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

**Merrill Lynch Mortgage Investors, Inc.**
**Exact Name of Registrant as Specified in Charter**

809940
~~000-0809940~~
**Registrant CIK Number**

**Form 8-K, May 5, 2005, MLMI Series 2005-A3**

**333-112231**

RECEIVED
MAY 0 9 2005
PROCESSING SECTION

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

PROCESSED
MAY 1 2 2005
THOMSON
FINANCIAL

**SIGNATURE**

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

MERRILL LYNCH MORTGAGE INVESTORS, INC.

By: _____
Name: Paul Park
Title: Managing Director

Dated: May 5, 2005

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

**EXHIBIT INDEX**

| Exhibit No. | Description | Format |
|---|---|---|
| 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.

# RMBS New Transaction

## Computational Materials

*$[315,360,000] (approximate)*

*MLMI 2005-A3*
*Mortgage Pass-Through Certificates*
*Adjustable Rate Residential Mortgage Loans*

Merrill Lynch Mortgage Lending, Inc.
Seller

GreenPoint Mortgage Funding Inc.
Originator and Servicer

May [4], 2005

The attached tables and other statistical analyses (the "Computational Materials") are furnished to you solely by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Merrill Lynch") and not by the issuer of the securities or any of its affiliates. The issuer of these securities has not prepared or taken part in the preparation of these materials. None of Merrill Lynch, the issuer of the securities nor any of their affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary, and will be superseded by the applicable Prospectus Supplement and by any other information subsequently filed with the Securities and Exchange Commission. Except as provided in the following paragraph, the information herein may not be provided by the addressees to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purposes of evaluating said material.

Notwithstanding anything to the contrary contained herein, except to the extent necessary to comply with applicable securities laws, any recipient of these Computational Materials (and each employee, representative or other agent of the recipient) may disclose to any and all persons, without limitation of any kind, the federal income tax treatment and tax structure of the issuer and the certificates, any fact relevant to understanding the federal tax treatment or tax structure of the issuer or the certificates, and all material of any kind (including opinions and other tax analyses) relating to such federal tax treatment or tax structure other than the identity of the issuer and information that would permit the identification of the issuer.

Numerous assumptions were used in preparing the Computational Materials which may or may not be stated therein. As such, no assurance can be given as to the accuracy, appropriateness or completeness of the Computational Materials in any particular context; or as to whether the Computational Materials and/or the assumptions upon which they are based reflect present market conditions or future market performance. These Computational Materials should not be construed as either projections or predictions or as legal, tax, financial or accounting advice.

Any yields or weighted average lives shown in the Computational Materials are based on prepayment assumptions and actual prepayment experience may dramatically affect such yields or weighted average lives. In addition, it is possible that prepayments on the underlying assets will occur at rates slower or faster than the rates assumed in the attached Computational Materials. Furthermore, unless otherwise provided, the Computational Materials assume no losses on the underlying assets and no interest shortfall. The specific characteristics of the securities may differ from those shown in the Computational Materials due to differences between the actual underlying assets and the hypothetical assets used in preparing the Computational Materials. The principal amount and designation of any security described in the Computational Materials are subject to change prior to issuance.

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Please be advised that residential mortgage-backed securities may not be appropriate for all investors. Potential investors must be willing to assume, among other things, market price volatility, prepayments, yield curve and interest rate risk. Investors should fully consider the risk of an investment in these securities.

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PUDs

| City | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent IO |
|---|---|---|---|---|---|---|---|---|---|
| Oklahoma City OK 73162 | 7 | $851,200.00 | 1.13% | 6.125% | 701 | $121,600 | 80.00% | 0.00% | 100.00% |
| Surprise AZ 85379 | 6 | 1,169,498.58 | 1.55 | 6.084 | 697 | 194,916 | 78.14 | 23.86 | 100.00 |
| Las Vegas NV 89148 | 5 | 1,299,405.01 | 1.72 | 5.873 | 743 | 259,881 | 80.00 | 13.79 | 100.00 |
| American Fork UT 84003 | 4 | 602,399.97 | 0.80 | 6.500 | 703 | 150,600 | 80.00 | 100.00 | 100.00 |
| Las Vegas NV 89141 | 4 | 1,681,249.98 | 2.22 | 6.384 | 682 | 420,312 | 80.00 | 0.00 | 100.00 |
| Surprise AZ 85374 | 4 | 1,018,500.00 | 1.35 | 6.009 | 731 | 254,625 | 80.00 | 28.13 | 100.00 |
| Goodyear AZ 85338 | 3 | 484,848.94 | 0.64 | 6.165 | 688 | 161,616 | 78.50 | 32.36 | 100.00 |
| Mesa AZ 85212 | 3 | 644,550.00 | 0.85 | 6.331 | 676 | 214,850 | 80.00 | 47.75 | 100.00 |
| North Las Vegas NV 89081 | 3 | 586,499.98 | 0.78 | 5.879 | 702 | 195,500 | 79.98 | 33.59 | 100.00 |
| Stafford VA 22554 | 3 | 881,493.32 | 1.17 | 5.939 | 685 | 293,831 | 80.00 | 35.12 | 100.00 |
| Ashburn VA 20147 | 2 | 685,699.99 | 0.91 | 5.676 | 694 | 342,850 | 79.99 | 0.00 | 100.00 |
| Chantilly VA 20151 | 2 | 731,999.99 | 0.97 | 5.495 | 744 | 366,000 | 80.00 | 0.00 | 100.00 |
| College Park GA 30349 | 2 | 219,799.99 | 0.29 | 5.438 | 790 | 109,900 | 79.99 | 100.00 | 100.00 |
| Glen Heights TX 75154 | 2 | 169,550.00 | 0.22 | 6.125 | 710 | 84,775 | 79.99 | 100.00 | 100.00 |
| Henderson NV 89015 | 2 | 470,899.99 | 0.62 | 6.500 | 677 | 235,450 | 79.97 | 0.00 | 100.00 |
| Lake Stevens WA 98258 | 2 | 355,200.00 | 0.47 | 5.635 | 690 | 177,600 | 80.00 | 54.05 | 100.00 |
| Las Vegas NV 89135 | 2 | 700,524.47 | 0.93 | 5.287 | 717 | 350,262 | 79.72 | 0.00 | 100.00 |
| Las Vegas NV 89138 | 2 | 664,042.00 | 0.88 | 5.351 | 744 | 332,021 | 79.99 | 0.00 | 100.00 |
| Lynnwood WA 98036 | 2 | 457,500.00 | 0.61 | 6.000 | 779 | 228,750 | 80.00 | 0.00 | 100.00 |
| Maple Valley WA 98038 | 2 | 759,850.00 | 1.01 | 6.044 | 656 | 379,925 | 73.98 | 70.54 | 100.00 |
| North Las Vegas NV 89031 | 2 | 423,262.46 | 0.56 | 5.561 | 710 | 211,631 | 79.85 | 49.13 | 100.00 |
| Queen Creek AZ 85242 | 2 | 257,049.97 | 0.34 | 6.290 | 695 | 128,525 | 79.99 | 0.00 | 100.00 |
| Scottsdale AZ 85255 | 2 | 1,086,956.79 | 1.44 | 5.844 | 663 | 543,478 | 79.92 | 0.00 | 100.00 |
| Seaside CA 93955 | 2 | 1,287,222.12 | 1.70 | 5.623 | 731 | 643,611 | 77.56 | 0.00 | 100.00 |
| Tolleson AZ 85353 | 2 | 310,149.99 | 0.41 | 6.111 | 738 | 155,075 | 80.00 | 100.00 | 100.00 |
| Wesley Chapel FL 33544 | 2 | 273,799.99 | 0.36 | 6.590 | 723 | 136,900 | 79.96 | 0.00 | 100.00 |
| Woodbridge VA 22192 | 2 | 381,653.88 | 0.50 | 6.065 | 716 | 190,827 | 75.50 | 0.00 | 100.00 |
| Accokeek MD 20607 | 1 | 357,908.80 | 0.47 | 5.875 | 627 | 357,909 | 79.98 | 0.00 | 100.00 |
| Alameda CA 94502 | 1 | 649,953.13 | 0.86 | 6.375 | 696 | 649,953 | 76.47 | 0.00 | 100.00 |
| Albuquerque NM 87111 | 1 | 150,000.00 | 0.20 | 5.250 | 669 | 150,000 | 79.79 | 100.00 | 100.00 |
| Other | 204 | 55,965,256.94 | 74.05 | 5.777 | 701 | 274,339 | 78.93 | 13.65 | 99.04 |
| **Total:** | **283** | **$75,577,926.28** | **100.00%** | **5.825%** | **702** | **$267,060** | **79.01%** | **15.54%** | **99.29%** |

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| | | | Data | Data |
|---|---|---|---|---|
| ***Loan Balance Distribution*** | $ 0-25,000 | # & % | | |
| | $ 25,001-50,000 | # & % | 11 | 0.142 |
| | $ 50,001-75,000 | # & % | 29 | 0.580 |
| | $ 75,001-100,000 | # & % | 56 | 1.529 |
| | $ 100,001-150,000 | # & % | 204 | 7.833 |
| | $ 150,001-200,000 | # & % | 170 | 9.182 |
| | $ 200,001-250,000 | # & % | 157 | 10.907 |
| | $ 250,001-300,000 | # & % | 100 | 8.486 |
| | $ 300,001-350,000 | # & % | 97 | 9.697 |
| | $ 350,001-400,000 | # & % | 92 | 10.597 |
| | $ 400,001-450,000 | # & % | 73 | 9.582 |
| | $ 450,001-500,000 | # & % | 58 | 8.421 |
| | $ 500,001-550,000 | # & % | 34 | 5.445 |
| | $ 550,001-600,000 | # & % | 34 | 5.992 |
| | $ 600,001-650,000 | # & % | 32 | 6.236 |
| | $ 650,001-700,000 | # & % | 3 | 0.630 |
| | $ 700,001-750,000 | # & % | 5 | 1.104 |
| | $ 750,001-800,000 | # & % | 4 | 0.952 |
| | $ 800,001-850,000 | # & % | 1 | 0.259 |
| | $ 850,001-900,000 | # & % | 1 | 0.266 |
| | $ 900,001-950,000 | # & % | 1 | 0.291 |
| | $ 950,001-1,000,000 | # & % | 2 | 0.615 |
| | > $ 1,000,001 | # & % | 3 | 1.254 |
| ***DTI Distribution*** | <10 | | 50 | 3.335 |
| | 10-19.99 | | 52 | 2.655 |
| | 20-29.99 | | 210 | 15.828 |
| | 30-39.99 | | 704 | 64.016 |
| | 40-49.99 | | 149 | 13.996 |
| | 50-59.99 | | 2 | 0.171 |
| | 60-69.99 | | | |

| Balance | WAC | FICO | LTV | Ocucpanc | Purpose | Property Type | State | ZIP | DTI | Documentation |
|---|---|---|---|---|---|---|---|---|---|---|
| 619,500.00 | 6.250 | 743 | 70.00 | Investment | Purchase | 2F | FL | 33040 | 33.36 | FULL |
| 1,000,000.00 | 5.250 | 701 | 47.62 | Owner Occupied | Cashout | PUD | CA-N | 94946 | 42.777 | Stated Income |
| 945,000.00 | 5.750 | 679 | 70.00 | Owner Occupied | Rate/Term | SFR | CA-S | 91356 | 42.262 | FULL |
| 680,000.00 | 5.875 | 682 | 80.00 | Owner Occupied | Purchase | SFR | CA-N | 94951 | 44.98 | Stated Income |
| 609,999.99 | 5.500 | 732 | 68.93 | Owner Occupied | Purchase | PUD | CA-S | 92835 | 30.286 | Stated Income |
| 1,454,249.99 | 5.500 | 672 | 79.90 | Owner Occupied | Rate/Term | SFR | CA-N | 95127 | 39.198 | Stated Income |
| 640,000.00 | 6.375 | 744 | 80.00 | Owner Occupied | Cashout | SFR | CA-N | 95492 | 39.873 | Stated Income |
| 650,000.00 | 5.875 | 663 | 75.58 | Owner Occupied | Rate/Term | PUD | CA-S | 92130 | 28.479 | Stated Income/Stated Asset |
| 637,499.99 | 5.625 | 730 | 75.00 | Owner Occupied | Purchase | 2F | NY | 11214 | 32.459 | Stated Income |
| 618,399.99 | 5.125 | 733 | 80.00 | Owner Occupied | Purchase | SFR | WA | 98102 | 33.45 | Stated Income |
| 644,000.00 | 5.250 | 741 | 80.00 | Owner Occupied | Purchase | SFR | CA-N | 93923 | 41.755 | Stated Income |
| 782,579.91 | 5.375 | 751 | 70.00 | Owner Occupied | Purchase | 2F | CA-N | 94102 | 38.922 | Stated Income |
| 783,149.99 | 5.875 | 687 | 73.70 | Owner Occupied | Purchase | PUD | CA-N | 94080 | 32.394 | Stated Income |
| 649,813.12 | 5.750 | 693 | 74.29 | Owner Occupied | Purchase | SFR | CA-S | 90291 | 31.16 | Stated Income |
| 610,856.79 | 5.625 | 682 | 79.87 | Owner Occupied | Cashout | PUD | AZ | 85255 | 31.964 | Stated Income |
| 620,000.00 | 5.625 | 673 | 80.00 | Owner Occupied | Cashout | SFR | VA | 23059 | 23.525 | Stated Income |
| 624,848.80 | 5.750 | 634 | 76.84 | Owner Occupied | Cashout | PUD | MD | 20772 | 40.356 | Stated Income |
| 627,649.99 | 6.125 | 730 | 80.00 | Owner Occupied | Purchase | SFR | CA-N | 95376 | 36.965 | Stated Income |
| 650,000.00 | 5.375 | 677 | 76.38 | Owner Occupied | Purchase | SFR | CA-N | 94610 | 38.605 | Stated Income |
| 711,997.50 | 5.625 | 680 | 80.00 | Owner Occupied | Purchase | SFR | NC | 28211 | 34.84 | Stated Income |
| 999,999.99 | 5.875 | 683 | 74.07 | Owner Occupied | Purchase | SFR | CA-N | 94022 | 36.517 | Stated Income |
| 670,256.25 | 6.500 | 647 | 75.00 | Owner Occupied | Cashout | SFR | CA-N | 95046 | 38.708 | Stated Income |
| 632,000.00 | 5.875 | 683 | 80.00 | Owner Occupied | Purchase | SFR | CA-N | 94517 | 37.616 | Stated Income |
| 649,822.52 | 5.375 | 734 | 75.18 | Owner Occupied | Purchase | PUD | CA-N | 93955 | 33.297 | Stated Income |
| 619,358.31 | 6.500 | 696 | 77.50 | Investment | Purchase | SFR | CA-S | 90025 | 32.694 | Stated Income |
| 630,000.00 | 7.125 | 736 | 90.00 | Owner Occupied | Cashout | PUD | GA | 30004 | 0 | - No income, asset or employ |
| 1,125,000.00 | 5.750 | 763 | 75.00 | Owner Occupied | Cashout | SFR | MN | 55391 | 33.936 | Stated Income |
| 720,000.00 | 6.125 | 734 | 80.00 | Owner Occupied | Purchase | SFR | NY | 11020 | 24.173 | Stated Income |
| 650,000.00 | 5.375 | 704 | 77.38 | Owner Occupied | Rate/Term | SFR | CA-S | 91107 | 41.937 | Stated Income |
| 708,000.00 | 7.250 | 667 | 80.00 | Investment | Purchase | 3F | CA-N | 94705 | 35.098 | Stated Income |
| 649,953.13 | 6.375 | 696 | 76.47 | Owner Occupied | Cashout | PUD | CA-N | 94502 | 32.015 | Stated Income |
| 699,999.99 | 7.000 | 741 | 80.00 | Investment | Purchase | SFR | CA-S | 92262 | 36.078 | Stated Income |
| 640,000.00 | 6.000 | 698 | 80.00 | Owner Occupied | Rate/Term | SFR | CA-S | 91343 | 35.456 | Stated Income |
| 864,000.00 | 5.500 | 777 | 80.00 | Owner Occupied | Purchase | 4F | CA-N | 95010 | 36.789 | Stated Income |
| 637,500.00 | 5.375 | 702 | 75.00 | Investment | Purchase | PUD | CA-N | 94538 | 42.839 | Stated Income |
| 764,808.75 | 6.000 | 651 | 79.69 | Owner Occupied | Cashout | PUD | AZ | 85262 | 41.314 | Stated Income |
| 639,999.98 | 6.250 | 718 | 80.00 | Owner Occupied | Purchase | SFR | CA-S | 93103 | 42.03 | Stated Income |
| 767,200.00 | 6.000 | 761 | 80.00 | Owner Occupied | Purchase | CLR | CA-S | 90048 | 39.369 | Stated Income |
| 842,200.00 | 6.125 | 685 | 79.99 | Owner Occupied | Purchase | CLR | CA-S | 90099 | 36.24 | Stated Income |
| 740,000.00 | 5.875 | 708 | 79.89 | Owner Occupied | Purchase | PUD | CA-N | 95762 | 38.914 | Stated Income |
| 637,399.60 | 5.875 | 727 | 79.99 | Owner Occupied | Purchase | PUD | CA-N | 93955 | 38.63 | Stated Income |
| 712,000.00 | 5.375 | 745 | 80.00 | Owner Occupied | Purchase | SFR | CA-S | 92120 | 39.992 | Stated Income |
| 647,000.00 | 5.125 | 696 | 77.02 | Owner Occupied | Rate/Term | PUD | CA-S | 92882 | 31.877 | Stated Income |
| 649,900.00 | 5.250 | 783 | 76.38 | Owner Occupied | Purchase | SFR | CA-N | 95125 | 34.16 | Stated Income |
| 639,200.00 | 5.125 | 693 | 80.00 | Owner Occupied | Purchase | SFR | CA-S | 90019 | 33.375 | Stated Income |
| 612,000.00 | 5.375 | 707 | 80.00 | Owner Occupied | Purchase | CLR | CA-S | 90245 | 35.759 | Stated Income |
| 634,789.92 | 6.250 | 681 | 80.00 | Owner Occupied | Rate/Term | SFR | CA-N | 95124 | 39.555 | Stated Income |
| 620,799.99 | 5.125 | 767 | 80.00 | Owner Occupied | Purchase | CLR | CA-N | 95032 | 31.183 | Stated Income |
| 631,200.00 | 5.500 | 723 | 80.00 | Owner Occupied | Purchase | SFR | CA-S | 91326 | 31.174 | Stated Income |
| 640,000.00 | 6.125 | 701 | 78.86 | Owner Occupied | Purchase | PUD | FL | 32814 | 32.95 | Stated Income |
| 620,000.00 | 5.625 | 681 | 80.00 | Owner Occupied | Cashout | SFR | CA-N | 94513 | 35.345 | Stated Income |
| 1,500,000.00 | 6.250 | 663 | 62.50 | Owner Occupied | Rate/Term | SFR | AZ | 85253 | 33.426 | Stated Income |

| Product Type | WA IO Term | Number of Loans | Loan Balance | Avg. Loan Balance | % of Total IO | WA FICO | WA LTV | % Owner Occupied | % Purchase | WA DTI | % Full Doc | % Second Liens |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2/28 ARM 24 Month IO | na | | | | | | | | | | | |
| 2/28 ARM 60 Month IO | na | | | | | | | | | | | |
| 3/27 ARM 36 Month IO | 36 | 101 | 29,178,904.71 | 288,900.05 | 100.000 | 712 | 79.211 | 75.232 | 62.332 | 34.022 | 18.110 | 0.000 |
| 3/27 ARM 60 Month IO | na | | | | | | | | | | | |
| 5/25 ARM 60 Month IO | 60 | 29 | 6,890,701.20 | 237,610.39 | 100.000 | 701 | 79.798 | 74.702 | 83.910 | 31.853 | 17.455 | 0.000 |
| 30 Fixed | | | | | | | | | | | | |
| 15 Fixed | | | | | | | | | | | | |
| Other | 120 | 1037 | 289,215,775.26 | 278,896.60 | 97.462 | 707 | 78.942 | 74.147 | 65.784 | 34.633 | 12.970 | 0.000 |
| Totals: | 111 | 1167 | 325,285,381.17 | 278,736.40 | 97.743 | 707 | 78.985 | 74.256 | 65.858 | 34.523 | 13.526 | 0.000 |

| Product Type | %1.000-1.499 | %1.500-1.999 | %2.000-2.499 | %2.500-2.999 | %3.000-3.499 | %3.500-3.99 | %4.000-4.499 | %4.500-4.999 | %5.000-5.499 |
|---|---|---|---|---|---|---|---|---|---|
| 2/28 ARM 24 Month IO | | | | | | | | | |
| 2/28 ARM 36 Month IO | | | | | | | | | |
| 2/28 ARM 60 Month IO | | | | | | | | | |
| 2/28 ARM 120 Month IO | | | | | | | | | |
| 3/27 ARM 24 Month IO | | | | | | | | | |
| 3/27 ARM 36 Month IO | - | - | - | - | - | - | 316,798.22 | 1,820,274.78 | 8,960,984.76 |
| 3/27 ARM 60 Month IO | | | | | | | | | |
| 5/25 ARM 60 Month IO | - | - | - | - | - | - | - | - | 1,001,079.22 |
| 30 Fixed | | | | | | | | | |
| 15 Fixed | | | | | | | | | |
| Other | - | - | - | - | - | - | - | 14,177,802.37 | 80,440,104.16 |

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Please be advised that residential mortgage-backed securities may not be appropriate for all investors. Potential investors must be willing to assume, among other things, market price volatility, prepayments, yield curve and interest rate risk. Investors should fully consider the risk of an investment in these securities.

If you have received this communication in error, please notify the sending party immediately by telephone and return the original to such party by mail.

**Deal Name: MLMI 2005-A3**
**Instructions: Please also provide info on conforming and non-conforming po**

| | aggregate pool |
|---|---|
| gross WAC (%) | 5.858% |
| | |
| | |
| | |
| | |
| wtd avg FICO | 707 |
| FICO < 600 (%) | 0.00% |
| FICO 600-650 (%) | 5.40% |
| | |
| | |
| | |
| wtd avg LTV (%) | 78.98% |
| LTV = 80 (%) | 64.99% |
| LTV > 80.01 (%) | 3.44% |
| LTV 95.01 -100 (%) | 0.00% |
| Full Doc (%) | 13.53% |
| Stated Doc (%) | 83.32% |
| | |
| purch (%) | 65.86% |
| CO refi (%) | 17.12% |
| Own Occ (%) | 74.26% |
| Prepay Penalty (%) | 27.14% |
| wtd avg DTI (%) | 34.52% |
| ARM ? (%) | 100.00% |
| 2/28 (%) | 0.00% |
| 3/27 (%) | 79.18% |
| 1st Lien (%) | 100.00% |
| Avg Loan Balance | $ 278,736 |
| # of Loans | 1,167 |
| Loan Bal < $100k (%) | 2.19% |
| Mtg Rates > 12% (%) | 0.00% |
| Manuf Housing (%) | 0.00% |
| | |
| (%) & largest state code | CA(47.92%) |
| silent 2nd (%) | 77.94% |
| IO loans (%) | 97.74% |
| 5yr IO (%) | 2.12% |
| 2 yr IO (%) | 0.00% |
| IO: FICO | 707 |
| IO LTV (%) | 78.90% |
| IO DTI (%) | 34.47% |
| IO full doc (%) | 13.47% |
| IO: purch (%) | 66.02% |

# RMBS New Transaction

## Computational Materials

*$[315,360,000] (approximate)*

*MLMI 2005-A3*
*Mortgage Pass-Through Certificates*
*Adjustable Rate Residential Mortgage Loans*

Merrill Lynch Mortgage Lending, Inc.
Seller

GreenPoint Mortgage Funding Inc.
Originator and Servicer

May [4], 2005

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FICO & Documentation

| FICO Score | Full Doc | No Doc | Stated (NIV) Doc | All Docs | WAC | Avg Prin Bal | Current LTV |
|---|---|---|---|---|---|---|---|
| (50 increment) | | | | | | | |
| Not Available | | | | | | | |
| 451 to 500 | | | | | | | |
| 501 to 550 | | | | | | | |
| 551 to 600 | | | | | | | |
| 601 to 650 | 1.86% | 0.00% | 4.10% | 5.96% | 5.975% | 298,357.95 | 77.82% |
| 651 to 700 | 5.10% | 1.48% | 33.86% | 40.45% | 5.887% | 286,649.91 | 78.87% |
| 701 to 750 | 3.50% | 1.13% | 33.93% | 38.56% | 5.824% | 278,759.12 | 79.50% |
| 751 to 800 | 2.67% | 0.46% | 11.07% | 14.20% | 5.809% | 262,355.86 | 78.42% |
| 801 to 850 | 0.39% | 0.08% | 0.36% | 0.83% | 5.966% | 159,033.50 | 77.55% |
| Total | 13.53% | 3.16% | 83.32% | 100.00% | 5.858% | 278,736.40 | 78.96% |

LTV & FICO

| Current LTV | FICO <500 | 501-550 | 551-600 | 601-650 | 651-700 | 701-750 | 751-800 | 801-850 | total | Avg Prin Bal | WAC | Gross Margin | No Income Disclosure | Stated Doc |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (10 increment) | | | | | | | | | | | | | | |
| 0.01 to 10.00 | | | | | | | | | | | | | | |
| 10.01 to 20.00 | | | | | | | | | | | | | | |
| 20.01 to 30.00 | | | | | | | | | | | | | | |
| 30.01 to 40.00 | | | | 0.04% | 0.07% | 0.13% | 0.24% | 0.00% | 0.48% | 312,149.20 | 5.964 | 2.711 | 12.17% | 87.83% |
| 40.01 to 50.00 | | | | 0.00% | 0.00% | 0.31% | 0.02% | 0.03% | 0.36% | 386,668.67 | 5.392 | 2.750 | 8.62% | 86.21% |
| 50.01 to 60.00 | | | | 0.07% | 0.27% | 0.00% | 0.07% | 0.00% | 0.40% | 187,811.78 | 6.230 | 2.616 | 16.80% | 83.20% |
| 60.01 to 70.00 | | | | 0.29% | 1.68% | 1.10% | 0.67% | 0.04% | 3.78% | 292,597.17 | 5.887 | 2.626 | 8.06% | 72.05% |
| 70.01 to 80.00 | | | | 5.48% | 37.46% | 34.84% | 13.01% | 0.75% | 91.54% | 279,869.33 | 5.830 | 2.513 | 1.20% | 85.22% |
| 80.01 to 90.00 | | | | 0.08% | 0.51% | 1.98% | 0.19% | 0.01% | 2.78% | 258,133.27 | 6.591 | 2.750 | 49.53% | 42.33% |
| 90.01 to 100.00 | | | | 0.00% | 0.45% | 0.21% | 0.00% | 0.00% | 0.66% | 195,021.52 | 6.337 | 2.750 | 34.14% | 51.15% |
| Total | | | | 5.96% | 40.45% | 38.56% | 14.20% | 0.83% | 100.00% | 278,736.40 | 5.858 | 2.528 | 3.16% | 83.32% |

Prin Balance & FICO

| Prin Balance | FICO <=500 | 501-550 | 551-600 | 601-650 | 651-700 | 701-750 | 751-800 | 801-850 | total | Current LTV | WAC | Gross Margin | No Income Disclosure | Stated Doc |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (50,000 increments) | | | | | | | | | | | | | | |
| 1 to 50,000 | | | | 0.01% | 0.09% | 0.03% | 0.00% | 0.01% | 0.14% | 73.97% | 6.534 | 2.750 | 6.16% | 76.02% |
| 50,001 to 100,000 | | | | 0.03% | 0.85% | 0.70% | 0.42% | 0.10% | 2.11% | 77.89% | 6.208 | 2.692 | 5.81% | 60.13% |
| 100,001 to 150,000 | | | | 0.29% | 3.22% | 2.75% | 1.30% | 0.27% | 7.83% | 78.91% | 6.075 | 2.623 | 4.77% | 59.70% |
| 150,001 to 200,000 | | | | 0.67% | 3.48% | 3.61% | 1.18% | 0.05% | 9.18% | 79.22% | 5.952 | 2.571 | 3.64% | 71.84% |
| 200,001 to 250,000 | | | | 0.22% | 3.46% | 4.65% | 2.51% | 0.08% | 10.91% | 78.88% | 5.881 | 2.563 | 5.00% | 74.40% |
| 250,001 to 300,000 | | | | 0.68% | 2.86% | 3.23% | 1.83% | 0.09% | 8.49% | 79.66% | 5.954 | 2.580 | 4.02% | 83.15% |
| 300,001 to 350,000 | | | | 0.69% | 4.19% | 4.00% | 0.71% | 0.10% | 9.70% | 79.56% | 5.830 | 2.539 | 7.27% | 79.57% |
| 350,001 to 400,000 | | | | 0.81% | 3.71% | 4.93% | 1.15% | 0.00% | 10.60% | 79.67% | 5.860 | 2.496 | 2.18% | 90.37% |
| 400,001 to 450,000 | | | | 0.53% | 4.30% | 3.55% | 1.06% | 0.14% | 9.58% | 79.44% | 5.787 | 2.448 | 1.36% | 88.95% |
| 450,001 to 500,000 | | | | 0.43% | 4.02% | 3.22% | 0.74% | 0.00% | 8.42% | 80.01% | 5.724 | 2.440 | 0.00% | 94.90% |
| 500,001 to 550,000 | | | | 0.65% | 2.57% | 1.11% | 1.12% | 0.00% | 5.45% | 79.30% | 5.638 | 2.444 | 0.00% | 93.99% |
| 550,001 to 600,000 | | | | 0.35% | 2.28% | 2.46% | 0.90% | 0.00% | 5.99% | 78.44% | 5.721 | 2.498 | 2.86% | 94.11% |
| 600,001 to 650,000 | | | | 0.19% | 2.54% | 3.11% | 0.39% | 0.00% | 6.24% | 78.13% | 5.746 | 2.437 | 3.11% | 93.84% |
| 650,001 to 700,000 | | | | 0.21% | 0.21% | 0.22% | 0.00% | 0.00% | 0.63% | 78.19% | 6.483 | 2.750 | 0.00% | 100.00% |
| 700,001 to 750,000 | | | | 0.00% | 0.44% | 0.67% | 0.00% | 0.00% | 1.10% | 79.98% | 6.047 | 2.552 | 0.00% | 100.00% |
| 750,001 to 800,000 | | | | 0.00% | 0.48% | 0.00% | 0.48% | 0.00% | 0.95% | 75.80% | 5.811 | 2.750 | 0.00% | 100.00% |
| 800,001 to 850,000 | | | | 0.00% | 0.26% | 0.00% | 0.00% | 0.00% | 0.26% | 79.99% | 6.125 | 2.250 | 0.00% | 100.00% |
| 850,001 to 900,000 | | | | 0.00% | 0.00% | 0.00% | 0.27% | 0.00% | 0.27% | 80.00% | 5.500 | 2.750 | 0.00% | 100.00% |
| 900,001 to 950,000 | | | | 0.00% | 0.29% | 0.00% | 0.00% | 0.00% | 0.29% | 70.00% | 5.750 | 2.750 | 0.00% | 0.00% |
| 950,001 to 1,000,000 | | | | 0.00% | 0.31% | 0.31% | 0.00% | 0.00% | 0.61% | 60.84% | 5.563 | 2.750 | 0.00% | 100.00% |
| >1,000,000.00 | | | | 0.00% | 0.91% | 0.00% | 0.35% | 0.00% | 1.25% | 72.15% | 5.845 | 2.566 | 0.00% | 100.00% |
| Total | | | | 5.96% | 40.45% | 38.56% | 14.20% | 0.83% | 100.00% | 78.96% | 5.858 | 2.528 | 3.16% | 83.32% |

Prepayment Penalty & FICO

| Prepayment Penalty Term | <=500 | 501-550 | 551-600 | 601-650 | 651-700 | 701-750 | 751-800 | 801-850 | total | Current LTV | WAC | Gross Margin | Avg Prin Bal | No Income Disclosure | Stated Doc |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (whatever increments) | | | | | | | | | | | | | | | |
| 0 | | | | 3.46% | 30.59% | 27.48% | 10.89% | 0.44% | 72.86% | 79.05% | 5.8502 | 2.5093 | 297,742.91 | 3.07% | 85.12% |
| 12 | | | | 0.00% | 0.00% | 0.00% | 0.00% | 0.06% | 0.06% | 80.00% | 5.8750 | 2.2500 | 207,999.99 | 0.00% | 100.00% |
| 30 | | | | 0.00% | 0.17% | 0.02% | 0.00% | 0.09% | 0.28% | 80.00% | 5.6138 | 2.7500 | 226,295.70 | 0.00% | 67.74% |
| 36 | | | | 2.50% | 9.36% | 10.84% | 3.23% | 0.24% | 26.17% | 78.77% | 5.8746 | 2.5731 | 239,076.74 | 3.52% | 78.21% |
| 42 | | | | 0.00% | 0.29% | 0.22% | 0.07% | 0.00% | 0.59% | 76.60% | 6.1374 | 2.7500 | 211,460.13 | 0.00% | 90.63% |
| 60 | | | | 0.00% | 0.05% | 0.00% | 0.00% | 0.00% | 0.05% | 79.99% | 6.0000 | 2.7500 | 154,385.92 | 0.00% | 100.00% |
| Total | | | | 5.96% | 40.45% | 38.56% | 14.20% | 0.83% | 100.00% | 78.96% | 5.8577 | 2.5280 | 278,736.40 | 3.16% | 83.32% |

**Mortg Rates & FICO**

| Mortg Rates (50 bps increment) | FICO <=500 | 501-550 | 551-600 | 601-650 | 651-700 | 701-750 | 751-800 | 801-850 | total | Current LTV | WAC | Gross Margin | Avg Prin Bal | No Income Disclosure | Stated Doc |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4.001 to 4.500 | | | | 0.00% | 0.00% | 0.00% | 0.10% | 0.00% | 0.10% | 79.82% | 4.375 | 2.2500 | 316,798.22 | 0.00% | 0.00% |
| 4.501 to 5.000 | | | | 0.00% | 2.09% | 2.32% | 0.51% | 0.00% | 4.92% | 79.63% | 4.895 | 2.3106 | 333,293.27 | 0.00% | 82.63% |
| 5.001 to 5.500 | | | | 0.80% | 11.01% | 11.00% | 4.88% | 0.11% | 27.79% | 78.76% | 5.362 | 2.4132 | 325,187.58 | 0.00% | 88.24% |
| 5.501 to 6.000 | | | | 2.62% | 13.73% | 13.37% | 5.08% | 0.40% | 35.21% | 78.75% | 5.810 | 2.5325 | 276,636.82 | 2.05% | 83.02% |
| 6.001 to 6.500 | | | | 2.25% | 8.61% | 8.84% | 2.03% | 0.18% | 21.90% | 78.65% | 6.293 | 2.8160 | 261,883.90 | 4.02% | 82.12% |
| 6.501 to 7.000 | | | | 0.29% | 3.76% | 2.24% | 1.43% | 0.12% | 7.84% | 79.85% | 6.790 | 2.7455 | 210,756.74 | 7.76% | 80.38% |
| 7.001 to 7.500 | | | | 0.00% | 1.04% | 0.59% | 0.14% | 0.02% | 1.78% | 82.28% | 7.273 | 2.7500 | 252,289.74 | 33.11% | 63.78% |
| 7.501 to 8.000 | | | | 0.00% | 0.10% | 0.16% | 0.03% | 0.00% | 0.29% | 84.68% | 7.670 | 2.7500 | 134,087.04 | 62.18% | 27.68% |
| 8.001 to 8.500 | | | | 0.00% | 0.07% | 0.06% | 0.00% | 0.00% | 0.13% | 89.98% | 8.363 | 2.7500 | 213,975.00 | 100.00% | 0.00% |
| 8.501 to 9.000 | | | | 0.00% | 0.04% | 0.00% | 0.00% | 0.00% | 0.04% | 94.83% | 8.625 | 2.7500 | 137,504.24 | 100.00% | 0.00% |
| Total: | | | | 5.96% | 40.45% | 38.56% | 14.20% | 0.83% | 100.00% | 78.98% | 5.85771 | 2.5280 | 278,736.40 | 3.16% | 83.32% |

**Mortg Rates & LTV**

| Mortg Rates (50 bps increment) | LTV 0-10 | LTV 11-20 | 21-30 | 31-40 | 41-50 | 51-60 | 61-70 | 71-80 | 81-90 | 91-100 | total | avg FICO | Gross Margin | Avg Prin Bal | No Income Disclosure | Stated Doc |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4.001 to 4.500 | | | | 0.00% | 0.00% | 0.00% | 0.00% | 0.10% | 0.00% | 0.00% | 0.10% | 791.00 | 2.250 | 316,798.22 | 0.00% | 0.00% |
| 4.501 to 5.000 | | | | 0.00% | 0.00% | 0.00% | 0.07% | 4.80% | 0.00% | 0.05% | 4.92% | 709.90 | 2.311 | 333,293.27 | 0.00% | 82.63% |
| 5.001 to 5.500 | | | | 0.07% | 0.31% | 0.00% | 0.85% | 26.51% | 0.00% | 0.05% | 27.79% | 712.60 | 2.413 | 325,187.58 | 0.00% | 88.24% |
| 5.501 to 6.000 | | | | 0.24% | 0.00% | 0.24% | 1.61% | 32.08% | 0.86% | 0.18% | 35.21% | 706.96 | 2.532 | 276,636.82 | 2.05% | 83.02% |
| 6.001 to 6.500 | | | | 0.16% | 0.05% | 0.07% | 0.92% | 20.04% | 0.50% | 0.17% | 21.90% | 701.03 | 2.616 | 261,883.90 | 4.02% | 82.12% |
| 6.501 to 7.000 | | | | 0.00% | 0.00% | 0.06% | 0.28% | 6.79% | 0.59% | 0.12% | 7.84% | 708.02 | 2.745 | 210,756.74 | 7.76% | 80.38% |
| 7.001 to 7.500 | | | | 0.00% | 0.00% | 0.04% | 0.00% | 1.17% | 0.54% | 0.03% | 1.78% | 697.51 | 2.750 | 252,289.74 | 33.11% | 63.78% |
| 7.501 to 8.000 | | | | 0.00% | 0.00% | 0.00% | 0.05% | 0.06% | 0.16% | 0.02% | 0.29% | 705.16 | 2.750 | 134,087.04 | 62.18% | 27.68% |
| 8.001 to 8.500 | | | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.13% | 0.00% | 0.13% | 697.33 | 2.750 | 213,975.00 | 100.00% | 0.00% |
| 8.501 to 9.000 | | | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.04% | 0.04% | 694.00 | 2.750 | 137,504.24 | 100.00% | 0.00% |
| Total: | | | | 0.48% | 0.36% | 0.40% | 3.78% | 91.54% | 2.78% | 0.66% | 100.00% | 707.35 | 2.528 | 278,736.40 | 3.16% | 83.32% |

# RMBS New Transaction

## Computational Materials

*$[315,360,000] (approximate)*

*MLMI 2005-A3*
*Mortgage Pass-Through Certificates*
*Adjustable Rate Residential Mortgage Loans*

Merrill Lynch Mortgage Lending, Inc.
Seller

GreenPoint Mortgage Funding Inc.
Originator and Servicer

May [4], 2005

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Numerous assumptions were used in preparing the Computational Materials which may or may not be stated therein. As such, no assurance can be given as to the accuracy, appropriateness or completeness of the Computational Materials in any particular context; or as to whether the Computational Materials and/or the assumptions upon which they are based reflect present market conditions or future market performance. These Computational Materials should not be construed as either projections or predictions or as legal, tax, financial or accounting advice.

Any yields or weighted average lives shown in the Computational Materials are based on prepayment assumptions and actual prepayment experience may dramatically affect such yields or weighted average lives. In addition, it is possible that prepayments on the underlying assets will occur at rates slower or faster than the rates assumed in the attached Computational Materials. Furthermore, unless otherwise provided, the Computational Materials assume no losses on the underlying assets and no interest shortfall. The specific characteristics of the securities may differ from those shown in the Computational Materials due to differences between the actual underlying assets and the hypothetical assets used in preparing the Computational Materials. The principal amount and designation of any security described in the Computational Materials are subject to change prior to issuance.

Although a registration statement (including the prospectus) relating to the securities discussed in this communication has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to the securities discussed in this communication has not been filed with the Securities and Exchange Commission. This communication shall not constitute an offer to sell or the solicitation of any offer to buy nor shall there be any sale of the securities discussed in this communication in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such state. Prospective purchasers are referred to the final prospectus and prospectus supplement relating to the securities discussed in this communication for definitive information on any matter discussed in this communication. A final prospectus and prospectus supplement may be obtained by contacting the Merrill Lynch Trading Desk at (212) 449-3659.

Please be advised that residential mortgage-backed securities may not be appropriate for all investors. Potential investors must be willing to assume, among other things, market price volatility, prepayments, yield curve and interest rate risk. Investors should fully consider the risk of an investment in these securities.

If you have received this communication in error, please notify the sending party immediately by telephone and return the original to such party by mail.

## BNB Collateral Information

| | |
|---|---|
| Deal Name: | MLMI 2005-A3 |
| Bloomberg Ticker: | MLMI 2005-A3 |
| Asset Class: | |
| Issuer: | |
| Trustee: | |
| Lead Manager(s) | ML |
| | |
| Issue Date: | |

| Originators | % Name |
|---|---|
| 1 | GreenPoint 100% |
| 2 | |
| 3 | |

| Master Servicer | |
|---|---|
| 1 | |
| 2 | |

| FICO : | Principal # Loans | Principal Balance $ | Principal % | WA Loan Balance $ | Weighted Average Collateral Characteristics WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NA | | | 0 | 0 | | | | | | | | | | |
| below 500 | | | 0 | 0 | | | | | | | | | | |
| 500 to 520 | | | 0 | 0 | | | | | | | | | | |
| 520 to 540 | | | 0 | 0 | | | | | | | | | | |
| 540 to 560 | | | 0 | 0 | | | | | | | | | | |
| 560 to 580 | | | 0 | 0 | | | | | | | | | | |
| 580 to 600 | | | 0 | 0 | | | | | | | | | | |
| 600 to 620 | | | 0 | 0 | | | | | | | | | | |
| 620 to 640 | 25 | 7,852,828.94 | 2.41 | 314,113.16 | 5.883 | 632 | 77.95 | 37.78 | 7.13 | 7.13 | 48.33 | 0.00 | 0.00 | 98.87 |
| 640 to 660 | 87 | 25,016,449.02 | 7.69 | 287,546.39 | 6.045 | 651 | 78.30 | 35.29 | 19.72 | 19.43 | 37.70 | 1.10 | 0.00 | 97.65 |
| 660 to 680 | 164 | 45,955,755.88 | 14.13 | 280,218.02 | 5.958 | 670 | 78.50 | 34.86 | 23.94 | 21.14 | 21.36 | 3.35 | 3.93 | 96.78 |
| 680 to 700 | 248 | 72,140,540.33 | 22.18 | 290,889.28 | 5.811 | 691 | 79.12 | 34.73 | 21.59 | 17.99 | 18.98 | 3.12 | 1.93 | 97.73 |
| 700 to 750 | 450 | 125,441,606.15 | 38.56 | 278,759.12 | 5.824 | 721 | 79.52 | 34.45 | 23.79 | 24.67 | 10.46 | 5.75 | 2.68 | 97.76 |
| 750 plus | 193 | 48,878,200.85 | 16.03 | 253,254.93 | 5.819 | 772 | 78.39 | 33.16 | 44.67 | 36.33 | 11.96 | 1.31 | 1.81 | 98.48 |
| Total | 1,167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707 | 78.98 | 34.52 | 25.74 | 23.61 | 17.12 | 3.66 | 2.29 | 97.74 |

| FICO Mean: | 707 | Median: | 705 | Std Dev: | 39.21 |
|---|---|---|---|---|---|

| LTV : | # Loans | Balance $ | % | WA Loan Balance $ | Weighted Average Collateral Characteristics WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Below 50 | 8 | 2,720,745.99 | 0.84 | 340,093.26 | 5.72 | 729.00 | 41.63 | 39.32 | 26.10 | 45.94 | 54.76 | 0.00 | 3.68 | 100.00 |
| 50 to 55 | 2 | 361,000.00 | 0.11 | 180,500.00 | 6.45 | 644.00 | 53.38 | 28.42 | 0.00 | 0.00 | 36.29 | 0.00 | 0.00 | 100.00 |
| 55 to 60 | 5 | 953,682.29 | 0.29 | 190,736.46 | 6.15 | 701.00 | 57.40 | 31.47 | 39.82 | 44.11 | 81.13 | 0.00 | 23.17 | 100.00 |
| 60 to 65 | 11 | 2,971,992.13 | 0.91 | 270,181.10 | 6.14 | 691.00 | 62.78 | 30.84 | 27.89 | 12.75 | 28.11 | 0.00 | 4.44 | 100.00 |
| 65 to 70 | 31 | 9,317,089.15 | 2.86 | 300,551.26 | 5.81 | 709.00 | 69.45 | 34.88 | 32.00 | 34.54 | 24.43 | 0.00 | 0.00 | 100.00 |
| 70 to 75 | 61 | 16,364,902.17 | 5.03 | 268,277.08 | 5.88 | 691.00 | 74.15 | 35.46 | 26.92 | 16.60 | 32.57 | 0.00 | 1.62 | 100.00 |
| 75 yo 80 | 1003 | 281,416,068.24 | 86.51 | 280,674.35 | 5.83 | 708.00 | 79.77 | 34.47 | 25.98 | 23.34 | 14.60 | 0.26 | 0.54 | 98.01 |
| 80 yo 85 | 3 | 1,038,898.15 | 0.32 | 346,299.38 | 5.83 | 724.00 | 84.71 | 36.82 | 6.90 | 62.94 | 37.06 | 100.00 | 0.00 | 100.00 |
| 85 yo 90 | 32 | 7,995,766.36 | 2.46 | 249,867.70 | 6.69 | 710.00 | 89.84 | 32.33 | 15.57 | 21.73 | 42.55 | 100.00 | 55.96 | 81.22 |
| 90 to 95 | 11 | 2,145,236.69 | 0.66 | 195,021.62 | 6.34 | 700.00 | 94.99 | 38.72 | 0.00 | 35.36 | 0.00 | 100.00 | 34.14 | 88.82 |
| 95 to 100 | | | - | - | | | | | | | | | | |
| 100 plus | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.86 | 707.00 | 78.98 | 34.52 | 25.74 | 23.61 | 17.12 | 3.66 | 2.29 | 97.74 |

| LTV Mean: | 78.98 | Median | 80.00 | Std Dev | 5.16 |
|---|---|---|---|---|---|

| DTI : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| below 20 | 102 | 19,482,862.79 | 6.99 | 191,008.46 | 6.368 | 717 | 80.52 | 16.09 | 28.60 | 21.21 | 39.58 | 28.92 | 38.20 | 92.31 |
| 20 to 25 | 76 | 18,536,128.23 | 6.70 | 243,896.42 | 5.886 | 711 | 79.27 | 22.79 | 33.43 | 27.63 | 26.34 | 0.60 | 0.00 | 100.00 |
| 25 to 30 | 134 | 32,949,386.84 | 10.13 | 246,890.95 | 5.835 | 708 | 79.05 | 27.74 | 31.62 | 25.60 | 13.07 | 5.73 | 0.00 | 98.86 |
| 30 to 35 | 289 | 81,663,330.63 | 25.11 | 282,572.08 | 5.761 | 712 | 78.46 | 32.77 | 22.19 | 23.89 | 13.98 | 0.41 | 0.00 | 99.62 |
| 35 to 40 | 417 | 126,703,582.11 | 38.95 | 303,845.52 | 5.844 | 706 | 79.32 | 37.50 | 24.35 | 23.98 | 13.01 | 2.37 | 0.00 | 96.62 |
| 40 to 45 | 132 | 41,795,039.66 | 12.85 | 316,629.09 | 5.814 | 698 | 78.17 | 42.27 | 24.11 | 19.31 | 22.48 | 2.25 | 0.00 | 98.35 |
| 45 to 50 | 15 | 3,599,050.92 | 1.11 | 239,936.73 | 6.353 | 700 | 78.07 | 46.61 | 69.83 | 32.37 | 41.90 | 0.00 | 0.00 | 94.79 |
| 50 to 55 | 2 | 555,999.99 | 0.17 | 278,000.00 | 5.819 | 636 | 80.00 | 51.65 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 |
| 55 to 60 | | | - | - | | | | | | | | | | |
| 60 plus | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707 | 78.98 | 34.52 | 25.74 | 23.61 | 17.12 | 3.66 | 2.29 | 97.74 |
| DTI Mean: | 34.52 | | Median | 35.07 | Std Dev | 6.94 | | | | | | | | |

| Purpose : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| Purchase | 772 | 214,227,234.71 | 65.86 | 277,496.42 | 5.858 | 717.000 | 79.782 | 34.588 | 30.032 | 27.059 | 0.000 | 3.190 | 1.420 | 97.980 |
| Refinance (no Cash) | | | - | - | | | | | | | | | | |
| Refinance (Rate Term) | 207 | 55,357,863.43 | 17.02 | 267,429.29 | 5.712 | 688.000 | 77.261 | 34.428 | 16.833 | 19.684 | 0.000 | 1.727 | 0.478 | 97.273 |
| Cash Out Refinance Below 70% LTV | 22 | 5,506,134.50 | 1.69 | 250,278.84 | 5.810 | 708.000 | 59.282 | 34.048 | 30.923 | 20.408 | 100.000 | 0.000 | 6.410 | 100.000 |
| Cash Out Refinance with LTV 70.1% - 75% | 17 | 5,330,141.83 | 1.64 | 313,537.76 | 6.081 | 682.000 | 74.103 | 36.435 | 8.287 | 0.000 | 100.000 | 0.000 | 0.000 | 100.000 |
| Cash Out Refinance with LTV 75.1% - 80% | 135 | 41,076,484.84 | | | 5.913 | 688.000 | 79.483 | 34.116 | 19.334 | 16.284 | 100.000 | 0.832 | 1.256 | 97.207 |
| Cash Out Refinance with LTV 80.1% - 85% | 1 | 385,000.00 | | | 6.000 | 751.000 | 84.620 | 36.101 | 0.000 | 0.000 | 100.000 | 100.000 | 0.000 | 100.000 |
| Cash Out Refinance with LTV 85.1% - 90% | 13 | 3,402,521.86 | | | 7.229 | 701.000 | 89.693 | 33.714 | 0.000 | 3.968 | 100.000 | 100.000 | 96.032 | 89.487 |
| Cash Out Refinance with LTV > 90% | | | | | | | | | | | | | | |
| | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 86.21 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Occupancy Status : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| Owner Occupied | 751 | 241,544,658.26 | 74.26 | 321,630.70 | 5.743 | 703.000 | 79.102 | 34.884 | 0.000 | 18.685 | 18.884 | 4.390 | 3.081 | 97.293 |
| Investment | 396 | 79,297,891.11 | 24.38 | 200,247.20 | 6.200 | 719.000 | 78.572 | 33.437 | 100.000 | 39.481 | 12.719 | 1.660 | 0.000 | 98.988 |
| 2nd / Vacation / other | 20 | 4,442,831.80 | 1.37 | 222,141.59 | 5.982 | 722.000 | 79.951 | 35.126 | 100.000 | 8.391 | 0.000 | 0.000 | 0.000 | 100.000 |
| | | | | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Documentation Type : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| Full Documentation | 224 | 43,998,782.25 | 13.53 | 196,423.14 | 5.819 | 706.000 | 79.094 | 35.518 | 54.926 | 28.606 | 17.291 | 2.390 | 0.000 | 97.301 |
| No Income Verification | 11 | 2,826,253.13 | 0.87 | 256,932.10 | 6.088 | 703.000 | 73.066 | 0.000 | 0.000 | 18.187 | 56.625 | 0.000 | 0.000 | 80.244 |
| Stated Documentation with LTV < 70% | 40 | 12,319,038.65 | 3.79 | 307,975.97 | 5.848 | 700.000 | 61.209 | 33.785 | 29.664 | 28.091 | 36.397 | 0.000 | 0.000 | 100.000 |
| Stated Documentation with LTV 70.1% - 80% | 843 | 253,777,331.77 | 78.02 | 301,040.73 | 5.828 | 708.000 | 79.479 | 34.388 | 21.645 | 22.523 | 14.772 | 0.123 | 0.000 | 98.455 |
| Stated Documentation with LTV 80.1% - 85% | 2 | 967,248.15 | 0.30 | 483,624.08 | 5.850 | 726.000 | 84.849 | 37.628 | 0.000 | 60.196 | 39.804 | 100.000 | 0.000 | 100.000 |
| Stated Documentation with LTV 85.1% - 90% | 12 | 3,953,964.01 | 1.22 | 329,497.00 | 6.168 | 710.000 | 91.385 | 33.667 | 25.036 | 44.786 | 0.000 | 100.000 | 0.000 | 79.190 |
| No Ratio | | | - | - | | | | | | | | | | |
| NINA | 35 | 7,442,763.21 | 2.29 | 212,650.38 | 6.879 | 712.000 | 85.783 | 0.000 | 0.000 | 9.952 | 55.576 | 75.706 | 100.000 | 88.564 |
| No Doc | | | - | - | | | | | | | | | | |
| Other | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Property Type : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| Single Family | 604.00 | 172,894,952.06 | 53.16 | 286,249.92 | 5.806 | 706.000 | 79.110 | 34.752 | 19.880 | 0.000 | 19.334 | 3.550 | 2.435 | 97.317 |
| Planned Unit Development (PUD) | 283.00 | 75,577,926.28 | 23.23 | 267,059.81 | 5.825 | 702.000 | 79.009 | 34.759 | 23.404 | 0.000 | 18.954 | 3.368 | 3.298 | 99.292 |
| 2-4 Unit | 135.00 | 39,560,685.70 | 12.16 | 293,042.12 | 6.265 | 715.000 | 78.400 | 33.263 | 68.057 | 100.000 | 15.874 | 6.549 | 0.978 | 94.524 |
| Townhouse | | | - | - | | | | | | | | | | |
| Condo | 145.00 | 37,251,817.13 | 11.45 | 256,909.08 | 5.733 | 718.000 | 78.972 | 34.357 | 12.768 | 100.000 | 4.477 | 1.733 | 0.950 | 100.000 |
| MH | | | - | - | | | | | | | | | | |
| Other | | | - | - | | | | | | | | | | |
| Total | 1,167.00 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| UPB : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | FICO | %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| below $50,000 | 11.00 | 462,863.38 | 0.14 | 42,078.49 | 6.534 | 694.000 | 73.989 | 31.595 | 84.331 | 53.692 | 9.506 | 6.162 | 6.162 | 93.838 |
| $50,001 to $75,000 | 29.00 | 1,886,799.57 | 0.14 | 65,082.06 | 6.343 | 716.000 | 78.243 | 28.796 | 75.668 | 20.077 | 21.225 | 10.837 | 6.863 | 93.598 |
| $75,001 to $100,000 | 56.00 | 4,972,111.51 | 0.14 | 88,787.71 | 6.156 | 720.000 | 77.855 | 31.398 | 71.650 | 26.968 | 3.614 | 4.955 | 5.412 | 92.969 |
| $100,001 to $125,000 | 107.00 | 12,048,950.73 | 0.14 | 112,607.02 | 6.054 | 716.000 | 78.820 | 32.098 | 63.216 | 18.799 | 7.247 | 5.527 | 4.598 | 97.252 |
| $125,001 to $150,000 | 97.00 | 13,429,309.64 | 0.14 | 138,446.49 | 6.094 | 708.000 | 79.028 | 32.004 | 44.898 | 23.732 | 19.494 | 4.113 | 4.091 | 97.939 |
| $150,001 to $200,000 | 170.00 | 29,868,616.74 | 0.14 | 175,697.75 | 5.952 | 705.000 | 79.236 | 33.294 | 40.372 | 24.768 | 15.042 | 3.517 | 1.237 | 99.372 |
| $200,001 to $250,000 | 157.00 | 35,479,944.53 | 0.14 | 225,986.91 | 5.881 | 719.000 | 78.918 | 34.020 | 35.967 | 28.241 | 14.131 | 3.126 | 3.748 | 98.080 |
| $250,001 to $300,000 | 100.00 | 27,602,992.88 | 0.14 | 276,029.93 | 5.954 | 710.000 | 79.677 | 35.463 | 36.536 | 19.984 | 23.573 | 3.097 | 3.062 | 98.991 |
| $300,001 to $350,000 | 97.00 | 31,543,960.25 | 0.14 | 325,196.47 | 5.830 | 701.000 | 79.573 | 34.875 | 23.859 | 25.875 | 27.895 | 6.209 | 6.222 | 97.963 |
| $350,001 to $400,000 | 92.00 | 34,470,116.10 | 0.14 | 374,675.18 | 5.860 | 706.000 | 79.681 | 34.227 | 19.443 | 27.333 | 17.157 | 7.685 | 1.018 | 97.877 |
| $400,001 to $450,000 | 73.00 | 31,169,243.95 | 0.14 | 426,975.94 | 5.787 | 706.000 | 79.484 | 34.033 | 17.839 | 23.319 | 13.588 | 2.863 | 1.360 | 97.132 |
| $450,000 to $500,000 | 58.00 | 27,391,488.73 | 0.14 | 472,267.05 | 5.724 | 700.000 | 80.023 | 35.695 | 8.631 | 21.037 | 13.698 | 1.807 | 0.000 | 98.255 |
| $500,001 to $600,000 | 68.00 | 37,205,048.67 | 0.14 | 547,133.07 | 5.681 | 706.000 | 78.863 | 35.597 | 11.752 | 25.239 | 13.211 | 1.565 | 0.000 | 95.416 |
| $600,001 to $700,000 | 35.00 | 22,333,748.36 | 0.14 | 638,107.10 | 5.812 | 708.000 | 78.162 | 35.456 | 11.536 | 11.148 | 22.683 | 2.821 | 2.821 | 97.158 |
| $700 001 plus | 17.00 | 15,420,186.13 | 0.14 | 907,069.77 | 5.839 | 704.000 | 73.978 | 36.888 | 4.591 | 25.706 | 18.740 | 0.000 | 0.000 | 100.000 |
| Total | 1,167.00 | 325,285,381.17 | 2.13 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Min | 28,523.00 | Max | 1,500,000.00 |
|---|---|---|---|

| State : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | FICO | %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| California | 393.00 | 155,869,964.44 | 47.92 | 396,615.69 | 5.742 | 707.000 | 78.712 | 35.723 | 20.491 | 26.373 | 13.500 | 1.163 | 0.878 | 99.306 |
| Washington | 78.00 | 17,107,816.54 | 5.26 | 219,330.98 | 5.917 | 722.000 | 77.664 | 33.670 | 42.061 | 27.252 | 16.054 | 0.486 | 0.486 | 100.000 |
| Arizona | 73.00 | 15,898,362.07 | 4.89 | 217,785.78 | 6.023 | 702.000 | 77.623 | 32.270 | 40.461 | 9.279 | 26.396 | 3.283 | 2.208 | 99.272 |
| Nevada | 55.00 | 13,523,984.05 | 4.16 | 245,890.62 | 5.927 | 714.000 | 79.153 | 34.365 | 41.059 | 19.736 | 6.866 | 0.000 | 0.000 | 97.940 |
| Virginia | 41.00 | 12,256,374.15 | 3.77 | 298,935.95 | 5.826 | 689.000 | 79.822 | 36.245 | 2.723 | 10.496 | 23.517 | 3.709 | 5.132 | 97.942 |
| Florida | 56.00 | 11,157,234.46 | 3.43 | 199,236.33 | 6.098 | 716.000 | 79.830 | 34.282 | 50.648 | 29.965 | 16.366 | 7.984 | 4.944 | 100.000 |
| Maryland | 37.00 | 10,499,616.82 | 3.23 | 283,773.43 | 6.029 | 680.000 | 79.611 | 33.584 | 14.392 | 8.832 | 35.030 | 4.934 | 4.934 | 100.000 |
| Colorado | 50.00 | 10,226,289.00 | 3.14 | 204,525.78 | 5.806 | 713.000 | 78.390 | 34.606 | 42.136 | 11.385 | 15.832 | 0.000 | 0.000 | 100.000 |
| Illinois | 40.00 | 9,367,398.53 | 2.88 | 234,184.96 | 5.921 | 710.000 | 79.607 | 32.986 | 16.301 | 38.887 | 20.050 | 9.823 | 9.236 | 86.625 |
| Georgia | 43.00 | 7,945,792.43 | 2.44 | 184,785.87 | 5.992 | 712.000 | 80.549 | 31.870 | 33.907 | 11.517 | 30.427 | 9.316 | 7.929 | 100.000 |
| Oregon | 36.00 | 7,681,963.37 | 2.36 | 213,387.87 | 5.865 | 710.000 | 80.272 | 33.697 | 18.617 | 6.054 | 14.992 | 8.880 | 8.880 | 95.848 |
| New York | 22.00 | 7,418,346.59 | 2.28 | 337,197.67 | 6.146 | 715.000 | 81.840 | 32.098 | 15.184 | 49.714 | 13.017 | 30.843 | 1.380 | 79.783 |
| Texas | 35.00 | 5,187,018.33 | 1.59 | 148,200.52 | 6.005 | 695.000 | 80.099 | 32.849 | 34.325 | 4.627 | 5.737 | 3.066 | 0.000 | 98.472 |
| Massachusetts | 19.00 | 5,032,147.03 | 1.55 | 264,849.84 | 5.973 | 726.000 | 76.065 | 33.379 | 24.721 | 62.477 | 25.511 | 2.683 | 2.623 | 92.924 |
| Minnesota | 19.00 | 4,941,646.13 | 1.52 | 260,086.64 | 6.020 | 717.000 | 77.552 | 30.730 | 24.724 | 23.801 | 50.978 | 0.000 | 0.000 | 100.000 |
| Other | 170.00 | 31,171,427.23 | 9.58 | 183,361.34 | 5.980 | 703.000 | 79.978 | 32.628 | 31.413 | 22.157 | 20.107 | 8.705 | 4.909 | 93.245 |
| Total | 1,167.00 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| California Breakdown : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | FICO | %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| CA North | 203.00 | 85,474,383.25 | 54.84 | 421,056.08 | 5.693 | 708.000 | 78.682 | 35.549 | 17.777 | 21.727 | 13.618 | 0.579 | 0.496 | 99.257 |
| CA South | 190.00 | 70,395,581.19 | 45.16 | 370,503.06 | 5.802 | 706.000 | 78.747 | 35.936 | 23.787 | 32.014 | 13.356 | 1.872 | 1.341 | 99.365 |
| Total | 393.00 | 155,869,964.44 | 100.00 | 791,559.13 | 5.742 | 707.000 | 78.712 | 35.723 | 20.491 | 26.373 | 13.500 | 1.163 | 0.878 | 99.306 |

| Fixed/Floating : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| 3/27 ARM | 17 | 4,431,519.86 | 1.36 | 260,677.64 | 6.10 | 705.00 | 82.94 | 37.68 | 10.78 | 45.70 | 15.15 | 27.18 | 8.61 | 0.00 |
| 3/27 ARM IO | 873 | 253,138,436.77 | 77.82 | 289,963.85 | 5.77 | 707.00 | 78.99 | 34.75 | 25.40 | 21.23 | 17.30 | 3.21 | 2.25 | 100.00 |
| 5/25 ARM | 6 | 2,496,503.70 | 0.77 | 416,083.95 | 6.27 | 698.00 | 81.82 | 37.82 | 0.00 | 0.00 | 33.38 | 18.82 | 18.82 | 0.00 |
| 5/25 ARM IO | 239 | 57,916,582.36 | 17.80 | 242,328.80 | 6.11 | 709.00 | 79.09 | 33.46 | 26.42 | 29.30 | 14.08 | 2.98 | 0.78 | 100.00 |
| 7/23 ARM | 1 | 87,782.32 | 0.03 | 87,782.32 | 7.00 | 673.00 | 78.43 | 18.51 | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 7/23 ARM IO | 8 | 2,298,736.72 | 0.71 | 287,342.09 | 6.70 | 707.00 | 70.02 | 30.12 | 43.43 | 59.30 | 21.71 | 8.42 | 8.42 | 100.00 |
| 10/20 ARM | 4 | 325,184.50 | 0.10 | 81,296.13 | 6.82 | 693.00 | 81.36 | 36.94 | 72.73 | 16.44 | 0.00 | 20.70 | 0.00 | 0.00 |
| 10/20 ARM IO | 19 | 4,590,634.94 | 1.41 | 241,612.37 | 6.70 | 712.00 | 76.24 | 33.91 | 51.09 | 55.88 | 37.96 | 2.70 | 5.58 | 100.00 |
| Other | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.86 | 707.00 | 78.98 | 34.52 | 25.74 | 23.61 | 17.12 | 3.66 | 2.29 | 97.74 |

| Months to Rate Reset: | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| 13 - 24 | | | - | - | | | | | | | | | | |
| 25 - 36 | 890.00 | 257,569,956.63 | 79.18 | 289,404.45 | 5.772 | 707.000 | 79.060 | 34.790 | 25.148 | 21.655 | 17.266 | 3.626 | 2.357 | 98.279 |
| 37 - 49 | 1.00 | 165,944.88 | 0.05 | 165,944.88 | 6.125 | 749.000 | 79.990 | 34.721 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 100.000 |
| 49 >= | 276.00 | 67,549,479.66 | 20.77 | 244,744.49 | 6.183 | 708.000 | 78.694 | 33.514 | 28.079 | 31.143 | 16.623 | 3.820 | 2.030 | 95.693 |
| N/A | | | - | - | | | | | | | | | | |
| Total | 1,167.00 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Lien : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| 1st Lien | 1,167.00 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |
| Second Liens with LTV below 85% | | | - | - | | | | | | | | | | |
| Second Liens with LTV 85.1% - 90% | | | - | - | | | | | | | | | | |
| Second Liens with LTV 90.1% - 95% | | | | | | | | | | | | | | |
| Second Liens with LTV above 95% | | | | | | | | | | | | | | |
| Other | | | - | - | | | | | | | | | | |
| Total | 1,167.00 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Prepayment : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| None | 796 | 237,003,353.52 | 72.86 | 297,742.91 | 5.850 | 708.000 | 79.070 | 34.635 | 22.949 | 25.655 | 15.316 | 3.799 | 2.093 | 97.072 |
| 6 Months | | | - | - | | | | | | | | | | |
| 1 Year | 1 | 207,999.99 | 0.06 | 207,999.99 | 5.875 | 805.000 | 80.000 | 22.813 | 0.000 | 100.000 | 0.000 | 0.000 | 0.000 | 100.000 |
| 2 Year | | | - | - | | | | | | | | | | |
| 3 Year | 356 | 85,111,317.80 | 26.17 | 239,076.74 | 5.875 | 706.000 | 78.786 | 34.296 | 33.233 | 17.588 | 21.972 | 3.424 | 2.918 | 99.529 |
| 5 Year | 1 | 154,385.92 | 0.05 | 154,386.92 | 6.000 | 656.000 | 80.000 | 36.376 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 100.000 |
| Other | 13 | 2,808,323.94 | 0.86 | 216,024.92 | 5.969 | 715.000 | 77.696 | 32.759 | 37.979 | 29.611 | 24.889 | 0.000 | 0.000 | 100.000 |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Index : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| Libor - 6 Month | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |
| Libor - 1 Month | | | - | - | | | | | | | | | | |
| Fixed Rate | | | - | - | | | | | | | | | | |
| Other | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Mortgage Insurance : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| 80 plus LTV with MI | 46 | 11,179,901.20 | 3.44 | 243,041.33 | 6.542 | 710.000 | 90.347 | 34.624 | 11.776 | 28.177 | 33.878 | 100.000 | 46.575 | 84.424 |
| 80 plus LTV without MI | | | - | - | | | | | | | | | | |
| below 80 LTV with MI | 3 | 739,565.42 | 0.23 | 246,521.81 | 5.995 | 695.000 | 80.000 | 28.587 | 0.000 | 11.628 | 46.185 | 100.000 | 57.813 | 100.000 |
| Not covered by MI | 1118 | 313,365,914.55 | 96.34 | 280,291.52 | 5.833 | 707.000 | 78.577 | 34.527 | 26.303 | 23.479 | 16.457 | 0.000 | 0.577 | 98.213 |
| Other | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

# RMBS New Transaction

## Computational Materials

*$[315,360,000] (approximate)*

*MLMI 2005-A3*
*Mortgage Pass-Through Certificates*
*Adjustable Rate Residential Mortgage Loans*

Merrill Lynch Mortgage Lending, Inc.
Seller

GreenPoint Mortgage Funding Inc.
Originator and Servicer

May [4], 2005

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All averages are weighted averages. Stdevs are stdev of mean.

| | Originator/ Source 1 | Originator/ Source 2 | Originator/ Source 3 | Aggregate |
|---|---|---|---|---|
| FICO avg | | | | 707 |
| FICO stdev | | | | 39.21 |
| FICO <640 % | | | | 2.37 |
| FICO <680% | | | | 23.22 |
| 10th Percentile FICO | | | | 661 |
| 90th Percentile FICO | | | | 765 |
| CLTV w.avg | | | | 78.98 |
| CLTV >80% | | | | 3.44 |
| 10th Percentile CLTV | | | | 75 |
| 90th Percentile CLTV | | | | 80 |
| SS CLTV % | | | | 90.65 |
| % with Silent 2nds | | | | 77.94 |
| Full Doc % | | | | 13.53 |
| Loan Bal avg (000s) | | | | 278736.4 |
| % Jumbo | | | | 44.4 |
| DTI % | | | | 34.52 |
| Purch % | | | | 65.86 |
| Cash Out % | | | | 17.12 |
| Fxd % | | | | 0 |
| 3 yr ARM >= % | | | | 97.755 |
| WAC avg | | | | 5.86 |
| WAC stdev | | | | 0.56 |
| 1st Lien % | | | | 100 |
| MI % | | | | 3.66 |
| CA % | | | | 47.92 |
| Invt Prop % | | | | 24.38 |
| IO % | | | | 97.74 |
| IO non-Full Doc % | | | | 84.58 |
| Multi-Fam % | | | | 12.16 |
| Prim Occ % | | | | 74.26 |
| Moody's Base Case Loss | | | | |
| S&P BB Loss | | | | |
| Fitch BB Loss | | | | |

| Originator/ Source | % Bal. | WA LTV | WA CLTV | WA SS CLTV | FICO | WAC | Purch | Invt Prop % | CA% | 1st Lien | % with S.2nd | Full Doc | DTI % | IO% | MI % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| GreenPoint | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |
| Name 2 | | | | | | | | | | | | | | | |
| Name 3 | | | | | | | | | | | | | | | |
| Name 4 | | | | | | | | | | | | | | | |
| **Total:** | **100** | **78.98** | **78.98** | **90.65** | **707** | **5.858** | **65.86** | **24.38** | **47.92** | **100** | **77.94** | **13.53** | **34.52** | **97.74** | **3.66** |

| Occupancy | % Bal. | WALTV | WACLTV | WA SS CLTV | WAFICO | WAC | Purch % | Invt Prop % | CA% | 1st Lien % | % with S.2nd | Full Doc | IO% | DTI % | MI % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Investor/2nd Home | 25.74 | 78.65 | 78.65 | 86.75 | 719 | 6.189 | 76.83 | 94.69 | 38.14 | 100 | 67.61 | 28.86 | 33.53 | 99.04 | 1.57 |
| Primary Occup | 74.26 | 79.1 | 79.1 | 92.01 | 703 | 5.743 | 62.06 | 0 | 51.31 | 100 | 81.52 | 8.21 | 34.88 | 97.29 | 4.39 |
| Total | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |

| Documentation | % Bal. | WALTV | WACLTV | WA SS CLTV | WAFICO | WAC | Purch % | Invt Prop % | CA% | 1st Lien % | % with S.2nd | Full Doc | IO% | DTI % | MI % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Full | 13.53 | 79.09 | 79.09 | 90.35 | 706 | 5.819 | 56.87 | 52.56 | 25.82 | 100 | 77.96 | 100 | 35.52 | 97.3 | 2.39 |
| Non-Full | 86.47 | 78.97 | 78.97 | 90.7 | 708 | 5.864 | 67.26 | 19.97 | 51.37 | 100 | 77.94 | 0 | 34.36 | 97.81 | 3.86 |
| Total | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |

| Interest Only | % Bal. | WALTV | WACLTV | WA SS CLTV | WAFICO | WAC | Purch % | Invt Prop % | CA% | 1st Lien % | % with S.2nd | Full Doc % | IO% | DTI % | MI % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2 or 3-yr IO | 8.97 | 79.21 | 79.21 | 91.54 | 712 | 5.728 | 62.33 | 23.85 | 45.95 | 100 | 78.74 | 18.11 | 34.02 | 100 | 5.92 |
| Other IO | 88.77 | 78.87 | 78.87 | 90.56 | 707 | 5.862 | 66.39 | 24.77 | 48.96 | 100 | 78.42 | 13 | 34.51 | 100 | 2.93 |
| Non-IO | 2.26 | 82.43 | 82.43 | 90.71 | 701 | 6.201 | 58.93 | 10.93 | 14.74 | 100 | 56.03 | 16.18 | 37.4 | 0 | 23.72 |
| Total | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |

| FICO | % Bal. | WALTV | WACLTV | WA SS CLTV | WAFICO | WAC | Purch % | Invt Prop % | CA% | 1st Lien % | % with S.2nd | Full Doc % | IO % | DTI % | MI % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0-600 | | | | | | | | | | | | | | | |
| 601-640 | 2.41 | 77.95 | 77.95 | 84.75 | 632 | 5.883 | 22.81 | 7.13 | 19.39 | 100 | 56.3 | 48.5 | 37.78 | 98.87 | 0 |
| 641-680 | 21.82 | 78.43 | 78.43 | 87.04 | 664 | 5.988 | 38.81 | 21.37 | 43.7 | 100 | 66.26 | 18.75 | 35.01 | 97.09 | 2.56 |
| 681-700 | 22.18 | 79.12 | 79.12 | 91.45 | 691 | 5.811 | 63.94 | 19.81 | 55.56 | 100 | 84.39 | 7.7 | 34.73 | 97.73 | 3.12 |
| 700>= | 53.59 | 79.2 | 79.2 | 92.06 | 735 | 5.823 | 79.61 | 28.27 | 47.76 | 100 | 81.01 | 12.24 | 34.09 | 97.97 | 4.51 |
| Total | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |

| Lien Position | % Bal. | WALTV | WACLTV | WA SS CLTV | WAFICO | WAC | Purch % | Invt Prop % | CA% | 1st Lien % | % with S.2nd | Full Doc % | IO % | DTI % | MI % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1st Lien | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |
| 2nd Lien | | | | | | | | | | | | | | | |
| Total | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |

# RMBS New Transaction

## Computational Materials

*$[315,360,000] (approximate)*

*MLMI 2005-A3*
*Mortgage Pass-Through Certificates*
*Adjustable Rate Residential Mortgage Loans*

Merrill Lynch Mortgage Lending, Inc.
Seller

GreenPoint Mortgage Funding Inc.
Originator and Servicer

May [4], 2005

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| LTV : | Fixed $ | Fixed % | 2/28 $ | 2/28 % | 3/27 $ | 3/27 % | 5/25 $ | 5/25 % | Other ARM $ | Other ARM % |
|---|---|---|---|---|---|---|---|---|---|---|
| Below 70.01 | | | | | 12,536,903 | 76.80 | 2,624,607 | 16.08 | 1,163,000 | 7.12 |
| 70.01 to 75 | | | | | 14,845,265 | 90.71 | 751,338 | 4.59 | 768,300 | 4.69 |
| 75.01 to 80 | | | | | 221,246,509 | 78.62 | 55,183,378 | 19.61 | 4,986,181 | 1.77 |
| 80.01 to 85 | | | | | 1,038,898 | 100.00 | 0 | 0.00 | 0 | 0.00 |
| 85.01 to 90 | | | | | 6,268,245 | 78.39 | 1,342,663 | 16.79 | 384,858 | 4.81 |
| 90.01 to 95 | | | | | 1,634,137 | 76.18 | 511,100 | 23.82 | 0 | 0.00 |
| 95.01 to 100 | | | | | | | | | | |
| 100.01 plus | | | | | | | | | | |

| FICO | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| below 550 | | | | | | | | | | |
| 550 to 574 | | | | | | | | | | |
| 575 to 599 | | | | | | | | | | |
| 600 to 624 | | | | | 284,000 | 100.00 | 0 | 0.00 | 0 | 0.00 |
| 625 to 649 | | | | | 14,685,562 | 85.09 | 1,948,008 | 11.29 | 624,683 | 3.62 |
| 650 to 674 | | | | | 38,209,460 | 78.75 | 10,091,523 | 20.80 | 218,782 | 0.45 |
| 675 to 699 | | | | | 61,392,753 | 75.40 | 17,403,483 | 21.38 | 2,622,193 | 3.22 |
| 700 plus | | | | | 142,998,182 | 80.42 | 30,970,072 | 17.42 | 3,836,680 | 2.16 |

| Property Type: | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Single-Family | | | | | 143,043,349 | 82.73 | 27,399,769 | 15.85 | 2,451,834 | 1.42 |
| PUD | | | | | 58,750,719 | 77.74 | 16,046,408 | 21.23 | 780,800 | 1.03 |
| Condo. | | | | | 27,304,757 | 73.30 | 8,246,061 | 22.14 | 1,701,000 | 4.57 |
| 2-4 Family Det. | | | | | 28,471,133 | 71.97 | 8,720,849 | 22.04 | 2,368,704 | 5.99 |
| Manufactured House | | | | | | | | | | |

| Purpose: | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Purchase | | | | | 169,334,125 | 79.04 | 40,565,271 | 18.94 | 4,327,839 | 2.02 |
| Refinance rate/term | | | | | 43,764,166 | 79.06 | 10,860,714 | 19.62 | 732,983 | 1.32 |
| Cash Out Refi (COF) Below 70.01 LTV | | | | | 4,333,226 | 78.70 | 594,909 | 10.80 | 578,000 | 10.50 |
| COF with LTV 70.01 to 75 | | | | | 4,530,642 | 85.00 | 263,500 | 4.94 | 536,000 | 10.06 |
| COF with LTV 75.01 to 80 | | | | | 32,064,902 | 78.06 | 7,884,066 | 19.19 | 1,127,516 | 2.74 |
| COF with LTV 80.01 to 85 | | | | | 385,000 | 100.00 | 0 | 0.00 | 0 | 0.00 |
| COF with LTV '85.01 to 90 | | | | | 3,157,896 | 92.81 | 244,626 | 7.19 | 0 | 0.00 |
| COF with LTV '90.01 to 95 | | | | | | | | | | |
| COF with LTV 95.01 to 100 | | | | | | | | | | |
| COF with LTV 100.01 plus | | | | | | | | | | |

| Occupancy Status: | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Owner Occupied | | | | | 192,796,553 | 79.82 | 45,113,932 | 18.68 | 3,634,173 | 1.50 |
| Investment | | | | | 60,656,322 | 76.49 | 14,973,404 | 18.88 | 3,668,165 | 4.63 |
| 2nd Home | | | | | 4,117,082 | 92.67 | 325,750 | 7.33 | 0 | 0.00 |

| Loan Balance | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Below 50,000 | | | | | 377,563 | 81.57 | 85,300 | 18.43 | 0 | 0.00 |
| 50,000.01 to 100,000 | | | | | 4,306,822 | 62.79 | 2,043,798 | 29.80 | 508,291 | 7.41 |
| 100,000.01 to 150,000 | | | | | 17,346,172 | 68.08 | 6,960,547 | 27.32 | 1,171,541 | 4.60 |
| 150,000.01 to 200,000 | | | | | 22,310,216 | 74.69 | 6,992,051 | 23.41 | 566,350 | 1.90 |
| 200,000.01 to 400,000 | | | | | 102,502,485 | 79.40 | 24,202,572 | 18.75 | 2,391,957 | 1.85 |
| 400,000.01 to 500,000 | | | | | 48,760,987 | 83.27 | 8,513,746 | 14.54 | 1,286,000 | 2.20 |
| 500,000.01 to 600,000 | | | | | 29,588,823 | 79.53 | 7,080,225 | 19.03 | 536,000 | 1.44 |
| 600,000.01 to 1,000,000 | | | | | 28,297,638 | 84.03 | 4,534,847 | 13.47 | 842,200 | 2.50 |
| 1,000,000.01 and above | | | | | 4,079,250 | 100.00 | 0 | 0.00 | 0 | 0.00 |

| Loan Term | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| >30 Years | | | | | | | | | | |
| 30 Years | | | | | 257,569,957 | 79.18 | 60,413,086 | 18.57 | 7,302,338 | 2.24 |
| 20 Years | | | | | | | | | | |
| 15 Years | | | | | | | | | | |
| Other | | | | | | | | | | |

| MH Stratification: | |
|---|---|
| Total Balance | |
| % Pool Balance | |
| Ave. FICO | |
| Ave. LTV | |
| % Full Docs | |

| Silent Seconds Stratification: | |
|---|---|
| Total Balance | 253,535,532.56 |
| % Pool Balance | 77.94 |
| Ave. FICO | 709 |
| Ave. LTV | 78.96 |
| % Full Docs | 13.53 |

| 2nd Lien Stratification: | |
|---|---|
| Total Balance | |
| % Pool Balance | |
| Ave. FICO | |
| % Full Docs | |

| LTV Above 90 Stratification: | |
|---|---|
| Total Balance | 2,145,236.69 |
| % Pool Balance | 0.66 |
| Ave. FICO | 700 |
| Ave. LTV | 94.99 |
| % Full Docs | 14.72 |

| Documentation Type | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Full Documentation | | | | | 31,560,663 | 71.73 | 10,948,524 | 24.88 | 1,489,595 | 3.39 |
| Limited Documentation | | | | | | | | | | |
| Stated Docs with LTV below 70 | | | | | 10,450,703 | 75.62 | 2,266,657 | 16.40 | 1,103,000 | 7.98 |
| Stated Docs with LTV 70.01 to 75 | | | | | 13,301,006 | 94.42 | 553,250 | 3.93 | 232,300 | 1.65 |
| Stated Docs with LTV 75.01 to 80 | | | | | 194,300,596 | 79.88 | 44,790,892 | 18.41 | 4,159,910 | 1.71 |
| Stated Docs with LTV 80.01 to 85 | | | | | 967,248 | 100.00 | 0 | 0.00 | 0 | 0.00 |
| Stated Docs with LTV 85.01 to 90 | | | | | 5,671,302 | 77.36 | 1,342,663 | 18.31 | 317,533 | 4.33 |
| Stated Docs with LTV 90.01 to 95 | | | | | 1,318,439 | 72.06 | 511,100 | 27.94 | 0 | 0.00 |
| Stated Docs with LTV 95.01 to 100 | | | | | | | | | | |
| Stated Docs with LTV above 100.01 | | | | | | | | | | |

| Lien Status | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1st Lien | | | | | 257,569,957 | 79.18 | 60,413,086 | 18.57 | 7,302,338 | 2.24 |
| 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 | | | | | | | | | | |

| Interest Only | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| % of Mortgage Type | | | | | | 98.28 | | 95.87 | | 94.34 |
| Ave. FICO | | | | | | 707.00 | | 709.00 | | 711.00 |
| Ave. LTV | | | | | | 78.99 | | 79.09 | | 74.17 |
| % Stated Docs | | | | | | 87.72 | | 82.11 | | 80.13 |
| % Full Docs | | | | | | 12.28 | | 17.89 | | 19.87 |

# RMBS New Transaction

## Computational Materials

*$[315,360,000] (approximate)*

*MLMI 2005-A3*
*Mortgage Pass-Through Certificates*
*Adjustable Rate Residential Mortgage Loans*

Merrill Lynch Mortgage Lending, Inc.
Seller

GreenPoint Mortgage Funding Inc.
Originator and Servicer

May [4], 2005

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Numerous assumptions were used in preparing the Computational Materials which may or may not be stated therein. As such, no assurance can be given as to the accuracy, appropriateness or completeness of the Computational Materials in any particular context; or as to whether the Computational Materials and/or the assumptions upon which they are based reflect present market conditions or future market performance. These Computational Materials should not be construed as either projections or predictions or as legal, tax, financial or accounting advice.

Any yields or weighted average lives shown in the Computational Materials are based on prepayment assumptions and actual prepayment experience may dramatically affect such yields or weighted average lives. In addition, it is possible that prepayments on the underlying assets will occur at rates slower or faster than the rates assumed in the attached Computational Materials. Furthermore, unless otherwise provided, the Computational Materials assume no losses on the underlying assets and no interest shortfall. The specific characteristics of the securities may differ from those shown in the Computational Materials due to differences between the actual underlying assets and the hypothetical assets used in preparing the Computational Materials. The principal amount and designation of any security described in the Computational Materials are subject to change prior to issuance.

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# Pool Data

# Deal Ticker:

***Data Entry Rules:***

**1. Only enter data in the fields highlighted in purple.**

**2. Please enter 0 for blanks.**

| Pool Summary | |
|---|---|
| Total Issue Balance (USD) | |
| Original Mortgage Pool Balance (USD) | 325,376,196 |
| Current Mortgage Pool Balance (USD) | 325,285,381 |
| Total Number of Loans | 1,167 |
| Average Loan Balance (USD) | 278,736 |
| 1st lien (%age) | 100.0% |
| 2nd lien (%age) | 0.0% |
| WA FICO | 707 |
| *- Minimum FICO* | 622 |
| *- Maximum FICO* | 817 |
| WA LTV | 79.0% |
| *- Minimum LTV* | 34.2% |
| *- Maximum LTV* | 95.0% |
| WA DTI | 34.5% |
| *- Minimum DTI* | 5.5% |
| *- Maximum DTI* | 53.3% |
| WA Age (Months) | 4 |
| WA Remaining Term (Months) | 356 |
| Aquired Loans | 100.0% |
| North California (% of Pool) | 26.3% |
| South California (% of Pool) | 21.6% |

| North California | |
|---|---|
| % of State | 54.84 |
| WA FICO | 708 |
| *- Minimum FICO* | 626 |
| *- Maximum FICO* | 798 |
| WA LTV | 78.67 |
| *- Minimum LTV* | 47.62 |
| *- Maximum LTV* | 89.99 |
| Highest Zip-Code Density (% of State) | 2.52 |
| Zip-Code with Highest Density | 95127 |

| South California | |
|---|---|
| % of State | 45.16 |
| WA FICO | 706 |
| *Minimum FICO* | 636 |
| *Maximum FICO* | 800 |
| WA LTV | 78.73 |
| *Minimum LTV* | 34.3 |
| *Maximum LTV* | 95 |
| Highest Zip-Code Density (% of State) | 0.9 |
| Zip-Code with Highest Density | 91344 |

| Classification | Total | Check |
|---|---|---|
| Mortgage Type | 325,285,381 | |
| Loan-to-Value | 325,285,381 | |
| FICO | 325,285,381 | |
| Purpose | 325,285,381 | |
| Occupancy | 325,285,381 | |
| Loan Balance | 325,285,381 | |
| Property Type | 325,285,381 | |
| Documentation Type | 325,285,381 | |
| Fixed Period | 325,285,381 | |
| Debt-to-Income Ratio | 325,285,381 | |
| Geographic Distribution | 325,285,381 | |

| Per Annum Fees | |
|---|---|
| Servicer Fees | 0.25 |
| Cost of Carry | |

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# Pool Data

# Deal Ticker:

***Data Entry Rules:***

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**2. Please enter 0 for blanks.**

| Mortgage Type | WA LTV | WA FICO | Balance |
|---|---|---|---|
| Classic 30yr FRM | | | |
| Classic 15yr FRM | | | |
| Classic ARM | | | |
| Classic 15/30 Balloon | | | |
| Classic 5/1 Hybrid | 82% | 701 | 7,340,990 |
| Classic 5/1 IO Hybrid | 79% | 707 | 317,944,391 |
| 5/1 Hybrid w/3 year IO feature | | | |

| LTV | WA LTV | WA FICO | Balance |
|---|---|---|---|
| 0.01-20.00 | | | |
| 20.01-25.00 | | | |
| 25.01-30.00 | | | |
| 30.01-35.00 | 34% | 702 | 770,750 |
| 35.01-40.00 | 40% | 775 | 789,996 |
| 40.01-45.00 | | | |
| 45.01-50.00 | 48% | 715 | 1,160,000 |
| 50.01-55.00 | 53% | 644 | 361,000 |
| 55.01-60.00 | 57% | 701 | 953,682 |
| 60.01-65.00 | 63% | 691 | 2,971,992 |
| 65.01-70.00 | 69% | 709 | 9,317,089 |
| 70.01-75.00 | 74% | 691 | 16,364,902 |
| 75.01-80.00 | 80% | 708 | 281,416,068 |
| 80.01-85.00 | 85% | 724 | 1,038,898 |
| 85.01-90.00 | 90% | 710 | 7,995,766 |
| 90.01-95.00 | 95% | 700 | 2,145,237 |
| 95.01-100.00 | | | |

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# Pool Data

# Deal Ticker:

***Data Entry Rules:***

**1. Only enter data in the fields highlighted in purple.**

**2. Please enter 0 for blanks.**

| FICO | WA LTV | WA FICO | Balance |
|---|---|---|---|
| 321 - 340 | | | |
| 341 - 360 | | | |
| 361 - 380 | | | |
| 381 - 400 | | | |
| 401 - 420 | | | |
| 421 - 440 | | | |
| 441 - 460 | | | |
| 461 - 480 | | | |
| 481 - 500 | | | |
| 501 - 520 | | | |
| 521 - 540 | | | |
| 541 - 560 | | | |
| 561 - 580 | | | |
| 581 - 600 | | | |
| 601 - 620 | | | |
| 621 - 640 | 78% | 632 | 7,852,829 |
| 641 - 660 | 78% | 651 | 25,016,449 |
| 661 - 680 | 79% | 670 | 45,955,756 |
| 681 - 700 | 79% | 691 | 72,140,540 |
| 701 - 720 | 80% | 710 | 66,294,506 |
| 721 - 740 | 79% | 729 | 44,172,932 |
| 741 - 760 | 79% | 750 | 29,057,733 |
| 761 - 780 | 79% | 770 | 19,848,534 |
| 781 - 800 | 77% | 789 | 12,242,533 |
| 801 - 820 | 78% | 809 | 2,703,570 |
| > 820 | | | |
| Unknown | | | |

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# Pool Data

# Deal Ticker:

***Data Entry Rules:***

**1. Only enter data in the fields highlighted in purple.**

**2. Please enter 0 for blanks.**

| LTV | MIG% | WA FICO | Balance with MIG |
|---|---|---|---|
| 0.01-20.00 | | | |
| 20.01-25.00 | | | |
| 25.01-30.00 | | | |
| 30.01-35.00 | | | |
| 35.01-40.00 | | | |
| 40.01-45.00 | | | |
| 45.01-50.00 | | | |
| 50.01-55.00 | | | |
| 55.01-60.00 | | | |
| 60.01-65.00 | | | |
| 65.01-70.00 | | | |
| 70.01-75.00 | | | |
| 75.01-80.00 | 0% | 695 | 739,565 |
| 80.01-85.00 | 100% | 724 | 1,038,898 |
| 85.01-90.00 | 100% | 710 | 7,995,766 |
| 90.01-95.00 | 100% | 700 | 2,145,237 |
| 95.01-100.00 | | | |

| Purpose | WA LTV | WA FICO | Balance |
|---|---|---|---|
| Purchase | 80% | 717 | 214,227,235 |
| Cash-Out/Refinancing | 78% | 691 | 55,700,283 |
| Refinancing | 77% | 688 | 55,357,863 |

| Occupancy | WA LTV | WA FICO | Balance |
|---|---|---|---|
| Owner | 79% | 703 | 241,544,658 |
| Investment | 79% | 719 | 79,297,891 |
| 2nd Home | 80% | 722 | 4,442,832 |

# Pool Data

# Deal Ticker:

***Data Entry Rules:***

**1. Only enter data in the fields highlighted in purple.**

**2. Please enter 0 for blanks.**

| Loan Balance | WA LTV | WA FICO | Balance |
|---|---|---|---|
| <$200,000 | 79% | 709 | 62,068,652 |
| <$400,000 | 79% | 709 | 127,697,014 |
| <$600,000 | 80% | 703 | 95,965,781 |
| >$600,000 | 76% | 708 | 39,553,934 |

| Property Type | WA LTV | WA FICO | Balance |
|---|---|---|---|
| SFR | 79% | 706 | 172,894,952 |
| PUD | 79% | 718 | 37,251,817 |
| CND | 78% | 715 | 39,560,686 |
| 2-4 Family | 79% | 702 | 75,577,926 |

| Documentation Type | WA LTV | WA FICO | Balance |
|---|---|---|---|
| Full | 79% | 706 | 43,998,782 |
| Reduced | | | |
| SISA | 79% | 707 | 271,017,583 |
| NISA | 73% | 703 | 2,826,253 |
| NINA | 86% | 712 | 7,442,763 |
| NAV | | | |
| No Ratio | | | |
| Alt | | | |

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# Pool Data

# Deal Ticker:

***Data Entry Rules:***

**1. Only enter data in the fields highlighted in purple.**

**2. Please enter 0 for blanks.**

| Fixed Period (Months) | WA LTV | WA FICO | Balance |
|---|---|---|---|
| 1 | | | |
| 3 | | | |
| 6 | | | |
| 12 | | | |
| 24 | | | |
| 36 | 79% | 707 | 257,569,957 |
| 60 | 79% | 708 | 60,413,086 |
| 84 | 70% | 706 | 2,386,519 |
| >=120 | 77% | 711 | 4,915,819 |

| DTI | WA LTV | WA FICO | Balance |
|---|---|---|---|
| 0.01 - 5.00 | | | |
| 5.01 - 10.00 | 80% | 719 | 578,228 |
| 10.01 - 15.00 | 79% | 737 | 2,237,056 |
| 15.01 - 20.00 | 78% | 722 | 6,398,562 |
| 20.01 - 25.00 | 79% | 711 | 18,536,128 |
| 25.01 - 30.00 | 79% | 708 | 32,949,387 |
| 30.01 - 35.00 | 78% | 712 | 81,663,331 |
| 35.01 - 40.00 | 79% | 706 | 126,703,582 |
| 40.01 - 45.00 | 78% | 698 | 41,795,040 |
| 45.01 - 50.00 | 78% | 700 | 3,599,051 |
| 50.01 - 55.00 | 80% | 636 | 556,000 |
| > 55.00 | | | |
| Unknown | 82% | 710 | 10,269,016 |

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# Pool Data

# Deal Ticker:

***Data Entry Rules:***

**1. Only enter data in the fields highlighted in purple.**

**2. Please enter 0 for blanks.**

| Geographic Distribution | WA LTV | WA FICO | Balance |
|---|---|---|---|
| AK | 78% | 702 | 15,898,362 |
| AL | | | |
| AR | | | |
| AS | | | |
| AZ | | | |
| CA | 79% | 707 | 155,869,964 |
| CO | 78% | 713 | 10,226,289 |
| CT | 79% | 702 | 777,841 |
| CZ | | | |
| DC | 78% | 707 | 2,160,101 |
| DE | 80% | 708 | 422,800 |
| FL | 80% | 716 | 11,157,234 |
| GA | 81% | 712 | 7,945,792 |
| GU | | | |
| HI | | | |
| IA | | | |
| ID | 80% | 661 | 1,004,100 |
| IL | 80% | 710 | 9,367,399 |
| IN | 88% | 717 | 247,186 |
| KS | 79% | 706 | 360,424 |
| KY | 90% | 649 | 274,394 |
| LA | | | |
| MA | 76% | 726 | 5,032,147 |
| MD | 80% | 680 | 10,499,617 |
| ME | | | |
| MI | 79% | 700 | 2,520,566 |
| MN | 78% | 717 | 4,941,646 |
| MO | 77% | 721 | 637,200 |
| MS | | | |
| MT | 78% | 706 | 1,189,808 |
| NC | 81% | 713 | 3,250,475 |
| ND | | | |
| NE | | | |
| NH | 80% | 740 | 320,350 |
| NJ | 82% | 695 | 3,779,321 |
| NM | 80% | 695 | 830,674 |
| NV | 79% | 714 | 13,523,984 |
| NY | 82% | 715 | 7,418,347 |
| OH | 80% | 696 | 2,933,164 |

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# Pool Data

**Data Entry Rules:**

**1. Only enter data in the fields highlighted in purple.**

**2. Please enter 0 for blanks.**

# Deal Ticker:

| | | | |
|---|---|---|---|
| OK | 80% | 701 | 851,200 |
| OR | 80% | 710 | 7,681,963 |
| OT | | | |
| PA | 81% | 705 | 1,777,978 |
| PR | | | |
| RI | 78% | 681 | 1,321,754 |
| SC | 80% | 721 | 1,235,404 |
| SD | 75% | 685 | 80,188 |
| TN | 80% | 750 | 696,700 |
| TT | | | |
| TX | 80% | 695 | 5,187,018 |
| UT | 80% | 720 | 3,791,907 |
| VA | 80% | 689 | 12,256,374 |
| VI | | | |
| VT | | | |
| WA | 78% | 722 | 17,107,817 |
| WI | | | |
| WV | | | |
| WY | 80% | 661 | 707,894 |

# RMBS New Transaction

## Computational Materials

*$[315,360,000] (approximate)*

*MLMI 2005-A3*
*Mortgage Pass-Through Certificates*
*Adjustable Rate Residential Mortgage Loans*

Merrill Lynch Mortgage Lending, Inc.
Seller

GreenPoint Mortgage Funding Inc.
Originator and Servicer

May [4], 2005

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Notwithstanding anything to the contrary contained herein, except to the extent necessary to comply with applicable securities laws, any recipient of these Computational Materials (and each employee, representative or other agent of the recipient) may disclose to any and all persons, without limitation of any kind, the federal income tax treatment and tax structure of the issuer and the certificates, any fact relevant to understanding the federal tax treatment or tax structure of the issuer or the certificates, and all material of any kind (including opinions and other tax analyses) relating to such federal tax treatment or tax structure other than the identity of the issuer and information that would permit the identification of the issuer.

Numerous assumptions were used in preparing the Computational Materials which may or may not be stated therein. As such, no assurance can be given as to the accuracy, appropriateness or completeness of the Computational Materials in any particular context; or as to whether the Computational Materials and/or the assumptions upon which they are based reflect present market conditions or future market performance. These Computational Materials should not be construed as either projections or predictions or as legal, tax, financial or accounting advice.

Any yields or weighted average lives shown in the Computational Materials are based on prepayment assumptions and actual prepayment experience may dramatically affect such yields or weighted average lives. In addition, it is possible that prepayments on the underlying assets will occur at rates slower or faster than the rates assumed in the attached Computational Materials. Furthermore, unless otherwise provided, the Computational Materials assume no losses on the underlying assets and no interest shortfall. The specific characteristics of the securities may differ from those shown in the Computational Materials due to differences between the actual underlying assets and the hypothetical assets used in preparing the Computational Materials. The principal amount and designation of any security described in the Computational Materials are subject to change prior to issuance.

Although a registration statement (including the prospectus) relating to the securities discussed in this communication has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to the securities discussed in this communication has not been filed with the Securities and Exchange Commission. This communication shall not constitute an offer to sell or the solicitation of any offer to buy nor shall there be any sale of the securities discussed in this communication in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such state. Prospective purchasers are referred to the final prospectus and prospectus supplement relating to the securities discussed in this communication for definitive information on any matter discussed in this communication. A final prospectus and prospectus supplement may be obtained by contacting the Merrill Lynch Trading Desk at (212) 449-3659.

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If you have received this communication in error, please notify the sending party immediately by telephone and return the original to such party by mail.

**MORTGAGE LOANS**
**As of the Cut-off Date**

| | |
|---|---|
| Total Current Balance | $79,297,891.11 |
| Total Number of Loans | 396 |

| | Average or Weighted Average (1) | Minimum | Maximum |
|---|---|---|---|
| Current Balance | $200,247.20 | $38,449.99 | $708,000.00 |
| Original Balance | $200,325.96 | $38,450.00 | $708,000.00 |
| Loan Rate | 6.200% | 5.000% | 7.750% |
| Servicing Fee | 0.250% | 0.250% | 0.250% |
| Net Loan Rate | 5.950% | 4.750% | 7.500% |
| Gross Margin | 2.743% | 2.250% | 2.750% |
| Maximum Loan Rate | 11.965% | 10.500% | 13.250% |
| Original LTV | 78.57% | 34.19% | 90.00% |
| Credit Score | 719 | 626 | 813 |
| Original Term (mos) | 360 | 360 | 360 |
| Remaining Term (mos) | 356 | 351 | 357 |
| Seasoning (mos) | 4 | 3 | 9 |
| Next Rate Reset | 40 | 27 | 116 |
| Rate Adj Freq | 6 | 6 | 6 |
| First Rate Adj Freq (2) | 44 | 36 | 120 |
| IO Original Term (3) | 111 | 36 | 120 |
| IO Remaining Term (3) | 107 | 27 | 117 |
| Top State Concentrations ($) | CA(38.44%),WA(8.92%),AZ(7.13%),FL(6.47%),NV(5.88%) | | |
| First Pay Date | | 09/01/2004 | 03/01/2005 |
| Rate Change Date | | 08/01/2007 | 01/01/2015 |
| Maturity Date | | 08/01/2034 | 02/01/2035 |

(1) Based on current balances

(2) The interest rates on the Mortgage Loans indexed to one-month LIBOR reset monthly, except with respect to the first rate adjustment, which occurs after the second monthly payment

(3) For Interest-Only loans.

Index

| Index | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| Six-Month LIBOR | 396 | $79,297,891.11 | 100.00% | 6.200% | 719 | $200,247 | 78.57% | 29.17% | 98.99% |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Product Type

| Product Type | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| 3/27 LIBOR Loans | 1 | $477,861.39 | 0.60% | 6.375% | 667 | $477,861 | 80.00% | 100.00% | 0.00% |
| 3/27 IO LIBOR Loans | 289 | 60,178,460.53 | 75.89 | 6.054 | 720 | 208,230 | 78.84 | 26.75 | 100.00 |
| 5/25 IO LIBOR Loans | 87 | 14,973,404.13 | 18.88 | 6.602 | 717 | 172,108 | 79.15 | 37.41 | 100.00 |
| 7/23 LIBOR Loans | 1 | 87,782.32 | 0.11 | 7.000 | 673 | 87,782 | 78.43 | 0.00 | 0.00 |
| 7/23 IO LIBOR Loans | 3 | 998,299.99 | 1.26 | 6.803 | 716 | 332,767 | 59.52 | 0.00 | 100.00 |
| 10/20 LIBOR Loans | 3 | 236,501.22 | 0.30 | 6.896 | 713 | 78,834 | 82.85 | 51.08 | 0.00 |
| 10/20 IO LIBOR Loans | 12 | 2,345,581.53 | 2.96 | 7.003 | 732 | 195,465 | 75.30 | 35.51 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Amortization Type

| Amortization Type | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| Fully Amortizing | 5 | $802,144.93 | 1.01% | 6.597% | 681 | $160,429 | 80.67% | 74.63% | 0.00% |
| 36 Month Interest-Only | 31 | 6,959,070.56 | 8.78 | 5.893 | 724 | 224,486 | 78.62 | 41.64 | 100.00 |
| 60 Month Interest-Only | 8 | 1,597,093.37 | 2.01 | 6.617 | 696 | 199,637 | 79.81 | 38.28 | 100.00 |
| 120 Month Interest-Only | 352 | 69,939,582.25 | 88.20 | 6.217 | 720 | 198,692 | 78.52 | 27.19 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Cut-off Date Stated Principal Balances

| Range of Cut-off Date Stated Principal Balances ($) | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| 0.01 to 100,000.00 | 70 | $5,309,403.26 | 6.70% | 6.261% | 721 | $75,849 | 77.67% | 43.34% | 96.07% |
| 100,000.01 to 200,000.00 | 171 | 24,283,585.57 | 30.62 | 6.139 | 718 | 142,009 | 79.20 | 40.04 | 99.52 |
| 200,000.01 to 300,000.00 | 86 | 21,103,227.21 | 26.61 | 6.141 | 734 | 245,386 | 78.49 | 27.55 | 100.00 |
| 300,000.01 to 400,000.00 | 40 | 13,881,826.93 | 17.51 | 6.309 | 698 | 347,046 | 79.07 | 24.03 | 100.00 |
| 400,000.01 to 500,000.00 | 16 | 7,063,319.92 | 8.91 | 6.256 | 718 | 441,457 | 77.43 | 18.88 | 93.23 |
| 500,000.01 to 600,000.00 | 8 | 4,372,169.92 | 5.51 | 6.089 | 733 | 546,521 | 78.23 | 0.00 | 100.00 |
| 600,000.01 to 700,000.00 | 4 | 2,576,358.30 | 3.25 | 6.297 | 721 | 644,090 | 75.76 | 24.05 | 100.00 |
| 700,000.01 to 800,000.00 | 1 | 708,000.00 | 0.89 | 7.250 | 667 | 708,000 | 80.00 | 0.00 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Current Mortgage Rates

| Range of Current Mortgage Rates (%) | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| 4.751 to 5.000 | 1 | $250,000.00 | 0.32% | 5.000% | 784 | $250,000 | 80.00% | 100.00% | 100.00% |
| 5.001 to 5.250 | 13 | 1,991,929.37 | 2.51 | 5.221 | 718 | 153,225 | 79.42 | 73.83 | 100.00 |
| 5.251 to 5.500 | 33 | 7,970,333.92 | 10.05 | 5.463 | 743 | 241,525 | 77.06 | 29.80 | 100.00 |
| 5.501 to 5.750 | 56 | 9,978,254.51 | 12.58 | 5.707 | 735 | 178,183 | 78.76 | 41.09 | 100.00 |
| 5.751 to 6.000 | 68 | 13,192,409.45 | 16.64 | 5.931 | 724 | 194,006 | 78.68 | 29.28 | 100.00 |
| 6.001 to 6.250 | 60 | 10,879,466.38 | 13.72 | 6.196 | 717 | 181,324 | 78.92 | 24.82 | 100.00 |
| 6.251 to 6.500 | 72 | 16,612,563.15 | 20.95 | 6.431 | 700 | 230,730 | 78.25 | 30.50 | 97.12 |
| 6.501 to 6.750 | 45 | 7,687,764.21 | 9.69 | 6.684 | 721 | 170,839 | 79.27 | 26.09 | 99.12 |
| 6.751 to 7.000 | 33 | 7,618,169.53 | 9.61 | 6.948 | 715 | 230,854 | 78.87 | 13.40 | 97.33 |
| 7.001 to 7.250 | 11 | 2,298,000.61 | 2.90 | 7.210 | 701 | 208,909 | 79.20 | 7.85 | 97.67 |
| 7.251 to 7.500 | 1 | 464,000.00 | 0.59 | 7.375 | 687 | 464,000 | 80.00 | 0.00 | 100.00 |
| 7.501 to 7.750 | 3 | 354,999.98 | 0.45 | 7.659 | 714 | 118,333 | 75.07 | 26.82 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Remaining Term

| Remaining Term (Months) | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| 351 | 3 | $671,999.98 | 0.85% | 6.436% | 692 | $224,000 | 77.53% | 0.00% | 100.00% |
| 352 | 4 | 1,737,450.00 | 2.19 | 6.281 | 733 | 434,363 | 76.42 | 35.66 | 100.00 |
| 353 | 3 | 663,553.78 | 0.84 | 5.312 | 721 | 221,185 | 80.00 | 59.97 | 100.00 |
| 354 | 15 | 3,568,632.37 | 4.50 | 6.266 | 709 | 237,909 | 78.19 | 24.92 | 100.00 |
| 355 | 23 | 4,705,601.49 | 5.93 | 6.237 | 727 | 204,591 | 79.12 | 31.40 | 100.00 |
| 356 | 345 | 67,322,753.50 | 84.90 | 6.203 | 720 | 195,138 | 78.59 | 28.39 | 98.81 |
| 357 | 3 | 627,899.99 | 0.79 | 5.751 | 666 | 209,300 | 80.00 | 100.00 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Original Loan-to-Value Ratios

| Range of Original Loan-to-Value Ratios (%) | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| 30.01 to 40.00 | 2 | $650,000.00 | 0.82% | 6.052% | 713 | $325,000 | 34.44% | 0.00% | 100.00% |
| 40.01 to 50.00 | 1 | 60,000.00 | 0.08 | 6.125 | 775 | 60,000 | 48.00 | 100.00 | 100.00 |
| 50.01 to 60.00 | 3 | 379,757.32 | 0.48 | 6.408 | 686 | 126,586 | 57.11 | 0.00 | 100.00 |
| 60.01 to 70.00 | 16 | 3,810,005.84 | 4.80 | 6.064 | 728 | 238,125 | 68.35 | 31.11 | 100.00 |
| 70.01 to 75.00 | 24 | 4,405,100.20 | 5.56 | 5.970 | 706 | 183,546 | 74.53 | 12.41 | 100.00 |
| 75.01 to 80.00 | 343 | 68,676,503.10 | 86.61 | 6.221 | 720 | 200,223 | 79.75 | 30.59 | 98.93 |
| 80.01 to 85.00 | 1 | 71,650.00 | 0.09 | 5.625 | 707 | 71,650 | 82.83 | 100.00 | 100.00 |
| 85.01 to 90.00 | 6 | 1,244,874.65 | 1.57 | 6.316 | 723 | 207,479 | 89.80 | 20.47 | 94.59 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Credit Scores

| Range of Credit Scores | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| 626 to 650 | 8 | $1,710,390.61 | 2.16% | 6.473% | 641 | $213,799 | 79.52% | 59.11% | 100.00% |
| 651 to 675 | 52 | 11,421,965.95 | 14.40 | 6.332 | 664 | 219,653 | 78.77 | 28.64 | 95.05 |
| 676 to 700 | 90 | 16,882,370.07 | 21.29 | 6.309 | 689 | 187,582 | 77.63 | 15.89 | 99.31 |
| 701 to 725 | 78 | 15,898,141.31 | 20.05 | 6.159 | 712 | 203,822 | 78.13 | 28.35 | 99.58 |
| 726 to 750 | 61 | 12,810,108.24 | 16.15 | 6.225 | 738 | 210,002 | 79.24 | 28.60 | 100.00 |
| 751 to 775 | 54 | 10,767,490.81 | 13.58 | 6.113 | 762 | 199,398 | 79.08 | 24.55 | 100.00 |
| 776 to 800 | 43 | 8,475,778.38 | 10.69 | 5.937 | 787 | 197,111 | 78.94 | 49.68 | 99.37 |
| 801 to 825 | 10 | 1,331,645.74 | 1.68 | 5.972 | 807 | 133,165 | 80.00 | 85.50 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Geographic Area

| Geographic Area | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| Arizona | 40 | $5,652,613.70 | 7.13% | 6.269% | 723 | $141,315 | 79.24% | 47.19% | 97.95% |
| California | 94 | 30,480,502.39 | 38.44 | 6.229 | 714 | 324,261 | 78.09 | 13.73 | 100.00 |
| Colorado | 23 | 4,152,106.15 | 5.24 | 5.997 | 737 | 180,526 | 77.78 | 48.79 | 100.00 |
| Connecticut | 3 | 411,190.60 | 0.52 | 6.798 | 693 | 137,064 | 80.00 | 58.17 | 100.00 |
| District of Columbia | 2 | 693,348.67 | 0.87 | 6.583 | 654 | 346,674 | 79.77 | 0.00 | 100.00 |
| Florida | 29 | 5,129,807.83 | 6.47 | 6.294 | 728 | 176,890 | 78.18 | 44.75 | 100.00 |
| Georgia | 21 | 2,694,158.58 | 3.40 | 6.027 | 732 | 128,293 | 79.81 | 45.22 | 100.00 |
| Idaho | 3 | 263,899.99 | 0.33 | 6.673 | 712 | 87,967 | 79.87 | 42.90 | 100.00 |
| Illinois | 5 | 1,526,967.93 | 1.93 | 6.291 | 704 | 305,394 | 80.00 | 42.87 | 68.71 |
| Kansas | 2 | 162,399.99 | 0.20 | 6.488 | 695 | 81,200 | 78.88 | 0.00 | 100.00 |
| Maryland | 7 | 1,511,083.76 | 1.91 | 6.524 | 690 | 215,869 | 78.84 | 31.37 | 100.00 |
| Massachusetts | 4 | 804,000.00 | 1.01 | 5.775 | 682 | 201,000 | 66.33 | 60.70 | 100.00 |
| Michigan | 3 | 491,682.32 | 0.62 | 6.451 | 714 | 163,894 | 79.72 | 0.00 | 82.15 |
| Minnesota | 6 | 1,221,784.25 | 1.54 | 6.209 | 713 | 203,631 | 79.71 | 12.05 | 100.00 |
| Missouri | 4 | 417,199.97 | 0.53 | 6.480 | 721 | 104,300 | 76.43 | 0.00 | 100.00 |
| Montana | 1 | 241,000.00 | 0.30 | 6.250 | 723 | 241,000 | 77.74 | 100.00 | 100.00 |
| Nevada | 24 | 4,661,181.34 | 5.88 | 6.045 | 716 | 194,216 | 77.84 | 20.13 | 100.00 |
| New Hampshire | 1 | 185,950.00 | 0.23 | 5.375 | 748 | 185,950 | 79.83 | 0.00 | 100.00 |
| New Jersey | 3 | 759,899.98 | 0.96 | 6.278 | 722 | 253,300 | 77.99 | 54.22 | 100.00 |
| New Mexico | 7 | 830,673.83 | 1.05 | 5.453 | 695 | 118,668 | 79.88 | 80.74 | 100.00 |
| New York | 4 | 1,126,399.98 | 1.42 | 6.535 | 691 | 281,600 | 83.22 | 14.20 | 100.00 |
| North Carolina | 6 | 669,599.99 | 0.84 | 6.069 | 762 | 111,600 | 79.70 | 43.61 | 100.00 |
| Ohio | 13 | 958,342.49 | 1.21 | 6.108 | 707 | 73,719 | 78.76 | 47.69 | 94.42 |
| Oklahoma | 7 | 851,200.00 | 1.07 | 6.125 | 701 | 121,600 | 80.00 | 0.00 | 100.00 |
| Oregon | 8 | 1,430,180.98 | 1.80 | 6.018 | 764 | 178,773 | 78.59 | 45.94 | 100.00 |
| Pennsylvania | 4 | 464,524.65 | 0.59 | 6.301 | 701 | 116,131 | 80.87 | 36.71 | 85.51 |
| Rhode Island | 1 | 171,200.00 | 0.22 | 6.625 | 734 | 171,200 | 78.17 | 0.00 | 100.00 |
| South Carolina | 2 | 200,697.49 | 0.25 | 6.666 | 768 | 100,349 | 79.99 | 44.24 | 100.00 |
| Tennessee | 1 | 207,899.99 | 0.26 | 5.500 | 780 | 207,900 | 79.99 | 0.00 | 100.00 |
| Texas | 19 | 1,709,304.64 | 2.16 | 6.148 | 732 | 89,963 | 79.05 | 42.72 | 100.00 |
| Utah | 13 | 1,691,949.65 | 2.13 | 5.927 | 730 | 130,150 | 79.84 | 71.50 | 100.00 |
| Virginia | 1 | 333,700.00 | 0.42 | 5.750 | 720 | 333,700 | 79.34 | 0.00 | 100.00 |
| Washington | 34 | 7,072,339.97 | 8.92 | 6.293 | 734 | 208,010 | 79.65 | 36.63 | 100.00 |
| Wyoming | 1 | 119,100.00 | 0.15 | 5.125 | 708 | 119,100 | 79.99 | 0.00 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Occupancy Type

| Occupancy Type | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| Investment | 396 | $79,297,891.11 | 100.00% | 6.200% | 719 | $200,247 | 78.57% | 29.17% | 98.99% |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Property Type

| Property Type | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| Single Family | 167 | $32,123,687.74 | 40.51% | 6.110% | 722 | $192,357 | 78.92% | 24.81% | 99.43% |
| Two-to-Four Family | 103 | 26,923,870.49 | 33.95 | 6.398 | 714 | 261,397 | 77.69 | 25.35 | 97.70 |
| Planned Unit Development | 94 | 15,866,782.31 | 20.01 | 6.080 | 724 | 168,796 | 79.49 | 42.90 | 100.00 |
| Condominium | 32 | 4,383,550.57 | 5.53 | 6.086 | 716 | 136,986 | 78.10 | 34.82 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Loan Purpose

| Loan Purpose | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| Purchase | 298 | $60,380,643.29 | 76.14% | 6.196% | 724 | $202,620 | 79.10% | 28.94% | 98.67% |
| Refinance - Rate Term | 50 | 8,830,995.77 | 11.14 | 6.269 | 700 | 176,620 | 77.88 | 38.08 | 100.00 |
| Refinance - Cashout | 48 | 10,086,252.05 | 12.72 | 6.164 | 706 | 210,130 | 76.01 | 22.72 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Loan Documentation

| Loan Documentation | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| Stated Income | 259 | $56,170,336.50 | 70.83% | 6.261% | 716 | $216,874 | 78.35% | 0.00% | 99.64% |
| Full Documentation | 137 | 23,127,554.61 | 29.17 | 6.052 | 728 | 168,814 | 79.11 | 100.00 | 97.41 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Channel

| Channel | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| Wholesale | 352 | $70,892,395.27 | 89.40% | 6.214% | 720 | $201,399 | 78.45% | 28.48% | 98.87% |
| Retail | 5 | 1,211,399.96 | 1.53 | 6.052 | 679 | 242,280 | 79.06 | 0.00 | 100.00 |
| Correspondent | 39 | 7,194,095.88 | 9.07 | 6.085 | 721 | 184,464 | 79.67 | 40.86 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Margins

| Margins (%) | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| 2.250 | 5 | $1,051,310.96 | 1.33% | 5.767% | 705 | $210,262 | 80.00% | 100.00% | 100.00% |
| 2.632 | 1 | 412,000.00 | 0.52 | 6.250 | 663 | 412,000 | 80.00 | 0.00 | 100.00 |
| 2.750 | 390 | 77,834,580.15 | 98.15 | 6.206 | 720 | 199,576 | 78.55 | 28.36 | 98.97 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Maximum Mortgage Rate

| Maximum Mortgage Rate (%) | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| 10.251 to 10.500 | 1 | $133,800.00 | 0.17% | 5.500% | 788 | $133,800 | 79.86% | 100.00% | 100.00% |
| 10.501 to 10.750 | 3 | 568,349.97 | 0.72 | 5.714 | 757 | 189,450 | 79.99 | 100.00 | 100.00 |
| 10.751 to 11.000 | 6 | 925,799.96 | 1.17 | 5.678 | 750 | 154,300 | 80.00 | 79.17 | 100.00 |
| 11.001 to 11.250 | 25 | 3,344,539.33 | 4.22 | 5.617 | 728 | 133,782 | 78.63 | 67.51 | 100.00 |
| 11.251 to 11.500 | 58 | 13,057,304.19 | 16.47 | 5.853 | 731 | 225,126 | 76.45 | 36.47 | 100.00 |
| 11.501 to 11.750 | 72 | 12,451,121.40 | 15.70 | 5.946 | 731 | 172,932 | 78.49 | 34.51 | 99.46 |
| 11.751 to 12.000 | 89 | 17,756,631.07 | 22.39 | 6.231 | 719 | 199,513 | 78.61 | 24.78 | 98.85 |
| 12.001 to 12.250 | 58 | 11,116,857.03 | 14.02 | 6.338 | 714 | 191,670 | 79.08 | 18.83 | 99.52 |
| 12.251 to 12.500 | 47 | 11,855,792.88 | 14.95 | 6.464 | 693 | 252,251 | 79.47 | 21.48 | 95.97 |
| 12.501 to 12.750 | 29 | 5,001,547.33 | 6.31 | 6.752 | 719 | 172,467 | 79.82 | 26.70 | 100.00 |
| 12.751 to 13.000 | 7 | 2,378,147.95 | 3.00 | 6.947 | 727 | 339,735 | 79.43 | 0.00 | 100.00 |
| 13.001 to 13.250 | 1 | 708,000.00 | 0.89 | 7.250 | 667 | 708,000 | 80.00 | 0.00 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Next Rate Adjustment Date

| Next Rate Adjustment Date | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| August 2007 | 3 | $671,999.98 | 0.85% | 6.436% | 692 | $224,000 | 77.53% | 0.00% | 100.00% |
| September 2007 | 3 | 1,357,450.00 | 1.71 | 6.079 | 747 | 452,483 | 75.41 | 45.64 | 100.00 |
| October 2007 | 3 | 663,553.78 | 0.84 | 5.312 | 721 | 221,185 | 80.00 | 59.97 | 100.00 |
| November 2007 | 9 | 2,025,232.46 | 2.55 | 6.092 | 699 | 225,026 | 77.51 | 14.08 | 100.00 |
| December 2007 | 9 | 2,043,741.57 | 2.58 | 5.835 | 731 | 227,082 | 78.82 | 10.02 | 100.00 |
| January 2008 | 261 | 53,366,444.13 | 67.30 | 6.070 | 720 | 204,469 | 78.98 | 27.24 | 99.10 |
| February 2008 | 2 | 527,900.00 | 0.67 | 5.727 | 667 | 263,950 | 80.00 | 100.00 | 100.00 |
| September 2009 | 1 | 380,000.00 | 0.48 | 7.000 | 683 | 380,000 | 80.00 | 0.00 | 100.00 |
| November 2009 | 6 | 1,543,399.91 | 1.95 | 6.494 | 722 | 257,233 | 79.09 | 39.13 | 100.00 |
| December 2009 | 12 | 2,132,259.92 | 2.69 | 6.529 | 715 | 177,688 | 79.91 | 34.86 | 100.00 |
| January 2010 | 67 | 10,817,744.31 | 13.64 | 6.625 | 719 | 161,459 | 78.97 | 38.40 | 100.00 |
| February 2010 | 1 | 99,999.99 | 0.13 | 5.875 | 656 | 100,000 | 80.00 | 100.00 | 100.00 |
| January 2012 | 4 | 1,086,082.31 | 1.37 | 6.819 | 712 | 271,521 | 61.05 | 0.00 | 91.92 |
| December 2014 | 2 | 529,600.00 | 0.67 | 6.611 | 760 | 264,800 | 77.11 | 100.00 | 100.00 |
| January 2015 | 13 | 2,052,482.75 | 2.59 | 7.092 | 722 | 157,883 | 75.70 | 20.66 | 88.48 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

PUDs

| City | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent IO |
|---|---|---|---|---|---|---|---|---|---|
| Oklahoma City OK 73162 | 7 | $851,200.00 | 1.13% | 6.125% | 701 | $121,600 | 80.00% | 0.00% | 100.00% |
| Surprise AZ 85379 | 6 | 1,169,498.58 | 1.55 | 6.084 | 697 | 194,916 | 78.14 | 23.86 | 100.00 |
| Las Vegas NV 89148 | 5 | 1,299,405.01 | 1.72 | 5.873 | 743 | 259,881 | 80.00 | 13.79 | 100.00 |
| American Fork UT 84003 | 4 | 602,399.97 | 0.80 | 6.500 | 703 | 150,600 | 80.00 | 100.00 | 100.00 |
| Las Vegas NV 89141 | 4 | 1,681,249.98 | 2.22 | 6.384 | 682 | 420,312 | 80.00 | 0.00 | 100.00 |
| Surprise AZ 85374 | 4 | 1,018,500.00 | 1.35 | 6.009 | 731 | 254,625 | 80.00 | 28.13 | 100.00 |
| Goodyear AZ 85338 | 3 | 484,848.94 | 0.64 | 6.165 | 688 | 161,616 | 78.50 | 32.36 | 100.00 |
| Mesa AZ 85212 | 3 | 644,550.00 | 0.85 | 6.331 | 676 | 214,850 | 80.00 | 47.75 | 100.00 |
| North Las Vegas NV 89081 | 3 | 586,499.98 | 0.78 | 5.879 | 702 | 195,500 | 79.98 | 33.59 | 100.00 |
| Stafford VA 22554 | 3 | 881,493.32 | 1.17 | 5.939 | 685 | 293,831 | 80.00 | 35.12 | 100.00 |
| Ashburn VA 20147 | 2 | 685,699.99 | 0.91 | 5.676 | 694 | 342,850 | 79.99 | 0.00 | 100.00 |
| Chantilly VA 20151 | 2 | 731,999.99 | 0.97 | 5.495 | 744 | 366,000 | 80.00 | 0.00 | 100.00 |
| College Park GA 30349 | 2 | 219,799.99 | 0.29 | 5.438 | 790 | 109,900 | 79.99 | 100.00 | 100.00 |
| Glen Heights TX 75154 | 2 | 169,550.00 | 0.22 | 6.125 | 710 | 84,775 | 79.99 | 100.00 | 100.00 |
| Henderson NV 89015 | 2 | 470,899.99 | 0.62 | 6.500 | 677 | 235,450 | 79.97 | 0.00 | 100.00 |
| Lake Stevens WA 98258 | 2 | 355,200.00 | 0.47 | 5.635 | 690 | 177,600 | 80.00 | 54.05 | 100.00 |
| Las Vegas NV 89135 | 2 | 700,524.47 | 0.93 | 5.287 | 717 | 350,262 | 79.72 | 0.00 | 100.00 |
| Las Vegas NV 89138 | 2 | 664,042.00 | 0.88 | 5.351 | 744 | 332,021 | 79.99 | 0.00 | 100.00 |
| Lynnwood WA 98036 | 2 | 457,500.00 | 0.61 | 6.000 | 779 | 228,750 | 80.00 | 0.00 | 100.00 |
| Maple Valley WA 98038 | 2 | 759,850.00 | 1.01 | 6.044 | 656 | 379,925 | 73.98 | 70.54 | 100.00 |
| North Las Vegas NV 89031 | 2 | 423,262.46 | 0.56 | 5.561 | 710 | 211,631 | 79.85 | 49.13 | 100.00 |
| Queen Creek AZ 85242 | 2 | 257,049.97 | 0.34 | 6.290 | 695 | 128,525 | 79.99 | 0.00 | 100.00 |
| Scottsdale AZ 85255 | 2 | 1,086,956.79 | 1.44 | 5.844 | 663 | 543,478 | 79.92 | 0.00 | 100.00 |
| Seaside CA 93955 | 2 | 1,287,222.12 | 1.70 | 5.623 | 731 | 643,611 | 77.56 | 0.00 | 100.00 |
| Tolleson AZ 85353 | 2 | 310,149.99 | 0.41 | 6.111 | 738 | 155,075 | 80.00 | 100.00 | 100.00 |
| Wesley Chapel FL 33544 | 2 | 273,799.99 | 0.36 | 6.590 | 723 | 136,900 | 79.96 | 0.00 | 100.00 |
| Woodbridge VA 22192 | 2 | 381,653.88 | 0.50 | 6.065 | 716 | 190,827 | 75.50 | 0.00 | 100.00 |
| Accokeek MD 20607 | 1 | 357,908.80 | 0.47 | 5.875 | 627 | 357,909 | 79.98 | 0.00 | 100.00 |
| Alameda CA 94502 | 1 | 649,953.13 | 0.86 | 6.375 | 696 | 649,953 | 76.47 | 0.00 | 100.00 |
| Albuquerque NM 87111 | 1 | 150,000.00 | 0.20 | 5.250 | 669 | 150,000 | 79.79 | 100.00 | 100.00 |
| Other | 204 | 55,965,256.94 | 74.05 | 5.777 | 701 | 274,339 | 78.93 | 13.65 | 99.04 |
| **Total:** | **283** | **$75,577,926.28** | **100.00%** | **5.825%** | **702** | **$267,060** | **79.01%** | **15.54%** | **99.29%** |

| | | | Data | Data |
|---|---|---|---|---|
| ***Loan Balance Distribution*** | $ 0-25,000 | # & % | | |
| | $ 25,001-50,000 | # & % | 11 | 0.142 |
| | $ 50,001-75,000 | # & % | 29 | 0.580 |
| | $ 75,001-100,000 | # & % | 56 | 1.529 |
| | $ 100,001-150,000 | # & % | 204 | 7.833 |
| | $ 150,001-200,000 | # & % | 170 | 9.182 |
| | $ 200,001-250,000 | # & % | 157 | 10.907 |
| | $ 250,001-300,000 | # & % | 100 | 8.486 |
| | $ 300,001-350,000 | # & % | 97 | 9.697 |
| | $ 350,001-400,000 | # & % | 92 | 10.597 |
| | $ 400,001-450,000 | # & % | 73 | 9.582 |
| | $ 450,001-500,000 | # & % | 58 | 8.421 |
| | $ 500,001-550,000 | # & % | 34 | 5.445 |
| | $ 550,001-600,000 | # & % | 34 | 5.992 |
| | $ 600,001-650,000 | # & % | 32 | 6.236 |
| | $ 650,001-700,000 | # & % | 3 | 0.630 |
| | $ 700,001-750,000 | # & % | 5 | 1.104 |
| | $ 750,001-800,000 | # & % | 4 | 0.952 |
| | $ 800,001-850,000 | # & % | 1 | 0.259 |
| | $ 850,001-900,000 | # & % | 1 | 0.266 |
| | $ 900,001-950,000 | # & % | 1 | 0.291 |
| | $ 950,001-1,000,000 | # & % | 2 | 0.615 |
| | > $ 1,000,001 | # & % | 3 | 1.254 |
| ***DTI Distribution*** | <10 | | 50 | 3.335 |
| | 10-19.99 | | 52 | 2.655 |
| | 20-29.99 | | 210 | 15.828 |
| | 30-39.99 | | 704 | 64.016 |
| | 40-49.99 | | 149 | 13.996 |
| | 50-59.99 | | 2 | 0.171 |
| | 60-69.99 | | | |

| Balance | WAC | FICO | LTV | Ocucpanc | Purpose | Property Type | State | ZIP | DTI | Documentation |
|---|---|---|---|---|---|---|---|---|---|---|
| 619,500.00 | 6.250 | 743 | 70.00 | Investment | Purchase | 2F | FL | 33040 | 33.36 | FULL |
| 1,000,000.00 | 5.250 | 701 | 47.62 | Owner Occupied | Cashout | PUD | CA-N | 94946 | 42.777 | Stated Income |
| 945,000.00 | 5.750 | 679 | 70.00 | Owner Occupied | Rate/Term | SFR | CA-S | 91356 | 42.262 | FULL |
| 680,000.00 | 5.875 | 682 | 80.00 | Owner Occupied | Purchase | SFR | CA-N | 94951 | 44.98 | Stated Income |
| 609,999.99 | 5.500 | 732 | 68.93 | Owner Occupied | Purchase | PUD | CA-S | 92835 | 30.286 | Stated Income |
| 1,454,249.99 | 5.500 | 672 | 79.90 | Owner Occupied | Rate/Term | SFR | CA-N | 95127 | 39.198 | Stated Income |
| 640,000.00 | 6.375 | 744 | 80.00 | Owner Occupied | Cashout | SFR | CA-N | 95492 | 39.873 | Stated Income |
| 650,000.00 | 5.875 | 663 | 75.58 | Owner Occupied | Rate/Term | PUD | CA-S | 92130 | 28.479 | Stated Income/Stated Asset |
| 637,499.99 | 5.625 | 730 | 75.00 | Owner Occupied | Purchase | 2F | NY | 11214 | 32.459 | Stated Income |
| 618,399.99 | 5.125 | 733 | 80.00 | Owner Occupied | Purchase | SFR | WA | 98102 | 33.45 | Stated Income |
| 644,000.00 | 5.250 | 741 | 80.00 | Owner Occupied | Purchase | SFR | CA-N | 93923 | 41.755 | Stated Income |
| 782,579.91 | 5.375 | 751 | 70.00 | Owner Occupied | Purchase | 2F | CA-N | 94102 | 38.922 | Stated Income |
| 783,149.99 | 5.875 | 687 | 73.70 | Owner Occupied | Purchase | PUD | CA-N | 94080 | 32.394 | Stated Income |
| 649,813.12 | 5.750 | 693 | 74.29 | Owner Occupied | Purchase | SFR | CA-S | 90291 | 31.16 | Stated Income |
| 610,856.79 | 5.625 | 682 | 79.87 | Owner Occupied | Cashout | PUD | AZ | 85255 | 31.964 | Stated Income |
| 620,000.00 | 5.625 | 673 | 80.00 | Owner Occupied | Cashout | SFR | VA | 23059 | 23.525 | Stated Income |
| 624,848.80 | 5.750 | 634 | 76.84 | Owner Occupied | Cashout | PUD | MD | 20772 | 40.356 | Stated Income |
| 627,649.99 | 6.125 | 730 | 80.00 | Owner Occupied | Purchase | SFR | CA-N | 95376 | 36.965 | Stated Income |
| 650,000.00 | 5.375 | 677 | 76.38 | Owner Occupied | Purchase | SFR | CA-N | 94610 | 38.605 | Stated Income |
| 711,997.50 | 5.625 | 680 | 80.00 | Owner Occupied | Purchase | SFR | NC | 28211 | 34.84 | Stated Income |
| 999,999.99 | 5.875 | 683 | 74.07 | Owner Occupied | Purchase | SFR | CA-N | 94022 | 36.517 | Stated Income |
| 670,256.25 | 6.500 | 647 | 75.00 | Owner Occupied | Cashout | SFR | CA-N | 95046 | 38.708 | Stated Income |
| 632,000.00 | 5.875 | 683 | 80.00 | Owner Occupied | Purchase | SFR | CA-N | 94517 | 37.616 | Stated Income |
| 649,822.52 | 5.375 | 734 | 75.18 | Owner Occupied | Purchase | PUD | CA-N | 93955 | 33.297 | Stated Income |
| 619,358.31 | 6.500 | 696 | 77.50 | Investment | Purchase | SFR | CA-S | 90025 | 32.694 | Stated Income |
| 630,000.00 | 7.125 | 736 | 90.00 | Owner Occupied | Cashout | PUD | GA | 30004 | 0 | - No income, asset or employ |
| 1,125,000.00 | 5.750 | 763 | 75.00 | Owner Occupied | Cashout | SFR | MN | 55391 | 33.936 | Stated Income |
| 720,000.00 | 6.125 | 734 | 80.00 | Owner Occupied | Purchase | SFR | NY | 11020 | 24.173 | Stated Income |
| 650,000.00 | 5.375 | 704 | 77.38 | Owner Occupied | Rate/Term | SFR | CA-S | 91107 | 41.937 | Stated Income |
| 708,000.00 | 7.250 | 667 | 80.00 | Investment | Purchase | 3F | CA-N | 94705 | 35.098 | Stated Income |
| 649,953.13 | 6.375 | 696 | 76.47 | Owner Occupied | Cashout | PUD | CA-N | 94502 | 32.015 | Stated Income |
| 699,999.99 | 7.000 | 741 | 80.00 | Investment | Purchase | SFR | CA-S | 92262 | 36.078 | Stated Income |
| 640,000.00 | 6.000 | 698 | 80.00 | Owner Occupied | Rate/Term | SFR | CA-S | 91343 | 35.456 | Stated Income |
| 864,000.00 | 5.500 | 777 | 80.00 | Owner Occupied | Purchase | 4F | CA-N | 95010 | 36.789 | Stated Income |
| 637,500.00 | 5.375 | 702 | 75.00 | Investment | Purchase | PUD | CA-N | 94538 | 42.839 | Stated Income |
| 764,808.75 | 6.000 | 651 | 79.69 | Owner Occupied | Cashout | PUD | AZ | 85262 | 41.314 | Stated Income |
| 639,999.98 | 6.250 | 718 | 80.00 | Owner Occupied | Purchase | SFR | CA-S | 93103 | 42.03 | Stated Income |
| 767,200.00 | 6.000 | 761 | 80.00 | Owner Occupied | Purchase | CLR | CA-S | 90048 | 39.369 | Stated Income |
| 842,200.00 | 6.125 | 685 | 79.99 | Owner Occupied | Purchase | CLR | CA-S | 90099 | 36.24 | Stated Income |
| 740,000.00 | 5.875 | 708 | 79.89 | Owner Occupied | Purchase | PUD | CA-N | 95762 | 38.914 | Stated Income |
| 637,399.60 | 5.875 | 727 | 79.99 | Owner Occupied | Purchase | PUD | CA-N | 93955 | 38.63 | Stated Income |
| 712,000.00 | 5.375 | 745 | 80.00 | Owner Occupied | Purchase | SFR | CA-S | 92120 | 39.992 | Stated Income |
| 647,000.00 | 5.125 | 696 | 77.02 | Owner Occupied | Rate/Term | PUD | CA-S | 92882 | 31.877 | Stated Income |
| 649,900.00 | 5.250 | 783 | 76.38 | Owner Occupied | Purchase | SFR | CA-N | 95125 | 34.16 | Stated Income |
| 639,200.00 | 5.125 | 693 | 80.00 | Owner Occupied | Purchase | SFR | CA-S | 90019 | 33.375 | Stated Income |
| 612,000.00 | 5.375 | 707 | 80.00 | Owner Occupied | Purchase | CLR | CA-S | 90245 | 35.759 | Stated Income |
| 634,789.92 | 6.250 | 681 | 80.00 | Owner Occupied | Rate/Term | SFR | CA-N | 95124 | 39.555 | Stated Income |
| 620,799.99 | 5.125 | 767 | 80.00 | Owner Occupied | Purchase | CLR | CA-N | 95032 | 31.183 | Stated Income |
| 631,200.00 | 5.500 | 723 | 80.00 | Owner Occupied | Purchase | SFR | CA-S | 91326 | 31.174 | Stated Income |
| 640,000.00 | 6.125 | 701 | 78.86 | Owner Occupied | Purchase | PUD' | FL | 32814 | 32.95 | Stated Income |
| 620,000.00 | 5.625 | 681 | 80.00 | Owner Occupied | Cashout | SFR | CA-N | 94513 | 35.345 | Stated Income |
| 1,500,000.00 | 6.250 | 663 | 62.50 | Owner Occupied | Rate/Term | SFR | AZ | 85253 | 33.426 | Stated Income |

| Product Type | WA IO Term | Number of Loans | Loan Balance | Avg. Loan Balance | % of Total IO | WA FICO | WA LTV | % Owner Occupied | % Purchase | WA DTI | % Full Doc | % Second Liens |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2/28 ARM 24 Month IO | na | | | | | | | | | | | |
| 2/28 ARM 60 Month IO | na | | | | | | | | | | | |
| 3/27 ARM 36 Month IO | 36 | 101 | 29,178,904.71 | 288,900.05 | 100.000 | 712 | 79.211 | 75.232 | 62.332 | 34.022 | 18.110 | 0.000 |
| 3/27 ARM 60 Month IO | na | | | | | | | | | | | |
| 5/25 ARM 60 Month IO | 60 | 29 | 6,890,701.20 | 237,610.39 | 100.000 | 701 | 79.798 | 74.702 | 83.910 | 31.853 | 17.455 | 0.000 |
| 30 Fixed | | | | | | | | | | | | |
| 15 Fixed | | | | | | | | | | | | |
| Other | 120 | 1037 | 289,215,775.26 | 278,896.60 | 97.462 | 707 | 78.942 | 74.147 | 65.784 | 34.633 | 12.970 | 0.000 |
| Totals: | 111 | 1167 | 325,285,381.17 | 278,736.40 | 97.743 | 707 | 78.985 | 74.256 | 65.858 | 34.523 | 13.526 | 0.000 |

| Product Type | %1.000-1.499 | %1.500-1.999 | %2.000-2.499 | %2.500-2.999 | %3.000-3.499 | %3.500-3.99 | %4.000-4.499 | %4.500-4.999 | %5.000-5.499 |
|---|---|---|---|---|---|---|---|---|---|
| 2/28 ARM 24 Month IO | | | | | | | | | |
| 2/28 ARM 36 Month IO | | | | | | | | | |
| 2/28 ARM 60 Month IO | | | | | | | | | |
| 2/28 ARM 120 Month IO | | | | | | | | | |
| 3/27 ARM 24 Month IO | | | | | | | | | |
| 3/27 ARM 36 Month IO | - | - | - | - | - | - | 316,798.22 | 1,820,274.78 | 8,960,964.76 |
| 3/27 ARM 60 Month IO | | | | | | | | | |
| 5/25 ARM 60 Month IO | - | - | - | - | - | - | - | - | 1,001,079.22 |
| 30 Fixed | | | | | | | | | |
| 15 Fixed | | | | | | | | | |
| Other | - | - | - | - | - | - | - | 14,177,802.37 | 80,440,104.16 |

## Summary Page

| | |
|---|---|
| gross WAC | 5.86% |
| | |
| wtd avg FICO | 707 |
| FICO < 600 | 0.00% |
| FICO 600-650 | 5.40% |
| | |
| wtd avg CLTV | 78.98% |
| CLTV = 80 | 64.99% |
| CLTV > 80.01 | 3.44% |
| LTV 95.01 -100 | 0.00% |
| Full Doc (%) | 13.53% |
| Stated Doc (%) | 83.32% |
| | |
| purch (%) | 65.86% |
| CO refi (%) | 17.12% |
| Own Occ (%) | 74.26% |
| Prepay Penalty (%) | 27.14% |
| DTI (%) | 34.52% |
| ARM ? (%) | 100.00% |
| 2/28 (%) | 0.00% |
| 3/27 (%) | 79.18% |
| 1st Lien (%) | 100.00% |
| Avg Loan Balance | 278,736 |
| # of Loans | 1,167 |
| Loan Bal < $100k | 2.19% |
| Mtg Rates > 12% | 0.00% |
| Manuf Housing (%) | 0.00% |
| | |
| largest state | CA(47.92%) |
| silent 2nd (%) | 77.94% |
| IO loans (%) | 97.74% |
| 5yr IO | 2.12% |
| 2 yr IO | 0.00% |
| IO FICO | 707 |
| IO LTV | 78.90% |
| IO DTI | 34.47% |
| IO full doc | 13.47% |
| IO purch | 66.02% |

**Deal Name: MLMI 2005-A3**
**Instructions: Please also provide info on conforming and non-conforming pc**

| | aggregate pool |
|---|---|
| gross WAC (%) | 5.858% |
| | |
| | |
| | |
| | |
| wtd avg FICO | 707 |
| FICO < 600 (%) | 0.00% |
| FICO 600-650 (%) | 5.40% |
| | |
| | |
| | |
| wtd avg LTV (%) | 78.98% |
| LTV = 80 (%) | 64.99% |
| LTV > 80.01 (%) | 3.44% |
| LTV 95.01 -100 (%) | 0.00% |
| Full Doc (%) | 13.53% |
| Stated Doc (%) | 83.32% |
| | |
| purch (%) | 65.86% |
| CO refi (%) | 17.12% |
| Own Occ (%) | 74.26% |
| Prepay Penalty (%) | 27.14% |
| wtd avg DTI (%) | 34.52% |
| ARM ? (%) | 100.00% |
| 2/28 (%) | 0.00% |
| 3/27 (%) | 79.18% |
| 1st Lien (%) | 100.00% |
| Avg Loan Balance | $ 278,736 |
| # of Loans | 1,167 |
| Loan Bal < $100k (%) | 2.19% |
| Mtg Rates > 12% (%) | 0.00% |
| Manuf Housing (%) | 0.00% |
| | |
| (%) & largest state code | CA(47.92%) |
| silent 2nd (%) | 77.94% |
| IO loans (%) | 97.74% |
| 5yr IO (%) | 2.12% |
| 2 yr IO (%) | 0.00% |
| IO: FICO | 707 |
| IO LTV (%) | 78.90% |
| IO DTI (%) | 34.47% |
| IO full doc (%) | 13.47% |
| IO: purch (%) | 66.02% |

**FICO & Documentation**

| FICO Score (50 increment) | Full Doc | No Doc | Stated (NIV) Doc | All Docs | WAC | Avg Prin Bal | Current LTV |
|---|---|---|---|---|---|---|---|
| Not Available | | | | | | | |
| 451 to 500 | | | | | | | |
| 501 to 550 | | | | | | | |
| 551 to 600 | | | | | | | |
| 601 to 650 | 1.86% | 0.00% | 4.10% | 5.96% | 5.975% | 298,357.95 | 77.62% |
| 651 to 700 | 5.10% | 1.48% | 33.86% | 40.45% | 5.887% | 286,649.91 | 78.87% |
| 701 to 750 | 3.50% | 1.13% | 33.93% | 38.56% | 5.824% | 278,759.12 | 79.50% |
| 751 to 800 | 2.67% | 0.46% | 11.07% | 14.20% | 5.809% | 262,355.86 | 78.42% |
| 801 to 850 | 0.39% | 0.08% | 0.36% | 0.83% | 5.986% | 159,033.50 | 77.55% |
| Total | 13.53% | 3.16% | 83.32% | 100.00% | 5.858% | 278,736.40 | 78.96% |

**LTV & FICO**

| Current LTV (10 increment) | FICO <500 | 501-550 | 551-600 | 601-650 | 651-700 | 701-750 | 751-800 | 801-850 | total | Avg Prin Bal | WAC | Gross Margin | No Income Disclosure | Stated Doc |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0.01 to 10.00 | | | | | | | | | | | | | | |
| 10.01 to 20.00 | | | | | | | | | | | | | | |
| 20.01 to 30.00 | | | | | | | | | | | | | | |
| 30.01 to 40.00 | | | | 0.04% | 0.07% | 0.13% | 0.24% | 0.00% | 0.48% | 312,149.20 | 5.964 | 2.711 | 12.17% | 87.83% |
| 40.01 to 50.00 | | | | 0.00% | 0.00% | 0.31% | 0.02% | 0.03% | 0.36% | 386,666.67 | 5.392 | 2.750 | 8.62% | 86.21% |
| 50.01 to 60.00 | | | | 0.07% | 0.27% | 0.00% | 0.07% | 0.00% | 0.40% | 187,811.76 | 6.230 | 2.616 | 16.80% | 83.20% |
| 60.01 to 70.00 | | | | 0.29% | 1.68% | 1.10% | 0.67% | 0.04% | 3.78% | 292,597.17 | 5.887 | 2.626 | 8.06% | 72.05% |
| 70.01 to 80.00 | | | | 5.48% | 37.46% | 34.84% | 13.01% | 0.75% | 91.54% | 279,869.33 | 5.830 | 2.513 | 1.20% | 85.22% |
| 80.01 to 90.00 | | | | 0.08% | 0.51% | 1.98% | 0.19% | 0.01% | 2.78% | 258,133.27 | 6.591 | 2.750 | 49.53% | 42.33% |
| 90.01 to 100.00 | | | | 0.00% | 0.45% | 0.21% | 0.00% | 0.00% | 0.66% | 195,021.52 | 6.337 | 2.750 | 34.14% | 51.15% |
| Total | | | | 5.96% | 40.45% | 38.56% | 14.20% | 0.83% | 100.00% | 278,736.40 | 5.858 | 2.528 | 3.16% | 83.32% |

**Prin Balance & FICO**

| Prin Balance (50,000 increments) | FICO <=500 | 501-550 | 551-600 | 601-650 | 651-700 | 701-750 | 751-800 | 801-850 | total | Current LTV | WAC | Gross Margin | No Income Disclosure | Stated Doc |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 to 50,000 | | | | 0.01% | 0.09% | 0.03% | 0.00% | 0.01% | 0.14% | 73.97% | 6.534 | 2.750 | 6.16% | 76.02% |
| 50,001 to 100,000 | | | | 0.03% | 0.85% | 0.70% | 0.42% | 0.10% | 2.11% | 77.89% | 6.208 | 2.692 | 5.81% | 60.13% |
| 100,001 to 150,000 | | | | 0.29% | 3.22% | 2.75% | 1.30% | 0.27% | 7.83% | 78.91% | 6.075 | 2.623 | 4.77% | 59.70% |
| 150,001 to 200,000 | | | | 0.87% | 3.48% | 3.61% | 1.18% | 0.05% | 9.18% | 79.22% | 5.952 | 2.571 | 3.64% | 71.84% |
| 200,001 to 250,000 | | | | 0.22% | 3.46% | 4.65% | 2.51% | 0.06% | 10.91% | 78.88% | 5.881 | 2.563 | 5.00% | 74.40% |
| 250,001 to 300,000 | | | | 0.68% | 2.86% | 3.23% | 1.63% | 0.09% | 8.49% | 79.66% | 5.954 | 2.580 | 4.02% | 83.15% |
| 300,001 to 350,000 | | | | 0.69% | 4.19% | 4.00% | 0.71% | 0.10% | 9.70% | 79.56% | 5.830 | 2.539 | 7.27% | 79.57% |
| 350,001 to 400,000 | | | | 0.81% | 3.71% | 4.93% | 1.15% | 0.00% | 10.60% | 79.67% | 5.860 | 2.496 | 2.18% | 90.37% |
| 400,001 to 450,000 | | | | 0.53% | 4.30% | 3.55% | 1.06% | 0.14% | 9.58% | 79.44% | 5.787 | 2.448 | 1.36% | 88.95% |
| 450,001 to 500,000 | | | | 0.43% | 4.02% | 3.22% | 0.74% | 0.00% | 8.42% | 80.01% | 5.724 | 2.440 | 0.00% | 94.90% |
| 500,001 to 550,000 | | | | 0.65% | 2.57% | 1.11% | 1.12% | 0.00% | 5.45% | 79.30% | 5.638 | 2.444 | 0.00% | 93.99% |
| 550,001 to 600,000 | | | | 0.36% | 2.28% | 2.46% | 0.90% | 0.00% | 5.99% | 78.44% | 5.721 | 2.498 | 2.86% | 94.11% |
| 600,001 to 650,000 | | | | 0.19% | 2.54% | 3.11% | 0.39% | 0.00% | 6.24% | 78.13% | 5.746 | 2.437 | 3.11% | 93.84% |
| 650,001 to 700,000 | | | | 0.21% | 0.21% | 0.22% | 0.00% | 0.00% | 0.63% | 78.19% | 6.463 | 2.750 | 0.00% | 100.00% |
| 700,001 to 750,000 | | | | 0.00% | 0.44% | 0.67% | 0.00% | 0.00% | 1.10% | 79.98% | 6.047 | 2.552 | 0.00% | 100.00% |
| 750,001 to 800,000 | | | | 0.00% | 0.48% | 0.00% | 0.48% | 0.00% | 0.95% | 75.80% | 5.811 | 2.750 | 0.00% | 100.00% |
| 800,001 to 850,000 | | | | 0.00% | 0.26% | 0.00% | 0.00% | 0.00% | 0.26% | 79.99% | 6.125 | 2.250 | 0.00% | 100.00% |
| 850,001 to 900,000 | | | | 0.00% | 0.00% | 0.00% | 0.27% | 0.00% | 0.27% | 80.00% | 5.500 | 2.750 | 0.00% | 100.00% |
| 900,001 to 950,000 | | | | 0.00% | 0.29% | 0.00% | 0.00% | 0.00% | 0.29% | 70.00% | 5.750 | 2.750 | 0.00% | 0.00% |
| 950,001 to 1,000,000 | | | | 0.00% | 0.31% | 0.31% | 0.00% | 0.00% | 0.61% | 60.84% | 5.563 | 2.750 | 0.00% | 100.00% |
| >1,000,000.00 | | | | 0.00% | 0.91% | 0.00% | 0.35% | 0.00% | 1.25% | 72.15% | 5.845 | 2.566 | 0.00% | 100.00% |
| Total | | | | 5.96% | 40.45% | 38.56% | 14.20% | 0.83% | 100.00% | 78.96% | 5.858 | 2.528 | 3.16% | 83.32% |

**Prepayment Penalty & FICO**

| Prepayment Penalty Term (whatever increments) | <=500 | 501-550 | 551-600 | 601-650 | 651-700 | 701-750 | 751-800 | 801-850 | total | Current LTV | WAC | Gross Margin | Avg Prin Bal | No Income Disclosure | Stated Doc |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | | | | 3.46% | 30.59% | 27.48% | 10.89% | 0.44% | 72.86% | 79.05% | 5.8502 | 2.5093 | 297,742.91 | 3.07% | 85.12% |
| 12 | | | | 0.00% | 0.00% | 0.00% | 0.00% | 0.06% | 0.06% | 80.00% | 5.8750 | 2.2500 | 207,999.99 | 0.00% | 100.00% |
| 30 | | | | 0.00% | 0.17% | 0.02% | 0.00% | 0.09% | 0.28% | 80.00% | 5.6138 | 2.7500 | 226,295.70 | 0.00% | 67.74% |
| 36 | | | | 2.50% | 9.36% | 10.84% | 3.23% | 0.24% | 26.17% | 78.77% | 5.8746 | 2.5731 | 239,076.74 | 3.52% | 78.21% |
| 42 | | | | 0.00% | 0.29% | 0.22% | 0.07% | 0.00% | 0.59% | 76.60% | 6.1374 | 2.7500 | 211,460.13 | 0.00% | 90.63% |
| 60 | | | | 0.00% | 0.05% | 0.00% | 0.00% | 0.00% | 0.05% | 79.99% | 6.0000 | 2.7500 | 154,385.92 | 0.00% | 100.00% |
| Total | | | | 5.96% | 40.45% | 38.56% | 14.20% | 0.83% | 100.00% | 78.96% | 5.8577 | 2.5280 | 278,736.40 | 3.16% | 83.32% |

**Mortg Rates & FICO**

| Mortg Rates (50 bps increment) | FICO <=500 | 501-550 | 551-600 | 601-650 | 651-700 | 701-750 | 751-800 | 801-850 | total | Current LTV | WAC | Gross Margin | Avg Prin Bal | No Income Disclosure | Stated Doc |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4.001 to 4.500 | | | | 0.00% | 0.00% | 0.00% | 0.10% | 0.00% | 0.10% | 79.82% | 4.375 | 2.2500 | 316,798.22 | 0.00% | 0.00% |
| 4.501 to 5.000 | | | | 0.00% | 2.09% | 2.32% | 0.51% | 0.00% | 4.92% | 79.63% | 4.895 | 2.3106 | 333,293.27 | 0.00% | 82.63% |
| 5.001 to 5.500 | | | | 0.80% | 11.01% | 11.00% | 4.88% | 0.11% | 27.79% | 78.76% | 5.362 | 2.4132 | 325,187.58 | 0.00% | 88.24% |
| 5.501 to 6.000 | | | | 2.62% | 13.73% | 13.37% | 5.08% | 0.40% | 35.21% | 78.75% | 5.810 | 2.5325 | 276,636.82 | 2.05% | 83.02% |
| 6.001 to 6.500 | | | | 2.25% | 8.61% | 8.84% | 2.03% | 0.18% | 21.90% | 78.65% | 6.293 | 2.6160 | 261,883.90 | 4.02% | 82.12% |
| 6.501 to 7.000 | | | | 0.29% | 3.76% | 2.24% | 1.43% | 0.12% | 7.84% | 79.65% | 6.790 | 2.7455 | 210,756.74 | 7.76% | 80.38% |
| 7.001 to 7.500 | | | | 0.00% | 1.04% | 0.59% | 0.14% | 0.02% | 1.78% | 82.28% | 7.273 | 2.7500 | 252,289.74 | 33.11% | 63.78% |
| 7.501 to 8.000 | | | | 0.00% | 0.10% | 0.16% | 0.03% | 0.00% | 0.29% | 84.68% | 7.670 | 2.7500 | 134,087.04 | 62.18% | 27.68% |
| 8.001 to 8.500 | | | | 0.00% | 0.07% | 0.06% | 0.00% | 0.00% | 0.13% | 89.98% | 8.363 | 2.7500 | 213,975.00 | 100.00% | 0.00% |
| 8.501 to 9.000 | | | | 0.00% | 0.04% | 0.00% | 0.00% | 0.00% | 0.04% | 94.83% | 8.625 | 2.7500 | 137,504.24 | 100.00% | 0.00% |
| Total: | | | | 5.96% | 40.45% | 38.56% | 14.20% | 0.83% | 100.00% | 78.96% | 5.85771 | 2.5280 | 278,736.40 | 3.16% | 83.32% |

**Mortg Rates & LTV**

| Mortg Rates (50 bps increment) | LTV 0-10 | LTV 11-20 | 21-30 | 31-40 | 41-50 | 51-60 | 61-70 | 71-80 | 81-90 | 91-100 | total | avg FICO | Gross Margin | Avg Prin Bal | No Income Disclosure | Stated Doc |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4.001 to 4.500 | | | | 0.00% | 0.00% | 0.00% | 0.00% | 0.10% | 0.00% | 0.00% | 0.10% | 791.00 | 2.250 | 316,798.22 | 0.00% | 0.00% |
| 4.501 to 5.000 | | | | 0.00% | 0.00% | 0.00% | 0.07% | 4.80% | 0.00% | 0.05% | 4.92% | 709.90 | 2.311 | 333,293.27 | 0.00% | 82.63% |
| 5.001 to 5.500 | | | | 0.07% | 0.31% | 0.00% | 0.85% | 26.51% | 0.00% | 0.05% | 27.79% | 712.60 | 2.413 | 325,187.58 | 0.00% | 88.24% |
| 5.501 to 6.000 | | | | 0.24% | 0.00% | 0.24% | 1.61% | 32.08% | 0.86% | 0.18% | 35.21% | 706.96 | 2.532 | 276,636.82 | 2.05% | 83.02% |
| 6.001 to 6.500 | | | | 0.16% | 0.05% | 0.07% | 0.92% | 20.04% | 0.50% | 0.17% | 21.90% | 701.03 | 2.616 | 261,883.90 | 4.02% | 82.12% |
| 6.501 to 7.000 | | | | 0.00% | 0.00% | 0.06% | 0.28% | 6.79% | 0.59% | 0.12% | 7.84% | 708.02 | 2.745 | 210,756.74 | 7.76% | 80.38% |
| 7.001 to 7.500 | | | | 0.00% | 0.00% | 0.04% | 0.00% | 1.17% | 0.54% | 0.03% | 1.78% | 697.51 | 2.750 | 252,289.74 | 33.11% | 63.78% |
| 7.501 to 8.000 | | | | 0.00% | 0.00% | 0.00% | 0.05% | 0.06% | 0.16% | 0.02% | 0.29% | 705.16 | 2.750 | 134,087.04 | 62.18% | 27.68% |
| 8.001 to 8.500 | | | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.13% | 0.00% | 0.13% | 697.33 | 2.750 | 213,975.00 | 100.00% | 0.00% |
| 8.501 to 9.000 | | | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.04% | 0.04% | 694.00 | 2.750 | 137,504.24 | 100.00% | 0.00% |
| Total: | | | | 0.46% | 0.36% | 0.40% | 3.78% | 91.54% | 2.78% | 0.66% | 100.00% | 707.35 | 2.528 | 278,736.40 | 3.16% | 83.32% |

## . FICO Score

| FICO Score | Full | NID | Stated | All Docs | WAC | Avg Prin Bal | Current LTV |
|---|---|---|---|---|---|---|---|
| 601 to 650 | 6065592.27 | 0 | 13327674.6 | 19393266.87 | 0.05975 | 298357.95 | 0.7762 |
| 651 to 700 | 16602743.38 | 4826366.21 | 110143197.7 | 131572307.3 | 0.05887 | 286649.91 | 0.7887 |
| 701 to 750 | 11385339.21 | 3689709.15 | 110366557.8 | 125441606.2 | 0.05824 | 278759.12 | 0.795 |
| 751 to 800 | 8683091.65 | 1492417.13 | 35999122.51 | 46174631.29 | 0.05809 | 262355.86 | 0.7842 |
| 801 to 850 | 1262015.74 | 260523.85 | 1181029.97 | 2703569.56 | 0.05986 | 159033.5 | 0.7755 |
| **Total:** | **43998782.25** | **10269016.34** | **271017582.6** | **325285381.2** | **0.05858** | **278736.4** | **0.7896** |

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## 3. Current LTV

| Current LTV | FICO <=500 | FICO 501-550 | FICO 551-600 | FICO 601-650 | FICO 651-700 | FICO 701-750 | FICO 751-800 | FICO >800 | Total | Avg Prin Bal | WAC | Gross Margin | NID | Stated |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 30.01 to 40.00 | 0 | 0 | 0 | 120749.99 | 240000 | 410000 | 789996 | 0 | 1560745.99 | 312149.2 | 5.9642 | 2.71132 | 12.17 | 87.83 |
| 40.01 to 50.00 | 0 | 0 | 0 | 0 | 0 | 1000000 | 60000 | 100000 | 1160000 | 386666.67 | 5.39224 | 2.75 | 8.62 | 86.21 |
| 50.01 to 60.00 | 0 | 0 | 0 | 230000 | 863757.32 | 0 | 220924.97 | 0 | 1314682.29 | 187811.76 | 6.22992 | 2.61575 | 16.8 | 83.2 |
| 60.01 to 70.00 | 0 | 0 | 0 | 934899.99 | 5473915.81 | 3566185.58 | 2182079.9 | 132000 | 12289081.28 | 292597.17 | 5.88697 | 2.62602 | 8.06 | 72.05 |
| 70.01 to 80.00 | 0 | 0 | 0 | 17833222.98 | 121857049.3 | 113336118.2 | 42311534.26 | 2443045.71 | 297780970.4 | 279869.33 | 5.83041 | 2.5134 | 1.2 | 85.22 |
| 80.01 to 90.00 | 0 | 0 | 0 | 274393.91 | 1672895.8 | 6448754.79 | 610096.16 | 28523.85 | 9034664.51 | 258133.27 | 6.591 | 2.75 | 49.53 | 42.33 |
| 90.01 to 100.00 | 0 | 0 | 0 | 0 | 1464689.07 | 680547.62 | 0 | 0 | 2145236.69 | 195021.52 | 6.33657 | 2.75 | 34.14 | 51.15 |
| **Total:** | **0** | **0** | **0** | **19393266.87** | **131572307.3** | **125441606.2** | **46174631.29** | **2703569.56** | **325285381.2** | **278736.4** | **5.85771** | **2.52799** | **3.16** | **83.32** |

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## 4. Prin Balance

| Prin Balance | FICO <=450 | FICO 501-550 | FICO 551-600 | FICO 601-650 | FICO 651-700 | FICO 701-750 | FICO 751-800 | FICO >800 | Total | Current LTV | WAC | Gross Margin | NID | Stated |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 to 50,000 | 0 | 0 | 0 | 44000 | 304289.54 | 86049.99 | 0 | 28523.85 | 462863.38 | 0.7397 | 6.53437 | 2.75 | 6.16 | 76.02 |
| 50,001 to 100,000 | 0 | 0 | 0 | 88683.28 | 2771875.55 | 2288500.62 | 1370042.14 | 339809.49 | 6858911.08 | 0.7789 | 6.20775 | 2.69247 | 5.81 | 60.13 |
| 100,001 to 150,000 | 0 | 0 | 0 | 953140.6 | 10468721.34 | 8942366.68 | 4222795.51 | 891236.24 | 25478260.37 | 0.7891 | 6.07506 | 2.62265 | 4.77 | 59.7 |
| 150,001 to 200,000 | 0 | 0 | 0 | 2820001.65 | 11304291 | 11755739.49 | 3824584.6 | 164000 | 29868616.74 | 0.7922 | 5.95222 | 2.57109 | 3.64 | 71.84 |
| 200,001 to 250,000 | 0 | 0 | 0 | 708398.36 | 11253427.31 | 15130985.42 | 8179133.45 | 207999.99 | 35479944.53 | 0.7888 | 5.88107 | 2.56298 | 5 | 74.4 |
| 250,001 to 300,000 | 0 | 0 | 0 | 2198015.87 | 9305252.8 | 10519648.03 | 5288076.18 | 292000 | 27602992.88 | 0.7966 | 5.95381 | 2.58008 | 4.02 | 83.15 |
| 300,001 to 350,000 | 0 | 0 | 0 | 2250399.99 | 13615063.41 | 13020898.65 | 2317598.2 | 340000 | 31543960.25 | 0.7956 | 5.83038 | 2.53865 | 7.27 | 79.57 |
| 350,001 to 400,000 | 0 | 0 | 0 | 2628022.04 | 12056806.17 | 16045142.8 | 3740145.09 | 0 | 34470116.1 | 0.7967 | 5.85996 | 2.49565 | 2.18 | 90.37 |
| 400,001 to 450,000 | 0 | 0 | 0 | 1734986.11 | 13998310.13 | 11544699.09 | 3451248.63 | 439999.99 | 31169243.95 | 0.7944 | 5.78651 | 2.44791 | 1.36 | 88.95 |
| 450,001 to 500,000 | 0 | 0 | 0 | 1408099.95 | 13084699.04 | 10484477.72 | 2414212.02 | 0 | 27391488.73 | 0.8001 | 5.72371 | 2.43971 | 0 | 94.9 |
| 500,001 to 550,000 | 0 | 0 | 0 | 2103913.99 | 8352754.93 | 3610699.93 | 3645215.58 | 0 | 17712584.43 | 0.793 | 5.63751 | 2.44364 | 0 | 93.99 |
| 550,001 to 600,000 | 0 | 0 | 0 | 1160499.98 | 7404438.59 | 8015425.68 | 2912099.99 | 0 | 19492464.24 | 0.7844 | 5.72129 | 2.49833 | 2.86 | 94.11 |
| 600,001 to 650,000 | 0 | 0 | 0 | 624848.8 | 8262971.27 | 10124972.06 | 1270699.99 | 0 | 20283492.12 | 0.7813 | 5.74571 | 2.43732 | 3.11 | 93.84 |
| 650,001 to 700,000 | 0 | 0 | 0 | 670256.25 | 680000 | 699999.99 | 0 | 0 | 2050256.24 | 0.7819 | 6.46342 | 2.75 | 0 | 100 |
| 700,001 to 750,000 | 0 | 0 | 0 | 0 | 1419997.5 | 2172000 | 0 | 0 | 3591997.5 | 0.7998 | 6.04747 | 2.55178 | 0 | 100 |
| 750,001 to 800,000 | 0 | 0 | 0 | 0 | 1547958.74 | 0 | 1549779.91 | 0 | 3097738.65 | 0.758 | 5.8105 | 2.75 | 0 | 100 |
| 800,001 to 850,000 | 0 | 0 | 0 | 0 | 842200 | 0 | 0 | 0 | 842200 | 0.7999 | 6.125 | 2.25 | 0 | 100 |
| 850,001 to 900,000 | 0 | 0 | 0 | 0 | 0 | 0 | 864000 | 0 | 864000 | 0.8 | 5.5 | 2.75 | 0 | 100 |
| 900,001 to 950,000 | 0 | 0 | 0 | 0 | 945000 | 0 | 0 | 0 | 945000 | 0.7 | 5.75 | 2.75 | 0 | 0 |
| 950,001 to 1,000,000 | 0 | 0 | 0 | 0 | 999999.99 | 1000000 | 0 | 0 | 1999999.99 | 0.6084 | 5.5625 | 2.75 | 0 | 100 |
| 1,000,001 >= | 0 | 0 | 0 | 0 | 2954249.99 | 0 | 1125000 | 0 | 4079249.99 | 0.7215 | 5.84473 | 2.56614 | 0 | 100 |
| **Total:** | **0** | **0** | **0** | **19393266.87** | **131572307.3** | **125441606.2** | **46174631.29** | **2703569.56** | **325285381.2** | **0.7896** | **5.85771** | **2.52799** | **3.16** | **83.32** |

## 5. Prepayment Penalty Term

| Prepayment Penalty Term | FICO <=450 | FICO 501-550 | FICO 551-600 | FICO 601-650 | FICO 651-700 | FICO 701-750 | FICO 751-800 | FICO >800 | Total | Current LTV | WAC | Gross Margin | Avg Prin Bal | NID | Stated |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 11244888.49 | 99491016.9 | 89393545.89 | 35438814.64 | 1435087.6 | 237003353.5 | 0.7905 | 5.85022 | 2.50927 | 297742.91 | 3.07 | 85.12 |
| 12 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 207999.99 | 207999.99 | 0.8 | 5.875 | 2.25 | 207999.99 | 0 | 100 |
| 30 | 0 | 0 | 0 | 0 | 545182.79 | 68000 | 0 | 292000 | 905182.79 | 0.8 | 5.61379 | 2.75 | 226295.7 | 0 | 67.74 |
| 36 | 0 | 0 | 0 | 8148378.38 | 30436764.78 | 35264176.02 | 10493516.65 | 768481.97 | 85111317.8 | 0.7877 | 5.87459 | 2.57308 | 239076.74 | 3.52 | 78.21 |
| 42 | 0 | 0 | 0 | 0 | 944956.91 | 715884.24 | 242300 | 0 | 1903141.15 | 0.766 | 6.13744 | 2.75 | 211460.13 | 0 | 90.63 |
| 60 | 0 | 0 | 0 | 0 | 154385.92 | 0 | 0 | 0 | 154385.92 | 0.7999 | 6 | 2.75 | 154385.92 | 0 | 100 |
| **Total:** | **0** | **0** | **0** | **19393266.87** | **131572307.3** | **125441606.2** | **46174631.29** | **2703569.56** | **325285381.2** | **0.7896** | **5.85771** | **2.52799** | **278736.4** | **3.16** | **83.32** |

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## 6. Mortagge Rates

| Mortagge Rates | FICO <=450 | FICO 501-550 | FICO 551-600 | FICO 601-650 | FICO 651-700 | FICO 701-750 | FICO 751-800 | FICO >800 | Total | Current LTV | WAC | Gross Margin | Avg Prin Bal | NID | Stated |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4.001 to 4.500 | 0 | 0 | 0 | 0 | 0 | 0 | 316798.22 | 0 | 316798.22 | 0.7982 | 4.375 | 2.25 | 316798.22 | 0 | 0 |
| 4.501 to 5.000 | 0 | 0 | 0 | 0 | 6788150.96 | 7543129.46 | 1666796.73 | 0 | 15998077.15 | 0.7963 | 4.89503 | 2.31055 | 333293.27 | 0 | 82.63 |
| 5.001 to 5.500 | 0 | 0 | 0 | 2603266.47 | 35801367.46 | 35767450.13 | 15859964.1 | 370099.98 | 90402148.14 | 0.7876 | 5.3618 | 2.41318 | 325187.58 | 0 | 88.24 |
| 5.501 to 6.000 | 0 | 0 | 0 | 8534492.25 | 44669262.78 | 43478362.32 | 16539945.62 | 1305581.96 | 114527644.9 | 0.7875 | 5.80998 | 2.53247 | 276636.82 | 2.05 | 83.02 |
| 6.001 to 6.500 | 0 | 0 | 0 | 7324624.87 | 27996558.25 | 28744076.67 | 6589959.88 | 577199.99 | 71232419.66 | 0.7865 | 6.29324 | 2.61595 | 261883.9 | 4.02 | 82.12 |
| 6.501 to 7.000 | 0 | 0 | 0 | 930883.28 | 12230600.11 | 7279128.31 | 4666096.12 | 394857.63 | 25501565.45 | 0.7985 | 6.79016 | 2.74548 | 210756.74 | 7.76 | 80.38 |
| 7.001 to 7.500 | 0 | 0 | 0 | 0 | 3389963.51 | 1906599.98 | 450270.63 | 55830 | 5802664.12 | 0.8228 | 7.27262 | 2.75 | 252289.74 | 33.11 | 63.78 |
| 7.501 to 8.000 | 0 | 0 | 0 | 0 | 324399.99 | 529409.29 | 84799.99 | 0 | 938609.27 | 0.8468 | 7.67026 | 2.75 | 134087.04 | 62.18 | 27.68 |
| 8.001 to 8.500 | 0 | 0 | 0 | 0 | 234500 | 193449.99 | 0 | 0 | 427949.99 | 0.8998 | 8.36301 | 2.75 | 213975 | 100 | 0 |
| 8.501 to 9.000 | 0 | 0 | 0 | 0 | 137504.24 | 0 | 0 | 0 | 137504.24 | 0.9483 | 8.625 | 2.75 | 137504.24 | 100 | 0 |
| **Total:** | **0** | **0** | **0** | **19393266.87** | **131572307.3** | **125441606.2** | **46174631.29** | **2703569.56** | **325285381.2** | **0.7896** | **5.85771** | **2.52799** | **278736.4** | **3.16** | **83.32** |

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## 7. Mortagge Rates

| Mortagge Rates | LTV 0-10 | LTV 20-Nov | LTV 21-30 | LTV 31-40 | LTV 41-50 | LTV 51-60 | LTV 61-70 | LTV 71-80 | LTV 81-90 | LTV 91-100 | LTV 101-110 | LTV 111-120 | Total | avg FICO | Gross Margin | Avg Prin Bal | NID | Stated |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4.001 to 4.500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 316798.22 | 0 | 0 | 0 | 0 | 316798.22 | 791 | 2.25 | 316798.22 | 0 | 0 |
| 4.501 to 5.000 | 0 | 0 | 0 | 0 | 0 | 0 | 225000 | 15614029.5 | 0 | 159047.65 | 0 | 0 | 15998077.15 | 709.9 | 2.31055 | 333293.27 | 0 | 82.63 |
| 5.001 to 5.500 | 0 | 0 | 0 | 240000 | 1000000 | 0 | 2780775.32 | 86224722.82 | 0 | 156650 | 0 | 0 | 90402148.14 | 712.6 | 2.41318 | 325187.58 | 0 | 88.24 |
| 5.501 to 6.000 | 0 | 0 | 0 | 789996 | 0 | 782759.27 | 5222633.07 | 104336197.6 | 2809967.76 | 586091.25 | 0 | 0 | 114527644.9 | 706.96 | 2.53247 | 276636.82 | 2.05 | 83.02 |
| 6.001 to 6.500 | 0 | 0 | 0 | 530749.99 | 160000 | 220924.97 | 2976542.13 | 65192676.3 | 1612447.04 | 539079.23 | 0 | 0 | 71232419.66 | 701.03 | 2.61595 | 261883.9 | 4.02 | 82.12 |
| 6.501 to 7.000 | 0 | 0 | 0 | 0 | 0 | 179998.05 | 909130.76 | 22102245.41 | 1911191.23 | 399000 | 0 | 0 | 25501565.45 | 708.02 | 2.74548 | 210756.74 | 7.76 | 80.38 |
| 7.001 to 7.500 | 0 | 0 | 0 | 0 | 0 | 131000 | 0 | 3814300.6 | 1754999.2 | 102364.32 | 0 | 0 | 5802664.12 | 697.51 | 2.75 | 252289.74 | 33.11 | 63.78 |
| 7.501 to 8.000 | 0 | 0 | 0 | 0 | 0 | 0 | 175000 | 179999.98 | 518109.29 | 65500 | 0 | 0 | 938609.27 | 705.16 | 2.75 | 134087.04 | 62.18 | 27.68 |
| 8.001 to 8.500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 427949.99 | 0 | 0 | 0 | 427949.99 | 697.33 | 2.75 | 213975 | 100 | 0 |
| 8.501 to 9.000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 137504.24 | 0 | 0 | 137504.24 | 694 | 2.75 | 137504.24 | 100 | 0 |
| **Total:** | **0** | **0** | **0** | **1560745.99** | **1160000** | **1314682.29** | **12289081.28** | **297780970.4** | **9034664.51** | **2145236.69** | **0** | **0** | **325285381.2** | **707.35** | **2.52799** | **278736.4** | **3.16** | **83.32** |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 7.501 to 8.000 | 0 | 0 | 76893.65 | 99023.74 | 0 | 162946.49 | 274558.9 | 12175064.77 | 3034685.92 | 9692819.92 | 0 | 0 | 25515993.39 | 687.36 | 6.40112 | 119793.4 | 0 | 71.69 |
| 8.001 to 8.500 | 0 | 0 | 49939.2 | 0 | 0 | 0 | 0 | 4757275.89 | 1626235.99 | 6547797.18 | 0 | 0 | 12981248.26 | 687.59 | 6.82458 | 126031.54 | 0 | 75.56 |
| 8.501 to 9.000 | 0 | 0 | 0 | 0 | 0 | 149269.84 | 145739.55 | 1517045.13 | 586229.55 | 3450506.43 | 0 | 0 | 5848790.5 | 685.15 | 7.28738 | 99132.04 | 0 | 73.35 |
| 9.001 to 9.500 | 0 | 0 | 0 | 0 | 0 | 50000 | 0 | 159750 | 442110.34 | 1489748.69 | 0 | 0 | 2141609.03 | 695.58 | 7.80154 | 101981.38 | 0 | 52.46 |
| 9.501 to 10.000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 85459.9 | 384335.64 | 0 | 0 | 469795.54 | 701.21 | 7.98054 | 78299.26 | 0 | 100 |
| 10.001 to 10.500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 67150 | 206067.52 | 0 | 0 | 273217.52 | 682.18 | 8.51353 | 68304.38 | 0 | 72.88 |
| 10.501 to 11.000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11.001 to 11.500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11.501 to 12.000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12.501 to 13.000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total:** | **0** | **0** | **310073.68** | **1200411.48** | **2589781.71** | **5564307.48** | **8786080.44** | **136394586.4** | **59419419.64** | **57602003.46** | **0** | **0** | **271866664.3** | **685.81** | **5.71769** | **173163.48** | **0.11** | **56.23** |

## 2. Current LTV

| Current L | FICO <=500 | FICO 501-550 | FICO 551-600 | FICO 601-650 | FICO 651-700 | FICO 701-750 | FICO 751-800 | FICO >800 | Total | Avg Prin Ba | WAC | ross Marg | imited Do | Stated Doc |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 10.01 to 20 | 0 | 0 | 239012 | 46670.53 | 41885.26 | 0 | 0 | 0 | 327567.8 | 109189.3 | 8.05496 | 7.294 | 0 | 0.85752 |
| 20.01 to 30 | 83276.63 | 470150.1 | 162972.8 | 611698.9 | 84608.09 | 104407.9 | 200000 | 0 | 1717114 | 107319.7 | 6.79685 | 5.72232 | 0 | 0.42091 |
| 30.01 to 40 | 0 | 196221.5 | 1474105 | 1676179 | 289874.6 | 331339.6 | 164135.5 | 172429.3 | 4304284 | 126596.6 | 6.6483 | 5.98664 | 0.05191 | 0.55452 |
| 40.01 to 50 | 169538.3 | 1649729 | 3850087 | 2611437 | 1423398 | 175222.8 | 132728.2 | 0 | 10012140 | 149434.9 | 6.74093 | 5.90086 | 0.00799 | 0.50981 |
| 50.01 to 60 | 128739.4 | 5160069 | 7794817 | 7541955 | 4720854 | 1493944 | 635923.2 | 0 | 27476301 | 179583.7 | 6.73502 | 5.9296 | 0.06798 | 0.5038 |
| 60.01 to 70 | 937890.6 | 17917989 | 25852375 | 28861604 | 10908220 | 2237194 | 1171447 | 0 | 87886719 | 215937.9 | 6.79527 | 5.87122 | 0.08178 | 0.41611 |
| 70.01 to 80 | 1511175 | 43149904 | 86324789 | 2.09E+08 | 1.86E+08 | 84038072 | 21455768 | 189303.5 | 6.32E+08 | 211608.8 | 6.67915 | 5.7558 | 0.06515 | 0.12836 |
| 80.01 to 90 | 155257.9 | 44447138 | 71549752 | 87823162 | 63882886 | 18088395 | 4594787 | 0 | 2.91E+08 | 205765.9 | 7.09432 | 6.34705 | 0.0904 | 0.21536 |
| 90.01 to 10 | 0 | 2057526 | 48521404 | 90740820 | 75646720 | 32386805 | 8161434 | 111166.1 | 2.58E+08 | 95985.8 | 8.69266 | 6.67939 | 0.08293 | 0.00069 |
| **Total:** | **2985877** | **1.15E+08** | **2.46E+08** | **4.29E+08** | **3.43E+08** | **1.39E+08** | **36516223** | **472899** | **1.31E+09** | **169002.5** | **7.1763** | **6.02244** | **0.07482** | **0.15457** |

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## 3. Prin Balance

| Prin Balar | FICO <=450 | FICO 501-550 | FICO 551-600 | FICO 601-650 | FICO 651-700 | FICO 701-750 | FICO 751-800 | FICO >800 | Total | Current LT | WAC | ross Marg | imited Do | Stated Doc |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 to 50,000 | 0 | 1312152 | 5135883 | 15460973 | 11360118 | 5153315 | 1388223 | 47460.88 | 39858124 | 0.9667 | 10.69796 | 6.92886 | 0.03037 | 0.03804 |
| 50,001 to 1 | 212016.1 | 15158862 | 23102583 | 39667444 | 31825672 | 13159071 | 3090475 | 63705.24 | 1.26E+08 | 0.8788 | 8.76391 | 6.61465 | 0.05148 | 0.0821 |
| 100,001 to | 662927.5 | 21868211 | 38363184 | 54501449 | 35563103 | 13499112 | 5743034 | 0 | 1.7E+08 | 0.8251 | 7.57982 | 6.27884 | 0.05776 | 0.12854 |
| 150,001 to | 866041.1 | 23166914 | 43068052 | 63417487 | 41379499 | 15016329 | 4118381 | 361732.8 | 1.91E+08 | 0.8035 | 7.03534 | 6.12877 | 0.04708 | 0.16605 |
| 200,001 to | 244512.2 | 15292511 | 35024460 | 52294482 | 44486952 | 15378995 | 2688976 | 0 | 1.65E+08 | 0.8066 | 6.80662 | 6.01298 | 0.05902 | 0.17942 |
| 250,001 to | 0 | 12783472 | 29561462 | 49719308 | 41540732 | 15111556 | 3842643 | 0 | 1.53E+08 | 0.8121 | 6.71236 | 5.92903 | 0.07742 | 0.16103 |
| 300,001 to | 616372.6 | 9760658 | 20615882 | 37744621 | 36147700 | 14505418 | 2895929 | 0 | 1.22E+08 | 0.8236 | 6.68287 | 5.974 | 0.09157 | 0.17435 |
| 350,001 to | 384007.8 | 5239414 | 16551298 | 32901082 | 27561709 | 13829177 | 3386825 | 0 | 99853513 | 0.8205 | 6.6612 | 5.98545 | 0.09772 | 0.19547 |
| 400,001 to | 0 | 4172822 | 11072018 | 16993937 | 17104781 | 8548716 | 2574508 | 0 | 60466782 | 0.8273 | 6.74416 | 5.86713 | 0.06418 | 0.16337 |
| 450,001 to | 0 | 2820240 | 9632254 | 19278654 | 18713419 | 9088012 | 1957606 | 0 | 61490185 | 0.805 | 6.63292 | 5.83719 | 0.11606 | 0.14013 |
| 500,001 to | 0 | 0 | 2664076 | 18766923 | 11556762 | 6884181 | 1084652 | 0 | 40956594 | 0.8216 | 6.54606 | 5.66792 | 0.15395 | 0.24402 |
| 550,001 to | 0 | 2847839 | 6296542 | 6902407 | 8068182 | 2815135 | 1700784 | 0 | 28630889 | 0.8033 | 6.5928 | 5.71922 | 0.09984 | 0.21722 |
| 600,001 to | 0 | 625629.9 | 2479945 | 4996426 | 10662452 | 4409098 | 618048.7 | 0 | 23791600 | 0.8087 | 6.6199 | 5.68641 | 0.13131 | 0.15542 |
| 650,001 to | 0 | 0 | 696877.7 | 4712015 | 2733565 | 677266.7 | 665224.7 | 0 | 9484949 | 0.7937 | 6.55744 | 5.76327 | 0.28799 | 0.14604 |
| 700,001 to | 0 | 0 | 737287.8 | 2933914 | 2917681 | 0 | 0 | 0 | 6588883 | 0.7572 | 6.21873 | 5.41451 | 0.10978 | 0 |
| 750,001 to | 0 | 0 | 767510 | 7039497 | 767849.1 | 780000 | 760914.4 | 0 | 10115770 | 0.7616 | 6.29075 | 5.66954 | 0.22965 | 0.15322 |
| 800,001 to | 0 | 0 | 0 | 822750.4 | 832489 | 0 | 0 | 0 | 1655239 | 0.6801 | 6.2435 | 5.55846 | 0 | 0.49706 |
| 900,001 to | 0 | 0 | 0 | 942296 | 0 | 0 | 0 | 0 | 942296 | 0.6388 | 6.25 | 4.75 | 0 | 0 |
| **Total:** | **2985877** | **1.15E+08** | **2.46E+08** | **4.29E+08** | **3.43E+08** | **1.39E+08** | **36516223** | **472899** | **1.31E+09** | **0.824** | **7.1763** | **6.02244** | **0.07482** | **0.15457** |

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4. Prepayment Penalty Term

| Prepayme | FICO <=450 | FICO 501-550 | FICO 551-600 | FICO 601-650 | FICO 651-700 | FICO 701-750 | FICO 751-800 | FICO >800 | Total | Current LT | WAC | ross Marg | Avg Prin Ba | imited Do | Stated Doc |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 859547.6 | 24537688 | 45078710 | 82175818 | 66023300 | 27582264 | 6539325 | 0 | 2.53E+08 | 0.8389 | 7.69079 | 6.21456 | 146379.1 | 0.06372 | 0.17292 |
| 6 | 0 | 0 | 96631.35 | 0 | 0 | 0 | 0 | 0 | 96631.35 | 0.7973 | 9 | 6.375 | 96631.35 | 0 | 0 |
| 12 | 0 | 3587144 | 14252365 | 19107347 | 20648750 | 8518728 | 2403925 | 0 | 68518259 | 0.8082 | 7.1419 | 5.96817 | 252834.9 | 0.05195 | 0.2107 |
| 24 | 1888160 | 70348552 | 1.44E+08 | 2.43E+08 | 1.89E+08 | 73941865 | 22640045 | 236764.4 | 7.45E+08 | 0.8234 | 6.97809 | 5.96695 | 185357.3 | 0.08548 | 0.12797 |
| 36 | 238169.3 | 16575342 | 42183814 | 84819767 | 67341941 | 28812525 | 4932929 | 236134.6 | 2.45E+08 | 0.8147 | 7.25703 | 6.07236 | 140723.7 | 0.06033 | 0.20057 |
| 60 | 0 | 0 | 0 | 0 | 92959.95 | 0 | 0 | 0 | 92959.95 | 0.8853 | 7.75 | 7 | 92959.95 | 0 | 1 |
| **Total:** | **2985877** | **1.15E+08** | **2.46E+08** | **4.29E+08** | **3.43E+08** | **1.39E+08** | **36516223** | **472899** | **1.31E+09** | **0.824** | **7.1763** | **6.02244** | **169002.5** | **0.07482** | **0.15457** |

## 5. Mortagge Rates

| Mortagge | FICO <=450 | FICO 501-550 | FICO 551-600 | FICO 601-650 | FICO 651-700 | FICO 701-750 | FICO 751-800 | FICO >800 | Total | Current LT | WAC | ross Marg | vg Prin Ba | imited Do | Stated Doc |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | | | | | |
| 4.501 to 5. | 0 | 0 | 512936.6 | 3592539 | 1857040 | 1463156 | 0 | 0 | 7425671 | 0.7965 | 4.94901 | 4.73543 | 322855.3 | 0 | 0.0293 |
| 5.001 to 5. | 0 | 709199.5 | 2886245 | 16533785 | 23542868 | 11578996 | 3323161 | 172429.3 | 58746683 | 0.7844 | 5.39098 | 5.06269 | 270722 | 0.12282 | 0.11132 |
| 5.501 to 6. | 0 | 2489013 | 11770174 | 62265415 | 59629127 | 28841786 | 10764778 | 189303.5 | 1.76E+08 | 0.7937 | 5.86937 | 5.36059 | 261829.8 | 0.08783 | 0.09834 |
| 6.001 to 6. | 0 | 7523533 | 39999702 | 94813925 | 83276118 | 32528988 | 8578179 | 0 | 2.67E+08 | 0.7905 | 6.35381 | 5.69573 | 239211.2 | 0.08338 | 0.18002 |
| 6.501 to 7. | 191184.2 | 14394889 | 56651923 | 1.02E+08 | 68807436 | 27975901 | 5492602 | 0 | 2.76E+08 | 0.8076 | 6.82227 | 6.01628 | 215344.6 | 0.07303 | 0.19961 |
| 7.001 to 7. | 458734.1 | 18250702 | 44993715 | 57018845 | 34913453 | 10005080 | 2831830 | 0 | 1.68E+08 | 0.8213 | 7.33133 | 6.4108 | 191663.7 | 0.04937 | 0.19236 |
| 7.501 to 8. | 892993.5 | 26904337 | 47904715 | 31151526 | 20485240 | 6551908 | 200150.3 | 0 | 1.34E+08 | 0.8368 | 7.81156 | 6.65858 | 181941.5 | 0.06634 | 0.17606 |
| 8.001 to 8. | 918201.1 | 16307451 | 17171189 | 13314336 | 8405007 | 5102876 | 1569318 | 0 | 62788378 | 0.8537 | 8.30954 | 7.04128 | 128928.9 | 0.06413 | 0.14012 |
| 8.501 to 9. | 280252.2 | 17516624 | 9771078 | 7404728 | 6136046 | 2677303 | 412264.5 | 0 | 44198296 | 0.8573 | 8.81108 | 7.25835 | 118812.6 | 0.08317 | 0.12319 |
| 9.001 to 9. | 244512.2 | 6128226 | 3549563 | 1980037 | 5049234 | 1676839 | 342771.8 | 47460.88 | 19018644 | 0.9038 | 9.35894 | 7.68537 | 87643.52 | 0.05315 | 0.10988 |
| 9.501 to 10 | 0 | 3639766 | 1983595 | 5185840 | 6866682 | 878350.1 | 413566 | 0 | 18967799 | 0.9438 | 9.87377 | 8.06148 | 75568.92 | 0.13036 | 0.05856 |
| 10.001 to 1 | 0 | 496845.9 | 1057146 | 6221800 | 4816001 | 1501216 | 399697.3 | 0 | 14492706 | 0.9771 | 10.40705 | 8.40394 | 57739.86 | 0.06538 | 0.03442 |
| 10.501 to 1 | 0 | 552150.8 | 4558321 | 18147290 | 12273364 | 5574566 | 1618309 | 63705.24 | 42787707 | 0.9855 | 10.86288 | 8 | 61476.59 | 0.0799 | 0.02919 |
| | | | | | | | | | | | | | | | |
| 11.001 to 1 | 0 | 80077.58 | 446624.5 | 1195258 | 1225988 | 684883 | 37961.15 | 0 | 3670791 | 0.9822 | 11.28895 | 8 | 36344.47 | 0 | 0.04429 |
| 11.501 to 1 | 0 | 0 | 534058.8 | 2849289 | 1463365 | 473910.2 | 96858.09 | 0 | 5417481 | 0.9886 | 11.92071 | 0 | 45525.05 | 0.02524 | 0.03273 |
| 12.001 to 1 | 0 | 55909.24 | 233020.2 | 1707930 | 891808.4 | 1051360 | 128184.6 | 0 | 4068212 | 0.9886 | 12.39522 | 7.755 | 41093.05 | 0.04272 | 0 |
| 12.501 to 1 | 0 | 0 | 1745306 | 3454880 | 3434030 | 288264 | 149893 | 0 | 9072373 | 0.9957 | 12.84893 | 0 | 37334.87 | 0.00586 | 0.01612 |
| 13.001 to 1 | 0 | 0 | 0 | 0 | 0 | 0 | 156699.3 | 0 | 156699.3 | 0.9999 | 13.5 | 0 | 78349.67 | 0 | 0 |
| 13.501 to 1 | 0 | 0 | 0 | 131152.5 | 149856.2 | 0 | 0 | 0 | 281008.7 | 0.9785 | 13.92867 | 0 | 140504.4 | 0 | 0 |
| **Total:** | **2985877** | **1.15E+08** | **2.46E+08** | **4.29E+08** | **3.43E+08** | **1.39E+08** | **36516223** | **472899** | **1.31E+09** | **0.824** | **7.1763** | **6.02244** | **169002.5** | **0.07482** | **0.15457** |

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## 6. Mortagge Rates

| Mortagge | LTV 0-10 | LTV 20-Nov | LTV 21-30 | LTV 31-40 | LTV 41-50 | LTV 51-60 | LTV 61-70 | LTV 71-80 | LTV 81-90 | LTV 91-100 | LTV 101-110 | LTV 111-120 | Total | avg FICO | ross Marg | vg Prin Ba | imited Do | Stated Doc |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4.501 to 5. | 0 | 0 | 0 | 0 | 0 | 0 | 1218867 | 4760985 | 1132898 | 312920.8 | 0 | 0 | 7425671 | 662.86 | 4.73543 | 322855.3 | 0 | 0.0293 |
| 5.001 to 5. | 0 | 0 | 119337.2 | 421499.1 | 512908.8 | 1602342 | 3655671 | 40843839 | 9492898 | 2098189 | 0 | 0 | 58746683 | 670.04 | 5.06269 | 270722 | 0.12282 | 0.11132 |
| 5.501 to 6. | 0 | 46670.53 | 308087.1 | 331339.6 | 1423232 | 4148188 | 12556801 | 1.14E+08 | 33010659 | 10416400 | 0 | 0 | 1.76E+08 | 662.86 | 5.36059 | 261829.8 | 0.08783 | 0.09834 |
| 6.001 to 6. | 0 | 41885.26 | 711057.7 | 1425562 | 2791562 | 8253007 | 23732510 | 1.56E+08 | 56551519 | 17447539 | 0 | 0 | 2.67E+08 | 647.82 | 5.69573 | 239211.2 | 0.08338 | 0.18002 |
| 6.501 to 7. | 0 | 0 | 0 | 853945.4 | 2984025 | 5757245 | 20564793 | 1.48E+08 | 64409593 | 33234450 | 0 | 0 | 2.76E+08 | 635.22 | 6.01628 | 215344.6 | 0.07303 | 0.19961 |
| 7.001 to 7. | 0 | 0 | 295884.1 | 817224 | 849889.4 | 3142022 | 11213784 | 80548522 | 42807662 | 28797372 | 0 | 0 | 1.68E+08 | 618.98 | 6.4108 | 191663.7 | 0.04937 | 0.19236 |
| 7.501 to 8. | 0 | 0 | 138162.3 | 377900.6 | 732618.4 | 2473902 | 7253682 | 50722074 | 41242485 | 31150045 | 0 | 0 | 1.34E+08 | 598.22 | 6.65858 | 181941.5 | 0.06634 | 0.17606 |
| 8.001 to 8. | 0 | 0 | 0 | 0 | 558286.4 | 1167130 | 3234398 | 21037503 | 17010037 | 19781024 | 0 | 0 | 62788378 | 601.26 | 7.04128 | 128928.9 | 0.06413 | 0.14012 |
| 8.501 to 9. | 0 | 239012 | 71789.86 | 41898.9 | 159617.3 | 660984.9 | 2658786 | 11052216 | 14577050 | 14736940 | 0 | 0 | 44198296 | 588.12 | 7.25835 | 118812.6 | 0.08317 | 0.12319 |
| 9.001 to 9. | 0 | 0 | 0 | 0 | 0 | 174632.9 | 1070180 | 3222649 | 3749025 | 10802157 | 0 | 0 | 19018644 | 606.28 | 7.68537 | 87643.52 | 0.05315 | 0.10988 |
| | | | | | | | | | | | | | | | | | | |
| 9.501 to 10 | 0 | 0 | 0 | 34914.78 | 0 | 0 | 469517.6 | 1539837 | 2869065 | 14054464 | 0 | 0 | 18967799 | 625.8 | 8.06148 | 75568.92 | 0.13036 | 0.05856 |
| 10.001 to 1 | 0 | 0 | 72796.19 | 0 | 0 | 0 | 160296.3 | 176410.3 | 813906.6 | 13269297 | 0 | 0 | 14492706 | 649.28 | 8.40394 | 57739.86 | 0.06538 | 0.03442 |
| 10.501 to 1 | 0 | 0 | 0 | 0 | 0 | 96847.93 | 41522.4 | 648220.3 | 2392278 | 39608839 | 0 | 0 | 42787707 | 651.82 | 8 | 61476.59 | 0.0799 | 0.02919 |
| 11.001 to 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 212113.8 | 124831.6 | 3333846 | 0 | 0 | 3670791 | 653.24 | 8 | 36344.47 | 0 | 0.04429 |
| 11.501 to 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 211253.7 | 5206227 | 0 | 0 | 5417481 | 646.85 | 0 | 45525.05 | 0.02524 | 0.03273 |
| 12.001 to 1 | 0 | 0 | 0 | 0 | 0 | 0 | 55909.24 | 0 | 0 | 4012303 | 0 | 0 | 4068212 | 663.18 | 7.755 | 41093.05 | 0.04272 | 0 |
| 12.501 to 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 146218.5 | 8926154 | 0 | 0 | 9072373 | 641.85 | 0 | 37334.87 | 0.00586 | 0.01612 |
| 13.001 to 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 156699.3 | 0 | 0 | 156699.3 | 795.25 | 0 | 78349.67 | 0 | 0 |
| 13.501 to 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 281008.7 | 0 | 0 | 281008.7 | 651.46 | 0 | 140504.4 | 0 | 0 |
| **Total:** | **0** | **327567.8** | **1717114** | **4304284** | **10012140** | **27476301** | **87886719** | **6.32E+08** | **2.91E+08** | **2.58E+08** | **0** | **0** | **1.31E+09** | **634.52** | **6.02244** | **169002.5** | **0.07482** | **0.15457** |

**Merrill Lynch & Co.**
**Preliminary Portfolio**
**Preliminary Collateral Analysis**
**All records**
**1,167 records**
**Balance: 325,285,381**

**Selection Criteria: All records**
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## 1. Servicers

| Servicers | # Loans | Balance | % | WA Loan Balance | WAC | WA FICO | WA LTV | WA DTI | Non-Primary | NonSF-PUD | Refi Cashout | % Covered Mortgage Ins | NINA-NoDoc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| GREENPOINT | 1,167 | 325,285,381.17 | 100 | 278,736.40 | 5.85771 | 707 | 78.98457 | 34.52294 | 25.74377 | 23.61388 | 17.12351 | 3.66431 | 2.28807 | 97.74322 |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

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## 2. Originators

| | | | | WA Loan | | | | | | | | % Covered Mortgage | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

| Originators | # Loans | Balance | % | Balance | WAC | WA FICO | WA LTV | WA DTI | Non-Primary | NonSF-PUD | Refi Cashout | Ins | NINA-NoDoc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| GREENPOINT | 1,167 | 325,285,381.17 | 100 | 278,736.40 | 5.85771 | 707 | 78.98457 | 34.52294 | 25.74377 | 23.61388 | 17.12351 | 3.66431 | 2.28807 | 97.74322 |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

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## 3. FICO Scores

| FICO Scores | # Loans | Balance | % | WA Loan Balance | WAC | WA FICO | WA LTV | WA DTI | Non-Primary | NonSF-PUD | Refi Cashout | % Covered Mortgage Ins | NINA-NoDoc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 621 to 640 | 25 | 7,852,828.94 | 2.41 | 314,113.16 | 5.88328 | 632 | 77.95188 | 37.77601 | 7.12864 | 7.13119 | 48.33211 | 0 | 0 | 98.87068 |
| 641 to 660 | 87 | 25,016,449.02 | 7.69 | 287,545.39 | 6.04483 | 651 | 78.29985 | 35.2871 | 19.72019 | 19.42697 | 37.70247 | 1.09685 | 0 | 97.64637 |
| 661 to 680 | 164 | 45,955,755.88 | 14.13 | 280,218.02 | 5.95763 | 670 | 78.50082 | 34.85656 | 23.94125 | 21.14303 | 21.35979 | 3.3527 | 3.92869 | 96.78245 |
| 681 to 700 | 248 | 72,140,540.33 | 22.18 | 290,889.28 | 5.81094 | 691 | 79.11969 | 34.73081 | 21.58631 | 17.98553 | 18.98252 | 3.11945 | 1.93379 | 97.72873 |
| 701 to 750 | 450 | 125,441,606.15 | 38.56 | 278,759.12 | 5.82429 | 721 | 79.51611 | 34.44605 | 23.78569 | 24.66831 | 10.45776 | 5.75192 | 2.67839 | 97.76474 |
| 751 >= | 193 | 48,878,200.85 | 15.03 | 253,254.93 | 5.81867 | 772 | 78.3922 | 33.16142 | 44.67352 | 36.32897 | 11.95727 | 1.30655 | 1.8054 | 98.48111 |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

Mean: 707
Median: 705
Std Dec: 39.21

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## 4. LTV

| LTV | # Loans | Balance | % | WA Loan Balance | WAC | WA FICO | WA LTV | WA DTI | Non-Primary | NonSF-PUD | Refi Cashout | % Covered Mortgage Ins | NINA-NoDoc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| =<50 | 8 | 2,720,745.99 | 0.84 | 340,093.25 | 5.72034 | 729 | 41.62644 | 39.31924 | 26.09578 | 45.94328 | 54.76425 | 0 | 3.67546 | 100 |
| >50 =<55 | 2 | 361,000.00 | 0.11 | 180,500.00 | 6.4536 | 644 | 53.38468 | 28.42275 | 0 | 0 | 36.28809 | 0 | 0 | 100 |
| >55 =<60 | 5 | 953,682.29 | 0.29 | 190,736.46 | 6.14525 | 701 | 57.39644 | 31.47004 | 39.82011 | 44.11157 | 81.12599 | 0 | 23.16547 | 100 |
| >60 =<65 | 11 | 2,971,992.13 | 0.91 | 270,181.10 | 6.13682 | 691 | 62.78218 | 30.83741 | 27.89348 | 12.75239 | 28.11246 | 0 | 4.44147 | 100 |
| >65 =<70 | 31 | 9,317,089.15 | 2.86 | 300,551.26 | 5.80727 | 709 | 69.44797 | 34.88033 | 31.99512 | 34.54192 | 24.42774 | 0 | 0 | 100 |
| >70 =<75 | 61 | 16,364,902.17 | 5.03 | 268,277.08 | 5.87884 | 691 | 74.15246 | 35.4634 | 26.91797 | 16.60461 | 32.57057 | 0 | 1.61749 | 100 |
| >75 =<80 | 1,003 | 281,416,068.24 | 86.51 | 280,574.35 | 5.8276 | 708 | 79.76818 | 34.46913 | 25.98264 | 23.33805 | 14.59635 | 0.2628 | 0.53944 | 98.01019 |
| >80 =<85 | 3 | 1,038,898.15 | 0.32 | 346,299.38 | 5.83403 | 724 | 84.70952 | 36.81815 | 6.89673 | 62.94151 | 37.05849 | 100 | 0 | 100 |
| >85 =<90 | 32 | 7,995,766.36 | 2.46 | 249,867.70 | 6.68936 | 710 | 89.83516 | 32.33193 | 15.56917 | 21.73157 | 42.55404 | 100 | 55.96368 | 81.22167 |
| >90 =<95 | 11 | 2,145,236.69 | 0.66 | 195,021.52 | 6.33657 | 700 | 94.98639 | 38.72163 | 0 | 35.36459 | 0 | 100 | 34.13832 | 88.81855 |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

Mean: 78.98%
Median: 80.00%
Std Dec: 5.16%

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## 5. Back Ratio

| Back Ratio | # Loans | Balance | % | WA Loan Balance | WAC | WA FICO | WA LTV | WA DTI | Non-Primary | NonSF-PUD | Refi Cashout | % Covered Mortgage Ins | NINA-NoDoc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| <= 20.00 | 102 | 19,482,862.79 | 5.99 | 191,008.46 | 6.36798 | 717 | 80.52074 | 16.09087 | 28.59675 | 21.21318 | 39.57985 | 28.921 | 38.20159 | 92.31466 |
| 20.01 to 25.00 | 76 | 18,536,128.23 | 5.7 | 243,896.42 | 5.88595 | 711 | 79.27078 | 22.79424 | 33.42723 | 27.63359 | 26.34099 | 0.60476 | 0 | 100 |
| 25.01 to 30.00 | 134 | 32,949,386.84 | 10.13 | 245,890.95 | 5.83487 | 708 | 79.04775 | 27.73652 | 31.61767 | 25.60067 | 13.07024 | 5.72856 | 0 | 98.85921 |
| 30.01 to 35.00 | 289 | 81,663,330.63 | 25.11 | 282,572.08 | 5.76109 | 712 | 78.45642 | 32.76953 | 22.18684 | 23.88684 | 13.97599 | 0.40949 | 0 | 99.62389 |
| 35.01 to 40.00 | 417 | 126,703,582.11 | 38.95 | 303,845.52 | 5.84372 | 706 | 79.31918 | 37.50044 | 24.3472 | 23.97691 | 13.01051 | 2.37441 | 0 | 96.61917 |
| 40.01 to 45.00 | 132 | 41,795,039.66 | 12.85 | 316,629.09 | 5.81439 | 698 | 78.17425 | 42.26868 | 24.10519 | 19.3101 | 22.47621 | 2.25467 | 0 | 98.35041 |
| 45.01 to 50.00 | 15 | 3,599,050.92 | 1.11 | 239,936.73 | 6.35258 | 700 | 78.07334 | 46.61421 | 69.83091 | 32.37103 | 41.89577 | 0 | 0 | 94.78888 |
| 50.01 to 55.00 | 2 | 555,999.99 | 0.17 | 278,000.00 | 5.81924 | 636 | 80 | 51.65227 | 0 | 0 | 0 | 0 | 0 | 100 |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

Mean: 34.52
Median: 35.07
Std Dev: 6.94

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| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Purchase | 772 | 214,227,234.71 | 65.86 | 277,496.42 | 5.8583 | 717 | 79.78201 | 34.58827 | 30.03177 | 27.05909 | 0 | 3.1903 | 1.41982 | 97.98047 |
| | | | | | | | | | | | | | | |
| Refinance (Rate Term) | 207 | 55,357,863.43 | 17.02 | 267,429.29 | 5.71236 | 688 | 77.26111 | 34.4278 | 16.83272 | 19.68431 | 0 | 1.72675 | 0.47816 | 97.27272 |
| Cash Out Refinance Below 70% LTV | 22 | 5,506,134.50 | 1.69 | 250,278.84 | 5.81012 | 708 | 59.28184 | 34.04751 | 30.92311 | 20.40786 | 100 | 0 | 6.40967 | 100 |
| Cash Out Refinance with LTV 70.1% - 75% | 17 | 5,330,141.83 | 1.64 | 313,537.75 | 6.08096 | 682 | 74.10291 | 36.43476 | 8.28726 | 0 | 100 | 0 | 0 | 100 |
| Cash Out Refinance with LTV 75.1% - 80% | 135 | 41,076,484.84 | 12.63 | 304,270.26 | 5.91296 | 688 | 79.48303 | 34.11592 | 19.33433 | 16.28441 | 100 | 0.83154 | 1.25611 | 97.20728 |
| Cash Out Refinance with LTV 80.1% - 85% | 1 | 385,000.00 | 0.12 | 385,000.00 | 6 | 751 | 84.62 | 36.101 | 0 | 0 | 100 | 100 | 0 | 100 |
| Cash Out Refinance with LTV 85.1% - 90% | 13 | 3,402,521.86 | 1.05 | 261,732.45 | 7.22926 | 701 | 89.69306 | 33.714 | 0 | 3.96765 | 100 | 100 | 96.03235 | 89.48737 |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

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## 7. Occupancy

| Occupancy | # Loans | Balance | % | WA Loan Balance | WAC | WA FICO | WA LTV | WA DTI | Non-Primary | NonSF-PUD | Refi Cashout | % Covered Mortgage Ins | NINA-NoDoc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Primary | 751 | 241,544,658.26 | 74.26 | 321,630.70 | 5.74299 | 703 | 79.10217 | 34.88357 | 0 | 18.68486 | 18.88431 | 4.38964 | 3.08132 | 97.2929 |
| Investment | 396 | 79,297,891.11 | 24.38 | 200,247.20 | 6.20017 | 719 | 78.57219 | 33.43739 | 100 | 39.48077 | 12.71945 | 1.66023 | 0 | 98.98844 |
| Second Home | 20 | 4,442,831.80 | 1.37 | 222,141.59 | 5.98187 | 722 | 79.95124 | 35.12562 | 100 | 8.39104 | 0 | 0 | 0 | 100 |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

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## 8. Loan Documentation

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Full Documentation | 224 | 43,998,782.25 | 13.53 | 196,423.14 | 5.81926 | 706 | 79.09387 | 35.51816 | 54.9263 | 28.60643 | 17.29128 | 2.3901 | 0 | 97.30117 |
| No Income | 11 | 2,826,253.13 | 0.87 | 256,932.10 | 6.08811 | 703 | 73.06624 | 0 | 0 | 18.18662 | 56.62455 | 0 | 0 | 80.24385 |
| Stated Documentation with LTV < 70% | 40 | 12,319,038.65 | 3.79 | 307,975.97 | 5.84764 | 700 | 61.20933 | 33.78458 | 29.66395 | 28.09116 | 36.39662 | 0 | 0 | 100 |
| Stated Documentation with LTV 70.1% - 80% | 843 | 253,777,331.77 | 78.02 | 301,040.73 | 5.82755 | 708 | 79.47946 | 34.38773 | 21.64476 | 22.52277 | 14.77155 | 0.12294 | 0 | 98.45488 |
| Stated Documentation with LTV 80.1% - 85% | 2 | 967,248.15 | 0.3 | 483,624.08 | 5.84951 | 726 | 84.84875 | 37.62818 | 0 | 60.19636 | 39.80364 | 100 | 0 | 100 |
| Stated Documentation with LTV 85.1% - 95% | 12 | 3,953,964.01 | 1.22 | 329,497.00 | 6.168 | 710 | 91.38523 | 33.66737 | 25.03816 | 44.78624 | 0 | 100 | 0 | 79.1897 |
| | | | | | | | | | | | | | | |
| NINA | 35 | 7,442,763.21 | 2.29 | 212,650.38 | 6.87866 | 712 | 85.78256 | 0 | 0 | 9.95199 | 55.5763 | 75.70627 | 100 | 88.56362 |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

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## 9. Property Type

| Property Type | # Loans | Balance | % | WA Loan Balance | WAC | WA FICO | WA LTV | WA DTI | Non-Primary | NonSF-PUD | Refi Cashout | % Covered Mortgage Ins | NINA-NoDoc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Single Family | 604 | 172,894,952.06 | 53.15 | 286,249.92 | 5.80569 | 706 | 79.11034 | 34.75228 | 19.88047 | 0 | 19.33396 | 3.54983 | 2.43493 | 97.31675 |
| PUD | 283 | 75,577,926.28 | 23.23 | 267,059.81 | 5.82469 | 702 | 79.00915 | 34.75919 | 23.40389 | 0 | 18.95406 | 3.36848 | 3.29751 | 99.29152 |
| 2-4 Family | 135 | 39,560,685.70 | 12.16 | 293,042.12 | 6.26533 | 715 | 78.39974 | 33.26276 | 68.05714 | 100 | 15.87408 | 6.54882 | 0.97813 | 94.52403 |
| Condo | 145 | 37,251,817.13 | 11.45 | 256,909.08 | 5.73322 | 718 | 78.97205 | 34.35655 | 12.7681 | 100 | 4.47723 | 1.73253 | 0.94962 | 100 |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

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## 10. UPB

| UPB | # Loans | Balance | % | WA Loan Balance | WAC | WA FICO | WA LTV | WA DTI | Non-Primary | NonSF-PUD | Refi Cashout | % Covered Mortgage Ins | NINA-NoDoc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| $1 to $50,000 | 11 | 462,863.38 | 0.14 | 42,078.49 | 6.53437 | 694 | 73.98942 | 31.59469 | 84.33148 | 53.69214 | 9.50604 | 6.16248 | 6.16248 | 93.83752 |
| $50,001 to $75,000 | 29 | 1,886,799.57 | 0.58 | 65,062.05 | 6.34296 | 716 | 78.24299 | 28.79557 | 75.6678 | 20.07742 | 21.22541 | 10.83712 | 6.86347 | 93.59787 |
| $75,001 to $100,000 | 56 | 4,972,111.51 | 1.53 | 88,787.71 | 6.15645 | 720 | 77.85513 | 31.39821 | 71.64992 | 26.96821 | 3.61434 | 4.95522 | 5.41177 | 92.96899 |
| $100,001 to $125,000 | 107 | 12,048,950.73 | 3.7 | 112,607.02 | 6.05413 | 716 | 78.8198 | 32.09827 | 63.21585 | 18.79868 | 7.24702 | 5.52716 | 4.59804 | 97.25172 |
| $125,001 to $150,000 | 97 | 13,429,309.64 | 4.13 | 138,446.49 | 6.09385 | 708 | 79.02808 | 32.00385 | 44.89838 | 23.73164 | 19.49367 | 4.11342 | 4.09108 | 97.93943 |
| $150,001 to $200,000 | 170 | 29,868,616.74 | 9.18 | 175,697.75 | 5.95222 | 705 | 79.23578 | 33.29397 | 40.37196 | 24.76831 | 15.04237 | 3.51723 | 1.23658 | 99.37208 |
| $200,001 to $250,000 | 157 | 35,479,944.53 | 10.91 | 225,986.91 | 5.88107 | 719 | 78.91789 | 34.02047 | 35.96675 | 28.24069 | 14.13062 | 3.12563 | 3.74831 | 98.07973 |
| $250,001 to $300,000 | 100 | 27,602,992.88 | 8.49 | 276,029.93 | 5.95381 | 710 | 79.67744 | 35.46332 | 36.53617 | 19.98405 | 23.57345 | 3.0971 | 3.06198 | 98.99058 |
| $300,001 to $350,000 | 97 | 31,543,960.25 | 9.7 | 325,195.47 | 5.83038 | 701 | 79.57279 | 34.87495 | 23.85925 | 25.87485 | 27.89503 | 6.20909 | 6.22241 | 97.96303 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| $350,001 to $400,000 | 92 | 34,470,116.10 | 10.6 | 374,675.18 | 5.85996 | 706 | 79.6808 | 34.22735 | 19.44315 | 27.33313 | 17.15748 | 7.68514 | 1.01827 | 97.87655 |
| $400,001 to $450,000 | 73 | 31,169,243.95 | 9.58 | 426,975.94 | 5.78651 | 706 | 79.48424 | 34.03282 | 17.83861 | 23.319 | 13.58813 | 2.86323 | 1.36032 | 97.13155 |
| $450,001 to $500,000 | 58 | 27,391,488.73 | 8.42 | 472,267.05 | 5.72371 | 700 | 80.0227 | 35.69521 | 8.63137 | 21.03686 | 13.69761 | 1.80691 | 0 | 98.25544 |
| $500,001 to $600,000 | 68 | 37,205,048.67 | 11.44 | 547,133.07 | 5.6814 | 706 | 78.86338 | 35.59736 | 11.75155 | 25.23892 | 13.21098 | 1.56497 | 0 | 95.41591 |
| $600,001 to $700,000 | 35 | 22,333,748.36 | 6.87 | 638,107.10 | 5.8116 | 708 | 78.16158 | 35.45629 | 11.53572 | 11.14815 | 22.68278 | 2.82084 | 2.82084 | 97.15771 |
| $700,001 or greater | 17 | 15,420,186.13 | 4.74 | 907,069.77 | 5.83866 | 704 | 73.97757 | 36.88801 | 4.59138 | 25.70643 | 18.74043 | 0 | 0 | 100 |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

Min: 28,523.85
Max: 1,500,000.00

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## 11. Geographic Concentrations

| Geographic Concentrations | # Loans | Balance | % | WA Loan Balance | WAC | WA FICO | WA LTV | WA DTI | Non-Primary | NonSF-PUD | Refi Cashout | % Covered Mortgage Ins | NINA-NoDoc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| California | 393 | 155,869,964.44 | 47.92 | 396,615.69 | 5.7423 | 707 | 78.71162 | 35.72325 | 20.49099 | 26.37271 | 13.49975 | 1.16292 | 0.87778 | 99.30588 |
| Washington | 78 | 17,107,816.54 | 5.26 | 219,330.98 | 5.9168 | 722 | 77.66424 | 33.67027 | 42.06112 | 27.25186 | 16.05401 | 0.48562 | 0.48562 | 100 |
| Arizona | 73 | 15,898,362.07 | 4.89 | 217,785.78 | 6.02337 | 702 | 77.62306 | 32.27049 | 40.46054 | 9.27894 | 26.39555 | 3.28336 | 2.20777 | 99.27221 |
| Nevada | 55 | 13,523,984.05 | 4.16 | 245,890.62 | 5.92731 | 714 | 79.15251 | 34.36498 | 41.05871 | 19.7359 | 6.86607 | 0 | 0 | 97.93974 |
| Virginia | 41 | 12,256,374.15 | 3.77 | 298,935.95 | 5.82592 | 689 | 79.82157 | 36.24453 | 2.72266 | 10.49576 | 23.51685 | 3.70937 | 5.1323 | 97.9416 |
| Florida | 56 | 11,157,234.46 | 3.43 | 199,236.33 | 6.09834 | 716 | 79.83016 | 34.28195 | 50.64828 | 29.9654 | 16.36615 | 7.98443 | 4.94388 | 100 |
| Maryland | 37 | 10,499,616.82 | 3.23 | 283,773.43 | 6.02904 | 680 | 79.6108 | 33.58353 | 14.3918 | 8.83175 | 35.02979 | 4.93351 | 4.93351 | 100 |
| Colorado | 50 | 10,226,289.00 | 3.14 | 204,525.78 | 5.80642 | 713 | 78.39037 | 34.60594 | 42.13558 | 11.38545 | 15.83178 | 0 | 0 | 100 |
| Illinois | 40 | 9,367,398.53 | 2.88 | 234,184.96 | 5.92129 | 710 | 79.60718 | 32.98554 | 16.30088 | 38.88728 | 20.04959 | 9.82274 | 9.23602 | 86.62506 |
| Georgia | 43 | 7,945,792.43 | 2.44 | 184,785.87 | 5.99242 | 712 | 80.54938 | 31.86977 | 33.90673 | 11.51697 | 30.42707 | 9.31625 | 7.92872 | 100 |
| Oregon | 36 | 7,681,963.37 | 2.36 | 213,387.87 | 5.86531 | 710 | 80.27189 | 33.69653 | 18.61739 | 6.05444 | 14.99185 | 8.88027 | 8.88027 | 95.84774 |
| New York | 22 | 7,418,346.59 | 2.28 | 337,197.57 | 6.14567 | 715 | 81.84028 | 32.09823 | 15.18398 | 49.71396 | 13.01732 | 30.84325 | 1.37988 | 79.78347 |
| Texas | 35 | 5,187,018.33 | 1.59 | 148,200.52 | 6.00463 | 695 | 80.09865 | 32.84866 | 34.3252 | 4.62689 | 5.7374 | 3.06626 | 0 | 98.47224 |
| Massachusetts | 19 | 5,032,147.03 | 1.55 | 264,849.84 | 5.97295 | 726 | 76.06515 | 33.37853 | 24.72106 | 62.47675 | 25.51098 | 2.68275 | 2.62313 | 92.92408 |
| Minnesota | 19 | 4,941,646.13 | 1.52 | 260,086.64 | 6.02008 | 717 | 77.55154 | 30.72992 | 24.72424 | 23.80147 | 50.97807 | 0 | 0 | 100 |
| Other | 170 | 31,171,427.23 | 9.58 | 183,361.34 | 5.98049 | 703 | 79.97809 | 32.62803 | 31.41261 | 22.15676 | 20.10736 | 8.70541 | 4.90877 | 93.24527 |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

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## 12. CA Breakdown

| CA Breakdown | # Loans | Balance | % | WA Loan Balance | WAC | WA FICO | WA LTV | WA DTI | Non-Primary | NonSF-PUD | Refi Cashout | % Covered Mortgage Ins | NINA-NoDoc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| California-Northern | 203 | 85,474,383.25 | 54.84 | 421,056.08 | 5.69301 | 708 | 78.68231 | 35.54885 | 17.77655 | 21.72686 | 13.61778 | 0.57905 | 0.49606 | 99.25733 |
| California-Southern | 190 | 70,395,581.19 | 45.16 | 370,503.06 | 5.80215 | 706 | 78.74722 | 35.93639 | 23.78688 | 32.0137 | 13.35643 | 1.87185 | 1.34128 | 99.36484 |
| **Total:** | **393** | **155,869,964.44** | **100** | **396,615.69** | **5.7423** | **707** | **78.71162** | **35.72325** | **20.49099** | **26.37271** | **13.49975** | **1.16292** | **0.87778** | **99.30588** |

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## 13. Product Type

| Product Type | # Loans | Balance | % | WA Loan Balance | WAC | WA FICO | WA LTV | WA DTI | Non-Primary | NonSF-PUD | Refi Cashout | % Covered Mortgage Ins | NINA-NoDoc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6-ربيع الاول | 17 | 4,431,519.86 | 1.36 | 260,677.64 | 6.10239 | 705 | 82.9406 | 37.677 | 10.78324 | 45.69719 | 15.15117 | 27.17561 | 8.6079 | 0 |
| A3/6IO | 873 | 253,138,436.77 | 77.82 | 289,963.85 | 5.7664 | 707 | 78.99225 | 34.74846 | 25.39936 | 21.23376 | 17.30288 | 3.21365 | 2.24781 | 100 |
| 6-جمادى الاولى | 6 | 2,496,503.70 | 0.77 | 416,083.95 | 6.26648 | 698 | 81.81784 | 37.81722 | 0 | 0 | 33.38349 | 18.8152 | 18.8152 | 0 |
| A5/6IO | 239 | 57,916,582.36 | 17.8 | 242,328.80 | 6.11363 | 709 | 79.08693 | 33.46371 | 26.41584 | 29.29543 | 14.07832 | 2.97947 | 0.78037 | 100 |
| 6-رجب | 1 | 87,782.32 | 0.03 | 87,782.32 | 7 | 673 | 78.43 | 18.505 | 100 | 100 | 0 | 0 | 0 | 0 |
| A7/6IO | 8 | 2,298,736.72 | 0.71 | 287,342.09 | 6.69675 | 707 | 70.01969 | 30.11556 | 43.4282 | 59.30214 | 21.70734 | 8.41549 | 8.41549 | 100 |
| 6-شوال | 4 | 325,184.50 | 0.1 | 81,296.13 | 6.82205 | 693 | 81.35856 | 36.94127 | 72.72832 | 16.44317 | 0 | 20.70352 | 0 | 0 |
| A10/6IO | 19 | 4,590,634.94 | 1.41 | 241,612.37 | 6.69507 | 712 | 76.24185 | 33.91014 | 51.09493 | 55.8801 | 37.95819 | 2.70296 | 5.57838 | 100 |
| | | | | | | | | | | | | | | |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

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## 14. Months to Next Rate Adjustment

| Months to Next Rate Adjustment | # Loans | Balance | % | WA Loan Balance | WAC | WA FICO | WA LTV | WA DTI | Non-Primary | NonSF-PUD | Refi Cashout | % Covered Mortgage Ins | NINA-NoDoc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 25 to 36 | 890 | 257,569,956.63 | 79.18 | 289,404.45 | 5.77218 | 707 | 79.06018 | 34.78952 | 25.14789 | 21.65466 | 17.26586 | 3.62592 | 2.35724 | 98.27949 |
| 37 to 48 | 1 | 165,944.88 | 0.05 | 165,944.88 | 6.125 | 749 | 79.99 | 34.721 | 0 | 0 | 0 | 0 | 0 | 100 |
| 49 >= | 276 | 67,549,479.66 | 20.77 | 244,744.49 | 6.18317 | 708 | 78.69381 | 33.51412 | 28.07915 | 31.14252 | 16.6228 | 3.8197 | 2.02995 | 95.69283 |
| | | | | | | | | | | | | | | |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

Minimum: 25
Maximum: 117
Weighted Average: 37.9

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## 15. Lien

| Lien | # Loans | Balance | % | WA Loan Balance | WAC | WA FICO | WA LTV | WA DTI | Non-Primary | NonSF-PUD | Refi Cashout | % Covered Mortgage Ins | NINA-NoDoc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1st Lien | 1,167 | 325,285,381.17 | 100 | 278,736.40 | 5.85771 | 707 | 78.98457 | 34.52294 | 25.74377 | 23.61388 | 17.12351 | 3.66431 | 2.28807 | 97.74322 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

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## 16. Prepayment Penalty Term

| Prepayment Penalty Term | # Loans | Balance | % | WA Loan Balance | WAC | WA FICO | WA LTV | WA DTI | Non-Primary | NonSF-PUD | Refi Cashout | % Covered Mortgage Ins | NINA-NoDoc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 Months | 796 | 237,003,353.52 | 72.86 | 297,742.91 | 5.85022 | 708 | 79.06964 | 34.63482 | 22.94852 | 25.65509 | 15.31644 | 3.79948 | 2.09251 | 97.07173 |
| | | | | | | | | | | | | | | |
| 1 Year | 1 | 207,999.99 | 0.06 | 207,999.99 | 5.875 | 805 | 80 | 22.813 | 0 | 100 | 0 | 0 | 0 | 100 |
| | | | | | | | | | | | | | | |
| 3 Year | 356 | 85,111,317.80 | 26.17 | 239,076.74 | 5.87459 | 706 | 78.78589 | 34.29646 | 33.23338 | 17.58814 | 21.97224 | 3.42442 | 2.91788 | 99.52898 |
| 5 Year | 1 | 154,385.92 | 0.05 | 154,385.92 | 6 | 656 | 80 | 36.376 | 0 | 0 | 0 | 0 | 0 | 100 |
| Other | 13 | 2,808,323.94 | 0.86 | 216,024.92 | 5.96866 | 715 | 77.69579 | 32.75926 | 37.97939 | 29.61141 | 24.88871 | 0 | 0 | 100 |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

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## 17. Index

| Index | # Loans | Balance | % | WA Loan Balance | WAC | WA FICO | WA LTV | WA DTI | Non-Primary | NonSF-PUD | Refi Cashout | % Covered Mortgage Ins | NINA-NoDoc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Libor - 6 Month | 1,167 | 325,285,381.17 | 100 | 278,736.40 | 5.85771 | 707 | 78.98457 | 34.52294 | 25.74377 | 23.61388 | 17.12351 | 3.66431 | 2.28807 | 97.74322 |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

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## 18. MI Coverage

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | WA Loan | | | | | | | | % Covered Mortgage | | |

| MI Coverage | # Loans | Balance | % | Balance | WAC | WA FICO | WA LTV | WA DTI | Non-Primary | NonSF-PUD | Refi Cashout | Ins | NINA-NoDoc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 plus LTV with MI | 46 | 11,179,901.20 | 3.44 | 243,041.33 | 6.54218 | 710 | 90.34729 | 34.62375 | 11.77582 | 28.17698 | 33.87795 | 100 | 46.5753 | 84.42437 |
| | | | | | | | | | | | | | | |
| below 80 LTV with MI | 3 | 739,565.42 | 0.23 | 246,521.81 | 5.99546 | 695 | 80 | 28.587 | 0 | 11.62845 | 46.18461 | 100 | 57.81306 | 100 |
| Not covered by MI | 1,118 | 313,365,914.55 | 96.34 | 280,291.52 | 5.83296 | 707 | 78.57679 | 34.52699 | 26.30286 | 23.47937 | 16.45718 | 0 | 0.577 | 98.21306 |
| | | | | | | | | | | | | | | |
| **Total:** | **1,167** | **325,285,381.17** | **100** | **278,736.40** | **5.85771** | **707** | **78.98457** | **34.52294** | **25.74377** | **23.61388** | **17.12351** | **3.66431** | **2.28807** | **97.74322** |

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| BNB Collateral Information | |
|---|---|
| Deal Name: | MLMI 2005-A3 |
| Bloomberg Ticker: | MLMI 2005-A3 |
| Asset Class: | |
| Issuer: | |
| Trustee: | |
| Lead Manager(s) | ML |
| | |
| Issue Date: | |

| Originators | % Name |
|---|---|
| 1 | GreenPoint 100% |
| 2 | |
| 3 | |
| **Master Servicer** | |
| 1 | |
| 2 | |

| FICO : | # Loans | Principal Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NA | | | 0 | 0 | | | | | | | | | | |
| below 500 | | | 0 | 0 | | | | | | | | | | |
| 500 to 520 | | | 0 | 0 | | | | | | | | | | |
| 520 to 540 | | | 0 | 0 | | | | | | | | | | |
| 540 to 560 | | | 0 | 0 | | | | | | | | | | |
| 560 to 580 | | | 0 | 0 | | | | | | | | | | |
| 580 to 600 | | | 0 | 0 | | | | | | | | | | |
| 600 to 620 | | | 0 | 0 | | | | | | | | | | |
| 620 to 640 | 25 | 7,852,828.94 | 2.41 | 314,113.16 | 5.883 | 632 | 77.95 | 37.78 | 7.13 | 7.13 | 48.33 | 0.00 | 0.00 | 98.87 |
| 640 to 660 | 87 | 25,016,449.02 | 7.69 | 287,545.39 | 6.045 | 651 | 78.30 | 35.29 | 19.72 | 19.43 | 37.70 | 1.10 | 0.00 | 97.65 |
| 660 to 680 | 164 | 45,955,755.88 | 14.13 | 280,218.02 | 5.958 | 670 | 78.50 | 34.86 | 23.94 | 21.14 | 21.36 | 3.35 | 3.93 | 96.78 |
| 680 to 700 | 248 | 72,140,540.33 | 22.18 | 290,889.28 | 5.811 | 691 | 79.12 | 34.73 | 21.59 | 17.99 | 18.98 | 3.12 | 1.93 | 97.73 |
| 700 to 750 | 450 | 125,441,606.15 | 38.56 | 278,759.12 | 5.824 | 721 | 79.52 | 34.45 | 23.79 | 24.67 | 10.46 | 5.75 | 2.68 | 97.76 |
| 750 plus | 193 | 48,878,200.85 | 15.03 | 253,254.93 | 5.819 | 772 | 78.39 | 33.16 | 44.67 | 36.33 | 11.96 | 1.31 | 1.81 | 98.48 |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707 | 78.98 | 34.52 | 25.74 | 23.61 | 17.12 | 3.66 | 2.29 | 97.74 |
| FICO Mean: | 707 | | Median: | 705 | Std Dev: | 39.21 | | | | | | | | |

| LTV : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Below 50 | 8 | 2,720,745.99 | 0.84 | 340,093.25 | 5.72 | 729.00 | 41.63 | 39.32 | 26.10 | 45.94 | 54.76 | 0.00 | 3.68 | 100.00 |
| 50 to 55 | 2 | 361,000.00 | 0.11 | 180,500.00 | 6.45 | 644.00 | 53.38 | 28.42 | 0.00 | 0.00 | 36.29 | 0.00 | 0.00 | 100.00 |
| 55 to 60 | 5 | 953,682.29 | 0.29 | 190,736.46 | 6.15 | 701.00 | 57.40 | 31.47 | 39.82 | 44.11 | 81.13 | 0.00 | 23.17 | 100.00 |
| 60 to 65 | 11 | 2,971,992.13 | 0.91 | 270,181.10 | 6.14 | 691.00 | 62.78 | 30.84 | 27.89 | 12.75 | 28.11 | 0.00 | 4.44 | 100.00 |
| 65 to 70 | 31 | 9,317,089.15 | 2.86 | 300,551.26 | 5.81 | 709.00 | 69.45 | 34.88 | 32.00 | 34.54 | 24.43 | 0.00 | 0.00 | 100.00 |
| 70 to 75 | 61 | 16,364,902.17 | 5.03 | 268,277.08 | 5.88 | 691.00 | 74.15 | 35.46 | 26.92 | 16.60 | 32.57 | 0.00 | 1.62 | 100.00 |
| 75 yo 80 | 1003 | 281,416,068.24 | 86.51 | 280,574.35 | 5.83 | 708.00 | 79.77 | 34.47 | 25.98 | 23.34 | 14.60 | 0.26 | 0.54 | 98.01 |
| 80 yo 85 | 3 | 1,038,898.15 | 0.32 | 346,299.38 | 5.83 | 724.00 | 84.71 | 36.82 | 6.90 | 62.94 | 37.06 | 100.00 | 0.00 | 100.00 |
| 85 yo 90 | 32 | 7,995,766.36 | 2.46 | 249,867.70 | 6.69 | 710.00 | 89.84 | 32.33 | 15.57 | 21.73 | 42.55 | 100.00 | 55.96 | 81.22 |
| 90 to 95 | 11 | 2,145,236.69 | 0.66 | 195,021.52 | 6.34 | 700.00 | 94.99 | 38.72 | 0.00 | 35.36 | 0.00 | 100.00 | 34.14 | 88.82 |
| 95 to 100 | | | - | - | | | | | | | | | | |
| 100 plus | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.86 | 707.00 | 78.98 | 34.52 | 25.74 | 23.61 | 17.12 | 3.66 | 2.29 | 97.74 |
| LTV Mean: | 78.98 | | Median | 80.00 | Std Dev | 5.16 | | | | | | | | |

| DTI : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| below 20 | 102 | 19,482,862.79 | 5.99 | 191,008.46 | 6.368 | 717 | 80.52 | 16.09 | 28.60 | 21.21 | 39.58 | 28.92 | 38.20 | 92.31 |
| 20 t0 25 | 76 | 18,536,128.23 | 5.70 | 243,896.42 | 5.886 | 711 | 79.27 | 22.79 | 33.43 | 27.63 | 26.34 | 0.60 | 0.00 | 100.00 |
| 25 to 30 | 134 | 32,949,386.84 | 10.13 | 245,890.95 | 5.835 | 708 | 79.05 | 27.74 | 31.62 | 25.60 | 13.07 | 5.73 | 0.00 | 98.86 |
| 30 to 35 | 289 | 81,663,330.63 | 25.11 | 282,572.08 | 5.761 | 712 | 78.46 | 32.77 | 22.19 | 23.89 | 13.98 | 0.41 | 0.00 | 99.62 |
| 35 to 40 | 417 | 126,703,582.11 | 38.95 | 303,845.52 | 5.844 | 706 | 79.32 | 37.50 | 24.35 | 23.98 | 13.01 | 2.37 | 0.00 | 96.62 |
| 40 to 45 | 132 | 41,795,039.66 | 12.85 | 316,629.09 | 5.814 | 698 | 78.17 | 42.27 | 24.11 | 19.31 | 22.48 | 2.25 | 0.00 | 98.35 |
| 45 to 50 | 15 | 3,599,050.92 | 1.11 | 239,936.73 | 6.353 | 700 | 78.07 | 46.61 | 69.83 | 32.37 | 41.90 | 0.00 | 0.00 | 94.79 |
| 50 to 55 | 2 | 555,999.99 | 0.17 | 278,000.00 | 5.819 | 636 | 80.00 | 51.65 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 |
| 55 to 60 | | | - | - | | | | | | | | | | |
| 60 plus | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707 | 78.98 | 34.52 | 25.74 | 23.61 | 17.12 | 3.66 | 2.29 | 97.74 |
| DTI Mean: | 34.52 | | Median | 35.07 | Std Dev | 6.94 | | | | | | | | |

| Purpose : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| Purchase | 772 | 214,227,234.71 | 65.86 | 277,496.42 | 5.858 | 717.000 | 79.782 | 34.588 | 30.032 | 27.059 | 0.000 | 3.190 | 1.420 | 97.980 |
| Refinance (no Cash) | | | - | - | | | | | | | | | | |
| Refinance (Rate Term) | 207 | 55,357,863.43 | 17.02 | 267,429.29 | 5.712 | 688.000 | 77.261 | 34.428 | 16.833 | 19.684 | 0.000 | 1.727 | 0.478 | 97.273 |
| Cash Out Refinance Below 70% LTV | 22 | 5,506,134.50 | 1.69 | 250,278.84 | 5.810 | 708.000 | 59.282 | 34.048 | 30.923 | 20.408 | 100.000 | 0.000 | 6.410 | 100.000 |
| Cash Out Refinance with LTV 70.1% - 75% | 17 | 5,330,141.83 | 1.64 | 313,537.75 | 6.081 | 682.000 | 74.103 | 36.435 | 8.287 | 0.000 | 100.000 | 0.000 | 0.000 | 100.000 |
| Cash Out Refinance with LTV 75.1% - 80% | 135 | 41,076,484.84 | | | 5.913 | 688.000 | 79.483 | 34.116 | 19.334 | 16.284 | 100.000 | 0.832 | 1.256 | 97.207 |
| Cash Out Refinance with LTV 80.1% - 85% | 1 | 385,000.00 | | | 6.000 | 751.000 | 84.620 | 36.101 | 0.000 | 0.000 | 100.000 | 100.000 | 0.000 | 100.000 |
| Cash Out Refinance with LTV 85.1% - 90% | 13 | 3,402,521.86 | | | 7.229 | 701.000 | 89.693 | 33.714 | 0.000 | 3.968 | 100.000 | 100.000 | 96.032 | 89.487 |
| Cash Out Refinance with LTV > 90% | | | | | | | | | | | | | | |
| | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 86.21 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Occupancy Status : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| Owner Occupied | 751 | 241,544,658.26 | 74.26 | 321,630.70 | 5.743 | 703.000 | 79.102 | 34.884 | 0.000 | 18.685 | 18.884 | 4.390 | 3.081 | 97.293 |
| Investment | 396 | 79,297,891.11 | 24.38 | 200,247.20 | 6.200 | 719.000 | 78.572 | 33.437 | 100.000 | 39.481 | 12.719 | 1.660 | 0.000 | 98.988 |
| 2nd / Vacation / other | 20 | 4,442,831.80 | 1.37 | 222,141.59 | 5.982 | 722.000 | 79.951 | 35.126 | 100.000 | 8.391 | 0.000 | 0.000 | 0.000 | 100.000 |
| | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Documentation Type : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| Full Documentation | 224 | 43,998,782.25 | 13.53 | 196,423.14 | 5.819 | 706.000 | 79.094 | 35.518 | 54.926 | 28.606 | 17.291 | 2.390 | 0.000 | 97.301 |
| No Income Verification | 11 | 2,826,253.13 | 0.87 | 256,932.10 | 6.088 | 703.000 | 73.066 | 0.000 | 0.000 | 18.187 | 56.625 | 0.000 | 0.000 | 80.244 |
| Stated Documentation with LTV < 70% | 40 | 12,319,038.65 | 3.79 | 307,975.97 | 5.848 | 700.000 | 61.209 | 33.785 | 29.664 | 28.091 | 36.397 | 0.000 | 0.000 | 100.000 |
| Stated Documentation with LTV 70.1% - 80% | 843 | 253,777,331.77 | 78.02 | 301,040.73 | 5.828 | 708.000 | 79.479 | 34.388 | 21.645 | 22.523 | 14.772 | 0.123 | 0.000 | 98.455 |
| Stated Documentation with LTV 80.1% - 85% | 2 | 967,248.15 | 0.30 | 483,624.08 | 5.850 | 726.000 | 84.849 | 37.628 | 0.000 | 60.196 | 39.804 | 100.000 | 0.000 | 100.000 |
| Stated Documentation with LTV 85.1% - 90% | 12 | 3,953,964.01 | 1.22 | 329,497.00 | 6.168 | 710.000 | 91.385 | 33.667 | 25.038 | 44.786 | 0.000 | 100.000 | 0.000 | 79.190 |
| No Ratio | | | - | - | | | | | | | | | | |
| NINA | 35 | 7,442,763.21 | 2.29 | 212,650.38 | 6.879 | 712.000 | 85.783 | 0.000 | 0.000 | 9.952 | 55.576 | 75.706 | 100.000 | 88.564 |
| No Doc | | | - | - | | | | | | | | | | |
| Other | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Property Type : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| Single Family | 604.00 | 172,894,952.06 | 53.15 | 286,249.92 | 5.806 | 706.000 | 79.110 | 34.752 | 19.880 | 0.000 | 19.334 | 3.550 | 2.435 | 97.317 |
| Planned Unit Development (PUD) | 283.00 | 75,577,926.28 | 23.23 | 267,059.81 | 5.825 | 702.000 | 79.009 | 34.759 | 23.404 | 0.000 | 18.954 | 3.368 | 3.298 | 99.292 |
| 2-4 Unit | 135.00 | 39,560,685.70 | 12.16 | 293,042.12 | 6.265 | 715.000 | 78.400 | 33.263 | 68.057 | 100.000 | 15.874 | 6.549 | 0.978 | 94.524 |
| Townhouse | | | - | - | | | | | | | | | | |
| Condo | 145.00 | 37,251,817.13 | 11.45 | 256,909.08 | 5.733 | 718.000 | 78.972 | 34.357 | 12.768 | 100.000 | 4.477 | 1.733 | 0.950 | 100.000 |
| MH | | | - | - | | | | | | | | | | |
| Other | | | - | - | | | | | | | | | | |
| Total | 1,167.00 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| UPB : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | FICO | %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| below $50,000 | 11.00 | 462,863.38 | 0.14 | 42,078.49 | 6.534 | 694.000 | 73.989 | 31.595 | 84.331 | 53.692 | 9.506 | 6.162 | 6.162 | 93.838 |
| $50,001 to $75,000 | 29.00 | 1,886,799.57 | 0.14 | 65,062.05 | 6.343 | 716.000 | 78.243 | 28.796 | 75.668 | 20.077 | 21.225 | 10.837 | 6.863 | 93.598 |
| $75,001 to $100,000 | 56.00 | 4,972,111.51 | 0.14 | 88,787.71 | 6.156 | 720.000 | 77.855 | 31.398 | 71.650 | 26.968 | 3.614 | 4.955 | 5.412 | 92.969 |
| $100,001 to $125,000 | 107.00 | 12,048,950.73 | 0.14 | 112,607.02 | 6.054 | 716.000 | 78.820 | 32.098 | 63.216 | 18.799 | 7.247 | 5.527 | 4.598 | 97.252 |
| $125,001 to $150,000 | 97.00 | 13,429,309.64 | 0.14 | 138,446.49 | 6.094 | 708.000 | 79.028 | 32.004 | 44.898 | 23.732 | 19.494 | 4.113 | 4.091 | 97.939 |
| $150,001 to $200,000 | 170.00 | 29,868,616.74 | 0.14 | 175,697.75 | 5.952 | 705.000 | 79.236 | 33.294 | 40.372 | 24.768 | 15.042 | 3.517 | 1.237 | 99.372 |
| $200,001 to $250,000 | 157.00 | 35,479,944.53 | 0.14 | 225,986.91 | 5.881 | 719.000 | 78.918 | 34.020 | 35.967 | 28.241 | 14.131 | 3.126 | 3.748 | 98.080 |
| $250,001 to $300,000 | 100.00 | 27,602,992.88 | 0.14 | 276,029.93 | 5.954 | 710.000 | 79.677 | 35.463 | 36.536 | 19.984 | 23.573 | 3.097 | 3.062 | 98.991 |
| $300,001 to $350,000 | 97.00 | 31,543,960.25 | 0.14 | 325,195.47 | 5.830 | 701.000 | 79.573 | 34.875 | 23.859 | 25.875 | 27.895 | 6.209 | 6.222 | 97.963 |
| $350,001 to $400,000 | 92.00 | 34,470,116.10 | 0.14 | 374,675.18 | 5.860 | 706.000 | 79.681 | 34.227 | 19.443 | 27.333 | 17.157 | 7.685 | 1.018 | 97.877 |
| $400,001 to $450,000 | 73.00 | 31,169,243.95 | 0.14 | 426,975.94 | 5.787 | 706.000 | 79.484 | 34.033 | 17.839 | 23.319 | 13.588 | 2.863 | 1.360 | 97.132 |
| $450,000 to $500,000 | 58.00 | 27,391,488.73 | 0.14 | 472,267.05 | 5.724 | 700.000 | 80.023 | 35.695 | 8.631 | 21.037 | 13.698 | 1.807 | 0.000 | 98.255 |
| $500,001 to $600,000 | 68.00 | 37,205,048.67 | 0.14 | 547,133.07 | 5.681 | 706.000 | 78.863 | 35.597 | 11.752 | 25.239 | 13.211 | 1.565 | 0.000 | 95.416 |
| $600,001 to $700,000 | 35.00 | 22,333,748.36 | 0.14 | 638,107.10 | 5.812 | 708.000 | 78.162 | 35.456 | 11.536 | 11.148 | 22.683 | 2.821 | 2.821 | 97.158 |
| $700 001 plus | 17.00 | 15,420,186.13 | 0.14 | 907,069.77 | 5.839 | 704.000 | 73.978 | 36.888 | 4.591 | 25.706 | 18.740 | 0.000 | 0.000 | 100.000 |
| Total | 1,167.00 | 325,285,381.17 | 2.13 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |
| | Min | 28,523.00 | Max | 1,500,000.00 | | | | | | | | | | |

| State : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | FICO | %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| California | 393.00 | 155,869,964.44 | 47.92 | 396,615.69 | 5.742 | 707.000 | 78.712 | 35.723 | 20.491 | 26.373 | 13.500 | 1.163 | 0.878 | 99.306 |
| Washington | 78.00 | 17,107,816.54 | 5.26 | 219,330.98 | 5.917 | 722.000 | 77.664 | 33.670 | 42.061 | 27.252 | 16.054 | 0.486 | 0.486 | 100.000 |
| Arizona | 73.00 | 15,898,362.07 | 4.89 | 217,785.78 | 6.023 | 702.000 | 77.623 | 32.270 | 40.461 | 9.279 | 26.396 | 3.283 | 2.208 | 99.272 |
| Nevada | 55.00 | 13,523,984.05 | 4.16 | 245,890.62 | 5.927 | 714.000 | 79.153 | 34.365 | 41.059 | 19.736 | 6.866 | 0.000 | 0.000 | 97.940 |
| Virginia | 41.00 | 12,256,374.15 | 3.77 | 298,935.95 | 5.826 | 689.000 | 79.822 | 36.245 | 2.723 | 10.496 | 23.517 | 3.709 | 5.132 | 97.942 |
| Florida | 56.00 | 11,157,234.46 | 3.43 | 199,236.33 | 6.098 | 716.000 | 79.830 | 34.282 | 50.648 | 29.965 | 16.366 | 7.984 | 4.944 | 100.000 |
| Maryland | 37.00 | 10,499,616.82 | 3.23 | 283,773.43 | 6.029 | 680.000 | 79.611 | 33.584 | 14.392 | 8.832 | 35.030 | 4.934 | 4.934 | 100.000 |
| Colorado | 50.00 | 10,226,289.00 | 3.14 | 204,525.78 | 5.806 | 713.000 | 78.390 | 34.606 | 42.136 | 11.385 | 15.832 | 0.000 | 0.000 | 100.000 |
| Illinois | 40.00 | 9,367,398.53 | 2.88 | 234,184.96 | 5.921 | 710.000 | 79.607 | 32.986 | 16.301 | 38.887 | 20.050 | 9.823 | 9.236 | 86.625 |
| Georgia | 43.00 | 7,945,792.43 | 2.44 | 184,785.87 | 5.992 | 712.000 | 80.549 | 31.870 | 33.907 | 11.517 | 30.427 | 9.316 | 7.929 | 100.000 |
| Oregon | 36.00 | 7,681,963.37 | 2.36 | 213,387.87 | 5.865 | 710.000 | 80.272 | 33.697 | 18.617 | 6.054 | 14.992 | 8.880 | 8.880 | 95.848 |
| New York | 22.00 | 7,418,346.59 | 2.28 | 337,197.57 | 6.146 | 715.000 | 81.840 | 32.098 | 15.184 | 49.714 | 13.017 | 30.843 | 1.380 | 79.783 |
| Texas | 35.00 | 5,187,018.33 | 1.59 | 148,200.52 | 6.005 | 695.000 | 80.099 | 32.849 | 34.325 | 4.627 | 5.737 | 3.066 | 0.000 | 98.472 |
| Massachusetts | 19.00 | 5,032,147.03 | 1.55 | 264,849.84 | 5.973 | 726.000 | 76.065 | 33.379 | 24.721 | 62.477 | 25.511 | 2.683 | 2.623 | 92.924 |
| Minnesota | 19.00 | 4,941,646.13 | 1.52 | 260,086.64 | 6.020 | 717.000 | 77.552 | 30.730 | 24.724 | 23.801 | 50.978 | 0.000 | 0.000 | 100.000 |
| Other | 170.00 | 31,171,427.23 | 9.58 | 183,361.34 | 5.980 | 703.000 | 79.978 | 32.628 | 31.413 | 22.157 | 20.107 | 8.705 | 4.909 | 93.245 |
| Total | 1,167.00 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| California Breakdown : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | FICO | %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| CA North | 203.00 | 85,474,383.25 | 54.84 | 421,056.08 | 5.693 | 708.000 | 78.682 | 35.549 | 17.777 | 21.727 | 13.618 | 0.579 | 0.496 | 99.257 |
| CA South | 190.00 | 70,395,581.19 | 45.16 | 370,503.06 | 5.802 | 706.000 | 78.747 | 35.936 | 23.787 | 32.014 | 13.356 | 1.872 | 1.341 | 99.365 |
| Total | 393.00 | 155,869,964.44 | 100.00 | 791,559.13 | 5.742 | 707.000 | 78.712 | 35.723 | 20.491 | 26.373 | 13.500 | 1.163 | 0.878 | 99.306 |

| Fixed/Floating : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| 3/27 ARM | 17 | 4,431,519.86 | 1.36 | 260,677.64 | 6.10 | 705.00 | 82.94 | 37.68 | 10.78 | 45.70 | 15.15 | 27.18 | 8.61 | 0.00 |
| 3/27 ARM IO | 873 | 253,138,436.77 | 77.82 | 289,963.85 | 5.77 | 707.00 | 78.99 | 34.75 | 25.40 | 21.23 | 17.30 | 3.21 | 2.25 | 100.00 |
| 5/25 ARM | 6 | 2,496,503.70 | 0.77 | 416,083.95 | 6.27 | 698.00 | 81.82 | 37.82 | 0.00 | 0.00 | 33.38 | 18.82 | 18.82 | 0.00 |
| 5/25 ARM IO | 239 | 57,916,582.36 | 17.80 | 242,328.80 | 6.11 | 709.00 | 79.09 | 33.46 | 26.42 | 29.30 | 14.08 | 2.98 | 0.78 | 100.00 |
| 7/23 ARM | 1 | 87,782.32 | 0.03 | 87,782.32 | 7.00 | 673.00 | 78.43 | 18.51 | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 7/23 ARM IO | 8 | 2,298,736.72 | 0.71 | 287,342.09 | 6.70 | 707.00 | 70.02 | 30.12 | 43.43 | 59.30 | 21.71 | 8.42 | 8.42 | 100.00 |
| 10/20 ARM | 4 | 325,184.50 | 0.10 | 81,296.13 | 6.82 | 693.00 | 81.36 | 36.94 | 72.73 | 16.44 | 0.00 | 20.70 | 0.00 | 0.00 |
| 10/20 ARM IO | 19 | 4,590,634.94 | 1.41 | 241,612.37 | 6.70 | 712.00 | 76.24 | 33.91 | 51.09 | 55.88 | 37.96 | 2.70 | 5.58 | 100.00 |
| Other | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.86 | 707.00 | 78.98 | 34.52 | 25.74 | 23.61 | 17.12 | 3.66 | 2.29 | 97.74 |

| Months to Rate Reset: | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| 13 - 24 | | | - | - | | | | | | | | | | |
| 25 - 36 | 890.00 | 257,569,956.63 | 79.18 | 289,404.45 | 5.772 | 707.000 | 79.060 | 34.790 | 25.148 | 21.655 | 17.266 | 3.626 | 2.357 | 98.279 |
| 37 - 49 | 1.00 | 165,944.88 | 0.05 | 165,944.88 | 6.125 | 749.000 | 79.990 | 34.721 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 100.000 |
| 49 >= | 276.00 | 67,549,479.66 | 20.77 | 244,744.49 | 6.183 | 708.000 | 78.694 | 33.514 | 28.079 | 31.143 | 16.623 | 3.820 | 2.030 | 95.693 |
| N/A | | | - | - | | | | | | | | | | |
| Total | 1,167.00 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Lien : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| 1st Lien | 1,167.00 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |
| Second Liens with LTV below 85% | | | - | - | | | | | | | | | | |
| Second Liens with LTV 85.1% - 90% | | | - | - | | | | | | | | | | |
| Second Liens with LTV 90.1% - 95% | | | | | | | | | | | | | | |
| Second Liens with LTV above 95% | | | | | | | | | | | | | | |
| Other | | | - | - | | | | | | | | | | |
| Total | 1,167.00 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Prepayment : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| None | 796 | 237,003,353.52 | 72.86 | 297,742.91 | 5.850 | 708.000 | 79.070 | 34.635 | 22.949 | 25.655 | 15.316 | 3.799 | 2.093 | 97.072 |
| 6 Months | | | - | - | | | | | | | | | | |
| 1 Year | 1 | 207,999.99 | 0.06 | 207,999.99 | 5.875 | 805.000 | 80.000 | 22.813 | 0.000 | 100.000 | 0.000 | 0.000 | 0.000 | 100.000 |
| 2 Year | | | - | - | | | | | | | | | | |
| 3 Year | 356 | 85,111,317.80 | 26.17 | 239,076.74 | 5.875 | 706.000 | 78.786 | 34.296 | 33.233 | 17.588 | 21.972 | 3.424 | 2.918 | 99.529 |
| 5 Year | 1 | 154,385.92 | 0.05 | 154,385.92 | 6.000 | 656.000 | 80.000 | 36.376 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 100.000 |
| Other | 13 | 2,808,323.94 | 0.86 | 216,024.92 | 5.969 | 715.000 | 77.696 | 32.759 | 37.979 | 29.611 | 24.889 | 0.000 | 0.000 | 100.000 |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Index : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| Libor - 6 Month | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |
| Libor - 1 Month | | | - | - | | | | | | | | | | |
| Fixed Rate | | | - | - | | | | | | | | | | |
| Other | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Mortgage Insurance : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| 80 plus LTV with MI | 46 | 11,179,901.20 | 3.44 | 243,041.33 | 6.542 | 710.000 | 90.347 | 34.624 | 11.776 | 28.177 | 33.878 | 100.000 | 46.575 | 84.424 |
| 80 plus LTV without MI | | | - | - | | | | | | | | | | |
| below 80 LTV with MI | 3 | 739,565.42 | 0.23 | 246,521.81 | 5.995 | 695.000 | 80.000 | 28.587 | 0.000 | 11.628 | 46.185 | 100.000 | 57.813 | 100.000 |
| Not covered by MI | 1118 | 313,365,914.55 | 96.34 | 280,291.52 | 5.833 | 707.000 | 78.577 | 34.527 | 26.303 | 23.479 | 16.457 | 0.000 | 0.577 | 98.213 |
| Other | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| BNB Collateral Information | |
|---|---|
| Deal Name: | MLMI 2005-A3 |
| Bloomberg Ticker: | MLMI 2005-A3 |
| Asset Class: | |
| Issuer: | |
| Trustee: | |
| Lead Manager(s) | ML |
| | |
| Issue Date: | |

| Originators | % Name |
|---|---|
| 1 | GreenPoint 100% |
| 2 | |
| 3 | |
| **Master Servicer** | |
| 1 | |
| 2 | |

| FICO : | # Loans | Principal Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NA | | | 0 | 0 | | | | | | | | | | |
| below 500 | | | 0 | 0 | | | | | | | | | | |
| 500 to 520 | | | 0 | 0 | | | | | | | | | | |
| 520 to 540 | | | 0 | 0 | | | | | | | | | | |
| 540 to 560 | | | 0 | 0 | | | | | | | | | | |
| 560 to 580 | | | 0 | 0 | | | | | | | | | | |
| 580 to 600 | | | 0 | 0 | | | | | | | | | | |
| 600 to 620 | | | 0 | 0 | | | | | | | | | | |
| 620 to 640 | 25 | 7,852,828.94 | 2.41 | 314,113.16 | 5.883 | 632 | 77.95 | 37.78 | 7.13 | 7.13 | 48.33 | 0.00 | 0.00 | 98.87 |
| 640 to 660 | 87 | 25,016,449.02 | 7.69 | 287,545.39 | 6.045 | 651 | 78.30 | 35.29 | 19.72 | 19.43 | 37.70 | 1.10 | 0.00 | 97.65 |
| 660 to 680 | 164 | 45,955,755.88 | 14.13 | 280,218.02 | 5.958 | 670 | 78.50 | 34.86 | 23.94 | 21.14 | 21.36 | 3.35 | 3.93 | 96.78 |
| 680 to 700 | 248 | 72,140,540.33 | 22.18 | 290,889.28 | 5.811 | 691 | 79.12 | 34.73 | 21.59 | 17.99 | 18.98 | 3.12 | 1.93 | 97.73 |
| 700 to 750 | 450 | 125,441,606.15 | 38.56 | 278,759.12 | 5.824 | 721 | 79.52 | 34.45 | 23.79 | 24.67 | 10.46 | 5.75 | 2.68 | 97.76 |
| 750 plus | 193 | 48,878,200.85 | 15.03 | 253,254.93 | 5.819 | 772 | 78.39 | 33.16 | 44.67 | 36.33 | 11.96 | 1.31 | 1.81 | 98.48 |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707 | 78.98 | 34.52 | 25.74 | 23.61 | 17.12 | 3.66 | 2.29 | 97.74 |
| FICO Mean: | 707 | | Median: | 705 | Std Dev: | 39.21 | | | | | | | | |

| LTV : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Below 50 | 8 | 2,720,745.99 | 0.84 | 340,093.25 | 5.72 | 729.00 | 41.63 | 39.32 | 26.10 | 45.94 | 54.76 | 0.00 | 3.68 | 100.00 |
| 50 to 55 | 2 | 361,000.00 | 0.11 | 180,500.00 | 6.45 | 644.00 | 53.38 | 28.42 | 0.00 | 0.00 | 36.29 | 0.00 | 0.00 | 100.00 |
| 55 to 60 | 5 | 953,682.29 | 0.29 | 190,736.46 | 6.15 | 701.00 | 57.40 | 31.47 | 39.82 | 44.11 | 81.13 | 0.00 | 23.17 | 100.00 |
| 60 to 65 | 11 | 2,971,992.13 | 0.91 | 270,181.10 | 6.14 | 691.00 | 62.78 | 30.84 | 27.89 | 12.75 | 28.11 | 0.00 | 4.44 | 100.00 |
| 65 to 70 | 31 | 9,317,089.15 | 2.86 | 300,551.26 | 5.81 | 709.00 | 69.45 | 34.88 | 32.00 | 34.54 | 24.43 | 0.00 | 0.00 | 100.00 |
| 70 to 75 | 61 | 16,364,902.17 | 5.03 | 268,277.08 | 5.88 | 691.00 | 74.15 | 35.46 | 26.92 | 16.60 | 32.57 | 0.00 | 1.62 | 100.00 |
| 75 yo 80 | 1003 | 281,416,068.24 | 86.51 | 280,574.35 | 5.83 | 708.00 | 79.77 | 34.47 | 25.98 | 23.34 | 14.60 | 0.26 | 0.54 | 98.01 |
| 80 yo 85 | 3 | 1,038,898.15 | 0.32 | 346,299.38 | 5.83 | 724.00 | 84.71 | 36.82 | 6.90 | 62.94 | 37.06 | 100.00 | 0.00 | 100.00 |
| 85 yo 90 | 32 | 7,995,766.36 | 2.46 | 249,867.70 | 6.69 | 710.00 | 89.84 | 32.33 | 15.57 | 21.73 | 42.55 | 100.00 | 55.96 | 81.22 |
| 90 to 95 | 11 | 2,145,236.69 | 0.66 | 195,021.52 | 6.34 | 700.00 | 94.99 | 38.72 | 0.00 | 35.36 | 0.00 | 100.00 | 34.14 | 88.82 |
| 95 to 100 | | | - | - | | | | | | | | | | |
| 100 plus | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.86 | 707.00 | 78.98 | 34.52 | 25.74 | 23.61 | 17.12 | 3.66 | 2.29 | 97.74 |
| LTV Mean: | 78.98 | | Median | 80.00 | Std Dev | 5.16 | | | | | | | | |

| DTI : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| below 20 | 102 | 19,482,862.79 | 5.99 | 191,008.46 | 6.368 | 717 | 80.52 | 16.09 | 28.60 | 21.21 | 39.58 | 28.92 | 38.20 | 92.31 |
| 20 to 25 | 76 | 18,536,128.23 | 5.70 | 243,896.42 | 5.886 | 711 | 79.27 | 22.79 | 33.43 | 27.63 | 26.34 | 0.60 | 0.00 | 100.00 |
| 25 to 30 | 134 | 32,949,386.84 | 10.13 | 245,890.95 | 5.835 | 708 | 79.05 | 27.74 | 31.62 | 25.60 | 13.07 | 5.73 | 0.00 | 98.86 |
| 30 to 35 | 289 | 81,663,330.63 | 25.11 | 282,572.08 | 5.761 | 712 | 78.46 | 32.77 | 22.19 | 23.89 | 13.98 | 0.41 | 0.00 | 99.62 |
| 35 to 40 | 417 | 126,703,582.11 | 38.95 | 303,845.52 | 5.844 | 706 | 79.32 | 37.50 | 24.35 | 23.98 | 13.01 | 2.37 | 0.00 | 96.62 |
| 40 to 45 | 132 | 41,795,039.66 | 12.85 | 316,629.09 | 5.814 | 698 | 78.17 | 42.27 | 24.11 | 19.31 | 22.48 | 2.25 | 0.00 | 98.35 |
| 45 to 50 | 15 | 3,599,050.92 | 1.11 | 239,936.73 | 6.353 | 700 | 78.07 | 46.61 | 69.83 | 32.37 | 41.90 | 0.00 | 0.00 | 94.79 |
| 50 to 55 | 2 | 555,999.99 | 0.17 | 278,000.00 | 5.819 | 636 | 80.00 | 51.65 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 |
| 55 to 60 | | | - | - | | | | | | | | | | |
| 60 plus | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707 | 78.98 | 34.52 | 25.74 | 23.61 | 17.12 | 3.66 | 2.29 | 97.74 |
| DTI Mean: | 34.52 | | Median | 35.07 | Std Dev | 6.94 | | | | | | | | |

| Purpose : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| Purchase | 772 | 214,227,234.71 | 65.86 | 277,496.42 | 5.858 | 717.000 | 79.782 | 34.588 | 30.032 | 27.059 | 0.000 | 3.190 | 1.420 | 97.980 |
| Refinance (no Cash) | | | - | - | | | | | | | | | | |
| Refinance (Rate Term) | 207 | 55,357,863.43 | 17.02 | 267,429.29 | 5.712 | 688.000 | 77.261 | 34.428 | 16.833 | 19.684 | 0.000 | 1.727 | 0.478 | 97.273 |
| Cash Out Refinance Below 70% LTV | 22 | 5,506,134.50 | 1.69 | 250,278.84 | 5.810 | 708.000 | 59.282 | 34.048 | 30.923 | 20.408 | 100.000 | 0.000 | 6.410 | 100.000 |
| Cash Out Refinance with LTV 70.1% - 75% | 17 | 5,330,141.83 | 1.64 | 313,537.75 | 6.081 | 682.000 | 74.103 | 36.435 | 8.287 | 0.000 | 100.000 | 0.000 | 0.000 | 100.000 |
| Cash Out Refinance with LTV 75.1% - 80% | 135 | 41,076,484.84 | | | 5.913 | 688.000 | 79.483 | 34.116 | 19.334 | 16.284 | 100.000 | 0.832 | 1.256 | 97.207 |
| Cash Out Refinance with LTV 80.1% - 85% | 1 | 385,000.00 | | | 6.000 | 751.000 | 84.620 | 36.101 | 0.000 | 0.000 | 100.000 | 100.000 | 0.000 | 100.000 |
| Cash Out Refinance with LTV 85.1% - 90% | 13 | 3,402,521.86 | | | 7.229 | 701.000 | 89.693 | 33.714 | 0.000 | 3.968 | 100.000 | 100.000 | 96.032 | 89.487 |
| Cash Out Refinance with LTV > 90% | | | | | | | | | | | | | | |
| | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 86.21 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Occupancy Status : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| Owner Occupied | 751 | 241,544,658.26 | 74.26 | 321,630.70 | 5.743 | 703.000 | 79.102 | 34.884 | 0.000 | 18.685 | 18.884 | 4.390 | 3.081 | 97.293 |
| Investment | 396 | 79,297,891.11 | 24.38 | 200,247.20 | 6.200 | 719.000 | 78.572 | 33.437 | 100.000 | 39.481 | 12.719 | 1.660 | 0.000 | 98.988 |
| 2nd / Vacation / other | 20 | 4,442,831.80 | 1.37 | 222,141.59 | 5.982 | 722.000 | 79.951 | 35.126 | 100.000 | 8.391 | 0.000 | 0.000 | 0.000 | 100.000 |
| | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Documentation Type : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| Full Documentation | 224 | 43,998,782.25 | 13.53 | 196,423.14 | 5.819 | 706.000 | 79.094 | 35.518 | 54.926 | 28.606 | 17.291 | 2.390 | 0.000 | 97.301 |
| No Income Verification | 11 | 2,826,253.13 | 0.87 | 256,932.10 | 6.088 | 703.000 | 73.066 | 0.000 | 0.000 | 18.187 | 56.625 | 0.000 | 0.000 | 80.244 |
| Stated Documentation with LTV < 70% | 40 | 12,319,038.65 | 3.79 | 307,975.97 | 5.848 | 700.000 | 61.209 | 33.785 | 29.664 | 28.091 | 36.397 | 0.000 | 0.000 | 100.000 |
| Stated Documentation with LTV 70.1% - 80% | 843 | 253,777,331.77 | 78.02 | 301,040.73 | 5.828 | 708.000 | 79.479 | 34.388 | 21.645 | 22.523 | 14.772 | 0.123 | 0.000 | 98.455 |
| Stated Documentation with LTV 80.1% - 85% | 2 | 967,248.15 | 0.30 | 483,624.08 | 5.850 | 726.000 | 84.849 | 37.628 | 0.000 | 60.196 | 39.804 | 100.000 | 0.000 | 100.000 |
| Stated Documentation with LTV 85.1% - 90% | 12 | 3,953,964.01 | 1.22 | 329,497.00 | 6.168 | 710.000 | 91.385 | 33.667 | 25.038 | 44.786 | 0.000 | 100.000 | 0.000 | 79.190 |
| No Ratio | | | - | - | | | | | | | | | | |
| NINA | 35 | 7,442,763.21 | 2.29 | 212,650.38 | 6.879 | 712.000 | 85.783 | 0.000 | 0.000 | 9.952 | 55.576 | 75.706 | 100.000 | 88.564 |
| No Doc | | | - | - | | | | | | | | | | |
| Other | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Property Type : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| Single Family | 604.00 | 172,894,952.06 | 53.15 | 286,249.92 | 5.806 | 706.000 | 79.110 | 34.752 | 19.880 | 0.000 | 19.334 | 3.550 | 2.435 | 97.317 |
| Planned Unit Development (PUD) | 283.00 | 75,577,926.28 | 23.23 | 267,059.81 | 5.825 | 702.000 | 79.009 | 34.759 | 23.404 | 0.000 | 18.954 | 3.368 | 3.298 | 99.292 |
| 2-4 Unit | 135.00 | 39,560,685.70 | 12.16 | 293,042.12 | 6.265 | 715.000 | 78.400 | 33.263 | 68.057 | 100.000 | 15.874 | 6.549 | 0.978 | 94.524 |
| Townhouse | | | - | - | | | | | | | | | | |
| Condo | 145.00 | 37,251,817.13 | 11.45 | 256,909.08 | 5.733 | 718.000 | 78.972 | 34.357 | 12.768 | 100.000 | 4.477 | 1.733 | 0.950 | 100.000 |
| MH | | | - | - | | | | | | | | | | |
| Other | | | - | - | | | | | | | | | | |
| Total | 1,167.00 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| UPB : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | FICO | %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| below $50,000 | 11.00 | 462,863.38 | 0.14 | 42,078.49 | 6.534 | 694.000 | 73.989 | 31.595 | 84.331 | 53.692 | 9.506 | 6.162 | 6.162 | 93.838 |
| $50,001 to $75,000 | 29.00 | 1,886,799.57 | 0.14 | 65,062.05 | 6.343 | 716.000 | 78.243 | 28.796 | 75.668 | 20.077 | 21.225 | 10.837 | 6.863 | 93.598 |
| $75,001 to $100,000 | 56.00 | 4,972,111.51 | 0.14 | 88,787.71 | 6.156 | 720.000 | 77.855 | 31.398 | 71.650 | 26.968 | 3.614 | 4.955 | 5.412 | 92.969 |
| $100,001 to $125,000 | 107.00 | 12,048,950.73 | 0.14 | 112,607.02 | 6.054 | 716.000 | 78.820 | 32.098 | 63.216 | 18.799 | 7.247 | 5.527 | 4.598 | 97.252 |
| $125,001 to $150,000 | 97.00 | 13,429,309.64 | 0.14 | 138,446.49 | 6.094 | 708.000 | 79.028 | 32.004 | 44.898 | 23.732 | 19.494 | 4.113 | 4.091 | 97.939 |
| $150,001 to $200,000 | 170.00 | 29,868,616.74 | 0.14 | 175,697.75 | 5.952 | 705.000 | 79.236 | 33.294 | 40.372 | 24.768 | 15.042 | 3.517 | 1.237 | 99.372 |
| $200,001 to $250,000 | 157.00 | 35,479,944.53 | 0.14 | 225,986.91 | 5.881 | 719.000 | 78.918 | 34.020 | 35.967 | 28.241 | 14.131 | 3.126 | 3.748 | 98.080 |
| $250,001 to $300,000 | 100.00 | 27,602,992.88 | 0.14 | 276,029.93 | 5.954 | 710.000 | 79.677 | 35.463 | 36.536 | 19.984 | 23.573 | 3.097 | 3.062 | 98.991 |
| $300,001 to $350,000 | 97.00 | 31,543,960.25 | 0.14 | 325,195.47 | 5.830 | 701.000 | 79.573 | 34.875 | 23.859 | 25.875 | 27.895 | 6.209 | 6.222 | 97.963 |
| $350,001 to $400,000 | 92.00 | 34,470,116.10 | 0.14 | 374,675.18 | 5.860 | 706.000 | 79.681 | 34.227 | 19.443 | 27.333 | 17.157 | 7.685 | 1.018 | 97.877 |
| $400,001 to $450,000 | 73.00 | 31,169,243.95 | 0.14 | 426,975.94 | 5.787 | 706.000 | 79.484 | 34.033 | 17.839 | 23.319 | 13.588 | 2.863 | 1.360 | 97.132 |
| $450,000 to $500,000 | 58.00 | 27,391,488.73 | 0.14 | 472,267.05 | 5.724 | 700.000 | 80.023 | 35.695 | 8.631 | 21.037 | 13.698 | 1.807 | 0.000 | 98.255 |
| $500,001 to $600,000 | 68.00 | 37,205,048.67 | 0.14 | 547,133.07 | 5.681 | 706.000 | 78.863 | 35.597 | 11.752 | 25.239 | 13.211 | 1.565 | 0.000 | 95.416 |
| $600,001 to $700,000 | 35.00 | 22,333,748.36 | 0.14 | 638,107.10 | 5.812 | 708.000 | 78.162 | 35.456 | 11.536 | 11.148 | 22.683 | 2.821 | 2.821 | 97.158 |
| $700 001 plus | 17.00 | 15,420,186.13 | 0.14 | 907,069.77 | 5.839 | 704.000 | 73.978 | 36.888 | 4.591 | 25.706 | 18.740 | 0.000 | 0.000 | 100.000 |
| Total | 1,167.00 | 325,285,381.17 | 2.13 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |
| | Min | 28,523.00 | Max | 1,500,000.00 | | | | | | | | | | |

| State : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | FICO | %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| California | 393.00 | 155,869,964.44 | 47.92 | 396,615.69 | 5.742 | 707.000 | 78.712 | 35.723 | 20.491 | 26.373 | 13.500 | 1.163 | 0.878 | 99.306 |
| Washington | 78.00 | 17,107,816.54 | 5.26 | 219,330.98 | 5.917 | 722.000 | 77.664 | 33.670 | 42.061 | 27.252 | 16.054 | 0.486 | 0.486 | 100.000 |
| Arizona | 73.00 | 15,898,362.07 | 4.89 | 217,785.78 | 6.023 | 702.000 | 77.623 | 32.270 | 40.461 | 9.279 | 26.396 | 3.283 | 2.208 | 99.272 |
| Nevada | 55.00 | 13,523,984.05 | 4.16 | 245,890.62 | 5.927 | 714.000 | 79.153 | 34.365 | 41.059 | 19.736 | 6.866 | 0.000 | 0.000 | 97.940 |
| Virginia | 41.00 | 12,256,374.15 | 3.77 | 298,935.95 | 5.826 | 689.000 | 79.822 | 36.245 | 2.723 | 10.496 | 23.517 | 3.709 | 5.132 | 97.942 |
| Florida | 56.00 | 11,157,234.46 | 3.43 | 199,236.33 | 6.098 | 716.000 | 79.830 | 34.282 | 50.648 | 29.965 | 16.366 | 7.984 | 4.944 | 100.000 |
| Maryland | 37.00 | 10,499,616.82 | 3.23 | 283,773.43 | 6.029 | 680.000 | 79.611 | 33.584 | 14.392 | 8.832 | 35.030 | 4.934 | 4.934 | 100.000 |
| Colorado | 50.00 | 10,226,289.00 | 3.14 | 204,525.78 | 5.806 | 713.000 | 78.390 | 34.606 | 42.136 | 11.385 | 15.832 | 0.000 | 0.000 | 100.000 |
| Illinois | 40.00 | 9,367,398.53 | 2.88 | 234,184.96 | 5.921 | 710.000 | 79.607 | 32.986 | 16.301 | 38.887 | 20.050 | 9.823 | 9.236 | 86.625 |
| Georgia | 43.00 | 7,945,792.43 | 2.44 | 184,785.87 | 5.992 | 712.000 | 80.549 | 31.870 | 33.907 | 11.517 | 30.427 | 9.316 | 7.929 | 100.000 |
| Oregon | 36.00 | 7,681,963.37 | 2.36 | 213,387.87 | 5.865 | 710.000 | 80.272 | 33.697 | 18.617 | 6.054 | 14.992 | 8.880 | 8.880 | 95.848 |
| New York | 22.00 | 7,418,346.59 | 2.28 | 337,197.57 | 6.146 | 715.000 | 81.840 | 32.098 | 15.184 | 49.714 | 13.017 | 30.843 | 1.380 | 79.783 |
| Texas | 35.00 | 5,187,018.33 | 1.59 | 148,200.52 | 6.005 | 695.000 | 80.099 | 32.849 | 34.325 | 4.627 | 5.737 | 3.066 | 0.000 | 98.472 |
| Massachusetts | 19.00 | 5,032,147.03 | 1.55 | 264,849.84 | 5.973 | 726.000 | 76.065 | 33.379 | 24.721 | 62.477 | 25.511 | 2.683 | 2.623 | 92.924 |
| Minnesota | 19.00 | 4,941,646.13 | 1.52 | 260,086.64 | 6.020 | 717.000 | 77.552 | 30.730 | 24.724 | 23.801 | 50.978 | 0.000 | 0.000 | 100.000 |
| Other | 170.00 | 31,171,427.23 | 9.58 | 183,361.34 | 5.980 | 703.000 | 79.978 | 32.628 | 31.413 | 22.157 | 20.107 | 8.705 | 4.909 | 93.245 |
| Total | 1,167.00 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| California Breakdown : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | FICO | %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| CA North | 203.00 | 85,474,383.25 | 54.84 | 421,056.08 | 5.693 | 708.000 | 78.682 | 35.549 | 17.777 | 21.727 | 13.618 | 0.579 | 0.496 | 99.257 |
| CA South | 190.00 | 70,395,581.19 | 45.16 | 370,503.06 | 5.802 | 706.000 | 78.747 | 35.936 | 23.787 | 32.014 | 13.356 | 1.872 | 1.341 | 99.365 |
| Total | 393.00 | 155,869,964.44 | 100.00 | 791,559.13 | 5.742 | 707.000 | 78.712 | 35.723 | 20.491 | 26.373 | 13.500 | 1.163 | 0.878 | 99.306 |

| Fixed/Floating : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| 3/27 ARM | 17 | 4,431,519.86 | 1.36 | 260,677.64 | 6.10 | 705.00 | 82.94 | 37.68 | 10.78 | 45.70 | 15.15 | 27.18 | 8.61 | 0.00 |
| 3/27 ARM IO | 873 | 253,138,436.77 | 77.82 | 289,963.85 | 5.77 | 707.00 | 78.99 | 34.75 | 25.40 | 21.23 | 17.30 | 3.21 | 2.25 | 100.00 |
| 5/25 ARM | 6 | 2,496,503.70 | 0.77 | 416,083.95 | 6.27 | 698.00 | 81.82 | 37.82 | 0.00 | 0.00 | 33.38 | 18.82 | 18.82 | 0.00 |
| 5/25 ARM IO | 239 | 57,916,582.36 | 17.80 | 242,328.80 | 6.11 | 709.00 | 79.09 | 33.46 | 26.42 | 29.30 | 14.08 | 2.98 | 0.78 | 100.00 |
| 7/23 ARM | 1 | 87,782.32 | 0.03 | 87,782.32 | 7.00 | 673.00 | 78.43 | 18.51 | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 7/23 ARM IO | 8 | 2,298,736.72 | 0.71 | 287,342.09 | 6.70 | 707.00 | 70.02 | 30.12 | 43.43 | 59.30 | 21.71 | 8.42 | 8.42 | 100.00 |
| 10/20 ARM | 4 | 325,184.50 | 0.10 | 81,296.13 | 6.82 | 693.00 | 81.36 | 36.94 | 72.73 | 16.44 | 0.00 | 20.70 | 0.00 | 0.00 |
| 10/20 ARM IO | 19 | 4,590,634.94 | 1.41 | 241,612.37 | 6.70 | 712.00 | 76.24 | 33.91 | 51.09 | 55.88 | 37.96 | 2.70 | 5.58 | 100.00 |
| Other | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.86 | 707.00 | 78.98 | 34.52 | 25.74 | 23.61 | 17.12 | 3.66 | 2.29 | 97.74 |

| Months to Rate Reset: | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| 13 - 24 | | | - | - | | | | | | | | | | |
| 25 - 36 | 890.00 | 257,569,956.63 | 79.18 | 289,404.45 | 5.772 | 707.000 | 79.060 | 34.790 | 25.148 | 21.655 | 17.266 | 3.626 | 2.357 | 98.279 |
| 37 - 49 | 1.00 | 165,944.88 | 0.05 | 165,944.88 | 6.125 | 749.000 | 79.990 | 34.721 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 100.000 |
| 49 >= | 276.00 | 67,549,479.66 | 20.77 | 244,744.49 | 6.183 | 708.000 | 78.694 | 33.514 | 28.079 | 31.143 | 16.623 | 3.820 | 2.030 | 95.693 |
| N/A | | | - | - | | | | | | | | | | |
| Total | 1,167.00 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Lien : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| 1st Lien | 1,167.00 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |
| Second Liens with LTV below 85% | | | - | - | | | | | | | | | | |
| Second Liens with LTV 85.1% - 90% | | | - | - | | | | | | | | | | |
| Second Liens with LTV 90.1% - 95% | | | | | | | | | | | | | | |
| Second Liens with LTV above 95% | | | | | | | | | | | | | | |
| Other | | | - | - | | | | | | | | | | |
| Total | 1,167.00 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Prepayment : | # Loans | Balance $ | % | WA Loan Balance $ | WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Weighted Average Collateral Characteristics | | | | | | | | | |
| None | 796 | 237,003,353.52 | 72.86 | 297,742.91 | 5.850 | 708.000 | 79.070 | 34.635 | 22.949 | 25.655 | 15.316 | 3.799 | 2.093 | 97.072 |
| 6 Months | | | - | - | | | | | | | | | | |
| 1 Year | 1 | 207,999.99 | 0.06 | 207,999.99 | 5.875 | 805.000 | 80.000 | 22.813 | 0.000 | 100.000 | 0.000 | 0.000 | 0.000 | 100.000 |
| 2 Year | | | - | - | | | | | | | | | | |
| 3 Year | 356 | 85,111,317.80 | 26.17 | 239,076.74 | 5.875 | 706.000 | 78.786 | 34.296 | 33.233 | 17.588 | 21.972 | 3.424 | 2.918 | 99.529 |
| 5 Year | 1 | 154,385.92 | 0.05 | 154,385.92 | 6.000 | 656.000 | 80.000 | 36.376 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 100.000 |
| Other | 13 | 2,808,323.94 | 0.86 | 216,024.92 | 5.969 | 715.000 | 77.696 | 32.759 | 37.979 | 29.611 | 24.889 | 0.000 | 0.000 | 100.000 |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Index : | # Loans | Balance $ | % | WA Loan Balance $ | Weighted Average Collateral Characteristics WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Libor - 6 Month | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |
| Libor - 1 Month | | | - | - | | | | | | | | | | |
| Fixed Rate | | | - | - | | | | | | | | | | |
| Other | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

| Mortgage Insurance : | # Loans | Balance $ | % | WA Loan Balance $ | Weighted Average Collateral Characteristics WAC | WA Ave FICO | WA %LTV | % DTI | Non - Prim | Non SF/PUD | Refi Cachout | MI Covered | NINA/No Doc | IO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 plus LTV with MI | 46 | 11,179,901.20 | 3.44 | 243,041.33 | 6.542 | 710.000 | 90.347 | 34.624 | 11.776 | 28.177 | 33.878 | 100.000 | 46.575 | 84.424 |
| 80 plus LTV without MI | | | - | - | | | | | | | | | | |
| below 80 LTV with MI | 3 | 739,565.42 | 0.23 | 246,521.81 | 5.995 | 695.000 | 80.000 | 28.587 | 0.000 | 11.628 | 46.185 | 100.000 | 57.813 | 100.000 |
| Not covered by MI | 1118 | 313,365,914.55 | 96.34 | 280,291.52 | 5.833 | 707.000 | 78.577 | 34.527 | 26.303 | 23.479 | 16.457 | 0.000 | 0.577 | 98.213 |
| Other | | | - | - | | | | | | | | | | |
| Total | 1167 | 325,285,381.17 | 100.00 | 278,736.40 | 5.858 | 707.000 | 78.985 | 34.523 | 25.744 | 23.614 | 17.124 | 3.664 | 2.288 | 97.743 |

All averages are weighted averages. Stdevs are stdev of mean.

| | Originator/ Source 1 | Originator/ Source 2 | Originator/ Source 3 | Aggregate |
|---|---|---|---|---|
| FICO avg | | | | 707 |
| FICO stdev | | | | 39.21 |
| FICO <640 % | | | | 2.37 |
| FICO <680% | | | | 23.22 |
| 10th Percentile FICO | | | | 661 |
| 90th Percentile FICO | | | | 765 |
| CLTV w.avg | | | | 78.98 |
| CLTV >80% | | | | 3.44 |
| 10th Percentile CLTV | | | | 75 |
| 90th Percentile CLTV | | | | 80 |
| SS CLTV % | | | | 90.65 |
| % with Silent 2nds | | | | 77.94 |
| Full Doc % | | | | 13.53 |
| Loan Bal avg (000s) | | | | 278736.4 |
| % Jumbo | | | | 44.4 |
| DTI % | | | | 34.52 |
| Purch % | | | | 65.86 |
| Cash Out % | | | | 17.12 |
| Fxd % | | | | 0 |
| 3 yr ARM >= % | | | | 97.755 |
| WAC avg | | | | 5.86 |
| WAC stdev | | | | 0.56 |
| 1st Lien % | | | | 100 |
| MI % | | | | 3.66 |
| CA % | | | | 47.92 |
| Invt Prop % | | | | 24.38 |
| IO % | | | | 97.74 |
| IO non-Full Doc % | | | | 84.58 |
| Multi-Fam % | | | | 12.16 |
| Prim Occ % | | | | 74.26 |
| Moody's Base Case Loss | | | | |
| S&P BB Loss | | | | |
| Fitch BB Loss | | | | |

| Originator/ Source | % Bal. | WA LTV | WA CLTV | WA SS CLTV | FICO | WAC | Purch | Invt Prop % | CA% | 1st Lien | % with S.2nd | Full Doc | DTI % | IO% | MI % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| GreenPoint | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |
| Name 2 | | | | | | | | | | | | | | | |
| Name 3 | | | | | | | | | | | | | | | |
| Name 4 | | | | | | | | | | | | | | | |
| Total: | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |

| Occupancy | % Bal. | WALTV | WACLTV | WA SS CLTV | WAFICO | WAC | Purch % | Invt Prop % | CA% | 1st Lien % | % with S.2nd | Full Doc | IO% | DTI % | MI % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Investor/2nd Home | 25.74 | 78.65 | 78.65 | 86.75 | 719 | 6.189 | 76.83 | 94.69 | 38.14 | 100 | 67.61 | 28.86 | 33.53 | 99.04 | 1.57 |
| Primary Occup | 74.26 | 79.1 | 79.1 | 92.01 | 703 | 5.743 | 62.06 | 0 | 51.31 | 100 | 81.52 | 8.21 | 34.88 | 97.29 | 4.39 |
| Total | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |

| Documentation | % Bal. | WALTV | WACLTV | WA SS CLTV | WAFICO | WAC | Purch % | Invt Prop % | CA% | 1st Lien % | % with S.2nd | Full Doc | IO% | DTI % | MI % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Full | 13.53 | 79.09 | 79.09 | 90.35 | 706 | 5.819 | 56.87 | 52.56 | 25.82 | 100 | 77.96 | 100 | 35.52 | 97.3 | 2.39 |
| Non-Full | 86.47 | 78.97 | 78.97 | 90.7 | 708 | 5.864 | 67.26 | 19.97 | 51.37 | 100 | 77.94 | 0 | 34.36 | 97.81 | 3.86 |
| Total | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |

| Interest Only | % Bal. | WALTV | WACLTV | WA SS CLTV | WAFICO | WAC | Purch % | Invt Prop % | CA% | 1st Lien % | % with S.2nd | Full Doc % | IO% | DTI % | MI % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2 or 3-yr IO | 8.97 | 79.21 | 79.21 | 91.54 | 712 | 5.728 | 62.33 | 23.85 | 45.95 | 100 | 78.74 | 18.11 | 34.02 | 100 | 5.92 |
| Other IO | 88.77 | 78.87 | 78.87 | 90.56 | 707 | 5.862 | 66.39 | 24.77 | 48.96 | 100 | 78.42 | 13 | 34.51 | 100 | 2.93 |
| Non-IO | 2.26 | 82.43 | 82.43 | 90.71 | 701 | 6.201 | 58.93 | 10.93 | 14.74 | 100 | 56.03 | 16.18 | 37.4 | 0 | 23.72 |
| Total | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |

| FICO | % Bal. | WALTV | WACLTV | WA SS CLTV | WAFICO | WAC | Purch % | Invt Prop % | CA% | 1st Lien % | % with S.2nd | Full Doc % | IO % | DTI % | MI % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0-600 | | | | | | | | | | | | | | | |
| 601-640 | 2.41 | 77.95 | 77.95 | 84.75 | 632 | 5.883 | 22.81 | 7.13 | 19.39 | 100 | 56.3 | 48.5 | 37.78 | 98.87 | 0 |
| 641-680 | 21.82 | 78.43 | 78.43 | 87.04 | 664 | 5.988 | 38.81 | 21.37 | 43.7 | 100 | 66.26 | 18.75 | 35.01 | 97.09 | 2.56 |
| 681-700 | 22.18 | 79.12 | 79.12 | 91.45 | 691 | 5.811 | 63.94 | 19.81 | 55.56 | 100 | 84.39 | 7.7 | 34.73 | 97.73 | 3.12 |
| 700>= | 53.59 | 79.2 | 79.2 | 92.06 | 735 | 5.823 | 79.61 | 28.27 | 47.76 | 100 | 81.01 | 12.24 | 34.09 | 97.97 | 4.51 |
| Total | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |

| Lien Position | % Bal. | WALTV | WACLTV | WA SS CLTV | WAFICO | WAC | Purch % | Invt Prop % | CA% | 1st Lien % | % with S.2nd | Full Doc % | IO % | DTI % | MI % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1st Lien | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |
| 2nd Lien | | | | | | | | | | | | | | | |
| Total | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |

**Merrill Lynch & Co.**
**Preliminary Portfolio**
**Preliminary Collateral Analysis**
**All records**
**1,167 records**
**Balance: 325,285,381**

**Selection Criteria: All records**
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2. Originator
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## 1. Stats

| | |
|---|---|
| FICO avg | 707 |
| FICO stdev | 39.21 |
| FICO < 640 % | 2.37 |
| FICO < 680 % | 23.22 |
| 10th Percentile FICO | 661 |
| 90th Percentile FICO | 765 |
| CLTV avg | 78.98 |
| CLTV >80% | 3.44 |
| 10th Percentile CLTV | 75 |
| 90th Percentile CLTV | 80 |
| SS CLTV | 90.65 |
| % with Silent 2nds | 77.94 |
| Full Doc % | 13.53 |
| Loan Bal avg | 278,736.40 |
| % Jumbo | 44.4 |
| DTI % | 34.52 |
| Purch % | 65.86 |
| Cash Out % | 17.12 |
| Fxd % | 0 |
| 3 yr ARM >= % | 97.755 |
| WAC avg | 5.86 |
| WAC stdev | 0.56 |
| 1st Lien % | 100 |
| MI % | 3.66 |
| CA % | 47.92 |
| Invt Prop % | 24.38 |
| IO % | 97.74 |
| IO non-Full Doc % | 84.58 |
| Multi-Fam % | 12.16 |
| Prim Occ % | 74.26 |

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## 2. Originator

| Originator | % Bal. | WALTV | WACLTV | WA SS CLTV | FICO | WAC | Purchase % | Invt Prop % | CA% | 1st Lien % | % with S.2nds | Full Doc % | DTI % | IO % | % with MI |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| GREENPOINT | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |
| **Total:** | **100** | **78.98** | **78.98** | **90.65** | **707** | **5.858** | **65.86** | **24.38** | **47.92** | **100** | **77.94** | **13.53** | **34.52** | **97.74** | **3.66** |

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## 3. Occupancy

| Occupancy | % Bal. | WALTV | WACLTV | WA SS CLTV | FICO | WAC | Purchase % | Invt Prop % | CA% | 1st Lien % | % with S.2nds | Full Doc % | DTI % | IO % | % with MI |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Inv and 2nd | 25.74 | 78.65 | 78.65 | 86.75 | 719 | 6.189 | 76.83 | 94.69 | 38.14 | 100 | 67.61 | 28.86 | 33.53 | 99.04 | 1.57 |
| Prim | 74.26 | 79.1 | 79.1 | 92.01 | 703 | 5.743 | 62.06 | 0 | 51.31 | 100 | 81.52 | 8.21 | 34.88 | 97.29 | 4.39 |
| **Total:** | **100** | **78.98** | **78.98** | **90.65** | **707** | **5.858** | **65.86** | **24.38** | **47.92** | **100** | **77.94** | **13.53** | **34.52** | **97.74** | **3.66** |

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## 4. Documentation

| Documentation | % Bal. | WALTV | WACLTV | WA SS CLTV | FICO | WAC | Purchase % | Invt Prop % | CA% | 1st Lien % | % with S.2nds | Full Doc % | DTI % | IO % | % with MI |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Full | 13.53 | 79.09 | 79.09 | 90.35 | 706 | 5.819 | 56.87 | 52.56 | 25.82 | 100 | 77.96 | 100 | 35.52 | 97.3 | 2.39 |
| Non-Full | 86.47 | 78.97 | 78.97 | 90.7 | 708 | 5.864 | 67.26 | 19.97 | 51.37 | 100 | 77.94 | 0 | 34.36 | 97.81 | 3.86 |
| **Total:** | **100** | **78.98** | **78.98** | **90.65** | **707** | **5.858** | **65.86** | **24.38** | **47.92** | **100** | **77.94** | **13.53** | **34.52** | **97.74** | **3.66** |

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## 5. IO

| IO | % Bal. | WALTV | WACLTV | WA SS CLTV | FICO | WAC | Purchase % | Invt Prop % | CA% | 1st Lien % | % with S.2nds | Full Doc % | DTI % | IO % | % with MI |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2Yr IO | 8.97 | 79.21 | 79.21 | 91.54 | 712 | 5.728 | 62.33 | 23.85 | 45.95 | 100 | 78.74 | 18.11 | 34.02 | 100 | 5.92 |
| Other IO | 88.77 | 78.87 | 78.87 | 90.56 | 707 | 5.862 | 66.39 | 24.77 | 48.96 | 100 | 78.42 | 13 | 34.51 | 100 | 2.93 |
| Non IO | 2.26 | 82.43 | 82.43 | 90.71 | 701 | 6.201 | 58.93 | 10.93 | 14.74 | 100 | 56.03 | 16.18 | 37.4 | 0 | 23.72 |
| **Total:** | **100** | **78.98** | **78.98** | **90.65** | **707** | **5.858** | **65.86** | **24.38** | **47.92** | **100** | **77.94** | **13.53** | **34.52** | **97.74** | **3.66** |

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## 6. Range of Credit Scores

| Range of Credit Scores | % Bal. | WALTV | WACLTV | WA SS CLTV | FICO | WAC | Purchase % | Invt Prop % | CA% | 1st Lien % | % with S.2nds | Full Doc % | DTI % | IO % | % with MI |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 601 to 640 | 2.41 | 77.95 | 77.95 | 84.75 | 632 | 5.883 | 22.81 | 7.13 | 19.39 | 100 | 56.3 | 48.5 | 37.78 | 98.87 | 0 |
| 641 to 680 | 21.82 | 78.43 | 78.43 | 87.04 | 664 | 5.988 | 38.81 | 21.37 | 43.7 | 100 | 66.26 | 18.75 | 35.01 | 97.09 | 2.56 |
| 681 to 700 | 22.18 | 79.12 | 79.12 | 91.45 | 691 | 5.811 | 63.94 | 19.81 | 55.56 | 100 | 84.39 | 7.7 | 34.73 | 97.73 | 3.12 |
| 701 >= | 53.59 | 79.2 | 79.2 | 92.06 | 735 | 5.823 | 79.61 | 28.27 | 47.76 | 100 | 81.01 | 12.24 | 34.09 | 97.97 | 4.51 |
| **Total:** | **100** | **78.98** | **78.98** | **90.65** | **707** | **5.858** | **65.86** | **24.38** | **47.92** | **100** | **77.94** | **13.53** | **34.52** | **97.74** | **3.66** |

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## 7. Lien

| Lien | % Bal. | WALTV | WACLTV | WA SS CLTV | FICO | WAC | Purchase % | Invt Prop % | CA% | 1st Lien % | % with S.2nds | Full Doc % | DTI % | IO % | % with MI |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1st Lien | 100 | 78.98 | 78.98 | 90.65 | 707 | 5.858 | 65.86 | 24.38 | 47.92 | 100 | 77.94 | 13.53 | 34.52 | 97.74 | 3.66 |
| **Total:** | **100** | **78.98** | **78.98** | **90.65** | **707** | **5.858** | **65.86** | **24.38** | **47.92** | **100** | **77.94** | **13.53** | **34.52** | **97.74** | **3.66** |

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## 8. Range of Original Mortgage Loan Principal Balances

| Range of Original Mortgage Loan Principal Balances | % Bal. | WALTV | WACLTV | WA SS CLTV | FICO | WAC | Purchase % | Invt Prop % | CA% | 1st Lien % | % with S.2nds | Full Doc % | DTI % | IO % | % with MI |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| $80,000 or less | 0.91 | 78.11 | 78.11 | 88.95 | 712 | 6.337 | 65.69 | 74.47 | 5.98 | 100 | 66 | 34.49 | 29.31 | 92.3 | 10.45 |
| $80,001 to $100,000 | 1.34 | 77.44 | 77.44 | 89.46 | 721 | 6.155 | 73.11 | 71.18 | 4.29 | 100 | 80.81 | 32.04 | 31.73 | 93.79 | 3.88 |
| $100,001 or greater | 97.75 | 79.01 | 79.01 | 90.69 | 707 | 5.849 | 65.76 | 23.27 | 48.91 | 100 | 78.01 | 13.08 | 34.61 | 97.85 | 3.6 |
| **Total:** | **100** | **78.98** | **78.98** | **90.65** | **707** | **5.858** | **65.86** | **24.38** | **47.92** | **100** | **77.94** | **13.53** | **34.52** | **97.74** | **3.66** |

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| LTV | Fixed $ | Fixed % | | 2-28 $ | 2-28 % | | 3-27 $ | 3-27 $ | | 5-25 $ | 5-25 % | | Other ARM $ | Other ARM % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 70.00% or less | 0 | 0 | | 0 | 0 | | 12,536,902.72 | 76.8 | | 2,624,606.85 | 16.08 | | 1,162,999.99 | 7.12 |
| 70.01% to 75.00% | 0 | 0 | | 0 | 0 | | 14,845,264.52 | 90.71 | | 751,337.65 | 4.59 | | 768,300.00 | 4.69 |
| 75.01% to 80.00% | 0 | 0 | | 0 | 0 | | 221,246,509.14 | 78.62 | | 55,183,378.45 | 19.61 | | 4,986,180.65 | 1.77 |
| 80.01% to 85.00% | 0 | 0 | | 0 | 0 | | 1,038,898.15 | 100 | | 0 | 0 | | 0 | 0 |
| 85.01% to 90.00% | 0 | 0 | | 0 | 0 | | 6,268,245.40 | 78.39 | | 1,342,663.12 | 16.79 | | 384,857.84 | 4.81 |
| 90.01% to 95.00% | 0 | 0 | | 0 | 0 | | 1,634,136.70 | 76.18 | | 511,099.99 | 23.82 | | 0 | 0 |
| **Total** | **0** | **0** | | **0** | **0** | | **257,569,956.63** | **79.18** | | **60,413,086.06** | **18.57** | | **7,302,338.48** | **2.24** |

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## 2. FICO

| FICO | Fixed $ | Fixed % | | 2-28 $ | 2-28 % | | 3-27 $ | 3-27 $ | | 5-25 $ | 5-25 % | | Other ARM $ | Other ARM % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 600 to 624 | 0 | 0 | | 0 | 0 | | 283,999.99 | 100 | | 0 | 0 | | 0 | 0 |
| 625 to 649 | 0 | 0 | | 0 | 0 | | 14,685,561.93 | 85.09 | | 1,948,007.68 | 11.29 | | 624,683.28 | 3.62 |
| 650 to 674 | 0 | 0 | | 0 | 0 | | 38,209,459.61 | 78.75 | | 10,091,522.84 | 20.8 | | 218,782.32 | 0.45 |
| 675 to 699 | 0 | 0 | | 0 | 0 | | 61,392,753.28 | 75.4 | | 17,403,483.20 | 21.38 | | 2,622,192.68 | 3.22 |
| 700 >= | 0 | 0 | | 0 | 0 | | 142,998,181.82 | 80.42 | | 30,970,072.34 | 17.42 | | 3,836,680.20 | 2.16 |
| **Total** | **0** | **0** | | **0** | **0** | | **257,569,956.63** | **79.18** | | **60,413,086.06** | **18.57** | | **7,302,338.48** | **2.24** |

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## 3. Property Type

| Property Type | Fixed $ | Fixed % | | 2-28 $ | 2-28 % | | 3-27 $ | 3-27 $ | | 5-25 $ | 5-25 % | | Other ARM $ | Other ARM % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Property Type** | **Fixed $** | **Fixed %** | | **2-28 $** | **2-28 %** | | **3-27 $** | **3-27 $** | | **5-25 $** | **5-25 %** | | **Other ARM $** | **Other ARM %** |
| Single Family Residence | 0 | 0 | | 0 | 0 | | 143,043,348.75 | 82.73 | | 27,399,769.30 | 15.85 | | 2,451,834.01 | 1.42 |
| PUD | 0 | 0 | | 0 | 0 | | 58,750,718.64 | 77.74 | | 16,046,407.64 | 21.23 | | 780,800.00 | 1.03 |
| Condo | 0 | 0 | | 0 | 0 | | 27,304,756.58 | 73.3 | | 8,246,060.55 | 22.14 | | 1,701,000.00 | 4.57 |
| 2-4 Family | 0 | 0 | | 0 | 0 | | 28,471,132.66 | 71.97 | | 8,720,848.57 | 22.04 | | 2,368,704.47 | 5.99 |
| **Total** | **0** | **0** | | **0** | **0** | | **257,569,956.63** | **79.18** | | **60,413,086.06** | **18.57** | | **7,302,338.48** | **2.24** |

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## 4. Purpose

| Purpose | Fixed $ | Fixed % | | 2-28 $ | 2-28 % | | 3-27 $ | 3-27 $ | | 5-25 $ | 5-25 % | | Other ARM $ | Other ARM % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Purchase | 0 | 0 | | 0 | 0 | | 169,334,124.84 | 79.04 | | 40,565,271.01 | 18.94 | | 4,327,838.86 | 2.02 |
| Refinance rate/term | 0 | 0 | | 0 | 0 | | 43,764,166.18 | 79.06 | | 10,860,713.97 | 19.62 | | 732,983.28 | 1.32 |
| Cash Out Refi (COF) Below | 0 | 0 | | 0 | 0 | | 4,333,225.66 | 78.7 | | 594,908.85 | 10.8 | | 577,999.99 | 10.5 |
| COF with LTV 70.01 to 75 | 0 | 0 | | 0 | 0 | | 4,530,641.85 | 85 | | 263,499.98 | 4.94 | | 536,000.00 | 10.06 |
| COF with LTV 75.01 to 80 | 0 | 0 | | 0 | 0 | | 32,064,902.34 | 78.06 | | 7,884,066.15 | 19.19 | | 1,127,516.35 | 2.74 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| COF with LTV 80.01 to 85 | 0 | 0 | | 0 | 0 | | 385,000.00 | 100 | | 0 | 0 | | 0 | 0 |
| COF with LTV 85.01 to 90 | 0 | 0 | | 0 | 0 | | 3,157,895.76 | 92.81 | | 244,626.10 | 7.19 | | 0 | 0 |
| **Total** | **0** | **0** | | **0** | **0** | | **257,569,956.63** | **79.18** | | **60,413,086.06** | **18.57** | | **7,302,338.48** | **2.24** |

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## 5. Occupancy Status

| Occupancy Status | Fixed $ | Fixed % | | 2-28 $ | 2-28 % | | 3-27 $ | 3-27 $ | | 5-25 $ | 5-25 % | | Other ARM $ | Other ARM % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Primary | 0 | 0 | | 0 | 0 | | 192,796,552.90 | 79.82 | | 45,113,931.94 | 18.68 | | 3,634,173.42 | 1.5 |
| Investment | 0 | 0 | | 0 | 0 | | 60,656,321.92 | 76.49 | | 14,973,404.13 | 18.88 | | 3,668,165.06 | 4.63 |
| Second Home | 0 | 0 | | 0 | 0 | | 4,117,081.81 | 92.67 | | 325,749.99 | 7.33 | | 0 | 0 |
| **Total** | **0** | **0** | | **0** | **0** | | **257,569,956.63** | **79.18** | | **60,413,086.06** | **18.57** | | **7,302,338.48** | **2.24** |

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## 6. Loan Balance

| Loan Balance | Fixed $ | Fixed % | | 2-28 $ | 2-28 % | | 3-27 $ | 3-27 $ | | 5-25 $ | 5-25 % | | Other ARM $ | Other ARM % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| $0.01 to $50,000.00 | 0 | 0 | | 0 | 0 | | 377,563.39 | 81.57 | | 85,299.99 | 18.43 | | 0 | 0 |
| $50,000.01 to $100,000.00 | 0 | 0 | | 0 | 0 | | 4,306,822.45 | 62.79 | | 2,043,797.76 | 29.8 | | 508,290.87 | 7.41 |
| $100,000.01 to $150,000.00 | 0 | 0 | | 0 | 0 | | 17,346,172.20 | 68.08 | | 6,960,547.48 | 27.32 | | 1,171,540.69 | 4.6 |
| $150,000.01 to $200,000.00 | 0 | 0 | | 0 | 0 | | 22,310,215.93 | 74.69 | | 6,992,050.82 | 23.41 | | 566,349.99 | 1.9 |
| $200,000.01 to $400,000.00 | 0 | 0 | | 0 | 0 | | 102,502,484.71 | 79.4 | | 24,202,572.12 | 18.75 | | 2,391,956.93 | 1.85 |
| $400,000.01 to $500,000.00 | 0 | 0 | | 0 | 0 | | 48,760,986.68 | 83.27 | | 8,513,746.00 | 14.54 | | 1,286,000.00 | 2.2 |
| $500,000.01 to $600,000.00 | 0 | 0 | | 0 | 0 | | 29,588,823.48 | 79.53 | | 7,080,225.19 | 19.03 | | 536,000.00 | 1.44 |
| $600,000.01 to $1,000,000.0 | 0 | 0 | | 0 | 0 | | 28,297,637.80 | 84.03 | | 4,534,846.70 | 13.47 | | 842,200.00 | 2.5 |
| $1,000,000.01 or greater | 0 | 0 | | 0 | 0 | | 4,079,249.99 | 100 | | 0 | 0 | | 0 | 0 |
| **Total** | **0** | **0** | | **0** | **0** | | **257,569,956.63** | **79.18** | | **60,413,086.06** | **18.57** | | **7,302,338.48** | **2.24** |

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## 7. Loan Term

| Loan Term | Fixed $ | Fixed % | | 2-28 $ | 2-28 % | | 3-27 $ | 3-27 $ | | 5-25 $ | 5-25 % | | Other ARM $ | Other ARM % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 349 to 360 | 0 | 0 | | 0 | 0 | | 257,569,956.63 | 79.18 | | 60,413,086.06 | 18.57 | | 7,302,338.48 | 2.24 |
| **Total** | **0** | **0** | | **0** | **0** | | **257,569,956.63** | **79.18** | | **60,413,086.06** | **18.57** | | **7,302,338.48** | **2.24** |

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## 8. Documentation

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Full Documentation | 0 | 0 | | 0 | 0 | | 31,560,663.18 | 71.73 | | 10,948,523.80 | 24.88 | | 1,489,595.27 | 3.39 |
| | | | | | | | | | | | | | | |
| Stated Docs with LTV below | 0 | 0 | | 0 | 0 | | 10,450,702.73 | 75.62 | | 2,266,656.86 | 16.4 | | 1,102,999.99 | 7.98 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Stated Docs with LTV 70.01 | 0 | 0 | | 0 | 0 | | 13,301,005.61 | 94.42 | | 553,249.95 | 3.93 | | 232,300.00 | 1.65 |
| Stated Docs with LTV 75.01 | 0 | 0 | | 0 | 0 | | 194,300,596.41 | 79.88 | | 44,790,892.34 | 18.41 | | 4,159,910.03 | 1.71 |
| Stated Docs with LTV 80.01 | 0 | 0 | | 0 | 0 | | 967,248.15 | 100 | | 0 | 0 | | 0 | 0 |
| Stated Docs with LTV 85.01 | 0 | 0 | | 0 | 0 | | 5,671,301.50 | 77.36 | | 1,342,663.12 | 18.31 | | 317,533.19 | 4.33 |
| Stated Docs with LTV 90.01 | 0 | 0 | | 0 | 0 | | 1,318,439.05 | 72.06 | | 511,099.99 | 27.94 | | 0 | 0 |
| **Total** | **0** | **0** | | **0** | **0** | | **257,569,956.63** | **79.18** | | **60,413,086.06** | **18.57** | | **7,302,338.48** | **2.24** |

## 9. Lien Position

| Lien Position | Fixed $ | Fixed % | | 2-28 $ | 2-28 % | | 3-27 $ | 3-27 $ | | 5-25 $ | 5-25 % | | Other ARM $ | Other ARM % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1st Lien | 0 | 0 | | 0 | 0 | | 257,569,956.63 | 79.18 | | 60,413,086.06 | 18.57 | | 7,302,338.48 | 2.24 |
| **Total** | **0** | **0** | | **0** | **0** | | **257,569,956.63** | **79.18** | | **60,413,086.06** | **18.57** | | **7,302,338.48** | **2.24** |

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## 10. Stats

| | |
|---|---|
| MH Stratification | |
| Total Balance | 0 |
| % Pool Balance | 0 |
| Ave. FICO | 0 |
| Ave. LTV | 0 |
| % Full Docs | 0 |
| | |
| Silent Seconds Stratification | |
| Total Balance | 253,535,532.56 |
| % Pool Balance | 77.94 |
| Ave. FICO | 709 |
| Ave. LTV | 78.96 |
| % Full Docs | 13.53 |
| | |
| 2nd Lien Stratification | |
| Total Balance | 0 |
| % Pool Balance | 0 |
| Ave. FICO | 0 |
| % Full Docs | 0 |
| | |
| LTV Above 90 Stratification | |
| Total Balance | 2,145,236.69 |
| % Pool Balance | 0.66 |
| Ave. FICO | 700 |
| Ave. LTV | 94.99 |
| % Full Docs | 14.72 |
| | |
| Interest Only | |
| % of Mortgage Type | 97.74 |
| Ave. FICO | 707 |
| Ave. LTV | 78.9 |
| % Stated Docs | 13.47 |
| % Full Docs | 0 |

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## 11. Stats-Fixed

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## 12. Stats-2 Year

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## 13. Stats-3 Year

| Interest Only | |
|---|---|
| % of Mortgage Type | 98.28 |
| Ave. FICO | 707 |
| Ave. LTV | 78.99 |
| % Stated Docs | 12.28 |
| % Full Docs | 0 |

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## 14. Stats-5 Year

| Interest Only | |
|---|---|
| % of Mortgage Type | 95.87 |
| Ave. FICO | 709 |
| Ave. LTV | 79.09 |
| % Stated Docs | 17.89 |
| % Full Docs | 0 |

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## 15. Stats-Other Year

| Interest Only | |
|---|---|
| % of Mortgage Type | 94.34 |
| Ave. FICO | 711 |
| Ave. LTV | 74.17 |
| % Stated Docs | 19.87 |
| % Full Docs | 0 |

## 13. Stats-3 Year

| | |
|---|---|
| Interest Only | |
| % of Mortgage Type | 98.28 |
| Ave. FICO | 707 |
| Ave. LTV | 78.99 |
| % Stated Docs | 87.72 |
| % Full Docs | 12.28 |

Top

## 14. Stats-5 Year

| | |
|---|---|
| Interest Only | |
| % of Mortgage Type | 95.87 |
| Ave. FICO | 709 |
| Ave. LTV | 79.09 |
| % Stated Docs | 82.11 |
| % Full Docs | 17.89 |

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## 15. Stats-Other Year

| | |
|---|---|
| Interest Only | |
| % of Mortgage Type | 94.34 |
| Ave. FICO | 711 |
| Ave. LTV | 74.17 |
| % Stated Docs | 80.13 |
| % Full Docs | 19.87 |

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| LTV : | Fixed $ | Fixed % | 2/28 $ | 2/28 % | 3/27 $ | 3/27 % | 5/25 $ | 5/25 % | Other ARM $ | Other ARM % |
|---|---|---|---|---|---|---|---|---|---|---|
| Below 70.01 | | | | | 12,536,903 | 76.80 | 2,624,607 | 16.08 | 1,163,000 | 7.12 |
| 70.01 to 75 | | | | | 14,845,265 | 90.71 | 751,338 | 4.59 | 768,300 | 4.69 |
| 75.01 to 80 | | | | | 221,246,509 | 78.62 | 55,183,378 | 19.61 | 4,986,181 | 1.77 |
| 80.01 to 85 | | | | | 1,038,898 | 100.00 | 0 | 0.00 | 0 | 0.00 |
| 85.01 to 90 | | | | | 6,268,245 | 78.39 | 1,342,663 | 16.79 | 384,858 | 4.81 |
| 90.01 to 95 | | | | | 1,634,137 | 76.18 | 511,100 | 23.82 | 0 | 0.00 |
| 95.01 to 100 | | | | | | | | | | |
| 100.01 plus | | | | | | | | | | |

| FICO | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| below 550 | | | | | | | | | | |
| 550 to 574 | | | | | | | | | | |
| 575 to 599 | | | | | | | | | | |
| 600 to 624 | | | | | 284,000 | 100.00 | 0 | 0.00 | 0 | 0.00 |
| 625 to 649 | | | | | 14,685,562 | 85.09 | 1,948,008 | 11.29 | 624,683 | 3.62 |
| 650 to 674 | | | | | 38,209,460 | 78.75 | 10,091,523 | 20.80 | 218,782 | 0.45 |
| 675 to 699 | | | | | 61,392,753 | 75.40 | 17,403,483 | 21.38 | 2,622,193 | 3.22 |
| 700 plus | | | | | 142,998,182 | 80.42 | 30,970,072 | 17.42 | 3,836,680 | 2.16 |

| Property Type: | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Single-Family | | | | | 143,043,349 | 82.73 | 27,399,769 | 15.85 | 2,451,834 | 1.42 |
| PUD | | | | | 58,750,719 | 77.74 | 16,046,408 | 21.23 | 780,800 | 1.03 |
| Condo. | | | | | 27,304,757 | 73.30 | 8,246,061 | 22.14 | 1,701,000 | 4.57 |
| 2-4 Family Det. | | | | | 28,471,133 | 71.97 | 8,720,849 | 22.04 | 2,368,704 | 5.99 |
| Manufactured House | | | | | | | | | | |

| Purpose: | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Purchase | | | | | 169,334,125 | 79.04 | 40,565,271 | 18.94 | 4,327,839 | 2.02 |
| Refinance rate/term | | | | | 43,764,166 | 79.06 | 10,860,714 | 19.62 | 732,983 | 1.32 |
| Cash Out Refi (COF) Below 70.01 LTV | | | | | 4,333,226 | 78.70 | 594,909 | 10.80 | 578,000 | 10.50 |
| COF with LTV 70.01 to 75 | | | | | 4,530,642 | 85.00 | 263,500 | 4.94 | 536,000 | 10.06 |
| COF with LTV 75.01 to 80 | | | | | 32,064,902 | 78.06 | 7,884,066 | 19.19 | 1,127,516 | 2.74 |
| COF with LTV 80.01 to 85 | | | | | 385,000 | 100.00 | 0 | 0.00 | 0 | 0.00 |
| COF with LTV '85.01 to 90 | | | | | 3,157,896 | 92.81 | 244,626 | 7.19 | 0 | 0.00 |
| COF with LTV '90.01 to 95 | | | | | | | | | | |
| COF with LTV 95.01 to 100 | | | | | | | | | | |
| COF with LTV 100.01 plus | | | | | | | | | | |

| Occupancy Status: | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Owner Occupied | | | | | 192,796,553 | 79.82 | 45,113,932 | 18.68 | 3,634,173 | 1.50 |
| Investment | | | | | 60,656,322 | 76.49 | 14,973,404 | 18.88 | 3,668,165 | 4.63 |
| 2nd Home | | | | | 4,117,082 | 92.67 | 325,750 | 7.33 | 0 | 0.00 |

| Loan Balance | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Below 50,000 | | | | | 377,563 | 81.57 | 85,300 | 18.43 | 0 | 0.00 |
| 50,000.01 to 100,000 | | | | | 4,306,822 | 62.79 | 2,043,798 | 29.80 | 508,291 | 7.41 |
| 100,000.01 to 150,000 | | | | | 17,346,172 | 68.08 | 6,960,547 | 27.32 | 1,171,541 | 4.60 |
| 150,000.01 to 200,000 | | | | | 22,310,216 | 74.69 | 6,992,051 | 23.41 | 566,350 | 1.90 |
| 200,000.01 to 400,000 | | | | | 102,502,485 | 79.40 | 24,202,572 | 18.75 | 2,391,957 | 1.85 |
| 400,000.01 to 500,000 | | | | | 48,760,987 | 83.27 | 8,513,746 | 14.54 | 1,286,000 | 2.20 |
| 500,000.01 to 600,000 | | | | | 29,588,823 | 79.53 | 7,080,225 | 19.03 | 536,000 | 1.44 |
| 600,000.01 to 1,000,000 | | | | | 28,297,638 | 84.03 | 4,534,847 | 13.47 | 842,200 | 2.50 |
| 1,000,000.01 and above | | | | | 4,079,250 | 100.00 | 0 | 0.00 | 0 | 0.00 |

| Loan Term | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| >30 Years | | | | | | | | | | |
| 30 Years | | | | | 257,569,957 | 79.18 | 60,413,086 | 18.57 | 7,302,338 | 2.24 |
| 20 Years | | | | | | | | | | |
| 15 Years | | | | | | | | | | |
| Other | | | | | | | | | | |

| MH Stratification: | |
|---|---|
| Total Balance | |
| % Pool Balance | |
| Ave. FICO | |
| Ave. LTV | |
| % Full Docs | |

| Silent Seconds Stratification: | |
|---|---|
| Total Balance | 253,535,532.56 |
| % Pool Balance | 77.94 |
| Ave. FICO | 709 |
| Ave. LTV | 78.96 |
| % Full Docs | 13.53 |

| 2nd Lien Stratification: | |
|---|---|
| Total Balance | |
| % Pool Balance | |
| Ave. FICO | |
| % Full Docs | |

| LTV Above 90 Stratification: | |
|---|---|
| Total Balance | 2,145,236.69 |
| % Pool Balance | 0.66 |
| Ave. FICO | 700 |
| Ave. LTV | 94.99 |
| % Full Docs | 14.72 |

| Documentation Type | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Full Documentation | | | | | 31,560,663 | 71.73 | 10,948,524 | 24.88 | 1,489,595 | 3.39 |
| Limited Documentation | | | | | | | | | | |
| Stated Docs with LTV below 70 | | | | | 10,450,703 | 75.62 | 2,266,657 | 16.40 | 1,103,000 | 7.98 |
| Stated Docs with LTV 70.01 to 75 | | | | | 13,301,006 | 94.42 | 553,250 | 3.93 | 232,300 | 1.65 |
| Stated Docs with LTV 75.01 to 80 | | | | | 194,300,596 | 79.88 | 44,790,892 | 18.41 | 4,159,910 | 1.71 |
| Stated Docs with LTV 80.01 to 85 | | | | | 967,248 | 100.00 | 0 | 0.00 | 0 | 0.00 |
| Stated Docs with LTV 85.01 to 90 | | | | | 5,671,302 | 77.36 | 1,342,663 | 18.31 | 317,533 | 4.33 |
| Stated Docs with LTV 90.01 to 95 | | | | | 1,318,439 | 72.06 | 511,100 | 27.94 | 0 | 0.00 |
| Stated Docs with LTV 95.01 to 100 | | | | | | | | | | |
| Stated Docs with LTV above 100.01 | | | | | | | | | | |

| Lien Status | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1st Lien | | | | | 257,569,957 | 79.18 | 60,413,086 | 18.57 | 7,302,338 | 2.24 |
| 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 | | | | | | | | | | |

| Interest Only | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| % of Mortgage Type | | | | | | 98.28 | | 95.87 | | 94.34 |
| Ave. FICO | | | | | | 707.00 | | 709.00 | | 711.00 |
| Ave. LTV | | | | | | 78.99 | | 79.09 | | 74.17 |
| % Stated Docs | | | | | | 87.72 | | 82.11 | | 80.13 |
| % Full Docs | | | | | | 12.28 | | 17.89 | | 19.87 |

# Pool Data

## Deal Ticker:

***Data Entry Rules:***

1. Only enter data in the fields highlighted in purple.
2. Please enter 0 for blanks.

| Pool Summary | |
|---|---|
| Total Issue Balance (USD) | |
| Original Mortgage Pool Balance (USD) | 325,376,196 |
| Current Mortgage Pool Balance (USD) | 325,285,381 |
| Total Number of Loans | 1,167 |
| Average Loan Balance (USD) | 278,736 |
| 1st lien (%age) | 100.0% |
| 2nd lien (%age) | 0.0% |
| WA FICO | 707 |
| *- Minimum FICO* | 622 |
| *- Maximum FICO* | 817 |
| WA LTV | 79.0% |
| *- Minimum LTV* | 34.2% |
| *- Maximum LTV* | 95.0% |
| WA DTI | 34.5% |
| *- Minimum DTI* | 5.5% |
| *- Maximum DTI* | 53.3% |
| WA Age (Months) | 4 |
| WA Remaining Term (Months) | 356 |
| Aquired Loans | 100.0% |
| North California (% of Pool) | 26.3% |
| South California (% of Pool) | 21.6% |

| North California | |
|---|---|
| % of State | 54.84 |
| WA FICO | 708 |
| *- Minimum FICO* | 626 |
| *- Maximum FICO* | 798 |
| WA LTV | 78.67 |
| *- Minimum LTV* | 47.62 |
| *- Maximum LTV* | 89.99 |
| Highest Zip-Code Density (% of State) | 2.52 |
| Zip-Code with Highest Density | 95127 |

| South California | |
|---|---|
| % of State | 45.16 |
| WA FICO | 706 |
| *Minimum FICO* | 636 |
| *Maximum FICO* | 800 |
| WA LTV | 78.73 |
| *Minimum LTV* | 34.3 |
| *Maximum LTV* | 95 |
| Highest Zip-Code Density (% of State) | 0.9 |
| Zip-Code with Highest Density | 91344 |

| Classification | Total | Check |
|---|---|---|
| Mortgage Type | 325,285,381 | |
| Loan-to-Value | 325,285,381 | |
| FICO | 325,285,381 | |
| Purpose | 325,285,381 | |
| Occupancy | 325,285,381 | |
| Loan Balance | 325,285,381 | |
| Property Type | 325,285,381 | |
| Documentation Type | 325,285,381 | |
| Fixed Period | 325,285,381 | |
| Debt-to-Income Ratio | 325,285,381 | |
| Geographic Distribution | 325,285,381 | |

| Per Annum Fees | |
|---|---|
| Servicer Fees | 0.25 |
| Cost of Carry | |

H

# Pool Data

# Deal Ticker:

***Data Entry Rules:***

1. Only enter data in the fields highlighted in purple.
2. Please enter 0 for blanks.

| Mortgage Type | WA LTV | WA FICO | Balance |
|---|---|---|---|
| Classic 30yr FRM | | | |
| Classic 15yr FRM | | | |
| Classic ARM | | | |
| Classic 15/30 Balloon | | | |
| Classic 5/1 Hybrid | 82% | 701 | 7,340,990 |
| Classic 5/1 IO Hybrid | 79% | 707 | 317,944,391 |
| 5/1 Hybrid w/3 year IO feature | | | |

| LTV | WA LTV | WA FICO | Balance |
|---|---|---|---|
| 0.01-20.00 | | | |
| 20.01-25.00 | | | |
| 25.01-30.00 | | | |
| 30.01-35.00 | 34% | 702 | 770,750 |
| 35.01-40.00 | 40% | 775 | 789,996 |
| 40.01-45.00 | | | |
| 45.01-50.00 | 48% | 715 | 1,160,000 |
| 50.01-55.00 | 53% | 644 | 361,000 |
| 55.01-60.00 | 57% | 701 | 953,682 |
| 60.01-65.00 | 63% | 691 | 2,971,992 |
| 65.01-70.00 | 69% | 709 | 9,317,089 |
| 70.01-75.00 | 74% | 691 | 16,364,902 |
| 75.01-80.00 | 80% | 708 | 281,416,068 |
| 80.01-85.00 | 85% | 724 | 1,038,898 |
| 85.01-90.00 | 90% | 710 | 7,995,766 |
| 90.01-95.00 | 95% | 700 | 2,145,237 |
| 95.01-100.00 | | | |

# Pool Data

## Deal Ticker:

***Data Entry Rules:***

1. Only enter data in the fields highlighted in purple.
2. Please enter 0 for blanks.

| FICO | WA LTV | WA FICO | Balance |
|---|---|---|---|
| 321 - 340 | | | |
| 341 - 360 | | | |
| 361 - 380 | | | |
| 381 - 400 | | | |
| 401 - 420 | | | |
| 421 - 440 | | | |
| 441 - 460 | | | |
| 461 - 480 | | | |
| 481 - 500 | | | |
| 501 - 520 | | | |
| 521 - 540 | | | |
| 541 - 560 | | | |
| 561 - 580 | | | |
| 581 - 600 | | | |
| 601 - 620 | | | |
| 621 - 640 | 78% | 632 | 7,852,829 |
| 641 - 660 | 78% | 651 | 25,016,449 |
| 661 - 680 | 79% | 670 | 45,955,756 |
| 681 - 700 | 79% | 691 | 72,140,540 |
| 701 - 720 | 80% | 710 | 66,294,506 |
| 721 - 740 | 79% | 729 | 44,172,932 |
| 741 - 760 | 79% | 750 | 29,057,733 |
| 761 - 780 | 79% | 770 | 19,848,534 |
| 781 - 800 | 77% | 789 | 12,242,533 |
| 801 - 820 | 78% | 809 | 2,703,570 |
| > 820 | | | |
| Unknown | | | |

# Pool Data

## Deal Ticker:

***Data Entry Rules:***
1. Only enter data in the fields highlighted in purple.
2. Please enter 0 for blanks.

| LTV | MIG% | WA FICO | Balance with MIG |
|---|---|---|---|
| 0.01-20.00 | | | |
| 20.01-25.00 | | | |
| 25.01-30.00 | | | |
| 30.01-35.00 | | | |
| 35.01-40.00 | | | |
| 40.01-45.00 | | | |
| 45.01-50.00 | | | |
| 50.01-55.00 | | | |
| 55.01-60.00 | | | |
| 60.01-65.00 | | | |
| 65.01-70.00 | | | |
| 70.01-75.00 | | | |
| 75.01-80.00 | 0% | 695 | 739,565 |
| 80.01-85.00 | 100% | 724 | 1,038,898 |
| 85.01-90.00 | 100% | 710 | 7,995,766 |
| 90.01-95.00 | 100% | 700 | 2,145,237 |
| 95.01-100.00 | | | |

| Purpose | WA LTV | WA FICO | Balance |
|---|---|---|---|
| Purchase | 80% | 717 | 214,227,235 |
| Cash-Out/Refinancing | 78% | 691 | 55,700,283 |
| Refinancing | 77% | 688 | 55,357,863 |

| Occupancy | WA LTV | WA FICO | Balance |
|---|---|---|---|
| Owner | 79% | 703 | 241,544,658 |
| Investment | 79% | 719 | 79,297,891 |
| 2nd Home | 80% | 722 | 4,442,832 |

H

# Pool Data

## Deal Ticker:

***Data Entry Rules:***

1. Only enter data in the fields highlighted in purple.
2. Please enter 0 for blanks.

| Loan Balance | WA LTV | WA FICO | Balance |
|---|---|---|---|
| <$200,000 | 79% | 709 | 62,068,652 |
| <$400,000 | 79% | 709 | 127,697,014 |
| <$600,000 | 80% | 703 | 95,965,781 |
| >$600,000 | 76% | 708 | 39,553,934 |

| Property Type | WA LTV | WA FICO | Balance |
|---|---|---|---|
| SFR | 79% | 706 | 172,894,952 |
| PUD | 79% | 718 | 37,251,817 |
| CND | 78% | 715 | 39,560,686 |
| 2-4 Family | 79% | 702 | 75,577,926 |

| Documentation Type | WA LTV | WA FICO | Balance |
|---|---|---|---|
| Full | 79% | 706 | 43,998,782 |
| Reduced | | | |
| SISA | 79% | 707 | 271,017,583 |
| NISA | 73% | 703 | 2,826,253 |
| NINA | 86% | 712 | 7,442,763 |
| NAV | | | |
| No Ratio | | | |
| Alt | | | |

# Pool Data

## Deal Ticker:

***Data Entry Rules:***
**1. Only enter data in the fields highlighted in purple.**
**2. Please enter 0 for blanks.**

| Fixed Period (Months) | WA LTV | WA FICO | Balance |
|---|---|---|---|
| 1 | | | |
| 3 | | | |
| 6 | | | |
| 12 | | | |
| 24 | | | |
| 36 | 79% | 707 | 257,569,957 |
| 60 | 79% | 708 | 60,413,086 |
| 84 | 70% | 706 | 2,386,519 |
| >=120 | 77% | 711 | 4,915,819 |

| DTI | WA LTV | WA FICO | Balance |
|---|---|---|---|
| 0.01 - 5.00 | | | |
| 5.01 - 10.00 | 80% | 719 | 578,228 |
| 10.01 - 15.00 | 79% | 737 | 2,237,056 |
| 15.01 - 20.00 | 78% | 722 | 6,398,562 |
| 20.01 - 25.00 | 79% | 711 | 18,536,128 |
| 25.01 - 30.00 | 79% | 708 | 32,949,387 |
| 30.01 - 35.00 | 78% | 712 | 81,663,331 |
| 35.01 - 40.00 | 79% | 706 | 126,703,582 |
| 40.01 - 45.00 | 78% | 698 | 41,795,040 |
| 45.01 - 50.00 | 78% | 700 | 3,599,051 |
| 50.01 - 55.00 | 80% | 636 | 556,000 |
| > 55.00 | | | |
| Unknown | 82% | 710 | 10,269,016 |

# Pool Data

## Deal Ticker:

***Data Entry Rules:***
1. Only enter data in the fields highlighted in purple.
2. Please enter 0 for blanks.

| Geographic Distribution | WA LTV | WA FICO | Balance |
|---|---|---|---|
| AK | 78% | 702 | 15,898,362 |
| AL | | | |
| AR | | | |
| AS | | | |
| AZ | | | |
| CA | 79% | 707 | 155,869,964 |
| CO | 78% | 713 | 10,226,289 |
| CT | 79% | 702 | 777,841 |
| CZ | | | |
| DC | 78% | 707 | 2,160,101 |
| DE | 80% | 708 | 422,800 |
| FL | 80% | 716 | 11,157,234 |
| GA | 81% | 712 | 7,945,792 |
| GU | | | |
| HI | | | |
| IA | | | |
| ID | 80% | 661 | 1,004,100 |
| IL | 80% | 710 | 9,367,399 |
| IN | 88% | 717 | 247,186 |
| KS | 79% | 706 | 360,424 |
| KY | 90% | 649 | 274,394 |
| LA | | | |
| MA | 76% | 726 | 5,032,147 |
| MD | 80% | 680 | 10,499,617 |
| ME | | | |
| MI | 79% | 700 | 2,520,566 |
| MN | 78% | 717 | 4,941,646 |
| MO | 77% | 721 | 637,200 |
| MS | | | |
| MT | 78% | 706 | 1,189,808 |
| NC | 81% | 713 | 3,250,475 |
| ND | | | |
| NE | | | |
| NH | 80% | 740 | 320,350 |
| NJ | 82% | 695 | 3,779,321 |
| NM | 80% | 695 | 830,674 |
| NV | 79% | 714 | 13,523,984 |
| NY | 82% | 715 | 7,418,347 |
| OH | 80% | 696 | 2,933,164 |
| OK | 80% | 701 | 851,200 |
| OR | 80% | 710 | 7,681,963 |
| OT | | | |
| PA | 81% | 705 | 1,777,978 |
| PR | | | |
| RI | 78% | 681 | 1,321,754 |
| SC | 80% | 721 | 1,235,404 |
| SD | 75% | 685 | 80,188 |
| TN | 80% | 750 | 696,700 |
| TT | | | |
| TX | 80% | 695 | 5,187,018 |
| UT | 80% | 720 | 3,791,907 |
| VA | 80% | 689 | 12,256,374 |
| VI | | | |
| VT | | | |

# Pool Data

## Deal Ticker:

***Data Entry Rules:***
**1. Only enter data in the fields highlighted in purple.**
**2. Please enter 0 for blanks.**

| | | | |
|---|---|---|---|
| WA | 78% | 722 | 17,107,817 |
| WI | | | |
| WV | | | |
| WY | 80% | 661 | 707,894 |

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**MORTGAGE LOANS**
**As of the Cut-off Date**

| | |
|---|---|
| Total Current Balance | $79,297,891.11 |
| Total Number of Loans | 396 |

| | Average or Weighted Average (1) | Minimum | Maximum |
|---|---|---|---|
| Current Balance | $200,247.20 | $38,449.99 | $708,000.00 |
| Original Balance | $200,325.96 | $38,450.00 | $708,000.00 |
| Loan Rate | 6.200% | 5.000% | 7.750% |
| Servicing Fee | 0.250% | 0.250% | 0.250% |
| Net Loan Rate | 5.950% | 4.750% | 7.500% |
| Gross Margin | 2.743% | 2.250% | 2.750% |
| Maximum Loan Rate | 11.965% | 10.500% | 13.250% |
| Original LTV | 78.57% | 34.19% | 90.00% |
| Credit Score | 719 | 626 | 813 |
| Original Term (mos) | 360 | 360 | 360 |
| Remaining Term (mos) | 356 | 351 | 357 |
| Seasoning (mos) | 4 | 3 | 9 |
| Next Rate Reset | 40 | 27 | 116 |
| Rate Adj Freq | 6 | 6 | 6 |
| First Rate Adj Freq (2) | 44 | 36 | 120 |
| IO Original Term (3) | 111 | 36 | 120 |
| IO Remaining Term (3) | 107 | 27 | 117 |
| Top State Concentrations ( | CA(38.44%),WA(8.92%),AZ(7.13%),FL(6.47%),NV(5.88%) | | |
| First Pay Date | | 09/01/2004 | 03/01/2005 |
| Rate Change Date | | 08/01/2007 | 01/01/2015 |
| Maturity Date | | 08/01/2034 | 02/01/2035 |

(1) Based on current balances

(2) The interest rates on the Mortgage Loans indexed to one-month LIBOR reset monthly, except with respect to the first rate adjustment, which occurs after the second monthly payment

(3) For Interest-Only loans.

Index

| Index | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| Six-Month LIBOR | 396 | $79,297,891.11 | 100.00% | 6.200% | 719 | $200,247 | 78.57% | 29.17% | 98.99% |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Product Type

| Product Type | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| 3/27 LIBOR Loans | 1 | $477,861.39 | 0.60% | 6.375% | 667 | $477,861 | 80.00% | 100.00% | 0.00% |
| 3/27 IO LIBOR Loans | 289 | 60,178,460.53 | 75.89 | 6.054 | 720 | 208,230 | 78.84 | 26.75 | 100.00 |
| 5/25 IO LIBOR Loans | 87 | 14,973,404.13 | 18.88 | 6.602 | 717 | 172,108 | 79.15 | 37.41 | 100.00 |
| 7/23 LIBOR Loans | 1 | 87,782.32 | 0.11 | 7.000 | 673 | 87,782 | 78.43 | 0.00 | 0.00 |
| 7/23 IO LIBOR Loans | 3 | 998,299.99 | 1.26 | 6.803 | 716 | 332,767 | 59.52 | 0.00 | 100.00 |
| 10/20 LIBOR Loans | 3 | 236,501.22 | 0.30 | 6.896 | 713 | 78,834 | 82.85 | 51.08 | 0.00 |
| 10/20 IO LIBOR Loans | 12 | 2,345,581.53 | 2.96 | 7.003 | 732 | 195,465 | 75.30 | 35.51 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Amortization Type

| Amortization Type | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| Fully Amortizing | 5 | $802,144.93 | 1.01% | 6.597% | 681 | $160,429 | 80.67% | 74.63% | 0.00% |
| 36 Month Interest-Only | 31 | 6,959,070.56 | 8.78 | 5.893 | 724 | 224,486 | 78.62 | 41.64 | 100.00 |
| 60 Month Interest-Only | 8 | 1,597,093.37 | 2.01 | 6.617 | 696 | 199,637 | 79.81 | 38.28 | 100.00 |
| 120 Month Interest-Only | 352 | 69,939,582.25 | 88.20 | 6.217 | 720 | 198,692 | 78.52 | 27.19 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Cut-off Date Stated Principal Balances

| Range of Cut-off Date Stated Principal Balance | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| 0.01 to 100,000.00 | 70 | $5,309,403.26 | 6.70% | 6.261% | 721 | $75,849 | 77.67% | 43.34% | 96.07% |
| 100,000.01 to 200,000.00 | 171 | 24,283,585.57 | 30.62 | 6.139 | 718 | 142,009 | 79.20 | 40.04 | 99.52 |
| 200,000.01 to 300,000.00 | 86 | 21,103,227.21 | 26.61 | 6.141 | 734 | 245,386 | 78.49 | 27.55 | 100.00 |
| 300,000.01 to 400,000.00 | 40 | 13,881,826.93 | 17.51 | 6.309 | 698 | 347,046 | 79.07 | 24.03 | 100.00 |
| 400,000.01 to 500,000.00 | 16 | 7,063,319.92 | 8.91 | 6.256 | 718 | 441,457 | 77.43 | 18.88 | 93.23 |
| 500,000.01 to 600,000.00 | 8 | 4,372,169.92 | 5.51 | 6.089 | 733 | 546,521 | 78.23 | 0.00 | 100.00 |
| 600,000.01 to 700,000.00 | 4 | 2,576,358.30 | 3.25 | 6.297 | 721 | 644,090 | 75.76 | 24.05 | 100.00 |
| 700,000.01 to 800,000.00 | 1 | 708,000.00 | 0.89 | 7.250 | 667 | 708,000 | 80.00 | 0.00 | 100.00 |
| Total: | 396 | $79,297,891.11 | 100.00% | 6.200% | 719 | $200,247 | 78.57% | 29.17% | 98.99% |

Current Mortgage Rates

| Range of Current Mortgage Rates (%) | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| 4.751 to 5.000 | 1 | $250,000.00 | 0.32% | 5.000% | 784 | $250,000 | 80.00% | 100.00% | 100.00% |
| 5.001 to 5.250 | 13 | 1,991,929.37 | 2.51 | 5.221 | 718 | 153,225 | 79.42 | 73.83 | 100.00 |
| 5.251 to 5.500 | 33 | 7,970,333.92 | 10.05 | 5.463 | 743 | 241,525 | 77.06 | 29.80 | 100.00 |
| 5.501 to 5.750 | 56 | 9,978,254.51 | 12.58 | 5.707 | 735 | 178,183 | 78.76 | 41.09 | 100.00 |
| 5.751 to 6.000 | 68 | 13,192,409.45 | 16.64 | 5.931 | 724 | 194,006 | 78.68 | 29.28 | 100.00 |
| 6.001 to 6.250 | 60 | 10,879,466.38 | 13.72 | 6.196 | 717 | 181,324 | 78.92 | 24.82 | 100.00 |
| 6.251 to 6.500 | 72 | 16,612,563.15 | 20.95 | 6.431 | 700 | 230,730 | 78.25 | 30.50 | 97.12 |
| 6.501 to 6.750 | 45 | 7,687,764.21 | 9.69 | 6.684 | 721 | 170,839 | 79.27 | 26.09 | 99.12 |
| 6.751 to 7.000 | 33 | 7,618,169.53 | 9.61 | 6.948 | 715 | 230,854 | 78.87 | 13.40 | 97.33 |
| 7.001 to 7.250 | 11 | 2,298,000.61 | 2.90 | 7.210 | 701 | 208,909 | 79.20 | 7.85 | 97.67 |
| 7.251 to 7.500 | 1 | 464,000.00 | 0.59 | 7.375 | 687 | 464,000 | 80.00 | 0.00 | 100.00 |
| 7.501 to 7.750 | 3 | 354,999.98 | 0.45 | 7.659 | 714 | 118,333 | 75.07 | 26.82 | 100.00 |
| Total: | 396 | $79,297,891.11 | 100.00% | 6.200% | 719 | $200,247 | 78.57% | 29.17% | 98.99% |

Remaining Term

| Remaining Term (Months | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| 351 | 3 | $671,999.98 | 0.85% | 6.436% | 692 | $224,000 | 77.53% | 0.00% | 100.00% |
| 352 | 4 | 1,737,450.00 | 2.19 | 6.281 | 733 | 434,363 | 76.42 | 35.66 | 100.00 |
| 353 | 3 | 663,553.78 | 0.84 | 5.312 | 721 | 221,185 | 80.00 | 59.97 | 100.00 |
| 354 | 15 | 3,568,632.37 | 4.50 | 6.266 | 709 | 237,909 | 78.19 | 24.92 | 100.00 |
| 355 | 23 | 4,705,601.49 | 5.93 | 6.237 | 727 | 204,591 | 79.12 | 31.40 | 100.00 |
| 356 | 345 | 67,322,753.50 | 84.90 | 6.203 | 720 | 195,138 | 78.59 | 28.39 | 98.81 |
| 357 | 3 | 627,899.99 | 0.79 | 5.751 | 666 | 209,300 | 80.00 | 100.00 | 100.00 |
| Total: | 396 | $79,297,891.11 | 100.00% | 6.200% | 719 | $200,247 | 78.57% | 29.17% | 98.99% |

Original Loan-to-Value Ratios

| Range of Original Loan-to-Value Ratios (%) | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| 30.01 to 40.00 | 2 | $650,000.00 | 0.82% | 6.052% | 713 | $325,000 | 34.44% | 0.00% | 100.00% |
| 40.01 to 50.00 | 1 | 60,000.00 | 0.08 | 6.125 | 775 | 60,000 | 48.00 | 100.00 | 100.00 |
| 50.01 to 60.00 | 3 | 379,757.32 | 0.48 | 6.408 | 686 | 126,586 | 57.11 | 0.00 | 100.00 |
| 60.01 to 70.00 | 16 | 3,810,005.84 | 4.80 | 6.064 | 728 | 238,125 | 68.35 | 31.11 | 100.00 |
| 70.01 to 75.00 | 24 | 4,405,100.20 | 5.56 | 5.970 | 706 | 183,546 | 74.53 | 12.41 | 100.00 |
| 75.01 to 80.00 | 343 | 68,676,503.10 | 86.61 | 6.221 | 720 | 200,223 | 79.75 | 30.59 | 98.93 |
| 80.01 to 85.00 | 1 | 71,650.00 | 0.09 | 5.625 | 707 | 71,650 | 82.83 | 100.00 | 100.00 |
| 85.01 to 90.00 | 6 | 1,244,874.65 | 1.57 | 6.316 | 723 | 207,479 | 89.80 | 20.47 | 94.59 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Credit Scores

| Range of Credit Scores | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| 626 to 650 | 8 | $1,710,390.61 | 2.16% | 6.473% | 641 | $213,799 | 79.52% | 59.11% | 100.00% |
| 651 to 675 | 52 | 11,421,965.95 | 14.40 | 6.332 | 664 | 219,653 | 78.77 | 28.64 | 95.05 |
| 676 to 700 | 90 | 16,882,370.07 | 21.29 | 6.309 | 689 | 187,582 | 77.63 | 15.89 | 99.31 |
| 701 to 725 | 78 | 15,898,141.31 | 20.05 | 6.159 | 712 | 203,822 | 78.13 | 28.35 | 99.58 |
| 726 to 750 | 61 | 12,810,108.24 | 16.15 | 6.225 | 738 | 210,002 | 79.24 | 28.60 | 100.00 |
| 751 to 775 | 54 | 10,767,490.81 | 13.58 | 6.113 | 762 | 199,398 | 79.08 | 24.55 | 100.00 |
| 776 to 800 | 43 | 8,475,778.38 | 10.69 | 5.937 | 787 | 197,111 | 78.94 | 49.68 | 99.37 |
| 801 to 825 | 10 | 1,331,645.74 | 1.68 | 5.972 | 807 | 133,165 | 80.00 | 85.50 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Geographic Area

| Geographic Area | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| Arizona | 40 | $5,652,613.70 | 7.13% | 6.269% | 723 | $141,315 | 79.24% | 47.19% | 97.95% |
| California | 94 | 30,480,502.39 | 38.44 | 6.229 | 714 | 324,261 | 78.09 | 13.73 | 100.00 |
| Colorado | 23 | 4,152,106.15 | 5.24 | 5.997 | 737 | 180,526 | 77.78 | 48.79 | 100.00 |
| Connecticut | 3 | 411,190.60 | 0.52 | 6.798 | 693 | 137,064 | 80.00 | 58.17 | 100.00 |
| District of Columbia | 2 | 693,348.67 | 0.87 | 6.583 | 654 | 346,674 | 79.77 | 0.00 | 100.00 |
| Florida | 29 | 5,129,807.83 | 6.47 | 6.294 | 728 | 176,890 | 78.18 | 44.75 | 100.00 |
| Georgia | 21 | 2,694,158.58 | 3.40 | 6.027 | 732 | 128,293 | 79.81 | 45.22 | 100.00 |
| Idaho | 3 | 263,899.99 | 0.33 | 6.673 | 712 | 87,967 | 79.87 | 42.90 | 100.00 |
| Illinois | 5 | 1,526,967.93 | 1.93 | 6.291 | 704 | 305,394 | 80.00 | 42.87 | 68.71 |
| Kansas | 2 | 162,399.99 | 0.20 | 6.488 | 695 | 81,200 | 78.88 | 0.00 | 100.00 |
| Maryland | 7 | 1,511,083.76 | 1.91 | 6.524 | 690 | 215,869 | 78.84 | 31.37 | 100.00 |
| Massachusetts | 4 | 804,000.00 | 1.01 | 5.775 | 682 | 201,000 | 66.33 | 60.70 | 100.00 |
| Michigan | 3 | 491,682.32 | 0.62 | 6.451 | 714 | 163,894 | 79.72 | 0.00 | 82.15 |
| Minnesota | 6 | 1,221,784.25 | 1.54 | 6.209 | 713 | 203,631 | 79.71 | 12.05 | 100.00 |
| Missouri | 4 | 417,199.97 | 0.53 | 6.480 | 721 | 104,300 | 76.43 | 0.00 | 100.00 |
| Montana | 1 | 241,000.00 | 0.30 | 6.250 | 723 | 241,000 | 77.74 | 100.00 | 100.00 |
| Nevada | 24 | 4,661,181.34 | 5.88 | 6.045 | 716 | 194,216 | 77.84 | 20.13 | 100.00 |
| New Hampshire | 1 | 185,950.00 | 0.23 | 5.375 | 748 | 185,950 | 79.83 | 0.00 | 100.00 |
| New Jersey | 3 | 759,899.98 | 0.96 | 6.278 | 722 | 253,300 | 77.99 | 54.22 | 100.00 |
| New Mexico | 7 | 830,673.83 | 1.05 | 5.453 | 695 | 118,668 | 79.88 | 80.74 | 100.00 |
| New York | 4 | 1,126,399.98 | 1.42 | 6.535 | 691 | 281,600 | 83.22 | 14.20 | 100.00 |
| North Carolina | 6 | 669,599.99 | 0.84 | 6.069 | 762 | 111,600 | 79.70 | 43.61 | 100.00 |
| Ohio | 13 | 958,342.49 | 1.21 | 6.108 | 707 | 73,719 | 78.76 | 47.69 | 94.42 |
| Oklahoma | 7 | 851,200.00 | 1.07 | 6.125 | 701 | 121,600 | 80.00 | 0.00 | 100.00 |
| Oregon | 8 | 1,430,180.98 | 1.80 | 6.018 | 764 | 178,773 | 78.59 | 45.94 | 100.00 |
| Pennsylvania | 4 | 464,524.65 | 0.59 | 6.301 | 701 | 116,131 | 80.87 | 36.71 | 85.51 |
| Rhode Island | 1 | 171,200.00 | 0.22 | 6.625 | 734 | 171,200 | 78.17 | 0.00 | 100.00 |
| South Carolina | 2 | 200,697.49 | 0.25 | 6.666 | 768 | 100,349 | 79.99 | 44.24 | 100.00 |
| Tennessee | 1 | 207,899.99 | 0.26 | 5.500 | 780 | 207,900 | 79.99 | 0.00 | 100.00 |
| Texas | 19 | 1,709,304.64 | 2.16 | 6.148 | 732 | 89,963 | 79.05 | 42.72 | 100.00 |
| Utah | 13 | 1,691,949.65 | 2.13 | 5.927 | 730 | 130,150 | 79.84 | 71.50 | 100.00 |
| Virginia | 1 | 333,700.00 | 0.42 | 5.750 | 720 | 333,700 | 79.34 | 0.00 | 100.00 |
| Washington | 34 | 7,072,339.97 | 8.92 | 6.293 | 734 | 208,010 | 79.65 | 36.63 | 100.00 |
| Wyoming | 1 | 119,100.00 | 0.15 | 5.125 | 708 | 119,100 | 79.99 | 0.00 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Occupancy Type

| Occupancy Type | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| Investment | 396 | $79,297,891.11 | 100.00% | 6.200% | 719 | $200,247 | 78.57% | 29.17% | 98.99% |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

**Property Type**

| Property Type | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| Single Family | 167 | $32,123,687.74 | 40.51% | 6.110% | 722 | $192,357 | 78.92% | 24.81% | 99.43% |
| Two-to-Four Family | 103 | 26,923,870.49 | 33.95 | 6.398 | 714 | 261,397 | 77.69 | 25.35 | 97.70 |
| Planned Unit Development | 94 | 15,866,782.31 | 20.01 | 6.080 | 724 | 168,796 | 79.49 | 42.90 | 100.00 |
| Condominium | 32 | 4,383,550.57 | 5.53 | 6.086 | 716 | 136,986 | 78.10 | 34.82 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

**Loan Purpose**

| Loan Purpose | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| Purchase | 298 | $60,380,643.29 | 76.14% | 6.196% | 724 | $202,620 | 79.10% | 28.94% | 98.67% |
| Refinance - Rate Term | 50 | 8,830,995.77 | 11.14 | 6.269 | 700 | 176,620 | 77.88 | 38.08 | 100.00 |
| Refinance - Cashout | 48 | 10,086,252.05 | 12.72 | 6.164 | 706 | 210,130 | 76.01 | 22.72 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

**Loan Documentation**

| Loan Documentation | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| Stated Income | 259 | $56,170,336.50 | 70.83% | 6.261% | 716 | $216,874 | 78.35% | 0.00% | 99.64% |
| Full Documentation | 137 | 23,127,554.61 | 29.17 | 6.052 | 728 | 168,814 | 79.11 | 100.00 | 97.41 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

**Channel**

| Channel | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| Wholesale | 352 | $70,892,395.27 | 89.40% | 6.214% | 720 | $201,399 | 78.45% | 28.48% | 98.87% |
| Retail | 5 | 1,211,399.96 | 1.53 | 6.052 | 679 | 242,280 | 79.06 | 0.00 | 100.00 |
| Correspondent | 39 | 7,194,095.88 | 9.07 | 6.085 | 721 | 184,464 | 79.67 | 40.86 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Margins

| Margins (%) | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| 2.250 | 5 | $1,051,310.96 | 1.33% | 5.767% | 705 | $210,262 | 80.00% | 100.00% | 100.00% |
| 2.632 | 1 | 412,000.00 | 0.52 | 6.250 | 663 | 412,000 | 80.00 | 0.00 | 100.00 |
| 2.750 | 390 | 77,834,580.15 | 98.15 | 6.206 | 720 | 199,576 | 78.55 | 28.36 | 98.97 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

Maximum Mortgage Rate

| Maximum Mortgage Rate | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| 10.251 to 10.500 | 1 | $133,800.00 | 0.17% | 5.500% | 788 | $133,800 | 79.86% | 100.00% | 100.00% |
| 10.501 to 10.750 | 3 | 568,349.97 | 0.72 | 5.714 | 757 | 189,450 | 79.99 | 100.00 | 100.00 |
| 10.751 to 11.000 | 6 | 925,799.96 | 1.17 | 5.678 | 750 | 154,300 | 80.00 | 79.17 | 100.00 |
| 11.001 to 11.250 | 25 | 3,344,539.33 | 4.22 | 5.617 | 728 | 133,782 | 78.63 | 67.51 | 100.00 |
| 11.251 to 11.500 | 58 | 13,057,304.19 | 16.47 | 5.853 | 731 | 225,126 | 76.45 | 36.47 | 100.00 |
| 11.501 to 11.750 | 72 | 12,451,121.40 | 15.70 | 5.946 | 731 | 172,932 | 78.49 | 34.51 | 99.46 |
| 11.751 to 12.000 | 89 | 17,756,631.07 | 22.39 | 6.231 | 719 | 199,513 | 78.61 | 24.78 | 98.85 |
| 12.001 to 12.250 | 58 | 11,116,857.03 | 14.02 | 6.338 | 714 | 191,670 | 79.08 | 18.83 | 99.52 |
| 12.251 to 12.500 | 47 | 11,855,792.88 | 14.95 | 6.464 | 693 | 252,251 | 79.47 | 21.48 | 95.97 |
| 12.501 to 12.750 | 29 | 5,001,547.33 | 6.31 | 6.752 | 719 | 172,467 | 79.82 | 26.70 | 100.00 |
| 12.751 to 13.000 | 7 | 2,378,147.95 | 3.00 | 6.947 | 727 | 339,735 | 79.43 | 0.00 | 100.00 |
| 13.001 to 13.250 | 1 | 708,000.00 | 0.89 | 7.250 | 667 | 708,000 | 80.00 | 0.00 | 100.00 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |

**Next Rate Adjustment Date**

| Next Rate Adjustment Date | Number of Mortgage Loans | Aggregate Principal Balance Outstanding | % of Aggregate Principal Balance Outstanding as of the Cut-off Date | Weighted Average Coupon | Weighted Average Credit Score | Average Principal Balance Outstanding | Weighted Average Original LTV | Percent Full Doc | Percent Interest-Only |
|---|---|---|---|---|---|---|---|---|---|
| August 2007 | 3 | $671,999.98 | 0.85% | 6.436% | 692 | $224,000 | 77.53% | 0.00% | 100.00% |
| September 2007 | 3 | 1,357,450.00 | 1.71 | 6.079 | 747 | 452,483 | 75.41 | 45.64 | 100.00 |
| October 2007 | 3 | 663,553.78 | 0.84 | 5.312 | 721 | 221,185 | 80.00 | 59.97 | 100.00 |
| November 2007 | 9 | 2,025,232.46 | 2.55 | 6.092 | 699 | 225,026 | 77.51 | 14.08 | 100.00 |
| December 2007 | 9 | 2,043,741.57 | 2.58 | 5.835 | 731 | 227,082 | 78.82 | 10.02 | 100.00 |
| January 2008 | 261 | 53,366,444.13 | 67.30 | 6.070 | 720 | 204,469 | 78.98 | 27.24 | 99.10 |
| February 2008 | 2 | 527,900.00 | 0.67 | 5.727 | 667 | 263,950 | 80.00 | 100.00 | 100.00 |
| September 2009 | 1 | 380,000.00 | 0.48 | 7.000 | 683 | 380,000 | 80.00 | 0.00 | 100.00 |
| November 2009 | 6 | 1,543,399.91 | 1.95 | 6.494 | 722 | 257,233 | 79.09 | 39.13 | 100.00 |
| December 2009 | 12 | 2,132,259.92 | 2.69 | 6.529 | 715 | 177,688 | 79.91 | 34.86 | 100.00 |
| January 2010 | 67 | 10,817,744.31 | 13.64 | 6.625 | 719 | 161,459 | 78.97 | 38.40 | 100.00 |
| February 2010 | 1 | 99,999.99 | 0.13 | 5.875 | 656 | 100,000 | 80.00 | 100.00 | 100.00 |
| January 2012 | 4 | 1,086,082.31 | 1.37 | 6.819 | 712 | 271,521 | 61.05 | 0.00 | 91.92 |
| December 2014 | 2 | 529,600.00 | 0.67 | 6.611 | 760 | 264,800 | 77.11 | 100.00 | 100.00 |
| January 2015 | 13 | 2,052,482.75 | 2.59 | 7.092 | 722 | 157,883 | 75.70 | 20.66 | 88.48 |
| **Total:** | **396** | **$79,297,891.11** | **100.00%** | **6.200%** | **719** | **$200,247** | **78.57%** | **29.17%** | **98.99%** |