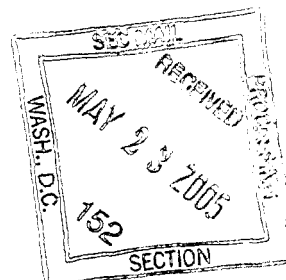


FORM SE

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

Residential Asset Mortgage Products, Inc.
Exact Name of Registrant as Specified in Charter
FOR 5/20/05
Current Report on Form 8-K 2005-RS5
Electronic Report, Schedule or Registration Statement
of Which the Documents Are a Part (give period of report)

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



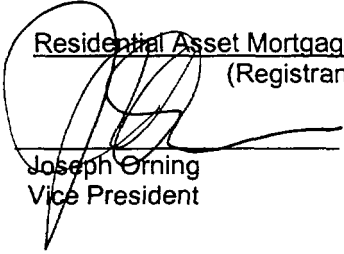
Name of Person Filing the Document
(if Other than the Registrant)



SIGNATURES

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized in the City of Minneapolis, State of Minnesota, on the 20th day of May 2005.

Residential Asset Mortgage Products, Inc.
(Registrant)
By: 
Name: Joseph Orning
Title: Vice President

Filings Made by Person Other Than the Registrant:

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

By: _____
(Name)
(Title)

PROCESSED
MAY 25 2005
R THOMSON
FINANCIAL

A small, handwritten squiggle or mark at the bottom right of the page.

GMAC RFC

New Issue Computational Materials

\$490,000,000 (Approximate)

RAMP Series 2005-RS5 Trust

Issuer

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-RS5**

May 17, 2005

Expected Timing:	Pricing Date:	On or about [Thursday, May 19], 2005
	Settlement Date:	On or about May 27, 2005
	First Payment Date:	June 27, 2005
Structure:	Fixed and ARMs:	\$500,000,000 senior/subordinate structure
	Rating Agencies:	Moody's and Fitch

GMAC RFC Securities

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

Statement Regarding Assumptions as to Securities, pricing estimates, and other Information

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC. Neither RFC nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein.

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

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

In addition, RFSC may make a market in the securities referred to herein. Neither the information nor the assumptions reflected herein shall be construed to be, or constitute, an offer to sell or buy or a solicitation of an offer to sell or buy any securities, commodities or derivative instruments mentioned herein. No sale of any securities, commodities or derivative instruments should be consummated without the purchaser first having received a prospectus and, if required prospectus supplement.

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

BEAR STEARNS

ATLANTA • BOSTON • CHICAGO
DALLAS • LOS ANGELES • NEW YORK • SAN FRANCISCO
FRANKFURT • GENEVA • HONG KONG
LONDON • PARIS • TOKYO

BEAR, STEARNS & CO. INC.
ASSET-BACKED SECURITIES GROUP
383 Madison Avenue
New York, N.Y. 10179
(212) 272-2000

New Issue Computational Materials

\$490,000,000 (Approximate)

RAMP Series 2005-RS5 Trust

Issuer

Residential Asset Mortgage Products, Inc.

Depositor

Residential Funding Corporation

Master Servicer

**Mortgage Asset-Backed Pass-Through Certificates,
Series 2005-RS5**

May 17, 2005 (Revised on May 18, 2005)

Expected Timing:	Pricing Date:	On or about [Thursday, May 19], 2005
	Settlement Date:	On or about May 27, 2005
	First Payment Date:	June 27, 2005
Structure:	Fixed and ARMs:	\$500,000,000 senior/subordinate structure
	Rating Agencies:	Moody's and Fitch

BEAR STEARNS

ATLANTA • BOSTON • CHICAGO
DALLAS • LOS ANGELES • NEW YORK • SAN FRANCISCO
FRANKFURT • GENEVA • HONG KONG
LONDON • PARIS • TOKYO

BEAR, STEARNS & CO. INC.
ASSET-BACKED SECURITIES GROUP
383 Madison Avenue
New York, N.Y. 10179
(212) 272-2000

Statement Regarding Assumptions as to Securities, pricing estimates, and other Information

The information contained in the attached materials (the "Information") may include various forms of performance analysis, security characteristics and securities pricing estimates for the securities addressed. Please read and understand this entire statement before utilizing the Information. The Information is provided solely by Bear Stearns, not as agent for any issuer, and although it may be based on data supplied to it by an issuer, the issuer has not participated in its preparation. The Information does not include all material information about the securities or the mortgage pool. Should you receive Information that refers to the "Statement Regarding Assumptions and Other Information," please refer to this statement instead.

The Information is illustrative and is not intended to predict actual results which may differ substantially from those reflected in the Information. Performance analysis is based on certain assumptions with respect to significant factors that may prove not to be as assumed. You should understand the assumptions and evaluate whether they are appropriate for your purposes. Performance results are based on mathematical models that use inputs to calculate results. As with all models, results may vary significantly depending upon the value of the inputs given. Inputs to these models include but are not limited to: prepayment expectations (economic prepayment models, single expected lifetime prepayments or a vector of periodic prepayments), interest rate assumptions (parallel and nonparallel changes for different maturity instruments), collateral assumptions (actual pool level data, aggregated pool level data, reported factors or imputed factors), volatility assumptions (historically observed or implied current) and reported information (paydown factors, rate resets, and trustee statements). Models used in any analysis may be proprietary making the results difficult for any third party to reproduce. Contact your registered representative for detailed explanations of any modeling techniques employed in the Information.

The Information addresses only certain aspects of the applicable security's characteristics and thus does not provide a complete assessment. As such, the Information may not reflect the impact of all structural characteristics of the security, including call events and cash flow priorities at all prepayment speeds and/or interest rates. You should consider whether the behavior of these securities should be tested as assumptions different from those included in the Information. The assumptions underlying the Information, including structure and collateral, may be modified from time to time to reflect changed circumstances. Any information herein regarding the collateral or the securities will be supplemented by information regarding the collateral and/or the securities contained in the prospectus and the prospectus supplement (Offering Documents) and any subsequent information regarding the collateral or the securities. Offering Documents contain data that is current as of their publication dates and after publication may no longer be complete or current and any subsequent information regarding the collateral or the securities. Contact your registered representative for Offering Documents, current Information or additional materials, including other models for performance analysis, which are likely to produce different results, and any further explanation regarding the Information.

Any pricing estimates Bear Stearns has supplied at your request (a) represent our view, at the time determined, of the investment value of the securities between the estimated bid and offer levels, the spread between which may be significant due to market volatility or illiquidity, (b) do not constitute a bid by any person for any security, (c) may not constitute prices at which the securities could have been purchased or sold in any market, (d) have not been confirmed by actual trades, may vary from the value Bear Stearns assigns any such security while in its inventory, and may not take into account the size of a position you have in the security, and (e) may have been derived from matrix pricing that uses data relating to other securities whose prices are more readily ascertainable to produce a hypothetical price based on the estimated yield spread relationship between the securities.

General Information: The data underlying the Information has been obtained from sources that we believe are reliable, but we do not guarantee the accuracy of the underlying data or computations based thereon. Bear Stearns and/or individuals employed thereby may have positions in these securities while the Information is circulating or during such period may engage in transactions with the issuer or its affiliates. We act as principal in transactions with you, and accordingly, you must determine the appropriateness for you of such transactions and address any legal, tax, or accounting considerations applicable to you. Bear Stearns shall not be a fiduciary or advisor unless we have agreed in writing to receive compensation specifically to act in such capacities. If you are subject to ERISA, the Information is being furnished on the condition that it will not form a primary basis for any investment decision.

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

RAMP Series 2005-RS5
\$490,000,000 (Approximate)
Characteristics of the Certificates (1)(2)(3)(4)

Class	Amount (\$)	Ratings (Moody's/Fitch)	Bond Type	Delay Days	Interest Accrual Basis	Expected WAL (yrs) To Call	Principal Lockout/Window To Call	Exp. Maturity To Call	Final Scheduled Maturity
A-1-1	91,504,000	Aaa/Aaa	Senior Floater	0	Actual/360	1.00	0 / 21	[February 25, 2007]	[January 25, 2025]
A-1-2	98,487,000	Aaa/Aaa	Senior Floater	0	Actual/360	3.00	20 / 53	[June 25, 2011]	[December 25, 2033]
A-1-3	20,929,000	Aaa/Aaa	Senior Floater	0	Actual/360	6.39	72 / 5	[October 25, 2011]	[April 25, 2035]
A-II	210,830,000	Aaa/Aaa	Senior Floater	0	Actual/360	2.40	0 / 77	[October 25, 2011]	[April 25, 2035]
M-1	20,750,000	Aaa/AA+	Mez Floater	0	Actual/360	4.54	40 / 37	[October 25, 2011]	[May 25, 2035]
M-2	11,500,000	Aa2/AA	Mez Floater	0	Actual/360	4.49	39 / 38	[October 25, 2011]	[May 25, 2035]
M-3	8,750,000	Aa3/AA-	Mez Floater	0	Actual/360	4.45	38 / 39	[October 25, 2011]	[May 25, 2035]
M-4	6,000,000	A1/A+	Mez Floater	0	Actual/360	4.45	37 / 40	[October 25, 2011]	[May 25, 2035]
M-5	6,250,000	A2/A	Mez Floater	0	Actual/360	4.42	37 / 40	[October 25, 2011]	[May 25, 2035]
M-6	4,750,000	A3/A-	Mez Floater	0	Actual/360	4.42	37 / 40	[October 25, 2011]	[May 25, 2035]
M-7	4,750,000	Baa1/BBB+	Mez Floater	0	Actual/360	4.41	36 / 41	[October 25, 2011]	[May 25, 2035]
M-8	3,000,000	Baa2/BBB	Mez Floater	0	Actual/360	4.40	36 / 41	[October 25, 2011]	[May 25, 2035]
M-9	2,500,000	Baa3/BBB-	Mez Floater	0	Actual/360	4.34	36 / 41	[October 25, 2011]	[May 25, 2035]
Offered Certificates	\$490,000,000								
B-1	2,500,000	Ba1/BB+	Sub Floater	0	Actual/360	4.16	36 / 34	[March 25, 2011]	[May 25, 2035]
B-2	2,500,000	Ba2/BB	Sub Floater	0	Actual/360	3.84	36 / 24	[May 25, 2010]	[May 25, 2035]
B-3	2,500,000	--/B	Sub Floater	0	Actual/360	3.24	36 / 11	[April 25, 2009]	[May 25, 2035]
Grand Total	\$497,500,000								

Notes:

(1) Class sizes subject to a 10% variance.

(2) Pricing Speed Assumption:

Fixed: 20% HEP (2.0% CPR in month 1, building to 20% CPR by month 10, and remaining constant at 20% CPR thereafter).

ARMs:

100% PPC (assumes that prepayments start at 2% CPR in month one, increase by approximately 2.545% each month to 30% CPR in month twelve, and remain at 30% CPR until month 22, from month 23 to month 27, 50% CPR, and from month 28 and thereafter, 35% CPR).

(3) The pass-through rate on the Class A, Class M and Class B Certificates will be equal to the least of (i) one-month LIBOR plus the related margin, (ii) the Net WAC Cap Rate and (iii) 14.00% per annum.

(4) If the 10% optional call is not exercised, the margin on the Class A-I-3 and Class A-II Certificates will double and the margin on the Class M and Class B Certificates will increase by a 1.5x multiple, beginning on the second Distribution Date after the first possible optional call date.

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

**Computational Materials for
RAMP Series 2005-RS5 Trust**

Issuer:	RAMP Series 2005-RS5 Trust.
Certificates:	The Class A-I-1, Class A-I-2 and Class A-I-3 Certificates (collectively, the "Class A-I Certificates") are backed by first lien, fixed-rate and adjustable-rate mortgage loans with original principal balances that may or may not conform to Freddie Mac limitations (the "Group I Loans"). The Class A-II Certificates are backed by first lien, fixed-rate and adjustable-rate mortgage loans with original principal balances that will conform to Freddie Mac limitations (the "Group II Loans"). The Class A-I Certificates and the Class A-II Certificates are referred to together as the "Class A Certificates." The Class M-1 through Class M-9 Certificates (collectively, the "Class M Certificates") and the Class B-1 through Class B-3 Certificates (collectively, the "Class B Certificates") are backed by the Group I Loans and the Group II Loans. <u>The Class B Certificates are not offered hereby.</u>
Lead Manager:	Bear, Stearns & Co. Inc.
Co-Managers:	Credit Suisse First Boston LLC and Residential Funding Securities Corporation.
Swap Counterparty:	TBD.
Depositor:	Residential Asset Mortgage Products, Inc. ("RAMP").
Trustee:	JPMorgan Chase Bank, National Association.
Master Servicer:	Residential Funding Corporation (the "Seller", "Master Servicer" or "Residential Funding"), an indirect wholly-owned subsidiary of GMAC Mortgage Group, Inc.
Subservicer:	Primary servicing will be provided by HomeComings Financial Network, Inc. ("HomeComings") with respect to approximately 96.15% of the mortgage loans. HomeComings is a wholly-owned subsidiary of Residential Funding Corporation.
Cut-off Date:	May 1, 2005 after deducting payments due during the month of May 2005.
Settlement Date:	On or about May 27, 2005.
Distribution Dates:	25th of each month (or the next business day if such day is not a business day) commencing on June 27, 2005.
Form of Certificates:	Book-entry form through DTC, Clearstream and Euroclear.
Minimum Denominations:	For the Class A, Class M-1, Class M-2 and Class M-3 Certificates: \$25,000 and integral multiples of \$1 in excess thereof; for the Class M-4 through Class M-9 Certificates: \$250,000 and integral multiples of \$1 in excess thereof.
ERISA Considerations:	None of the Certificates are expected to be ERISA eligible.
Legal Investments:	The Certificates will not constitute "mortgage-related securities" for purposes of the Secondary Mortgage Market Enhancement Act of 1984.
Tax Status:	One or more REMIC elections.

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Mortgage Loans:

- The Group I Loans will consist of first lien, fixed-rate and adjustable-rate mortgage loans with original principal balances that may or may not conform to Freddie Mac limitations. The statistical pool of Group I Loans described herein has an approximate aggregate principal balance of \$[226,303,285] as of the Cut-off Date.
- The Group II Loans will consist of first lien, fixed-rate and adjustable-rate mortgage loans with original principal balances that will conform to Freddie Mac limitations. The statistical pool of Group II Loans described herein has an approximate aggregate principal balance of \$[226,205,837] as of the Cut-off Date.

Prepayment Assumptions:

- Fixed – 20% HEP (2.0% CPR in month 1, building to 20% CPR by month 10, and remaining constant at 20% CPR thereafter).
- ARMs – 100% PPC (assumes that prepayments start at 2% CPR in month one, increase by approximately 2.545% each month to 30% CPR in month twelve, and remain at 30% CPR until month 22, from month 23 to month 27, 50% CPR, and from month 28 and thereafter, 35% CPR).

Optional Call:

If the aggregate principal balance of the mortgage loans falls below 10% of the aggregate original principal balance of the mortgage loans (the “Optional Call Date”), Residential Funding or its designee may terminate the trust. The exercise of the optional call may be subject to limitations as described in the prospectus supplement.

**The Negotiated Conduit
Asset Program:**

The mortgage loans included in the trust were acquired and evaluated under Residential Funding's "Negotiated Conduit Asset Program" or NCA program. Through the NCA program, Residential Funding seeks to acquire recently originated mortgage loan products with the characteristics described in the attached collateral tables. The mortgage loans may include a combination of layered risk factors including, but not limited to, credit score, reduced loan documentation, debt-to-income ratio, and loan to value ratio.

Residential Funding's standard programs are identified as follows:

- Jumbo A program, under which Residential Funding purchases "A" quality, non-conforming mortgage loans, which are then securitized under the RFMSI shelf. An example of an NCA program loan includes, but is not limited to, a mortgage loan made to a borrower with a higher total debt-to-income ratio than that allowed by Residential Funding's "Jumbo A" program.
- Expanded Criteria program, under which Residential Funding purchases mortgage loans to "A" quality borrowers whose collateral characteristics differ from conforming and jumbo guidelines, which are then securitized under the RALI shelf. An example of an NCA program loan includes, but is not limited to, a mortgage loan where the combination of loan-to-value ratio, credit score and documentation type do not meet Residential Funding's "Expanded Criteria" program guidelines.
- Home Solution program, under which Residential Funding purchases first lien "A" quality mortgage loans with LTVs up to 107% and for which the related borrowers may have limited cash, may not want to take cash out of their investments, or may want to finance the full value of the home plus closing costs, which are then securitized under the RAMP-RZ shelf. An example of an NCA program loan includes, but is not limited to, a loan made to a borrower who does not meet reserve requirements of the program or whose total debt-to-income exceeds underwriting guidelines of Residential Funding's "Home Solution" program.
- AlterNet program, under which Residential Funding purchases mortgage loans with characteristics that do not meet traditional "A" quality credit requirements, which are then securitized under the RASC shelf. An example of an NCA program loan includes, but is not limited to, a mortgage loan with a higher loan-to-value ratio than the credit grade within Residential Funding's "AlterNet" program guidelines allow.

Credit Enhancement:

A. Subordination.

Credit enhancement for the Class A Certificates will include the subordination of the Class M and Class B Certificates. Credit enhancement for the Class M Certificates will include the subordination of the Class B Certificates.

Initial Subordination (including the OC Deposit):

Class	At Closing	On the Stepdown Date
Class A	15.65%	31.30%
Class M-1	11.50%	23.00%
Class M-2	9.20%	18.40%
Class M-3	7.45%	14.90%
Class M-4	6.25%	12.50%
Class M-5	5.00%	10.00%
Class M-6	4.05%	8.10%
Class M-7	3.10%	6.20%
Class M-8	2.50%	5.00%
Class M-9	2.00%	4.00%
Class B-1	1.50%	3.00%
Class B-2	1.00%	2.00%
Class B-3	0.50%	1.00%

B. Overcollateralization ("OC")

Initial (% Orig.)	0.50%
OC Target (% Orig.)	0.50%
OC Floor (% Orig.)	0.50%
OC Holiday	None

C. Excess Spread

Initially equal to approximately 281 bps per annum.

D. Swap Agreement

Credit enhancement for the Class A, Class M and Class B Certificates will include net payments made by the swap counterparty to the trustee pursuant to the swap agreement.

Priority of Payments:

Payments to the holders of the Certificates will be made from the available amount generally as follows:

- (1) Distribution of accrued and unpaid interest to the Certificates;
- (2) Distribution of principal to the Certificates, in the priority described herein;
- (3) Distribution of principal to the Certificates from the excess interest on the mortgage loans, to cover realized losses;
- (4) Distribution of additional principal to the Certificates from the excess interest on the mortgage loans, to the extent necessary to maintain the required level of overcollateralization;
- (5) Payment to the Certificates in respect of prepayment interest shortfalls;
- (6) To the extent provided in the prospectus supplement, (a) payment to the Class A Certificates in respect of any Basis Risk Shortfall Carry-Forward Amount in the priority described in the prospectus supplement, and (b) payment to the Class M Certificates and Class B Certificates, in respect of any Basis Risk Shortfall Carry-Forward Amount in the priority described in the prospectus supplement;
- (7) Payment to the Certificates in respect of current relief act shortfalls;
- (8) To pay to the holders of the Class A Certificates, pro rata, and then to the Class M and Class B Certificates, in order of priority, the principal portion of any realized losses previously allocated thereto that remain unreimbursed;
- (9) To the Swap Counterparty, any termination payment triggered by a swap termination event; and
- (10) Distribution of any remaining funds to the non-offered Certificates.

Any payments under clauses (1), (3), (4), (5), (6), (7) and (8) shall be made to the extent not covered by amounts paid pursuant to the Swap Agreement.

Interest Accrual Period:

From and including the preceding Distribution Date (for the first accrual period, the closing date) up to but excluding the current Distribution Date on an actual/360 basis.

**Computational Materials for
RAMP Series 2005-RS5 Trust**

Pass-Through Rates:

Class A Pass-Through Rates:

- On each Distribution Date, the Class A Pass-Through Rate will be a per annum rate equal to the least of (x) for any Distribution Date which occurs prior to the second Distribution Date after the first possible Optional Call Date, One-Month LIBOR plus the related margin, and beginning on the second Distribution Date after the first possible Optional Call Date, and with respect to the Class A-I-3 and Class A-II Certificates, One-Month LIBOR plus 2 times the related margin, (y) the Net WAC Cap Rate and (z) 14.00% per annum.

Class M and Class B Pass-Through Rates:

- On each Distribution Date, the Pass-Through Rate on the Class M Certificates and Class B Certificates will be a per annum rate equal to the least of (x) for any Distribution Date which occurs prior to the second Distribution Date after the first possible Optional Call Date, One-Month LIBOR plus the related margin, and beginning on the second Distribution Date after the first possible Optional Call Date, One-Month LIBOR plus 1.5 times the Margin, (y) the Net WAC Cap Rate and (z) 14.00% per annum.

**Net WAC
Cap Rate:**

For any Distribution Date, a per annum rate equal to (a) the weighted average of the Net Mortgage Rates of the Mortgage Loans using the Net Mortgage Rates in effect for the scheduled payments due on such mortgage loans during the related due period minus (b) the amounts paid to the Swap Counterparty divided by the aggregate principal balance of the Mortgage Loans, multiplied by a fraction equal to 30 divided by the actual number of days in the related Interest Accrual Period.

For any Distribution Date on which the Pass-Through Rate on the Class A, Class M or Class B Certificates is limited to the Net WAC Cap Rate, the resulting shortfall will carry forward with interest thereon, subject to a maximum of 14.00% per annum (the "Basis Risk Shortfall Carry-Forward Amount"). The payments from the Swap Agreement will be available to cover any shortfalls on the Class A, Class M and Class B Certificates resulting from the application of the Net WAC Cap Rate.

**Weighted Average
Monthly Fees:**

Master servicing fee and subservicing fee of approximately:
0.37% per annum

Net Mortgage Rate:

With respect to any mortgage loan, the mortgage rate minus (a) the master servicing fee and (b) the sub-servicing fee.

**Eligible Master
Servicing Compensation:**

For any Distribution Date, an amount equal to the lesser of (a) one-twelfth of 0.125% of the stated principal balance of the mortgage loans immediately preceding that Distribution Date, and (b) the sum of the Master Servicing Fee payable to the Master Servicer in respect of its master servicing activities and reinvestment income received by the Master Servicer on amounts payable with respect to that Distribution Date with respect to the mortgage loans. Excess Cash Flow may also be available to cover prepayment interest shortfalls, subject to the priority of distribution for Excess Cash Flow.

BEAR STEARNS

**Computational Materials for
RAMP Series 2005-RS5 Trust**

Advances: The Master Servicer will advance delinquent principal and interest to the extent the advance is recoverable from future collections on the loan.

Overcollateralization Amount: With respect to any Distribution Date, the excess, if any, of the aggregate stated principal balance of the mortgage loans before giving effect to distributions of principal to be made on that Distribution Date, over the aggregate certificate principal balance of the Class A, Class M and Class B Certificates, as of such date, before taking into account distributions of principal to be made on that Distribution Date.

Required

Overcollateralization Amount: With respect to any Distribution Date, 0.50% of the aggregate stated principal balance of the mortgage loans as of the Cut-Off Date.

Trigger Event: A Trigger Event is in effect on any Distribution Date if either (i) the three month average of the related Sixty-Plus Delinquency Percentage, as determined on that Distribution Date and the immediately preceding two Distribution Dates, equals or exceeds [41.815]% of the Senior Enhancement Percentage or (ii) cumulative realized losses on the mortgage loans as a percentage of the initial aggregate principal balance of the mortgage loans as of the Cut-off Date exceed the following amounts:

Loss Trigger	
Months 37-48	[2.25]% in the first month plus an additional 1/12th of [1.25]% for every month thereafter
Months 49-60	[3.50]% in the first month plus an additional 1/12th of [1.00]% for every month thereafter
Months 61-72	[4.50]% in the first month plus an additional 1/12th of [0.50]% for every month thereafter
Months 73 and thereafter	[5.00]%

**Sixty-Plus Delinquency
Percentage:**

With respect to any Distribution Date, the fraction, expressed as a percentage, equal to (x) the aggregate stated principal balance of the mortgage loans that are 60 or more days delinquent in payment of principal and interest for that Distribution Date, including mortgage loans in foreclosure and REO, over (y) the aggregate stated principal balance of the mortgage loans immediately preceding that Distribution Date.

Senior

Enhancement Percentage:

For any Distribution Date, the percentage obtained by dividing (x) the sum of (i) the aggregate certificate principal balance of the Class M and Class B Certificates and (ii) the Overcollateralization Amount, in each case prior to the distribution of the aggregate Principal Distribution Amount on such Distribution Date, by (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date.

**Overcollateralization
Floor:**

An amount equal to 0.50% of the aggregate stated principal balance of the mortgage loans as of the Cut-off Date.

**Overcollateralization
Increase Amount:**

With respect to any Distribution Date, an amount equal to the lesser of (i) available excess cash flow from the mortgage loans available for payment of the Overcollateralization Increase Amount and (ii) the excess, if any, of (x) the Required Overcollateralization Amount for that Distribution Date over (y) the Overcollateralization Amount for that Distribution Date.

BEAR STEARNS

**Overcollateralization
Reduction Amount:**

With respect to any Distribution Date for which the Excess Overcollateralization Amount is, or would be, after taking into account all other distributions to be made on that Distribution Date, greater than zero, an amount equal to the lesser of (i) the Excess Overcollateralization Amount for that Distribution Date and (ii) principal collected on the mortgage loans for that Distribution Date.

**Excess Overcollateralization
Amount:**

With respect to any Distribution Date, the excess, if any, of the Overcollateralization Amount over the Required Overcollateralization Amount.

**Principal
Distribution Amount:**

As to any Distribution Date, the lesser of (i) the aggregate certificate principal balance of the Class A, Class M and Class B Certificates prior to such Distribution Date and (ii) the sum of (a) principal collected on the mortgage loans other than Subsequent Recoveries minus any net swap payments or swap termination payment not due to a swap provider trigger event due to the Swap Counterparty remaining unpaid (after application of interest collections used for this purpose on such Distribution Date) and (b) the Overcollateralization Increase Amount less (c) the Overcollateralization Reduction Amount.

**Class A Principal
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the Principal Distribution Amount for that Distribution Date or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the Principal Distribution Amount for that Distribution Date; and
- the excess, if any, of (A) the aggregate certificate principal balance of the Class A Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Principal Allocation
Amount:**

With respect to any Distribution Date, the sum of (a) the principal remittance amount for that Distribution Date and (b) the aggregate amount of realized losses on the mortgage loans in the calendar month preceding that Distribution Date, to the extent covered by excess cash flow for that Distribution Date; provided, that on any Distribution Date on which there is insufficient excess cash flow to cover all realized losses on the mortgage loans, in determining the Class A-I Principal Distribution Amount and the Class A-II Principal Distribution Amount, the available excess cash flow will be allocated to the Class A-I Certificates and the Class A-II Certificates, pro rata, based on the principal portion of realized losses on the Group I Loans and Group II Loans, respectively.

**Class A-I Principal
Distributions:**

The Class A-I Principal Distribution Amount will be distributed, sequentially, to the Class A-I-1, Class A-I-2 and Class A-I-3 Certificates, in each case until the certificate principal balance thereof has been reduced to zero.

**Class A-I Principal
Distribution Amount:**

On any Distribution Date, the Class A Principal Distribution Amount multiplied by a fraction, the numerator of which is the portion of the Principal Allocation Amount related to the Group I Loans for that Distribution date and the denominator of which is the Principal Allocation Amount for all of the mortgage loans for that Distribution Date.

**Class A-II Principal
Distribution Amount:**

On any Distribution Date, the Class A Principal Distribution Amount multiplied by a fraction, the numerator of which is the portion of the Principal Allocation Amount related to the Group II Loans for that Distribution Date and the denominator of which is the Principal Allocation Amount for all of the mortgage loans for that Distribution Date.

**Class M-1 Principal
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A Principal Distribution Amount; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A Certificates (after taking into account the payment of the Class A Principal Distribution Amount for that Distribution Date) and (2) the certificate principal balance of the Class M-1 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class M-2 Principal
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A and Class M-1 Principal Distribution Amounts or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A and Class M-1 Principal Distribution Amounts; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A and Class M-1 Certificates (after taking into account the payment of the Class A and Class M-1 Principal Distribution Amounts for that Distribution Date) and (2) the certificate principal balance of the Class M-2 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class M-3 Principal
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1 and Class M-2 Principal Distribution Amounts or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1 and Class M-2 Principal Distribution Amounts; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A, Class M-1 and Class M-2 Certificates (after taking into account the payment of the Class A, Class M-1 and Class M-2 Principal Distribution Amounts for that Distribution Date) and (2) the certificate principal balance of the Class M-3 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class M-4 Principal
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2 and Class M-3 Principal Distribution Amounts or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2 and Class M-3 Principal Distribution Amounts; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A, Class M-1, Class M-2 and Class M-3 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2 and Class M-3 Principal Distribution Amounts for that Distribution Date) and (2) the certificate principal balance of the Class M-4 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class M-5 Principal
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2, Class M-3 and Class M-4 Principal Distribution Amounts or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2, Class M-3 and Class M-4 Principal Distribution Amounts; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A, Class M-1, Class M-2, Class M-3 and Class M-4 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2, Class M-3 and Class M-4 Principal Distribution Amounts for that Distribution Date) and (2) the certificate principal balance of the Class M-5 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class M-6 Principal
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2, Class M-3, Class M-4 and Class M-5 Principal Distribution Amounts or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2, Class M-3, Class M-4 and Class M-5 Principal Distribution Amounts; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A, Class M-1, Class M-2, Class M-3, Class M-4 and Class M-5 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2, Class M-3, Class M-4 and Class M-5 Principal Distribution Amount for that Distribution Date) and (2) the certificate principal balance of the Class M-6 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class M-7 Principal
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5 and Class M-6 Principal Distribution Amounts or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5 and Class M-6 Principal Distribution Amounts; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5 and Class M-6 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5 and Class M-6 Principal Distribution Amounts for that Distribution Date) and (2) the certificate principal balance of the Class M-7 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class M-8 Principal
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6 and Class M-7 Principal Distribution Amounts or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6 and Class M-7 Principal Distribution Amounts; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6 and Class M-7 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6 and Class M-7 Principal Distribution Amounts for that Distribution Date) and (2) the certificate principal balance of the Class M-8 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class M-9 Principal
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7 and Class M-8 Principal Distribution Amounts or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7 and Class M-8 Principal Distribution Amounts; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7 and Class M-8 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7 and Class M-8 Principal Distribution Amounts for that Distribution Date) and (2) the certificate principal balance of the Class M-9 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class B-1 Principal
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8 and Class M-9 Principal Distribution Amounts or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8 and Class M-9 Principal Distribution Amounts; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8 and Class M-9 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8 and Class M-9 Principal Distribution Amounts for that Distribution Date) and (2) the certificate principal balance of the Class B-1 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class B-2 Principal
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9 and Class B-1 Principal Distribution Amounts or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9 and Class B-1 Principal Distribution Amounts; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9 and Class B-1 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9 and Class B-1 Principal Distribution Amounts for that Distribution Date) and (2) the certificate principal balance of the Class B-2 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Class B-3 Principal
Distribution Amount:**

With respect to any Distribution Date (i) prior to the Stepdown Date or on or after the Stepdown Date if a Trigger Event is in effect for that Distribution Date, the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9, Class B-1 and Class B-2 Principal Distribution Amounts or (ii) on or after the Stepdown Date if a Trigger Event is not in effect for that Distribution Date, the lesser of:

- the remaining Principal Distribution Amount for that Distribution Date after distribution of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9, Class B-1 and Class B-2 Principal Distribution Amounts; and
- the excess, if any, of (A) the sum of (1) the aggregate certificate principal balance of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9, Class B-1 and Class B-2 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9, Class B-1 and Class B-2 Principal Distribution Amounts for that Distribution Date) and (2) the certificate principal balance of the Class B-3 Certificates immediately prior to that Distribution Date over (B) the lesser of (x) the product of (1) the applicable Subordination Percentage and (2) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date and (y) the aggregate stated principal balance of the mortgage loans after giving effect to distributions to be made on that Distribution Date, less the Overcollateralization Floor.

**Subordination
Percentage:**

As to any class of Class A, Class M or Class B Certificates, the respective approximate percentage set forth below:

Class	Percentage
A	68.70%
M-1	77.00%
M-2	81.60%
M-3	85.10%
M-4	87.50%
M-5	90.00%
M-6	91.90%
M-7	93.80%
M-8	95.00%
M-9	96.00%
B-1	97.00%
B-2	98.00%
B-3	99.00%

Stepdown Date:

The Distribution Date which is the later to occur of (x) the Distribution Date in June 2008 and (y) the first distribution date on which the Senior Enhancement Percentage is equal to or greater than 31.30%.

Subsequent Recoveries:

Subsequent recoveries, net of reimbursable expenses, with respect to mortgage loans that have been previously liquidated and that have resulted in a realized loss.

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Swap Agreement:

On the Closing Date, the Trustee will enter into a Swap Agreement with [] (the "Swap Counterparty") for the benefit of the Class A, Class M and Class B Certificates. The Swap Agreement will have an initial notional amount of approximately \$497,500,000. Under the Swap Agreement, (i) the trust shall be obligated to pay to the Swap Counterparty an amount equal to 4.000% per annum on the swap notional amount set forth below (the "Notional Balance") and (ii) the trust will be entitled to receive an amount equal to One-Month LIBOR on the Notional Balance from the Swap Counterparty, on each Distribution Date, accrued during the swap accrual period (29 days in the case of the first accrual period), until the swap is retired. Only the net amount of the two obligations above will be paid by the appropriate party. Upon early termination of the Swap Agreement, the trust or the Swap Counterparty may be liable to make a termination payment (the "Swap Termination Payment") to the other party, regardless of which party caused the termination. The Swap Termination Payment will be computed in accordance with the procedures set forth in the Swap Agreement. In the event that the trust is required to make a Swap Termination Payment, that payment will be paid on the related Distribution Date, and on any subsequent Distribution Dates until paid in full, prior to distributions to Certificateholders (other than a Swap Termination Payment due to a Swap Provider Trigger Event). Shown below is the aggregate swap notional amount schedule, which generally has been derived by adding (A) for the fixed rate collateral, a notional balance corresponding to 1.5x the pricing speed and (B) for the adjustable rate collateral (1) during the respective fixed rate period, a notional balance corresponding to 40% CPR and (2) during the respective adjustable rate period, zero minus and subtracting (C) the Required Overcollateralization Amount.

Swap Agreement Notional Balance Schedule

Period	Notional Balance (\$)	Period	Notional Balance (\$)
1	497,500,000.00	31	52,581,397.47
2	479,057,898.62	32	49,946,991.68
3	461,025,670.42	33	47,442,378.08
4	443,373,930.30	34	45,061,027.45
5	426,077,681.46	35	42,796,609.70
6	409,116,596.92	36	40,641,622.15
7	392,474,147.01	37	16,211,216.58
8	376,138,630.19	38	15,213,276.68
9	360,103,377.34	39	14,270,142.79
10	344,533,984.50	40	13,378,729.57
11	329,426,032.15	41	12,536,128.84
12	314,929,330.24	42	11,739,599.25
13	301,062,595.06	43	10,986,556.58
14	287,802,975.46	44	10,274,564.56
15	275,123,812.73	45	9,601,326.31
16	262,999,622.88	46	8,964,676.20
17	251,406,046.43	47	8,362,572.23
18	240,319,808.48	48	7,793,088.88
19	229,715,388.83	49	7,254,410.31
20	218,494,642.39	50	6,744,824.06
21	207,825,551.11	51	6,262,715.00
22	196,701,216.46	52	5,806,559.77
23	186,011,615.90	53	5,374,921.38
24	175,995,777.23	54	4,966,444.31
25	72,480,675.85	55	4,579,849.80
26	68,143,115.02	56	4,213,931.32
27	64,578,323.60	57	3,867,658.19
28	61,335,027.46	58	3,539,880.67
29	58,267,852.98	59	3,229,538.03
30	55,352,564.91	60	2,933,970.69

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Swap Account:

Funds payable under the Swap Agreement will be deposited into a reserve account (the "Swap Account").

Funds in the Swap Account that are payable to the Swap Counterparty will be paid from any available funds prior to distributions on the Certificates and will be distributed on each Distribution Date in the following order of priority:

- 1) to the Swap Counterparty, any net amounts owed to the Swap Counterparty under the Swap Agreement for such Distribution Date; and
- 2) to the Swap Counterparty, any Swap Termination Payment not due to a Swap Provider Trigger Event.

Funds in the Swap Account that are payable to the trust will be distributed on each Distribution Date in the following order of priority:

- 1) to pay the holders of the Class A Certificates, *pro rata*, and then to the Class M and Class B Certificates, in order of priority, the principal portion of any realized losses incurred for the preceding calendar month;
- 2) distribution of additional principal to the Certificates, to restore the required level of overcollateralization;
- 3) to the holders of the Class A Certificates, to pay accrued and unpaid interest resulting from prepayment interest shortfalls, on a *pro rata* basis, to the extent unpaid from interest collections;
- 4) to the holders of the Class M Certificates and Class B Certificates, in order of priority, to pay accrued and unpaid interest resulting from prepayment interest shortfalls to the extent unpaid from interest collections;
- 5) to pay, first to the holder of the Class A Certificates, on a *pro rata* basis, any Basis Risk Shortfall Carry-Forward Amount, as applicable, for such Distribution Date and second, to the Class M Certificates and Class B Certificates, in order of priority, any Basis Risk Shortfall Carry-Forward Amount for such Distribution Date;
- 6) to the holders of the Class A Certificates, to pay accrued and unpaid interest resulting from current relief act shortfalls, on a *pro rata* basis, to the extent unpaid from interest collections;
- 7) to the holders of the Class M Certificates and Class B Certificates, in order of priority, to pay accrued and unpaid interest resulting from current relief act shortfalls to the extent unpaid from interest collections;
- 8) to pay the holders of the Class A Certificates, *pro rata*, and then to the Class M and Class B Certificates, in order of priority, the principal portion of any realized losses previously allocated thereto that remain unreimbursed; and
- 9) to the party named in the pooling and servicing agreement, any remaining amounts.

Net WAC Cap Schedule
[Subject to Change]

PERIOD	NET WAC RATE ⁽¹⁾ (%)	EFFECTIVE RATE ^(1,2) (%)	PERIOD	NET WAC RATE ⁽¹⁾ (%)	EFFECTIVE RATE ^(1,2) (%)
1	7.17	23.20	41	9.67	11.14
2	6.93	22.45	42	9.79	11.23
3	6.70	21.87	43	10.10	11.50
4	6.71	21.44	44	9.76	11.13
5	6.94	21.16	45	9.75	11.07
6	6.76	20.71	46	10.79	12.07
7	6.99	20.49	47	9.76	11.02
8	6.76	20.07	48	10.43	11.66
9	6.76	19.78	49	10.16	11.36
10	7.49	19.92	50	10.48	11.64
11	6.76	19.29	51	10.12	11.26
12	7.00	19.22	52	10.10	11.21
13	6.78	18.90	53	10.44	11.51
14	7.00	18.83	54	10.10	11.14
15	6.78	18.50	55	10.41	11.43
16	6.77	18.31	56	10.06	11.04
17	7.00	18.26	57	10.05	11.00
18	6.78	17.94	58	11.15	12.09
19	7.00	17.90	59	10.23	11.13
20	6.77	17.53	60	10.76	11.64
21	6.77	17.31	61	10.47	10.79
22	7.50	17.53	62	10.80	11.14
23	6.80	17.02	63	10.43	10.77
24	8.39	18.50	64	10.41	10.77
25	8.11	12.56	65	10.74	11.11
26	8.36	12.74	66	10.37	10.75
27	8.08	12.46	67	10.70	11.09
28	8.07	12.39	68	10.33	10.72
29	8.35	12.56	69	10.31	10.71
30	8.53	12.70	70	11.39	11.85
31	8.81	12.88	71	10.26	10.70
32	8.52	12.54	72	10.58	11.04
33	8.51	12.47	73	10.22	10.68
34	9.10	12.94	74	10.54	11.02
35	8.59	12.41	75	10.17	10.66
36	9.62	13.36	76	10.15	10.65
37	9.38	11.02	77	10.47	11.00
38	9.68	11.27			
39	9.36	10.91			
40	9.35	10.86			

Notes:

- (1) Assumes all index values remain constant at 20.00%.
- (2) The effective available funds cap rate (the "Effective Rate") is a per annum rate equal to the product of (i) 30 divided by the actual number of days in the Interest Accrual Period for the Certificates and (ii) the weighted average Net Mortgage Rate of the mortgage loans plus (B) the net swap payment, if any, divided by the aggregate certificate principal balance of the Class A, Class M and Class B Certificates multiplied by 360 divided by actual number of days.

Class A-I Sensitivity Analysis
To 10% Call

Prepayment Assumptions	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC
Class A-I-1						
Avg. Life (yrs)	12.60	1.60	1.22	1.00	0.85	0.75
Principal Window	1-236	1-35	1-25	1-21	1-18	1-15
Principal Window Months	236	35	25	21	18	15
Class A-I-2						
Avg. Life (yrs)	24.29	6.06	4.09	3.00	2.24	1.84
Principal Window	236-343	35-147	25-99	21-73	18-57	15-31
Principal Window Months	108	113	75	53	40	17
Class A-I-3						
Avg. Life (yrs)	28.73	12.87	8.71	6.39	4.98	3.16
Principal Window	343-345	147-155	99-105	73-77	57-60	31-48
Principal Window Months	3	9	7	5	4	18

Class A-I Sensitivity Analysis
To Maturity

Prepayment Assumptions	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC
Class A-I-1						
Avg. Life (yrs)	12.60	1.60	1.22	1.00	0.85	0.75
Principal Window	1-236	1-35	1-25	1-21	1-18	1-15
Principal Window Months	236	35	25	21	18	15
Class A-I-2						
Avg. Life (yrs)	24.29	6.06	4.09	3.00	2.24	1.84
Principal Window	236-343	35-147	25-99	21-73	18-57	15-31
Principal Window Months	108	113	75	53	40	17
Class A-I-3						
Avg. Life (yrs)	29.25	17.13	12.04	9.01	7.09	4.42
Principal Window	343-359	147-312	99-243	73-187	57-149	31-122
Principal Window Months	17	166	145	115	93	92

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

**Class A-II Sensitivity Analysis
*To 10% Call***

Prepayment Assumptions	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC
Class A-II						
Avg. Life (yrs)	19.45	4.63	3.20	2.40	1.86	1.46
Principal Window	1-345	1-155	1-105	1-77	1-60	1-48
Principal Window Months	345	155	105	77	60	48

**Class A-II Sensitivity Analysis
*To Maturity***

Prepayment Assumptions	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC
Class A-II						
Avg. Life (yrs)	19.50	4.94	3.43	2.58	1.99	1.50
Principal Window	1-359	1-298	1-226	1-171	1-132	1-100
Principal Window Months	359	298	226	171	132	100

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

**Class M Sensitivity Analysis
To 10% Call**

Prepayment Assumptions	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC
Class M-1						
Avg. Life (yrs)	26.53	8.52	5.76	4.54	4.22	3.99
Principal Window	272-345	50-155	37-105	41-77	45-60	48-48
Principal Window Months	74	106	69	37	16	1
Class M-2						
Avg. Life (yrs)	26.53	8.52	5.76	4.49	4.01	3.99
Principal Window	272-345	50-155	37-105	40-77	42-60	48-48
Principal Window Months	74	106	69	38	19	1
Class M-3						
Avg. Life (yrs)	26.53	8.52	5.76	4.45	3.91	3.86
Principal Window	272-345	50-155	37-105	39-77	41-60	44-48
Principal Window Months	74	106	69	39	20	5
Class M-4						
Avg. Life (yrs)	26.53	8.52	5.76	4.45	3.86	3.70
Principal Window	272-345	50-155	37-105	38-77	40-60	43-48
Principal Window Months	74	106	69	40	21	6
Class M-5						
Avg. Life (yrs)	26.53	8.52	5.76	4.42	3.82	3.60
Principal Window	272-345	50-155	37-105	38-77	39-60	41-48
Principal Window Months	74	106	69	40	22	8
Class M-6						
Avg. Life (yrs)	26.53	8.52	5.76	4.42	3.79	3.52
Principal Window	272-345	50-155	37-105	38-77	39-60	40-48
Principal Window Months	74	106	69	40	22	9
Class M-7						
Avg. Life (yrs)	26.53	8.52	5.76	4.41	3.75	3.46
Principal Window	272-345	50-155	37-105	37-77	38-60	39-48
Principal Window Months	74	106	69	41	23	10
Class M-8						
Avg. Life (yrs)	26.53	8.52	5.76	4.40	3.74	3.43
Principal Window	272-345	50-155	37-105	37-77	38-60	39-48
Principal Window Months	74	106	69	41	23	10
Class M-9						
Avg. Life (yrs)	26.51	8.40	5.67	4.34	3.69	3.33
Principal Window	272-345	50-155	37-105	37-77	37-60	38-48
Principal Window Months	74	106	69	41	24	11

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

**Class M Sensitivity Analysis
*To Maturity***

Prepayment Assumptions	0% PPC	50% PPC	75% PPC	100% PPC	125% PPC	150% PPC
Class M-1						
Avg. Life (yrs)	26.65	9.34	6.37	5.02	4.59	5.34
Principal Window	272-357	50-263	37-189	41-142	45-112	53-90
Principal Window Months	86	214	153	102	68	38
Class M-2						
Avg. Life (yrs)	26.65	9.29	6.33	4.93	4.35	4.42
Principal Window	272-356	50-246	37-175	40-131	42-102	48-82
Principal Window Months	85	197	139	92	61	35
Class M-3						
Avg. Life (yrs)	26.64	9.24	6.28	4.86	4.23	4.11
Principal Window	272-356	50-234	37-164	39-123	41-96	44-77
Principal Window Months	85	185	128	85	56	34
Class M-4						
Avg. Life (yrs)	26.64	9.17	6.23	4.81	4.14	3.93
Principal Window	272-355	50-222	37-155	38-115	40-90	43-72
Principal Window Months	84	173	119	78	51	30
Class M-5						
Avg. Life (yrs)	26.63	9.09	6.17	4.74	4.06	3.80
Principal Window	272-354	50-211	37-147	38-109	39-85	41-68
Principal Window Months	83	162	111	72	47	28
Class M-6						
Avg. Life (yrs)	26.62	8.98	6.09	4.68	3.98	3.68
Principal Window	272-352	50-198	37-136	38-101	39-78	40-63
Principal Window Months	81	149	100	64	40	24
Class M-7						
Avg. Life (yrs)	26.60	8.83	5.98	4.58	3.88	3.56
Principal Window	272-351	50-185	37-127	37-94	38-73	39-58
Principal Window Months	80	136	91	58	36	20
Class M-8						
Avg. Life (yrs)	26.56	8.63	5.83	4.46	3.79	3.46
Principal Window	272-348	50-168	37-114	37-84	38-66	39-52
Principal Window Months	77	119	78	48	29	14
Class M-9						
Avg. Life (yrs)	26.51	8.40	5.67	4.34	3.69	3.33
Principal Window	272-345	50-155	37-105	37-77	37-60	38-48
Principal Window Months	74	106	69	41	24	11

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

RAMP Series 2005-RS5 – Collateral Characteristics
Aggregate Summary Report
(Statistical Pool)

Principal Balance	\$452,509,122		
Number of Mortgage Loans	2,815		
	Average	Minimum	Maximum
Original Principal Balance	\$160,930.82	\$22,250.00	\$1,430,000.00
Current Principal Balance	\$160,749.24	\$22,218.48	\$1,430,000.00
	Weighted Average	Minimum	Maximum
Original Term (mos)	358	60	360
Remaining Term to Stated Maturity (mos)	357	55	360
Age (mos)	1	0	31
Mortgage Rate (%)	7.296	3.875	11.060
Loan-to-Value Ratio (%)	91.13	20.00	107.00
Credit Score	682	453	816
Margin (%)	5.212	0.125	10.240
Initial Periodic Cap (%)	2.865	1.000	6.000
Periodic Cap (%)	1.387	1.000	6.000
Maximum Mortgage Rate (%)	13.362	7.750	17.300
Minimum Mortgage Rate (%)	5.556	2.125	10.880
Next Rate Adj. (mos)	29	2	84
Lien Position	% of Mortgage Loans	Loan Type	% of Mortgage Loans
1st Lien	100.00	Adjustable-rate	81.81
		Fixed-rate	18.19
Occupancy	% of Mortgage Loans	Loan Purpose	% of Mortgage Loans
Primary Residence	69.81	Purchase	68.88
Non-Owner Occupied	27.22	Equity Refinance	20.89
Second/Vacation	2.97	Rate/Term Refinance	10.23
Documentation	% of Mortgage Loans	Property Type	% of Mortgage Loans
Full Documentation	60.29	Single-family detached	66.11
Reduced Documentation	39.71	PUD (detached)	15.89
Servicing	% of Mortgage Loans	Two- to four-family units	9.22
Homecomings	96.15	Condo Low-rise	5.08
		PUD (attached)	2.50
Delinquency	% of Mortgage Loans	Townhouse	0.65
Current	100.00	Condo Mid-rise	0.34
30 to 59 Days Delinquent	0.00	Condo High-rise	0.16
60 or more Days	0.00	Manufactured Home	0.05
Exception Category	% of Mortgage Loans	% with Active Prepayment Penalty	55.18
Alternet Exceptions (RASC)	34.29	% over 80% LTV with MI	4.10
Expanded Criteria Exceptions (RALI)	40.43	IO Loans (%)	21.73
Jumbo A Exceptions (RFMSI)	21.43		
Home Solutions	3.83		
Seasoned Loans	0.01		

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Aggregate Credit Score Distribution

<u>Range of Credit Scores</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Original LTV</u>
499 or less	2	\$279,108	0.06 %	\$139,554	86.59 %
500 to 519	1	49,956	0.01	49,956	31.00
520 to 539	3	371,059	0.08	123,686	90.70
540 to 559	9	1,310,374	0.29	145,597	88.97
560 to 579	34	4,302,222	0.95	126,536	92.86
580 to 599	137	18,973,472	4.19	138,492	97.17
600 to 619	279	40,033,945	8.85	143,491	97.27
620 to 639	268	44,907,587	9.92	167,566	92.17
640 to 659	296	49,175,115	10.87	166,132	90.24
660 to 679	311	55,686,917	12.31	179,058	88.16
680 to 699	390	67,549,714	14.93	173,204	89.18
700 to 719	315	49,191,453	10.87	156,163	90.44
720 to 739	266	42,014,700	9.28	157,950	90.21
740 to 759	214	34,998,355	7.73	163,544	91.12
760 or greater	287	42,889,769	9.48	149,442	91.50
Subtotal with Credit Score	2,812	\$451,733,746	99.83	\$160,645	91.15
Not Available	3	775,376	0.17	258,459	81.58
Total	2,815	\$452,509,122	100.00 %	\$160,749	91.13 %

Aggregate Credit Scores indicated as having a Credit Score that is "Not Available" include certain Aggregate Credit Scores where the Credit Score was not provided by the related seller and Aggregate Credit Scores where no credit history can be obtained for the related mortgagor.

Aggregate Original Mortgage Loan Principal Balances

<u>Original Mortgage Amount (\$)</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
100,000 or less	880	\$65,808,357	14.54 %	\$74,782	683	95.05 %
100,001 to 200,000	1,300	184,462,033	40.76	141,894	680	93.76
200,001 to 300,000	385	93,703,974	20.71	243,387	680	91.33
300,001 to 400,000	149	51,160,723	11.31	343,361	684	88.05
400,001 to 500,000	53	23,936,379	5.29	451,630	673	86.72
500,001 to 600,000	19	10,265,933	2.27	540,312	715	80.96
600,001 to 700,000	12	7,869,174	1.74	655,765	709	83.27
700,001 to 800,000	5	3,737,061	0.83	747,412	706	78.87
800,001 to 900,000	7	5,894,284	1.30	842,041	697	67.68
900,001 to 1,000,000	3	2,917,203	0.64	972,401	697	60.93
1,300,001 to 1,400,000	1	1,324,000	0.29	1,324,000	723	76.00
1,400,001 to 1,500,000	1	1,430,000	0.32	1,430,000	662	65.00
Total	2,815	\$452,509,122	100.00 %	\$160,749	682	91.13 %

Aggregate Mortgage Rates

Original Mortgage Rate (%)	Number of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
3.500 to 3.999	1	\$370,500	0.08 %	\$370,500	674	95.00 %
4.000 to 4.499	1	151,900	0.03	151,900	674	80.00
4.500 to 4.999	8	2,088,597	0.46	261,075	717	80.79
5.000 to 5.499	48	14,936,806	3.30	311,183	701	79.26
5.500 to 5.999	156	40,246,056	8.89	257,988	706	78.95
6.000 to 6.499	247	49,360,651	10.91	199,841	694	85.10
6.500 to 6.999	440	82,617,716	18.26	187,768	698	89.10
7.000 to 7.499	355	58,079,128	12.83	163,603	689	92.41
7.500 to 7.999	573	82,834,719	18.31	144,563	680	95.21
8.000 to 8.499	402	51,625,552	11.41	128,422	672	96.49
8.500 to 8.999	358	45,005,348	9.95	125,713	651	97.86
9.000 to 9.499	142	16,434,897	3.63	115,739	639	97.97
9.500 to 9.999	61	6,125,801	1.35	100,423	609	98.01
10.000 to 10.499	16	1,918,152	0.42	119,885	601	96.46
10.500 to 10.999	6	645,823	0.14	107,637	613	90.31
11.000 to 11.499	1	67,476	0.01	67,476	524	90.00
Total	2,815	\$452,509,122	100.00 %	\$160,749	682	91.13 %

Aggregate Net Mortgage Rates

Net Mortgage Rate (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
3.500 to 3.999	1	\$370,500	0.08 %	\$370,500	674	95.00 %
4.000 to 4.499	4	733,697	0.16	183,424	681	79.60
4.500 to 4.999	38	11,246,378	2.49	295,957	709	78.65
5.000 to 5.499	123	34,612,873	7.65	281,405	704	77.49
5.500 to 5.999	208	43,297,174	9.57	208,159	696	84.48
6.000 to 6.499	400	75,815,091	16.75	189,538	698	88.69
6.500 to 6.999	400	67,588,059	14.94	168,970	690	90.64
7.000 to 7.499	559	82,717,013	18.28	147,973	679	94.85
7.500 to 7.999	465	62,612,653	13.84	134,651	676	96.77
8.000 to 8.499	360	45,201,827	9.99	125,561	652	97.52
8.500 to 8.999	185	20,732,609	4.58	112,068	651	97.61
9.000 to 9.499	52	5,336,570	1.18	102,626	614	97.26
9.500 to 9.999	14	1,589,332	0.35	113,524	610	98.75
10.000 to 10.499	5	587,869	0.13	117,574	607	89.36
10.500 to 10.999	1	67,476	0.01	67,476	524	90.00
Total	2,815	\$452,509,122	100.00 %	\$160,749	682	91.13 %

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Aggregate Original Loan-to-Value Ratios

Original Loan-to-Value Ratio (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score
0.01 to 50.00	10	\$3,366,040	0.74 %	\$336,604	708
50.01 to 55.00	9	1,103,499	0.24	122,611	670
55.01 to 60.00	9	2,295,383	0.51	255,043	692
60.01 to 65.00	18	6,936,921	1.53	385,385	689
65.01 to 70.00	21	6,410,303	1.42	305,253	704
70.01 to 75.00	50	9,896,951	2.19	197,939	703
75.01 to 80.00	543	109,488,739	24.20	201,637	694
80.01 to 85.00	77	12,722,305	2.81	165,225	669
85.01 to 90.00	166	30,394,030	6.72	183,097	667
90.01 to 95.00	289	46,895,022	10.36	162,267	655
95.01 to 100.00	1,583	217,262,251	48.01	137,247	682
100.01 to 105.00	39	5,518,680	1.22	141,505	713
105.01 to 110.00	1	218,998	0.05	218,998	709
Total	2,815	\$452,509,122	100.00 %	\$160,749	682

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Aggregate Geographical Distribution of Mortgaged Properties

<u>State</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
California	169	\$57,831,570	12.78 %	\$342,199	688	81.69 %
Florida	280	48,121,922	10.63	171,864	686	89.38
Texas	250	29,411,093	6.50	117,644	675	95.07
Virginia	120	24,387,923	5.39	203,233	682	87.50
Illinois	135	22,325,018	4.93	165,371	681	95.10
Georgia	149	19,335,971	4.27	129,772	674	95.43
Maryland	60	17,145,266	3.79	285,754	679	84.28
Michigan	144	16,940,096	3.74	117,640	677	94.93
Washington	84	15,300,137	3.38	182,144	708	91.16
Arizona	85	15,207,566	3.36	178,913	678	89.76
Indiana	113	12,101,963	2.67	107,097	674	97.32
Ohio	99	11,844,348	2.62	119,640	677	97.32
Minnesota	63	11,729,772	2.59	186,187	699	91.28
Pennsylvania	91	10,941,791	2.42	120,239	664	96.78
North Carolina	83	10,605,579	2.34	127,778	687	93.30
Missouri	82	9,581,082	2.12	116,842	662	95.85
New Jersey	42	9,093,642	2.01	216,515	695	88.81
Wisconsin	73	9,028,848	2.00	123,683	682	96.36
Colorado	53	8,795,154	1.94	165,946	694	89.32
Alabama	65	7,538,729	1.67	115,980	651	94.88
New York	26	7,237,552	1.60	278,367	684	92.12
Utah	44	7,155,490	1.58	162,625	692	97.75
Tennessee	65	7,011,286	1.55	107,866	683	96.13
South Carolina	45	6,363,792	1.41	141,418	687	85.80
Louisiana	53	6,052,151	1.34	114,192	685	96.13
Kentucky	41	4,668,604	1.03	113,868	680	96.74
Oregon	26	4,666,732	1.03	179,490	676	88.95
Massachusetts	20	4,642,765	1.03	232,138	704	91.66
Other	255	37,443,280	8.27	146,836	681	93.36
Total	2,815	\$452,509,122	100.00 %	\$160,749	682	91.13 %

Aggregate Mortgage Loan Purpose

<u>Loan Purpose</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Equity Refinance	519	\$94,529,230	20.89 %	\$182,137	668	86.76 %
Purchase	2,049	311,674,020	68.88	152,110	689	93.05
Rate/Term Refinance	247	46,305,872	10.23	187,473	669	87.15
Total	2,815	\$452,509,122	100.00 %	\$160,749	682	91.13 %

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Aggregate Occupancy Type

<u>Occupancy Type</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Non Owner Occupied	964	\$123,168,400	27.22 %	\$127,768	721	91.17 %
Primary Residence	1,782	315,885,852	69.81	177,265	667	91.30
Second / Vacation	69	13,454,871	2.97	194,998	684	86.91
Total	2,815	\$452,509,122	100.00 %	\$160,749	682	91.13 %

Aggregate Mortgaged Property Types

<u>Property Type</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Condominium High Rise (9 Stories or more)	4	\$741,440	0.16 %	\$185,360	698	77.34 %
Condominium Low Rise (less than 5 Stories)	147	23,003,649	5.08	156,487	687	90.67
Condominium Mid Rise (5 to 8 stories)	8	1,545,843	0.34	193,230	708	85.08
Manufactured Home	3	227,873	0.05	75,958	633	78.54
Planned Unit Development (Attached)	67	11,315,270	2.50	168,885	693	91.53
Planned Unit Development (Detached)	325	71,884,914	15.89	221,184	686	87.50
Single Family Detached	1,975	299,146,677	66.11	151,467	677	92.14
Two to Four Family Units	265	41,707,759	9.22	157,388	710	90.92
Townhouse	21	2,935,696	0.65	139,795	666	90.17
Total	2,815	\$452,509,122	100.00 %	\$160,749	682	91.13 %

Aggregate Mortgage Loan Documentation Types

<u>Documentation Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Full Documentation	1,910	\$272,795,240	60.29 %	\$142,825	680	94.62 %
Reduced Documentation	905	179,713,882	39.71	198,579	686	85.84
Total	2,815	\$452,509,122	100.00 %	\$160,749	682	91.13 %

Aggregate Prepayment Penalty Terms

<u>Prepayment Penalty Term</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
12 Months PP	86	\$20,055,014	4.43 %	\$233,198	680	92.77 %
24 Months PP	940	150,104,668	33.17	159,686	665	92.73
36 Months PP	583	77,756,958	17.18	133,374	691	94.21
60 Months PP	5	1,146,728	0.25	229,346	726	88.88
Other	4	641,435	0.14	160,359	702	93.06
None	1,197	202,804,319	44.82	169,427	692	88.61
Total	2,815	\$452,509,122	100.00 %	\$160,749	682	91.13 %

Other means not None, 12, 24, 36 or 60 months and not more than 60 months.

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Aggregate Maximum Mortgage Rates

Maximum Mortgage Rate (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Fixed	575	\$82,324,468	18.19 %	\$143,173	702	88.43 %
7.000 - 7.999	1	231,997	0.05	231,997	647	80.00
9.000 - 9.999	2	1,010,500	0.22	505,250	741	85.50
10.000 - 10.999	54	16,755,679	3.70	310,290	708	77.52
11.000 - 11.999	151	33,469,150	7.40	221,650	700	81.00
12.000 - 12.999	404	81,631,887	18.04	202,059	696	87.80
13.000 - 13.999	788	121,189,529	26.78	153,794	686	94.49
14.000 - 14.999	605	86,205,890	19.05	142,489	654	96.63
15.000 - 15.999	208	26,517,218	5.86	127,487	626	97.42
16.000 - 16.999	23	2,548,072	0.56	110,786	608	98.50
17.000 - 17.999	4	624,732	0.14	156,183	611	97.85
Total	2,815	\$452,509,122	100.00 %	\$160,749	682	91.13 %

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Aggregate Next Interest Rate Adjustment Date

Next Interest Rate Adjustment Date	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
July 2005	1	\$98,800	0.02 %	\$98,800	678	95.00 %
August 2005	2	681,292	0.15	340,646	608	82.43
September 2005	2	814,331	0.18	407,166	668	91.45
October 2005	8	3,265,484	0.72	408,185	668	84.48
November 2005	3	1,010,250	0.22	336,750	649	84.53
December 2005	2	304,861	0.07	152,431	661	93.47
March 2006	1	153,553	0.03	153,553	608	100.00
April 2006	1	416,000	0.09	416,000	682	80.00
August 2006	1	48,733	0.01	48,733	634	80.00
September 2006	1	210,050	0.05	210,050	658	90.00
October 2006	5	1,060,698	0.23	212,140	577	89.68
November 2006	4	437,694	0.10	109,423	638	93.42
December 2006	7	1,475,198	0.33	210,743	669	95.68
January 2007	27	4,315,291	0.95	159,826	649	91.02
February 2007	44	6,686,742	1.48	151,971	673	91.34
March 2007	148	24,923,438	5.51	168,402	652	90.75
April 2007	890	149,356,695	33.01	167,817	667	92.22
May 2007	311	46,912,645	10.37	150,845	651	94.15
June 2007	1	178,721	0.04	178,721	624	95.00
August 2007	1	216,882	0.05	216,882	646	90.00
December 2007	4	288,725	0.06	72,181	680	86.94
January 2008	7	1,729,918	0.38	247,131	705	76.47
February 2008	27	3,926,264	0.87	145,417	698	85.38
March 2008	70	11,267,575	2.49	160,965	696	88.79
April 2008	206	30,773,878	6.80	149,388	700	96.32
May 2008	353	46,949,400	10.38	133,001	721	96.36
May 2009	1	324,334	0.07	324,334	700	80.00
November 2009	6	3,051,635	0.67	508,606	705	72.48
December 2009	2	990,947	0.22	495,473	679	77.36
January 2010	16	6,504,154	1.44	406,510	718	79.24
February 2010	1	194,400	0.04	194,400	677	90.00
March 2010	9	2,663,938	0.59	295,993	701	80.59
April 2010	27	6,553,869	1.45	242,736	690	85.98
May 2010	41	10,092,770	2.23	246,165	710	77.68
December 2011	1	416,000	0.09	416,000	676	80.00
March 2012	1	113,194	0.03	113,194	760	90.00
April 2012	1	94,271	0.02	94,271	682	85.00
May 2012	7	1,682,025	0.37	240,289	734	81.63
Fixed	575	82,324,468	18.19	143,173	702	88.43
Total	2,815	\$452,509,122	100.00 %	\$160,749	682	91.13 %

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Aggregate Note Margin

Note Margin (%)	Number of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	
0.000 - 0.499	1	\$49,930	0.01 %	\$49,930	638	100.00	%
2.000 - 2.499	86	28,102,480	6.21	326,773	705	77.70	
2.500 - 2.999	23	4,749,995	1.05	206,522	707	77.02	
3.000 - 3.499	429	63,813,281	14.10	148,749	736	92.73	
3.500 - 3.999	11	3,803,001	0.84	345,727	669	85.99	
4.000 - 4.499	204	27,876,312	6.16	136,649	699	98.77	
4.500 - 4.999	232	45,427,444	10.04	195,808	690	81.37	
5.000 - 5.499	144	30,329,230	6.70	210,620	685	91.80	
5.500 - 5.999	76	13,807,015	3.05	181,671	674	88.72	
6.000 - 6.499	204	35,865,051	7.93	175,809	666	93.71	
6.500 - 6.999	237	37,905,510	8.38	159,939	650	96.83	
7.000 - 7.499	276	37,615,865	8.31	136,289	625	97.62	
7.500 - 7.999	138	18,907,103	4.18	137,008	628	97.65	
8.000 - 8.499	107	13,189,262	2.91	123,264	618	98.33	
8.500 - 8.999	49	6,135,651	1.36	125,217	604	97.84	
9.000 - 9.499	17	1,945,122	0.43	114,419	606	97.28	
9.500 - 9.999	5	568,453	0.13	113,691	592	100.00	
10.000 - 10.499	1	93,949	0.02	93,949	600	94.00	
Fixed	575	82,324,468	18.19	143,173	702	88.43	
Total	2,815	\$452,509,122	100.00 %	\$160,749	682	91.13 %	

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

RAMP Series 2005-RS5 – Collateral Characteristics
Group I Summary Report
(Statistical Pool)

Principal Balance	\$226,303,285		
Number of Mortgage Loans	1,132		
	Average	Minimum	Maximum
Original Principal Balance	\$200,192.63	\$22,250.00	\$1,430,000.00
Current Principal Balance	\$199,914.56	\$22,218.48	\$1,430,000.00
	Weighted Average	Minimum	Maximum
Original Term (mos)	359	120	360
Remaining Term to Stated Maturity (mos)	357	120	360
Age (mos)	2	0	31
Mortgage Rate (%)	7.299	3.875	10.88
Loan-to-Value Ratio (%)	90.52	20	107
Credit Score	681	528	814
Margin (%)	5.265	2.125	10.24
Initial Periodic Cap (%)	3.02	1	6
Periodic Cap (%)	13.329	7.75	17.3
Maximum Mortgage Rate (%)	1.392	1	6
Minimum Mortgage Rate (%)	5.622	2.125	10.88
Next Rate Adj. (mos)	30	3	84
Lien Position	% of Mortgage Loans	Loan Type	% of Mortgage Loans
1st Lien	100.00	Adjustable-rate	78.52
		Fixed-rate	21.48
Occupancy	% of Mortgage Loans	Loan Purpose	% of Mortgage Loans
Primary Residence	83.94	Purchase	77.71
Non-Owner Occupied	13.94	Equity Refinance	14.94
Second/Vacation	2.11	Rate/Term Refinance	7.35
Documentation	% of Mortgage Loans	Property Type	% of Mortgage Loans
Full Documentation	55.15	Single-family detached	64.58
Reduced Documentation	44.85	PUD (detached)	20.12
Servicing	% of Mortgage Loans	Two- to four-family units	7.25
Homecomings	95.27	Condo Low-rise	4.56
Delinquency	% of Mortgage Loans	PUD (attached)	2.64
Current	100.00	Townhouse	0.59
30 to 59 Days Delinquent		Condo Mid-rise	0.20
60 or more Days		Condo High-rise	0.00
		Manufactured Home	0.06
Exception Category	% of Mortgage Loans	% with Active Prepayment Penalty	50.29
Alternet Exceptions (RASC)	32.73	% over 80% LTV with MI	3.47
Expanded Criteria Exceptions (RALI)	43.46	IO Loans (%)	23.632
Jumbo A Exceptions (RFMSI)	6.13		
Home Solutions	17.66		
Seasoned Loans	0.03		

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Group I Credit Score Distribution

<u>Range of Credit Scores</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Original LTV</u>
520 to 539	1	\$123,716	0.05 %	\$123,716	95.00 %
540 to 559	2	189,131	0.08	94,565	97.15
560 to 579	21	2,703,298	1.19	128,728	93.90
580 to 599	79	11,233,248	4.96	142,193	98.77
600 to 619	128	20,874,462	9.22	163,082	98.00
620 to 639	102	22,850,321	10.10	224,023	90.24
640 to 659	115	24,525,336	10.84	213,264	89.25
660 to 679	115	28,501,828	12.59	247,842	88.04
680 to 699	150	32,582,545	14.40	217,217	88.91
700 to 719	118	22,629,613	10.00	191,776	91.48
720 to 739	121	24,627,312	10.88	203,532	88.67
740 to 759	74	15,227,670	6.73	205,779	88.43
760 or greater	105	19,690,612	8.70	187,530	88.71
Subtotal with Credit Score	1,131	\$225,759,093	99.76	199,610	90.55
Not Available	1	544,192	0.24	544,192	78.00
Total	1,132	\$226,303,285	100.00 %	199,915	90.52 %

Group I Credit Scores indicated as having a Credit Score that is "Not Available" include certain Group I Credit Scores where the Credit Score was not provided by the related seller and Group I Credit Scores where no credit history can be obtained for the related mortgage.

Group I Original Mortgage Loan Principal Balances

<u>Original Mortgage Amount (\$)</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
100,000 or less	308	\$22,537,851	9.96 %	\$73,175	682	97.32 %
100,001 to 200,000	427	63,823,078	28.20	149,469	670	95.88
200,001 to 300,000	197	48,355,822	21.37	245,461	675	93.42
300,001 to 400,000	104	36,486,573	16.12	350,832	687	88.51
400,001 to 500,000	49	22,188,352	9.80	452,824	673	86.61
500,001 to 600,000	18	9,739,886	4.30	541,105	718	80.47
600,001 to 700,000	12	7,869,174	3.48	655,765	709	83.27
700,001 to 800,000	5	3,737,061	1.65	747,412	706	78.87
800,001 to 900,000	7	5,894,284	2.60	842,041	697	67.68
900,001 to 1,000,000	3	2,917,203	1.29	972,401	697	60.93
1,300,001 to 1,400,000	1	1,324,000	0.59	1,324,000	723	76.00
1,400,001 to 1,500,000	1	1,430,000	0.63	1,430,000	662	65.00
Total	1,132	\$226,303,285	100.00 %	199,915	681	90.52 %

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Group I Mortgage Rates

<u>Original Mortgage Rate (%)</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>	
3.500 to 3.999	1	\$370,500	0.16	\$370,500	674	95.00	%
4.500 to 4.999	4	1,392,097	0.62	348,024	732	77.71	
5.000 to 5.499	27	11,513,721	5.09	426,434	709	79.39	
5.500 to 5.999	76	26,866,389	11.87	353,505	711	77.12	
6.000 to 6.499	69	20,944,256	9.25	303,540	695	83.33	
6.500 to 6.999	117	34,976,273	15.46	298,943	696	86.76	
7.000 to 7.499	139	29,124,410	12.87	209,528	682	93.56	
7.500 to 7.999	141	28,787,544	12.72	204,167	670	95.31	
8.000 to 8.499	213	28,279,104	12.50	132,766	674	97.68	
8.500 to 8.999	183	25,031,867	11.06	136,786	655	98.89	
9.000 to 9.499	98	11,963,377	5.29	122,075	640	98.92	
9.500 to 9.999	47	4,988,109	2.20	106,130	609	98.07	
10.000 to 10.499	14	1,771,240	0.78	126,517	602	98.12	
10.500 to 10.999	3	294,398	0.13	98,133	637	80.84	
Total	1,132	\$226,303,285	100.00	\$199,915	681	90.52	%

Group I Net Mortgage Rates

<u>Net Mortgage Rate (%)</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>	
3.500 to 3.999	1	\$370,500	0.16 %	\$370,500	674	95.00	%
4.000 to 4.499	2	433,597	0.19	216,799	698	80.00	
4.500 to 4.999	19	8,316,356	3.67	437,703	722	77.33	
5.000 to 5.499	63	24,129,598	10.66	383,009	708	76.13	
5.500 to 5.999	69	20,682,519	9.14	299,747	702	82.74	
6.000 to 6.499	113	32,734,888	14.47	289,689	694	87.55	
6.500 to 6.999	130	29,745,500	13.14	228,812	685	89.97	
7.000 to 7.499	152	32,206,241	14.23	211,883	673	94.95	
7.500 to 7.999	221	32,587,030	14.40	147,453	671	97.63	
8.000 to 8.499	183	24,888,243	11.00	136,001	654	98.65	
8.500 to 8.999	123	14,053,081	6.21	114,253	650	98.83	
9.000 to 9.499	40	4,329,954	1.91	108,249	617	97.92	
9.500 to 9.999	14	1,589,332	0.70	113,524	610	98.75	
10.000 to 10.499	2	236,444	0.10	118,222	628	76.14	
Total	1,132	\$226,303,285	100.00 %	\$199,915	681	90.52	%

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Group I Original Loan-to-Value Ratios

<u>Original Loan-to-Value Ratio (%)</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>
0.01 to 50.00	5	\$2,716,394	1.20 %	\$543,279	706
50.01 to 55.00	2	326,378	0.14	163,189	707
55.01 to 60.00	4	1,645,745	0.73	411,436	694
60.01 to 65.00	7	4,613,709	2.04	659,101	693
65.01 to 70.00	9	4,440,947	1.96	493,439	724
70.01 to 75.00	14	4,311,960	1.91	307,997	699
75.01 to 80.00	182	56,618,705	25.02	311,092	694
80.01 to 85.00	25	5,351,424	2.36	214,057	669
85.01 to 90.00	50	12,451,392	5.50	249,028	667
90.01 to 95.00	133	23,911,394	10.57	179,785	651
95.01 to 100.00	691	108,007,547	47.73	156,306	678
100.01 to 105.00	9	1,688,691	0.75	187,632	713
105.01 to 110.00	1	218,998	0.10	218,998	709
Total	1,132	\$226,303,285	100.00 %	\$199,915	681

Group I Geographical Distribution of Mortgaged Properties

<u>State</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>	
California	109	\$44,322,801	19.59 %	\$406,631	692	80.82	%
Florida	89	19,551,869	8.64	219,684	681	90.58	
Virginia	65	15,112,008	6.68	232,492	672	87.21	
Texas	115	14,538,153	6.42	126,419	672	94.80	
Maryland	36	12,524,506	5.53	347,903	676	83.46	
Illinois	57	11,321,142	5.00	198,617	678	97.19	
Georgia	51	7,157,958	3.16	140,352	661	97.70	
Washington	30	6,543,601	2.89	218,120	707	92.01	
Arizona	28	6,329,933	2.80	226,069	674	91.39	
Pennsylvania	40	5,485,615	2.42	137,140	668	98.44	
New York	17	5,415,444	2.39	318,556	691	93.35	
North Carolina	37	5,373,556	2.37	145,231	681	93.65	
Missouri	39	5,197,362	2.30	133,266	658	97.82	
New Jersey	21	5,171,830	2.29	246,278	700	91.76	
Michigan	40	5,089,616	2.25	127,240	674	96.09	
Minnesota	21	4,844,161	2.14	230,674	682	96.21	
Colorado	19	4,339,279	1.92	228,383	704	87.74	
Ohio	28	4,034,121	1.78	144,076	663	96.95	
Wisconsin	29	3,676,039	1.62	126,760	690	98.28	
Utah	20	3,522,745	1.56	176,137	686	99.44	
South Carolina	15	3,512,576	1.55	234,172	688	79.12	
Alabama	27	3,448,917	1.52	127,738	627	97.35	
Indiana	28	3,208,387	1.42	114,585	670	98.31	
Louisiana	21	2,708,708	1.20	128,986	684	94.82	
Massachusetts	9	2,486,334	1.10	276,259	727	90.60	
Other	141	21,386,623	9.45	151,678	673	94.87	
Total	1,132	\$226,303,285	100.00 %	\$199,915	681	90.52	%

Group I Mortgage Loan Purpose

<u>Loan Purpose</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>	
Equity Refinance	129	\$33,801,465	14.94 %	\$262,027	675	82.79	%
Purchase	940	175,858,542	77.71	187,084	682	92.82	
Rate/Term Refinance	63	16,643,278	7.35	264,179	680	82.00	
Total	1,132	\$226,303,285	100.00 %	\$199,915	681	90.52	%

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Group I Occupancy Type

<u>Occupancy Type</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Non Owner Occupied	273	31,549,032	13.94	115,564	724	95.58 %
Primary Residence	845	189,968,528	83.94	224,815	674	89.94
Second / Vacation	14	4,785,724	2.11	341,837	670	80.35
Total	1,132	\$226,303,285	100.00 %	\$199,915	681	90.52 %

Group I Mortgaged Property Types

<u>Property Type</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Condominium Low Rise (less than 5 Stories)	53	10,319,639	4.56	194,710	673	91.06 %
Condominium Mid Rise (5 to 8 stories)	2	456,213	0.20	228,106	696	92.88
Manufactured Home	2	139,023	0.06	69,512	679	83.99
Planned Unit Development (Attached)	26	5,975,184	2.64	229,815	679	89.45
Planned Unit Development (Detached)	163	45,532,078	20.12	279,338	684	86.64
Single Family Detached	780	146,137,159	64.58	187,355	677	91.36
Two to Four Family Units	100	16,399,413	7.25	163,994	708	93.88
Townhouse	6	1,344,575	0.59	224,096	644	90.10
Total	1,132	\$226,303,285	100.00 %	\$199,915	681	90.52 %

Group I Mortgage Loan Documentation Types

<u>Documentation Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Full Documentation	749	124,800,592	55.15	166,623	675	93.36 %
Reduced Documentation	383	101,502,692	44.85	265,020	687	87.03
Total	1,132	\$226,303,285	100.00 %	\$199,915	681	90.52 %

Group I Prepayment Penalty Terms

<u>Prepayment Penalty Term</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
12 Months PP	40	11,774,639	5.20	294,366	676	95.07 %
24 Months PP	328	67,462,993	29.81	205,680	659	92.66
36 Months PP	236	33,165,703	14.66	140,533	688	94.25
60 Months PP	5	1,146,728	0.51	229,346	726	88.88
Other	2	262,208	0.12	131,104	720	100.00
None	521	112,491,014	49.71	215,914	691	87.66
Total	1,132	\$226,303,285	100.00 %	\$199,915	681	90.52 %

Other means not None, 12, 24, 36 or 60 months and not more than 60 months.

Group I Maximum Mortgage Rates

Maximum Mortgage Rate (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Fixed	310	48,613,727	21.48	156,818	707	87.58 %
7.000 - 7.999	1	231,997	0.10	231,997	647	80.00
9.000 - 9.999	2	1,010,500	0.45	505,250	741	85.50
10.000 - 10.999	33	13,551,465	5.99	410,650	715	77.30
11.000 - 11.999	45	16,308,203	7.21	362,405	702	78.85
12.000 - 12.999	101	35,731,532	15.79	353,778	689	85.92
13.000 - 13.999	227	46,642,018	20.61	205,471	680	95.05
14.000 - 14.999	276	45,073,354	19.92	163,309	654	97.63
15.000 - 15.999	118	16,648,953	7.36	141,093	617	98.54
16.000 - 16.999	15	1,866,805	0.82	124,454	607	98.58
17.000 - 17.999	4	624,732	0.28	156,183	611	97.85
Total	1,132	\$226,303,285	100.00 %	\$199,915	681	90.52 %

Group I Next Interest Rate Adjustment Date

Next Interest Rate Adjustment Date	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
August, 2005	1	544,192	0.24	544,192	-	78.00 %
September, 2005	2	814,331	0.36	407,166	668	91.45
October, 2005	5	2,857,500	1.26	571,500	664	84.31
November, 2005	2	658,750	0.29	329,375	627	78.95
December, 2005	1	199,213	0.09	199,213	690	90.00
August, 2006	1	48,733	0.02	48,733	634	80.00
October, 2006	1	135,273	0.06	135,273	556	100.00
November, 2006	2	285,333	0.13	142,666	660	95.00
December, 2006	4	1,049,940	0.46	262,485	711	96.57
January, 2007	7	1,859,790	0.82	265,684	643	89.89
February, 2007	11	1,627,452	0.72	147,950	624	97.18
March, 2007	48	10,114,730	4.47	210,724	646	89.35
April, 2007	313	72,082,786	31.85	230,296	665	92.59
May, 2007	155	26,896,001	11.88	173,523	639	94.98
August, 2007	1	216,882	0.10	216,882	646	90.00
January, 2008	3	978,103	0.43	326,034	706	69.90
February, 2008	4	1,146,582	0.51	286,646	704	87.80
March, 2008	6	1,432,911	0.63	238,818	747	90.43
April, 2008	35	7,888,888	3.49	225,397	673	95.42
May, 2008	173	24,939,848	11.02	144,161	713	95.97
November, 2009	4	2,659,010	1.17	664,753	712	73.08
December 2009	2	990,947	0.44	495,473	679	77.36
January, 2010	14	6,252,099	2.76	446,578	721	79.29
March, 2010	2	1,504,575	0.66	752,287	718	78.28
April, 2010	8	3,607,831	1.59	450,979	688	91.20
May, 2010	13	5,463,460	2.41	420,266	709	74.04
December 2011	1	416,000	0.18	416,000	676	80.00
May, 2012	3	1,018,400	0.45	339,467	742	80.00
Fixed	310	48,613,727	21.48	156,818	707	87.58
Total	1,132	\$226,303,285	100.00 %	\$199,915	681	90.52 %

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Group I Note Margin

Note Margin (%)	Number of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2.000 - 2.499	39	19,941,877	8.81	511,330	710	76.62 %
2.500 - 2.999	3	1,453,120	0.64	484,373	723	71.71
3.000 - 3.499	110	20,605,195	9.11	187,320	731	91.80
3.500 - 3.999	5	2,983,450	1.32	596,690	666	85.17
4.000 - 4.499	82	11,911,108	5.26	145,257	701	98.06
4.500 - 4.999	71	21,114,634	9.33	297,389	679	81.73
5.000 - 5.499	69	19,309,463	8.53	279,847	690	92.35
5.500 - 5.999	25	6,141,770	2.71	245,671	668	87.58
6.000 - 6.499	66	16,364,577	7.23	247,948	672	95.62
6.500 - 6.999	82	16,873,503	7.46	205,774	655	97.74
7.000 - 7.499	111	17,762,479	7.85	160,022	620	98.23
7.500 - 7.999	54	9,086,019	4.01	168,260	621	97.83
8.000 - 8.499	63	8,694,012	3.84	138,000	613	98.22
8.500 - 8.999	26	3,613,275	1.60	138,972	599	98.50
9.000 - 9.499	12	1,388,573	0.61	115,714	596	96.47
9.500 - 9.999	3	352,553	0.16	117,518	587	100.00
10.000 - 10.499	1	93,949	0.04	93,949	600	94.00
Fixed	310	48,613,727	21.48	156,818	707	87.58
Total	1,132	\$226,303,285	100.00 %	\$199,915	681	90.52 %

RAMP Series 2005-RS5 – Collateral Characteristics
Group II Summary Report
(Statistical Pool)

Principal Balance	\$226,205,837		
Number of Mortgage Loans	1,683		
	Average	Minimum	Maximum
Original Principal Balance	\$134,522.99	\$30,000.00	\$526,500.00
Current Principal Balance	\$134,406.32	\$29,951.87	\$526,046.69
	Weighted Average	Minimum	Maximum
Original Term (mos)	357	60	360
Remaining Term to Stated Maturity (mos)	356	55	360
Age (mos)	1	0	19
Mortgage Rate (%)	7.293	4.375	11.06
Loan-to-Value Ratio (%)	91.75	31	103
Credit Score	684	453	816
Margin (%)	5.163	0.125	9.65
Initial Periodic Cap (%)	2.723	1	6
Periodic Cap (%)	1.383	1	6
Maximum Mortgage Rate (%)	13.392	10	16.99
Minimum Mortgage Rate (%)	5.495	2.25	10
Next Rate Adj. (mos)	29	2	84
Lien Position	% of Mortgage Loans	Loan Type	% of Mortgage Loans
1st Lien	100.00	Adjustable-rate	85.10
		Fixed-rate	14.90
Occupancy	% of Mortgage Loans	Loan Purpose	% of Mortgage Loans
Primary Residence	55.66	Purchase	60.04
Non-Owner Occupied	40.50	Equity Refinance	26.85
Second/Vacation	3.83	Rate/Term Refinance	13.11
Documentation	% of Mortgage Loans	Property Type	% of Mortgage Loans
Full Documentation	65.42	Single-family detached	67.64
Reduced Documentation	34.58	PUD (detached)	11.65
Servicing	% of Mortgage Loans	Two- to four-family units	11.19
Homecomings	97.02	Condo Low-rise	5.61
Delinquency	% of Mortgage Loans	PUD (attached)	2.36
Current	100.00	Townhouse	0.70
30 to 59 Days Delinquent		Condo Mid-rise	0.48
60 or more Days		Condo High-rise	0.33
		Manufactured Home	0.04
Exception Category	% of Mortgage Loans	% with Active Prepayment Penalty	60.00
Alternet Exceptions (RASC)	35.87	% over 80% LTV with MI	4.74
Expanded Criteria Exceptions (RALI)	37.40	IO Loans (%)	19.84
Jumbo A Exceptions (RFMSI)	1.53		
Home Solutions	25.20		
Seasoned Loans	0.00		

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Group II Credit Score Distribution

<u>Range of Credit Scores</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Original LTV</u>
499 or less	2	\$279,108	0.12 %	\$139,554	86.59 %
500 to 519	1	49,956	0.02	49,956	31.00
520 to 539	2	247,343	0.11	123,671	88.55
540 to 559	7	1,121,243	0.50	160,178	87.59
560 to 579	13	1,598,924	0.71	122,994	91.09
580 to 599	58	7,740,224	3.42	133,452	94.85
600 to 619	151	19,159,483	8.47	126,884	96.48
620 to 639	166	22,057,265	9.75	132,875	94.18
640 to 659	181	24,649,779	10.90	136,187	91.23
660 to 679	196	27,185,089	12.02	138,699	88.28
680 to 699	240	34,967,169	15.46	145,697	89.43
700 to 719	197	26,561,840	11.74	134,832	89.56
720 to 739	145	17,387,388	7.69	119,913	92.38
740 to 759	140	19,770,685	8.74	141,219	93.19
760 or greater	182	23,199,157	10.26	127,468	93.87
Subtotal with Credit Score	1,681	225,974,653	99.90	134,429	91.75
Not Available	2	231,184	0.10	115,592	90.00
Total	1,683	\$226,205,837	100.00 %	\$134,406	91.75 %

Group II Credit Scores indicated as having a Credit Score that is "Not Available" include certain Group II Credit Scores where the Credit Score was not provided by the related seller and Group II Credit Scores where no credit history can be obtained for the related mortgagor.

Group II Original Mortgage Loan Principal Balances

<u>Original Mortgage Amount (\$)</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
100,000 or less	572	\$43,270,506	19.13 %	\$75,648	684	93.87 %
100,001 to 200,000	873	120,638,955	53.33	138,189	685	92.63
200,001 to 300,000	188	45,348,152	20.05	241,214	687	89.10
300,001 to 400,000	45	14,674,150	6.49	326,092	678	86.89
400,001 to 500,000	4	1,748,027	0.77	437,007	681	88.03
500,001 to 600,000	1	526,047	0.23	526,047	659	90.00
Total	1,683	\$226,205,837	100.00 %	\$134,406	684	91.75 %

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Group II Mortgage Rates

Original Mortgage Rate (%)	Number of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
4.000 to 4.499	1	\$151,900	0.07 %	\$151,900	674	80.00 %
4.500 to 4.999	4	696,500	0.31	174,125	688	86.95
5.000 to 5.499	21	3,423,085	1.51	163,004	675	78.82
5.500 to 5.999	80	13,379,666	5.91	167,246	695	82.64
6.000 to 6.499	178	28,416,394	12.56	159,643	694	86.40
6.500 to 6.999	323	47,641,444	21.06	147,497	699	90.82
7.000 to 7.499	216	28,954,719	12.80	134,050	696	91.26
7.500 to 7.999	432	54,047,175	23.89	125,109	685	95.15
8.000 to 8.499	189	23,346,448	10.32	123,526	669	95.06
8.500 to 8.999	175	19,973,481	8.83	114,134	646	96.57
9.000 to 9.499	44	4,471,520	1.98	101,625	635	95.42
9.500 to 9.999	14	1,137,692	0.50	81,264	607	97.72
10.000 to 10.499	2	146,913	0.06	73,456	592	76.54
10.500 to 10.999	3	351,425	0.16	117,142	593	98.24
11.000 to 11.499	1	67,476	0.03	67,476	524	90.00
Total	1,683	\$226,205,837	100.00 %	\$134,406	684	91.75 %

Group II Net Mortgage Rates

Net Mortgage Rate (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
4.000 to 4.499	2	\$300,100	0.13 %	\$150,050	657	79.01 %
4.500 to 4.999	19	2,930,022	1.30	154,212	673	82.40
5.000 to 5.499	60	10,483,275	4.63	174,721	693	80.62
5.500 to 5.999	139	22,614,655	10.00	162,695	690	86.07
6.000 to 6.499	287	43,080,202	19.04	150,105	700	89.55
6.500 to 6.999	270	37,842,559	16.73	140,158	694	91.17
7.000 to 7.499	407	50,510,772	22.33	124,105	683	94.78
7.500 to 7.999	244	30,025,624	13.27	123,056	681	95.84
8.000 to 8.499	177	20,313,583	8.98	114,766	650	96.14
8.500 to 8.999	62	6,679,528	2.95	107,734	651	95.02
9.000 to 9.499	12	1,006,616	0.45	83,885	602	94.40
10.000 to 10.499	3	351,425	0.16	117,142	593	98.24
10.500 to 10.999	1	67,476	0.03	67,476	524	90.00
Total	1,683	\$226,205,837	100.00 %	\$134,406	684	91.75 %

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Group II Original Loan-to-Value Ratios

Original Loan-to-Value Ratio (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score
0.01 to 50.00	5	\$649,646	0.29 %	\$129,929	718
50.01 to 55.00	7	777,121	0.34	111,017	655
55.01 to 60.00	5	649,638	0.29	129,928	686
60.01 to 65.00	11	2,323,213	1.03	211,201	679
65.01 to 70.00	12	1,969,355	0.87	164,113	660
70.01 to 75.00	36	5,584,990	2.47	155,139	707
75.01 to 80.00	361	52,870,034	23.37	146,454	694
80.01 to 85.00	52	7,370,881	3.26	141,748	668
85.01 to 90.00	116	17,942,638	7.93	154,678	668
90.01 to 95.00	156	22,983,628	10.16	147,331	659
95.01 to 100.00	892	109,254,705	48.30	122,483	687
100.01 to 105.00	30	3,829,989	1.69	127,666	713
Total	1,683	\$226,205,837	100.00 %	\$134,406	684

Group II Geographical Distribution of Mortgaged Properties

State	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Florida	191	\$28,570,053	12.63 %	\$149,581	689	88.56 %
Texas	135	14,872,940	6.57	110,170	677	95.33
California	60	13,508,769	5.97	225,146	674	84.52
Georgia	98	12,178,014	5.38	124,265	682	94.10
Michigan	104	11,850,480	5.24	113,947	678	94.43
Illinois	78	11,003,876	4.86	141,075	684	92.95
Virginia	55	9,275,916	4.10	168,653	697	87.97
Indiana	85	8,893,575	3.93	104,630	676	96.96
Arizona	57	8,877,633	3.92	155,748	681	88.60
Washington	54	8,756,536	3.87	162,158	708	90.53
Ohio	71	7,810,227	3.45	110,003	685	97.51
Minnesota	42	6,885,612	3.04	163,943	711	87.81
Pennsylvania	51	5,456,176	2.41	106,984	661	95.11
Wisconsin	44	5,352,809	2.37	121,655	677	95.04
North Carolina	46	5,232,022	2.31	113,740	693	92.95
Tennessee	43	4,796,293	2.12	111,542	685	95.93
Maryland	24	4,620,760	2.04	192,532	687	86.49
Colorado	34	4,455,875	1.97	131,055	684	90.86
Missouri	43	4,383,720	1.94	101,947	666	93.51
Alabama	38	4,089,812	1.81	107,627	671	92.81
New Jersey	21	3,921,812	1.73	186,753	687	84.92
Utah	24	3,632,745	1.61	151,364	698	96.12
Kentucky	28	3,344,402	1.48	119,443	682	95.74
Louisiana	32	3,343,443	1.48	104,483	686	97.18
South Carolina	30	2,851,215	1.26	95,041	686	94.02
Oregon	18	2,668,561	1.18	148,253	669	89.83
Nevada	13	2,429,759	1.07	186,905	700	86.62
Connecticut	12	2,351,540	1.04	195,962	680	91.72
Other	152	20,791,261	9.19	136,785	684	92.48
Total	1,683	\$226,205,837	100.00 %	\$134,406	684	91.75 %

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Group II Mortgage Loan Purpose

<u>Loan Purpose</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Equity Refinance	390	\$60,727,764	26.85 %	\$155,712	663	88.97 %
Purchase	1,109	135,815,478	60.04	122,467	698	93.36
Rate/Term Refinance	184	29,662,595	13.11	161,210	663	90.04
Total	1,683	\$226,205,837	100.00 %	\$134,406	684	91.75 %

Group II Occupancy Type

<u>Occupancy Type</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Non Owner Occupied	691	\$91,619,367	40.50 %	\$132,590	719	89.65 %
Primary Residence	937	125,917,323	55.66	134,383	658	93.36
Second / Vacation	55	8,669,147	3.83	157,621	692	90.53
Total	1,683	\$226,205,837	100.00 %	\$134,406	684	91.75 %

Group II Mortgaged Property Types

<u>Property Type</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Condominium High Rise (9 Stories or more)	4	\$741,440	0.33 %	\$185,360	698	77.34 %
Condominium Low Rise (less than 5 Stories)	94	12,684,010	5.61	134,936	699	90.35
Condominium Mid Rise (5 to 8 stories)	6	1,089,630	0.48	181,605	714	81.82
Manufactured Home	1	88,850	0.04	88,850	562	70.00
Planned Unit Development (Attached)	41	5,340,086	2.36	130,246	710	93.85
Planned Unit Development (Detached)	162	26,352,837	11.65	162,672	690	88.99
Single Family Detached	1,195	153,009,518	67.64	128,041	676	92.89
Two to Four Family Units	165	25,308,346	11.19	153,384	712	89.01
Townhouse	15	1,591,121	0.70	106,075	684	90.23
Total	1,683	\$226,205,837	100.00 %	\$134,406	684	91.75 %

Group II Mortgage Loan Documentation Types

<u>Documentation Type</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>% of Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Full Documentation	1,161	\$147,994,647	65.42 %	\$127,472	684	95.69 %
Reduced Documentation	522	78,211,190	34.58	149,830	685	84.29
Total	1,683	\$226,205,837	100.00 %	\$134,406	684	91.75 %

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Group II Prepayment Penalty Terms

<u>Prepayment Penalty Term</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
12 Months PP	46	\$8,280,376	3.66 %	\$180,008	685	89.50 %
24 Months PP	612	82,641,675	36.53	135,035	670	92.79
36 Months PP	347	44,591,255	19.71	128,505	693	94.19
Other	2	379,227	0.17	189,613	690	88.26
None	676	90,313,305	39.93	133,600	693	89.81
Total	1,683	\$226,205,837	100.00 %	\$134,406	684	91.75 %

Other means not None, 12, 24 or 36 months and not more than 36 months.

Group II Maximum Mortgage Rates

<u>Maximum Mortgage Rate (%)</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Fixed	265	\$33,710,742	14.90 %	\$127,210	696	89.65 %
10.000 - 10.999	21	3,204,214	1.42	152,582	679	78.45
11.000 - 11.999	106	17,160,947	7.59	161,896	698	83.04
12.000 - 12.999	303	45,900,354	20.29	151,486	701	89.27
13.000 - 13.999	561	74,547,511	32.96	132,883	689	94.14
14.000 - 14.999	329	41,132,536	18.18	125,023	653	95.54
15.000 - 15.999	90	9,868,266	4.36	109,647	641	95.52
16.000 - 16.999	8	681,267	0.30	85,158	613	98.29
Total	1,683	\$226,205,837	100.00 %	\$134,406	684	91.75 %

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Group II Next Interest Rate Adjustment Date

Next Interest Rate Adjustment Date	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
July 2005	1	\$98,800	0.04 %	\$98,800	678	95.00 %
August 2005	1	137,100	0.06	137,100	608	100.00
October 2005	3	407,984	0.18	135,995	738	85.67
November 2005	1	351,500	0.16	351,500	691	95.00
December 2005	1	105,648	0.05	105,648	605	100.00
March 2006	1	153,553	0.07	153,553	608	100.00
April 2006	1	416,000	0.18	416,000	682	80.00
September 2006	1	210,050	0.09	210,050	658	90.00
October 2006	4	925,425	0.41	231,356	580	88.17
November 2006	2	152,361	0.07	76,180	598	90.46
December 2006	3	425,258	0.19	141,753	567	93.48
January 2007	20	2,455,501	1.09	122,775	653	91.87
February 2007	33	5,059,290	2.24	153,312	688	89.47
March 2007	100	14,808,708	6.55	148,087	656	91.71
April 2007	577	77,273,909	34.16	133,924	669	91.87
May 2007	156	20,016,644	8.85	128,312	668	93.05
June 2007	1	178,721	0.08	178,721	624	95.00
December 2007	4	288,725	0.13	72,181	680	86.94
January 2008	4	751,815	0.33	187,954	703	85.01
February 2008	23	2,779,682	1.23	120,856	696	84.38
March 2008	64	9,834,664	4.35	153,667	689	88.55
April 2008	171	22,884,990	10.12	133,830	709	96.64
May 2008	180	22,009,552	9.73	122,275	730	96.81
May 2009	1	324,334	0.14	324,334	700	80.00
November 2009	2	392,625	0.17	196,312	657	68.41
January 2010	2	252,056	0.11	126,028	631	78.13
February 2010	1	194,400	0.09	194,400	677	90.00
March 2010	7	1,159,363	0.51	165,623	679	83.60
April 2010	19	2,946,038	1.30	155,055	693	79.59
May 2010	28	4,629,310	2.05	165,333	712	81.98
March 2012	1	113,194	0.05	113,194	760	90.00
April 2012	1	94,271	0.04	94,271	682	85.00
May 2012	4	663,625	0.29	165,906	721	84.13
Fixed	265	33,710,742	14.90	127,210	696	89.65
Total	1,683	\$226,205,837	100.00 %	\$134,406	684	91.75 %

BEAR STEARNS

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement.

Group II Note Margin

Note Margin (%)	Number of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0.000 - 0.499	1	\$49,930	0.02 %	\$49,930	638	100.00 %
2.000 - 2.499	47	8,160,603	3.61	173,630	693	80.33
2.500 - 2.999	20	3,296,875	1.46	164,844	700	79.37
3.000 - 3.499	319	43,208,086	19.10	135,449	738	93.17
3.500 - 3.999	6	819,551	0.36	136,592	681	88.98
4.000 - 4.499	122	15,965,203	7.06	130,862	698	99.30
4.500 - 4.999	161	24,312,810	10.75	151,011	700	81.07
5.000 - 5.499	75	11,019,767	4.87	146,930	677	90.83
5.500 - 5.999	51	7,665,246	3.39	150,299	678	89.64
6.000 - 6.499	138	19,500,474	8.62	141,308	662	92.11
6.500 - 6.999	155	21,032,006	9.30	135,690	645	96.10
7.000 - 7.499	165	19,853,386	8.78	120,324	629	97.07
7.500 - 7.999	84	9,821,084	4.34	116,918	634	97.49
8.000 - 8.499	44	4,495,250	1.99	102,165	628	98.52
8.500 - 8.999	23	2,522,376	1.12	109,669	612	96.89
9.000 - 9.499	5	556,548	0.25	111,310	630	99.30
9.500 - 9.999	2	215,899	0.10	107,950	600	100.00
Fixed	265	33,710,742	14.90	127,210	696	89.65
Total	1,683	\$226,205,837	100.00 %	\$134,406	684	91.75 %

Additional Information Regarding the Mortgage Loans

The Seller will make the following representations and warranties with respect to the Group II Mortgage Loans.

1. With respect to any Group II Mortgage Loan originated on or after August 1, 2004 and underlying the Security, neither the related mortgage nor the related mortgage note requires the borrower to submit to arbitration to resolve any dispute arising out of or relating in any way to the mortgage loan transaction.
2. None of the Mortgage Loans are subject to Section 32 under the Home Ownership and Equity Protection Act of 1994 ("HOEPA").
3. To the best of Seller's knowledge, the Subservicer for each Mortgage Loan has accurately and fully reported its borrower credit files to each of the Credit Repositories in a timely manner.
4. None of the proceeds of any Mortgage Loan were used to finance the purchase of single premium credit life insurance policies.
5. No Group II Mortgage Loan has a prepayment penalty term that extends beyond three years after the date of origination.
6. With the exception of loans secured by property in the state of New Jersey, none of the Mortgage Loans are that are referred to as "high cost" or "covered" loans or any other similar designation under applicable state or local law in effect at the time of origination of such loan that expressly provides for assignee liability.
7. None of the Mortgage Loans secured by property in the state of New Jersey are considered "high-cost home loans" under the New Jersey Home Ownership Security Act of 2002. None of the non purchase money loans secured by property in the state of New Jersey are considered "covered home loans" under the New Jersey Home Ownership Act of 2002.
8. No Group II Mortgage Loan which is secured by a property located in the State of Georgia was originated on or after October 1, 2002 and before March 7, 2003.
9. The stated principal balance at origination for each Group II Mortgage Loan that is secured by a single family property located in any state other than the States of Alaska or Hawaii did not exceed \$359,650. The stated principal balance at origination for each Group II Mortgage Loan that is secured by a single family property located in the States of Alaska or Hawaii did not exceed \$539,475. The stated principal balance at origination for each Group II Mortgage Loan that is secured by a two-, three-, or four- family property located in any state other than the States of Alaska or Hawaii did not exceed \$460,400, \$556,500 or \$691,600, respectively. The stated principal balance at origination for each Group II Mortgage Loan that is secured by a two-, three-, or four- family property located in the States of Alaska or Hawaii did not exceed \$690,600, \$834,750 or \$1,037,550, respectively.

A breach of any of the representations and warranties set forth above will be deemed to materially and adversely affect the interests of the holders of the Class A-II Certificates with respect to any Group II Mortgage Loan. With respect to a breach of any such representation and warranty with respect to a Group II Mortgage Loan, the Seller will either (i) purchase such Mortgage Loan at a price equal to the purchase price for such Mortgage Loan set forth in the pooling and servicing agreement or (ii) substitute a qualified substitute Mortgage Loan or loans for such Mortgage Loan in the manner and subject to the limitations set forth in the pooling and servicing agreement. In addition, the servicing guide of the Master Servicer requires that the subservicer for each Mortgage Loan accurately and fully reports its borrower credit files to each of the credit repositories in a timely manner.

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

MI	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
MI			
0.00 - 80.00	660	139,497,835.29	30.83
No MI	660	139,497,835.29	30.83
0	660	139,497,835.29	30.83
80.01 +	2,155	313,011,286.51	69.17
Commonwealth	14	2,769,937.73	0.61
12	1	129,200.00	0.03
25	6	1,320,594.86	0.29
30	6	1,206,442.87	0.27
35	1	113,700.00	0.03
GE Capital MI	32	4,811,988.31	1.06
12	4	782,672.35	0.17
20	6	883,800.00	0.2
25	8	974,114.96	0.22
30	13	2,085,901.00	0.46
35	1	85,500.00	0.02
Mortgage Guaranty In	28	3,588,293.96	0.79
12	6	589,661.16	0.13
20	2	183,400.00	0.04
25	13	1,772,954.38	0.39
30	7	1,042,278.42	0.23
No MI	2,044	294,436,761.56	65.07
0	2,044	294,436,761.56	65.07
PMI	21	4,697,351.61	1.04
20	1	140,994.60	0.03
25	10	1,827,759.97	0.4
30	9	2,313,597.04	0.51
35	1	415,000.00	0.09
Republic MIC	9	1,521,642.13	0.34
12	1	122,467.80	0.03
25	4	438,071.23	0.1
30	4	961,103.10	0.21
Triad Guaranty	2	448,433.57	0.1
12	1	77,933.57	0.02
30	1	370,500.00	0.08
United Guaranty	5	736,877.64	0.16
12	1	91,532.58	0.02
25	1	305,999.99	0.07
35	3	339,345.07	0.07
TOTAL	2,815	452,509,121.80	100

MI		Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
MI				
0.00 - 80.00		660	139,497,835.29	30.83
No MI		660	139,497,835.29	30.83
	0	660	139,497,835.29	30.83
80.01 +		2,155	313,011,286.51	69.17
Commonwealth		14	2,769,937.73	0.61
	12	1	129,200.00	0.03
	25	6	1,320,594.86	0.29
	30	6	1,206,442.87	0.27
	35	1	113,700.00	0.03
GE Capital MI		32	4,811,988.31	1.06
	12	4	782,672.35	0.17
	20	6	883,800.00	0.2
	25	8	974,114.96	0.22
	30	13	2,085,901.00	0.46
	35	1	85,500.00	0.02
Mortgage Guaranty In		28	3,588,293.96	0.79
	12	6	589,661.16	0.13
	20	2	183,400.00	0.04
	25	13	1,772,954.38	0.39
	30	7	1,042,278.42	0.23
No MI		2,044	294,436,761.56	65.07
	0	2,044	294,436,761.56	65.07
PMI		21	4,697,351.61	1.04
	20	1	140,994.60	0.03
	25	10	1,827,759.97	0.4
	30	9	2,313,597.04	0.51
	35	1	415,000.00	0.09
Republic MIC		9	1,521,642.13	0.34
	12	1	122,467.80	0.03
	25	4	438,071.23	0.1
	30	4	961,103.10	0.21
Triad Guaranty		2	448,433.57	0.1
	12	1	77,933.57	0.02
	30	1	370,500.00	0.08
United Guaranty		5	736,877.64	0.16
	12	1	91,532.58	0.02
	25	1	305,999.99	0.07
	35	3	339,345.07	0.07
TOTAL		2,815	452,509,121.80	100

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

FICO SCORE

FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE
0.00 - 0.00	2	231,184	0.13	115,592	90
520.00 - 539.99	1	179,866	0.10	179,866	88
540.00 - 559.99	1	264,383	0.15	264,383	90
560.00 - 579.99	2	334,137	0.19	167,069	82.74
580.00 - 599.99	5	661,572	0.37	132,314	81.03
600.00 - 619.99	47	8,590,934	4.78	182,786	92.56
620.00 - 639.99	69	15,064,983	8.38	218,333	84.86
640.00 - 659.99	139	24,460,926	13.61	175,978	87.23
660.00 - 679.99	147	30,357,332	16.89	206,512	84.69
680.00 - 699.99	183	37,526,092	20.88	205,061	85.18
700.00 - 719.99	120	23,159,525	12.89	192,996	85.49
720.00 - 739.99	75	15,626,295	8.70	208,351	88.03
740.00 - 759.99	59	12,799,398	7.12	216,939	84.06
760.00 +	55	10,457,255	5.82	190,132	83.99
TOTAL	905	179,713,882	100.00	198,579	85.84

Original Balance

Original Balance	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE	Wtd Avg LOAN TO VALUE
-100,000	196	14,522,943	8.08	74,097	686	87.20
100,001 - 200,000	371	53,766,463	29.92	144,923	684	87.02
200,001 - 300,000	189	46,421,794	25.83	245,618	684	87.40
300,001 - 400,000	90	30,807,189	17.14	342,302	691	85.24
400,001 - 500,000	28	12,548,924	6.98	448,176	674	86.52
500,001 - 600,000	10	5,341,875	2.97	534,188	692	82.34
600,001 - 700,000	10	6,579,224	3.66	657,922	705	84.11
700,001 - 800,000	4	2,975,908	1.66	743,977	691	89.84
800,001 - 900,000	4	3,385,538	1.88	846,384	696	67.64
900,001 - 1,000,000	2	1,934,023	1.08	967,012	721	67.00
1,000,000 - 1,499,999	1	1,430,000	0.80	1,430,000	662	65.00
TOTAL	905	179,713,882	100.00	198,579	686	85.84

Current Rate

Current Rate	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE	Wtd Avg LOAN TO VALUE
4.500 - 4.999	6	1,319,797	0.73	219,966	684	81.25
5.000 - 5.499	20	7,132,445	3.97	356,622	699	75.94
5.500 - 5.999	56	16,864,709	9.38	301,156	712	75.57
6.000 - 6.499	114	24,064,791	13.39	211,095	693	82.29
6.500 - 6.999	184	41,167,987	22.91	223,739	696	84.41
7.000 - 7.499	132	25,842,495	14.38	195,776	681	87.58

7.500 - 7.999	189	33,433,630	18.60	176,898	673	90.51
8.000 - 8.499	97	14,250,081	7.93	146,908	684	90.11
8.500 - 8.999	75	11,336,441	6.31	151,153	658	94.67
9.000 - 9.499	15	2,281,898	1.27	152,127	663	93.73
9.500 - 9.999	11	1,140,931	0.63	103,721	632	92.81
10.000 - 10.499	4	728,202	0.41	182,050	630	98.63
10.500 - 10.999	2	150,475	0.08	75,237	658	62.52
TOTAL	905	179,713,882	100.00	198,579	686	85.84

Current Net Rate	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE	Wtd Avg LOAN TO VALUE
Current Net Rate						
4.000 - 4.499	3	581,797	0.32	193,932	683	79.49
4.500 - 4.999	15	4,940,770	2.75	329,385	698	75.82
5.000 - 5.499	48	15,695,256	8.73	326,985	707	74.89
5.500 - 5.999	94	19,810,997	11.02	210,755	702	82.00
6.000 - 6.499	165	35,558,452	19.79	215,506	695	84.38
6.500 - 6.999	165	34,436,287	19.16	208,705	684	85.24
7.000 - 7.499	188	34,328,650	19.10	182,599	674	90.64
7.500 - 7.999	112	17,370,557	9.67	155,094	680	91.36
8.000 - 8.499	74	11,638,418	6.48	157,276	670	92.34
8.500 - 8.999	27	3,566,202	1.98	132,082	657	93.03
9.000 - 9.499	8	988,001	0.55	123,500	634	92.64
9.500 - 9.999	4	648,021	0.36	162,005	632	98.46
10.000 - 10.499	2	150,475	0.08	75,237	658	62.52
TOTAL	905	179,713,882	100.00	198,579	686	85.84

LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
LTV					
-50	3	296,323	0.16	98,774	665
50.01 - 55.00	9	1,103,499	0.61	122,611	670
55.01 - 60.00	7	2,114,849	1.18	302,121	691
60.01 - 65.00	15	6,505,437	3.62	433,696	690
65.01 - 70.00	12	4,182,050	2.33	348,504	706
70.01 - 75.00	33	5,952,581	3.31	180,381	709
75.01 - 80.00	355	72,928,918	40.58	205,434	690
80.01 - 85.00	44	7,507,105	4.18	170,616	677
85.01 - 90.00	79	15,860,568	8.83	200,767	673
90.01 - 95.00	148	24,232,095	13.48	163,730	664
95.01 - 100.00	199	38,893,113	21.64	195,443	695
100.01 - 105.00	1	137,344	0.08	137,344	745
TOTAL	905	179,713,882	100.00	198,579	686

STATE1	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE	Wtd Avg LOAN TO VALUE
STATE1	14	1,953,994	1.09	139,571	684	85.10
Alabama	1	222,449	0.12	222,449	662	95.00
Alaska	35	6,564,619	3.65	187,561	687	85.01
Arizona	3	470,004	0.26	156,668	645	95.59
Arkansas	87	29,644,444	16.50	340,741	685	82.24
California	15	3,493,712	1.94	232,914	715	83.00
Colorado	7	1,211,942	0.67	173,135	689	86.16
Connecticut	5	1,581,435	0.88	316,287	675	79.58
District of Columbia	138	26,294,820	14.63	190,542	687	86.05
Florida	25	3,997,970	2.22	159,919	653	90.28
Georgia	5	1,726,300	0.96	345,260	671	85.93
Hawaii	2	342,049	0.19	171,024	705	93.40
Idaho	37	7,253,042	4.04	196,028	694	91.24
Illinois	15	1,509,582	0.84	100,639	685	94.71
Indiana	1	80,655	0.04	80,655	679	94.00
Iowa	4	385,218	0.21	96,305	718	91.00
Kansas	6	548,995	0.31	91,499	688	90.04
Kentucky	14	1,837,201	1.02	131,229	686	92.08
Louisiana	1	127,907	0.07	127,907	695	100.00
Maine	43	13,785,533	7.67	320,594	685	81.65
Maryland	8	1,675,069	0.93	209,384	709	84.74
Massachusetts	37	5,150,953	2.87	139,215	678	88.34
Michigan	28	5,682,309	3.16	202,940	700	86.99
Minnesota	13	1,420,711	0.79	109,285	683	87.00
Mississippi	22	2,159,120	1.20	98,142	686	86.86
Missouri	1	159,730	0.09	159,730	691	100.00
Montana	5	682,120	0.38	136,424	686	97.62
Nebraska	7	1,662,572	0.93	237,510	698	86.24
Nevada	2	363,012	0.20	181,506	649	90.20
New Hampshire	21	4,611,137	2.57	219,578	698	85.58
New Jersey	1	84,943	0.05	84,943	779	81.00
New Mexico	19	6,148,490	3.42	323,605	689	91.56
New York	19	2,125,470	1.18	111,867	698	85.11
North Carolina	16	1,847,742	1.03	115,484	710	87.64
Ohio	7	556,399	0.31	79,486	716	94.56
Oklahoma	10	2,112,461	1.18	211,246	681	84.71
Oregon	25	3,034,815	1.69	121,393	681	93.78
Pennsylvania	1	172,803	0.10	172,803	695	76.00
Rhode Island						

BEST AVAILABLE COPY

South Carolina	10	2,981,773	1.66	298,177	702	74.42
Tennessee	13	1,472,100	0.82	113,238	686	89.92
Texas	81	10,501,464	5.84	129,848	675	90.85
Utah	9	1,585,360	0.88	176,151	687	92.46
Virginia	53	13,840,762	7.70	281,146	677	82.61
Washington	23	4,844,582	2.70	210,634	704	84.93
Wisconsin	13	1,450,474	0.81	111,575	692	88.92
Wyoming	3	355,639	0.20	118,546	640	93.32
TOTAL	905	179,713,882	100.00	198,579	686	85.84
LOAN PURP						
LOAN PURP						
Cash Out Refinance	184	36,147,484	20.11	196,454	679	79.37
Purchase	622	123,089,476	68.49	197,893	690	88.10
Rate/Term Refinance	99	20,476,921	11.39	206,838	679	83.64
TOTAL	905	179,713,882	100.00	198,579	686	85.84
OCCUPANCY						
OCCUPANCY						
Investor	248	37,090,359	20.64	149,558	699	79.71
Owner Occupied	623	135,059,272	75.15	216,789	682	87.85
Second Home	34	7,564,251	4.21	222,478	694	79.99
TOTAL	905	179,713,882	100.00	198,579	686	85.84
PROPERTY TYPE						
PROPERTY TYPE						
Attached PUD	22	3,880,203	2.16	176,373	687	85.17
Condo over 9 stories	2	388,683	0.22	194,341	694	62.33
Condo under 5 stories	54	10,390,318	5.78	192,413	687	85.74
Detached PUD	147	39,189,445	21.81	286,595	691	83.12
2-4 Family	72	14,933,945	8.31	207,416	695	83.07
Mid-rise condo (5-8 stories)	5	967,630	0.54	193,526	709	79.53
Single Family Detached	597	108,882,230	60.59	182,382	683	87.43
Townhouse/rowhouse	6	1,081,428	0.60	180,238	664	79.63
TOTAL	905	179,713,882	100.00	198,579	686	85.84
DOCUMENTATION						
DOCUMENTATION						
Limited	905	179,713,882	100.00	198,579	686	85.84
TOTAL	905	179,713,882	100.00	198,579	686	85.84

PREPAY TERM
PREPAY TERM

Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wld Avg FICO SCORE	Wld Avg LOAN TO VALUE
44	12,149,513	6.76	276,125	683	91.04
329	64,591,980	35.94	196,328	675	87.41
117	18,449,206	10.27	157,686	681	88.69
2	339,153	0.19	169,577	711	85.62
4	641,435	0.36	160,359	702	93.06
409	83,542,595	46.49	204,261	696	83.18
905	179,713,882	100.00	198,579	686	85.84

MAX RATE

Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wld Avg FICO SCORE	Wld Avg LOAN TO VALUE
732	153,048,252	85.16	209,082	685	86.10
1	231,997	0.13	231,997	647	80.00
25	7,322,421	4.07	292,897	710	75.74
76	19,878,375	11.06	261,558	702	77.24
186	44,749,122	24.90	240,587	694	83.48
243	45,488,132	25.31	187,194	680	89.10
147	27,558,736	15.33	187,474	671	91.89
46	6,653,217	3.70	144,635	653	95.10
7	896,115	0.50	128,016	633	98.43
1	270,138	0.15	270,138	657	100.00
173	26,665,630	14.84	154,137	694	84.35
905	179,713,882	100.00	198,579	686	85.84

NEXT RATE ADJ DATE

Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wld Avg FICO SCORE	Wld Avg LOAN TO VALUE
732	153,048,252	85.16	209,082	685	86.10
1	696,019	0.39	696,019	671	90.00
6	2,034,984	1.13	339,164	687	84.46
3	1,010,250	0.56	336,750	649	84.53
1	199,213	0.11	199,213	690	90.00
1	416,000	0.23	416,000	682	80.00
1	210,050	0.12	210,050	658	90.00
1	133,344	0.07	133,344	671	95.00
2	505,860	0.28	252,930	743	87.40
10	1,839,308	1.02	183,931	676	86.17
14	2,362,920	1.31	168,780	674	89.64
51	10,941,478	6.09	214,539	665	84.63
353	72,098,502	40.12	204,245	680	87.80
79	14,658,945	8.16	185,556	676	85.46

200708	1	216,882	0.12	216,882	646	90.00
200712	2	128,677	0.07	64,338	677	80.00
200801	5	1,471,853	0.82	294,371	707	73.89
200802	11	2,213,986	1.23	201,271	704	82.83
200803	25	4,833,403	2.69	193,336	704	81.56
200804	48	8,959,608	4.99	186,659	685	89.09
200805	61	11,764,859	6.55	192,867	714	88.63
200905	1	324,334	0.18	324,334	700	80.00
200911	5	2,815,907	1.57	563,181	705	71.85
201001	1	262,043	0.15	262,043	697	80.00
201002	1	194,400	0.11	194,400	677	90.00
201003	6	1,065,619	0.59	177,603	679	86.22
201004	16	4,426,765	2.46	276,673	690	85.55
201005	21	6,345,150	3.53	302,150	707	75.68
201204	1	94,271	0.05	94,271	682	85.00
201205	4	823,625	0.46	205,906	722	83.32
FIXED	173	26,665,630	14.84	154,137	694	84.35
TOTAL	905	179,713,882	100.00	198,579	686	85.84

	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE	Wtd Avg LOAN TO VALUE
MARGIN						
ARMS						
2,000 - 2,499	732	153,048,252	85.16	209,082	685	86.10
2,500 - 2,999	51	15,661,676	8.71	307,092	702	76.01
3,000 - 3,499	13	2,704,988	1.51	208,076	705	74.86
3,500 - 3,999	108	22,382,939	12.45	207,249	716	85.15
4,000 - 4,499	6	2,570,800	1.43	428,467	673	86.16
4,500 - 4,999	32	5,591,656	3.11	174,739	696	96.44
5,000 - 5,499	163	34,551,916	19.23	211,975	688	80.93
5,500 - 5,999	66	17,342,786	9.65	262,769	693	88.89
6,000 - 6,499	30	5,781,218	3.22	192,707	671	86.52
6,500 - 6,999	93	17,492,301	9.73	188,089	673	89.99
7,000 - 7,499	72	13,036,714	7.25	181,065	663	93.49
7,500 - 7,999	46	7,335,313	4.08	159,463	645	91.41
8,000 - 8,499	32	5,622,705	3.13	175,710	632	94.99
8,500 - 8,999	13	2,244,989	1.25	172,691	648	95.38
9,000 - 9,499	4	478,525	0.27	119,631	639	90.65
9,500 - 9,999	2	173,763	0.10	86,882	613	95.00
FIXED	1	75,963	0.04	75,963	621	100.00
TOTAL	173	26,665,630	14.84	154,137	694	84.35
	905	179,713,882	100.00	198,579	686	85.84

IO Period	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE	Wtd Avg LOAN TO VALUE
IO Period	146	31,398,197	17.47	215,056	689	80.48
2 YEARS	32	8,892,376	4.95	277,887	713	76.32
3 YEARS	41	11,434,277	6.36	278,885	695	76.02
5 YEARS	2	585,825	0.33	292,913	739	82.64
7 YEARS	41	12,628,598	7.03	308,015	692	81.29
10 YEARS	643	114,774,610	63.87	178,499	682	89.53
NON-IO	905	179,713,882	100.00	198,579	686	85.84
TOTAL						

Product Type	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE	Wtd Avg LOAN TO VALUE
Product Type	2	834,769	0.46	417,385	663	87.51
6 Mo LIBOR	6	2,675,300	1.49	445,883	676	84.50
6 Mo LIBOR IO	1	416,000	0.23	416,000	682	80.00
1/6 LIBOR IO	1	66,856	0.04	66,856	680	100.00
2/1 CMT	5	1,424,950	0.79	284,990	696	80.00
2/1 CMT IO	3	388,128	0.22	129,376	732	100.00
2/1 LIBOR	1	531,500	0.30	531,500	650	80.00
2/1 LIBOR IO	333	61,922,489	34.46	185,953	669	91.83
2/6 LIBOR	171	38,846,880	21.62	227,175	691	79.93
2/6 LIBOR IO	8	1,377,135	0.77	172,142	696	76.26
3/1 CMT	17	3,575,605	1.99	210,330	717	81.34
3/1 CMT IO	65	10,538,121	5.86	162,125	720	96.28
3/1 LIBOR	14	5,208,771	2.90	372,055	713	72.84
3/1 LIBOR IO	33	5,567,329	3.10	168,707	668	87.60
3/6 LIBOR	16	3,322,307	1.85	207,644	671	84.13
3/6 LIBOR IO	1	100,000	0.06	100,000	668	80.00
5/1 CMT IO	14	3,591,163	2.00	256,512	695	77.93
5/1 LIBOR	17	5,503,697	3.06	323,747	705	76.07
5/1 LIBOR IO	9	3,592,420	2.00	399,158	692	86.99
5/6 LIBOR	10	2,646,938	1.47	264,694	703	74.98
5/6 LIBOR IO	3	332,071	0.18	110,690	681	85.00
7/1 LIBOR	2	585,825	0.33	292,913	739	82.64
7/1 LIBOR IO	15	1,701,027	0.95	113,402	715	73.92
FIXED 15 YR	2	173,933	0.10	86,966	734	85.79
FIXED 20 YR	155	24,689,170	13.74	159,285	692	85.17
FIXED 30 YR	1	101,500	0.06	101,500	744	57.00
FIXED 30 YR IO	905	179,713,882	100.00	198,579	686	85.84
TOTAL						

FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE
FICO SCORE					
560.00 - 579.99	1	108,000	0.11	108,000	78
580.00 - 599.99	2	308,752	0.31	154,376	58.87
600.00 - 619.99	1	190,000	0.19	190,000	95
620.00 - 639.99	41	10,652,950	10.83	259,828	81.51
640.00 - 659.99	44	9,255,206	9.41	210,346	82.06
660.00 - 679.99	57	13,913,926	14.15	244,104	80.71
680.00 - 699.99	81	19,114,164	19.43	235,977	80.59
700.00 - 719.99	61	13,732,589	13.96	225,124	79.8
720.00 - 739.99	46	11,970,697	12.17	260,233	78.7
740.00 - 759.99	40	10,614,159	10.79	265,354	77.82
760.00 +	39	8,489,981	8.63	217,692	80.02
TOTAL	413	98,350,425	100	238,137	80.11

Original Balance	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Original Balance					
-100,000	48	3,732,213	3.79	77,754	699
100,001 - 200,000	167	24,056,162	24.46	144,049	696
200,001 - 300,000	96	23,494,032	23.89	244,730	695
300,001 - 400,000	58	20,100,268	20.44	346,556	704
400,001 - 500,000	18	8,186,165	8.32	454,787	688
500,001 - 600,000	11	5,899,397	6	536,309	711
600,001 - 700,000	5	3,271,550	3.33	654,310	695
700,001 - 800,000	1	785,600	0.8	785,600	654
800,001 - 900,000	6	5,105,538	5.19	850,923	693
900,001 - 1,000,000	1	965,500	0.98	965,500	743
1,300,000 - 1,399,999	1	1,324,000	1.35	1,324,000	723
1,400,000 - 1,499,999	1	1,430,000	1.45	1,430,000	662
TOTAL	413	98,350,425	100	238,137	697

Current Rate	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Current Rate					
3.500 - 3.999	1	370,500	0.38	370,500	674
4.000 - 4.499	1	151,900	0.15	151,900	674
4.500 - 4.999	7	2,020,597	2.05	288,657	719
5.000 - 5.499	33	11,840,451	12.04	358,802	701

5.500 - 5.999	63	17,171,763	17.46	272,568	708
6.000 - 6.499	77	16,853,140	17.14	218,872	701
6.500 - 6.999	94	24,221,771	24.63	257,678	700
7.000 - 7.499	50	10,194,603	10.37	203,892	673
7.500 - 7.999	50	8,880,597	9.03	177,612	687
8.000 - 8.499	26	4,763,247	4.84	183,202	705
8.500 - 8.999	6	1,138,855	1.16	189,809	666
9.000 - 9.499	3	566,300	0.58	188,767	677
9.500 - 9.999	2	176,700	0.18	88,350	641
TOTAL	413	98,350,425	100	238,137	697

Current Net Rate

Current Net Rate	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
3.500 - 3.999	1	370,500	0.38	370,500	674
4.000 - 4.499	4	733,697	0.75	183,424	681
4.500 - 4.999	26	9,137,020	9.29	351,424	712
5.000 - 5.499	53	16,064,869	16.33	303,111	702
5.500 - 5.999	74	17,027,231	17.31	230,098	707
6.000 - 6.499	94	21,791,066	22.16	231,820	701
6.500 - 6.999	60	14,141,248	14.38	235,687	682
7.000 - 7.499	53	10,530,251	10.71	198,684	677
7.500 - 7.999	30	4,835,788	4.92	161,193	707
8.000 - 8.499	11	2,377,555	2.42	216,141	701
8.500 - 8.999	5	1,164,500	1.18	232,900	670
9.000 - 9.499	2	176,700	0.18	88,350	641
TOTAL	413	98,350,425	100	238,137	697

LTV

LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
-50	1	179,500	0.18	179,500	756
50.01 - 55.00	1	156,897	0.16	156,897	590
55.01 - 60.00	3	1,436,500	1.46	478,833	704.62
60.01 - 65.00	5	3,525,538	3.58	705,108	690.12
65.01 - 70.00	7	2,591,356	2.63	370,194	701.25
70.01 - 75.00	19	4,647,447	4.73	244,602	728.62
75.01 - 80.00	309	72,300,521	73.51	233,982	697.79
80.01 - 85.00	8	1,490,175	1.52	186,272	701.42

85.01 - 90.00	20	3,773,165	3.84	188,658	688.98
90.01 - 95.00	34	7,343,126	7.47	215,974	682.99
95.01 - 100.00	6	906,200	0.92	151,033	670.75
TOTAL	413	98,350,425	100	238,137	697.46

STATE1	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
STATE1					
Alabama	2	258,600	0.26	129,300	686
Arizona	18	3,817,649	3.88	212,092	699
California	54	22,292,529	22.67	412,825	709
Colorado	10	2,628,950	2.67	262,895	712
Connecticut	2	328,800	0.33	164,400	723
District of Columbia	5	1,465,900	1.49	293,180	676
Florida	81	16,095,408	16.37	198,709	689
Georgia	13	1,463,950	1.49	112,612	679
Hawaii	1	204,250	0.21	204,250	724
Idaho	1	100,800	0.1	100,800	695
Illinois	11	2,054,611	2.09	186,783	686
Indiana	2	245,000	0.25	122,500	760
Iowa	1	80,655	0.08	80,655	679
Kansas	2	200,000	0.2	100,000	748
Kentucky	4	407,700	0.41	101,925	726
Maine	1	136,000	0.14	136,000	620
Maryland	36	11,388,350	11.58	316,343	679
Massachusetts	1	276,000	0.28	276,000	733
Michigan	15	1,872,136	1.9	124,809	683
Minnesota	18	3,248,548	3.3	180,475	726
Missouri	6	828,660	0.84	138,110	675
Nebraska	1	113,525	0.12	113,525	715
Nevada	5	918,040	0.93	183,608	677
New Jersey	4	1,088,997	1.11	272,249	666
New Mexico	1	112,800	0.11	112,800	791
New York	4	1,292,620	1.31	323,155	739
North Carolina	12	2,563,953	2.61	213,663	710
Ohio	5	509,020	0.52	101,804	736
Oklahoma	1	69,388	0.07	69,388	773
Oregon	4	563,796	0.57	140,949	705

Pennsylvania	5	433,100	0.44	86,620	698
South Carolina	3	1,017,248	1.03	339,083	756
Tennessee	2	176,700	0.18	88,350	641
Texas	9	1,557,960	1.58	173,107	664
Utah	1	217,435	0.22	217,435	748
Virginia	49	13,441,980	13.67	274,326	683
Washington	19	4,546,210	4.62	239,274	727
Wisconsin	4	333,156	0.34	83,289	739
TOTAL	413	98,350,425	100	238,137	697

Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
83	22,866,189	23.25	275,496	696
302	67,932,557	69.07	224,942	697
28	7,551,678	7.68	269,703	705
413	98,350,425	100	238,137	697

Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
188	32,693,723	33.24	173,903	709
208	60,811,497	61.83	292,363	692
17	4,845,205	4.93	285,012	685
413	98,350,425	100	238,137	697

PROPERTY TYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Attached PUD	13	3,611,832	3.67	277,833	706
Condo over 8 stories	1	216,000	0.22	216,000	673
Condo under 5 stories	39	8,922,204	9.07	228,774	684
Detached PUD	88	26,949,302	27.4	306,242	698
MF	51	9,512,083	9.67	186,511	706
Mid-rise condo (5-8 stories)	4	732,675	0.74	183,169	749
Single Family Detached	211	47,428,928	48.22	224,782	697
Townhouse/rowhouse	6	977,400	0.99	162,900	661
TOTAL	413	98,350,425	100	238,137	697

DOCUMENTATION

DOCUMENTATION	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Full/Alternative	151	33,411,152	33.97	221,266	703
Limited	262	64,939,272	66.03	247,860	694
TOTAL	413	98,350,425	100	238,137	697

PREPAY TERM	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
1Y PP	16	3,686,028	3.75	230,377	697
2Y PP	149	31,208,516	31.73	209,453	690
3Y PP	31	4,837,699	4.92	156,055	689
5Y PP	1	311,920	0.32	311,920	802
No PP	215	58,135,861	59.11	270,399	702
other	1	170,400	0.17	170,400	735
TOTAL	413	98,350,425	100	238,137	697

MAX RATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
MAX RATE	406	96,056,555	97.67	236,592	697
ARMS	1	231,997	0.24	231,997	647
7,000 - 7.999	2	1,010,500	1.03	505,250	741
9,000 - 9.999	47	14,706,002	14.95	312,894	708
10,000 - 10.999	84	19,733,612	20.06	234,924	702
11,000 - 11.999	135	34,718,346	35.3	257,173	696
12,000 - 12.999	99	18,469,175	18.78	186,557	682
13,000 - 13.999	32	6,335,923	6.44	197,998	699
14,000 - 14.999	6	851,000	0.87	141,833	655
15,000 - 15.999	7	2,293,870	2.33	327,696	735
FIXED	7	2,293,870	2.33	327,696	735
0,000 - 0.999	413	98,350,425	100	238,137	697
TOTAL					

NEXT RATE ADJ DATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
NEXT RATE ADJ DATE	406	96,056,555	97.67	236,592	697
ARMS	1	98,800	0.1	98,800	678
200507	6	3,034,300	3.09	505,717	668
200510	2	871,500	0.89	435,750	654
200511	1	416,000	0.42	416,000	682
200604					

200612	1	360,000	0.37	360,000	786
200701	5	534,000	0.54	106,800	729
200702	9	1,578,667	1.61	175,407	703
200703	19	5,028,963	5.11	264,682	664
200704	180	37,864,557	38.5	210,359	693
200705	34	7,221,831	7.34	212,407	691
200801	5	1,494,260	1.52	298,852	712
200802	13	2,485,272	2.53	191,175	707
200803	25	4,412,985	4.49	176,519	699
200804	18	3,957,120	4.02	219,840	683
200805	15	4,246,686	4.32	283,112	713
200911	3	1,204,162	1.22	401,387	722
200912	2	990,947	1.01	495,473	679
201001	14	5,796,259	5.89	414,019	719
201002	1	194,400	0.2	194,400	677
201003	5	2,132,800	2.17	426,560	706
201004	12	2,779,700	2.83	231,642	702
201005	29	7,493,120	7.62	258,383	707
201112	1	416,000	0.42	416,000	676
201205	5	1,444,225	1.47	288,845	742
	7	2,293,870	2.33	327,696	735
	7	2,293,870	2.33	327,696	735
	413	98,350,425	100	238,137	697
FIXED					
TOTAL					

MARGIN					
MARGIN					
ARMS					
2,000 - 2,499	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
2,500 - 2,999	406	96,056,555	97.67	236,592	697
3,000 - 3,499	72	24,498,165	24.91	340,252	707
3,500 - 3,999	14	2,716,664	2.76	194,047	703
4,000 - 4,499	84	18,501,601	18.81	220,257	707
4,500 - 4,999	6	2,870,250	2.92	478,375	664
5,000 - 5,499	2	614,220	0.62	307,110	714
5,500 - 5,999	196	38,840,618	39.49	198,166	692
6,000 - 6,499	16	5,345,681	5.44	334,105	676
6,500 - 6,999	2	418,950	0.43	209,475	672
	3	475,200	0.48	158,400	665
	3	500,600	0.51	166,867	665

7.000 - 7.499	2	184,655	0.19	92,328	658
7.500 - 7.999	5	981,950	1	196,390	669
8.000 - 8.499	1	108,000	0.11	108,000	563
FIXED	7	2,293,870	2.33	327,696	735
0.000 - 0.499	7	2,293,870	2.33	327,696	735
TOTAL	413	98,350,425	100	238,137	697

IO Period	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
IO Period					
10 YEARS	56	17,128,196	17.42	305,861	692
2 YEARS	210	41,724,160	42.42	198,686	692
3 YEARS	56	12,543,516	12.75	223,991	711
5 YEARS	85	25,094,328	25.52	295,227	702
7 YEARS	6	1,860,225	1.89	310,038	728
TOTAL	413	98,350,425	100	238,137	697

Product Type	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Product Type					
1/6 LIBOR IO	1	416,000	0.42	416,000	682
2/1 CMT IO	6	1,571,250	1.6	261,875	702
2/1 LIBOR IO	1	531,500	0.54	531,500	650
2/6 LIBOR IO	241	50,485,268	51.33	209,482	692
3/1 CMT IO	29	5,508,275	5.6	189,941	709
3/1 LIBOR IO	26	6,927,241	7.04	266,432	715
3/6 LIBOR IO	21	4,160,807	4.23	198,134	669
5/1 CMT IO	2	329,600	0.34	164,800	680
5/1 LIBOR IO	49	16,787,723	17.07	342,607	712
5/6 LIBOR IO	15	3,474,066	3.53	231,604	699
6 Mo LIBOR IO	9	4,004,600	4.07	444,956	665
7/1 LIBOR IO	6	1,860,225	1.89	310,038	728
FIXED 30 YR IO	7	2,293,870	2.33	327,696	735
TOTAL	413	98,350,425	100	238,137	697

Wtd Avg LOAN TO VALUE
81.96
81
82.1
81.08
80.4
78.86
77.42
80
71.81
69
76
65
80.11

Wtd Avg LOAN TO VALUE
95
80
80.89
77.18

77.91
82.24
80.45
81.17
81.48
79.07
80.99
80
95
80.11

Wtd Avg LOAN TO VALUE
95
79.6
77.06
76.78
82.13
82.01
79.13
81.44
80.32
78.91
80
95
80.11

Wtd Avg LOAN TO VALUE

85.81
79.6
76.13
77.98
80
79.46
82.03
83.52
95
80
83.19
58.02
94
80
81.77
80
80.24
80
84.59
80
88.25
95
75.04
88.56
80
87.61
79.99
79.1
80
80.97

81.54
67.32
95
80.25
95
81.92
81.15
80
80.11

Wtd Avg LOAN TO VALUE
77.81
81.26
76.81
80.11

Wtd Avg LOAN TO VALUE
80.19
80.02
80.8
80.11

Wtd Avg LOAN TO VALUE
80.89
90
82.47
78.4
81.3
81.23
80.31
79.22
80.11

Wtd Avg LOAN TO VALUE
81.69
79.3
80.11

Wtd Avg LOAN TO VALUE
79.9
79.81
82.44
80
80.1
80
80.11

Wtd Avg LOAN TO VALUE
80.06
80
85.5
78.01
78.75
80.6
81.72
79.92
82.86
82.19
82.19
80.11

Wtd Avg LOAN TO VALUE
80.06
95
84.06
86.05
80

90
80
84.15
76.99
80.35
82.43
72.96
83.95
80.96
85.29
74.19
66.11
77.36
79.15
90
78.55
78.48
78.59
80
81.07
82.19
82.19
80.11

Wtd Avg LOAN TO VALUE

80.06
77.84
77.93
82.82
82.29
80
80.15
75.59
95
91.13
85.39

83.3
89.17
78
82.19
82.19
80.11

Wtd Avg LOAN TO VALUE

81.88
80.69
77.94
78.99
80.83
80.11

Wtd Avg LOAN TO VALUE

80
80
80
80.51
82.19
74.55
86.12
80
78.34
76.46
84.76
80.83
82.19
80.11

Non MI loans LTV	Pct of overall	CURRENT BALANCE	Wtd Avg FICO SCORE	fico less than 500	Full Doc	
Non MI loans LTV						
NO		92.74		702	0.20	70.64
0 - 50		3.69		705	0.00	90.23
51 - 60		1.68		682	0.00	13.07
61 - 70		4.93		713	0.00	33.62
71 - 80		21.01		707	0.87	56.46
81 - 85		4.30		670	0.00	68.02
86 - 90		9.45		662	0.00	63.53
91 - 95		7.40		666	0.00	68.99
96 - 100		36.36		718	0.00	84.32
101 +		3.92		722	0.00	95.75
YES		7.26		709	0.00	28.81
81 - 85		1.34		716	0.00	6.64
86 - 90		2.30		711	0.00	31.55
91 - 95		3.21		700	0.00	26.95
96 - 100		0.35		751	0.00	100.00
101 +		0.07		703	0.00	100.00
TOTAL		100.00		702	0.18	67.61

FICO	Pct of overall	CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Max LOAN TO VALUE	full doctype	
FICO						
0 - 519		0.24		63.99	75	100
520 - 539		0.23		93.24	95	100
560 - 579		0.21		90.65	95	100
580 - 599		1.39		98.62	100	93.77
600 - 619		1.68		93.46	100	74.54
620 - 639		4.83		90.86	103	71.88
640 - 659		10.60		82.50	103	69.51
660 - 679		16.25		84.21	103	50.05
680 - 699		15.44		90.83	103	45.41
700 - 719		12.75		91.18	103	69.43
720 - 739		10.42		88.24	103	85.7
740 - 759		9.59		92.28	103	84.23
760 - 779		8.67		87.27	103	73.1
780 - 799		5.81		90.41	103	81.95
800 - 819		1.88		84.32	100	75.71

TOTAL		100.00	88.43	103	67.61
IO Loans FICOs					
IO Loans FICOs					
NO	Pct of overall CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Max LOAN TO VALUE	full doctype	
	97.21		88.60	103	66.81
1 - 519	0.24		63.99	75	100
520 - 539	0.23		93.24	95	100
560 - 579	0.21		90.65	95	100
580 - 599	1.39		98.62	100	93.77
600 - 619	1.68		93.46	100	74.54
620 - 639	4.83		90.86	103	71.88
640 - 659	10.50		82.43	103	69.21
660 - 679	15.72		83.85	103	48.37
680 - 699	15.32		90.92	103	44.97
700 - 719	12.75		91.18	103	69.43
720 - 739	10.42		88.24	103	85.7
740 - 759	7.93		95.20	103	82.49
760 - 779	8.67		87.27	103	73.1
780 - 799	5.81		90.41	103	81.95
800 - 819	1.50		85.42	100	69.57
YES	2.79		82.19	95	95.58
	0.10		90.00	90	100
640 - 659	0.53		95.00	95	100
660 - 679	0.12		80.00	80	100
680 - 699	1.65		78.29	80	92.54
740 - 759	0.38		80.00	80	100
800 - 819	100.00		88.43	103	67.61
TOTAL					

Original Balance	Count	Total ORIGINAL BALANCE	Pct of overall ORIGINAL BALANCE	Avg ORIGINAL BALANCE
Original Balance				
0.00 - 25,000.00	1	22,250.00	0.03	22,250.00
25,000.01 - 50,000.00	13	565,550.00	0.68	43,503.85
50,000.01 - 75,000.00	125	7,837,529.00	9.49	62,700.23
75,000.01 - 100,000.00	99	8,739,457.00	10.58	88,277.34
100,000.01 - 125,000.00	106	12,012,989.00	14.55	113,330.08
125,000.01 - 150,000.00	68	9,294,562.00	11.26	136,684.74
150,000.01 - 175,000.00	39	6,248,383.00	7.57	160,214.95

175,000.01 - 200,000.00	25	4,699,961.00	5.69	187,998.44
200,000.01 - 225,000.00	15	3,224,255.00	3.90	214,950.33
225,000.01 - 250,000.00	22	5,224,074.00	6.33	237,457.91
250,000.01 - 275,000.00	12	3,131,201.00	3.79	260,933.42
275,000.01 - 300,000.00	7	2,011,600.00	2.44	287,371.43
300,000.01 - 333,700.00	11	3,505,100.00	4.24	318,645.45
333,700.01 - 350,000.00	6	2,035,950.00	2.47	339,325.00
350,000.01 - 600,000.00	20	9,279,300.00	11.24	463,965.00
600,000.01 - 1,000,000.00	6	4,743,200.00	5.74	790,533.33
TOTAL	575	82,575,361.00	100.00	143,609.32

Current Balance	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Current Balance				
0.00 - 25,000.00	1	22,218.48	0.03	22,218.48
25,000.01 - 50,000.00	13	564,978.80	0.69	43,459.91
50,000.01 - 75,000.00	125	7,826,764.33	9.51	62,614.11
75,000.01 - 100,000.00	99	8,728,822.27	10.6	88,169.92
100,000.01 - 125,000.00	106	11,994,944.88	14.57	113,159.86
125,000.01 - 150,000.00	68	9,279,231.79	11.27	136,459.29
150,000.01 - 175,000.00	39	6,241,330.17	7.58	160,034.11
175,000.01 - 200,000.00	25	4,688,180.28	5.69	187,527.21
200,000.01 - 225,000.00	16	3,442,903.01	4.18	215,181.44
225,000.01 - 250,000.00	22	5,235,998.06	6.36	237,999.91
250,000.01 - 275,000.00	11	2,874,909.95	3.49	261,355.45
275,000.01 - 300,000.00	7	2,009,460.98	2.44	287,065.85
300,000.01 - 333,700.00	11	3,495,686.67	4.25	317,789.70
333,700.01 - 350,000.00	6	2,030,689.71	2.47	338,448.29
350,000.01 - 600,000.00	20	9,202,252.29	11.18	460,112.61
600,000.01 - 1,000,000.00	6	4,686,096.64	5.69	781,016.11
TOTAL	575	82,324,468.31	100	143,172.99

Mortgage Rates	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Mortgage Rates				
5.000 - 5.499	3	540,843.99	0.66	180,281.33
5.500 - 5.999	45	12,249,045.40	14.88	272,201.01
6.000 - 6.499	74	15,523,563.48	18.86	209,777.88
6.500 - 6.999	86	14,385,913.24	17.47	167,278.06

7.000 - 7.499	53	6,030,774.23	7.33	113,788.19
7.500 - 7.999	64	7,677,624.63	9.33	119,962.88
8.000 - 8.499	70	7,709,752.93	9.37	110,139.33
8.500 - 8.999	119	12,288,239.76	14.93	103,262.52
9.000 - 9.499	43	4,314,504.12	5.24	100,337.31
9.500 - 9.999	11	1,001,620.76	1.22	91,056.43
10.000 - 10.499	4	341,149.82	0.41	85,287.46
10.500 - 10.999	2	193,959.70	0.24	96,979.85
11.000 - 11.499	1	67,476.25	0.08	67,476.25
TOTAL	575	82,324,468.31	100	143,172.99

Original Term	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Original Term				
0 - 180	34	3,912,541.55	4.75	115,074.75
181 - 240	6	1,058,287.60	1.29	176,381.27
241 - 360	535	77,353,639.16	93.96	144,586.24
TOTAL	575	82,324,468.31	100	143,172.99

Roll	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Roll				
FIXED	575	82,324,468.31	100	143,172.99
TOTAL	575	82,324,468.31	100	143,172.99

MI Flag	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
MI Flag				
NO	534	76,351,388.90	92.74	142,980.13
YES	41	5,973,079.41	7.26	145,684.86
TOTAL	575	82,324,468.31	100	143,172.99

Lien	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Lien				
First Lien	575	82,324,468.31	100	143,172.99
TOTAL	575	82,324,468.31	100	143,172.99

Seasoning	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Seasoning				
	0	19,841,126.00	24.1	126,376.60

1	191	24,857,251.06	30.19	130,142.68
2	102	13,215,640.11	16.05	129,565.10
3	66	11,260,525.71	13.68	170,614.03
4	37	6,881,949.36	8.36	185,998.63
5	8	1,472,246.28	1.79	184,030.78
7	1	120,718.56	0.15	120,718.56
8	2	131,433.37	0.16	65,716.69
9	1	123,715.84	0.15	123,715.84
12	1	229,097.61	0.28	229,097.61
15	1	65,796.33	0.08	65,796.33
16	1	393,072.44	0.48	393,072.44
17	2	1,536,764.26	1.87	768,382.13
21	1	788,746.29	0.96	788,746.29
22	3	1,344,740.88	1.63	448,246.96
31	1	61,644.21	0.07	61,644.21
TOTAL	575	82,324,468.31	100	143,172.99

Combined LTV/s
Combined LTV/s
0.01 - 25.00
30.01 - 35.00
35.01 - 40.00
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
80.01 - 85.00
85.01 - 90.00
90.01 - 95.00
95.01 - 100.00
100.01 +
TOTAL

Count

Total CURRENT BALANCE

Pct of overall CURRENT BALANCE

Avg CURRENT BALANCE

NOT AVAILABLE

Occupancy

Occupancy	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Investor	240	23,745,174.36	28.84	98,938.23
Owner Occupied	329	57,721,945.05	70.12	175,446.64
Second Home	6	857,348.90	1.04	142,891.48
TOTAL	575	82,324,468.31	100	143,172.99

Property Type	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Condominium	32	3,830,918.75	4.65	119,716.21
Manufactured Home	2	139,023.45	0.17	69,511.73
PUD	68	12,294,081.60	14.93	180,795.32
Single Family	467	65,529,716.80	79.6	140,320.59
Townhouse	6	530,727.71	0.64	88,454.62
TOTAL	575	82,324,468.31	100	143,172.99

Loan Purpose	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Loan Purpose	139	23,818,879.45	28.93	171,358.84
Cash Out Refinance	355	43,549,408.59	52.9	122,674.39
Purchase	81	14,956,180.27	18.17	184,644.20
Rate/Term Refinance	575	82,324,468.31	100	143,172.99
TOTAL				

Documentation	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Documentation	402	55,658,838.66	67.61	138,454.82
Full/Alternative	173	26,665,629.65	32.39	154,136.59
Limited	575	82,324,468.31	100	143,172.99
TOTAL				

Product Type	Count	Pct of overall CURRENT BALANCE	Total CURRENT BALANCE	Avg CURRENT BALANCE
FIXED	575	100	82,324,468.31	143,172.99
TOTAL	575	100	82,324,468.31	143,172.99

Geographical Distribution	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Alabama	12	1,264,929.57	1.54	105,410.80
Alaska	2	309,263.14	0.38	154,631.57

Arizona	8	1,327,665.69	1.61	165,958.21
Arkansas	5	633,193.01	0.77	126,638.60
California	38	13,037,762.55	15.84	343,099.01
Colorado	13	1,227,339.04	1.49	94,410.70
Connecticut	6	792,349.90	0.96	132,058.32
District of Columbia	2	402,337.33	0.49	201,168.67
Florida	36	6,067,833.88	7.37	168,550.94
Georgia	20	2,011,907.67	2.44	100,595.38
Hawaii	9	2,731,898.82	3.32	303,544.31
Idaho	1	161,904.36	0.2	161,904.36
Illinois	36	4,639,217.22	5.64	128,867.15
Indiana	32	3,407,526.66	4.14	106,485.21
Iowa	3	239,390.26	0.29	79,796.75
Kansas	2	231,147.16	0.28	115,573.58
Kentucky	5	516,759.43	0.63	103,351.89
Louisiana	9	1,045,220.24	1.27	116,135.58
Maine	3	671,563.36	0.82	223,854.45
Maryland	5	1,234,909.69	1.5	246,981.94
Massachusetts	2	413,446.17	0.5	206,723.09
Michigan	15	1,412,993.87	1.72	94,199.59
Minnesota	10	1,511,269.18	1.84	151,126.92
Mississippi	6	692,026.18	0.84	115,337.70
Missouri	11	1,053,348.60	1.28	95,758.96
Montana	1	93,930.24	0.11	93,930.24
Nebraska	5	415,879.01	0.51	83,175.80
Nevada	3	727,092.16	0.88	242,364.05
New Hampshire	3	605,782.25	0.74	201,927.42
New Jersey	10	1,909,195.47	2.32	190,919.55
New Mexico	3	342,425.04	0.42	114,141.68
New York	6	1,235,026.70	1.5	205,837.78
North Carolina	15	1,243,542.44	1.51	82,902.83
North Dakota	1	122,000.00	0.15	122,000.00
Ohio	19	2,153,073.41	2.62	113,319.65
Oklahoma	11	792,228.27	0.96	72,020.75
Oregon	4	745,621.16	0.91	186,405.29
Pennsylvania	27	2,676,148.32	3.25	99,116.60
Rhode Island	2	747,802.57	0.91	373,901.29

South Carolina	5	496,910.64	0.6	99,382.13
Tennessee	24	2,723,818.89	3.31	113,492.45
Texas	78	8,239,636.35	10.01	105,636.36
Utah	2	334,089.12	0.41	167,044.56
Virginia	21	2,986,783.89	3.63	142,227.80
Washington	14	3,190,826.52	3.88	227,916.18
Wisconsin	27	3,291,751.01	4	121,916.70
Wyoming	3	213,701.87	0.26	71,233.96
TOTAL	575	82,324,468.31	100	143,172.99

Prepay Penalty	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Prepay Penalty				
No	267	38,927,398.97	47.29	145,795.50
Yes	308	43,397,069.34	52.71	140,899.58
TOTAL	575	82,324,468.31	100	143,172.99

Prepay Term	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Prepay Term				
1Y PP	8	1,004,293.77	1.22	125,536.72
2Y PP	25	4,297,700.97	5.22	171,908.04
3Y PP	272	37,243,404.60	45.24	136,924.28
5Y PP	3	851,670.00	1.03	283,890.00
No PP	267	38,927,398.97	47.29	145,795.50
TOTAL	575	82,324,468.31	100	143,172.99

Fico Score	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Fico Score				
1 - 519	2	199,640.92	0.24	99,820.46
520 - 539	2	191,192.09	0.23	95,596.05
560 - 579	2	173,825.75	0.21	86,912.88
580 - 599	11	1,143,365.26	1.39	103,942.30
600 - 619	11	1,380,749.57	1.68	125,522.69
620 - 639	29	3,979,790.76	4.83	137,234.16
640 - 659	50	8,728,011.71	10.6	174,560.23
660 - 679	82	13,378,099.31	16.25	163,147.55
680 - 699	90	12,712,348.55	15.44	141,248.32
700 - 719	78	10,498,744.17	12.75	134,599.28

720 - 739	72	8,579,044.16	10.42	119,153.39
740 - 759	53	7,891,974.94	9.59	148,905.19
760 - 779	50	7,141,201.48	8.67	142,824.03
780 - 799	36	4,781,164.22	5.81	132,810.12
800 - 819	7	1,545,315.42	1.88	220,759.35
TOTAL	575	82,324,468.31	100	143,172.99

Investor

28.5
0
24.36
20.74
21.24
12.1
3.29
4.7
53.25
0
33.2
58.65
50.38
14.53
0
0
28.84

owner occ

Yes IO

100
100
100
100
100
92.79
91.48
86.09
65.29
62.25
51.54
59.12
50.58
58.35
72.15

Wtd Avg CURRENT GROSS COUPON

0
0
0
0
0
0
0
0.98
3.25
0.79
0
0
17.25
0
0
20.18

9.438
9.242
10.259
9.1
8.313
7.165
7.01
6.89
7.526
7.346
7.238
7.224
7.212
7.128
6.816

7.254

2.79

70.12

owner occ

Wtd Avg CURRENT GROSS COUPON Wtd Avg MARGIN

69.88	7.28 N/A
100	9.44 N/A
100	9.24 N/A
100	10.26 N/A
100	9.1 N/A
100	8.31 N/A
92.79	7.16 N/A
92.39	7.01 N/A
85.62	6.89 N/A
65.01	7.54 N/A
62.25	7.35 N/A
51.54	7.24 N/A
52.15	7.48 N/A
50.58	7.21 N/A
58.35	7.13 N/A
90.39	6.99 N/A
78.25	6.24 N/A
0	7 N/A
100	6.88 N/A
100	6.38 N/A
92.54	6.01 N/A
0	6.13 N/A
70.12	7.25 N/A

Avg CURRENT GROSS COUPON Weighted by ORIGINAL BALANCE CLTV

7.75	7.75
8.087	8.087
8.358	8.358
7.918	7.918
7.558	7.558
7.524	7.524
7.507	7.507

7.007	88.18	7.007
6.798	91.1	6.798
7.306	91.15	7.306
6.645	83.69	6.645
6.971	84.36	6.971
6.456	88.22	6.456
6.332	84.15	6.332
6.507	85.17	6.507
5.898	57.68	5.898
7.252	88.38	7.252

Wtd Avg CURRENT GROSS COUPON

CLTV

Wtd Avg CURRENT GROSS COUPON

7.75	75	7.75
8.087	87.93	8.087
8.359	94.64	8.359
7.919	92.9	7.919
7.558	91.67	7.558
7.525	92.42	7.525
7.507	91.62	7.507
7.009	88.19	7.009
6.771	91.03	6.771
7.285	90.66	7.285
6.701	84.02	6.701
6.971	84.37	6.971
6.456	88.21	6.456
6.333	84.14	6.333
6.512	85.27	6.512
5.899	57.86	5.899
7.254	88.43	7.254

Wtd Avg CURRENT GROSS COUPON

CLTV

Wtd Avg CURRENT GROSS COUPON

5.292	73.95	5.292
5.846	75.1	5.846
6.266	82.65	6.266
6.737	86.96	6.737

7.254	89.78	7.254
7.759	93.09	7.759
8.191	96.65	8.191
8.694	98.35	8.694
9.091	98.93	9.091
9.695	99.6	9.695
10.197	87.81	10.197
10.739	67.74	10.739
11.06	90	11.06
7.254	88.43	7.254

Wtd Avg CURRENT GROSS COUPON

Wtd Avg CURRENT GROSS COUPON

CLTV

6.975	83.36	6.975
6.258	91.88	6.258
7.282	88.63	7.282
7.254	88.43	7.254

Wtd Avg CURRENT GROSS COUPON

Wtd Avg CURRENT GROSS COUPON

CLTV

7.254	88.43	7.254
7.254	88.43	7.254

Wtd Avg CURRENT GROSS COUPON

Wtd Avg CURRENT GROSS COUPON

CLTV

7.261	88.16	7.261
7.168	91.76	7.168
7.254	88.43	7.254

Wtd Avg CURRENT GROSS COUPON

Wtd Avg CURRENT GROSS COUPON

CLTV

7.254	88.43	7.254
7.254	88.43	7.254

Wtd Avg CURRENT GROSS COUPON

Wtd Avg CURRENT GROSS COUPON

CLTV

7.549	89.06	7.549
-------	-------	-------

Wtd Avg CURRENT GROSS COUPON

CLTV
8.09
6.92
6.632
7.254

Wtd Avg CURRENT GROSS COUPON
93.59
86.4
81.96
88.43

8.09
6.92
6.632
7.254

Wtd Avg CURRENT GROSS COUPON

CLTV
7.107
8.108
7.039
7.296
7.909
7.254

Wtd Avg CURRENT GROSS COUPON
92.99
83.99
87.88
88.22
94.13
88.43

7.107
8.108
7.039
7.296
7.909
7.254

Wtd Avg CURRENT GROSS COUPON

CLTV
6.678
7.677
6.943
7.254

Wtd Avg CURRENT GROSS COUPON
84.1
92.66
82.98
88.43

6.678
7.677
6.943
7.254

Wtd Avg CURRENT GROSS COUPON

CLTV
7.289
7.182
7.254

Wtd Avg CURRENT GROSS COUPON
90.38
84.35
88.43

7.289
7.182
7.254

Wtd Avg CURRENT GROSS COUPON

CLTV
7.254
7.254

Wtd Avg CURRENT GROSS COUPON
88.43
88.43

7.254
7.254

Wtd Avg CURRENT GROSS COUPON

CLTV
7.646
5.99

Wtd Avg CURRENT GROSS COUPON
87.16
85.89

7.646
5.99

7.093
8.548
6.1
6.577
7.767
7.251
6.965
8.105
6.588
8.625
7.398
7.337
7.521
6.052
7.449
7.77
7.142
7.153
6.267
8.003
7.906
7.562
8.34
7.5
7.607
6.823
6.698
7.101
8.302
8.121
8.779
10.25
7.598
8.368
6.926
7.674
5.998

89.07
96.73
71.85
79.24
93.75
92.78
85.52
96.63
90.46
100
96.16
98.7
100
92.08
97.89
89.84
88.57
82.18
75.11
92.63
95.45
87.66
92.7
100
98.58
84.42
86.11
79.95
92.49
95.58
94.03
100
96.32
97.93
82.95
94.81
76.77

7.093
8.548
6.1
6.577
7.767
7.251
6.965
8.105
6.588
8.625
7.398
7.337
7.521
6.052
7.449
7.77
7.142
7.153
6.267
8.003
7.906
7.562
8.34
7.5
7.607
6.823
6.698
7.101
8.302
8.121
8.779
10.25
7.598
8.368
6.926
7.674
5.998

6.889	84.35	6.889
7.652	96.19	7.652
7.858	94.05	7.858
6.921	88.08	6.921
7.587	88.42	7.587
6.627	86.04	6.627
8.159	98.06	8.159
7.426	94.61	7.426
7.254	88.43	7.254

Wtd Avg CURRENT GROSS COUPON

Wtd Avg CURRENT GROSS COUPON

CLTV

7.119	84.61	7.119
7.376	91.85	7.376
7.254	88.43	7.254

Wtd Avg CURRENT GROSS COUPON

Wtd Avg CURRENT GROSS COUPON

CLTV

7.681	87.93	7.681
7.507	91.66	7.507
7.378	92.12	7.378
6.266	85.77	6.266
7.119	84.61	7.119
7.254	88.43	7.254

Wtd Avg CURRENT GROSS COUPON

Wtd Avg CURRENT GROSS COUPON

CLTV

9.438	63.99	9.438
9.242	93.24	9.242
10.259	90.65	10.259
9.1	98.62	9.1
8.313	93.46	8.313
7.165	90.86	7.165
7.01	82.5	7.01
6.89	84.21	6.89
7.526	90.83	7.526
7.346	91.18	7.346

7.238
7.224
7.212
7.128
6.816
7.254

88.24
92.28
87.27
90.41
84.32
88.43

7.238
7.224
7.212
7.128
6.816
7.254

Wtd Avg MARGIN

N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

second lien

0

0

0

0

0

0

0

0

③

0

0

8

0

0

0

[illegible]

685
685
700
714
705
699
704

699
703
692
670
688
696
691
706
730
702

Wtd Avg FICO SCORE

685
685
700
714
705
699
704
699
701
698
660
688
697
691
706
730
702

Wtd Avg FICO SCORE

742
714
705
693

694
701
705
711
702
645
579
621
524
702

Wtd Avg FICO SCORE

701
704
702
702

Wtd Avg FICO SCORE

702
702

Wtd Avg FICO SCORE

702
709
702

Wtd Avg FICO SCORE

702
702

Wtd Avg FICO SCORE

716

694
708
697
676
678
790
688
528
758
674
794
701
721
771
630
702

Wtd Avg FICO SCORE

Wtd Avg FICO SCORE

725
693
726
702

Wtd Avg FICO SCORE

723
679
708
701
666
702

Wtd Avg FICO SCORE

685
720
681
702

Wtd Avg FICO SCORE

706
694
702

Wtd Avg FICO SCORE

702
702

Wtd Avg FICO SCORE

716
663

674
675
700
731
684
662
703
720
689
674
719
701
720
711
695
710
671
735
695
697
709
656
724
776
731
674
666
712
723
689
697
585
723
721
696
670
725

699
706
695
720
702
717
714
714
702

Wtd Avg FICO SCORE

716
690
702

Wtd Avg FICO SCORE

676
678
690
746
716
702

Wtd Avg FICO SCORE

497
527
570
591
612
628
650
670
689
709

729
750
769
789
804
702

Non MI loans LTV	Pct of overall	CURRENT BALANCE	Wtd Avg FICO SCORE	fico less than 500	Full Doc	
Non MI loans LTV						
NO		90.48		699	0	32.83
0 - 50		0.18		756	0	100
51 - 60		1.62		693	0	0
61 - 70		6.22		695	0	4.18
71 - 80		78.24		700	0	34.5
86 - 90		0.27		707	0	61.62
91 - 95		3.24		695	0	56.92
96 - 100		0.72		675	0	36.35
YES		9.52		683	0	44.85
81 - 85		1.52		701	0	11.63
86 - 90		3.57		688	0	45.95
91 - 95		4.23		674	0	55.24
96 - 100		0.2		656	0	57.08
TOTAL		100		697	0	33.97

FICO	Pct of overall	CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Max LOAN TO VALUE	full doctype	
FICO						
560 - 579		0.11		78	78	0
580 - 599		0.31		58.87	67	49.18
600 - 619		0.19		95	95	100
620 - 639		10.83		81.51	100	29.41
640 - 659		9.41		82.06	95	23.06
660 - 679		14.15		80.71	100	34.95
680 - 699		19.43		80.59	100	33.85
700 - 719		13.96		79.8	95	22.59
720 - 739		12.17		78.7	95	52.22
740 - 759		10.79		77.82	95	29.48
760 - 779		4.12		78.45	80	30.31
780 - 799		3.73		81.76	94	54.33
800 - 819		0.78		80	80	100
TOTAL		100		80.11	100	33.97

IO Loans FICOS	Pct of overall	CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Max LOAN TO VALUE	full doctype	
IO Loans FICOS						
YES		100		80.11	100	33.97

560 - 579	0.11	78	78	0
580 - 599	0.31	58.87	67	49.18
600 - 619	0.19	95	95	100
620 - 639	10.83	81.51	100	29.41
640 - 659	9.41	82.06	95	23.06
660 - 679	14.15	80.71	100	34.95
680 - 699	19.43	80.59	100	33.85
700 - 719	13.96	79.8	95	22.59
720 - 739	12.17	78.7	95	52.22
740 - 759	10.79	77.82	95	29.48
760 - 779	4.12	78.45	80	30.31
780 - 799	3.73	81.76	94	54.33
800 - 819	0.78	80	80	100
TOTAL	100	80.11	100	33.97

Original Balance	Count	Total ORIGINAL BALANCE	Pct of overall ORIGINAL BALANCE	Avg ORIGINAL BALANCE
Original Balance				
25,000.01 - 50,000.00	4	172,700.00	0.18	43,175.00
50,000.01 - 75,000.00	15	948,676.00	0.96	63,245.07
75,000.01 - 100,000.00	29	2,610,993.00	2.65	90,034.24
100,000.01 - 125,000.00	58	6,417,060.00	6.52	110,638.97
125,000.01 - 150,000.00	36	4,942,502.00	5.03	137,291.72
150,000.01 - 175,000.00	41	6,677,786.00	6.79	162,872.83
175,000.01 - 200,000.00	32	6,019,571.00	6.12	188,111.59
200,000.01 - 225,000.00	33	7,037,945.00	7.16	213,271.06
225,000.01 - 250,000.00	25	5,950,900.00	6.05	238,036.00
250,000.01 - 275,000.00	19	5,022,348.00	5.11	264,334.11
275,000.01 - 300,000.00	19	5,483,114.00	5.57	288,584.95
300,000.01 - 333,700.00	24	7,562,995.00	7.69	315,124.79
333,700.01 - 350,000.00	5	1,699,950.00	1.73	339,990.00
350,000.01 - 600,000.00	58	24,926,135.00	25.34	429,760.95
600,000.01 - 1,000,000.00	13	10,129,150.00	10.3	779,165.38
1,000,000.01 +	2	2,754,000.00	2.8	1,377,000.00
TOTAL	413	98,355,825.00	100	238,149.70

Current Balance	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Current Balance				

25,000.01 - 50,000.00	4	172,700.00	0.18	43,175.00
50,000.01 - 75,000.00	15	948,576.00	0.96	63,238.40
75,000.01 - 100,000.00	29	2,610,936.62	2.65	90,032.30
100,000.01 - 125,000.00	58	6,417,059.23	6.52	110,638.95
125,000.01 - 150,000.00	36	4,942,502.00	5.03	137,291.72
150,000.01 - 175,000.00	41	6,677,533.33	6.79	162,866.67
175,000.01 - 200,000.00	32	6,019,067.07	6.12	188,095.85
200,000.01 - 225,000.00	33	7,037,945.00	7.16	213,271.06
225,000.01 - 250,000.00	25	5,950,625.01	6.05	238,025.00
250,000.01 - 275,000.00	19	5,022,348.00	5.11	264,334.11
275,000.01 - 300,000.00	19	5,483,114.00	5.58	288,584.95
300,000.01 - 333,700.00	24	7,562,544.91	7.69	315,106.04
333,700.01 - 350,000.00	5	1,699,950.00	1.73	339,990.00
350,000.01 - 600,000.00	58	24,923,335.45	25.34	429,712.68
600,000.01 - 1,000,000.00	13	10,128,187.89	10.3	779,091.38
1,000,000.01 +	2	2,754,000.00	2.8	1,377,000.00
TOTAL	413	98,350,424.51	100	238,136.62

Mortgage Rates	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Mortgage Rates				
0.000 - 4.999	9	2,542,997.00	2.59	282,555.22
5.000 - 5.499	33	11,840,450.90	12.04	358,801.54
5.500 - 5.999	63	17,171,763.32	17.46	272,567.67
6.000 - 6.499	77	16,853,140.00	17.14	218,871.95
6.500 - 6.999	94	24,221,771.06	24.63	257,678.42
7.000 - 7.499	50	10,194,603.23	10.37	203,892.06
7.500 - 7.999	50	8,880,597.00	9.03	177,611.94
8.000 - 8.499	26	4,763,247.00	4.84	183,201.81
8.500 - 8.999	6	1,138,855.00	1.16	189,809.17
9.000 - 9.499	3	566,300.00	0.58	188,766.67
9.500 - 9.999	2	176,700.00	0.18	88,350.00
TOTAL	413	98,350,424.51	100	238,136.62

Original Term	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Original Term				
241 - 360	413	98,350,424.51	100	238,136.62
TOTAL	413	98,350,424.51	100	238,136.62

Roll	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Roll				
ARMS		96,056,554.51	97.67	236,592.50
0 - 60	406			
61 - 120	400	94,196,329.51	95.78	235,490.82
FIXED		1,860,225.00	1.89	310,037.50
0 - 60	6			
	7	2,293,870.00	2.33	327,695.71
	7	2,293,870.00	2.33	327,695.71
TOTAL	413	98,350,424.51	100	238,136.62

MI Flag	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
MI Flag				
NO	367	88,990,934.60	90.48	242,482.11
YES	46	9,359,489.91	9.52	203,467.17
TOTAL	413	98,350,424.51	100	238,136.62

Lien	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Lien				
First Lien	413	98,350,424.51	100	238,136.62
TOTAL	413	98,350,424.51	100	238,136.62

Seasoning	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Seasoning				
	90	22,737,082.00	23.12	252,634.24
	217	47,788,327.00	48.59	220,222.71
	50	11,812,248.16	12.01	236,244.96
	23	4,258,338.91	4.33	185,145.17
	25	7,923,319.20	8.06	316,932.77
	4	1,766,946.80	1.8	441,736.70
	3	1,204,162.44	1.22	401,387.48
	1	860,000.00	0.87	860,000.00
TOTAL	413	98,350,424.51	100	238,136.62

Combined LTVs	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Combined LTVs				
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
80.01 - 85.00
85.01 - 90.00
90.01 - 95.00
95.01 - 100.00
100.01 +
TOTAL

Property Type	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Property Type				
Condominium	44	9,870,878.62	10.04	224,338.15
PUD	101	30,561,134.31	31.07	302,585.49
Single Family	262	56,941,011.58	57.9	217,332.11
Townhouse	6	977,400.00	0.99	162,900.00
TOTAL	413	98,350,424.51	100	238,136.62

Documentation				
Documentation	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Full/Alternative	151	33,411,152.09	33.97	221,265.91

Limited	262	64,939,272.42	66.03	247,859.82
TOTAL	413	98,350,424.51	100	238,136.62

Product Type	Count	Pct of overall CURRENT BALANCE	Total CURRENT BALANCE	Avg CURRENT BALANCE
Product Type				
ARMS	406	97.67	96,056,554.51	236,592.50
FIXED	7	2.33	2,293,870.00	327,695.71
TOTAL	413	100	98,350,424.51	238,136.62

Geographical Distribution	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Geographical Distribution				
Alabama	2	258,600.00	0.26	129,300.00
Arizona	18	3,817,649.23	3.88	212,091.62
California	54	22,292,529.45	22.67	412,824.62
Colorado	10	2,628,950.00	2.67	262,895.00
Connecticut	2	328,800.00	0.33	164,400.00
District of Columbia	5	1,465,900.00	1.49	293,180.00
Florida	81	16,095,408.00	16.37	198,708.74
Georgia	13	1,463,950.00	1.49	112,611.54
Hawaii	1	204,250.00	0.21	204,250.00
Idaho	1	100,800.00	0.1	100,800.00
Illinois	11	2,054,610.71	2.09	186,782.79
Indiana	2	245,000.00	0.25	122,500.00
Iowa	1	80,655.00	0.08	80,655.00
Kansas	2	200,000.00	0.2	100,000.00
Kentucky	4	407,700.00	0.41	101,925.00
Maine	1	136,000.00	0.14	136,000.00
Maryland	36	11,388,350.00	11.58	316,343.06
Massachusetts	1	276,000.00	0.28	276,000.00
Michigan	15	1,872,136.00	1.9	124,809.07
Minnesota	18	3,248,548.01	3.3	180,474.89
Missouri	6	828,660.00	0.84	138,110.00
Nebraska	1	113,525.00	0.12	113,525.00
Nevada	5	918,040.16	0.93	183,608.03
New Jersey	4	1,088,997.00	1.11	272,249.25
New Mexico	1	112,800.00	0.11	112,800.00
New York	4	1,292,619.99	1.31	323,155.00

North Carolina	12	2,563,953.00	2.61	213,662.75
Ohio	5	509,020.00	0.52	101,804.00
Oklahoma	1	69,388.00	0.07	69,388.00
Oregon	4	563,796.07	0.57	140,949.02
Pennsylvania	5	433,100.00	0.44	86,620.00
South Carolina	3	1,017,247.89	1.03	339,082.63
Tennessee	2	176,700.00	0.18	88,350.00
Texas	9	1,557,960.00	1.58	173,106.67
Utah	1	217,435.00	0.22	217,435.00
Virginia	49	13,441,980.00	13.67	274,326.12
Washington	19	4,546,210.00	4.62	239,274.21
Wisconsin	4	333,156.00	0.34	83,289.00
TOTAL	413	98,350,424.51	100	238,136.62

Prepay Penalty	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Prepay Penalty				
No	215	58,135,861.28	59.11	270,399.35
Yes	198	40,214,563.23	40.89	203,103.85
TOTAL	413	98,350,424.51	100	238,136.62

Prepay Term	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Prepay Term				
1Y PP	16	3,686,028.00	3.75	230,376.75
2Y PP	149	31,208,516.00	31.73	209,453.13
3Y PP	31	4,837,699.23	4.92	156,054.81
5Y PP	1	311,920.00	0.32	311,920.00
No PP	215	58,135,861.28	59.11	270,399.35
other	1	170,400.00	0.17	170,400.00
TOTAL	413	98,350,424.51	100	238,136.62

Fico Score	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Fico Score				
560 - 579	1	108,000.00	0.11	108,000.00
580 - 599	2	308,752.17	0.31	154,376.09
600 - 619	1	190,000.00	0.19	190,000.00
620 - 639	41	10,652,949.92	10.83	259,828.05
640 - 659	44	9,255,206.00	9.41	210,345.59

660 - 679	57	13,913,926.23	14.15	244,103.97
680 - 699	81	19,114,163.81	19.43	235,977.33
700 - 719	61	13,732,589.22	13.96	225,124.41
720 - 739	46	11,970,697.27	12.17	260,232.55
740 - 759	40	10,614,158.89	10.79	265,353.97
760 - 779	23	4,054,751.00	4.12	176,293.52
780 - 799	13	3,672,910.00	3.73	282,531.54
800 - 819	3	762,320.00	0.78	254,106.67
TOTAL	413	98,350,424.51	100	238,136.62

Investor

34.41
0
6.37
8.26
37.96
38.38
22.15
0
22.15
58.91
17.09
14.32
0
33.24

owner occ

Yes IO

100
100
100
76.26
63.19
79.22
58.2
51.34
50.88
60.53
43.73
70.33
21.3
61.83

Wtd Avg CURRENT GROSS COUPON

100
100
100
100
100
100
100
100
100
100
100
100
100
100

8.475
5.496
7.3
6.854
6.626
6.465
6.413
6.616
6.207
6.239
6.62
6.138
6.677
6.474

owner occ

Wtd Avg CURRENT GROSS COUPON Wtd Avg MARGIN

61.83

6.46

3.7

100	8.48	8.23
100	5.5	2.25
100	7.3	6.3
76.26	6.7	4.21
63.19	6.63	4.16
79.22	6.47	3.93
58.2	6.41	3.47
51.34	6.62	3.66
50.88	6.21	3.17
60.53	6.24	3.72
43.73	6.62	3.7
70.33	6.14	3.06
21.3	6.68	4.05
61.83	6.47	3.7

Avg CURRENT GROSS COUPON Weighted by ORIGINAL BALANCE	CLTV	Avg CURRENT GROSS COUPON Weighted by ORIGINAL BALANCE
6.696	79.69	6.696
6.903	79.25	6.903
6.977	83.09	6.977
7.177	81.27	7.177
6.576	81.94	6.576
6.422	80.53	6.422
6.677	80.46	6.677
6.51	84.3	6.51
6.577	81.82	6.577
6.756	81.04	6.756
6.747	80.55	6.747
6.261	81.61	6.261
6.409	76.84	6.409
6.268	80.46	6.268
5.946	73.99	5.946
6.755	70.29	6.755
6.474	80.11	6.474
Wild Avg CURRENT GROSS COUPON	CLTV	Wild Avg CURRENT GROSS COUPON

6.696	79.69	6.696
6.903	79.25	6.903
6.977	83.09	6.977
7.177	81.27	7.177
6.576	81.94	6.576
6.422	80.53	6.422
6.677	80.46	6.677
6.51	84.3	6.51
6.578	81.82	6.578
6.756	81.04	6.756
6.747	80.55	6.747
6.261	81.61	6.261
6.409	76.84	6.409
6.268	80.46	6.268
5.946	73.99	5.946
6.755	70.29	6.755
6.474	80.11	6.474

Wtd Avg CURRENT GROSS COUPON

CLTV

Wtd Avg CURRENT GROSS COUPON

4.636	82.89	4.636
5.232	77.18	5.232
5.707	77.91	5.707
6.21	82.24	6.21
6.72	80.45	6.72
7.2	81.17	7.2
7.674	81.48	7.674
8.222	79.07	8.222
8.812	80.99	8.812
9.018	80	9.018
9.75	95	9.75
6.474	80.11	6.474

Wtd Avg CURRENT GROSS COUPON

CLTV

Wtd Avg CURRENT GROSS COUPON

6.474	80.11	6.474
6.474	80.11	6.474

Wtd Avg CURRENT GROSS COUPON

CLTV

6.48	80.06	6.48
6.486	80.05	6.486
6.153	80.83	6.153
6.24	82.19	6.24
6.24	82.19	6.24
6.474	80.11	6.474

Wtd Avg CURRENT GROSS COUPON

CLTV

6.516	78.91	6.516
6.072	91.59	6.072
6.474	80.11	6.474

Wtd Avg CURRENT GROSS COUPON

CLTV

6.474	80.11	6.474
6.474	80.11	6.474

Wtd Avg CURRENT GROSS COUPON

CLTV

6.041	79.45	6.041
6.832	81.02	6.832
6.693	78.82	6.693
6.484	84.3	6.484
5.511	78.24	5.511
5.699	80.56	5.699
5.636	66.11	5.636
6.625	80	6.625
6.474	80.11	6.474

Wtd Avg CURRENT GROSS COUPON

CLTV

Wtd Avg CURRENT GROSS COUPON

Wtd Avg CURRENT GROSS COUPON

CLTV

7.077
6.15
6.479
6.474

Wtd Avg CURRENT GROSS COUPON

80.19
80.02
80.8
80.11

7.077
6.15
6.479
6.474

Wtd Avg CURRENT GROSS COUPON

CLTV

6.33
6.537
6.476
5.885
6.474

Wtd Avg CURRENT GROSS COUPON

82.54
78.69
80.47
79.22
80.11

6.33
6.537
6.476
5.885
6.474

Wtd Avg CURRENT GROSS COUPON

CLTV

6.014
6.716
5.694
6.474

Wtd Avg CURRENT GROSS COUPON

77.81
81.26
76.81
80.11

6.014
6.716
5.694
6.474

Wtd Avg CURRENT GROSS COUPON

CLTV

6.14

Wtd Avg CURRENT GROSS COUPON

81.69

6.14

6.646	79.3	6.646
6.474	80.11	6.474

Wld Avg CURRENT GROSS COUPON

CLTV

Wld Avg CURRENT GROSS COUPON

6.48	80.06	6.48
6.24	82.19	6.24
6.474	80.11	6.474

Wld Avg CURRENT GROSS COUPON

CLTV

Wld Avg CURRENT GROSS COUPON

6.109	85.81	6.109
6.4	79.6	6.4
5.859	76.13	5.859
5.929	77.98	5.929
6.865	80	6.865
6.735	79.46	6.735
6.498	82.03	6.498
7.215	83.52	7.215
6.95	95	6.95
6.125	80	6.125
6.237	83.19	6.237
5.342	58.02	5.342
8.63	94	8.63
6.5	80	6.5
5.504	81.77	5.504
5.25	80	5.25
6.79	80.24	6.79
6.75	80	6.75
6.692	84.59	6.692
7.316	80	7.316
6.726	88.25	6.726
6.125	95	6.125
5.921	75.04	5.921
5.183	88.56	5.183
7.875	80	7.875
6.599	87.61	6.599

6.932	79.99	6.932
7.308	79.1	7.308
7.5	80	7.5
6.577	80.97	6.577
6.963	81.54	6.963
5.961	67.32	5.961
9.75	95	9.75
6.762	80.25	6.762
5.875	95	5.875
6.997	81.92	6.997
6.329	81.15	6.329
8.119	80	8.119
6.474	80.11	6.474

Wtd Avg CURRENT GROSS COUPON

CLTV
6.117
6.99
6.474

Wtd Avg CURRENT GROSS COUPON

80.1
80.14
80.11
6.117
6.99
6.474

Wtd Avg CURRENT GROSS COUPON

CLTV
7.165
7.081
6.329
6.125
6.117
7
6.474

Wtd Avg CURRENT GROSS COUPON

79.9
79.81
82.44
80
80.1
80
80.11
7.165
7.081
6.329
6.125
6.117
7
6.474

Wtd Avg CURRENT GROSS COUPON

CLTV
8.475
5.496
7.3
6.854
6.626

Wtd Avg CURRENT GROSS COUPON

78
58.87
95
81.51
82.06
8.475
5.496
7.3
6.854
6.626

6.465
6.413
6.616
6.207
6.239
6.62
6.138
6.677
6.474

80.71
80.59
79.8
78.7
77.82
78.45
81.76
80
80.11

6.465
6.413
6.616
6.207
6.239
6.62
6.138
6.677
6.474

Wtd Avg MARGIN

second lien	0
8.23	0
2.25	0
6.3	0
4.21	0
4.16	0
3.93	0
3.47	0
3.66	0
3.17	0
3.72	0
3.7	0
3.06	0
4.05	0
3.7	0

second lien

0

0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0

Avg FICO SCORE Weighted by ORIGINAL BALANCE	
677	705
698	698
698	696
696	696
691	694
681	681
694	712
704	704
687	702
695	691
691	697

Wtd Avg FICO SCORE

677
705
698
698
696
696
691
694
681
694
712
704
687
702
695
691
697

Wtd Avg FICO SCORE

710
701
708
701
700
673
687
705
666
677
641
697

Wtd Avg FICO SCORE

697
697

Wtd Avg FICO SCORE

697
696
728
735
735
697

Wtd Avg FICO SCORE

699
683
697

Wtd Avg FICO SCORE

697
697

Wtd Avg FICO SCORE

706
692
688
704
718
700
722
626
697

Wtd Avg FICO SCORE

Wtd Avg FICO SCORE

709
692
685
697

Wtd Avg FICO SCORE

688
699
699
661
697

Wtd Avg FICO SCORE

696
697
705
697

Wtd Avg FICO SCORE

703

694
697

Wtd Avg FICO SCORE

697
735
697

Wtd Avg FICO SCORE

686
699
709
712
723
676
689
679
724
695
686
760
679
748
726
620
679
733
683
726
675
715
677
666
791
739

710
736
773
705
698
756
641
664
748
683
727
739
697

Wtd Avg FICO SCORE

702
691
697

Wtd Avg FICO SCORE

697
690
689
802
702
735
697

Wtd Avg FICO SCORE

563
590
618
629
651

669
689
709
729
749
771
787
807
697

TOTAL	100	91.13	107	60.29
Original Balance	Count	Total ORIGINAL BALANCE	Pct of overall ORIGINAL BALANCE	Avg ORIGINAL BALANCE
Original Balance				
0.00 - 25,000.00	1	22,250.00	0	22,250.00
25,000.01 - 50,000.00	41	1,909,500.00	0.42	46,573.17
50,000.01 - 75,000.00	396	25,239,677.00	5.57	63,736.56
75,000.01 - 100,000.00	442	38,689,382.03	8.54	87,532.54
100,000.01 - 125,000.00	439	49,703,427.00	10.97	113,219.65
125,000.01 - 150,000.00	388	53,376,893.00	11.78	137,569.31
150,000.01 - 175,000.00	279	45,211,596.00	9.98	162,048.73
175,000.01 - 200,000.00	194	36,317,426.55	8.02	187,203.23
200,000.01 - 225,000.00	129	27,545,513.00	6.08	213,531.11
225,000.01 - 250,000.00	113	26,842,497.00	5.93	237,544.22
250,000.01 - 275,000.00	77	20,223,748.00	4.46	262,646.08
275,000.01 - 300,000.00	66	19,176,214.00	4.23	290,548.70
300,000.01 - 333,700.00	68	21,498,985.00	4.75	316,161.54
333,700.01 - 350,000.00	20	6,811,850.00	1.5	340,592.50
350,000.01 - 600,000.00	133	57,209,836.00	12.63	430,149.14
600,000.01 - 1,000,000.00	27	20,487,450.00	4.52	758,794.44
1,000,000.01 +	2	2,754,000.00	0.61	1,377,000.00
TOTAL	2,815	453,020,244.58	100	160,930.82

Current Balance	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Current Balance				
0.00 - 25,000.00	1	22,218.48	0	22,218.48
25,000.01 - 50,000.00	41	1,907,662.95	0.42	46,528.36
50,000.01 - 75,000.00	396	25,216,720.19	5.57	63,678.59
75,000.01 - 100,000.00	442	38,661,755.68	8.54	87,470.04
100,000.01 - 125,000.00	439	49,665,205.24	10.98	113,132.59
125,000.01 - 150,000.00	389	53,481,132.57	11.82	137,483.63
150,000.01 - 175,000.00	280	45,378,476.93	10.03	162,065.99
175,000.01 - 200,000.00	193	36,136,431.56	7.99	187,235.40
200,000.01 - 225,000.00	129	27,544,154.86	6.09	213,520.58
225,000.01 - 250,000.00	113	26,844,315.34	5.93	237,560.31
250,000.01 - 275,000.00	76	19,955,183.95	4.41	262,568.21
275,000.01 - 300,000.00	66	19,161,106.34	4.23	290,319.79

300,000.01 - 333,700.00	68	21,477,372.71	4.75	315,843.72
333,700.01 - 350,000.00	20	6,804,992.44	1.5	340,249.62
350,000.01 - 600,000.00	133	57,080,670.39	12.61	429,177.97
600,000.01 - 1,000,000.00	27	20,417,722.17	4.51	756,211.93
1,000,000.01 +	2	2,754,000.00	0.61	1,377,000.00
TOTAL	2,815	452,509,121.80	100	160,749.24

Mortgage Rates	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Mortgage Rates				
0.000 - 4.999	10	2,610,997.00	0.58	261,099.70
5.000 - 5.499	48	14,936,805.88	3.3	311,183.46
5.500 - 5.999	156	40,246,055.53	8.89	257,987.54
6.000 - 6.499	247	49,360,650.56	10.91	199,840.69
6.500 - 6.999	440	82,617,716.30	18.26	187,767.54
7.000 - 7.499	355	58,079,128.49	12.83	163,603.18
7.500 - 7.999	573	82,834,719.29	18.31	144,563.21
8.000 - 8.499	402	51,625,552.22	11.41	128,421.77
8.500 - 8.999	358	45,005,347.95	9.95	125,713.26
9.000 - 9.499	142	16,434,896.84	3.63	115,738.71
9.500 - 9.999	61	6,125,800.52	1.35	100,422.96
10.000 - 10.499	16	1,918,152.44	0.42	119,884.53
10.500 - 10.999	6	645,822.53	0.14	107,637.09
11.000 - 11.499	1	67,476.25	0.01	67,476.25
TOTAL	2,815	452,509,121.80	100	160,749.24

Original Term	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Original Term				
0 - 180	34	3,912,541.55	0.86	115,074.75
181 - 240	9	1,303,078.23	0.29	144,786.47
241 - 360	2,772	447,293,502.02	98.85	161,361.29
TOTAL	2,815	452,509,121.80	100	160,749.24

Roll	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Roll				
ARMS	2,240	370,184,653.49	81.81	165,261.01
0 - 60	2,230	367,879,163.35	81.3	164,968.23
61 - 120	10	2,305,490.14	0.51	230,549.01

FIXED	575	82,324,468.31	18.19	143,172.99
TOTAL	2,815	452,509,121.80	100	160,749.24
MI Flag				
MI Flag				
NO	2,704	433,934,596.85	95.9	160,478.77
YES	111	18,574,524.95	4.1	167,338.06
TOTAL	2,815	452,509,121.80	100	160,749.24
Lien				
Lien				
First Lien				
TOTAL	2,815	452,509,121.80	100	160,749.24
Seasoning				
Seasoning				
0	869	125,681,014.55	27.77	144,627.17
1	1,321	214,590,449.54	47.42	162,445.46
2	332	52,788,789.58	11.67	159,002.38
3	137	22,004,608.28	4.86	160,617.58
4	89	19,829,396.91	4.38	222,802.21
5	21	4,343,831.91	0.96	206,849.14
6	9	3,337,339.59	0.74	370,815.51
7	6	1,906,143.88	0.42	317,690.65
8	3	341,483.01	0.08	113,827.67
9	4	526,430.59	0.12	131,607.65
11	1	178,720.91	0.04	178,720.91
12	3	945,895.24	0.21	315,298.41
13	1	141,567.38	0.03	141,567.38
14	1	153,552.77	0.03	153,552.77
15	2	129,119.35	0.03	64,559.68
16	1	393,072.44	0.09	393,072.44
17	5	1,993,614.08	0.44	398,722.82
19	3	366,456.76	0.08	122,152.25
20	1	118,311.97	0.03	118,311.97
21	2	1,332,937.97	0.29	666,468.99
22	3	1,344,740.88	0.3	448,246.96

31	1	61,644.21	0.01	61,644.21
TOTAL	2,815	452,509,121.80	100	160,749.24

Combined LTVs	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
---------------	-------	-----------------------	--------------------------------	---------------------

NOT AVAILABLE

Occupancy	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Occupancy Investor	964	123,168,399.51	27.22	127,768.05
Owner Occupied	1,782	315,885,851.69	69.81	177,264.79
Second Home	69	13,454,870.60	2.97	194,998.12
TOTAL	2,815	452,509,121.80	100	160,749.24

Property Type	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Property Type Condominium	159	25,290,931.93	5.59	159,062.46
Manufactured Home	3	227,873.35	0.05	75,957.78
PUD	392	83,200,184.88	18.39	212,245.37
Single Family	2,240	340,854,435.51	75.33	152,167.16
Townhouse	21	2,935,696.13	0.65	139,795.05

TOTAL	2,815	452,509,121.80	100	160,749.24
Loan Purpose				
Loan Purpose				
Cash Out Refinance	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Purchase	519	94,529,229.58	20.89	182,137.24
Rate/Term Refinance	2,049	311,674,020.03	68.88	152,110.31
TOTAL	2,47	46,305,872.19	10.23	187,473.17
	2,815	452,509,121.80	100	160,749.24
Documentation				
Documentation				
Full/Alternative	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Limited	1,910	272,795,239.76	60.29	142,824.73
TOTAL	905	179,713,882.04	39.71	198,578.88
	2,815	452,509,121.80	100	160,749.24
Product Type				
Product Type				
ARMS	Count	Pct of overall CURRENT BALANCE	Total CURRENT BALANCE	Avg CURRENT BALANCE
FIXED	2,240	81.81	370,184,653.49	165,261.01
TOTAL	575	18.19	82,324,468.31	143,172.99
	2,815	100	452,509,121.80	160,749.24
Geographical Distribution				
Geographical Distribution				
Alabama	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Alaska	65	7,538,728.72	1.67	115,980.44
Arizona	6	1,116,629.81	0.25	186,104.97
Arkansas	85	15,207,566.26	3.36	178,912.54
California	17	2,306,891.02	0.51	135,699.47
Colorado	169	57,831,569.95	12.78	342,198.64
Connecticut	53	8,795,153.94	1.94	165,946.30
Delaware	22	4,122,243.12	0.91	187,374.69
District of Columbia	2	372,900.00	0.08	186,450.00
Florida	10	2,728,365.02	0.6	272,836.50
Georgia	280	48,121,922.11	10.63	171,864.01
Hawaii	149	19,335,971.49	4.27	129,771.62
Idaho	12	3,431,300.55	0.76	285,941.71
Illinois	9	1,223,828.19	0.27	135,980.91
	135	22,325,018.04	4.93	165,370.50

Indiana	113	12,101,962.69	2.67	107,097.01
Iowa	12	1,161,288.67	0.26	96,774.06
Kansas	27	2,427,959.72	0.54	89,924.43
Kentucky	41	4,668,604.08	1.03	113,868.39
Louisiana	53	6,052,150.68	1.34	114,191.52
Maine	7	1,194,870.71	0.26	170,695.82
Maryland	60	17,145,266.16	3.79	285,754.44
Massachusetts	20	4,642,765.44	1.03	232,138.27
Michigan	144	16,940,096.28	3.74	117,639.56
Minnesota	63	11,729,772.37	2.59	186,186.86
Mississippi	31	3,098,748.65	0.68	99,959.63
Missouri	82	9,581,082.26	2.12	116,842.47
Montana	3	553,420.65	0.12	184,473.55
Nebraska	14	1,572,019.61	0.35	112,287.12
Nevada	18	3,943,854.51	0.87	219,103.03
New Hampshire	6	1,432,728.12	0.32	238,788.02
New Jersey	42	9,093,641.80	2.01	216,515.28
New Mexico	7	871,444.90	0.19	124,492.13
New York	26	7,237,551.60	1.6	278,367.37
North Carolina	83	10,605,578.67	2.34	127,778.06
North Dakota	1	122,000.00	0.03	122,000.00
Ohio	99	11,844,348.25	2.62	119,639.88
Oklahoma	25	1,920,936.67	0.42	76,837.47
Oregon	26	4,666,731.79	1.03	179,489.68
Pennsylvania	91	10,941,791.20	2.42	120,239.46
Rhode Island	7	1,882,825.51	0.42	268,975.07
South Carolina	45	6,363,791.64	1.41	141,417.59
South Dakota	4	422,339.79	0.09	105,584.95
Tennessee	65	7,011,285.62	1.55	107,865.93
Texas	250	29,411,092.95	6.5	117,644.37
Utah	44	7,155,489.73	1.58	162,624.77
Virginia	120	24,387,923.43	5.39	203,232.70
Washington	84	15,300,136.94	3.38	182,144.49
West Virginia	3	218,110.40	0.05	72,703.47
Wisconsin	73	9,028,847.63	2	123,682.84
Wyoming	12	1,318,574.46	0.29	109,881.21
TOTAL	2,815	452,509,121.80	100	160,749.24

Prepay Penalty	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Prepay Penalty				
No	1,197	202,804,318.50	44.82	169,427.17
Yes	1,618	249,704,803.30	55.18	154,329.30
TOTAL	2,815	452,509,121.80	100	160,749.24

Prepay Term	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Prepay Term				
1Y PP	86	20,055,014.07	4.43	233,197.84
2Y PP	940	150,104,667.96	33.17	159,685.82
3Y PP	583	77,756,958.26	17.18	133,373.86
5Y PP	5	1,146,728.30	0.25	229,345.66
No PP	1,197	202,804,318.50	44.82	169,427.17
other	4	641,434.71	0.14	160,358.68
TOTAL	2,815	452,509,121.80	100	160,749.24

Fico Score	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Fico Score				
0 - 0	3	775,375.56	0.17	258,458.52
1 - 519	3	329,063.87	0.07	109,687.96
520 - 539	3	371,058.50	0.08	123,686.17
540 - 559	9	1,310,374.31	0.29	145,597.15
560 - 579	34	4,302,222.00	0.95	126,535.94
580 - 599	137	18,973,471.67	4.19	138,492.49
600 - 619	279	40,033,945.18	8.85	143,490.84
620 - 639	268	44,907,586.78	9.92	167,565.62
640 - 659	296	49,175,115.43	10.87	166,132.15
660 - 679	311	55,686,917.26	12.31	179,057.61
680 - 699	390	67,549,713.50	14.93	173,204.39
700 - 719	315	49,191,453.25	10.87	156,163.34
720 - 739	266	42,014,700.38	9.28	157,950.00
740 - 759	214	34,998,354.82	7.73	163,543.71
760 - 779	171	23,837,235.31	5.27	139,399.04
780 - 799	95	15,180,864.28	3.35	159,798.57
800 - 819	21	3,871,669.70	0.86	184,365.22
TOTAL	2,815	452,509,121.80	100	160,749.24

Investor

27.23
0
9.9
14.51
35.68
22.59
13.9
5.44
30.4
0
27
58.48
25.92
15.88
0
0
27.22

owner occ

Yes IO

100
100
100
100
97.96
98.32
89.13
85.03
82.67
60.81
53.04
51.79
48.33
37.11
44.43

Wtd Avg CURRENT GROSS COUPON

0
0
0
2.51
1.63
0.47
23.72
18.82
24.99
28.3
27.92
28.49
30.33
17.01
24.19

8.174
8.397
7.457
8.789
8.507
8.307
7.552
7.313
6.995
6.998
7.177
6.923
6.885
7.085
6.935

7.146
7.296

19.69
21.73

39.81
69.81

owner occ

Wtd Avg CURRENT GROSS COUPON Wtd Avg MARGIN

72.02	7.52	5.74
100	6.8	5.98
100	8.72	5
100	8.4	5.75
100	7.46	6.64
100	8.8	7.87
97.93	8.56	7.54
98.31	8.31	7.26
93.13	7.77	6.84
90.09	7.47	6.47
83.82	7.17	5.94
61.84	7.23	4.71
53.7	7.39	4.87
52.16	7.21	4.26
43.02	7.17	4.02
35.76	7.18	3.98
36.16	7.19	3.83
44.35	7.26	3.25
61.83	6.46	3.7
100	8.48	8.23
100	5.5	2.25
100	7.3	6.3
76.26	6.7	4.21
63.19	6.63	4.16
79.22	6.47	3.93
58.2	6.41	3.47
51.34	6.62	3.66
50.88	6.21	3.17
60.53	6.24	3.72
43.73	6.62	3.7
70.33	6.14	3.06
21.3	6.68	4.05

69.81 7.29 5.21

Avg CURRENT GROSS COUPON Weighted by ORIGINAL BALANCE		CLTV	
7.75		7.75	
7.92		7.92	
8.074		8.074	
7.893		7.893	
7.634		7.634	
7.577		7.577	
7.485		7.485	
7.339		7.339	
7.054		7.054	
7.263		7.263	
7.113		7.113	
7.25		7.25	
6.892		6.892	
6.883		6.883	
6.625		6.625	
6.188		6.188	
6.755		6.755	
7.295		7.295	
7.75		7.75	
91.73		91.73	
95.11		95.11	
95.18		95.18	
93.87		93.87	
94.91		94.91	
93.6		93.6	
92.1		92.1	
92.79		92.79	
91.84		91.84	
90.19		90.19	
89.7		89.7	
87.88		87.88	
89.28		89.28	
86.12		86.12	
74.69		74.69	
70.29		70.29	
91.13		91.13	

Avg CURRENT GROSS COUPON Weighted by ORIGINAL BALANCE		CLTV	
7.75		7.75	
7.92		7.92	
8.074		8.074	
7.893		7.893	
7.634		7.634	
7.577		7.577	
7.475		7.475	
7.344		7.344	
7.052		7.052	
7.259		7.259	
7.127		7.127	
7.25		7.25	
7.75		7.75	
91.74		91.74	
95.11		95.11	
95.19		95.19	
93.88		93.88	
94.92		94.92	
93.51		93.51	
92.16		92.16	
92.79		92.79	
91.75		91.75	
90.32		90.32	
89.7		89.7	

6.892
6.883
6.626
6.189
6.755
7.296

87.87
89.28
86.13
74.77
70.29
91.13

Wld Avg CURRENT GROSS COUPON

CLTV

4.643
5.247
5.763
6.256
6.742
7.244
7.728
8.205
8.71
9.157
9.67
10.142
10.758
11.06
7.296

82.76
79.26
78.95
85.1
89.1
92.41
95.21
96.49
97.86
97.97
98.01
96.46
90.31
90
91.13

Wld Avg CURRENT GROSS COUPON

Wld Avg CURRENT GROSS COUPON

CLTV

6.975
6.455
7.301
7.296

83.36
92.26
91.2
91.13

Wld Avg CURRENT GROSS COUPON

Wld Avg CURRENT GROSS COUPON

CLTV

7.305
7.312
6.223

91.74
91.8
81.88

Wld Avg CURRENT GROSS COUPON

7.254	88.43	7.254
7.296	91.13	7.296

Wtd Avg CURRENT GROSS COUPON

Wtd Avg CURRENT GROSS COUPON

CLTV

7.331	91.12	7.331
6.469	91.47	6.469
7.296	91.13	7.296

Wtd Avg CURRENT GROSS COUPON

Wtd Avg CURRENT GROSS COUPON

CLTV

7.296	91.13	7.296
7.296	91.13	7.296

Wtd Avg CURRENT GROSS COUPON

Wtd Avg CURRENT GROSS COUPON

CLTV

7.397	92.56	7.397
7.438	92.65	7.438
7.212	89.65	7.212
7.044	88.34	7.044
6.349	84.44	6.349
6.463	86.67	6.463
5.806	74.2	5.806
7.001	84.6	7.001
7.245	86.15	7.245
7.288	92.85	7.288
8.375	95	8.375
6.47	94.7	6.47
7.5	103	7.5
8.25	100	8.25
7.571	95	7.571
5.75	77	5.75
6.347	64.58	6.347
8.389	93.69	8.389
8.39	100	8.39
6.368	56.11	6.368
5.975	55.62	5.975

8.625
7.296

90
91.13

Wld Avg CURRENT GROSS COUPON

CLTV

Wld Avg CURRENT GROSS COUPON

7.497
7.233
6.925
7.296

91.17
91.3
86.91
91.13

Wld Avg CURRENT GROSS COUPON

CLTV

Wld Avg CURRENT GROSS COUPON

6.946
8.397
7.127
7.365
7.035

89.94
78.54
88.05
91.99
90.17

Wld Avg CURRENT GROSS COUPON

CLTV

Wld Avg CURRENT GROSS COUPON

7.296 91.13 7.296

Wtd Avg CURRENT GROSS COUPON

Wtd Avg CURRENT GROSS COUPON

CLTV

6.933 86.76 6.933
7.485 93.05 7.485
6.767 87.15 6.767
7.296 91.13 7.296

Wtd Avg CURRENT GROSS COUPON

Wtd Avg CURRENT GROSS COUPON

CLTV

7.45 94.62 7.45
7.062 85.84 7.062
7.296 91.13 7.296

Wtd Avg CURRENT GROSS COUPON

Wtd Avg CURRENT GROSS COUPON

CLTV

7.305 91.74 7.305
7.254 88.43 7.254
7.296 91.13 7.296

Wtd Avg CURRENT GROSS COUPON

Wtd Avg CURRENT GROSS COUPON

CLTV

7.997 94.88 7.997
7.368 95.1 7.368
7.059 89.76 7.059
8.146 98.82 8.146
6.329 81.69 6.329
6.914 89.32 6.914
7.432 93.52 7.432
7.604 100 7.604
6.948 82.92 6.948
7.14 89.38 7.14
7.917 95.43 7.917
6.503 89.5 6.503
7.137 98.16 7.137
7.412 95.1 7.412

7.572
8.299
7.649
7.326
7.814
7.212
6.972
7.062
7.621
7.417
7.88
8.078
7.116
7.554
7.101
7.266
7.091
8.166
7.4
7.87
10.25
7.544
8.079
7.009
7.578
7.281
7.14
7.982
7.846
7.806
7.345
7.347
6.898
8.331
8.05
8.074
7.296

97.32
98.76
95.73
96.74
96.13
91.3
84.28
91.66
94.93
91.28
93.09
95.85
100
98.08
90.17
94.68
88.81
94.46
92.12
93.3
100
97.32
98.23
88.95
96.78
87.53
85.8
96.98
96.13
95.07
97.75
87.5
91.16
100
96.36
97.89
91.13

7.572
8.299
7.649
7.326
7.814
7.212
6.972
7.062
7.621
7.417
7.88
8.078
7.116
7.554
7.101
7.266
7.091
8.166
7.4
7.87
10.25
7.544
8.079
7.009
7.578
7.281
7.14
7.982
7.846
7.806
7.345
7.347
6.898
8.331
8.05
8.074
7.296

Wtd Avg CURRENT GROSS COUPON	CLTV	Wtd Avg CURRENT GROSS COUPON
	7.115	88.61
	7.443	93.18
	7.296	91.13

Wtd Avg CURRENT GROSS COUPON	CLTV	Wtd Avg CURRENT GROSS COUPON
	7.496	92.77
	7.516	92.73
	7.3	94.21
	6.766	88.88
	7.115	88.61
	7.217	93.06
	7.296	91.13

Wtd Avg CURRENT GROSS COUPON	CLTV	Wtd Avg CURRENT GROSS COUPON
	7.942	81.58
	8.721	78.15
	8.397	90.7
	7.457	88.97
	8.789	92.86
	8.507	97.17
	8.307	97.27
	7.552	92.17
	7.313	90.24
	6.995	88.16
	6.998	89.18
	7.177	90.44
	6.923	90.21
	6.885	91.12
	7.085	91.52
	6.935	91.49
	7.146	91.42
	7.296	91.13

Wtd Avg MARGIN

second lien
5.84
5.75
6.64
7.88
7.45
7.25
6.16
5.94
5.3
4.28
4.44
3.87
3.92
3.91
3.55

0

Avg FICO SCORE Weighted by ORIGINAL BALANCE

685
681
685
682
682
680
679
678
683
677
678
685
684
680
686
704
691
682

Wtd Avg FICO SCORE

685
681
685
682
682
679
679
678
683
678
677
685

684
680
686
704
691
682

Wtd Avg FICO SCORE

709
701
706
694
698
689
680
672
651
639
609
601
613
524
682

Wtd Avg FICO SCORE

701
690
682
682

Wtd Avg FICO SCORE

678
678
722

702
682

Wtd Avg FICO SCORE

682
696
682

Wtd Avg FICO SCORE

682
682

Wtd Avg FICO SCORE

693
676
679
689
685
681
699
614
670
607
624
714
746
608
718
794
691
556
647
721
771

630
682

Wtd Avg FICO SCORE

721
667
684
682

Wtd Avg FICO SCORE

689
633
687
681
666

Wtd Avg FICO SCORE

682

Wtd Avg FICO SCORE

668
689
669
682

Wtd Avg FICO SCORE

680
686
682

Wtd Avg FICO SCORE

678
702
682

Wtd Avg FICO SCORE

651
653
678
666
688
694
672
681
676
686
674
692
690
681

674
648
686
680
685
668
679
704
677
699
660
662
646
698
693
656
695
699
684
687
585
677
715
676
664
750
687
688
683
675
692
682
708
647
682
653
682

Wtd Avg FICO SCORE

692
675
682

Wtd Avg FICO SCORE

680
665
691
726
692
702
682

Wtd Avg FICO SCORE

0
480
525
554
569
591
609
629
649
669
689
709
729
749
769
787
806
682

Non MI loans LTV	Pct of overall CURRENT BALANCE	Wtd Avg FICO SCORE	fico less than 500	Full Doc	
Non MI loans LTV					
NO	96.6		678	0.25	59.44
0 - 50	0.09		736	0	100
51 - 60	0.54		687	0	0
61 - 70	2.51		689	0	13.95
71 - 80	27.58		693	0.53	30.11
81 - 85	1.49		642	0	43.1
86 - 90	4.35		656	1.44	45.01
91 - 95	9.01		646	0	46.08
96 - 100	50.36		676	0.07	81.92
101 +	0.66		701	0	100
YES	3.4		690	0	36.43
81 - 85	0.69		702	0	13.89
86 - 90	1.25		696	0	37.81
91 - 95	1.29		680	0	49.49
96 - 100	0.17		678	0	18.51
TOTAL	100		678	0.24	58.66

FICO	Pct of overall CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Max LOAN TO VALUE	full doctype	
FICO					
0 - 519	0.24		84.21	100	74.45
520 - 539	0.05		88	88	0
540 - 559	0.35		88.97	100	79.82
560 - 579	1.12		92.95	100	91.91
580 - 599	4.82		97.07	103	96.69
600 - 619	10.44		97.41	103	78.68
620 - 639	11.06		92.3	103	65.93
640 - 659	10.93		91.91	100	46.1
660 - 679	11.43		89.4	103	44.04
680 - 699	14.81		88.8	103	44.22
700 - 719	10.45		90.24	107	48.44
720 - 739	9.03		90.71	103	56.93
740 - 759	7.32		90.78	103	57.37
760 - 779	4.51		93.34	103	74.05
780 - 799	2.81		91.98	103	74.03
800 - 819	0.63		96.13	100	88.65

TOTAL		100	91.74	107	58.66
IO Loans FICO's					
IO Loans FICO's					
NO	Pct of overall CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Max LOAN TO VALUE	full doctype	
	74.05		95.83	107	67.82
0 - 0	0.21		81.58	90	70.18
1 - 519	0.03		100	100	100
520 - 539	0.05		88	88	0
540 - 559	0.35		88.97	100	79.82
560 - 579	1.09		93.35	100	94.38
580 - 599	4.73		97.75	103	97.53
600 - 619	10.39		97.42	103	78.58
620 - 639	8.18		96.1	103	78.78
640 - 659	8.45		94.82	100	53.07
660 - 679	7.79		93.68	103	49.27
680 - 699	9.68		93.16	103	49.91
700 - 719	6.74		95.98	107	62.66
720 - 739	5.8		97.41	103	59.56
740 - 759	4.82		97.53	103	76.64
760 - 779	3.41		98.11	103	88.08
780 - 799	1.82		97.56	103	84.79
800 - 819	0.51		100	100	85.93
YES	25.95		80.06	100	32.5
560 - 579	0.03		78	78	0
580 - 599	0.08		58.87	67	49.18
600 - 619	0.05		95	95	100
620 - 639	2.88		81.51	100	29.41
640 - 659	2.48		81.98	95	22.34
660 - 679	3.64		80.25	100	32.86
680 - 699	5.14		80.59	100	33.5
700 - 719	3.71		79.8	95	22.59
720 - 739	3.23		78.7	95	52.22
740 - 759	2.5		77.75	95	20.2
760 - 779	1.1		78.45	80	30.31
780 - 799	0.99		81.76	94	54.33
800 - 819	0.12		80	80	100
TOTAL	100		91.74	107	58.66

Original Balance	Count	Total ORIGINAL BALANCE	Pct of overall ORIGINAL BALANCE	Avg ORIGINAL BALANCE	ORIGINAL BALANCE
Original Balance					
25,000.01 - 50,000.00	28	1,343,950.00	0.36	47,998.21	47,998.21
50,000.01 - 75,000.00	271	17,402,148.00	4.7	64,214.57	64,214.57
75,000.01 - 100,000.00	343	29,949,925.03	8.08	87,317.57	87,317.57
100,000.01 - 125,000.00	333	37,690,438.00	10.17	113,184.50	113,184.50
125,000.01 - 150,000.00	320	44,082,331.00	11.9	137,757.28	137,757.28
150,000.01 - 175,000.00	240	38,963,213.00	10.52	162,346.72	162,346.72
175,000.01 - 200,000.00	169	31,617,465.55	8.53	187,085.59	187,085.59
200,000.01 - 225,000.00	114	24,321,258.00	6.57	213,344.37	213,344.37
225,000.01 - 250,000.00	91	21,618,423.00	5.84	237,565.09	237,565.09
250,000.01 - 275,000.00	65	17,092,547.00	4.61	262,962.26	262,962.26
275,000.01 - 300,000.00	59	17,164,614.00	4.63	290,925.66	290,925.66
300,000.01 - 333,700.00	57	17,993,885.00	4.86	315,682.19	315,682.19
333,700.01 - 350,000.00	14	4,775,900.00	1.29	341,135.71	341,135.71
350,000.01 - 600,000.00	113	47,930,536.00	12.94	424,164.04	424,164.04
600,000.01 - 1,000,000.00	21	15,744,250.00	4.25	749,726.19	749,726.19
1,000,000.01 +	2	2,754,000.00	0.74	1,377,000.00	1,377,000.00
TOTAL	2,240	370,444,883.58	100	165,377.18	165,377.18

Current Balance	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	CURRENT BALANCE
Current Balance					
25,000.01 - 50,000.00	28	1,342,684.15	0.36	47,953.01	47,953.01
50,000.01 - 75,000.00	271	17,389,955.86	4.7	64,169.58	64,169.58
75,000.01 - 100,000.00	343	29,932,933.41	8.09	87,268.03	87,268.03
100,000.01 - 125,000.00	333	37,670,260.36	10.18	113,123.90	113,123.90
125,000.01 - 150,000.00	321	44,201,900.78	11.94	137,700.63	137,700.63
150,000.01 - 175,000.00	241	39,137,146.76	10.57	162,394.80	162,394.80
175,000.01 - 200,000.00	168	31,448,251.28	8.5	187,191.97	187,191.97
200,000.01 - 225,000.00	113	24,101,251.85	6.51	213,285.41	213,285.41
225,000.01 - 250,000.00	91	21,608,317.28	5.84	237,454.04	237,454.04
250,000.01 - 275,000.00	65	17,080,274.00	4.61	262,773.45	262,773.45
275,000.01 - 300,000.00	59	17,151,645.36	4.63	290,705.85	290,705.85
300,000.01 - 333,700.00	57	17,981,686.04	4.86	315,468.18	315,468.18
333,700.01 - 350,000.00	14	4,774,302.73	1.29	341,021.62	341,021.62
350,000.01 - 600,000.00	113	47,878,418.10	12.93	423,702.82	423,702.82

600,000.01 - 1,000,000.00	21	15,731,625.53	4.25	749,125.03
1,000,000.01 +	2	2,754,000.00	0.74	1,377,000.00
TOTAL	2,240	370,184,653.49	100	165,261.01

Mortgage Rates	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Mortgage Rates				
0.000 - 4.999	10	2,610,997.00	0.71	261,099.70
5.000 - 5.499	45	14,395,961.89	3.89	319,910.26
5.500 - 5.999	111	27,997,010.13	7.56	252,225.32
6.000 - 6.499	173	33,837,087.08	9.14	195,590.10
6.500 - 6.999	354	68,231,803.06	18.43	192,745.21
7.000 - 7.499	302	52,048,354.26	14.06	172,345.54
7.500 - 7.999	509	75,157,094.66	20.3	147,656.37
8.000 - 8.499	332	43,915,799.29	11.86	132,276.50
8.500 - 8.999	239	32,717,108.19	8.84	136,891.67
9.000 - 9.499	99	12,120,392.72	3.27	122,428.21
9.500 - 9.999	50	5,124,179.76	1.38	102,483.60
10.000 - 10.499	12	1,577,002.62	0.43	131,416.89
10.500 - 10.999	4	451,862.83	0.12	112,965.71
TOTAL	2,240	370,184,653.49	100	165,261.01

Original Term	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Original Term				
181 - 240	3	244,790.63	0.07	81,596.88
241 - 360	2,237	369,939,862.86	99.93	165,373.21
TOTAL	2,240	370,184,653.49	100	165,261.01

Roll	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Roll				
ARMS				
0 - 60	2,240	370,184,653.49	100	165,261.01
61 - 120	2,230	367,879,163.35	99.38	164,968.23
TOTAL	10	2,305,490.14	0.62	230,549.01
	2,240	370,184,653.49	100	165,261.01

MI Flag	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
MI Flag				
NO	2,170	357,583,207.95	96.6	164,784.89

YES	70	12,601,445.54	3.4	180,020.65
TOTAL	2,240	370,184,653.49	100	165,261.01

Lien				
Lien				
First Lien				
TOTAL	2,240	370,184,653.49	100	165,261.01

Seasoning				
Seasoning				
	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
	0	105,839,888.55	28.59	148,651.53
	1	189,733,198.48	51.25	167,905.49
	2	39,573,149.47	10.69	172,057.17
	3	10,744,082.57	2.9	151,325.11
	4	12,947,447.55	3.5	248,989.38
	5	2,871,585.63	0.78	220,891.20
	6	3,337,339.59	0.9	370,815.51
	7	1,785,425.32	0.48	357,085.06
	8	210,049.64	0.06	210,049.64
	9	402,714.75	0.11	134,238.25
	11	178,720.91	0.05	178,720.91
	12	716,797.63	0.19	358,398.82
	13	141,567.38	0.04	141,567.38
	14	153,552.77	0.04	153,552.77
	15	63,323.02	0.02	63,323.02
	17	456,849.82	0.12	152,283.27
	19	366,456.76	0.1	122,152.25
	20	118,311.97	0.03	118,311.97
	21	544,191.68	0.15	544,191.68
TOTAL	2,240	370,184,653.49	100	165,261.01

Combined LTVs				
Combined LTVs				
40.01 - 45.00				
45.01 - 50.00				
50.01 - 55.00				
55.01 - 60.00				
	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE

60.01 - 65.00
65.01 - 70.00
70.01 - 75.00
75.01 - 80.00
80.01 - 85.00
85.01 - 90.00
90.01 - 95.00
95.01 - 100.00
100.01 +
TOTAL

NOT AVAILABLE

Occupancy	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Occupancy Investor	724	99,423,225.15	26.86	137,324.90
Owner Occupied	1,453	258,163,906.64	69.74	177,676.47
Second Home	63	12,597,521.70	3.4	199,960.66
TOTAL	2,240	370,184,653.49	100	165,261.01

Property Type	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Property Type Condominium	127	21,460,013.18	5.8	168,976.48
Manufactured Home	1	88,849.90	0.02	88,849.90
PUD	324	70,906,103.28	19.15	218,846.00
Single Family	1,773	275,324,718.71	74.37	155,287.49
Townhouse	15	2,404,968.42	0.65	160,331.23
TOTAL	2,240	370,184,653.49	100 -	165,261.01

Loan Purpose	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Loan Purpose Cash Out Refinance	380	70,710,350.13	19.1	186,079.87
Purchase	1,694	268,124,611.44	72.43	158,278.99
Rate/Term Refinance	166	31,349,691.92	8.47	188,853.57
TOTAL	2,240	370,184,653.49	100	165,261.01

Documentation	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Documentation Full/Alternative	1,508	217,136,401.10	58.66	143,989.66

Limited	732	153,048,252.39	41.34	209,082.31
TOTAL	2,240	370,184,653.49	100	165,261.01

Product Type	Count	Pct of overall CURRENT BALANCE	Total CURRENT BALANCE	Avg CURRENT BALANCE
Product Type				
ARMS	2,240	100	370,184,653.49	165,261.01
TOTAL	2,240	100	370,184,653.49	165,261.01

Geographical Distribution	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Alabama	53	6,273,799.15	1.69	118,373.57
Alaska	4	807,366.67	0.22	201,841.67
Arizona	77	13,879,900.57	3.75	180,258.45
Arkansas	12	1,673,698.01	0.45	139,474.83
California	131	44,793,807.40	12.1	341,937.46
Colorado	40	7,567,814.90	2.04	189,195.37
Connecticut	16	3,329,893.22	0.9	208,118.33
Delaware	2	372,900.00	0.1	186,450.00
District of Columbia	8	2,326,027.69	0.63	290,753.46
Florida	244	42,054,088.23	11.36	172,352.82
Georgia	129	17,324,063.82	4.68	134,295.07
Hawaii	3	699,401.73	0.19	233,133.91
Idaho	8	1,061,923.83	0.29	132,740.48
Illinois	99	17,685,800.82	4.78	178,644.45
Indiana	81	8,694,436.03	2.35	107,338.72
Iowa	9	921,898.41	0.25	102,433.16
Kansas	25	2,196,812.56	0.59	87,872.50
Kentucky	36	4,151,844.65	1.12	115,329.02
Louisiana	44	5,006,930.44	1.35	113,793.87
Maine	4	523,307.35	0.14	130,826.84
Maryland	55	15,910,356.47	4.3	289,279.21
Massachusetts	18	4,229,319.27	1.14	234,962.18
Michigan	129	15,527,102.41	4.19	120,365.13
Minnesota	53	10,218,503.19	2.76	192,801.95
Mississippi	25	2,406,722.47	0.65	96,268.90
Missouri	71	8,527,733.66	2.3	120,108.92
Montana	2	459,490.41	0.12	229,745.21

Nebraska	9	1,156,140.60	0.31	128,460.07
Nevada	15	3,216,762.35	0.87	214,450.82
New Hampshire	3	826,945.87	0.22	275,648.62
New Jersey	32	7,184,446.33	1.94	224,513.95
New Mexico	4	529,019.86	0.14	132,254.97
New York	20	6,002,524.90	1.62	300,126.25
North Carolina	68	9,362,036.23	2.53	137,677.00
Ohio	80	9,691,274.84	2.62	121,140.94
Oklahoma	14	1,128,708.40	0.3	80,622.03
Oregon	22	3,921,110.63	1.06	178,232.30
Pennsylvania	64	8,265,642.88	2.23	129,150.67
Rhode Island	5	1,135,022.94	0.31	227,004.59
South Carolina	40	5,866,881.00	1.58	146,672.02
South Dakota	4	422,339.79	0.11	105,584.95
Tennessee	41	4,287,466.73	1.16	104,572.36
Texas	172	21,171,456.60	5.72	123,089.86
Utah	42	6,821,400.61	1.84	162,414.30
Virginia	99	21,401,139.54	5.78	216,173.13
Washington	70	12,109,310.42	3.27	172,990.15
West Virginia	3	218,110.40	0.06	72,703.47
Wisconsin	46	5,737,096.62	1.55	124,719.49
Wyoming	9	1,104,872.59	0.3	122,763.62
TOTAL	2,240	370,184,653.49	100	165,261.01

Prepay Penalty	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Prepay Penalty				
No	930	163,876,919.53	44.27	176,211.74
Yes	1,310	206,307,733.96	55.73	157,486.82
TOTAL	2,240	370,184,653.49	100	165,261.01

Prepay Term	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Prepay Term				
1Y PP	78	19,050,720.30	5.15	244,240.00
2Y PP	915	145,806,966.99	39.39	159,351.88
3Y PP	311	40,513,553.66	10.94	130,268.66
5Y PP	2	295,058.30	0.08	147,529.15
No PP	930	163,876,919.53	44.27	176,211.74

other	4	641,434.71	0.17	160,358.68
TOTAL	2,240	370,184,653.49	100	165,261.01
Fico Score				
0 - 0	3	775,375.56	0.21	258,458.52
1 - 519	1	129,422.95	0.03	129,422.95
520 - 539	1	179,866.41	0.05	179,866.41
540 - 559	9	1,310,374.31	0.35	145,597.15
560 - 579	32	4,128,396.25	1.12	129,012.38
580 - 599	126	17,830,106.41	4.82	141,508.78
600 - 619	268	38,653,195.61	10.44	144,228.34
620 - 639	239	40,927,796.02	11.06	171,246.01
640 - 659	246	40,447,103.72	10.93	164,419.12
660 - 679	229	42,308,817.95	11.43	184,754.66
680 - 699	300	54,837,364.95	14.81	182,791.22
700 - 719	237	38,692,709.08	10.45	163,260.38
720 - 739	194	33,435,656.22	9.03	172,348.74
740 - 759	161	27,106,379.88	7.32	168,362.61
760 - 779	121	16,696,033.83	4.51	137,983.75
780 - 799	59	10,399,700.06	2.81	176,266.10
800 - 819	14	2,326,354.28	0.63	166,168.16
TOTAL	2,240	370,184,653.49	100	165,261.01
Count				
		Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE

Investor

26.96
0
0
11.8
38.12
29.33
19.04
5.57
26.73
0
24.07
58.4
15.9
16.63
0
26.86

owner occ

Yes IO

100
100
100
100
97.83
98.26
88.77
83.63
81.59
59.77
50.54
51.86
45.2
31.35
38.03
18.33

Wtd Avg CURRENT GROSS COUPON

0
0
0
2.62
1.73
0.49
26.03
22.67
31.86
34.67
35.49
35.8
34.13
24.29
35.32
19.36

7.896
7.5
7.457
8.727
8.469
8.307
7.589
7.378
7.028
6.876
7.132
6.842
6.786
7.031
6.846
7.366

7.305

25.95

69.74

owner OCC

Wtd Avg CURRENT GROSS COUPON Wtd Avg MARGIN

72.65	6.802	5.74
100	7.94	5.98
100	7.62	5
100	7.5	5.75
100	7.46	6.64
100	8.73	7.87
97.79	8.52	7.54
98.25	8.31	7.26
93.17	7.85	6.84
89.45	7.6	6.47
83.01	7.3	5.94
60.72	7.12	4.71
50.1	7.42	4.87
52.41	7.2	4.26
39.69	7.05	4.02
27.39	7.16	3.98
20.39	7.23	3.83
14.07	7.44	3.25
61.44	6.46	3.7
100	8.48	8.23
100	5.5	2.25
100	7.3	6.3
76.26	6.7	4.21
63.78	6.62	4.16
78.55	6.45	3.93
57.98	6.41	3.47
51.34	6.62	3.66
50.88	6.21	3.17
55.82	6.27	3.72
43.73	6.62	3.7
70.33	6.14	3.06
36.06	7.06	4.05
69.74	7.3	5.21

Avg FICO SCORE Weighted by ORIGINAL BALANCE

679
678
673
674
675
675
675
680
673
679
684
681
675
682
696
691
678

Wtd Avg FICO SCORE

679
678
673
674
675
675
675
680
673
679
684
681
675
682

696
691
678

Wtd Avg FICO SCORE

709
700
702
690
699
688
678
666
629
616
602
606
610
678

Wtd Avg FICO SCORE

629
678
678

Wtd Avg FICO SCORE

678
678
722
678

Wtd Avg FICO SCORE

678

690
678

Wtd Avg FICO SCORE

678
678

Wtd Avg FICO SCORE

689
673
669
681
690
683
699
602
658
632
624
699
746
608
763
657
556
647
0
678

Wtd Avg FICO SCORE

Wtd Avg FICO SCORE

720
662
681
678

Wtd Avg FICO SCORE

683
562
683
676
666
678

Wtd Avg FICO SCORE

662
684
664
678

Wtd Avg FICO SCORE

673

685
678

Wtd Avg FICO SCORE

678
678

Wtd Avg FICO SCORE

638
649
678
662
685
688
669
681
678
683
669
705
692
671
664
629
683
678
680
664
674
705
675
698
661
654
619

686
697
648
690
683
683
685
667
711
672
662
767
686
688
667
667
690
679
705
647
664
641
678

Wtd Avg FICO SCORE

686
672
678

Wtd Avg FICO SCORE

680
665
692
670
686

702
678

Wild Avg FICO SCORE

0
453
524
554
569
591
609
629
649
669
689
709
729
749
769
787
807
678

Non MI loans LTV	Pct of overall CURRENT BALANCE	Wtd Avg FICO SCORE	fico less than 500	Full Doc	
Non MI loans LTV					
NO	96.6		678	0.25	59.44
0 - 50	0.09		736	0	100
51 - 60	0.54		687	0	0
61 - 70	2.51		689	0	13.95
71 - 80	27.58		693	0.53	30.11
81 - 85	1.49		642	0	43.1
86 - 90	4.35		656	1.44	45.01
91 - 95	9.01		646	0	46.08
96 - 100	50.36		676	0.07	81.92
101 +	0.66		701	0	100
YES	3.4		690	0	36.43
81 - 85	0.69		702	0	13.89
86 - 90	1.25		696	0	37.81
91 - 95	1.29		680	0	49.49
96 - 100	0.17		678	0	18.51
TOTAL	100		678	0.24	58.66

FICO	Pct of overall CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Max LOAN TO VALUE	full doctype	
FICO					
0 - 519	0.24		84.21	100	74.45
520 - 539	0.05		88	88	0
540 - 559	0.35		88.97	100	79.82
560 - 579	1.12		92.95	100	91.91
580 - 599	4.82		97.07	103	96.69
600 - 619	10.44		97.41	103	78.68
620 - 639	11.06		92.3	103	65.93
640 - 659	10.93		91.91	100	46.1
660 - 679	11.43		89.4	103	44.04
680 - 699	14.81		88.8	103	44.22
700 - 719	10.45		90.24	107	48.44
720 - 739	9.03		90.71	103	56.93
740 - 759	7.32		90.78	103	57.37
760 - 779	4.51		93.34	103	74.05
780 - 799	2.81		91.98	103	74.03
800 - 819	0.63		96.13	100	88.65

Avg FICO SCORE Weighted by ORIGINAL BALANCE

679
678
673
674
675
675
675
680
673
679
684
681
675
682
696
691
678

Wtd Avg FICO SCORE

679
678
673
674
675
675
675
680
673
679
684
681
675
682

696
691
678

Wtd Avg FICO SCORE

709
700
702
690
699
688
678
666
629
616
602
606
610
678

Wtd Avg FICO SCORE

629
678
678

Wtd Avg FICO SCORE

678
678
722
678

Wtd Avg FICO SCORE

678

690
678

Wtd Avg FICO SCORE

678
678

Wtd Avg FICO SCORE

689
673
669
681
690
683
699
602
658
632
624
699
746
608
763
657
556
647
0
678

Wtd Avg FICO SCORE

Wtd Avg FICO SCORE

720
662
681
678

Wtd Avg FICO SCORE

683
562
683
676
666
678

Wtd Avg FICO SCORE

662
684
664
678

Wtd Avg FICO SCORE

673

685
678

Wtd Avg FICO SCORE

678
678

Wtd Avg FICO SCORE

638
649
678
662
685
688
669
681
678
683
669
705
692
671
664
629
683
678
680
664
674
705
675
698
661
654
619

686
697
648
690
683
683
685
667
711
672
662
767
686
688
667
667
690
679
705
647
664
641
678

Wtd Avg FICO SCORE

686
672
678

Wtd Avg FICO SCORE

680
665
692
670
686

Wtd Avg FICO SCORE

702
678

0
453
524
554
569
591
609
629
649
669
689
709
729
749
769
787
807
678

Non MI loans LTV	Pct of overall	CURRENT BALANCE	Wtd Avg FICO SCORE	fico less than 500	Full Doc	
Non MI loans LTV						
NO		96.6		678	0.25	59.44
0 - 50		0.09		736	0	100
51 - 60		0.54		687	0	0
61 - 70		2.51		689	0	13.95
71 - 80		27.58		693	0.53	30.11
81 - 85		1.49		642	0	43.1
86 - 90		4.35		656	1.44	45.01
91 - 95		9.01		646	0	46.08
96 - 100		50.36		676	0.07	81.92
101 +		0.66		701	0	100
YES		3.4		690	0	36.43
81 - 85		0.69		702	0	13.89
86 - 90		1.25		696	0	37.81
91 - 95		1.29		680	0	49.49
96 - 100		0.17		678	0	18.51
TOTAL		100		678	0.24	58.66

FICO	Pct of overall	CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Max LOAN TO VALUE	full doctype	
FICO						
0 - 519		0.24		84.21	100	74.45
520 - 539		0.05		88	88	0
540 - 559		0.35		88.97	100	79.82
560 - 579		1.12		92.95	100	91.91
580 - 599		4.82		97.07	103	96.69
600 - 619		10.44		97.41	103	78.68
620 - 639		11.06		92.3	103	65.93
640 - 659		10.93		91.91	100	46.1
660 - 679		11.43		89.4	103	44.04
680 - 699		14.81		88.8	103	44.22
700 - 719		10.45		90.24	107	48.44
720 - 739		9.03		90.71	103	56.93
740 - 759		7.32		90.78	103	57.37
760 - 779		4.51		93.34	103	74.05
780 - 799		2.81		91.98	103	74.03
800 - 819		0.63		96.13	100	88.65

TOTAL		100	91.74	107	58.66
IO Loans FICOs					
IO Loans FICOs					
NO					
0 - 0					
1 - 519					
520 - 539					
540 - 559					
560 - 579					
580 - 599					
600 - 619					
620 - 639					
640 - 659					
660 - 679					
680 - 699					
700 - 719					
720 - 739					
740 - 759					
760 - 779					
780 - 799					
800 - 819					
YES					
560 - 579					
580 - 599					
600 - 619					
620 - 639					
640 - 659					
660 - 679					
680 - 699					
700 - 719					
720 - 739					
740 - 759					
760 - 779					
780 - 799					
800 - 819					
TOTAL					
	Pct of overall CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Max LOAN TO VALUE	full doctype	
	74.05				
	0.21		95.83	107	67.82
	0.03		81.58	90	70.18
	0.05		100	100	100
	0.35		88	88	0
	1.09		88.97	100	79.82
	4.73		93.35	100	94.38
	10.39		97.75	103	97.53
	8.18		97.42	103	78.58
	8.45		96.1	103	78.78
	7.79		94.82	100	53.07
	9.68		93.68	103	49.27
	6.74		93.16	103	49.91
	5.8		95.98	107	62.66
	4.82		97.41	103	59.56
	3.41		97.53	103	76.64
	1.82		98.11	103	88.08
	0.51		97.56	103	84.79
	25.95		100	100	85.93
	0.03		80.06	100	32.5
	0.08		78	78	0
	0.05		58.87	67	49.18
	2.88		95	95	100
	2.48		81.51	100	29.41
	3.64		81.98	95	22.34
	5.14		80.25	100	32.86
	3.71		80.59	100	33.5
	3.23		79.8	95	22.59
	2.5		78.7	95	52.22
	1.1		77.75	95	20.2
	0.99		78.45	80	30.31
	0.12		81.76	94	54.33
	100		80	80	100
			91.74	107	58.66

Original Balance	Count	Total ORIGINAL BALANCE	Pct of overall ORIGINAL BALANCE	Avg ORIGINAL BALANCE
Original Balance				
25,000.01 - 50,000.00	28	1,343,950.00	0.36	47,998.21
50,000.01 - 75,000.00	271	17,402,148.00	4.7	64,214.57
75,000.01 - 100,000.00	343	29,949,925.03	8.08	87,317.57
100,000.01 - 125,000.00	333	37,690,438.00	10.17	113,184.50
125,000.01 - 150,000.00	320	44,082,331.00	11.9	137,757.28
150,000.01 - 175,000.00	240	38,963,213.00	10.52	162,346.72
175,000.01 - 200,000.00	169	31,617,465.55	8.53	187,085.59
200,000.01 - 225,000.00	114	24,321,258.00	6.57	213,344.37
225,000.01 - 250,000.00	91	21,618,423.00	5.84	237,565.09
250,000.01 - 275,000.00	65	17,092,547.00	4.61	262,962.26
275,000.01 - 300,000.00	59	17,164,614.00	4.63	290,925.66
300,000.01 - 333,700.00	57	17,993,885.00	4.86	315,682.19
333,700.01 - 350,000.00	14	4,775,900.00	1.29	341,135.71
350,000.01 - 600,000.00	113	47,930,536.00	12.94	424,164.04
600,000.01 - 1,000,000.00	21	15,744,250.00	4.25	749,726.19
1,000,000.01 +	2	2,754,000.00	0.74	1,377,000.00
TOTAL	2,240	370,444,883.58	100	165,377.18

Current Balance	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Current Balance				
25,000.01 - 50,000.00	28	1,342,684.15	0.36	47,953.01
50,000.01 - 75,000.00	271	17,389,955.86	4.7	64,169.58
75,000.01 - 100,000.00	343	29,932,933.41	8.09	87,268.03
100,000.01 - 125,000.00	333	37,670,260.36	10.18	113,123.90
125,000.01 - 150,000.00	321	44,201,900.78	11.94	137,700.63
150,000.01 - 175,000.00	241	39,137,146.76	10.57	162,394.80
175,000.01 - 200,000.00	168	31,448,251.28	8.5	187,191.97
200,000.01 - 225,000.00	113	24,101,251.85	6.51	213,285.41
225,000.01 - 250,000.00	91	21,608,317.28	5.84	237,454.04
250,000.01 - 275,000.00	65	17,080,274.00	4.61	262,773.45
275,000.01 - 300,000.00	59	17,151,645.36	4.63	290,705.85
300,000.01 - 333,700.00	57	17,981,686.04	4.86	315,468.18
333,700.01 - 350,000.00	14	4,774,302.73	1.29	341,021.62
350,000.01 - 600,000.00	113	47,878,418.10	12.93	423,702.82

600,000.01 - 1,000,000.00	21	15,731,625.53	4.25	749,125.03
1,000,000.01 +	2	2,754,000.00	0.74	1,377,000.00
TOTAL	2,240	370,184,653.49	100	165,261.01

Mortgage Rates	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Mortgage Rates				
0.000 - 4.999	10	2,610,997.00	0.71	261,099.70
5.000 - 5.499	45	14,395,961.89	3.89	319,910.26
5.500 - 5.999	111	27,997,010.13	7.56	252,225.32
6.000 - 6.499	173	33,837,087.08	9.14	195,590.10
6.500 - 6.999	354	68,231,803.06	18.43	192,745.21
7.000 - 7.499	302	52,048,354.26	14.06	172,345.54
7.500 - 7.999	509	75,157,094.66	20.3	147,656.37
8.000 - 8.499	332	43,915,799.29	11.86	132,276.50
8.500 - 8.999	239	32,717,108.19	8.84	136,891.67
9.000 - 9.499	99	12,120,392.72	3.27	122,428.21
9.500 - 9.999	50	5,124,179.76	1.38	102,483.60
10.000 - 10.499	12	1,577,002.62	0.43	131,416.89
10.500 - 10.999	4	451,862.83	0.12	112,965.71
TOTAL	2,240	370,184,653.49	100	165,261.01

Original Term	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Original Term				
181 - 240	3	244,790.63	0.07	81,596.88
241 - 360	2,237	369,939,862.86	99.93	165,373.21
TOTAL	2,240	370,184,653.49	100	165,261.01

Roll	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Roll				
ARMS				
0 - 60	2,240	370,184,653.49	100	165,261.01
61 - 120	2,230	367,879,163.35	99.38	164,968.23
TOTAL	10	2,305,490.14	0.62	230,549.01
	2,240	370,184,653.49	100	165,261.01

MI Flag	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
MI Flag				
NO	2,170	357,583,207.95	96.6	164,784.89

YES	70	12,601,445.54	3.4	180,020.65
TOTAL	2,240	370,184,653.49	100	165,261.01

Lien				
Lien				
First Lien				
TOTAL	2,240	370,184,653.49	100	165,261.01

Seasoning	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Seasoning	0	105,839,888.55	28.59	148,651.53
	1	189,733,198.48	51.25	167,905.49
	2	39,573,149.47	10.69	172,057.17
	3	10,744,082.57	2.9	151,325.11
	4	12,947,447.55	3.5	248,989.38
	5	2,871,585.63	0.78	220,891.20
	6	3,337,339.59	0.9	370,815.51
	7	1,785,425.32	0.48	357,085.06
	8	210,049.64	0.06	210,049.64
	9	402,714.75	0.11	134,238.25
	11	178,720.91	0.05	178,720.91
	12	716,797.63	0.19	358,398.82
	13	141,567.38	0.04	141,567.38
	14	153,552.77	0.04	153,552.77
	15	63,323.02	0.02	63,323.02
	17	456,849.82	0.12	152,283.27
	19	366,456.76	0.1	122,152.25
	20	118,311.97	0.03	118,311.97
	21	544,191.68	0.15	544,191.68
TOTAL	2,240	370,184,653.49	100	165,261.01

Combined LTVs	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Combined LTVs				
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
80.01 - 85.00
85.01 - 90.00
90.01 - 95.00
95.01 - 100.00
100.01 +
TOTAL

NOT AVAILABLE

Occupancy	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Occupancy				
Investor	724	99,423,225.15	26.86	137,324.90
Owner Occupied	1,453	258,163,906.64	69.74	177,676.47
Second Home	63	12,597,521.70	3.4	199,960.66
TOTAL	2,240	370,184,653.49	100	165,261.01

Property Type	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Property Type				
Condominium	127	21,460,013.18	5.8	168,976.48
Manufactured Home	1	88,849.90	0.02	88,849.90
PUD	324	70,906,103.28	19.15	218,846.00
Single Family	1,773	275,324,718.71	74.37	155,287.49
Townhouse	15	2,404,968.42	0.65	160,331.23
TOTAL	2,240	370,184,653.49	100	165,261.01

Loan Purpose	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Loan Purpose				
Cash Out Refinance	380	70,710,350.13	19.1	186,079.87
Purchase	1,694	268,124,611.44	72.43	158,278.99
Rate/Term Refinance	166	31,349,691.92	8.47	188,853.57
TOTAL	2,240	370,184,653.49	100	165,261.01

Documentation	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Documentation				
Full/Alternative	1,508	217,136,401.10	58.66	143,989.66

Limited	732	153,048,252.39	41.34	209,082.31
TOTAL	2,240	370,184,653.49	100	165,261.01

Product Type	Count	Pct of overall CURRENT BALANCE	Total CURRENT BALANCE	Avg CURRENT BALANCE
Product Type				
ARMS	2,240	100	370,184,653.49	165,261.01
TOTAL	2,240	100	370,184,653.49	165,261.01

Geographical Distribution	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Geographical Distribution				
Alabama	53	6,273,799.15	1.69	118,373.57
Alaska	4	807,366.67	0.22	201,841.67
Arizona	77	13,879,900.57	3.75	180,258.45
Arkansas	12	1,673,698.01	0.45	139,474.83
California	131	44,793,807.40	12.1	341,937.46
Colorado	40	7,567,814.90	2.04	189,195.37
Connecticut	16	3,329,893.22	0.9	208,118.33
Delaware	2	372,900.00	0.1	186,450.00
District of Columbia	8	2,326,027.69	0.63	290,753.46
Florida	244	42,054,088.23	11.36	172,352.82
Georgia	129	17,324,063.82	4.68	134,295.07
Hawaii	3	699,401.73	0.19	233,133.91
Idaho	8	1,061,923.83	0.29	132,740.48
Illinois	99	17,685,800.82	4.78	178,644.45
Indiana	81	8,694,436.03	2.35	107,338.72
Iowa	9	921,898.41	0.25	102,433.16
Kansas	25	2,196,812.56	0.59	87,872.50
Kentucky	36	4,151,844.65	1.12	115,329.02
Louisiana	44	5,006,930.44	1.35	113,793.87
Maine	4	523,307.35	0.14	130,826.84
Maryland	55	15,910,356.47	4.3	289,279.21
Massachusetts	18	4,229,319.27	1.14	234,962.18
Michigan	129	15,527,102.41	4.19	120,365.13
Minnesota	53	10,218,503.19	2.76	192,801.95
Mississippi	25	2,406,722.47	0.65	96,268.90
Missouri	71	8,527,733.66	2.3	120,108.92
Montana	2	459,490.41	0.12	229,745.21

Nebraska	9	1,156,140.60	0.31	128,460.07
Nevada	15	3,216,762.35	0.87	214,450.82
New Hampshire	3	826,945.87	0.22	275,648.62
New Jersey	32	7,184,446.33	1.94	224,513.95
New Mexico	4	529,019.86	0.14	132,254.97
New York	20	6,002,524.90	1.62	300,126.25
North Carolina	68	9,362,036.23	2.53	137,677.00
Ohio	80	9,691,274.84	2.62	121,140.94
Oklahoma	14	1,128,708.40	0.3	80,622.03
Oregon	22	3,921,110.63	1.06	178,232.30
Pennsylvania	64	8,265,642.88	2.23	129,150.67
Rhode Island	5	1,135,022.94	0.31	227,004.59
South Carolina	40	5,866,881.00	1.58	146,672.02
South Dakota	4	422,339.79	0.11	105,584.95
Tennessee	41	4,287,466.73	1.16	104,572.36
Texas	172	21,171,456.60	5.72	123,089.86
Utah	42	6,821,400.61	1.84	162,414.30
Virginia	99	21,401,139.54	5.78	216,173.13
Washington	70	12,109,310.42	3.27	172,990.15
West Virginia	3	218,110.40	0.06	72,703.47
Wisconsin	46	5,737,096.62	1.55	124,719.49
Wyoming	9	1,104,872.59	0.3	122,763.62
TOTAL	2,240	370,184,653.49	100	165,261.01

Prepay Penalty	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Prepay Penalty				
No	930	163,876,919.53	44.27	176,211.74
Yes	1,310	206,307,733.96	55.73	157,486.82
TOTAL	2,240	370,184,653.49	100	165,261.01

Prepay Term	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE
Prepay Term				
1Y PP	78	19,050,720.30	5.15	244,240.00
2Y PP	915	145,806,966.99	39.39	159,351.88
3Y PP	311	40,513,553.66	10.94	130,268.66
5Y PP	2	295,058.30	0.08	147,529.15
No PP	930	163,876,919.53	44.27	176,211.74

other	4	641,434.71	0.17	160,358.68
TOTAL	2,240	370,184,653.49	100	165,261.01
Fico Score				
Fico Score				
0 - 0	3	775,375.56	0.21	258,458.52
1 - 519	1	129,422.95	0.03	129,422.95
520 - 539	1	179,866.41	0.05	179,866.41
540 - 559	9	1,310,374.31	0.35	145,597.15
560 - 579	32	4,128,396.25	1.12	129,012.38
580 - 599	126	17,830,106.41	4.82	141,508.78
600 - 619	268	38,653,195.61	10.44	144,228.34
620 - 639	239	40,927,796.02	11.06	171,246.01
640 - 659	246	40,447,103.72	10.93	164,419.12
660 - 679	229	42,308,817.95	11.43	184,754.66
680 - 699	300	54,837,364.95	14.81	182,791.22
700 - 719	237	38,692,709.08	10.45	163,260.38
720 - 739	194	33,435,656.22	9.03	172,348.74
740 - 759	161	27,106,379.88	7.32	168,362.61
760 - 779	121	16,696,033.83	4.51	137,983.75
780 - 799	59	10,399,700.06	2.81	176,266.10
800 - 819	14	2,326,354.28	0.63	166,168.16
TOTAL	2,240	370,184,653.49	100	165,261.01
Count				
Total CURRENT BALANCE			Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE

Investor

26.96
0
0
11.8
38.12
29.33
19.04
5.57
26.73
0
24.07
58.4
15.9
16.63
0
26.86

owner occ

Yes IO

100
100
100
100
97.83
98.26
88.77
83.63
81.59
59.77
50.54
51.86
45.2
31.35
38.03
18.33

Wld Avg CURRENT GROSS COUPON

0
0
0
2.62
1.73
0.49
26.03
22.67
31.86
34.67
35.49
35.8
34.13
24.29
35.32
19.36

7.896
7.5
7.457
8.727
8.469
8.307
7.589
7.378
7.028
6.876
7.132
6.842
6.786
7.031
6.846
7.366

OWNER OCC

69.74	25.95	7.305
Wtd Avg CURRENT GROSS COUPON Wtd Avg MARGIN		
72.65	6.802	5.74
100	7.94	5.98
100	7.62	5
100	7.5	5.75
100	7.46	6.64
100	8.73	7.87
97.79	8.52	7.54
98.25	8.31	7.26
93.17	7.85	6.84
89.45	7.6	6.47
83.01	7.3	5.94
60.72	7.12	4.71
50.1	7.42	4.87
52.41	7.2	4.26
39.69	7.05	4.02
27.39	7.16	3.98
20.39	7.23	3.83
14.07	7.44	3.25
61.44	6.46	3.7
100	8.48	8.23
100	5.5	2.25
100	7.3	6.3
76.26	6.7	4.21
63.78	6.62	4.16
78.55	6.45	3.93
57.98	6.41	3.47
51.34	6.62	3.66
50.88	6.21	3.17
55.82	6.27	3.72
43.73	6.62	3.7
70.33	6.14	3.06
36.06	7.06	4.05
69.74	7.3	5.21

Avg CURRENT GROSS COUPON Weighted by ORIGINAL BALANCE	CLTV
7.85	93.34
7.945	95.32
7.886	95.85
7.658	94.58
7.589	95.43
7.481	93.91
7.388	92.68
7.088	93.02
7.253	92.01
7.199	91.38
7.283	90.33
6.977	87.81
7.117	91.47
6.648	86.3
6.276	79.81
6.755	70.29
7.305	91.74

Avg CURRENT GROSS COUPON Weighted by ORIGINAL BALANCE	
7.85	93.34
7.945	95.32
7.886	95.85
7.658	94.58
7.589	95.43
7.481	93.91
7.388	92.68
7.088	93.02
7.253	92.01
7.199	91.38
7.283	90.33
6.977	87.81
7.117	91.47
6.648	86.3
6.276	79.81
6.755	70.29
7.305	91.74

Wtd Avg CURRENT GROSS COUPON

CLTV
7.85
7.946
7.886
7.658
7.59
7.47
7.394
7.092
7.253
7.199
7.283
6.977
7.117
6.648

Wtd Avg CURRENT GROSS COUPON

93.34	7.85
95.32	7.946
95.85	7.886
94.58	7.658
95.45	7.59
93.81	7.47
92.75	7.394
93.04	7.092
92.01	7.253
91.38	7.199
90.33	7.283
87.81	6.977
91.47	7.117
86.3	6.648

6.276	79.81	6.276
6.755	70.29	6.755
7.305	91.74	7.305

Wtd Avg CURRENT GROSS COUPON

CLTV

Wtd Avg CURRENT GROSS COUPON

4.643	82.76	4.643
5.246	79.46	5.246
5.727	80.64	5.727
6.251	86.23	6.251
6.743	89.55	6.743
7.242	92.72	7.242
7.724	95.43	7.724
8.207	96.47	8.207
8.715	97.68	8.715
9.18	97.63	9.18
9.665	97.7	9.665
10.13	98.34	10.13
10.766	100	10.766
7.305	91.74	7.305

Wtd Avg CURRENT GROSS COUPON

CLTV

Wtd Avg CURRENT GROSS COUPON

7.307	93.9	7.307
7.305	91.74	7.305
7.305	91.74	7.305

Wtd Avg CURRENT GROSS COUPON

CLTV

Wtd Avg CURRENT GROSS COUPON

7.305	91.74	7.305
7.312	91.8	7.312
6.223	81.88	6.223
7.305	91.74	7.305

Wtd Avg CURRENT GROSS COUPON

CLTV

Wtd Avg CURRENT GROSS COUPON

7.346	91.75	7.346
-------	-------	-------

6.137
7.305

91.33
91.74

Wtd Avg CURRENT GROSS COUPON

CLTV

7.305
7.305

Wtd Avg CURRENT GROSS COUPON

91.74
91.74

7.305
7.305

Wtd Avg CURRENT GROSS COUPON

CLTV

7.369
7.405
7.21
7.238
6.274
6.34
5.806
7.035
6.875
6.992
8.375
6.5
7.5
8.25
7.125
7.278
8.389
8.39
7.625
7.305

Wtd Avg CURRENT GROSS COUPON

93.22
92.56
89.52
89.12
83.4
85.76
74.2
84.23
90
92.19
95
92.05
103
100
95
93.98
93.69
100
78
91.74

7.369
7.405
7.21
7.238
6.274
6.34
5.806
7.035
6.875
6.992
8.375
6.5
7.5
8.25
7.125
7.278
8.389
8.39
7.625
7.305

Wtd Avg CURRENT GROSS COUPON

CLTV

Wtd Avg CURRENT GROSS COUPON

686
697
648
690
683
683
685
667
711
672
662
767
686
688
667
667
690
679
705
647
664
641
678

Wtd Avg FICO SCORE

686
672
678

Wtd Avg FICO SCORE

680
665
692
670
686

702
678

Wtd Avg FICO SCORE

0
453
524
554
569
591
609
629
649
669
689
709
729
749
769
787
807
678

FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE
FICO SCORE					
560.00 - 579.99	1	108,000	0.11	108,000	78
580.00 - 599.99	2	308,752	0.31	154,376	58.87
600.00 - 619.99	1	190,000	0.19	190,000	95
620.00 - 639.99	41	10,652,950	10.83	259,828	81.51
640.00 - 659.99	44	9,255,206	9.41	210,346	82.06
660.00 - 679.99	57	13,913,926	14.15	244,104	80.71
680.00 - 699.99	81	19,114,164	19.43	235,977	80.59
700.00 - 719.99	61	13,732,589	13.96	225,124	79.8
720.00 - 739.99	46	11,970,697	12.17	260,233	78.7
740.00 - 759.99	40	10,614,159	10.79	265,354	77.82
760.00 +	39	8,489,981	8.63	217,692	80.02
TOTAL	413	98,350,425	100	238,137	80.11

Original Balance	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Original Balance					
-100,000	48	3,732,213	3.79	77,754	699
100,001 - 200,000	167	24,056,162	24.46	144,049	696
200,001 - 300,000	96	23,494,032	23.89	244,730	695
300,001 - 400,000	58	20,100,268	20.44	346,556	704
400,001 - 500,000	18	8,186,165	8.32	454,787	688
500,001 - 600,000	11	5,899,397	6	536,309	711
600,001 - 700,000	5	3,271,550	3.33	654,310	695
700,001 - 800,000	1	785,600	0.8	785,600	654
800,001 - 900,000	6	5,105,538	5.19	850,923	693
900,001 - 1,000,000	1	965,500	0.98	965,500	743
1,300,000 - 1,399,999	1	1,324,000	1.35	1,324,000	723
1,400,000 - 1,499,999	1	1,430,000	1.45	1,430,000	662
TOTAL	413	98,350,425	100	238,137	697

Current Rate	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Current Rate					
3.500 - 3.999	1	370,500	0.38	370,500	674
4.000 - 4.499	1	151,900	0.15	151,900	674
4.500 - 4.999	7	2,020,597	2.05	288,657	719
5.000 - 5.499	33	11,840,451	12.04	358,802	701

5.500 - 5.999	63	17,171,763	17.46	272,568	708
6.000 - 6.499	77	16,853,140	17.14	218,872	701
6.500 - 6.999	94	24,221,771	24.63	257,678	700
7.000 - 7.499	50	10,194,603	10.37	203,892	673
7.500 - 7.999	50	8,880,597	9.03	177,612	687
8.000 - 8.499	26	4,763,247	4.84	183,202	705
8.500 - 8.999	6	1,138,855	1.16	189,809	666
9.000 - 9.499	3	566,300	0.58	188,767	677
9.500 - 9.999	2	176,700	0.18	88,350	641
TOTAL	413	98,350,425	100	238,137	697

Current Net Rate	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Current Net Rate					
3.500 - 3.999	1	370,500	0.38	370,500	674
4.000 - 4.499	4	733,697	0.75	183,424	681
4.500 - 4.999	26	9,137,020	9.29	351,424	712
5.000 - 5.499	53	16,064,869	16.33	303,111	702
5.500 - 5.999	74	17,027,231	17.31	230,098	707
6.000 - 6.499	94	21,791,066	22.16	231,820	701
6.500 - 6.999	60	14,141,248	14.38	235,687	682
7.000 - 7.499	53	10,530,251	10.71	198,684	677
7.500 - 7.999	30	4,835,788	4.92	161,193	707
8.000 - 8.499	11	2,377,555	2.42	216,141	701
8.500 - 8.999	5	1,164,500	1.18	232,900	670
9.000 - 9.499	2	176,700	0.18	88,350	641
TOTAL	413	98,350,425	100	238,137	697

LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
LTV					
50.01 - 55.00	-50	179,500	0.18	179,500	756
55.01 - 60.00	1	156,897	0.16	156,897	590
60.01 - 65.00	3	1,436,500	1.46	478,833	704.62
65.01 - 70.00	5	3,525,538	3.58	705,108	690.12
70.01 - 75.00	7	2,591,356	2.63	370,194	701.25
75.01 - 80.00	19	4,647,447	4.73	244,602	728.62
80.01 - 85.00	309	72,300,521	73.51	233,982	697.79
	8	1,490,175	1.52	186,272	701.42

85.01 - 90.00	20	3,773,165	3.84	188,658	688.98
90.01 - 95.00	34	7,343,126	7.47	215,974	682.99
95.01 - 100.00	6	906,200	0.92	151,033	670.75
TOTAL	413	98,350,425	100	238,137	697.46

	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
STATE1					
STATE1					
Alabama	2	258,600	0.26	129,300	686
Arizona	18	3,817,649	3.88	212,092	699
California	54	22,292,529	22.67	412,825	709
Colorado	10	2,628,950	2.67	262,895	712
Connecticut	2	328,800	0.33	164,400	723
District of Columbia	5	1,465,900	1.49	293,180	676
Florida	81	16,095,408	16.37	198,709	689
Georgia	13	1,463,950	1.49	112,612	679
Hawaii	1	204,250	0.21	204,250	724
Idaho	1	100,800	0.1	100,800	695
Illinois	11	2,054,611	2.09	186,783	686
Indiana	2	245,000	0.25	122,500	760
Iowa	1	80,655	0.08	80,655	679
Kansas	2	200,000	0.2	100,000	748
Kentucky	4	407,700	0.41	101,925	726
Maine	1	136,000	0.14	136,000	620
Maryland	36	11,388,350	11.58	316,343	679
Massachusetts	1	276,000	0.28	276,000	733
Michigan	15	1,872,136	1.9	124,809	683
Minnesota	18	3,248,548	3.3	180,475	726
Missouri	6	828,660	0.84	138,110	675
Nebraska	1	113,525	0.12	113,525	715
Nevada	5	918,040	0.93	183,608	677
New Jersey	4	1,088,997	1.11	272,249	666
New Mexico	1	112,800	0.11	112,800	791
New York	4	1,292,620	1.31	323,155	739
North Carolina	12	2,563,953	2.61	213,663	710
Ohio	5	509,020	0.52	101,804	736
Oklahoma	1	69,388	0.07	69,388	773
Oregon	4	563,796	0.57	140,949	705

Pennsylvania	5	433,100	0.44	86,620	698
South Carolina	3	1,017,248	1.03	339,083	756
Tennessee	2	176,700	0.18	88,350	641
Texas	9	1,557,960	1.58	173,107	664
Utah	1	217,435	0.22	217,435	748
Virginia	49	13,441,980	13.67	274,326	683
Washington	19	4,546,210	4.62	239,274	727
Wisconsin	4	333,156	0.34	83,289	739
TOTAL	413	98,350,425	100	238,137	697

LOAN PURP	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
LOAN PURP					
Cash Out Refinance	83	22,866,189	23.25	275,496	696
Purchase	302	67,932,557	69.07	224,942	697
Rate/Term Refinance	28	7,551,678	7.68	269,703	705
TOTAL	413	98,350,425	100	238,137	697

OCCUPANCY	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
OCCUPANCY					
Investor	188	32,693,723	33.24	173,903	709
Owner Occupied	208	60,811,497	61.83	292,363	692
Second Home	17	4,845,205	4.93	285,012	685
TOTAL	413	98,350,425	100	238,137	697

PROPERTY TYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
PROPERTY TYPE					
Attached PUD	13	3,611,832	3.67	277,833	706
Condo over 8 stories	1	216,000	0.22	216,000	673
Condo under 5 stories	39	8,922,204	9.07	228,774	684
Detached PUD	88	26,949,302	27.4	306,242	698
MF	51	9,512,083	9.67	186,511	706
Mid-rise condo (5-8 stories)	4	732,675	0.74	183,169	749
Single Family Detached	211	47,428,928	48.22	224,782	697
Townhouse/rowhouse	6	977,400	0.99	162,900	661
TOTAL	413	98,350,425	100	238,137	697

DOCUMENTATION

DOCUMENTATION	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wld Avg FICO SCORE
Full/Alternative	151	33,411,152	33.97	221,266	703
Limited	262	64,939,272	66.03	247,860	694
TOTAL	413	98,350,425	100	238,137	697

PREPAY TERM	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wld Avg FICO SCORE
1Y PP	16	3,686,028	3.75	230,377	697
2Y PP	149	31,208,516	31.73	209,453	690
3Y PP	31	4,837,699	4.92	156,055	689
5Y PP	1	311,920	0.32	311,920	802
No PP	215	58,135,861	59.11	270,399	702
other	1	170,400	0.17	170,400	735
TOTAL	413	98,350,425	100	238,137	697

MAX RATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wld Avg FICO SCORE
MAX RATE	406	96,056,555	97.67	236,592	697
ARMS	1	231,997	0.24	231,997	647
7,000 - 7,999	2	1,010,500	1.03	505,250	741
9,000 - 9,999	47	14,706,002	14.95	312,894	708
10,000 - 10,999	84	19,733,612	20.06	234,924	702
11,000 - 11,999	135	34,718,346	35.3	257,173	696
12,000 - 12,999	99	18,469,175	18.78	186,557	682
13,000 - 13,999	32	6,335,923	6.44	197,998	699
14,000 - 14,999	6	851,000	0.87	141,833	655
15,000 - 15,999	7	2,293,870	2.33	327,696	735
FIXED	7	2,293,870	2.33	327,696	735
0,000 - 0,999	413	98,350,425	100	238,137	697
TOTAL					

NEXT RATE ADJ DATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wld Avg FICO SCORE
NEXT RATE ADJ DATE	406	96,056,555	97.67	236,592	697
ARMS	1	98,800	0.1	98,800	678
200507	6	3,034,300	3.09	505,717	668
200510	2	871,500	0.89	435,750	654
200511	1	416,000	0.42	416,000	682
200604					

200612	1	360,000	0.37	360,000	786
200701	5	534,000	0.54	106,800	729
200702	9	1,578,667	1.61	175,407	703
200703	19	5,028,963	5.11	264,682	664
200704	180	37,864,557	38.5	210,359	693
200705	34	7,221,831	7.34	212,407	691
200801	5	1,494,260	1.52	298,852	712
200802	13	2,485,272	2.53	191,175	707
200803	25	4,412,985	4.49	176,519	699
200804	18	3,957,120	4.02	219,840	683
200805	15	4,246,686	4.32	283,112	713
200911	3	1,204,162	1.22	401,387	722
200912	2	990,947	1.01	495,473	679
201001	14	5,796,259	5.89	414,019	719
201002	1	194,400	0.2	194,400	677
201003	5	2,132,800	2.17	426,560	706
201004	12	2,779,700	2.83	231,642	702
201005	29	7,493,120	7.62	258,383	707
201112	1	416,000	0.42	416,000	676
201205	5	1,444,225	1.47	288,845	742
	7	2,293,870	2.33	327,696	735
	7	2,293,870	2.33	327,696	735
	413	98,350,425	100	238,137	697

FIXED

TOTAL

MARGIN	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
MARGIN	406	96,056,555	97.67	236,592	697
ARMS	72	24,498,165	24.91	340,252	707
	14	2,716,664	2.76	194,047	703
	84	18,501,601	18.81	220,257	707
	6	2,870,250	2.92	478,375	664
	2	614,220	0.62	307,110	714
	196	38,840,618	39.49	198,166	692
	16	5,345,681	5.44	334,105	676
	2	418,950	0.43	209,475	672
	3	475,200	0.48	158,400	665
	3	500,600	0.51	166,867	665

7.000 - 7.499	2	184,655	0.19	92,328	658
7.500 - 7.999	5	981,950	1	196,390	669
8.000 - 8.499	1	108,000	0.11	108,000	563
FIXED	7	2,293,870	2.33	327,696	735
0.000 - 0.499	7	2,293,870	2.33	327,696	735
TOTAL	413	98,350,425	100	238,137	697

IO Period	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
IO Period					
10 YEARS	56	17,128,196	17.42	305,861	692
2 YEARS	210	41,724,160	42.42	198,686	692
3 YEARS	56	12,543,516	12.75	223,991	711
5 YEARS	85	25,094,328	25.52	295,227	702
7 YEARS	6	1,860,225	1.89	310,038	728
TOTAL	413	98,350,425	100	238,137	697

Product Type	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Product Type					
1/6 LIBOR IO	1	416,000	0.42	416,000	682
2/1 CMT IO	6	1,571,250	1.6	261,875	702
2/1 LIBOR IO	1	531,500	0.54	531,500	650
2/6 LIBOR IO	241	50,485,268	51.33	209,482	692
3/1 CMT IO	29	5,508,275	5.6	189,941	709
3/1 LIBOR IO	26	6,927,241	7.04	266,432	715
3/6 LIBOR IO	21	4,160,807	4.23	198,134	669
5/1 CMT IO	2	329,600	0.34	164,800	680
5/1 LIBOR IO	49	16,787,723	17.07	342,607	712
5/6 LIBOR IO	15	3,474,066	3.53	231,604	699
6 Mo LIBOR IO	9	4,004,600	4.07	444,956	665
7/1 LIBOR IO	6	1,860,225	1.89	310,038	728
FIXED 30 YR IO	7	2,293,870	2.33	327,696	735
TOTAL	413	98,350,425	100	238,137	697

Wtd Avg LOAN TO VALUE
81.96
81
82.1
81.08
80.4
78.86
77.42
80
71.81
69
76
65
80.11

Wtd Avg LOAN TO VALUE
95
80
80.89
77.18

77.91
82.24
80.45
81.17
81.48
79.07
80.99
80
95
80.11

Wtd Avg LOAN TO VALUE
95
79.6
77.06
76.78
82.13
82.01
79.13
81.44
80.32
78.91
80
95
80.11

Wtd Avg LOAN TO VALUE

85.81
79.6
76.13
77.98
80
79.46
82.03
83.52
95
80
83.19
58.02
94
80
81.77
80
80.24
80
84.59
80
88.25
95
75.04
88.56
80
87.61
79.99
79.1
80
80.97

81.54
67.32
95
80.25
95
81.92
81.15
80
80.11

Wtd Avg LOAN TO VALUE
77.81
81.26
76.81
80.11

Wtd Avg LOAN TO VALUE
80.19
80.02
80.8
80.11

Wtd Avg LOAN TO VALUE
80.89
90
82.47
78.4
81.3
81.23
80.31
79.22
80.11

Wtd Avg LOAN TO VALUE
81.69
79.3
80.11

Wtd Avg LOAN TO VALUE
79.9
79.81
82.44
80
80.1
80
80.11

Wtd Avg LOAN TO VALUE
80.06
80
85.5
78.01
78.75
80.6
81.72
79.92
82.86
82.19
82.19
80.11

Wtd Avg LOAN TO VALUE
80.06
95
84.06
86.05
80

90
80
84.15
76.99
80.35
82.43
72.96
83.95
80.96
85.29
74.19
66.11
77.36
79.15
90
78.55
78.48
78.59
80
81.07
82.19
82.19
80.11

Wtd Avg LOAN TO VALUE

80.06
77.84
77.93
82.82
82.29
80
80.15
75.59
95
91.13
85.39

83.3
89.17
78
82.19
82.19
80.11

Wtd Avg LOAN TO VALUE

81.88
80.69
77.94
78.99
80.83
80.11

Wtd Avg LOAN TO VALUE

80
80
80
80.51
82.19
74.55
86.12
80
78.34
76.46
84.76
80.83
82.19
80.11

FICO SCORE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE
FICO SCORE					
560.00 - 579.99	1	108,000	0.11	108,000	78
580.00 - 599.99	2	308,752	0.31	154,376	58.87
600.00 - 619.99	1	190,000	0.19	190,000	95
620.00 - 639.99	41	10,652,950	10.83	259,828	81.51
640.00 - 659.99	44	9,255,206	9.41	210,346	82.06
660.00 - 679.99	57	13,913,926	14.15	244,104	80.71
680.00 - 699.99	81	19,114,164	19.43	235,977	80.59
700.00 - 719.99	61	13,732,589	13.96	225,124	79.8
720.00 - 739.99	46	11,970,697	12.17	260,233	78.7
740.00 - 759.99	40	10,614,159	10.79	265,354	77.82
760.00 +	39	8,489,981	8.63	217,692	80.02
TOTAL	413	98,350,425	100	238,137	80.11

Original Balance	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Original Balance					
-100,000	48	3,732,213	3.79	77,754	699
100,001 - 200,000	167	24,056,162	24.46	144,049	696
200,001 - 300,000	96	23,494,032	23.89	244,730	695
300,001 - 400,000	58	20,100,268	20.44	346,556	704
400,001 - 500,000	18	8,186,165	8.32	454,787	688
500,001 - 600,000	11	5,899,397	6	536,309	711
600,001 - 700,000	5	3,271,550	3.33	654,310	695
700,001 - 800,000	1	785,600	0.8	785,600	654
800,001 - 900,000	6	5,105,538	5.19	850,923	693
900,001 - 1,000,000	1	965,500	0.98	965,500	743
1,300,000 - 1,399,999	1	1,324,000	1.35	1,324,000	723
1,400,000 - 1,499,999	1	1,430,000	1.45	1,430,000	662
TOTAL	413	98,350,425	100	238,137	697

Current Rate	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Current Rate					
3.500 - 3.999	1	370,500	0.38	370,500	674
4.000 - 4.499	1	151,900	0.15	151,900	674
4.500 - 4.999	7	2,020,597	2.05	288,657	719
5.000 - 5.499	33	11,840,451	12.04	358,802	701

5.500 - 5.999	63	17,171,763	17.46	272,568	708
6.000 - 6.499	77	16,853,140	17.14	218,872	701
6.500 - 6.999	94	24,221,771	24.63	257,678	700
7.000 - 7.499	50	10,194,603	10.37	203,892	673
7.500 - 7.999	50	8,880,597	9.03	177,612	687
8.000 - 8.499	26	4,763,247	4.84	183,202	705
8.500 - 8.999	6	1,138,855	1.16	189,809	666
9.000 - 9.499	3	566,300	0.58	188,767	677
9.500 - 9.999	2	176,700	0.18	88,350	641
TOTAL	413	98,350,425	100	238,137	697

Current Net Rate	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Current Net Rate					
3.500 - 3.999	1	370,500	0.38	370,500	674
4.000 - 4.499	4	733,697	0.75	183,424	681
4.500 - 4.999	26	9,137,020	9.29	351,424	712
5.000 - 5.499	53	16,064,869	16.33	303,111	702
5.500 - 5.999	74	17,027,231	17.31	230,098	707
6.000 - 6.499	94	21,791,066	22.16	231,820	701
6.500 - 6.999	60	14,141,248	14.38	235,687	682
7.000 - 7.499	53	10,530,251	10.71	198,684	677
7.500 - 7.999	30	4,835,788	4.92	161,193	707
8.000 - 8.499	11	2,377,555	2.42	216,141	701
8.500 - 8.999	5	1,164,500	1.18	232,900	670
9.000 - 9.499	2	176,700	0.18	88,350	641
TOTAL	413	98,350,425	100	238,137	697

LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
LTV					
50.01 - 55.00	-50	179,500	0.18	179,500	756
55.01 - 60.00	1	156,897	0.16	156,897	590
60.01 - 65.00	3	1,436,500	1.46	478,833	704.62
65.01 - 70.00	5	3,525,538	3.58	705,108	690.12
70.01 - 75.00	7	2,591,356	2.63	370,194	701.25
75.01 - 80.00	19	4,647,447	4.73	244,602	728.62
80.01 - 85.00	309	72,300,521	73.51	233,982	697.79
	8	1,490,175	1.52	186,272	701.42

85.01 - 90.00	20	3,773,165	3.84	188,658	688.98
90.01 - 95.00	34	7,343,126	7.47	215,974	682.99
95.01 - 100.00	6	906,200	0.92	151,033	670.75
TOTAL	413	98,350,425	100	238,137	697.46
STATE1					
STATE1	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Alabama	2	258,600	0.26	129,300	686
Arizona	18	3,817,649	3.88	212,092	699
California	54	22,292,529	22.67	412,825	709
Colorado	10	2,628,950	2.67	262,895	712
Connecticut	2	328,800	0.33	164,400	723
District of Columbia	5	1,465,900	1.49	293,180	676
Florida	81	16,095,408	16.37	198,709	689
Georgia	13	1,463,950	1.49	112,612	679
Hawaii	1	204,250	0.21	204,250	724
Idaho	1	100,800	0.1	100,800	695
Illinois	11	2,054,611	2.09	186,783	686
Indiana	2	245,000	0.25	122,500	760
Iowa	1	80,655	0.08	80,655	679
Kansas	2	200,000	0.2	100,000	748
Kentucky	4	407,700	0.41	101,925	726
Maine	1	136,000	0.14	136,000	620
Maryland	36	11,388,350	11.58	316,343	679
Massachusetts	1	276,000	0.28	276,000	733
Michigan	15	1,872,136	1.9	124,809	683
Minnesota	18	3,248,548	3.3	180,475	726
Missouri	6	828,660	0.84	138,110	675
Nebraska	1	113,525	0.12	113,525	715
Nevada	5	918,040	0.93	183,608	677
New Jersey	4	1,088,997	1.11	272,249	666
New Mexico	1	112,800	0.11	112,800	791
New York	4	1,292,620	1.31	323,155	739
North Carolina	12	2,563,953	2.61	213,663	710
Ohio	5	509,020	0.52	101,804	736
Oklahoma	1	69,388	0.07	69,388	773
Oregon	4	563,796	0.57	140,949	705

Pennsylvania	5	433,100	0.44	86,620	698
South Carolina	3	1,017,248	1.03	339,083	756
Tennessee	2	176,700	0.18	88,350	641
Texas	9	1,557,960	1.58	173,107	664
Utah	1	217,435	0.22	217,435	748
Virginia	49	13,441,980	13.67	274,326	683
Washington	19	4,546,210	4.62	239,274	727
Wisconsin	4	333,156	0.34	83,289	739
TOTAL	413	98,350,425	100	238,137	697

	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
LOAN PURP					
LOAN PURP					
Cash Out Refinance	83	22,866,189	23.25	275,496	696
Purchase	302	67,932,557	69.07	224,942	697
Rate/Term Refinance	28	7,551,678	7.68	269,703	705
TOTAL	413	98,350,425	100	238,137	697

	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
OCCUPANCY					
OCCUPANCY					
Investor	188	32,693,723	33.24	173,903	709
Owner Occupied	208	60,811,497	61.83	292,363	692
Second Home	17	4,845,205	4.93	285,012	685
TOTAL	413	98,350,425	100	238,137	697

	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
PROPERTY TYPE					
PROPERTY TYPE					
Attached PUD	13	3,611,832	3.67	277,833	706
Condo over 8 stories	1	216,000	0.22	216,000	673
Condo under 5 stories	39	8,922,204	9.07	228,774	684
Detached PUD	88	26,949,302	27.4	306,242	698
MF	51	9,512,083	9.67	186,511	706
Mid-rise condo (5-8 stories)	4	732,675	0.74	183,169	749
Single Family Detached	211	47,428,928	48.22	224,782	697
Townhouse/rowhouse	6	977,400	0.99	162,900	661
TOTAL	413	98,350,425	100	238,137	697

DOCUMENTATION

DOCUMENTATION	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Full/Alternative	151	33,411,152	33.97	221,266	703
Limited	262	64,939,272	66.03	247,860	694
TOTAL	413	98,350,425	100	238,137	697

PREPAY TERM	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
1Y PP	16	3,686,028	3.75	230,377	697
2Y PP	149	31,208,516	31.73	209,453	690
3Y PP	31	4,837,699	4.92	156,055	689
5Y PP	1	311,920	0.32	311,920	802
No PP	215	58,135,861	59.11	270,399	702
other	1	170,400	0.17	170,400	735
TOTAL	413	98,350,425	100	238,137	697

MAX RATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
MAX RATE	406	96,056,555	97.67	236,592	697
ARMS	1	231,997	0.24	231,997	647
7.000 - 7.999	2	1,010,500	1.03	505,250	741
9.000 - 9.999	47	14,706,002	14.95	312,894	708
10.000 - 10.999	84	19,733,612	20.06	234,924	702
11.000 - 11.999	135	34,718,346	35.3	257,173	696
12.000 - 12.999	99	18,469,175	18.78	186,557	682
13.000 - 13.999	32	6,335,923	6.44	197,998	699
14.000 - 14.999	6	851,000	0.87	141,833	655
15.000 - 15.999	7	2,293,870	2.33	327,696	735
FIXED	7	2,293,870	2.33	327,696	735
0.000 - 0.999	413	98,350,425	100	238,137	697
TOTAL					

NEXT RATE ADJ DATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
NEXT RATE ADJ DATE	406	96,056,555	97.67	236,592	697
ARMS	1	98,800	0.1	98,800	678
200507	6	3,034,300	3.09	505,717	668
200510	2	871,500	0.89	435,750	654
200511	1	416,000	0.42	416,000	682
200604					

200612	1	360,000	0.37	360,000	786
200701	5	534,000	0.54	106,800	729
200702	9	1,578,667	1.61	175,407	703
200703	19	5,028,963	5.11	264,682	664
200704	180	37,864,557	38.5	210,359	693
200705	34	7,221,831	7.34	212,407	691
200801	5	1,494,260	1.52	298,852	712
200802	13	2,485,272	2.53	191,175	707
200803	25	4,412,985	4.49	176,519	699
200804	18	3,957,120	4.02	219,840	683
200805	15	4,245,686	4.32	283,112	713
200911	3	1,204,162	1.22	401,387	722
200912	2	990,947	1.01	495,473	679
201001	14	5,796,259	5.89	414,019	719
201002	1	194,400	0.2	194,400	677
201003	5	2,132,800	2.17	426,560	706
201004	12	2,779,700	2.83	231,642	702
201005	29	7,493,120	7.62	258,383	707
201112	1	416,000	0.42	416,000	676
201205	5	1,444,225	1.47	288,845	742
	7	2,293,870	2.33	327,696	735
	7	2,293,870	2.33	327,696	735
	413	98,350,425	100	238,137	697
FIXED					
TOTAL					

MARGIN					
MARGIN					
ARMS					
2,000 - 2,499	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wld Avg FICO SCORE
2,500 - 2,999	406	96,056,555	97.67	236,592	697
3,000 - 3,499	72	24,498,165	24.91	340,252	707
3,500 - 3,999	14	2,716,664	2.76	194,047	703
4,000 - 4,499	84	18,501,601	18.81	220,257	707
4,500 - 4,999	6	2,870,250	2.92	478,375	664
5,000 - 5,499	2	614,220	0.62	307,110	714
5,500 - 5,999	196	38,840,618	39.49	198,166	692
6,000 - 6,499	16	5,345,681	5.44	334,105	676
6,500 - 6,999	2	418,950	0.43	209,475	672
	3	475,200	0.48	158,400	665
	3	500,600	0.51	166,867	665

7,000 - 7,499	2	184,655	0.19	92,328	658
7,500 - 7,999	5	981,950	1	196,390	669
8,000 - 8,499	1	108,000	0.11	108,000	563
FIXED	7	2,293,870	2.33	327,696	735
0.000 - 0.499	7	2,293,870	2.33	327,696	735
TOTAL	413	98,350,425	100	238,137	697

Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
56	17,128,196	17.42	305,861	692
210	41,724,160	42.42	198,686	692
56	12,543,516	12.75	223,991	711
85	25,094,328	25.52	295,227	702
6	1,860,225	1.89	310,038	728
413	98,350,425	100	238,137	697

Product Type	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Product Type	1	416,000	0.42	416,000	682
1/6 LIBOR IO	6	1,571,250	1.6	261,875	702
2/1 CMT IO	1	531,500	0.54	531,500	650
2/1 LIBOR IO	241	50,485,268	51.33	209,482	692
2/6 LIBOR IO	29	5,508,275	5.6	189,941	709
3/1 CMT IO	26	6,927,241	7.04	266,432	715
3/1 LIBOR IO	21	4,160,807	4.23	198,134	669
3/6 LIBOR IO	2	329,600	0.34	164,800	680
5/1 CMT IO	49	16,787,723	17.07	342,607	712
5/1 LIBOR IO	15	3,474,066	3.53	231,604	699
5/6 LIBOR IO	9	4,004,600	4.07	444,956	665
6 Mo LIBOR IO	6	1,860,225	1.89	310,038	728
7/1 LIBOR IO	7	2,293,870	2.33	327,696	735
FIXED 30 YR IO	413	98,350,425	100	238,137	697
TOTAL					

Wtd Avg LOAN TO VALUE
81.96
81
82.1
81.08
80.4
78.86
77.42
80
71.81
69
76
65
80.11

Wtd Avg LOAN TO VALUE
95
80
80.89
77.18

77.91
82.24
80.45
81.17
81.48
79.07
80.99
80
95
80.11

Wtd Avg LOAN TO VALUE
95
79.6
77.06
76.78
82.13
82.01
79.13
81.44
80.32
78.91
80
95
80.11

Wtd Avg LOAN TO VALUE

85.81
79.6
76.13
77.98
80
79.46
82.03
83.52
95
80
83.19
58.02
94
80
81.77
80
80.24
80
84.59
80
88.25
95
75.04
88.56
80
87.61
79.99
79.1
80
80.97

81.54
67.32
95
80.25
95
81.92
81.15
80
80.11

Wtd Avg LOAN TO VALUE

77.81
81.26
76.81
80.11

Wtd Avg LOAN TO VALUE

80.19
80.02
80.8
80.11

Wtd Avg LOAN TO VALUE

80.89
90
82.47
78.4
81.3
81.23
80.31
79.22
80.11

Wtd Avg LOAN TO VALUE
81.69
79.3
80.11

Wtd Avg LOAN TO VALUE
79.9
79.81
82.44
80
80.1
80
80.11

Wtd Avg LOAN TO VALUE
80.06
80
85.5
78.01
78.75
80.6
81.72
79.92
82.86
82.19
82.19
80.11

Wtd Avg LOAN TO VALUE
80.06
95
84.06
86.05
80

90
80
84.15
76.99
80.35
82.43
72.96
83.95
80.96
85.29
74.19
66.11
77.36
79.15
90
78.55
78.48
78.59
80
81.07
82.19
82.19
80.11

Wtd Avg LOAN TO VALUE
80.06
77.84
77.93
82.82
82.29
80
80.15
75.59
95
91.13
85.39

83.3
89.17
78
82.19
82.19
80.11

Wild Avg LOAN TO VALUE

81.88
80.69
77.94
78.99
80.83
80.11

Wild Avg LOAN TO VALUE

80
80
80
80.51
82.19
74.55
86.12
80
78.34
76.46
84.76
80.83
82.19
80.11

STATE1	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE	Wtd Avg LOAN TO VALUE
California	169	57,831,570	12.78	342,199	688	81.69
Florida	280	48,121,922	10.63	171,864	686	89.38
Texas	250	29,411,093	6.50	117,644	675	95.07
Virginia	120	24,387,923	5.39	203,233	682	87.50
Illinois	135	22,325,018	4.93	165,371	681	95.10
Georgia	149	19,335,971	4.27	129,772	674	95.43
Maryland	60	17,145,266	3.79	285,754	679	84.28
Michigan	144	16,940,096	3.74	117,640	677	94.93
Washington	84	15,300,137	3.38	182,144	708	91.16
Arizona	85	15,207,566	3.36	178,913	678	89.76
Indiana	113	12,101,963	2.67	107,097	674	97.32
Ohio	99	11,844,348	2.62	119,640	677	97.32
Minnesota	63	11,729,772	2.59	186,187	699	91.28
Pennsylvania	91	10,941,791	2.42	120,239	664	96.78
North Carolina	83	10,605,579	2.34	127,778	687	93.30
Missouri	82	9,581,082	2.12	116,842	662	95.85
New Jersey	42	9,093,642	2.01	216,515	695	88.81
Wisconsin	73	9,028,848	2.00	123,683	682	96.36
Colorado	53	8,795,154	1.94	165,946	694	89.32
Alabama	65	7,538,729	1.67	115,980	651	94.88
New York	26	7,237,552	1.60	278,367	684	92.12
Utah	44	7,155,490	1.58	162,625	692	97.75
Tennessee	65	7,011,286	1.55	107,866	683	96.13
South Carolina	45	6,363,792	1.41	141,418	687	85.80
Louisiana	53	6,052,151	1.34	114,192	685	96.13
Kentucky	41	4,668,604	1.03	113,868	680	96.74
Oregon	26	4,666,732	1.03	179,490	676	88.95
Massachusetts	20	4,642,765	1.03	232,138	704	91.66
Connecticut	22	4,122,243	0.91	187,375	672	93.52
Nevada	18	3,943,855	0.87	219,103	693	90.17
Hawaii	12	3,431,301	0.76	285,942	692	89.50
Mississippi	31	3,098,749	0.68	99,960	660	93.09
District of Columbia	10	2,728,365	0.60	272,837	676	82.92
Kansas	27	2,427,960	0.54	89,924	686	95.73
Arkansas	17	2,306,891	0.51	135,699	666	98.82
Oklahoma	25	1,920,937	0.42	76,837	715	98.23

Rhode Island	7	1,882,826	0.42	268,975	750	87.53
Nebraska	14	1,572,020	0.35	112,287	698	98.08
New Hampshire	6	1,432,728	0.32	238,788	656	94.68
Wyoming	12	1,318,574	0.29	109,881	653	97.89
Idaho	9	1,223,828	0.27	135,981	690	98.16
Maine	7	1,194,871	0.26	170,696	668	91.30
Iowa	12	1,161,289	0.26	96,774	648	98.76
Alaska	6	1,116,630	0.25	186,105	653	95.10
New Mexico	7	871,445	0.19	124,492	699	94.46
Montana	3	553,421	0.12	184,474	646	100.00
South Dakota	4	422,340	0.09	105,585	688	96.98
Delaware	2	372,900	0.08	186,450	681	100.00
West Virginia	3	218,110	0.05	72,703	647	100.00
North Dakota	1	122,000	0.03	122,000	585	100.00
TOTAL	2,815	452,509,122	100.00	160,749	682	91.13

FICO SCORE

	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE
560.00 - 579.99	1	108,000	0.11	108,000	78
580.00 - 599.99	2	308,752	0.31	154,376	58.87
600.00 - 619.99	1	190,000	0.19	190,000	95
620.00 - 639.99	41	10,652,950	10.83	259,828	81.51
640.00 - 659.99	44	9,255,206	9.41	210,346	82.06
660.00 - 679.99	57	13,913,926	14.15	244,104	80.71
680.00 - 699.99	81	19,114,164	19.43	235,977	80.59
700.00 - 719.99	61	13,732,589	13.96	225,124	79.8
720.00 - 739.99	46	11,970,697	12.17	260,233	78.7
740.00 - 759.99	40	10,614,159	10.79	265,354	77.82
760.00 +	39	8,489,981	8.63	217,692	80.02
TOTAL	413	98,350,425	100	238,137	80.11

Original Balance

	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
-100,000	48	3,732,213	3.79	77,754	699
100,001 - 200,000	167	24,056,162	24.46	144,049	696
200,001 - 300,000	96	23,494,032	23.89	244,730	695
300,001 - 400,000	58	20,100,268	20.44	346,556	704
400,001 - 500,000	18	8,186,165	8.32	454,787	688
500,001 - 600,000	11	5,899,397	6	536,309	711
600,001 - 700,000	5	3,271,550	3.33	654,310	695
700,001 - 800,000	1	785,600	0.8	785,600	654
800,001 - 900,000	6	5,105,538	5.19	850,923	693
900,001 - 1,000,000	1	965,500	0.98	965,500	743
1,300,000 - 1,399,999	1	1,324,000	1.35	1,324,000	723
1,400,000 - 1,499,999	1	1,430,000	1.45	1,430,000	662
TOTAL	413	98,350,425	100	238,137	697

Current Rate

	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
3.500 - 3.999	1	370,500	0.38	370,500	674
4.000 - 4.499	1	151,900	0.15	151,900	674
4.500 - 4.999	7	2,020,597	2.05	288,657	719
5.000 - 5.499	33	11,840,451	12.04	358,802	701

5.500 - 5.999	63	17,171,763	17.46	272,568	708
6.000 - 6.499	77	16,853,140	17.14	218,872	701
6.500 - 6.999	94	24,221,771	24.63	257,678	700
7.000 - 7.499	50	10,194,603	10.37	203,892	673
7.500 - 7.999	50	8,880,597	9.03	177,612	687
8.000 - 8.499	26	4,763,247	4.84	183,202	705
8.500 - 8.999	6	1,138,855	1.16	189,809	666
9.000 - 9.499	3	566,300	0.58	188,767	677
9.500 - 9.999	2	176,700	0.18	88,350	641
TOTAL	413	98,350,425	100	238,137	697

Current Net Rate	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Current Net Rate	1	370,500	0.38	370,500	674
3.500 - 3.999	4	733,697	0.75	183,424	681
4.000 - 4.499	26	9,137,020	9.29	351,424	712
4.500 - 4.999	53	16,064,869	16.33	303,111	702
5.000 - 5.499	74	17,027,231	17.31	230,098	707
5.500 - 5.999	94	21,791,066	22.16	231,820	701
6.000 - 6.499	60	14,141,248	14.38	235,687	682
6.500 - 6.999	53	10,530,251	10.71	198,684	677
7.000 - 7.499	30	4,835,788	4.92	161,193	707
7.500 - 7.999	11	2,377,555	2.42	216,141	701
8.000 - 8.499	5	1,164,500	1.18	232,900	670
8.500 - 8.999	2	176,700	0.18	88,350	641
9.000 - 9.499	413	98,350,425	100	238,137	697
TOTAL					

LTV	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
LTV	-50	179,500	0.18	179,500	756
50.01 - 55.00	1	156,897	0.16	156,897	590
55.01 - 60.00	3	1,436,500	1.46	478,833	704.62
60.01 - 65.00	5	3,525,538	3.58	705,108	690.12
65.01 - 70.00	7	2,591,356	2.63	370,194	701.25
70.01 - 75.00	19	4,647,447	4.73	244,602	728.62
75.01 - 80.00	309	72,300,521	73.51	233,982	697.79
80.01 - 85.00	8	1,490,175	1.52	186,272	701.42

85.01 - 90.00	20	3,773,165	3.84	188,658	688.98
90.01 - 95.00	34	7,343,126	7.47	215,974	682.99
95.01 - 100.00	6	906,200	0.92	151,033	670.75
TOTAL	413	98,350,425	100	238,137	697.46

	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wld Avg FICO SCORE
STATE1					
STATE1					
Alabama	2	258,600	0.26	129,300	686
Arizona	18	3,817,649	3.88	212,092	699
California	54	22,292,529	22.67	412,825	709
Colorado	10	2,628,950	2.67	262,895	712
Connecticut	2	328,800	0.33	164,400	723
District of Columbia	5	1,465,900	1.49	293,180	676
Florida	81	16,095,408	16.37	198,709	689
Georgia	13	1,463,950	1.49	112,612	679
Hawaii	1	204,250	0.21	204,250	724
Idaho	1	100,800	0.1	100,800	695
Illinois	11	2,054,611	2.09	186,783	686
Indiana	2	245,000	0.25	122,500	760
Iowa	1	80,655	0.08	80,655	679
Kansas	2	200,000	0.2	100,000	748
Kentucky	4	407,700	0.41	101,925	726
Maine	1	136,000	0.14	136,000	620
Maryland	36	11,388,350	11.58	316,343	679
Massachusetts	1	276,000	0.28	276,000	733
Michigan	15	1,872,136	1.9	124,809	683
Minnesota	18	3,248,548	3.3	180,475	726
Missouri	6	828,660	0.84	138,110	675
Nebraska	1	113,525	0.12	113,525	715
Nevada	5	918,040	0.93	183,608	677
New Jersey	4	1,088,997	1.11	272,249	666
New Mexico	1	112,800	0.11	112,800	791
New York	4	1,292,620	1.31	323,155	739
North Carolina	12	2,563,953	2.61	213,663	710
Ohio	5	509,020	0.52	101,804	736
Oklahoma	1	69,388	0.07	69,388	773
Oregon	4	563,796	0.57	140,949	705

Pennsylvania	5	433,100	0.44	86,620	698
South Carolina	3	1,017,248	1.03	339,083	756
Tennessee	2	176,700	0.18	88,350	641
Texas	9	1,557,960	1.58	173,107	664
Utah	1	217,435	0.22	217,435	748
Virginia	49	13,441,980	13.67	274,326	683
Washington	19	4,546,210	4.62	239,274	727
Wisconsin	4	333,156	0.34	83,289	739
TOTAL	413	98,350,425	100	238,137	697

LOAN PURP	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
LOAN PURP					
Cash Out Refinance	83	22,866,189	23.25	275,496	696
Purchase	302	67,932,557	69.07	224,942	697
Rate/Term Refinance	28	7,551,678	7.68	269,703	705
TOTAL	413	98,350,425	100	238,137	697

OCCUPANCY	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
OCCUPANCY					
Investor	188	32,693,723	33.24	173,903	709
Owner Occupied	208	60,811,497	61.83	292,363	692
Second Home	17	4,845,205	4.93	285,012	685
TOTAL	413	98,350,425	100	238,137	697

PROPERTY TYPE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
PROPERTY TYPE					
Attached PUD	13	3,611,832	3.67	277,833	706
Condo over 8 stories	1	216,000	0.22	216,000	673
Condo under 5 stories	39	8,922,204	9.07	228,774	684
Detached PUD	88	26,949,302	27.4	306,242	698
MF	51	9,512,083	9.67	186,511	706
Mid-rise condo (5-8 stories)	4	732,675	0.74	183,169	749
Single Family Detached	211	47,428,928	48.22	224,782	697
Townhouse/rowhouse	6	977,400	0.99	162,900	661
TOTAL	413	98,350,425	100	238,137	697

DOCUMENTATION

DOCUMENTATION	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Full/Alternative	151	33,411,152	33.97	221,266	703
Limited	262	64,939,272	66.03	247,860	694
TOTAL	413	98,350,425	100	238,137	697

PREPAY TERM	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
1Y PP	16	3,686,028	3.75	230,377	697
2Y PP	149	31,208,516	31.73	209,453	690
3Y PP	31	4,837,699	4.92	156,055	689
5Y PP	1	311,920	0.32	311,920	802
No PP	215	58,135,861	59.11	270,399	702
other	1	170,400	0.17	170,400	735
TOTAL	413	98,350,425	100	238,137	697

MAX RATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
MAX RATE	406	96,056,555	97.67	236,592	697
ARMS	1	231,997	0.24	231,997	647
7.000 - 7.999	2	1,010,500	1.03	505,250	741
9.000 - 9.999	47	14,706,002	14.95	312,894	708
10.000 - 10.999	84	19,733,612	20.06	234,924	702
11.000 - 11.999	135	34,718,346	35.3	257,173	696
12.000 - 12.999	99	18,469,175	18.78	186,557	682
13.000 - 13.999	32	6,335,923	6.44	197,998	699
14.000 - 14.999	6	851,000	0.87	141,833	655
15.000 - 15.999	7	2,293,870	2.33	327,696	735
FIXED	7	2,293,870	2.33	327,696	735
0.000 - 0.999	7	2,293,870	2.33	327,696	735
TOTAL	413	98,350,425	100	238,137	697

NEXT RATE ADJ DATE	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
NEXT RATE ADJ DATE	406	96,056,555	97.67	236,592	697
ARMS	1	98,800	0.1	98,800	678
200507	6	3,034,300	3.09	505,717	668
200510	2	871,500	0.89	435,750	654
200511	1	416,000	0.42	416,000	682
200604					

200612	1	360,000	0.37	360,000	786
200701	5	534,000	0.54	106,800	729
200702	9	1,578,667	1.61	175,407	703
200703	19	5,028,963	5.11	264,682	664
200704	180	37,864,557	38.5	210,359	693
200705	34	7,221,831	7.34	212,407	691
200801	5	1,494,260	1.52	298,852	712
200802	13	2,485,272	2.53	191,175	707
200803	25	4,412,985	4.49	176,519	699
200804	18	3,957,120	4.02	219,840	683
200805	15	4,246,686	4.32	283,112	713
200911	3	1,204,162	1.22	401,387	722
200912	2	990,947	1.01	495,473	679
201001	14	5,796,259	5.89	414,019	719
201002	1	194,400	0.2	194,400	677
201003	5	2,132,800	2.17	426,560	706
201004	12	2,779,700	2.83	231,642	702
201005	29	7,493,120	7.62	258,383	707
201112	1	416,000	0.42	416,000	676
201205	5	1,444,225	1.47	288,845	742
	7	2,293,870	2.33	327,696	735
	7	2,293,870	2.33	327,696	735
	413	98,350,425	100	238,137	697
FIXED					
TOTAL					

MARGIN					
MARGIN					
ARMS					
2,000 - 2,499	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wld Avg FICO SCORE
	406	96,056,555	97.67	236,592	697
2,500 - 2,999	72	24,498,165	24.91	340,252	707
3,000 - 3,499	14	2,716,664	2.76	194,047	703
3,500 - 3,999	84	18,501,601	18.81	220,257	707
4,000 - 4,499	6	2,870,250	2.92	478,375	664
4,500 - 4,999	2	614,220	0.62	307,110	714
5,000 - 5,499	196	38,840,618	39.49	198,166	692
5,500 - 5,999	16	5,345,681	5.44	334,105	676
6,000 - 6,499	2	418,950	0.43	209,475	672
6,500 - 6,999	3	475,200	0.48	158,400	665
	3	500,600	0.51	166,867	665

7,000 - 7,499	2	184,655	0.19	92,328	658
7,500 - 7,999	5	981,950	1	196,390	669
8,000 - 8,499	1	108,000	0.11	108,000	563
FIXED	7	2,293,870	2.33	327,696	735
0,000 - 0,499	7	2,293,870	2.33	327,696	735
TOTAL	413	98,350,425	100	238,137	697

IO Period	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
IO Period					
10 YEARS	56	17,128,196	17.42	305,861	692
2 YEARS	210	41,724,160	42.42	198,686	692
3 YEARS	56	12,543,516	12.75	223,991	711
5 YEARS	85	25,094,328	25.52	295,227	702
7 YEARS	6	1,860,225	1.89	310,038	728
TOTAL	413	98,350,425	100	238,137	697

Product Type	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Avg CURRENT BALANCE	Wtd Avg FICO SCORE
Product Type					
1/6 LIBOR IO	1	416,000	0.42	416,000	682
2/1 CMT IO	6	1,571,250	1.6	261,875	702
2/1 LIBOR IO	1	531,500	0.54	531,500	650
2/6 LIBOR IO	241	50,485,268	51.33	209,482	692
3/1 CMT IO	29	5,508,275	5.6	189,941	709
3/1 LIBOR IO	26	6,927,241	7.04	266,432	715
3/6 LIBOR IO	21	4,160,807	4.23	198,134	669
5/1 CMT IO	2	329,600	0.34	164,800	680
5/1 LIBOR IO	49	16,787,723	17.07	342,607	712
5/6 LIBOR IO	15	3,474,066	3.53	231,604	699
6 Mo LIBOR IO	9	4,004,600	4.07	444,956	665
7/1 LIBOR IO	6	1,860,225	1.89	310,038	728
FIXED 30 YR IO	7	2,293,870	2.33	327,696	735
TOTAL	413	98,350,425	100	238,137	697

Wild Avg LOAN TO VALUE
81.96
81
82.1
81.08
80.4
78.86
77.42
80
71.81
69
76
65
80.11

Wild Avg LOAN TO VALUE
95
80
80.89
77.18

77.91
82.24
80.45
81.17
81.48
79.07
80.99
80
95
80.11

Wtd Avg LOAN TO VALUE
95
79.6
77.06
76.78
82.13
82.01
79.13
81.44
80.32
78.91
80
95
80.11

Wld Avg LOAN TO VALUE
85.81
79.6
76.13
77.98
80
79.46
82.03
83.52
95
80
83.19
58.02
94
80
81.77
80
80.24
80
84.59
80
88.25
95
75.04
88.56
80
87.61
79.99
79.1
80
80.97

81.54
67.32
95
80.25
95
81.92
81.15
80
80.11

Wtd Avg LOAN TO VALUE
77.81
81.26
76.81
80.11

Wtd Avg LOAN TO VALUE
80.19
80.02
80.8
80.11

Wtd Avg LOAN TO VALUE
80.89
90
82.47
78.4
81.3
81.23
80.31
79.22
80.11

Wtd Avg LOAN TO VALUE
81.69
79.3
80.11

Wtd Avg LOAN TO VALUE
79.9
79.81
82.44
80
80.1
80
80.11

Wtd Avg LOAN TO VALUE
80.06
80
85.5
78.01
78.75
80.6
81.72
79.92
82.86
82.19
82.19
80.11

Wtd Avg LOAN TO VALUE
80.06
95
84.06
86.05
80

90
80
84.15
76.99
80.35
82.43
72.96
83.95
80.96
85.29
74.19
66.11
77.36
79.15
90
78.55
78.48
78.59
80
81.07
82.19
82.19
80.11

Wtd Avg LOAN TO VALUE
80.06
77.84
77.93
82.82
82.29
80
80.15
75.59
95
91.13
85.39

83.3
89.17
78
82.19
82.19
80.11

Wtd Avg LOAN TO VALUE
81.88
80.69
77.94
78.99
80.83
80.11

Wtd Avg LOAN TO VALUE
80
80
80
80.51
82.19
74.55
86.12
80
78.34
76.46
84.76
80.83
82.19
80.11