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FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

CWABS, Inc.	**0001021913**
Exact Name of Registrant as Specified in Charter	**Registrant CIK Number**
Form 8-K, for May 20, 2005, Encore Credit Receivables Trust 2005-1, Asset Backed Notes, Series 2005-2	**333-118926**

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

05055422

SIGNATURE

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

CWABS, INC.

By: ______________________
Name: Ruben Avilez
Title: Vice President

Dated: May 20, 2005

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

EXHIBIT INDEX

Exhibit No.	Description	Format
99.1	Collateral Term Sheets	P*

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

Winchester Capital - HEL / Resi B&C - Stratification Tables - ECR 2005-2

1. FICO
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1. FICO

FICO		WALTV	Loan Count	$ Avge Loan Amount	% of Pool	Agg $ Balance	WAC	FICO: 520 and below	FICO: 521-540	FICO: 541-560	FICO: 561-580	FICO: 581 and above	LTV: 85% LTV & below	LTV: LTV 85.01-90	LTV: LTV 90.01-95	LTV: LTV 95.01-100	LTV: LTV 100.01+
581 & Above	653	80.712	2,611	226,255.11	68.8	590,738,396.08	6.93	0.00%	0.00%	0.00%	0.00%	100.00%	65.99%	21.81%	9.51%	2.68%	0.00%
561 - 580	572	77.430	367	213,408.22	9.12	78,320,023.46	7.70	0.00%	0.00%	0.00%	100.00%	0.00%	78.24%	18.37%	2.97%	0.42%	0.00%
541 - 560	551	75.273	392	189,254.62	8.64	74,185,866.48	8.02	0.00%	0.00%	100.00%	0.00%	0.00%	85.49%	13.68%	0.83%	0.00%	0.00%
521 - 540	531	73.083	329	191,494.74	7.34	62,999,756.75	8.39	0.00%	100.00%	0.00%	0.00%	0.00%	94.19%	5.40%	0.40%	0.00%	0.00%
520 & Below	510	70.329	280	187,122.35	6.1	52,393,341.29	8.53	100.00%	0.00%	0.00%	0.00%	0.00%	99.19%	0.81%	0.00%	0.00%	0.00%
Total:	619	78.750	3,979	215,797.12	100	858,637,384.06	7.30	6.10%	7.34%	8.64%	9.12%	68.80%	72.89%	18.31%	6.92%	1.88%	0.00%

FICO	Loan Amount: $50K and below	$50.01-75K	$75.01-100K	$100.01-$600K	$600.01-750K	$750-900K	>$900K	Documentation: Full Doc	Stated Doc	Limited Doc	Interest Only: 2yr IO	3yr IO	5yr IO	10yr IO	DTI: DTI > 45	DTI > 50	Wtd Avg DTI	Other Data: Not Owner Occupied
581 & Above	0.10%	1.17%	2.39%	94.95%	0.78%	0.27%	0.34%	44.73%	53.35%	1.92%	23.48%	1.72%	1.74%	0.00%	n/a	n/a	n/a	6.57%
561 - 580	0.19%	1.51%	3.14%	94.13%	0.00%	1.02%	0.00%	51.57%	45.18%	3.25%	7.80%	0.86%	0.85%	0.00%	n/a	n/a	n/a	4.25%
541 - 560	0.13%	2.32%	4.75%	92.79%	0.00%	0.00%	0.00%	50.83%	44.32%	4.85%	0.00%	0.00%	0.00%	0.00%	n/a	n/a	n/a	2.98%
521 - 540	0.08%	1.96%	5.88%	92.06%	0.00%	0.00%	0.00%	62.02%	33.21%	4.77%	0.00%	0.00%	0.00%	0.00%	n/a	n/a	n/a	2.99%
520 & Below	0.48%	1.29%	3.63%	94.60%	0.00%	0.00%	0.00%	76.33%	17.45%	6.22%	0.00%	0.00%	0.00%	0.00%	n/a	n/a	n/a	1.36%
Total:	0.13%	1.37%	3.00%	94.46%	0.54%	0.28%	0.23%	49.08%	48.16%	2.76%	16.86%	1.26%	1.27%	0.00%	n/a	n/a	n/a	5.47%

2. LTV

LTV	WAFICO		Loan Count	$ Avge Loan Amount	% of Pool	Agg $ Balance	WAC	FICO: 520 and below	521-540	541-560	561-580	581 and above	LTV: 85% LTV & below	LTV 85.01-90	LTV 90.01-95	LTV 95.01-100	LTV 100.01+
80.00 & Below	611	71.501	2,356	215,368.91	59.09	507,398,621.92	7.14	9.04%	9.31%	9.67%	9.02%	62.95%	100.00%	0.00%	0.00%	0.00%	0.00%
80.01 - 85.00	609	84.518	548	216,169.93	13.8	118,459,073.47	7.53	5.13%	10.20%	12.12%	13.07%	59.47%	100.00%	0.00%	0.00%	0.00%	0.00%
85.01 - 90.00	632	89.591	714	220,211.74	18.31	157,227,057.56	7.49	0.27%	2.17%	6.46%	9.15%	81.96%	0.00%	100.00%	0.00%	0.00%	0.00%
90.01 - 95.00	660	94.715	269	220,833.75	6.92	59,401,924.77	7.56	0.00%	0.43%	1.04%	3.92%	94.62%	0.00%	0.00%	100.00%	0.00%	0.00%
95.01 - 100.00	685	99.903	92	175,554.47	1.88	16,150,706.34	7.61	0.00%	0.00%	0.00%	2.04%	97.96%	0.00%	0.00%	0.00%	100.00%	0.00%
Total:	619	78.750	3,979	215,797.12	100	858,637,384.06	7.30	6.10%	7.34%	8.64%	9.12%	68.80%	72.89%	18.31%	6.92%	1.88%	0.00%

LTV	Loan Amount: $50K and below	$50.01-75K	$75.01-100K	$100.01-$600K	$600.01-750K	$750-900K	>$900K	Documentation: Full Doc	Stated Doc	Limited Doc	Interest Only: 2yr IO	3yr IO	5yr IO	10yr IO	DTI: DTI > 45	DTI > 50	Wtd Avg DTI	Other Data: Not Owner Occupied
80.00 & Below	0.18%	1.33%	2.79%	94.16%	0.66%	0.48%	0.39%	50.08%	47.21%	2.70%	16.23%	1.14%	1.38%	0.00%	n/a	n/a	n/a	5.40%
80.01 - 85.00	0.13%	1.39%	3.04%	94.37%	1.07%	0.00%	0.00%	48.62%	47.70%	3.68%	14.74%	1.40%	1.25%	0.00%	n/a	n/a	n/a	7.06%
85.01 - 90.00	0.03%	1.69%	3.21%	95.06%	0.00%	0.00%	0.00%	46.21%	51.29%	2.50%	19.85%	1.41%	1.55%	0.00%	n/a	n/a	n/a	7.06%
90.01 - 95.00	0.00%	1.00%	3.08%	95.92%	0.00%	0.00%	0.00%	45.23%	51.87%	2.90%	23.22%	1.97%	0.00%	0.00%	n/a	n/a	n/a	0.15%
95.01 - 100.00	0.00%	0.46%	6.62%	92.91%	0.00%	0.00%	0.00%	63.07%	36.93%	0.00%	0.00%	0.00%	0.00%	0.00%	n/a	n/a	n/a	0.00%
Total:	0.13%	1.37%	3.00%	94.46%	0.54%	0.28%	0.23%	49.08%	48.16%	2.76%	16.86%	1.26%	1.27%	0.00%	n/a	n/a	n/a	5.47%

3. DTI

DTI - DATA NOT AVAILABLE	WAFICO	WALTV	Loan Count	$ Avge Loan Amount	% of Pool	Agg $ Balance	WAC	FICO: 520 and below	521-540	541-560	561-580	581 and above	LTV: 85% LTV & below	LTV 85.01-90	LTV 90.01-95	LTV 95.01-100	LTV 100.01+
<= 39.999	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
40.000 - 44.999	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
45.000 - 49.999	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
50.000 - 54.999	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
55.000 >=	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
Total:	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

DTI - DATA NOT AVAILABLE	Loan Amount: $50K and below	$50.01-75K	$75.01-100K	$100.01-$600K	$600.01-750K	$750-900K	>$900K	Documentation: Full Doc	Stated Doc	Limited Doc	Interest Only: 2yr IO	3yr IO	5yr IO	10yr IO	DTI: DTI > 45	DTI > 50	Wtd Avg DTI	Other Data: Not Owner Occupied
<= 39.999	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
40.000 - 44.999	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
45.000 - 49.999	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
50.000 - 54.999	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
55.000 >=	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
Total:	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

4. Occupancy Type

Occupancy Type	WAFICO	WALTV	Loan Count	$ Avge Loan Amount	% of Pool	Agg $ Balance	WAC	FICO: 520 and below	521-540	541-560	561-580	581 and above	LTV: 85% LTV & below	LTV 85.01-90	LTV 90.01-95	LTV 95.01-100	LTV 100.01+
Primary Residence	618	78.764	3,717	218,373.21	94.53	811,675,058.86	7.26	6.37%	7.53%	8.87%	9.24%	68.00%	72.70%	18.00%	7.31%	1.99%	0.00%
Investment Property	647	78.554	255	178,195.87	5.29	45,438,765.20	7.85	1.57%	4.14%	4.59%	7.33%	82.37%	76.04%	23.77%	0.19%	0.00%	0.00%
Second Home	625	76.944	7	217,651.43	0.18	1,523,560.00	8.19	0.00%	0.00%	8.24%	0.00%	91.76%	80.80%	19.20%	0.00%	0.00%	0.00%

Occupancy Type	Loan Amount: $50K and below	$50.01-75K	$75.01-100K	$100.01-$600K	$600.01-750K	$750-900K	>$900K	Documentation: Full Doc	Stated Doc	Limited Doc	Interest Only: 2yr IO	3yr IO	5yr IO	10yr IO	DTI: DTI > 45	DTI > 50	Wtd Avg DTI	Other Data: Not Owner Occupied
Primary Residence	0.12%	1.13%	2.80%	94.84%	0.57%	0.30%	0.25%	49.94%	47.20%	2.86%	17.84%	1.31%	1.35%	0.00%	n/a	n/a	n/a	0.00%
Investment Property	0.44%	5.61%	6.54%	87.41%	0.00%	0.00%	0.00%	34.26%	64.69%	1.05%	0.00%	0.42%	0.00%	0.00%	n/a	n/a	n/a	100.00%
Second Home	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	34.23%	65.77%	0.00%	0.00%	0.00%	0.00%	0.00%	n/a	n/a	n/a	100.00%

5. WAC

WAC	WAFICO	WALTV	Loan Count	$ Avge Loan Amount	% of Pool	Agg $ Balance	WAC	FICO: 520 and below	521-540	541-560	561-580	581 and above	LTV: 85% LTV & below	LTV 85.01-90	LTV 90.01-95	LTV 95.01-100	LTV 100.01+
<= 6.999	652	76.831	1,651	247,233.75	47.54	408,172,295.55	6.44	1.20%	1.23%	3.37%	5.29%	88.91%	81.82%	12.92%	4.10%	1.15%	0.00%
7.000 - 7.999	606	81.045	1336	205,834.00	32.03	274,989,690.90	7.57	5.61%	8.30%	11.18%	11.46%	63.45%	61.07%	25.65%	10.60%	2.68%	0.00%
8.000 - 8.999	573	80.944	711	182,318.45	15.1	129,624,590.06	8.53	14.15%	16.65%	15.90%	16.01%	37.30%	66.49%	21.75%	9.01%	2.75%	0.00%
9.000 - 9.999	546	77.049	225	164,349.93	4.31	36,978,393.56	9.54	26.61%	29.67%	18.57%	11.75%	13.41%	79.50%	14.13%	4.97%	1.39%	0.00%
10.000 - 10.999	528	72.761	43	166,225.23	0.83	7,147,653.99	10.43	38.36%	28.23%	31.42%	1.49%	0.50%	92.72%	7.28%	0.00%	0.00%	0.00%
11.000 >=	514	63.286	13	132,673.85	0.2	1,724,760.00	11.68	65.97%	34.03%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%

WAC	Loan Amount: $50K and below	$50.01-75K	$75.01-100K	$100.01-$600K	$600.01-750K	$750-900K	>$900K	Documentation: Full Doc	Stated Doc	Limited Doc	Interest Only: 2yr IO	3yr IO	5yr IO	10yr IO	DTI: DTI > 45	DTI > 50	Wtd Avg DTI	Other Data: Not Owner Occupied
<= 6.999	0.04%	0.46%	0.97%	96.69%	0.96%	0.40%	0.49%	54.63%	42.70%	2.66%	25.96%	2.17%	2.02%	0.00%	n/a	n/a	n/a	3.10%
7.000 - 7.999	0.15%	1.43%	4.05%	94.09%	0.00%	0.29%	0.00%	43.78%	53.53%	2.69%	12.24%	0.72%	0.80%	0.00%	n/a	n/a	n/a	5.93%
8.000 - 8.999	0.31%	3.15%	5.80%	90.21%	0.52%	0.00%	0.00%	45.38%	52.25%	2.37%	4.00%	0.00%	0.37%	0.00%	n/a	n/a	n/a	10.32%
9.000 - 9.999	0.27%	4.32%	6.22%	89.18%	0.00%	0.00%	0.00%	40.33%	53.93%	5.74%	0.00%	0.00%	0.00%	0.00%	n/a	n/a	n/a	10.73%
10.000 - 10.999	0.50%	1.81%	6.41%	91.28%	0.00%	0.00%	0.00%	48.74%	51.26%	0.00%	0.00%	0.00%	0.00%	0.00%	n/a	n/a	n/a	8.08%
11.000 >=	2.90%	6.96%	20.38%	69.76%	0.00%	0.00%	0.00%	48.12%	36.66%	15.22%	0.00%	0.00%	0.00%	0.00%	n/a	n/a	n/a	3.48%

6. IO Type

								Percentage of Aggregate Collateral — FICO					LTV					Loan Amount							Documentation			Interest Only				DTI			Other Data
IO Type	WAFICO	WALTV	Loan Count	$ Avge Loan Amount	% of Pool	Agg $ Balance	WAC	540 and below	540-580	580-620	620-660	660+	85% LTV & below	LTV 85.01 90	LTV 90.01 95	LTV 95.01 100	LTV 100.01+	$50K and below	$50.01-75K	$75.01-100K	$100.01 - $600K	$600.01-750K	$750-900K	>$900K	Full Doc	Stated Doc	Limited Doc	2yr IO	3yr IO	5yr IO	10yr IO	DTI > 45	DTI > 50	Wtd Avg DTI	Not Owner Occupied
0	610	78.229	3,388	204,275.17	80.6	692,064,921.56	7.44	7.57%	9.10%	10.72%	10.24%	62.37%	73.71%	17.53%	6.42%	2.33%	0.00%	0.16%	1.67%	3.60%	93.71%	0.48%	0.23%	0.14%	46.96%	50.14%	2.90%	0.00%	0.00%	0.00%	0.00%	n/a	n/a	n/a	6.76%
2 Yr IO	658	81.128	515	281,164.36	16.86	144,799,646.50	6.69	0.00%	0.00%	0.00%	4.22%	95.78%	68.92%	21.55%	9.53%	0.00%	0.00%	0.00%	0.10%	0.50%	97.26%	0.90%	0.55%	0.69%	57.68%	40.19%	2.13%	100.00%	0.00%	0.00%	0.00%	n/a	n/a	n/a	0.00%
3 Yr IO	670	81.519	40	270,787.88	1.26	10,831,515.00	6.51	0.00%	0.00%	0.00%	6.24%	93.76%	68.70%	20.52%	10.79%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	52.68%	42.19%	5.13%	0.00%	100.00%	0.00%	0.00%	n/a	n/a	n/a	1.75%
5 Yr IO	669	77.455	36	303,925.03	1.27	10,941,301.00	6.76	0.00%	0.00%	0.00%	6.07%	93.93%	77.66%	22.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.89%	99.11%	0.00%	0.00%	0.00%	65.96%	34.04%	0.00%	0.00%	0.00%	100.00%	0.00%	n/a	n/a	n/a	0.00%
10 Yr IO																																			

7. DocType

								Percentage of Aggregate Collateral — FICO					LTV					Loan Amount							Documentation			Interest Only				DTI			Other Data
DocType	WAFICO	WALTV	Loan Count	$ Avge Loan Amount	% of Pool	Agg $ Balance	WAC	520 and below	521-540	541-560	561-580	581 and above	85% LTV & below	LTV 85.01 90	LTV 90.01 95	LTV 95.01 100	LTV 100.01+	$50K and below	$50.01-75K	$75.01-100K	$100.01 - $600K	$600.01-750K	$750-900K	>$900K	Full Doc	Stated Doc	Limited Doc	2yr IO	3yr IO	5yr IO	10yr IO	DTI > 45	DTI > 50	Wtd Avg DTI	Not Owner Occupied
3- Stated doc	632	78.940	1710	241,809.01	48.16	413,486,322.69	7.40	2.21%	5.06%	7.95%	8.56%	76.22%	71.60%	19.50%	7.45%	1.44%	0.00%	0.06%	0.73%	1.63%	96.11%	0.80%	0.19%	0.48%	0.00%	100.00%	0.00%	14.07%	1.11%	0.90%	0.00%	n/a	n/a	n/a	7.35%
Full Doc	564	82.478	2	109,600.00	0.03	218,904.46	7.37	0.00%	49.57%	0.00%	0.00%	50.43%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	50.43%	0.00%	0.00%	0.00%	n/a	n/a	n/a	0.00%
5- Full doc 2yr W2/tax returns	611	80.154	1229	187,374.84	26.82	230,280,201.55	7.18	7.94%	7.91%	8.93%	9.79%	65.42%	72.07%	16.61%	7.47%	3.84%	0.00%	0.19%	2.33%	4.45%	92.73%	0.30%	0.00%	0.00%	100.00%	0.00%	0.00%	21.46%	1.49%	1.79%	0.00%	n/a	n/a	n/a	3.59%
1- Full doc 1yr W2	606	76.677	944	202,259.73	22.24	190,924,674.36	7.18	11.37%	10.86%	8.98%	9.34%	59.45%	76.22%	18.02%	5.06%	0.70%	0.00%	0.24%	1.74%	4.33%	92.93%	0.34%	0.42%	0.00%	100.00%	0.00%	0.00%	17.80%	1.19%	1.62%	0.00%	n/a	n/a	n/a	4.10%
4- Limited 12mos bk stmt	581	78.431	93	253,127.75	2.74	23,540,881.00	7.48	13.05%	12.77%	15.28%	10.82%	48.08%	75.96%	16.71%	7.33%	0.00%	0.00%	0.00%	0.00%	1.92%	94.58%	0.00%	3.50%	0.00%	0.00%	0.00%	100.00%	13.12%	2.36%	0.00%	0.00%	n/a	n/a	n/a	2.03%
4- Limited 24mos	512	80.000	1	186,400.00	0.02	186,400.00	7.99	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	n/a	n/a	n/a	0.00%

8. OTHERS

								Percentage of Aggregate Collateral — FICO					LTV					Loan Amount							Documentation			Interest Only				DTI			Other Data
OTHERS	WAFICO	WALTV	Loan Count	$ Avge Loan Amount	% of Pool	Agg $ Balance	WAC	520 and below	521-540	541-560	561-580	581 and above	85% LTV & below	LTV 85.01 90	LTV 90.01 95	LTV 95.01 100	LTV 100.01+	$50K and below	$50.01-75K	$75.01-100K	$100.01 - $600K	$600.01-750K	$750-900K	>$900K	Full Doc	Stated Doc	Limited Doc	2yr IO	3yr IO	5yr IO	10yr IO	DTI > 45	DTI > 50	Wtd Avg DTI	Not Owner Occupied
Manufactured Housing																																			
2nd Lien																																			
< 100K	595	77.889	474	76,754.77	100	36,380,561.29	8.09	7.78%	12.64%	13.87%	9.89%	55.81%	69.69%	21.06%	6.66%	2.60%	0.00%	3.12%	32.24%	64.64%	0.00%	0.00%	0.00%	0.00%	73.13%	25.90%	0.97%	2.38%	0.00%	0.27%	0.00%	n/a	n/a	n/a	15.45%
> 650K	656	67.029	8	815,531.25	100	6,524,250.00	6.98	0.00%	0.00%	0.00%	12.26%	87.74%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	32.32%	37.02%	30.65%	22.68%	64.67%	12.65%	37.99%	0.00%	0.00%	0.00%	n/a	n/a	n/a	0.00%
Ohio	609	86.256	65	112,308.77	100	7,299,915.02	7.95	2.47%	11.70%	17.93%	9.42%	58.48%	44.99%	30.02%	12.37%	12.62%	0.00%	0.68%	19.75%	15.77%	63.80%	0.00%	0.00%	0.00%	82.76%	15.71%	1.53%	10.19%	1.74%	0.00%	0.00%	n/a	n/a	n/a	5.84%
Nevada	616	81.335	84	219,639.98	100	18,449,758.00	7.54	6.74%	7.88%	9.55%	8.02%	67.81%	65.91%	24.92%	5.92%	3.25%	0.00%	0.00%	0.31%	1.53%	98.16%	0.00%	0.00%	0.00%	55.36%	42.66%	1.98%	24.79%	1.11%	2.08%	0.00%	n/a	n/a	n/a	6.17%
North CA	611	76.261	358	259,585.29	23.36	92,927,250.76	7.06	7.92%	9.25%	8.17%	10.72%	63.93%	79.95%	15.07%	4.98%	0.00%	0.00%	0.05%	0.08%	1.19%	97.99%	0.69%	0.00%	0.00%	53.92%	42.21%	3.87%	24.50%	3.08%	3.08%	0.00%	n/a	n/a	n/a	4.31%
South CA	628	75.729	1089	279,957.09	76.64	304,865,949.02	6.95	5.62%	6.07%	6.88%	7.74%	73.69%	80.96%	14.78%	4.13%	0.13%	0.00%	0.03%	0.10%	0.29%	97.78%	0.87%	0.27%	0.66%	38.24%	58.06%	3.69%	23.98%	1.29%	1.51%	0.00%	n/a	n/a	n/a	4.70%
Top 10 Loans	623	58.142	10	48,600.00	100	485,925.21	7.658	10.29%	0.00%	0.00%	20.57%	69.14%	89.71%	10.29%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	69.13%	30.87%	0.00%	0.00%	0.00%	0.00%	0.00%	n/a	n/a	n/a	10.29%

9. CREDIT GRADES

								Percentage of Aggregate Collateral — FICO					LTV					Loan Amount							Documentation			Interest Only				DTI			Other Data
CREDIT GRADES *please use Relevant Credit Grades of Originator*	WAFICO	WALTV	Loan Count	$ Avge Loan Amount	% of Pool	Agg $ Balance	WAC	520 and below	521-540	541-560	561-580	581 and above	85% LTV & below	LTV 85.01 90	LTV 90.01 95	LTV 95.01 100	LTV 100.01+	$50K and below	$50.01-75K	$75.01-100K	$100.01 - $600K	$600.01-750K	$750-900K	>$900K	Full Doc	Stated Doc	Limited Doc	2yr IO	3yr IO	5yr IO	10yr IO	DTI > 45	DTI > 50	Wtd Avg DTI	Not Owner Occupied
AA	642	80.123	2356	228117.6	62.59	537,432,231.40	6.96	1.78%	3.12%	5.25%	6.81%	83.04%	69.70%	21.10%	9.17%	0.03%	0.00%	0.11%	1.27%	2.47%	94.90%	0.73%	0.15%	0.37%	45.17%	52.64%	2.19%	22.56%	1.84%	1.68%	0.00%	n/a	n/a	n/a	6.28%
AA100	685	99.828	92	176609.9	1.89	16,247,806.34	7.60	0.00%	0.00%	0.00%	2.02%	97.98%	0.00%	0.00%	1.44%	98.56%	0.00%	0.00%	0.46%	6.59%	92.95%	0.00%	0.00%	0.00%	63.29%	36.71%	0.00%	0.00%	0.00%	0.00%	0.00%	n/a	n/a	n/a	0.00%
AA95	680	94.489	7	140703.57	0.11	984,867.17	7.29	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	7.23%	10.03%	82.74%	0.00%	0.00%	0.00%	83.12%	16.88%	0.00%	0.00%	0.00%	0.00%	0.00%	n/a	n/a	n/a	0.00%
A+	586	77.864	934	202001.36	21.97	188,664,100.23	7.66	10.17%	12.48%	12.75%	14.10%	50.50%	73.46%	21.83%	4.71%	0.00%	0.00%	0.19%	1.24%	3.60%	94.54%	0.00%	0.42%	0.00%	51.59%	44.92%	3.49%	10.56%	0.40%	0.75%	0.00%	n/a	n/a	n/a	5.41%
B	562	73.224	322	195145.24	7.32	62,836,164.28	7.94	18.69%	16.66%	17.91%	12.02%	34.52%	95.80%	4.20%	0.00%	0.00%	0.00%	0.24%	2.57%	3.82%	92.05%	0.00%	1.31%	0.00%	56.34%	38.60%	5.06%	5.75%	0.33%	0.78%	0.00%	n/a	n/a	n/a	3.09%
C	554	68.693	212	196156.48	4.84	41,584,784.64	8.31	18.88%	22.90%	19.59%	16.40%	22.24%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.80%	3.90%	92.66%	1.64%	0.00%	0.00%	64.31%	32.52%	3.18%	0.00%	0.00%	0.00%	0.00%	n/a	n/a	n/a	2.56%
C-	537	63.726	56	194418.39	1.27	10,887,430.00	9.81	36.08%	24.72%	23.18%	3.74%	12.28%	100.00%	0.00%	0.00%	0.00%	0.00%	0.46%	0.55%	4.20%	94.79%	0.00%	0.00%	0.00%	74.49%	17.61%	7.89%	0.00%	0.00%	0.00%	0.00%	n/a	n/a	n/a	0.00%

10. Top 10 MSAs

Top 10 MSA			Loan Count	$ Avge Loan Amount	% of Pool	Agg $ Balance	WAC	Wtd Avg LTV	Wtd AVg FICO
LOS ANGELES ;CA			171	293,404.31	5.84	50,172,136.97	6.882	76.061	642
CHICAGO ;IL			144	218,328.80	3.66	31,439,347.17	7.381	82.214	635
LAS VEGAS ;NV			57	216,794.07	1.44	12,357,262.00	7.439	81.481	627
MIAMI ;FL			55	185,679.51	1.19	10,212,373.00	7.252	77.777	629
STOCKTON ;CA			39	233,164.61	1.06	9,093,419.84	7.171	79.771	602
SACRAMENTO ;CA			35	227,518.85	0.93	7,963,159.80	7.134	78.159	599
SAN DIEGO ;CA			21	348,815.39	0.85	7,325,123.12	6.938	77.954	631
RIVERSIDE ;CA			28	256,544.13	0.84	7,183,235.55	7.115	75.971	617
MORENO VALLEY ;CA			30	230,742.05	0.81	6,922,261.40	6.869	76.362	619
BAKERSFIELD ;CA			36	190,364.03	0.8	6,853,105.00	7.495	77.547	607

Encore 2005-2
Total Population
5/19/2005
DTI INFORMATION IS NOT AVAILABLE

Aggregate Pool

1. FICO

					FICO				Outstanding Balance			
FICO	Loan Count	$ Avg Original Loan	% of Pool	Agg $ Balance	% =<520	% 521-540	% 541-560	% 561-580	% <	% 50,000.01-	% 75,000.01 -	% 600,000.01 -
500	18	212,465.56	0.45	3,824,380.00	100.00	-	-	-	-	-	-	-
501 - 520	262	185,381.21	5.66	48,568,961.29	100.00	-	-	-	-	1.39	3.92	-
521 - 540	329	191,494.74	7.34	62,999,756.75	-	100.00	-	-	-	1.98	5.88	-
541 - 560	392	189,254.62	8.64	74,185,866.48	-	-	100.00	-	-	2.32	4.75	-
561 - 580	367	213,408.22	9.12	78,320,023.46	-	-	-	100.00	0.06	1.51	3.14	-
581 - 600	436	202,191.24	10.27	88,151,230.63	-	-	-	-	-	1.14	4.09	-
601 - 620	462	211,611.57	11.39	97,762,501.20	-	-	-	-	-	1.48	3.04	0.70
621 - 640	429	211,237.50	10.55	90,618,238.93	-	-	-	-	0.09	1.93	2.43	-
641 - 660	376	228,221.02	9.99	85,809,582.47	-	-	-	-	-	0.97	1.94	1.59
661 - 680	288	240,086.77	8.05	69,142,707.93	-	-	-	-	-	0.82	2.01	0.90
681 - 700	196	247,138.54	5.64	48,439,095.17	-	-	-	-	-	1.60	1.16	2.73
701 - 720	161	246,951.68	4.63	39,758,694.03	-	-	-	-	-	0.35	2.04	1.57
721 - 740	103	264,988.16	3.18	27,293,780.00	-	-	-	-	-	0.50	0.91	-
741 - 760	81	280,191.30	2.64	22,695,029.72	-	-	-	-	-	0.53	0.78	-
761 - 780	51	276,813.82	1.64	14,117,505.00	-	-	-	-	-	0.45	2.02	-
781 - 800	24	243,517.96	0.68	5,844,431.00	-	-	-	-	-	1.08	3.27	-
801 >=	4	276,400.00	0.13	1,105,600.00	-	-	-	-	-	-	-	-

2. LTV

					FICO				Outstanding Balance			
LTV	Loan Count	$ Avg Original Loan	% of Pool	Agg $ Balance	% =<520	% 521-540	% 541-560	% 561-580	% <	% 50,000.01-	% 75,000.01 -	% 600,000.01 -
0.01 - 50.00	178	159,342.35	3.30	28,362,184.58	11.99	11.52	14.15	9.75	0.13	2.29	7.01	-
50.01 - 55.00	78	191,563.72	1.74	14,941,893.66	12.47	15.00	8.03	10.97	-	2.05	4.10	-
55.01 - 60.00	140	201,382.14	3.28	28,193,464.29	13.48	7.14	18.39	8.25	0.18	1.62	1.91	2.18
60.01 - 65.00	211	213,094.38	5.24	44,960,902.69	14.58	15.10	10.91	12.16	-	0.58	3.00	-
65.01 - 70.00	325	229,670.13	8.69	74,640,759.42	11.87	15.01	10.52	10.26	-	1.39	2.00	0.91
70.01 - 75.00	387	213,477.09	9.62	82,614,109.22	12.75	11.58	10.33	11.06	-	1.86	3.45	1.73
75.01 - 80.00	1,037	225,351.40	27.22	233,685,308.06	4.65	5.21	7.44	7.19	-	1.07	2.28	0.27
80.01 - 85.00	548	216,169.93	13.80	118,459,073.47	5.13	10.20	12.12	13.07	0.04	1.39	3.04	1.07
85.01 - 90.00	714	220,211.74	18.31	157,227,057.56	0.27	2.17	6.46	9.15	-	1.69	3.21	-
90.01 - 95.00	269	220,833.75	6.92	59,401,924.77	-	0.43	1.04	3.92	-	1.00	3.08	-
95.01 - 100.00	92	175,554.47	1.88	16,150,706.34	-	-	-	2.04	-	0.46	6.62	-

3. DTI - DATA NOT AVAILABLE

					FICO				Outstanding Balance			
DTI	Loan Count	$ Avg Original Loan	% of Pool	Agg $ Balance	% =<520	% 521-540	% 541-560	% 561-580	% <	% 50,000.01-	% 75,000.01 -	% 600,000.01 -
1 - 20												
21 - 25												
26 - 30												
31 - 35												
36 - 40												

41 - 45												
46 - 50												
51 - 55												
56 >=												

4. OCCUPANCY TYPE

					FICO							Outstanding Balance
OCCUPANCY TYPE	Loan Count	$ Avg Original Loan	% of Pool	Agg $ Balance	% =<520	% 521-540	% 541-560	% 561-580	% <	% 50,000.01-	% 75,000.01 -	% 600,000.01 -
Primary	3,717	218,373.21	94.53	811,675,058.86	6.37	7.53	8.87	9.24	0.02	1.13	2.80	0.57
Second Home	7	217,651.43	0.18	1,523,560.00	-	-	8.24	-	-	-	-	-
Investment	255	178,195.87	5.29	45,438,765.20	1.57	4.14	4.59	7.33	-	5.61	6.54	-

5. WAC

					FICO							Outstanding Balance
WAC	Loan Count	$ Avg Original Loan	% of Pool	Agg $ Balance	% =<520	% 521-540	% 541-560	% 561-580	% <	% 50,000.01-	% 75,000.01 -	% 600,000.01 -
<= 4.999	4	351,037.50	0.16	1,404,150.00	-	-	-	-	-	-	-	-
5.000 - 5.499	40	283,419.24	1.32	11,334,026.27	-	-	-	-	-	-	0.80	-
5.500 - 5.999	291	264,062.61	8.95	76,840,254.85	-	-	0.61	2.17	-	0.08	0.58	0.81
6.000 - 6.499	432	238,670.64	12.01	103,103,851.18	0.37	0.38	1.44	5.19	-	0.43	0.96	1.22
6.500 - 6.999	884	243,771.56	25.10	215,490,013.25	2.10	2.14	5.47	6.77	-	0.63	1.12	0.95
7.000 - 7.499	545	215,711.43	13.69	117,560,692.67	3.17	5.03	7.35	10.67	0.04	1.12	2.80	-
7.500 - 7.999	791	199,028.44	18.33	157,428,998.23	7.43	10.75	14.03	12.04	0.03	1.66	4.98	-
8.000 - 8.499	334	190,879.44	7.42	63,752,336.83	10.42	13.38	13.88	16.06	-	3.04	4.88	1.06
8.500 - 8.999	377	174,733.92	7.67	65,872,253.23	17.76	19.81	17.85	15.96	-	3.27	6.69	-
9.000 - 9.499	112	162,035.35	2.11	18,147,804.04	19.73	27.59	16.66	15.31	-	4.56	7.73	-
9.500 - 9.999	113	166,644.04	2.19	18,830,589.52	33.23	31.68	20.41	8.32	-	4.09	4.76	-
10.000 - 10.499	27	159,610.19	0.50	4,309,443.99	42.13	19.19	35.37	2.47	0.84	3.00	8.52	-
10.500 - 10.999	16	177,388.13	0.33	2,838,210.00	32.63	41.96	25.41	-	-	-	3.21	-
11.000 - 11.499	5	94,277.00	0.05	471,385.00	78.36	21.64	-	-	-	12.73	36.70	-
11.500 - 11.999	6	156,583.33	0.11	939,500.00	48.38	51.62	-	-	-	6.39	19.00	-
12.000 - 12.499	2	156,937.50	0.04	313,875.00	100.00	-	-	-	-	-	-	-
12.500 - 12.999												
13.000 - 13.499												
14.500 - 14.999												

6. IO Type

					FICO							Outstanding Balance
IO Type	Loan Count	$ Avg Original Loan	% of Pool	Agg $ Balance	% =<520	% 521-540	% 541-560	% 561-580	% <	% 50,000.01-	% 75,000.01 -	% 600,000.01 -
0	3,388	204,275.17	80.60	692,064,921.56	7.57	9.10	10.72	10.24	0.02	1.67	3.60	0.48
12												
24	515	281,164.36	16.86	144,799,646.50	-	-	-	4.22	-	0.10	0.50	0.90
36	40	270,787.88	1.26	10,831,515.00	-	-	-	6.24	-	-	-	-
60	36	303,925.03	1.27	10,941,301.00	-	-	-	6.07	-	-	0.89	-
120												

Others

OTHERS	Loan Count	$ Avg Original Loan	% of Pool	Agg $ Balance	FICO % =<520	% 521-540	% 541-560	% 561-580	Outstanding Balance % <	% 50,000.01-	% 75,000.01 -	% 600,000.01 -
3- Stated doc	1,710	241,809	48.16	413,486,323	1.06	2.44	3.83	4.12	-	0.35	0.78	0.38
Full Documentation	0	0	-	0	-	-	-	-	-	-	-	-
5- Full doc 2yr W2/tax returns	1,229	187,375	26.82	230,280,202	2.13	2.12	2.40	2.63	0.00	0.62	1.19	0.08
1- Full doc 1yr W2*	944	202,260	22.24	190,924,674	2.53	2.42	2.00	2.08	0.01	0.39	0.96	0.07
4- Limited 12mos bk stmt*	93	253,128	2.74	23,540,881	0.36	0.35	0.42	0.30	-	-	0.05	-
Modular Home	0	0	-	0	-	-	-	-	-	-	-	-
2nd Lien	0	0	-	0	-	-	-	-	-	-	-	-
< 100,000.00	474	76,755	4.24	36,380,561	0.33	0.54	0.59	0.42	0.02	1.37	2.74	-
> 650,000.00	8	815,531	0.76	6,524,250	-	-	-	0.09	-	-	-	0.25
OH	65	112,309	0.85	7,299,915	0.02	0.10	0.15	0.08	-	0.17	0.13	-
NV	84	219,640	2.15	18,449,758	0.14	0.17	0.21	0.17	-	0.01	0.03	-
CA-N	358	259,585	10.82	92,927,251	0.86	1.00	0.88	1.16	0.01	0.01	0.13	0.07
CA-S	1,089	279,957.09	35.51	304,865,949.02	2.00	2.15	2.44	2.75	-	0.04	0.10	0.31
TOP 10 LOANS	**Agg $ Balance**	**FICO**	**Prop Type**	**Doc**	**WAC**	**LTV**	**DTI**	**IO Term**				
	1,000,000.00	721.00	SF	STATED INCOME	6.25	59.17	-	24.00				
	1,000,000.00	622.00	SF	STATED INCOME	6.99	68.03	-	-				
	825,000.00	613.00	PU	1 YR LIMITED DOC	6.99	75.00	-	-				
	800,000.00	579.00	SF	1 YR FULL DOC	6.95	44.44	-	24.00				
	790,500.00	753.00	SF	STATED INCOME	7.34	75.00	-	-				
	750,000.00	650.00	PU	STATED INCOME	6.88	75.00	-	-				
	680,000.00	618.00	SF	2 YR FULL DOC	6.67	68.00	-	-				
	678,750.00	684.00	PU	STATED INCOME	8.09	75.00	-	24.00				
	642,072.00	695.00	SF	1 YR FULL DOC	6.25	82.85	-	-				
	624,000.00	708.00	SF	STATED INCOME	5.99	80.00	-	24.00				

NOTES

		Prop Type	Doc		WA	LTV				DTI			IO Term			
% 750,000.01 - 900,000.00	% > 900,000.00	Investment	Stated Doc	Limited Doc	Coupon	% 85.01-90.00	% 90.01-95.00	% 95.01-100.00	% 100.00+	WA	% > 45	% > 50	% 2yr IO	% 3yr IO	% 5yr IO	% 10yr IO
-	-	3.03	14.43	-	8.53	-	-	-	-	-	-	-	-	-	-	-
-	-	1.23	17.69	6.71	8.53	0.88	-	-	-	-	-	-	-	-	-	-
-	-	2.99	33.21	4.77	8.39	5.40	0.40	-	-	-	-	-	-	-	-	-
-	-	2.81	44.32	4.85	8.02	13.68	0.83	-	-	-	-	-	-	-	-	-
1.02	-	4.25	45.18	3.25	7.70	18.37	2.97	0.42	-	-	-	-	7.80	0.86	0.85	-
-	-	3.47	47.70	3.55	7.37	25.11	2.65	0.54	-	-	-	-	13.85	0.53	0.80	-
0.84	-	2.74	47.48	4.49	7.13	23.54	6.57	0.40	-	-	-	-	23.56	0.76	1.07	-
-	1.10	6.66	51.54	1.09	7.00	22.45	12.32	1.88	-	-	-	-	23.76	1.31	1.19	-
-	-	8.34	55.60	0.90	6.93	21.44	10.41	2.25	-	-	-	-	22.98	2.60	2.03	-
-	-	6.06	53.04	1.28	6.85	25.09	11.84	5.05	-	-	-	-	23.30	1.71	1.32	-
-	-	11.80	60.96	0.57	6.71	19.62	11.09	2.32	-	-	-	-	26.03	2.12	4.37	-
-	-	8.96	57.57	1.81	6.57	12.57	18.81	8.29	-	-	-	-	31.32	4.30	0.49	-
-	3.66	4.04	67.90	-	6.44	15.96	8.60	4.08	-	-	-	-	32.07	0.37	2.46	-
3.48	-	10.89	69.44	-	6.57	25.01	7.30	5.55	-	-	-	-	24.96	3.38	5.28	-
-	-	6.27	43.85	-	6.22	15.08	9.37	2.59	-	-	-	-	33.33	5.25	4.35	-
-	-	5.55	36.28	2.74	6.46	12.24	17.00	9.43	-	-	-	-	32.71	-	-	-
-	-	21.90	52.46	-	6.50	21.90	-	11.31	-	-	-	-	-	-	-	-

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		Prop Type	Doc		WAC	LTV				DTI			IO Term			
% 750,000.01 - 900,000.00	% > 900,000.00	Investment	Stated Doc	Limited Doc	Coupon	% 85.01-90.00	% 90.01-95.00	% 95.01-100.00	% 100.00+	WA	% > 45	% > 50	% 2yr IO	% 3yr IO	% 5yr IO	% 10yr IO
2.82	-	2.69	48.98	3.28	7.18	-	-	-	-	-	-	-	11.36	-	0.48	-
-	-	3.03	40.58	1.54	7.01	-	-	-	-	-	-	-	10.94	-	2.81	-
-	3.55	7.68	49.16	3.09	7.23	-	-	-	-	-	-	-	8.30	-	0.78	-
-	-	7.69	47.62	1.89	7.34	-	-	-	-	-	-	-	6.97	0.74	2.38	-
-	1.34	5.50	51.82	2.27	7.43	-	-	-	-	-	-	-	7.67	1.10	1.80	-
1.96	-	5.14	44.89	3.83	7.33	-	-	-	-	-	-	-	10.92	1.80	0.84	-
-	-	4.81	46.46	2.56	6.94	-	-	-	-	-	-	-	24.50	1.35	1.34	-
-	-	6.85	47.70	3.68	7.53	-	-	-	-	-	-	-	14.74	1.40	1.25	-
-	-	6.87	51.29	2.50	7.49	100.00	-	-	-	-	-	-	19.85	1.41	1.55	-
-	-	0.15	51.87	2.90	7.56	-	100.00	-	-	-	-	-	23.22	1.97	-	-
-	-	-	36.93	-	7.61	-	-	100.00	-	-	-	-	-	-	-	-

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		Prop Type	Doc		WAC	LTV				DTI			IO Term			
% 750,000.01 - 900,000.00	% > 900,000.00	Investment	Stated Doc	Limited Doc	Coupon	% 85.01-90.00	% 90.01-95.00	% 95.01-100.00	% 100.00+	WA	% > 45	% > 50	% 2yr IO	% 3yr IO	% 5yr IO	% 10yr IO

		Prop Type	Doc		WAC	LTV				DTI			IO Term			
% 750,000.01 - 900,000.00	% > 900,000.00	Investment	Stated Doc	Limited Doc	Coupon	% 85.01-90.00	% 90.01-95.00	% 95.01-100.00	% 100.00+	WA	% > 45	% > 50	% 2yr IO	% 3yr IO	% 5yr IO	% 10yr IO
0.30	0.25	-	47.20	2.86	7.26	18.00	7.31	1.99	-	-	-	-	17.84	1.31	1.35	-
-	-	-	65.77	-	8.19	19.20	-	-	-	-	-	-	-	-	-	-
-	-	100.00	64.69	1.05	7.85	23.77	0.19	-	-	-	-	-	-	0.42	-	-

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		Prop Type	Doc		WAC	LTV				DTI			IO Term			
% 750,000.01 - 900,000.00	% > 900,000.00	Investment	Stated Doc	Limited Doc	Coupon	% 85.01-90.00	% 90.01-95.00	% 95.01-100.00	% 100.00+	WA	% > 45	% > 50	% 2yr IO	% 3yr IO	% 5yr IO	% 10yr IO
-	-	-	32.48	-	4.99	-	-	-	-	-	-	-	67.52	-	-	-
-	-	-	19.25	-	5.37	-	2.70	-	-	-	-	-	47.47	2.44	-	-
-	-	0.78	39.88	2.25	5.86	9.84	0.67	-	-	-	-	-	29.19	2.77	1.01	-
-	0.97	1.11	38.35	1.77	6.28	11.64	1.71	0.26	-	-	-	-	26.07	2.95	2.44	-
0.75	0.46	5.07	47.09	3.40	6.79	15.40	6.57	2.06	-	-	-	-	23.34	1.58	2.30	-
0.67	-	4.09	51.15	2.55	7.28	21.51	10.15	1.71	-	-	-	-	16.18	1.41	1.45	-
-	-	6.78	55.32	2.79	7.79	28.74	10.93	3.41	-	-	-	-	9.31	0.21	0.31	-
-	-	7.82	53.62	1.95	8.27	23.31	9.30	4.12	-	-	-	-	5.61	-	0.76	-
-	-	12.27	50.93	2.78	8.79	20.24	8.74	1.41	-	-	-	-	2.44	-	-	-
-	-	12.65	53.98	5.79	9.26	18.56	6.60	2.83	-	-	-	-	-	-	-	-
-	-	6.83	53.88	5.69	9.80	9.87	3.40	-	-	-	-	-	-	-	-	-
-	-	13.41	54.77	-	10.25	12.08	-	-	-	-	-	-	-	-	-	-
-	-	-	45.94	-	10.72	-	-	-	-	-	-	-	-	-	-	-
-	-	12.73	67.54	-	11.29	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	27.94	11.70	-	-	-	-	-	-	-	-	-	-	-
-	-	-	100.00	-	12.22	-	-	-	-	-	-	-	-	-	-	-

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		Prop Type	Doc		WAC	LTV				DTI			IO Term			
% 750,000.01 - 900,000.00	% > 900,000.00	Investment	Stated Doc	Limited Doc	Coupon	% 85.01-90.00	% 90.01-95.00	% 95.01-100.00	% 100.00+	WA	% > 45	% > 50	% 2yr IO	% 3yr IO	% 5yr IO	% 10yr IO
0.23	0.14	6.54	50.14	2.90	7.44	17.53	6.42	2.33	-	-	-	-	-	-	-	-
0.55	0.69	-	40.19	2.13	6.69	21.55	9.53	-	-	-	-	-	100.00	-	-	-
-	-	1.75	42.19	5.13	6.51	20.52	10.79	-	-	-	-	-	-	100.00	-	-
-	-	-	34.04	-	6.76	22.34	-	-	-	-	-	-	-	-	100.00	-

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		Prop Type	Doc		WAC	LTV				DTI			IO Term			
% 750,000.01 - 900,000.00	% > 900,000.00	Investment	Stated Doc	Limited Doc	Coupon	% 85.01-90.00	% 90.01-95.00	% 95.01-100.00	% 100.00+	WA	% > 45	% > 50	% 2yr IO	% 3yr IO	% 5yr IO	% 10yr IO
0.09	0.23	3.42	48.16	-	7.40	9.39	3.59	0.69	-	-	-	-	6.78	0.53	0.43	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	0.91	-	-	7.18	4.46	2.00	1.03	-	-	-	-	5.76	0.40	0.48	-
0.09	-	0.90	-	-	7.18	4.01	1.12	0.16	-	-	-	-	3.96	0.27	0.36	-
0.10	-	0.06	-	2.74	7.48	0.46	0.20	-	-	-	-	-	0.36	0.06	-	-
-	-	-	-		-	-	-						-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	0.65	1.10	0.04	8.09	0.89	0.28	0.11	-	-	-	-	0.10	-	0.01	-
0.28	0.23	-	0.49	0.10	6.98	-	-	-	-	-	-	-	0.29	-	-	-
-	-	0.05	0.13	0.01	7.95	0.26	0.11	0.11	-	-	-	-	0.09	0.01	-	-
-	-	0.13	0.92	0.04	7.54	0.54	0.13	0.07	-	-	-	-	0.53	0.02	0.04	-
-	-	0.47	4.57	0.42	7.06	1.63	0.54	-	-	-	-	-	2.65	0.33	0.33	-
0.10	0.23	1.60	20.62	1.31	6.95	5.25	1.47	0.05	-	-	-	-	8.51	0.46	0.54	-

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OTHERS	Loan Count	$ Avg Original Loan Amount	% of Pool	Agg $ Balance	% =<520	% 521-540	% 541-560	% 561-580	% < 50,000	% 50,000.01-75,000.00	% 75,000.01 - 100,000.00	% 600,000.01 - 750,000.00	% 750,000.01 - 900,000.00	% > 900,000.00
3- Stated doc	1,710	241,809.01	413,486,322.69	413,486,322.69	9,142,760.00	20,921,315.18	32,880,949.38	35,384,688.12	-	3,035,681.45	6,738,457.96	3,287,400.00	790,500.00	2,000,000.00
Full Documentation														
5- Full doc 2yr W2/tax returns	1,229	187,374.84	230,280,201.55	230,280,201.55	18,285,463.94	18,221,008.45	20,569,523.49	22,547,299.42	36,000.00	5,363,291.26	10,252,610.11	680,000.00	-	-
1- Full doc 1yr W2*	944	202,259.73	190,924,674.36	190,924,674.36	21,705,517.35	20,743,428.66	17,138,168.61	17,840,735.92	99,925.21	3,329,800.34	8,273,094.96	642,072.00	800,000.00	-
4- Limited 12mos bk stmt*	93	253,127.75	23,540,881.00	23,540,881.00	3,073,200.00	3,005,500.00	3,597,225.00	2,547,300.00	-	-	451,700.00	-	825,000.00	-
Modular Home														
2nd Lien														
< 100,000.00	474	76,754.77	36,380,561.29	36,380,561.29	2,830,342.06	4,599,605.61	5,047,603.68	3,597,424.58	135,925.21	11,728,773.05	23,515,863.03	-	-	-
> 650,000.00	8	815,531.25	6,524,250.00	6,524,250.00	-	-	-	800,000.00	-	-	-	2,108,750.00	2,415,500.00	2,000,000.00
OH	65	112,308.77	7,299,915.02	7,299,915.02	180,300.00	854,200.00	1,309,140.00	687,450.00	-	1,441,739.63	1,151,100.00	-	-	-
NV	84	219,639.98	18,449,758.00	18,449,758.00	1,244,300.00	1,453,000.00	1,762,600.00	1,478,800.00	-	56,950.00	282,510.00	-	-	-
CA-N	358	259,585.29	92,927,250.76	92,927,250.76	7,361,895.38	8,599,154.00	7,594,439.00	9,961,622.23	49,964.29	70,750.00	1,104,520.21	642,072.00	-	-
CA-S	1,089	279,957.09	304,865,949.02	304,865,949.02	17,147,520.55	18,502,764.69	20,974,664.41	23,587,985.89	-	316,273.16	874,950.00	2,664,650.00	825,000.00	2,000,000.00
TOP 10 LOANS														

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3,979	215,797.12	100	858,637,384.06	6.1	7.34	8.64	9.12	0.02	1.37	2.99	0.54	0.28	0.23

Investment	Stated Doc	Limited Doc	Coupon	% 85.01-90.00	% 90.01-95.00	% 95.01-100.00	% 100.00+	WA	% > 45	% > 50	% 2yr IO	% 3yr IO	% 5yr IO	% 10yr IO
29,393,228.10	413,486,322.69	-	7.40	80,636,894.46	30,811,503.72	5,965,056.03	-	-	-	-	58,197,010.00	4,569,360.00	3,724,100.00	-
7,844,281.10	-	-	7.18	38,256,125.03	17,206,475.56	8,847,275.23	-	-	-	-	49,421,642.50	3,429,305.00	4,117,850.00	-
7,723,950.00	-	-	7.18	34,400,132.07	9,658,745.49	1,338,375.08	-	-	-	-	33,982,644.00	2,277,200.00	3,099,351.00	-
477,306.00	-	23,540,881.00	7.48	3,933,906.00	1,725,200.00	-	-	-	-	-	3,087,950.00	555,650.00	-	-
5,622,473.10	9,424,139.41	351,700.00	8.09	7,661,375.18	2,422,163.02	944,946.03	-	-	-	-	864,325.00	-	97,200.00	-
-	4,219,250.00	825,000.00	6.98	-	-	-	-	-	-	-	2,478,750.00	-	-	-
426,080.00	1,146,559.63	112,000.00	7.95	2,191,780.00	903,085.39	921,000.00	-	-	-	-	743,950.00	126,750.00	-	-
1,137,610.00	7,869,792.00	366,000.00	7.54	4,598,422.00	1,092,000.00	599,000.00	-	-	-	-	4,573,330.00	204,000.00	384,000.00	-
4,008,633.23	39,222,151.65	3,599,400.00	7.06	14,001,519.84	4,627,700.00	-	-	-	-	-	22,764,792.00	2,864,500.00	2,866,150.00	-
13,770,325.47	177,015,284.05	11,259,650.00	6.95	45,056,103.58	12,598,977.69	390,000.00	-	-	-	-	73,097,533.50	3,942,320.00	4,617,150.00	-

5.29	48.16	2.76	7.297	18.31	6.92	1.88	0	0	0	0	16.86	1.26	1.27	0

Deal Info	
Deal Name	Encore Credit Receivables Trust 2005-2
Bloomberg Ticker:	
Asset Class:	Subprime
Issuer:	Encore Credit Receivables Trust 2005-2
Trustee:	The Bank of New York (Indenture Trustee)
Lead Manager(s)	Wachovia Securities
	Countrywide Securities
Month:	
To Roll	24
Remaining Term	358
Remaining IO Term	12
% Interest Only	19.4

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

Master Servicer:	CountryWide Home Loans Servicing LP				
Backup Servicer:					
Primary Servicer (s):		% Name	Originator (s):	%	Name
Sub-service	1	100 Option One Mortgage Servi	1	100.00%	Encore Credit Corp.
	2		2		
	3		3		
	4		4		
	5		5		
	6		6		
	7		7		
	8		8		
	9		9		
	10		10		

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

FICO BUCKET

	Deal Size			WA Loan	Weighted Average Collateral Characteristics									
FICO	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only	MI%
NA			0.00%											
=<500	18	3,824,380	0.45%	212,466	8.53%	500	73.76%	0.00%	96.97%	89.02%	3.09%	85.57%	0.00%	0.00%
>500 =<520	262	48,568,961	5.66%	185,378	8.53%	510	70.06%	0.00%	98.77%	91.15%	14.02%	75.60%	0.00%	0.00%
>520 =<540	329	62,999,757	7.34%	191,489	8.39%	531	73.08%	0.00%	97.01%	89.37%	9.98%	62.02%	0.00%	0.00%
>540 =<560	392	74,185,866	8.64%	189,250	8.02%	551	75.27%	0.00%	97.02%	86.59%	8.43%	50.83%	0.00%	0.00%
>560 =<580	367	78,320,023	9.12%	213,406	7.69%	572	77.43%	0.00%	95.75%	87.29%	5.66%	51.57%	9.51%	0.00%
>580 =<600	436	88,151,231	10.27%	202,182	7.37%	591	77.63%	0.00%	96.41%	88.00%	7.91%	48.75%	15.18%	0.00%
>600 =<620	462	97,762,501	11.39%	211,607	7.13%	610	79.47%	0.00%	96.79%	88.42%	7.88%	48.03%	25.38%	0.00%
>620 =<640	429	90,618,239	10.55%	211,231	7.00%	630	81.50%	0.00%	93.21%	89.16%	7.80%	47.36%	26.25%	0.00%
>640 =<660	376	85,809,582	9.99%	228,217	6.93%	650	80.42%	0.00%	90.83%	84.68%	6.11%	43.51%	27.61%	0.00%
>660 =<680	288	69,142,708	8.05%	240,079	6.85%	669	82.66%	0.00%	93.94%	84.24%	8.93%	45.67%	26.33%	0.00%
>680 =<700	196	48,439,095	5.64%	247,138	6.71%	690	81.10%	0.00%	88.20%	79.73%	6.87%	38.47%	32.52%	0.00%
>700 =<750	305	76,534,377	8.91%	250,932	6.52%	721	82.60%	0.00%	92.61%	83.71%	5.74%	37.23%	35.75%	0.00%
>750	119	34,280,663	3.99%	288,073	6.41%	768	82.14%	0.00%	91.44%	78.52%	7.77%	44.85%	35.37%	0.00%
TOTAL	3,979	858,637,384	100.00%	215,792	7.30%	619	78.75%	0.00%	94.53%	86.41%	7.86%	49.08%	19.40%	0.00%

FICO Mean: 612.519 Medi: 608 Standard Deviation: 65.4107787

LTV BUCKET

	Deal Size			WA Loan	Weighted Average Collateral Characteristics									
LTV	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only	MI%
=<50	178	28,362,185	3.30%	159,338	7.18%	593	41.03%	0.00%	97.31%	86.08%	5.76%	47.74%	11.84%	0.00%
>50 =<55	78	14,941,894	1.74%	191,563	7.01%	601	52.87%	0.00%	96.97%	84.21%	8.95%	57.88%	13.75%	0.00%
>55 =<60	140	28,193,464	3.28%	201,382	7.23%	593	58.00%	0.00%	92.32%	80.95%	2.71%	47.75%	9.08%	0.00%
>60 =<65	211	44,960,903	5.24%	213,085	7.34%	588	63.60%	0.00%	91.85%	85.35%	9.01%	50.48%	10.09%	0.00%
>65 =<70	325	74,640,759	8.69%	229,664	7.43%	589	68.65%	0.00%	93.80%	83.32%	7.18%	45.91%	10.57%	0.00%
>70 =<75	387	82,614,109	9.62%	213,473	7.33%	594	73.95%	0.00%	94.86%	86.47%	7.13%	51.28%	13.55%	0.00%
>75 =<80	1,037	233,685,308	27.22%	225,347	6.94%	633	79.58%	0.00%	95.08%	87.66%	5.63%	50.98%	27.19%	0.00%
>80 =<85	548	118,459,073	13.80%	216,166	7.53%	609	84.52%	0.00%	92.94%	85.38%	8.88%	48.62%	17.39%	0.00%
>85 =<90	714	157,227,058	18.31%	220,206	7.49%	632	89.59%	0.00%	92.94%	88.37%	9.89%	46.21%	22.82%	0.00%
>90 =<95	269	59,401,925	6.92%	220,825	7.56%	660	94.72%	0.00%	99.85%	85.24%	12.69%	45.23%	25.19%	0.00%
>95 <100	5	641,251	0.07%	128,250	7.66%	658	97.55%	0.00%	100.00%	81.91%	42.22%	100.00%	0.00%	0.00%
=>100	87	15,509,455	1.81%	178,270	7.61%	686	100.00%	0.00%	100.00%	90.30%	8.97%	61.54%	0.00%	0.00%
TOTAL	3,979	858,637,384	100.00%	215,792	7.30%	619	78.75%	0.00%	94.53%	86.41%	7.86%	49.08%	19.40%	0.00%

LTV Mean: 78.20589 CLTV Mean: 78.205893 Standard Deviation: 13.2862909 LTV =80: 20.83433323 % Silent Seconds: 13.9894109

DTI BUCKET (DATA NOT AVAILABLE)

DTI	Deal Size # Loans	Balance	%	WA Loan Balance	Weighted Average Collateral Characteristics WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
=<20			#DIV/0!										
>20 =<25			#DIV/0!										
>25 =<30			#DIV/0!										
>30 =<35			#DIV/0!										
>35 =<40			#DIV/0!										
>40 =<45			#DIV/0!										
>45 =<50			#DIV/0!										
>50 =<55			#DIV/0!										
>55 =<60			#DIV/0!										
>60			#DIV/0!										
TOTAL	-	-	**#DIV/0!**										

The Company has not provided and DTI information

DTI Mean: 0 **Medi:** 0 **Standard Deviation:** 0

PURPOSE BUCKET

Purpose	Deal Size # Loans	Balance	%	WA Loan Balance	Weighted Average Collateral Characteristics WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
Purchase	891	204,396,527	23.80%	229,401	7.11%	662	84.47%	0.00%	90.17%	80.79%	0.00%	46.02%	29.52%
Refi (Cash out)			0.00%										
Refi (no Cash)	2,729	586,785,590	68.34%	215,019	7.34%	605	76.55%	0.00%	95.75%	88.21%	0.00%	48.86%	16.51%
Refi (Rate Term)	359	67,455,267	7.86%	187,898	7.50%	611	80.53%	0.00%	97.16%	87.70%	100.00%	60.12%	13.85%
Consolidation			0.00%										
Other			0.00%										
TOTAL	**3,979**	**858,637,384**	**100.00%**	**215,792**	**7.30%**	**619**	**78.75%**	**0.00%**	**94.53%**	**86.41%**	**7.86%**	**49.08%**	**19.40%**

OCCUPANCY BUCKET

Occ Type	Deal Size # Loans	Balance	%	WA Loan Balance	Weighted Average Collateral Characteristics WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
Primary (OOC)	3,717	811,675,059	94.53%	218,368	7.26%	618	78.76%	0.00%	100.00%	87.63%	8.07%	49.94%	20.50%
Investment	255	45,438,765	5.29%	178,191	7.85%	647	78.55%	0.00%	0.00%	64.43%	4.22%	34.26%	0.42%
2nd / Vacation	7	1,523,560	0.18%	217,651	8.19%	625	76.94%	0.00%	0.00%	91.76%	0.00%	34.23%	0.00%
Rental			0.00%										
Other			0.00%										
TOTAL	**3,979**	**858,637,384**	**100.00%**	**215,792**	**7.30%**	**619**	**78.75%**	**0.00%**	**94.53%**	**86.41%**	**7.86%**	**49.08%**	**19.40%**

DOCUMENTATION BUCKET

Doc Type	Deal Size # Loans	Balance	%	WA Loan Balance	Weighted Average Collateral Characteristics WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
Full	2,175	421,423,780	49.08%	193,758	7.18%	609	78.58%	0.00%	96.18%	89.59%	9.62%	100.00%	22.88%
Alternative			0.00%										
Limited	94	23,727,281	2.76%	252,418	7.48%	581	78.44%	0.00%	97.99%	89.90%	13.27%	0.00%	15.36%
Stated	1,710	413,486,323	48.16%	241,805	7.40%	632	78.94%	0.00%	92.65%	82.96%	5.74%	0.00%	16.08%
No Ratio			0.00%										
NINA			0.00%										
No Doc			0.00%										
Other			0.00%										
TOTAL	**3,979**	**858,637,384**	**100.00%**	**215,792**	**7.30%**	**619**	**78.75%**	**0.00%**	**94.53%**	**86.41%**	**7.86%**	**49.08%**	**19.40%**

PROPERTY BUCKET													
	Deal Size			WA Loan	Weighted Average Collateral Characteristics								
Property Type	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
Single Family	3,066	644,425,991	75.05%	210,185	7.28%	616	78.57%	0.00%	95.85%	100.00%	8.20%	51.14%	19.48%
PUD	394	97,483,551	11.35%	247,420	7.35%	624	80.85%	0.00%	95.95%	100.00%	6.45%	49.21%	24.27%
2-4 Unit	275	69,963,638	8.15%	254,413	7.42%	633	76.69%	0.00%	80.84%	0.00%	7.99%	31.70%	6.85%
Townhouse			0.00%										
Condo	244	46,764,204	5.45%	191,657	7.24%	633	79.95%	0.00%	93.84%	0.00%	5.79%	46.36%	26.86%
MH			0.00%										
Other			0.00%										
TOTAL	3,979	858,637,384	100.00%	215,792	7.30%	619	78.75%	0.00%	94.53%	86.41%	7.86%	49.08%	19.40%

PRINCIPAL BUCKET													
	Deal Size			WA Loan	Weighted Average Collateral Characteristics								
UPB	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
=<50	23	1,135,925	0.13%	49,388	8.26%	588	57.93%	0.00%	82.39%	88.03%	4.40%	77.99%	0.00%
>50 =<75	182	11,728,773	1.37%	64,444	8.12%	601	77.54%	0.00%	78.25%	91.97%	14.97%	74.12%	1.19%
>75 =<100	291	25,715,863	2.99%	88,371	8.01%	594	77.70%	0.00%	88.45%	88.04%	17.41%	72.04%	3.20%
>100 =<125	417	47,135,643	5.49%	113,035	7.67%	601	77.37%	0.00%	92.58%	90.04%	11.28%	66.07%	6.95%
>125 =<150	408	56,170,355	6.54%	137,672	7.55%	607	77.71%	0.00%	94.19%	88.16%	9.79%	61.24%	7.55%
>150 =<200	771	134,880,750	15.71%	174,943	7.54%	605	76.93%	0.00%	94.74%	85.38%	8.19%	59.22%	10.23%
>200 =<250	580	130,745,861	15.23%	225,424	7.27%	616	78.31%	0.00%	95.64%	86.03%	8.01%	50.48%	17.56%
>250 =<300	535	146,891,862	17.11%	274,564	7.17%	616	78.93%	0.00%	94.72%	87.07%	6.18%	43.82%	20.59%
>300 =<350	280	90,363,170	10.52%	322,726	7.10%	626	80.16%	0.00%	95.36%	83.56%	8.20%	37.17%	26.12%
>350 =<400	218	81,675,660	9.51%	374,659	7.02%	639	80.94%	0.00%	96.78%	82.56%	4.08%	39.40%	33.10%
>400 =<450	113	48,064,964	5.60%	425,354	6.94%	644	81.13%	0.00%	93.85%	89.38%	8.71%	44.20%	35.52%
>450 =<500	96	45,751,260	5.33%	476,576	7.09%	638	80.67%	0.00%	95.82%	87.61%	3.10%	35.58%	31.27%
>500 =<600	53	29,352,326	3.42%	553,817	7.27%	639	79.99%	0.00%	92.35%	85.09%	9.48%	41.28%	20.35%
>600 =<700	6	3,859,472	0.45%	643,245	6.65%	668	74.78%	0.00%	100.00%	100.00%	16.64%	34.26%	33.75%
=>700	6	5,165,500	0.60%	860,917	6.88%	657	65.85%	0.00%	100.00%	100.00%	0.00%	15.49%	34.85%
TOTAL	3,979	858,637,384	100.00%	215,792	7.30%	619	78.75%	0.00%	94.53%	86.41%	7.86%	49.08%	19.40%

* *In $1,000*

Min 36,000 Max 1,000,000

State Concentration Bucket *													
	Deal Size			WA Loan	Weighted Average Collateral Characteristics								
State*	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
California	1,447	397,793,200	46.33%	274,909	6.98%	624	75.85%	0.00%	95.39%	87.08%	5.56%	41.91%	27.69%
Illinois	423	86,611,512	10.09%	204,755	7.43%	631	83.29%	0.00%	94.45%	72.88%	9.62%	47.27%	11.55%
Florida	418	72,651,735	8.46%	173,808	7.47%	619	81.20%	0.00%	92.95%	88.50%	4.40%	49.85%	12.36%
Virginia	238	46,510,045	5.42%	195,420	7.61%	609	78.86%	0.00%	94.15%	94.44%	7.19%	66.22%	20.09%
New York	128	33,488,627	3.90%	261,630	7.46%	628	78.13%	0.00%	95.44%	71.96%	4.88%	35.55%	4.16%
Maryland	148	32,659,339	3.80%	220,671	7.53%	605	78.90%	0.00%	94.52%	94.54%	11.14%	65.96%	15.63%
Michigan	147	19,673,982	2.29%	133,837	7.84%	603	83.56%	0.00%	92.61%	94.19%	15.77%	61.82%	10.80%
Nevada	84	18,449,758	2.15%	219,640	7.54%	616	81.34%	0.00%	93.83%	94.70%	8.17%	55.36%	27.98%
Georgia	117	17,700,297	2.06%	151,285	7.75%	609	84.55%	0.00%	90.90%	98.88%	16.05%	59.18%	11.81%
Massachusetts	52	13,666,310	1.59%	262,814	7.55%	607	81.15%	0.00%	96.39%	60.44%	22.11%	47.41%	15.06%
Connecticut	63	12,030,649	1.40%	190,963	7.81%	599	80.65%	0.00%	94.50%	78.01%	7.69%	54.93%	7.87%
New Jersey	54	11,059,416	1.29%	204,804	7.77%	606	78.87%	0.00%	93.51%	73.45%	9.05%	50.59%	3.20%
Washington	41	7,591,990	0.88%	185,170	6.86%	627	81.52%	0.00%	98.49%	91.24%	10.13%	68.68%	25.03%
Pennsylvania	52	7,577,398	0.88%	145,719	7.65%	607	80.69%	0.00%	91.32%	96.52%	16.52%	61.78%	3.41%
Minnesota	38	7,570,334	0.88%	199,219	7.84%	589	80.33%	0.00%	91.77%	94.99%	13.63%	50.72%	5.46%
Other	529	73,602,791	8.57%	139,136	7.76%	609	82.05%	0.00%	92.95%	93.07%	13.21%	65.29%	8.54%
TOTAL	3,979	858,637,384	100.00%	215,792	7.30%	619	78.75%	0.00%	94.53%	86.41%	7.86%	49.08%	19.40%

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

*Separate California into North and South if possible.

California Breakdown	Deal Size # Loans	Balance	%	WA Loan Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
					Weighted Average Collateral Characteristics								
CA North	358	92,927,251	23.36%	259,573	7.06%	611	76.26%	0.00%	95.69%	94.45%	6.62%	53.92%	30.66%
CA South	1,089	304,865,949	76.64%	279,950	6.95%	628	75.73%	0.00%	95.30%	84.83%	5.24%	38.24%	26.78%
	1,447	397,793,200	100.00%	274,909	6.98%	624	75.85%	0.00%	95.39%	87.08%	5.56%	41.91%	27.69%

FIXED / FLOATING (ii)

Type	Deal Size # Loans	Balance	%	WA Loan Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
					Weighted Average Collateral Characteristics								
Fixed	661	124,973,806	14.55%	189,068	7.02%	642	75.65%	0.00%	94.98%	86.84%	14.17%	62.36%	0.00%
Balloon			0.00%										
2/28	2,458	501,995,236	58.46%	204,229	7.60%	598	78.60%	0.00%	93.37%	85.62%	7.50%	45.30%	0.00%
3/27	68	14,622,145	1.70%	215,032	7.17%	635	79.40%	0.00%	86.68%	79.01%	6.58%	41.57%	0.00%
5/25	38	8,355,540	0.97%	219,883	6.77%	640	77.87%	0.00%	95.97%	80.32%	4.82%	48.26%	0.00%
2/28 IO	521	146,420,047	17.05%	281,037	6.70%	658	81.17%	0.00%	100.00%	89.48%	4.83%	57.69%	100.00%
3/27 IO	40	10,831,515	1.26%	270,788	6.51%	670	81.52%	0.00%	98.25%	93.89%	15.37%	52.68%	100.00%
5/25 IO			0.00%										
Other	193	51,439,095	5.99%	266,524	7.01%	643	80.20%	0.00%	90.43%	85.76%	3.86%	30.75%	18.12%
TOTAL	3,979	858,637,384	100.00%	215,792	7.30%	619	78.75%	0.00%	94.53%	86.41%	7.86%	49.08%	19.40%

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

LIEN BUCKET

Type	Deal Size # Loans	Balance	%	WA Loan Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
					Weighted Average Collateral Characteristics								
First	3,979	858,637,384	100.00%	215,792	7.30%	619	78.75%	0.00%	94.53%	86.41%	7.86%	49.08%	19.40%
Second			0.00%										
Third			0.00%										
Other			0.00%										
TOTAL	3,979	858,637,384	100.00%	215,792	7.30%	619	78.75%	0.00%	94.53%	86.41%	7.86%	49.08%	19.40%

PREPAYMENT BUCKET

Type	Deal Size # Loans	Balance	%	WA Loan Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
					Weighted Average Collateral Characteristics								
None	1,164	244,821,494	28.51%	210,328	7.54%	624	81.58%	0.00%	92.97%	80.62%	9.34%	49.10%	12.74%
6 Months			0.00%										
1 Year	302	80,243,954	9.35%	265,708	7.27%	620	77.87%	0.00%	93.35%	85.75%	4.06%	42.25%	22.25%
2 Year	1,889	407,197,415	47.42%	215,562	7.29%	610	78.29%	0.00%	95.36%	88.81%	6.40%	47.23%	24.30%
3 Year	624	126,374,521	14.72%	202,523	6.89%	640	75.30%	0.00%	95.64%	90.29%	12.10%	59.35%	14.68%
5 Year			0.00%										
Other			0.00%										
TOTAL	3,979	858,637,384	100.00%	215,792	7.30%	619	78.75%	0.00%	94.53%	86.41%	7.86%	49.08%	19.40%

INDEX BUCKET

Type	Deal Size # Loans	Balance	%	WA Loan Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	Interest only
					Weighted Average Collateral Characteristics								
Libor - 6 Month	3,288	724,342,677	84.36%	220,299	7.35%	615	79.32%	0.00%	94.38%	86.33%	6.78%	46.56%	21.71%
Libor - 1 Year			0.00%										
Treasury - 1 Year			0.00%										
CMT - 1 Year			0.00%										
			0.00%										
			0.00%										
			0.00%										
Other	691	134,294,707	15.64%	194,348	7.00%	644	75.69%	0.00%	95.33%	86.79%	13.64%	62.69%	6.94%
TOTAL	3,979	858,637,384	100.00%	215,792	7.30%	619	78.75%	0.00%	94.53%	86.41%	7.86%	49.08%	19.40%

List all reset rates

Percentage of the deal based on FICO and LTV buckets.*		Deal Coverage										
		Loan-to-Value (LTV)										
		=<55	>55 =<60	>60 =<65	>65 =<70	>70 =<75	>75 =<80	>80 =<85	>85 =<90	>90 =<95	>95 <100	=>100
FICO	NA											
	=<500	0.00	0.00	9.05	12.83	40.50	34.53	3.09	0.00	0.00	0.00	0.00
	>500 =<550	9.70	6.38	10.59	15.93	14.89	20.07	17.17	4.96	0.31	0.00	0.00
	>550 =<600	5.85	4.05	5.40	11.21	10.90	21.34	17.58	20.84	2.44	0.00	0.39
	>600 =<625	3.46	1.76	4.05	8.37	9.85	28.79	10.72	24.44	7.46	0.08	1.03
	>625 =<650	3.38	2.87	4.55	5.49	8.82	30.64	11.20	20.51	11.07	0.00	1.47
	>650 =<675	3.03	2.00	3.17	3.95	7.47	27.56	12.91	23.24	12.40	0.48	3.80
	>675 =<700	4.99	1.73	3.55	3.44	6.50	33.77	10.82	21.95	10.77	0.00	2.47
	>700 =<725	2.55	2.64	4.33	5.63	2.18	37.46	7.31	14.20	16.89	0.16	6.65
	>725 =<750	2.29	1.04	2.38	4.88	4.11	36.48	14.37	21.62	6.79	0.00	6.06
	>750 <800	2.90	1.96	0.28	4.67	5.03	41.51	12.86	14.81	11.22	0.00	4.76
	=>800	25.64	0.00	0.00	0.00	0.00	0.00	41.15	21.90	0.00	0.00	11.31

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

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

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

There is no MI on this pool.

IO ONLY FICO BUCKET													
	Deal Size			WA Loan	Weighted Average Collateral Characteristics								
Type	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	LTV =>80
NA			0.00%										
=<500			0.00%										
>500 =<520			0.00%										
>520 =<540			0.00%										
>540 =<560			0.00%										
>560 =<580	24	7,446,200	4.47%	310,258	6.97%	576	71.80%	0.00%	100.00%	83.42%	0.00%	96.22%	100.00%
>580 =<600	55	13,379,720	8.03%	243,268	6.98%	592	77.54%	0.00%	100.00%	88.25%	8.23%	77.40%	100.00%
>600 =<620	96	24,814,584	14.90%	258,485	6.92%	610	79.72%	0.00%	100.00%	96.13%	3.46%	63.50%	100.00%
>620 =<640	97	23,789,979	14.28%	245,258	6.77%	630	81.19%	0.00%	100.00%	92.67%	4.40%	55.05%	100.00%
>640 =<660	82	23,695,989	14.23%	288,975	6.71%	650	80.59%	0.00%	100.00%	87.69%	7.50%	52.30%	100.00%
>660 =<680	60	18,207,380	10.93%	303,456	6.96%	670	86.06%	0.00%	98.96%	88.44%	9.50%	49.91%	100.00%
>680 =<700	53	15,752,001	9.46%	297,208	6.64%	691	81.36%	0.00%	100.00%	84.52%	3.49%	50.77%	100.00%
>700 =<750	89	27,359,998	16.43%	307,416	6.23%	721	81.52%	0.00%	100.00%	94.84%	4.73%	46.04%	100.00%
>750	35	12,126,612	7.28%	346,475	6.15%	768	83.08%	0.00%	100.00%	75.50%	8.12%	65.89%	100.00%
TOTAL	591	166,572,463	100.00%	281,849	6.69%	660	80.91%	0.00%	99.89%	89.58%	5.61%	57.90%	100.00%

IO ONLY PRINCIPAL BUCKET													
	Deal Size			WA Loan	Weighted Average Collateral Characteristics								
UPB	# Loans	Balance	%	Balance	WAC	FICO	%LTV	% DTI	Primary	SF/PUD	Refi Cachout	Full Doc	LTV =>80
=<50			0.00%										
>50 =<75	2	139,500	0.08%	69,750	6.32%	658	68.84%	0.00%	100.00%	100.00%	0.00%	49.82%	100.00%
>75 =<100	9	822,025	0.49%	91,336	6.94%	650	75.91%	0.00%	100.00%	76.39%	11.40%	76.91%	100.00%
>100 =<500	565	156,534,188	93.97%	277,052	6.67%	658	81.32%	0.00%	99.88%	90.07%	5.55%	58.90%	100.00%
>500 =<600	11	5,974,000	3.59%	543,091	7.01%	699	80.53%	0.00%	100.00%	72.87%	9.46%	45.82%	100.00%
>600 =<700	2	1,302,750	0.78%	651,375	7.08%	695	77.39%	0.00%	100.00%	100.00%	0.00%	0.00%	100.00%
=>700	2	1,800,000	1.08%	900,000	6.56%	658	52.62%	0.00%	100.00%	100.00%	0.00%	44.44%	100.00%
TOTAL	591	166,572,463	100.00%	281,849	6.69%	660	80.91%	0.00%	99.89%	89.58%	5.61%	57.90%	100.00%

* In $1,000

Encore 2005-2

Criteria	Revised "AAA" HEL Business Plan	Results
WA FICO Score	> 615	619
-550 bucket	< = 20%	16.64
LTV		
-WA LTV	< 85%	78.75
->100%	0%	0%
->95%	< = 15%	1.88
->85%	< = 40%	25.23
Loan Size		
-WA Size	>= USD 150k	215792.26
-<100k	<= 20%	4.49
Cashout Refis	65%	68%
PUDS	15%	11%
Geographic Distribution	Concentration in any one state < 50%	46.32843
Sub-Servicer		Option One Mortgage Corporation
-S&P	Average	Strong
-Fitch	RPS3[17]	RPS1
-Moody's	SQ3[17]	SQ1
$ Limit per transaction	$75 mm	
$ Limit per Servicer	$375 mm	

	Revised "AAA" HEL Business Plan	
Lien Position		
-First	< = 90%	100
-Second	<= 10%	0

Occupancy Status		
-primary	> 90%	94.53
-second	< 10%	0.18
-Iinvestment	< 5%	5.29
Property Type		
-Single Family	> = 80%	75.05
-Multi Family	< 15%	8.15
-PUD	< 15%	11.35
-Condominium	< 15%	0.33
-Manufactured Housing	< 5%	0
Interest Rate Type		
-FRM	<30%	15.64
-ARM	> =70%	84.36

Encore 2005-2

Criteria	„A" HEL Business Plan / "AA" Business Plan	Results
WA FICO Score	> 615	619
-550 bucket	< = 15%	16.64
LTV		
-WA LTV	< 85%	78.75
->100%	0%	0%
->95%	< =12%	1.88
->85%	< = 35%	25.23
Loan Size		
-WA Size	>= USD 150k	215792.26
-<100k	<= 20%	4.49
Cashout Refis	65%	68%
PUDS	12%	11%
Geographic Distribution	Concentration in any one state <40%	46.32843
Servicer		
-S&P	Strong	
-Fitch	RPS1	
-Moody's	SQ1	
$ Limit per transaction	$25 mm	
$ Limit per Servicer	$125 mm	

	"A" HEL Business Plan / "AA" Business Plan	
Lien Position		
-First	< = 90%	100
-Second	< = 10%	0
Occupancy Status		

-primary	> 90%	94.53
-second	< 10%	0.18
-Iinvestment	< 5%	5.29
Property Type		
-Single Family	> = 80%	75.05
-Multi Family	< 15%	8.15
-PUD	< 15%	11.35
-Condominium	< 15%	5.45
-Manufactured Housing	< 5%	0
Interest Rate Type		
-FRM	<30%	15.64
-ARM	>= 70%	84.36

Collateral Analysis Encore 2005-2

NOTE: With respect to any particular row, only loans satisfying the stipulations in Columns A, B and C of that row (the "Line Item Loans") should be evaluated when providing the information required by Columns E through Q in each row. Therefore, all percentage information (*except for Column D*) requested in each row should use the total Line Item Loans relating to that particular row in the denominator. Column D uses total collateral impacting my tranche as the denominator

If the deal is an "H" structure, *PLEASE GENERATE STRATS ONLY ON COLLATERAL THAT COULD GENERATE LOSSES TO OUR TRANCHE*
DTI Data not available.

FICO Low	FICO High	LTV	Percent of Outstanding Pool Balance	Wtd Avg Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only
500	524	> 65%	5.239	192,230.65	8.579	0.00	512	0.000	76.224	4.304	0.552	5.216	4.224	0.370	0.645	0.000
525	549	> 65%	7.034	188,161.90	8.428	0.00	537	0.000	79.149	5.774	0.531	6.873	4.187	0.463	2.385	0.000
550	574	> 65%	8.874	202,119.49	7.919	0.00	561	0.000	80.834	6.702	1.092	8.586	4.249	0.282	4.343	0.058
575	599	> 70%	10.195	205,981.16	7.552	0.00	587	0.000	83.753	7.601	1.406	9.883	5.242	0.418	4.536	1.683
600	624	> 70%	11.378	211,000.41	7.209	0.00	612	0.000	83.983	8.785	1.295	11.036	5.625	0.455	5.298	3.048
625	649	> 70%	10.995	215,054.47	7.083	0.00	637	0.000	84.648	8.680	1.181	10.022	5.108	0.115	5.771	3.134
650	674	> 80%	5.851	240,386.14	7.082	0.00	661	0.000	90.384	4.077	1.024	5.467	2.910	0.111	2.831	1.870
675	699	> 80%	3.421	248,942.09	7.083	0.00	686	0.000	89.944	2.254	0.459	3.007	1.203	0.061	2.157	1.067
700	724	> 80%	2.607	243,293.06	6.986	0.00	711	0.000	92.167	1.793	0.381	2.410	1.190	0.084	1.333	0.854
725	749	> 85%	1.229	251,252.48	6.957	0.00	738	0.000	92.217	0.699	0.169	1.113	0.492	0.000	0.737	0.314
750	774	> 85%	0.767	274,376.83	6.877	0.00	759	0.000	93.249	0.459	0.110	0.732	0.301	0.000	0.466	0.319
775	799	> 85%	0.423	302,593.67	6.827	0.00	784	0.000	93.126	0.248	0.000	0.423	0.175	0.000	0.248	0.198
800	max	> 85%	0.043	183,550.00	6.952	0.00	805	0.000	93.405	0.043	0.000	0.015	0.028	0.000	0.015	0.000

LTV Low	LTV High	DTI	Percent of Outstanding Pool Balance	Wtd Avg Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only
60%	64%	> 50%	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
65%	69%	> 50%	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
70%	74%	> 50%	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
75%	79%	> 50%	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
80%	84%	> 50%	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
85%	89%	> 50%	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
90%	94%	> 50%	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
95%	99%	> 50%	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
100%	max	> 50%	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

*Data Not available.

DTI Low	DTI High	FICO	Percent of Outstanding Pool Balance	Wtd Avg Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only
20%	24%	< 525	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25%	29%	< 550	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30%	34%	< 575	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35%	39%	< 600	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40%	44%	< 625	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
45%	49%	< 650	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
50%	54%	< 675	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
55%	max	< 700	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

*Data Not Available

Collateral Analysis Encore 2005-2

NOTE: **With respect to any particular row, only loans satisfying the stipulations in Columns A, B and C of that row (the "Line Item Loans") should be evaluated when providing the information required by Columns E through Q in each row. Therefore, all percentage information (*except for Column D*) requested in each row should use the total Line Item Loans relating to that particular row in the denominator. Column D uses total collateral impacting my tranche as the denominator**

If the deal is an "H" structure, *PLEASE GENERATE STRATS ONLY ON COLLATERAL THAT COULD GENERATE LOSSES TO OUR TRANCHE*
DTI Data not available.

LIMITED AND STATED DOC

FICO Low	FICO High	Percent of Outstanding Pool Balance	Wtd Avg Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only	% CA	% NY	% FL
500	524	1.791	205,082.13	9.061	0.00	512	0.000	67.159	1.329	0.130	1.657	0.000	0.446	1.346	0.000	0.899	0.076	0.146
525	549	3.804	233,332.32	8.639	0.00	538	0.000	72.213	3.001	0.332	3.624	0.000	0.499	3.306	0.000	2.049	0.130	0.358
550	574	5.548	230,120.48	7.924	0.00	561	0.000	75.654	4.036	0.649	5.326	0.000	0.359	5.188	0.000	2.750	0.204	0.448
575	599	6.734	231,282.01	7.657	0.00	587	0.000	78.141	5.012	0.643	6.441	0.000	0.505	6.229	0.254	3.277	0.472	0.635
600	624	7.028	233,002.77	7.347	0.00	611	0.000	79.782	5.390	0.722	6.666	0.000	0.511	6.517	1.298	3.684	0.247	0.548
625	649	7.203	229,926.37	7.215	0.00	637	0.000	80.412	5.593	0.744	6.468	0.000	0.131	7.072	1.627	4.017	0.197	0.771
650	674	6.234	261,127.15	7.035	0.00	661	0.000	81.251	4.248	0.860	5.889	0.000	0.130	6.105	1.419	3.430	0.344	0.418
675	699	4.681	262,714.67	6.934	0.00	686	0.000	81.223	3.148	0.523	4.034	0.000	0.080	4.601	1.317	2.676	0.338	0.317
700	724	3.436	270,652.92	6.669	0.00	712	0.000	81.566	2.299	0.538	3.162	0.000	0.084	3.352	1.228	1.886	0.095	0.256
725	749	2.211	260,095.72	6.639	0.00	737	0.000	83.558	1.213	0.388	2.100	0.000	0.000	2.211	0.498	1.056	0.148	0.224
750	774	1.721	314,375.19	6.710	0.00	759	0.000	82.276	1.135	0.159	1.456	0.000	0.000	1.721	0.403	1.058	0.160	0.019
775	799	0.459	262,824.47	6.729	0.00	783	0.000	83.048	0.250	0.024	0.435	0.000	0.019	0.441	0.124	0.133	0.103	0.051
800	max	0.068	290,000.00	6.730	0.00	803	0.000	85.864	0.015	0.053	0.068	0.000	0.000	0.068	0.000	0.000	0.000	0.053

IO LOANS

FICO Low	FICO High	Percent of Outstanding Pool Balance	Wtd Avg Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only	% CA	% NY	% FL
500	524	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
525	549	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
550	574	0.171	0.00	0.000	0.00	0	0.000	0.000	0.070	0.031	0.171	0.171	0.000	0.000	0.171	0.146	0.000	0.000
575	599	2.076	270,080.61	6.930	0.00	586	0.000	76.784	1.480	0.338	2.076	1.822	0.116	0.138	2.076	1.476	0.000	0.045
600	624	3.588	252,493.89	6.913	0.00	611	0.000	79.755	3.008	0.439	3.588	2.290	0.142	1.156	3.588	2.295	0.000	0.136
625	649	3.624	257,191.94	6.735	0.00	637	0.000	80.099	2.851	0.503	3.624	1.997	0.079	1.548	3.624	2.425	0.000	0.232
650	674	2.876	301,138.94	6.905	0.00	661	0.000	84.096	1.995	0.517	2.854	1.456	0.000	1.419	2.876	1.451	0.107	0.374
675	699	2.387	301,436.78	6.662	0.00	687	0.000	82.445	1.664	0.314	2.387	1.070	0.048	1.269	2.387	1.642	0.000	0.037
700	724	2.130	326,559.63	6.331	0.00	711	0.000	82.276	1.769	0.335	2.130	0.902	0.039	1.188	2.130	1.513	0.056	0.124
725	749	1.041	288,321.58	6.144	0.00	736	0.000	81.176	0.766	0.150	1.041	0.543	0.000	0.498	1.041	0.772	0.000	0.066
750	774	1.056	323,728.45	6.100	0.00	760	0.000	82.246	0.721	0.082	1.056	0.653	0.000	0.403	1.056	0.780	0.000	0.032
775	799	0.451	352,146.82	6.227	0.00	782	0.000	83.348	0.297	0.048	0.451	0.327	0.000	0.124	0.451	0.327	0.000	0.000
800	max	0.000	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

No Doc Loans

FICO Low	FICO High	Percent of Outstanding Pool Balance	Wtd Avg Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only	% CA	% NY	% FL
500	524	7.447	187,506.25	8.536	0.00	0	0.000	0.000	6.020	0.814	7.283	5.655	0.446	1.346	0.000	3.428	0.289	0.604
525	549	9.196	0.00	0.000	0.00	0	0.000	0.000	7.386	0.721	8.927	5.391	0.499	3.306	0.000	3.721	0.323	0.724
550	574	10.786	0.00	0.000	0.00	0	0.000	0.000	8.122	1.264	10.446	5.239	0.359	5.188	0.171	4.418	0.333	0.993
575	599	13.576	0.00	0.000	0.00	0	0.000	0.000	10.318	1.551	13.075	6.842	0.505	6.229	2.076	5.976	0.671	1.129
600	624	13.954	211,691.63	7.120	0.00	612	0.000	79.786	10.862	1.456	13.492	6.926	0.511	6.517	3.588	6.356	0.397	1.105
625	649	13.109	213,576.07	6.987	0.00	637	0.000	80.675	10.344	1.404	12.015	5.905	0.131	7.072	3.624	6.484	0.297	1.184
650	674	11.311	236,304.79	6.887	0.00	661	0.000	82.293	7.731	1.692	10.500	5.077	0.130	6.105	2.876	5.086	0.479	1.271
675	699	7.519	248,301.13	6.722	0.00	686	0.000	80.896	5.214	0.788	6.697	2.837	0.080	4.601	2.387	4.005	0.468	0.528
700	724	5.643	253,678.40	6.534	0.00	711	0.000	82.640	4.134	0.785	5.212	2.207	0.084	3.352	2.130	3.020	0.199	0.301
725	749	3.372	245,400.54	6.536	0.00	737	0.000	82.989	2.122	0.461	3.140	1.161	0.000	2.211	1.041	1.529	0.148	0.379
750	774	2.856	288,452.19	6.422	0.00	760	0.000	82.028	1.928	0.294	2.580	1.135	0.000	1.721	1.056	1.638	0.193	0.104
775	799	1.103	278,471.35	6.320	0.00	784	0.000	82.332	0.794	0.071	1.065	0.644	0.019	0.441	0.451	0.635	0.103	0.086
800	max	0.129	276,400.00	6.499	0.00	803	0.000	77.735	0.076	0.053	0.101	0.061	0.000	0.068	0.000	0.033	0.000	0.053

Collateral Analysis

NOTE:

With respect to any particular row, only loans satisfying the stipulations in Columns A, B and C of that row (the "Line Item Loans") should be evaluated when providing the information required by Columns E through Q in each row. Therefore, all percentage

If the deal is an "H" structure, ***PLEASE GENERATE STRATS ONLY ON COLLATERAL THAT COULD GENERATE LOSSES TO OUR TRANCHE***

FICO Low	FICO High	LTV	Percent of Outstanding Pool Balance	Wtd Avg Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only		
500	524	> 65%	44,981,971.24	192,230.65	8.579	0	512	0	76.224	36,953,688.24	4,736,133.00	44,786,971.24	36,272,671.24	3,172,850.00	5,536,450.00	0	44,981,971.24	115
525	549	> 65%	60,399,970.41	188,161.90	8.428	0	537	0	79.149	49,579,030.23	4,556,725.00	59,010,386.17	35,948,145.23	3,974,700.00	20,477,125.18	0	60,399,970.41	436
550	574	> 65%	76,199,047.91	202,119.49	7.919	0	561	0	80.834	57,549,775.10	9,376,050.00	73,721,647.91	36,486,487.17	2,423,575.00	37,288,985.74	501000	76,199,047.91	581
575	599	> 70%	87,541,991.98	205,981.16	7.552	0	587	0	83.753	65,262,053.15	12,075,971.00	84,862,903.75	45,010,323.25	3,587,956.00	38,943,712.73	14,447,220.00	87,541,991.98	539
600	624	> 70%	97,693,187.78	211,000.41	7.209	0	612	0	83.983	75,435,552.30	11,121,193.00	94,760,427.78	48,297,484.13	3,907,200.00	45,488,503.65	26,174,704.00	97,693,187.78	683
625	649	> 70%	94,408,913.04	215,054.47	7.083	0	637	0	84.648	74,526,424.43	10,141,363.65	86,052,850.64	43,863,142.92	990,450.00	49,555,320.12	26,913,425.00	94,408,913.04	756
650	674	> 80%	50,240,702.82	240,386.14	7.082	0	661	0	90.384	35,009,403.82	8,794,191.00	46,944,076.72	24,984,055.99	952,900.00	24,303,746.83	16,059,781.00	50,240,702.82	480
675	699	> 80%	29,375,166.17	248,942.09	7.083	0	686	0	89.944	19,355,382.17	3,936,953.00	25,820,726.17	10,332,165.17	521,000.00	18,522,001.00	9,162,914.00	29,375,166.17	385
700	724	> 80%	22,382,961.80	243,293.06	6.986	0	711	0	92.167	15,393,646.80	3,273,680.00	20,692,661.80	10,217,986.80	719,150.00	11,445,825.00	7,328,840.00	22,382,961.80	249
725	749	> 85%	10,552,604.00	251,252.48	6.957	0	738	0	92.217	6,003,336.00	1,455,293.00	9,557,874.00	4,226,048.00	0.00	6,326,556.00	2,695,049.00	10,552,604.00	166
750	774	> 85%	6,585,044.00	274,376.83	6.877	0	759	0	93.249	3,940,050.00	941,994.00	6,283,544.00	2,585,050.00	0.00	3,999,994.00	2,741,744.00	6,585,044.00	72
775	799	> 85%	3,631,124.00	302,593.67	6.827	0	784	0	93.126	2,131,644.00	0.00	3,631,124.00	1,499,144.00	0	2,131,980.00	1,703,500.00	3,631,124.00	33
800	max	> 85%	367,100.00	183,550.00	6.952	0	805	0	93.405	367,100.00	0.00	125,000.00	242,100.00	0	125,000.00	0	367,100.00	6
			584,359,785.15	**211,878.09**	**7.527**	**0**	**607**	**0**	**84.028**	**441,507,066.24**	**70,409,546.65**	**556,250,194.18**	**299,964,803.90**	**20,249,781.00**	**264,145,200.25**	**107,728,177.00**	**584,359,785.15**	4481

LTV Low	LTV High	DTI	Percent of Outstanding Pool Balance	Wtd Avg Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only	
60%	64%	> 50%															
65%	69%	> 50%															
70%	74%	> 50%															
75%	79%	> 50%															
80%	84%	> 50%															
85%	89%	> 50%															
90%	94%	> 50%															
95%	99%	> 50%															
100%	max	> 50%															

DTI Low	DTI High	FICO	Percent of Outstanding Pool Balance	Wtd Avg Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only	
20%	24%	< 525															
25%	29%	< 550															
30%	34%	< 575															
35%	39%	< 600															
40%	44%	< 625															
45%	49%	< 650															
50%	54%	< 675															
55%	max	< 700															

Collateral Analysis

NOTE:

With respect to any particular row, only loans satisfying the stipulations in Columns A, B and C of that row (the "Line Item Loans") should be evaluated when providing the information required by Columns E through Q in each row. Therefore, all percentage

If the deal is an "H" structure, ***PLEASE GENERATE STRATS ONLY ON COLLATERAL THAT COULD GENERATE LOSSES TO OUR TRANCHE***

LIMITED AND STATED DOC

FICO Low	FICO High	Percent of Outstanding Pool Balance	Wtd Avg Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only	% CA	% NY	% FL		
500	524	15,381,160.00	205,082.13	9.061	0	512	0	67.159	11,409,610.00	1,115,000.00	14,229,310.00	0	3,827,850.00	11,553,310.00	0	7,716,185.00	652,000.00	1,251,650.00	15,381,160.00	26
525	549	32,666,525.18	233,332.32	8.639	0	538	0	72.213	25,770,935.00	2,853,575.00	31,120,590.94	0	4,283,700.00	28,382,825.18	0	17,596,140.18	1,115,000.00	3,077,550.00	32,666,525.18	124
550	574	47,634,940.27	230,120.48	7.924	0	561	0	75.654	34,651,132.46	5,573,950.00	45,727,490.27	0	3,084,975.00	44,549,965.27	0	23,611,694.88	1,753,400.00	3,843,275.00	47,634,940.27	172
575	599	57,820,501.30	231,282.01	7.657	0	587	0	78.141	43,036,529.65	5,522,891.00	55,305,353.07	0	4,339,956.00	53,480,545.30	2,178,750.00	28,134,256.22	4,053,600.00	5,448,386.00	57,820,501.30	193
600	624	60,347,716.65	233,002.77	7.347	0	611	0	79.782	46,277,427.09	6,200,383.00	57,233,586.65	0	4,387,300.00	55,960,416.65	11,143,400.00	31,634,788.09	2,121,500.00	4,702,235.00	60,347,716.65	234
625	649	61,850,192.52	229,926.37	7.215	0	637	0	80.412	48,022,694.91	6,390,592.65	55,532,835.12	0	1,125,450.00	60,724,742.52	13,973,650.00	34,487,703.78	1,689,000.00	6,620,429.20	61,850,192.52	359
650	674	53,531,066.32	261,127.15	7.035	0	661	0	81.251	36,474,269.32	7,380,787.00	50,563,116.32	0	1,112,900.00	52,418,166.32	12,188,100.00	29,449,910.49	2,950,678.80	3,587,675.00	53,531,066.32	502
675	699	40,195,345.00	262,714.67	6.934	0	686	0	81.223	27,026,865.00	4,494,730.00	34,634,104.00	0	686,000.00	39,509,345.00	11,307,760.00	22,974,818.00	2,904,003.00	2,724,895.00	40,195,345.00	347
700	724	29,501,168.23	270,652.92	6.669	0	712	0	81.566	19,738,173.23	4,616,490.00	27,146,972.00	0	719,150.00	28,782,018.23	10,541,190.00	16,190,616.23	817,000.00	2,198,102.00	29,501,168.23	210
725	749	18,986,987.22	260,095.72	6.639	0	737	0	83.558	10,411,537.39	3,332,170.00	18,027,937.22	0	0.00	18,986,987.22	4,274,726.00	9,068,322.83	1,267,150.00	1,920,800.00	18,986,987.22	128
750	774	14,775,634.00	314,375.19	6.71	0	759	0	82.276	9,748,090.00	1,367,994.00	12,501,134.00	0	0.00	14,775,634.00	3,459,894.00	9,088,050.00	1,375,440.00	167,000.00	14,775,634.00	47
775	799	3,942,367.00	262,824.47	6.729	0	783	0	83.048	2,145,600.00	203,787.00	3,738,580.00	0	160000	3,782,367.00	1,066,600.00	1,144,000.00	883,080.00	437000	3,942,367.00	23
800	max	580,000.00	290,000.00	6.73	0	803	0	85.864	125,000.00	455,000.00	580,000.00	0	0	580,000.00	0	0.00	0	455000	580,000.00	5
		437,213,603.69	242,357.87	7.408	0	629	0	78.913	314,837,864.05	49,507,349.65	406,341,009.59	0	23,727,281.00	413,486,322.69	70,134,070.00	231,096,485.70	21,581,851.80	36,433,997.20	437,213,603.69	2370

IO LOANS

FICO Low	FICO High	Percent of Outstanding Pool Balance	Wtd Avg Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only	% CA	% NY	% FL	
500	524																		
525	549																		
550	574	1,468,250.00	244,708.33	7.16	0	569	0	64.329	603,750.00	269,000.00	1,468,250.00	1,468,250.00	0	0.00	1,468,250.00	1,255,750.00	0	0	1,468,250.00
575	599	17,825,320.00	270,080.61	6.93	0	586	0	76.784	12,710,200.00	2,903,920.00	17,825,320.00	15,646,570.00	997000	1,181,750.00	17,825,320.00	12,676,800.00	0	384200	17,825,320.00
600	624	30,804,254.00	252,493.89	6.913	0	611	0	79.755	25,828,654.00	3,768,700.00	30,804,254.00	19,660,854.00	1,220,200.00	9,923,200.00	30,804,254.00	19,707,347.00	0	1,171,900.00	30,804,254.00
625	649	31,120,225.00	257,191.94	6.735	0	637	0	80.099	24,479,649.00	4,318,356.00	31,120,225.00	17,146,575.00	680,650.00	13,293,000.00	31,120,225.00	20,822,884.00	0.00	1,991,370.00	31,120,225.00
650	674	24,693,393.00	301,138.94	6.905	0	661	0	84.096	17,132,118.00	4,435,935.00	24,503,393.00	12,505,293.00	0.00	12,188,100.00	24,693,393.00	12,463,050.00	915,000.00	3,215,318.00	24,693,393.00
675	699	20,497,701.00	301,436.78	6.662	0	687	0	82.445	14,291,727.00	2,694,203.00	20,497,701.00	9,189,941.00	408,500.00	10,899,260.00	20,497,701.00	14,100,327.00	0.00	316,850.00	20,497,701.00
700	724	18,287,339.00	326,559.63	6.331	0	711	0	82.276	15,191,349.00	2,875,990.00	18,287,339.00	7,746,149.00	337,250.00	10,203,940.00	18,287,339.00	12,995,044.00	479000	1,063,215.00	18,287,339.00
725	749	8,937,969.00	288,321.58	6.144	0	736	0	81.176	6,574,006.00	1,285,163.00	8,937,969.00	4,663,243.00	0	4,274,726.00	8,937,969.00	6,624,426.00	0	563,250.00	8,937,969.00
750	774	9,064,396.50	323,728.45	6.1	0	760	0	82.246	6,191,182.50	700,994.00	9,064,396.50	5,604,502.50	0.00	3,459,894.00	9,064,396.50	6,699,802.50	0	272,800.00	9,064,396.50
775	799	3,873,615.00	352,146.82	6.227	0	782	0	83.348	2,554,115.00	408000	3,873,615.00	2,807,015.00	0	1,066,600.00	3,873,615.00	2,807,015.00	0	0	3,873,615.00
800	max																		
		166,572,462.50	281,848.50	6.686	0	660	0	80.912	125,556,750.50	23,660,261.00	166,382,462.50	96,438,392.50	3,643,600.00	66,490,470.00	166,572,462.50	110,152,445.50	1,394,000.00	8,978,903.00	166,572,462.50

No Doc Loans

FICO Low	FICO High	Percent of Outstanding Pool Balance	Wtd Avg Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only	% CA	% NY	% FL		
500	524	63,939,631.24	187,506.25	8.536	0	512	0	70.389	51,690,398.24	6,988,733.00	62,532,781.24	48,558,471.24	3,827,850.00	11,553,310.00	0	29,436,305.88	2,480,350.00	5,183,785.00	63,939,631.24	
525	549	78,959,674.41	187,999.22	8.34	0	537	0	73.394	63,419,034.23	6,190,425.00	76,648,840.17	46,293,149.23	4,283,700.00	28,382,825.18	0	31,949,405.67	2,778,750.00	6,216,164.00	78,959,674.41	
550	574	92,616,884.10	198,748.68	7.822	0	561	0	76.503	69,742,611.29	10,851,050.00	89,689,784.10	44,981,943.83	3,084,975.00	44,549,965.27	1468250	37,936,959.37	2,858,940.00	8,523,828.00	92,616,884.10	
575	599	116,567,678.86	209,654.10	7.409	0	587	0	78.041	88,590,940.03	13,317,071.00	112,264,590.63	58,747,177.56	4,339,956.00	53,480,545.30	17,825,320.00	51,313,686.37	5,765,585.01	9,691,166.00	116,567,678.86	
600	624	119,817,465.09	211,691.63	7.12	0	612	0	79.786	93,268,579.61	12,500,343.00	115,851,305.09	59,469,748.44	4,387,300.00	55,960,416.65	30,804,254.00	54,574,099.88	3,412,750.00	9,487,663.98	119,817,465.09	14
625	649	112,554,587.20	213,576.07	6.987	0	637	0	80.675	88,821,689.59	12,053,772.65	103,163,674.80	50,704,394.68	1,125,450.00	60,724,742.52	31,120,225.00	55,670,623.59	2,549,500.00	10,168,759.20	112,554,587.20	70
650	674	97,121,270.58	236,304.79	6.887	0	661	0	82.293	66,382,120.58	14,527,512.00	90,160,894.48	43,590,204.26	1,112,900.00	52,418,166.32	24,693,393.00	43,672,431.00	4,109,928.80	10,910,778.30	97,121,270.58	98
675	699	64,558,292.83	248,301.13	6.722	0	686	0	80.896	44,771,041.83	6,768,430.00	57,500,901.83	24,362,947.83	686,000.00	39,509,345.00	20,497,701.00	34,387,202.66	4,022,003.00	4,535,295.00	64,558,292.83	116
700	724	48,452,574.03	253,678.40	6.534	0	711	0	82.64	35,500,299.03	6,738,620.00	44,748,177.80	18,951,405.80	719,150.00	28,782,018.23	18,287,339.00	25,928,637.03	1,708,150.00	2,587,402.00	48,452,574.03	120
725	749	28,957,263.22	245,400.54	6.536	0	737	0	82.989	18,216,995.39	3,954,813.00	26,957,733.22	9,970,276.00	0.00	18,986,987.22	8,937,969.00	13,126,880.83	1,267,150.00	3,252,450.00	28,957,263.22	146
750	774	24,518,436.50	288,452.19	6.422	0	760	0	82.028	18,554,922.50	2,525,994.00	22,149,436.50	9,742,802.50	0.00	14,775,634.00	9,064,396.50	14,063,852.50	1,654,440.00	897,050.00	24,518,436.50	62
775	799	9,468,026.00	278,471.35	6.32	0	784	0	82.332	6,816,759.00	611,787.00	9,143,439.00	5,525,659.00	160000	3,782,367.00	3,873,615.00	5,449,615.00	883,080.00	742,394.00	9,468,026.00	33
800	max	1,105,600.00	276,400.00	6.499	0	803	0	77.735	650,600.00	455,000.00	863,500.00	525,600.00	0	580,000.00	0	283,500.00	0	455000	1,105,600.00	6
		858,637,384.06	215,792.26	7.297	0	619	0	78.75	644,425,991.32	97,483,550.65	811,675,058.86	421,423,780.37	23,727,281.00	413,486,322.69	166,572,462.50	397,793,199.78	33,488,626.81	72,651,735.48	858,637,384.06	665

Total:	858,637,384.06	215,792.26	7.297	0	619	0	78.75	644,425,991.32	97,483,550.65	811,675,058.86	421,423,780.37	23,727,281.00	413,486,322.69	166,572,462.50	397,793,199.78	33,488,626.81	72,651,735.48	858,637,384.06