0.25%	8.126	344	84.03	647
Oregon	15	2,977,405.78	0.82%	8.272	358	79.52	611
Pennsylvania	51	6,172,174.59	1.69%	7.853	358	85.41	635
Rhode Island	14	3,070,345.00	0.84%	6.866	358	82.82	643
South Carolina	16	2,074,278.27	0.57%	7.582	352	82.29	650
Tennessee	36	3,376,207.12	0.93%	8.652	358	83.00	601
Texas	132	18,441,360.28	5.06%	8.349	346	80.94	611
Utah	12	1,594,624.95	0.44%	6.697	357	82.79	649
Vermont	5	612,660.07	0.17%	8.367	358	76.95	586
Virginia	44	11,773,887.49	3.23%	7.805	356	78.51	619
Washington	20	3,257,514.61	0.89%	7.507	358	80.68	640
Wisconsin	16	2,034,420.83	0.56%	7.924	358	80.92	631
Wyoming	4	892,238.09	0.24%	9.778	358	82.87	550
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	1	1,007,500.00	0.32%	5.050	358	65.00	643
3.000 - 3.499	22	7,591,168.68	2.45%	5.845	357	79.73	698
3.500 - 3.999	59	22,668,691.65	7.30%	5.785	358	79.06	678
4.000 - 4.499	153	47,131,200.31	15.18%	6.397	358	80.09	660
4.500 - 4.999	208	59,584,889.40	19.20%	6.727	358	83.37	659
5.000 - 5.499	202	49,102,779.00	15.82%	7.199	358	85.22	640
5.500 - 5.999	169	37,002,028.07	11.92%	7.680	358	85.68	629
6.000 - 6.499	148	23,753,600.28	7.65%	8.217	358	83.22	589
6.500 - 6.999	141	22,286,336.16	7.18%	8.823	357	79.48	561
7.000 - 7.499	90	14,413,691.33	4.64%	8.981	356	78.26	553
7.500 - 7.999	61	10,067,110.89	3.24%	9.756	357	76.11	539
8.000 - 8.499	74	10,205,321.59	3.29%	10.514	358	73.30	537
8.500 - 8.999	23	2,742,659.45	0.88%	10.389	358	75.43	533
9.000 - 9.499	15	2,244,313.24	0.72%	10.953	357	69.47	528
9.500 - 9.999	3	416,991.51	0.13%	11.151	357	64.83	524
10.000 - 10.499	1	162,324.19	0.05%	10.990	358	65.00	513
Total	1,370	310,380,605.75	100.00%	7.432	358	81.68	628

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	58,500.00	0.02%	5.625	354	65.00	712
4.500 - 4.999	5	1,320,888.64	0.43%	4.901	358	77.04	641
5.000 - 5.499	28	9,077,425.15	2.92%	5.312	358	78.80	683
5.500 - 5.999	84	33,157,462.50	10.68%	5.805	358	80.92	668
6.000 - 6.499	118	39,302,706.85	12.66%	6.265	358	82.48	660
6.500 - 6.999	189	55,654,445.44	17.93%	6.761	358	83.36	663
7.000 - 7.499	171	45,714,205.29	14.73%	7.250	358	83.44	632
7.500 - 7.999	191	40,807,147.43	13.15%	7.728	358	84.63	628
8.000 - 8.499	101	17,407,891.25	5.61%	8.239	357	82.50	601
8.500 - 8.999	165	27,008,895.89	8.70%	8.719	357	80.23	573
9.000 - 9.499	73	10,489,184.00	3.38%	9.221	357	75.78	547
9.500 - 9.999	104	13,263,816.70	4.27%	9.729	356	78.69	553
10.000 - 10.499	49	6,009,553.02	1.94%	10.236	358	73.64	546
10.500 - 10.999	38	4,705,583.16	1.52%	10.746	358	75.32	531
11.000 - 11.499	31	3,965,240.90	1.28%	11.203	358	73.16	531
11.500 - 11.999	18	1,966,636.04	0.63%	11.763	358	68.70	530
12.000 - 12.499	4	471,023.49	0.15%	12.313	359	71.79	520
Total	1,370	310,380,605.75	100.00%	7.432	358	81.68	628

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.500 - 10.999	5	1,320,888.64	0.43%	4.901	358	77.04	641
11.000 - 11.499	27	8,853,425.15	2.85%	5.279	358	78.77	683
11.500 - 11.999	79	32,049,245.66	10.33%	5.779	358	80.83	669
12.000 - 12.499	117	39,108,248.95	12.60%	6.264	358	82.50	659
12.500 - 12.999	192	56,235,628.73	18.12%	6.746	358	83.29	663
13.000 - 13.499	171	45,560,027.17	14.68%	7.246	358	83.52	633
13.500 - 13.999	191	40,683,418.86	13.11%	7.719	358	84.64	628
14.000 - 14.499	103	17,889,220.21	5.76%	8.218	357	82.06	598
14.500 - 14.999	164	27,220,330.27	8.77%	8.686	357	80.72	576
15.000 - 15.499	73	10,489,184.00	3.38%	9.221	357	75.78	547
15.500 - 15.999	106	13,583,513.73	4.38%	9.695	356	78.48	553
16.000 - 16.499	49	5,903,999.52	1.90%	10.235	358	73.86	545
16.500 - 16.999	38	4,710,514.63	1.52%	10.698	358	75.70	531
17.000 - 17.499	31	4,044,906.10	1.30%	11.161	358	73.02	533
17.500 - 17.999	19	2,145,184.11	0.69%	11.682	358	68.39	530
18.000 - 18.499	5	582,870.12	0.19%	12.109	359	70.37	519
Total	1,370	310,380,605.75	100.00%	7.432	358	81.68	628

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	5	1,462,717.63	0.47%	6.478	357	86.98	640
3.000	1,364	308,693,888.12	99.46%	7.438	358	81.65	628
4.000	1	224,000.00	0.07%	6.625	356	80.00	0
Total	1,370	310,380,605.75	100.00%	7.432	358	81.68	628

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	1,358	307,469,753.68	99.06%	7.428	358	81.70	629
1.500	12	2,910,852.07	0.94%	7.853	357	79.62	584
Total	1,370	310,380,605.75	100.00%	7.432	358	81.68	628

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
07/01/05	2	691,926.91	0.22%	5.890	357	85.89	654
09/01/05	2	244,515.50	0.08%	6.189	359	83.56	656
03/01/06	2	392,122.76	0.13%	7.962	347	83.04	662
04/01/06	2	456,330.33	0.15%	8.277	348	69.46	539
05/01/06	1	228,642.95	0.07%	6.300	349	80.00	604
06/01/06	4	904,132.18	0.29%	7.379	350	79.32	586
07/01/06	2	369,905.35	0.12%	7.223	351	69.93	568
08/01/06	7	1,937,563.08	0.62%	7.031	352	85.82	633
09/01/06	5	548,077.89	0.18%	8.762	353	77.32	576
10/01/06	4	794,058.83	0.26%	10.014	354	79.65	505
11/01/06	28	6,874,810.91	2.21%	8.388	355	74.94	552
12/01/06	54	12,214,667.39	3.94%	7.251	356	81.63	623
12/20/06	2	245,303.58	0.08%	9.065	357	79.36	0
01/01/07	138	29,767,451.80	9.59%	7.558	357	83.25	606
02/01/07	493	111,460,841.38	35.91%	7.430	357	81.73	628
02/08/07	1	118,641.07	0.04%	9.850	359	95.00	0
02/28/07	1	593,299.71	0.19%	8.650	359	90.00	636
03/01/07	459	102,969,071.37	33.18%	7.441	359	81.28	632
03/04/07	1	160,463.20	0.05%	9.050	360	65.00	539
04/01/07	83	20,805,511.23	6.70%	7.221	360	81.51	658
09/01/07	2	476,401.67	0.15%	5.967	353	79.47	675
10/01/07	2	174,045.43	0.06%	7.859	354	74.96	712
11/01/07	2	558,052.21	0.18%	7.653	355	89.29	663
12/01/07	3	859,739.31	0.28%	8.561	356	86.07	559
01/01/08	11	1,540,711.89	0.50%	7.574	357	86.49	634
02/01/08	25	5,536,289.85	1.78%	7.007	357	84.60	655
03/01/08	30	7,956,563.36	2.56%	7.010	359	81.79	654
04/01/08	4	1,501,464.61	0.48%	6.234	360	87.91	714
Total	1,370	310,380,605.75	100.00%	7.432	358	81.68	628

Option One Mortgage: Soundview 2005-OPT1

No MI and LTV > 60

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	22	1,098,864.15	0.30%	10.149	342	77.55	581
50,000.01 - 100,000.00	595	43,668,037.62	11.98%	9.259	351	83.46	603
100,000.01 - 150,000.00	337	41,832,408.14	11.47%	8.220	356	80.89	621
150,000.01 - 200,000.00	234	40,946,193.04	11.23%	7.827	357	79.78	625
200,000.01 - 250,000.00	136	30,722,821.41	8.43%	7.294	357	80.39	630
250,000.01 - 300,000.00	96	26,553,017.44	7.28%	7.612	358	80.52	620
300,000.01 - 350,000.00	88	28,613,056.45	7.85%	7.259	358	82.33	631
350,000.01 - 400,000.00	52	19,510,167.67	5.35%	7.321	357	80.32	625
400,000.01 - 450,000.00	35	14,828,146.88	4.07%	7.327	358	85.42	668
450,000.01 - 500,000.00	37	17,684,966.67	4.85%	6.790	358	86.91	664
500,000.01 - 550,000.00	30	15,761,121.19	4.32%	7.022	358	87.90	655
550,000.01 - 600,000.00	39	22,542,838.56	6.18%	7.181	358	85.93	638
600,000.01 - 650,000.00	16	10,038,929.49	2.75%	6.517	358	84.41	635
650,000.01 - 700,000.00	18	11,990,068.23	3.29%	6.645	358	82.00	655
700,000.01 - 750,000.00	11	8,004,082.61	2.20%	7.008	342	78.66	628
750,000.01 - 800,000.00	4	3,134,500.00	0.86%	6.339	359	80.17	602
800,000.01 - 850,000.00	6	4,996,160.23	1.37%	6.603	358	71.69	617
850,000.01 - 900,000.00	1	897,545.92	0.25%	6.500	358	83.72	676
900,000.01 - 950,000.00	6	5,542,063.31	1.52%	6.705	358	72.70	643
950,000.01 - 1,000,000.00	5	4,912,160.47	1.35%	7.227	358	75.13	597
1,000,000.01+	10	11,362,918.72	3.12%	6.240	358	75.36	640
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	5	1,320,888.64	0.36%	4.901	358	77.04	641
5.000 - 5.499	27	8,853,425.15	2.43%	5.279	358	78.77	683
5.500 - 5.999	90	35,085,668.01	9.62%	5.787	358	80.35	669
6.000 - 6.499	134	44,542,580.30	12.22%	6.272	355	82.19	662
6.500 - 6.999	221	63,184,480.11	17.33%	6.762	357	83.12	665
7.000 - 7.499	202	51,707,221.97	14.18%	7.251	356	83.04	636
7.500 - 7.999	224	48,616,376.94	13.33%	7.741	358	84.62	632
8.000 - 8.499	120	19,850,247.76	5.44%	8.249	357	82.31	604
8.500 - 8.999	206	31,738,580.98	8.70%	8.719	355	80.83	580
9.000 - 9.499	120	14,331,089.58	3.93%	9.224	355	78.67	567
9.500 - 9.999	144	16,923,522.01	4.64%	9.727	355	78.94	562
10.000 - 10.499	90	9,500,219.18	2.61%	10.228	355	76.69	564
10.500 - 10.999	81	7,840,761.39	2.15%	10.745	350	80.28	561
11.000 - 11.499	57	5,843,616.27	1.60%	11.204	357	77.14	551
11.500 - 11.999	46	4,392,822.97	1.20%	11.765	356	75.40	541
12.000 - 12.499	8	708,133.36	0.19%	12.282	349	73.36	525
12.500 - 12.999	2	139,933.35	0.04%	12.865	359	75.60	539
13.000 - 13.499	1	60,498.23	0.02%	13.340	359	90.00	557
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	179	29,597,364.18	8.12%	9.406	357	73.46	512
525-549	175	29,043,910.30	7.97%	9.064	358	77.23	537
550-574	126	24,010,344.44	6.58%	8.320	356	78.41	561
575-599	216	37,559,042.26	10.30%	7.955	356	81.98	588
600-624	201	40,795,536.46	11.19%	7.467	355	82.83	613
625-649	225	51,593,835.86	14.15%	7.082	357	81.14	637
650-674	183	41,251,269.62	11.31%	6.975	357	82.96	663
675-699	192	46,220,592.31	12.68%	6.892	357	85.27	686
700+	224	56,064,136.75	15.38%	6.653	354	86.30	732
None	57	8,504,034.02	2.33%	8.448	356	78.11	0
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
60.00- 64.99	68	13,409,389.17	3.68%	8.380	357	62.76	554
65.00- 69.99	132	27,109,403.13	7.43%	8.405	352	66.77	578
70.00- 74.99	120	27,821,980.76	7.63%	7.888	357	71.48	585
75.00- 79.99	158	33,636,089.09	9.22%	7.917	355	76.36	597
80.00	577	114,363,401.37	31.36%	7.080	357	80.00	648
80.01- 84.99	51	9,909,861.45	2.72%	7.728	356	83.52	658
85.00- 89.99	177	37,471,204.50	10.28%	7.611	357	85.95	629
90.00- 94.99	199	52,520,389.68	14.40%	7.300	357	90.81	648
95.00- 99.99	231	41,910,992.22	11.49%	7.636	357	95.09	659
100.00	65	6,487,354.83	1.78%	9.317	352	100.00	648
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	2	182,428.22	0.05%	9.102	119	84.59	589
180	13	1,531,133.99	0.42%	7.525	177	75.76	694
240	23	1,978,846.50	0.54%	8.877	238	79.75	629
360	1,740	360,947,657.49	98.99%	7.565	358	81.79	629
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	2	182,428.22	0.05%	9.102	119	84.59	589
121-180	13	1,531,133.99	0.42%	7.525	177	75.76	694
181-240	23	1,978,846.50	0.54%	8.877	238	79.75	629
301-360	1,740	360,947,657.49	98.99%	7.565	358	81.79	629
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	74	11,095,131.83	3.04%	8.328	357	80.04	606
20.01 -25.00	65	11,669,770.24	3.20%	7.490	357	79.73	640
25.01 -30.00	117	21,495,147.01	5.89%	7.768	355	80.01	638
30.01 -35.00	184	34,650,271.28	9.50%	7.610	357	81.12	625
35.01 -40.00	238	47,600,722.57	13.05%	7.428	355	82.06	642
40.01 -45.00	338	68,194,709.96	18.70%	7.516	357	82.75	644
45.01 -50.00	290	66,939,803.84	18.36%	7.570	356	82.46	629
50.01 -55.00	173	38,657,394.01	10.60%	7.858	356	80.70	597
55.01 -60.00	170	36,614,790.52	10.04%	7.295	356	80.80	606
60.01+	45	11,492,727.16	3.15%	7.629	356	80.49	607
None	84	16,229,597.78	4.45%	7.355	358	85.52	687
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	1,370	310,380,605.75	85.12%	7.432	358	81.68	628
Fixed Rate	408	54,259,460.45	14.88%	8.375	348	82.18	637
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/13 6 Mo LIBOR ARM	2	153,003.20	0.04%	9.268	179	81.88	549
2/28 6 Mo LIBOR ARM	1,066	204,033,888.87	55.95%	7.863	358	81.09	614
3/27 6 Mo LIBOR ARM	63	13,427,624.27	3.68%	7.253	358	83.70	649
5YR IO 2/28 6 Mo LIBOR ARM	219	86,654,002.94	23.76%	6.510	358	82.57	657
5YR IO 3/27 6 Mo LIBOR ARM	16	5,175,644.06	1.42%	6.579	359	84.08	666
6 Mo LIBOR ARM 30 Yr	4	936,442.41	0.26%	5.960	357	85.28	655
Fixed Rate 10 Yr	2	182,428.22	0.05%	9.102	119	84.59	589
Fixed Rate 15 Yr	10	1,326,368.14	0.36%	7.202	177	74.98	713
Fixed Rate 15 Yr Rate Reduction	1	51,762.65	0.01%	10.650	179	77.61	641
Fixed Rate 20 Yr	22	1,879,141.78	0.52%	8.863	238	79.73	631
Fixed Rate 20 Yr Rate Reduction	1	99,704.72	0.03%	9.140	239	80.00	597
Fixed Rate 30 Yr	350	45,477,628.67	12.47%	8.465	358	82.99	634
Fixed Rate 30 Yr 5YR IO	9	3,713,636.00	1.02%	6.835	358	80.08	679
Fixed Rate 30 Yr Rate Reduction	13	1,528,790.27	0.42%	9.649	359	72.68	554
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	244	95,543,283.00	26.20%	6.526	358	82.55	658
Not Interest Only	1,534	269,096,783.20	73.80%	7.944	356	81.47	619
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	499	92,336,375.95	25.32%	8.080	354	80.94	621
Prepay Penalty: 12 months	90	31,831,825.16	8.73%	7.178	357	83.94	662
Prepay Penalty: 24 months	927	201,721,180.81	55.32%	7.343	358	81.71	628
Prepay Penalty: 30 months	1	163,875.00	0.04%	6.825	357	95.00	682
Prepay Penalty: 36 months	261	38,586,809.28	10.58%	7.889	354	82.04	633
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	1,597	350,510,439.61	96.13%	7.464	357	81.58	630
Second Lien	181	14,129,626.59	3.87%	10.266	347	85.96	613
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Business Bank Statements	1	249,125.11	0.07%	6.250	358	80.00	637
Full Documentation	893	158,248,585.88	43.40%	7.884	356	81.20	600
Lite Documentation	18	4,478,512.34	1.23%	7.887	355	86.42	626
No Documentation	69	12,829,035.35	3.52%	7.250	358	86.54	706
Stated Income Documentation	797	188,834,807.52	51.79%	7.328	356	81.78	649
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	913	201,698,037.35	55.31%	7.694	355	80.59	613
Purchase	694	132,041,672.75	36.21%	7.210	358	84.17	663
Rate/Term Refinance	171	30,900,356.10	8.47%	8.332	356	79.00	591
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	32	9,414,296.83	2.58%	7.155	358	84.04	667
2-4 Units Detached	122	33,513,379.25	9.19%	7.569	357	84.10	660
Condo High-Rise Attached	6	1,958,193.93	0.54%	7.291	358	87.28	683
Condo Low-Rise Attached	81	13,016,586.94	3.57%	7.417	357	83.23	660
Manufactured Housing	121	14,399,248.00	3.95%	7.370	351	80.43	648
PUD Attached	12	1,917,757.09	0.53%	7.322	358	83.39	621
PUD Detached	128	35,354,067.48	9.70%	7.315	358	81.71	634
Single Family Attached	18	2,845,643.89	0.78%	7.701	357	75.78	597
Single Family Detached	1,258	252,220,892.79	69.17%	7.647	356	81.37	621
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	143	25,172,316.64	6.90%	8.033	357	84.64	664
Primary	1,608	329,856,139.64	90.46%	7.554	356	81.58	627
Second Home	27	9,611,609.92	2.64%	7.004	358	80.07	643
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	71	12,721,107.29	3.49%	8.255	357	78.56	561
AA	174	34,627,680.09	9.50%	7.881	356	84.24	595
AA+	1,171	252,558,973.21	69.26%	7.101	356	83.86	657
B	75	14,270,654.94	3.91%	8.383	356	76.81	560
C	168	30,413,715.06	8.34%	8.976	357	73.68	550
CC	115	19,325,455.94	5.30%	9.886	357	68.21	541
NG	4	722,479.67	0.20%	8.616	351	82.41	647
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	18	1,445,631.45	0.40%	9.273	339	84.82	596
Alaska	1	74,662.02	0.02%	10.600	357	66.15	0
Arizona	27	4,027,465.22	1.10%	7.720	358	82.09	633
Arkansas	5	764,021.77	0.21%	8.700	358	90.44	549
California	370	115,332,554.06	31.63%	7.060	357	81.26	632
Colorado	37	7,167,329.22	1.97%	7.092	358	83.16	650
Connecticut	32	7,583,647.92	2.08%	7.370	353	79.46	634
Delaware	5	817,892.79	0.22%	7.141	358	78.68	638
District of Columbia	1	113,053.08	0.03%	10.300	360	65.00	540
Florida	145	24,211,198.03	6.64%	7.847	357	81.10	639
Georgia	46	7,470,882.83	2.05%	8.569	358	83.19	600
Hawaii	14	6,877,340.24	1.89%	7.030	357	81.07	627
Idaho	8	776,760.62	0.21%	7.238	357	85.54	614
Illinois	57	8,200,510.24	2.25%	8.450	355	80.52	589
Indiana	24	2,271,576.34	0.62%	8.628	357	86.94	612
Iowa	9	938,153.14	0.26%	9.466	357	79.67	562
Kansas	3	239,165.21	0.07%	8.464	358	89.54	616
Kentucky	11	1,224,037.78	0.34%	7.744	358	83.43	634
Louisiana	11	1,431,307.51	0.39%	7.836	339	84.06	632
Maine	16	1,758,911.19	0.48%	7.570	358	81.24	620
Maryland	27	4,902,801.98	1.34%	8.724	358	76.73	596
Massachusetts	86	26,439,467.09	7.25%	7.285	357	82.16	634
Michigan	86	10,050,525.70	2.76%	7.901	357	83.88	610
Minnesota	23	4,499,237.93	1.23%	7.618	358	81.96	639
Mississippi	5	361,123.57	0.10%	10.162	358	80.29	565
Missouri	13	1,002,148.21	0.27%	9.627	358	82.29	569
Montana	3	415,070.40	0.11%	8.301	357	70.61	592
Nebraska	4	563,578.15	0.15%	8.196	359	91.83	575
Nevada	26	5,172,258.92	1.42%	7.697	357	79.95	620
New Hampshire	19	3,110,710.87	0.85%	7.250	358	79.90	638
New Jersey	37	10,260,476.46	2.81%	7.474	358	83.44	636
New York	128	37,408,457.88	10.26%	7.608	356	83.01	657
North Carolina	44	4,447,721.64	1.22%	8.310	354	85.11	622
Ohio	62	6,090,790.51	1.67%	8.381	356	84.33	622
Oklahoma	10	912,479.15	0.25%	8.126	344	84.03	647
Oregon	15	2,977,405.78	0.82%	8.272	358	79.52	611
Pennsylvania	51	6,172,174.59	1.69%	7.853	358	85.41	635
Rhode Island	14	3,070,345.00	0.84%	6.866	358	82.82	643
South Carolina	16	2,074,278.27	0.57%	7.582	352	82.29	650
Tennessee	36	3,376,207.12	0.93%	8.652	358	83.00	601
Texas	132	18,441,360.28	5.06%	8.349	346	80.94	611
Utah	12	1,594,624.95	0.44%	6.697	357	82.79	649
Vermont	5	612,660.07	0.17%	8.367	358	76.95	586
Virginia	44	11,773,887.49	3.23%	7.805	356	78.51	619
Washington	20	3,257,514.61	0.89%	7.507	358	80.68	640
Wisconsin	16	2,034,420.83	0.56%	7.924	358	80.92	631
Wyoming	4	892,238.09	0.24%	9.778	358	82.87	550
Total	1,778	364,640,066.20	100.00%	7.573	356	81.75	630

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	1	1,007,500.00	0.32%	5.050	358	65.00	643
3.000 - 3.499	22	7,591,168.68	2.45%	5.845	357	79.73	698
3.500 - 3.999	59	22,668,691.65	7.30%	5.785	358	79.06	678
4.000 - 4.499	153	47,131,200.31	15.18%	6.397	358	80.09	660
4.500 - 4.999	208	59,584,889.40	19.20%	6.727	358	83.37	659
5.000 - 5.499	202	49,102,779.00	15.82%	7.199	358	85.22	640
5.500 - 5.999	169	37,002,028.07	11.92%	7.680	358	85.68	629
6.000 - 6.499	148	23,753,600.28	7.65%	8.217	358	83.22	589
6.500 - 6.999	141	22,286,336.16	7.18%	8.823	357	79.48	561
7.000 - 7.499	90	14,413,691.33	4.64%	8.981	356	78.26	553
7.500 - 7.999	61	10,067,110.89	3.24%	9.756	357	76.11	539
8.000 - 8.499	74	10,205,321.59	3.29%	10.514	358	73.30	537
8.500 - 8.999	23	2,742,659.45	0.88%	10.389	358	75.43	533
9.000 - 9.499	15	2,244,313.24	0.72%	10.953	357	69.47	528
9.500 - 9.999	3	416,991.51	0.13%	11.151	357	64.83	524
10.000 -10.499	1	162,324.19	0.05%	10.990	358	65.00	513
Total	1,370	310,380,605.75	100.00%	7.432	358	81.68	628

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	58,500.00	0.02%	5.625	354	65.00	712
4.500 - 4.999	5	1,320,888.64	0.43%	4.901	358	77.04	641
5.000 - 5.499	28	9,077,425.15	2.92%	5.312	358	78.80	683
5.500 - 5.999	84	33,157,462.50	10.68%	5.805	358	80.92	668
6.000 - 6.499	118	39,302,706.85	12.66%	6.265	358	82.48	660
6.500 - 6.999	189	55,654,445.44	17.93%	6.761	358	83.36	663
7.000 - 7.499	171	45,714,205.29	14.73%	7.250	358	83.44	632
7.500 - 7.999	191	40,807,147.43	13.15%	7.728	358	84.63	628
8.000 - 8.499	101	17,407,891.25	5.61%	8.239	357	82.50	601
8.500 - 8.999	165	27,008,895.89	8.70%	8.719	357	80.23	573
9.000 - 9.499	73	10,489,184.00	3.38%	9.221	357	75.78	547
9.500 - 9.999	104	13,263,816.70	4.27%	9.729	356	78.69	553
10.000 -10.499	49	6,009,553.02	1.94%	10.236	358	73.64	546
10.500 -10.999	38	4,705,583.16	1.52%	10.746	358	75.32	531
11.000 -11.499	31	3,965,240.90	1.28%	11.203	358	73.16	531
11.500 -11.999	18	1,966,636.04	0.63%	11.763	358	68.70	530
12.000 -12.499	4	471,023.49	0.15%	12.313	359	71.79	520
Total	1,370	310,380,605.75	100.00%	7.432	358	81.68	628

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.500 -10.999	5	1,320,888.64	0.43%	4.901	358	77.04	641
11.000 -11.499	27	8,853,425.15	2.85%	5.279	358	78.77	683
11.500 -11.999	79	32,049,245.56	10.33%	5.779	358	80.83	669
12.000 -12.499	117	39,108,248.95	12.60%	6.264	358	82.50	659
12.500 -12.999	192	56,235,628.73	18.12%	6.746	358	83.29	663
13.000 -13.499	171	45,560,027.17	14.68%	7.246	358	83.52	633
13.500 -13.999	191	40,683,418.86	13.11%	7.719	358	84.64	628
14.000 -14.499	103	17,889,220.21	5.76%	8.218	357	82.06	598
14.500 -14.999	164	27,220,330.27	8.77%	8.686	357	80.72	576
15.000 -15.499	73	10,489,184.00	3.38%	9.221	357	75.78	547
15.500 -15.999	106	13,583,513.73	4.38%	9.695	356	78.48	553
16.000 -16.499	49	5,903,999.52	1.90%	10.235	358	73.66	545
16.500 -16.999	38	4,710,514.63	1.52%	10.698	358	75.70	531
17.000 -17.499	31	4,044,906.10	1.30%	11.161	358	73.02	533
17.500 -17.999	19	2,145,184.11	0.69%	11.682	358	68.39	530
18.000 -18.499	5	582,870.12	0.19%	12.109	359	70.37	519
Total	1,370	310,380,605.75	100.00%	7.432	358	81.68	628

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	5	1,482,717.63	0.47%	6.478	357	86.98	640
3.000	1,364	308,693,888.12	99.46%	7.438	358	81.65	628
4.000	1	224,000.00	0.07%	6.625	356	80.00	0
Total	1,370	310,380,605.75	100.00%	7.432	358	81.68	628

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	1,358	307,459,753.68	99.06%	7.428	358	81.70	629
1.500	12	2,910,852.07	0.94%	7.853	357	79.62	584
Total	1,370	310,380,605.75	100.00%	7.432	358	81.68	628

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
07/01/05	2	691,926.91	0.22%	5.880	357	85.89	654
09/01/05	2	244,515.50	0.08%	6.189	359	83.56	658
03/01/06	2	392,122.76	0.13%	7.962	347	83.04	662
04/01/06	2	456,330.33	0.15%	8.277	348	69.46	539
05/01/06	1	228,642.95	0.07%	6.300	349	80.00	604
06/01/06	4	904,132.18	0.29%	7.379	350	79.32	586
07/01/06	2	369,905.35	0.12%	7.223	351	69.93	568
08/01/06	7	1,937,563.08	0.62%	7.031	352	85.82	633
09/01/06	5	548,077.89	0.18%	8.762	353	77.32	576
10/01/06	4	794,058.83	0.26%	10.014	354	79.65	505
11/01/06	28	6,874,810.91	2.21%	8.388	355	74.94	552
12/01/06	54	12,214,667.39	3.94%	7.251	356	81.63	623
12/20/06	2	245,303.58	0.08%	9.065	357	79.36	0
01/01/07	138	29,767,451.80	9.59%	7.558	357	83.25	606
02/01/07	493	111,460,841.38	35.91%	7.430	357	81.73	628
02/08/07	1	118,641.07	0.04%	9.850	359	95.00	0
02/28/07	1	593,299.71	0.19%	8.650	359	90.00	636
03/01/07	459	102,969,071.37	33.18%	7.441	359	81.28	632
03/04/07	1	160,463.20	0.05%	9.050	360	65.00	539
04/01/07	83	20,805,511.23	6.70%	7.221	360	81.51	658
09/01/07	2	476,401.67	0.15%	5.967	353	79.47	675
10/01/07	2	174,045.43	0.06%	7.859	354	74.96	712
11/01/07	2	558,052.21	0.18%	7.653	355	89.29	663
12/01/07	3	859,739.31	0.28%	8.561	356	86.07	559
01/01/08	11	1,540,711.89	0.50%	7.574	357	86.49	634
02/01/08	25	5,536,289.85	1.78%	7.007	357	84.60	655
03/01/08	30	7,956,563.36	2.56%	7.010	359	81.79	654
04/01/08	4	1,501,464.61	0.48%	6.234	360	87.91	714
Total	1,370	310,380,605.75	100.00%	7.432	358	81.68	628

Option One Mortgage: Soundview 2005-OPT1
No MI and LTV > 80

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$148,299,803	\$49,816	\$1,349,216
Average Scheduled Principal Balance	\$205,117		
Number of Mortgage Loans	723		
Weighted Average Gross Coupon	7.590%	4.890%	13.340%
Weighted Average FICO Score	647	501	802
Weighted Average Combined Original LTV	90.71%	80.01%	100.00%
Weighted Average Original Term	359 months	120 months	360 months
Weighted Average Stated Remaining Term	357 months	120 months	360 months
Weighted Average Seasoning	2 months	0 months	13 months
Weighted Average Gross Margin	5.420%	3.200%	9.000%
Weighted Average Minimum Interest Rate	7.374%	4.890%	12.150%
Weighted Average Maximum Interest Rate	13.387%	10.890%	18.150%
Weighted Average Initial Rate Cap	2.979%	1.000%	3.000%
Weighted Average Subsequent Rate Cap	1.005%	1.000%	1.500%
Weighted Average Months to Roll	22 months	3 months	36 months
Maturity Date		Apr 1 2015	Apr 1 2035
Maximum Zip Code Concentration	1.02%	96825 (Honolulu, HI)	
ARM	84.14%		
Fixed Rate	15.86%		
2/13 6 Mo LIBOR ARM	0.04%		
2/28 6 Mo LIBOR ARM	53.99%		
3/27 6 Mo LIBOR ARM	4.34%		
5YR IO 2/28 6 Mo LIBOR ARM	23.83%		
5YR IO 3/27 6 Mo LIBOR ARM	1.41%		
6 Mo LIBOR ARM 30 Yr	0.53%		
Fixed Rate 10 Yr	0.04%		
Fixed Rate 15 Yr	0.14%		
Fixed Rate 20 Yr	0.37%		
Fixed Rate 30 Yr	14.29%		
Fixed Rate 30 Yr 5YR IO	1.02%		
Interest Only	26.26%		
Not Interest Only	73.74%		
Prepay Penalty: 0 months	23.90%		
Prepay Penalty: 12 months	11.82%		
Prepay Penalty: 24 months	53.18%		
Prepay Penalty: 30 months	0.11%		
Prepay Penalty: 36 months	11.00%		
First Lien	94.04%		
Second Lien	5.96%		

Full Documentation	46.83%
Lite Documentation	2.03%
No Documentation	5.97%
Stated Income Documentation	45.17%

Cash Out Refinance	57.24%
Purchase	36.18%
Rate/Term Refinance	6.57%

2-4 Units Attached	3.66%
2-4 Units Detached	12.20%
Condo High-Rise Attached	1.01%
Condo Low-Rise Attached	3.03%
Manufactured Housing	4.43%
PUD Attached	0.40%
PUD Detached	8.15%
Single Family Attached	0.34%
Single Family Detached	66.77%

Non-owner	10.97%
Primary	86.17%
Second Home	2.86%

Top 5 States:	
California	31.85%
New York	12.59%
Massachusetts	7.19%
Florida	4.82%
New Jersey	4.10%

Option One Mortgage: Soundview 2005-OPT1

No MI and LTV > 80

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	10	499,410.59	0.34%	10.350	334	87.35	570
50,000.01 - 100,000.00	296	21,211,730.16	14.30%	9.313	352	91.51	617
100,000.01 - 150,000.00	114	14,083,460.56	9.50%	8.423	358	90.93	638
150,000.01 - 200,000.00	68	11,658,392.97	7.86%	7.718	358	91.80	644
200,000.01 - 250,000.00	36	8,099,744.60	5.46%	7.500	357	90.87	648
250,000.01 - 300,000.00	30	8,394,588.30	5.66%	7.500	358	92.39	648
300,000.01 - 350,000.00	31	10,020,080.41	6.76%	7.207	358	92.55	635
350,000.01 - 400,000.00	14	5,242,404.75	3.54%	7.198	357	91.29	659
400,000.01 - 450,000.00	19	8,116,484.34	5.47%	7.261	358	92.42	694
450,000.01 - 500,000.00	24	11,488,394.57	7.75%	7.022	358	91.49	666
500,000.01 - 550,000.00	23	12,054,785.37	8.13%	6.983	358	90.81	656
550,000.01 - 600,000.00	26	15,023,365.94	10.13%	7.269	358	89.19	637
600,000.01 - 650,000.00	12	7,502,455.22	5.06%	6.481	358	88.14	636
650,000.01 - 700,000.00	11	7,319,646.65	4.94%	6.678	359	88.02	672
700,000.01 - 750,000.00	4	2,921,595.93	1.97%	6.923	359	85.90	676
750,000.01 - 800,000.00	2	1,566,500.00	1.06%	6.757	359	87.82	596
800,000.01 - 850,000.00	1	850,000.00	0.57%	6.800	358	85.00	638
850,000.01 - 900,000.00	1	897,545.92	0.61%	6.500	358	83.72	676
1,000,000.01+	1	1,349,216.40	0.91%	5.750	356	90.00	767
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	1	172,759.53	0.12%	4.890	357	85.00	686
5.000 - 5.499	3	1,849,782.61	1.25%	5.318	359	88.73	729
5.500 - 5.999	25	11,448,958.22	7.72%	5.786	357	89.81	670
6.000 - 6.499	43	16,029,432.68	10.81%	6.288	358	91.12	677
6.500 - 6.999	78	26,158,650.74	17.64%	6.794	358	90.78	675
7.000 - 7.499	72	22,939,042.08	15.47%	7.239	358	89.65	645
7.500 - 7.999	116	27,433,043.76	18.50%	7.721	357	91.14	649
8.000 - 8.499	56	9,259,313.14	6.24%	8.276	358	90.53	629
8.500 - 8.999	99	13,156,934.69	8.87%	8.738	356	90.70	610
9.000 - 9.499	55	4,876,774.24	3.29%	9.242	356	91.68	605
9.500 - 9.999	61	5,888,882.80	3.97%	9.716	354	90.47	595
10.000 - 10.499	36	2,842,523.33	1.92%	10.198	354	91.49	605
10.500 - 10.999	39	2,992,649.56	2.02%	10.751	344	93.89	590
11.000 - 11.499	24	2,044,001.10	1.38%	11.177	358	92.40	589
11.500 - 11.999	11	959,945.58	0.65%	11.789	350	92.98	567
12.000 - 12.499	2	116,660.59	0.08%	12.075	360	89.53	530
12.500 - 12.999	1	69,949.80	0.05%	12.850	357	86.39	567
13.000 - 13.499	1	60,498.23	0.04%	13.340	359	90.00	557
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	35	4,461,265.59	3.01%	9.478	358	90.77	513
525-549	48	7,760,434.68	5.23%	8.666	358	90.27	539
550-574	52	8,946,435.24	6.03%	8.227	357	90.45	561
575-599	97	15,930,424.51	10.74%	8.180	357	90.65	588
600-624	110	20,161,896.42	13.60%	7.755	355	89.67	613
625-649	82	19,044,183.57	12.84%	7.446	358	89.59	638
650-674	65	13,829,773.83	9.33%	7.441	356	90.99	662
675-699	93	23,395,498.56	15.78%	7.148	357	91.00	687
700+	129	32,973,630.82	22.23%	6.958	357	91.96	734
None	12	1,796,259.46	1.21%	8.046	358	88.69	0
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
80.01- 84.99	51	9,909,861.45	6.68%	7.728	356	83.52	658
85.00- 89.99	177	37,471,204.50	25.27%	7.611	357	85.95	629
90.00- 94.99	199	52,520,389.68	35.42%	7.300	357	90.81	648
95.00- 99.99	231	41,910,992.22	28.26%	7.636	357	95.09	659
100.00	65	6,487,354.83	4.37%	9.317	352	100.00	648
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	1	55,774.81	0.04%	9.900	120	95.00	581
180	4	267,127.24	0.18%	8.637	177	91.42	676
240	9	546,451.84	0.37%	10.133	237	89.09	629
360	709	147,430,448.79	99.41%	7.578	358	90.71	647
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	1	55,774.81	0.04%	9.900	120	95.00	581
121-180	4	267,127.24	0.18%	8.637	177	91.42	676
181-240	9	546,451.84	0.37%	10.133	237	89.09	629
301-360	709	147,430,448.79	99.41%	7.578	358	90.71	647
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	23	3,536,746.52	2.38%	8.277	357	89.82	631
20.01 -25.00	27	4,427,726.71	2.99%	7.746	356	88.96	658
25.01 -30.00	34	7,634,239.25	5.15%	7.459	358	89.84	668
30.01 -35.00	58	12,130,801.12	8.18%	7.433	356	90.59	657
35.01 -40.00	93	19,019,018.72	12.82%	7.361	357	91.48	661
40.01 -45.00	143	27,590,745.29	18.60%	7.594	357	91.62	665
45.01 -50.00	126	29,262,364.02	19.73%	7.645	357	90.57	640
50.01 -55.00	84	17,171,644.85	11.58%	7.880	357	91.00	601
55.01 -60.00	62	12,758,852.86	8.60%	7.443	356	90.50	615
60.01+	18	4,775,681.23	3.22%	7.647	358	88.97	627
None	55	9,991,982.11	6.74%	7.499	358	89.60	693
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	529	124,781,598.82	84.14%	7.374	358	90.40	647
Fixed Rate	194	23,518,203.86	15.86%	8.739	353	92.35	647
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/13 6 Mo LIBOR ARM	1	57,487.82	0.04%	8.800	179	85.00	604
2/28 6 Mo LIBOR ARM	408	80,068,020.39	53.99%	7.681	358	90.42	641
3/27 6 Mo LIBOR ARM	31	6,436,730.25	4.34%	7.683	357	90.41	647
5YR IO 2/28 6 Mo LIBOR ARM	79	35,336,943.07	23.83%	6.680	358	90.25	659
5YR IO 3/27 6 Mo LIBOR ARM	7	2,093,625.00	1.41%	6.797	359	93.40	667
6 Mo LIBOR ARM 30 Yr	3	788,792.29	0.53%	6.122	357	86.27	644
Fixed Rate 10 Yr	1	55,774.81	0.04%	9.900	120	95.00	581
Fixed Rate 15 Yr	3	209,639.42	0.14%	8.592	176	93.17	695
Fixed Rate 20 Yr	9	546,451.84	0.37%	10.133	237	89.09	629
Fixed Rate 30 Yr	177	21,199,162.79	14.29%	8.843	358	92.43	644
Fixed Rate 30 Yr 5YR IO	4	1,507,175.00	1.02%	6.757	358	92.22	683
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	90	38,937,743.07	26.26%	6.689	358	90.50	660
Not Interest Only	633	109,362,059.61	73.74%	7.911	356	90.78	642
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	200	35,446,909.83	23.90%	7.965	356	90.76	655
Prepay Penalty: 12 months	45	17,522,454.55	11.82%	7.154	357	90.58	682
Prepay Penalty: 24 months	364	78,858,561.49	53.18%	7.406	357	90.64	638
Prepay Penalty: 30 months	1	163,875.00	0.11%	6.825	357	95.00	682
Prepay Penalty: 36 months	113	16,308,001.81	11.00%	8.142	356	90.99	634
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	611	139,459,795.57	94.04%	7.425	357	90.49	648
Second Lien	112	8,840,007.11	5.96%	10.206	348	94.14	631
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	412	69,451,677.39	46.83%	7.825	356	90.92	618
Lite Documentation	9	3,005,119.07	2.03%	7.521	353	90.81	638
No Documentation	48	8,850,722.30	5.97%	7.451	358	89.64	705
Stated Income Documentation	254	66,992,283.92	45.17%	7.369	358	90.62	669
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	360	84,890,207.96	57.24%	7.481	357	90.07	635
Purchase	302	53,660,005.07	36.18%	7.677	357	91.60	669
Rate/Term Refinance	61	9,749,589.65	6.57%	8.063	357	91.37	627
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	17	5,427,500.57	3.66%	7.152	358	90.32	696
2-4 Units Detached	67	18,095,137.48	12.20%	7.628	357	90.56	684
Condo High-Rise Attached	4	1,500,777.99	1.01%	7.198	358	89.50	688
Condo Low-Rise Attached	27	4,493,234.31	3.03%	7.652	354	91.67	676
Manufactured Housing	58	6,575,585.81	4.43%	7.769	354	85.42	636
PUD Attached	5	595,879.51	0.40%	8.431	358	93.92	602
PUD Detached	43	12,081,830.28	8.15%	7.368	358	90.84	654
Single Family Attached	6	511,402.31	0.34%	8.332	357	90.14	602
Single Family Detached	496	99,018,454.42	66.77%	7.617	357	91.05	636
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	95	16,270,675.19	10.97%	8.119	357	88.91	676
Primary	612	127,784,842.92	86.17%	7.541	357	91.00	642
Second Home	16	4,244,284.57	2.86%	7.033	358	88.73	687
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	31	3,867,716.86	2.61%	8.933	357	89.57	538
AA	92	18,290,133.75	12.33%	8.197	357	91.47	595
AA+	573	120,742,441.24	81.42%	7.410	357	90.77	660
B	10	2,124,011.96	1.43%	7.943	357	85.50	604
C	12	2,304,921.41	1.55%	9.062	358	88.02	599
CC	4	883,593.04	0.60%	8.650	357	89.78	558
NG	1	86,984.42	0.06%	11.500	353	100.00	607
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	12	851,775.46	0.57%	9.272	345	91.03	589
Arizona	9	1,706,398.73	1.15%	7.537	358	87.32	624
Arkansas	5	764,021.77	0.52%	8.700	358	90.44	549
California	135	47,239,443.91	31.85%	7.081	357	90.37	645
Colorado	14	2,950,951.97	1.99%	7.717	358	92.11	625
Connecticut	9	2,305,527.98	1.55%	6.473	358	93.23	688
Florida	49	7,148,637.47	4.82%	8.243	357	90.56	657
Georgia	24	3,592,686.14	2.42%	8.892	358	91.89	603
Hawaii	8	3,655,186.40	2.46%	6.731	356	87.36	662
Idaho	3	309,899.73	0.21%	7.163	357	93.88	570
Illinois	25	2,973,483.04	2.01%	8.261	358	91.55	642
Indiana	16	1,384,224.44	0.93%	8.758	357	92.32	620
Iowa	3	273,812.33	0.18%	8.878	357	94.50	574
Kansas	3	239,165.21	0.16%	8.464	358	89.54	616
Kentucky	3	331,684.66	0.22%	8.027	357	92.67	634
Louisiana	5	515,089.42	0.35%	9.081	357	91.28	583
Maine	6	493,203.76	0.33%	8.063	357	91.14	636
Maryland	6	1,239,294.57	0.84%	7.919	358	94.29	675
Massachusetts	34	10,656,439.21	7.19%	7.381	357	90.83	663
Michigan	40	4,722,465.07	3.18%	8.038	355	91.07	601
Minnesota	7	1,804,858.00	1.22%	7.279	359	90.64	679
Mississippi	3	171,961.00	0.12%	9.974	358	89.39	551
Missouri	3	278,448.30	0.19%	10.142	358	95.32	578
Nebraska	4	563,578.15	0.38%	8.196	359	91.83	575
Nevada	8	2,045,705.20	1.38%	7.620	357	89.04	633
New Hampshire	6	803,427.57	0.54%	6.881	358	88.75	685
New Jersey	21	6,086,787.06	4.10%	7.301	358	90.84	663
New York	60	18,677,973.21	12.59%	7.478	356	90.52	688
North Carolina	22	2,332,199.75	1.57%	8.186	357	91.28	630
Ohio	36	3,450,199.13	2.33%	8.288	358	91.46	632
Oklahoma	6	438,511.72	0.30%	9.194	328	88.39	618
Oregon	6	837,748.30	0.56%	8.343	358	89.52	610
Pennsylvania	26	3,135,634.34	2.11%	7.903	358	91.87	631
Rhode Island	6	1,510,801.02	1.02%	6.521	358	90.47	635
South Carolina	5	643,933.42	0.43%	7.660	358	92.26	641
Tennessee	18	1,535,575.70	1.04%	8.896	358	90.18	572
Texas	44	5,372,889.69	3.62%	8.730	356	91.93	627
Utah	3	700,140.77	0.47%	6.455	357	91.24	653
Vermont	2	205,352.49	0.14%	8.472	359	84.98	551
Virginia	14	2,359,091.81	1.59%	8.157	358	90.58	663
Washington	6	856,296.25	0.58%	8.451	358	88.37	674
Wisconsin	7	715,251.96	0.48%	8.769	358	91.73	641
Wyoming	1	420,046.57	0.28%	9.700	357	95.00	517
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Gross Margin	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
3.000 - 3.499	4	2,421,764.68	1.94%	5.911	356	88.34	725
3.500 - 3.999	7	3,768,354.98	3.02%	5.710	358	87.99	717
4.000 - 4.499	29	11,830,022.90	9.48%	6.471	358	89.02	664
4.500 - 4.999	68	25,124,957.70	20.14%	6.616	358	90.31	677
5.000 - 5.499	99	27,887,113.24	22.35%	7.130	358	90.56	654
5.500 - 5.999	99	24,076,004.02	19.29%	7.595	358	91.00	647
6.000 - 6.499	86	11,935,106.29	9.56%	8.196	357	91.38	610
6.500 - 6.999	60	8,594,522.53	6.89%	8.739	356	90.30	590
7.000 - 7.499	31	4,072,389.44	3.26%	8.844	357	90.56	576
7.500 - 7.999	18	2,351,305.51	1.88%	9.783	357	90.04	550
8.000 - 8.499	20	2,094,566.97	1.68%	10.101	358	90.65	570
8.500 - 8.999	7	564,778.72	0.45%	10.632	358	93.74	548
9.000 - 9.499	1	60,711.84	0.05%	11.600	358	90.00	664
Total	529	124,781,598.82	100.00%	7.374	358	90.40	647

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Minimum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
4.500 - 4.999	1	172,759.53	0.14%	4.890	357	85.00	686
5.000 - 5.499	3	1,849,782.61	1.48%	5.318	359	88.73	729
5.500 - 5.999	24	11,232,833.22	9.00%	5.783	357	89.71	668
6.000 - 6.499	39	14,391,785.77	11.53%	6.287	358	91.08	673
6.500 - 6.999	67	23,599,229.27	18.91%	6.793	358	90.80	674
7.000 - 7.499	64	21,178,821.57	16.97%	7.240	358	89.47	641
7.500 - 7.999	101	24,237,604.38	19.42%	7.716	357	90.70	647
8.000 - 8.499	48	7,917,683.48	6.35%	8.263	358	90.87	623
8.500 - 8.999	78	10,380,889.23	8.32%	8.732	357	90.40	604
9.000 - 9.499	24	2,250,271.85	1.80%	9.245	357	90.49	587
9.500 - 9.999	44	4,540,763.95	3.64%	9.700	358	90.34	586
10.000 - 10.499	15	1,162,543.64	0.93%	10.242	358	89.55	579
10.500 - 10.999	12	945,343.27	0.76%	10.757	358	91.62	532
11.000 - 11.499	7	801,881.46	0.64%	11.118	358	91.08	558
11.500 - 11.999	1	60,711.84	0.05%	11.600	358	90.00	664
12.000 - 12.499	1	58,693.75	0.05%	12.150	360	95.00	557
Total	529	124,781,598.82	100.00%	7.374	358	90.40	647

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Maximum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
10.500 - 10.999	1	172,759.53	0.14%	4.890	357	85.00	686
11.000 - 11.499	3	1,849,782.61	1.48%	5.318	359	88.73	729
11.500 - 11.999	23	10,600,781.22	8.50%	5.784	358	89.69	671
12.000 - 12.499	39	14,391,785.77	11.53%	6.287	358	91.08	673
12.500 - 12.999	67	23,751,117.27	19.03%	6.762	358	90.67	674
13.000 - 13.499	64	21,178,821.57	16.97%	7.240	358	89.47	641
13.500 - 13.999	101	24,195,768.38	19.39%	7.700	357	90.71	647
14.000 - 14.499	47	7,782,807.33	6.24%	8.268	358	90.97	621
14.500 - 14.999	80	11,037,765.38	8.85%	8.677	357	90.55	606
15.000 - 15.499	24	2,250,271.85	1.80%	9.245	357	90.49	587
15.500 - 15.999	44	4,540,763.95	3.64%	9.700	358	90.34	586
16.000 - 16.499	15	1,162,543.64	0.93%	10.242	358	89.55	579
16.500 - 16.999	12	945,343.27	0.76%	10.757	358	91.62	532
17.000 - 17.499	7	801,881.46	0.64%	11.118	358	91.08	558
17.500 - 17.999	1	60,711.84	0.05%	11.600	358	90.00	664
18.000 - 18.499	1	58,693.75	0.05%	12.150	360	95.00	557
Total	529	124,781,598.82	100.00%	7.374	358	90.40	647

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Initial Periodic Rate Cap	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
1.000	4	1,315,067.51	1.05%	6.633	357	87.76	632
3.000	525	123,466,531.31	98.95%	7.382	358	90.42	647
Total	529	124,781,598.82	100.00%	7.374	358	90.40	647

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	527	123,627,546.82	99.08%	7.380	358	90.38	647
1.500	2	1,154,052.00	0.92%	6.655	357	92.22	612
Total	529	124,781,598.82	100.00%	7.374	358	90.40	647

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
07/01/05	2	691,926.91	0.55%	5.880	357	85.89	654
09/01/05	1	96,865.38	0.08%	7.850	358	88.99	573
03/01/06	1	210,122.99	0.17%	7.800	347	90.00	690
04/01/06	1	101,768.67	0.08%	7.500	348	85.00	580
08/01/06	3	1,168,266.87	0.94%	7.454	352	92.03	621
09/01/06	1	80,576.18	0.06%	8.250	353	90.00	624
10/01/06	1	365,008.43	0.29%	9.500	354	90.00	501
11/01/06	5	1,225,396.73	0.98%	7.661	355	88.23	600
12/01/06	25	6,143,304.49	4.92%	6.880	356	90.13	670
12/20/06	1	106,881.21	0.09%	9.550	357	85.00	0
01/01/07	78	16,321,815.49	13.08%	7.393	357	90.09	618
02/01/07	183	43,754,284.90	35.06%	7.353	357	90.81	650
02/08/07	1	118,641.07	0.10%	9.850	359	95.00	0
02/28/07	1	593,299.71	0.48%	8.650	359	90.00	636
03/01/07	166	38,746,841.10	31.05%	7.384	359	90.43	653
04/01/07	21	6,526,243.44	5.23%	7.490	360	88.28	658
09/01/07	1	124,709.55	0.10%	7.990	353	95.00	707
11/01/07	2	558,052.21	0.45%	7.653	355	89.29	663
12/01/07	2	690,682.36	0.55%	8.087	356	90.00	571
01/01/08	7	964,256.41	0.77%	8.038	357	93.00	611
02/01/08	12	2,723,619.54	2.18%	7.345	358	92.22	659
03/01/08	11	2,137,179.61	1.71%	7.844	359	90.95	653
04/01/08	3	1,331,855.57	1.07%	6.240	360	88.82	705
Total	529	124,781,598.82	100.00%	7.374	358	90.40	647

Option One Mortgage: Soundview 2005-OPT1

No MI and LTV > 80

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	10	499,410.59	0.34%	10.350	334	87.35	570
50,000.01 - 100,000.00	296	21,211,730.16	14.30%	9.313	352	91.51	617
100,000.01 - 150,000.00	114	14,083,460.56	9.50%	8.423	358	90.93	638
150,000.01 - 200,000.00	68	11,658,392.97	7.86%	7.718	358	91.80	644
200,000.01 - 250,000.00	36	8,099,744.60	5.46%	7.500	357	90.87	648
250,000.01 - 300,000.00	30	8,394,588.30	5.66%	7.500	358	92.39	648
300,000.01 - 350,000.00	31	10,020,080.41	6.76%	7.207	358	92.55	635
350,000.01 - 400,000.00	14	5,242,404.75	3.54%	7.198	357	91.29	659
400,000.01 - 450,000.00	19	8,116,484.34	5.47%	7.261	358	92.42	694
450,000.01 - 500,000.00	24	11,488,394.57	7.75%	7.022	358	91.49	666
500,000.01 - 550,000.00	23	12,054,785.37	8.13%	6.983	358	90.81	656
550,000.01 - 600,000.00	26	15,023,365.94	10.13%	7.269	358	89.19	637
600,000.01 - 650,000.00	12	7,502,455.22	5.06%	6.481	358	88.14	636
650,000.01 - 700,000.00	11	7,319,646.65	4.94%	6.678	359	88.02	672
700,000.01 - 750,000.00	4	2,921,595.93	1.97%	6.923	359	85.90	676
750,000.01 - 800,000.00	2	1,566,500.00	1.06%	6.757	359	87.82	596
800,000.01 - 850,000.00	1	850,000.00	0.57%	6.800	358	85.00	638
850,000.01 - 900,000.00	1	897,545.92	0.61%	6.500	358	83.72	676
1,000,000.01+	1	1,349,216.40	0.91%	5.750	356	90.00	767
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	1	172,759.53	0.12%	4.890	357	85.00	686
5.000 - 5.499	3	1,849,782.61	1.25%	5.318	359	88.73	729
5.500 - 5.999	25	11,448,958.22	7.72%	5.786	357	89.81	670
6.000 - 6.499	43	16,029,432.68	10.81%	6.288	358	91.12	677
6.500 - 6.999	78	26,158,650.74	17.64%	6.794	358	90.78	675
7.000 - 7.499	72	22,939,042.08	15.47%	7.239	358	89.65	645
7.500 - 7.999	116	27,433,043.76	18.50%	7.721	357	91.14	649
8.000 - 8.499	56	9,259,313.14	6.24%	8.276	358	90.53	629
8.500 - 8.999	99	13,156,934.69	8.87%	8.738	356	90.70	610
9.000 - 9.499	55	4,876,774.24	3.29%	9.242	356	91.68	605
9.500 - 9.999	61	5,888,882.80	3.97%	9.716	354	90.47	595
10.000 - 10.499	36	2,842,523.33	1.92%	10.198	354	91.49	605
10.500 - 10.999	39	2,992,649.56	2.02%	10.751	344	93.89	590
11.000 - 11.499	24	2,044,001.10	1.38%	11.177	358	92.40	589
11.500 - 11.999	11	959,945.58	0.65%	11.789	350	92.98	567
12.000 - 12.499	2	116,660.59	0.08%	12.075	360	89.53	530
12.500 - 12.999	1	69,949.80	0.05%	12.850	357	86.39	567
13.000 - 13.499	1	60,498.23	0.04%	13.340	359	90.00	557
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	35	4,461,265.59	3.01%	9.478	358	90.77	513
525-549	48	7,760,434.68	5.23%	8.666	358	90.27	539
550-574	52	8,946,435.24	6.03%	8.227	357	90.45	561
575-599	97	15,930,424.51	10.74%	8.180	357	90.65	588
600-624	110	20,161,896.42	13.60%	7.755	355	89.67	613
625-649	82	19,044,183.57	12.84%	7.446	358	89.59	638
650-674	65	13,829,773.83	9.33%	7.441	356	90.99	662
675-699	93	23,395,498.56	15.78%	7.148	357	91.00	687
700+	129	32,973,630.82	22.23%	6.958	357	91.96	734
None	12	1,796,259.46	1.21%	8.046	358	88.69	0
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
80.01- 84.99	51	9,909,861.45	6.68%	7.728	356	83.52	658
85.00- 89.99	177	37,471,204.50	25.27%	7.611	357	85.95	629
90.00- 94.99	199	52,520,389.68	35.42%	7.300	357	90.81	648
95.00- 99.99	231	41,910,992.22	28.26%	7.636	357	95.09	659
100.00	65	6,487,354.83	4.37%	9.317	352	100.00	648
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	1	55,774.81	0.04%	9.900	120	95.00	581
180	4	267,127.24	0.18%	8.637	177	91.42	676
240	9	546,451.84	0.37%	10.133	237	89.09	629
360	709	147,430,448.79	99.41%	7.578	358	90.71	647
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	1	55,774.81	0.04%	9.900	120	95.00	581
121-180	4	267,127.24	0.18%	8.637	177	91.42	676
181-240	9	546,451.84	0.37%	10.133	237	89.09	629
301-360	709	147,430,448.79	99.41%	7.578	358	90.71	647
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	23	3,536,746.52	2.38%	8.277	357	89.82	631
20.01 -25.00	27	4,427,726.71	2.99%	7.746	356	88.96	658
25.01 -30.00	34	7,634,239.25	5.15%	7.459	358	89.84	668
30.01 -35.00	58	12,130,801.12	8.18%	7.433	356	90.59	657
35.01 -40.00	93	19,019,018.72	12.82%	7.361	357	91.48	661
40.01 -45.00	143	27,590,745.29	18.60%	7.594	357	91.62	665
45.01 -50.00	126	29,262,364.02	19.73%	7.645	357	90.57	640
50.01 -55.00	84	17,171,644.85	11.58%	7.880	357	91.00	601
55.01 -60.00	62	12,758,852.86	8.60%	7.443	356	90.50	615
60.01+	18	4,775,681.23	3.22%	7.647	358	88.97	627
None	55	9,991,982.11	6.74%	7.499	358	89.60	693
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	529	124,781,598.82	84.14%	7.374	358	90.40	647
Fixed Rate	194	23,518,203.86	15.86%	8.739	353	92.35	647
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/13 6 Mo LIBOR ARM	1	57,487.82	0.04%	8.800	179	85.00	604
2/28 6 Mo LIBOR ARM	408	80,068,020.39	53.99%	7.681	358	90.42	641
3/27 6 Mo LIBOR ARM	31	6,436,730.25	4.34%	7.683	357	90.41	647
5YR IO 2/28 6 Mo LIBOR ARM	79	35,336,943.07	23.83%	6.680	358	90.25	659
5YR IO 3/27 6 Mo LIBOR ARM	7	2,093,625.00	1.41%	6.797	359	93.40	667
6 Mo LIBOR ARM 30 Yr	3	788,792.29	0.53%	6.122	357	86.27	644
Fixed Rate 10 Yr	1	55,774.81	0.04%	9.900	120	95.00	581
Fixed Rate 15 Yr	3	209,639.42	0.14%	8.592	176	93.17	695
Fixed Rate 20 Yr	9	546,451.84	0.37%	10.133	237	89.09	629
Fixed Rate 30 Yr	177	21,199,162.79	14.29%	8.843	358	92.43	644
Fixed Rate 30 Yr 5YR IO	4	1,507,175.00	1.02%	6.757	358	92.22	683
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	90	38,937,743.07	26.26%	6.689	358	90.50	660
Not Interest Only	633	109,362,059.61	73.74%	7.911	356	90.78	642
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	200	35,446,909.83	23.90%	7.965	356	90.76	655
Prepay Penalty: 12 months	45	17,522,454.55	11.82%	7.154	357	90.58	682
Prepay Penalty: 24 months	364	78,858,561.49	53.18%	7.406	357	90.64	638
Prepay Penalty: 30 months	1	163,875.00	0.11%	6.825	357	95.00	682
Prepay Penalty: 36 months	113	16,308,001.81	11.00%	8.142	356	90.99	634
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	611	139,459,795.57	94.04%	7.425	357	90.49	648
Second Lien	112	8,840,007.11	5.96%	10.206	348	94.14	631
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	412	69,451,677.39	46.83%	7.825	356	90.92	618
Lite Documentation	9	3,005,119.07	2.03%	7.521	353	90.81	638
No Documentation	48	8,850,722.30	5.97%	7.451	358	89.64	705
Stated Income Documentation	254	66,992,283.92	45.17%	7.369	358	90.62	669
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	360	84,890,207.96	57.24%	7.481	357	90.07	635
Purchase	302	53,660,005.07	36.18%	7.677	357	91.60	669
Rate/Term Refinance	61	9,749,589.65	6.57%	8.063	357	91.37	627
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	17	5,427,500.57	3.66%	7.152	358	90.32	696
2-4 Units Detached	67	18,095,137.48	12.20%	7.628	357	90.56	684
Condo High-Rise Attached	4	1,500,777.99	1.01%	7.198	358	89.50	688
Condo Low-Rise Attached	27	4,493,234.31	3.03%	7.652	354	91.67	676
Manufactured Housing	58	6,575,585.81	4.43%	7.769	354	85.42	636
PUD Attached	5	595,879.51	0.40%	8.431	358	93.92	602
PUD Detached	43	12,081,830.28	8.15%	7.368	358	90.84	654
Single Family Attached	6	511,402.31	0.34%	8.332	357	90.14	602
Single Family Detached	496	99,018,454.42	66.77%	7.617	357	91.05	636
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	95	16,270,675.19	10.97%	8.119	357	88.91	676
Primary	612	127,784,842.92	86.17%	7.541	357	91.00	642
Second Home	16	4,244,284.57	2.86%	7.033	358	88.73	687
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	31	3,667,716.86	2.61%	8.933	357	89.57	538
AA	92	18,290,133.75	12.33%	8.197	357	91.47	595
AA+	573	120,742,441.24	81.42%	7.410	357	90.77	660
B	10	2,124,011.96	1.43%	7.943	357	85.50	604
C	12	2,304,921.41	1.55%	9.062	358	88.02	599
CC	4	883,593.04	0.60%	8.650	357	89.78	558
NG	1	86,984.42	0.06%	11.500	353	100.00	607
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	12	851,775.46	0.57%	9.272	345	91.03	589
Arizona	9	1,706,398.73	1.15%	7.537	358	87.32	624
Arkansas	5	764,021.77	0.52%	8.700	358	90.44	549
California	135	47,239,443.91	31.85%	7.081	357	90.37	645
Colorado	14	2,950,951.97	1.99%	7.717	358	92.11	625
Connecticut	9	2,305,527.98	1.55%	6.473	358	93.23	688
Florida	49	7,148,637.47	4.82%	8.243	357	90.56	657
Georgia	24	3,592,686.14	2.42%	8.892	358	91.89	603
Hawaii	8	3,655,186.40	2.46%	6.731	356	87.36	662
Idaho	3	309,899.73	0.21%	7.163	357	93.88	570
Illinois	25	2,973,483.04	2.01%	8.261	358	91.55	642
Indiana	16	1,384,224.44	0.93%	8.758	357	92.32	620
Iowa	3	273,812.33	0.18%	8.878	357	94.50	574
Kansas	3	239,165.21	0.16%	8.464	358	89.54	616
Kentucky	3	331,684.66	0.22%	8.027	357	92.67	634
Louisiana	5	515,089.42	0.35%	9.081	357	91.28	583
Maine	6	493,203.76	0.33%	8.063	357	91.14	636
Maryland	6	1,239,294.57	0.84%	7.919	358	94.29	675
Massachusetts	34	10,656,439.21	7.19%	7.381	357	90.83	663
Michigan	40	4,722,465.07	3.18%	8.038	355	91.07	601
Minnesota	7	1,804,858.00	1.22%	7.279	359	90.64	679
Mississippi	3	171,961.00	0.12%	9.974	358	89.39	551
Missouri	3	278,448.30	0.19%	10.142	358	95.32	578
Nebraska	4	563,578.15	0.38%	8.196	359	91.83	575
Nevada	8	2,045,705.20	1.38%	7.620	357	89.04	633
New Hampshire	6	803,427.57	0.54%	6.881	358	88.75	685
New Jersey	21	6,086,787.06	4.10%	7.301	358	90.84	663
New York	60	18,677,973.21	12.59%	7.478	356	90.52	688
North Carolina	22	2,332,199.75	1.57%	8.186	357	91.28	630
Ohio	36	3,450,199.13	2.33%	8.288	358	91.46	632
Oklahoma	6	438,511.72	0.30%	9.194	328	88.39	618
Oregon	6	837,748.30	0.56%	8.343	358	89.52	610
Pennsylvania	26	3,135,634.34	2.11%	7.903	358	91.87	631
Rhode Island	6	1,510,801.02	1.02%	6.521	358	90.47	635
South Carolina	5	643,933.42	0.43%	7.660	358	92.26	641
Tennessee	18	1,535,575.70	1.04%	8.896	358	90.18	572
Texas	44	5,372,889.69	3.62%	8.730	356	91.93	627
Utah	3	700,140.77	0.47%	6.455	357	91.24	653
Vermont	2	205,352.49	0.14%	8.472	359	84.98	551
Virginia	14	2,359,091.81	1.59%	8.157	358	90.58	663
Washington	6	856,296.25	0.58%	8.451	358	88.37	674
Wisconsin	7	715,251.96	0.48%	8.769	358	91.73	641
Wyoming	1	420,046.57	0.28%	9.700	357	95.00	517
Total	723	148,299,802.68	100.00%	7.590	357	90.71	647

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Gross Margin							
3.000 - 3.499	4	2,421,764.68	1.94%	5.911	356	88.34	725
3.500 - 3.999	7	3,768,354.98	3.02%	5.710	358	87.99	717
4.000 - 4.499	29	11,830,022.90	9.48%	6.471	358	89.02	664
4.500 - 4.999	68	25,124,957.70	20.14%	6.616	358	90.31	677
5.000 - 5.499	99	27,887,113.24	22.35%	7.130	358	90.56	654
5.500 - 5.999	99	24,076,004.02	19.29%	7.595	358	91.00	647
6.000 - 6.499	86	11,935,106.29	9.56%	8.196	357	91.38	610
6.500 - 6.999	60	8,594,522.53	6.89%	8.739	356	90.30	590
7.000 - 7.499	31	4,072,389.44	3.26%	8.844	357	90.56	576
7.500 - 7.999	18	2,351,305.51	1.88%	9.783	357	90.04	550
8.000 - 8.499	20	2,094,566.97	1.68%	10.101	358	90.65	570
8.500 - 8.999	7	564,778.72	0.45%	10.632	358	93.74	548
9.000 - 9.499	1	60,711.84	0.05%	11.600	358	90.00	664
Total	529	124,781,598.82	100.00%	7.374	358	90.40	647

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Minimum Interest Rate							
4.500 - 4.999	1	172,759.53	0.14%	4.890	357	85.00	686
5.000 - 5.499	3	1,849,782.61	1.48%	5.318	359	88.73	729
5.500 - 5.999	24	11,232,833.22	9.00%	5.783	357	89.71	668
6.000 - 6.499	39	14,391,785.77	11.53%	6.287	358	91.08	673
6.500 - 6.999	67	23,599,229.27	18.91%	6.793	358	90.80	674
7.000 - 7.499	64	21,178,821.57	16.97%	7.240	358	89.47	641
7.500 - 7.999	101	24,237,604.38	19.42%	7.716	357	90.70	647
8.000 - 8.499	48	7,917,683.48	6.35%	8.263	358	90.87	623
8.500 - 8.999	78	10,380,889.23	8.32%	8.732	357	90.40	604
9.000 - 9.499	24	2,250,271.85	1.80%	9.245	357	90.49	587
9.500 - 9.999	44	4,540,763.95	3.64%	9.700	358	90.34	586
10.000 - 10.499	15	1,162,543.64	0.93%	10.242	358	89.55	579
10.500 - 10.999	12	945,343.27	0.76%	10.757	358	91.62	532
11.000 - 11.499	7	801,881.46	0.64%	11.118	358	91.08	558
11.500 - 11.999	1	60,711.84	0.05%	11.600	358	90.00	664
12.000 - 12.499	1	58,693.75	0.05%	12.150	360	95.00	557
Total	529	124,781,598.82	100.00%	7.374	358	90.40	647

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Maximum Interest Rate							
10.500 - 10.999	1	172,759.53	0.14%	4.890	357	85.00	686
11.000 - 11.499	3	1,849,782.61	1.48%	5.318	359	88.73	729
11.500 - 11.999	23	10,600,781.22	8.50%	5.784	358	89.69	671
12.000 - 12.499	39	14,391,785.77	11.53%	6.287	358	91.08	673
12.500 - 12.999	67	23,751,117.27	19.03%	6.762	358	90.67	674
13.000 - 13.499	64	21,178,821.57	16.97%	7.240	358	89.47	641
13.500 - 13.999	101	24,195,768.38	19.39%	7.700	357	90.71	647
14.000 - 14.499	47	7,782,807.33	6.24%	8.268	358	90.97	621
14.500 - 14.999	80	11,037,765.38	8.85%	8.677	357	90.55	606
15.000 - 15.499	24	2,250,271.85	1.80%	9.245	357	90.49	587
15.500 - 15.999	44	4,540,763.95	3.64%	9.700	358	90.34	586
16.000 - 16.499	15	1,162,543.64	0.93%	10.242	358	89.55	579
16.500 - 16.999	12	945,343.27	0.76%	10.757	358	91.62	532
17.000 - 17.499	7	801,881.46	0.64%	11.118	358	91.08	558
17.500 - 17.999	1	60,711.84	0.05%	11.600	358	90.00	664
18.000 - 18.499	1	58,693.75	0.05%	12.150	360	95.00	557
Total	529	124,781,598.82	100.00%	7.374	358	90.40	647

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Initial Periodic Rate Cap							
1.000	4	1,315,067.51	1.05%	6.633	357	87.76	632
3.000	525	123,466,531.31	98.95%	7.382	358	90.42	647
Total	529	124,781,598.82	100.00%	7.374	358	90.40	647

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	527	123,627,546.82	99.08%	7.380	358	90.38	647
1.500	2	1,154,052.00	0.92%	6.655	357	92.22	612
Total	529	124,781,598.82	100.00%	7.374	358	90.40	647

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
07/01/05	2	691,926.91	0.55%	5.880	357	85.89	654
09/01/05	1	96,865.38	0.08%	7.850	358	88.99	573
03/01/06	1	210,122.99	0.17%	7.800	347	90.00	690
04/01/06	1	101,768.67	0.08%	7.500	348	85.00	580
08/01/06	3	1,168,266.87	0.94%	7.454	352	92.03	621
09/01/06	1	80,576.18	0.06%	8.250	353	90.00	624
10/01/06	1	365,008.43	0.29%	9.500	354	90.00	501
11/01/06	5	1,225,396.73	0.98%	7.661	355	88.23	600
12/01/06	25	6,143,304.49	4.92%	6.880	356	90.13	670
12/20/06	1	106,881.21	0.09%	9.550	357	85.00	0
01/01/07	78	16,321,815.49	13.08%	7.393	357	90.09	618
02/01/07	183	43,754,284.90	35.06%	7.353	357	90.81	650
02/08/07	1	118,641.07	0.10%	9.850	359	95.00	0
02/28/07	1	593,299.71	0.48%	8.650	359	90.00	636
03/01/07	166	38,746,841.10	31.05%	7.384	359	90.43	653
04/01/07	21	6,526,243.44	5.23%	7.490	360	88.28	658
09/01/07	1	124,709.55	0.10%	7.990	353	95.00	707
11/01/07	2	558,052.21	0.45%	7.653	355	89.29	663
12/01/07	2	690,682.36	0.55%	8.087	356	90.00	571
01/01/08	7	964,256.41	0.77%	8.038	357	93.00	611
02/01/08	12	2,723,619.54	2.18%	7.345	358	92.22	659
03/01/08	11	2,137,179.61	1.71%	7.844	359	90.95	653
04/01/08	3	1,331,855.57	1.07%	6.240	360	88.92	705
Total	529	124,781,598.82	100.00%	7.374	358	90.40	647

Option One Mortgage: Soundview 2005-OPT1
Non-Full Doc

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$649,024,969	\$49,524	\$1,200,000
Average Scheduled Principal Balance	\$218,601		
Number of Mortgage Loans	2,969		
Weighted Average Gross Coupon	7.291%	4.890%	13.340%
Weighted Average FICO Score	626	500	802
Weighted Average Combined Original LTV	77.27%	15.28%	100.00%
Weighted Average Original Term	358 months	120 months	360 months
Weighted Average Stated Remaining Term	356 months	117 months	360 months
Weighted Average Seasoning	2 months	0 months	13 months
Weighted Average Gross Margin	5.311%	2.750%	10.490%
Weighted Average Minimum Interest Rate	7.248%	2.775%	12.050%
Weighted Average Maximum Interest Rate	13.265%	10.890%	18.050%
Weighted Average Initial Rate Cap	2.988%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.008%	1.000%	2.000%
Weighted Average Months to Roll	23 months	3 months	177 months
Maturity Date		Feb 1 2015	Apr 1 2035
Maximum Zip Code Concentration	0.34%	02151 (Revere, MA)	
ARM	86.14%		
Fixed Rate	13.86%		
15/15 6 Mo LIBOR ARM	0.08%		
2/13 6 Mo LIBOR ARM	0.09%		
2/28 6 Mo LIBOR ARM	61.30%		
3/27 6 Mo LIBOR ARM	4.61%		
5YR IO 15/15 6 Mo LIBOR ARM	0.02%		
5YR IO 2/28 6 Mo LIBOR ARM	18.73%		
5YR IO 3/27 6 Mo LIBOR ARM	1.13%		
6 Mo LIBOR ARM 30 Yr	0.19%		
Fixed Rate 10 Yr	0.05%		
Fixed Rate 15 Yr	0.59%		
Fixed Rate 15 Yr Rate Reduction	0.01%		
Fixed Rate 20 Yr	0.34%		
Fixed Rate 30 Yr	11.96%		
Fixed Rate 30 Yr 5YR IO	0.78%		
Fixed Rate 30 Yr Rate Reduction	0.13%		
Interest Only	20.66%		
Not Interest Only	79.34%		
Prepay Penalty: 0 months	31.74%		
Prepay Penalty: 12 months	12.77%		
Prepay Penalty: 24 months	46.78%		
Prepay Penalty: 30 months	0.05%		
Prepay Penalty: 36 months	8.65%		

First Lien	98.79%
Second Lien	1.21%
Business Bank Statements	0.07%
Lite Documentation	1.45%
No Documentation	2.70%
Stated Income Documentation	95.78%
Cash Out Refinance	70.86%
Purchase	24.47%
Rate/Term Refinance	4.67%
2-4 Units Attached	2.18%
2-4 Units Detached	11.92%
Condo High-Rise Attached	0.58%
Condo Low-Rise Attached	4.53%
Condo Low-Rise Detached	0.04%
Manufactured Housing	0.14%
PUD Attached	0.44%
PUD Detached	7.29%
Single Family Attached	1.19%
Single Family Detached	71.69%
Non-owner	8.23%
Primary	89.56%
Second Home	2.21%
Top 5 States:	
California	26.36%
New York	14.77%
Massachusetts	10.61%
Florida	7.40%
New Jersey	5.40%

Option One Mortgage: Soundview 2005-OPT1

Non-Full Doc

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	20	998,018.52	0.15%	9.462	328	67.92	604
50,000.01 - 100,000.00	532	40,480,236.90	6.24%	8.748	350	75.06	613
100,000.01 - 150,000.00	593	74,940,666.25	11.55%	7.747	353	75.39	620
150,000.01 - 200,000.00	501	88,256,753.52	13.60%	7.377	356	75.55	623
200,000.01 - 250,000.00	370	82,915,620.65	12.78%	7.163	357	75.85	619
250,000.01 - 300,000.00	291	79,897,934.93	12.31%	7.207	357	77.38	619
300,000.01 - 350,000.00	225	73,190,861.10	11.28%	7.093	358	78.48	629
350,000.01 - 400,000.00	150	56,316,424.61	8.68%	6.926	358	77.95	629
400,000.01 - 450,000.00	95	40,247,385.19	6.20%	7.028	358	80.88	643
450,000.01 - 500,000.00	65	31,082,232.26	4.79%	6.894	358	81.93	648
500,000.01 - 550,000.00	41	21,465,010.16	3.31%	6.876	358	81.01	644
550,000.01 - 600,000.00	38	22,016,878.06	3.39%	7.288	358	81.34	628
600,000.01 - 650,000.00	10	6,276,916.27	0.97%	6.819	359	81.02	629
650,000.01 - 700,000.00	10	6,657,467.58	1.03%	6.926	359	79.93	655
700,000.01 - 750,000.00	10	7,322,510.70	1.13%	7.118	341	68.61	642
750,000.01 - 800,000.00	2	1,550,000.00	0.24%	5.942	358	75.21	593
800,000.01 - 850,000.00	4	3,358,000.00	0.52%	6.562	358	73.95	644
850,000.01 - 900,000.00	2	1,766,288.89	0.27%	7.066	358	72.05	616
900,000.01 - 950,000.00	3	2,735,746.69	0.42%	6.547	359	74.73	668
950,000.01 - 1,000,000.00	2	1,933,814.50	0.30%	7.532	358	73.81	555
1,000,000.01+	5	5,616,202.32	0.87%	6.320	359	72.65	610
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	10	2,895,121.84	0.45%	4.930	358	73.22	682
5.000 - 5.499	42	12,446,637.13	1.92%	5.310	358	75.79	678
5.500 - 5.999	232	67,129,374.08	10.34%	5.829	357	74.03	668
6.000 - 6.499	294	79,473,955.51	12.25%	6.261	356	76.96	657
6.500 - 6.999	584	149,674,577.38	23.06%	6.774	357	77.21	640
7.000 - 7.499	396	92,900,282.93	14.31%	7.256	357	78.82	627
7.500 - 7.999	490	104,133,919.18	16.04%	7.749	356	78.82	612
8.000 - 8.499	221	40,665,280.21	6.27%	8.238	356	78.08	599
8.500 - 8.999	283	48,075,856.10	7.41%	8.711	354	77.25	581
9.000 - 9.499	118	16,830,579.84	2.59%	9.244	352	76.43	558
9.500 - 9.999	115	14,817,648.83	2.28%	9.727	353	76.69	559
10.000 - 10.499	68	8,032,266.80	1.24%	10.198	358	75.90	556
10.500 - 10.999	57	6,554,008.45	1.01%	10.728	352	74.34	555
11.000 - 11.499	27	2,532,128.44	0.39%	11.174	355	77.50	545
11.500 - 11.999	26	2,420,810.24	0.37%	11.778	358	75.34	538
12.000 - 12.499	5	382,023.91	0.06%	12.081	340	81.71	528
13.000 - 13.499	1	60,498.23	0.01%	13.340	359	90.00	557
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
FICO	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
500-524	252	46,466,066.14	7.16%	8.795	356	70.92	512
525-549	252	51,526,791.60	7.94%	8.401	356	72.52	538
550-574	248	49,756,343.60	7.67%	7.845	357	72.04	562
575-599	300	62,087,396.49	9.57%	7.437	355	72.92	587
600-624	427	94,544,115.06	14.57%	7.159	356	77.04	612
625-649	459	106,799,634.75	16.46%	7.008	356	78.54	636
650-674	354	79,795,498.17	12.29%	6.852	356	79.21	662
675-699	301	73,121,376.79	11.27%	6.724	357	81.94	686
700+	348	79,635,613.60	12.27%	6.670	355	83.31	731
None	28	5,292,132.90	0.82%	8.227	354	73.61	0
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Combined Original LTV	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
0.01- 49.99	129	19,822,626.75	3.05%	7.041	352	40.90	609
50.00- 54.99	65	11,701,584.74	1.80%	7.229	357	52.35	595
55.00- 59.99	79	16,886,040.63	2.60%	7.183	358	57.55	598
60.00- 64.99	172	37,097,721.88	5.72%	7.101	357	62.32	594
65.00- 69.99	201	46,897,240.20	7.23%	7.226	353	67.28	600
70.00- 74.99	285	65,534,164.00	10.10%	7.308	355	72.01	594
75.00- 79.99	333	74,168,218.46	11.43%	7.464	356	76.54	605
80.00	860	177,512,825.07	27.35%	7.277	357	80.00	630
80.01- 84.99	103	24,736,049.45	3.81%	7.175	357	83.41	647
85.00- 89.99	256	60,740,315.98	9.36%	7.378	358	85.82	637
90.00- 94.99	358	87,537,764.88	13.49%	7.315	356	90.21	665
95.00- 99.99	112	24,348,348.04	3.75%	7.255	358	95.12	698
100.00	16	2,042,069.02	0.31%	8.514	358	100.00	695
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Original Term (months)	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
120	3	305,823.72	0.05%	9.116	118	70.18	563
180	39	4,491,480.14	0.69%	7.794	178	73.08	636
240	21	2,216,797.13	0.34%	7.744	238	72.23	652
360	2,906	642,010,868.11	98.92%	7.285	358	77.32	626
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Stated Remaining Term (month)	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
61-120	3	305,823.72	0.05%	9.116	118	70.18	563
121-180	39	4,491,480.14	0.69%	7.794	178	73.08	636
181-240	21	2,216,797.13	0.34%	7.744	238	72.23	652
301-360	2,906	642,010,868.11	98.92%	7.285	358	77.32	626
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	135	21,471,398.42	3.31%	7.560	353	77.25	629
20.01 -25.00	145	23,640,804.96	3.64%	7.481	358	75.15	628
25.01 -30.00	240	46,022,927.61	7.09%	7.298	355	76.43	630
30.01 -35.00	387	79,133,763.25	12.19%	7.243	357	76.01	625
35.01 -40.00	485	105,470,239.88	16.25%	7.203	355	77.12	629
40.01 -45.00	628	143,965,014.81	22.18%	7.246	357	78.75	627
45.01 -50.00	582	147,661,811.61	22.75%	7.265	356	77.79	620
50.01 -55.00	190	42,059,327.93	6.48%	7.499	356	74.78	605
55.01 -60.00	32	7,484,604.62	1.15%	7.709	354	73.38	608
60.01+	19	6,513,487.84	1.00%	7.642	355	77.17	607
None	126	25,601,588.17	3.94%	7.238	358	79.28	679
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	2,425	559,054,324.93	86.14%	7.254	358	77.83	623
Fixed Rate	544	89,970,644.17	13.86%	7.521	347	73.79	645
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
15/15 6 Mo LIBOR ARM	1	493,514.26	0.08%	6.000	357	77.34	701
2/13 6 Mo LIBOR ARM	7	589,239.66	0.09%	8.486	178	75.87	574
2/28 6 Mo LIBOR ARM	1,866	397,838,069.84	61.30%	7.489	358	77.25	612
3/27 6 Mo LIBOR ARM	135	29,889,687.48	4.61%	7.062	358	77.52	637
5YR IO 15/15 6 Mo LIBOR ARM	1	136,000.00	0.02%	5.950	357	76.40	648
5YR IO 2/28 6 Mo LIBOR ARM	378	121,547,279.83	18.73%	6.581	358	79.95	654
5YR IO 3/27 6 Mo LIBOR ARM	32	7,303,164.06	1.13%	6.395	358	75.63	662
6 Mo LIBOR ARM 30 Yr	5	1,257,369.80	0.19%	7.404	358	77.91	618
Fixed Rate 10 Yr	3	305,823.72	0.05%	9.116	118	70.18	563
Fixed Rate 15 Yr	31	3,850,477.83	0.59%	7.650	178	72.59	646
Fixed Rate 15 Yr Rate Reduction	1	51,762.65	0.01%	10.650	179	77.61	641
Fixed Rate 20 Yr	21	2,216,797.13	0.34%	7.744	238	72.23	652
Fixed Rate 30 Yr	467	77,615,048.71	11.96%	7.542	358	73.85	643
Fixed Rate 30 Yr 5YR IO	15	5,073,186.00	0.78%	6.670	359	75.62	687
Fixed Rate 30 Yr Rate Reduction	6	857,548.13	0.13%	8.784	359	67.84	543
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	426	134,059,629.89	20.66%	6.574	358	79.55	656
Not Interest Only	2,543	514,965,339.21	79.34%	7.478	356	76.68	618
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Prepayment Penalty Original T	Loans	Balance	Prin Bal	Average Gross Coupon	Average Stated Remaining Term	Average Combined Orig LTV	Average FICO
Prepay Penalty: 0 months	991	206,009,714.82	31.74%	7.563	355	76.65	618
Prepay Penalty: 12 months	278	82,882,616.43	12.77%	6.993	357	76.82	640
Prepay Penalty: 24 months	1,352	303,626,863.42	46.78%	7.177	358	78.09	624
Prepay Penalty: 30 months	2	341,381.96	0.05%	8.060	359	87.20	588
Prepay Penalty: 36 months	346	56,164,392.47	8.65%	7.344	351	75.75	643
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Lien	Loans	Balance	Prin Bal	Average Gross Coupon	Average Stated Remaining Term	Average Combined Orig LTV	Average FICO
First Lien	2,872	641,176,228.45	98.79%	7.254	356	77.25	626
Second Lien	97	7,848,740.65	1.21%	10.295	347	78.89	618
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Documentation Type	Loans	Balance	Prin Bal	Average Gross Coupon	Average Stated Remaining Term	Average Combined Orig LTV	Average FICO
Business Bank Statements	2	482,662.30	0.07%	6.347	358	80.00	646
Lite Documentation	39	9,378,735.11	1.45%	7.591	356	81.96	625
No Documentation	94	17,503,584.60	2.70%	7.113	357	80.27	704
Stated Income Documentation	2,834	621,659,987.09	95.78%	7.292	356	77.12	624
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Loan Purpose	Loans	Balance	Prin Bal	Average Gross Coupon	Average Stated Remaining Term	Average Combined Orig LTV	Average FICO
Cash Out Refinance	2,054	459,911,899.03	70.86%	7.318	356	75.41	614
Purchase	767	158,818,981.25	24.47%	7.169	357	83.12	665
Rate/Term Refinance	148	30,294,088.82	4.67%	7.520	352	74.93	608
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Property Type	Loans	Balance	Prin Bal	Average Gross Coupon	Average Stated Remaining Term	Average Combined Orig LTV	Average FICO
2-4 Units Attached	52	14,155,427.41	2.18%	7.196	357	79.38	651
2-4 Units Detached	301	77,348,612.77	11.92%	7.295	357	78.54	648
Condo High-Rise Attached	13	3,772,753.35	0.58%	7.194	358	81.19	653
Condo Low-Rise Attached	160	29,420,286.12	4.53%	7.391	358	79.97	640
Condo Low-Rise Detached	1	231,414.79	0.04%	6.900	357	78.64	609
Manufactured Housing	5	925,453.65	0.14%	6.575	357	72.08	686
PUD Attached	19	2,860,402.68	0.44%	7.612	358	76.81	623
PUD Detached	198	47,293,205.89	7.29%	7.395	357	79.32	627
Single Family Attached	39	7,750,162.87	1.19%	7.190	355	75.32	615
Single Family Detached	2,181	465,267,249.57	71.69%	7.278	356	76.63	620
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	309	53,429,578.57	8.23%	7.886	356	80.40	658
Primary	2,591	581,249,077.84	89.56%	7.239	356	76.93	622
Second Home	69	14,346,312.69	2.21%	7.187	358	79.67	658
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	182	36,490,588.01	5.62%	8.029	356	70.96	554
AA	355	76,316,313.35	11.76%	7.657	356	75.91	586
AA+	2,177	484,120,265.94	74.59%	7.017	356	78.55	645
B	184	38,508,068.24	5.93%	8.589	356	72.43	551
C	51	9,763,610.95	1.50%	9.365	357	71.11	548
CC	14	2,605,520.60	0.40%	9.962	356	60.39	541
NG	6	1,220,602.01	0.19%	7.858	351	82.50	656
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	13	2,038,321.73	0.31%	7.634	349	79.27	647
Arizona	37	5,192,382.95	0.80%	7.490	358	81.45	651
Arkansas	4	407,801.90	0.06%	8.023	358	85.28	632
California	602	171,070,697.63	26.36%	6.919	357	76.38	624
Colorado	38	6,850,535.01	1.06%	6.884	358	83.08	655
Connecticut	81	17,535,157.09	2.70%	7.052	356	78.15	631
Delaware	6	932,663.42	0.14%	7.488	358	80.81	603
Florida	285	48,029,517.01	7.40%	7.673	357	78.14	627
Georgia	58	9,369,434.61	1.45%	8.453	358	80.92	613
Hawaii	17	7,914,241.14	1.22%	6.765	358	75.75	642
Idaho	4	795,407.49	0.12%	8.053	357	80.87	616
Illinois	76	14,235,414.75	2.19%	7.828	355	78.79	604
Indiana	16	1,429,398.87	0.22%	8.330	358	78.25	630
Iowa	5	513,240.91	0.08%	8.773	358	81.38	578
Kansas	2	547,987.52	0.08%	6.323	357	79.10	701
Kentucky	13	1,732,614.97	0.27%	7.632	358	79.92	634
Louisiana	13	1,828,215.04	0.28%	8.160	343	75.17	603
Maine	42	6,624,817.77	1.02%	7.487	358	75.03	605
Maryland	50	10,697,520.83	1.65%	8.025	358	77.95	595
Massachusetts	255	68,842,424.25	10.61%	7.072	357	75.31	623
Michigan	100	13,685,939.88	2.11%	7.701	357	78.01	612
Minnesota	25	5,693,834.24	0.88%	7.450	358	80.12	630
Mississippi	3	439,837.83	0.07%	8.383	358	83.65	591
Missouri	17	2,321,958.95	0.36%	8.831	358	82.61	623
Montana	4	725,075.12	0.11%	8.058	357	73.87	595
Nevada	48	11,512,947.75	1.77%	7.340	358	79.49	628
New Hampshire	38	6,793,466.49	1.05%	6.988	358	76.45	630
New Jersey	142	35,064,156.01	5.40%	7.427	358	77.48	619
New York	337	95,888,340.28	14.77%	7.159	356	77.12	640
North Carolina	46	5,584,037.89	0.86%	8.297	356	79.79	618
North Dakota	2	218,723.15	0.03%	8.643	317	71.05	561
Ohio	47	5,732,369.93	0.88%	7.512	358	78.91	638
Oklahoma	6	654,963.06	0.10%	7.590	343	76.87	656
Oregon	16	2,657,877.18	0.41%	7.828	358	76.00	614
Pennsylvania	65	8,839,477.97	1.36%	7.417	350	80.31	637
Rhode Island	65	12,354,411.41	1.90%	6.965	356	73.80	625
South Carolina	19	3,357,840.98	0.52%	7.400	358	77.93	641
Tennessee	14	1,800,865.72	0.28%	7.574	358	82.72	648
Texas	210	29,145,682.93	4.49%	7.840	342	77.99	619
Utah	11	1,910,223.58	0.29%	6.739	358	82.59	670
Vermont	9	1,388,752.07	0.21%	7.224	325	79.63	650
Virginia	76	18,110,492.62	2.79%	7.845	357	76.92	611
Washington	25	4,239,108.76	0.65%	7.350	358	80.04	640
Wisconsin	23	3,424,502.90	0.53%	7.864	358	78.25	628
Wyoming	4	872,287.51	0.13%	8.890	357	83.57	571

Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626
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Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	2	830,258.13	0.15%	6.608	357	82.47	671
3.000 - 3.499	24	7,770,924.16	1.39%	5.709	358	68.57	686
3.500 - 3.999	108	32,594,467.98	5.83%	5.807	358	73.97	679
4.000 - 4.499	291	79,441,720.09	14.21%	6.234	358	75.23	663
4.500 - 4.999	454	112,851,332.30	20.19%	6.671	358	78.15	645
5.000 - 5.499	450	106,327,628.45	19.02%	7.136	358	80.42	628
5.500 - 5.999	402	88,071,869.10	15.75%	7.664	358	79.56	606
6.000 - 6.499	286	57,167,161.67	10.23%	8.073	357	78.66	589
6.500 - 6.999	192	37,723,623.27	6.75%	8.590	357	76.93	563
7.000 - 7.499	84	15,471,572.69	2.77%	9.004	357	76.79	545
7.500 - 7.999	54	9,141,591.70	1.64%	9.634	357	76.32	541
8.000 - 8.499	54	8,717,033.16	1.56%	10.372	358	73.47	532
8.500 - 8.999	13	1,409,700.62	0.25%	10.426	358	76.96	534
9.000 - 9.499	8	1,160,719.58	0.21%	10.733	357	75.77	540
9.500 - 9.999	2	212,397.84	0.04%	9.851	355	69.52	531
10.000 - 10.499	1	162,324.19	0.03%	10.990	358	65.00	513
Total	2,425	559,054,324.93	100.00%	7.254	358	77.83	623

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	1	336,743.87	0.06%	7.500	357	90.00	628
4.000 - 4.499	1	58,500.00	0.01%	5.625	354	65.00	712
4.500 - 4.999	10	2,895,121.84	0.52%	4.930	358	73.22	682
5.000 - 5.499	43	12,670,637.13	2.27%	5.334	358	75.86	678
5.500 - 5.999	191	57,553,987.26	10.29%	5.829	358	74.96	666
6.000 - 6.499	262	71,640,177.45	12.81%	6.265	358	77.59	654
6.500 - 6.999	480	125,724,801.76	22.49%	6.768	358	78.44	639
7.000 - 7.499	336	82,018,697.65	14.67%	7.255	358	79.36	624
7.500 - 7.999	402	88,594,364.99	15.85%	7.749	358	78.98	605
8.000 - 8.499	190	35,451,881.03	6.34%	8.236	357	78.06	593
8.500 - 8.999	231	41,851,921.91	7.49%	8.720	358	77.44	575
9.000 - 9.499	92	14,495,185.92	2.59%	9.237	356	76.02	549
9.500 - 9.999	87	12,442,578.46	2.23%	9.731	356	77.10	552
10.000 - 10.499	43	5,985,118.44	1.07%	10.195	358	75.64	537
10.500 - 10.999	29	4,391,066.96	0.79%	10.737	358	72.43	535
11.000 - 11.499	13	1,530,079.93	0.27%	11.189	358	77.21	520
11.500 - 11.999	12	1,203,580.49	0.22%	11.801	358	74.21	531
12.000 - 12.499	2	209,879.84	0.04%	12.023	359	82.41	512
Total	2,425	559,054,324.93	100.00%	7.254	358	77.83	623

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.500 - 10.999	10	2,895,121.84	0.52%	4.930	358	73.22	682
11.000 - 11.499	42	12,446,637.13	2.23%	5.310	358	75.79	678
11.500 - 11.999	188	57,249,476.72	10.24%	5.825	358	74.90	665
12.000 - 12.499	257	70,471,063.85	12.61%	6.264	358	77.58	654
12.500 - 12.999	480	125,106,468.07	22.38%	6.774	358	78.52	639
13.000 - 13.499	339	82,675,597.16	14.79%	7.241	358	79.17	624
13.500 - 13.999	397	87,296,447.63	15.62%	7.731	358	78.97	605
14.000 - 14.499	189	35,674,048.23	6.38%	8.188	357	78.28	594
14.500 - 14.999	241	44,468,190.75	7.95%	8.668	358	77.61	580
15.000 - 15.499	93	14,666,691.31	2.62%	9.222	356	76.01	549
15.500 - 15.999	87	12,486,500.41	2.23%	9.716	356	77.31	552
16.000 - 16.499	43	5,812,459.46	1.04%	10.186	358	76.02	537
16.500 - 16.999	30	4,549,617.47	0.81%	10.704	358	72.26	534
17.000 - 17.499	15	1,842,544.57	0.33%	11.053	358	75.47	525
17.500 - 17.999	12	1,203,580.49	0.22%	11.801	358	74.21	531
18.000 - 18.499	2	209,879.84	0.04%	12.023	359	82.41	512
Total	2,425	559,054,324.93	100.00%	7.254	358	77.83	623

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	12	3,490,839.36	0.62%	6.970	358	79.08	630
3.000	2,412	555,339,485.57	99.34%	7.256	358	77.82	623
4.000	1	224,000.00	0.04%	6.625	356	80.00	0
Total	2,425	559,054,324.93	100.00%	7.254	358	77.83	623

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	2,396	551,158,984.02	98.59%	7.253	358	77.83	623
1.500	27	7,269,178.47	1.30%	7.308	357	78.82	623
2.000	2	626,162.44	0.11%	7.023	356	70.66	570
Total	2,425	559,054,324.93	100.00%	7.254	358	77.83	623

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
08/01/05	1	548,626.20	0.10%	6.950	357	74.32	634
09/01/05	4	708,743.60	0.13%	7.756	359	80.69	605
03/01/06	3	558,923.18	0.10%	7.034	353	87.70	653
04/01/06	1	354,561.66	0.06%	8.500	348	65.00	527
05/01/06	2	623,604.24	0.11%	6.110	349	80.00	573
06/01/06	4	759,294.57	0.14%	7.991	350	78.92	545
07/01/06	1	302,451.46	0.05%	7.900	351	84.61	609
08/01/06	6	1,635,548.09	0.29%	8.013	352	83.69	624
09/01/06	9	1,556,843.48	0.28%	8.347	353	84.72	649
10/01/06	8	1,686,865.60	0.30%	7.662	354	70.65	575
11/01/06	41	10,277,163.06	1.84%	7.931	355	73.68	568
12/01/06	54	12,044,110.66	2.15%	7.207	356	76.84	618
12/20/06	1	138,422.37	0.02%	8.690	357	75.00	0
01/01/07	169	40,428,624.65	7.23%	7.366	357	80.45	612
01/14/07	1	251,666.32	0.05%	10.050	357	80.00	532
02/01/07	927	216,489,918.81	38.72%	7.224	357	77.94	621
02/28/07	1	593,299.71	0.11%	8.650	359	90.00	636
03/01/07	884	200,588,066.79	35.88%	7.277	359	77.31	624
04/01/07	139	31,685,224.68	5.67%	7.187	360	78.98	640
08/01/07	1	58,744.08	0.01%	9.750	352	35.76	510
09/01/07	2	438,380.38	0.08%	6.924	353	84.27	613
10/01/07	2	174,045.43	0.03%	7.859	354	74.96	712
11/01/07	4	918,789.34	0.16%	9.556	355	79.01	544
12/01/07	8	2,295,013.79	0.41%	7.713	356	81.70	586
01/01/08	13	3,069,545.50	0.55%	6.475	357	76.45	632
02/01/08	50	11,513,838.96	2.06%	6.787	357	77.70	651
03/01/08	79	16,545,699.36	2.96%	6.880	359	76.05	646
04/01/08	8	2,178,794.70	0.39%	6.650	360	77.90	682
02/01/20	2	629,514.26	0.11%	5.989	357	77.14	690
Total	2,425	559,054,324.93	100.00%	7.254	358	77.83	623

Option One Mortgage: Soundview 2005-OPT1

Non-Full Doc

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	20	998,018.52	0.15%	9.462	328	67.92	604
50,000.01 - 100,000.00	532	40,480,236.90	6.24%	8.748	350	75.06	613
100,000.01 - 150,000.00	593	74,940,666.25	11.55%	7.747	353	75.39	620
150,000.01 - 200,000.00	501	88,256,753.52	13.60%	7.377	356	75.55	623
200,000.01 - 250,000.00	370	82,915,620.65	12.78%	7.163	357	75.85	619
250,000.01 - 300,000.00	291	79,897,934.93	12.31%	7.207	357	77.38	619
300,000.01 - 350,000.00	225	73,190,861.10	11.28%	7.093	358	78.48	629
350,000.01 - 400,000.00	150	56,316,424.61	8.68%	6.926	358	77.95	629
400,000.01 - 450,000.00	95	40,247,385.19	6.20%	7.028	358	80.88	643
450,000.01 - 500,000.00	65	31,082,232.26	4.79%	6.894	358	81.93	648
500,000.01 - 550,000.00	41	21,465,010.16	3.31%	6.876	358	81.01	644
550,000.01 - 600,000.00	38	22,016,878.06	3.39%	7.288	358	81.34	628
600,000.01 - 650,000.00	10	6,276,916.27	0.97%	6.819	359	81.02	629
650,000.01 - 700,000.00	10	6,657,467.58	1.03%	6.926	359	79.93	655
700,000.01 - 750,000.00	10	7,322,510.70	1.13%	7.118	341	68.61	642
750,000.01 - 800,000.00	2	1,550,000.00	0.24%	5.942	358	75.21	593
800,000.01 - 850,000.00	4	3,358,000.00	0.52%	6.562	358	73.95	644
850,000.01 - 900,000.00	2	1,766,288.89	0.27%	7.066	358	72.05	616
900,000.01 - 950,000.00	3	2,735,746.69	0.42%	6.547	359	74.73	668
950,000.01 - 1,000,000.00	2	1,933,814.50	0.30%	7.532	358	73.81	555
1,000,000.01+	5	5,616,202.32	0.87%	6.320	359	72.65	610
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	10	2,895,121.84	0.45%	4.930	358	73.22	682
5.000 - 5.499	42	12,446,637.13	1.92%	5.310	358	75.79	678
5.500 - 5.999	232	67,129,374.08	10.34%	5.829	357	74.03	668
6.000 - 6.499	294	79,473,955.51	12.25%	6.261	356	76.96	657
6.500 - 6.999	584	149,674,577.38	23.06%	6.774	357	77.21	640
7.000 - 7.499	396	92,900,282.93	14.31%	7.256	357	78.82	627
7.500 - 7.999	490	104,133,919.18	16.04%	7.749	356	78.82	612
8.000 - 8.499	221	40,665,280.21	6.27%	8.238	356	78.08	599
8.500 - 8.999	283	48,075,856.10	7.41%	8.711	354	77.25	581
9.000 - 9.499	118	16,830,579.84	2.59%	9.244	352	76.43	558
9.500 - 9.999	115	14,817,648.83	2.28%	9.727	353	76.69	559
10.000 - 10.499	68	8,032,266.80	1.24%	10.198	358	75.90	556
10.500 - 10.999	57	6,554,008.45	1.01%	10.728	352	74.34	555
11.000 - 11.499	27	2,532,128.44	0.39%	11.174	355	77.50	545
11.500 - 11.999	26	2,420,810.24	0.37%	11.778	358	75.34	538
12.000 - 12.499	5	382,023.91	0.06%	12.081	340	81.71	528
13.000 - 13.499	1	60,498.23	0.01%	13.340	359	90.00	557
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	252	46,466,066.14	7.16%	8.795	356	70.92	512
525-549	252	51,526,791.60	7.94%	8.401	356	72.52	538
550-574	248	49,756,343.60	7.67%	7.845	357	72.04	562
575-599	300	62,087,396.49	9.57%	7.437	355	72.92	587
600-624	427	94,544,115.06	14.57%	7.159	356	77.04	612
625-649	459	106,799,634.75	16.46%	7.008	356	78.54	636
650-674	354	79,795,498.17	12.29%	6.852	356	79.21	662
675-699	301	73,121,376.79	11.27%	6.724	357	81.94	686
700+	348	79,635,613.60	12.27%	6.670	355	83.31	731
None	28	5,292,132.90	0.82%	8.227	354	73.61	0
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	129	19,822,626.75	3.05%	7.041	352	40.90	609
50.00- 54.99	65	11,701,584.74	1.80%	7.229	357	52.35	595
55.00- 59.99	79	16,886,040.63	2.60%	7.183	358	57.55	598
60.00- 64.99	172	37,097,721.88	5.72%	7.101	357	62.32	594
65.00- 69.99	201	46,897,240.20	7.23%	7.226	353	67.28	600
70.00- 74.99	285	65,534,164.00	10.10%	7.308	355	72.01	594
75.00- 79.99	333	74,168,218.46	11.43%	7.464	356	76.54	605
80.00	860	177,512,825.07	27.35%	7.277	357	80.00	630
80.01- 84.99	103	24,736,049.45	3.81%	7.175	357	83.41	647
85.00- 89.99	256	60,740,315.98	9.36%	7.378	358	85.82	637
90.00- 94.99	358	87,537,764.88	13.49%	7.315	356	90.21	665
95.00- 99.99	112	24,348,348.04	3.75%	7.255	358	95.12	698
100.00	16	2,042,069.02	0.31%	8.514	358	100.00	695
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	3	305,823.72	0.05%	9.116	118	70.18	563
180	39	4,491,480.14	0.69%	7.794	178	73.08	636
240	21	2,216,797.13	0.34%	7.744	238	72.23	652
360	2,906	642,010,868.11	98.92%	7.285	358	77.32	626
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	3	305,823.72	0.05%	9.116	118	70.18	563
121-180	39	4,491,480.14	0.69%	7.794	178	73.08	636
181-240	21	2,216,797.13	0.34%	7.744	238	72.23	652
301-360	2,906	642,010,868.11	98.92%	7.285	358	77.32	626
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	135	21,471,398.42	3.31%	7.560	353	77.25	629
20.01 -25.00	145	23,640,804.96	3.64%	7.481	358	75.15	628
25.01 -30.00	240	46,022,927.61	7.09%	7.298	355	76.43	630
30.01 -35.00	387	79,133,763.25	12.19%	7.243	357	76.01	625
35.01 -40.00	485	105,470,239.88	16.25%	7.203	355	77.12	629
40.01 -45.00	628	143,965,014.81	22.18%	7.246	357	78.75	627
45.01 -50.00	582	147,661,811.61	22.75%	7.265	356	77.79	620
50.01 -55.00	190	42,059,327.93	6.48%	7.499	356	74.78	605
55.01 -60.00	32	7,484,604.62	1.15%	7.709	354	73.38	608
60.01+	19	6,513,487.84	1.00%	7.642	355	77.17	607
None	126	25,601,588.17	3.94%	7.238	358	79.28	679
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	2,425	559,054,324.93	86.14%	7.254	358	77.83	623
Fixed Rate	544	89,970,644.17	13.86%	7.521	347	73.79	645
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
15/15 6 Mo LIBOR ARM	1	493,514.26	0.08%	6.000	357	77.34	701
2/13 6 Mo LIBOR ARM	7	589,239.66	0.09%	8.486	178	75.87	574
2/28 6 Mo LIBOR ARM	1,866	397,838,069.84	61.30%	7.489	358	77.25	612
3/27 6 Mo LIBOR ARM	135	29,889,687.48	4.61%	7.062	358	77.52	637
5YR IO 15/15 6 Mo LIBOR ARM	1	136,000.00	0.02%	5.950	357	76.40	648
5YR IO 2/28 6 Mo LIBOR ARM	378	121,547,279.83	18.73%	6.581	358	79.95	654
5YR IO 3/27 6 Mo LIBOR ARM	32	7,303,164.06	1.13%	6.395	358	75.63	662
6 Mo LIBOR ARM 30 Yr	5	1,257,369.80	0.19%	7.404	358	77.91	618
Fixed Rate 10 Yr	3	305,823.72	0.05%	9.116	118	70.18	563
Fixed Rate 15 Yr	31	3,850,477.83	0.59%	7.650	178	72.59	646
Fixed Rate 15 Yr Rate Reduction	1	51,762.65	0.01%	10.650	179	77.61	641
Fixed Rate 20 Yr	21	2,216,797.13	0.34%	7.744	238	72.23	652
Fixed Rate 30 Yr	467	77,615,048.71	11.96%	7.542	358	73.85	643
Fixed Rate 30 Yr 5YR IO	15	5,073,186.00	0.78%	6.670	359	75.62	687
Fixed Rate 30 Yr Rate Reduction	6	857,548.13	0.13%	8.784	359	67.84	543
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	426	134,059,629.89	20.66%	6.574	358	79.55	656
Not Interest Only	2,543	514,965,339.21	79.34%	7.478	356	76.68	618
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	991	206,009,714.82	31.74%	7.563	355	76.65	618
Prepay Penalty: 12 months	278	82,882,616.43	12.77%	6.993	357	76.82	640
Prepay Penalty: 24 months	1,352	303,626,863.42	46.78%	7.177	358	78.09	624
Prepay Penalty: 30 months	2	341,381.96	0.05%	8.060	359	87.20	588
Prepay Penalty: 36 months	346	56,164,392.47	8.65%	7.344	351	75.75	643
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	2,872	641,176,228.45	98.79%	7.254	356	77.25	626
Second Lien	97	7,848,740.65	1.21%	10.295	347	78.89	618
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Business Bank Statements	2	482,662.30	0.07%	6.347	358	80.00	646
Lite Documentation	39	9,378,735.11	1.45%	7.591	356	81.96	625
No Documentation	94	17,503,584.60	2.70%	7.113	357	80.27	704
Stated Income Documentation	2,834	621,659,987.09	95.78%	7.292	356	77.12	624
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	2,054	459,911,899.03	70.86%	7.318	356	75.41	614
Purchase	767	158,818,981.25	24.47%	7.169	357	83.12	665
Rate/Term Refinance	148	30,294,088.82	4.67%	7.520	352	74.93	608
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	52	14,155,427.41	2.18%	7.196	357	79.38	651
2-4 Units Detached	301	77,348,612.77	11.92%	7.295	357	78.54	648
Condo High-Rise Attached	13	3,772,753.35	0.58%	7.194	358	81.19	653
Condo Low-Rise Attached	160	29,420,286.12	4.53%	7.391	358	79.97	640
Condo Low-Rise Detached	1	231,414.79	0.04%	6.900	357	78.64	609
Manufactured Housing	5	925,453.65	0.14%	6.575	357	72.08	686
PUD Attached	19	2,860,402.68	0.44%	7.612	358	76.81	623
PUD Detached	198	47,293,205.89	7.29%	7.395	357	79.32	627
Single Family Attached	39	7,750,162.87	1.19%	7.190	355	75.32	615
Single Family Detached	2,181	465,267,249.57	71.69%	7.278	356	76.63	620
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	309	53,429,578.57	8.23%	7.886	356	80.40	658
Primary	2,591	581,249,077.84	89.56%	7.239	356	76.93	622
Second Home	69	14,346,312.69	2.21%	7.187	358	79.67	658
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	182	36,490,588.01	5.62%	8.029	356	70.96	554
AA	355	76,316,313.35	11.76%	7.657	356	75.91	586
AA+	2,177	484,120,265.94	74.59%	7.017	356	78.55	645
B	184	38,508,068.24	5.93%	8.589	356	72.43	551
C	51	9,763,610.95	1.50%	9.365	357	71.11	548
CC	14	2,605,520.60	0.40%	9.962	356	60.39	541
NG	6	1,220,602.01	0.19%	7.858	351	82.50	656
Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	13	2,038,321.73	0.31%	7.634	349	79.27	647
Arizona	37	5,192,382.95	0.80%	7.490	358	81.45	651
Arkansas	4	407,801.90	0.06%	8.023	358	85.28	632
California	602	171,070,697.63	26.36%	6.919	357	76.38	624
Colorado	38	6,850,535.01	1.06%	6.884	358	83.08	655
Connecticut	81	17,535,157.09	2.70%	7.052	356	78.15	631
Delaware	6	932,663.42	0.14%	7.488	358	80.81	603
Florida	285	48,029,517.01	7.40%	7.673	357	78.14	627
Georgia	58	9,389,434.61	1.45%	8.453	358	80.92	613
Hawaii	17	7,914,241.14	1.22%	6.765	358	75.75	642
Idaho	4	795,407.49	0.12%	8.053	357	80.87	616
Illinois	76	14,235,414.75	2.19%	7.828	355	78.79	604
Indiana	16	1,429,398.87	0.22%	8.330	358	78.25	630
Iowa	5	513,240.91	0.08%	8.773	358	81.38	578
Kansas	2	547,987.52	0.08%	6.323	357	79.10	701
Kentucky	13	1,732,614.97	0.27%	7.632	358	79.92	634
Louisiana	13	1,828,215.04	0.28%	8.160	343	75.17	603
Maine	42	6,624,817.77	1.02%	7.487	358	75.03	605
Maryland	50	10,697,520.83	1.65%	8.025	358	77.95	595
Massachusetts	255	68,842,424.25	10.61%	7.072	357	75.31	623
Michigan	100	13,685,939.88	2.11%	7.701	357	78.01	612
Minnesota	25	5,693,834.24	0.88%	7.450	358	80.12	630
Mississippi	3	439,837.83	0.07%	8.383	358	83.65	591
Missouri	17	2,321,958.95	0.36%	8.831	358	82.61	623
Montana	4	725,075.12	0.11%	8.058	357	73.87	595
Nevada	48	11,512,947.75	1.77%	7.340	358	79.49	628
New Hampshire	38	6,793,466.49	1.05%	6.988	358	76.45	630
New Jersey	142	35,064,156.01	5.40%	7.427	358	77.48	619
New York	337	95,888,340.28	14.77%	7.159	356	77.12	640
North Carolina	46	5,584,037.89	0.86%	8.297	356	79.79	618
North Dakota	2	218,723.15	0.03%	8.643	317	71.05	561
Ohio	47	5,732,369.93	0.88%	7.512	358	78.91	638
Oklahoma	6	654,963.06	0.10%	7.590	343	76.87	656
Oregon	16	2,657,877.18	0.41%	7.828	358	76.00	614
Pennsylvania	65	8,839,477.97	1.36%	7.417	350	80.31	637
Rhode Island	65	12,354,411.41	1.90%	6.965	356	73.80	625
South Carolina	19	3,357,840.98	0.52%	7.400	358	77.93	641
Tennessee	14	1,800,865.72	0.28%	7.574	358	82.72	648
Texas	210	29,145,682.93	4.49%	7.840	342	77.99	619
Utah	11	1,910,223.58	0.29%	6.739	358	82.59	670
Vermont	9	1,388,752.07	0.21%	7.224	325	79.63	650
Virginia	76	18,110,492.62	2.79%	7.845	357	76.92	611
Washington	25	4,239,108.76	0.65%	7.350	358	80.04	640
Wisconsin	23	3,424,502.90	0.53%	7.864	358	78.25	628
Wyoming	4	872,287.51	0.13%	8.890	357	83.57	571

Total	2,969	649,024,969.10	100.00%	7.291	356	77.27	626
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Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	2	830,258.13	0.15%	6.608	357	82.47	671
3.000 - 3.499	24	7,770,924.16	1.39%	5.709	358	68.57	686
3.500 - 3.999	108	32,594,467.98	5.83%	5.807	358	73.97	679
4.000 - 4.499	291	79,441,720.09	14.21%	6.234	358	75.23	663
4.500 - 4.999	454	112,851,332.30	20.19%	6.671	358	78.15	645
5.000 - 5.499	450	106,327,628.45	19.02%	7.136	358	80.42	628
5.500 - 5.999	402	88,071,869.10	15.75%	7.664	358	79.56	606
6.000 - 6.499	286	57,167,161.67	10.23%	8.073	357	78.66	589
6.500 - 6.999	192	37,723,623.27	6.75%	8.590	357	76.93	563
7.000 - 7.499	84	15,471,572.69	2.77%	9.004	357	76.79	545
7.500 - 7.999	54	9,141,591.70	1.64%	9.634	357	76.32	541
8.000 - 8.499	54	8,717,033.16	1.56%	10.372	358	73.47	532
8.500 - 8.999	13	1,409,700.62	0.25%	10.426	358	76.96	534
9.000 - 9.499	8	1,160,719.58	0.21%	10.733	357	75.77	540
9.500 - 9.999	2	212,397.84	0.04%	9.851	355	69.52	531
10.000 - 10.499	1	162,324.19	0.03%	10.990	358	65.00	513
Total	2,425	559,054,324.93	100.00%	7.254	358	77.83	623

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	1	336,743.87	0.06%	7.500	357	90.00	628
4.000 - 4.499	1	58,500.00	0.01%	5.625	354	65.00	712
4.500 - 4.999	10	2,895,121.84	0.52%	4.930	358	73.22	682
5.000 - 5.499	43	12,670,637.13	2.27%	5.334	358	75.86	678
5.500 - 5.999	191	57,553,987.26	10.29%	5.829	358	74.96	666
6.000 - 6.499	262	71,640,177.45	12.81%	6.265	358	77.59	654
6.500 - 6.999	480	125,724,801.76	22.49%	6.768	358	78.44	639
7.000 - 7.499	336	82,018,697.65	14.67%	7.255	358	79.36	624
7.500 - 7.999	402	88,594,364.99	15.85%	7.749	358	78.98	605
8.000 - 8.499	190	35,451,881.03	6.34%	8.236	357	78.06	593
8.500 - 8.999	231	41,851,921.91	7.49%	8.720	358	77.44	575
9.000 - 9.499	92	14,495,185.92	2.59%	9.237	356	76.02	549
9.500 - 9.999	87	12,442,578.46	2.23%	9.731	356	77.10	552
10.000 - 10.499	43	5,985,118.44	1.07%	10.195	358	75.64	537
10.500 - 10.999	29	4,391,066.96	0.79%	10.737	358	72.43	535
11.000 - 11.499	13	1,530,079.93	0.27%	11.189	358	77.21	520
11.500 - 11.999	12	1,203,580.49	0.22%	11.801	358	74.21	531
12.000 - 12.499	2	209,879.84	0.04%	12.023	359	82.41	512
Total	2,425	559,054,324.93	100.00%	7.254	358	77.83	623

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.500 - 10.999	10	2,895,121.84	0.52%	4.930	358	73.22	682
11.000 - 11.499	42	12,446,637.13	2.23%	5.310	358	75.79	678
11.500 - 11.999	188	57,249,476.72	10.24%	5.825	358	74.90	665
12.000 - 12.499	257	70,471,063.85	12.61%	6.264	358	77.58	654
12.500 - 12.999	480	125,106,468.07	22.38%	6.774	358	78.52	639
13.000 - 13.499	339	82,675,597.16	14.79%	7.241	358	79.17	624
13.500 - 13.999	397	87,296,447.63	15.62%	7.731	358	78.97	605
14.000 - 14.499	189	35,674,048.23	6.38%	8.188	357	78.28	594
14.500 - 14.999	241	44,468,190.75	7.95%	8.668	358	77.61	580
15.000 - 15.499	93	14,666,691.31	2.62%	9.222	356	76.01	549
15.500 - 15.999	87	12,486,500.41	2.23%	9.716	356	77.31	552
16.000 - 16.499	43	5,812,459.46	1.04%	10.186	358	76.02	537
16.500 - 16.999	30	4,549,617.47	0.81%	10.704	358	72.26	534
17.000 - 17.499	15	1,842,544.57	0.33%	11.053	358	75.47	525
17.500 - 17.999	12	1,203,580.49	0.22%	11.801	358	74.21	531
18.000 - 18.499	2	209,879.84	0.04%	12.023	359	82.41	512
Total	2,425	559,054,324.93	100.00%	7.254	358	77.83	623

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	12	3,490,839.36	0.62%	6.970	358	79.08	630
3.000	2,412	555,339,485.57	99.34%	7.256	358	77.82	623
4.000	1	224,000.00	0.04%	6.625	356	80.00	0
Total	2,425	559,054,324.93	100.00%	7.254	358	77.83	623

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	2,396	551,158,984.02	98.59%	7.253	358	77.83	623
1.500	27	7,269,178.47	1.30%	7.308	357	78.82	623
2.000	2	626,162.44	0.11%	7.023	356	70.66	570
Total	2,425	559,054,324.93	100.00%	7.254	358	77.83	623

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
08/01/05	1	548,626.20	0.10%	6.950	357	74.32	634
09/01/05	4	708,743.60	0.13%	7.756	359	80.69	605
03/01/06	3	558,923.18	0.10%	7.034	353	87.70	653
04/01/06	1	354,561.66	0.06%	8.500	348	65.00	527
05/01/06	2	623,604.24	0.11%	6.110	349	80.00	573
06/01/06	4	759,294.57	0.14%	7.991	350	78.92	545
07/01/06	1	302,451.46	0.05%	7.900	351	84.61	609
08/01/06	6	1,635,548.09	0.29%	8.013	352	83.69	624
09/01/06	9	1,556,843.48	0.28%	8.347	353	84.72	649
10/01/06	8	1,686,865.60	0.30%	7.662	354	70.65	575
11/01/06	41	10,277,163.06	1.84%	7.931	355	73.68	568
12/01/06	54	12,044,110.66	2.15%	7.207	356	76.84	618
12/20/06	1	138,422.37	0.02%	8.690	357	75.00	0
01/01/07	169	40,428,624.65	7.23%	7.366	357	80.45	612
01/14/07	1	251,666.32	0.05%	10.050	357	80.00	532
02/01/07	927	216,489,918.81	38.72%	7.224	357	77.94	621
02/28/07	1	593,299.71	0.11%	8.650	359	90.00	636
03/01/07	884	200,588,066.79	35.88%	7.277	359	77.31	624
04/01/07	139	31,685,224.68	5.67%	7.187	360	78.98	640
08/01/07	1	58,744.08	0.01%	9.750	352	35.76	510
09/01/07	2	438,380.38	0.08%	6.924	353	84.27	613
10/01/07	2	174,045.43	0.03%	7.859	354	74.96	712
11/01/07	4	918,789.34	0.16%	9.556	355	79.01	544
12/01/07	8	2,295,013.79	0.41%	7.713	356	81.70	586
01/01/08	13	3,069,545.50	0.55%	6.475	357	76.45	632
02/01/08	50	11,513,838.96	2.06%	6.787	357	77.70	651
03/01/08	79	16,545,699.36	2.96%	6.880	359	76.05	646
04/01/08	8	2,178,794.70	0.39%	6.650	360	77.90	682
02/01/20	2	629,514.26	0.11%	5.989	357	77.14	690
Total	2,425	559,054,324.93	100.00%	7.254	358	77.83	623

Option One Mortgage: Soundview 2005-OPT1

Non-Interest Only Loans

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	72	3,593,843.99	0.30%	9.064	336	66.86	585
50,000.01 - 100,000.00	1,997	149,535,407.53	12.37%	8.599	350	78.32	599
100,000.01 - 150,000.00	1,823	227,104,809.29	18.79%	7.758	355	78.35	604
150,000.01 - 200,000.00	1,200	208,914,723.31	17.28%	7.423	356	76.30	600
200,000.01 - 250,000.00	747	167,134,933.85	13.83%	7.244	357	77.21	597
250,000.01 - 300,000.00	450	123,179,417.34	10.19%	7.316	357	78.10	602
300,000.01 - 350,000.00	307	99,956,164.59	8.27%	7.171	357	78.71	609
350,000.01 - 400,000.00	187	70,221,941.37	5.81%	7.148	357	78.36	609
400,000.01 - 450,000.00	108	45,895,920.85	3.80%	7.137	358	79.57	626
450,000.01 - 500,000.00	65	31,021,592.24	2.57%	7.089	355	82.32	629
500,000.01 - 550,000.00	42	22,013,992.73	1.82%	6.965	358	82.14	627
550,000.01 - 600,000.00	42	24,358,779.94	2.02%	7.373	357	81.16	613
600,000.01 - 650,000.00	14	8,769,249.63	0.73%	7.062	358	76.90	609
650,000.01 - 700,000.00	8	5,319,829.23	0.44%	6.949	358	78.35	653
700,000.01 - 750,000.00	13	9,448,223.02	0.78%	7.193	344	72.12	606
750,000.01 - 800,000.00	1	781,900.92	0.06%	7.250	356	63.56	551
800,000.01 - 850,000.00	1	803,160.23	0.07%	7.400	357	70.00	566
850,000.01 - 900,000.00	2	1,766,288.89	0.15%	7.066	358	72.05	616
900,000.01 - 950,000.00	3	2,778,063.31	0.23%	6.722	359	72.83	622
950,000.01 - 1,000,000.00	3	2,952,160.47	0.24%	7.625	357	71.89	557
1,000,000.01+	3	3,297,411.35	0.27%	6.774	359	66.81	618
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	21	5,820,811.37	0.46%	4.914	358	72.82	672
5.000 - 5.499	82	19,258,336.47	1.59%	5.306	357	74.62	654
5.500 - 5.999	370	87,436,576.49	7.23%	5.824	356	73.17	651
6.000 - 6.499	564	123,878,846.36	10.25%	6.272	354	75.40	635
6.500 - 6.999	1,133	230,916,446.29	19.10%	6.774	356	77.37	623
7.000 - 7.499	919	173,803,025.64	14.38%	7.250	356	78.38	608
7.500 - 7.999	1,242	214,496,365.53	17.74%	7.746	356	79.76	597
8.000 - 8.499	720	105,463,225.17	8.72%	8.232	356	80.00	584
8.500 - 8.999	829	115,548,999.58	9.56%	8.731	353	79.96	572
9.000 - 9.499	371	45,035,505.74	3.73%	9.235	354	79.10	557
9.500 - 9.999	347	37,814,456.54	3.13%	9.729	353	79.40	555
10.000 - 10.499	182	19,761,254.57	1.63%	10.217	356	77.49	553
10.500 - 10.999	148	14,476,699.83	1.20%	10.742	349	77.16	551
11.000 - 11.499	82	8,087,127.49	0.67%	11.195	356	76.13	545
11.500 - 11.999	62	5,649,800.44	0.47%	11.750	357	74.05	538
12.000 - 12.499	11	1,175,656.55	0.10%	12.170	353	69.87	528
12.500 - 12.999	4	364,181.79	0.03%	12.677	355	58.70	536
13.000 - 13.499	1	60,498.23	0.01%	13.340	359	90.00	557
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	765	124,667,283.08	10.33%	8.657	357	73.23	512
525-549	806	140,618,298.70	11.63%	8.263	356	74.24	538
550-574	874	149,955,601.89	12.40%	7.813	356	75.83	562
575-599	1,048	164,765,680.48	13.63%	7.579	355	77.57	587
600-624	1,124	183,127,518.50	15.15%	7.294	355	79.47	612
625-649	937	159,614,000.30	13.20%	7.054	355	79.26	637
650-674	620	111,610,701.78	9.23%	6.905	355	80.21	661
675-699	400	78,673,997.56	6.51%	6.828	355	82.01	685
700+	444	86,154,720.05	7.13%	6.778	354	83.36	731
None	70	9,460,011.74	0.78%	8.455	356	72.80	0
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	280	37,699,019.16	3.12%	7.237	349	40.93	584
50.00- 54.99	134	21,931,002.05	1.81%	7.217	355	52.43	583
55.00- 59.99	189	34,997,190.54	2.90%	7.285	352	57.62	583
60.00- 64.99	334	63,498,131.74	5.25%	7.247	355	62.45	582
65.00- 69.99	436	81,809,714.78	6.77%	7.589	353	66.98	578
70.00- 74.99	545	109,331,431.43	9.04%	7.388	355	71.90	586
75.00- 79.99	698	129,425,978.06	10.71%	7.598	355	76.55	586
80.00	2,180	331,624,649.46	27.43%	7.463	356	80.00	611
80.01- 84.99	220	40,926,295.55	3.39%	7.449	357	83.36	614
85.00- 89.99	605	106,782,918.87	8.83%	7.654	357	85.86	610
90.00- 94.99	797	149,843,922.05	12.40%	7.602	356	90.34	630
95.00- 99.99	583	91,610,946.88	7.58%	7.861	356	95.06	629
100.00	87	9,366,613.51	0.77%	8.775	353	100.00	657
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	8	610,348.73	0.05%	8.821	119	68.83	568
180	114	11,924,854.07	0.99%	7.745	178	70.70	629
240	56	5,348,882.78	0.44%	8.134	238	75.02	623
360	6,910	1,190,963,728.50	98.52%	7.519	358	78.03	604
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	8	610,348.73	0.05%	8.821	119	68.83	568
121-180	114	11,924,854.07	0.99%	7.745	178	70.70	629
181-240	56	5,348,882.78	0.44%	8.134	238	75.02	623
301-360	6,910	1,190,963,728.50	98.52%	7.519	358	78.03	604
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	341	44,666,101.56	3.69%	7.726	352	75.78	607
20.01 -25.00	413	54,653,965.94	4.52%	7.654	354	75.96	602
25.01 -30.00	667	97,525,861.67	8.07%	7.578	354	76.52	601
30.01 -35.00	860	136,546,516.66	11.30%	7.496	355	76.59	604
35.01 -40.00	1,076	179,170,504.64	14.82%	7.469	354	77.61	605
40.01 -45.00	1,291	230,713,450.85	19.09%	7.487	356	78.74	606
45.01 -50.00	1,333	256,176,206.03	21.19%	7.487	356	78.60	604
50.01 -55.00	769	142,836,904.42	11.82%	7.617	356	79.07	596
55.01 -60.00	162	31,346,377.30	2.59%	7.490	355	78.38	596
60.01+	44	10,486,437.00	0.87%	7.764	356	79.82	605
None	132	24,725,488.01	2.05%	7.367	357	79.32	668
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	5,515	979,504,420.53	81.03%	7.501	357	78.53	600
Fixed Rate	1,573	229,343,393.55	18.97%	7.627	346	75.40	626
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
15/15 6 Mo LIBOR ARM	3	885,123.18	0.07%	6.217	357	82.19	681
2/13 6 Mo LIBOR ARM	15	1,407,120.64	0.12%	7.979	178	73.08	581
2/28 6 Mo LIBOR ARM	5,164	915,131,240.37	75.70%	7.529	358	78.55	598
3/12 6 Mo LIBOR ARM	1	50,913.50	0.00%	9.650	178	90.00	562
3/27 6 Mo LIBOR ARM	319	59,558,642.01	4.93%	7.097	358	78.22	624
6 Mo LIBOR ARM 30 Yr	13	2,471,380.83	0.20%	7.149	358	81.26	617
Fixed Rate 10 Yr	8	610,348.73	0.05%	8.821	119	68.83	568
Fixed Rate 15 Yr	97	10,415,057.28	0.86%	7.689	178	70.25	635
Fixed Rate 15 Yr Rate Reduction	1	51,762.65	0.00%	10.650	179	77.61	641
Fixed Rate 20 Yr	53	4,981,027.77	0.41%	8.169	238	74.84	623
Fixed Rate 20 Yr Rate Reduction	3	367,855.01	0.03%	7.652	238	77.45	613
Fixed Rate 30 Yr	1,385	209,872,773.56	17.36%	7.587	358	75.78	626
Fixed Rate 30 Yr Rate Reduction	26	3,044,568.55	0.25%	8.983	359	68.73	558
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Not Interest Only	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

				Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal				
Prepay Penalty: 0 months	2,313	403,413,891.24	33.37%	7.612	354	76.91	602
Prepay Penalty: 12 months	483	120,601,183.35	9.98%	7.126	356	76.84	624
Prepay Penalty: 24 months	3,284	537,243,844.57	44.44%	7.546	358	79.21	597
Prepay Penalty: 30 months	5	1,046,945.47	0.09%	8.252	359	84.73	557
Prepay Penalty: 36 months	1,022	146,458,071.77	12.12%	7.531	350	76.95	624
Prepay Penalty: 60 months	1	83,877.68	0.01%	9.600	357	75.00	501
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

				Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal				
First Lien	6,897	1,193,902,942.66	98.76%	7.491	355	77.86	604
Second Lien	191	14,944,871.42	1.24%	10.222	346	83.93	614
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

				Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal				
Business Bank Statements	2	482,662.30	0.04%	6.347	358	80.00	646
Full Documentation	4,545	693,882,474.87	57.40%	7.560	355	78.87	594
Lite Documentation	37	8,305,085.11	0.69%	7.711	356	81.02	617
No Documentation	89	16,558,434.60	1.37%	7.117	357	79.96	703
Stated Income Documentation	2,415	489,619,157.20	40.50%	7.487	356	76.49	615
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

				Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal				
Cash Out Refinance	4,546	818,176,465.28	67.68%	7.499	355	75.80	595
Purchase	2,011	298,794,499.03	24.72%	7.494	357	83.77	636
Rate/Term Refinance	531	91,876,849.77	7.60%	7.858	353	77.96	586
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

				Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal				
2-4 Units Attached	87	21,965,556.96	1.82%	7.313	354	77.75	642
2-4 Units Detached	524	119,558,616.33	9.89%	7.409	356	78.14	631
Condo High-Rise Attached	19	4,327,923.62	0.36%	7.114	337	76.97	635
Condo Low-Rise Attached	306	48,277,873.41	3.99%	7.439	358	78.99	615
Condo Low-Rise Detached	4	790,847.50	0.07%	6.381	357	83.97	638
Manufactured Housing	124	14,623,860.40	1.21%	7.370	350	79.82	649
PUD Attached	45	6,054,120.79	0.50%	7.817	358	79.78	597
PUD Detached	455	90,999,826.65	7.53%	7.534	356	79.89	603
Single Family Attached	108	16,923,923.57	1.40%	7.359	357	76.78	603
Single Family Detached	5,416	885,325,264.85	73.24%	7.556	355	77.63	599
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	549	87,990,826.49	7.28%	7.942	356	81.61	654
Primary	6,428	1,098,646,605.34	90.88%	7.497	355	77.61	600
Second Home	111	22,210,382.25	1.84%	7.235	355	79.30	638
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	555	97,500,634.91	8.07%	7.887	356	74.33	552
AA	924	161,105,459.31	13.33%	7.773	355	77.89	571
AA+	4,784	810,676,697.61	67.06%	7.216	355	79.47	627
AAA	1	49,903.70	0.00%	8.250	357	79.37	552
B	466	78,806,637.58	6.52%	8.384	356	73.38	546
C	189	33,394,866.69	2.76%	8.939	356	71.85	550
CC	154	24,844,387.46	2.06%	9.941	357	64.40	542
NG	15	2,469,226.82	0.20%	7.656	353	83.31	639
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	70	7,519,034.11	0.62%	8.227	352	83.79	605
Alaska	1	74,662.02	0.01%	10.600	357	66.15	0
Arizona	121	19,062,743.96	1.58%	7.498	358	81.94	606
Arkansas	24	2,672,449.15	0.22%	8.518	352	87.73	580
California	837	196,808,692.76	16.28%	7.256	356	74.22	594
Colorado	114	18,732,763.16	1.55%	7.167	357	84.34	608
Connecticut	179	32,443,467.52	2.68%	7.243	356	77.90	609
Delaware	17	2,447,318.97	0.20%	7.404	354	80.00	596
District of Columbia	1	113,053.08	0.01%	10.300	360	65.00	540
Florida	581	84,534,147.47	6.99%	7.768	356	78.79	611
Georgia	173	22,089,084.89	1.83%	8.519	356	81.38	603
Hawaii	28	9,389,652.71	0.78%	7.266	357	76.79	620
Idaho	29	3,135,569.55	0.26%	7.527	349	82.30	613
Illinois	256	41,061,159.37	3.40%	7.909	357	80.13	587
Indiana	79	8,014,317.61	0.66%	8.033	356	83.54	612
Iowa	29	2,788,717.15	0.23%	8.779	358	82.53	574
Kansas	18	2,288,711.79	0.19%	7.582	354	83.41	621
Kentucky	57	6,233,218.30	0.52%	7.568	358	83.69	620
Louisiana	51	5,941,107.32	0.49%	8.112	350	81.50	598
Maine	102	15,612,519.38	1.29%	7.194	358	78.78	606
Maryland	138	26,004,687.70	2.15%	7.927	356	77.00	585
Massachusetts	503	122,798,685.55	10.16%	7.033	357	74.79	605
Michigan	353	42,481,595.49	3.51%	7.792	356	81.15	597
Minnesota	64	10,126,187.28	0.84%	7.743	357	78.83	583
Mississippi	12	1,420,925.95	0.12%	8.773	351	85.09	585
Missouri	93	10,374,584.17	0.86%	8.255	358	80.74	605
Montana	13	1,992,701.93	0.16%	7.579	357	79.38	616
Nebraska	13	1,267,741.00	0.10%	8.296	358	86.20	587
Nevada	103	21,738,347.98	1.80%	7.405	357	77.23	602
New Hampshire	77	12,908,578.02	1.07%	7.116	353	78.37	608
New Jersey	287	60,979,299.83	5.04%	7.483	357	75.59	601
New York	594	144,625,271.94	11.96%	7.285	355	76.83	623
North Carolina	172	19,898,333.48	1.65%	8.153	355	82.54	599
North Dakota	3	384,850.14	0.03%	8.150	334	79.23	563
Ohio	233	25,545,138.40	2.11%	7.840	356	83.40	611
Oklahoma	29	2,537,652.34	0.21%	8.334	349	83.01	612
Oregon	52	8,638,512.62	0.71%	7.682	358	80.13	617
Pennsylvania	230	28,771,286.30	2.38%	7.597	353	80.66	610
Rhode Island	110	21,726,108.26	1.80%	7.055	356	74.61	611
South Carolina	66	8,562,111.20	0.71%	7.538	354	80.29	620
Tennessee	102	10,101,624.74	0.84%	8.362	353	82.35	597
Texas	601	72,469,290.63	5.99%	7.986	346	79.91	602
Utah	35	4,446,300.38	0.37%	6.817	357	81.12	633
Vermont	32	4,798,261.24	0.40%	7.069	348	77.68	621
Virginia	222	38,457,339.22	3.18%	7.876	355	78.73	596
Washington	88	12,336,371.36	1.02%	7.424	358	81.43	608
West Virginia	2	166,779.83	0.01%	8.582	359	78.07	552
Wisconsin	71	9,324,846.30	0.77%	8.053	358	81.68	607
Wyoming	23	3,001,810.53	0.25%	7.484	358	80.82	610
Total	7,088	1,208,847,814.08	100.00%	7.525	355	77.94	604

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Gross Margin							
2.500 - 2.999	3	943,382.13	0.10%	6.440	357	82.18	666
3.000 - 3.499	48	11,230,480.95	1.15%	5.562	357	72.15	668
3.500 - 3.999	174	37,381,473.54	3.82%	5.825	358	72.30	655
4.000 - 4.499	516	107,413,579.31	10.97%	6.286	357	74.57	643
4.500 - 4.999	834	161,087,065.07	16.45%	6.720	358	77.51	626
5.000 - 5.499	1,006	185,144,394.05	18.90%	7.188	358	79.85	609
5.500 - 5.999	975	172,049,362.86	17.56%	7.667	358	81.33	594
6.000 - 6.499	721	117,122,179.46	11.96%	8.101	357	80.59	573
6.500 - 6.999	564	90,159,465.70	9.20%	8.613	357	79.14	554
7.000 - 7.499	284	42,491,342.29	4.34%	8.991	357	78.67	544
7.500 - 7.999	177	25,667,677.59	2.62%	9.542	357	78.57	539
8.000 - 8.499	144	20,282,367.74	2.07%	10.373	357	74.71	534
8.500 - 8.999	37	4,189,102.00	0.43%	10.385	358	76.53	531
9.000 - 9.499	25	3,496,551.16	0.36%	10.949	357	66.63	535
9.500 - 9.999	6	683,672.49	0.07%	10.707	357	67.49	529
10.000 - 10.499	1	162,324.19	0.02%	10.990	358	65.00	513
Total	5,515	979,504,420.53	100.00%	7.501	357	78.53	600

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Minimum Interest Rate							
2.500 - 2.999	1	336,743.87	0.03%	7.500	357	90.00	628
4.500 - 4.999	22	5,848,277.35	0.60%	4.923	358	73.10	677
5.000 - 5.499	81	19,030,870.49	1.94%	5.308	357	74.56	652
5.500 - 5.999	279	65,981,164.59	6.74%	5.827	358	75.33	645
6.000 - 6.499	458	99,615,007.33	10.17%	6.284	357	76.28	630
6.500 - 6.999	884	182,989,946.75	18.68%	6.770	357	78.35	619
7.000 - 7.499	756	146,353,184.83	14.94%	7.246	358	78.96	604
7.500 - 7.999	1,002	177,406,334.17	18.11%	7.744	358	80.34	592
8.000 - 8.499	584	88,053,926.93	8.99%	8.230	357	80.58	580
8.500 - 8.999	648	95,620,367.91	9.76%	8.733	357	80.18	566
9.000 - 9.499	266	35,248,920.78	3.60%	9.235	357	77.80	547
9.500 - 9.999	260	30,300,972.16	3.09%	9.733	356	79.30	549
10.000 - 10.499	110	13,740,132.83	1.40%	10.216	358	76.47	539
10.500 - 10.999	78	9,276,448.43	0.95%	10.743	358	73.65	532
11.000 - 11.499	48	5,696,988.93	0.58%	11.184	356	73.09	529
11.500 - 11.999	30	2,932,219.93	0.30%	11.747	358	69.20	529
12.000 - 12.499	7	938,546.68	0.10%	12.157	359	68.20	526
12.500 - 12.999	1	134,366.57	0.01%	12.600	352	41.54	533
Total	5,515	979,504,420.53	100.00%	7.501	357	78.53	600

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Maximum Interest Rate							
10.500 - 10.999	22	5,848,277.35	0.60%	4.923	358	73.10	677
11.000 - 11.499	80	18,817,865.68	1.92%	5.311	357	74.50	653
11.500 - 11.999	272	64,941,919.19	6.63%	5.805	358	75.10	645
12.000 - 12.499	445	96,149,974.40	9.82%	6.273	357	76.15	631
12.500 - 12.999	883	182,414,930.92	18.62%	6.774	358	78.46	619
13.000 - 13.499	754	146,452,319.23	14.95%	7.228	358	79.00	605
13.500 - 13.999	997	176,359,164.08	18.00%	7.731	358	80.34	592
14.000 - 14.499	593	90,373,917.57	9.23%	8.191	357	80.40	579
14.500 - 14.999	659	98,580,451.52	10.06%	8.698	357	80.21	568
15.000 - 15.499	266	35,269,483.29	3.60%	9.223	357	77.78	547
15.500 - 15.999	263	30,669,213.72	3.13%	9.708	356	79.35	549
16.000 - 16.499	111	13,757,914.72	1.40%	10.186	358	76.67	538
16.500 - 16.999	80	9,516,085.91	0.97%	10.681	358	74.02	532
17.000 - 17.499	49	5,897,606.94	0.60%	11.141	356	72.93	530
17.500 - 17.999	32	3,270,536.13	0.33%	11.658	358	68.49	529
18.000 - 18.499	8	1,050,393.31	0.11%	12.061	359	67.79	525
18.500 - 18.999	1	134,366.57	0.01%	12.600	352	41.54	533
Total	5,515	979,504,420.53	100.00%	7.501	357	78.53	600

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Initial Periodic Rate Cap							
1.000	20	4,328,461.59	0.44%	7.054	357	79.16	608
2.000	2	564,633.04	0.06%	6.696	354	65.64	559
3.000	5,493	974,611,325.90	99.50%	7.504	357	78.54	599
Total	5,515	979,504,420.53	100.00%	7.501	357	78.53	600

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	5,458	966,229,373.95	98.64%	7.503	357	78.55	600
1.500	54	12,594,601.00	1.29%	7.395	357	77.10	579
2.000	3	680,445.58	0.07%	7.312	356	71.41	569
Total	5,515	979,504,420.53	100.00%	7.501	357	78.53	600

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
06/01/05	1	96,667.05	0.01%	8.550	338	85.00	646
07/01/05	2	691,926.91	0.07%	5.880	357	85.89	654
08/01/05	5	875,872.72	0.09%	7.376	357	77.33	610
09/01/05	6	903,581.20	0.09%	7.900	359	81.51	597
03/01/06	4	873,550.23	0.09%	7.963	347	70.72	585
04/01/06	6	1,050,586.82	0.11%	7.949	348	70.38	535
05/01/06	2	623,604.24	0.06%	6.110	349	80.00	573
06/01/06	13	1,990,374.16	0.20%	7.328	350	82.87	592
07/01/06	8	1,493,373.54	0.15%	7.940	351	75.69	565
08/01/06	17	3,338,379.54	0.34%	7.649	352	80.69	617
09/01/06	23	3,912,907.45	0.40%	8.086	353	77.42	590
10/01/06	20	4,202,152.31	0.43%	8.333	354	75.22	546
11/01/06	89	20,581,530.34	2.10%	8.076	355	76.45	561
12/01/06	170	33,331,605.12	3.40%	7.538	356	78.30	585
12/20/06	2	245,303.58	0.03%	9.065	357	79.36	0
01/01/07	452	86,847,767.50	8.87%	7.467	356	80.73	594
01/14/07	1	251,666.32	0.03%	10.050	357	80.00	532
01/18/07	1	94,889.48	0.01%	8.375	358	80.00	669
01/24/07	1	81,477.09	0.01%	9.440	357	80.00	525
02/01/07	2,164	397,335,700.69	40.56%	7.422	357	78.64	598
02/08/07	1	118,641.07	0.01%	9.850	359	95.00	0
02/24/07	1	149,791.40	0.02%	7.840	359	52.63	551
02/28/07	1	593,299.71	0.06%	8.650	359	90.00	636
03/01/07	1,918	316,370,611.01	32.30%	7.597	358	78.18	603
03/04/07	2	809,869.86	0.08%	6.965	360	54.41	574
03/11/07	1	100,851.60	0.01%	7.950	360	80.00	604
03/15/07	1	128,298.84	0.01%	7.200	360	80.00	560
04/01/07	281	42,032,501.95	4.29%	7.708	360	77.85	602
06/01/07	2	529,605.88	0.05%	7.310	350	82.64	539
08/01/07	1	58,744.08	0.01%	9.750	352	35.76	510
09/01/07	4	959,645.60	0.10%	6.219	353	82.39	643
10/01/07	1	115,545.43	0.01%	8.990	354	80.00	0
11/01/07	8	2,094,713.86	0.21%	8.345	355	81.17	577
12/01/07	18	4,191,074.56	0.43%	7.693	356	81.62	586
01/01/08	31	5,848,295.01	0.60%	6.886	357	80.70	623
02/01/08	121	22,405,117.31	2.29%	6.906	357	77.06	630
03/01/08	123	20,961,414.79	2.14%	7.161	359	77.56	627
04/01/08	10	2,328,359.10	0.24%	6.823	360	78.63	659
02/01/20	3	885,123.18	0.09%	6.217	357	82.19	681
Total	5,515	979,504,420.53	100.00%	7.501	357	78.53	600

Option One Mortgage: Soundview 2005-OPT1 **Non-Owner Occupied Loans**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$88,619,276	\$49,966	\$692,567
Average Scheduled Principal Balance	\$160,252		
Number of Mortgage Loans	553		
Weighted Average Gross Coupon	7.933%	5.300%	12.850%
Weighted Average FICO Score	654	500	802
Weighted Average Combined Original LTV	81.53%	17.70%	95.00%
Weighted Average Original Term	358 months	180 months	360 months
Weighted Average Stated Remaining Term	356 months	177 months	360 months
Weighted Average Seasoning	2 months	0 months	12 months
Weighted Average Gross Margin	5.482%	3.000%	10.490%
Weighted Average Minimum Interest Rate	7.871%	4.375%	12.600%
Weighted Average Maximum Interest Rate	13.878%	11.300%	18.600%
Weighted Average Initial Rate Cap	2.985%	1.000%	3.000%
Weighted Average Subsequent Rate Cap	1.002%	1.000%	1.500%
Weighted Average Months to Roll	23 months	3 months	36 months
Maturity Date		Feb 1 2020	Apr 1 2035
Maximum Zip Code Concentration	1.30%	94601 (Oakland, CA)	
ARM	83.42%		
Fixed Rate	16.58%		
2/13 6 Mo LIBOR ARM	0.06%		
2/28 6 Mo LIBOR ARM	74.60%		
3/27 6 Mo LIBOR ARM	7.74%		
5YR IO 2/28 6 Mo LIBOR ARM	0.46%		
5YR IO 3/27 6 Mo LIBOR ARM	0.25%		
6 Mo LIBOR ARM 30 Yr	0.30%		
Fixed Rate 15 Yr	1.07%		
Fixed Rate 20 Yr	0.21%		
Fixed Rate 30 Yr	15.29%		
Interest Only	0.71%		
Not Interest Only	99.29%		
Prepay Penalty: 0 months	33.60%		
Prepay Penalty: 12 months	11.86%		
Prepay Penalty: 24 months	40.25%		
Prepay Penalty: 36 months	14.29%		
First Lien	99.66%		
Second Lien	0.34%		
Full Documentation	39.71%		
Lite Documentation	0.38%		
No Documentation	0.08%		
Stated Income Documentation	59.84%		

Cash Out Refinance	60.03%
Purchase	36.42%
Rate/Term Refinance	3.55%
2-4 Units Attached	7.87%
2-4 Units Detached	38.90%
Condo Low-Rise Attached	2.87%
Manufactured Housing	0.21%
PUD Attached	0.20%
PUD Detached	3.18%
Single Family Attached	0.49%
Single Family Detached	46.27%
Non-owner	100.00%
Top 5 States:	
New York	20.56%
California	15.74%
Massachusetts	7.61%
Florida	6.35%
New Jersey	4.84%

Option One Mortgage: Soundview 2005-OPT1

Non-Owner Occupied Loans

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	3	149,906.38	0.17%	8.883	358	66.65	588
50,000.01 - 100,000.00	214	15,154,637.51	17.10%	8.952	351	81.45	643
100,000.01 - 150,000.00	134	16,847,810.57	19.01%	8.261	354	81.24	641
150,000.01 - 200,000.00	65	11,419,372.65	12.89%	7.757	355	77.86	650
200,000.01 - 250,000.00	48	10,709,443.76	12.08%	7.358	358	82.81	660
250,000.01 - 300,000.00	22	5,987,853.17	6.76%	7.922	358	78.69	639
300,000.01 - 350,000.00	21	6,933,452.89	7.82%	7.645	357	82.33	644
350,000.01 - 400,000.00	15	5,595,075.53	6.31%	7.314	357	84.28	682
400,000.01 - 450,000.00	11	4,693,091.01	5.30%	7.316	358	82.38	666
450,000.01 - 500,000.00	5	2,393,253.27	2.70%	7.841	358	84.27	661
500,000.01 - 550,000.00	3	1,591,918.85	1.80%	7.929	358	85.41	689
550,000.01 - 600,000.00	9	5,152,525.31	5.81%	7.380	358	84.46	677
600,000.01 - 650,000.00	1	643,316.14	0.73%	6.390	357	73.73	684
650,000.01 - 700,000.00	2	1,347,619.45	1.52%	7.573	359	85.64	720
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	4	903,547.38	1.02%	5.371	357	71.05	709
5.500 - 5.999	10	2,235,786.56	2.52%	5.884	358	77.81	684
6.000 - 6.499	18	4,657,182.22	5.26%	6.260	358	74.99	679
6.500 - 6.999	47	11,680,052.04	13.18%	6.852	358	81.09	673
7.000 - 7.499	57	11,166,474.99	12.60%	7.294	358	80.16	660
7.500 - 7.999	104	20,510,553.80	23.14%	7.763	356	83.28	661
8.000 - 8.499	78	12,466,123.02	14.07%	8.250	355	84.61	659
8.500 - 8.999	108	12,983,488.31	14.65%	8.736	349	83.04	645
9.000 - 9.499	40	4,308,156.38	4.86%	9.231	358	80.63	615
9.500 - 9.999	43	4,130,694.51	4.66%	9.713	358	82.65	610
10.000 - 10.499	18	1,478,545.21	1.67%	10.238	358	81.58	596
10.500 - 10.999	12	928,573.37	1.05%	10.786	347	68.17	556
11.000 - 11.499	4	310,792.60	0.35%	11.190	359	72.96	525
11.500 - 11.999	7	565,107.86	0.64%	11.689	358	74.40	539
12.500 - 12.999	3	294,198.24	0.33%	12.629	354	57.25	542
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	20	2,557,442.18	2.89%	9.714	358	63.17	509
525-549	23	2,747,740.03	3.10%	9.297	357	72.41	538
550-574	34	4,835,080.76	5.46%	8.460	358	75.37	566
575-599	40	5,313,963.22	6.00%	8.468	354	75.66	587
600-624	81	12,099,490.58	13.65%	8.085	357	79.82	611
625-649	80	12,571,718.89	14.19%	7.955	354	80.52	638
650-674	82	14,409,604.66	16.26%	7.805	357	82.75	662
675-699	69	12,326,634.43	13.91%	7.541	356	84.28	686
700+	122	21,535,713.15	24.30%	7.492	354	87.01	730
None	2	221,888.59	0.25%	9.406	360	66.34	0
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	12	1,556,003.19	1.76%	8.299	357	40.02	590
50.00- 54.99	6	996,923.17	1.12%	7.102	359	51.44	639
55.00- 59.99	10	1,548,136.47	1.75%	7.896	358	56.89	590
60.00- 64.99	10	1,468,538.87	1.66%	6.947	349	62.76	614
65.00- 69.99	31	4,076,847.26	4.60%	8.040	358	66.60	603
70.00- 74.99	36	6,038,666.62	6.81%	7.763	356	71.74	624
75.00- 79.99	57	9,308,937.23	10.50%	7.922	354	76.34	618
80.00	102	16,717,312.93	18.86%	7.973	356	80.00	642
80.01- 84.99	10	2,161,520.83	2.44%	7.681	358	84.21	692
85.00- 89.99	86	14,094,509.70	15.90%	7.995	356	85.47	657
90.00- 94.99	148	25,055,936.79	28.27%	7.923	354	90.20	685
95.00- 99.99	45	5,595,943.43	6.31%	8.233	358	95.00	697
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180	11	1,009,082.26	1.14%	8.666	179	82.60	682
240	2	189,146.15	0.21%	8.208	237	87.37	669
360	540	87,421,048.08	98.65%	7.924	358	81.50	653
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	11	1,009,082.26	1.14%	8.666	179	82.60	682
181-240	2	189,146.15	0.21%	8.208	237	87.37	669
301-360	540	87,421,048.08	98.65%	7.924	358	81.50	653
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	51	7,644,939.70	8.63%	7.798	354	80.58	658
20.01 -25.00	35	4,497,271.90	5.07%	8.378	358	85.19	663
25.01 -30.00	47	6,094,139.93	6.88%	8.259	358	80.65	644
30.01 -35.00	60	10,854,101.74	12.25%	7.768	356	82.60	666
35.01 -40.00	78	11,722,172.92	13.23%	7.962	354	81.48	664
40.01 -45.00	82	13,533,816.53	15.27%	7.995	358	80.36	647
45.01 -50.00	94	15,819,373.53	17.85%	7.881	355	81.33	649
50.01 -55.00	68	10,009,283.85	11.29%	8.068	354	81.91	642
55.01 -60.00	20	3,673,159.18	4.14%	7.371	355	80.42	663
60.01+	13	3,998,823.65	4.51%	7.813	358	83.84	644
None	5	772,193.56	0.87%	7.452	358	75.11	671
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	442	73,926,775.43	83.42%	7.871	358	81.92	654
Fixed Rate	111	14,692,501.06	16.58%	8.240	345	79.55	652
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/13 6 Mo LIBOR ARM	1	57,487.82	0.06%	8.800	179	85.00	604
2/28 6 Mo LIBOR ARM	397	66,111,694.23	74.60%	7.914	358	82.06	652
3/27 6 Mo LIBOR ARM	37	6,862,135.20	7.74%	7.565	358	81.71	668
5YR IO 2/28 6 Mo LIBOR ARM	2	407,450.00	0.46%	6.812	360	71.66	646
5YR IO 3/27 6 Mo LIBOR ARM	2	221,000.00	0.25%	6.121	358	65.00	725
6 Mo LIBOR ARM 30 Yr	3	267,008.18	0.30%	8.016	358	82.62	646
Fixed Rate 15 Yr	10	951,594.44	1.07%	8.658	179	82.46	687
Fixed Rate 20 Yr	2	189,146.15	0.21%	8.208	237	87.37	669
Fixed Rate 30 Yr	99	13,551,760.47	15.29%	8.211	358	79.24	649
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	4	628,450.00	0.71%	6.569	359	69.32	674
Not Interest Only	549	87,990,826.49	99.29%	7.942	356	81.61	654
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	177	29,779,588.38	33.60%	8.158	357	82.84	655
Prepay Penalty: 12 months	36	10,513,134.05	11.86%	7.309	356	80.81	668
Prepay Penalty: 24 months	236	35,666,100.77	40.25%	7.828	358	80.74	646
Prepay Penalty: 36 months	104	12,660,453.29	14.29%	8.216	347	81.27	661
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	549	88,319,625.88	99.66%	7.923	356	81.55	654
Second Lien	4	299,650.61	0.34%	10.810	357	76.36	583
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	244	35,189,697.92	39.71%	8.004	355	83.24	647
Lite Documentation	2	335,213.45	0.38%	7.838	358	80.00	635
No Documentation	1	68,279.85	0.08%	8.700	357	95.00	772
Stated Income Documentation	306	53,026,085.27	59.84%	7.885	356	80.39	658
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	335	53,199,045.32	60.03%	7.874	356	77.94	638
Purchase	193	32,273,982.41	36.42%	8.001	355	87.71	682
Rate/Term Refinance	25	3,146,248.76	3.55%	8.223	357	78.75	632
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	32	6,974,450.86	7.87%	7.748	355	82.46	668
2-4 Units Detached	169	34,470,826.08	38.90%	7.815	356	81.04	653
Condo Low-Rise Attached	16	2,539,870.39	2.87%	8.012	358	83.52	660
Manufactured Housing	1	188,165.24	0.21%	5.490	357	70.00	750
PUD Attached	1	181,494.56	0.20%	6.890	358	90.00	732
PUD Detached	17	2,822,503.42	3.18%	8.239	345	85.71	658
Single Family Attached	4	436,206.76	0.49%	8.868	358	78.39	598
Single Family Detached	313	41,005,759.18	46.27%	8.042	355	81.42	651
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	553	88,619,276.49	100.00%	7.933	356	81.53	654
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	20	2,650,135.12	2.99%	8.416	358	71.68	569
AA	27	4,379,775.29	4.94%	8.411	357	78.65	618
AA+	475	77,578,003.25	87.54%	7.799	355	82.67	663
B	16	2,299,615.79	2.59%	9.391	358	69.56	549
C	11	1,336,655.82	1.51%	9.501	357	72.24	580
CC	3	324,869.22	0.37%	12.247	355	53.38	531
NG	1	50,222.00	0.06%	10.725	352	70.00	565
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	7	905,662.36	1.02%	7.804	346	80.83	639
Arizona	10	1,225,653.30	1.38%	8.102	358	83.87	688
Arkansas	3	237,963.44	0.27%	8.874	358	81.40	637
California	52	13,949,716.60	15.74%	7.410	358	78.67	652
Colorado	9	1,434,407.79	1.62%	7.365	342	86.50	681
Connecticut	20	3,342,928.41	3.77%	7.975	359	82.04	654
Florida	43	5,624,617.80	6.35%	8.341	358	82.82	656
Georgia	23	2,512,620.72	2.84%	8.698	354	80.56	647
Idaho	2	128,491.43	0.14%	8.438	357	87.14	641
Illinois	24	3,076,083.21	3.47%	8.397	357	82.77	620
Indiana	7	462,124.45	0.52%	8.464	358	84.35	659
Iowa	1	50,911.33	0.06%	8.750	357	85.00	708
Kentucky	5	542,187.70	0.61%	7.567	357	76.29	670
Louisiana	3	422,239.50	0.48%	9.172	358	78.59	602
Maine	7	1,049,921.52	1.18%	7.209	358	75.23	674
Maryland	6	1,106,178.11	1.25%	7.728	359	85.99	652
Massachusetts	29	6,748,138.56	7.61%	7.699	358	77.65	629
Michigan	33	2,826,593.87	3.19%	8.533	342	83.75	677
Minnesota	1	149,733.79	0.17%	8.650	357	75.00	559
Mississippi	1	100,620.78	0.11%	11.550	357	65.00	524
Missouri	10	1,400,333.27	1.58%	8.280	358	86.31	685
Nevada	6	1,447,016.92	1.63%	7.741	357	79.36	655
New Hampshire	2	422,551.35	0.48%	7.355	359	79.11	672
New Jersey	20	4,285,713.79	4.84%	8.243	358	81.66	647
New York	65	18,222,665.73	20.56%	7.595	357	82.10	664
North Carolina	19	1,748,835.38	1.97%	8.559	349	82.81	650
Ohio	33	2,915,296.50	3.29%	8.215	353	85.14	664
Oklahoma	2	130,298.65	0.15%	9.494	281	85.79	645
Oregon	6	744,554.42	0.84%	8.213	359	84.60	632
Pennsylvania	17	1,457,078.14	1.64%	8.472	351	82.50	639
Rhode Island	9	1,967,956.61	2.22%	7.024	358	81.07	692
South Carolina	3	256,690.67	0.29%	8.820	358	87.55	685
Tennessee	6	548,385.94	0.62%	9.469	358	84.51	637
Texas	37	3,139,422.95	3.54%	9.120	344	81.82	617
Utah	3	346,327.23	0.39%	6.977	357	86.57	687
Vermont	3	449,015.96	0.51%	6.606	357	82.63	687
Virginia	12	1,746,086.77	1.97%	8.406	358	83.55	639
Washington	5	384,880.66	0.43%	8.055	359	83.50	643
Wisconsin	9	1,109,370.88	1.25%	8.376	357	86.99	681
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
3.000 - 3.499	5	1,267,788.32	1.71%	6.182	358	71.73	694
3.500 - 3.999	9	2,602,461.71	3.52%	6.245	358	75.49	699
4.000 - 4.499	27	6,090,065.08	8.24%	6.855	358	77.41	675
4.500 - 4.999	53	13,257,360.44	17.93%	7.067	358	82.18	683
5.000 - 5.499	77	13,840,671.63	18.72%	7.652	358	83.90	668
5.500 - 5.999	105	16,852,250.47	22.80%	8.062	358	85.28	654
6.000 - 6.499	84	11,088,191.15	15.00%	8.569	358	81.81	625
6.500 - 6.999	44	5,046,613.71	6.83%	9.223	355	80.37	612
7.000 - 7.499	16	1,742,621.27	2.36%	9.648	357	79.56	584
7.500 - 7.999	4	556,303.82	0.75%	9.608	358	81.39	573
8.000 - 8.499	12	1,016,415.26	1.37%	10.588	358	68.89	539
8.500 - 8.999	1	50,139.42	0.07%	9.450	357	90.00	650
9.000 - 9.499	3	252,948.18	0.34%	10.778	358	83.03	631
9.500 - 9.999	1	100,620.78	0.14%	11.550	357	65.00	524
10.000 - 10.499	1	162,324.19	0.22%	10.990	358	65.00	513
Total	442	73,926,775.43	100.00%	7.871	358	81.92	654

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	58,500.00	0.08%	5.625	354	65.00	712
5.000 - 5.499	4	903,547.38	1.22%	5.371	357	71.05	709
5.500 - 5.999	9	2,177,286.56	2.95%	5.890	358	78.15	684
6.000 - 6.499	17	4,605,172.14	6.23%	6.260	358	75.03	679
6.500 - 6.999	38	9,695,708.75	13.12%	6.836	358	81.40	680
7.000 - 7.499	43	8,723,534.91	11.80%	7.298	357	82.16	662
7.500 - 7.999	84	16,953,886.76	22.93%	7.751	358	84.59	660
8.000 - 8.499	62	10,582,713.91	14.32%	8.244	358	84.74	659
8.500 - 8.999	89	11,071,894.03	14.98%	8.731	357	82.60	638
9.000 - 9.499	31	3,530,520.56	4.78%	9.220	358	79.60	609
9.500 - 9.999	36	3,247,621.62	4.39%	9.706	358	83.00	613
10.000 - 10.499	13	1,052,394.07	1.42%	10.221	358	79.83	576
10.500 - 10.999	7	632,399.45	0.86%	10.849	358	64.01	538
11.000 - 11.499	2	187,021.06	0.25%	11.180	359	70.26	517
11.500 - 11.999	5	370,207.66	0.50%	11.733	358	73.71	541
12.500 - 12.999	1	134,366.57	0.18%	12.600	352	41.54	533
Total	442	73,926,775.43	100.00%	7.871	358	81.92	654

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
11.000 - 11.499	4	903,547.38	1.22%	5.371	357	71.05	709
11.500 - 11.999	9	2,177,286.56	2.95%	5.890	358	78.15	684
12.000 - 12.499	17	4,605,172.14	6.23%	6.260	358	75.03	679
12.500 - 12.999	39	9,754,208.75	13.19%	6.828	358	81.30	681
13.000 - 13.499	43	8,723,534.91	11.80%	7.298	357	82.16	662
13.500 - 13.999	82	16,555,075.92	22.39%	7.748	358	84.46	658
14.000 - 14.499	62	10,582,713.91	14.32%	8.244	358	84.74	659
14.500 - 14.999	91	11,470,704.87	15.52%	8.701	357	82.66	641
15.000 - 15.499	31	3,530,520.56	4.78%	9.220	358	79.60	609
15.500 - 15.999	36	3,247,621.62	4.39%	9.706	358	83.00	613
16.000 - 16.499	13	1,052,394.07	1.42%	10.221	358	79.83	576
16.500 - 16.999	7	632,399.45	0.86%	10.849	358	64.01	538
17.000 - 17.499	2	187,021.06	0.25%	11.180	359	70.26	517
17.500 - 17.999	5	370,207.66	0.50%	11.733	358	73.71	541
18.500 - 18.999	1	134,366.57	0.18%	12.600	352	41.54	533
Total	442	73,926,775.43	100.00%	7.871	358	81.92	654

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	4	561,146.10	0.76%	7.033	358	68.77	653
3.000	438	73,365,629.33	99.24%	7.878	358	82.02	654
Total	442	73,926,775.43	100.00%	7.871	358	81.92	654

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	440	73,630,259.72	99.60%	7.873	358	81.91	654
1.500	2	296,515.71	0.40%	7.523	357	85.07	745
Total	442	73,926,775.43	100.00%	7.871	358	81.92	654

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
07/01/05	1	61,416.79	0.08%	8.750	357	95.00	686
08/01/05	1	61,988.66	0.08%	8.600	358	76.67	645
09/01/05	1	143,602.73	0.19%	7.450	359	79.90	629
08/01/06	1	134,366.57	0.18%	12.600	352	41.54	533
09/01/06	3	562,743.80	0.76%	8.611	353	88.19	654
11/01/06	8	1,582,582.68	2.14%	7.746	355	78.26	627
12/01/06	14	2,085,562.60	2.82%	7.568	356	80.97	655
01/01/07	54	8,586,764.75	11.62%	7.925	357	80.96	641
02/01/07	166	29,158,060.18	39.44%	7.809	357	81.40	653
03/01/07	115	19,344,355.76	26.17%	7.933	358	84.42	664
04/01/07	40	5,239,235.60	7.09%	8.345	360	79.90	629
10/01/07	1	58,500.00	0.08%	5.625	354	65.00	712
11/01/07	2	558,052.21	0.75%	7.653	355	89.29	663
12/01/07	3	580,533.30	0.79%	7.217	356	83.84	689
01/01/08	1	132,643.07	0.18%	8.050	357	95.00	740
02/01/08	11	1,779,865.56	2.41%	7.603	357	81.45	677
03/01/08	17	2,827,254.47	3.82%	7.439	359	78.29	665
04/01/08	3	1,029,246.70	1.39%	7.620	360	82.26	673
Total	442	73,926,775.43	100.00%	7.871	358	81.92	654

Option One Mortgage: Soundview 2005-OPT1

Non-Owner Occupied Loans

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	3	149,906.38	0.17%	8.883	358	66.65	588
50,000.01 - 100,000.00	214	15,154,637.51	17.10%	8.952	351	81.45	643
100,000.01 - 150,000.00	134	16,847,810.57	19.01%	8.261	354	81.24	641
150,000.01 - 200,000.00	65	11,419,372.65	12.89%	7.757	355	77.86	650
200,000.01 - 250,000.00	48	10,709,443.76	12.08%	7.358	358	82.81	660
250,000.01 - 300,000.00	22	5,987,853.17	6.76%	7.922	358	78.69	639
300,000.01 - 350,000.00	21	6,933,452.89	7.82%	7.645	357	82.33	644
350,000.01 - 400,000.00	15	5,595,075.53	6.31%	7.314	357	84.28	682
400,000.01 - 450,000.00	11	4,693,091.01	5.30%	7.316	358	82.38	666
450,000.01 - 500,000.00	5	2,393,253.27	2.70%	7.841	358	84.27	661
500,000.01 - 550,000.00	3	1,591,918.85	1.80%	7.929	358	85.41	689
550,000.01 - 600,000.00	9	5,152,525.31	5.81%	7.380	358	84.46	677
600,000.01 - 650,000.00	1	643,316.14	0.73%	6.390	357	73.73	684
650,000.01 - 700,000.00	2	1,347,619.45	1.52%	7.573	359	85.64	720
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.000 - 5.499	4	903,547.38	1.02%	5.371	357	71.05	709
5.500 - 5.999	10	2,235,786.56	2.52%	5.884	358	77.81	684
6.000 - 6.499	18	4,657,182.22	5.26%	6.260	358	74.99	679
6.500 - 6.999	47	11,680,052.04	13.18%	6.852	358	81.09	673
7.000 - 7.499	57	11,166,474.99	12.60%	7.294	358	80.16	660
7.500 - 7.999	104	20,510,553.80	23.14%	7.763	356	83.28	661
8.000 - 8.499	78	12,466,123.02	14.07%	8.250	355	84.61	659
8.500 - 8.999	108	12,983,488.31	14.65%	8.736	349	83.04	645
9.000 - 9.499	40	4,308,156.38	4.86%	9.231	358	80.63	615
9.500 - 9.999	43	4,130,694.51	4.66%	9.713	358	82.65	610
10.000 -10.499	18	1,478,545.21	1.67%	10.238	358	81.58	596
10.500 -10.999	12	928,573.37	1.05%	10.786	347	68.17	556
11.000 -11.499	4	310,792.60	0.35%	11.190	359	72.96	525
11.500 -11.999	7	565,107.86	0.64%	11.689	358	74.40	539
12.500 -12.999	3	294,198.24	0.33%	12.629	354	57.25	542
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	20	2,557,442.18	2.89%	9.714	358	63.17	509
525-549	23	2,747,740.03	3.10%	9.297	357	72.41	538
550-574	34	4,835,080.76	5.46%	8.460	358	75.37	566
575-599	40	5,313,963.22	6.00%	8.468	354	75.66	587
600-624	81	12,099,490.58	13.65%	8.085	357	79.82	611
625-649	80	12,571,718.89	14.19%	7.955	354	80.52	638
650-674	82	14,409,604.66	16.26%	7.805	357	82.75	662
675-699	69	12,326,634.43	13.91%	7.541	356	84.28	686
700+	122	21,535,713.15	24.30%	7.492	354	87.01	730
None	2	221,888.59	0.25%	9.406	360	66.34	0
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	12	1,556,003.19	1.76%	8.299	357	40.02	590
50.00- 54.99	6	996,923.17	1.12%	7.102	359	51.44	639
55.00- 59.99	10	1,548,136.47	1.75%	7.896	358	56.89	590
60.00- 64.99	10	1,468,538.87	1.66%	6.947	349	62.76	614
65.00- 69.99	31	4,076,847.26	4.60%	8.040	358	66.60	603
70.00- 74.99	36	6,038,666.62	6.81%	7.763	356	71.74	624
75.00- 79.99	57	9,308,937.23	10.50%	7.922	354	76.34	618
80.00	102	16,717,312.93	18.86%	7.973	356	80.00	642
80.01- 84.99	10	2,161,520.83	2.44%	7.681	358	84.21	692
85.00- 89.99	86	14,094,509.70	15.90%	7.995	356	85.47	657
90.00- 94.99	148	25,055,936.79	28.27%	7.923	354	90.20	685
95.00- 99.99	45	5,595,943.43	6.31%	8.233	358	95.00	697
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180	11	1,009,082.26	1.14%	8.666	179	82.60	682
240	2	189,146.15	0.21%	8.208	237	87.37	669
360	540	87,421,048.08	98.65%	7.924	358	81.50	653
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	11	1,009,082.26	1.14%	8.666	179	82.60	682
181-240	2	189,146.15	0.21%	8.208	237	87.37	669
301-360	540	87,421,048.08	98.65%	7.924	358	81.50	653
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	51	7,644,939.70	8.63%	7.798	354	80.58	658
20.01 -25.00	35	4,497,271.90	5.07%	8.378	358	85.19	663
25.01 -30.00	47	6,094,139.93	6.88%	8.259	358	80.65	644
30.01 -35.00	60	10,854,101.74	12.25%	7.768	356	82.60	666
35.01 -40.00	78	11,722,172.92	13.23%	7.962	354	81.48	664
40.01 -45.00	82	13,533,816.53	15.27%	7.995	358	80.36	647
45.01 -50.00	94	15,819,373.53	17.85%	7.881	355	81.33	649
50.01 -55.00	68	10,009,283.85	11.29%	8.068	354	81.91	642
55.01 -60.00	20	3,673,159.18	4.14%	7.371	355	80.42	663
60.01+	13	3,998,823.65	4.51%	7.813	358	83.84	644
None	5	772,193.56	0.87%	7.452	358	75.11	671
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	442	73,926,775.43	83.42%	7.871	358	81.92	654
Fixed Rate	111	14,692,501.06	16.58%	8.240	345	79.55	652
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/13 6 Mo LIBOR ARM	1	57,487.82	0.06%	8.800	179	85.00	604
2/28 6 Mo LIBOR ARM	397	66,111,694.23	74.60%	7.914	358	82.06	652
3/27 6 Mo LIBOR ARM	37	6,862,135.20	7.74%	7.565	358	81.71	668
5YR IO 2/28 6 Mo LIBOR ARM	2	407,450.00	0.46%	6.812	360	71.66	646
5YR IO 3/27 6 Mo LIBOR ARM	2	221,000.00	0.25%	6.121	358	65.00	725
6 Mo LIBOR ARM 30 Yr	3	267,008.18	0.30%	8.016	358	82.62	646
Fixed Rate 15 Yr	10	951,594.44	1.07%	8.658	179	82.46	687
Fixed Rate 20 Yr	2	189,146.15	0.21%	8.208	237	87.37	669
Fixed Rate 30 Yr	99	13,551,760.47	15.29%	8.211	358	79.24	649
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	4	628,450.00	0.71%	6.569	359	69.32	674
Not Interest Only	549	87,990,826.49	99.29%	7.942	356	81.61	654
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	177	29,779,588.38	33.60%	8.158	357	82.84	655
Prepay Penalty: 12 months	36	10,513,134.05	11.86%	7.309	356	80.81	668
Prepay Penalty: 24 months	236	35,666,100.77	40.25%	7.828	358	80.74	646
Prepay Penalty: 36 months	104	12,660,453.29	14.29%	8.216	347	81.27	661
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	549	88,319,625.88	99.66%	7.923	356	81.55	654
Second Lien	4	299,650.61	0.34%	10.810	357	76.36	583
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	244	35,189,697.92	39.71%	8.004	355	83.24	647
Lite Documentation	2	335,213.45	0.38%	7.838	358	80.00	635
No Documentation	1	68,279.85	0.08%	8.700	357	95.00	772
Stated Income Documentation	306	53,026,085.27	59.84%	7.885	356	80.39	658
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	335	53,199,045.32	60.03%	7.874	356	77.94	638
Purchase	193	32,273,982.41	36.42%	8.001	355	87.71	682
Rate/Term Refinance	25	3,146,248.76	3.55%	8.223	357	78.75	632
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	32	6,974,450.86	7.87%	7.748	355	82.46	668
2-4 Units Detached	169	34,470,826.08	38.90%	7.815	356	81.04	653
Condo Low-Rise Attached	16	2,539,870.39	2.87%	8.012	358	83.52	660
Manufactured Housing	1	188,165.24	0.21%	5.490	357	70.00	750
PUD Attached	1	181,494.56	0.20%	6.890	358	90.00	732
PUD Detached	17	2,822,503.42	3.18%	8.239	345	85.71	658
Single Family Attached	4	436,206.76	0.49%	8.868	358	78.39	598
Single Family Detached	313	41,005,759.18	46.27%	8.042	355	81.42	651
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	553	88,619,276.49	100.00%	7.933	356	81.53	654
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	20	2,650,135.12	2.99%	8.416	358	71.68	569
AA	27	4,379,775.29	4.94%	8.411	357	78.65	618
AA+	475	77,578,003.25	87.54%	7.799	355	82.67	663
B	16	2,299,615.79	2.59%	9.391	358	69.56	549
C	11	1,336,655.82	1.51%	9.501	357	72.24	580
CC	3	324,869.22	0.37%	12.247	355	53.38	531
NG	1	50,222.00	0.06%	10.725	352	70.00	565
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	7	905,662.36	1.02%	7.804	346	80.83	639
Arizona	10	1,225,653.30	1.38%	8.102	358	83.87	688
Arkansas	3	237,963.44	0.27%	8.874	358	81.40	637
California	52	13,949,716.60	15.74%	7.410	358	78.67	652
Colorado	9	1,434,407.79	1.62%	7.365	342	86.50	681
Connecticut	20	3,342,928.41	3.77%	7.975	359	82.04	654
Florida	43	5,624,617.80	6.35%	8.341	358	82.82	656
Georgia	23	2,512,620.72	2.84%	8.698	354	80.56	647
Idaho	2	128,491.43	0.14%	8.438	357	87.14	641
Illinois	24	3,076,083.21	3.47%	8.397	357	82.77	620
Indiana	7	462,124.45	0.52%	8.464	358	84.35	659
Iowa	1	50,911.33	0.06%	8.750	357	85.00	708
Kentucky	5	542,187.70	0.61%	7.567	357	76.29	670
Louisiana	3	422,239.50	0.48%	9.172	358	78.59	602
Maine	7	1,049,921.52	1.18%	7.209	358	75.23	674
Maryland	6	1,106,178.11	1.25%	7.728	359	85.99	652
Massachusetts	29	6,748,138.56	7.61%	7.699	358	77.65	629
Michigan	33	2,826,593.87	3.19%	8.533	342	83.75	677
Minnesota	1	149,733.79	0.17%	8.650	357	75.00	559
Mississippi	1	100,620.78	0.11%	11.550	357	65.00	524
Missouri	10	1,400,333.27	1.58%	8.280	358	86.31	685
Nevada	6	1,447,016.92	1.63%	7.741	357	79.36	655
New Hampshire	2	422,551.35	0.48%	7.355	359	79.11	672
New Jersey	20	4,285,713.79	4.84%	8.243	358	81.66	647
New York	65	18,222,665.73	20.56%	7.595	357	82.10	664
North Carolina	19	1,748,835.38	1.97%	8.559	349	82.81	650
Ohio	33	2,915,296.50	3.29%	8.215	353	85.14	664
Oklahoma	2	130,298.65	0.15%	9.494	281	85.79	645
Oregon	6	744,554.42	0.84%	8.213	359	84.60	632
Pennsylvania	17	1,457,078.14	1.64%	8.472	351	82.50	639
Rhode Island	9	1,967,956.61	2.22%	7.024	358	81.07	692
South Carolina	3	256,690.67	0.29%	8.820	358	87.55	685
Tennessee	6	548,385.94	0.62%	9.469	358	84.51	637
Texas	37	3,139,422.95	3.54%	9.120	344	81.82	617
Utah	3	346,327.23	0.39%	6.977	357	86.57	687
Vermont	3	449,015.96	0.51%	6.606	357	82.63	687
Virginia	12	1,746,086.77	1.97%	8.406	358	83.55	639
Washington	5	384,880.66	0.43%	8.055	359	83.50	643
Wisconsin	9	1,109,370.88	1.25%	8.376	357	86.99	681
Total	553	88,619,276.49	100.00%	7.933	356	81.53	654

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
3.000 - 3.499	5	1,267,788.32	1.71%	6.182	358	71.73	694
3.500 - 3.999	9	2,602,461.71	3.52%	6.245	358	75.49	699
4.000 - 4.499	27	6,090,065.08	8.24%	6.855	358	77.41	675
4.500 - 4.999	53	13,257,360.44	17.93%	7.067	358	82.18	683
5.000 - 5.499	77	13,840,671.63	18.72%	7.652	358	83.90	668
5.500 - 5.999	105	16,852,250.47	22.80%	8.062	358	85.28	654
6.000 - 6.499	84	11,088,191.15	15.00%	8.569	358	81.81	625
6.500 - 6.999	44	5,046,613.71	6.83%	9.223	355	80.37	612
7.000 - 7.499	16	1,742,621.27	2.36%	9.648	357	79.56	584
7.500 - 7.999	4	556,303.82	0.75%	9.608	358	81.39	573
8.000 - 8.499	12	1,016,415.26	1.37%	10.588	358	68.89	539
8.500 - 8.999	1	50,139.42	0.07%	9.450	357	90.00	650
9.000 - 9.499	3	252,948.18	0.34%	10.778	358	83.03	631
9.500 - 9.999	1	100,620.78	0.14%	11.550	357	65.00	524
10.000 - 10.499	1	162,324.19	0.22%	10.990	358	65.00	513
Total	442	73,926,775.43	100.00%	7.871	358	81.92	654

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	58,500.00	0.08%	5.625	354	65.00	712
5.000 - 5.499	4	903,547.38	1.22%	5.371	357	71.05	709
5.500 - 5.999	9	2,177,286.56	2.95%	5.890	358	78.15	684
6.000 - 6.499	17	4,605,172.14	6.23%	6.260	358	75.03	679
6.500 - 6.999	38	9,695,708.75	13.12%	6.836	358	81.40	680
7.000 - 7.499	43	8,723,534.91	11.80%	7.298	357	82.16	662
7.500 - 7.999	84	16,953,886.76	22.93%	7.751	358	84.59	660
8.000 - 8.499	62	10,582,713.91	14.32%	8.244	358	84.74	659
8.500 - 8.999	89	11,071,894.03	14.98%	8.731	357	82.60	638
9.000 - 9.499	31	3,530,520.56	4.78%	9.220	358	79.60	609
9.500 - 9.999	36	3,247,621.62	4.39%	9.706	358	83.00	613
10.000 - 10.499	13	1,052,394.07	1.42%	10.221	358	79.83	576
10.500 - 10.999	7	632,399.45	0.86%	10.849	358	64.01	538
11.000 - 11.499	2	187,021.06	0.25%	11.180	359	70.26	517
11.500 - 11.999	5	370,207.66	0.50%	11.733	358	73.71	541
12.500 - 12.999	1	134,366.57	0.18%	12.600	352	41.54	533
Total	442	73,926,775.43	100.00%	7.871	358	81.92	654

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
11.000 - 11.499	4	903,547.38	1.22%	5.371	357	71.05	709
11.500 - 11.999	9	2,177,286.56	2.95%	5.890	358	78.15	684
12.000 - 12.499	17	4,605,172.14	6.23%	6.260	358	75.03	679
12.500 - 12.999	39	9,754,208.75	13.19%	6.828	358	81.30	681
13.000 - 13.499	43	8,723,534.91	11.80%	7.298	357	82.16	662
13.500 - 13.999	82	16,555,075.92	22.39%	7.748	358	84.46	658
14.000 - 14.499	62	10,582,713.91	14.32%	8.244	358	84.74	659
14.500 - 14.999	91	11,470,704.87	15.52%	8.701	357	82.86	641
15.000 - 15.499	31	3,530,520.56	4.78%	9.220	358	79.60	609
15.500 - 15.999	36	3,247,621.62	4.39%	9.706	358	83.00	613
16.000 - 16.499	13	1,052,394.07	1.42%	10.221	358	79.83	576
16.500 - 16.999	7	632,399.45	0.86%	10.849	358	64.01	538
17.000 - 17.499	2	187,021.06	0.25%	11.180	359	70.26	517
17.500 - 17.999	5	370,207.66	0.50%	11.733	358	73.71	541
18.500 - 18.999	1	134,366.57	0.18%	12.600	352	41.54	533
Total	442	73,926,775.43	100.00%	7.871	358	81.92	654

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	4	561,146.10	0.76%	7.033	358	68.77	653
3.000	438	73,365,629.33	99.24%	7.878	358	82.02	654
Total	442	73,926,775.43	100.00%	7.871	358	81.92	654

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	440	73,630,259.72	99.60%	7.873	358	81.91	654
1.500	2	296,515.71	0.40%	7.523	357	85.07	745
Total	442	73,926,775.43	100.00%	7.871	358	81.92	654

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
07/01/05	1	61,416.79	0.08%	8.750	357	95.00	686
08/01/05	1	61,988.66	0.08%	8.600	358	76.67	645
09/01/05	1	143,602.73	0.19%	7.450	359	79.90	629
08/01/06	1	134,366.57	0.18%	12.600	352	41.54	533
09/01/06	3	562,743.80	0.76%	8.611	353	88.19	654
11/01/06	8	1,582,582.68	2.14%	7.746	355	78.26	627
12/01/06	14	2,085,562.60	2.82%	7.568	356	80.97	655
01/01/07	54	8,586,764.75	11.62%	7.925	357	80.96	641
02/01/07	166	29,158,060.18	39.44%	7.809	357	81.40	653
03/01/07	115	19,344,355.76	26.17%	7.933	358	84.42	664
04/01/07	40	5,239,235.60	7.09%	8.345	360	79.90	629
10/01/07	1	58,500.00	0.08%	5.625	354	65.00	712
11/01/07	2	558,052.21	0.75%	7.653	355	89.29	663
12/01/07	3	580,533.30	0.79%	7.217	356	83.84	689
01/01/08	1	132,643.07	0.18%	8.050	357	95.00	740
02/01/08	11	1,779,865.56	2.41%	7.603	357	81.45	677
03/01/08	17	2,827,254.47	3.82%	7.439	359	78.29	665
04/01/08	3	1,029,246.70	1.39%	7.620	360	82.26	673
Total	442	73,926,775.43	100.00%	7.871	358	81.92	654

Option One Mortgage: Soundview 2005-OPT1

Silent 2nds

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$248,766,304	\$49,945	\$1,060,000
Average Scheduled Principal Balance	\$161,957		
Number of Mortgage Loans	1,536		
Weighted Average Gross Coupon	6.851%	4.300%	11.500%
Weighted Average FICO Score	643	507	800
Weighted Average Combined Original LTV	79.39%	16.48%	93.29%
Weighted Average Original Term	360 months	180 months	360 months
Weighted Average Stated Remaining Term	358 months	178 months	360 months
Weighted Average Seasoning	2 months	0 months	11 months
Weighted Average Gross Margin	4.691%	2.850%	8.500%
Weighted Average Minimum Interest Rate	6.804%	4.300%	11.500%
Weighted Average Maximum Interest Rate	12.818%	10.300%	17.500%
Weighted Average Initial Rate Cap	2.997%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.006%	1.000%	2.000%
Weighted Average Months to Roll	23 months	4 months	36 months
Maturity Date		Mar 1 2020	Apr 1 2035
Maximum Zip Code Concentration	0.52%	01938 (Ipswich, MA)	
ARM	92.01%		
Fixed Rate	7.99%		
2/28 6 Mo LIBOR ARM	52.55%		
3/27 6 Mo LIBOR ARM	3.61%		
5YR IO 2/28 6 Mo LIBOR ARM	32.94%		
5YR IO 3/27 6 Mo LIBOR ARM	2.78%		
6 Mo LIBOR ARM 30 Yr	0.13%		
Fixed Rate 15 Yr	0.07%		
Fixed Rate 20 Yr	0.23%		
Fixed Rate 30 Yr	6.91%		
Fixed Rate 30 Yr 5YR IO	0.78%		
Interest Only	36.49%		
Not Interest Only	63.51%		
Prepay Penalty: 0 months	17.93%		
Prepay Penalty: 12 months	4.17%		
Prepay Penalty: 24 months	67.75%		
Prepay Penalty: 30 months	0.07%		
Prepay Penalty: 36 months	10.08%		
First Lien	100.00%		
Business Bank Statements	0.10%		
Full Documentation	71.21%		
Lite Documentation	0.26%		
No Documentation	0.11%		
Stated Income Documentation	28.32%		

Cash Out Refinance	19.83%
Purchase	76.40%
Rate/Term Refinance	3.77%
2-4 Units Attached	0.58%
2-4 Units Detached	3.76%
Condo High-Rise Attached	0.39%
Condo Low-Rise Attached	7.15%
Condo Low-Rise Detached	0.13%
PUD Attached	0.69%
PUD Detached	14.19%
Single Family Attached	1.49%
Single Family Detached	71.63%
Non-owner	0.10%
Primary	99.41%
Second Home	0.49%
Top 5 States:	
California	20.38%
Florida	8.23%
Texas	6.54%
Massachusetts	6.22%
Colorado	5.40%

Option One Mortgage: Soundview 2005-OPT1

Silent 2nds

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	1	49,944.61	0.02%	8.950	359	76.92	622
50,000.01 - 100,000.00	407	32,362,954.12	13.01%	7.775	358	79.59	622
100,000.01 - 150,000.00	502	61,796,707.77	24.84%	7.123	358	79.94	632
150,000.01 - 200,000.00	272	47,320,734.90	19.02%	6.750	357	79.53	643
200,000.01 - 250,000.00	150	33,381,562.54	13.42%	6.527	357	79.41	644
250,000.01 - 300,000.00	71	19,411,432.08	7.80%	6.422	358	79.36	655
300,000.01 - 350,000.00	50	16,302,930.43	6.55%	6.475	358	80.03	658
350,000.01 - 400,000.00	33	12,481,394.14	5.02%	6.363	358	78.45	648
400,000.01 - 450,000.00	17	7,094,662.05	2.85%	6.512	359	79.55	665
450,000.01 - 500,000.00	14	6,629,576.37	2.66%	6.377	358	80.00	664
500,000.01 - 550,000.00	7	3,633,331.87	1.46%	6.422	358	80.00	684
550,000.01 - 600,000.00	6	3,421,903.66	1.38%	6.623	359	80.00	654
650,000.01 - 700,000.00	2	1,320,000.00	0.53%	6.200	359	74.74	709
700,000.01 - 750,000.00	2	1,499,168.99	0.60%	6.919	359	63.85	635
950,000.01 - 1,000,000.00	1	1,000,000.00	0.40%	5.100	357	58.48	774
1,000,000.01+	1	1,060,000.00	0.43%	6.540	359	75.71	679
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,032.00	0.08%	4.300	358	77.72	772
4.500 - 4.999	10	3,170,896.34	1.27%	4.899	359	77.20	694
5.000 - 5.499	50	12,129,919.20	4.88%	5.283	358	77.82	684
5.500 - 5.999	129	29,787,523.58	11.97%	5.799	358	79.63	667
6.000 - 6.499	216	42,377,456.81	17.04%	6.270	358	79.83	657
6.500 - 6.999	355	63,745,355.23	25.62%	6.743	358	79.14	646
7.000 - 7.499	264	39,755,173.95	15.98%	7.238	357	79.78	635
7.500 - 7.999	271	32,645,723.22	13.12%	7.728	358	80.06	620
8.000 - 8.499	113	12,251,193.78	4.92%	8.219	358	79.07	606
8.500 - 8.999	81	8,432,221.04	3.39%	8.712	358	77.76	595
9.000 - 9.499	17	1,833,925.19	0.74%	9.214	358	78.32	563
9.500 - 9.999	16	1,412,286.23	0.57%	9.675	350	80.60	568
10.000 - 10.499	7	650,666.22	0.26%	10.174	358	80.35	569
10.500 - 10.999	5	324,003.34	0.13%	10.694	359	70.33	539
11.500 - 11.999	1	55,927.40	0.02%	11.500	357	80.00	511
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	13	1,472,498.45	0.59%	9.308	358	71.01	516
525-549	18	2,506,102.73	1.01%	8.627	358	74.56	538
550-574	35	4,701,678.35	1.89%	8.174	358	77.84	565
575-599	239	31,546,598.14	12.68%	7.430	358	79.52	589
600-624	371	52,056,829.31	20.93%	7.090	358	79.85	612
625-649	339	54,993,386.94	22.11%	6.813	357	79.47	638
650-674	249	44,327,655.43	17.82%	6.644	358	79.81	662
675-699	147	31,304,167.65	12.58%	6.436	358	79.88	684
700+	121	25,328,361.15	10.18%	6.001	357	78.04	733
None	4	529,025.38	0.21%	8.268	357	79.86	0
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	5	853,550.62	0.34%	7.348	358	34.87	619
50.00- 54.99	2	273,732.48	0.11%	7.923	357	50.79	561
55.00- 59.99	5	2,404,676.29	0.97%	6.722	358	58.93	663
60.00- 64.99	4	943,354.17	0.38%	6.829	357	61.83	598
65.00- 69.99	11	2,816,380.09	1.13%	6.357	359	67.90	674
70.00- 74.99	9	1,645,136.76	0.66%	6.917	358	71.65	626
75.00- 79.99	32	5,565,144.90	2.24%	7.084	358	77.69	645
80.00	1,446	230,821,448.92	92.79%	6.837	358	80.00	643
80.01- 84.99	3	600,877.20	0.24%	6.584	359	82.32	635
85.00- 89.99	9	1,357,507.40	0.55%	7.639	358	85.58	606
90.00- 94.99	10	1,484,494.70	0.60%	8.162	357	90.21	615
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180	2	183,374.78	0.07%	8.500	179	80.00	619
240	3	572,682.92	0.23%	7.003	239	80.00	684
360	1,531	248,010,245.83	99.70%	6.849	358	79.39	643
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	2	183,374.78	0.07%	8.500	179	80.00	619
181-240	3	572,682.92	0.23%	7.003	239	80.00	684
301-360	1,531	248,010,245.83	99.70%	6.849	358	79.39	643
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	47	5,867,082.85	2.36%	7.086	359	78.92	644
20.01 -25.00	61	9,043,523.16	3.64%	7.411	358	78.03	628
25.01 -30.00	107	13,771,650.08	5.54%	7.048	358	80.00	639
30.01 -35.00	191	28,423,660.70	11.43%	6.961	358	79.24	641
35.01 -40.00	246	38,363,476.59	15.42%	6.858	358	79.83	649
40.01 -45.00	332	54,618,424.20	21.96%	6.881	358	79.43	645
45.01 -50.00	325	58,332,050.34	23.45%	6.713	357	79.25	643
50.01 -55.00	167	28,450,258.01	11.44%	6.638	358	79.18	638
55.01 -60.00	39	7,334,719.94	2.95%	6.668	358	79.84	638
60.01+	7	1,480,981.38	0.60%	7.059	359	80.00	626
None	14	3,080,476.28	1.24%	7.126	358	80.25	664
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	1,393	228,878,570.19	92.01%	6.808	358	79.54	642
Fixed Rate	143	19,887,733.34	7.99%	7.339	353	77.74	648
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6 Mo LIBOR ARM	942	130,721,545.77	52.55%	7.052	358	79.62	633
3/27 6 Mo LIBOR ARM	58	8,985,712.72	3.61%	7.086	358	80.20	641
5YR IO 2/28 6 Mo LIBOR ARM	365	81,950,104.59	32.94%	6.455	358	79.53	655
5YR IO 3/27 6 Mo LIBOR ARM	25	6,903,339.06	2.78%	6.015	358	77.29	667
6 Mo LIBOR ARM 30 Yr	3	317,868.05	0.13%	6.901	359	80.00	643
Fixed Rate 15 Yr	2	183,374.78	0.07%	8.500	179	80.00	619
Fixed Rate 20 Yr	3	572,682.92	0.23%	7.003	239	80.00	684
Fixed Rate 30 Yr	131	17,199,714.64	6.91%	7.438	358	77.79	643
Fixed Rate 30 Yr 5YR IO	7	1,931,961.00	0.78%	6.451	359	76.40	682
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	397	90,785,404.65	36.49%	6.422	358	79.29	656
Not Interest Only	1,139	157,980,898.88	63.51%	7.097	357	79.45	635
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Prepayment Penalty Original Tr	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
Prepay Penalty: 0 months	274	44,600,762.15	17.93%	7.100	357	78.51	642
Prepay Penalty: 12 months	42	10,385,236.65	4.17%	6.663	358	78.88	661
Prepay Penalty: 24 months	1,050	168,540,307.90	67.75%	6.775	358	79.74	641
Prepay Penalty: 30 months	1	167,768.70	0.07%	7.890	359	80.00	576
Prepay Penalty: 36 months	169	25,072,228.13	10.08%	6.987	356	78.86	649
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Lien	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
First Lien	1,536	248,766,303.53	100.00%	6.851	358	79.39	643
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Documentation Type	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
Business Bank Statements	1	249,125.11	0.10%	6.250	358	80.00	637
Full Documentation	1,201	177,138,164.82	71.21%	6.876	358	79.60	632
Lite Documentation	4	655,014.32	0.26%	7.997	358	80.00	610
No Documentation	2	284,982.49	0.11%	6.428	358	80.00	723
Stated Income Documentation	328	70,439,016.79	28.32%	6.780	357	78.87	670
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Loan Purpose	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
Cash Out Refinance	240	49,337,498.40	19.83%	6.813	357	77.81	635
Purchase	1,236	190,048,777.45	76.40%	6.841	358	79.86	645
Rate/Term Refinance	60	9,380,027.68	3.77%	7.247	355	78.17	629
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Property Type	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
2-4 Units Attached	6	1,447,402.71	0.58%	6.722	358	78.23	652
2-4 Units Detached	42	9,344,858.75	3.76%	6.708	358	79.72	663
Condo High-Rise Attached	5	958,755.33	0.39%	6.783	358	80.00	645
Condo Low-Rise Attached	110	17,793,781.74	7.15%	6.734	358	79.29	659
Condo Low-Rise Detached	2	329,261.99	0.13%	5.410	358	80.00	722
PUD Attached	12	1,708,902.22	0.69%	6.759	358	80.00	654
PUD Detached	189	35,292,040.54	14.19%	6.833	358	79.73	639
Single Family Attached	28	3,704,747.35	1.49%	6.901	357	80.15	642
Single Family Detached	1,142	178,186,552.90	71.63%	6.877	358	79.30	641
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	2	238,621.49	0.10%	7.191	359	73.83	716
Primary	1,528	247,306,952.55	99.41%	6.850	358	79.40	643
Second Home	6	1,220,729.49	0.49%	6.984	358	80.00	657
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	15	2,674,431.51	1.08%	8.158	358	71.78	575
AA	56	8,962,390.65	3.60%	7.332	351	76.56	629
AA+	1,442	233,608,210.22	93.91%	6.794	358	79.65	645
B	17	2,701,572.67	1.09%	8.215	358	76.33	568
C	3	552,214.82	0.22%	9.549	358	70.36	535
NG	3	267,483.66	0.11%	7.650	352	79.85	649
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	16	1,494,392.71	0.60%	7.587	358	80.50	624
Arizona	44	6,487,705.31	2.61%	6.972	358	79.86	637
California	170	50,704,076.38	20.38%	6.133	358	79.24	665
Colorado	84	13,436,379.73	5.40%	6.394	358	79.64	637
Connecticut	32	5,184,544.42	2.08%	6.728	354	78.53	666
Delaware	6	1,001,271.08	0.40%	6.793	358	80.00	639
Florida	135	20,483,869.03	8.23%	7.132	358	79.33	639
Georgia	52	6,927,659.38	2.78%	7.682	358	80.04	625
Hawaii	6	1,509,885.57	0.61%	6.205	358	73.73	686
Idaho	15	1,450,314.71	0.58%	7.181	359	80.00	635
Illinois	26	3,726,591.65	1.50%	7.339	353	78.75	622
Indiana	24	3,086,977.56	1.24%	7.299	358	80.00	631
Iowa	2	201,177.52	0.08%	7.330	357	80.00	617
Kansas	1	79,862.90	0.03%	9.190	357	80.00	605
Kentucky	24	2,631,551.01	1.06%	6.954	358	80.27	628
Louisiana	20	2,321,353.37	0.93%	7.504	342	80.44	626
Maine	8	1,365,902.70	0.55%	6.381	357	80.00	662
Maryland	28	4,580,127.52	1.84%	7.300	358	78.52	622
Massachusetts	70	15,473,475.01	6.22%	6.544	358	77.52	656
Michigan	78	9,433,308.48	3.79%	7.192	359	79.95	629
Minnesota	18	2,863,802.06	1.15%	7.334	359	80.00	642
Mississippi	4	502,982.24	0.20%	7.354	358	79.75	629
Missouri	25	2,407,265.13	0.97%	7.789	358	79.94	628
Montana	4	489,488.20	0.20%	7.388	358	80.00	624
Nebraska	1	61,903.95	0.02%	7.300	359	71.26	604
Nevada	28	5,326,942.63	2.14%	6.774	358	80.44	657
New Hampshire	15	2,385,957.56	0.96%	6.777	358	80.00	648
New Jersey	11	1,830,627.90	0.74%	7.322	358	78.26	646
New York	46	11,565,189.97	4.65%	6.658	358	78.90	658
North Carolina	47	5,560,801.64	2.24%	7.413	358	79.89	620
Ohio	52	5,662,501.08	2.28%	7.180	358	79.73	627
Oklahoma	7	789,447.92	0.32%	7.493	358	81.32	649
Oregon	15	2,398,334.77	0.96%	6.977	358	79.98	632
Pennsylvania	41	5,650,475.49	2.27%	6.934	358	80.60	644
Rhode Island	7	1,546,891.78	0.62%	6.681	358	77.00	652
South Carolina	21	2,598,297.27	1.04%	7.156	350	79.93	634
Tennessee	38	4,451,901.33	1.79%	7.629	358	79.96	624
Texas	142	16,258,187.45	6.54%	7.499	358	79.98	619
Utah	26	3,076,374.45	1.24%	6.377	358	79.83	636
Vermont	6	917,513.22	0.37%	6.773	358	77.27	622
Virginia	53	8,763,660.53	3.52%	7.245	358	79.30	627
Washington	48	7,454,189.24	3.00%	6.788	359	79.96	644
Wisconsin	21	2,540,277.90	1.02%	7.435	358	79.46	635
Wyoming	19	2,082,863.78	0.84%	6.449	358	80.00	638
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Gross Margin							
2.500 - 2.999	1	113,124.00	0.05%	5.200	357	80.00	623
3.000 - 3.499	33	9,316,721.45	4.07%	5.312	358	76.71	707
3.500 - 3.999	130	29,810,078.94	13.02%	5.854	358	79.97	675
4.000 - 4.499	297	56,744,643.73	24.79%	6.386	358	79.67	656
4.500 - 4.999	355	58,316,164.52	25.48%	6.837	358	79.56	639
5.000 - 5.499	307	41,799,684.45	18.26%	7.353	358	79.98	624
5.500 - 5.999	172	20,144,010.25	8.80%	7.882	358	79.61	607
6.000 - 6.499	52	6,249,759.82	2.73%	8.119	358	79.47	606
6.500 - 6.999	29	3,974,657.72	1.74%	8.570	358	76.21	579
7.000 - 7.499	10	1,773,203.13	0.77%	8.562	358	81.15	581
7.500 - 7.999	5	397,115.24	0.17%	10.305	358	70.55	538
8.000 - 8.499	1	55,927.40	0.02%	11.500	357	80.00	511
8.500 - 8.999	1	183,479.54	0.08%	9.550	358	75.00	522
Total	1,393	228,878,570.19	100.00%	6.808	358	79.54	642

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Minimum Interest Rate							
4.000 - 4.499	2	252,532.00	0.11%	4.607	357	74.77	758
4.500 - 4.999	11	3,398,362.32	1.48%	4.916	359	77.39	701
5.000 - 5.499	50	12,126,453.22	5.30%	5.310	358	77.82	682
5.500 - 5.999	125	28,730,324.90	12.55%	5.816	358	79.80	666
6.000 - 6.499	206	40,235,869.98	17.58%	6.271	358	79.82	656
6.500 - 6.999	322	58,029,432.04	25.35%	6.745	358	79.59	644
7.000 - 7.499	243	36,295,741.38	15.86%	7.238	358	79.89	633
7.500 - 7.999	240	28,933,673.37	12.64%	7.723	358	80.09	619
8.000 - 8.499	103	11,384,441.47	4.97%	8.222	358	79.49	604
8.500 - 8.999	60	6,432,479.99	2.81%	8.723	358	77.02	589
9.000 - 9.499	15	1,676,450.58	0.73%	9.204	358	78.16	556
9.500 - 9.999	8	807,037.52	0.35%	9.668	358	81.18	566
10.000 -10.499	4	331,689.58	0.14%	10.088	358	79.04	605
10.500 -10.999	3	188,154.44	0.08%	10.649	359	63.04	533
11.500 -11.999	1	55,927.40	0.02%	11.500	357	80.00	511
Total	1,393	228,878,570.19	100.00%	6.808	358	79.54	642

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Maximum Interest Rate							
10.000 -10.499	1	194,032.00	0.08%	4.300	358	77.72	772
10.500 -10.999	11	3,398,362.32	1.48%	4.916	359	77.39	701
11.000 -11.499	47	11,137,448.41	4.87%	5.289	358	77.63	688
11.500 -11.999	122	28,393,586.86	12.41%	5.797	358	79.79	666
12.000 -12.499	208	41,000,874.79	17.91%	6.252	358	79.82	655
12.500 -12.999	323	58,165,697.36	25.41%	6.744	358	79.57	644
13.000 -13.499	242	36,092,231.28	15.77%	7.239	358	79.89	634
13.500 -13.999	242	28,717,822.25	12.55%	7.717	358	80.09	618
14.000 -14.499	104	11,563,459.21	5.05%	8.194	358	79.43	605
14.500 -14.999	62	7,155,796.19	3.13%	8.631	358	77.43	598
15.000 -15.499	15	1,676,450.58	0.73%	9.204	358	78.16	556
15.500 -15.999	7	623,557.98	0.27%	9.703	358	83.00	581
16.000 -16.499	4	331,689.58	0.14%	10.088	358	79.04	605
16.500 -16.999	4	371,633.98	0.16%	10.107	359	68.94	528
17.500 -17.999	1	55,927.40	0.02%	11.500	357	80.00	511
Total	1,393	228,878,570.19	100.00%	6.808	358	79.54	642

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Initial Periodic Rate Cap							
1.000	4	439,468.05	0.19%	6.818	358	80.00	646
3.000	1,388	228,215,102.14	99.71%	6.808	358	79.54	642
4.000	1	224,000.00	0.10%	6.625	356	80.00	0
Total	1,393	228,878,570.19	100.00%	6.808	358	79.54	642

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	1,384	226,627,157.45	99.02%	6.805	358	79.54	643
1.500	8	1,938,212.74	0.85%	6.969	358	79.07	624
2.000	1	313,200.00	0.14%	8.175	358	80.00	601
Total	1,393	228,878,570.19	100.00%	6.808	358	79.54	642

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
08/01/05	1	72,245.71	0.03%	7.750	358	80.00	615
09/01/05	2	245,622.34	0.11%	6.652	359	80.00	651
05/01/06	1	228,642.95	0.10%	6.300	349	80.00	604
06/01/06	1	77,011.48	0.03%	8.950	350	79.49	607
08/01/06	3	292,610.69	0.13%	7.566	352	80.00	662
09/01/06	5	592,204.61	0.26%	7.064	353	80.00	610
11/01/06	6	1,382,510.30	0.60%	6.951	355	76.85	628
12/01/06	15	3,374,067.20	1.47%	6.849	356	80.91	642
01/01/07	61	9,803,450.88	4.28%	6.925	357	80.20	633
01/18/07	1	94,889.48	0.04%	8.375	358	80.00	669
02/01/07	532	86,890,371.86	37.96%	6.724	357	79.52	641
03/01/07	557	88,520,512.61	38.68%	6.907	359	79.48	642
03/11/07	1	100,851.60	0.04%	7.950	360	80.00	604
04/01/07	124	21,314,526.70	9.31%	6.777	360	79.90	652
10/01/07	1	58,500.00	0.03%	5.625	354	65.00	712
12/01/07	1	260,000.00	0.11%	6.500	356	80.00	613
01/01/08	4	466,176.14	0.20%	7.509	357	76.73	642
02/01/08	40	7,136,689.31	3.12%	6.667	358	79.91	641
03/01/08	33	7,110,232.69	3.11%	6.601	359	78.05	660
04/01/08	4	857,453.64	0.37%	6.013	360	80.00	697
Total	1,393	228,878,570.19	100.00%	6.808	358	79.54	642

Option One Mortgage: Soundview 2005-OPT1

Silent 2nds

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	1	49,944.61	0.02%	8.950	359	76.92	622
50,000.01 - 100,000.00	407	32,362,954.12	13.01%	7.775	358	79.59	622
100,000.01 - 150,000.00	502	61,796,707.77	24.84%	7.123	358	79.94	632
150,000.01 - 200,000.00	272	47,320,734.90	19.02%	6.750	357	79.53	643
200,000.01 - 250,000.00	150	33,381,562.54	13.42%	6.527	357	79.41	644
250,000.01 - 300,000.00	71	19,411,432.08	7.80%	6.422	358	79.36	655
300,000.01 - 350,000.00	50	16,302,930.43	6.55%	6.475	358	80.03	658
350,000.01 - 400,000.00	33	12,481,394.14	5.02%	6.363	358	78.45	648
400,000.01 - 450,000.00	17	7,094,662.05	2.85%	6.512	359	79.55	665
450,000.01 - 500,000.00	14	6,629,576.37	2.66%	6.377	358	80.00	664
500,000.01 - 550,000.00	7	3,633,331.87	1.46%	6.422	358	80.00	684
550,000.01 - 600,000.00	6	3,421,903.66	1.38%	6.623	359	80.00	654
650,000.01 - 700,000.00	2	1,320,000.00	0.53%	6.200	359	74.74	709
700,000.01 - 750,000.00	2	1,499,168.99	0.60%	6.919	359	63.85	635
950,000.01 - 1,000,000.00	1	1,000,000.00	0.40%	5.100	357	58.48	774
1,000,000.01+	1	1,060,000.00	0.43%	6.540	359	75.71	679
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,032.00	0.08%	4.300	358	77.72	772
4.500 - 4.999	10	3,170,896.34	1.27%	4.899	359	77.20	694
5.000 - 5.499	50	12,129,919.20	4.88%	5.283	358	77.82	684
5.500 - 5.999	129	29,787,523.58	11.97%	5.799	358	79.63	667
6.000 - 6.499	216	42,377,456.81	17.04%	6.270	358	79.83	657
6.500 - 6.999	355	63,745,355.23	25.62%	6.743	358	79.14	646
7.000 - 7.499	264	39,755,173.95	15.98%	7.238	357	79.78	635
7.500 - 7.999	271	32,645,723.22	13.12%	7.728	358	80.06	620
8.000 - 8.499	113	12,251,193.78	4.92%	8.219	358	79.07	606
8.500 - 8.999	81	8,432,221.04	3.39%	8.712	358	77.76	595
9.000 - 9.499	17	1,833,925.19	0.74%	9.214	358	78.32	563
9.500 - 9.999	16	1,412,286.23	0.57%	9.675	350	80.60	568
10.000 - 10.499	7	650,666.22	0.26%	10.174	358	80.35	569
10.500 - 10.999	5	324,003.34	0.13%	10.694	359	70.33	539
11.500 - 11.999	1	55,927.40	0.02%	11.500	357	80.00	511
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	13	1,472,498.45	0.59%	9.308	358	71.01	516
525-549	18	2,506,102.73	1.01%	8.627	358	74.56	538
550-574	35	4,701,678.35	1.89%	8.174	358	77.84	565
575-599	239	31,546,598.14	12.68%	7.430	358	79.52	589
600-624	371	52,056,829.31	20.93%	7.090	358	79.85	612
625-649	339	54,993,386.94	22.11%	6.813	357	79.47	638
650-674	249	44,327,655.43	17.82%	6.644	358	79.81	662
675-699	147	31,304,167.65	12.58%	6.436	358	79.88	684
700+	121	25,328,361.15	10.18%	6.001	357	78.04	733
None	4	529,025.38	0.21%	8.268	357	79.86	0
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	5	853,550.62	0.34%	7.348	358	34.87	619
50.00- 54.99	2	273,732.48	0.11%	7.923	357	50.79	561
55.00- 59.99	5	2,404,676.29	0.97%	6.722	358	58.93	663
60.00- 64.99	4	943,354.17	0.38%	6.829	357	61.83	598
65.00- 69.99	11	2,816,380.09	1.13%	6.357	359	67.90	674
70.00- 74.99	9	1,645,136.76	0.66%	6.917	358	71.65	626
75.00- 79.99	32	5,565,144.90	2.24%	7.084	358	77.69	645
80.00	1,446	230,821,448.92	92.79%	6.837	358	80.00	643
80.01- 84.99	3	600,877.20	0.24%	6.584	359	82.32	635
85.00- 89.99	9	1,357,507.40	0.55%	7.639	358	85.58	606
90.00- 94.99	10	1,484,494.70	0.60%	8.162	357	90.21	615
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180	2	183,374.78	0.07%	8.500	179	80.00	619
240	3	572,682.92	0.23%	7.003	239	80.00	684
360	1,531	248,010,245.83	99.70%	6.849	358	79.39	643
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	2	183,374.78	0.07%	8.500	179	80.00	619
181-240	3	572,682.92	0.23%	7.003	239	80.00	684
301-360	1,531	248,010,245.83	99.70%	6.849	358	79.39	643
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	47	5,867,082.85	2.36%	7.086	359	78.92	644
20.01 -25.00	61	9,043,523.16	3.64%	7.411	358	78.03	628
25.01 -30.00	107	13,771,650.08	5.54%	7.048	358	80.00	639
30.01 -35.00	191	28,423,660.70	11.43%	6.961	358	79.24	641
35.01 -40.00	246	38,363,476.59	15.42%	6.858	358	79.83	649
40.01 -45.00	332	54,618,424.20	21.96%	6.881	358	79.43	645
45.01 -50.00	325	58,332,050.34	23.45%	6.713	357	79.25	643
50.01 -55.00	167	28,450,258.01	11.44%	6.638	358	79.18	638
55.01 -60.00	39	7,334,719.94	2.95%	6.668	358	79.84	638
60.01+	7	1,480,981.38	0.60%	7.059	359	80.00	626
None	14	3,080,476.28	1.24%	7.126	358	80.25	664
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	1,393	228,878,570.19	92.01%	6.808	358	79.54	642
Fixed Rate	143	19,887,733.34	7.99%	7.339	353	77.74	648
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6 Mo LIBOR ARM	942	130,721,545.77	52.55%	7.052	358	79.62	633
3/27 6 Mo LIBOR ARM	58	8,985,712.72	3.61%	7.086	358	80.20	641
5YR IO 2/28 6 Mo LIBOR ARM	365	81,950,104.59	32.94%	6.455	358	79.53	655
5YR IO 3/27 6 Mo LIBOR ARM	25	6,903,339.06	2.78%	6.015	358	77.29	667
6 Mo LIBOR ARM 30 Yr	3	317,868.05	0.13%	6.901	359	80.00	643
Fixed Rate 15 Yr	2	183,374.78	0.07%	8.500	179	80.00	619
Fixed Rate 20 Yr	3	572,682.92	0.23%	7.003	239	80.00	684
Fixed Rate 30 Yr	131	17,199,714.64	6.91%	7.438	358	77.79	643
Fixed Rate 30 Yr 5YR IO	7	1,931,961.00	0.78%	6.451	359	76.40	682
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	397	90,785,404.65	36.49%	6.422	358	79.29	656
Not Interest Only	1,139	157,980,898.88	63.51%	7.097	357	79.45	635
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	274	44,600,762.15	17.93%	7.100	357	78.51	642
Prepay Penalty: 12 months	42	10,385,236.65	4.17%	6.663	358	78.88	661
Prepay Penalty: 24 months	1,050	168,540,307.90	67.75%	6.775	358	79.74	641
Prepay Penalty: 30 months	1	167,768.70	0.07%	7.890	359	80.00	576
Prepay Penalty: 36 months	169	25,072,228.13	10.08%	6.987	356	78.86	649
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	1,536	248,766,303.53	100.00%	6.851	358	79.39	643
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Business Bank Statements	1	249,125.11	0.10%	6.250	358	80.00	637
Full Documentation	1,201	177,138,164.82	71.21%	6.876	358	79.60	632
Lite Documentation	4	655,014.32	0.26%	7.997	358	80.00	610
No Documentation	2	284,982.49	0.11%	6.428	358	80.00	723
Stated Income Documentation	328	70,439,016.79	28.32%	6.780	357	78.87	670
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	240	49,337,498.40	19.83%	6.813	357	77.81	635
Purchase	1,236	190,048,777.45	76.40%	6.841	358	79.86	645
Rate/Term Refinance	60	9,380,027.68	3.77%	7.247	355	78.17	629
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	6	1,447,402.71	0.58%	6.722	358	78.23	652
2-4 Units Detached	42	9,344,858.75	3.76%	6.708	358	79.72	663
Condo High-Rise Attached	5	958,755.33	0.39%	6.783	358	80.00	645
Condo Low-Rise Attached	110	17,793,781.74	7.15%	6.734	358	79.29	659
Condo Low-Rise Detached	2	329,261.99	0.13%	5.410	358	80.00	722
PUD Attached	12	1,708,902.22	0.69%	6.759	358	80.00	654
PUD Detached	189	35,292,040.54	14.19%	6.833	358	79.73	639
Single Family Attached	28	3,704,747.35	1.49%	6.901	357	80.15	642
Single Family Detached	1,142	178,186,552.90	71.63%	6.877	358	79.30	641
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	2	238,621.49	0.10%	7.191	359	73.83	716
Primary	1,528	247,306,952.55	99.41%	6.850	358	79.40	643
Second Home	6	1,220,729.49	0.49%	6.984	358	80.00	657
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	15	2,674,431.51	1.08%	8.158	358	71.78	575
AA	56	8,962,390.65	3.60%	7.332	351	76.56	629
AA+	1,442	233,608,210.22	93.91%	6.794	358	79.65	645
B	17	2,701,572.67	1.09%	8.215	358	76.33	568
C	3	552,214.82	0.22%	9.549	358	70.36	535
NG	3	267,483.66	0.11%	7.650	352	79.85	649
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	16	1,494,392.71	0.60%	7.587	358	80.50	624
Arizona	44	6,487,705.31	2.61%	6.972	358	79.86	637
California	170	50,704,076.38	20.38%	6.133	358	79.24	665
Colorado	84	13,436,379.73	5.40%	6.394	358	79.64	637
Connecticut	32	5,184,544.42	2.08%	6.728	354	78.53	666
Delaware	6	1,001,271.08	0.40%	6.793	358	80.00	639
Florida	135	20,483,869.03	8.23%	7.132	358	79.33	639
Georgia	52	6,927,659.38	2.78%	7.682	358	80.04	625
Hawaii	6	1,509,885.57	0.61%	6.205	358	73.73	686
Idaho	15	1,450,314.71	0.58%	7.181	359	80.00	635
Illinois	26	3,726,591.65	1.50%	7.339	353	78.75	622
Indiana	24	3,086,977.56	1.24%	7.299	358	80.00	631
Iowa	2	201,177.52	0.08%	7.330	357	80.00	617
Kansas	1	79,862.90	0.03%	9.190	357	80.00	605
Kentucky	24	2,631,551.01	1.06%	6.954	358	80.27	628
Louisiana	20	2,321,353.37	0.93%	7.504	342	80.44	626
Maine	8	1,365,902.70	0.55%	6.381	357	80.00	662
Maryland	28	4,580,127.52	1.84%	7.300	358	78.52	622
Massachusetts	70	15,473,475.01	6.22%	6.544	358	77.52	656
Michigan	78	9,433,308.48	3.79%	7.192	359	79.95	629
Minnesota	18	2,863,802.06	1.15%	7.334	359	80.00	642
Mississippi	4	502,982.24	0.20%	7.354	358	79.75	629
Missouri	25	2,407,265.13	0.97%	7.789	358	79.94	628
Montana	4	489,488.20	0.20%	7.388	358	80.00	624
Nebraska	1	61,903.95	0.02%	7.300	359	71.26	604
Nevada	28	5,326,942.63	2.14%	6.774	358	80.44	657
New Hampshire	15	2,385,957.56	0.96%	6.777	358	80.00	648
New Jersey	11	1,830,627.90	0.74%	7.322	358	78.26	646
New York	46	11,565,189.97	4.65%	6.658	358	78.90	658
North Carolina	47	5,560,801.64	2.24%	7.413	358	79.89	620
Ohio	52	5,662,501.08	2.28%	7.180	358	79.73	627
Oklahoma	7	789,447.92	0.32%	7.493	358	81.32	649
Oregon	15	2,398,334.77	0.96%	6.977	358	79.98	632
Pennsylvania	41	5,650,475.49	2.27%	6.934	358	80.60	644
Rhode Island	7	1,546,891.78	0.62%	6.681	358	77.00	652
South Carolina	21	2,598,297.27	1.04%	7.156	350	79.93	634
Tennessee	38	4,451,901.33	1.79%	7.629	358	79.96	624
Texas	142	16,258,187.45	6.54%	7.499	358	79.98	619
Utah	26	3,076,374.45	1.24%	6.377	358	79.83	636
Vermont	6	917,513.22	0.37%	6.773	358	77.27	622
Virginia	53	8,763,660.53	3.52%	7.245	358	79.30	627
Washington	48	7,454,189.24	3.00%	6.788	359	79.96	644
Wisconsin	21	2,540,277.90	1.02%	7.435	358	79.46	635
Wyoming	19	2,082,863.78	0.84%	6.449	358	80.00	638
Total	1,536	248,766,303.53	100.00%	6.851	358	79.39	643

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Gross Margin	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
2.500 - 2.999	1	113,124.00	0.05%	5.200	357	80.00	623
3.000 - 3.499	33	9,316,721.45	4.07%	5.312	358	76.71	707
3.500 - 3.999	130	29,810,078.94	13.02%	5.854	358	79.97	675
4.000 - 4.499	297	56,744,643.73	24.79%	6.386	358	79.67	656
4.500 - 4.999	355	58,316,164.52	25.48%	6.837	358	79.56	639
5.000 - 5.499	307	41,799,684.45	18.26%	7.353	358	79.98	624
5.500 - 5.999	172	20,144,010.25	8.80%	7.882	358	79.61	607
6.000 - 6.499	52	6,249,759.82	2.73%	8.119	358	79.47	606
6.500 - 6.999	29	3,974,657.72	1.74%	8.570	358	76.21	579
7.000 - 7.499	10	1,773,203.13	0.77%	8.562	358	81.15	581
7.500 - 7.999	5	397,115.24	0.17%	10.305	358	70.55	538
8.000 - 8.499	1	55,927.40	0.02%	11.500	357	80.00	511
8.500 - 8.999	1	183,479.54	0.08%	9.550	358	75.00	522
Total	1,393	228,878,570.19	100.00%	6.808	358	79.54	642

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Minimum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
4.000 - 4.499	2	252,532.00	0.11%	4.607	357	74.77	758
4.500 - 4.999	11	3,398,362.32	1.48%	4.916	359	77.39	701
5.000 - 5.499	50	12,126,453.22	5.30%	5.310	358	77.82	682
5.500 - 5.999	125	28,730,324.90	12.55%	5.816	358	79.80	666
6.000 - 6.499	206	40,235,869.98	17.58%	6.271	358	79.82	656
6.500 - 6.999	322	58,029,432.04	25.35%	6.745	358	79.59	644
7.000 - 7.499	243	36,295,741.38	15.86%	7.238	358	79.89	633
7.500 - 7.999	240	28,933,673.37	12.64%	7.723	358	80.09	619
8.000 - 8.499	103	11,384,441.47	4.97%	8.222	358	79.49	604
8.500 - 8.999	60	6,432,479.99	2.81%	8.723	358	77.02	589
9.000 - 9.499	15	1,676,450.58	0.73%	9.204	358	78.16	556
9.500 - 9.999	8	807,037.52	0.35%	9.668	358	81.18	566
10.000 - 10.499	4	331,689.58	0.14%	10.088	358	79.04	605
10.500 - 10.999	3	188,154.44	0.08%	10.649	359	63.04	533
11.500 - 11.999	1	55,927.40	0.02%	11.500	357	80.00	511
Total	1,393	228,878,570.19	100.00%	6.808	358	79.54	642

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Maximum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
10.000 - 10.499	1	194,032.00	0.08%	4.300	358	77.72	772
10.500 - 10.999	11	3,398,362.32	1.48%	4.916	359	77.39	701
11.000 - 11.499	47	11,137,448.41	4.87%	5.289	358	77.63	688
11.500 - 11.999	122	28,393,586.86	12.41%	5.797	358	79.79	666
12.000 - 12.499	208	41,000,874.79	17.91%	6.252	358	79.82	655
12.500 - 12.999	323	58,165,697.36	25.41%	6.744	358	79.57	644
13.000 - 13.499	242	36,092,231.28	15.77%	7.239	358	79.89	634
13.500 - 13.999	242	28,717,822.25	12.55%	7.717	358	80.09	618
14.000 - 14.499	104	11,563,459.21	5.05%	8.194	358	79.43	605
14.500 - 14.999	62	7,155,796.19	3.13%	8.631	358	77.43	598
15.000 - 15.499	15	1,676,450.58	0.73%	9.204	358	78.16	556
15.500 - 15.999	7	623,557.98	0.27%	9.703	358	83.00	581
16.000 - 16.499	4	331,689.58	0.14%	10.088	358	79.04	605
16.500 - 16.999	4	371,633.98	0.16%	10.107	359	68.94	528
17.500 - 17.999	1	55,927.40	0.02%	11.500	357	80.00	511
Total	1,393	228,878,570.19	100.00%	6.808	358	79.54	642

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Initial Periodic Rate Cap	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
1.000	4	439,468.05	0.19%	6.818	358	80.00	646
3.000	1,388	228,215,102.14	99.71%	6.808	358	79.54	642
4.000	1	224,000.00	0.10%	6.625	356	80.00	0
Total	1,393	228,878,570.19	100.00%	6.808	358	79.54	642

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	1,384	226,627,157.45	99.02%	6.805	358	79.54	643
1.500	8	1,938,212.74	0.85%	6.969	358	79.07	624
2.000	1	313,200.00	0.14%	8.175	358	80.00	601
Total	1,393	228,878,570.19	100.00%	6.808	358	79.54	642

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
08/01/05	1	72,245.71	0.03%	7.750	358	80.00	615
09/01/05	2	245,622.34	0.11%	6.652	359	80.00	651
05/01/06	1	228,642.95	0.10%	6.300	349	80.00	604
06/01/06	1	77,011.48	0.03%	8.950	350	79.49	607
08/01/06	3	292,610.69	0.13%	7.566	352	80.00	662
09/01/06	5	592,204.61	0.26%	7.064	353	80.00	610
11/01/06	6	1,382,510.30	0.60%	6.951	355	76.85	628
12/01/06	15	3,374,067.20	1.47%	6.849	356	80.91	642
01/01/07	61	9,803,450.88	4.28%	6.925	357	80.20	633
01/18/07	1	94,889.48	0.04%	8.375	358	80.00	669
02/01/07	532	86,890,371.86	37.96%	6.724	357	79.52	641
03/01/07	557	88,520,512.61	38.68%	6.907	359	79.48	642
03/11/07	1	100,851.60	0.04%	7.950	360	80.00	604
04/01/07	124	21,314,526.70	9.31%	6.777	360	79.90	652
10/01/07	1	58,500.00	0.03%	5.625	354	65.00	712
12/01/07	1	260,000.00	0.11%	6.500	356	80.00	613
01/01/08	4	466,176.14	0.20%	7.509	357	76.73	642
02/01/08	40	7,136,689.31	3.12%	6.667	358	79.91	641
03/01/08	33	7,110,232.69	3.11%	6.601	359	78.05	660
04/01/08	4	857,453.64	0.37%	6.013	360	80.00	697
Total	1,393	228,878,570.19	100.00%	6.808	358	79.54	642

Option One Mortgage: Soundview 2005-OPT1

Stated Doc

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$621,659,987	\$49,524	\$1,200,000
Average Scheduled Principal Balance	\$219,358		
Number of Mortgage Loans	2,834		
Weighted Average Gross Coupon	7.292%	4.890%	13.340%
Weighted Average FICO Score	624	500	802
Weighted Average Combined Original LTV	77.12%	15.28%	100.00%
Weighted Average Original Term	358 months	120 months	360 months
Weighted Average Stated Remaining Term	356 months	117 months	360 months
Weighted Average Seasoning	2 months	0 months	13 months
Weighted Average Gross Margin	5.315%	2.750%	10.490%
Weighted Average Minimum Interest Rate	7.251%	4.375%	12.050%
Weighted Average Maximum Interest Rate	13.265%	10.890%	18.050%
Weighted Average Initial Rate Cap	2.987%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.008%	1.000%	2.000%
Weighted Average Months to Roll	23 months	3 months	177 months
Maturity Date		Feb 1 2015	Apr 1 2035
Maximum Zip Code Concentration	0.35%	02151 (Revere, MA)	
ARM	86.51%		
Fixed Rate	13.49%		
15/15 6 Mo LIBOR ARM	0.08%		
2/13 6 Mo LIBOR ARM	0.09%		
2/28 6 Mo LIBOR ARM	61.05%		
3/27 6 Mo LIBOR ARM	4.59%		
5YR IO 15/15 6 Mo LIBOR ARM	0.02%		
5YR IO 2/28 6 Mo LIBOR ARM	19.34%		
5YR IO 3/27 6 Mo LIBOR ARM	1.14%		
6 Mo LIBOR ARM 30 Yr	0.20%		
Fixed Rate 10 Yr	0.05%		
Fixed Rate 15 Yr	0.61%		
Fixed Rate 15 Yr Rate Reduction	0.01%		
Fixed Rate 20 Yr	0.34%		
Fixed Rate 30 Yr	11.60%		
Fixed Rate 30 Yr 5YR IO	0.74%		
Fixed Rate 30 Yr Rate Reduction	0.14%		
Interest Only	21.24%		
Not Interest Only	78.76%		
Prepay Penalty: 0 months	31.70%		
Prepay Penalty: 12 months	12.86%		
Prepay Penalty: 24 months	46.97%		
Prepay Penalty: 30 months	0.05%		
Prepay Penalty: 36 months	8.41%		

First Lien	98.78%
Second Lien	1.22%
Stated Income Documentation	100.00%
Cash Out Refinance	71.52%
Purchase	23.83%
Rate/Term Refinance	4.66%
2-4 Units Attached	2.19%
2-4 Units Detached	12.16%
Condo High-Rise Attached	0.61%
Condo Low-Rise Attached	4.38%
Condo Low-Rise Detached	0.04%
Manufactured Housing	0.08%
PUD Attached	0.46%
PUD Detached	7.32%
Single Family Attached	1.20%
Single Family Detached	71.56%
Non-owner	8.53%
Primary	89.48%
Second Home	1.99%
Top 5 States:	
California	27.01%
New York	14.84%
Massachusetts	10.69%
Florida	7.16%
New Jersey	5.28%

Option One Mortgage: Soundview 2005-OPT1

Stated Doc

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	19	948,107.24	0.15%	9.504	327	69.54	605
50,000.01 - 100,000.00	509	38,613,884.47	6.21%	8.769	350	74.75	609
100,000.01 - 150,000.00	556	70,379,402.54	11.32%	7.756	353	75.32	616
150,000.01 - 200,000.00	476	83,848,247.92	13.49%	7.387	356	75.13	621
200,000.01 - 250,000.00	353	79,016,829.45	12.71%	7.172	357	75.79	615
250,000.01 - 300,000.00	282	77,413,351.99	12.45%	7.185	357	77.12	618
300,000.01 - 350,000.00	218	70,910,965.77	11.41%	7.102	358	78.55	627
350,000.01 - 400,000.00	147	55,188,975.73	8.88%	6.935	358	77.98	628
400,000.01 - 450,000.00	90	38,081,564.65	6.13%	6.994	358	80.31	643
450,000.01 - 500,000.00	64	30,629,082.26	4.93%	6.882	358	81.73	647
500,000.01 - 550,000.00	38	19,905,346.58	3.20%	6.958	358	81.45	641
550,000.01 - 600,000.00	36	20,849,150.90	3.35%	7.275	358	81.29	628
600,000.01 - 650,000.00	9	5,656,416.27	0.91%	6.919	359	80.59	623
650,000.01 - 700,000.00	10	6,657,467.58	1.07%	6.926	359	79.93	655
700,000.01 - 750,000.00	9	6,601,141.34	1.06%	7.103	339	66.82	637
750,000.01 - 800,000.00	2	1,550,000.00	0.25%	5.942	358	75.21	593
800,000.01 - 850,000.00	4	3,358,000.00	0.54%	6.562	358	73.95	644
850,000.01 - 900,000.00	2	1,786,288.89	0.28%	7.066	358	72.05	616
900,000.01 - 950,000.00	3	2,735,746.69	0.44%	6.547	359	74.73	668
950,000.01 - 1,000,000.00	2	1,933,814.50	0.31%	7.532	358	73.81	555
1,000,000.01+	5	5,616,202.32	0.90%	6.320	359	72.65	610
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	9	2,722,362.31	0.44%	4.932	358	72.47	681
5.000 - 5.499	42	12,446,637.13	2.00%	5.310	358	75.79	678
5.500 - 5.999	222	63,767,187.70	10.26%	5.828	357	73.97	666
6.000 - 6.499	283	76,955,662.80	12.38%	6.261	356	77.09	656
6.500 - 6.999	557	144,097,492.68	23.18%	6.772	357	77.09	638
7.000 - 7.499	371	87,197,918.70	14.03%	7.257	356	78.82	624
7.500 - 7.999	461	98,276,443.64	15.81%	7.755	356	78.26	608
8.000 - 8.499	212	39,502,192.51	6.35%	8.240	356	77.99	595
8.500 - 8.999	272	46,890,761.25	7.54%	8.712	354	77.09	579
9.000 - 9.499	115	16,385,575.19	2.64%	9.242	352	76.41	559
9.500 - 9.999	111	14,033,072.17	2.26%	9.728	352	75.91	557
10.000 -10.499	67	7,954,367.91	1.28%	10.198	358	75.66	554
10.500 -10.999	55	6,431,074.40	1.03%	10.729	354	74.28	554
11.000 -11.499	27	2,532,128.44	0.41%	11.174	355	77.50	545
11.500 -11.999	24	2,024,588.12	0.33%	11.770	358	75.23	539
12.000 -12.499	5	382,023.91	0.06%	12.081	340	81.71	528
13.000 -13.499	1	60,498.23	0.01%	13.340	359	90.00	557
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	248	45,593,363.05	7.33%	8.774	356	70.59	512
525-549	248	50,709,096.36	8.16%	8.390	356	72.58	538
550-574	247	49,656,392.27	7.99%	7.841	357	72.02	562
575-599	296	61,604,295.81	9.91%	7.432	355	72.97	587
600-624	419	92,889,227.57	14.94%	7.149	357	76.94	612
625-649	449	104,461,028.48	16.80%	7.000	357	78.42	636
650-674	337	75,624,266.90	12.16%	6.858	356	79.17	662
675-699	264	64,645,573.66	10.40%	6.681	357	82.20	686
700+	298	71,184,610.09	11.45%	6.619	355	83.44	731
None	28	5,292,132.90	0.85%	8.227	354	73.61	0
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	122	18,964,029.42	3.05%	7.057	353	41.12	605
50.00- 54.99	64	11,622,061.44	1.87%	7.229	357	52.34	594
55.00- 59.99	77	16,478,005.75	2.65%	7.199	358	57.52	596
60.00- 64.99	166	36,142,292.66	5.81%	7.086	357	62.30	592
65.00- 69.99	197	45,370,847.57	7.30%	7.257	353	67.26	598
70.00- 74.99	273	62,984,896.92	10.13%	7.300	355	72.01	592
75.00- 79.99	325	72,501,404.64	11.66%	7.476	356	76.55	603
80.00	828	171,743,131.91	27.63%	7.282	356	80.00	629
80.01- 84.99	99	23,732,461.00	3.82%	7.175	357	83.41	646
85.00- 89.99	240	56,993,647.88	9.17%	7.393	358	85.86	633
90.00- 94.99	336	82,449,407.30	13.26%	7.310	356	90.20	664
95.00- 99.99	93	21,006,215.54	3.38%	7.150	358	95.14	700
100.00	14	1,671,585.06	0.27%	8.572	358	100.00	685
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	3	305,823.72	0.05%	9.116	118	70.18	563
180	38	4,428,475.33	0.71%	7.752	178	72.78	637
240	20	2,116,235.92	0.34%	7.827	238	74.52	649
360	2,773	614,809,452.12	98.90%	7.286	358	77.16	624
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	3	305,823.72	0.05%	9.116	118	70.18	563
121-180	38	4,428,475.33	0.71%	7.752	178	72.78	637
181-240	20	2,116,235.92	0.34%	7.827	238	74.52	649
301-360	2,773	614,809,452.12	98.90%	7.286	358	77.16	624
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	133	20,632,222.89	3.32%	7.573	353	76.85	628
20.01 -25.00	143	23,395,341.61	3.76%	7.479	358	75.19	628
25.01 -30.00	237	45,328,306.42	7.29%	7.292	355	76.41	630
30.01 -35.00	384	78,397,342.55	12.61%	7.251	357	75.93	625
35.01 -40.00	480	104,313,226.63	16.78%	7.191	355	77.10	629
40.01 -45.00	614	140,799,901.37	22.65%	7.241	357	78.60	627
45.01 -50.00	574	146,216,742.69	23.52%	7.261	356	77.80	620
50.01 -55.00	186	40,558,900.27	6.52%	7.502	355	74.54	604
55.01 -60.00	32	7,484,604.62	1.20%	7.709	354	73.38	608
60.01+	18	6,367,114.62	1.02%	7.605	355	77.11	609
None	33	8,166,283.42	1.31%	7.520	358	77.30	626
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	2,327	537,797,250.05	86.51%	7.254	358	77.67	621
Fixed Rate	507	83,862,737.04	13.49%	7.539	346	73.57	642
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
15/15 6 Mo LIBOR ARM	1	493,514.26	0.08%	6.000	357	77.34	701
2/13 6 Mo LIBOR ARM	7	589,239.66	0.09%	8.486	178	75.87	574
2/28 6 Mo LIBOR ARM	1,781	379,504,921.12	61.05%	7.496	358	77.02	609
3/27 6 Mo LIBOR ARM	128	28,531,411.32	4.59%	7.067	358	77.56	635
5YR IO 15/15 6 Mo LIBOR ARM	1	136,000.00	0.02%	5.950	357	76.40	648
5YR IO 2/28 6 Mo LIBOR ARM	373	120,228,829.83	19.34%	6.590	358	79.88	653
5YR IO 3/27 6 Mo LIBOR ARM	31	7,055,964.06	1.14%	6.413	358	75.47	660
6 Mo LIBOR ARM 30 Yr	5	1,257,369.80	0.20%	7.404	358	77.91	618
Fixed Rate 10 Yr	3	305,823.72	0.05%	9.116	118	70.18	563
Fixed Rate 15 Yr	30	3,787,473.02	0.61%	7.598	178	72.23	646
Fixed Rate 15 Yr Rate Reductior	1	51,762.65	0.01%	10.650	179	77.61	641
Fixed Rate 20 Yr	20	2,116,235.92	0.34%	7.827	238	74.52	649
Fixed Rate 30 Yr	433	72,123,657.60	11.60%	7.566	358	73.68	640
Fixed Rate 30 Yr 5YR IO	14	4,620,036.00	0.74%	6.569	359	73.72	686
Fixed Rate 30 Yr Rate Reductior	6	857,548.13	0.14%	8.784	359	67.84	543
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	419	132,040,829.89	21.24%	6.570	358	79.42	655
Not Interest Only	2,415	489,619,157.20	78.76%	7.487	356	76.49	615
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	941	197,075,404.09	31.70%	7.570	355	76.60	615
Prepay Penalty: 12 months	269	79,955,219.53	12.86%	7.008	357	76.78	639
Prepay Penalty: 24 months	1,299	292,024,407.94	46.97%	7.172	358	77.90	622
Prepay Penalty: 30 months	2	341,381.96	0.05%	8.060	359	87.20	588
Prepay Penalty: 36 months	323	52,263,573.57	8.41%	7.347	351	75.15	640
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	2,740	614,078,611.58	98.78%	7.255	356	77.10	624
Second Lien	94	7,581,375.51	1.22%	10.270	348	78.44	618
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Stated Income Documentation	2,834	621,659,987.09	100.00%	7.292	356	77.12	624
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	1,985	444,588,828.35	71.52%	7.325	356	75.32	612
Purchase	709	148,126,998.56	23.83%	7.158	357	82.97	663
Rate/Term Refinance	140	28,944,160.18	4.66%	7.474	352	74.78	606
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	50	13,584,810.14	2.19%	7.251	357	78.91	650
2-4 Units Detached	291	75,618,812.33	12.16%	7.289	357	78.56	647
Condo High-Rise Attached	13	3,772,753.35	0.61%	7.194	358	81.19	653
Condo Low-Rise Attached	148	27,259,610.37	4.38%	7.403	358	79.61	635
Condo Low-Rise Detached	1	231,414.79	0.04%	6.900	357	78.64	609
Manufactured Housing	2	516,260.54	0.08%	6.259	356	73.07	700
PUD Attached	19	2,860,402.68	0.46%	7.612	358	76.81	623
PUD Detached	190	45,508,099.87	7.32%	7.391	357	79.02	625
Single Family Attached	37	7,449,665.59	1.20%	7.197	355	75.25	611
Single Family Detached	2,083	444,858,157.43	71.56%	7.279	356	76.47	618
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	306	53,026,085.27	8.53%	7.885	356	80.39	658
Primary	2,471	556,280,093.50	89.48%	7.238	356	76.75	620
Second Home	57	12,353,808.32	1.99%	7.169	358	79.37	651
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	180	35,994,930.82	5.79%	8.029	356	70.95	555
AA	347	74,382,518.06	11.97%	7.642	356	75.64	585
AA+	2,055	459,694,214.13	73.95%	7.012	356	78.43	643
B	182	38,268,351.20	6.16%	8.585	356	72.49	551
C	51	9,763,610.95	1.57%	9.365	357	71.11	548
CC	13	2,335,759.92	0.38%	9.738	356	59.10	541
NG	6	1,220,602.01	0.20%	7.858	351	82.50	656
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	13	2,038,321.73	0.33%	7.634	349	79.27	647
Arizona	34	4,735,444.42	0.76%	7.474	358	81.66	648
Arkansas	3	256,132.38	0.04%	8.245	358	79.52	648
California	590	167,894,687.01	27.01%	6.921	357	76.28	623
Colorado	37	6,397,385.01	1.03%	6.826	358	82.24	652
Connecticut	78	16,799,490.74	2.70%	7.028	356	77.72	629
Delaware	6	932,663.42	0.15%	7.488	358	80.81	603
Florida	266	44,540,487.83	7.16%	7.715	357	77.91	621
Georgia	54	8,917,944.39	1.43%	8.475	358	80.90	613
Hawaii	17	7,914,241.14	1.27%	6.765	358	75.75	642
Idaho	4	795,407.49	0.13%	8.053	357	80.87	616
Illinois	72	13,538,554.00	2.18%	7.828	355	78.14	599
Indiana	15	1,312,650.71	0.21%	8.387	358	77.20	615
Iowa	5	513,240.91	0.08%	8.773	358	81.38	578
Kansas	2	547,987.52	0.09%	6.323	357	79.10	701
Kentucky	13	1,732,614.97	0.28%	7.632	358	79.92	634
Louisiana	13	1,828,215.04	0.29%	8.160	343	75.17	603
Maine	40	6,449,605.07	1.04%	7.462	358	74.91	601
Maryland	46	10,087,038.04	1.62%	8.039	358	77.75	593
Massachusetts	247	66,424,742.12	10.69%	7.079	357	75.26	621
Michigan	96	13,281,345.84	2.14%	7.699	357	77.62	609
Minnesota	23	5,209,197.05	0.84%	7.536	358	79.65	624
Mississippi	3	439,837.83	0.07%	8.383	358	83.65	591
Missouri	17	2,321,958.95	0.37%	8.831	358	82.61	623
Montana	4	725,075.12	0.12%	8.058	357	73.87	595
Nevada	48	11,512,947.75	1.85%	7.340	358	79.49	628
New Hampshire	34	6,103,244.73	0.98%	7.059	358	76.63	623
New Jersey	132	32,850,938.50	5.28%	7.438	358	77.46	615
New York	323	92,267,160.68	14.84%	7.169	357	77.25	639
North Carolina	42	4,935,789.79	0.79%	8.399	355	79.62	614
North Dakota	2	218,723.15	0.04%	8.643	317	71.05	561
Ohio	43	5,246,398.22	0.84%	7.525	358	77.79	628
Oklahoma	6	654,963.06	0.11%	7.590	343	76.87	656
Oregon	16	2,657,877.18	0.43%	7.828	358	76.00	614
Pennsylvania	61	8,373,629.58	1.35%	7.414	349	80.26	637
Rhode Island	65	12,354,411.41	1.99%	6.965	356	73.80	625
South Carolina	16	2,961,676.29	0.48%	7.430	358	77.79	626
Tennessee	13	1,731,234.90	0.28%	7.567	358	82.83	643
Texas	196	26,851,652.85	4.32%	7.879	341	77.72	614
Utah	11	1,910,223.58	0.31%	6.739	358	82.59	670
Vermont	9	1,388,752.07	0.22%	7.224	325	79.63	650
Virginia	70	16,240,314.35	2.61%	7.824	357	76.14	607
Washington	25	4,239,108.76	0.68%	7.350	358	80.04	640
Wisconsin	21	3,074,430.57	0.49%	8.024	358	78.05	627
Wyoming	3	452,240.94	0.07%	8.137	358	72.96	620
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	1	493,514.26	0.09%	6.000	357	77.34	701
3.000 - 3.499	23	7,598,164.63	1.41%	5.728	358	68.19	686
3.500 - 3.999	106	31,764,404.21	5.91%	5.806	358	73.78	678
4.000 - 4.499	281	76,724,979.19	14.27%	6.235	358	75.24	661
4.500 - 4.999	432	108,121,970.59	20.10%	6.661	358	78.21	643
5.000 - 5.499	422	99,888,274.57	18.57%	7.134	358	80.21	626
5.500 - 5.999	388	85,295,546.71	15.86%	7.664	358	79.26	603
6.000 - 6.499	278	56,069,882.87	10.43%	8.078	357	78.39	587
6.500 - 6.999	188	37,184,539.16	6.91%	8.584	357	76.83	562
7.000 - 7.499	80	14,788,509.14	2.75%	9.023	357	76.74	543
7.500 - 7.999	53	8,721,545.13	1.62%	9.630	357	75.42	542
8.000 - 8.499	51	8,200,777.36	1.52%	10.332	358	73.37	528
8.500 - 8.999	13	1,409,700.62	0.26%	10.426	358	76.96	534
9.000 - 9.499	8	1,160,719.58	0.22%	10.733	357	75.77	540
9.500 - 9.999	2	212,397.84	0.04%	9.851	355	69.52	531
10.000 -10.499	1	162,324.19	0.03%	10.990	358	65.00	513
Total	2,327	537,797,250.05	100.00%	7.254	358	77.67	621

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	58,500.00	0.01%	5.625	354	65.00	712
4.500 - 4.999	9	2,722,362.31	0.51%	4.932	358	72.47	681
5.000 - 5.499	43	12,670,637.13	2.36%	5.334	358	75.86	678
5.500 - 5.999	185	55,094,593.52	10.24%	5.830	358	74.74	664
6.000 - 6.499	254	69,736,276.64	12.97%	6.266	358	77.60	653
6.500 - 6.999	462	121,606,366.13	22.61%	6.767	358	78.35	638
7.000 - 7.499	317	77,250,793.89	14.36%	7.257	358	79.40	620
7.500 - 7.999	381	84,504,659.39	15.71%	7.754	358	78.54	602
8.000 - 8.499	183	34,538,571.29	6.42%	8.239	357	77.87	590
8.500 - 8.999	222	40,816,319.61	7.59%	8.720	358	77.26	573
9.000 - 9.499	89	14,050,181.27	2.61%	9.234	356	75.98	550
9.500 - 9.999	84	11,757,953.13	2.19%	9.732	355	76.21	549
10.000 -10.499	43	5,985,118.44	1.11%	10.195	358	75.64	537
10.500 -10.999	28	4,331,137.72	0.81%	10.739	358	72.60	535
11.000 -11.499	13	1,530,079.93	0.28%	11.189	358	77.21	520
11.500 -11.999	11	933,819.81	0.17%	11.772	359	74.96	527
12.000 -12.499	2	209,879.84	0.04%	12.023	359	82.41	512
Total	2,327	537,797,250.05	100.00%	7.254	358	77.67	621

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.500 -10.999	9	2,722,362.31	0.51%	4.932	358	72.47	681
11.000 -11.499	42	12,446,637.13	2.31%	5.310	358	75.79	678
11.500 -11.999	182	54,790,082.98	10.19%	5.825	358	74.68	663
12.000 -12.499	250	68,761,620.94	12.79%	6.265	358	77.60	653
12.500 -12.999	462	120,988,032.44	22.50%	6.773	358	78.44	638
13.000 -13.499	319	77,713,235.50	14.45%	7.244	358	79.20	621
13.500 -13.999	375	82,869,998.16	15.41%	7.736	358	78.48	602
14.000 -14.499	183	34,895,614.64	6.49%	8.189	357	78.11	592
14.500 -14.999	231	43,297,712.30	8.05%	8.670	358	77.42	577
15.000 -15.499	90	14,221,686.66	2.64%	9.218	356	75.97	550
15.500 -15.999	84	11,801,875.08	2.19%	9.716	355	76.44	550
16.000 -16.499	43	5,812,459.46	1.08%	10.186	358	76.02	537
16.500 -16.999	29	4,489,688.23	0.83%	10.706	358	72.42	534
17.000 -17.499	15	1,842,544.57	0.34%	11.053	358	75.47	525
17.500 -17.999	11	933,819.81	0.17%	11.772	359	74.96	527
18.000 -18.499	2	209,879.84	0.04%	12.023	359	82.41	512
Total	2,327	537,797,250.05	100.00%	7.254	358	77.67	621

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	12	3,490,839.36	0.65%	6.970	358	79.08	630
3.000	2,314	534,082,410.69	99.31%	7.256	358	77.66	621
4.000	1	224,000.00	0.04%	6.625	356	80.00	0
Total	2,327	537,797,250.05	100.00%	7.254	358	77.67	621

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	2,299	530,096,367.04	98.57%	7.253	358	77.66	621
1.500	26	7,074,720.57	1.32%	7.333	357	78.80	622
2.000	2	626,162.44	0.12%	7.023	356	70.66	570
Total	2,327	537,797,250.05	100.00%	7.254	358	77.67	621

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
08/01/05	1	548,626.20	0.10%	6.950	357	74.32	634
09/01/05	4	708,743.60	0.13%	7.756	359	80.69	605
03/01/06	2	348,800.19	0.06%	6.573	356	86.32	631
04/01/06	1	354,561.66	0.07%	8.500	348	65.00	527
05/01/06	2	623,604.24	0.12%	6.110	349	80.00	573
06/01/06	4	759,294.57	0.14%	7.991	350	78.92	545
07/01/06	1	302,451.46	0.06%	7.900	351	84.61	609
08/01/06	5	1,045,497.67	0.19%	8.218	352	80.12	616
09/01/06	9	1,556,843.48	0.29%	8.347	353	84.72	649
10/01/06	8	1,686,865.60	0.31%	7.662	354	70.65	575
11/01/06	39	10,109,955.52	1.88%	7.929	355	73.79	567
12/01/06	50	11,129,041.74	2.07%	7.153	356	75.75	611
12/20/06	1	138,422.37	0.03%	8.690	357	75.00	0
01/01/07	164	38,964,448.67	7.25%	7.358	357	80.53	612
01/14/07	1	251,666.32	0.05%	10.050	357	80.00	532
02/01/07	891	209,635,410.86	38.98%	7.221	357	77.81	620
02/28/07	1	593,299.71	0.11%	8.650	359	90.00	636
03/01/07	849	192,483,856.85	35.79%	7.280	359	77.14	622
04/01/07	133	30,338,969.70	5.64%	7.202	360	78.64	637
08/01/07	1	58,744.08	0.01%	9.750	352	35.76	510
09/01/07	2	438,380.38	0.08%	6.924	353	84.27	613
10/01/07	2	174,045.43	0.03%	7.859	354	74.96	712
11/01/07	4	918,789.34	0.17%	9.556	355	79.01	544
12/01/07	7	2,200,381.49	0.41%	7.729	356	82.81	583
01/01/08	13	3,069,545.50	0.57%	6.475	357	76.45	632
02/01/08	49	11,380,592.82	2.12%	6.789	357	77.68	652
03/01/08	73	15,168,101.64	2.82%	6.889	359	75.82	642
04/01/08	8	2,178,794.70	0.41%	6.650	360	77.90	682
02/01/20	2	629,514.26	0.12%	5.989	357	77.14	690
Total	2,327	537,797,250.05	100.00%	7.254	358	77.67	621

Option One Mortgage: Soundview 2005-OPT1

Stated Doc

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	19	948,107.24	0.15%	9.504	327	69.54	605
50,000.01 - 100,000.00	509	38,613,884.47	6.21%	8.769	350	74.75	609
100,000.01 - 150,000.00	556	70,379,402.54	11.32%	7.756	353	75.32	616
150,000.01 - 200,000.00	476	83,848,247.92	13.49%	7.387	356	75.13	621
200,000.01 - 250,000.00	353	79,016,829.45	12.71%	7.172	357	75.79	615
250,000.01 - 300,000.00	282	77,413,351.99	12.45%	7.185	357	77.12	618
300,000.01 - 350,000.00	218	70,910,965.77	11.41%	7.102	358	78.55	627
350,000.01 - 400,000.00	147	55,188,975.73	8.88%	6.935	358	77.98	628
400,000.01 - 450,000.00	90	38,081,564.65	6.13%	6.994	358	80.31	643
450,000.01 - 500,000.00	64	30,629,082.26	4.93%	6.882	358	81.73	647
500,000.01 - 550,000.00	38	19,905,346.58	3.20%	6.958	358	81.45	641
550,000.01 - 600,000.00	36	20,849,150.90	3.35%	7.275	358	81.29	628
600,000.01 - 650,000.00	9	5,656,416.27	0.91%	6.919	359	80.59	623
650,000.01 - 700,000.00	10	6,657,467.58	1.07%	6.926	359	79.93	655
700,000.01 - 750,000.00	9	6,601,141.34	1.06%	7.103	339	66.82	637
750,000.01 - 800,000.00	2	1,550,000.00	0.25%	5.942	358	75.21	593
800,000.01 - 850,000.00	4	3,358,000.00	0.54%	6.562	358	73.95	644
850,000.01 - 900,000.00	2	1,766,288.89	0.28%	7.066	358	72.05	616
900,000.01 - 950,000.00	3	2,735,746.69	0.44%	6.547	359	74.73	668
950,000.01 - 1,000,000.00	2	1,933,814.50	0.31%	7.532	358	73.81	555
1,000,000.01+	5	5,616,202.32	0.90%	6.320	359	72.65	610
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	9	2,722,362.31	0.44%	4.932	358	72.47	681
5.000 - 5.499	42	12,446,637.13	2.00%	5.310	358	75.79	678
5.500 - 5.999	222	63,767,187.70	10.26%	5.828	357	73.97	666
6.000 - 6.499	283	76,955,662.80	12.38%	6.261	356	77.09	656
6.500 - 6.999	557	144,097,492.68	23.18%	6.772	357	77.09	638
7.000 - 7.499	371	87,197,918.70	14.03%	7.257	356	78.82	624
7.500 - 7.999	461	98,276,443.64	15.81%	7.755	356	78.26	608
8.000 - 8.499	212	39,502,192.51	6.35%	8.240	356	77.99	595
8.500 - 8.999	272	48,890,761.25	7.54%	8.712	354	77.09	579
9.000 - 9.499	115	16,385,575.19	2.64%	9.242	352	76.41	559
9.500 - 9.999	111	14,033,072.17	2.26%	9.728	352	75.91	557
10.000 - 10.499	67	7,954,367.91	1.28%	10.198	358	75.66	554
10.500 - 10.999	55	6,431,074.40	1.03%	10.729	354	74.28	554
11.000 - 11.499	27	2,532,128.44	0.41%	11.174	355	77.50	545
11.500 - 11.999	24	2,024,588.12	0.33%	11.770	358	75.23	539
12.000 - 12.499	5	382,023.91	0.06%	12.081	340	81.71	528
13.000 - 13.499	1	60,498.23	0.01%	13.340	359	90.00	557
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	248	45,593,363.05	7.33%	8.774	356	70.59	512
525-549	248	50,709,096.36	8.16%	8.390	356	72.58	538
550-574	247	49,656,392.27	7.99%	7.841	357	72.02	562
575-599	296	61,604,295.81	9.91%	7.432	355	72.97	587
600-624	419	92,889,227.57	14.94%	7.149	357	76.94	612
625-649	449	104,461,028.48	16.80%	7.000	357	78.42	636
650-674	337	75,624,266.90	12.16%	6.858	356	79.17	662
675-699	264	64,645,573.66	10.40%	6.681	357	82.20	686
700+	298	71,184,610.09	11.45%	6.619	355	83.44	731
None	28	5,292,132.90	0.85%	8.227	354	73.61	0
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	122	18,964,029.42	3.05%	7.057	353	41.12	605
50.00- 54.99	64	11,622,061.44	1.87%	7.229	357	52.34	594
55.00- 59.99	77	16,478,005.75	2.65%	7.199	358	57.52	596
60.00- 64.99	166	36,142,292.66	5.81%	7.086	357	62.30	592
65.00- 69.99	197	45,370,847.57	7.30%	7.257	353	67.26	598
70.00- 74.99	273	62,984,896.92	10.13%	7.300	355	72.01	592
75.00- 79.99	325	72,501,404.64	11.66%	7.476	356	76.55	603
80.00	828	171,743,131.91	27.63%	7.282	356	80.00	629
80.01- 84.99	99	23,732,461.00	3.82%	7.175	357	83.41	646
85.00- 89.99	240	56,993,647.88	9.17%	7.393	358	85.86	633
90.00- 94.99	336	82,449,407.30	13.26%	7.310	356	90.20	664
95.00- 99.99	93	21,006,215.54	3.38%	7.150	358	95.14	700
100.00	14	1,671,585.06	0.27%	8.572	358	100.00	685
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	3	305,823.72	0.05%	9.116	118	70.18	563
180	38	4,428,475.33	0.71%	7.752	178	72.78	637
240	20	2,116,235.92	0.34%	7.827	238	74.52	649
360	2,773	614,809,452.12	98.90%	7.286	358	77.16	624
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	3	305,823.72	0.05%	9.116	118	70.18	563
121-180	38	4,428,475.33	0.71%	7.752	178	72.78	637
181-240	20	2,116,235.92	0.34%	7.827	238	74.52	649
301-360	2,773	614,809,452.12	98.90%	7.286	358	77.16	624
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	133	20,632,222.89	3.32%	7.573	353	76.85	628
20.01 -25.00	143	23,395,341.61	3.76%	7.479	358	75.19	628
25.01 -30.00	237	45,328,306.42	7.29%	7.292	355	76.41	630
30.01 -35.00	384	78,397,342.55	12.61%	7.251	357	75.93	625
35.01 -40.00	480	104,313,226.63	16.78%	7.191	355	77.10	629
40.01 -45.00	614	140,799,901.37	22.65%	7.241	357	78.60	627
45.01 -50.00	574	146,216,742.69	23.52%	7.261	356	77.80	620
50.01 -55.00	186	40,558,900.27	6.52%	7.502	355	74.54	604
55.01 -60.00	32	7,484,604.62	1.20%	7.709	354	73.38	608
60.01+	18	6,367,114.62	1.02%	7.605	355	77.11	609
None	33	8,166,283.42	1.31%	7.520	358	77.30	626
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	2,327	537,797,250.05	86.51%	7.254	358	77.67	621
Fixed Rate	507	83,862,737.04	13.49%	7.539	346	73.57	642
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
15/15 6 Mo LIBOR ARM	1	493,514.26	0.08%	6.000	357	77.34	701
2/13 6 Mo LIBOR ARM	7	589,239.66	0.09%	8.486	178	75.87	574
2/28 6 Mo LIBOR ARM	1,781	379,504,921.12	61.05%	7.496	358	77.02	609
3/27 6 Mo LIBOR ARM	128	28,531,411.32	4.59%	7.067	358	77.56	635
5YR IO 15/15 6 Mo LIBOR ARM	1	136,000.00	0.02%	5.950	357	76.40	648
5YR IO 2/28 6 Mo LIBOR ARM	373	120,228,829.83	19.34%	6.580	358	79.88	653
5YR IO 3/27 6 Mo LIBOR ARM	31	7,055,964.06	1.14%	6.413	358	75.47	660
6 Mo LIBOR ARM 30 Yr	5	1,257,369.80	0.20%	7.404	358	77.91	618
Fixed Rate 10 Yr	3	305,823.72	0.05%	9.116	118	70.18	563
Fixed Rate 15 Yr	30	3,787,473.02	0.61%	7.598	178	72.23	646
Fixed Rate 15 Yr Rate Reduction	1	51,762.65	0.01%	10.650	179	77.61	641
Fixed Rate 20 Yr	20	2,116,235.92	0.34%	7.827	238	74.52	649
Fixed Rate 30 Yr	433	72,123,857.60	11.60%	7.566	358	73.68	640
Fixed Rate 30 Yr 5YR IO	14	4,620,036.00	0.74%	6.569	359	73.72	686
Fixed Rate 30 Yr Rate Reduction	6	857,548.13	0.14%	8.784	359	67.84	543
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	419	132,040,829.89	21.24%	6.570	358	79.42	655
Not Interest Only	2,415	489,619,157.20	78.76%	7.487	356	76.49	615
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Prepayment Penalty Original T	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
Prepay Penalty: 0 months	941	197,075,404.09	31.70%	7.570	355	76.60	615
Prepay Penalty: 12 months	269	79,955,219.53	12.86%	7.008	357	76.78	639
Prepay Penalty: 24 months	1,299	292,024,407.94	46.97%	7.172	358	77.90	622
Prepay Penalty: 30 months	2	341,381.96	0.05%	8.060	359	87.20	588
Prepay Penalty: 36 months	323	52,263,573.57	8.41%	7.347	351	75.15	640
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Lien	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
First Lien	2,740	614,078,611.58	98.78%	7.255	356	77.10	624
Second Lien	94	7,581,375.51	1.22%	10.270	348	78.44	618
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Documentation Type	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
Stated Income Documentation	2,834	621,659,987.09	100.00%	7.292	356	77.12	624
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Loan Purpose	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
Cash Out Refinance	1,985	444,588,828.35	71.52%	7.325	356	75.32	612
Purchase	709	148,126,998.56	23.83%	7.158	357	82.97	663
Rate/Term Refinance	140	28,944,160.18	4.65%	7.474	352	74.78	606
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Property Type	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
2-4 Units Attached	50	13,584,810.14	2.19%	7.251	357	78.91	650
2-4 Units Detached	291	75,618,812.33	12.16%	7.289	357	78.56	647
Condo High-Rise Attached	13	3,772,753.35	0.61%	7.194	358	81.19	653
Condo Low-Rise Attached	148	27,259,610.37	4.38%	7.403	358	79.61	635
Condo Low-Rise Detached	1	231,414.79	0.04%	6.900	357	78.64	609
Manufactured Housing	2	516,260.54	0.08%	6.259	356	73.07	700
PUD Attached	19	2,860,402.68	0.46%	7.612	358	76.81	623
PUD Detached	190	45,508,099.87	7.32%	7.391	357	79.02	625
Single Family Attached	37	7,449,665.59	1.20%	7.197	355	75.25	611
Single Family Detached	2,083	444,858,157.43	71.56%	7.279	356	76.47	618
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	306	53,026,085.27	8.53%	7.885	356	80.39	658
Primary	2,471	556,280,093.50	89.48%	7.238	356	76.75	620
Second Home	57	12,353,808.32	1.99%	7.169	358	79.37	651
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	180	35,994,930.82	5.79%	8.029	356	70.95	555
AA	347	74,382,518.06	11.97%	7.642	356	75.64	585
AA+	2,055	459,694,214.13	73.95%	7.012	356	78.43	643
B	182	38,268,351.20	6.16%	8.585	356	72.49	551
C	51	9,763,610.95	1.57%	9.365	357	71.11	548
CC	13	2,335,759.92	0.38%	9.738	356	59.10	541
NG	6	1,220,602.01	0.20%	7.858	351	82.50	656
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	13	2,038,321.73	0.33%	7.634	349	79.27	647
Arizona	34	4,735,444.42	0.76%	7.474	358	81.66	648
Arkansas	3	256,132.38	0.04%	8.245	358	79.52	648
California	590	167,894,687.01	27.01%	6.921	357	76.28	623
Colorado	37	6,397,385.01	1.03%	6.826	358	82.24	652
Connecticut	78	16,799,490.74	2.70%	7.028	356	77.72	629
Delaware	6	932,663.42	0.15%	7.488	358	80.81	603
Florida	266	44,540,487.83	7.16%	7.715	357	77.91	621
Georgia	54	8,917,944.39	1.43%	8.475	358	80.90	613
Hawaii	17	7,914,241.14	1.27%	6.765	358	75.75	642
Idaho	4	795,407.49	0.13%	8.053	357	80.87	616
Illinois	72	13,538,554.00	2.18%	7.828	355	78.14	599
Indiana	15	1,312,650.71	0.21%	8.387	358	77.20	615
Iowa	5	513,240.91	0.08%	8.773	358	81.38	578
Kansas	2	547,987.52	0.09%	6.323	357	79.10	701
Kentucky	13	1,732,614.97	0.28%	7.632	358	79.92	634
Louisiana	13	1,828,215.04	0.29%	8.160	343	75.17	603
Maine	40	6,449,605.07	1.04%	7.462	358	74.91	601
Maryland	46	10,087,038.04	1.62%	8.039	358	77.75	593
Massachusetts	247	66,424,742.12	10.69%	7.079	357	75.26	621
Michigan	96	13,281,345.84	2.14%	7.699	357	77.62	609
Minnesota	23	5,209,197.05	0.84%	7.536	358	79.65	624
Mississippi	3	439,837.83	0.07%	8.383	358	83.65	591
Missouri	17	2,321,958.95	0.37%	8.831	358	82.61	623
Montana	4	725,075.12	0.12%	8.058	357	73.87	595
Nevada	48	11,512,947.75	1.85%	7.340	358	79.49	628
New Hampshire	34	6,103,244.73	0.98%	7.059	358	76.63	623
New Jersey	132	32,850,938.50	5.28%	7.438	358	77.46	615
New York	323	92,267,160.68	14.84%	7.169	357	77.25	639
North Carolina	42	4,935,789.79	0.79%	8.399	355	79.62	614
North Dakota	2	218,723.15	0.04%	8.643	317	71.05	561
Ohio	43	5,246,398.22	0.84%	7.525	358	77.79	628
Oklahoma	6	654,963.06	0.11%	7.590	343	76.87	656
Oregon	16	2,657,877.18	0.43%	7.828	358	76.00	614
Pennsylvania	61	8,373,629.58	1.35%	7.414	349	80.26	637
Rhode Island	65	12,354,411.41	1.99%	6.965	356	73.80	625
South Carolina	16	2,961,676.29	0.48%	7.430	358	77.79	626
Tennessee	13	1,731,234.90	0.28%	7.567	358	82.83	643
Texas	196	26,851,652.85	4.32%	7.879	341	77.72	614
Utah	11	1,910,223.58	0.31%	6.739	358	82.59	670
Vermont	9	1,388,752.07	0.22%	7.224	325	79.63	650
Virginia	70	16,240,314.35	2.61%	7.824	357	76.14	607
Washington	25	4,239,108.76	0.68%	7.350	358	80.04	640
Wisconsin	21	3,074,430.57	0.49%	8.024	358	78.05	627
Wyoming	3	452,240.94	0.07%	8.137	358	72.96	620
Total	2,834	621,659,987.09	100.00%	7.292	356	77.12	624

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Gross Margin	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
2.500 - 2.999	1	493,514.26	0.09%	6.000	357	77.34	701
3.000 - 3.499	23	7,598,164.63	1.41%	5.728	358	68.19	686
3.500 - 3.999	106	31,764,404.21	5.91%	5.806	358	73.78	678
4.000 - 4.499	281	76,724,979.19	14.27%	6.235	358	75.24	661
4.500 - 4.999	432	108,121,970.59	20.10%	6.661	358	78.21	643
5.000 - 5.499	422	99,888,274.57	18.57%	7.134	358	80.21	626
5.500 - 5.999	388	85,295,546.71	15.86%	7.664	358	79.26	603
6.000 - 6.499	278	56,069,882.87	10.43%	8.078	357	78.39	587
6.500 - 6.999	188	37,184,539.16	6.91%	8.584	357	76.83	562
7.000 - 7.499	80	14,788,509.14	2.75%	9.023	357	76.74	543
7.500 - 7.999	53	8,721,545.13	1.62%	9.630	357	75.42	542
8.000 - 8.499	51	8,200,777.36	1.52%	10.332	358	73.37	528
8.500 - 8.999	13	1,409,700.62	0.26%	10.426	358	76.96	534
9.000 - 9.499	8	1,160,719.58	0.22%	10.733	357	75.77	540
9.500 - 9.999	2	212,397.84	0.04%	9.851	355	69.52	531
10.000 - 10.499	1	162,324.19	0.03%	10.990	358	65.00	513
Total	2,327	537,797,250.05	100.00%	7.254	358	77.67	621

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Minimum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
4.000 - 4.499	1	58,500.00	0.01%	5.625	354	65.00	712
4.500 - 4.999	9	2,722,362.31	0.51%	4.932	358	72.47	681
5.000 - 5.499	43	12,670,637.13	2.36%	5.334	358	75.86	678
5.500 - 5.999	185	55,094,593.52	10.24%	5.830	358	74.74	664
6.000 - 6.499	254	69,736,276.64	12.97%	6.266	358	77.60	653
6.500 - 6.999	462	121,606,366.13	22.61%	6.767	358	78.35	638
7.000 - 7.499	317	77,250,793.89	14.36%	7.257	358	79.40	620
7.500 - 7.999	381	84,504,659.39	15.71%	7.754	358	78.54	602
8.000 - 8.499	183	34,538,571.29	6.42%	8.239	357	77.87	590
8.500 - 8.999	222	40,816,319.61	7.59%	8.720	358	77.26	573
9.000 - 9.499	89	14,050,181.27	2.61%	9.234	356	75.98	550
9.500 - 9.999	84	11,757,953.13	2.19%	9.732	355	76.21	549
10.000 - 10.499	43	5,985,118.44	1.11%	10.195	358	75.64	537
10.500 - 10.999	28	4,331,137.72	0.81%	10.739	358	72.60	535
11.000 - 11.499	13	1,530,079.93	0.28%	11.189	358	77.21	520
11.500 - 11.999	11	933,819.81	0.17%	11.772	359	74.96	527
12.000 - 12.499	2	209,879.84	0.04%	12.023	359	82.41	512
Total	2,327	537,797,250.05	100.00%	7.254	358	77.67	621

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Maximum Interest Rate	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
10.500 - 10.999	9	2,722,362.31	0.51%	4.932	358	72.47	681
11.000 - 11.499	42	12,446,637.13	2.31%	5.310	358	75.79	678
11.500 - 11.999	182	54,790,082.98	10.19%	5.825	358	74.68	663
12.000 - 12.499	250	68,761,620.94	12.79%	6.265	358	77.60	653
12.500 - 12.999	462	120,988,032.44	22.50%	6.773	358	78.44	638
13.000 - 13.499	319	77,713,235.50	14.45%	7.244	358	79.20	621
13.500 - 13.999	375	82,869,998.16	15.41%	7.736	358	78.48	602
14.000 - 14.499	183	34,895,614.64	6.49%	8.189	357	78.11	592
14.500 - 14.999	231	43,297,712.30	8.05%	8.670	358	77.42	577
15.000 - 15.499	90	14,221,686.66	2.64%	9.218	356	75.97	550
15.500 - 15.999	84	11,801,875.08	2.19%	9.716	355	76.44	550
16.000 - 16.499	43	5,812,459.46	1.08%	10.186	358	76.02	537
16.500 - 16.999	29	4,489,688.23	0.83%	10.706	358	72.42	534
17.000 - 17.499	15	1,842,544.57	0.34%	11.053	358	75.47	525
17.500 - 17.999	11	933,819.81	0.17%	11.772	359	74.96	527
18.000 - 18.499	2	209,879.84	0.04%	12.023	359	82.41	512
Total	2,327	537,797,250.05	100.00%	7.254	358	77.67	621

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	12	3,490,839.36	0.65%	6.970	358	79.08	630
3.000	2,314	534,082,410.69	99.31%	7.256	358	77.66	621
4.000	1	224,000.00	0.04%	6.625	356	80.00	0
Total	2,327	537,797,250.05	100.00%	7.254	358	77.67	621

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	2,299	530,096,367.04	98.57%	7.253	358	77.66	621
1.500	26	7,074,720.57	1.32%	7.333	357	78.80	622
2.000	2	626,162.44	0.12%	7.023	356	70.66	570
Total	2,327	537,797,250.05	100.00%	7.254	358	77.67	621

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
08/01/05	1	548,626.20	0.10%	6.950	357	74.32	634
09/01/05	4	708,743.60	0.13%	7.756	359	80.69	605
03/01/06	2	348,800.19	0.06%	6.573	356	86.32	631
04/01/06	1	354,561.66	0.07%	8.500	348	65.00	527
05/01/06	2	623,604.24	0.12%	6.110	349	80.00	573
06/01/06	4	759,294.57	0.14%	7.991	350	78.92	545
07/01/06	1	302,451.46	0.06%	7.900	351	84.61	609
08/01/06	5	1,045,497.67	0.19%	8.218	352	80.12	616
09/01/06	9	1,556,843.48	0.29%	8.347	353	84.72	649
10/01/06	8	1,686,865.60	0.31%	7.662	354	70.65	575
11/01/06	39	10,109,955.52	1.88%	7.929	355	73.79	567
12/01/06	50	11,129,041.74	2.07%	7.153	356	75.75	611
12/20/06	1	138,422.37	0.03%	8.690	357	75.00	0
01/01/07	164	38,964,448.67	7.25%	7.358	357	80.53	612
01/14/07	1	251,666.32	0.05%	10.050	357	80.00	532
02/01/07	891	209,635,410.86	38.98%	7.221	357	77.81	620
02/28/07	1	593,299.71	0.11%	8.650	359	90.00	636
03/01/07	849	192,483,856.85	35.79%	7.280	359	77.14	622
04/01/07	133	30,338,969.70	5.64%	7.202	360	78.64	637
08/01/07	1	58,744.08	0.01%	9.750	352	35.76	510
09/01/07	2	438,380.38	0.08%	6.924	353	84.27	613
10/01/07	2	174,045.43	0.03%	7.859	354	74.96	712
11/01/07	4	918,789.34	0.17%	9.556	355	79.01	544
12/01/07	7	2,200,381.49	0.41%	7.729	356	82.81	583
01/01/08	13	3,069,545.50	0.57%	6.475	357	76.45	632
02/01/08	49	11,380,592.82	2.12%	6.789	357	77.68	652
03/01/08	73	15,168,101.64	2.82%	6.889	359	75.82	642
04/01/08	8	2,178,794.70	0.41%	6.650	360	77.90	682
02/01/20	2	629,514.26	0.12%	5.989	357	77.14	690
Total	2,327	537,797,250.05	100.00%	7.254	358	77.67	621