

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

Bear Stearns Asset Backed Securities I LLC
Exact Name of Registrant as Specified in Charter
Form 8-K, May 25, 2005, Series 2005-AC3

0001283557
Registrant CIK Number
333-113636

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



05057400

PROCESSED
JUN 09 2005
THOMSON
FINANCIAL

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

BEAR STEARNS ASSET BACKED
SECURITIES I LLC

By: 
Name: Baron Silverstein
Title: Vice President

Dated: May 25, 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

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

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

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DP	Count	Balance	Percent	GWAC	WA Strip	NWAC	Stated WAM	Calc WAM	W/A Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
30Y	51	7,281,393.16	21.74	7.3483	0.2620	7.0863	356	356	2	6.1250	9.8750	142,772	74.31	79.86	667	40.30
30Y IO	158	26,217,598.39	78.26	6.9744	0.3350	6.6393	358	358	2	5.5000	10.2500	165,934	80.31	84.95	704	32.17
TOTAL	209	33,498,991.55	100.00	7.0557	0.3192	6.7365	358	358	2	5.5000	10.2500	160,282	79.01	83.85	696	34.22

STATED ORIGINAL TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
181 - 360	209	33,498,992	100.00	7.0557	6.7365	358	2	5.5000	10.2500	160,282	239	360	79.01	83.85	696	34.22
TOTAL	209	33,498,992	100.00	7.0557	6.7365	358	2	5.5000	10.2500	160,282	239	360	79.01	83.85	696	34.22

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ORIGINAL BALANCE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
- 75,000	25	1,397,038	4.17	7.6285	7.3785	358	2	6,0000	9,8750	55,882	86.12	90.57	680	31.56
75,001 - 359,650	177	279,750,485	82.84	7.1114	6.7779	357	2	5,5000	10,2500	156,782	80.58	85.85	695	34.12
359,651 - 400,000	1	37,375	1.13	7,0000	6,7500	358	2	7,0000	7,0000	379,375	80.00	70,000	628	36.00
400,001 - 650,000	5	2,974,955	8.88	6.5438	6.2938	358	2	5,8750	6,8750	594,991	72.48	74.45	721	31.88
650,001 - 1,000,000	1	997,139	2.98	6.2500	6,0000	357	3	6,2500	10,2500	997,139	44.44	44.44	699	46.18
TOTAL	209	33,498,992	100.00	7.0857	6.7365	358	2	5,5000	10,2500	160,282	79.01	83.85	696	34.22

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	CURRENT BALANCE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Mtn GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
- 75,000		25	1,397,038	4.17	7.6285	7.3785	358	2	6,0000	9,8750	55,882	86.12	90.57	680	31.56
75,001 - 359,650		177	27,750,485	82.84	7.1114	6.7779	357		5,5000	10,2500	156,782	80.58	85.85	695	34.12
359,651 - 400,000		1	379,375	1.13	7,0000	6,7500	358	2	7,0000	379,375	70,000	80.00	90.00	628	36.00
400,001 - 650,000		5	2,974,955	8.88	6,5438	6,2938	358		5,8750	6,8750	594,991	72.48	74.45	721	31.88
650,001 - 1,000,000		1	997,139	2.98	6,2500	6,0000	357	3	6,2500	6,2500	997,139	44.44	44.44	699	46.18
TOTAL		209	33,498,992	100.00	7.0057	6.7365	358	2	5,5000	10,2500	160,282	79.01	83.85	696	34.22

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TERM	CURRENT GROSS COUPON	Count	Balance	Percent	GWAC	NWAC	WAM	W/A Age	Min GWAC	Max GWAC	Avg Bal	W/A LTV	W/A COMBINED LTV	W/A FICO	W/A DTI
20_Yr	6.000 - 6.249	1	102,780	0.31	6.1250	5.8750	239	1	6.1250	6.1250	102,780	77.44	77.44	575	34.37
25_Yr	6.000 - 6.249	1	102,780	0.31	6.1250	5.8750	239	1	6.1250	6.1250	102,780	77.44	77.44	575	34.37
30_Yr	7.000 - 7.249	1	126,000	0.38	7.0000	6.7500	298	2	7.0000	7.0000	126,000	64.61	64.61	730	35.41
		207	33,270,211	99.32	7.0587	6.7391	358	2	5.5000	10.2500	160,726	79.07	83.94	696	34.22
5.500 - 5.749		5	487,950	1.46	5.6000	5.3500	358	2	5.5000	5.6250	97,590	74.27	74.27	682	22.72
5.750 - 5.999		3	1,112,777	3.32	5.8750	5.6250	358	2	5.8750	5.8750	370,926	67.72	67.72	740	20.13
6.000 - 6.249		16	2,333,840	6.97	6.0760	5.8260	359	1	6.0000	6.1250	145,865	74.42	74.94	714	36.17
6.250 - 6.499		18	3,689,174	11.01	6.2848	6.0348	358	2	6.2500	6.3750	204,954	67.36	71.55	710	38.98
6.500 - 6.749		15	2,749,714	8.21	6.5322	6.2822	358	2	6.5000	6.6250	183,314	76.56	84.58	685	34.85
6.750 - 6.999		42	8,648,597	25.82	6.8251	6.5751	358	2	6.7500	6.8750	205,919	78.77	82.37	704	31.12
7.000 - 7.249		20	3,198,897	9.55	7.0188	6.7688	358	2	7.0000	7.1250	159,945	83.22	90.63	699	32.47
7.250 - 7.499		19	2,414,871	7.21	7.3016	7.0516	358	2	7.2500	7.3750	127,098	84.20	90.73	693	32.57
7.500 - 7.749		15	1,531,557	4.57	7.5379	7.2879	358	2	7.5000	7.6250	102,104	81.33	83.86	681	29.57

The information contained herein will be superseded by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets. This report does not constitute a bid or offer by any person for an undertaking by any person to provide or accept any such bid or offer. Each investor must determine for itself the appropriateness of any transaction in securities, including any related legal, tax and accounting considerations, and no recommendation is made herein as to any security or transaction. No assurance is given (x) as to the accuracy or completeness of any of the information set forth herein, or (y) that the prices indicated (i) constitute prices at which the securities listed could have been or may be purchased or sold in any market, (ii) have been confirmed by actual trades, (iii) reflect the value Bear Stearns assigns to any security while in its inventory, or (iv) take into account the size of any position in the securities listed. Spreads between bid and offer prices may vary significantly due to market volatility or illiquidity. All prices and other information relating to any security are subject to change without notice. Bear, Stearns & Co. Inc. and its affiliates and associated persons may have positions and conduct transactions in the securities covered by this report, and may solicit business from and perform services for the issuers of such securities on a non-exclusive basis.

Bear, Stearns & Co. Inc. BSABS 2005-AC3 {GROUP I} INVESTOR PROPS

May 23, 2005
12:46PM EDT
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Collateral Grouped by Current Gross Coupon

TERM	CURRENT GROSS COUPON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
	7.750 - 7.999	16	1,866,208	5.57	7,8148	7,4900	358	2	7,7500	7,8750	116,638	86.24	91.62	695	33.22
	8.000 - 8.249	7	855,247	2.55	8,0666	7,4094	358	2	8,0000	8,1250	122,178	88.21	92.83	689	37.94
	8.250 - 8.499	9	1,510,074	4.51	8,2932	7,6263	358	2	8,2500	8,3750	167,786	86.56	91.82	663	43.74
	8.500 - 8.749	9	1,555,801	4.64	8,5385	8,1321	357	3	8,5000	8,6250	172,867	82.12	91.59	656	46.60
	8.750 - 8.999	4	410,132	1.22	8,8659	8,2201	357	2	8,7500	8,8750	102,533	78.73	91.25	637	40.03
	9.000 - 9.249	1	32,696	0.10	9,0000	8,7500	358	3	9,0000	9,0000	32,696	72.78	95.00	649	20.00
	9.250 - 9.499	3	354,611	1.06	9,2500	7,9257	358	2	9,2500	9,2500	118,204	97.72	97.72	720	46.32
	9.500 - 9.749	1	211,200	0.63	9,6250	9,3750	357	3	9,6250	9,6250	211,200	80.00	95.00	674	0.00
	9.750 - 9.999	2	148,866	0.44	9,7868	8,4295	357	3	9,7500	9,8750	74,433	94.11	94.11	675	37.34
	10.000 - 10.249	1	80,000	0.24	10,0000	8,1800	358	2	10,0000	10,0000	80,000	100.00	100.00	691	30.50
	10.250 - 10.499	1	78,000	0.23	10,2500	8,4300	358	2	10,2500	10,2500	78,000	100.00	100.00	691	30.20
TOTAL		209	33,498,992	100.00	7,0557	6,7365	358	2	5,5000	10,2500	160,282	79.01	83.85	696	34.22

Collateral Grouped by Current Net Coupon

CURRENT NET COUPON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
5.250 - 5.499	5	487,950	1.46	5,6000	5,3500	358	2	5,5000	5,6250	97,590	358	359	74.27	74.27	682	22.72
5.500 - 5.749	3	1,112,777	3.32	5,8750	5,6250	358	2	5,8750	5,8750	370,926	357	359	67.72	67.72	740	20.13
5.750 - 5.999	17	2,436,620	7.27	6,0781	5,8281	354	1	6,0000	6,1250	143,331	239	360	74.54	75.04	708	36.10
6.000 - 6.249	18	3,689,174	11.01	6,2848	6,0348	358	2	6,2500	6,3750	204,954	357	360	67.36	71.55	710	38.98
6.250 - 6.499	15	2,749,714	8.21	6,5322	6,2822	358	2	6,5000	6,6250	183,314	357	359	76.56	84.58	685	34.85
6.500 - 6.749	44	8,954,214	26.73	6,8634	6,5761	358	2	6,7500	8,1250	203,505	357	360	79.41	82.89	705	30.89
6.750 - 6.999	26	4,129,712	12.33	7,2736	6,8033	356	2	7,0000	8,5000	158,835	298	360	85.31	90.62	704	33.61
7.000 - 7.249	20	2,532,671	7.56	7,3515	7,0550	358	2	7,2500	8,3750	126,634	357	360	84.70	92.93	693	32.57
7.250 - 7.499	15	1,531,557	4.57	7,5379	7,2879	358	2	7,5000	7,6250	102,104	357	360	81.33	83.86	681	29.57
7.500 - 7.749	16	1,868,241	5.58	7,9044	7,5675	358	2	7,7500	8,8750	116,765	356	360	85.85	91.23	689	33.22
7.750 - 7.999	8	819,003	2.44	8,5378	7,8184	358	2	8,0000	9,7500	102,375	357	360	88.76	93.59	682	46.36
8.000 - 8.249	7	1,191,806	3.56	8,5127	8,0219	358	2	8,2500	10,0000	170,258	357	359	83.38	90.04	642	43.36
8.250 - 8.499	9	1,446,609	4.32	8,6337	8,3011	357	3	8,5000	10,2500	160,734	356	358	81.42	91.60	655	45.56
8.500 - 8.749	3	261,182	0.78	8,8608	8,6108	357	2	8,7500	8,8750	87,061	354	359	72.30	79.40	620	40.03
8.750 - 8.999	1	32,696	0.10	9,0000	8,7500	358	3	9,0000	9,0000	32,696	358	358	72.78	95.00	649	20.00
9.250 - 9.499	1	211,200	0.63	9,6250	9,3750	357	3	9,6250	9,6250	211,200	357	357	80.00	95.00	674	0.00
9.500 - 9.749	1	43,866	0.13	9,8750	9,6250	354	6	9,8750	9,8750	43,866	354	354	80.00	80.00	650	6.80
TOTAL	209	33,498,992	100.00	7,0557	6,7365	358	2	5,5000	10,2500	160,282	239	360	79.01	83.85	696	34.22

Collateral Grouped by Remaining Term

REMAINING TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
180 - 359	191	31,137,735	92.95	7,0906	6,7690	357	2	5,5000	10,2500	163,025	239	359	78.94	84.02	695	33.96
360 +	18	2,361,256	7.05	6,5951	6,3080	360	0	6,0000	9,2500	131,181	360	360	79.87	81.56	704	37.08
TOTAL	209	33,498,992	100.00	7,0557	6,7365	358	2	5,5000	10,2500	160,282	239	360	79.01	83.85	696	34.22

Collateral Grouped by Loan-to-Value

LOAN TO VALUE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
30.01 - 40.00	1	213,388	0.64	6,2500	6,0000	357	3	6,2500	6,2500	213,388	357	357	39.34	39.34	636	0.00

The information contained herein will be superseded by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets. This report does not constitute a bid or offer by any person for any security or an undertaking by any person to provide or accept any such bid or offer. Each investor must determine for itself the appropriateness of any transaction in securities, including any related legal, tax and accounting considerations, and no recommendation is made herein as to any security or transaction. No assurance is given (x) as to the accuracy or completeness of any of the information set forth herein, or (y) that the prices indicated (i) constitute prices at which the securities listed could have been or may be purchased or sold in any market, (ii) reflect the value Bear Stearns assigns to any security while in its inventory, or (iv) take into account the size of any position in the securities listed. Spreads between bid and offer prices may vary significantly due to market volatility or illiquidity. All prices and other information relating to any security are subject to change without notice. Bear, Stearns & Co. Inc. and its affiliates and associated persons may have positions and conduct transactions in the securities covered by this report, and may solicit business from and perform services for the issuers of such securities on their own account.

Collateral Grouped by Loan-to-Value																
LOAN TO VALUE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
40.01 - 50.00	1	997,139	2.98	6.2500	6.0000	357	3	6.2500	6.2500	997,139	357	357	44.44	44.44	699	46.18
50.01 - 60.00	4	655,905	1.96	6.8275	6.5775	358	2	6.1250	8.8750	163,976	357	359	58.54	60.64	642	35.13
60.01 - 70.00	11	2,654,352	7.92	6.4099	6.1599	355	2	5.8750	8.3750	241,305	298	360	65.95	65.95	695	32.21
70.01 - 79.99	33	5,528,145	15.91	6.7969	6.5469	356	2	5.5000	9.0000	161,459	239	360	76.11	79.92	695	31.62
80.00 - 80.00	113	18,403,764	54.94	7.0572	6.8072	358	2	5.8750	9.8750	162,865	354	360	80.00	87.63	694	33.95
80.01 - 90.00	14	1,250,671	3.73	7.5852	7.2054	358	2	6.5000	8.8750	89,334	357	359	89.83	89.83	705	35.34
90.01 - 95.00	11	1,856,148	5.54	7.8426	7.0539	358	2	6.8750	9.2500	168,741	358	358	95.00	95.00	713	30.16
95.01 - 100.00	21	2,139,479	6.39	8.0219	7.2322	358	2	6.7500	10.2500	101,880	358	360	100.00	100.00	722	37.47
TOTAL	209	33,498,992	100.00	7.0557	7.0365	358	2	5.5000	10.2500	160,282	239	360	79.01	83.85	696	34.22

Collateral Grouped by Combined Loan-to-Value																
O LTV	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
30.01 - 40.00	1	213,388	0.64	6.2500	6.0000	357	3	6.2500	6.2500	213,388	357	357	39.34	39.34	636	0.00
40.01 - 50.00	1	997,139	2.98	6.2500	6.0000	357	3	6.2500	6.2500	997,139	357	357	44.44	44.44	699	46.18
50.01 - 60.00	3	518,505	1.55	6.9143	6.6643	359	1	6.1250	8.8750	172,835	358	359	58.16	58.16	645	35.13
60.01 - 70.00	12	2,791,752	8.33	6.4144	6.1644	355	2	5.8750	8.3750	232,646	298	360	65.66	66.15	692	32.21
70.01 - 79.99	22	3,823,460	11.41	6.6572	6.4072	355	2	5.5000	8.6250	173,794	239	360	75.05	75.05	687	34.64
80.00 - 80.00	46	7,086,474	21.15	6.8932	6.6432	359	1	5.8750	9.8750	154,054	354	360	80.00	80.00	696	30.37
80.01 - 90.00	61	9,721,630	29.02	7.0810	6.8143	358	2	6.0000	8.8750	159,371	357	360	81.11	89.76	687	35.54
90.01 - 95.00	25	3,979,555	11.88	7.6227	7.1214	358	2	6.2500	9.6250	159,182	354	358	86.93	95.00	711	34.22
95.01 - 100.00	38	4,367,089	13.04	7.7450	7.2306	358	2	6.5000	10.2500	114,923	356	360	89.80	100.00	721	35.12
TOTAL	209	33,498,992	100.00	7.0557	6.7365	358	2	5.5000	10.2500	160,282	239	360	79.01	83.85	696	34.22

Collateral Grouped by Documentation Type															
DOCTYPE	BACK RATIO	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
Full/Alternative		74	9,368,519	27.97	7.1233	6.7500	357	2	5.8750	8.5000	126,602	84.40	92.21	719	33.90
	0.00 - 10.00	1	107,103	0.32	6.5000	6.2500	359	1	6.5000	6.2500	107,103	80.00	80.00	0	9.71
	10.01 - 20.00	5	926,387	2.77	7.0153	6.7653	357	3	5.8750	7.5000	185,277	81.34	93.81	745	15.69
0.00 - 10.00		8	967,438	2.89	7.0234	6.5733	358	2	6.2500	8.5000	120,930	85.49	94.03	728	22.40
	25.01 - 30.00	9	823,610	2.46	6.9982	6.7482	358	2	6.5000	7.5000	91,512	85.35	94.53	707	27.52
	30.01 - 35.00	16	2,018,781	6.03	7.0342	6.6613	352	2	6.1250	8.4300	126,174	83.96	88.20	716	32.11
0.00 - 10.00		13	1,754,758	5.24	7.1417	6.7649	359	1	6.0000	7.9700	134,981	83.46	90.92	720	37.17
	40.01 - 45.00	7	916,069	2.73	7.0276	6.7776	358	2	6.0000	8.3750	130,867	80.19	88.56	701	42.31
	45.01 - 50.00	9	1,270,505	3.79	7.0640	6.6616	358	2	6.2500	8.2500	141,167	88.08	96.34	720	46.19
0.00 - 10.00		6	583,867	1.74	8.2827	7.5242	357	3	6.5000	8.2500	97,311	89.84	100.00	710	51.70
	50.01 - 55.00	9	1,354,977	4.04	7.4337	7.1837	358	2	6.2500	8.3750	150,553	71.13	72.13	674	0.00
	No Documentation	9	1,354,977	4.04	7.4337	7.1837	358	2	6.2500	8.3750	150,553	71.13	72.13	674	0.00
0.00 - 10.00		9	1,354,977	4.04	7.4337	7.1837	358	2	6.2500	8.3750	150,553	71.13	72.13	674	0.00
	No Income/No Asset	1	107,939	0.32	8.8750	8.6250	359	1	8.8750	8.6250	107,939	60.00	60.00	609	0.00
	0.00 - 10.00	1	107,939	0.32	8.8750	8.6250	359	1	8.8750	8.6250	107,939	60.00	60.00	609	0.00
No Ratio		39	6,354,826	18.97	7.2703	6.8374	358	2	5.8750	9.3750	162,944	82.94	86.93	686	0.00
	0.00 - 10.00	39	6,354,826	18.97	7.2703	6.8374	358	2	5.8750	9.3750	162,944	82.94	86.93	686	0.00
	Stated Income	82	15,159,605	45.25	6.8101	6.5601	358	2	5.5000	9.6250	184,873	74.79	78.22	694	33.64
0.00 - 10.00		3	666,266	1.99	6.9152	6.6652	358	2	6.0000	9.6250	222,089	79.42	79.42	753	9.12
	10.01 - 20.00	8	906,915	2.71	6.6970	6.4470	358	2	5.6250	8.7500	113,364	79.74	83.18	707	16.33

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Collateral Grouped by Documentation Type											
DOCTYPE BACK RATIO	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA DTI
20.01 - 25.00	11	2,224,295	6.64	6.4874	6.2374	358	2	5.6250	7.6250	202,209	71.3
25.01 - 30.00	7	1,021,246	3.05	6.7187	6.4687	359	1	5.5000	7.6250	145,892	69.3
30.01 - 35.00	17	2,455,941	7.33	6.6792	6.4292	359	1	6.0000	7.6250	144,467	69.4
35.01 - 40.00	13	1,993,774	5.95	6.8231	6.5731	355	1	6.0000	7.3750	153,367	77.02
40.01 - 45.00	16	3,462,505	10.34	7.4289	7.1789	358	2	6.3750	8.6250	216,407	85.37
45.01 - 50.00	5	2,223,989	6.64	6.3021	6.0521	358	2	6.1250	6.2500	444,798	59.51
50.01 - 55.00	1	103,868	0.31	6.6250	6.3750	359	1	6.6250	6.3750	103,868	80.00
55.01 - 60.00	1	100,805	0.30	8.2500	8.0000	357	3	8.2500	8.0000	100,805	89.38
Stated/Secured	4	1,153,125	3.44	7.9373	7.6873	357	3	7.0000	8.2500	288,281	88.89
35.01 - 40.00	1	379,375	1.13	7.0000	6.7500	358	2	7.0000	6.7500	379,375	80.00
45.01 - 50.00	3	773,749	2.31	8.3968	8.1468	357	3	7.8750	8.2500	257,916	88.35
TOTAL	209	33,498,992	100.00	7.0557	6.7365	358	2	5.5000	9.6250	160,282	83.85

Collateral Grouped by Loan Purpose											
LOAN PURP	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA DTI
Cash Out Refinance	52	9,750,892	29.11	6.8839	6.6339	358	2	6	6	10	187,517
Purchase	142	21,440,111	64.00	7.1726	6.8146	357	2	6	6	10	150,987
Rate/Term Refinance	15	2,307,988	6.89	6.6949	6.4449	358	2	6	6	9	153,866
TOTAL	209	33,498,992	100.00	7.0557	6.7365	358	2	6	6	10	160,282

Collateral Grouped by Property Type											
PROPERTYTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA DTI
2-4 Family	62	12,006,662	35.84	7.3099	7.0163	358	2	5.8750	9.8750	193,656	79.23
Condominium	7	873,453	2.61	7.2704	6.6638	350	2	6.0000	8.5000	124,779	85.58
PUD	31	5,315,047	15.87	6.7605	6.5105	356	2	6.1250	8.6250	171,453	76.58
Single Family	109	15,303,829	45.68	6.9464	6.5996	358	2	5.5000	10.2500	140,402	79.29
TOTAL	209	33,498,992	100.00	7.0557	6.7365	358	2	5.5000	10.2500	160,282	79.01

Collateral Grouped by Occupancy Type											
OCCTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA DTI
Investor	209	33,498,992	100.00	7.0557	6.7365	358	2	5.5000	10.2500	160,282	79.01
TOTAL	209	33,498,992	100.00	7.0557	6.7365	358	2	5.5000	10.2500	160,282	79.01

Collateral Grouped by Mortgage Ins. Company											
MI	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA DTI
GE Capital MI	1	85,950	0.26	6.5000	6.2500	357	3	6.5000	6.5000	85,950	90.00
Mortgage Guaranty In	5	553,441	1.65	6.8826	6.6326	359	1	6.7500	7.0000	110,688	91.20
No MI	163	28,252,693	84.34	6.9073	6.6573	357	2	5.5000	9.8750	173,329	75.89
PMI	35	4,184,352	12.49	8.0058	7.2020	358	2	6.7500	10.2500	119,553	97.14
Radian Guaranty	3	273,600	0.82	7.8467	7.5967	358	2	7.6250	8.1250	91,200	89.98
Republic MIC	1	48,150	0.14	7.5000	7.2500	359	1	7.5000	7.5000	48,150	90.00
United Guaranty	1	100,805	0.30	8.2500	8.0000	357	3	8.2500	8.2500	100,805	89.38
TOTAL	209	33,498,992	100.00	7.0557	6.7365	358	2	5.5000	10.2500	160,282	79.01

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Collateral Grouped by State														
STATE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
AZ	23	3,377,288	10.08	6.9431	6.6474	358	2	5.8750	8.1250	146,839	80.64	85.02	701	27.65
CA	12	3,589,523	10.72	6.5036	6.2536	358	2	5.8750	7.8750	299,127	70.82	71.58	693	36.12
CO	2	326,917	0.98	7.4059	6.7289	358	2	7.1250	7.7500	163,459	86.74	97.75	730	37.00
CT	2	382,744	1.14	7.5206	7.2706	356	3	6.8750	8.8750	191,372	80.00	91.61	666	35.67
DC	1	299,250	0.89	7.0000	6.7500	358	2	7.0000	7.0000	299,250	95.00	95.00	684	0.00
FL	26	4,350,422	12.99	7.2484	6.9166	358	2	6.6250	8.8750	167,324	82.98	86.69	717	31.16
GA	16	1,732,381	5.17	7.2830	6.7015	358	2	5.5000	10.2500	108,274	82.82	87.30	695	28.86
HI	1	126,000	0.38	7.0000	6.7500	298	2	7.0000	7.0000	126,000	64.61	64.61	730	35.41
IL	8	809,597	2.42	6.2662	6.0162	359	1	6.0000	6.8750	101,200	81.19	91.76	698	34.90
IN	2	136,000	0.41	7.3897	7.1397	359	1	6.8750	7.7500	68,000	91.76	91.76	672	32.79
KS	1	36,000	0.11	6.0000	5.7500	358	2	6.0000	6.0000	36,000	69.23	69.23	680	6.32
KY	2	569,600	1.70	6.4452	6.1952	358	2	6.3750	6.5000	284,800	80.00	91.29	754	26.63
LA	2	149,765	0.45	7.2500	7.0000	359	2	7.2500	7.2500	74,883	100.00	100.00	712	31.55
MA	9	1,993,124	5.95	8.0609	7.8109	357	3	6.5000	9.6250	221,458	76.82	90.55	666	36.79
MD	6	1,022,788	3.05	6.8272	6.5772	359	1	6.2500	7.8750	170,465	83.26	86.85	698	37.70
ME	2	333,217	0.99	7.6563	7.4063	359	1	7.3750	8.3750	166,608	77.19	77.19	617	40.63
MI	9	1,066,328	3.18	6.9953	6.7453	358	2	6.0000	7.8750	118,481	76.97	84.08	699	31.40
MN	2	288,500	0.86	7.1090	6.8590	359	1	6.8750	7.2500	144,250	78.52	91.00	693	26.58
MO	3	275,871	0.82	8.4494	7.3931	359	2	7.7500	9.2500	91,957	100.00	100.00	765	35.07
NC	4	402,847	1.20	7.1155	6.8655	358	2	6.1250	8.0000	100,712	80.28	82.76	679	27.62
NJ	14	2,701,924	8.07	7.3331	7.0831	358	2	6.0000	8.8750	192,995	76.54	83.97	675	36.92
NM	7	827,100	2.47	6.2082	5.9582	359	1	6.1250	6.2500	118,157	79.68	83.34	733	27.78
NV	1	164,000	0.49	6.1250	5.8750	359	1	6.1250	6.1250	164,000	80.00	80.00	761	43.81
NY	1	379,375	1.13	7.0000	6.7500	358	2	7.0000	7.0000	379,375	80.00	90.00	628	36.00
OH	12	1,345,476	4.02	7.6144	7.0348	359	2	6.3750	9.2500	112,123	90.69	95.39	714	36.61
OK	2	188,911	0.56	6.8359	6.5859	358	2	6.5000	7.5000	94,455	80.00	93.36	659	37.37
OR	1	264,000	0.79	6.7500	6.5000	359	1	6.7500	6.7500	264,000	80.00	90.00	703	15.39
PA	5	666,521	1.99	7.0602	6.8102	357	3	6.2500	9.8750	133,304	66.63	67.72	695	30.11
RI	2	431,565	1.29	7.2822	7.0322	357	3	6.2500	8.6250	215,782	79.99	95.00	711	44.49
SC	5	714,115	2.13	7.4357	6.5883	358	2	6.2500	8.5000	142,823	86.56	86.56	696	41.07
TN	2	291,347	0.87	6.9179	6.6679	359	1	6.7500	7.2500	145,673	93.36	93.36	770	27.18
TX	12	1,570,476	4.69	6.8711	6.6211	350	2	6.1250	8.5000	130,873	81.60	83.43	684	35.34
VA	6	2,014,623	6.01	6.5394	6.2894	358	2	6.2500	7.8750	335,770	62.05	65.77	671	45.73
WA	2	289,540	0.86	6.7202	6.4702	358	2	6.2500	7.0000	144,770	80.00	93.12	756	28.55
WI	2	176,659	0.53	8.2500	8.0000	357	3	8.2500	8.2500	88,330	85.35	91.79	661	52.50
WY	2	205,200	0.61	6.3750	6.1250	358	2	6.3750	6.3750	102,600	80.00	90.00	695	0.00
TOTAL	209	33,498,992	100.00	7.0557	6.7365	358	2	5.5000	10.2500	160,282	79.01	83.85	696	34.22

Collateral Grouped by FICO Score														
FICO SCORE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
0 - 0	2	275,620	0.82	7.3407	7.0907	359	2	6.5000	7.8750	137,810	76.76	76.76	0	9.71
550 - 599	4	496,528	1.48	7.0787	6.8287	334	1	6.1250	8.3750	124,132	65.83	65.83	579	35.91
600 - 624	10	1,291,114	3.85	8.0838	7.8338	358	2	6.8750	8.8750	129,111	78.17	84.41	621	37.61
625 - 649	23	3,809,961	11.37	7.5529	7.3029	358	2	6.2500	9.0000	165,650	76.84	83.93	636	41.91
650 - 674	26	4,574,039	13.65	6.9950	6.7095	358	2	6.1250	9.8750	175,925	77.39	81.25	665	37.14

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Collateral Grouped by FICO Score														
FICO SCORE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
675 - 699	57	8,875,918	26.50	6,9743	6,6297	358	2	5,5000	10,2500	155,718	76.84	81.26	689	34.90
700 - 724	38	5,352,637	15.98	6,9887	6,6257	358	2	6,1250	9,2500	140,859	82.33	86.36	710	32.02
725 - 749	24	3,930,909	11.73	6,9117	6,5546	356	2	5,8750	9,2500	163,788	81.14	86.16	735	31.13
750 - 774	17	3,433,586	10.25	6,7686	6,4735	358	2	6,1250	8,1250	201,976	82.18	87.79	764	31.99
775 - 799	7	1,256,405	3.75	6,9243	6,5669	358	2	6,2500	8,2500	179,486	83.62	91.30	784	28.79
800 +	1	202,277	0.60	5,8750	5,6250	358	2	5,8750	202,277	80.00	80.00	80.00	807	14.51
TOTAL	209	33,498,992	100.00	7,0557	6,7365	358	2	5,5000	10,2500	160,282	79.01	83.85	696	34.22

Collateral Grouped by Prepayment Penalty														
PREPAY PP DESC	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
No	118	20,230,339	60.39	6.7815	6.5224	357	2	5.5000	9.8750	171,444	75.07	79.24	693	34.51
NO PP	118	20,230,339	60.39	6.7815	6.5224	357	2	5.5000	9.8750	171,444	75.07	79.24	693	34.51
Yes	91	13,268,653	39.61	7.4737	7.0628	358	2	6.3750	10.2500	145,809	85.01	90.87	700	33.70
1Y PP	14	2,027,654	6.05	7.3137	6.9101	358	2	6.6250	8.5000	144,832	88.07	93.32	687	32.32
2Y PP	8	1,202,285	3.59	8.0708	7.8208	357	3	7.0000	8.5000	150,286	80.00	94.28	667	44.26
3Y PP	63	9,261,694	27.65	7.4612	7.0144	358	2	6.3750	10.2500	147,011	85.53	90.65	708	32.39
5Y PP	4	450,420	1.34	7.3243	7.0743	358	2	7.0000	7.5000	112,605	78.33	80.20	690	37.22
8M PP	2	326,600	0.97	6.8286	6.5786	359	1	6.3750	7.2500	163,300	78.78	83.57	688	26.60
TOTAL	209	33,498,992	100.00	7.0557	6.7365	358	2	5.5000	10.2500	160,282	79.01	83.85	696	34.22

Collateral Grouped by Lien Status														
LIEN	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
First Lien	209	33,498,992	100.00	7.0557	6.7365	358	2	5.5000	10.2500	160,282	79.01	83.85	696	34.22
TOTAL	209	33,498,992	100.00	7.0557	6.7365	358	2	5.5000	10.2500	160,282	79.01	83.85	696	34.22

Collateral Grouped by Loan-to-Value & Mtg Ins.																
TYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	MAX LTV	WA FICO	WA DTI	
LTV GT 80 w MI	46	5,246,299	15.66	7.8544	7.1627	358	2	6.5000	10.2500	114,050	95.81		95.81	100.00	715	36.46
LTV LE 80	163	28,252,693	84.34	6.9073	6.6573	357	2	5.5000	9.8750	173,329	75.89		81.62	80.00	693	33.91
TOTAL	209	33,498,992	100.00	7.0557	6.7365	358	2	5.5000	10.2500	160,282	79.01		83.85	100.00	696	34.22

Collateral Grouped by Balloon Flag														
BALLOON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
No	209	33,498,992	100.00	7.0557	6.7365	358	2	5.5000	10.2500	160,282	79.01	83.85	696	34.22
TOTAL	209	33,498,992	100.00	7.0557	6.7365	358	2	5.5000	10.2500	160,282	79.01	83.85	696	34.22

IO	IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Collateral Grouped by IO										Wtd Avg LOAN TO VALUE	Wtd Avg O LTV	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO
					Wtd Avg CURRENT GROSS COUPON	Wtd Avg TOTAL STRIP	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg REMAINING TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE					
N		51	7,281,393.16	21.74	7,3483	0.2620	7.0863	356	356	2	6.1250	9.8750	142,772	74.31	79.86	667	40.30	

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Collateral Grouped by IO

IO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg TOTAL STRIP	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg REMAINING TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg O LTV	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO
0.000	51	7,281,393.16	21.74	7.3483	0.2620	7.0863	356	356	2	6.1250	9.8750	142,772	74.31	79.86	667	40.30
Y	158	26,217,598.39	78.26	6.9744	0.3350	6.6393	358	358	2	5.5000	10.2500	165,934	80.31	84.95	704	32.17
120.00	154	25,896,742.54	77.31	6.9753	0.3361	6.6392	358	358	2	5.5000	10.2500	168,161	80.25	84.89	704	32.34
60.000	4	320,855.85	0.96	6.8983	0.2500	6.6483	358	358	2	6.0000	7.5000	80,214	85.00	89.74	722	21.95
TOTAL	209	33,498,991.55	100.00	7.0557	0.3192	6.7365	358	358	2	5.5000	10.2500	160,282	79.01	83.85	696	34.22

The information contained herein will be superseded by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets. This report does not constitute a bid or offer by any person for any security or an undertaking by any person to provide or accept any such bid or offer. Each investor must determine for itself the appropriateness of any transaction in securities, including any related legal, tax and accounting considerations, and no recommendation is made herein as to any security or transaction. No assurance is given (x) as to the accuracy or completeness of any of the information set forth herein, or (y) that the prices indicated (i) constitute prices at which the securities listed could have been or may be purchased or sold in any market, (ii) have been confirmed by actual trades, (iii) reflect the value Bear Stearns assigns to any security while in its inventory, or (iv) take into account the size of any position in the securities listed. Spreads between bid and offer prices may vary significantly due to market volatility or illiquidity. All prices and other information relating to any security are subject to change without notice. Bear, Stearns & Co. Inc. and its affiliates and associated persons may have positions and conduct transactions in the securities covered by this report, and may solicit business from and perform services for the issuers of such securities on their behalf.

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Collateral Grouped by Loan Type

DP	Count	Balance	Percent	GWAC	WA Strip	NWAC	Stated WAM	Calc WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
30Y	62	9,035,404.80	22.72	7,3137	0.2597	7,0540	356	356	2	6,1250	9,8750	145,732	74.70	79.85	664	39.19
30Y 10	180	30,733,169.74	77.28	6,9166	0.3225	6,5941	358	358	2	5,5000	10,2500	170,740	80.08	84.89	703	32.76
TOTAL	242	39,768,574.54	100.00	7,0068	0.3083	6.6986	358	358	2	5.5000	10.2500	164,333	78.86	83.75	695	34.40

Collateral Grouped by Original Term

STATED ORIGINAL TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
181 - 360	242	39,768,575	100.00	7,0068	6.6986	358	2	5.5000	10.2500	164,333	239	360	78.86	83.75	695	34.40
TOTAL	242	39,768,575	100.00	7,0068	6.6986	358	2	5.5000	10.2500	164,333	239	360	78.86	83.75	695	34.40

Collateral Grouped by Original Balance

ORIGINAL BALANCE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
- 75,000	27	1,518,038	3.82	7.5905	7.3405	358	2	6.0000	9.8750	56,224	86.08	90.70	679	31.25
75,001 - 359,650	207	33,511,068	84.27	7.0442	6.7250	358	2	5.5000	10.2500	161,889	80.10	85.40	694	34.39
359,651 - 400,000	2	767,375	1.93	7.0000	6.7500	359	1	7.0000	7.0000	383,688	80.00	84.94	664	36.00
400,001 - 650,000	5	2,974,955	7.48	6.5438	6.2938	358	2	5.8750	6.8750	594,991	72.48	74.45	721	31.88
650,001 - 1,000,000	1	997,139	2.51	6.2500	6.0000	357	3	6.2500	6.2500	997,139	44.44	44.44	699	46.18
TOTAL	242	39,768,575	100.00	7.0068	6.6986	358	2	5.5000	10.2500	164,333	78.86	83.75	695	34.40

Collateral Grouped by Current Balance

CURRENT BALANCE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
- 75,000	27	1,518,038	3.82	7.5905	7.3405	358	2	6.0000	9.8750	56,224	86.08	90.70	679	31.25
75,001 - 359,650	207	33,511,068	84.27	7.0442	6.7250	358	2	5.5000	10.2500	161,889	80.10	85.40	694	34.39
359,651 - 400,000	2	767,375	1.93	7.0000	6.7500	359	1	7.0000	7.0000	383,688	80.00	84.94	664	36.00
400,001 - 650,000	5	2,974,955	7.48	6.5438	6.2938	358	2	5.8750	6.8750	594,991	72.48	74.45	721	31.88
650,001 - 1,000,000	1	997,139	2.51	6.2500	6.0000	357	3	6.2500	6.2500	997,139	44.44	44.44	699	46.18
TOTAL	242	39,768,575	100.00	7.0068	6.6986	358	2	5.5000	10.2500	164,333	78.86	83.75	695	34.40

Collateral Grouped by Current Gross Coupon

TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
20 Yr	1	102,780	0.26	6.1250	5.8750	239	1	6.1250	6.1250	102,780	77.44	77.44	575	34.37
6.000 - 6.249	1	102,780	0.26	6.1250	5.8750	239	1	6.1250	6.1250	102,780	77.44	77.44	575	34.37
25 Yr	1	126,000	0.32	7.0000	6.7500	298	2	7.0000	7.0000	126,000	64.61	64.61	730	35.41
7.000 - 7.249	1	126,000	0.32	7.0000	6.7500	298	2	7.0000	7.0000	126,000	64.61	64.61	730	35.41
30 Yr	240	39,539,794	99.42	7.0092	6.7005	358	2	5.5000	10.2500	164,749	78.91	83.82	695	34.39
5.500 - 5.749	5	487,950	1.23	5.6000	5.3500	358	2	5.5000	5.6250	97,590	74.27	74.27	682	22.72
5.750 - 5.999	6	1,626,919	4.09	5.8750	5.6250	358	2	5.8750	5.8750	271,153	69.74	72.24	745	27.36
6.000 - 6.249	20	3,347,340	8.42	6.0795	5.8295	359	1	6.0000	6.1250	167,367	76.10	77.83	713	35.86
6.250 - 6.499	20	4,073,673	10.24	6.2815	6.0315	358	2	6.2500	6.3750	203,684	68.54	73.45	711	39.27
6.500 - 6.749	19	3,351,637	8.43	6.5412	6.2912	358	2	6.5000	6.6250	176,402	73.93	80.51	684	34.85
6.750 - 6.999	48	9,769,303	24.57	6.8213	6.5713	358	2	6.7500	6.8750	203,527	78.45	82.07	701	31.40
7.000 - 7.249	28	4,589,982	11.54	7.0303	6.7803	358	2	7.0000	7.1250	163,928	81.83	90.32	693	33.01
7.250 - 7.499	22	3,040,513	7.65	7.2962	7.0462	359	2	7.2500	7.3750	138,205	85.01	90.20	688	34.41
7.500 - 7.749	17	1,936,388	4.87	7.5266	7.3026	358	2	7.5000	7.6250	113,905	81.05	86.19	672	28.41

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Collateral Grouped by Current Gross Coupon											
TERM	CURRENT GROSS COUPON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal
7.750 - 7.999		17	2,079,463	5.23	7.8209	7.5038	358	2	7.7500	7.8750	122,321
8.000 - 8.249		7	855,247	2.15	8.0666	7.4094	358	2	8.0000	8.1250	122,178
8.250 - 8.499		9	1,510,074	3.80	8.2932	7.6263	358	2	8.2500	8.3750	167,786
8.500 - 8.749		9	1,555,801	3.91	8.5385	8.1321	357	3	8.5000	8.6250	172,867
8.750 - 8.999		4	410,132	1.03	8.8659	8.2201	357	2	8.7500	8.8750	102,533
9.000 - 9.249		1	32,696	0.08	9.0000	8.7500	358	3	9.0000	9.0000	32,696
9.250 - 9.499		3	354,611	0.89	9.2500	7.9257	358	2	9.2500	9.2500	118,204
9.500 - 9.749		1	211,200	0.53	9.6250	9.3750	357	3	9.6250	9.6250	211,200
9.750 - 9.999		2	148,866	0.37	9.7868	8.4295	357	3	9.7500	9.8750	74,433
10.000 - 10.249		1	80,000	0.20	10.0000	8.1800	358	2	10.0000	10.0000	80,000
10.250 - 10.499		1	78,000	0.20	10.2500	8.4300	358	2	10.2500	10.2500	78,000
TOTAL		242	39,768,575	100.00	7.0068	6.6986	358	2	5.5000	10.2500	164,333

Collateral Grouped by Current Net Coupon											
CURRENT NET COUPON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Max WAM
5.250 - 5.499	5	487,950	1.23	5.6000	5.3500	358	2	5.5000	5.6250	97,590	358
5.500 - 5.749	6	1,626,919	4.09	5.8750	5.6250	358	2	5.8750	5.8750	271,153	357
5.750 - 5.999	21	3,450,120	8.68	6.0808	5.8308	356	1	6.0000	6.1250	164,291	239
6.000 - 6.249	20	4,073,673	10.24	6.2815	6.0315	358	2	6.2500	6.3750	203,684	357
6.250 - 6.499	19	3,351,637	8.43	6.5412	6.2912	358	2	6.5000	6.6250	176,402	356
6.500 - 6.749	50	10,074,920	25.33	6.8554	6.5723	358	2	6.7500	8.1250	201,498	357
6.750 - 6.999	34	5,520,797	13.88	7.2189	6.8041	357	2	7.0000	8.5000	162,376	298
7.000 - 7.249	23	3,158,313	7.94	7.3365	7.0492	358	2	7.2500	8.3750	137,318	357
7.250 - 7.499	17	1,936,388	4.87	7.5526	7.3026	358	2	7.5000	8.7500	113,905	357
7.500 - 7.749	17	2,081,496	5.23	7.9014	7.5734	358	2	7.7500	8.8750	122,441	357
7.750 - 7.999	8	819,003	2.06	8.3378	7.8184	358	2	8.0000	9.7500	102,375	357
8.000 - 8.249	7	1,191,806	3.00	8.5127	8.0219	358	2	8.2500	10.0000	170,258	357
8.250 - 8.499	9	1,446,609	3.64	8.6357	8.3011	357	3	8.5000	10.2500	160,734	356
8.500 - 8.749	3	261,182	0.66	8.8608	8.6108	357	2	8.7500	8.8750	87,061	354
8.750 - 8.999	1	32,696	0.08	9.0000	8.7500	358	3	9.0000	9.0000	32,696	358
9.250 - 9.499	1	211,200	0.53	9.6250	9.3750	357	3	9.6250	9.6250	211,200	357
9.500 - 9.749	1	43,866	0.11	9.8750	9.6250	354	6	9.8750	9.8750	43,866	354
TOTAL	242	39,768,575	100.00	7.0068	6.6986	358	2	5.5000	10.2500	164,333	239

Collateral Grouped by Remaining Term											
REMAINING TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Max WAM
180 - 359	220	36,667,018	92.20	7.0450	6.7342	357	2	5.5000	10.2500	166,668	239
360 +	22	3,101,556	7.80	6.5561	6.2778	360	0	6.0000	9.2500	140,980	360
TOTAL	242	39,768,575	100.00	7.0068	6.6986	358	2	5.5000	10.2500	164,333	239

Collateral Grouped by Loan-to-Value											
LOAN TO VALUE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Max WAM
30.01 - 40.00	3	408,022	1.03	6.4289	6.1789	357	3	6.2500	6.6250	136,007	356
											359
											37.97
											640
											0.00

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Collateral Grouped by Loan-to-Value																
LOAN TO VALUE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
40.01 - 50.00	1	997,139	2.51	6.2500	6.0000	357	3	6.2500	6.2500	997,139	357	357	44.44	44.44	699	46.18
50.01 - 60.00	6	955,921	2.40	6.6958	6.4458	358	2	5.8750	8.8750	159,320	357	359	58.25	59.69	647	36.75
60.01 - 70.00	11	2,654,352	6.67	6.4099	6.1599	355	2	5.8750	8.3750	241,305	298	360	65.95	65.95	695	32.21
70.01 - 79.99	43	7,013,800	17.64	6.7761	6.5261	357	2	5.5000	9.0000	163,112	239	360	76.12	79.56	696	32.37
80.00 - 80.00	128	21,714,245	54.60	6.9952	6.7452	358	2	5.8750	9.8750	169,643	354	360	80.00	87.78	693	33.98
80.01 - 90.00	16	1,664,571	4.19	7.4867	7.1391	358	2	6.5000	8.8750	104,036	357	359	89.87	89.87	699	36.74
90.01 - 95.00	13	2,221,046	5.58	7.8053	7.1050	358	2	6.8750	9.2500	170,850	357	358	95.00	95.00	702	32.89
95.01 - 100.00	21	2,139,479	5.38	8.0219	7.2322	358	2	6.7500	10.2500	101,880	358	360	100.00	100.00	722	37.47
TOTAL	242	39,768,575	100.00	7.0068	6.6986	358	2	5.5000	10.2500	164,333	239	360	78.86	83.75	695	34.40

Collateral Grouped by Combined Loan-to-Value																
OLTV	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
30.01 - 40.00	3	408,022	1.03	6.4289	6.1789	357	3	6.2500	6.6250	136,007	356	359	37.97	37.97	640	0.00
40.01 - 50.00	1	997,139	2.51	6.2500	6.0000	357	3	6.2500	6.2500	997,139	357	357	44.44	44.44	699	46.18
50.01 - 60.00	5	818,521	2.06	6.7286	6.4786	359	1	5.8750	8.8750	163,704	358	359	57.96	57.96	651	36.75
60.01 - 70.00	12	2,791,752	7.02	6.4144	6.1644	355	2	5.8750	8.3750	232,646	298	360	65.66	66.15	692	32.21
70.01 - 79.99	30	5,258,516	13.22	6.6764	6.4264	356	2	5.5000	8.6250	175,284	239	360	75.18	75.18	688	35.02
80.00 - 80.00	51	8,300,874	20.87	6.8385	6.5885	359	1	5.8750	9.8750	162,762	354	360	80.00	80.00	695	31.32
80.01 - 90.00	66	10,740,970	27.01	7.0635	6.7984	358	2	6.0000	8.8750	162,742	357	360	81.39	89.78	687	35.42
90.01 - 95.00	36	6,085,692	15.30	7.3642	6.9499	358	2	5.8750	9.6250	169,047	354	360	85.42	95.00	703	33.98
95.01 - 100.00	38	4,367,089	10.98	7.7450	7.2306	358	2	6.5000	10.2500	114,923	356	360	89.80	100.00	721	35.12
TOTAL	242	39,768,575	100.00	7.0068	6.6986	358	2	5.5000	10.2500	164,333	239	360	78.86	83.75	695	34.40

Collateral Grouped by Documentation Type																
DOCTYPE BACK RATIO	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI		
Full/Alternative	81	10,897,310	27.40	6.9878	6.6318	357	2	5.8750	8.5000	134,535	83.78	91.46	716	34.70		
0.00 - 10.00	1	107,103	0.27	6.5000	6.2500	359	1	6.5000	6.2500	107,103	80.00	80.00	0	9.71		
10.01 - 20.00	5	926,387	2.33	7.0153	6.7653	357	3	5.8750	7.5000	185,277	81.34	93.81	745	15.69		
20.01 - 25.00	8	967,438	2.43	7.0234	6.5733	358	2	6.2500	8.5000	120,930	85.49	94.03	728	22.40		
25.01 - 30.00	10	1,127,610	2.84	6.7291	6.4791	358	2	6.0000	7.5000	112,761	83.91	94.66	699	27.95		
30.01 - 35.00	16	2,018,781	5.08	7.0342	6.6613	352	2	6.1250	8.4300	126,174	83.96	88.20	716	32.11		
35.01 - 40.00	16	2,314,658	5.82	6.8847	6.5386	359	2	5.8750	7.9700	144,666	82.62	88.28	719	37.58		
40.01 - 45.00	8	1,180,069	2.97	6.9655	6.7155	358	2	6.0000	8.3750	147,509	80.15	86.65	674	42.62		
45.01 - 50.00	11	1,671,396	4.20	6.8079	6.4420	358	2	5.8750	8.2500	151,945	86.11	96.02	732	46.10		
50.01 - 55.00	6	583,867	1.47	8.2827	7.5242	357	3	6.5000	8.2500	97,311	89.84	100.00	710	51.70		
No Documentation	10	1,449,639	3.65	7.3809	7.1309	358	2	6.2500	8.3750	144,964	69.00	69.94	674	0.00		
0.00 - 10.00	10	1,449,639	3.65	7.3809	7.1309	358	2	6.2500	8.3750	144,964	69.00	69.94	674	0.00		
No Income/No Asset	7	1,240,625	3.12	6.8105	6.5605	359	1	5.8750	8.6250	177,232	72.61	74.67	678	0.00		
0.00 - 10.00	7	1,240,625	3.12	6.8105	6.5605	359	1	5.8750	8.6250	177,232	72.61	74.67	678	0.00		
No Ratio	45	7,603,484	19.12	7.1785	6.7757	358	2	5.8750	9.3750	168,966	81.59	85.12	688	0.00		
0.00 - 10.00	45	7,603,484	19.12	7.1785	6.7757	358	2	5.8750	9.3750	168,966	81.59	85.12	688	0.00		
Stated Income	95	17,424,392	43.81	6.8651	6.6151	358	2	5.5000	9.6250	183,415	75.78	79.77	691	33.54		
0.00 - 10.00	3	666,266	1.68	6.9152	6.6652	358	2	6.0000	9.6250	222,089	79.42	79.42	753	9.12		
10.01 - 20.00	9	1,090,835	2.74	6.7060	6.4560	359	1	5.6250	8.7500	121,204	79.78	86.83	713	16.30		

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Collateral Grouped by Documentation Type											
DOCTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
20.01 - 25.00	13	2,482,615	6.24	6,5619	6,3119	358	2	5,6250	7,6250	190,970	73.23
25.01 - 30.00	10	1,707,032	4.29	7,0696	6,8196	358	2	5,5000	7,6250	170,703	81.24
30.01 - 35.00	19	2,608,396	6.56	6,6948	6,4448	359	1	6,0000	7,6250	137,284	78.29
35.01 - 40.00	13	1,993,774	5.01	6,8231	6,5731	355	1	6,0000	7,3750	153,367	77.02
40.01 - 45.00	20	4,280,513	10.76	7,3760	7,1260	358	2	6,3750	8,6250	214,026	79.58
45.01 - 50.00	6	2,390,287	6.01	6,3507	6,1007	358	2	6,1250	6,7500	398,381	60.35
50.01 - 55.00	1	103,868	0.26	6,6250	6,3750	359	1	6,6250	8,0000	103,868	80.00
55.01 - 60.00	1	100,805	0.25	8,2500	8,0000	357	3	8,2500	8,0000	100,805	89.38
Stated/Secured	4	1,153,125	2.90	7,9373	7,6873	357	3	7,0000	8,2500	288,281	80.00
35.01 - 40.00	1	379,375	0.95	7,0000	6,7500	358	2	7,0000	6,7500	379,375	80.00
45.01 - 50.00	3	773,749	1.95	8,3968	8,1468	357	3	7,8750	8,2500	257,916	80.00
TOTAL	242	39,768,575	100.00	7,0068	6,6986	358	2	5,5000	9,6250	164,333	78.86

Collateral Grouped by Loan Purpose											
LOAN PURP	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
Cash Out Refinance	55	10,424,258	26.21	6,8622	6,6122	358	2	6	10	189,532	71
Purchase	169	26,678,156	67.08	7,0954	6,7586	357	2	6	10	157,859	82
Rate/Term Refinance	18	2,666,161	6.70	6,6859	6,4359	358	2	6	9	148,120	74
TOTAL	242	39,768,575	100.00	7,0068	6,6986	358	2	6	10	164,333	79

Collateral Grouped by Property Type											
PROPTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
2-4 Family	62	12,006,662	30.19	7,3099	7,0163	358	2	5,8750	9,8750	193,656	79.23
Condominium	41	1,514,313	3.81	7,2866	6,8309	353	2	6,0000	8,5000	137,665	79.80
PUD	48	8,854,031	22.26	6,7667	6,5167	357	2	6,1250	8,6250	184,459	78.44
Single Family	121	17,393,569	43.74	6,8955	6,5603	358	2	5,5000	10,2500	143,749	78.73
TOTAL	242	39,768,575	100.00	7,0068	6,6986	358	2	5,5000	10,2500	164,333	78.86

Collateral Grouped by Occupancy Type											
OCCTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
Investor	209	33,498,992	84.23	7,0557	6,7365	358	2	5,5000	10,2500	160,282	79.01
Second Home	33	6,269,583	15.77	6,7460	6,4960	359	1	5,8750	7,8750	189,987	78.07
TOTAL	242	39,768,575	100.00	7,0068	6,6986	358	2	5,5000	10,2500	164,333	78.86

Collateral Grouped by Mortgage Ins. Company											
MI	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
GE Capital MI	3	304,992	0.77	6,9558	6,7058	357	3	6,5000	7,2500	101,664	92.48
Mortgage Guaranty In	5	553,441	1.39	6,8826	6,6326	359	1	6,7500	7,0000	110,688	91.20
No MI	192	33,743,479	84.85	6,8663	6,6163	358	2	5,5000	9,8750	175,747	75.91
PMI	35	4,184,352	10.52	8,0058	7,2020	358	2	6,7500	10,2500	119,553	97.14
Radian Guaranty	5	833,355	2.10	7,6058	7,3558	358	2	7,2500	8,1250	166,671	91.27
Republic MIC	1	48,150	0.12	7,5000	7,2500	359	1	7,5000	7,5000	48,150	90.00
United Guaranty	1	100,805	0.25	8,2500	8,0000	357	3	8,2500	8,2500	100,805	89.38

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Collateral Grouped by Mortgage Ins. Company														
MI	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
TOTAL	242	39,768,575	100.00	7.0068	6.6986	358	2	5.5000	10.2500	164,333	78.86	83.75	695	34.40

Collateral Grouped by State

STATE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	WA			WA LTV	WA COMBINED LTV	WA FICO	WA DTI
								Min GWAC	Max GWAC	Avg Bal				
AZ	29	4,566,640	11.48	6.8691	6.5852	359	1	5.8750	8.1250	157,470	81.16	87.34	696	30.25
CA	13	3,794,243	9.54	6.5372	6.2872	338	2	5.8750	7.8750	291,865	71.31	72.57	690	35.30
CO	3	598,509	1.50	6.7112	6.2280	358	2	5.8750	7.7500	199,503	83.68	96.50	760	42.07
CT	2	382,744	0.96	7.5206	7.2706	356	3	6.8750	8.8750	191,372	80.00	91.61	666	35.67
DC	1	299,250	0.75	7.0000	6.7500	358	2	7.0000	7.0000	299,250	95.00	95.00	684	0.00
FL	38	6,940,735	17.45	7.1150	6.8137	358	2	6.1250	8.8750	182,651	80.44	83.92	703	31.25
GA	17	1,884,023	4.74	7.2804	6.7255	358	2	5.5000	10.2500	110,825	83.80	87.92	691	30.08
HI	2	472,500	1.19	7.1833	6.9333	343	1	7.0000	7.2500	236,250	83.23	83.23	693	39.38
ID	2	262,400	0.66	6.6372	6.3872	358	2	5.8750	7.1250	131,200	80.00	89.15	736	42.36
IL	8	809,597	2.04	6.2662	6.0162	359	1	6.0000	6.8750	101,200	81.19	81.19	698	34.90
IN	2	136,000	0.34	7.3897	7.1397	359	1	6.8750	7.7500	68,000	91.76	91.76	672	32.79
KS	1	36,000	0.09	6.0000	5.7500	358	2	6.0000	6.0000	36,000	69.23	69.23	680	6.32
KY	2	569,600	1.43	6.4452	6.1952	358	2	6.3750	6.5000	284,800	80.00	91.29	754	26.63
LA	2	149,765	0.38	7.2500	7.0000	359	2	7.2500	7.2500	74,883	100.00	100.00	712	31.55
MA	7	1,293,124	5.01	8.0609	7.8109	357	3	6.5000	9.6250	221,458	76.82	90.55	666	36.79
MD	7	1,274,788	3.21	6.6884	6.4384	359	1	6.1250	7.8750	182,113	82.61	85.50	709	37.70
ME	2	333,217	0.84	7.6563	7.4063	359	1	7.3750	8.3750	166,608	77.19	77.19	617	40.63
MI	10	1,226,193	3.08	6.9796	6.7296	358	2	6.0000	7.8750	122,619	74.36	80.54	699	32.64
MN	2	288,500	0.73	7.1090	6.8590	359	1	6.8750	7.2500	144,250	78.52	91.00	693	26.58
MO	4	360,926	0.91	8.1078	7.2415	359	2	7.0000	9.2500	90,232	94.11	94.11	736	34.98
NC	5	548,367	1.38	7.0517	6.8017	358	2	6.1250	8.0000	109,673	80.21	84.68	675	27.62
NJ	14	2,701,924	6.79	7.3331	7.0831	358	2	6.0000	8.8750	192,995	76.54	83.97	675	36.92
NM	7	827,100	2.08	6.2082	5.9582	359	1	6.1250	6.2500	118,157	79.68	83.34	733	27.78
NV	1	164,000	0.41	6.1250	5.8750	359	1	6.1250	6.1250	164,000	80.00	80.00	761	43.81
NY	1	379,375	0.95	7.0000	6.7500	358	2	7.0000	7.0000	379,375	90.69	95.39	714	36.61
OH	12	1,345,476	3.38	7.6144	7.0348	359	2	6.3750	9.2500	112,123	90.69	95.39	714	36.61
OK	2	188,911	0.48	6.8359	6.5859	358	2	6.5000	7.5000	94,455	80.00	93.36	659	37.37

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Collateral Grouped by FICO Score														
FICO SCORE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
0 - 0	9	1,474,848	3.71	6.8958	6.6458	359	1	6.5000	7.8750	163,872	70.58	70.58	0	28.41
550 - 599	5	760,528	1.91	6.9646	6.7146	343	1	6.1250	8.3750	152,106	70.75	70.75	579	39.68
600 - 624	10	1,291,114	3.25	8.0858	7.8358	358	2	6.8750	8.8750	129,111	78.17	84.41	621	37.61
625 - 649	30	4,969,436	12.50	7.5162	7.2662	358	2	6.2500	9.0000	165,648	77.67	84.74	637	38.11
650 - 674	30	5,234,007	13.16	6.9272	6.6462	358	2	5.8750	9.8750	174,467	77.14	81.27	665	37.55
675 - 699	63	10,258,918	25.80	6.9576	6.6258	358	2	5.5000	10.2500	162,840	77.61	82.06	688	34.78
700 - 724	41	5,897,136	14.83	6.9442	6.5916	358	2	6.1250	9.2500	143,833	82.11	86.94	711	32.93
725 - 749	26	4,364,329	10.97	6.8599	6.5135	356	2	5.8750	9.2500	167,859	81.03	86.18	735	30.92
750 - 774	19	3,787,986	9.53	6.7016	6.4108	358	2	5.8750	8.1250	199,368	81.98	87.06	763	32.24
775 - 799	8	1,527,997	3.84	6.7378	6.3995	358	2	5.8750	8.2500	191,000	82.98	91.96	786	31.75
800 +	1	202,277	0.51	5.8750	5.6250	358	2	5.8750	5.8750	202,277	80.00	80.00	807	14.51
TOTAL	242	39,768,575	100.00	7.0068	6.6986	358	2	5.5000	10.2500	164,333	78.86	83.75	695	34.40

Collateral Grouped by Prepayment Penalty														
PREPAY PP DESC	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
No	143	25,133,500	63.20	6.7687	6.5114	358	2	5.5000	9.8750	175,759	75.64	80.02	694	34.57
NO PP	143	25,133,500	63.20	6.7687	6.5114	358	2	5.5000	9.8750	175,759	75.64	80.02	694	34.57
Yes	99	14,635,075	36.80	7.4157	7.0199	358	2	6.1250	10.2500	147,829	84.38	90.14	695	34.06
1Y PP	14	2,027,654	5.10	7.3137	6.9101	358	2	6.6250	8.5000	144,832	88.07	93.43	687	32.32
2Y PP	8	1,202,285	3.02	8.0708	7.8208	357	3	7.0000	8.5000	150,286	80.00	94.28	667	44.26
3Y PP	70	10,461,818	26.31	7.3891	6.9649	358	2	6.1250	10.2500	149,455	84.68	89.58	701	32.82
5Y PP	4	450,420	1.13	7.3243	7.0743	358	2	7.0000	7.5000	112,605	78.33	80.20	690	37.22
8M PP	3	492,898	1.24	6.8864	6.6364	359	1	6.3750	7.2500	164,299	79.19	87.43	676	32.82
TOTAL	242	39,768,575	100.00	7.0068	6.6986	358	2	5.5000	10.2500	164,333	78.86	83.75	695	34.40

Collateral Grouped by Lien Status														
LIEN	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
First Lien	242	39,768,575	100.00	7.0068	6.6986	358	2	5.5000	10.2500	164,333	78.86	83.75	695	34.40
TOTAL	242	39,768,575	100.00	7.0068	6.6986	358	2	5.5000	10.2500	164,333	78.86	83.75	695	34.40

Collateral Grouped by Loan-to-Value & Mtg Ins.															
TYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	MAX LTV	WA FICO	WA DTI
LTV GT 80 w MI	50	6,025,096	15.15	7.7942	7.1596	358	2	6.5000	10.2500	120,502	95.36	95.36	100.00	708	36.57
LTV LE 80	192	33,743,479	84.85	6.8663	6.6163	358	2	5.5000	9.8750	175,747	75.91	81.67	80.00	692	34.06
TOTAL	242	39,768,575	100.00	7.0068	6.6986	358	2	5.5000	10.2500	164,333	78.86	83.75	100.00	695	34.40

Collateral Grouped by Balloon Flag														
BALLOON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
No	242	39,768,575	100.00	7.0068	6.6986	358	2	5.5000	10.2500	164,333	78.86	83.75	695	34.40
TOTAL	242	39,768,575	100.00	7.0068	6.6986	358	2	5.5000	10.2500	164,333	78.86	83.75	695	34.40

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Collateral Grouped by IO																	
IO	IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg TOTAL STRIP	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg REMAINING TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg O LTV	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO
N		62	9,035,404.80	22.72	7.3137	0.2597	7.0540	356	356	2	6.1250	9.8750	145,732	74.70	79.85	664	39.19
	0.000	62	9,035,404.80	22.72	7.3137	0.2597	7.0540	356	356	2	6.1250	9.8750	145,732	74.70	79.85	664	39.19
		180	30,733,169.74	77.28	6.9166	0.3225	6.5941	358	358	2	5.5000	10.2500	170,740	80.08	84.89	703	32.76
Y	120.00	176	30,412,313.89	76.47	6.9168	0.3233	6.5935	358	358	2	5.5000	10.2500	172,797	80.03	84.84	702	32.92
	60.000	4	320,855.85	0.81	6.8983	0.2500	6.6483	358	358	2	6.0000	7.5000	80,214	85.00	89.74	722	21.95
	TOTAL	242	39,768,574.54	100.00	7.0068	0.3083	6.6986	358	358	2	5.5000	10.2500	164,333	78.86	83.75	695	34.40

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Collateral Grouped by Combined Loan-to-Value																
O LTV	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
0.00 - 30.00	3	410,681	0.20	6.2125	5.9625	359	1	5.7500	6.7500	136,894	358	360	27.81	27.81	658	20.37
30.01 - 40.00	7	1,028,884	0.51	6.2145	5.9645	358	2	5.7500	6.6250	146,983	356	359	37.01	37.01	638	33.16
40.01 - 50.00	10	2,906,611	1.44	6.2506	6.0006	358	2	5.8750	6.5000	290,661	357	360	44.53	44.53	665	41.81
50.01 - 60.00	38	11,535,865	5.72	6.3875	6.1375	358	2	5.7500	8.3075	303,575	355	360	56.31	56.31	649	38.68
60.01 - 70.00	82	26,498,109	13.14	6.3895	6.1395	358	2	5.5000	8.3750	323,148	298	360	66.17	67.34	664	39.65
70.01 - 79.99	132	32,960,628	16.35	6.4643	6.2143	358	1	5.0700	8.6250	249,702	239	360	74.10	75.81	663	37.55
80.00 - 80.00	143	30,529,057	15.14	6.4970	6.2470	359	1	5.7500	9.8750	213,490	354	361	79.72	80.00	676	37.51
80.01 - 90.00	150	31,998,004	15.87	6.7696	6.5067	358	2	5.6250	8.8750	213,320	356	361	80.81	88.46	681	37.18
90.01 - 95.00	102	18,881,013	9.36	6.7993	6.4938	358	2	5.6250	9.6250	185,108	354	360	83.51	94.69	685	37.65
95.01 - 100.00	271	44,897,394	22.27	6.6668	6.3889	358	2	5.5000	10.2500	165,673	238	361	81.75	99.81	683	39.21
TOTAL	938	201,646,245	100.00	6.5751	6.3116	358	2	5.0700	10.2500	214,975	238	361	75.83	82.59	674	38.24

The information contained herein will be superseded by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral offer, except in the case of the initial collateral information set forth herein, or (y) that the prices indicated (i) constitute prices at which the securities listed could have been or may be purchased or sold in any market, (ii) have been confirmed by actual trades, (iii) reflect the value Bear Stearns assigns to any security while in its inventory, or (iv) take into account the size of any position in the securities listed. Spreads between bid and offer prices may vary significantly due to market volatility or liquidity. All prices and other information relating to any security are subject to change without notice. Bear, Stearns & Co., Inc. and its affiliates and associated persons may have positions and conduct transactions in the securities covered by this report, and may solicit business from and perform services for the issuers of the securities covered by this report.

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Collateral Grouped by DTI Ratio														
BACK RATIO	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
0.00 - 10.00	296	68,148,495	33.80	6,6252	6,3523	359	1	5,5000	9,6250	230,231	75.00	79.67	671	9.20
10.01 - 20.00	24	3,908,553	1.94	6,6757	6,4257	358	2	5,6250	8,7500	162,856	78.04	85.09	691	15.88
20.01 - 25.00	36	6,464,613	3.21	6,6300	6,3501	358	2	5,6250	8,5000	179,573	75.09	79.80	693	22.33
25.01 - 30.00	52	10,069,886	4.99	6,6227	6,3727	358	2	5,5000	7,6250	193,652	76.36	83.16	666	27.63
30.01 - 35.00	112	19,106,382	9.48	6,5312	6,2682	357	2	5,6250	8,4300	170,593	77.07	84.43	671	32.62
35.01 - 40.00	133	28,610,078	14.19	6,5706	6,3128	358	2	5,0700	8,8750	215,113	76.96	84.50	671	37.63
40.01 - 45.00	166	36,774,195	18.24	6,5274	6,2774	358	1	5,6250	8,6250	221,531	76.91	86.75	673	42.46
45.01 - 50.00	90	22,006,694	10.91	6,5279	6,2691	358	2	5,6250	8,8750	244,519	73.71	81.62	675	47.17
50.01 - 55.00	28	6,456,543	3.20	6,4112	6,1152	358	2	5,7500	8,2500	230,591	75.38	79.41	702	52.23
55.01 - 60.00	1	100,805	0.05	8,2500	8,0000	357	3	8,2500	8,0000	100,805	89.38	89.38	649	58.39
TOTAL	938	201,646,245	100.00	6,5751	6,3116	358	2	5,0700	9,6250	214,975	75.83	82.59	674	38.24

The information contained herein will be superseded by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets. This report does not constitute a bid or offer by any person for any security or an undertaking by any person to provide or accept any such bid or offer. Each investor must determine for itself the appropriateness of any transaction in securities, including any related legal, tax and accounting considerations, and no recommendation is made herein as to any security or transaction. No assurance is given (x) as to the accuracy or completeness of any of the information set forth herein, or (y) that the prices indicated (i) constitute prices at which the securities listed could have been or may be purchased or sold in any market, (ii) reflect the value Bear Stearns assigns to any security while in its inventory, or (iv) take into account the size of any position in the securities listed. Spreads between bid and offer prices may vary significantly due to market volatility or illiquidity. All prices and other information relating to any security are subject to change without notice. Bear, Stearns & Co. Inc. and its affiliates and associated persons may have positions and conduct transactions in the securities covered by this report, and may solicit business from and perform services for the issuers of such securities on a non-exclusive basis.

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Collateral Grouped by Loan Type													
DP	Count	Balance	Percent	GWAC	WA Strip	NWAC	Stated WAM	Calc WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
30Y	3	180,841.97	10.86	8,401.7	0.2500	8,151.7	357	357	3	8,2500	60,281	88.83	88.83
30Y IO	13	1,483,729.47	89.14	7,375.1	0.3594	7,015.7	358	358	2	6,5000	114,133	90.00	90.00
TOTAL	16	1,664,571.44	100.00	7,486.7	0.3475	7,139.1	358	358	2	6,5000	104,036	89.87	89.87

Collateral Grouped by Original Term													
STATED ORIGINAL TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV
181 - 360	16	1,664,571	100.00	7,486.7	7,139.1	358	2	6,5000	8,8750	104,036	357	359	89.87
TOTAL	16	1,664,571	100.00	7,486.7	7,139.1	358	2	6,5000	8,8750	104,036	357	359	89.87

Collateral Grouped by Original Balance													
ORIGINAL BALANCE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV
- 75,000	7	373,406	22.43	7,488	7,498	358	2	6,8750	8,7500	53,344	89.59	89.59	689
75,001 - 359,650	9	1,291,165	77.57	7,410	7,035	358	2	6,5000	8,8750	143,463	89.95	89.95	702
TOTAL	16	1,664,571	100.00	7,486.7	7,139.1	358	2	6,5000	8,8750	104,036	89.87	89.87	699

Collateral Grouped by Current Balance													
CURRENT BALANCE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV
- 75,000	7	373,406	22.43	7,488	7,498	358	2	6,8750	8,7500	53,344	89.59	89.59	689
75,001 - 359,650	9	1,291,165	77.57	7,410	7,035	358	2	6,5000	8,8750	143,463	89.95	89.95	702
TOTAL	16	1,664,571	100.00	7,486.7	7,139.1	358	2	6,5000	8,8750	104,036	89.87	89.87	699

Collateral Grouped by Current Gross Coupon													
TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV
30 Yr	16	1,664,571	100.00	7,486.7	7,139.1	358	2	6,5000	8,8750	104,036	89.87	89.87	699
6.500 - 6.749	1	85,950	5.16	6,5000	6,2500	357	3	6,5000	85,950	85,950	90.00	90.00	711
6.750 - 6.999	2	260,900	15.67	6,7823	6,5323	358	2	6,7500	130,450	90.00	90.00	90.00	767
7.000 - 7.249	3	227,069	13.64	7,0000	6,7500	359	1	7,0000	75,690	90.00	90.00	90.00	691
7.250 - 7.499	2	439,110	26.38	7,2764	7,0264	359	1	7,2500	219,555	90.00	90.00	90.00	685
7.500 - 7.749	2	200,450	12.04	7,5950	7,3450	358	2	7,5000	100,225	89.98	89.98	89.98	723
8.000 - 8.249	1	100,805	6.06	8,2500	8,0000	357	3	8,2500	100,805	89.38	89.38	89.38	649
8.250 - 8.499	1	50,338	3.02	8,5000	8,2500	358	2	8,5000	50,338	90.00	90.00	90.00	654
8.500 - 8.749	2	178,648	10.73	8,8542	7,6954	358	2	8,7500	89,324	89.17	89.17	89.17	659
8.750 - 8.999	2	178,648	10.73	8,8542	7,6954	358	2	8,7500	89,324	89.17	89.17	89.17	659
TOTAL	16	1,664,571	100.00	7,486.7	7,139.1	358	2	6,5000	8,8750	104,036	89.87	89.87	699

Collateral Grouped by Current Net Coupon													
CURRENT NET COUPON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV
6.250 - 6.499	1	85,950	5.16	6,5000	6,2500	357	3	6,5000	85,950	85,950	357	357	90.00
6.500 - 6.749	2	260,900	15.67	6,7823	6,5323	358	2	6,7500	130,450	90.00	357	359	90.00
6.750 - 6.999	3	227,069	13.64	7,0000	6,7500	359	1	7,0000	75,690	90.00	357	359	90.00
7.000 - 7.249	2	439,110	26.38	7,2764	7,0264	359	1	7,2500	219,555	90.00	358	359	90.00
7.250 - 7.499	2	200,450	12.04	7,5950	7,3450	358	2	7,5000	100,225	89.98	358	359	89.98

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Collateral Grouped by Current Net Coupon																
CURRENT NET COUPON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
7.500 - 7.749	1	148,950	8.95	8.8750	7.5350	358	2	8.8750	8.8750	148,950	358	358	90.00	90.00	667	0.00
7.750 - 7.999	2	121,300	7.29	8.1250	7.8750	358	2	8.1250	8.1250	60,650	358	358	89.98	89.98	686	43.40
8.000 - 8.249	1	100,805	6.06	8.2500	8.0000	357	3	8.2500	8.2500	100,805	357	357	89.38	89.38	649	58.39
8.250 - 8.499	1	50,338	3.02	8.5000	8.2500	358	2	8.5000	8.5000	50,338	358	358	90.00	90.00	654	46.90
8.500 - 8.749	1	29,698	1.78	8.7500	8.5000	358	3	8.7500	8.7500	29,698	358	358	85.00	85.00	618	21.00
TOTAL	16	1,664,571	100.00	7.4867	7.1391	358	2	6.5000	8.8750	104,036	357	359	89.87	89.87	699	36.74

Collateral Grouped by Remaining Term																
REMAINING TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
180 - 359	16	1,664,571	100.00	7.4867	7.1391	358	2	6.5000	8.8750	104,036	357	359	89.87	89.87	699	36.74
TOTAL	16	1,664,571	100.00	7.4867	7.1391	358	2	6.5000	8.8750	104,036	357	359	89.87	89.87	699	36.74

Collateral Grouped by Loan-to-Value																
LOAN TO VALUE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
80.01 - 90.00	16	1,664,571	100.00	7.4867	7.1391	358	2	6.5000	8.8750	104,036	357	359	89.87	89.87	699	36.74
TOTAL	16	1,664,571	100.00	7.4867	7.1391	358	2	6.5000	8.8750	104,036	357	359	89.87	89.87	699	36.74

Collateral Grouped by Combined Loan-to-Value																
OLTV	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
80.01 - 90.00	16	1,664,571	100.00	7.4867	7.1391	358	2	6.5000	8.8750	104,036	357	359	89.87	89.87	699	36.74
TOTAL	16	1,664,571	100.00	7.4867	7.1391	358	2	6.5000	8.8750	104,036	357	359	89.87	89.87	699	36.74

Collateral Grouped by Documentation Type															
DOCTYPE	BACK RATIO	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
Full/Alternative	20.01 - 25.00	4	251,037	15.08	7.3366	7.0866	358	2	6.5000	8.5000	62,759	89.41	89.41	673	30.69
	25.01 - 30.00	1	29,698	1.78	8.7500	8.5000	358	3	8.7500	8.5000	29,698	85.00	85.00	618	21.00
	30.01 - 35.00	2	171,000	10.27	6.7487	6.4987	358	2	6.5000	6.7500	85,500	90.00	90.00	688	27.61
	35.01 - 40.00	1	50,338	3.02	8.5000	8.2500	358	2	8.5000	8.2500	50,338	90.00	90.00	654	46.90
No Ratio	40.01 - 45.00	4	479,360	28.80	7.8536	7.2649	358	2	7.0000	7.5350	119,840	89.99	89.99	695	0.00
	45.01 - 50.00	4	479,360	28.80	7.8536	7.2649	358	2	7.0000	7.5350	119,840	89.99	89.99	695	0.00
	50.01 - 55.00	8	934,175	56.12	7.3387	7.0887	358	2	6.7500	8.0000	116,772	89.93	89.93	707	38.37
	55.01 - 60.00	1	56,519	3.40	7.0000	6.7500	357	3	7.0000	6.7500	56,519	90.00	90.00	753	19.84
Stated Income	60.01 - 65.00	1	48,150	2.89	7.5000	7.2500	359	1	7.5000	7.2500	48,150	90.00	90.00	713	23.16
	65.01 - 70.00	2	260,900	15.67	6.7823	6.5323	358	2	6.7500	6.6250	130,450	90.00	90.00	767	31.83
	70.01 - 75.00	3	467,800	28.10	7.4769	7.2269	359	1	7.2500	7.8750	155,933	89.99	89.99	681	41.50
	75.01 - 80.00	1	100,805	6.06	8.2500	8.0000	357	3	8.2500	8.0000	100,805	89.38	89.38	649	58.39
TOTAL		16	1,664,571	100.00	7.4867	7.1391	358	2	6.5000	8.5000	104,036	89.87	89.87	699	36.74

Collateral Grouped by Loan Purpose														
LOAN PURP	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
Cash Out Refinance	1	50,338	3.02	8.5000	8.2500	358	2	9	9	50,338	90	90	654	46.90
Purchase	15	1,614,233	96.98	7.4551	7.1045	358	2	7	9	107,616	90	90	700	36.29

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Collateral Grouped by Loan Purpose										
LOAN PURP	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal
TOTAL	16	1,664,571	100.00	7,4867	7,1391	358	2	7	104,036	90
										90
										699
										36.74

Collateral Grouped by Property Type										
PROPTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal
2-4 Family	2	249,755	15.00	8,6227	7,7227	358	2	8,2500	8,8750	124,878
Condominium	1	50,338	3.02	8,5000	8,2500	358	2	8,5000	8,5000	50,338
PUD	5	670,869	40.30	7,2943	7,0443	358	2	6,8750	7,6250	134,174
Single Family	8	693,608	41.67	7,1900	6,9400	358	2	6,5000	8,7500	86,701
TOTAL	16	1,664,571	100.00	7,4867	7,1391	358	2	6,5000	8,8750	104,036
										89.87
										699
										36.74

Collateral Grouped by Occupancy Type										
OCCTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal
Investor	14	1,250,671	75.13	7,5852	7,2054	358	2	6,5000	8,8750	89,334
Second Home	2	413,900	24.87	7,1889	6,9389	359	1	6,8750	7,2500	206,950
TOTAL	16	1,664,571	100.00	7,4867	7,1391	358	2	6,5000	8,8750	104,036
										89.87
										699
										36.74

Collateral Grouped by Mortgage Ins. Company										
MI	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal
GE Capital MI	2	153,350	9.21	6,6648	6,4148	357	3	6,5000	6,8750	76,675
Mortgage Guaranty In	4	420,569	25.27	6,8850	6,6350	359	1	6,7500	7,0000	105,142
PMI	4	321,597	19.32	8,3728	7,6180	358	2	7,3750	8,8750	80,399
Radian Guaranty	4	620,100	37.25	7,5133	7,2633	359	1	7,2500	8,1250	155,025
Republic MIC	1	48,150	2.89	7,5000	7,2500	359	1	7,5000	7,5000	48,150
United Guaranty	1	100,805	6.06	8,2500	8,0000	357	3	8,2500	8,2500	100,805
TOTAL	16	1,664,571	100.00	7,4867	7,1391	358	2	6,5000	8,8750	104,036
										89.87
										699
										36.74

Collateral Grouped by State										
STATE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal
AZ	2	200,450	12.04	7,5950	7,3450	358	2	7,5000	7,6250	100,225
CA	1	85,500	5.14	7,0000	6,7500	359	1	7,0000	7,0000	85,500
FL	2	241,560	14.51	8,2999	7,3778	358	2	7,3750	8,8750	120,780
HI	1	346,500	20.82	7,2500	7,0000	359	1	7,2500	7,2500	346,500
NC	1	85,050	5.11	7,0000	6,7500	359	1	7,0000	7,0000	85,050
NJ	1	29,698	1.78	8,7500	8,5000	358	3	8,7500	8,7500	29,698
OH	2	121,300	7.29	8,1250	7,8750	358	2	8,1250	8,1250	60,650
SC	2	153,350	9.21	6,6648	6,4148	357	3	6,5000	6,8750	76,675
TN	1	193,500	11.62	6,7500	6,5000	359	1	6,7500	6,7500	193,500
TX	2	106,858	6.42	7,7066	7,4566	357	3	7,0000	8,5000	53,429
WI	1	100,805	6.06	8,2500	8,0000	357	3	8,2500	8,2500	100,805
TOTAL	16	1,664,571	100.00	7,4867	7,1391	358	2	6,5000	8,8750	104,036
										89.87
										699
										36.74

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Collateral Grouped by FICO Score														
FICO SCORE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
600 - 624	1	29,698	1.78	8.7500	8.5000	358	3	8.7500	8.7500	29,698	85.00	85.00	618	21.00
625 - 649	1	100,805	6.06	8.2500	8.0000	357	3	8.2500	8.2500	100,805	89.38	89.38	649	58.39
650 - 674	3	284,338	17.08	8.2478	7.4268	358	2	7.0000	8.8750	94,779	90.00	90.00	664	34.59
675 - 699	5	620,700	37.29	7.3458	7.0958	359	1	6.8750	8.1250	124,140	90.00	90.00	680	40.26
700 - 724	3	226,710	13.62	7.0698	6.8198	358	2	6.5000	7.5000	75,570	90.00	90.00	711	26.20
725 - 749	1	152,300	9.15	7.6250	7.3750	358	2	7.6250	7.6250	152,300	89.98	89.98	726	0.00
750 - 774	1	56,519	3.40	7.0000	6.7500	357	3	7.0000	7.0000	56,519	90.00	90.00	753	19.84
775 - 799	1	193,500	11.62	6.7500	6.5000	359	1	6.7500	6.7500	193,500	90.00	90.00	797	31.88
TOTAL	16	1,664,571	100.00	7.4867	7.1391	358	2	6.5000	8.8750	104,036	89.87	89.87	699	36.74

Collateral Grouped by Prepayment Penalty														
PREPAY PP DESC	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
No	7	908,904	54.60	7.1813	6.9313	358	2	6.5000	8.7500	129,843	89.77	89.77	701	37.06
NO PP	7	908,904	54.60	7.1813	6.9313	358	2	6.5000	8.7500	129,843	89.77	89.77	701	37.06
Yes	9	755,668	45.40	7.8539	7.3890	358	2	7.0000	8.8750	83,963	89.99	89.99	696	35.69
3Y PP	9	755,668	45.40	7.8539	7.3890	358	2	7.0000	8.8750	83,963	89.99	89.99	696	35.69
TOTAL	16	1,664,571	100.00	7.4867	7.1391	358	2	6.5000	8.8750	104,036	89.87	89.87	699	36.74

Collateral Grouped by Lien Status														
LIEN	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
First Lien	16	1,664,571	100.00	7,4867	7,1391	358	2	6,5000	8,8750	104,036	89.87	89.87	699	36.74
TOTAL	16	1,664,571	100.00	7,4867	7,1391	358	2	6,5000	8,8750	104,036	89.87	89.87	699	36.74

Collateral Grouped by Loan-to-Value & Mtg Ins.															
TYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	MAX LTV	WA FICO	WA DTI
LTV GT 80 w MI	16	1,664,571	100.00	7.4867	7.1391	358	2	6.5000	8.8750	104.036	89.87	89.87	90.00	699	36.74
TOTAL	16	1,664,571	100.00	7.4867	7.1391	358	2	6.5000	8.8750	104.036	89.87	89.87	90.00	699	36.74

Collateral Grouped by Balloon Flag														
BALLOON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
No	16	1,664,571	100.00	7.4867	7.1391	358	2	6.5000	8.8750	104,036	89.87	89.87	699	36.74
TOTAL	16	1,664,571	100.00	7.4867	7.1391	358	2	6.5000	8.8750	104,036	89.87	89.87	699	36.74

Collateral Grouped by IO																	
IO	IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg TOTAL STRIP	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg REMAINING TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg O LTV	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO
N		3	180,841.97	10.86	8.4017	0.2500	8.1517	357	357	3	8.2500	8.7500	60.281	88.83	88.83	645	49.05
	0.000	3	180,841.97	10.86	8.4017	0.2500	8.1517	357	357	3	8.2500	8.7500	60.281	88.83	88.83	645	49.05
Y		13	1,483,729.47	89.14	7.3751	0.3594	7.0157	358	358	2	6.5000	8.8750	114.133	90.00	90.00	705	34.52
	120.00	13	1,483,729.47	89.14	7.3751	0.3594	7.0157	358	358	2	6.5000	8.8750	114.133	90.00	90.00	705	34.52

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Bear, Stearns & Co. Inc. BSABS 2005-AC3 NON-OWNER OCC LTV 80.01 - 90.00

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Collateral Grouped by IO																
IO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg TOTAL STRIP	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg REMAINING TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg O LTV	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO
TOTAL	16	1,664,571.44	100.00	7.4867	0.3475	7.1391	358	358	2	6.5000	8.8750	104,036	89.87	89.87	699	36.74

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Bear, Stearns & Co. Inc. BSABS 2005-AC3 GROUP I INT. ONLY LOANS

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Collateral Grouped by Loan Type

DP	Count	Balance	Percent	GWAC	WA Strip	NWAC	Stated WAM	Calc WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA Combined LTV	WA FICO	WA DTI
30Yr IO	662	146,446,225.32	100.00	6.4875	0.2673	6.2202	360	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05
TOTAL	662	146,446,225.32	100.00	6.4875	0.2673	6.2202	360	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05

Collateral Grouped by Original Term

STATED ORIGINAL TERM	Count	Balance	Percent	GWAC	WA Age	NWAC	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA Combined LTV	WA FICO	WA DTI
181 - 360	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	221,218	298	361	76.59	84.13	685	38.05
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	221,218	298	361	76.59	84.13	685	38.05

Collateral Grouped by Original Balance

ORIGINAL BALANCE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA Combined LTV	WA FICO	WA DTI
- 75,000	18	1,083,777	0.74	7.1892	6.9392	358	2	6.0000	8.1250	60,210	78.66	83.80	677	32.33
75,001 - 359,650	572	107,186,292	73.19	6.5088	6.2376	358	1	5.0700	10.2500	187,389	77.82	86.19	685	37.18
359,651 - 400,000	14	5,383,369	3.68	6.2591	6.0091	359	1	5.7500	7.0000	384,526	75.14	80.14	672	44.20
400,001 - 650,000	51	26,292,787	17.95	6.3871	6.1275	359	1	5.7500	7.7500	515,545	74.59	79.95	692	39.29
650,001 - 1,000,000	6	5,261,000	3.59	6.5823	6.3323	359	1	5.8750	8.2500	876,833	64.11	70.44	681	43.05
1,000,001 +	1	1,239,000	0.85	6.7500	6.5000	359	1	6.7500	6.7500	1,239,000	70.00	70.00	673	0.00
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05

Collateral Grouped by Current Balance

CURRENT BALANCE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA Combined LTV	WA FICO	WA DTI
- 75,000	18	1,083,777	0.74	7.1892	6.9392	358	2	6.0000	8.1250	60,210	78.66	83.80	677	32.33
75,001 - 359,650	572	107,186,292	73.19	6.5088	6.2376	358	1	5.0700	10.2500	187,389	77.82	86.19	685	37.18
359,651 - 400,000	14	5,383,369	3.68	6.2591	6.0091	359	1	5.7500	7.0000	384,526	75.14	80.14	672	44.20
400,001 - 650,000	51	26,292,787	17.95	6.3871	6.1275	359	1	5.7500	7.7500	515,545	74.59	79.95	692	39.29
650,001 - 1,000,000	6	5,261,000	3.59	6.5823	6.3323	359	1	5.8750	8.2500	876,833	64.11	70.44	681	43.05
1,000,001 +	1	1,239,000	0.85	6.7500	6.5000	359	1	6.7500	6.7500	1,239,000	70.00	70.00	673	0.00
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05

Collateral Grouped by Current Gross Coupon

TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA Combined LTV	WA FICO	WA DTI
25 Yr	1	126,000	0.09	7.0000	6.7500	298	2	7.0000	7.0000	126,000	64.61	64.61	730	35.41
30 Yr	661	146,320,225	99.91	6.4871	6.2198	359	1	5.0700	10.2500	221,362	76.60	84.14	685	38.06
5,000 - 5,249	1	306,600	0.21	5.0700	4.8200	356	4	5.0700	5.0700	306,600	72.14	72.14	744	39.44
5,500 - 5,749	11	1,562,873	1.07	5.6047	5.3547	358	2	5.5000	5.6250	142,079	76.71	85.77	716	35.23
5,750 - 5,999	73	20,035,343	13.68	5.8421	5.5921	358	2	5.7500	5.8750	274,457	73.40	80.41	707	38.93
6,000 - 6,249	136	32,373,005	22.11	6.0442	5.7942	359	1	6.0000	6.1250	238,037	75.04	81.92	698	38.74
6,250 - 6,499	112	26,459,861	18.07	6.3037	6.0537	359	1	6.2500	6.3750	236,249	75.44	82.38	686	38.66
6,500 - 6,749	89	18,830,793	12.86	6.5398	6.2898	359	1	6.5000	6.6250	211,582	76.73	86.17	665	40.56
6,750 - 6,999	107	22,292,627	15.22	6.8113	6.5613	359	1	6.7500	6.8750	208,342	77.17	84.51	677	34.43
7,000 - 7,249	43	8,113,330	5.54	7.0420	6.7610	358	2	7.0000	7.1250	188,682	81.00	89.21	676	37.44
7,250 - 7,499	24	4,823,030	3.29	7.3021	7.0521	359	1	7.2500	7.3750	200,960	79.90	86.07	659	34.55
7,500 - 7,749	24	4,055,848	2.77	7.5420	7.2920	358	2	7.5000	7.6250	168,994	82.55	92.38	660	35.54

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Bear, Stearns & Co. Inc. BSABS 2005-AC3 GROUP I INT. ONLY LOANS

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Collateral Grouped by Current Gross Coupon

TERM	CURRENT GROSS COUPON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
7.750 - 7.999		17	2,880,694	1.97	7.7849	7.4699	358	2	7.7500	7.8750	169,453	80.84	93.57	678	36.97
8.000 - 8.249		6	947,250	0.65	8.0601	7.4425	358	2	8.0000	8.1250	157,875	83.83	92.79	668	36.77
8.250 - 8.499		7	2,159,673	1.47	8.2748	7.7332	358	2	8.2500	8.3750	308,525	84.58	90.69	664	40.49
8.500 - 8.749		4	586,492	0.40	8.5621	7.8972	358	2	8.5000	8.6250	146,623	84.78	91.17	679	41.36
8.750 - 8.999		1	148,950	0.10	8.8750	7.5350	358	2	8.8750	8.8750	148,950	90.00	90.00	667	0.00
9.000 - 9.249		2	269,655	0.18	9.2500	7.9117	358	2	9.2500	9.2500	134,828	97.01	97.01	711	53.40
9.250 - 9.499		1	211,200	0.14	9.6250	9.3750	357	3	9.6250	9.6250	211,200	80.00	95.00	674	0.00
9.500 - 9.749		1	105,000	0.07	9.7500	7.9300	358	2	9.7500	9.7500	105,000	100.00	100.00	686	50.10
9.750 - 9.999		1	80,000	0.05	10.0000	8.1800	358	2	10.0000	10.0000	80,000	100.00	100.00	691	30.50
10.000 - 10.249		1	78,000	0.05	10.2500	8.4300	358	2	10.2500	10.2500	78,000	100.00	100.00	691	30.20
10.250 - 10.499		1	146,446,225	100.00	6.4875	6.2702	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05
TOTAL		662	146,446,225	100.00	6.4875	6.2702	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05

Collateral Grouped by Current Net Coupon

CURRENT NET COUPON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
4.750 - 4.999	1	306,600	0.21	5.0700	4.8200	356	4	5.0700	5.0700	306,600	356	356	72.14	72.14	744	39.44
5.250 - 5.499	11	1,562,873	1.07	5.6047	5.3547	358	2	5.5000	5.6250	142,079	358	359	76.71	85.77	716	35.23
5.500 - 5.749	73	20,035,343	13.68	5.8421	5.5921	358	2	5.7500	5.8750	274,457	354	360	73.40	80.41	707	38.93
5.750 - 5.999	136	32,373,005	22.11	6.0442	5.7942	359	1	6.0000	6.1250	238,037	356	361	75.04	81.92	698	38.74
6.000 - 6.249	112	26,459,861	18.07	6.3037	6.0537	359	1	6.2500	6.3750	236,249	355	361	75.44	82.38	686	38.66
6.250 - 6.499	90	19,366,225	13.22	6.5526	6.2896	358	2	6.5000	7.0000	215,180	357	360	77.10	86.27	666	40.56
6.500 - 6.749	109	22,598,244	15.43	6.8267	6.5619	359	1	6.7500	8.1250	207,323	355	361	77.44	84.68	678	34.26
6.750 - 6.999	48	8,508,713	5.81	7.1658	6.8088	357	2	7.0000	8.5000	177,265	298	360	81.69	89.52	680	37.63
7.000 - 7.249	26	5,030,985	3.44	7.3375	7.0546	359	1	7.2500	8.3750	193,499	357	360	80.52	86.44	662	34.55
7.250 - 7.499	24	4,055,848	2.77	7.5420	7.2920	358	2	7.5000	7.6250	168,994	357	360	82.55	92.38	660	35.54
7.500 - 7.749	16	2,792,572	1.91	7.8420	7.5339	358	2	7.7500	8.8750	174,536	356	360	80.12	93.26	672	36.97
7.750 - 7.999	6	826,050	0.56	8.4046	7.7952	358	2	8.0000	9.7500	137,675	357	358	82.52	92.79	653	45.28
8.000 - 8.249	5	1,841,405	1.26	8.4137	8.0078	358	2	8.2500	10.0000	368,281	358	358	82.18	89.35	651	39.85
8.250 - 8.499	4	477,300	0.33	8.8623	8.3557	358	2	8.5000	10.2500	119,325	357	358	83.26	91.11	680	38.08
9.250 - 9.499	1	211,200	0.14	9.6250	9.3750	357	3	9.6250	9.6250	211,200	357	357	80.00	95.00	674	0.00
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	298	361	76.59	84.13	685	38.05

Collateral Grouped by Remaining Term

REMAINING TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
180 - 359	580	128,576,060	87.80	6.5089	6.2392	358	2	5.0700	10.2500	221,683	298	359	76.85	84.32	684	37.94
360 +	82	17,870,165	12.20	6.3338	6.0838	360	0	5.7500	7.7500	217,929	360	361	74.76	82.72	696	38.93
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	298	361	76.59	84.13	685	38.05

Collateral Grouped by Loan-to-Value

LOAN TO VALUE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
0.00 - 30.00	2	251,000	0.17	6.3476	6.0976	360	0	5.7500	6.7500	125,500	359	360	27.13	27.13	684	0.00
30.01 - 40.00	3	404,972	0.28	6.3086	6.0586	358	2	6.0000	6.6250	134,991	358	359	35.75	35.75	665	32.75
40.01 - 50.00	5	1,674,742	1.14	6.0109	5.7609	360	0	6.0000	6.2500	334,948	358	360	44.21	57.78	730	41.06
50.01 - 60.00	25	7,858,793	5.37	6.2415	5.9915	359	1	5.7500	7.8750	314,352	357	360	56.84	58.14	661	41.00

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Collateral Grouped by Loan-to-Value																
LOAN TO VALUE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WADTI
60.01 - 70.00	60	19,302,931	13.18	6.3272	6.0772	358	2	5.5000	8.0000	321,716	298	360	66.93	70.87	671	40.52
70.01 - 79.99	138	31,482,087	21.50	6.3734	6.1234	359	1	5.0700	8.6250	228,131	356	360	76.62	82.37	688	37.01
80.00 - 80.00	361	74,525,296	50.89	6.5265	6.2765	359	1	5.6250	9.6250	206,441	354	361	80.00	90.92	688	37.72
80.01 - 90.00	34	5,532,735	3.78	6.7392	6.4144	359	1	5.7500	8.8750	162,728	357	360	88.19	88.19	696	37.17
90.01 - 95.00	23	4,117,862	2.81	7.1540	6.6495	358	2	5.7500	9.2500	179,037	356	360	94.87	94.87	692	35.30
95.01 - 100.00	11	1,295,807	0.88	8.4033	7.3298	358	2	6.7500	10.2500	117,801	358	359	100.00	100.00	716	38.48
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	298	361	76.59	84.13	685	38.05

Collateral Grouped by Combined Loan-to-Value																
O LTV	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
0.00 - 30.00	2	251,000	0.17	6.3476	6.0976	360	0	5.7500	6.7500	125,500	359	360	27.13	27.13	684	0.00
30.01 - 40.00	3	404,972	0.28	6.3086	6.0586	358	2	6.0000	6.6250	134,991	358	359	35.75	35.75	665	32.75
40.01 - 50.00	4	674,742	0.46	6.0270	5.7770	359	1	6.0000	6.2500	168,685	358	360	42.37	42.37	685	33.47
50.01 - 60.00	23	7,071,393	4.83	6.2701	6.0201	359	1	5.7500	7.8750	307,452	358	360	56.57	56.57	661	42.26
60.01 - 70.00	49	15,907,512	10.86	6.2204	5.9704	358	1	5.5000	7.1250	324,643	298	360	65.31	66.97	679	39.46
70.01 - 79.99	85	22,039,937	15.05	6.3837	6.1337	359	1	5.0700	8.6250	259,293	356	360	74.46	75.72	676	36.43
80.00 - 80.00	106	23,902,819	16.32	6.4217	6.1717	359	1	5.7500	8.5000	225,498	357	361	79.64	80.00	694	38.22
80.01 - 90.00	123	26,665,723	18.21	6.6358	6.3703	359	1	5.6250	8.8750	216,794	357	361	80.62	88.40	690	36.93
90.01 - 95.00	79	14,964,343	10.22	6.6406	6.3206	358	2	5.6250	9.6250	189,422	354	360	83.45	94.70	691	36.84
95.01 - 100.00	188	34,563,784	23.60	6.5980	6.3171	359	1	5.6250	10.2500	183,850	355	361	80.55	99.80	687	39.04
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	298	361	76.59	84.13	685	38.05

Collateral Grouped by Documentation Type												
DOCTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA DTI
Full/Alternative	204	43,129,399	29.45	6.2814	6.0066	359	1	5.0700	8.4300	211,419	78.23	39.17
10.01 - 20.00	5	971,215	0.66	6.8425	6.5925	358	2	5.8750	7.5000	194,243	77.06	15.70
20.01 - 25.00	9	1,165,319	0.80	6.9230	6.5068	358	2	6.2500	7.0000	129,480	86.06	22.49
25.01 - 30.00	17	3,070,168	2.10	6.4983	6.2483	358	2	5.7500	7.2500	180,598	78.64	27.89
30.01 - 35.00	35	6,096,380	4.16	6.3103	6.0197	358	2	5.6250	8.4300	174,182	78.28	32.41
35.01 - 40.00	44	9,840,389	6.72	6.2155	5.9518	359	1	5.0700	7.6250	223,645	78.68	37.40
40.01 - 45.00	48	10,954,271	7.48	6.2414	5.9914	359	1	5.7500	8.3750	228,214	79.54	42.56
45.01 - 50.00	40	8,850,358	6.04	6.0983	5.8265	359	1	5.6250	6.9850	221,259	76.69	47.08
50.01 - 55.00	6	2,181,300	1.49	6.5432	6.1571	358	2	6.0000	7.9300	363,550	71.58	52.21
No Documentation	34	6,827,897	4.66	6.7006	6.4067	358	2	5.5000	8.3750	200,821	75.21	0.00
0.00 - 10.00	34	6,827,897	4.66	6.7006	6.4067	358	2	5.5000	8.3750	200,821	75.21	0.00
No Income/No Asset	40	9,087,755	6.21	6.4138	6.1638	359	1	5.7500	7.6250	227,194	68.22	0.00
0.00 - 10.00	40	9,087,755	6.21	6.4138	6.1638	359	1	5.7500	7.6250	227,194	68.22	0.00
No Ratio	151	35,711,108	24.39	6.5913	6.3088	359	1	5.8750	9.3750	236,497	78.14	0.00
0.00 - 10.00	151	35,711,108	24.39	6.5913	6.3088	359	1	5.8750	9.3750	236,497	78.14	0.00
Stated Income	223	48,861,565	33.36	6.5517	6.3017	358	1	5.5000	8.0000	219,110	75.76	37.03
0.00 - 10.00	2	622,400	0.43	6.7066	6.4566	358	2	6.0000	6.5000	311,200	79.38	9.29
10.01 - 20.00	11	1,632,047	1.11	6.4657	6.2157	359	1	5.6250	7.2500	148,368	79.67	15.54
20.01 - 25.00	16	3,147,340	2.15	6.4246	6.1746	358	2	5.6250	7.2500	196,709	75.46	21.91
25.01 - 30.00	19	3,632,618	2.48	6.4599	6.2099	359	1	5.5000	7.6250	191,190	77.09	27.45

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Collateral Grouped by Documentation Type											
DOCTYPE BACK RATIO	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
30.01 - 35.00	41	7,710,959	5.27	6,4423	6,1923	359	1	5,8750	7,6250	188,072	76.28
35.01 - 40.00	43	8,705,530	5.94	6,5982	6,3482	358	1	5,8750	7,5000	202,454	76.65
40.01 - 45.00	66	16,403,046	11.20	6,5992	6,3492	359	1	5,6250	8,0000	248,531	75.61
45.01 - 50.00	24	6,791,625	4.64	6,6101	6,3601	358	2	5,6250	7,5000	282,984	72.43
50.01 - 55.00	1	216,000	0.15	6,7500	6,5000	358	2	6,7500	6,5000	216,000	80.00
Stated/Stated	10	2,828,500	1.93	6,9323	6,6823	358	2	5,7500	8,0000	282,850	76.52
20.01 - 25.00	1	146,500	0.10	5,8750	5,6250	358	2	5,8750	5,6250	146,500	79.19
30.01 - 35.00	1	252,000	0.17	6,3750	6,1250	358	2	6,3750	6,1250	252,000	77.54
35.01 - 40.00	4	1,727,800	1.18	7,3722	7,1222	358	2	6,2500	8,0000	431,950	75.02
40.01 - 45.00	2	372,800	0.25	5,8691	5,6191	359	1	5,7500	6,0000	186,400	80.00
45.01 - 50.00	1	132,000	0.09	6,8750	6,6250	358	2	6,8750	6,6250	132,000	77.65
50.01 - 55.00	1	197,400	0.13	6,6250	6,3750	358	2	6,6250	6,3750	197,400	78.99
TOTAL	662	146,446,225	100.00	6,4875	6,2202	359	1	5,0700	9,3750	221,218	76.59

Collateral Grouped by Loan Purpose											
LOAN PURP	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
Cash Out Refinance	175	43,832,149	29.93	6,4072	6,1572	359	1	5	9	250,469	71
Purchase	404	82,610,722	56.41	6,5606	6,2800	359	1	6	10	204,482	80
Rate/Term Refinance	83	20,003,354	13.66	6,3614	6,1114	358	2	6	8	241,004	75
TOTAL	662	146,446,225	100.00	6,4875	6,2202	359	1	5	10	221,218	77

Collateral Grouped by Property Type											
PROPTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
2-4 Family	56	14,240,772	9.72	7,0101	6,7294	358	2	5,8750	9,6250	254,300	76.74
Condominium	32	5,233,304	3.57	6,4704	6,1609	357	1	5,7500	8,3750	163,541	78.95
Hi-Rise Condo	3	1,427,261	0.97	6,4912	6,0649	358	2	5,7500	7,0000	475,754	77.18
PUD	177	41,075,307	28.05	6,3708	6,1208	359	1	5,0700	8,6250	232,064	76.46
Single Family	394	84,469,582	57.68	6,4571	6,1890	359	1	5,5000	10,2500	214,390	76.47
TOTAL	662	146,446,225	100.00	6,4875	6,2202	359	1	5,0700	10,2500	221,218	76.59

Collateral Grouped by Occupancy Type											
OCCTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
Investor	158	26,217,598	17.90	6,9744	6,6393	358	2	5,5000	10,2500	165,934	80.31
Owner Occupied	482	115,713,056	79.01	6,3735	6,1209	359	1	5,0700	8,2500	240,069	75.66
Second Home	22	4,515,571	3.08	6,5812	6,3312	359	1	5,0700	7,2500	205,253	78.75
TOTAL	662	146,446,225	100.00	6,4875	6,2202	359	1	5,0700	10,2500	221,218	76.59

Collateral Grouped by Mortgage Ins. Company											
MI	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
GE Capital MI	6	1,167,650	0.80	6,2318	5,9818	358	2	5,7500	6,8750	194,608	88.79
Mortgage Guaranty In	15	2,368,709	1.62	6,7441	6,4941	359	1	5,7500	7,5000	157,914	92.54
No MI	594	135,499,821	92.53	6,4386	6,1886	359	1	5,0700	9,6250	228,114	75.34
PMI	30	4,841,173	3.31	7,6037	6,8313	358	2	5,7500	10,2500	161,372	94.08
TOTAL	662	146,446,225	100.00	6,4875	6,2202	359	1	5,0700	10,2500	221,218	76.59

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Collateral Grouped by Mortgage Ins. Company											
MI	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA DTI
Radian Guaranty	13	1,907,608	1.30	6.8739	6.6239	359	1	6.0000	8.1250	146,739	684
Republic MIC	2	253,814	0.17	7.6013	7.3513	358	2	7.5000	7.6250	126,907	668
United Guaranty	2	407,450	0.28	6.2098	5.9598	358	2	6.0000	6.3750	203,725	701
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	685
											38.05

Collateral Grouped by State											
STATE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA DTI
AL	2	496,369	0.34	6.3990	6.1490	357	3	6.0000	6.6250	248,185	652
AZ	70	13,287,599	9.07	6.5842	6.3226	359	1	5.6250	8.1250	189,823	694
CA	95	32,696,750	22.33	6.2866	6.0366	359	1	5.5000	7.7500	344,176	681
CO	30	5,693,640	3.89	6.1842	5.9096	358	2	5.0700	7.7500	189,788	692
CT	2	435,100	0.30	6.8245	6.5745	358	2	6.7500	6.8750	217,550	661
DC	2	433,250	0.30	6.6907	6.4407	358	2	6.0000	7.0000	216,625	683
FL	64	12,888,110	8.80	6.9376	6.6368	358	2	5.8750	8.8750	201,377	684
GA	47	6,290,485	4.30	6.6258	6.2845	358	2	5.5000	10.2500	133,840	691
HI	3	817,500	0.56	6.8422	6.5922	349	2	6.3750	7.2500	272,500	736
ID	3	402,000	0.27	6.5027	6.2527	358	2	5.8750	7.1250	134,000	727
IL	28	4,249,648	2.90	6.2891	6.0391	359	1	5.8750	7.2500	151,773	682
IN	8	906,616	0.62	6.5465	6.2965	359	1	6.0000	7.7500	113,327	721
KS	2	111,680	0.08	6.5929	6.3429	359	1	6.0000	6.8750	55,840	727
KY	4	953,600	0.65	6.4610	6.2110	359	1	6.1250	6.8750	238,400	727
MA	11	3,074,463	2.10	7.5870	7.3370	358	2	6.3750	9.6250	279,497	654
MD	35	10,251,747	7.00	6.2319	5.9819	359	1	5.7500	7.8750	292,907	695
ME	2	354,475	0.24	7.5372	7.2872	359	1	7.3750	7.8750	177,238	703
MI	23	3,066,215	2.09	6.5179	6.2679	359	1	6.0000	7.7500	133,314	678
MN	4	582,562	0.40	6.8080	6.5580	359	1	6.1250	7.2500	145,640	699
MO	2	252,984	0.17	7.5870	7.3370	358	2	6.8750	8.2500	126,492	729
MT	3	481,920	0.33	6.4203	6.1703	359	1	6.2500	6.7500	160,640	693
NC	20	2,935,368	2.00	6.3450	6.0950	359	1	5.8750	7.5000	146,768	686
NJ	30	9,236,118	6.31	6.6823	6.4323	359	1	6.0000	8.2500	307,871	696
NM	7	827,100	0.56	6.2082	5.9582	359	1	6.1250	6.2500	118,157	733
NV	22	5,712,869	3.90	6.2783	6.0283	358	2	5.6250	6.8750	259,676	667
NY	2	905,800	0.62	5.9474	5.6974	360	0	5.8750	6.0000	452,900	672
OH	14	1,866,757	1.27	7.2934	6.8059	359	1	6.1250	9.2500	133,340	696
OK	2	245,983	0.17	6.3775	6.1275	359	1	6.2500	6.5000	122,992	704
OR	10	1,792,754	1.22	6.3013	6.0513	359	1	5.7500	7.1250	179,275	694
PA	9	1,945,994	1.33	6.6608	6.4108	358	2	6.0000	7.5000	216,222	690
RI	1	244,000	0.17	6.2500	6.0000	357	3	6.2500	6.2500	244,000	767
SD	9	1,320,915	0.90	6.8555	6.6055	358	2	5.7500	8.5000	144,768	697
SC	1	144,000	0.10	5.8750	5.6250	358	2	5.8750	5.8750	144,000	673
TN	1	193,500	0.13	6.7500	6.5000	359	1	6.7500	6.7500	193,500	797
TX	22	3,694,390	2.52	6.5224	6.2724	358	2	5.6250	7.2500	167,927	685
UT	1	189,550	0.13	5.8750	5.6250	359	1	5.8750	5.8750	189,550	802
VA	42	11,615,273	7.93	6.2684	6.0184	359	1	5.7500	7.7500	276,554	669
WA	27	5,643,940	3.85	6.5256	6.2756	359	1	5.8750	7.5000	209,035	675
WY	2	205,200	0.14	6.3750	6.1250	358	2	6.3750	6.3750	102,600	695

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Collateral Grouped by State										
STATE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218
										84.13
										76.59
										685
										38.05

Collateral Grouped by FICO Score										
FICO SCORE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal
0 - 0	1	300,000	0.20	6.7500	6.5000	359	1	6.7500	6.7500	300,000
550 - 599	16	3,754,479	2.56	6.6277	6.3777	359	1	6.2500	7.2500	234,655
600 - 624	52	12,790,078	8.73	6.6744	6.4244	359	1	5.7500	8.2500	245,963
625 - 649	120	25,969,705	17.73	6.6143	6.3643	359	1	5.8750	8.6250	216,414
650 - 674	92	22,444,094	15.33	6.5490	6.2918	359	1	5.6250	9.6250	243,958
675 - 699	123	24,214,744	16.53	6.5573	6.2726	359	1	5.5000	10.2500	196,868
700 - 724	107	22,246,089	15.19	6.4024	6.1139	358	2	5.7500	9.2500	207,907
725 - 749	70	15,089,104	10.30	6.2895	6.0174	358	2	5.0700	8.3750	215,559
750 - 774	56	13,987,374	9.55	6.2854	6.0209	359	1	5.7500	8.1250	249,775
775 - 799	18	3,864,094	2.64	6.3108	6.0259	358	2	5.6250	8.2500	214,672
800 +	7	1,786,463	1.22	5.9447	5.6947	359	1	5.7500	6.0000	255,209
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218
										76.59
										685
										38.05

Collateral Grouped by Prepayment Penalty										
PREPAY PP DESC	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal
No	514	119,662,084	81.71	6.3948	6.1432	359	1	5.5000	9.6250	232,806
NO PP	514	119,662,084	81.71	6.3948	6.1432	359	1	5.5000	9.6250	232,806
Yes	148	26,784,141	18.29	6.9018	6.5642	358	2	5.0700	10.2500	180,974
1Y PP	13	2,370,000	1.62	7.3580	6.9766	358	2	6.6250	8.5000	182,308
2Y PP	1	116,000	0.08	6.2500	6.0000	359	1	6.2500	6.2500	116,000
3Y PP	122	22,003,832	15.03	6.8443	6.5133	358	2	5.0700	10.2500	180,359
5Y PP	7	1,403,247	0.96	6.9554	6.5260	358	2	6.5000	7.5000	200,464
8M PP	5	891,062	0.61	7.1084	6.8584	359	1	6.3750	7.6250	178,212
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218
										76.59
										685
										38.05

Collateral Grouped by Lien Status										
LIEN	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal
First Lien	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218
										76.59
										685
										38.05

Collateral Grouped by Loan-to-Value & Mtg Ins.										
TYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal
LTV GT 80 w MI	68	10,946,404	7.47	7.0922	6.6112	358	2	5.7500	10.2500	160,977
LTV LE 80	594	135,499,821	92.53	6.4386	6.1886	359	1	5.0700	9.6250	228,114
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218
										76.59
										685
										38.05

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Bear, Stearns & Co. Inc. BSABS 2005-AC3 GROUP I INT. ONLY LOANS

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Collateral Grouped by Balloon Flag														
BALLOON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
No	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05

Collateral Grouped by IO																
IO	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg TOTAL STRIP	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg REMAINING TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg O LTV	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO
Y	662	146,446,225.32	100.00	6.4875	0.2673	6.2202	359	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05
120.00	640	142,129,307.68	97.05	6.5002	0.2678	6.2324	359	359	1	5.5000	10.2500	222,077	76.49	84.00	684	38.12
60.000	22	4,316,917.64	2.95	6.0707	0.2500	5.8207	358	358	2	5.0700	7.5000	196,224	79.95	88.32	722	36.56
TOTAL	662	146,446,225.32	100.00	6.4875	0.2673	6.2202	359	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05

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Grouped by FICO & LTV		
FICO SCORE LOAN TO VALUE	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
- 575	2,391,551	1.19
- 74.99	1,499,985	0.74
75.00 - 79.99	530,280	0.26
80.00 - 84.99	361,286	0.18
576 - 600	14,757,605	7.32
- 74.99	7,990,193	3.96
75.00 - 79.99	2,960,513	1.47
80.00 - 84.99	3,674,698	1.82
90.00 - 94.99	132,201	0.07
601 - 625	23,996,448	11.90
- 74.99	10,373,018	5.14
75.00 - 79.99	2,360,220	1.17
80.00 - 84.99	10,342,125	5.13
85.00 - 89.99	104,730	0.05
90.00 - 94.99	721,935	0.36
95.00 +	94,421	0.05
626 - 650	39,858,683	19.77
- 74.99	6,742,614	3.34
75.00 - 79.99	6,115,014	3.03
80.00 - 84.99	24,577,341	12.19
85.00 - 89.99	457,483	0.23
90.00 - 94.99	1,244,532	0.62
95.00 +	721,699	0.36
651 - 675	31,161,503	15.45
- 74.99	12,014,633	5.96
75.00 - 79.99	3,974,745	1.97
80.00 - 84.99	12,341,766	6.12
85.00 - 89.99	303,414	0.15
90.00 - 94.99	1,221,473	0.61
95.00 +	1,305,472	0.65
676 +	89,480,455	44.37
- 74.99	24,447,470	12.12
75.00 - 79.99	12,756,692	6.33
80.00 - 84.99	42,131,418	20.89
85.00 - 89.99	1,268,819	0.63
90.00 - 94.99	2,626,597	1.30
95.00 +	6,249,458	3.10
TOTAL	201,646,245	100.00

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Schmidt, Nathan G.

From: Levine, Shira P.
Sent: Monday, May 23, 2005 11:14 AM
To: Johnson, Rachel M.
Subject: FW: questions for BSABS 05-ac3

-----Original Message-----

From: Durden, Robert R (Exchange) [mailto:rdurden@bear.com]
Sent: Monday, May 23, 2005 11:12 AM
To: JOHN LANGAN, BEAR, STEARNS & CO.
Cc: Langan, John (Exchange); Levine, Shira P.
Subject: RE: questions for BSABS 05-ac3

John, I have provided answers for all with the exception of the table request in the last bullet. Can you ask them to clarify?

For the group I - 30 year collateral

- * % silent seconds - 42.93%
- * CLTV of entire deal incl. silent seconds - 82.59%
- * IO WA FICO - 685
- * IO % Full Docs - 29.45%
- * IO CLTV incl. silent seconds - 84.13%
- * RA expected cumm losses - S&P:50bps, Moody's 165bps
- * WA DTI and table that incl. silent seconds - 38.24% wa dti, not sure what type of table they are asking for

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets.

Robert R. Durden
Fixed Income
Mortgage Finance
Bear, Stearns & Co. Inc.
383 Madison Avenue
New York, NY 10179
(212) 272-5714 Tel
(212) 272-5591 Fax

-----Original Message-----

From: JOHN LANGAN, BEAR, STEARNS & CO. [mailto:LANGAN@bloomberg.net]
Sent: Monday, May 23, 2005 10:55 AM
To: Durden, Robert R (Exchange)
Subject: questions for BSABS 05-ac3

questions for BSABS 05-ac3

- * % silent seconds
- * CLTV of entire deal incl. silent seconds
- * IO WA FICO
- * IO % Full Docs
- * IO CLTV incl. silent seconds
- * RA expected cumm losses
- * WA DTI and table that incl. silent seconds

Thanks.

If this email is a trade recap, this is for your information only and is being provided at your request; it is not a confirmation. An official confirmation (the "Official Confirmation") will follow. In the event of any discrepancy, of whatever kind, between the terms of this notification and the terms of the Official Confirmation, the terms of the Official Confirmation will prevail. We are not responsible for any use to which this information is put. Please check the above details and notify Bear Stearns of any discrepancies immediately.

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.

Schmidt, Nathan G.

From: Levine, Shira P.
Sent: Monday, May 23, 2005 1:28 PM
To: Johnson, Rachel M.
Subject: Fw: bsabs 05-ac3

Attachments: Disclaimer.txt

Shira Levine
Thacher Proffitt & Wood LLP
Two World Financial Center
New York, NY 10281
Direct: (212) 912-8308
Fax: (212) 912-7751

-----Original Message-----

From: Durden, Robert R (Exchange) <rdurden@bear.com>
To: O'Neill, Chris (Exchange) <CKONEILL@bear.com>
CC: Levine, Shira P. <SLevine@tpw.com>
Sent: Mon May 23 12:44:49 2005
Subject: RE: bsabs 05-ac3



Disclaimer.txt (422

B)

10yr io period 70.48%

5yr io period - 2.14%

non-io - 27.37%

The information contained herein will be supplemented by the description of the collateral contained in the prospectus supplement and, except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets.

Robert R. Durden

Fixed Income

Mortgage Finance

Bear, Stearns & Co. Inc.

383 Madison Avenue

New York, NY 10179

(212) 272-5714 Tel

(212) 272-5591 Fax

-----Original Message-----

From: O'Neill, Chris (Exchange)
Sent: Monday, May 23, 2005 12:36 PM
To: Durden, Robert R (Exchange)
Subject: bsabs 05-ac3

Robert,

hi - on 05-ac3 merrill lynch needs to know what is the tenor of the io period on the fixed rate loans

thanks

chris

Bear, Stearns & Co. Inc. BSABS 2005-AC3 GROUP I NON-OWNER CLTV 80.01 - 90.00

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Collateral Grouped by Loan Type													
DP	Count	Balance	Percent	GWAC	WA Strip	NWAC	Stated WAM	Calc WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA DTI
30Y	8	1,409,898.23	13.13	7,9102	0.2500	7.6602	357	358	3	6.6250	8.7500	176,237	45.37
30Y IO	58	9,331,071.42	86.87	6,9355	0.2674	6.6681	358	358	2	6.0000	8.8750	160,881	33.20
TOTAL	66	10,740,969.65	100.00	7.0635	0.2651	6.7984	358	358	2	6.0000	8.8750	162,742	35.42

Collateral Grouped by Original Term													
STATED ORIGINAL TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA DTI
181 - 360	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	357	360	35.42
TOTAL	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	357	360	35.42

Collateral Grouped by Original Balance													
ORIGINAL BALANCE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA DTI
- 75,000	10	556,040	5.18	7.6418	7.3918	358	2	6.8750	8.7500	55,604	85.94	89.73	32.04
75,001 - 359,650	54	9,219,154	85.83	7.0512	6.7836	358	2	6.0000	8.8750	170,725	81.26	89.76	34.89
359,651 - 400,000	1	379,375	3.53	7.0000	6.7500	358	2	7.0000	7.0000	379,375	80.00	90.00	36.00
400,001 - 650,000	1	586,400	5.46	6.7500	6.5000	357	3	6.7500	6.7500	586,400	80.00	90.00	43.92
TOTAL	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	81.39	89.78	35.42

Collateral Grouped by Current Balance													
CURRENT BALANCE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA DTI
- 75,000	10	556,040	5.18	7.6418	7.3918	358	2	6.8750	8.7500	55,604	85.94	89.73	32.04
75,001 - 359,650	54	9,219,154	85.83	7.0512	6.7836	358	2	6.0000	8.8750	170,725	81.26	89.76	34.89
359,651 - 400,000	1	379,375	3.53	7.0000	6.7500	358	2	7.0000	7.0000	379,375	80.00	90.00	36.00
400,001 - 650,000	1	586,400	5.46	6.7500	6.5000	357	3	6.7500	6.7500	586,400	80.00	90.00	43.92
TOTAL	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	81.39	89.78	35.42

Collateral Grouped by Current Gross Coupon													
TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA DTI
30 Yr	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	81.39	89.78	35.42
6.000 - 6.249	1	121,519	1.13	6.0000	5.7500	359	1	6.0000	6.0000	121,519	80.00	90.00	40.21
6.250 - 6.499	10	1,542,340	14.36	6.2996	6.0496	359	1	6.2500	6.3750	154,234	79.83	89.13	31.81
6.500 - 6.749	8	1,274,821	11.87	6.5402	6.2902	358	2	6.5000	6.6250	159,353	80.67	90.00	34.99
6.750 - 6.999	16	2,998,276	27.91	6.8026	6.5526	358	2	6.7500	6.8750	187,392	80.63	89.73	31.51
7.000 - 7.249	11	1,870,615	17.42	7.0338	6.7838	358	2	7.0000	7.1250	170,056	81.06	89.99	30.12
7.250 - 7.499	4	593,760	5.53	7.2695	7.0195	359	1	7.2500	7.3750	148,440	86.92	90.00	40.42
7.500 - 7.749	5	462,734	4.31	7.5411	7.2911	358	2	7.5000	7.6250	92,547	84.32	89.98	26.11
8.000 - 8.249	3	221,097	2.06	8.0686	7.8186	358	2	8.0000	8.1250	73,699	85.48	89.99	43.72
8.250 - 8.499	3	780,805	7.27	8.2500	8.0000	358	2	8.2500	8.3750	260,268	81.21	89.92	44.55
8.500 - 8.749	3	696,354	6.48	8.5000	8.2500	357	3	8.5000	8.6250	232,118	80.72	90.00	49.02
8.750 - 8.999	2	178,648	1.66	8.8542	7.6954	358	2	8.7500	8.8750	89,324	89.17	89.17	21.00
TOTAL	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	81.39	89.78	35.42

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Bear, Stearns & Co. Inc. BSABS 2005-AC3 GROUP I NON-OWNER CLTV 80.01 - 90.00

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Collateral Grouped by Current Net Coupon													
CURRENT NET COUPON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV
5.750 - 5.999	1	121,519	1.13	6.0000	5.7500	359	1	6.0000	6.0000	121,519	359	359	80.00
6.000 - 6.249	10	1,542,340	14.36	6.2996	6.0496	359	1	6.2500	6.3750	154,234	357	360	79.83
6.250 - 6.499	8	1,274,821	11.87	6.3402	6.2902	358	2	6.5000	6.6250	139,353	357	359	80.67
6.500 - 6.749	16	2,998,276	27.91	6.8026	6.5526	358	2	6.7500	6.8750	187,392	357	359	80.63
6.750 - 6.999	11	1,870,615	17.42	7.0338	6.7838	358	2	7.0000	7.1250	170,056	357	360	81.06
7.000 - 7.249	4	593,760	5.53	7.2695	7.0195	359	1	7.2500	7.3750	148,440	358	359	86.92
7.250 - 7.499	5	462,734	4.31	7.3411	7.2911	358	2	7.5000	7.6250	92,547	358	359	84.32
7.500 - 7.749	1	148,950	1.39	8.8750	7.5350	358	2	8.8750	8.8750	148,950	358	358	90.00
7.750 - 7.999	3	221,097	2.06	8.0686	7.8186	358	2	8.0000	8.1250	73,699	358	358	85.48
8.000 - 8.249	3	780,805	7.27	8.2500	8.0000	358	2	8.2500	8.2500	260,268	357	358	81.21
8.250 - 8.499	3	696,354	6.48	8.5000	8.2500	357	3	8.5000	8.5000	232,118	357	358	80.72
8.500 - 8.749	1	29,698	0.28	8.7500	8.5000	358	3	8.7500	8.7500	29,698	358	358	85.00
TOTAL	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	357	360	81.39

Collateral Grouped by Remaining Term													
REMAINING TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV
180 - 359	63	10,000,170	93.10	7.1029	6.8367	358	2	6.0000	8.8750	158,733	357	359	81.49
360 +	3	740,800	6.90	6.5310	6.2810	360	0	6.2500	7.0000	246,933	360	360	80.00
TOTAL	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	357	360	81.39

Collateral Grouped by Loan-to-Value													
LOAN TO VALUE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV
70.01 - 79.99	7	880,576	8.20	6.7766	6.5266	358	2	6.2500	7.5000	125,797	357	359	78.24
80.00 - 80.00	43	8,195,822	76.30	7.0084	6.7584	358	2	6.0000	8.5000	190,601	357	360	80.00
80.01 - 90.00	16	1,664,571	15.50	7.4867	7.1391	358	2	6.5000	8.8750	104,036	357	359	89.87
TOTAL	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	357	360	81.39

Collateral Grouped by Combined Loan-to-Value													
O LTV	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV
80.01 - 90.00	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	357	360	81.39
TOTAL	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	357	360	81.39

Collateral Grouped by Documentation Type													
DOCTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV
Full/Alternative	19	2,440,595	22.72	6.6935	6.4435	358	2	6.0000	8.5000	128,452	357	360	80.45
10.01 - 20.00	1	142,500	1.33	6.7500	6.5000	359	1	6.2500	6.5000	142,500	357	360	75.00
20.01 - 25.00	5	495,867	4.62	6.6284	6.3784	358	2	6.2500	6.5000	99,173	357	360	80.30
25.01 - 30.00	5	450,406	4.19	6.9175	6.6675	358	2	6.5000	7.2500	90,081	357	360	83.80
30.01 - 35.00	3	668,800	6.23	6.6884	6.4384	358	2	6.3750	6.6250	222,933	357	360	88.71
35.01 - 40.00	1	167,666	1.56	7.1250	6.8750	357	3	7.1250	6.8750	167,666	357	360	78.30
40.01 - 45.00	2	220,619	2.05	6.1123	5.8623	359	1	6.0000	6.0000	110,310	357	360	78.81
45.01 - 50.00	2	294,738	2.74	6.6343	6.3843	359	1	6.2500	8.2500	147,369	357	360	81.71
No Documentation	1	135,900	1.27	7.5000	7.2500	359	1	7.5000	7.2500	135,900	357	360	79.99

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Collateral Grouped by Documentation Type														
DOCTYPE BACK RATIO	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
0.00 - 10.00	1	135,900	1.27	7,5000	7,2500	359	1	7,5000	7,2500	135,900	79.99	89.96	724	0.00
No Income/No Asset	1	255,200	2.38	6,2500	6,0000	360	0	6,2500	6,0000	255,200	80.00	90.00	711	0.00
0.00 - 10.00	1	255,200	2.38	6,2500	6,0000	360	0	6,2500	6,0000	255,200	80.00	90.00	711	0.00
No Ratio	18	2,638,365	24.56	6,9431	6,6316	359	1	6,3750	7,5350	146,576	81.82	89.80	676	0.00
0.00 - 10.00	18	2,638,365	24.56	6,9431	6,6316	359	1	6,3750	7,5350	146,576	81.82	89.80	676	0.00
Stated Income	24	4,245,519	39.53	7,1730	6,9230	358	2	6,2500	8,0000	176,897	82.12	89.98	693	35.59
10.01 - 20.00	3	477,819	4.45	6,6561	6,4061	358	2	6,3750	6,7500	159,273	81.18	89.98	707	16.20
20.01 - 25.00	2	252,870	2.35	7,1964	6,9464	357	3	7,1250	7,2500	126,435	81.90	89.97	656	23.44
25.01 - 30.00	2	464,608	4.33	6,9226	6,6726	359	1	6,7500	6,7500	232,304	80.00	90.00	688	26.61
30.01 - 35.00	6	773,150	7.20	6,7636	6,5136	359	1	6,2500	7,0000	128,858	83.01	90.00	721	31.36
40.01 - 45.00	8	1,932,397	17.99	7,5438	7,2938	358	2	6,7500	8,0000	241,550	82.42	90.00	686	42.86
45.01 - 50.00	1	140,000	1.30	6,5000	6,2500	357	3	6,5000	6,2500	140,000	80.00	90.00	698	48.89
50.01 - 55.00	1	103,868	0.97	6,6250	6,3750	359	1	6,6250	6,3750	103,868	80.00	90.00	706	50.71
55.01 - 60.00	1	100,805	0.94	8,2500	8,0000	357	3	8,2500	8,0000	100,805	89.38	89.38	649	58.39
Stated/Stated	3	1,025,391	9.55	7,9450	7,6950	357	3	7,0000	8,2500	341,797	80.00	90.00	633	44.30
35.01 - 40.00	1	379,375	3.53	7,0000	6,7500	358	2	7,0000	6,7500	379,375	80.00	90.00	628	36.00
45.01 - 50.00	2	646,015	6.01	8,5000	8,2500	357	3	8,5000	8,2500	323,008	80.00	90.00	636	49.18
TOTAL	66	10,740,970	100.00	7,0635	6,7984	358	2	6,0000	8,5000	162,742	81.39	89.78	687	35.42

Collateral Grouped by Loan Purpose														
LOAN PURP	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
Cash Out Refinance	8	1,403,993	13.07	8.0682	7.8182	358	2	7	9	175,499	80	90	636	41.60
Purchase	57	8,978,434	83.59	6.8490	6.5809	358	2	6	9	157,516	82	90	696	33.14
Rate/Term Refinance	1	358,543	3.34	8.5000	8.2500	357	3	9	9	358,543	80	90	636	49.18
TOTAL	66	10,740,970	100.00	7.0635	6.7984	358	2	6	9	162,742	81	90	687	35.42

Collateral Grouped by Property Type														
PROPTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
2-4 Family	20	4,652,034	43.31	7,3859	7,1010	358	2	6,5000	8,8750	232,602	80.31	89.93	678	36.80
Condominium	2	139,938	1.30	7,4595	7,2095	358	2	6,8750	8,5000	69,969	83.60	90.00	703	32.43
PUD	18	2,791,445	25.99	6,7796	6,5296	359	1	6,2500	7,6250	155,080	82.31	89.64	688	34.67
Single Family	26	3,157,553	29.40	6,8219	6,5719	358	2	6,0000	8,7500	121,444	82.06	89.67	698	33.05
TOTAL	66	10,740,970	100.00	7,0635	6,7984	358	2	6,0000	8,8750	162,742	81.39	89.78	687	35.42

Collateral Grouped by Occupancy Type														
OCCTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
Investor	61	9,721,630	90.51	7,0810	6,8143	358	2	6,0000	8,8750	159,371	81.11	89.76	687	35.54
Second Home	5	1,019,340	9.49	6,8962	6,6462	359	1	6,2500	7,2500	203,868	84.06	89.99	678	34.10
TOTAL	66	10,740,970	100.00	7,0635	6,7984	358	2	6,0000	8,8750	162,742	81.39	89.78	687	35.42

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Collateral Grouped by Mortgage Ins. Company														
MI	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
GE Capital MI	2	153,350	1.43	6.6648	6.4148	357	3	6.5000	6.8750	76,675	90.00	90.00	698	29.57
Mortgage Guaranty In	4	420,569	3.92	6.8850	6.6350	359	1	6.7500	7.0000	105,142	90.00	90.00	740	28.69
No MI	50	9,076,398	84.50	6.9859	6.7359	358	2	6.0000	8.5000	181,528	79.83	89.76	684	35.19
PMI	4	321,597	2.99	8.3728	7.6180	358	2	7.3750	8.8750	80,399	89.54	89.54	673	37.29
Radian Guaranty	4	620,100	5.77	7.5133	7.2633	359	1	7.2500	8.1250	155,025	89.99	89.99	692	41.50
Republic MIC	1	48,150	0.45	7.5000	7.2500	359	1	7.5000	7.5000	48,150	90.00	90.00	713	23.16
United Guaranty	1	100,805	0.94	8.2500	8.0000	357	3	8.2500	8.2500	100,805	89.38	89.38	649	58.39
TOTAL	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	81.39	89.78	687	35.42

Collateral Grouped by State														
STATE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
AZ	14	1,962,050	18.27	6.8433	6.5933	358	2	6.2500	7.6250	140,146	80.87	89.72	697	31.10
CA	2	290,220	2.70	7.0882	6.8382	358	2	7.0000	7.1250	145,110	82.95	89.97	652	23.51
CT	1	259,200	2.41	6.8750	6.6250	357	3	6.8750	6.8750	259,200	80.00	90.00	682	31.42
FL	7	1,241,766	11.56	7.1686	6.7878	358	2	6.7500	8.8750	177,395	81.95	90.00	722	40.96
GA	3	439,946	4.10	6.7772	6.5272	358	2	6.6250	7.1250	146,649	80.00	90.00	703	25.29
HI	1	346,500	3.23	7.2500	7.0000	359	1	7.2500	7.2500	346,500	90.00	90.00	679	40.83
KY	1	249,600	2.32	6.3750	6.1250	360	0	6.3750	6.3750	249,600	80.00	86.54	779	33.80
MA	2	646,015	6.01	8.5000	8.2500	357	3	8.5000	8.5000	323,008	80.00	90.00	636	49.18
MD	2	368,400	3.43	6.4183	6.1683	359	1	6.2500	6.7500	184,200	80.00	89.99	675	40.37
MI	1	121,519	1.13	6.0000	5.7500	359	1	6.0000	6.0000	121,519	80.00	90.00	695	40.21
NC	3	330,367	3.08	7.2470	6.9970	358	2	6.8750	8.0000	110,122	82.57	90.00	660	36.37
NJ	6	1,396,886	13.01	7.6002	7.3502	358	2	6.7500	8.7500	232,814	79.60	89.71	665	34.04
NM	3	322,640	3.00	6.2500	6.0000	359	1	6.2500	6.2500	107,547	79.19	88.56	749	27.84
NY	1	379,375	3.53	7.0000	6.7500	358	2	7.0000	7.0000	379,375	80.00	90.00	628	36.00
OH	2	121,300	1.13	8.1250	7.8750	358	2	8.1250	8.1250	60,650	89.98	89.98	686	43.40
OK	1	125,453	1.17	6.5000	6.2500	359	1	6.5000	6.5000	125,453	80.00	90.00	652	0.00
OR	1	264,000	2.46	6.7500	6.5000	359	1	6.7500	6.7500	264,000	80.00	90.00	703	15.39
SC	2	153,350	1.43	6.6648	6.4148	357	3	6.5000	6.8750	76,675	90.00	90.00	698	29.57
TN	1	193,500	1.80	6.7500	6.5000	359	1	6.7500	6.7500	193,500	90.00	90.00	797	31.88
TX	5	365,376	3.40	7.2059	6.9559	359	1	6.6250	8.5000	73,075	82.15	90.00	682	40.67
VA	3	749,500	6.98	6.6574	6.4074	359	1	6.5000	7.0000	249,833	80.00	90.00	643	0.00
WA	1	108,000	1.01	6.2500	6.0000	357	3	6.2500	6.2500	108,000	80.00	90.00	780	30.49
WI	1	100,805	0.94	8.2500	8.0000	357	3	8.2500	8.2500	100,805	89.38	89.38	649	58.39
WY	2	205,200	1.91	6.3750	6.1250	358	2	6.3750	6.3750	102,600	80.00	90.00	695	0.00
TOTAL	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	81.39	89.78	687	35.42

Collateral Grouped by FICO Score														
FICO SCORE	Count	Balance	Percent	GWAC	NWAC	WAM	W/A Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
600 - 624	5	836,083	7.78	8,1544	7,9044	358	2	7,5000	8,7500	167,217	80.18	89.82	624	39.43
625 - 649	11	2,197,363	20.46	7,5015	7,2515	358	2	6,5000	8,5000	199,760	80.30	89.97	638	41.16
650 - 674	10	1,410,811	13.13	7,0408	6,6757	358	2	6,5000	8,8750	141,081	81.81	90.00	662	33.60
675 - 699	18	2,874,325	26.76	6,8359	6,5859	358	2	6,0000	8,1250	159,685	82.16	89.99	690	35.05
700 - 724	11	1,536,428	14.30	6,7267	6,4767	359	1	6,2500	7,5000	139,675	81.30	89.35	710	27.23
725 - 749	4	468,400	4.36	7,1033	6,8533	358	2	6,7500	7,6250	117,100	81.72	89.43	734	20.24

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Collateral Grouped by FICO Score														
FICO SCORE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
750 - 774	4	866,459	8.07	6.6373	6.3873	358	2	6.2500	7.0000	216,615	80.65	90.00	770	36.63
775 - 799	3	551,100	5.13	6.4822	6.2322	359	1	6.2500	6.7500	183,700	83.51	88.43	786	32.48
TOTAL	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	81.39	89.78	687	35.42

Collateral Grouped by Prepayment Penalty

PREPAY PP DESC	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
No	36	5,884,415	54.78	6.8688	6.6188	359	1	6.0000	8.7500	163,456	81.34	89.60	690	34.51
NO PP	36	5,834,415	54.78	6.8688	6.6188	359	1	6.0000	8.7500	163,456	81.34	89.60	690	34.51
Yes	30	4,856,555	45.22	7.2994	7.0159	358	2	6.3750	8.8750	161,885	81.44	89.99	682	36.39
1Y PP	2	479,173	4.46	7.2083	6.9583	358	2	7.0000	8.0000	239,586	80.00	90.00	632	37.69
2Y PP	2	646,015	6.01	8.5000	8.2500	357	3	8.5000	8.5000	323,008	80.00	90.00	636	49.18
3Y PP	24	3,490,067	32.49	7.1385	6.8420	358	2	6.5000	8.8750	145,419	82.00	90.00	696	34.08
5Y PP	1	84,000	0.78	7.0000	6.7500	358	2	7.0000	7.0000	84,000	80.00	90.00	740	0.00
8M PP	1	157,300	1.46	6.3750	6.1250	358	2	6.3750	7.0000	157,300	79.98	89.94	696	16.27
TOTAL	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	81.39	89.78	687	35.42

Collateral Grouped by Lien Status

LIEN	Count	Balance	Percent	GWAC	NWAC	WAM	W/A Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
First Lien	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	81.39	89.78	687	35.42
TOTAL	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	81.39	89.78	687	35.42

Collateral Grouped by Loan-to-Value & Mtg Ins.

TYPE		Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	MAX LTV	WA FICO	WA DTI
LTV GT 80 w MI		16	1,664,571	15.50	7.4867	7.1391	358	2	6,5000	8,8750	104,036	89.87	89.87	90.00	699	36.74
LTV LE 80		50	9,076,398	84.50	6.9859	6.7359	358	2	6,0000	8,5000	181,528	79.83	89.76	80.00	684	35.19
TOTAL		66	10,740,970	100.00	7.0635	6.7984	358	2	6,0000	8,8750	162,742	81.39	89.78	90.00	687	35.42

Collateral Grouped by Balloon Flag

BALLOON	Count	Balance	Percent	G'WAC	NWAC	WAM	A			B				
							WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
No	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	81.39	89.78	687	35.42
TOTAL	66	10,740,970	100.00	7.0635	6.7984	358	2	6.0000	8.8750	162,742	81.39	89.78	687	35.42

Collateral Grouped by IO

IO	IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg TOTAL STRIP	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg REMAINING TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg O LTV	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO
N		8	1,409,898.23	13.13	7.9102	0.2500	7.6602	357	358	3	6.6250	8.7500	176,237	81.13	89.85	641	45.37
	0.000	8	1,409,898.23	13.13	7.9102	0.2500	7.6602	357	358	3	6.6250	8.7500	176,237	81.13	89.85	641	45.37
Y		58	9,331,071.42	86.87	6.9355	0.2674	6.6681	358	358	2	6.0000	8.8750	160,881	81.42	89.77	693	33.20
	120.00	56	9,179,087.00	85.46	6.9323	0.2677	6.6646	358	358	2	6.0000	8.8750	163,912	81.45	89.76	694	33.39
	60.000	2	151,984.42	1.41	7.1315	0.2500	6.8815	358	358	2	6.8750	7.5000	75,992	80.00	90.00	687	25.50

The information contained herein will be superseded by the description of the collateral contained in the prospectus supplement and except in the case of the initial collateral information sheets, such information supersedes the information in all prior collateral information sheets. This report does not constitute a bid or offer by any person for or undertaking by any person to provide or accept any such bid or offer. Each investor must determine for itself the appropriateness of any transaction in securities, including any related legal, tax and accounting considerations, and no recommendation is made herein as to any security or transaction. No assurance is given (x) as to the accuracy or completeness of any of the information set forth herein, or (y) that the prices indicated (i) constitute prices at which the securities listed could have been or may be purchased or sold in any market, (ii) reflect the value Bear Stearns assigns to any security or (iii) reflect the value of the securities listed. Spreads between bid and offer prices may vary significantly due to market volatility or illiquidity. All prices and other information relating to any security are subject to change without notice. Bear, Stearns & Co. Inc. and its affiliates and associated persons may have positions and conduct transactions in the securities covered by this report, and may solicit business from and perform services for the issuers of the securities covered by this report.

Collateral Grouped by IO																	
IO	IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg TOTAL STRIP	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg REMAINING TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg O LTV	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO
TOTAL		66	10,740,969.65	100.00	7.0635	0.2651	6.7984	358	358	2	6.0000	8.8750	162,742	81.39	89.78	687	35.42

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Collateral Grouped by Loan Type

DP	Count	Balance	Percent	GWAC	WA Strip	NWAC	Stated WAM	Calc WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
30Y	87	15,950,244.94	18.43	7,1017	0.2500	6.8517	357	357	2	5.7500	9,1250	183,336	76.25	92.49	648	39.08
30Y IO	332	70,616,604.84	81.57	6,5075	0.2500	6.2575	359	359	2	5.6250	212,701	212,701	78.05	93.68	688	38.34
TOTAL	419	86,566,849.78	100.00	6,6170	0.2500	6,3670	358	358	2	5.6250	9,6250	206,603	77.72	93.46	681	38.50

Collateral Grouped by Original Term

STATED ORIGINAL TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
181 - 360	419	86,566,850	100.00	6,6170	6,3670	358	2	5.6250	9,6250	206,603	238	361	77.72	93.46	681	38.50
TOTAL	419	86,566,850	100.00	6,6170	6,3670	358	2	5.6250	9,6250	206,603	238	361	77.72	93.46	681	38.50

Collateral Grouped by Original Balance

ORIGINAL BALANCE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
- 75,000	16	926,934	1.07	7,1214	6,8714	358	2	6.3750	9,0000	57,933	79.08	97.16	660	31.15
75,001 - 359,650	365	64,992,111	75.08	6,6107	6,3607	358	2	5.6250	9,6250	178,061	78.94	95.67	683	38.38
359,651 - 400,000	6	2,290,768	2.65	6,4883	6,2383	358	2	5.8750	7,0000	381,795	79.84	93.58	680	38.89
400,001 - 650,000	28	14,501,036	16.75	6,6220	6,3720	359	1	5.7500	7,7500	517,894	75.65	87.76	668	38.29
650,001 - 1,000,000	4	3,856,000	4.45	6,6603	6,4103	359	1	6.0000	8,2500	964,000	63.39	76.73	694	41.83
TOTAL	419	86,566,850	100.00	6,6170	6,3670	358	2	5.6250	9,6250	206,603	77.72	93.46	681	38.50

Collateral Grouped by Current Balance

CURRENT BALANCE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
- 75,000	17	1,001,896	1.16	7,0188	6,7688	358	2	5.7500	9,0000	58,935	79.15	97.38	659	31.92
75,001 - 359,650	364	64,917,150	74.99	6,6117	6,3617	358	2	5.6250	9,6250	178,344	78.94	95.67	683	38.38
359,651 - 400,000	6	2,290,768	2.65	6,4883	6,2383	358	2	5.8750	7,0000	381,795	79.84	93.58	680	38.89
400,001 - 650,000	28	14,501,036	16.75	6,6220	6,3720	359	1	5.7500	7,7500	517,894	75.65	87.76	668	38.29
650,001 - 1,000,000	4	3,856,000	4.45	6,6603	6,4103	359	1	6.0000	8,2500	964,000	63.39	76.73	694	41.83
TOTAL	419	86,566,850	100.00	6,6170	6,3670	358	2	5.6250	9,6250	206,603	77.72	93.46	681	38.50

Collateral Grouped by Current Gross Coupon

TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
20 Yr	1	93,151	0.11	7,2500	7,0000	238	2	7.2500	7,2500	93,151	71.65	98.08	645	41.00
7,250 - 7,499	1	93,151	0.11	7,2500	7,0000	238	2	7.2500	7,2500	93,151	71.65	98.08	645	41.00
30 Yr	418	86,473,699	99.89	6,6163	6,3663	358	2	5.6250	9,6250	206,875	77.73	93.46	681	38.50
5,500 - 5,749	5	918,923	1.06	5,6250	5,3750	358	2	5.6250	5,6250	183,785	80.00	95.41	731	41.87
5,750 - 5,999	37	9,687,564	11.19	5,8435	5,5935	358	2	5.7500	5,8750	261,826	76.68	91.51	719	39.74
6,000 - 6,249	63	14,905,250	17.22	6,0475	5,7975	359	1	6.0000	6,1250	236,591	75.22	91.95	698	39.50
6,250 - 6,499	70	14,639,652	16.91	6,2989	6,0489	359	1	6.2500	6,3750	209,138	78.20	91.84	687	38.84
6,500 - 6,749	71	13,189,766	15.24	6,5343	6,2843	359	1	6.5000	6,6250	185,771	77.92	94.95	671	38.68
6,750 - 6,999	77	13,534,964	15.64	6,8188	6,5688	359	1	6.7500	6,8750	175,779	78.73	94.57	671	36.41
7,000 - 7,249	30	5,077,815	5.87	7,0374	6,7874	358	2	7.0000	7,1250	169,261	79.94	95.49	674	35.66
7,250 - 7,499	13	2,990,781	3.45	7,2943	7,0443	358	2	7.2500	7,3750	230,060	79.90	94.00	654	34.46
7,500 - 7,749	23	4,729,517	5.46	7,5609	7,3109	358	2	7.5000	7,6250	205,631	79.42	95.85	644	36.38
7,750 - 7,999	10	2,089,931	2.41	7,7740	7,5240	357	3	7.7500	7,8750	208,993	76.33	98.33	664	38.27
8,000 - 8,249	4	742,681	0.86	8,0000	7,7500	357	3	8.0000	8,0000	185,670	75.43	95.32	644	43.64

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Collateral Grouped by Current Gross Coupon

TERM	CURRENT GROSS COUPON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
8.250 - 8.499		4	1,675,854	1.94	8.2500	8.0000	358	2	8.2500	8.2500	418,963	80.00	88.55	644	40.51
8.500 - 8.749		6	1,310,047	1.51	8.5358	8.2858	357	3	8.5000	8.6250	218,341	76.88	92.70	643	44.69
8.750 - 8.999		1	123,544	0.14	8.8750	8.6250	354	3	8.8750	8.8750	123,544	80.00	95.00	631	44.60
9.000 - 9.249		3	646,207	0.75	9.1187	8.8687	357	3	9.0000	9.1250	215,402	74.28	97.07	641	43.39
9.500 - 9.749		1	211,200	0.24	9.6250	9.3750	357	3	9.6250	9.6250	211,200	80.00	95.00	674	0.00
TOTAL		419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	77.72	93.46	681	38.50

Collateral Grouped by Current Net Coupon

CURRENT NET COUPON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
5.250 - 5.499	5	918,923	1.06	5.6250	5.3750	358	2	5.6250	5.6250	183,785	358	359	80.00	95.41	731	41.87
5.500 - 5.749	37	9,687,564	11.19	5.8435	5.5935	358	2	5.7500	6.1250	261,826	354	360	76.68	91.51	719	39.74
5.750 - 5.999	63	14,905,250	17.22	6.0475	5.7975	359	1	6.0000	6.1250	236,591	357	361	75.22	91.95	698	39.50
6.000 - 6.249	70	14,639,652	16.91	6.2989	6.0489	359	1	6.2500	6.3750	209,138	355	360	78.20	91.84	687	38.84
6.250 - 6.499	71	13,189,766	15.24	6.5343	6.2843	359	1	6.5000	6.6250	185,771	356	360	77.92	94.95	671	38.68
6.500 - 6.749	77	13,534,964	15.64	6.8188	6.5688	359	1	6.7500	6.8750	175,779	355	361	78.73	94.57	671	36.41
6.750 - 6.999	30	5,077,815	5.87	7.0374	6.7874	358	2	7.0000	7.1250	169,261	357	360	79.94	95.49	674	35.66
7.000 - 7.249	14	3,083,932	3.56	7.2930	7.0430	355	2	7.2500	7.3750	220,281	238	359	79.65	94.12	654	34.69
7.250 - 7.499	23	4,729,517	5.46	7.5609	7.3109	358	2	7.5000	7.6250	205,631	357	360	79.42	95.85	644	36.38
7.500 - 7.749	10	2,089,931	2.41	7.7740	7.5240	357	3	7.7500	7.8750	208,993	356	360	76.33	98.33	664	38.27
7.750 - 7.999	4	742,681	0.86	8.0000	7.7500	357	3	8.0000	8.0000	185,670	357	358	75.43	95.32	644	43.64
8.000 - 8.249	4	1,675,854	1.94	8.2500	8.0000	358	2	8.2500	8.2500	418,963	358	358	80.00	88.55	644	40.51
8.250 - 8.499	6	1,310,047	1.51	8.5358	8.2858	357	3	8.5000	8.6250	218,341	356	359	76.88	92.70	643	44.69
8.500 - 8.749	1	123,544	0.14	8.8750	8.6250	354	3	8.8750	8.8750	123,544	354	354	80.00	95.00	631	44.60
8.750 - 8.999	3	646,207	0.75	9.1187	8.8687	357	3	9.0000	9.1250	215,402	357	358	74.28	97.07	641	43.39
9.250 - 9.499	1	211,200	0.24	9.6250	9.3750	357	3	9.6250	9.6250	211,200	357	357	80.00	95.00	674	0.00
TOTAL	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	238	361	77.72	93.46	681	38.50

Collateral Grouped by Remaining Term

REMAINING TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
180 - 359	368	74,600,740	86.18	6.6640	6.4140	358	2	5.6250	9.6250	202,719	238	359	78.29	94.10	678	38.44
360 +	51	11,966,110	13.82	6.3238	6.0738	360	0	5.8750	7.7500	234,630	360	361	74.15	89.48	696	38.91
TOTAL	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	238	361	77.72	93.46	681	38.50

Collateral Grouped by Loan-to-Value

LOAN TO VALUE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
40.01 - 50.00	1	1,000,000	1.16	6.0000	5.7500	360	0	6.0000	6.0000	1,000,000	360	360	45.45	68.18	760	42.08
50.01 - 60.00	3	991,276	1.15	6.5015	6.2515	359	1	5.8750	8.5000	330,425	357	359	59.40	75.78	643	33.73
60.01 - 70.00	22	8,368,686	9.67	6.6645	6.4145	358	2	5.7500	9.1250	380,395	357	360	66.19	81.95	658	42.73
70.01 - 79.99	65	13,048,674	15.07	6.3938	6.1438	358	2	5.6250	9.0000	200,749	238	360	77.95	93.09	699	38.62
80.00 - 80.00	328	63,158,213	72.96	6.6684	6.4184	358	2	5.6250	9.6250	192,556	354	361	80.00	95.74	679	37.90
TOTAL	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	238	361	77.72	93.46	681	38.50

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Collateral Grouped by Combined Loan-to-Value													
OLTV	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV
60.01 - 70.00	4	2,296,840	2.65	6.2420	5.9920	359	1	6.0000	6.7500	574,210	357	360	55.48
70.01 - 79.99	9	4,687,196	5.41	6.2524	6.0024	359	1	5.8750	6.7500	520,800	358	360	64.81
80.00 - 80.00	2	971,340	1.12	5.7500	5.5000	358	2	5.7500	5.7500	485,670	358	358	71.21
80.01 - 90.00	102	24,855,590	28.71	6.7339	6.4839	358	2	5.6250	8.5000	243,682	357	361	78.60
90.01 - 95.00	72	13,488,071	15.58	6.7114	6.4614	358	2	5.6250	9.6250	187,334	354	360	79.01
95.01 - 100.00	230	40,267,812	46.52	6.5980	6.3480	358	2	5.6250	9.1250	175,077	238	361	79.67
TOTAL	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	238	361	77.72

Collateral Grouped by Documentation Type													
DOCTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA FICO	WA DTI
Full/Alternative	128	23,225,790	26.83	6.3467	6.0967	358	2	5.6250	8.3750	181,451	78.62	702	38.65
10.01 - 20.00	4	737,965	0.85	7.2376	6.9876	357	3	6.6250	7.5000	184,491	79.03	729	16.22
20.01 - 25.00	8	888,241	1.03	6.7561	6.5061	358	2	6.2500	7.0000	111,030	80.00	716	23.12
25.01 - 30.00	10	1,760,412	2.03	6.7959	6.5459	358	2	5.8750	7.2500	176,041	79.56	670	28.14
30.01 - 35.00	19	3,099,782	3.58	6.2807	6.0307	358	2	5.6250	7.6250	163,146	80.00	709	32.25
35.01 - 40.00	27	5,112,411	5.91	6.2981	6.0481	359	1	5.6250	7.6250	189,349	79.56	713	37.16
40.01 - 45.00	28	6,053,711	6.99	6.2068	5.9568	359	1	5.7500	8.3750	216,204	77.55	695	42.90
45.01 - 50.00	24	4,541,301	5.25	6.1686	5.9186	358	2	5.6250	7.5000	189,221	77.26	702	46.89
50.01 - 55.00	8	1,031,966	1.19	6.6340	6.3840	358	2	5.7500	8.2500	128,996	78.89	699	51.35
No Documentation	10	1,723,052	1.99	6.9717	6.7217	358	2	6.1250	7.2500	172,305	80.00	688	0.00
0.00 - 10.00	10	1,723,052	1.99	6.9717	6.7217	358	2	6.1250	7.2500	172,305	80.00	688	0.00
No Income/No Asset	12	1,961,879	2.27	6.4428	6.1928	359	1	5.7500	7.5000	163,490	77.54	720	0.00
0.00 - 10.00	12	1,961,879	2.27	6.4428	6.1928	359	1	5.7500	7.5000	163,490	77.54	720	0.00
No Ratio	77	17,240,897	19.92	6.5209	6.2709	359	1	5.8750	9.3750	223,908	78.49	675	0.00
0.00 - 10.00	77	17,240,897	19.92	6.5209	6.2709	359	1	5.8750	9.3750	223,908	78.49	675	0.00
Stated Income	183	39,595,865	45.74	6.7296	6.4796	358	2	5.6250	8.8750	216,371	76.73	711	38.23
10.01 - 20.00	7	1,115,068	1.29	6.5689	6.3189	359	1	6.0000	8.7500	159,295	79.79	704	14.87
20.01 - 25.00	6	1,477,244	1.71	6.9924	6.7424	358	2	6.0000	7.3750	246,207	79.73	704	23.07
25.01 - 30.00	14	3,353,655	3.87	6.7279	6.4779	359	1	6.1250	7.3750	239,547	77.30	663	26.88
30.01 - 35.00	30	5,257,725	6.07	6.5877	6.3377	358	2	5.8750	7.5000	175,258	76.98	669	32.72
35.01 - 40.00	34	7,018,069	8.11	6.6891	6.4391	358	2	5.8750	8.8750	206,414	79.71	639	37.96
40.01 - 45.00	69	16,088,833	18.59	6.6887	6.4387	358	2	5.6250	8.6250	233,171	74.93	677	42.56
45.01 - 50.00	21	4,878,084	5.64	6.9887	6.7387	358	2	5.6250	8.8750	232,290	75.84	653	46.94
50.01 - 55.00	2	407,187	0.47	7.2768	7.0268	358	2	6.6250	7.2500	203,594	80.00	655	51.37
Stated/Stated	9	2,819,367	3.26	7.7543	7.5043	358	2	6.2500	8.2500	313,263	78.26	655	41.07
30.01 - 35.00	2	455,876	0.53	7.3253	7.0753	358	2	6.3750	8.2500	227,938	69.70	667	33.83
35.01 - 40.00	3	1,431,275	1.65	7.8035	7.5535	358	2	7.0000	8.0000	477,092	80.00	654	38.10
40.01 - 45.00	1	88,800	0.10	6.2500	6.0000	357	3	6.2500	6.0000	88,800	80.00	725	44.63
45.01 - 50.00	2	646,015	0.75	8.5000	8.2500	357	3	8.5000	8.2500	323,008	80.00	636	49.18
50.01 - 55.00	1	197,400	0.23	6.6250	6.3750	358	2	6.6250	6.3750	197,400	78.99	668	51.24
TOTAL	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.3750	206,603	77.72	681	38.50

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Bear, Stearns & Co. Inc. BSABS 2005-AC3 GROUP I LOANS W/SILENT SECONDS

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Collateral Grouped by Loan Purpose														
LOAN PURP	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
Cash Out Refinance	34	8,996,658	10.39	6.8627	6.6127	358	2	6	9	264,608	72	86	659	39.38
Purchase	342	64,487,867	74.49	6.6050	6.3550	358	2	6	10	188,561	79	96	687	38.27
Rate/Term Refinance	43	13,082,325	15.11	6.5070	6.2570	358	1	6	9	304,240	74	86	665	38.87
TOTAL	419	86,566,850	100.00	6.6170	6.3670	358	2	6	10	206,603	78	93	681	38.50

Collateral Grouped by Property Type														
PROPTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
2-4 Family	49	11,127,097	12.85	7.4953	7.2453	358	2	6.2500	9.6250	227,084	78.27	93.31	680	37.53
Condominium	20	3,071,266	3.55	6.6177	6.3677	359	1	5.8750	7.7500	153,563	79.49	97.29	698	32.83
Hi-Rise Condo	2	821,398	0.95	6.8693	6.6193	358	2	6.5000	7.5000	410,699	75.41	88.87	648	49.53
PUD	111	23,934,253	27.65	6.3868	6.1368	359	1	5.6250	7.7500	215,624	77.14	93.64	679	39.55
Single Family	236	47,521,771	54.90	6.5212	6.2712	358	1	5.6250	9.0000	201,363	77.81	93.23	681	38.39
Townhouse	1	91,064	0.11	7.5000	7.2500	359	2	7.5000	7.5000	91,064	80.00	100.00	621	30.03
TOTAL	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	77.72	93.46	681	38.50

Collateral Grouped by Occupancy Type														
OCCTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
Investor	79	12,959,375	14.97	7.1519	6.9019	358	2	6.0000	9.6250	164,043	79.65	92.16	694	34.83
Owner Occupied	328	71,260,795	82.32	6.5165	6.2665	358	1	5.6250	9.1250	217,259	77.30	93.69	678	39.43
Second Home	12	2,346,680	2.71	6.7144	6.4644	359	1	5.8750	7.6250	195,557	79.98	93.70	693	32.54
TOTAL	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	77.72	93.46	681	38.50

Collateral Grouped by Mortgage Ins. Company														
MI	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
No MI	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	77.72	93.46	681	38.50
TOTAL	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	77.72	93.46	681	38.50

Collateral Grouped by State														
STATE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
AL	1	316,919	0.37	6.6250	6.3750	358	2	6.6250	6.6250	316,919	80.00	98.79	651	40.92
AZ	47	9,445,410	10.91	6.4445	6.1945	359	1	5.6250	7.5000	200,966	77.70	92.54	696	37.20
CA	42	15,240,309	17.61	6.3557	6.1057	359	1	5.7500	7.7500	362,864	73.63	87.69	677	41.47
CO	23	4,345,383	5.02	6.1966	5.9466	358	2	5.7500	7.1250	188,930	77.88	96.23	687	40.57
CT	4	714,328	0.83	7.4353	7.1853	357	3	6.7500	8.8750	178,582	80.00	94.42	654	37.89
FL	32	5,957,221	6.88	7.0646	6.8146	358	2	6.2500	8.2500	186,163	79.79	94.19	683	37.47
GA	28	3,917,187	4.53	6.5044	6.2544	358	2	5.6250	7.5000	139,900	79.93	97.52	696	40.02
ID	2	299,600	0.35	6.7173	6.4673	359	1	6.2500	7.1250	149,800	80.00	97.33	714	37.25
IL	15	2,901,086	3.35	6.2461	5.9961	359	1	5.8750	6.6250	193,406	76.99	94.12	668	34.58
IN	7	778,867	0.90	6.5505	6.3005	359	1	6.0000	7.7500	111,267	80.00	99.50	729	40.05
KS	1	75,680	0.09	6.8750	6.6250	360	0	6.8750	6.8750	75,680	80.00	100.00	741	0.00
KY	4	953,600	1.10	6.4610	6.2110	359	1	6.1250	6.8750	238,400	79.54	91.22	727	33.86
MA	16	4,401,765	5.08	7.9204	7.6704	357	3	6.5000	9.6250	275,110	75.52	95.78	653	41.03
MD	15	3,445,433	3.98	6.1454	5.8954	359	1	5.8750	7.5000	229,696	79.00	95.20	703	38.59
ME	2	276,334	0.32	6.8750	6.6250	358	2	6.8750	6.8750	138,167	80.00	100.00	641	39.54

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Collateral Grouped by State														
STATE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
MI	17	1,969,196	2.27	6.5965	6.3465	359	1	6.0000	7.8750	115,835	79.97	98.04	683	37.37
MN	3	474,062	0.55	6.7926	6.5426	359	1	6.1250	7.2500	158,021	79.99	98.25	706	30.13
MT	3	481,920	0.56	6.4203	6.1703	359	1	6.2500	6.7500	160,640	80.00	95.60	693	43.34
NC	18	2,732,115	3.16	6.3523	6.1023	359	1	5.8750	8.0000	151,784	79.07	95.20	684	37.52
NH	3	589,853	0.68	7.2861	7.0361	359	1	6.5000	8.5000	196,618	73.09	96.34	622	35.12
NJ	26	6,823,443	7.88	7.0330	6.7830	358	2	6.0000	8.5000	262,440	79.90	94.11	682	38.00
NM	3	322,640	0.37	6.2500	6.0000	359	1	6.2500	6.2500	107,547	79.19	88.56	749	27.84
NV	9	2,447,359	2.83	6.2721	6.0221	358	2	5.6250	6.8750	271,929	77.54	90.99	673	41.32
NY	5	1,864,182	2.15	7.1430	6.8930	357	3	6.8750	7.6250	372,836	80.00	88.22	640	28.74
OH	6	731,818	0.85	6.9087	6.6587	359	1	6.2500	7.8750	121,970	80.00	100.00	721	38.81
OK	4	440,930	0.51	6.6874	6.4374	359	1	6.2500	7.5000	110,232	79.64	95.79	679	36.04
OR	9	1,496,921	1.73	6.3887	6.1387	359	1	5.8750	7.5000	166,325	79.51	95.42	692	28.07
PA	6	1,242,653	1.44	6.7508	6.5008	358	2	6.1250	9.0000	207,109	79.81	95.49	680	39.66
RI	3	699,134	0.81	7.9875	7.7375	357	3	6.2500	9.1250	233,045	79.99	96.91	676	42.44
SC	2	229,151	0.26	7.0274	6.7774	309	2	6.8750	7.2500	114,575	76.61	99.22	675	41.00
SD	1	144,000	0.17	5.8750	5.6250	358	2	5.8750	5.8750	144,000	80.00	100.00	673	43.35
TN	5	517,465	0.60	6.3052	6.0552	359	1	5.7500	6.8750	103,493	80.00	100.00	661	46.31
TX	20	2,714,860	3.14	6.4436	6.1936	359	1	5.6250	7.5000	135,743	78.81	94.65	670	39.30
VA	14	3,570,811	4.12	6.3513	6.1013	359	1	5.7500	7.0000	255,058	76.48	93.74	654	41.74
WA	20	3,724,162	4.30	6.5328	6.2828	358	2	5.8750	7.5000	186,208	78.89	95.92	687	37.16
WI	1	75,854	0.09	8.2500	8.0000	358	3	8.2500	8.2500	75,854	80.00	95.00	676	44.67
WY	2	205,200	0.24	6.3750	6.1250	358	2	6.3750	6.3750	102,600	80.00	90.00	695	0.00
TOTAL	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	77.72	93.46	681	38.50

Collateral Grouped by FICO Score														
FICO SCORE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
0 - 0	3	254,183	0.29	6.7841	6.5341	358	2	6.6250	7.0000	84,728	80.00	97.80	0	21.33
550 - 599	2	798,376	0.92	7.0107	6.7607	360	0	6.5000	8.5000	399,188	63.97	81.75	593	27.59
600 - 624	38	8,352,403	9.65	7.0265	6.7765	358	2	6.0000	9.1250	219,800	76.51	92.89	620	39.67
625 - 649	115	23,324,397	26.94	6.8006	6.5506	358	2	5.7500	9.0000	202,821	79.00	94.92	635	39.96
650 - 674	58	12,727,302	14.70	6.8274	6.5774	358	2	5.6250	9.6250	219,436	77.25	92.07	660	38.65
675 - 699	55	11,143,296	12.87	6.4962	6.2462	358	2	5.6250	8.6250	202,605	77.84	92.06	688	38.79
700 - 724	55	10,375,458	11.99	6.4470	6.1970	359	1	5.7500	7.8750	188,645	77.53	94.40	714	38.25
725 - 749	43	7,583,095	8.76	6.2929	6.0429	359	1	5.6250	7.1250	176,351	79.03	96.65	737	35.22
750 - 774	36	9,357,973	10.81	6.1799	5.9299	359	1	5.7500	7.5000	259,944	75.78	90.94	761	39.59
775 - 799	13	2,350,367	2.72	6.2369	5.9869	359	1	5.6250	7.2500	180,797	79.82	93.46	790	34.42
800 +	1	300,000	0.35	6.0000	5.7500	358	2	6.0000	6.0000	300,000	80.00	100.00	802	31.06
TOTAL	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	77.72	93.46	681	38.50

Collateral Grouped by Prepayment Penalty														
PREPAY PP DESC	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
No	334	71,572,606	82.68	6.5461	6.2961	358	1	5.6250	9.6250	214,289	77.35	93.24	681	38.80
NO PP	334	71,572,606	82.68	6.5461	6.2961	358	1	5.6250	9.6250	214,289	77.35	93.24	681	38.80
Yes	85	14,994,244	17.32	6.9557	6.7057	358	2	5.8750	8.5000	176,403	79.47	94.52	678	37.16

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Collateral Grouped by Prepayment Penalty											
PREPAY PP DESC	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
1Y PP	9	2,261,774	2.61	7.1454	6.8954	357	3	6.6250	8.0000	251,308	80.00
2Y PP	8	1,202,285	1.39	8.0708	7.8208	357	3	7.0000	8.5000	150,286	80.00
3Y PP	63	10,705,193	12.37	6.8157	6.5657	358	2	5.8750	7.7500	169,924	79.25
5Y PP	3	501,395	0.58	6.5838	6.3338	359	1	6.5000	7.0000	167,132	80.00
8M PP	2	323,598	0.37	6.6962	6.4462	359	1	6.3750	7.0000	161,799	79.99
TOTAL	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	77.72
										93.46	681

Collateral Grouped by Lien Status											
LIEN	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
First Lien	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	77.72
TOTAL	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	77.72
										93.46	681

Collateral Grouped by Loan-to-Value & Mtg Ins.											
TYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
LTV LE 80	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	77.72
TOTAL	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	77.72
										93.46	681

Collateral Grouped by Balloon Flag											
BALLOON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
No	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	77.72
TOTAL	419	86,566,850	100.00	6.6170	6.3670	358	2	5.6250	9.6250	206,603	77.72
										93.46	681

Collateral Grouped by IO														
IO	IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT COUPON	Wtd Avg STATED REM TERM	Wtd Avg CURRENT NET COUPON	Wtd Avg REMAINING TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wtd Avg LOAN TO LTV	Wtd Avg FICO SCORE
N	0.000	87	15,950,244.94	18.43	7.1017	357	6.8517	357	357	5.7500	9.1250	183,336	76.25	648
		87	15,950,244.94	18.43	7.1017	357	6.8517	357	2	5.7500	9.1250	183,336	76.25	648
Y	120.00	332	70,616,604.84	81.57	6.5075	359	6.2575	359	1	5.6250	9.6250	212,701	78.05	688
		319	68,114,758.63	78.68	6.5252	359	6.2752	359	1	5.6250	9.6250	213,526	77.99	687
60.000		13	2,501,846.21	2.89	6.0278	358	5.7778	358	2	5.7500	7.5000	192,450	79.74	728
TOTAL		419	86,566,849.78	100.00	6.6170	358	6.3670	358	2	5.6250	9.6250	206,603	77.72	681
													93.46	681

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Collateral Grouped by Geographic Distribution

STATE1	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Alabama	3	615,980.65	0.31
Arizona	77	15,045,370.82	7.46
California	130	43,398,802.67	21.52
Colorado	32	6,170,657.64	3.06
Connecticut	4	714,328.32	0.35
District of Columbia	2	433,250.00	0.21
Florida	103	19,212,306.00	9.53
Georgia	53	7,107,827.56	3.52
Hawaii	3	817,500.00	0.41
Idaho	3	402,000.00	0.20
Illinois	33	5,906,402.62	2.93
Indiana	14	1,444,857.00	0.72
Kansas	2	111,680.00	0.06
Kentucky	4	953,600.00	0.47
Louisiana	4	392,734.12	0.19
Maine	8	1,245,055.37	0.62
Maryland	43	11,821,245.65	5.86
Massachusetts	27	6,756,477.89	3.35
Michigan	30	5,151,323.81	2.55
Minnesota	6	874,625.91	0.43
Missouri	8	919,683.00	0.46
Montana	4	696,720.30	0.35
Nevada	28	7,028,168.33	3.49
New Hampshire	7	947,481.22	0.47
New Jersey	57	15,794,599.09	7.83
New Mexico	8	1,186,231.19	0.59
New York	7	2,769,982.22	1.37
North Carolina	24	3,244,484.08	1.61
Ohio	19	2,237,275.87	1.11
Oklahoma	6	670,987.92	0.33
Oregon	12	1,971,473.58	0.98
Pennsylvania	23	4,238,456.18	2.10
Rhode Island	3	699,133.65	0.35
South Carolina	15	2,287,196.55	1.13
South Dakota	1	144,000.00	0.07
Tennessee	8	930,359.38	0.46
Texas	42	6,860,958.75	3.40
Utah	1	189,549.98	0.09
Virginia	48	13,452,682.56	6.67
Washington	30	6,241,163.40	3.10
West Virginia	1	79,455.69	0.04
Wisconsin	3	274,976.12	0.14
Wyoming	2	205,200.00	0.10
TOTAL	938	201,646,245.09	100.00

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Bear Stearns & Co. Inc. **BSABS 2005-AC3 GROUP I INT. ONLY LOANS**

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Collateral Grouped by Loan Type																
DP	Count	Balance	Percent	GWAC	WA Strip	NWAC	Stated WAM	Calc WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
30Y IO	662	146,446,225.32	100.00	6.4875	0.2673	6.2202	360	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05
TOTAL	662	146,446,225.32	100.00	6.4875	0.2673	6.2202	360	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05

Collateral Grouped by Original Term																
STATED ORIGINAL TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
181 - 360	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2300	221,218	298	361	76.59	84.13	685	38.05
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	298	361	76.59	84.13	685	38.05

Collateral Grouped by Original Balance														
ORIGINAL BALANCE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
- 75,000	18	1,083,777	0.74	7.1892	6.9392	358	2	6.0000	8.1250	60,210	78.66	83.80	677	32.33
75,001 - 359,650	572	107,186,292	73.19	6.5088	6.2376	358	1	5.0700	10.2500	187,389	77.82	86.19	685	37.18
359,651 - 400,000	14	5,383,369	3.68	6.2591	6.0091	359	1	5.7500	7.0000	384,526	75.14	80.14	672	44.20
400,001 - 650,000	51	26,292,787	17.95	6.3871	6.1275	359	1	5.7500	7.7500	515,545	74.59	79.95	692	39.29
650,001 - 1,000,000	6	5,261,000	3.59	6.5823	6.3323	359	1	5.8750	8.7633	64,11	70.44	70.44	681	43.05
1,000,001 +	1	1,239,000	0.85	6.7500	6.5000	359	1	6.7500	8.7500	1,239,000	70.00	70.00	673	0.00
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05

Collateral Grouped by Current Balance														
CURRENT BALANCE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
- 75,000	18	1,083,777	0.74	7.1892	6.9392	358	2	6.0000	8.1250	60,210	78.66	83.80	677	32.33
75,001 - 359,650	572	107,186,292	73.19	6.5088	6.2376	358		5.0700	10.2500	187,389	77.82	86.19	685	37.18
359,651 - 400,000	14	5,383,369	3.68	6.2591	6.0091	359	1	5.7500	7.0000	384,526	75.14	80.14	672	44.20
400,001 - 650,000	51	26,292,787	17.95	6.3871	6.1275	359		7.7500	7.7500	515,545	74.59	79.95	692	39.29
650,001 - 1,000,000	6	5,261,000	3.59	6.5823	6.3323	359	1	5.8750	8.2500	876,833	64.11	70.44	681	43.05
1,000,001 +	1	1,239,000	0.85	6.7500	6.5000	359	1	6.7500	6.7500	1,239,000	70.00	70.00	673	0.00
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05

Collateral Grouped by Current Gross Coupon														
TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
25_Yr	1	126,000	0.09	7.0000	6.7500	298	2	7.0000	7.0000	126,000	64.61	64.61	730	35.41
7,000 - 7,249	1	126,000	0.09	7.0000	6.7500	298	2	7.0000	7.0000	126,000	64.61	64.61	730	35.41
30_Yr	661	146,320,225	99.91	6.4871	6.2198	359	1	5.0700	10.2500	221,362	76.60	84.14	685	38.06
5,000 - 5,249	1	306,600	0.21	5.0700	4.8200	356	4	5.0700	5.0700	306,600	72.14	72.14	744	39.44
5,500 - 5,749	11	1,562,873	1.07	5.6047	5.3547	358	2	5.5000	5.6250	142,079	76.71	85.77	716	35.23
5,750 - 5,999	73	20,035,343	13.68	5.8421	5.5921	358	2	5.7500	5.8750	274,457	73.40	80.41	707	38.93
6,000 - 6,249	136	32,373,005	22.11	6.0442	5.7942	359	1	6.0000	6.1250	238,037	75.04	81.92	698	38.74
6,250 - 6,499	112	26,459,861	18.07	6.3037	6.0537	359	1	6.2500	6.3750	236,249	75.44	82.38	686	38.66
6,500 - 6,749	89	18,830,793	12.86	6.5398	6.2898	359	1	6.5000	6.6250	211,582	76.73	86.17	665	40.56
6,750 - 6,999	107	22,292,627	15.22	6.8113	6.5613	359	1	6.7500	6.8750	208,342	77.17	84.51	677	34.43
7,000 - 7,249	43	8,113,330	5.54	7.0420	6.7610	358	2	7.0000	7.1250	188,682	81.00	89.21	676	37.44
7,250 - 7,499	24	4,823,030	3.29	7.3021	7.0521	359	1	7.2500	7.3750	200,960	79.90	86.07	659	34.55
7,500 - 7,749	24	4,055,848	2.77	7.5420	7.2920	358	2	7.5000	7.6250	168,994	82.55	92.38	660	35.54

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Collateral Grouped by Current Gross Coupon											
TERM	CURRENT GROSS COUPON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal
7.750 - 7.999		17	2,880,694	1.97	7.7849	7.4699	358	2	7.7500	7.8750	169,453
8.000 - 8.249		6	947,250	0.65	8.0601	7.4425	358	2	8.0000	8.1250	157,875
8.250 - 8.499		7	2,159,673	1.47	8.2748	7.7332	358	2	8.2500	8.3750	308,525
8.500 - 8.749		4	586,492	0.40	8.5621	7.8972	358	2	8.5000	8.6250	146,623
8.750 - 8.999		1	148,950	0.10	8.8750	7.5350	358	2	8.8750	8.8750	148,950
9.250 - 9.499		2	269,655	0.18	9.2500	7.9117	358	2	9.2500	9.2500	134,828
9.500 - 9.749		1	211,200	0.14	9.6250	9.3750	357	3	9.6250	9.6250	211,200
9.750 - 9.999		1	105,000	0.07	9.7500	7.9300	358	2	9.7500	9.7500	105,000
10.000 - 10.249		1	80,000	0.05	10.0000	8.1800	358	2	10.0000	10.0000	80,000
10.250 - 10.499		1	78,000	0.05	10.2500	8.4300	358	2	10.2500	10.2500	78,000
TOTAL		662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218

Collateral Grouped by Current Net Coupon											
CURRENT NET COUPON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Max WAM
4.750 - 4.999	1	306,600	0.21	5.0700	4.8200	356	4	5.0700	5.0700	306,600	356
5.250 - 5.499	11	1,562,873	1.07	5.6047	5.3547	358	2	5.5000	5.6250	142,079	358
5.500 - 5.749	73	20,035,343	13.68	5.8421	5.5921	358	2	5.7500	5.8750	274,457	354
5.750 - 5.999	136	32,373,005	22.11	6.0442	5.7942	359	1	6.0000	6.1250	238,037	356
6.000 - 6.249	112	26,459,861	18.07	6.3037	6.0537	359	1	6.2500	6.3750	236,249	355
6.250 - 6.499	90	19,366,225	13.22	6.5526	6.2896	358	2	6.5000	7.0000	215,180	357
6.500 - 6.749	109	22,598,244	15.43	6.8267	6.5619	359	1	6.7500	8.1250	207,323	355
6.750 - 6.999	48	8,508,713	5.81	7.1658	6.8088	357	2	7.0000	8.5000	177,265	298
7.000 - 7.249	26	5,030,985	3.44	7.3375	7.0546	359	1	7.2500	8.3750	193,499	357
7.250 - 7.499	24	4,055,848	2.77	7.5420	7.2920	358	2	7.5000	7.6250	168,994	357
7.500 - 7.749	16	2,792,572	1.91	7.8420	7.5932	358	2	7.7500	8.8750	174,536	356
7.750 - 7.999	6	826,050	0.56	8.4046	7.7952	358	2	8.0000	9.7500	137,675	357
8.000 - 8.249	5	1,841,405	1.26	8.4137	8.0078	358	2	8.2500	10.0000	368,281	358
8.250 - 8.499	4	477,300	0.33	8.8623	8.3557	358	2	8.5000	10.2500	119,325	357
9.250 - 9.499	1	211,200	0.14	9.6250	9.3750	357	3	9.6250	9.6250	211,200	357
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	298

Collateral Grouped by Remaining Term											
REMAINING TERM	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Max WAM
180 - 359	580	128,576,060	87.80	6.5089	6.2392	358	2	5.0700	10.2500	221,683	298
360 +	82	17,870,165	12.20	6.3338	6.0838	360	0	5.7500	7.7500	217,929	360
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	298

Collateral Grouped by Loan-to-Value											
LOAN TO VALUE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Max WAM
0.00 - 30.00	2	251,000	0.17	6.3476	6.0976	360	0	5.7500	6.7500	125,500	359
30.01 - 40.00	3	404,972	0.28	6.3086	6.0586	358	2	6.0000	6.6250	134,991	358
40.01 - 50.00	5	1,674,742	1.14	6.0109	5.7609	360	0	6.0000	6.2500	334,948	358
50.01 - 60.00	25	7,858,793	5.37	6.2415	5.9915	359	1	5.7500	7.8750	314,352	357

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Bear, Stearns & Co. Inc. BSABS 2005-AC3 GROUP I INT. ONLY LOANS

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Collateral Grouped by Loan-to-Value													
LOAN TO VALUE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV
60.01 - 70.00	60	19,302,931	13.18	6.3272	6.0772	358	2	5.5000	8.0000	221,716	298	360	66.93
70.01 - 79.99	138	31,482,087	21.50	6.3734	6.1234	359	1	5.0700	8.6250	228,131	356	360	76.62
80.00 - 80.00	361	74,525,296	50.89	6.5265	6.2765	359	1	5.6250	9.6250	206,441	354	361	80.00
80.01 - 90.00	34	5,532,735	3.78	6.7392	6.4144	359	1	5.7500	8.8750	162,728	357	360	88.19
90.01 - 95.00	23	4,117,862	2.81	7.1540	6.6495	358	2	5.7500	9.2500	179,037	356	360	94.87
95.01 - 100.00	11	1,295,807	0.88	8.4033	7.3298	358	2	6.7500	10.2500	117,801	358	359	100.00
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	298	361	76.59

Collateral Grouped by Combined Loan-to-Value													
O LTV	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	Min WAM	Max WAM	WA LTV
0.00 - 30.00	2	251,000	0.17	6.3476	6.0976	360	0	5.7500	6.7500	125,500	359	360	27.13
30.01 - 40.00	3	404,972	0.28	6.3086	6.0586	358	2	6.0000	6.6250	134,991	358	359	35.75
40.01 - 50.00	4	674,742	0.46	6.0270	5.7770	359	1	6.0000	6.2500	168,685	358	360	42.37
50.01 - 60.00	23	7,071,393	4.83	6.2701	6.0201	359	1	5.7500	7.8750	307,452	358	360	56.57
60.01 - 70.00	49	15,907,512	10.86	6.2204	5.9704	358	1	5.5000	7.1250	324,643	298	360	65.31
70.01 - 79.99	85	22,039,937	15.05	6.3837	6.1337	359	1	5.0700	8.6250	259,293	356	360	74.46
80.00 - 80.00	106	23,902,819	16.32	6.4217	6.1717	359	1	5.7500	8.5000	225,498	357	361	79.64
80.01 - 90.00	123	26,665,723	18.21	6.6358	6.3703	359	1	5.6250	8.8750	216,794	357	361	88.40
90.01 - 95.00	79	14,964,343	10.22	6.6406	6.3206	358	2	5.6250	9.6250	189,422	354	360	83.45
95.01 - 100.00	188	34,563,784	23.60	6.5980	6.3171	359	1	5.6250	10.2500	183,850	355	361	80.55
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	298	361	76.59

Collateral Grouped by Documentation Type													
DOCTYPE	BACK RATIO	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA DTI
Full/Alternative		204	43,129,399	29.45	6.2814	6.0066	359	1	5.0700	8.4300	211,419	78.23	698
10.01 - 20.00		5	971,215	0.66	6.8425	6.5925	358	2	5.8750	7.5000	194,243	77.06	728
20.01 - 25.00		9	1,165,319	0.80	6.9230	6.5068	358	2	6.2500	7.0000	129,480	86.06	715
25.01 - 30.00		17	3,070,168	2.10	6.4983	6.2483	358	2	5.7500	7.2500	180,598	78.64	675
30.01 - 35.00		35	6,096,380	4.16	6.3103	6.0197	358	2	5.6250	8.4300	174,182	78.28	702
35.01 - 40.00		44	9,840,389	6.72	6.2155	5.9518	359	1	5.0700	7.6250	223,645	78.68	710
40.01 - 45.00		48	10,954,271	7.48	6.2414	5.9914	359	1	5.7500	8.3750	228,214	79.54	695
45.01 - 50.00		40	8,850,358	6.04	6.0983	5.8265	359	1	5.6250	6.9850	221,259	76.69	693
50.01 - 55.00		6	2,181,300	1.49	6.5432	6.1571	358	2	6.0000	7.9300	363,550	71.58	682
No Documentation		34	6,827,897	4.66	6.7006	6.4067	358	2	5.5000	8.3750	200,821	75.21	701
0.00 - 10.00		34	6,827,897	4.66	6.7006	6.4067	358	2	5.5000	8.3750	200,821	75.21	701
No Income/No Asset		40	9,087,755	6.21	6.4138	6.1638	359	1	5.7500	7.6250	227,194	68.22	691
0.00 - 10.00		40	9,087,755	6.21	6.4138	6.1638	359	1	5.7500	7.6250	227,194	68.22	691
No Ratio		151	35,711,108	24.39	6.5913	6.3088	359	1	5.8750	9.3750	236,497	78.14	674
0.00 - 10.00		151	35,711,108	24.39	6.5913	6.3088	359	1	5.8750	9.3750	236,497	78.14	674
Stated Income		223	48,861,565	33.36	6.5517	6.3017	358	1	5.5000	8.0000	211,110	75.76	678
0.00 - 10.00		2	622,400	0.43	6.7066	6.4566	358	2	6.0000	6.5000	311,200	79.38	760
10.01 - 20.00		11	1,632,047	1.11	6.4657	6.2157	359	1	5.6250	7.2500	148,368	79.67	713
20.01 - 25.00		16	3,147,340	2.15	6.4246	6.1746	358	2	5.6250	7.2500	196,709	75.46	716
25.01 - 30.00		19	3,632,618	2.48	6.4599	6.2099	359	1	5.5000	7.6250	191,190	77.09	694

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Collateral Grouped by Documentation Type														
DOCTYPE BACK RATIO	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
30.01 - 35.00	41	7,710,959	5.27	6.4423	6.1923	359	1	5.8750	7.6250	188,072	76.28	84.24	677	32.85
35.01 - 40.00	43	8,705,530	5.94	6.5982	6.3482	358	1	5.8750	7.5000	202,454	76.65	85.70	662	37.71
40.01 - 45.00	66	16,403,046	11.20	6.5992	6.3492	359	1	5.6250	8.0000	248,531	75.61	86.71	674	42.57
45.01 - 50.00	24	6,791,625	4.64	6.6101	6.3601	358	2	5.6250	7.5000	282,984	72.43	82.28	670	46.88
50.01 - 55.00	1	216,000	0.15	6.7500	6.5000	358	2	6.7500	6.5000	216,000	80.00	80.00	630	51.46
Stated/Stated	10	2,828,500	1.93	6.9323	6.6823	358	2	5.7500	8.0000	282,850	76.52	81.97	692	38.77
20.01 - 25.00	1	146,500	0.10	5.8750	5.6250	358	2	5.8750	5.6250	146,500	79.19	79.19	696	22.61
30.01 - 35.00	1	252,000	0.17	6.3750	6.1250	358	2	6.3750	6.1250	252,000	77.54	87.23	722	33.36
35.01 - 40.00	4	1,727,800	1.18	7.3722	7.1222	358	2	6.2500	8.0000	431,950	75.02	80.25	672	38.17
40.01 - 45.00	2	372,800	0.25	5.8691	5.6191	359	1	5.7500	6.0000	186,400	80.00	84.76	769	41.68
45.01 - 50.00	1	132,000	0.09	6.8750	6.6250	358	2	6.8750	6.6250	132,000	77.65	77.65	720	48.01
50.01 - 55.00	1	197,400	0.13	6.6250	6.3750	358	2	6.6250	6.3750	197,400	78.99	89.98	668	51.24
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	9.3750	221,218	76.59	84.13	685	38.05

Collateral Grouped by Loan Purpose														
LOAN PURP	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
Cash Out Refinance	175	43,832,149	29.93	6.4072	6.1572	359	1	5	9	250,469	71	73	671	38.19
Purchase	404	82,610,722	56.41	6.5606	6.2800	359	1	6	10	204,482	80	91	694	38.01
Rate/Term Refinance	83	20,003,354	13.66	6.3614	6.1114	358	2	6	8	241,004	75	81	681	37.95
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5	10	221,218	77	84	685	38.05

Collateral Grouped by Property Type														
PROPTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
2-4 Family	56	14,240,772	9.72	7.0101	6.7294	358	2	5.8750	9.6250	254,300	76.74	84.28	703	31.75
Condominium	32	5,233,304	3.57	6.4704	6.1609	357	1	5.7500	8.3750	163,541	78.95	86.91	720	36.09
Hi-Rise Condo	3	1,427,261	0.97	6.4912	6.0649	358	2	5.7500	7.0000	475,754	77.18	82.13	660	49.02
PUD	177	41,075,307	28.05	6.3708	6.1208	359	1	5.0700	8.6250	232,064	76.46	85.39	684	38.48
Single Family	394	84,469,582	57.68	6.4571	6.1890	359	1	5.0000	10.2500	214,390	76.47	83.35	681	38.85
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05

Collateral Grouped by Occupancy Type														
OCCTYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
Investor	158	26,217,598	17.90	6.9744	6.6393	358	2	5.5000	10.2500	165,934	80.31	84.95	704	32.17
Owner Occupied	482	115,713,056	79.01	6.3735	6.1209	359	1	5.0700	8.2500	240,069	75.66	83.92	681	39.65
Second Home	22	4,515,571	3.08	6.5812	6.3312	359	1	5.8750	7.2500	205,253	78.75	84.54	695	36.85
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05

Collateral Grouped by Mortgage Ins. Company														
MI	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA COMBINED LTV	WA FICO	WA DTI
GE Capital MI	6	1,167,650	0.80	6.2318	5.9818	358	2	5.7500	6.8750	194,608	88.79	88.79	698	41.59
Mortgage Guaranty In	15	2,368,709	1.62	6.7441	6.4941	359	1	5.7500	7.5000	157,914	92.54	92.54	702	32.97
No MI	594	135,499,821	92.53	6.4386	6.1886	359	1	5.0700	9.6250	228,114	75.34	83.48	684	38.14
PMI	30	4,841,173	3.31	7.6037	6.8313	358	2	5.7500	10.2500	161,372	94.08	94.08	700	38.60

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Collateral Grouped by Mortgage Ins. Company											
MI	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
Radian Guaranty	13	1,907,608	1.30	6.8739	6.6239	359	1	6.0000	8.1250	146,739	90.19
Republic MIC	2	253,814	0.17	7.6013	7.3513	358	2	7.5000	7.6250	126,907	85.95
United Guaranty	2	407,450	0.28	6.2098	5.9598	358	2	6.0000	6.3750	203,725	88.23
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	84.13

Collateral Grouped by State											
STATE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
AL	2	496,369	0.34	6.3990	6.1490	357	3	6.0000	6.6250	248,185	85.42
AZ	70	13,287,599	9.07	6.5842	6.3226	359	1	5.6250	8.1250	189,823	79.87
CA	95	32,696,750	22.33	6.2866	6.0366	359	1	5.5000	7.7500	344,176	70.62
CO	30	5,693,640	3.89	6.1842	5.9096	358	2	5.0700	7.7500	189,788	78.21
CT	2	435,100	0.30	6.8245	6.5745	358	2	6.7500	6.8750	217,550	80.00
DC	2	433,250	0.30	6.6907	6.4407	358	2	6.0000	7.0000	216,625	78.65
FL	64	12,888,110	8.80	6.9376	6.6368	358	2	5.8750	8.8750	201,377	80.94
GA	47	6,290,485	4.30	6.6258	6.2845	358	2	5.5000	10.2500	133,840	80.89
HI	3	817,500	0.56	6.8422	6.5922	349	2	6.3750	7.2500	272,500	79.41
ID	3	402,000	0.27	6.5027	6.2527	358	2	5.8750	7.1250	134,000	80.00
IL	28	4,249,648	2.90	6.2891	6.0391	359	1	5.8750	7.2500	151,773	78.61
IN	8	906,616	0.62	6.5465	6.2965	359	1	6.0000	7.7500	113,327	81.76
KS	2	111,680	0.08	6.5929	6.3429	359	1	6.0000	6.8750	55,840	76.53
KY	4	953,600	0.65	6.4610	6.2110	359	1	6.1250	6.8750	238,400	79.54
MA	11	3,074,463	2.10	7.5870	7.3370	358	2	6.3750	9.6250	279,497	75.26
MD	35	10,251,747	7.00	6.2319	5.9819	359	1	5.7500	7.8750	292,907	75.62
ME	2	354,475	0.24	7.5372	7.2872	359	1	7.3750	7.8750	177,238	70.63
MI	23	3,066,215	2.09	6.5179	6.2679	359	1	6.0000	7.7500	133,314	80.76
MN	4	582,562	0.40	6.8080	6.5580	359	1	6.1250	7.2500	145,640	79.26
MO	2	252,984	0.17	7.5870	7.3370	358	2	6.8750	8.2500	126,492	87.43
MT	3	481,920	0.33	6.4203	6.1703	359	1	6.2500	6.7500	160,640	80.00
NC	20	2,935,368	2.00	6.3450	6.0950	359	1	5.8750	7.5000	146,768	79.18
NJ	30	9,236,118	6.31	6.6823	6.4323	359	1	6.0000	8.2500	307,871	77.30
NM	7	827,100	0.56	6.2082	5.9582	359	1	6.1250	6.2500	118,157	79.68
NV	22	5,712,869	3.90	6.2783	6.0283	358	2	5.6250	6.8750	259,676	75.63
NY	2	905,800	0.62	5.9474	5.6974	360	0	5.8750	6.0000	452,900	72.68
OH	14	1,866,757	1.27	7.2934	6.8059	359	1	6.1250	9.2500	133,340	84.94
OK	2	245,983	0.17	6.3775	6.1275	359	1	6.2500	6.5000	122,992	79.35
OR	10	1,792,754	1.22	6.3013	6.0513	359	1	5.7500	7.1250	179,275	77.15
PA	9	1,945,994	1.33	6.6608	6.4108	358	2	6.0000	7.5000	216,222	75.66
RI	1	244,000	0.17	6.2500	6.0000	357	3	6.2500	6.2500	244,000	80.00
SC	9	1,320,915	0.90	6.8555	6.2825	358	2	5.7500	8.5000	146,768	81.79
SD	1	144,000	0.10	5.8750	5.6250	358	2	5.8750	5.8750	144,000	80.00
TN	1	193,500	0.13	6.7500	6.5000	359	1	6.7500	6.7500	193,500	90.00
TX	22	3,694,390	2.52	6.5224	6.2724	358	2	5.6250	7.2500	167,927	82.08
UT	1	189,550	0.13	5.8750	5.6250	359	1	5.8750	5.8750	189,550	85.00
VA	42	11,615,273	7.93	6.2684	6.0184	359	1	5.7500	7.7500	276,554	73.71
WA	27	5,643,940	3.85	6.5256	6.2756	359	1	5.8750	7.5000	209,035	77.89
WY	2	205,200	0.14	6.3750	6.1250	358	2	6.3750	6.3750	102,600	80.00

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Collateral Grouped by State									
STATE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Avg Bal
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	221,218
									84.13
									76.59
									685
									38.05

Collateral Grouped by FICO Score												
FICO SCORE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA DTI
0 - 0	1	300,000	0.20	6.7500	6.5000	359	1	6.7500	6.7500	300,000	75.00	0.00
550 - 599	16	3,754,479	2.56	6.6277	6.3777	359	1	6.2500	7.2500	234,655	69.99	39.55
600 - 624	52	12,790,078	8.73	6.6744	6.4244	359	1	5.7500	8.2500	245,963	75.74	39.49
625 - 649	120	25,969,705	17.73	6.6143	6.3643	359	1	5.8750	8.6250	216,414	76.81	40.17
650 - 674	92	22,444,094	15.33	6.5490	6.2918	359	1	5.6250	9.6250	243,958	75.69	39.29
675 - 699	123	24,214,744	16.53	6.5573	6.2726	359	1	5.5000	10.2500	196,868	76.26	37.48
700 - 724	107	22,246,089	15.19	6.4024	6.1139	358	2	5.7500	9.2500	207,907	77.25	36.82
725 - 749	70	15,089,104	10.30	6.2895	6.0174	358	2	5.0700	8.3750	215,559	77.69	35.05
750 - 774	56	13,987,374	9.55	6.2854	6.0209	359	1	5.7500	8.1250	249,775	76.92	37.52
775 - 799	18	3,864,094	2.64	6.3108	6.0259	358	2	5.6250	8.2500	214,672	80.55	36.79
800 +	7	1,786,463	1.22	5.9447	5.6947	359	1	5.7500	6.0000	255,209	80.92	35.26
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	76.59	38.05

Collateral Grouped by Prepayment Penalty												
PREPAY PP DESC	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA DTI
No	514	119,662,084	81.71	6.3948	6.1432	359	1	5.5000	9.6250	232,806	75.59	38.44
NO PP	514	119,662,084	81.71	6.3948	6.1432	359	1	5.5000	9.6250	232,806	75.59	38.44
Yes	148	26,784,141	18.29	6.9018	6.5642	358	2	5.0700	10.2500	180,974	81.05	36.23
1Y PP	13	2,370,000	1.62	7.3580	6.9766	358	2	6.6250	8.5000	182,308	81.74	30.18
2Y PP	1	116,000	0.08	6.2500	6.0000	359	1	6.2500	6.2500	116,000	65.54	44.61
3Y PP	122	22,003,832	15.03	6.8443	6.5133	358	2	5.0700	10.2500	180,359	80.93	36.77
5Y PP	7	1,403,247	0.96	6.9554	6.5260	358	2	6.5000	7.5000	200,464	83.28	40.71
8M PP	5	891,062	0.61	7.1084	6.8584	359	1	6.3750	7.6250	178,212	80.70	32.82
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	76.59	38.05

Collateral Grouped by Lien Status									
LIEN	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Avg Bal
First Lien	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	221,218
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	221,218
									84.13
									76.59
									685
									38.05

Collateral Grouped by Loan-to-Value & Mfg Ins.												
TYPE	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV	WA DTI
LTV GT 80 w MI	68	10,946,404	7.47	7.0922	6.6112	358	2	5.7500	10.2500	160,977	92.10	697
LTV LE 80	594	135,499,821	92.53	6.4386	6.1886	359	1	5.0700	9.6250	228,114	75.34	684
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	84.13	685
											100.00	38.05

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Collateral Grouped by Balloon Flag											
BALLOON	Count	Balance	Percent	GWAC	NWAC	WAM	WA Age	Min GWAC	Max GWAC	Avg Bal	WA LTV
No	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	76.59
TOTAL	662	146,446,225	100.00	6.4875	6.2202	359	1	5.0700	10.2500	221,218	76.59

Collateral Grouped by IO

IO	IO PERIOD	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE	Wtd Avg CURRENT GROSS COUPON	Wtd Avg TOTAL STRIP	Wtd Avg CURRENT NET COUPON	Wtd Avg STATED REM TERM	Wtd Avg REMAINING TERM	Wtd Avg AGE	Min CURRENT GROSS COUPON	Max CURRENT GROSS COUPON	Avg CURRENT BALANCE	Wtd Avg LOAN TO VALUE	Wtd Avg O LTV	Wtd Avg FICO SCORE	Wtd Avg BACK RATIO
Y		662	146,446,225.32	100.00	6.4875	0.2673	6.2202	359	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05
	120.00	640	142,129,307.68	97.05	6.5002	0.2678	6.2324	359	359	1	5.5000	10.2500	222,077	76.49	84.00	684	38.12
	60.000	22	4,316,917.64	2.95	6.0707	0.2500	5.8207	358	358	2	5.0700	7.5000	196,224	79.95	88.32	722	36.56
TOTAL		662	146,446,225.32	100.00	6.4875	0.2673	6.2202	359	359	1	5.0700	10.2500	221,218	76.59	84.13	685	38.05

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By Loan Type please use more rows if there are other type of loans

	No. of Mortgage Loans	Principal Balance	% of Principal Balance	Wt. Avg. Gross Coupon	% ARM	Wt. Avg. FICO	Wt. Avg. Original Combined LTV	Wt. Avg. Debt-to-Income Ratio	% Full Documentation	% Refinancing	% Owner Occupied Properties
Fixed Rate	938	201,646,245	100.00	6.575	0.00	668	82.59	38.24	25.70	46.47	16.61

By Original IO Term please use more rows if there are other type of IO products

	No. of Mortgage Loans	Principal Balance	% of Principal Balance	Wt. Avg. Gross Coupon	% ARM	Wt. Avg. FICO	Wt. Avg. Original Combined LTV	Wt. Avg. Debt-to-Income Ratio	% Full Documentation	% Refinancing	% Owner Occupied Properties
0 months	276	55,200,020	27.37	6.807	0.00	625	78.51	38.68	15.74	54.12	13.19
60 months	22	4,316,918	2.14	6.071	0.00	722	88.32	36.56	65.29	57.89	7.43
120 months	640	142,129,308	70.48	6.500	0.00	683	84.00	38.12	28.36	43.16	18.22

By Occupancy Status

	No. of Mortgage Loans	Principal Balance	% of Principal Balance	Wt. Avg. Gross Coupon	% ARM	Wt. Avg. FICO	Wt. Avg. Original Combined LTV	Wt. Avg. Debt-to-Income Ratio	% Full Documentation	% Refinancing	% Owner Occupied Properties
2nd Homes	33	6,269,583	3.11	6.746	0.00	555	83.21	35.58	24.38	16.45	0.00
Investor Properties	209	33,498,992	16.61	7.056	0.00	690	83.85	34.22	27.97	36.00	100.00

By Documentation

	No. of Mortgage Loans	Principal Balance	% of Principal Balance	Wt. Avg. Gross Coupon	% ARM	Wt. Avg. FICO	Wt. Avg. Original Combined LTV	Wt. Avg. Debt-to-Income Ratio	% Full Documentation	% Refinancing	% Owner Occupied Properties
Full/Alternative	282	51,819,430	25.70	6.352	0.00	685	86.15	39.14	100.00	40.04	78.97
No Documentation	54	12,444,515	6.17	6.802	0.00	681	73.55	0.00	0.00	57.64	88.35
No Income/No Asset	63	13,247,098	6.57	6.528	0.00	630	72.02	0.00	0.00	39.86	90.63
No Ratio	175	41,683,512	20.67	6.599	0.00	661	83.93	0.00	0.00	41.93	81.76
Stated Income	337	75,222,275	37.30	6.649	0.00	664	82.87	37.24	0.00	51.29	76.84
Stated/Stated	27	7,229,414	3.59	6.963	0.00	670	81.39	42.14	0.00	61.48	84.05

Debt-to-Income Ratio Distribution

Range	No. of Mortgage Loans	Principal Balance	% of Principal Balance	Wt. Avg. Gross Coupon	% ARM	Wt. Avg. FICO	Wt. Avg. Original Combined LTV	Wt. Avg. Debt-to-Income Ratio	% Full Documentation	% Refinancing	% Owner Occupied Properties
<=30	408	88,591,547	43.93	6.627	0.00	661	80.31	23.18	7.18	46.02	78.14
30.01-35.00	112	19,106,382	9.48	6.531	0.00	671	84.43	32.62	37.44	48.45	75.78
35.01-40.00	133	28,610,078	14.19	6.571	0.00	671	84.50	37.63	41.54	53.54	83.61
40.01-45.00	166	36,774,195	18.24	6.527	0.00	670	86.75	42.46	35.93	43.89	85.15
45.01-50.00	90	22,006,694	10.91	6.528	0.00	675	81.62	47.17	45.16	45.10	78.03
50.01-55.00	28	6,456,543	3.20	6.411	0.00	702	79.41	52.23	50.65	35.68	89.35
55.01-60.00	1	100,805	0.05	8.250	0.00	649	89.38	58.39	0.00	0.00	100.00
Wt. Avg. DTI =	38.24										

Silent Seconds

	No. of Mortgage Loans	Principal Balance	% of Principal Balance	Wt. Avg. Gross Coupon	% ARM	Wt. Avg. FICO	Wt. Avg. Original Combined LTV	Wt. Avg. Debt-to-Income Ratio	% Full Documentation	% Refinancing	% Owner Occupied Properties
YES	419	86,566,850	42.93	6.617	0.00	679	93.46	38.50	26.83	25.51	82.32
Effective Combined LTV (taking into account the silent seconds) =				82.59% on total pool							14.97

93.46% on the loans with silent seconds

The percentages per table should add up to 100%									
201 646,245.09									
FICO & Documentation & Purpose of Loan									
FICO Score									
Full DOC									
Stated Doc									
Other Doc									
All Docs									
Purch									
CO refi									
WAC									
Avg Prin Bal (\$)									
Total									
LTV & FICO									
Current LTV									
10.01-20	FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	
20.01-30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30.01-40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40.01-50	0.05%	0.00%	0.00%	0.03%	0.33%	0.10%	0.10%	0.00%	0.00%
50.01-60	0.00%	0.00%	0.00%	0.16%	0.15%	1.02%	0.10%	0.00%	0.00%
60.01-70	0.08%	0.00%	0.00%	1.00%	1.70%	2.47%	0.47%	0.00%	0.00%
70.01-80	0.02%	0.00%	0.00%	2.17%	3.33%	3.34%	3.30%	0.98%	0.00%
80.01-90	0.61%	0.00%	0.00%	4.09%	9.27%	7.93%	6.17%	2.85%	0.00%
90.01-100	0.00%	0.00%	0.00%	0.17%	5.39%	5.34%	2.90%	1.89%	0.00%
Total	0.13%	0.00%	0.00%	0.00%	11.41%	7.99%	8.57%	3.39%	0.00%
Prin Balance & FICO									
Prin Balance									
\$1-\$50,000	FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	
\$50,001-\$100,000	0.02%	0.00%	0.00%	0.00%	0.11%	0.02%	0.02%	0.00%	0.00%
\$100,001-\$150,000	0.12%	0.00%	0.00%	0.36%	1.72%	1.65%	1.32%	0.42%	0.00%
\$150,001-\$200,000	0.23%	0.00%	0.00%	0.96%	4.36%	4.58%	2.87%	1.80%	0.00%
\$200,001-\$250,000	0.26%	0.00%	0.00%	0.86%	4.60%	3.87%	3.98%	1.70%	0.00%
\$250,001-\$300,000	0.10%	0.00%	0.00%	1.16%	4.84%	3.44%	2.57%	1.10%	0.00%
\$300,001-\$350,000	0.15%	0.00%	0.00%	1.62%	3.61%	2.67%	2.65%	1.08%	0.00%
\$350,001-\$400,000	0.00%	0.00%	0.00%	0.79%	2.45%	2.23%	1.83%	0.50%	0.00%
\$400,001-\$450,000	0.00%	0.00%	0.00%	0.73%	3.87%	1.48%	0.75%	0.25%	0.00%
\$450,001-\$500,000	0.00%	0.00%	0.00%	0.00%	1.92%	0.68%	0.87%	0.22%	0.00%
\$500,001-\$550,000	0.00%	0.00%	0.00%	0.47%	1.07%	1.41%	0.70%	0.71%	0.00%
\$550,001-\$600,000	0.00%	0.00%	0.00%	0.00%	0.00%	1.55%	0.55%	0.60%	0.00%
\$600,001-\$650,000	0.00%	0.00%	0.00%	0.28%	0.00%	0.50%	0.28%	0.58%	0.00%
\$650,001-\$700,000	0.00%	0.00%	0.00%	0.31%	1.59%	0.96%	1.28%	0.97%	0.00%
\$700,001-\$750,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.35%	0.00%	0.00%
\$750,001+	0.00%	0.00%	0.00%	0.00%	0.84%	3.21%	1.44%	0.50%	0.00%
Total	0.88%	0.00%	0.00%	7.62%	31.67%	28.27%	21.56%	9.11%	0.00%
Mortg Rates & FICO									
Mortg Rates									
5.001-5.5%	FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	
5.501-6.0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.33%	0.00%	0.00%
6.001-6.5%	0.00%	0.00%	0.00%	0.25%	4.85%	7.23%	7.13%	3.82%	0.00%
6.501-7.0%	0.18%	0.00%	0.00%	3.14%	11.18%	8.73%	7.53%	3.02%	0.00%
7.001-7.5%	0.50%	0.00%	0.00%	3.08%	7.66%	7.82%	3.88%	1.65%	0.00%
7.501-8.0%	0.12%	0.00%	0.00%	0.80%	3.87%	2.04%	1.58%	0.33%	0.00%
8.001-8.5%	0.08%	0.00%	0.00%	0.18%	2.54%	0.90%	0.61%	0.14%	0.00%
8.501-9.0%	0.00%	0.00%	0.00%	0.15%	1.02%	0.84%	0.22%	0.15%	0.00%
9.001-9.5%	0.00%	0.00%	0.00%	0.00%	0.28%	0.17%	0.00%	0.00%	0.00%
9.501-10.0%	0.00%	0.00%	0.00%	0.00%	0.13%	0.17%	0.18%	0.00%	0.00%
10.001-10.5%	0.00%	0.00%	0.00%	0.00%	0.02%	0.20%	0.00%	0.00%	0.00%
Total	0.88%	0.00%	0.00%	7.62%	31.67%	28.27%	21.56%	9.11%	0.00%
Mortg Rates & LTV									
Mortg Rates									
5.001-5.5%	LTV < 10.00	LTV 10.01-20	LTV 20.01-30	LTV 30.01-40	LTV 40.01-50	LTV 50.01-60	LTV 60.01-70	LTV 70.01-80	
5.501-6.0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.00%
6.001-6.5%	0.00%	0.00%	0.13%	0.28%	0.87%	1.86%	4.50%	15.09%	0.00%
6.501-7.0%	0.00%	0.00%	0.00%	0.11%	1.07%	2.23%	6.23%	22.57%	0.00%
7.001-7.5%	0.00%	0.00%	0.00%	0.15%	0.00%	1.72%	3.45%	17.80%	0.00%
7.501-8.0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.98%	6.24%	0.00%
8.001-8.5%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.70%	2.83%	0.00%
8.501-9.0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.05%	1.56%	0.00%
9.001-9.5%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.31%	0.00%
9.501-10.0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	0.13%
10.001-10.5%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	0.00%	0.00%	0.20%	0.51%	1.94%	6.21%	16.15%	66.47%	0.00%

Instructions: Please also provide info on conforming and non-conforming pool (cells have already been

aggregate pool	
gross WAC	6.58%
wtd avg FICO	674
FICO < 600	7.77%
FICO 600-650	32.44%
wtd avg CLTV	82.59%
CLTV = 80	15.14%
CLTV > 80.01	47.50%
LTV 95.01 -100	2.30%
Full Doc (%)	25.70%
Stated Doc (%)	40.89%
purch (%)	53.53%
CO refi (%)	33.11%
Own Occ (%)	80.28%
Prepay Penalty (%)	19.07%
DTI (%)	38.24%
ARM ? (%)	0%
2/28 (%)	0%
3/27 (%)	\$ -
1st Lien (%)	100.00
Avg Loan Balance	214,975.00
# of Loans	938.00
Loan Bal < \$100k	5.64%
Mtg Rates > 12%	0.00%
Manuf Housing (%)	0.00%
largest state	CA 21.52%
silent 2nd (%)	42.93%
IO loans (%)	72.63%
5yr IO	2.14%
2 yr IO	0%
10yr IO	70.48%
IO: FICO	685.00
IO LTV	76.59%
IO DTI	38.05%
IO full doc	29.45%
IO: purch	56.41%

* includes 0.85% without ficos

formatted in column B, C, D, E)