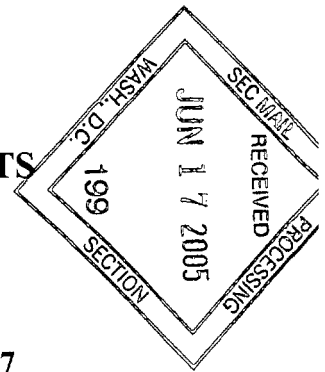


**FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS**



Bear Stearns Asset Backed Securities I LLC
Exact Name of Registrant as Specified in Charter
Form 8-K, June 14, 2005, Series 2005-AC4

0001283557
Registrant CIK Number
333-125422

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



JUN 22 2005

J FINANCE

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:

A handwritten signature in black ink, appearing to be 'BS', written over a horizontal line.

Name: Baron Silverstein

Title: Vice President

Dated: June 16, 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.

Balance	WAC	FICO	LTV	Occupancy	Purpose	Property Type	State	ZIP	DTI	Documentation
600,000.00	5.8750	756	62.83	Owner Occupied	Cash Out Refinance	Single Family	VA	20171	0.00	No Documentation
615,000.00	5.8750	734	61.50	Owner Occupied	Cash Out Refinance	PUD	FL	34448	23.60	Full/Alternative
615,900.00	6.3750	761	69.99	Investor	Cash Out Refinance	2-4 Family	CA	90804	16.67	Stated Income
617,600.00	6.6250	683	80.00	Owner Occupied	Purchase	Single Family	CA	93906	0.00	No Documentation
650,000.00	7.0000	703	69.52	Owner Occupied	Purchase	PUD	VA	20169	0.00	No Documentation
650,000.00	6.2500	634	61.90	Investor	Cash Out Refinance	2-4 Family	CT	6840	30.19	Stated Income
650,000.00	5.8750	780	43.33	Owner Occupied	Cash Out Refinance	2-4 Family	CA	92663	37.00	Stated Income
650,000.00	6.7500	613	77.84	Owner Occupied	Cash Out Refinance	Single Family	MD	20878	45.42	Full/Alternative
650,000.00	6.2500	675	69.15	Owner Occupied	Cash Out Refinance	PUD	IN	46032	1.95	Full/Alternative
650,000.00	6.1250	731	59.09	Owner Occupied	Cash Out Refinance	PUD	CA	92672	44.72	Stated Income
680,000.00	6.3750	668	64.76	Second Home	Cash Out Refinance	PUD	CA	92253	42.00	Stated Income
700,000.00	7.1250	621	70.00	Owner Occupied	Purchase	Single Family	CA	94513	47.21	Stated Income
700,000.00	6.3750	675	66.67	Owner Occupied	Purchase	Single Family	ME	4072	0.00	No Ratio
720,000.00	6.3750	626	45.00	Owner Occupied	Cash Out Refinance	Single Family	CT	6378	35.75	Stated/Stated
735,000.00	6.1250	767	74.62	Owner Occupied	Purchase	Single Family	VA	22101	26.98	Full/Alternative
770,000.00	6.8750	684	70.00	Owner Occupied	Purchase	Single Family	FL	32952	0.00	No Ratio
780,750.00	7.1250	737	67.02	Owner Occupied	Rate/Term Refinance	PUD	CA	92692	27.56	Stated Income
908,000.00	6.6250	759	80.00	Owner Occupied	Purchase	PUD	CA	92692	0.00	No Ratio
917,000.00	6.0000	750	70.00	Owner Occupied	Purchase	Single Family	CA	90277	45.85	Stated Income
960,000.00	7.2500	627	73.85	Owner Occupied	Cash Out Refinance	Single Family	CA	90027	42.99	Stated Income
991,250.00	6.1250	787	65.00	Owner Occupied	Purchase	Single Family	NJ	7733	0.00	No Ratio
1,200,000.00	6.1250	735	60.00	Second Home	Purchase	Single Family	NJ	7723	29.98	Stated Income
1,320,000.00	6.5000	626	60.00	Owner Occupied	Purchase	Single Family	TX	77355	43.21	Stated Income
1,668,660.00	6.0000	781	55.62	Owner Occupied	Purchase	PUD	NV	89012	0.00	No Ratio

Please provide loan level data for loans with a balance over \$600,000.

WA DTI

%

\$ 0-25,000

& %

Geographic Distribution

AL	%	0.22
AZ	%	4.77
CA	%	17.67
CO	%	2.12
CT	%	1.27
DC	%	0.61
DE	%	0.12
FL	%	10.46
GA	%	4.37
IA	%	0.05
ID	%	0.08
IL	%	2.5
IN	%	1.14
KS	%	0.19
KY	%	0.24
LA	%	0.22
MA	%	1.68
MD	%	7.84
ME	%	2.39

MI	%	1.91
MN	%	0.68
MO	%	0.59
MS	%	0.29
MT	%	0.29
NC	%	1.52
NE	%	0.19
NH	%	0.08
NJ	%	5.83
NM	%	0.07
NV	%	4.82
NY	%	2.08
OH	%	0.94
OK	%	0.29
OR	%	1.27
PA	%	1.4
RI	%	0.54
SC	%	0.65
TN	%	0.3
TX	%	5.02
UT	%	0.26
VA	%	8.74
WA	%	3.73
WI	%	0.53
WV	%	0.07

Please populate column C with the corresponding pool characteristics in Column B.

- For values in currency format, omit \$.
- For values in percentage format, provide data to 3 decimal places and omit %.
- For WAC Net Rate, subtract servicing fee, trustee fee, and initial MI fee.
- For MI Flag, Y or N.

Product Type	Number of Loans	Loan Balance	Avg. Loan Balance	% of Total IO	WA FICO	% Owner Occupied	% Purchase	WA DTI	% Full Doc
30 Fixed IO	430	95,285,134	221,593.33	100%	698	78.63	65.68	36.11	33.39
Totals:	430	95,285,134	221,593.33	1.00	698	78.63	65.68	36.11	33.39

Questions / Stratification Requests:

- 1) Rating agency's base case loss expectation (per agency to single-B level)
Moody's – 1.35%, S&P – 0.50%
- 2) Percentage of silent seconds in the pool, CLTV of those silent seconds, CLTV of the entire pool including seconds
47.25% with Silent Second, CLTV on thos – 95.94%, total pool – 84.14%
- 3) Excess spread to forward LIBOR
- 4) Weighted average DTI
36.97%
- 5) Remaining state concentration - attached
- 6) Top ten city concentration

Collateral Grouped by City	Percent
LAS VEGAS, NV	2.76
LOS ANGELES, CA	1.41
SAN ANTONIO, TX	1.11
MISSION VIEJO, CA	1.08
HENDERSON, NV	1.01
PHOENIX, AZ	1.00
GAITHERSBURG, MD	0.99
ALEXANDRIA, VA	0.87
WOODBIDGE, VA	0.87
BOWIE, MD	0.84

- 7) Silent seconds stratification - attached
- 8) Interest only stratification - attached
- 9) What is Bear Stears history with Waterfield, what is their annual origination volume, and how long have they been in business.

Bear, Stearns & Co. Inc. BSABS 2005-AC {SILENT SECOND COLLATERAL}
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June 14, 2005
01:32PM EDT
Page 1 of 6

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	279	47,669,969.67	52.09	6.7085	0.2675	6.4410	359	359	1	5.7500	9.6250	170,860	77.36	95.80	687	38.63
30Y IO	204	43,848,571.48	47.91	6.5813	0.2675	6.3138	359	359	1	5.7500	8.1250	214,944	78.80	96.09	692	37.82
TOTAL	483	91,518,541.15	100.00	6.6476	0.2675	6.3801	359	359	1	5.7500	9.6250	189,479	78.05	95.94	689	38.21

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	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	299	360	78.05	95.94	689	38.21
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	299	360	78.05	95.94	689	38.21

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	38	2,342,135	2.56	7.0218	6.7543	359	1	6.1250	7.8750	61,635	79.33	98.65	704	38.66
75,001 - 359,650	403	67,933,984	74.23	6.6412	6.3737	359	1	5.7500	9.6250	168,571	79.19	97.64	687	37.44
359,651 - 400,000	15	5,799,821	6.34	6.5849	6.3174	359	1	5.8750	7.5000	386,655	78.27	94.20	693	38.19
400,001 - 650,000	22	11,046,442	12.07	6.6309	6.3634	359	1	5.7500	8.0000	502,111	74.49	91.47	706	41.43
650,001 - 1,000,000	4	3,077,353	3.36	6.7444	6.4769	359	1	6.3750	7.1250	769,338	72.19	87.27	690	47.21
1,000,001 +	1	1,318,807	1.44	6.5000	6.2325	359	1	6.5000	6.5000	1,318,807	60.00	69.09	626	43.21
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	78.05	95.94	689	38.21

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	38	2,342,135	2.56	7.0218	6.7543	359	1	6.1250	7.8750	61,635	79.33	98.65	704	38.66
75,001 - 359,650	403	67,933,984	74.23	6.6412	6.3737	359	1	5.7500	9.6250	168,571	79.19	97.64	687	37.44
359,651 - 400,000	15	5,799,821	6.34	6.5849	6.3174	359	1	5.8750	7.5000	386,655	78.27	94.20	693	38.19
400,001 - 650,000	22	11,046,442	12.07	6.6309	6.3634	359	1	5.7500	8.0000	502,111	74.49	91.47	706	41.43
650,001 - 1,000,000	4	3,077,353	3.36	6.7444	6.4769	359	1	6.3750	7.1250	769,338	72.19	87.27	690	47.21
1,000,001 +	1	1,318,807	1.44	6.5000	6.2325	359	1	6.5000	6.5000	1,318,807	60.00	69.09	626	43.21
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	78.05	95.94	689	38.21

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
25_Yr	1	140,090	0.15	5.7500	5.4825	299	1	5.7500	5.7500	140,090	57.27	80.45	664	0.00
5.750 - 5.999	1	140,090	0.15	5.7500	5.4825	299	1	5.7500	5.7500	140,090	57.27	80.45	664	0.00
30_Yr	482	91,378,452	99.85	6.6489	6.3814	359	1	5.7500	9.6250	189,582	78.09	95.96	689	38.21
5.750 - 5.999	20	5,441,456	5.95	5.8477	5.5802	359	1	5.7500	5.8750	272,073	71.64	87.78	730	37.92
6.000 - 6.249	56	11,380,456	12.44	6.0620	5.7945	359	1	6.0000	6.1250	203,222	77.46	95.85	719	37.06
6.250 - 6.499	86	17,892,613	19.55	6.3081	6.0406	359	1	6.2500	6.3750	208,054	78.08	96.71	695	38.67
6.500 - 6.749	87	17,201,922	18.80	6.5318	6.2643	359	1	6.5000	6.6250	197,723	77.66	95.46	689	37.91
6.750 - 6.999	98	16,914,112	18.48	6.8182	6.5507	359	1	6.7500	6.8750	172,593	79.51	96.96	681	38.23
7.000 - 7.249	51	8,635,270	9.44	7.0401	6.7726	359	1	7.0000	7.1250	169,319	78.13	95.86	667	40.43
7.250 - 7.499	31	5,244,855	5.73	7.2965	7.0290	359	1	7.2500	7.3750	169,189	79.94	97.14	670	37.91
7.500 - 7.749	28	4,861,160	5.31	7.5222	7.2547	359	1	7.5000	7.6250	173,613	79.97	98.15	675	37.67
7.750 - 7.999	14	1,723,752	1.88	7.8400	7.5725	359	2	7.7500	7.8750	123,125	79.81	97.40	666	35.78

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 or their affiliates.

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June 14, 2005
 01:32PM EDT
 Page 2 of 6

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
CURRENT GROSS COUPON														
8.000 - 8.249	7	1,574,705	1.72	8.0287	7.7612	359	1	8.0000	8.1250	224,958	79.45	98.87	645	31.77
8.250 - 8.499	2	278,743	0.30	8.2500	7.9825	359	2	8.2500	8.2500	139,371	79.99	99.99	642	38.75
9.000 - 9.249	1	131,855	0.14	9.0000	8.7325	358	2	9.0000	9.0000	131,855	80.00	95.00	638	0.00
9.500 - 9.749	1	97,553	0.11	9.6250	9.3575	359	1	9.6250	9.6250	97,553	80.00	100.00	642	49.90
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	78.05	95.94	689	38.21

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	4	1,330,543	1.45	5.7500	5.4825	353	1	5.7500	5.7500	332,635	299	360	72.17	90.18	738	37.76
5.500 - 5.749	46	9,985,611	10.91	5.9468	5.6793	359	1	5.8750	6.0000	217,079	357	360	75.70	92.92	722	37.45
5.750 - 5.999	74	15,229,037	16.64	6.2037	5.9362	359	1	6.1250	6.2500	205,798	341	360	77.68	96.31	707	39.68
6.000 - 6.249	105	21,134,365	23.09	6.4509	6.1834	359	1	6.3750	6.5000	201,280	357	360	77.02	95.44	687	37.00
6.250 - 6.499	66	12,060,392	13.18	6.7046	6.4371	359	1	6.6250	6.7500	182,733	356	360	79.96	97.09	689	36.66
6.500 - 6.749	91	15,098,922	16.50	6.9236	6.6561	359	1	6.8750	7.0000	165,922	357	360	78.87	95.99	677	39.05
6.750 - 6.999	31	6,061,701	6.62	7.1929	6.9254	359	1	7.1250	7.2500	195,539	351	360	78.77	96.64	657	39.95
7.000 - 7.249	34	5,949,192	6.50	7.4590	7.1915	359	1	7.3750	7.5000	174,976	354	360	79.97	98.21	678	38.60
7.250 - 7.499	13	1,344,231	1.47	7.6698	7.4023	359	2	7.6250	7.7500	103,402	357	360	79.75	98.65	671	39.01
7.500 - 7.749	13	2,455,040	2.68	7.9368	7.6693	359	1	7.8750	8.0000	188,849	358	360	79.65	98.29	653	33.36
7.750 - 7.999	4	640,099	0.70	8.1794	7.9119	359	2	8.1250	8.2500	160,025	358	359	80.00	97.21	652	39.01
8.500 - 8.749	1	131,855	0.14	9.0000	8.7325	358	2	9.0000	9.0000	131,855	358	358	80.00	95.00	638	0.00
9.250 - 9.499	1	97,553	0.11	9.6250	9.3575	359	1	9.6250	9.6250	97,553	359	359	80.00	100.00	642	49.90
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	299	360	78.05	95.94	689	38.21

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	330	62,581,402	68.38	6.6999	6.4324	359	1	5.7500	9.6250	189,641	299	359	78.17	95.91	686	38.22
360 +	153	28,937,139	31.62	6.5343	6.2668	360	0	5.7500	8.0000	189,132	360	360	77.81	96.01	696	38.19
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	299	360	78.05	95.94	689	38.21

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	1	585,100	0.64	5.8750	5.6075	360	0	5.8750	5.8750	585,100	360	360	27.21	31.54	712	0.00
30.01 - 40.00	1	108,828	0.12	6.2500	5.9825	360	0	6.2500	6.2500	108,828	360	360	35.92	44.33	751	44.59
40.01 - 50.00	1	235,900	0.26	6.1250	5.8575	360	0	6.1250	6.1250	235,900	360	360	44.93	54.46	689	41.12
50.01 - 60.00	6	2,692,851	2.94	6.3219	6.0544	356	1	5.7500	6.5000	448,808	299	360	59.26	74.94	661	43.71
60.01 - 70.00	12	4,976,638	5.44	6.5713	6.3038	359	1	5.7500	8.0000	414,720	358	360	68.00	87.07	703	36.40
70.01 - 79.99	62	10,410,171	11.37	6.6017	6.3342	359	1	5.7500	8.2500	167,906	354	360	78.20	96.44	701	39.73
80.00 - 80.00	399	72,386,654	79.10	6.6803	6.4128	359	1	5.7500	9.6250	181,420	341	360	80.00	97.99	688	37.75
80.01 - 90.00	1	122,400	0.13	6.5000	6.2325	359	1	6.5000	6.5000	122,400	359	359	81.60	100.00	694	36.54
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	299	360	78.05	95.94	689	38.21

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 or their affiliates.

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	585,100	0.64	5.8750	5.6075	360	0	5.8750	5.8750	585,100	360	360	27.21	31.54	712	0.00
40.01 - 50.00	1	108,828	0.12	6.2500	5.9825	360	0	6.2500	6.2500	108,828	360	360	35.92	44.33	751	44.59
50.01 - 60.00	1	235,900	0.26	6.1250	5.8575	360	0	6.1250	6.1250	235,900	360	360	44.93	54.46	689	41.12
60.01 - 70.00	2	1,528,393	1.67	6.4143	6.1468	359	1	5.8750	6.5000	764,196	359	359	59.99	68.45	625	43.21
70.01 - 79.99	2	1,048,998	1.15	6.2202	5.9527	359	1	6.1250	6.3750	524,499	359	359	59.49	75.05	752	38.22
80.00 - 80.00	2	1,349,467	1.47	6.6758	6.4083	359	1	6.3750	7.0000	674,734	359	359	68.04	80.00	688	0.00
80.01 - 90.00	48	12,469,523	13.63	6.6883	6.4208	358	1	5.7500	8.1250	259,782	299	360	77.05	88.95	687	38.57
90.01 - 95.00	69	13,312,285	14.55	6.6711	6.4036	359	1	5.7500	9.0000	192,932	351	360	79.48	94.73	693	37.88
95.01 - 100.00	357	60,880,047	66.52	6.6568	6.3893	359	1	5.7500	9.6250	170,532	341	360	79.64	99.91	689	38.02
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	299	360	78.05	95.94	689	38.21

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	125	22,498,656	24.58	6.4326	6.1651	359	1	5.7500	9.3575	179,989	78.86	96.02	704	38.70
0.00 - 10.00	3	388,148	0.42	7.0197	6.7522	359	1	6.3750	7.6075	129,383	80.00	100.00	725	9.15
10.01 - 20.00	2	200,842	0.22	7.2429	6.9754	358	2	6.5000	7.7325	100,421	80.00	100.00	712	17.11
20.01 - 25.00	2	257,501	0.28	6.7391	6.4716	359	1	6.6250	6.6075	128,751	80.00	94.56	690	24.66
25.01 - 30.00	12	2,101,405	2.30	6.4651	6.1976	359	1	5.8750	7.2325	175,117	80.00	97.16	706	27.73
30.01 - 35.00	11	2,315,865	2.53	6.2999	6.0324	359	1	5.7500	7.3575	210,533	77.28	93.63	714	32.89
35.01 - 40.00	32	6,034,496	6.59	6.4122	6.1447	359	1	5.8750	7.9825	188,578	79.96	96.28	698	37.78
40.01 - 45.00	37	7,627,551	8.33	6.2981	6.0306	359	1	5.7500	7.2325	206,150	78.11	95.14	713	42.35
45.01 - 50.00	22	2,951,843	3.23	6.7115	6.4440	359	1	6.0000	9.3575	134,175	78.74	97.66	687	47.30
50.01 - 55.00	4	621,006	0.68	6.5862	6.3187	358	2	5.8750	7.3575	155,252	78.50	98.55	675	51.85
No Documentation	10	2,183,844	2.39	6.9951	6.7276	359	1	6.0000	7.8575	218,384	76.86	92.54	699	0.00
0.00 - 10.00	10	2,183,844	2.39	6.9951	6.7276	359	1	6.0000	7.8575	218,384	76.86	92.54	699	0.00
No Income/No Asset	20	3,511,605	3.84	6.6323	6.3648	357	1	5.7500	7.2325	175,580	67.64	84.09	708	0.00
0.00 - 10.00	20	3,511,605	3.84	6.6323	6.3648	357	1	5.7500	7.2325	175,580	67.64	84.09	708	0.00
No Ratio	138	28,189,173	30.80	6.7971	6.5296	359	1	5.8750	8.7325	204,269	78.94	97.23	681	0.00
0.00 - 10.00	138	28,189,173	30.80	6.7971	6.5296	359	1	5.8750	8.7325	204,269	78.94	97.23	681	0.00
Stated Income	182	33,695,243	36.82	6.6165	6.3490	359	1	5.8750	7.8575	185,139	77.86	96.24	686	37.77
10.01 - 20.00	4	578,224	0.63	6.6353	6.3678	359	1	6.3750	6.7325	144,556	80.00	98.83	679	14.93
20.01 - 25.00	8	1,253,330	1.37	6.4009	6.1334	359	1	6.0000	7.4825	156,666	80.00	97.47	706	23.67
25.01 - 30.00	21	4,370,121	4.78	6.5151	6.2476	359	1	5.8750	7.2325	208,101	77.48	95.39	723	27.29
30.01 - 35.00	29	4,614,122	5.04	6.5513	6.2838	359	1	5.8750	7.2325	159,108	78.72	98.62	695	32.78
35.01 - 40.00	45	6,926,254	7.57	6.7139	6.4464	359	1	6.0000	7.8575	153,917	79.98	98.96	676	37.64
40.01 - 45.00	52	10,559,479	11.54	6.5787	6.3112	359	1	5.8750	7.6075	203,067	76.18	93.68	676	42.47
45.01 - 50.00	23	5,393,713	5.89	6.7514	6.4839	359	1	6.2500	7.1075	234,509	77.26	95.86	675	47.19
Stated/Stated	8	1,440,020	1.57	7.3160	7.0485	358	2	6.2500	7.9825	180,002	80.00	96.40	661	41.09
30.01 - 35.00	1	175,863	0.19	7.2500	6.9825	359	1	7.2500	6.9825	175,863	80.00	96.82	625	34.27
35.01 - 40.00	2	238,024	0.26	7.2590	6.9915	358	2	6.2500	7.6075	119,012	80.00	100.00	668	38.11
40.01 - 45.00	4	840,686	0.92	7.4157	7.1482	358	2	7.0000	7.9825	210,171	80.00	95.61	667	41.89
45.01 - 50.00	1	185,448	0.20	7.0000	6.7325	359	1	7.0000	6.7325	185,448	80.00	95.00	664	47.77
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.3575	189,479	78.05	95.94	689	38.21

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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	27	6,056,371	6.62	6.6280	6.3605	359	1	6	9	224,310	75	89	689	39.10
Purchase	430	80,522,012	87.98	6.6716	6.4041	359	1	6	10	187,260	79	97	690	37.79
Rate/Term Refinance	26	4,940,157	5.40	6.2806	6.0131	358	1	6	7	190,006	69	84	680	42.18
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	6	10	189,479	78	96	689	38.21

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	34	6,654,331	7.27	7.0966	6.8291	359	1	6.2500	9.0000	195,716	80.00	96.67	685	36.43
Condominium	26	4,066,951	4.44	6.9429	6.6754	359	1	6.2500	8.2500	156,421	79.82	98.98	677	35.09
Hi-Rise Condo	4	1,096,041	1.20	6.6297	6.3622	360	0	6.1250	7.2500	274,010	80.00	98.11	727	40.15
PUD	107	22,905,386	25.03	6.5528	6.2853	359	1	5.7500	7.8750	214,069	77.80	95.08	699	38.44
Single Family	310	56,457,361	61.69	6.6091	6.3416	359	1	5.7500	9.6250	182,121	77.77	95.92	686	38.46
Townhouse	2	338,471	0.37	7.1631	6.8956	359	1	6.8750	8.0000	169,236	77.44	100.00	702	0.00
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	78.05	95.94	689	38.21

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	80	10,644,389	11.63	7.1265	6.8590	359	1	6.0000	9.0000	133,055	79.93	95.30	699	35.98
Owner Occupied	384	77,512,197	84.70	6.5674	6.2999	359	1	5.7500	8.2500	201,855	77.78	96.08	688	38.44
Second Home	19	3,361,955	3.67	6.9793	6.7118	359	1	5.8750	9.6250	176,945	78.40	94.69	684	43.85
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	78.05	95.94	689	38.21

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	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	78.05	95.94	689	38.21
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	78.05	95.94	689	38.21

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	2	216,042	0.24	6.3956	6.1281	359	1	6.2500	6.5000	108,021	80.00	100.00	724	35.58
AZ	30	5,096,889	5.57	6.7898	6.5223	359	1	6.0000	8.1250	169,896	78.34	93.10	698	39.32
CA	41	13,036,545	14.24	6.5687	6.3012	359	1	5.7500	8.0000	317,965	78.13	96.34	692	41.16
CO	18	3,433,140	3.75	6.4596	6.1921	359	1	5.8750	7.2500	190,730	79.99	98.19	693	39.21
CT	4	632,144	0.69	7.2554	6.9879	358	2	6.6250	8.2500	158,036	80.00	97.59	667	41.35
DC	2	570,841	0.62	6.5000	6.2325	359	1	6.5000	6.5000	285,420	80.00	100.00	671	39.79
FL	42	8,321,703	9.09	6.7628	6.4953	359	1	5.8750	7.7500	198,136	73.58	91.68	691	36.02
GA	32	4,561,511	4.98	6.5817	6.3142	359	1	5.7500	9.6250	142,547	78.13	96.95	714	37.16
IL	17	2,162,308	2.36	6.7301	6.4626	359	1	6.0000	7.5000	127,195	79.59	98.30	694	41.60
IN	11	1,047,952	1.15	6.8345	6.5670	358	0	6.0000	8.0000	95,268	80.00	98.64	704	32.61
KY	6	469,250	0.51	6.5803	6.3128	359	1	5.8750	7.7500	78,208	79.06	98.98	731	36.33
LA	2	423,685	0.46	7.5000	7.2325	359	1	7.5000	7.5000	211,843	80.00	100.00	680	40.80
MA	3	848,324	0.93	6.4223	6.1548	359	1	6.2500	6.7500	282,775	77.94	99.98	676	42.09
MD	23	5,995,195	6.55	6.4160	6.1485	359	1	5.8750	7.5000	260,661	78.29	95.50	699	35.78
ME	21	4,226,876	4.62	6.7281	6.4606	359	1	6.1250	7.8750	201,280	76.44	96.33	685	35.59

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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	25	2,834,670	3.10	6.7420	6.4745	360	1	6.0000	8.0000	113,387	79.20	98.20	696	38.33
MN	3	678,751	0.74	6.5467	6.2792	359	1	5.8750	7.3750	226,250	80.00	97.83	711	37.09
MO	3	697,183	0.76	6.2076	5.9401	358	2	5.8750	6.8750	232,394	80.00	95.53	662	43.60
MS	3	241,508	0.26	7.1100	6.8425	359	1	6.7500	7.6250	80,503	80.00	100.00	728	50.46
MT	3	315,040	0.34	6.3382	6.0707	360	0	6.2500	6.5000	105,013	80.00	96.76	722	37.16
NC	15	1,878,858	2.05	6.6638	6.3963	359	1	5.7500	7.8750	125,257	79.55	97.61	688	39.80
NE	2	373,604	0.41	6.8731	6.6056	359	1	6.5000	7.6250	186,802	80.00	100.00	656	0.00
NH	1	163,120	0.18	7.2500	6.9825	360	0	7.2500	7.2500	163,120	80.00	100.00	639	0.00
NJ	17	4,467,608	4.88	6.6577	6.3902	359	1	6.0000	8.1250	262,800	78.93	95.92	685	42.30
NV	16	3,276,179	3.58	6.4776	6.2101	358	2	5.8750	8.2500	204,761	80.00	99.50	686	34.14
NY	6	1,658,609	1.81	7.1230	6.8555	359	1	6.7500	7.6250	276,435	80.00	97.78	675	42.13
OH	8	934,181	1.02	6.8233	6.5558	359	1	6.3750	7.3750	116,773	80.00	99.08	675	36.43
OR	13	2,381,508	2.60	6.4731	6.2056	359	1	5.8750	7.2500	183,193	77.39	93.01	667	39.11
PA	9	1,500,728	1.64	7.2358	6.9683	358	2	6.3750	9.0000	166,748	79.99	97.62	645	37.10
SC	5	589,761	0.64	6.6707	6.4032	359	1	6.0000	7.0000	117,952	80.00	98.05	646	29.60
TN	2	274,661	0.30	6.3744	6.1069	360	0	6.2500	6.7500	137,331	80.00	100.00	667	32.47
TX	54	7,426,162	8.11	6.6473	6.3798	359	1	5.8750	7.7500	137,522	76.40	93.95	682	39.75
UT	1	113,200	0.12	6.0000	5.7325	360	0	6.0000	6.0000	113,200	80.00	90.00	719	38.61
VA	22	5,875,147	6.42	6.7356	6.4681	358	1	5.7500	8.0000	267,052	78.14	96.51	692	36.20
WA	20	4,671,656	5.10	6.4607	6.1932	359	1	6.0000	7.6250	233,583	79.37	95.41	687	36.44
WI	1	124,000	0.14	7.0000	6.7325	360	0	7.0000	7.0000	124,000	79.49	94.39	628	35.44
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	78.05	95.94	689	38.21

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	1	111,238	0.12	7.6250	7.3575	358	2	7.6250	7.6250	111,238	79.98	99.97	0	34.05
600 - 624	30	5,277,973	5.77	6.9423	6.6748	359	1	5.8750	8.2500	175,932	77.76	96.32	621	41.70
625 - 649	103	20,569,054	22.48	6.8629	6.5954	359	1	5.8750	9.6250	199,700	78.57	95.98	634	39.44
650 - 674	75	14,224,489	15.54	6.6671	6.3996	358	1	5.7500	8.2500	189,660	79.59	97.72	662	38.42
675 - 699	77	15,240,888	16.65	6.6480	6.3805	359	1	6.0000	8.0000	197,934	76.98	95.25	687	38.58
700 - 724	67	11,973,460	13.08	6.6399	6.3724	359	1	5.8750	7.8750	178,708	76.44	93.14	711	36.71
725 - 749	60	10,159,886	11.10	6.4556	6.1881	359	1	5.7500	8.0000	169,331	78.47	97.23	738	38.60
750 - 774	40	7,474,869	8.17	6.3864	6.1189	359	1	5.7500	7.8750	186,872	78.10	95.61	760	34.82
775 - 799	24	5,621,446	6.14	6.2557	5.9882	359	1	5.8750	7.6250	234,227	78.17	96.30	786	35.63
800 +	6	865,237	0.95	6.4393	6.1718	359	1	5.8750	7.5000	144,206	77.45	99.24	807	42.48
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	78.05	95.94	689	38.21

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	353	69,799,319	76.27	6.5492	6.2817	359	1	5.7500	9.6250	197,732	77.58	95.39	689	38.48
NO PP	353	69,799,319	76.27	6.5492	6.2817	359	1	5.7500	9.6250	197,732	77.58	95.39	689	38.48
Yes	130	21,719,222	23.73	6.9638	6.6963	359	1	5.8750	9.0000	167,071	79.59	97.70	691	37.28
1Y PP	9	1,704,039	1.86	7.5403	7.2728	358	2	7.0000	8.2500	189,338	80.00	95.10	671	41.11
2Y PP	25	3,048,996	3.33	7.3833	7.1158	359	2	6.5000	9.0000	121,960	79.96	98.37	711	31.83

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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	WA COMBINED LTV	WA FICO	WA DTI
3Y PP	82	13,783,002	15.06	6.8784	6.6109	359	1	6.0000	8.1250	168,085	79.37	97.61	688	38.27
5Y PP	12	2,621,585	2.86	6.5869	6.3194	358	2	5.8750	7.2500	218,465	80.00	99.08	690	35.71
6M PP	1	291,200	0.32	6.2500	5.9825	359	1	6.2500	6.2500	291,200	80.00	100.00	704	40.73
8M PP	1	270,400	0.30	7.3750	7.1075	359	1	7.3750	7.3750	270,400	79.94	94.97	696	0.00
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	78.05	95.94	689	38.21

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	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	78.05	95.94	689	38.21
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	78.05	95.94	689	38.21

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
LTV GT 80 w/out MI	1	122,400	0.13	6.5000	6.2325	359	1	6.5000	6.5000	122,400	81.60	100.00	81.60	694
LTV LE 80	482	91,396,141	99.87	6.6478	6.3803	359	1	5.7500	9.6250	189,619	78.05	95.93	80.00	689
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	78.05	95.94	81.60	689

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	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	78.05	95.94	689	38.21
TOTAL	483	91,518,541	100.00	6.6476	6.3801	359	1	5.7500	9.6250	189,479	78.05	95.94	689	38.21

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	279	47,669,969.67	52.09	6.7085	0.2675	6.4410	359	359	1	5.7500	9.6250	170,860	77.36	95.80	687	38.63
0.000	279	47,669,969.67	52.09	6.7085	0.2675	6.4410	359	359	1	5.7500	9.6250	170,860	77.36	95.80	687	38.63
Y	204	43,848,571.48	47.91	6.5813	0.2675	6.3138	359	359	1	5.7500	8.1250	214,944	78.80	96.09	692	37.82
120.00	204	43,848,571.48	47.91	6.5813	0.2675	6.3138	359	359	1	5.7500	8.1250	214,944	78.80	96.09	692	37.82
TOTAL	483	91,518,541.15	100.00	6.6476	0.2675	6.3801	359	359	1	5.7500	9.6250	189,479	78.05	95.94	689	38.21

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June 14, 2005
01:31PM EDT
Page 1 of 6

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	430	95,285,133.66	100.00	6.5701	0.2925	6.2777	359	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11
TOTAL	430	95,285,133.66	100.00	6.5701	0.2925	6.2777	359	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11

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	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	349	360	75.67	83.62	698	36.11
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	349	360	75.67	83.62	698	36.11

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	7	422,642	0.44	6.6806	6.4131	359	1	6.0000	7.3750	60,377	62.25	68.85	677	40.48
75,001 - 359,650	380	73,110,797	76.73	6.5825	6.2825	359	1	5.6250	9.2500	192,397	76.82	84.80	697	35.67
359,651 - 400,000	13	4,961,211	5.21	6.5002	6.2327	359	1	6.0000	7.5000	381,632	75.63	85.11	693	38.08
400,001 - 650,000	23	11,073,483	11.62	6.5489	6.2814	359	1	5.7500	8.0000	481,456	73.18	81.52	696	36.97
650,001 - 1,000,000	7	5,717,000	6.00	6.5055	6.2380	359	1	6.0000	7.1250	816,714	66.76	72.43	715	39.24
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11

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	7	422,642	0.44	6.6806	6.4131	359	1	6.0000	7.3750	60,377	62.25	68.85	677	40.48
75,001 - 359,650	380	73,110,797	76.73	6.5825	6.2825	359	1	5.6250	9.2500	192,397	76.82	84.80	697	35.67
359,651 - 400,000	13	4,961,211	5.21	6.5002	6.2327	359	1	6.0000	7.5000	381,632	75.63	85.11	693	38.08
400,001 - 650,000	23	11,073,483	11.62	6.5489	6.2814	359	1	5.7500	8.0000	481,456	73.18	81.52	696	36.97
650,001 - 1,000,000	7	5,717,000	6.00	6.5055	6.2380	359	1	6.0000	7.1250	816,714	66.76	72.43	715	39.24
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11

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
30_Yr	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11
5.500 - 5.749	2	601,500	0.63	5.6250	5.3575	359	1	5.6250	5.6250	300,750	80.00	80.00	711	34.28
5.750 - 5.999	31	8,650,723	9.08	5.8290	5.5615	359	1	5.7500	5.8750	279,056	67.31	72.12	735	34.30
6.000 - 6.249	80	19,425,295	20.39	6.0559	5.7884	359	1	6.0000	6.1250	242,816	71.59	78.58	728	35.16
6.250 - 6.499	75	17,062,223	17.91	6.3033	6.0321	359	1	6.2500	6.3750	227,496	72.65	82.89	698	37.14
6.500 - 6.749	73	16,706,876	17.53	6.5492	6.2817	359	1	6.5000	6.6250	228,861	76.58	84.89	689	34.51
6.750 - 6.999	63	12,398,544	13.01	6.8159	6.5484	359	1	6.7500	6.8750	196,802	77.72	85.73	673	37.42
7.000 - 7.249	37	7,450,011	7.82	7.0545	6.7870	359	1	7.0000	7.1250	201,352	80.43	90.31	679	38.35
7.250 - 7.499	25	4,679,330	4.91	7.3134	7.0459	359	1	7.2500	7.3750	187,173	79.52	87.70	659	34.07
7.500 - 7.749	14	2,513,653	2.64	7.5277	7.2602	359	1	7.5000	7.6250	179,547	83.89	94.87	681	35.21
7.750 - 7.999	13	2,308,780	2.42	7.8603	7.3340	358	2	7.7500	7.9990	177,598	91.22	94.35	681	43.37
8.000 - 8.249	5	1,354,000	1.42	8.0305	7.6765	359	1	8.0000	8.1250	270,800	83.12	98.42	650	49.10
8.250 - 8.499	4	779,250	0.82	8.3115	6.9683	358	2	8.2500	8.3750	194,813	98.08	98.08	728	42.05
8.500 - 8.749	5	772,743	0.81	8.5878	7.6871	356	4	8.5000	8.6250	154,549	89.86	89.86	718	38.46
8.750 - 8.999	2	273,457	0.29	8.8750	7.6075	358	2	8.8750	8.8750	136,729	95.00	95.00	712	0.00

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June 14, 2005
01:31PM EDT
Page 2 of 6

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
9.250 - 9.499	1	308,750	0.32	9.2500	8.9825	360	0	9.2500	9.2500	308,750	95.00	95.00	703	27.37
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11

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	13	3,785,824	3.97	5.7301	5.4626	359	1	5.6250	5.7500	291,217	358	360	70.27	73.03	718	34.98
5.500 - 5.749	66	16,385,023	17.20	5.9611	5.6898	359	1	5.8750	6.2500	248,258	358	360	70.17	76.68	735	35.18
5.750 - 5.999	79	18,287,183	19.19	6.1906	5.9231	359	1	6.1250	6.2500	231,483	356	360	72.50	81.24	716	36.46
6.000 - 6.249	75	17,406,729	18.27	6.4477	6.1802	359	1	6.3750	6.5000	232,090	358	360	74.23	84.55	677	34.82
6.250 - 6.499	59	12,446,903	13.06	6.6839	6.4164	359	1	6.6250	6.7500	210,964	358	360	76.52	83.56	691	36.21
6.500 - 6.749	59	11,271,508	11.83	6.9736	6.6531	359	1	6.8750	7.9990	191,043	358	360	81.72	89.74	678	38.35
6.750 - 6.999	27	6,038,410	6.34	7.2639	6.9047	359	1	7.1250	8.3750	223,645	351	360	79.55	86.85	673	37.05
7.000 - 7.249	28	5,011,500	5.26	7.5582	7.1602	359	1	7.3750	8.5000	178,982	358	360	83.71	92.75	684	36.03
7.250 - 7.499	10	1,442,503	1.51	7.8412	7.4095	358	2	7.6250	8.6250	144,250	358	359	92.50	96.67	697	38.70
7.500 - 7.749	10	2,412,057	2.53	8.0414	7.6606	359	1	7.8750	8.8750	241,206	358	360	84.04	94.90	654	44.10
7.750 - 7.999	1	176,000	0.18	8.1250	7.8575	359	1	8.1250	8.1250	176,000	359	359	80.00	90.00	674	0.00
8.250 - 8.499	2	312,743	0.33	8.6250	8.3575	353	7	8.6250	8.6250	156,372	349	358	74.94	74.94	623	49.45
8.750 - 8.999	1	308,750	0.32	9.2500	8.9825	360	0	9.2500	9.2500	308,750	360	360	95.00	95.00	703	27.37
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	349	360	75.67	83.62	698	36.11

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	307	65,240,078	68.47	6.6272	6.3232	359	1	5.6250	8.8750	212,508	349	359	76.47	84.38	696	36.54
360 +	123	30,045,056	31.53	6.4463	6.1788	360	0	5.6250	9.2500	244,269	360	360	73.92	81.97	702	35.15
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	349	360	75.67	83.62	698	36.11

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	1	50,100	0.05	6.0000	5.7325	360	0	6.0000	6.0000	50,100	360	360	12.22	12.22	703	0.00
30.01 - 40.00	6	934,576	0.98	6.0847	5.8172	359	1	5.8750	6.5000	155,763	359	360	36.60	37.58	732	31.82
40.01 - 50.00	14	4,105,736	4.31	6.1888	5.9213	359	1	5.7500	7.2500	293,267	358	360	44.65	45.20	719	33.25
50.01 - 60.00	23	4,929,881	5.17	6.2798	6.0123	359	1	5.7500	6.8750	214,343	358	360	55.43	56.51	714	31.05
60.01 - 70.00	39	13,380,247	14.04	6.3529	6.0854	359	1	5.7500	8.6250	343,083	349	360	65.91	69.04	715	34.48
70.01 - 79.99	64	14,337,244	15.05	6.3884	6.1209	359	1	5.7500	7.3750	224,019	358	360	77.04	83.32	688	37.58
80.00 - 80.00	231	48,964,273	51.39	6.6015	6.3340	359	1	5.6250	8.6250	211,967	351	360	80.00	92.56	690	36.29
80.01 - 90.00	17	3,119,003	3.27	6.7731	6.4853	359	1	6.0000	7.7500	183,471	356	360	88.93	89.65	690	40.62
90.01 - 95.00	10	1,734,375	1.82	8.0675	7.4785	358	2	6.6250	9.2500	173,438	358	360	94.97	94.97	717	32.00
95.01 - 100.00	25	3,729,698	3.91	7.7035	6.9647	358	2	6.7500	8.6250	149,188	358	359	100.00	100.00	728	40.39
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	349	360	75.67	83.62	698	36.11

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	1	50,100	0.05	6.0000	5.7325	360	0	6.0000	6.0000	50,100	360	360	12.22	12.22	703	0.00

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June 14, 2005
 01:31PM EDT
 Page 3 of 6

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	5	825,748	0.87	6.0629	5.7954	359	1	5.8750	6.5000	165,150	359	360	36.69	36.69	730	30.13
40.01 - 50.00	14	3,978,664	4.18	6.1943	5.9268	359	1	5.7500	7.2500	284,190	358	360	44.39	44.62	722	33.04
50.01 - 60.00	23	4,990,781	5.24	6.2648	5.9973	359	1	5.7500	6.8750	216,990	358	360	54.79	55.24	713	31.80
60.01 - 70.00	34	11,350,247	11.91	6.3082	6.0407	359	1	5.7500	8.6250	333,831	349	360	65.61	65.61	725	33.10
70.01 - 79.99	37	9,062,875	9.51	6.3636	6.0961	359	1	5.7500	7.3750	244,943	358	360	76.51	76.51	681	36.07
80.00 - 80.00	64	13,762,199	14.44	6.5761	6.3086	359	1	5.6250	8.6250	215,034	358	360	79.32	80.00	683	33.28
80.01 - 90.00	55	12,356,184	12.97	6.7297	6.4571	359	1	6.0000	8.1250	224,658	356	360	80.73	89.27	685	39.69
90.01 - 95.00	40	8,778,829	9.21	6.7653	6.4343	359	1	5.7500	9.2500	219,471	351	360	82.48	94.64	708	36.08
95.01 - 100.00	157	30,129,506	31.62	6.7210	6.3952	359	1	5.7500	8.6250	191,908	358	360	82.24	99.93	696	38.18
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	349	360	75.67	83.62	698	36.11

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	163	31,813,170	33.39	6.4346	6.1118	359	1	5.6250	7.6075	195,173	78.29	85.93	711	36.88
0.00 - 10.00	2	312,000	0.33	6.8109	6.5434	358	2	6.3750	7.1075	156,000	80.00	100.00	719	9.43
10.01 - 20.00	7	1,245,148	1.31	6.7499	6.3533	359	1	6.0000	7.3575	177,878	74.16	74.16	705	17.12
20.01 - 25.00	9	2,400,950	2.52	6.0277	5.7176	359	1	5.7500	6.8875	266,772	61.98	62.57	732	22.92
25.01 - 30.00	14	2,946,844	3.09	6.3801	6.1126	359	1	5.8750	7.2325	210,489	76.68	86.98	709	28.02
30.01 - 35.00	19	4,203,991	4.41	6.2377	5.9702	359	1	5.6250	6.9825	221,263	75.76	80.05	715	32.64
35.01 - 40.00	36	6,500,909	6.82	6.3787	6.0971	359	1	5.6250	7.4825	180,581	79.73	88.35	699	37.81
40.01 - 45.00	46	9,181,800	9.64	6.4898	6.1315	359	1	5.7500	7.6075	199,604	81.00	90.29	725	42.71
45.01 - 50.00	30	5,021,528	5.27	6.6955	6.3148	359	1	5.7500	7.4825	167,384	83.29	92.36	687	47.02
No Documentation	19	3,804,350	3.99	6.9512	6.6837	359	1	6.2500	8.3575	200,229	70.84	72.87	706	0.00
0.00 - 10.00	19	3,804,350	3.99	6.9512	6.6837	359	1	6.2500	8.3575	200,229	70.84	72.87	706	0.00
No Income/No Asset	24	4,688,442	4.92	6.6533	6.3858	359	1	6.0000	7.2325	195,352	71.22	75.50	698	0.00
0.00 - 10.00	24	4,688,442	4.92	6.6533	6.3858	359	1	6.0000	7.2325	195,352	71.22	75.50	698	0.00
No Ratio	96	25,229,803	26.48	6.6685	6.3764	359	1	5.7500	7.7325	262,810	76.87	85.28	692	0.00
0.00 - 10.00	96	25,229,803	26.48	6.6685	6.3764	359	1	5.7500	7.7325	262,810	76.87	85.28	692	0.00
Stated Income	123	28,003,346	29.39	6.5594	6.2919	359	1	5.7500	8.9825	227,669	73.69	83.28	690	35.12
10.01 - 20.00	7	1,662,320	1.74	6.4386	6.1711	359	1	6.0000	7.1075	237,474	70.10	72.20	721	17.75
20.01 - 25.00	12	2,241,412	2.35	6.3863	6.1188	360	0	6.0000	7.1075	186,784	73.02	78.96	698	22.85
25.01 - 30.00	14	4,011,870	4.21	6.7916	6.5241	359	1	5.8750	8.9825	286,562	74.86	84.56	719	27.25
30.01 - 35.00	18	4,683,084	4.91	6.5559	6.2884	359	1	5.8750	7.1075	260,171	71.30	83.10	677	32.72
35.01 - 40.00	35	6,289,676	6.60	6.4294	6.1619	359	1	5.7500	7.1075	179,705	72.83	80.97	696	37.10
40.01 - 45.00	24	4,936,212	5.18	6.6302	6.3627	359	1	5.7500	7.6075	205,676	78.32	90.16	661	42.31
45.01 - 50.00	12	3,996,771	4.19	6.5861	6.3186	359	1	6.0000	7.1075	333,064	73.20	85.19	689	47.16
50.01 - 55.00	1	182,000	0.19	6.7500	6.4825	359	1	6.7500	6.4825	182,000	65.00	65.00	601	51.82
Stated/Stated	5	1,746,023	1.83	6.7378	6.4703	358	2	6.0000	8.3575	349,205	64.66	68.38	667	38.10
30.01 - 35.00	2	435,600	0.46	6.3929	6.1254	358	2	6.0000	6.6075	217,800	80.00	80.00	701	33.51
35.01 - 40.00	1	720,000	0.76	6.3750	6.1075	359	1	6.3750	6.1075	720,000	45.00	45.00	626	35.75
40.01 - 45.00	1	432,480	0.45	7.0000	6.7325	358	2	7.0000	6.7325	432,480	80.00	95.00	699	42.50
45.01 - 50.00	1	157,943	0.17	8.6250	8.3575	349	11	8.6250	8.3575	157,943	69.99	69.99	0	49.45
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	8.9825	221,593	75.67	83.62	698	36.11

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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	94	23,010,647	24.15	6.5236	6.2561	359	1	6	9	244,794	68	69	681	33.25
Purchase	291	62,582,259	65.68	6.6179	6.3124	359	1	6	9	215,059	79	90	706	36.98
Rate/Term Refinance	45	9,692,228	10.17	6.3720	6.1045	359	1	6	8	215,383	72	78	685	37.46
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	6	9	221,593	76	84	698	36.11

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	31	7,298,896	7.66	6.7621	6.4328	359	1	5.8750	8.6250	235,448	74.27	80.93	707	34.36
Condominium	36	6,688,516	7.02	6.6919	6.3916	359	1	5.6250	8.3750	185,792	77.16	84.60	698	34.21
Hi-Rise Condo	7	1,255,653	1.32	7.0465	6.6510	359	1	6.1250	8.5000	179,379	87.49	93.09	717	38.82
PUD	123	29,321,903	30.77	6.4921	6.2224	359	1	5.7500	9.2500	238,389	76.51	84.14	703	35.49
Single Family	231	50,574,566	53.08	6.5574	6.2606	359	1	5.6250	8.8750	218,938	74.88	83.36	694	36.88
Townhouse	2	145,600	0.15	7.3750	7.1075	358	2	7.3750	7.3750	72,800	80.00	80.00	662	37.57
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11

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	100	17,289,051	18.14	6.9879	6.5932	359	1	5.6250	8.8750	172,891	80.62	83.95	716	34.42
Owner Occupied	316	74,925,555	78.63	6.4668	6.1969	359	1	5.6250	9.2500	237,106	74.59	83.60	693	36.66
Second Home	14	3,070,528	3.22	6.7398	6.4723	358	2	6.0000	8.6250	219,323	74.05	82.23	707	35.15
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11

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
Mortgage Guaranty In	5	992,282	1.04	7.0204	6.7529	359	1	6.6250	7.7500	198,456	89.61	89.61	699	37.36
No MI	382	87,522,916	91.85	6.4937	6.2262	359	1	5.6250	9.2500	229,118	73.90	82.56	697	35.73
PMI	39	6,007,085	6.30	7.6077	6.9442	358	2	6.2500	8.8750	154,028	97.39	97.39	723	40.41
Radian Guaranty	2	451,450	0.47	6.1941	5.9266	360	0	6.0000	6.2500	225,725	88.38	88.38	630	39.78
Republic MIC	1	198,000	0.21	7.2500	6.9825	360	0	7.2500	7.2500	198,000	90.00	90.00	669	0.00
United Guaranty	1	113,400	0.12	7.0000	6.7325	359	1	7.0000	7.0000	113,400	90.00	90.00	582	43.00
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11

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	2	245,814	0.26	6.3780	6.1105	359	1	6.2500	6.5000	122,907	80.00	90.24	705	27.95
AZ	35	6,381,723	6.70	6.8537	6.5862	359	1	6.0000	9.2500	182,335	77.68	85.52	692	38.43
CA	57	18,497,064	19.41	6.4253	6.1578	359	1	5.7500	8.0000	324,510	70.18	77.25	707	35.17
CO	15	2,838,164	2.98	6.3783	6.1108	358	2	5.8750	7.2500	189,211	76.68	91.61	697	38.67
CT	2	815,200	0.86	6.4042	6.1367	359	1	6.3750	6.6250	407,600	49.09	51.42	640	35.96
DC	1	173,600	0.18	6.5000	6.2325	360	0	6.5000	6.5000	173,600	80.00	100.00	702	35.85
DE	1	229,900	0.24	6.1250	5.8575	359	1	6.1250	6.1250	229,900	54.76	54.76	764	19.94
FL	49	9,728,127	10.21	6.8241	6.4523	359	1	5.7500	8.6250	198,533	78.90	84.89	700	33.98
GA	21	2,676,724	2.81	6.5204	6.2529	359	1	5.7500	7.2500	127,463	79.15	90.69	699	35.94
ID	1	150,000	0.16	6.2500	5.9825	359	1	6.2500	6.2500	150,000	57.69	57.69	758	0.00

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June 14, 2005
01:31PM EDT
Page 5 of 6

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
IL	10	1,940,846	2.04	6.9713	6.7038	359	1	6.0000	8.6250	194,085	80.19	82.78	714	40.41
IN	2	378,700	0.40	6.8110	6.5435	359	1	6.0000	7.7500	189,350	84.63	91.61	707	25.28
KS	2	273,457	0.29	8.8750	7.6075	358	2	8.8750	8.8750	136,729	95.00	95.00	712	0.00
KY	1	98,000	0.10	6.0000	5.7325	360	0	6.0000	6.0000	98,000	80.00	99.59	747	38.23
MA	6	1,096,920	1.15	6.5404	6.2729	359	1	5.8750	6.7500	182,820	62.70	68.02	668	32.38
MD	42	9,773,555	10.26	6.3984	6.1309	359	1	5.7500	7.5000	232,704	74.77	80.82	704	34.46
ME	4	1,456,500	1.53	6.5169	6.2494	359	1	6.3750	7.5000	364,125	67.17	83.96	687	36.50
MI	15	1,802,064	1.89	6.4901	6.2226	359	1	6.0000	7.5000	120,138	80.06	92.27	683	40.96
MN	6	1,260,200	1.32	7.1068	6.3651	359	1	5.8750	7.9990	210,033	88.09	96.67	712	38.92
MO	4	494,400	0.52	7.0722	6.8047	359	1	6.5000	7.7500	123,600	87.77	97.69	686	45.17
MS	1	119,200	0.13	6.7500	6.4825	359	1	6.7500	6.7500	119,200	80.00	100.00	701	0.00
MT	2	347,440	0.36	7.0191	6.7516	360	0	6.3500	7.3750	173,720	80.00	84.75	725	23.86
NC	12	1,872,123	1.96	6.5789	6.3114	359	1	5.7500	7.8750	156,010	79.39	91.49	682	41.40
NJ	21	6,453,824	6.77	6.5963	6.3288	359	1	6.0000	7.8750	307,325	76.17	84.04	696	39.83
NM	1	138,400	0.15	6.0000	5.7325	358	2	6.0000	6.0000	138,400	78.64	78.64	712	19.46
NV	23	5,001,284	5.25	6.3066	6.0391	358	2	5.7500	6.8750	217,447	76.05	85.87	702	30.20
NY	1	432,480	0.45	7.0000	6.7325	358	2	7.0000	7.0000	432,480	80.00	95.00	699	42.50
OH	4	432,600	0.45	7.6325	7.1531	358	2	6.8750	8.5000	108,150	90.68	96.12	702	41.61
OK	1	245,600	0.26	5.6250	5.3575	360	0	5.6250	5.6250	245,600	80.00	80.00	642	37.96
OR	10	1,837,432	1.93	6.5040	6.2365	359	1	6.0000	7.2500	183,743	76.64	90.81	659	37.90
PA	4	1,010,222	1.06	6.7431	6.4756	359	1	6.2500	7.0000	252,556	71.30	83.97	649	36.30
SC	4	588,750	0.62	7.4908	6.7405	358	2	6.3750	8.3750	147,188	87.79	91.06	706	38.65
TN	2	300,820	0.32	6.6427	6.3752	360	0	6.2500	7.5000	150,410	83.14	96.86	663	31.91
TX	17	2,499,937	2.62	6.8652	6.5977	359	1	5.8750	7.5000	147,055	87.31	98.84	711	42.14
UT	2	262,698	0.28	5.9289	5.6614	359	1	5.8750	6.0000	131,349	57.05	61.36	763	35.91
VA	32	9,291,519	9.75	6.4641	6.1840	359	1	5.6250	8.1250	290,360	77.47	82.72	687	37.78
WA	16	3,833,369	4.02	6.4407	6.1732	359	1	5.8750	7.6250	239,586	72.94	83.87	711	35.87
WI	1	306,478	0.32	6.2500	5.9825	360	0	6.2500	6.2500	306,478	72.97	72.97	672	0.00
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11

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	1	157,943	0.17	8.6250	8.3575	349	11	8.6250	8.6250	157,943	69.99	69.99	0	49.45
550 - 599	8	2,107,320	2.21	6.8912	6.6237	359	1	6.5000	7.2500	263,415	75.78	75.78	586	28.52
600 - 624	28	6,206,215	6.51	6.7768	6.5093	359	1	5.8750	8.6250	221,651	73.49	80.93	615	40.74
625 - 649	71	15,882,333	16.67	6.7153	6.4478	359	1	5.6250	8.0000	223,695	76.39	87.41	634	37.93
650 - 674	57	11,058,460	11.61	6.6222	6.3547	359	1	5.7500	8.1250	194,008	77.94	86.36	663	35.24
675 - 699	69	15,397,662	16.16	6.5507	6.2832	359	1	5.7500	7.8750	223,155	76.40	85.03	688	37.50
700 - 724	58	10,461,914	10.98	6.7606	6.4173	359	1	5.7500	9.2500	180,378	80.87	88.64	713	31.64
725 - 749	52	11,805,465	12.39	6.5799	6.2111	359	1	5.7500	8.3750	227,028	77.44	85.64	737	35.64
750 - 774	41	10,478,835	11.00	6.3508	6.0607	359	1	5.6250	8.6250	255,581	72.59	79.61	759	35.59
775 - 799	38	10,150,867	10.65	6.1567	5.8839	359	1	5.8750	8.5000	267,128	69.11	74.63	787	35.14
800 +	7	1,578,120	1.66	6.2039	5.9364	359	1	5.7500	7.1250	225,446	69.33	71.10	806	35.05
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11

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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	WA COMBINED LTV	WA FICO	WA DTI
No	309	71,206,422	74.73	6.4451	6.1738	359	1	5.6250	9.2500	230,441	73.54	81.47	698	35.93
NO PP	309	71,206,422	74.73	6.4451	6.1738	359	1	5.6250	9.2500	230,441	73.54	81.47	698	35.93
Yes	121	24,078,712	25.27	6.9399	6.5850	358	2	5.6250	8.6250	198,998	81.96	89.98	698	36.71
1Y PP	9	2,062,618	2.16	7.7536	7.1766	358	2	7.0000	8.6250	229,180	91.40	96.82	705	42.91
3Y PP	96	18,563,744	19.48	6.9308	6.5843	359	1	5.6250	8.6250	193,372	81.52	88.64	694	36.13
5Y PP	13	2,718,750	2.85	6.4510	6.1835	357	3	5.8750	7.2500	209,135	78.31	93.04	714	33.45
6M PP	2	463,200	0.49	6.2964	6.0289	359	1	6.2500	6.3750	231,600	80.00	92.57	733	39.60
8M PP	1	270,400	0.28	7.3750	7.1075	359	1	7.3750	7.3750	270,400	79.94	94.97	696	0.00
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11

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	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11

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	48	7,762,217	8.15	7.4324	6.8585	358	2	6.0000	8.8750	161,713	95.57	95.57	100.00	711	40.19
LTV GT 80 w/out MI	4	820,859	0.86	7.5007	7.2332	359	1	6.1250	9.2500	205,215	89.16	91.90	95.00	717	33.53
LTV LE 80	378	86,702,058	90.99	6.4841	6.2166	359	1	5.6250	8.6250	229,371	73.76	82.47	80.00	697	35.75
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	75.67	83.62	100.00	698	36.11

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	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11
TOTAL	430	95,285,134	100.00	6.5701	6.2777	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11

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	430	95,285,133.66	100.00	6.5701	0.2925	6.2777	359	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11
120.00	430	95,285,133.66	100.00	6.5701	0.2925	6.2777	359	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11
TOTAL	430	95,285,133.66	100.00	6.5701	0.2925	6.2777	359	359	1	5.6250	9.2500	221,593	75.67	83.62	698	36.11

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 (i) as to the accuracy or completeness of any of the information set forth herein, or (ii) 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 or their affiliates.

Collateral Grouped by Geographic Distribution

STATE1	Count	Total CURRENT BALANCE	Pct of overall CURRENT BALANCE
Alabama	4	419,649.59	0.22
Arizona	53	9,234,469.36	4.77
California	103	34,231,342.80	17.67
Colorado	22	4,102,118.17	2.12
Connecticut	7	2,450,629.10	1.27
Delaware	1	229,900.00	0.12
District of Columbia	4	1,175,276.14	0.61
Florida	102	20,256,895.93	10.46
Georgia	52	8,456,977.29	4.37
Idaho	1	150,000.00	0.08
Illinois	31	4,832,648.32	2.50
Indiana	17	2,211,473.01	1.14
Iowa	1	104,467.52	0.05
Kansas	3	363,803.54	0.19
Kentucky	6	469,249.91	0.24
Louisiana	2	423,685.33	0.22
Maine	23	4,625,792.84	2.39
Maryland	61	15,189,516.73	7.84
Massachusetts	13	3,249,020.77	1.68
Michigan	33	3,689,827.04	1.91
Minnesota	7	1,324,151.30	0.68
Mississippi	5	556,940.12	0.29
Missouri	6	1,136,210.75	0.59
Montana	4	552,560.00	0.29
Nebraska	2	373,604.31	0.19
Nevada	36	9,336,306.64	4.82
New Hampshire	1	163,120.00	0.08
New Jersey	41	11,290,044.88	5.83
New Mexico	1	138,400.00	0.07
New York	13	4,035,626.33	2.08
North Carolina	21	2,944,795.11	1.52
Ohio	18	1,817,819.57	0.94
Oklahoma	4	554,610.65	0.29
Oregon	14	2,456,508.68	1.27
Pennsylvania	21	2,707,437.71	1.40
Rhode Island	3	1,037,170.68	0.54
South Carolina	10	1,262,129.08	0.65
Tennessee	6	588,006.84	0.30
Texas	72	9,731,457.27	5.02
Utah	6	502,555.11	0.26
Virginia	56	16,928,775.75	8.74
Washington	31	7,221,143.40	3.73
West Virginia	1	133,103.58	0.07
Wisconsin	4	1,028,743.95	0.53
TOTAL	922	193,687,965.10	100.00

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LTV:	
Below 70	49,419,893
70.01 to 75	13,177,056
75.01 to 80	112,789,746
80.01 to 85	1,864,024
85.01 to 90	5,623,002
90.01 to 95	3,633,033
95.01 to 100	7,190,610
100.01 plus	0

Fixed \$	2/28 \$	3/27 \$	5/28 \$	Other
49,419,893				
13,177,056				
112,789,746				
1,864,024				
5,623,002				
3,633,033				
7,190,610				
0				

MH Stratification:	
Total Balance	0
% Pool Balance	0.00%
Ave. FICO	0
Ave. LTV	0
% Full Docs	0%

FICO	
below 549	933,044
550 to 574	0
575 to 599	5,895,065
600 to 624	14,880,609
625 to 649	32,397,334
650 to 674	26,964,957
675 to 699	29,147,342
700 plus	83,469,613

Fixed \$	2/28 \$	3/27 \$	5/28 \$	Other
933,044				
0				
5,895,065				
14,880,609				
32,397,334				
26,964,957				
29,147,342				
83,469,613				

Silent Seconds Stratification:	
Total Balance	91,518,541
% Pool Balance	47.25%
Ave. FICO	689
Ave. LTV	78.05
% Full Docs	24.58%

Property Type:	
Single-Family Detached	113,638,507
PUD	49,971,060
Condo	12,644,878
2-4 Family Det.	16,810,054
Manufactured Home	0
Other	623,469

Fixed \$	2/28 \$	3/27 \$	5/28 \$	Other
113,638,507				
49,971,060				
12,644,878				
16,810,054				
0				
623,469				

Second Lien Stratification:	
Total Balance	0
% Pool Balance	0.00%
Ave. FICO	0
Ave. LTV	0
% Full Docs	0.00%

Purpose:	
Purchase	125,554,902
Refinance rate/term	13,222,491
Cash Out Refi (COF) Below 70 LTV	26,803,791
COF with LTV 70.01 to 75	6,528,958
COF with LTV 75.01 to 80	19,534,294
COF with LTV 80.01 to 85	538,369
COF with LTV 85.01 to 90	649,953
COF with LTV 90.01 to 95	553,206
COF with LTV 95.01 to 100	0
COF with LTV 100.01 plus	0
Other	0

Fixed \$	2/28 \$	3/27 \$	5/28 \$	Other
125,554,902				
13,222,491				
26,803,791				
6,528,958				
19,534,294				
538,369				
649,953				
553,206				
0				
0				

LTV Above 90 Stratification:	
Total Balance	10,813,644
% Pool Balance	5.58
Ave. FICO	705
Ave. LTV	98.21
% Full Docs	74.43%

Occupancy Status:	
Owner Occupied	151,947,003
2nd Home	32,798,590
Investment	8,942,372
Other	0

Fixed \$	2/28 \$	3/27 \$	5/28 \$	Other
151,947,003				
32,798,590				
8,942,372				
0				

Loan Balance	
Below 50,000	431,072
50,000.01 to 100,000	13,588,038
100,000.01 to 150,000	27,535,238
150,000.01 to 200,000	29,013,546
200,000.01 to 400,000	73,294,665
400,000.01 to 500,000	18,739,956
500,000.01 to 600,000	12,296,236
600,000.01 to 1,000,000	14,605,648
1,000,000.01 and above	4,183,467

Fixed \$	2/28 \$	3/27 \$	5/28 \$	Other
431,072				
13,588,038				
27,535,238				
29,013,546				
73,294,665				
18,739,956				
12,296,236				
14,605,648				
4,183,467				

Loan Term	
>30 Years	0
30 Years	193,195,234
20 Years	102,944
15 Years	0
Other	389,787

Fixed \$	2/28 \$	3/27 \$	5/28 \$	Other
0				
193,195,234				
102,944				
0				
389,787				

Documentation Type	
Full Documentation	54,971,888
Limited Documentation	0
Stated Docs with LTV below 70	17,256,761
Stated Docs with LTV 70.01 to 75	6,051,705
Stated Docs with LTV 75.01 to 80	42,471,669
Stated Docs with LTV 80.01 to 85	122,400
Stated Docs with LTV 85.01 to 90	772,104
Stated Docs with LTV 90.01 to 95	700,800
Stated Docs with LTV 95.01 to 100	0
Stated Docs with LTV above 100.01	0
Other	71,340,538

Fixed \$	2/28 \$	3/27 \$	5/28 \$	Other
54,971,888				
0				
17,256,761				
6,051,705				
42,471,669				
122,400				
772,104				
700,800				
0				
0				
71,340,538				

Lien Status	
1st Lien	193,687,965
Second Liens with LTV below 85	0
Second Liens with LTV 85.01 to 90	0
Second Liens with LTV 90.01 to 95	0
Second Liens with LTV 95.01 to 100	0
Second Liens with LTV above 100.01	0

Fixed \$	2/28 \$	3/27 \$	5/28 \$	Other
193,687,965				
0				
0				
0				
0				
0				

Interest Only	
Dollar of Mortgage Type	95,285,134
Ave. FICO	698
Ave. LTV	75.87
% Stated Docs	31.22
% Full Docs	33.39

Fixed \$	2/28 \$	3/27 \$	5/28 \$	Other
95,285,134				
698				
75.87				
31.22				
33.39				

Deal Name:

BSABS 2005-AC4

Detailed collateral info

		# of Loans	Balance	Avg. Balance	% of group balance	WAC	WALA	WARM	FICO	OLTV	DTI	% of Full Doc	% of Primary Owner	% Single Family & PUD	% of IO loans	% Castout
Aggregate		922	193,687,965.10	210,073.71	6.612	1	359	693	75.69	36.97	28.38	78.45	84.47	49.20	28.35	
<\$50k	8	381,072.48	47,634.06	0.20%	7.084	2	358	694	73.82	39.12	25.66	11.12	64.85	11.52	39.19	
50-75k	66	4,153,336.71	62,929.34	2.14%	7.090	2	358	692	79.25	37.06	29.28	46.83	76.37	9.12	15.13	
75-100k	107	9,484,701.64	88,642.07	4.90%	6.986	1	359	689	81.35	37.64	40.50	59.23	81.47	32.87	13.23	
100-200k	366	56,548,882.45	146,499.70	29.20%	6.765	1	359	684	79.40	37.07	32.42	74.20	85.77	49.71	21.09	
200-300k	198	48,496,863.91	244,933.66	25.04%	6.528	1	359	691	75.58	36.17	25.76	77.88	83.00	65.55	22.30	
300-400k	70	24,797,801.19	354,254.30	12.80%	6.540	1	359	686	76.30	36.98	29.01	86.28	82.76	60.72	33.88	
400-500k	42	18,739,956.10	446,189.43	9.68%	6.558	1	359	698	73.72	40.36	28.36	87.85	80.70	40.36	52.42	
500-1MM	42	26,901,883.69	640,521.04	13.89%	6.401	1	359	713	69.09	35.55	24.09	88.35	88.76	34.30	44.28	
\$1MM+	3	4,183,466.93	1,394,488.98	2.16%	6.193	1	359	719	58.25	36.91	-	71.37	100.00	-	-	
FICO																
NA	7	933,044.35	133,292.05	0.48%	7.386	2	358	-	76.74	39.77	32.83	22.65	89.83	16.93	-	
<600	38	6,798,883.79	178,917.99	3.51%	6.839	1	357	590	73.19	37.21	35.82	98.53	96.03	38.28	64.17	
601-619	37	7,101,252.25	191,925.74	3.67%	6.609	1	359	611	72.28	40.34	39.14	92.41	91.85	33.28	74.21	
620-639	147	30,907,497.90	210,255.09	15.96%	6.845	1	359	629	76.32	38.89	16.11	89.07	83.85	51.83	25.40	
640-659	86	16,394,606.08	190,634.95	8.46%	6.707	1	359	649	78.49	39.52	33.23	84.73	88.70	39.77	28.55	
660-679	111	23,843,114.76	214,802.84	12.31%	6.703	1	358	669	77.56	35.34	18.26	79.85	88.12	42.34	32.39	
680-699	116	24,239,953.04	208,965.11	12.51%	6.547	1	359	689	76.18	37.66	21.81	78.82	80.69	53.84	27.92	
700-719	101	19,250,818.16	190,602.16	9.94%	6.690	1	359	710	78.06	35.78	23.90	69.90	81.79	44.27	21.66	
720+	279	64,218,794.77	230,174.89	33.16%	6.409	1	359	760	73.72	35.47	38.59	70.78	82.55	55.98	21.94	
LTV																
80	495	93,948,434.84	189,794.82	48.51%	6.649	1	359	687	80.00	37.45	26.23	81.92	84.36	52.12	13.62	
80.01-85	11	1,864,623.96	169,511.27	0.96%	6.715	1	359	695	83.87	35.52	43.98	83.29	100.00	24.69	28.93	
85.01-90	35	5,623,002.38	160,657.21	2.90%	7.002	1	356	678	89.71	43.08	38.43	82.73	84.84	47.28	11.56	
90.01-95	24	3,633,033.24	151,376.38	1.88%	7.400	2	358	703	94.68	36.25	37.45	53.97	90.31	47.74	15.23	
95.01-100	54	7,180,610.45	132,974.27	3.71%	7.565	2	358	706	99.99	39.70	93.15	36.47	59.94	51.94	-	
Cash Out	214	54,910,571.86	256,591.46	28.35%	6.525	1	359	679	69.28	35.38	28.44	76.96	82.41	41.91	100.00	
2-4 family	74	16,810,053.60	227,162.89	8.68%	6.825	1	359	702	74.04	33.47	16.57	46.21	-	43.42	42.98	
Investment & 2nd home	211	32,798,589.52	155,443.55	16.93%	6.957	2	358	715	78.37	34.92	42.82	-	61.73	52.71	32.50	
CA	103	34,231,342.80	332,343.13	17.67%	6.434	1	359	705	71.48	36.21	23.47	81.59	86.08	54.04	46.07	
NY	13	4,035,626.33	310,432.79	2.08%	6.650	1	356	706	74.32	38.97	-	82.02	44.21	10.72	49.46	
MA	13	3,249,020.77	249,924.67	1.68%	6.482	1	359	676	70.29	39.46	3.96	71.28	50.57	33.76	66.27	
GA	52	8,456,977.29	162,634.18	4.37%	6.546	1	359	698	79.46	36.83	40.16	79.89	92.76	31.65	28.91	
Stated Doc	308	67,375,439.23	218,751.43	34.79%	6.601	1	359	684	74.42	36.83	-	79.30	85.40	44.15	33.27	
Lite Doc	-	-	-	0.00%												
IO	430	95,285,133.66	221,593.33	49.20%	6.570	1	359	698	75.67	36.11	33.39	78.63	83.85	100.00	24.15	
2nd lien	-	-	-	0.00%												
Loans w/ silent 2nds	483	91,518,541.15	189,479.38	47.25%	6.648	1	359	689	78.05	38.21	24.58	84.70	86.72	47.91	6.62	