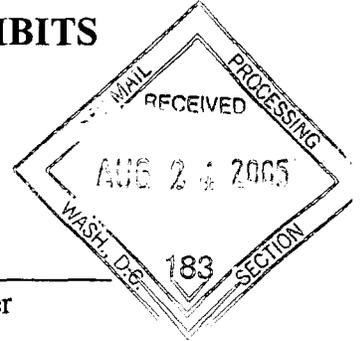


FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS



Wachovia Mortgage Loan Trust, LLC

Exact Name of Registrant as Specified in Charter

0001326845

Registrant CIK Number

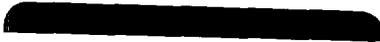
Form 8-K, August 23, 2005, Series 2005-3

Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(give period of report)

333-126164

SEC File Number, if available

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



05064815

PROCESSED

3

AUG 26 2005

THOMSON
FINANCIAL

SIGNATURES

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

Dated: August 23, 2005

WACHOVIA MORTGAGE LOAN TRUST, LLC

By: 
Name: Robert Perret
Title: Vice President

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 Terms Sheets	P*

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

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported August 23, 2005)

WACHOVIA MORTGAGE LOAN TRUST, LLC
(Exact name of registrant as specified in its charter)

<u>Delaware</u> (State or Other Jurisdiction of Incorporation)	<u>333-126164</u> (Commission File Number)	<u>20-3168291</u> (I.R.S. Employer Identification No.)
<u>301 S. College Street NC5578-Suite G Charlotte NC</u> (Address of Principal Executive Offices)		<u>28288-5578</u> (Zip Code)

Registrant's telephone number, including area code, is (704) 715-8239.

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12(b) under the Exchange Act (17 CFR 240.14a-12(b))
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 8.01. Other Events.

On or about August 30, 2005, the Registrant will cause the issuance and sale of approximately \$1,000,000,000.00 initial principal amount of Encore Credit Receivables Trust 2005-3, Asset-Backed Notes, Series 2005-1, Series 2005-3 (the "Underwritten Certificates") pursuant to an Indenture to be dated as of August 1, 2005.

In connection with the sale of the Underwritten Certificates, the Registrant has been advised by Wachovia Capital Markets, LLC and Countrywide Securities Corporation (the "Joint Lead Managers"), that the Joint Lead Managers have furnished to prospective investors certain collateral term sheets (the "Collateral Term Sheets") with respect to the Underwritten Certificates following the effective date of Registration Statement No. 333-126164, which Collateral Term Sheets are being filed as an exhibit to this report.

The Collateral Term Sheets have been provided by the Joint Lead Managers. The information in the Collateral Term Sheets is preliminary and is subject to change. The Collateral Term Sheets do not contain all information that is required to be included in the base prospectus and the prospectus supplement. Investors are urged to read the base prospectus and the prospectus supplement and other relevant documents filed or to be filed with the Securities and Exchange Commission, because they contain important information.

The Collateral Term Sheets were prepared by the Joint Lead Managers at the request of certain prospective investors, based on assumptions provided by, and satisfying the special requirements of, such prospective investors. The Collateral Term Sheets may be based on assumptions that differ from the assumptions set forth in the prospectus supplement. The Collateral Term Sheets may not include, and do not purport to include, information based on assumptions representing a complete set of possible scenarios. Accordingly, the Collateral Term Sheets may not be relevant to or appropriate for investors other than those specifically requesting them.

In addition, the actual characteristics and performance of the mortgage loans underlying the Underwritten Certificates (the "Mortgage Loans") may differ from the assumptions used in the Collateral Term Sheets, which are hypothetical in nature and which were provided to certain investors only to give a general sense of how the yield, average life, duration, expected maturity, interest rate sensitivity and cash flow characteristics of the Underwritten Certificates might vary under varying prepayment and other scenarios. Any difference between such assumptions and the actual characteristics and performance of the Mortgage Loans will affect the actual yield, average life, duration, expected maturity, interest rate sensitivity and cash flow characteristics of the Underwritten Certificates.

Item 9.01. Financial Statements, Pro Forma Financial Information and Exhibits

(a) Financial Statements.

Not applicable.

(b) Pro Forma Financial Information.

Not applicable.

(c) Exhibits

<u>Exhibit No.</u>	Item 601(a) of Regulation S-K <u>Exhibit No.</u>	<u>Description</u>
<u>1</u>	<u>99</u>	Collateral Term Sheets prepared by Wachovia Capital Markets, LLC in connection with Encore Credit Receivables Trust 2005-3, Asset-Backed Notes, Series 2005-1, Series 2005-3 (filed in paper pursuant to the automatic SEC exemption pursuant to Release 33-7427, October 7, 1997).

SIGNATURES

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

Dated: August 23, 2005

WACHOVIA MORTGAGE LOAN TRUST, LLC

By: /s/ Robert Perret

Name: Robert Perret

Title: Vice President

EXHIBIT INDEX

<u>Exhibit Number</u>	Item 601(a) of Regulation S-K <u>Exhibit No.</u>	Sequentially Numbered <u>Description</u>	<u>Page</u>
1	99	Collateral Term Sheets	Filed Manually

Questions For ECR 2005-3

Cambridge Place INVESTMENT MANAGEMENT

Date: 8/17/2005
From: Lesley McAdams

Structure, Enhancement, Etc.

What are the rating agency expected loss levels (single B enhancement level)?

S&P = 2.92% - 5.65% (S&P gives a range, not just 1 number)

Moody's = 5.45%

Collateral Characteristics (Whole Pool)

What is the average DTI for the pool?

41.64%

What is the DTI distribution for the pool?

Debt to Income Distribution	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance
5.01 to 10.00	1,695,445.26	8	0.19
10.01 to 15.00	5,154,342.48	32	0.59
15.01 to 20.00	10,285,610.77	61	1.18
20.01 to 25.00	22,515,869.69	136	2.57
25.01 to 30.00	47,689,720.51	258	5.45
30.01 to 35.00	80,091,008.36	421	9.16
35.01 to 40.00	134,892,089.82	648	15.42
40.01 to 45.00	192,565,496.53	886	22.02
45.01 to 50.00	317,053,304.09	1,329	36.25
50.01 to 55.00	62,331,125.20	289	7.13
55.01 to 60.00	152,853.27	1	0.02
70.01 to 75.00	119,786.21	1	0.01
Total:	874,546,652.19	4,070	100

For I/O loans, is DTI calculated using the interest only or the fully amortizing payment?

Interest Only

Adam McGowan

What is the average DTI for each 50 point FICO bucket?

FICO	DTI
451 – 500	43.20
501 – 550	42.83
551 – 600	41.98
601 – 650	41.60
651 – 700	40.95
701 – 750	41.36
751 – 800	40.14
801 – 850	36.09
Total:	41.64

Can we be provided with a complete term sheet for the I/O loans?

See Attached Tables for Aggregate IO Only Loans

What are the initial, periodic, and ultimate caps for the I/O loans?

Initial Cap: 2.62

Periodic Cap: 2.00

Max Rate: 13.77

What % of the total loans have a simultaneous second lien?

0%

What is the LTV distribution and average DTI for these loans?

Average DTI: n/a

What % of these seconds are included in the deal, and what % are silent?

% Simultaneous Seconds: n/a

% Silent 2nd: 12.45% of Aggregate Loan Balance

What % of the I/O loans have a simultaneous second lien?

0%

What is the LTV distribution and average DTI for these loans?

Average DTI: n/a

What % of these seconds are included in the deal, and what % are silent?

% Simultaneous Seconds: n/a

% Silent 2nd: 20.28 of IO Loans

Adam McGowan

Collateral Sampled for Due Diligence

What % of the stated doc loans were made to borrowers who are salaried?

Information Not Available

What % of the purchase loans were made to first time borrowers?

Note: 50% of the Due Diligence Loans were selected as an adverse sample.

Purchase Loans, First Time Borrower: 31.48

What is the average borrower gross income?

\$6,378.91 Monthly

What is average number of trade lines on the credit report for a typical borrower?

Information not available.

Adam McGowan

IO Loans

Range of Principal Balances (\$)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
50,000.01 to 100,000.00	\$1,473,349.33	18	0.64%	\$81,852.74	7.07%	359	623	73.88%
100,000.01 to 150,000.00	9,682,913.89	77	4.21	125,752.13	6.90	358	638	80.95
150,000.01 to 200,000.00	26,786,633.04	152	11.63	176,227.85	6.84	358	645	79.54
200,000.01 to 250,000.00	30,666,889.00	136	13.32	225,491.83	6.86	358	646	81.74
250,000.01 to 300,000.00	40,271,245.70	147	17.49	273,954.05	6.79	358	646	82.03
300,000.01 to 350,000.00	42,365,471.26	131	18.40	323,400.54	6.71	358	654	84.52
350,000.01 to 400,000.00	34,136,411.99	91	14.82	375,125.41	6.74	358	647	82.28
400,000.01 to 450,000.00	21,335,572.03	50	9.27	426,711.44	6.54	359	665	81.33
450,000.01 to 500,000.00	13,006,851.01	27	5.65	481,735.22	6.82	358	663	81.88
500,000.01 to 550,000.00	5,230,750.00	10	2.27	523,075.00	6.71	358	675	81.97
550,000.01 to 600,000.00	1,687,134.77	3	0.73	562,378.26	6.48	359	706	84.98
600,000.01 to 650,000.00	1,892,250.00	3	0.82	630,750.00	6.79	359	651	85.10
800,000.01 to 850,000.00	850,000.00	1	0.37	850,000.00	6.99	358	760	53.13
850,000.01 to 900,000.00	882,500.00	1	0.38	882,500.00	6.74	359	653	65.37
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Min: \$51,000.00

Max: \$882,500.00

Avg: \$271,863.01

<u>Range of Current Gross Rates (%)</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
5.001 to 5.500	\$5,995,696.89	19	2.60%	\$315,562.99	5.33%	359	708	76.79%
5.501 to 6.000	31,633,256.99	104	13.74	304,165.93	5.91	358	676	80.56
6.001 to 6.500	58,267,447.59	215	25.30	271,011.38	6.31	358	656	79.73
6.501 to 7.000	69,379,644.30	264	30.13	262,801.68	6.80	358	646	80.69
7.001 to 7.500	26,877,696.89	98	11.67	274,262.21	7.28	358	636	85.42
7.501 to 8.000	26,492,372.76	104	11.51	254,734.35	7.79	359	635	86.18
8.001 to 8.500	8,629,971.60	32	3.75	269,686.61	8.22	359	636	87.81
8.501 to 9.000	2,441,885.00	10	1.06	244,188.50	8.73	359	628	91.17
9.001 to 9.500	550,000.00	1	0.24	550,000.00	9.29	358	613	86.61
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Min: 5.09%

Max: 9.29%

Wtd. Avg.: 6.77%

<u>Range of Credit Scores</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
561 to 580	\$6,704,731.96	28	2.91%	\$239,454.71	7.22%	358	577	84.67%
581 to 600	20,796,369.07	83	9.03	250,558.66	7.03	358	592	80.51
601 to 620	44,053,717.92	168	19.13	262,224.51	6.94	358	611	81.29
621 to 640	40,259,512.18	155	17.48	259,738.79	6.80	359	630	82.28
641 to 660	35,671,975.76	134	15.49	266,208.77	6.80	358	651	82.30
661 to 680	27,812,906.82	97	12.08	286,731.00	6.73	358	670	82.64
681 to 700	17,186,249.40	59	7.46	291,292.36	6.61	359	690	81.49
701 to 720	12,571,935.56	42	5.46	299,331.80	6.47	359	709	84.42
721 to 740	8,897,653.72	27	3.86	329,542.73	6.34	359	730	82.12
741 to 760	8,474,178.71	28	3.68	302,649.24	6.43	358	752	80.71
761 to 780	5,930,732.92	19	2.58	312,143.84	6.08	359	767	78.83
781 to 800	469,958.00	2	0.20	234,979.00	6.33	359	791	65.28
801 to 820	1,438,050.00	5	0.62	287,610.00	6.40	359	813	80.00
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Min: 571

Max: 816

Wtd. Avg.: 651

Range of Original Loan-to-Value Ratios (%)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
30.01 to 35.00	\$82,250.00	1	0.04%	\$82,250.00	6.99%	358	599	35.00%
35.01 to 40.00	1,154,400.00	4	0.50	288,600.00	7.03	359	695	38.77
40.01 to 45.00	1,569,505.30	6	0.68	261,584.22	6.30	358	663	43.21
45.01 to 50.00	1,325,498.51	6	0.58	220,916.42	6.73	358	642	48.09
50.01 to 55.00	2,481,650.00	8	1.08	310,206.25	6.79	358	692	52.79
55.01 to 60.00	2,632,000.00	12	1.14	219,333.33	6.59	358	643	58.83
60.01 to 65.00	7,528,786.81	28	3.27	268,885.24	6.37	359	647	63.37
65.01 to 70.00	10,304,075.91	43	4.47	239,629.67	6.51	358	645	68.59
70.01 to 75.00	14,154,880.06	54	6.15	262,127.41	6.66	359	639	73.95
75.01 to 80.00	66,936,655.37	251	29.07	266,679.90	6.50	359	659	79.71
80.01 to 85.00	39,695,839.60	139	17.24	285,581.58	6.70	358	642	84.18
85.01 to 90.00	62,073,674.82	220	26.96	282,153.07	6.99	358	645	89.67
90.01 to 95.00	20,328,755.64	75	8.83	271,050.08	7.45	359	670	94.50
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Min: 35.00%

Max: 95.00%

Wtd. Avg.: 81.90%

<u>Original Term (months)</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
360	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Min: 360 Months
Max: 360 Months
Wtd. Avg.: 360 Months

<u>Range of Remaining Terms (months)</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
301 to 360	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Min: 356 Months
Max: 360 Months
Wtd. Avg.: 358 Months

	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
ARM/Fixed Rate								
ARM	\$214,676,766.55	789	93.23%	\$272,087.16	6.77%	358	650	82.37%
Fixed Rate Loan	15,591,205.47	58	6.77	268,813.89	6.67	358	669	75.44
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Fixed Rate Loan Types								
FR30 / IO 60	\$15,591,205.47	58	100.00%	\$268,813.89	6.67%	358	669	75.44%
Total:	\$15,591,205.47	58	100.00%	\$268,813.89	6.67%	358	669	75.44%

<u>Adjustable Rate Loan Types</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
ARM 2/28 / IO 24	\$105,024,154.86	392	48.92%	\$267,918.76	6.71%	358	642	82.07%
ARM 2/28 / IO 60	55,532,281.80	201	25.87	276,280.01	6.77	359	659	81.88
ARM 3/27 / IO 60	28,604,177.73	104	13.32	275,040.17	6.88	359	663	83.32
ARM 3/27 / IO 36	25,516,152.16	92	11.89	277,349.48	6.93	358	650	83.62
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%

<u>Interest Only</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
Interest Only	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

<u>Prepayment Period Original Term (months)</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
0	\$45,989,617.84	181	19.97%	\$254,086.29	7.04%	359	659	83.85%
6	425,700.00	1	0.18	425700.00	7.87	359	632	90.00
12	13,201,487.25	42	5.73	314321.13	6.93	358	649	78.11
24	115,932,752.39	426	50.35	272142.61	6.67	358	649	82.05
36	54,718,414.54	197	23.76	277758.45	6.68	358	652	80.81
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

<u>Lien Position</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
First Lien	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

<u>Documentation Type</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
Stated Income	\$91,557,392.85	322	39.76%	\$284,339.73	7.01%	359	660	80.95%
2 Yr Full Doc	67,524,596.75	265	29.32	254,809.80	6.60	358	652	82.07
1 Yr Full Doc	57,165,127.47	215	24.83	265,884.31	6.64	358	637	83.03
Full Doc - 12 Months Bank Statements	8,772,704.96	26	3.81	337,411.73	6.33	359	677	84.18
1 Yr Limited Doc	3,402,149.99	12	1.48	283,512.50	6.77	358	619	79.05
Full Doc - 24 Months Bank Statements	1,461,000.00	6	0.63	243,500.00	7.05	358	598	84.81
2 Yr Limited Doc	385,000.00	1	0.17	385,000.00	6.79	358	606	74.25
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

<u>Loan Purpose</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
Cash Out Refi	\$151,525,147.43	564	65.80%	\$268,661.61	6.77%	358	644	80.94%
Purchase	64,114,162.14	222	27.84	288,802.53	6.75	359	669	83.60
Rate/Term Refi	14,628,662.45	61	6.35	239,814.14	6.85	358	652	84.45
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

<u>Property Type</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
Single Family Residential	\$172,374,546.80	636	74.86%	\$271,029.16	6.75%	358	647	82.18%
Detached PUD	21,180,355.45	71	9.20	298,314.87	6.78	358	654	83.16
Low-Rise Condo (1-4 Stories)	14,890,050.59	63	6.47	236,350.01	6.69	359	671	82.48
2 Family	9,317,926.06	32	4.05	291,185.19	6.74	359	679	77.28
Attached PUD	8,702,958.12	33	3.78	263,726.00	7.06	359	658	81.37
3 Family	2,373,075.00	8	1.03	296,634.38	7.10	359	664	69.98
4 Family	850,000.00	2	0.37	425,000.00	7.21	359	651	69.60
High-Rise Condo (5+ Stories)	579,060.00	2	0.25	289,530.00	7.14	358	635	87.69
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

<u>Occupancy Status</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
Primary	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

<u>Location</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
Arizona	\$3,140,539.33	17	1.36%	\$184,737.61	6.72%	359	632	83.41%
California	138,817,423.54	439	60.29	316,212.81	6.62	358	652	80.73
Colorado	1,671,000.00	9	0.73	185,666.67	6.43	359	650	82.56
Connecticut	1,568,996.09	6	0.68	261,499.35	7.48	358	645	91.38
Delaware	201,446.76	1	0.09	201,446.76	6.30	358	645	85.00
District of Columbia	800,999.99	3	0.35	267,000.00	7.16	359	646	49.17
Florida	15,304,039.87	79	6.65	193,722.02	6.99	358	638	83.03
Georgia	2,531,351.48	14	1.10	180,810.82	7.03	358	649	85.09
Hawaii	1,327,250.00	4	0.58	331,812.50	7.43	359	645	86.94
Illinois	16,548,488.01	72	7.19	229,840.11	7.06	359	678	86.07
Indiana	237,000.00	2	0.10	118,500.00	7.58	359	635	89.16
Iowa	438,150.00	2	0.19	219,075.00	6.55	359	680	81.50
Louisiana	418,600.00	3	0.18	139,533.33	6.54	359	682	84.11
Maryland	10,738,343.10	40	4.66	268,458.58	6.89	358	637	83.32
Massachusetts	2,242,949.50	9	0.97	249,216.61	6.76	359	667	81.08
Michigan	2,064,076.14	15	0.90	137,605.08	7.35	359	623	85.02
Minnesota	2,630,702.19	14	1.14	187,907.30	7.39	359	658	86.95
Nevada	6,635,170.51	32	2.88	207,349.08	6.69	358	648	81.85
New Hampshire	170,996.08	1	0.07	170,996.08	6.99	358	652	87.69
New Jersey	2,992,805.00	10	1.30	299,280.50	7.08	359	633	81.50
New Mexico	321,400.00	2	0.14	160,700.00	7.99	359	639	89.40
New York	4,581,384.48	13	1.99	352,414.19	6.52	359	684	80.46
North Carolina	329,399.33	2	0.14	164,699.67	8.45	359	603	90.00
Oregon	700,846.40	5	0.30	140,169.28	6.55	358	671	84.19
Rhode Island	483,700.00	2	0.21	241,850.00	8.44	359	626	87.70
South Carolina	381,801.03	3	0.17	127,267.01	7.27	359	631	92.09
Tennessee	313,750.00	2	0.14	156,875.00	7.73	358	655	92.59
Texas	747,600.00	3	0.32	249,200.00	6.95	359	647	80.00
Virginia	8,957,314.21	30	3.89	298,577.14	7.12	358	648	82.82
Washington	2,545,358.98	11	1.11	231,396.27	6.80	358	637	87.11

Wisconsin	425,090.00	2	0.18	212,545.00	7.26	359	619	86.39
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Grade	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
AA	\$195,766,842.63	718	85.02%	\$272,655.77	6.70%	358	656	82.18%
A+	31,099,880.24	116	13.51	268,102.42	7.13	358	625	81.21
B	3,401,249.15	13	1.48	261,634.55	7.35	359	653	72.11
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

IO Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
24	\$105,024,154.86	392	45.61%	\$267,918.76	6.71%	358	642	82.07%
36	25,516,152.16	92	11.08	277349.48	6.93	358	650	83.62
60	99,727,665.00	363	43.31	274731.86	6.79	359	662	81.29
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Range of Gross Margins (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
4.001 to 4.500	\$3,099,700.00	16	1.44%	\$193,731.25	6.83%	359	670	84.28%
4.501 to 5.000	3,709,284.00	19	1.73	195,225.47	7.29	358	669	84.65
5.501 to 6.000	177,942,393.38	641	82.89	277,601.24	6.69	358	654	82.40
6.501 to 7.000	29,328,689.17	111	13.66	264,222.42	7.18	358	621	81.54
7.001 to 7.500	387,000.00	1	0.18	387,000.00	7.50	358	584	90.00
8.001 to 8.500	209,700.00	1	0.10	209,700.00	8.04	359	633	90.00
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%

Min: 4.10%

Max: 8.04%

Wtd. Avg.: 6.05%

Range of Minimum Loan Rates (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
5.001 to 5.500	\$5,995,696.89	19	2.79%	\$315,562.99	5.33%	359	708	76.79%
5.501 to 6.000	30,704,744.07	101	14.30	304,007.37	5.91	358	675	81.32
6.001 to 6.500	51,958,055.62	191	24.20	272,031.70	6.31	358	655	80.38
6.501 to 7.000	62,831,043.72	243	29.27	258,563.97	6.80	358	644	81.18
7.001 to 7.500	26,465,696.89	95	12.33	278,586.28	7.28	358	637	85.47
7.501 to 8.000	25,641,172.76	100	11.94	256,411.73	7.79	359	634	86.01
8.001 to 8.500	8,272,971.60	30	3.85	275,765.72	8.23	359	636	88.00
8.501 to 9.000	2,257,385.00	9	1.05	250,820.56	8.74	359	630	91.26
9.001 to 9.500	550,000.00	1	0.26	550,000.00	9.29	358	613	86.61
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%

Min: 5.09%

Max: 9.29%

Wtd. Avg.: 6.77%

Range of Maximum Loan Rates (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Principal Balance	Principal Balance					
12.001 to 12.500	\$5,995,696.89	19	2.79%		\$315,562.99	5.33%	359	708	76.79%
12.501 to 13.000	30,704,744.07	101	14.30		304,007.37	5.91	358	675	81.32
13.001 to 13.500	51,958,055.62	191	24.20		272,031.70	6.31	358	655	80.38
13.501 to 14.000	62,831,043.72	243	29.27		258,563.97	6.80	358	644	81.18
14.001 to 14.500	26,465,696.89	95	12.33		278,586.28	7.28	358	637	85.47
14.501 to 15.000	25,641,172.76	100	11.94		256,411.73	7.79	359	634	86.01
15.001 to 15.500	8,272,971.60	30	3.85		275,765.72	8.23	359	636	88.00
15.501 to 16.000	2,257,385.00	9	1.05		250,820.56	8.74	359	630	91.26
16.001 to 16.500	550,000.00	1	0.26		550,000.00	9.29	358	613	86.61
Total:	\$214,676,766.55	789	100.00%		\$272,087.16	6.77%	358	650	82.37%

Min: 12.09%
Max: 16.29%
Wtd. Avg.: 13.77%

Initial Periodic Rate Cap (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Principal Balance	Principal Balance					
2.000	\$81,271,959.53	294	37.86%		\$276,435.24	6.80%	359	659	82.29%
3.000	133,404,807.02	495	62.14		269,504.66	6.76	358	645	82.42
Total:	\$214,676,766.55	789	100.00%		\$272,087.16	6.77%	358	650	82.37%

Min: 2.00%
Max: 3.00%
Wtd. Avg.: 2.62%

Periodic Rate Cap (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
2.000	\$214,294,766.55	788	99.82%	\$271,947.67	6.77%	358	650	82.39%
3.000	382,000.00	1	0.18	382,000.00	6.49	359	607	74.90
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%

Min: 2.00%

Max: 3.00%

Wtd. Avg.: 2.00%

Next Interest Rate Adjustment Date (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
2007 April	\$2,880,439.94	10	1.34%	\$288,043.99	6.93%	356	622	85.12%
2007 May	14,588,548.12	57	6.80	255,939.44	6.51	357	633	83.52
2007 June	55,499,151.25	208	25.85	266,822.84	6.80	358	638	82.43
2007 July	87,588,297.35	318	40.80	275,434.90	6.71	359	657	81.38
2008 April	521,999.99	2	0.24	261,000.00	6.46	356	643	72.53
2008 May	3,094,884.01	12	1.44	257,907.00	6.47	357	652	81.60
2008 June	14,277,529.40	49	6.65	291,378.15	6.79	358	641	82.22
2008 July	36,083,916.49	132	16.81	273,363.00	6.99	359	663	84.28
2008 August	142,000.00	1	0.07	142,000.00	6.99	360	704	79.78
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%

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**ECR 2005-3
IO Only Loans**

<u>Range of Principal Balances (\$)</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
50,000.01 to 100,000.00	\$1,473,349.33	18	0.64%	\$81,852.74	7.07%	359	623	73.88%
100,000.01 to 150,000.00	9,682,913.89	77	4.21	125,752.13	6.90	358	638	80.95
150,000.01 to 200,000.00	26,786,633.04	152	11.63	176,227.85	6.84	358	645	79.54
200,000.01 to 250,000.00	30,666,889.00	136	13.32	225,491.83	6.86	358	646	81.74
250,000.01 to 300,000.00	40,271,245.70	147	17.49	273,954.05	6.79	358	646	82.03
300,000.01 to 350,000.00	42,365,471.26	131	18.40	323,400.54	6.71	358	654	84.52
350,000.01 to 400,000.00	34,136,411.99	91	14.82	375,125.41	6.74	358	647	82.28
400,000.01 to 450,000.00	21,335,572.03	50	9.27	426,711.44	6.54	359	665	81.33
450,000.01 to 500,000.00	13,006,851.01	27	5.65	481,735.22	6.82	358	663	81.88
500,000.01 to 550,000.00	5,230,750.00	10	2.27	523,075.00	6.71	358	675	81.97
550,000.01 to 600,000.00	1,687,134.77	3	0.73	562,378.26	6.48	359	706	84.98
600,000.01 to 650,000.00	1,892,250.00	3	0.82	630,750.00	6.79	359	651	85.10
800,000.01 to 850,000.00	850,000.00	1	0.37	850,000.00	6.99	358	760	53.13
850,000.01 to 900,000.00	882,500.00	1	0.38	882,500.00	6.74	359	653	65.37
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Min: \$51,000.00
Max: \$882,500.00
Avg: \$271,863.01

<u>Range of Current Gross Rates (%)</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
5.001 to 5.500	\$5,995,696.89	19	2.60%	\$315,562.99	5.33%	359	708	76.79%
5.501 to 6.000	31,633,256.99	104	13.74	304,165.93	5.91	358	676	80.56
6.001 to 6.500	58,267,447.59	215	25.30	271,011.38	6.31	358	656	79.73
6.501 to 7.000	69,379,644.30	264	30.13	262,801.68	6.80	358	646	80.69
7.001 to 7.500	26,877,696.89	98	11.67	274,262.21	7.28	358	636	85.42
7.501 to 8.000	26,492,372.76	104	11.51	254,734.35	7.79	359	635	86.18
8.001 to 8.500	8,629,971.60	32	3.75	269,686.61	8.22	359	636	87.81
8.501 to 9.000	2,441,885.00	10	1.06	244,188.50	8.73	359	628	91.17
9.001 to 9.500	550,000.00	1	0.24	550,000.00	9.29	358	613	86.61
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Min: 5.09%
Max: 9.29%
Wtd. Avg.: 6.77%

<u>Range of Credit Scores</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
561 to 580	\$6,704,731.96	28	2.91%	\$239,454.71	7.22%	358	577	84.67%
581 to 600	20,796,369.07	83	9.03	250,558.66	7.03	358	592	80.51
601 to 620	44,053,717.92	168	19.13	262,224.51	6.94	358	611	81.29
621 to 640	40,259,512.18	155	17.48	259,738.79	6.80	359	630	82.28
641 to 660	35,671,975.76	134	15.49	266,208.77	6.80	358	651	82.30
661 to 680	27,812,906.82	97	12.08	286,731.00	6.73	358	670	82.64
681 to 700	17,186,249.40	59	7.46	291,292.36	6.61	359	690	81.49
701 to 720	12,571,935.56	42	5.46	299,331.80	6.47	359	709	84.42
721 to 740	8,897,653.72	27	3.86	329,542.73	6.34	359	730	82.12
741 to 760	8,474,178.71	28	3.68	302,649.24	6.43	358	752	80.71
761 to 780	5,930,732.92	19	2.58	312,143.84	6.08	359	767	78.83
781 to 800	469,958.00	2	0.20	234,979.00	6.33	359	791	65.28
801 to 820	1,438,050.00	5	0.62	287,610.00	6.40	359	813	80.00
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Min: 571

Max: 816

Wtd. Avg.: 651

Range of Original Loan-to-Value Ratios (%)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
30.01 to 35.00	\$82,250.00	1	0.04%	\$82,250.00	6.99%	358	599	35.00%
35.01 to 40.00	1,154,400.00	4	0.50	288,600.00	7.03	359	695	38.77
40.01 to 45.00	1,569,505.30	6	0.68	261,584.22	6.30	358	663	43.21
45.01 to 50.00	1,325,498.51	6	0.58	220,916.42	6.73	358	642	48.09
50.01 to 55.00	2,481,650.00	8	1.08	310,206.25	6.79	358	692	52.79
55.01 to 60.00	2,632,000.00	12	1.14	219,333.33	6.59	358	643	58.83
60.01 to 65.00	7,528,786.81	28	3.27	268,885.24	6.37	359	647	63.37
65.01 to 70.00	10,304,075.91	43	4.47	239,629.67	6.51	358	645	68.59
70.01 to 75.00	14,154,880.06	54	6.15	262,127.41	6.66	359	639	73.95
75.01 to 80.00	66,936,655.37	251	29.07	266,679.90	6.50	359	659	79.71
80.01 to 85.00	39,695,839.60	139	17.24	285,581.58	6.70	358	642	84.18
85.01 to 90.00	62,073,674.82	220	26.96	282,153.07	6.99	358	645	89.67
90.01 to 95.00	20,328,755.64	75	8.83	271,050.08	7.45	359	670	94.50
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Min: 35.00%

Max: 95.00%

Wtd. Avg.: 81.90%

<u>Original Term (months)</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
360	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Min: 360 Months
Max: 360 Months
Wtd. Avg.: 360 Months

<u>Range of Remaining Terms (months)</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
301 to 360	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Min: 356 Months
Max: 360 Months
Wtd. Avg.: 358 Months

	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
ARM/Fixed Rate								
ARM	\$214,676,766.55	789	93.23%	\$272,087.16	6.77%	358	650	82.37%
Fixed Rate Loan	15,591,205.47	58	6.77	268,813.89	6.67	358	669	75.44
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Fixed Rate Loan Types								
FR30 / IO 60	\$15,591,205.47	58	100.00%	\$268,813.89	6.67%	358	669	75.44%
Total:	\$15,591,205.47	58	100.00%	\$268,813.89	6.67%	358	669	75.44%

<u>Adjustable Rate Loan Types</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
ARM 2/28 / IO 24	\$105,024,154.86	392	48.92%	\$267,918.76	6.71%	358	642	82.07%
ARM 2/28 / IO 60	55,532,281.80	201	25.87	276,280.01	6.77	359	659	81.88
ARM 3/27 / IO 60	28,604,177.73	104	13.32	275,040.17	6.88	359	663	83.32
ARM 3/27 / IO 36	25,516,152.16	92	11.89	277,349.48	6.93	358	650	83.62
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%

	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Interest Only								
Interest Only	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Prepayment Period								
Original Term (months)								
0	\$45,989,617.84	181	19.97%	\$254,086.29	7.04%	359	659	83.85%
6	425,700.00	1	0.18	425,700.00	7.87	359	632	90.00
12	13,201,487.25	42	5.73	314,321.13	6.93	358	649	78.11
24	115,932,752.39	426	50.35	272,142.61	6.67	358	649	82.05
36	54,718,414.54	197	23.76	277,758.45	6.68	358	652	80.81
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Lien Position								
First Lien	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Documentation Type								
Stated Income	\$91,557,392.85	322	39.76%	\$284,339.73	7.01%	359	660	80.95%
2 Yr Full Doc	67,524,596.75	265	29.32	254,809.80	6.60	358	652	82.07
1 Yr Full Doc	57,165,127.47	215	24.83	265,884.31	6.64	358	637	83.03
Full Doc - 12 Months Bank Statements	8,772,704.96	26	3.81	337,411.73	6.33	359	677	84.18
1 Yr Limited Doc	3,402,149.99	12	1.48	283,512.50	6.77	358	619	79.05
Full Doc - 24 Months Bank Statements	1,461,000.00	6	0.63	243,500.00	7.05	358	598	84.81
2 Yr Limited Doc	385,000.00	1	0.17	385,000.00	6.79	358	606	74.25
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

<u>Loan Purpose</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
Cash Out Refi	\$151,525,147.43	564	65.80%	\$268,661.61	6.77%	358	644	80.94%
Purchase	64,114,162.14	222	27.84	288,802.53	6.75	359	669	83.60
Rate/Term Refi	14,628,662.45	61	6.35	239,814.14	6.85	358	652	84.45
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

<u>Property Type</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
Single Family Residential	\$172,374,546.80	636	74.86%	\$271,029.16	6.75%	358	647	82.18%
Detached PUD	21,180,355.45	71	9.20	298,314.87	6.78	358	654	83.16
Low-Rise Condo (1-4 Stories)	14,890,050.59	63	6.47	236,350.01	6.69	359	671	82.48
2 Family	9,317,926.06	32	4.05	291,185.19	6.74	359	679	77.28
Attached PUD	8,702,958.12	33	3.78	263,726.00	7.06	359	658	81.37
3 Family	2,373,075.00	8	1.03	296,634.38	7.10	359	664	69.98
4 Family	850,000.00	2	0.37	425,000.00	7.21	359	651	69.60
High-Rise Condo (5+ Stories)	579,060.00	2	0.25	289,530.00	7.14	358	635	87.69
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

<u>Occupancy Status</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
Primary	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

<u>Location</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
Arizona	\$3,140,539.33	17	1.36%	\$184,737.61	6.72%	359	632	83.41%
California	138,817,423.54	439	60.29	316,212.81	6.62	358	652	80.73
Colorado	1,671,000.00	9	0.73	185,666.67	6.43	359	650	82.56
Connecticut	1,568,996.09	6	0.68	261,499.35	7.48	358	645	91.38
Delaware	201,446.76	1	0.09	201,446.76	6.30	358	645	85.00
District of Columbia	800,999.99	3	0.35	267,000.00	7.16	359	646	49.17
Florida	15,304,039.87	79	6.65	193,722.02	6.99	358	638	83.03
Georgia	2,531,351.48	14	1.10	180,810.82	7.03	358	649	85.09
Hawaii	1,327,250.00	4	0.58	331,812.50	7.43	359	645	86.94
Illinois	16,548,488.01	72	7.19	229,840.11	7.06	359	678	86.07
Indiana	237,000.00	2	0.10	118,500.00	7.58	359	635	89.16
Iowa	438,150.00	2	0.19	219,075.00	6.55	359	680	81.50
Louisiana	418,600.00	3	0.18	139,533.33	6.54	359	682	84.11
Maryland	10,738,343.10	40	4.66	268,458.58	6.89	358	637	83.32
Massachusetts	2,242,949.50	9	0.97	249,216.61	6.76	359	667	81.08
Michigan	2,064,076.14	15	0.90	137,605.08	7.35	359	623	85.02
Minnesota	2,630,702.19	14	1.14	187,907.30	7.39	359	658	86.95
Nevada	6,635,170.51	32	2.88	207,349.08	6.69	358	648	81.85
New Hampshire	170,996.08	1	0.07	170,996.08	6.99	358	652	87.69
New Jersey	2,992,805.00	10	1.30	299,280.50	7.08	359	633	81.50
New Mexico	321,400.00	2	0.14	160,700.00	7.99	359	639	89.40
New York	4,581,384.48	13	1.99	352,414.19	6.52	359	684	80.46
North Carolina	329,399.33	2	0.14	164,699.67	8.45	359	603	90.00
Oregon	700,846.40	5	0.30	140,169.28	6.55	358	671	84.19
Rhode Island	483,700.00	2	0.21	241,850.00	8.44	359	626	87.70
South Carolina	381,801.03	3	0.17	127,267.01	7.27	359	631	92.09
Tennessee	313,750.00	2	0.14	156,875.00	7.73	358	655	92.59
Texas	747,600.00	3	0.32	249,200.00	6.95	359	647	80.00
Virginia	8,957,314.21	30	3.89	298,577.14	7.12	358	648	82.82
Washington	2,545,358.98	11	1.11	231,396.27	6.80	358	637	87.11

Wisconsin	425,090.00	2	0.18	212,545.00	7.26	359	619	86.39
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

<u>Grade</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
AA	\$195,766,842.63	718	85.02%	\$272,655.77	6.70%	358	656	82.18%
A+	31,099,880.24	116	13.51	268,102.42	7.13	358	625	81.21
B	3,401,249.15	13	1.48	261,634.55	7.35	359	653	72.11
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

<u>IO Term (months)</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
24	\$105,024,154.86	392	45.61%	\$267,918.76	6.71%	358	642	82.07%
36	25,516,152.16	92	11.08	277349.48	6.93	358	650	83.62
60	99,727,665.00	363	43.31	274731.86	6.79	359	662	81.29
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

<u>Range of Gross Margins (%) (ARMs Only)</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
4.001 to 4.500	\$3,099,700.00	16	1.44%	\$193,731.25	6.83%	359	670	84.28%
4.501 to 5.000	3,709,284.00	19	1.73	195,225.47	7.29	358	669	84.65
5.501 to 6.000	177,942,393.38	641	82.89	277,601.24	6.69	358	654	82.40
6.501 to 7.000	29,328,689.17	111	13.66	264,222.42	7.18	358	621	81.54
7.001 to 7.500	387,000.00	1	0.18	387,000.00	7.50	358	584	90.00
8.001 to 8.500	209,700.00	1	0.10	209,700.00	8.04	359	633	90.00
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%

Min: 4.10%

Max: 8.04%

Wtd. Avg.: 6.05%

Range of Minimum Loan Rates (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
5.001 to 5.500	\$5,995,696.89	19	2.79%	\$315,562.99	5.33%	359	708	76.79%
5.501 to 6.000	30,704,744.07	101	14.30	304,007.37	5.91	358	675	81.32
6.001 to 6.500	51,958,055.62	191	24.20	272,031.70	6.31	358	655	80.38
6.501 to 7.000	62,831,043.72	243	29.27	258,563.97	6.80	358	644	81.18
7.001 to 7.500	26,465,696.89	95	12.33	278,586.28	7.28	358	637	85.47
7.501 to 8.000	25,641,172.76	100	11.94	256,411.73	7.79	359	634	86.01
8.001 to 8.500	8,272,971.60	30	3.85	275,765.72	8.23	359	636	88.00
8.501 to 9.000	2,257,385.00	9	1.05	250,820.56	8.74	359	630	91.26
9.001 to 9.500	550,000.00	1	0.26	550,000.00	9.29	358	613	86.61
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%

Min: 5.09%

Max: 9.29%

Wtd. Avg.: 6.77%

Range of Maximum Loan Rates (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
12.001 to 12.500	\$5,995,696.89	19	2.79%		\$315,562.99	5.33%	359	708	76.79%
12.501 to 13.000	30,704,744.07	101	14.30		304,007.37	5.91	358	675	81.32
13.001 to 13.500	51,958,055.62	191	24.20		272,031.70	6.31	358	655	80.38
13.501 to 14.000	62,831,043.72	243	29.27		258,563.97	6.80	358	644	81.18
14.001 to 14.500	26,465,696.89	95	12.33		278,586.28	7.28	358	637	85.47
14.501 to 15.000	25,641,172.76	100	11.94		256,411.73	7.79	359	634	86.01
15.001 to 15.500	8,272,971.60	30	3.85		275,765.72	8.23	359	636	88.00
15.501 to 16.000	2,257,385.00	9	1.05		250,820.56	8.74	359	630	91.26
16.001 to 16.500	550,000.00	1	0.26		550,000.00	9.29	358	613	86.61
Total:	\$214,676,766.55	789	100.00%		\$272,087.16	6.77%	358	650	82.37%

Min: 12.09%
Max: 16.29%
Wtd. Avg.: 13.77%

Initial Periodic Rate Cap (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
2.000	\$81,271,959.53	294	37.86%		\$276,435.24	6.80%	359	659	82.29%
3.000	133,404,807.02	495	62.14		269,504.66	6.76	358	645	82.42
Total:	\$214,676,766.55	789	100.00%		\$272,087.16	6.77%	358	650	82.37%

Min: 2.00%
Max: 3.00%
Wtd. Avg.: 2.62%

Periodic Rate Cap (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
2.000	\$214,294,766.55	788	99.82%	\$271,947.67	6.77%	358	650	82.39%
3.000	382,000.00	1	0.18	382,000.00	6.49	359	607	74.90
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%

Min: 2.00%

Max: 3.00%

Wtd. Avg.: 2.00%

Next Interest Rate Adjustment Date (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
2007 April	\$2,880,439.94	10	1.34%	\$288,043.99	6.93%	356	622	85.12%
2007 May	14,588,548.12	57	6.80	255,939.44	6.51	357	633	83.52
2007 June	55,499,151.25	208	25.85	266,822.84	6.80	358	638	82.43
2007 July	87,588,297.35	318	40.80	275,434.90	6.71	359	657	81.38
2008 April	521,999.99	2	0.24	261,000.00	6.46	356	643	72.53
2008 May	3,094,884.01	12	1.44	257,907.00	6.47	357	652	81.60
2008 June	14,277,529.40	49	6.65	291,378.15	6.79	358	641	82.22
2008 July	36,083,916.49	132	16.81	273,363.00	6.99	359	663	84.28
2008 August	142,000.00	1	0.07	142,000.00	6.99	360	704	79.78
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%

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ARM Loans

Range of Principal Balances (\$)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
0.01 to 50,000.00	\$584,658.62	12	0.08%	\$48,721.55	8.09%	357	588	65.13%
50,000.01 to 100,000.00	26,099,654.06	316	3.63	82,593.84	8.06	359	595	76.42
100,000.01 to 150,000.00	85,751,121.20	677	11.93	126,663.40	7.57	358	598	78.49
150,000.01 to 200,000.00	116,935,523.82	669	16.27	174,791.52	7.45	358	607	78.70
200,000.01 to 250,000.00	111,775,539.84	497	15.55	224,900.48	7.30	358	614	79.98
250,000.01 to 300,000.00	113,464,189.41	415	15.78	273,407.69	7.15	358	619	80.86
300,000.01 to 350,000.00	96,790,098.53	300	13.46	322,633.66	7.11	358	625	82.72
350,000.01 to 400,000.00	72,078,289.82	193	10.03	373,462.64	6.99	358	628	81.89
400,000.01 to 450,000.00	46,658,818.30	110	6.49	424,171.08	6.86	358	642	82.00
450,000.01 to 500,000.00	27,323,818.32	57	3.80	479,365.23	7.01	358	637	80.53
500,000.01 to 550,000.00	12,090,635.77	23	1.68	525,679.82	7.13	359	654	82.81
550,000.01 to 600,000.00	4,600,527.41	8	0.64	575,065.93	6.45	357	676	81.81
600,000.01 to 650,000.00	3,148,753.93	5	0.44	629,750.79	6.96	359	681	84.84
700,000.01 to 750,000.00	748,764.43	1	0.10	748,764.43	6.99	358	643	69.77
850,000.01 to 900,000.00	882,500.00	1	0.12	882,500.00	6.74	359	653	65.37
Total:	\$718,932,893.46	3,284	100.00%	\$218,919.88	7.25%	358	618	80.36%

Min: \$44,979.83

Max: \$882,500.00

Avg: \$218,919.88

Range of Current Gross Rates (%)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
4.501 to 5.000	\$427,693.37	1	0.06%	\$427,693.37	4.99%	357	675	85.00%
5.001 to 5.500	8,789,277.04	28	1.22	313,902.75	5.33	358	696	77.43
5.501 to 6.000	64,111,172.75	233	8.92	275,155.25	5.90	358	667	78.93
6.001 to 6.500	113,653,313.81	470	15.81	241,815.56	6.32	358	642	77.22
6.501 to 7.000	166,820,348.02	734	23.20	227,275.68	6.81	358	627	79.00
7.001 to 7.500	105,493,331.61	480	14.67	219,777.77	7.29	358	614	81.69
7.501 to 8.000	120,094,089.15	562	16.70	213,690.55	7.80	359	606	83.10
8.001 to 8.500	58,623,474.20	303	8.15	193,476.81	8.29	359	588	83.44
8.501 to 9.000	44,171,065.94	240	6.14	184,046.11	8.76	359	571	82.51
9.001 to 9.500	17,164,747.33	105	2.39	163,473.78	9.26	358	566	81.81
9.501 to 10.000	13,536,095.82	86	1.88	157,396.46	9.77	359	547	77.81
10.001 to 10.500	3,645,642.32	26	0.51	140,217.01	10.20	359	528	76.20
10.501 to 11.000	2,077,776.14	13	0.29	159,828.93	10.76	359	534	71.38
11.001 to 11.500	160,413.66	2	0.02	80,206.83	11.18	358	526	59.60
11.501 to 12.000	164,452.30	1	0.02	164,452.30	11.94	359	508	70.00
Total:	\$718,932,893.46	3,284	100.00%	\$218,919.88	7.25%	358	618	80.36%

Min: 4.99%

Max: 11.94%

Wtd. Avg.: 7.25%

<u>Range of Credit Scores</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
481 to 500	\$972,667.00	7	0.14%	\$138,952.43	8.85%	359	500	73.34%
501 to 520	23,003,555.32	127	3.20	181,130.36	8.92	359	510	73.90
521 to 540	34,286,413.11	200	4.77	171,432.07	8.40	359	531	75.25
541 to 560	66,312,035.43	329	9.22	201,556.34	7.89	358	551	77.58
561 to 580	82,297,381.15	388	11.45	212,106.65	7.55	358	571	78.86
581 to 600	90,016,975.11	438	12.52	205,518.21	7.29	358	591	79.45
601 to 620	109,453,791.51	500	15.22	218,907.58	7.11	358	610	80.33
621 to 640	80,926,732.20	369	11.26	219,313.64	6.99	358	629	82.13
641 to 660	71,754,193.55	308	9.98	232,968.16	6.99	359	650	82.10
661 to 680	50,980,847.98	206	7.09	247,479.84	6.72	358	669	81.87
681 to 700	36,784,825.76	147	5.12	250,236.91	6.73	359	690	82.89
701 to 720	26,802,314.84	105	3.73	255,260.14	6.63	358	710	84.40
721 to 740	15,433,317.86	51	2.15	302,614.08	6.59	359	730	84.93
741 to 760	13,214,152.68	50	1.84	264,283.05	6.58	358	750	84.42
761 to 780	12,434,602.93	43	1.73	289,176.81	6.41	359	769	83.36
781 to 800	2,411,890.30	10	0.34	241,189.03	7.24	359	790	83.87
801 to 820	1,847,196.73	6	0.26	307,866.12	6.47	359	810	82.21
Total:	\$718,932,893.46	3,284	100.00%	\$218,919.88	7.25%	358	618	80.36%

Min: 500
Max: 816
Wtd. Avg.: 618

<u>Range of Original Loan-to-Value Ratios (%)</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
15.01 to 20.00	\$271,630.44	3	0.04%	\$90,543.48	6.55%	358	625	18.17%
20.01 to 25.00	479,263.85	4	0.07	119,815.96	7.26	358	593	21.60
25.01 to 30.00	256,797.15	3	0.04	85,599.05	7.20	359	592	28.83
30.01 to 35.00	1,649,036.18	14	0.23	117,788.30	7.55	358	579	32.71
35.01 to 40.00	4,875,149.17	29	0.68	168,108.59	7.13	358	616	38.24
40.01 to 45.00	5,053,406.22	28	0.70	180,478.79	7.14	358	597	42.76
45.01 to 50.00	7,078,227.72	42	0.98	168,529.23	7.13	358	601	47.94
50.01 to 55.00	11,482,002.22	64	1.60	179,406.28	6.97	358	598	52.71
55.01 to 60.00	17,267,931.83	89	2.40	194,021.71	7.13	359	594	58.11
60.01 to 65.00	30,512,346.10	144	4.24	211,891.29	7.12	359	596	63.26
65.01 to 70.00	41,322,952.03	192	5.75	215,223.71	7.47	359	590	68.89
70.01 to 75.00	57,306,484.59	277	7.97	206,882.62	7.32	359	591	73.96
75.01 to 80.00	190,399,447.55	850	26.48	223,999.35	6.95	359	630	79.62
80.01 to 85.00	125,405,076.99	564	17.44	222,349.43	7.26	358	609	84.35
85.01 to 90.00	161,698,008.43	697	22.49	231,991.40	7.41	358	624	89.67
90.01 to 95.00	55,417,998.68	236	7.71	234,822.03	7.70	358	651	94.66
95.01 to 100.00	8,457,134.31	48	1.18	176,190.30	7.93	358	674	99.88
Total:	\$718,932,893.46	3,284	100.00%	\$218,919.88	7.25%	358	618	80.36%

Min: 17.39%
Max: 100.00%
Wtd. Avg.: 80.36%

Adjustable Rate Loan Types	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Percentage					
ARM 2/28 - 6 Month LIBOR	\$353,634,517.07	1,778	49.19%		\$198,894.55	7.44%	358	599	78.93%
ARM 2/28 / IO 24	105,024,154.86	392	14.61		267,918.76	6.71	358	642	82.07
ARM 3/27 - 6 Month LIBOR	99,276,195.50	516	13.81		192,395.73	7.70	359	617	81.67
ARM 2/28 / IO 60	55,532,281.80	201	7.72		276,280.01	6.77	359	659	81.88
ARM 1YR	29,691,209.55	124	4.13		239,445.24	7.17	358	610	78.05
ARM 3/27 / IO 60	28,604,177.73	104	3.98		275,040.17	6.88	359	663	83.32
ARM 3/27 / IO 36	25,516,152.16	92	3.55		277,349.48	6.93	358	650	83.62
ARM 2/28 Dual 40/20	8,238,053.08	24	1.15		343,252.21	7.09	359	604	81.55
ARM - 6 Month LIBOR	7,087,320.52	28	0.99		253,118.59	7.30	358	638	79.80
ARM 5/25	6,328,831.19	25	0.88		253,153.25	6.66	358	661	80.74
Total:	\$718,932,893.46	3,284	100.00%		\$218,919.88	7.25%	358	618	80.36%

Interest Only	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Percentage					
Interest Only	\$214,676,766.55	789	29.86%		\$272,087.16	6.77%	358	650	82.37%
Not Interest Only	504,256,126.91	2,495	70.14		202106.66	7.46	358	604	79.50
Total:	\$718,932,893.46	3,284	100.00%		\$218,919.88	7.25%	358	618	80.36%

Prepayment Period Original Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Percentage					
0	\$202,531,901.43	929	28.17%		\$218,010.66	7.42%	359	627	81.42%
6	425,700.00	1	0.06		425700.00	7.87	359	632	90.00
12	48,269,872.14	192	6.71		251405.58	7.29	358	614	75.40
24	359,825,368.59	1,647	50.05		218473.20	7.18	358	613	80.04
36	107,880,051.30	515	15.01		209475.83	7.17	358	619	81.61
Total:	\$718,932,893.46	3,284	100.00%		\$218,919.88	7.25%	358	618	80.36%

Lien Position	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Percentage					
First Lien	\$718,932,893.46	3,284	100.00%		\$218,919.88	7.25%	358	618	80.36%
Total:	\$718,932,893.46	3,284	100.00%		\$218,919.88	7.25%	358	618	80.36%

Documentation Type	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Principal Balance	Percentage					
Stated Income	\$328,618,300.16	1,387	45.71%		\$236,927.40	7.44%	359	629	79.27%
2 Yr Full Doc	193,583,697.59	980	26.93		197,534.39	7.13	358	611	81.78
1 Yr Full Doc	167,276,043.42	802	23.27		208,573.62	7.09	358	603	80.79
Full Doc - 12 Months Bank Statements	13,222,458.32	43	1.84		307,499.03	6.51	359	675	83.84
1 Yr Limited Doc	12,369,026.83	56	1.72		220,875.48	7.32	358	583	78.36
Full Doc - 24 Months Bank Statements	2,990,771.10	13	0.42		230,059.32	6.90	358	597	77.82
2 Yr Limited Doc	872,596.04	3	0.12		290,865.35	7.33	358	565	75.06
Total:	\$718,932,893.46	3,284	100.00%		\$218,919.88	7.25%	358	618	80.36%

Loan Purpose	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Principal Balance	Percentage					
Cash Out Refi	\$489,896,781.64	2,257	68.14%		\$217,056.62	7.27%	358	606	78.57%
Purchase	178,933,089.15	771	24.89		232,079.23	7.17	359	654	84.33
Rate/Term Refi	50,103,022.67	256	6.97		195,714.93	7.43	359	610	83.63
Total:	\$718,932,893.46	3,284	100.00%		\$218,919.88	7.25%	358	618	80.36%

Property Type	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Principal Balance	Percentage					
Single Family Residential	\$546,581,123.94	2,541	76.03%		\$215,104.73	7.27%	358	614	80.50%
Detached PUD	58,220,225.76	241	8.10		241,577.70	7.17	359	622	82.15
Low-Rise Condo (1-4 Stories)	43,768,971.91	202	6.09		216,678.08	7.20	358	639	82.19
2 Family	32,790,486.02	135	4.56		242,892.49	7.04	358	641	75.54
Attached PUD	22,540,379.10	107	3.14		210,657.75	7.48	359	621	80.24
3 Family	8,950,066.70	32	1.24		279,689.58	7.18	358	629	69.99
High-Rise Condo (5+ Stories)	3,526,073.39	16	0.49		220,379.59	7.57	359	641	82.11
4 Family	2,555,566.64	10	0.36		255,556.66	7.61	358	645	74.48
Total:	\$718,932,893.46	3,284	100.00%		\$218,919.88	7.25%	358	618	80.36%

Occupancy Status	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Principal Balance	Percentage					
Primary	\$684,167,412.57	3,088	95.16%		\$221,556.80	7.24%	358	616	80.47%
Investment	32,266,670.37	181	4.49		178,268.90	7.45	358	649	78.35
Secondary	2,498,810.52	15	0.35		166,587.37	7.77	359	642	75.55
Total:	\$718,932,893.46	3,284	100.00%		\$218,919.88	7.25%	358	618	80.36%

Location	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Alabama	\$603,672.11	6	0.08%		\$100,612.02	8.56%	358	569	86.00%
Alaska	258,518.94	1	0.04		258,518.94	6.38	358	653	92.50
Arizona	13,775,609.12	80	1.92		172,195.11	7.32	359	607	83.05
Arkansas	626,214.09	4	0.09		156,553.52	7.77	358	599	85.70
California	301,589,668.44	1,075	41.95		280,548.53	6.94	358	620	78.00
Colorado	3,139,111.11	19	0.44		165,216.37	6.96	359	626	84.44
Connecticut	11,665,797.21	59	1.62		197,725.38	7.64	358	597	79.80
Delaware	614,521.80	4	0.09		153,630.45	7.06	358	616	89.05
District of Columbia	2,655,771.38	9	0.37		295,085.71	7.56	359	635	70.70
Florida	72,349,110.63	425	10.06		170,233.20	7.49	359	608	82.01
Georgia	11,892,652.02	75	1.65		158,568.69	7.65	358	611	83.57
Hawaii	4,024,161.19	13	0.56		309,550.86	7.27	359	603	77.18
Idaho	316,284.18	3	0.04		105,428.06	8.03	359	571	87.42
Illinois	76,241,838.63	347	10.60		219,717.11	7.33	359	640	82.21
Indiana	2,557,453.38	22	0.36		116,247.88	7.68	359	624	86.71
Iowa	1,259,485.27	8	0.18		157,435.66	7.03	359	678	81.72
Kansas	61,166.50	1	0.01		61,166.50	8.99	359	525	85.00
Kentucky	720,121.14	5	0.10		144,024.23	7.90	359	586	89.74
Louisiana	3,393,770.65	28	0.47		121,206.09	7.74	359	619	85.23
Maine	737,608.75	4	0.10		184,402.19	6.85	359	624	80.14
Maryland	31,784,080.66	149	4.42		213,315.98	7.33	359	609	80.67
Massachusetts	10,322,101.09	44	1.44		234,593.21	7.22	358	635	78.97
Michigan	15,156,342.26	109	2.11		139,049.01	7.99	359	595	83.76
Minnesota	11,818,144.44	62	1.64		190,615.23	7.65	359	612	83.19
Mississippi	530,334.76	4	0.07		132,583.69	7.57	359	617	86.88
Missouri	3,079,049.76	25	0.43		123,161.99	7.79	358	589	82.09
Nebraska	224,194.86	2	0.03		112,097.43	6.47	359	648	80.00
Nevada	16,719,296.39	82	2.33		203,893.86	7.32	358	611	81.33
New Hampshire	734,076.79	5	0.10		146,815.36	7.44	359	622	79.73
New Jersey	13,246,362.95	54	1.84		245,303.02	7.41	359	617	77.82
New Mexico	3,657,330.57	24	0.51		152,388.77	8.19	359	604	83.50
New York	29,606,109.96	98	4.12		302,103.16	7.10	359	636	81.35
North Carolina	1,944,298.15	13	0.27		149,561.40	8.11	359	622	86.87
North Dakota	99,939.41	1	0.01		99,939.41	8.50	359	594	88.57
Ohio	3,672,871.12	32	0.51		114,777.22	8.14	358	618	88.96
Oklahoma	472,240.52	6	0.07		78,706.75	7.57	359	617	79.83
Oregon	2,359,366.66	15	0.33		157,291.11	6.97	358	643	85.33
Pennsylvania	2,673,503.92	23	0.37		116,239.30	8.21	359	590	82.88
Rhode Island	2,166,010.80	10	0.30		216,601.08	7.57	358	603	83.14
South Carolina	2,901,927.32	23	0.40		126,170.75	8.21	358	596	84.40
Tennessee	2,068,493.80	16	0.29		129,280.86	8.63	358	588	87.45
Texas	4,493,556.52	35	0.63		128,387.33	7.96	359	613	83.25
Utah	1,123,331.21	6	0.16		187,221.87	6.75	358	600	80.27
Virginia	38,172,078.63	190	5.31		200,905.68	7.54	359	610	82.19
Washington	6,052,506.29	30	0.84		201,750.21	7.30	358	594	85.47
West Virginia	1,119,216.43	9	0.16		124,357.38	8.51	359	606	83.11
Wisconsin	4,253,591.65	29	0.59		146,675.57	8.50	359	594	85.31
Total:	\$718,932,893.46	3,284	100.00%		\$218,919.88	7.25%	358	618	80.36%

Grade	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Principal Balance	Principal Balance					
AA	\$493,073,166.57	2,147	68.58%		\$229,656.81	7.01%	358	634	81.60%
AA100	8,457,134.31	48	1.18		176,190.30	7.93	358	674	99.88
AA95	638,619.95	4	0.09		159,654.99	7.50	359	687	91.69
A+	151,085,503.72	734	21.02		205,838.56	7.58	358	586	79.12
B	37,026,585.96	194	5.15		190,858.69	8.01	359	567	75.37
C	24,377,128.55	132	3.39		184,675.22	8.26	358	565	66.84
C-	4,274,754.40	25	0.59		170,990.18	9.77	359	573	59.82
Total:	\$718,932,893.46	3,284	100.00%		\$218,919.88	7.25%	358	618	80.36%

IO Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Principal Balance	Principal Balance					
0	\$504,256,126.91	2,495	70.14%		\$202,106.66	7.46%	358	604	79.50%
24	105,024,154.86	392	14.61		267918.76	6.71	358	642	82.07
36	25,516,152.16	92	3.55		277349.48	6.93	358	650	83.62
60	84,136,459.53	305	11.70		275857.24	6.81	359	660	82.37
Total:	\$718,932,893.46	3,284	100.00%		\$218,919.88	7.25%	358	618	80.36%

Range of Gross Margins (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Principal Balance	Principal Balance					
3.001 to 3.500	\$76,964.37	1	0.01%		\$76,964.37	9.79%	359	501	58.78%
4.001 to 4.500	21,472,614.20	107	2.99		200,678.64	7.29	359	640	81.61
4.501 to 5.000	15,536,950.60	82	2.16		189,475.01	7.10	358	644	78.10
5.001 to 5.500	542,418.00	3	0.08		180,806.00	6.60	356	622	66.99
5.501 to 6.000	476,953,520.76	2,061	66.34		231,418.50	7.03	358	631	81.40
6.001 to 6.500	9,060,164.39	51	1.26		177,650.28	7.74	359	669	97.32
6.501 to 7.000	193,307,423.12	970	26.89		199,286.00	7.79	358	579	77.03
7.001 to 7.500	1,485,409.98	6	0.21		247,568.33	7.36	358	577	82.76
7.501 to 8.000	143,896.09	1	0.02		143,896.09	7.64	359	594	90.00
8.001 to 8.500	209,700.00	1	0.03		209,700.00	8.04	359	633	90.00
8.501 to 9.000	143,831.95	1	0.02		143,831.95	8.70	358	638	100.00
Total:	\$718,932,893.46	3,284	100.00%		\$218,919.88	7.25%	358	618	80.36%

Min: 3.41%

Max: 8.70%

Wtd. Avg.: 6.14%

Range of Minimum Loan Rates (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
4.501 to 5.000	\$427,693.37	1	0.06%		\$427,693.37	4.99%	357	675	85.00%
5.001 to 5.500	8,789,277.04	28	1.22		313,902.75	5.33	358	696	77.43
5.501 to 6.000	64,111,172.75	233	8.92		275,155.25	5.90	358	667	78.93
6.001 to 6.500	113,653,313.81	470	15.81		241,815.56	6.32	358	642	77.22
6.501 to 7.000	166,820,348.02	734	23.20		227,275.68	6.81	358	627	79.00
7.001 to 7.500	106,222,312.94	482	14.77		220,378.24	7.31	358	614	81.76
7.501 to 8.000	120,094,089.15	562	16.70		213,690.55	7.80	359	606	83.10
8.001 to 8.500	58,623,474.20	303	8.15		193,476.81	8.29	359	588	83.44
8.501 to 9.000	44,171,065.94	240	6.14		184,046.11	8.76	359	571	82.51
9.001 to 9.500	16,435,766.00	103	2.29		159,570.54	9.26	359	564	81.35
9.501 to 10.000	13,536,095.82	86	1.88		157,396.46	9.77	359	547	77.81
10.001 to 10.500	3,645,642.32	26	0.51		140,217.01	10.20	359	528	76.20
10.501 to 11.000	2,077,776.14	13	0.29		159,828.93	10.76	359	534	71.38
11.001 to 11.500	160,413.66	2	0.02		80,206.83	11.18	358	526	59.60
11.501 to 12.000	164,452.30	1	0.02		164,452.30	11.94	359	508	70.00
Total:	\$718,932,893.46	3,284	100.00%		\$218,919.88	7.25%	358	618	80.36%

Min: 4.99%
Max: 11.94%
Wtd. Avg.: 7.25%

Range of Maximum Loan Rates (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
11.501 to 12.000	\$427,693.37	1	0.06%		\$427,693.37	4.99%	357	675	85.00%
12.001 to 12.500	9,027,545.90	29	1.26		311,294.69	5.35	358	695	77.76
12.501 to 13.000	64,825,665.19	236	9.02		274,685.02	5.92	358	666	78.81
13.001 to 13.500	113,415,044.95	469	15.78		241,823.12	6.32	358	642	77.19
13.501 to 14.000	166,310,011.10	732	23.13		227,199.47	6.81	358	627	79.06
14.001 to 14.500	106,222,312.94	482	14.77		220,378.24	7.31	358	614	81.76
14.501 to 15.000	119,889,933.63	561	16.68		213,707.55	7.80	359	606	83.09
15.001 to 15.500	58,623,474.20	303	8.15		193,476.81	8.29	359	588	83.44
15.501 to 16.000	44,171,065.94	240	6.14		184,046.11	8.76	359	571	82.51
16.001 to 16.500	16,435,766.00	103	2.29		159,570.54	9.26	359	564	81.35
16.501 to 17.000	13,536,095.82	86	1.88		157,396.46	9.77	359	547	77.81
17.001 to 17.500	3,645,642.32	26	0.51		140,217.01	10.20	359	528	76.20
17.501 to 18.000	2,077,776.14	13	0.29		159,828.93	10.76	359	534	71.38
18.001 to 18.500	160,413.66	2	0.02		80,206.83	11.18	358	526	59.60
18.501 to 19.000	164,452.30	1	0.02		164,452.30	11.94	359	508	70.00
Total:	\$718,932,893.46	3,284	100.00%		\$218,919.88	7.25%	358	618	80.36%

Min: 11.99%
Max: 18.94%
Wtd. Avg.: 14.25%

Initial Periodic Rate Cap (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
1.000	\$737,608.75	4	0.10%	\$184,402.19	6.85%	359	624	80.14%
1.500	232,019.89	1	0.03	232,019.89	5.75	356	603	38.83
2.000	118,050,489.60	446	16.42	264,687.20	6.92	359	646	81.07
3.000	599,912,775.22	2,833	83.44	211,758.83	7.32	358	613	80.23
Total:	\$718,932,893.46	3,284	100.00%	\$218,919.88	7.25%	358	618	80.36%

Min: 1.00%
Max: 3.00%
Wtd. Avg.: 2.83%

Periodic Rate Cap (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
1.000	\$1,276,753.26	6	0.18%	\$212,792.21	7.00%	359	594	73.04%
1.500	36,767,923.50	152	5.11	241,894.23	7.19	358	615	78.06
2.000	680,263,590.24	3,124	94.62	217,754.03	7.26	358	618	80.49
3.000	624,626.46	2	0.09	312,313.23	6.82	359	616	80.77
Total:	\$718,932,893.46	3,284	100.00%	\$218,919.88	7.25%	358	618	80.36%

Min: 1.00%
Max: 3.00%
Wtd. Avg.: 1.97%

Next Interest Rate Adjustment Date (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Loans by Aggregate Principal Balance					
2005 October	\$246,222.24	1	0.03%	\$246,222.24	7.25%	356	625	95.00%
2005 November	957,979.63	5	0.13	191,595.93	6.73	357	658	73.89
2005 December	3,415,151.30	11	0.48	310,468.30	7.12	357	611	75.65
2006 January	3,136,186.14	14	0.44	224,013.30	7.40	357	657	83.65
2006 February	679,478.08	3	0.09	226,492.69	8.41	354	580	86.08
2006 March	1,254,496.93	4	0.17	313,624.23	6.90	355	632	88.61
2006 April	505,357.74	2	0.07	252,678.87	7.12	356	680	84.05
2006 May	1,892,013.51	10	0.26	189,201.35	6.65	357	613	78.82
2006 June	8,502,007.85	37	1.18	229,784.00	7.12	358	610	74.23
2006 July	16,189,636.65	65	2.25	249,071.33	7.27	359	607	78.80
2006 October	49,680.92	1	0.01	49,680.92	9.34	350	593	90.00
2006 December	178,332.37	3	0.02	59,444.12	7.90	352	580	85.00
2007 January	1,158,299.60	7	0.16	165,471.37	6.86	353	597	78.77
2007 February	1,503,656.61	8	0.21	187,957.08	7.27	354	618	87.65
2007 March	3,059,265.60	13	0.43	235,328.12	7.13	355	578	80.39
2007 April	11,799,742.35	50	1.64	235,994.85	6.87	356	615	79.30
2007 May	41,805,828.44	190	5.81	220,030.68	6.73	357	614	81.12
2007 June	150,421,665.22	675	20.92	222,846.91	7.19	358	611	80.14
2007 July	311,011,584.09	1,439	43.26	216,130.36	7.31	359	616	79.61
2007 August	1,440,951.61	9	0.20	160,105.73	7.68	360	580	85.70
2007 December	49,638.24	1	0.01	49,638.24	8.24	352	629	80.65
2008 January	789,519.72	3	0.11	263,173.24	6.80	353	565	84.24
2008 February	744,236.93	2	0.10	372,118.47	7.04	354	630	85.00
2008 March	561,665.72	3	0.08	187,221.91	7.11	355	596	78.74
2008 April	521,999.99	2	0.07	261,000.00	6.46	356	643	72.53
2008 May	4,538,857.70	18	0.63	252,158.76	6.26	357	652	80.60
2008 June	34,302,323.29	154	4.77	222,742.36	7.26	358	630	82.16
2008 July	110,579,183.80	522	15.38	211,837.52	7.52	359	631	82.38
2008 August	1,309,100.00	7	0.18	187,014.29	8.12	360	629	87.57
2010 February	571,299.97	1	0.08	571,299.97	6.04	354	720	95.00
2010 April	228,134.57	1	0.03	228,134.57	6.38	356	652	88.08
2010 May	737,536.20	2	0.10	368,768.10	5.48	357	659	72.41
2010 June	1,562,469.78	8	0.22	195,308.72	7.13	358	646	77.44
2010 July	3,229,390.67	13	0.45	248,414.67	6.83	359	659	81.20
Total:	\$718,932,893.46	3,284	100.00%	\$218,919.88	7.25%	358	618	80.36%

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ECR 2005-3
Fixed Rate Loans

Range of Principal Balances (\$)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance					
0.01 to 50,000.00	\$628,265.36	13	0.40%	\$48,328.10	8.15%	316	601	64.92%	
50,000.01 to 100,000.00	10,601,391.06	135	6.81	78,528.82	7.76	333	623	75.00	
100,000.01 to 150,000.00	21,843,491.07	175	14.04	124,819.95	7.30	336	626	72.25	
150,000.01 to 200,000.00	29,783,972.64	171	19.14	174,175.28	6.97	344	633	71.01	
200,000.01 to 250,000.00	18,614,656.56	83	11.96	224,272.97	6.95	342	640	72.50	
250,000.01 to 300,000.00	19,927,644.59	73	12.81	272,981.43	6.86	354	628	72.21	
300,000.01 to 350,000.00	18,289,959.70	56	11.75	326,606.42	6.72	352	642	78.73	
350,000.01 to 400,000.00	11,200,191.99	30	7.20	373,339.73	6.63	344	664	81.31	
400,000.01 to 450,000.00	7,207,188.08	17	4.63	423,952.24	6.91	348	636	75.98	
450,000.01 to 500,000.00	8,574,442.25	18	5.51	476,357.90	6.75	358	664	82.28	
500,000.01 to 550,000.00	2,662,027.67	5	1.71	532,405.53	6.62	358	625	81.06	
550,000.01 to 600,000.00	3,423,907.90	6	2.20	570,651.32	6.56	358	636	78.81	
600,000.01 to 650,000.00	1,257,259.30	2	0.81	628,629.65	6.38	358	693	83.41	
700,000.01 to 750,000.00	749,360.56	1	0.48	749,360.56	6.80	359	618	63.29	
800,000.01 to 850,000.00	850,000.00	1	0.55	850,000.00	6.99	358	760	53.13	
Total:	\$155,613,758.73	786	100.00%	\$197,981.88	6.97%	346	637	74.57%	

Min: \$36,790.96
Max: \$850,000.00
Avg: \$197,981.88

Range of Current Gross Rates (%)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance					
5.501 to 6.000	\$7,980,215.47	28	5.13%	\$285,007.70	5.96%	335	684	71.10%	
6.001 to 6.500	44,535,528.73	188	28.62	236,891.11	6.34	346	658	70.40	
6.501 to 7.000	54,383,221.30	247	34.95	220,174.99	6.81	345	639	73.71	
7.001 to 7.500	19,781,858.08	115	12.71	172,016.16	7.32	350	617	77.51	
7.501 to 8.000	16,448,019.43	105	10.57	156,647.80	7.81	352	618	82.89	
8.001 to 8.500	4,440,211.67	37	2.85	120,005.72	8.27	336	596	75.61	
8.501 to 9.000	4,465,514.52	35	2.87	127,586.13	8.78	352	582	83.76	
9.001 to 9.500	2,097,126.31	18	1.35	116,507.02	9.28	330	578	75.99	
9.501 to 10.000	814,945.55	7	0.52	116,420.79	9.78	324	555	80.43	
10.001 to 10.500	188,096.13	2	0.12	94,048.07	10.39	358	591	88.33	
10.501 to 11.000	479,021.54	4	0.31	119,755.39	10.66	337	618	93.81	
Total:	\$155,613,758.73	786	100.00%	\$197,981.88	6.97%	346	637	74.57%	

Min: 5.69%
Max: 10.84%
Wtd. Avg.: 6.97%

Range of Credit Scores	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
501 to 520	\$1,139,108.95	8	0.73%	\$142,388.62	8.09%	305	509	67.45%
521 to 540	2,713,601.00	15	1.74	180,906.73	8.07	324	531	71.25
541 to 560	6,701,329.53	41	4.31	163,447.06	7.95	344	551	70.92
561 to 580	13,411,526.20	78	8.62	171,942.64	7.35	347	571	68.13
581 to 600	15,305,978.76	88	9.84	173,931.58	7.22	344	591	71.91
601 to 620	21,325,839.35	105	13.70	203,103.23	6.93	343	609	74.37
621 to 640	23,594,804.30	122	15.16	193,400.04	6.95	346	629	76.65
641 to 660	24,431,421.39	118	15.70	207,045.94	6.77	348	651	78.30
661 to 680	14,156,370.37	64	9.10	221,193.29	6.78	346	671	74.64
681 to 700	13,162,145.59	56	8.46	235,038.31	6.72	353	689	81.70
701 to 720	7,841,883.92	41	5.04	191,265.46	6.61	342	712	71.58
721 to 740	5,009,768.33	23	3.22	217,816.01	6.56	358	729	72.51
741 to 760	3,799,954.07	15	2.44	253,330.27	6.71	350	752	73.20
761 to 780	1,839,430.13	6	1.18	306,571.69	6.28	346	772	68.71
781 to 800	463,854.03	3	0.30	154,618.01	6.69	359	786	62.73
801 to 820	716,742.81	3	0.46	238,914.27	6.00	324	807	65.45
Total:	\$155,613,758.73	786	100.00%	\$197,981.88	6.97%	346	637	74.57%

Min: 502
Max: 812
Wtd. Avg.: 637

Range of Original Loan-to-Value Ratios (%)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
15.01 to 20.00	\$304,626.64	4	0.20%	\$76,156.66	6.50%	326	700	18.88%
20.01 to 25.00	236,733.22	3	0.15	78,911.07	6.69	243	655	24.03
25.01 to 30.00	390,035.79	4	0.25	97,508.95	7.22	283	621	27.26
30.01 to 35.00	2,051,147.06	15	1.32	136,743.14	6.72	300	634	32.61
35.01 to 40.00	2,465,191.10	16	1.58	154,074.44	6.74	327	635	38.04
40.01 to 45.00	3,342,343.64	20	2.15	167,117.18	6.40	324	685	42.68
45.01 to 50.00	5,495,367.63	31	3.53	177,269.92	6.71	317	620	47.71
50.01 to 55.00	7,956,620.79	40	5.11	198,915.52	6.77	342	632	53.29
55.01 to 60.00	7,295,846.62	38	4.69	191,995.96	6.59	326	642	57.18
60.01 to 65.00	11,728,852.40	55	7.54	213,251.86	6.86	343	618	63.34
65.01 to 70.00	12,688,976.52	56	8.15	226,588.87	6.82	354	636	68.79
70.01 to 75.00	12,584,787.13	68	8.09	185,070.40	7.20	350	614	73.89
75.01 to 80.00	29,402,833.24	143	18.89	205,614.22	6.94	349	633	79.53
80.01 to 85.00	24,500,752.45	111	15.74	220,727.50	6.97	353	638	84.34
85.01 to 90.00	23,290,321.51	115	14.97	202,524.53	7.07	353	648	89.40
90.01 to 95.00	7,884,505.50	44	5.07	179,193.31	7.54	345	663	94.37
95.01 to 100.00	3,994,817.49	23	2.57	173,687.72	7.71	359	671	99.88
Total:	\$155,613,758.73	786	100.00%	\$197,981.88	6.97%	346	637	74.57%

Min: 17.95%
Max: 100.00%
Wtd. Avg.: 74.57%

<u>Original Term (months)</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
120	\$337,258.15	4	0.22%	\$84,314.54	8.20%	118	585	56.87%
180	6,851,418.66	49	4.40	139,824.87	6.86	178	621	62.24
240	5,130,224.82	28	3.30	183,222.32	6.99	239	635	63.68
300	364,900.45	2	0.23	182,450.23	6.99	298	611	68.37
360	142,929,956.65	703	91.85	203,314.31	6.97	358	638	75.61
Total:	\$155,613,758.73	786	100.00%	\$197,981.88	6.97%	346	637	74.57%

Min: 120 Months
Max: 360 Months
Wtd. Avg.: 347 Months

<u>Range of Remaining Terms (months)</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
1 to 120	\$337,258.15	4	0.22%	\$84,314.54	8.20%	118	585	56.87%
151 to 180	6,851,418.66	49	4.40	139,824.87	6.86	178	621	62.24
211 to 240	5,130,224.82	28	3.30	183,222.32	6.99	239	635	63.68
271 to 300	364,900.45	2	0.23	182,450.23	6.99	298	611	68.37
301 to 360	142,929,956.65	703	91.85	203,314.31	6.97	358	638	75.61
Total:	\$155,613,758.73	786	100.00%	\$197,981.88	6.97%	346	637	74.57%

Min: 114 Months
Max: 360 Months
Wtd. Avg.: 346 Months

<u>ARM/Fixed Rate</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
Fixed Rate Loan	\$155,613,758.73	786	100.00%	\$197,981.88	6.97%	346	637	74.57%
Total:	\$155,613,758.73	786	100.00%	\$197,981.88	6.97%	346	637	74.57%

<u>Fixed Rate Loan Types</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
FR30	\$127,338,751.18	645	81.83%	\$197,424.42	7.01%	358	635	75.63%
FR30 / IO 60	15,591,205.47	58	10.02	268,813.89	6.67	358	669	75.44
FR15	6,851,418.66	49	4.40	139,824.87	6.86	178	621	62.24
FR20	5,130,224.82	28	3.30	183,222.32	6.99	239	635	63.68
FR25	364,900.45	2	0.23	182,450.23	6.99	298	611	68.37
FR10	337,258.15	4	0.22	84,314.54	8.20	118	585	56.87
Total:	\$155,613,758.73	786	100.00%	\$197,981.88	6.97%	346	637	74.57%

<u>Aggregate Principal</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal</u>	<u>Average Principal</u>	<u>Weighted Average</u>	<u>Weighted Average Remaining</u>	<u>Weighted Average</u>	<u>Weighted Average</u>
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Documentation Type	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Principal Balance	Balance					
Stated Income	\$51,978,392.02	235	33.40%		\$221,184.65	7.09%	345	643	72.96%
1 Yr Full Doc	49,596,377.48	263	31.87		188,579.38	6.87	346	637	74.94
2 Yr Full Doc	43,039,109.22	245	27.66		175,669.83	7.00	347	629	75.91
Full Doc - 12 Months Bank Statements	5,763,160.28	23	3.70		250,572.19	6.68	346	676	79.88
1 Yr Limited Doc	4,142,399.86	16	2.66		258,899.99	6.86	337	614	71.81
Full Doc - 24 Months Bank Statements	1,094,319.87	4	0.70		273,579.97	6.29	338	632	64.73
Total:	\$155,613,758.73	786	100.00%		\$197,981.88	6.97%	346	637	74.57%

Loan Purpose	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Principal Balance	Balance					
Cash Out Refi	\$128,952,220.13	637	82.87%		\$202,436.77	6.93%	345	635	73.57%
Rate/Term Refi	15,063,587.14	87	9.68		173,144.68	7.08	345	638	77.49
Purchase	11,597,951.46	62	7.45		187,063.73	7.22	357	664	81.86
Total:	\$155,613,758.73	786	100.00%		\$197,981.88	6.97%	346	637	74.57%

Property Type	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Principal Balance	Balance					
Single Family Residential	\$116,114,992.69	612	74.62%		\$189,730.38	6.99%	345	636	74.75%
Detached PUD	14,759,601.75	58	9.48		254,475.89	6.80	348	631	73.53
2 Family	12,377,827.19	54	7.95		229,219.02	6.98	352	649	76.05
Low-Rise Condo (1-4 Stories)	4,609,372.28	22	2.96		209,516.92	6.79	349	649	72.89
Attached PUD	3,390,649.62	20	2.18		169,532.48	6.85	334	653	76.81
3 Family	2,044,960.58	9	1.31		227,217.84	6.98	342	673	71.32
4 Family	1,751,153.86	8	1.13		218,894.23	7.39	323	584	65.01
High-Rise Condo (5+ Stories)	565,200.76	3	0.36		188,400.25	7.22	338	682	74.12
Total:	\$155,613,758.73	786	100.00%		\$197,981.88	6.97%	346	637	74.57%

Occupancy Status	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Principal Balance	Balance					
Primary	\$145,759,363.38	715	93.67%		\$203,859.25	6.93%	346	637	74.84%
Investment	9,590,544.48	69	6.16		138,993.40	7.54	345	638	70.50
Secondary	263,850.87	2	0.17		131,925.44	8.03	264	644	76.07
Total:	\$155,613,758.73	786	100.00%		\$197,981.88	6.97%	346	637	74.57%

Location	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Alabama	\$626,468.27	4		0.40%	\$156,617.07	7.76%	244	602	82.18%
Arizona	1,574,999.63	12		1.01	131,249.97	6.80	343	642	78.18
Arkansas	179,271.99	2		0.12	89,636.00	6.91	254	595	64.41
California	67,087,676.72	268		43.11	250,327.15	6.67	344	648	69.48
Colorado	513,309.54	3		0.33	171,103.18	6.55	359	705	86.17
Connecticut	2,627,860.46	15		1.69	175,190.70	7.35	336	624	77.89
Delaware	524,359.71	3		0.34	174,786.57	6.89	359	634	68.56
District of Columbia	357,772.62	3		0.23	119,257.54	7.20	357	578	63.30
Florida	17,696,050.48	108		11.37	163,852.32	7.09	351	630	75.66
Georgia	3,311,519.00	23		2.13	143,979.09	7.14	324	631	83.32
Hawaii	1,221,243.19	5		0.78	244,248.64	6.66	348	645	71.04
Idaho	128,529.71	1		0.08	128,529.71	6.50	356	624	88.97
Illinois	7,204,264.49	45		4.63	160,094.77	7.20	346	617	78.08
Indiana	480,279.72	6		0.31	80,046.62	7.53	358	624	87.15
Kansas	192,970.71	2		0.12	96,485.36	8.51	357	612	95.94
Kentucky	286,018.18	3		0.18	95,339.39	7.45	357	608	81.05
Louisiana	2,923,231.34	18		1.88	162,401.74	7.41	340	614	79.85
Maryland	7,977,704.82	36		5.13	221,602.91	7.31	349	611	75.64
Massachusetts	932,988.76	4		0.60	233,247.19	7.34	340	615	73.90
Michigan	1,539,060.70	14		0.99	109,932.91	7.90	359	627	84.38
Minnesota	602,645.38	4		0.39	150,661.35	7.76	358	610	77.63
Mississippi	151,226.86	2		0.10	75,613.43	8.20	359	568	79.40
Missouri	490,511.20	5		0.32	98,102.24	8.02	357	633	88.52
Montana	145,236.61	1		0.09	145,236.61	7.25	359	658	85.00
Nevada	3,416,459.43	13		2.20	262,804.57	6.66	351	643	73.52
New Hampshire	169,899.38	2		0.11	84,949.69	8.74	359	564	62.17
New Jersey	2,170,530.07	8		1.39	271,316.26	6.94	358	614	79.96
New Mexico	243,646.18	2		0.16	121,823.09	8.36	359	625	82.44
New York	14,414,153.90	57		9.26	252,879.89	7.04	355	642	79.11
North Carolina	547,420.27	4		0.35	136,855.07	8.25	316	573	84.31
Ohio	1,166,246.35	12		0.75	97,187.20	8.20	323	600	86.73
Oklahoma	741,847.19	5		0.48	148,369.44	7.66	359	608	80.54
Oregon	483,926.14	4		0.31	120,981.54	7.19	321	635	83.40
Pennsylvania	1,770,283.36	15		1.14	118,018.89	7.41	323	623	82.14
Rhode Island	121,899.80	1		0.08	121,899.80	6.99	359	715	53.04
South Carolina	663,109.16	7		0.43	94,729.88	8.13	342	643	76.17
Tennessee	336,530.17	4		0.22	84,132.54	7.56	357	660	81.84
Texas	608,066.37	7		0.39	86,866.62	7.87	294	623	72.19
Virginia	6,981,403.61	45		4.49	155,142.30	7.25	345	624	80.28
Washington	2,698,631.90	11		1.73	245,330.17	6.85	358	687	89.30
Wisconsin	304,505.36	2		0.20	152,252.68	6.99	329	663	70.83
Total:	\$155,613,758.73	786	100.00%		\$197,981.88	6.97%	346	637	74.57%

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**DESCRIPTION OF THE INITIAL MORTGAGE LOANS
AS OF THE STATISTICAL CALCULATION DATE
ECR 2005-3 IO Only Loans**

# of Mortgage Loans	847
Aggregate Outstanding Principal Balance	\$230,267,972.02
Aggregate Original Principal Balance	\$230,278,765.00

	<u>Average</u>	<u>Minimum</u>	<u>Maximum</u>
Outstanding Principal Balance	\$271,863.01	\$51,000.00	\$882,500.00
Original Principal Balance	\$271,875.76	\$51,000.00	\$882,500.00

	<u>Weighted Average</u>	<u>Minimum</u>	<u>Maximum</u>
Original LTV Ratio	81.90%	35.00%	95.00%
Mortgage Rate	6.765%	5.090%	9.290%
Mortgage Rate of Fixed Rate Loans	6.673%	5.990%	8.640%
Mortgage Rate of ARM Loans	6.772%	5.090%	9.290%
Original Term (Months)	360	360	360
Remaining Term (Months)	358	356	360
Seasoning (Months)	2	0	4
Credit Score	651	571	816

	<u>Earliest</u>	<u>Latest</u>
Origination Date	3/11/2005	7/5/2005
Maturity Date	4/1/2035	8/1/2035

(ARM Loan Characteristics)

# of ARM Loans	789
Aggregate Outstanding Principal Balance	\$214,676,766.55
Aggregate Original Principal Balance	\$214,684,495.00

	<u>Average</u>	<u>Minimum</u>	<u>Maximum</u>
Outstanding Principal Balance	\$272,087.16	\$51,000.00	\$882,500.00
Original Principal Balance	\$272,096.95	\$51,000.00	\$882,500.00

	<u>Weighted Average</u>	<u>Minimum</u>	<u>Maximum</u>
Margin	6.051%	4.100%	8.040%
Maximum Mortgage Rate	13.772%	12.090%	16.290%
Minimum Mortgage Rate	6.772%	5.090%	9.290%
Initial Rate Cap	2.621%	2.000%	3.000%
Periodic Rate Cap	2.002%	2.000%	3.000%
Months to Next Adjustment	25	20	36

Product Type	Percent of Aggregate Principal Balance	Loan Purpose	Percent of Aggregate Principal Balance
Fully Amortizing Fixed Rate	6.77	Cash Out Refinance	65.80
Fixed Rate Balloon	0.00	Purchase	27.84
<i>Subtotal - (Total Fixed Rate)</i>	6.77	Rate/Term Refinance	6.35
Fully Amortizing Adjustable Rate	93.23	Total:	100.00%
Total:	100.00%		

Property Type	Percent of Aggregate Principal Balance	Documentation Type	Percent of Aggregate Principal Balance
Single Family Residential	74.86	Stated Income	39.76
Detached PUD	9.20	2 Yr Full Doc	29.32
Low-Rise Condo (1-4 Stories)	6.47	1 Yr Full Doc	24.83
2 Family	4.05	Full Doc - 12 Months Bank Statements	3.81
Attached PUD	3.78	1 Yr Limited Doc	1.48
3 Family	1.03	Full Doc - 24 Months Bank Statements	0.63
4 Family	0.37	2 Yr Limited Doc	0.17
High-Rise Condo (5+ Stories)	0.25	Total:	100.00%
Total:	100.00%		

Occupancy Status	Percent of Aggregate Principal Balance	IO Loan Types	Percent of Aggregate Principal Balance
Owner Occupied	100.00	ARM IO	93.23
Total:	100.00%	Fixed IO	6.77
		Total:	100.00%

Lien	Percent of Aggregate Principal Balance
First	100.00
Total:	100.00%

**DESCRIPTION OF THE INITIAL MORTGAGE LOANS
AS OF THE STATISTICAL CALCULATION DATE
ECR 2005-3 ARM loans**

# of Mortgage Loans	3,284
Aggregate Outstanding Principal Balance	\$718,932,893.46
Aggregate Original Principal Balance	\$719,567,671.00

	<u>Average</u>	<u>Minimum</u>	<u>Maximum</u>
Outstanding Principal Balance	\$218,919.88	\$44,979.83	\$882,500.00
Original Principal Balance	\$219,113.18	\$45,000.00	\$882,500.00

	<u>Weighted Average</u>	<u>Minimum</u>	<u>Maximum</u>
Original LTV Ratio	80.36%	17.39%	100.00%
Mortgage Rate	7.253%	4.990%	11.940%
Mortgage Rate of Fixed Rate Loans	0.000%	0.000%	0.000%
Mortgage Rate of ARM Loans	7.253%	4.990%	11.940%
Original Term (Months)	360	360	360
Remaining Term (Months)	358	350	360
Seasoning (Months)	2	0	10
Credit Score	618	500	816

	<u>Earliest</u>	<u>Latest</u>
Origination Date	9/23/2004	7/11/2005
Maturity Date	10/1/2034	8/1/2035

(ARM Loan Characteristics)

# of ARM Loans	3,284
Aggregate Outstanding Principal Balance	\$718,932,893.46
Aggregate Original Principal Balance	\$719,567,671.00

	<u>Average</u>	<u>Minimum</u>	<u>Maximum</u>
Outstanding Principal Balance	\$218,919.88	\$44,979.83	\$882,500.00
Original Principal Balance	\$219,113.18	\$45,000.00	\$882,500.00

	<u>Weighted Average</u>	<u>Minimum</u>	<u>Maximum</u>
Margin	6.140%	3.410%	8.700%
Maximum Mortgage Rate	14.249%	11.990%	18.940%
Minimum Mortgage Rate	7.251%	4.990%	11.940%
Initial Rate Cap	2.833%	1.000%	3.000%
Periodic Rate Cap	1.974%	1.000%	3.000%
Months to Next Adjustment	25	2	59

Product Type	Percent of Aggregate Principal Balance	Loan Purpose	Percent of Aggregate Principal Balance
Fully Amortizing Fixed Rate	0.00	Cash Out Refinance	68.14
Fixed Rate Balloon	0.00	Purchase	24.89
<i>Subtotal - (Total Fixed Rate)</i>	<i>0.00</i>	Rate/Term Refinance	6.97
Fully Amortizing Adjustable Rate	100.00	Total:	100.00%
Total:	100.00%		

Property Type	Percent of Aggregate Principal Balance	Documentation Type	Percent of Aggregate Principal Balance
Single Family Residential	76.03	Stated Income	45.71
Detached PUD	8.10	2 Yr Full Doc	26.93
Low-Rise Condo (1-4 Stories)	6.09	1 Yr Full Doc	23.27
2 Family	4.56	Full Doc - 12 Months Bank Statements	1.84
Attached PUD	3.14	1 Yr Limited Doc	1.72
3 Family	1.24	Full Doc - 24 Months Bank Statements	0.42
High-Rise Condo (5+ Stories)	0.49	2 Yr Limited Doc	0.12
4 Family	0.36	Total:	100.00%
Total:	100.00%		

Occupancy Status	Percent of Aggregate Principal Balance	IO Loan Types	Percent of Aggregate Principal Balance
Owner Occupied	95.16	Non-IO	70.14
Investor	4.49	ARM IO	29.86
Second Home	0.35	Total:	100.00%
Total:	100.00%		

Lien	Percent of Aggregate Principal Balance
First	100.00
Total:	100.00%

**DESCRIPTION OF THE INITIAL MORTGAGE LOANS
AS OF THE STATISTICAL CALCULATION DATE
ECR 2005-3 Fixed Rate Loans**

# of Mortgage Loans	786		
Aggregate Outstanding Principal Balance	\$155,613,758.73		
Aggregate Original Principal Balance	\$155,932,058.00		
	<u>Average</u>	<u>Minimum</u>	<u>Maximum</u>
Outstanding Principal Balance	\$197,981.88	\$36,790.96	\$850,000.00
Original Principal Balance	\$198,366.84	\$36,900.00	\$850,000.00
	<u>Weighted Average</u>	<u>Minimum</u>	<u>Maximum</u>
Original LTV Ratio	74.57%	17.95%	100.00%
Mortgage Rate	6.968%	5.690%	10.840%
Mortgage Rate of Fixed Rate Loans	6.968%	5.690%	10.840%
Mortgage Rate of ARM Loans	0.000%	0.000%	0.000%
Original Term (Months)	347	120	360
Remaining Term (Months)	346	114	360
Seasoning (Months)	2	0	9
Credit Score	637	502	812
	<u>Earliest</u>	<u>Latest</u>	
Origination Date	10/29/2004	7/19/2005	
Maturity Date	2/1/2015	8/1/2035	

(ARM Loan Characteristics)

# of ARM Loans	0		
Aggregate Outstanding Principal Balance	\$0.00		
Aggregate Original Principal Balance	\$0.00		
	<u>Average</u>	<u>Minimum</u>	<u>Maximum</u>
Outstanding Principal Balance	\$0.00	\$0.00	\$0.00
Original Principal Balance	\$0.00	\$0.00	\$0.00
	<u>Weighted Average</u>	<u>Minimum</u>	<u>Maximum</u>
Margin	0.000%	0.000%	0.000%
Maximum Mortgage Rate	0.000%	0.000%	0.000%
Minimum Mortgage Rate	0.000%	0.000%	0.000%
Initial Rate Cap	0.000%	0.000%	0.000%
Periodic Rate Cap	0.000%	0.000%	0.000%
Months to Next Adjustment	0	0	0

Product Type	Percent of Aggregate Principal Balance	Loan Purpose	Percent of Aggregate Principal Balance
Fully Amortizing Fixed Rate	100.00	Cash Out Refinance	82.87
Fixed Rate Balloon	0.00	Purchase	7.45
<i>Subtotal - (Total Fixed Rate)</i>	<i>100.00</i>	Rate/Term Refinance	9.68
Fully Amortizing Adjustable Rate	0.00	Total:	100.00%
Total:	100.00%		
Property Type	Percent of Aggregate Principal Balance	Documentation Type	Percent of Aggregate Principal Balance
Single Family Residential	74.62	Stated Income	33.40
Detached PUD	9.48	1 Yr Full Doc	31.87
2 Family	7.95	2 Yr Full Doc	27.66
Low-Rise Condo (1-4 Stories)	2.96	Full Doc - 12 Months Bank Statements	3.70
Attached PUD	2.18	1 Yr Limited Doc	2.66
3 Family	1.31	Full Doc - 24 Months Bank Statements	0.70
4 Family	1.13	Total:	100.00%
High-Rise Condo (5+ Stories)	0.36		
Total:	100.00%	IO Loan Types	Percent of Aggregate Principal Balance
Occupancy Status	Percent of Aggregate Principal Balance	Non-IO	89.98
Owner Occupied	93.67	Fixed IO	10.02
Investor	6.16	Total:	100.00%
Second Home	0.17		
Total:	100.00%		
Lien	Percent of Aggregate Principal Balance		
First	100.00		
Total:	100.00%		

**DESCRIPTION OF THE INITIAL MORTGAGE LOANS
AS OF THE STATISTICAL CALCULATION DATE**

IO Loans

# of Mortgage Loans	847
Aggregate Outstanding Principal Balance	\$230,267,972.02
Aggregate Original Principal Balance	\$230,278,765.00

	<u>Average</u>	<u>Minimum</u>	<u>Maximum</u>
Outstanding Principal Balance	\$271,863.01	\$51,000.00	\$882,500.00
Original Principal Balance	\$271,875.76	\$51,000.00	\$882,500.00

	<u>Weighted Average</u>	<u>Minimum</u>	<u>Maximum</u>
Original LTV Ratio	81.90%	35.00%	95.00%
Mortgage Rate	6.765%	5.090%	9.290%
Mortgage Rate of Fixed Rate Loans	6.673%	5.990%	8.640%
Mortgage Rate of ARM Loans	6.772%	5.090%	9.290%
Original Term (Months)	360	360	360
Remaining Term (Months)	358	356	360
Seasoning (Months)	2	0	4
Credit Score	651	571	816

	<u>Earliest</u>	<u>Latest</u>
Origination Date	3/11/2005	7/5/2005
Maturity Date	4/1/2035	8/1/2035

(ARM Loan Characteristics)

# of ARM Loans	789
Aggregate Outstanding Principal Balance	\$214,676,766.55
Aggregate Original Principal Balance	\$214,684,495.00

	<u>Average</u>	<u>Minimum</u>	<u>Maximum</u>
Outstanding Principal Balance	\$272,087.16	\$51,000.00	\$882,500.00
Original Principal Balance	\$272,096.95	\$51,000.00	\$882,500.00

	<u>Weighted Average</u>	<u>Minimum</u>	<u>Maximum</u>
Margin	6.051%	4.100%	8.040%
Maximum Mortgage Rate	13.772%	12.090%	16.290%
Minimum Mortgage Rate	6.772%	5.090%	9.290%
Initial Rate Cap	2.621%	2.000%	3.000%
Periodic Rate Cap	2.002%	2.000%	3.000%
Months to Next Adjustment	25	20	36

	Percent of Aggregate Principal Balance
Product Type	
Fully Amortizing Fixed Rate	6.77
Fixed Rate Balloon	0.00
<i>Subtotal - (Total Fixed Rate)</i>	6.77
Fully Amortizing Adjustable Rate	93.23
Total:	100.00%

	Percent of Aggregate Principal Balance
Loan Purpose	
Cash Out Refinance	65.80
Purchase	27.84
Rate/Term Refinance	6.35
Total:	100.00%

	Percent of Aggregate Principal Balance
Property Type	
Single Family Residential	74.86
Detached PUD	9.20
Low-Rise Condo (1-4 Stories)	6.47
2 Family	4.05
Attached PUD	3.78
3 Family	1.03
4 Family	0.37
High-Rise Condo (5+ Stories)	0.25
Total:	100.00%

	Percent of Aggregate Principal Balance
Documentation Type	
Stated Income	39.76
2 Yr Full Doc	29.32
1 Yr Full Doc	24.83
Full Doc - 12 Months Bank Statements	3.81
1 Yr Limited Doc	1.48
Full Doc - 24 Months Bank Statements	0.63
2 Yr Limited Doc	0.17
Total:	100.00%

	Percent of Aggregate Principal Balance
Occupancy Status	
Owner Occupied	100.00
Total:	100.00%

	Percent of Aggregate Principal Balance
IO Loan Types	
ARM IO	93.23
Fixed IO	6.77
Total:	100.00%

	Percent of Aggregate Principal Balance
Lien	
First	100.00
Total:	100.00%