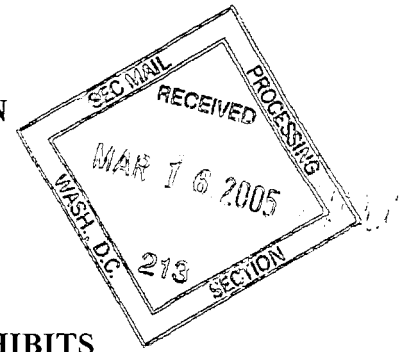




05047869

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549



FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

LONG BEACH SECURITIES CORP.

(Exact Name of Registrant as Specified in Charter)

0001119605

(Registrant CIK Number)

Form 8-K ^{FOR 3/14/05} (filed March 16, 2005)

(Electronic Report, Schedule or Registration Statement of Which
the Documents are a Part (Give Period of Report))

333-109318

(SEC File Number, if
Available)

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

SIGNATURES

Filings Made by the Registrant. The registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized in the city of Anaheim, state of California, March 14, 2005.

Long Beach Securities Corp.

(Registrant)

By [Signature], Authorized Officer
(Name and Title)

Filings Made by Persons Other Than the Registrant. After reasonable inquiry and to the best of my knowledge and belief, I certify on _____, 200_, that the information set forth in this statement is true and complete.

By _____
(Name)

(Title)

PROCESSED

MAR 22 2005

THOMSON FINANCIAL

UNITED STATES
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): **March 14, 2005**

LONG BEACH SECURITIES CORP.

*(as depositor under the Pooling and Servicing Agreement,
dated as of April 1, 2005, providing for the issuance of
Asset-Backed Certificates, Series 2005-2)*

(Exact name of registrant as specified in its charter)

333-109318

(Commission File Number)

Delaware

(State or other jurisdiction of
incorporation)

33-0917586

(I.R.S. Employer Identification No.)

1400 South Douglass Road, Suite 100, Anaheim, California 92806

(Address of principal executive offices, with zip code)

(714) 939-5200

(Registrant's telephone number, including area code)

(Former name or former address, if changed since last report)

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 under the Exchange Act (17 CFR 240.14a-12)
- 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

Description of the Certificates and the Mortgage Pool

Long Beach Securities Corp. (the “Registrant”) plans a series of certificates, entitled Long Beach Mortgage Loan Trust 2005-2, Asset-Backed Certificates, Series 2005-2 (the “Certificates”), to be issued pursuant to a pooling and servicing agreement, dated as of April 1, 2005, among the Registrant as depositor, Long Beach Mortgage Company as master servicer and Deutsche Bank National Trust Company as trustee. The Certificates to be designated as the Series 2005-2 Certificates will represent in the aggregate the entire beneficial ownership interest in a trust fund (the “Trust Fund”) consisting primarily of a pool of fixed rate and adjustable rate, first lien residential mortgage loans having original terms to maturity up to 30 years (the “Mortgage Loans”).

Collateral Term Sheets

Goldman, Sachs & Co. and WaMu Capital Corp. (together, the “Underwriters”) have advised the Registrant that they have furnished to certain prospective purchasers of Certificates certain materials, herein referred to as “Collateral Term Sheets”, in written form, which Collateral Term Sheets are in the nature of data tables and term sheet information relating to the Mortgage Loans or other assets of the Trust Fund.

The Collateral Term Sheets have been provided by the Underwriters. The information in the Collateral Term Sheets is preliminary and will be superseded by a prospectus supplement relating to the Certificates and by any other information subsequently filed with the Commission.

The Collateral Term Sheets were prepared by the Underwriters at the request of certain prospective investors. The Collateral Term Sheets may be based on information that differs from the information set forth in the prospectus supplement.

Item 9.01. Financial Statements and Exhibits

- (a) Financial Statements.
Not applicable.
- (b) PRO FORMA Financial Information.
Not applicable.
- (c) Exhibits

Item 601(A) of
Regulation S-K
Exhibit No.

Exhibit No.

Description

1

99.1

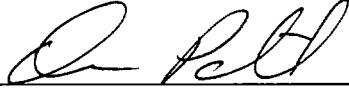
Collateral Term Sheets (as defined in Item 8.01) that have been provided by Goldman, Sachs & Co. and WaMu Capital Corp. to certain prospective purchasers of Long Beach Mortgage Loan Trust Asset-Backed Certificates, Series 2005-2.

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 hereunto duly authorized.

LONG BEACH SECURITIES CORP.

Date: March 14, 2005

By: 
Name: Deven Patel
Title: Authorized Officer

Index to Exhibits

| <u>Exhibit No.</u> | <u>Description</u> | <u>Sequentially Numbered Page</u> |
|--------------------|---|---------------------------------------|
| 99.1 | Collateral Term Sheets (as defined in Item 8.01) that have been provided by Goldman, Sachs & Co. and WaMu Capital Corp. to certain prospective purchasers of Long Beach Mortgage Loan Trust Asset-Backed Certificates, Series 2005-2. | P |

EXHIBIT 99.1

FILED BY PAPER

Selection Criteria: All records

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- [20. Life Maximum Rate](#)
- [21. Margin](#)

1. Summary

Scheduled Principal Balance: \$2,544,676,505
Number of Mortgage Loans: 13,226
Average Scheduled Principal Balance: \$192,400
Weighted Average Gross Coupon: 7.417%
Weighted Average Current FICO Score: 636
Weighted Average Original LTV Ratio: 82.56%
Weighted Average Combined Original LTV Ratio: 82.56%
Weighted Average Stated Remaining Term (months): 358
Weighted Average Seasoning(months): 3
Weighted Average Months to Roll: 21
Weighted Average Gross Margin: 5.12%
Weighted Average Initial Rate Cap: 1.12%
Weighted Average Periodic Rate Cap: 1.00%
Weighted Average Gross Maximum Lifetime Rate: 13.40%

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2. Current Principal Balance

| Current Principal Balance | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| \$50,000 & Below | 995 | ##### | 1.62% | 9.044 | 622 | \$41,425 | 83.07% | 63.42% | 43.70% |
| \$50,001 - \$75,000 | 1,586 | ##### | 3.89 | 8.713 | 626 | 62,442 | 84.59 | 59.13 | 55.08 |
| \$75,001 - \$100,000 | 1,529 | ##### | 5.25 | 8.09 | 630 | 87,383 | 83.95 | 54.39 | 65.82 |
| \$100,001 - \$125,000 | 1,453 | ##### | 6.42 | 7.875 | 635 | 112,462 | 83.58 | 51.57 | 72.51 |
| \$125,001 - \$150,000 | 1,255 | ##### | 6.77 | 7.754 | 638 | 137,264 | 82.8 | 49.89 | 76.76 |
| \$150,001 - \$200,000 | 1,838 | ##### | 12.51 | 7.477 | 635 | 173,251 | 82.66 | 54.67 | 81.35 |
| \$200,001 - \$250,000 | 1,279 | ##### | 11.27 | 7.445 | 636 | 224,266 | 82.34 | 48.85 | 84.4 |
| \$250,001 - \$300,000 | 965 | ##### | 10.39 | 7.084 | 639 | 273,965 | 83.24 | 53.57 | 86.13 |
| \$300,001 - \$350,000 | 667 | ##### | 8.5 | 7.082 | 643 | 324,288 | 83.66 | 49.74 | 86.23 |
| \$350,001 - \$400,000 | 476 | ##### | 7.03 | 7.036 | 642 | 375,735 | 83.37 | 47.79 | 83.44 |
| \$400,001 & Above | 1,183 | ##### | 26.34 | 7.093 | 633 | 566,648 | 80.86 | 51.16 | 90.67 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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3. Current Rate

| Current Rate | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 4.99 & Below | 4 | ##### | 0.09% | 4.902 | 710 | \$573,269 | 77.16% | 61.25% | 100.00% |
| 5.00 - 5.49 | 85 | ##### | 0.99 | 5.324 | 670 | 297,596 | 78.08 | 89.5 | 99.29 |
| 5.50 - 5.99 | 504 | ##### | 6.16 | 5.783 | 663 | 311,229 | 79.47 | 87.84 | 98.27 |
| 6.00 - 6.49 | 941 | ##### | 10.54 | 6.268 | 653 | 285,159 | 79.36 | 70 | 94.82 |
| 6.50 - 6.99 | 1,938 | ##### | 19.52 | 6.763 | 657 | 256,339 | 80.56 | 49.21 | 89.35 |
| 7.00 - 7.49 | 2,136 | ##### | 19.02 | 7.22 | 644 | 226,571 | 81.95 | 38.02 | 84.26 |
| 7.50 - 7.99 | 2,619 | ##### | 18.7 | 7.73 | 631 | 181,741 | 84.41 | 41.04 | 75.7 |
| 8.00 - 8.49 | 1,608 | ##### | 9.67 | 8.23 | 617 | 153,090 | 86.63 | 50.57 | 65.29 |
| 8.50 - 8.99 | 1,511 | ##### | 7.99 | 8.707 | 603 | 134,637 | 86.98 | 51.46 | 66.92 |
| 9.00 & Above | 1,880 | ##### | 7.29 | 9.747 | 576 | 98,706 | 82.49 | 62.92 | 74.78 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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4. Credit Score

| Credit Score | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|--------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
|--------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|

| | | | | | | | | | |
|---------------|---------------|--------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 740 & Above | 528 | ##### | 4.48% | 6.887 | 762 | \$215,699 | 82.86% | 30.46% | 67.84% |
| 720 - 739 | 457 | ##### | 3.62 | 6.844 | 728 | 201,398 | 82.27 | 29.33 | 75.78 |
| 700 - 719 | 717 | ##### | 5.85 | 6.964 | 709 | 207,665 | 83.26 | 27.41 | 72.07 |
| 680 - 699 | 933 | ##### | 7.28 | 6.93 | 689 | 198,507 | 82.8 | 35.75 | 71.81 |
| 660 - 679 | 1,416 | ##### | 10.73 | 7.153 | 669 | 192,833 | 83.15 | 34.43 | 77.67 |
| 640 - 659 | 1,792 | ##### | 13.67 | 7.266 | 649 | 194,130 | 83.63 | 40.49 | 77.29 |
| 620 - 639 | 2,239 | ##### | 16.14 | 7.435 | 629 | 183,480 | 83.73 | 44.39 | 84.07 |
| 600 - 619 | 1,612 | ##### | 12.18 | 7.351 | 609 | 192,341 | 83.91 | 67.97 | 86.85 |
| 580 - 599 | 1,344 | ##### | 9.85 | 7.55 | 589 | 186,517 | 82.75 | 76.8 | 88.81 |
| 560 - 579 | 1,050 | ##### | 8.01 | 7.849 | 569 | 194,152 | 82.98 | 85.57 | 89.92 |
| 540 - 559 | 482 | ##### | 3.5 | 8.404 | 550 | 184,905 | 76.75 | 76.12 | 90.4 |
| 520 - 539 | 341 | ##### | 2.45 | 9.099 | 529 | 182,738 | 72.62 | 74.8 | 94.93 |
| 500 - 519 | 310 | ##### | 2.18 | 9.093 | 510 | 179,146 | 72.49 | 73.95 | 96.61 |
| 1 - 499 | 3 | 616,418 | 0.02 | 8.477 | 482 | 205,473 | 66.74 | 35.58 | 100 |
| 0 & Below | 2 | 718,395 | 0.03 | 7.825 | 0 | 359,197 | 72.57 | 0 | 100 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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5. Lien

| Lien | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| First | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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6. Combined Original LTV

| Combined Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-----------------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 476 | ##### | 3.39% | 7.681 | 587 | \$181,323 | 50.52% | 60.49% | 91.96% |
| 60.01 - 70.00 | 568 | ##### | 4.75 | 7.911 | 596 | 212,629 | 66.42 | 55.15 | 85.68 |
| 70.01 - 80.00 | 6,021 | ##### | 49.35 | 6.995 | 644 | 208,565 | 79.44 | 49.44 | 94.17 |
| 80.01 - 85.00 | 1,051 | ##### | 8.63 | 7.59 | 625 | 208,889 | 84.63 | 53.22 | 61.31 |
| 85.01 - 90.00 | 3,270 | ##### | 21.51 | 7.744 | 646 | 167,427 | 89.84 | 42.31 | 51.39 |
| 90.01 - 95.00 | 1,315 | ##### | 9.7 | 8 | 619 | 187,674 | 94.81 | 66.99 | 94.94 |
| 95.01 - 100.00 | 525 | ##### | 2.67 | 8.685 | 627 | 129,532 | 99.9 | 96.87 | 99.91 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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7. Original LTV

| Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 476 | ##### | 3.39% | 7.681 | 587 | \$181,323 | 50.52% | 60.49% | 91.96% |
| 60.01 - 70.00 | 568 | ##### | 4.75 | 7.911 | 596 | 212,629 | 66.42 | 55.15 | 85.68 |
| 70.01 - 80.00 | 6,021 | ##### | 49.35 | 6.995 | 644 | 208,565 | 79.44 | 49.44 | 94.17 |
| 80.01 - 85.00 | 1,051 | ##### | 8.63 | 7.59 | 625 | 208,889 | 84.63 | 53.22 | 61.31 |
| 85.01 - 90.00 | 3,270 | ##### | 21.51 | 7.744 | 646 | 167,427 | 89.84 | 42.31 | 51.39 |
| 90.01 - 95.00 | 1,315 | ##### | 9.7 | 8 | 619 | 187,674 | 94.81 | 66.99 | 94.94 |
| 95.01 - 100.00 | 525 | ##### | 2.67 | 8.685 | 627 | 129,532 | 99.9 | 96.87 | 99.91 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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8. Documentation

| Documentation | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| Full | 7,085 | ##### | 51.85% | 7.328 | 617 | \$186,225 | 82.78% | 100.00% | 85.12% |
| Stated | 5,923 | ##### | 45.98 | 7.531 | 657 | 197,536 | 82.32 | 0 | 77.8 |
| Limited | 218 | ##### | 2.17 | 7.129 | 623 | 253,515 | 82.49 | 0 | 90.78 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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9. Purpose

| Purpose | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| PURCHASE | 7,143 | ##### | 50.71% | 7.307 | 653 | \$180,657 | 83.93% | 45.30% | 83.06% |
| CASHOUT REFI | 5,537 | ##### | 44.96 | 7.496 | 620 | 206,634 | 81.55 | 57.07 | 79.52 |
| RATE/TERM REFI | 546 | ##### | 4.33 | 7.879 | 604 | 201,668 | 77.1 | 74.34 | 92.55 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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10. Occupancy

| Occupancy | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| OWNER OCCUPIED | 9,746 | ##### | 81.88% | 7.306 | 631 | \$213,789 | 81.84% | 53.90% | 100.00% |
| NON OWNER | 3,284 | ##### | 16.43 | 7.985 | 658 | 127,284 | 85.69 | 41.72 | 0 |
| SECOND HOME | 196 | ##### | 1.69 | 7.274 | 659 | 219,856 | 87.05 | 50.77 | 0 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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11. Property Type

| Property Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| SINGLE FAMILY | 9,711 | ##### | 70.26% | 7.458 | 632 | \$184,103 | 82.47% | 53.31% | 84.15% |
| PUD | 1,272 | ##### | 12.42 | 7.186 | 632 | 248,549 | 81.89 | 57.31 | 91.34 |
| 2-4 FAMILY | 1,251 | ##### | 10.44 | 7.537 | 658 | 212,268 | 83.71 | 39 | 55.65 |
| CONDO | 937 | ##### | 6.56 | 7.224 | 650 | 178,195 | 82.9 | 46.91 | 81.7 |
| TOWNHOUSE | 55 | 8,177,732 | 0.32 | 7.474 | 642 | 148,686 | 84.58 | 39.28 | 76.16 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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12. State

| State | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| CA | 2,740 | ##### | 34.06% | 6.944 | 638 | \$316,361 | 80.53% | 54.83% | 88.34% |
| IL | 1,064 | ##### | 7.62 | 7.529 | 643 | 182,188 | 83.88 | 41.49 | 81.23 |
| FL | 1,124 | ##### | 7.53 | 7.486 | 642 | 170,562 | 82.23 | 41.59 | 79.49 |
| TX | 1,043 | ##### | 5.02 | 7.944 | 629 | 122,364 | 81.72 | 46.51 | 86.85 |
| NJ | 387 | ##### | 4.03 | 7.724 | 638 | 264,704 | 84.66 | 41.05 | 78.22 |
| NY | 319 | ##### | 3.95 | 7.482 | 649 | 315,173 | 82.33 | 27.11 | 85.3 |
| CO | 474 | ##### | 3.86 | 7.212 | 627 | 206,987 | 82.16 | 65.39 | 87.71 |
| GA | 563 | ##### | 3.48 | 7.69 | 647 | 157,337 | 86 | 48.97 | 57.42 |
| WA | 426 | ##### | 3.2 | 7.009 | 634 | 191,327 | 82.36 | 73.34 | 89.62 |
| MD | 331 | ##### | 2.94 | 7.414 | 631 | 225,652 | 83.4 | 45.44 | 83.51 |
| Other | 4,755 | ##### | 24.32 | 7.901 | 628 | 130,135 | 84.46 | 57.22 | 74.16 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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13. Zip

| Zip | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 94509 | 30 | ##### | 0.36% | 6.887 | 639 | \$301,588 | 81.44% | 54.93% | 82.64% |
| 94565 | 30 | 8,920,059 | 0.35 | 6.654 | 651 | 297,335 | 81.86 | 63.35 | 74.67 |
| 95206 | 33 | 8,028,736 | 0.32 | 7.246 | 630 | 243,295 | 83.75 | 49.93 | 94.36 |
| 94533 | 22 | 7,686,290 | 0.3 | 7.045 | 614 | 349,377 | 81.77 | 67.66 | 94.74 |
| 60639 | 28 | 7,023,048 | 0.28 | 7.225 | 669 | 250,823 | 85.53 | 23.81 | 94.29 |
| 30310 | 42 | 6,985,676 | 0.27 | 7.482 | 656 | 166,326 | 84.33 | 44.32 | 39.29 |
| 95377 | 15 | 6,515,237 | 0.26 | 7.109 | 613 | 434,349 | 83.28 | 63.75 | 92.52 |
| 94603 | 21 | 6,188,137 | 0.24 | 6.892 | 638 | 294,673 | 82.08 | 56.74 | 86.28 |
| 94605 | 17 | 6,117,995 | 0.24 | 6.73 | 630 | 359,882 | 78.84 | 59.63 | 100 |
| 94589 | 19 | 5,843,419 | 0.23 | 6.622 | 658 | 307,548 | 81.22 | 75.7 | 95.62 |
| Other | 12,969 | ##### | 97.16 | 7.429 | 636 | 190,633 | 82.57 | 51.74 | 81.79 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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14. Remaining Months to Maturity

| Remaining Months to Maturity | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|------------------------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 1 - 180 | 101 | ##### | 0.35% | 8.258 | 638 | \$87,749 | 72.54% | 40.99% | 74.67% |
| 181 - 240 | 18 | 1,879,455 | 0.07 | 7.835 | 664 | 104,414 | 74.15 | 56.07 | 83.71 |
| 241 - 360 | 12,946 | ##### | 97.77 | 7.422 | 635 | 192,168 | 82.62 | 52.36 | 81.61 |
| 421 - 480 | 161 | ##### | 1.81 | 6.97 | 650 | 286,523 | 81.83 | 26.18 | 97.95 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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15. Amortization Type

| Amortization Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 2/28 ARM | 9,330 | ##### | 65.69% | 7.719 | 636 | \$179,157 | 83.47% | 37.43% | 78.21% |
| 2/28 ARM IO | 2,137 | ##### | 23.03 | 6.524 | 629 | 274,227 | 81.1 | 93.82 | 93.13 |

| | | | | | | | | | |
|---------------|---------------|--------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| FIXED | 1,145 | ##### | 5.89 | 7.79 | 649 | 130,792 | 78.75 | 52.28 | 78.82 |
| 3/37 ARM | 157 | ##### | 1.76 | 6.977 | 651 | 285,795 | 81.84 | 24.73 | 97.89 |
| 3/27 ARM | 208 | ##### | 1.29 | 7.71 | 644 | 157,747 | 82.64 | 46.64 | 65.08 |
| 6 Month LIBOR | 94 | ##### | 0.88 | 7.286 | 642 | 239,038 | 84.78 | 38.65 | 76.62 |
| 3/27 ARM IO | 72 | ##### | 0.76 | 6.39 | 640 | 268,420 | 79.17 | 97 | 87.25 |
| 5/25 ARM | 52 | ##### | 0.42 | 7.334 | 676 | 207,449 | 80.73 | 45.99 | 66.37 |
| 5/25 ARM IO | 31 | 7,094,459 | 0.28 | 6.798 | 650 | 228,854 | 79.81 | 96.17 | 84.83 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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16. Interest Only

| Interest Only | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| N | 10,986 | ##### | 75.93% | 7.7 | 638 | \$175,881 | 83.05% | 38.51% | 78.40% |
| Y | 2,240 | ##### | 24.07 | 6.523 | 629 | 273,413 | 81.02 | 93.95 | 92.85 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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17. Initial Periodic Cap

| Initial Periodic Cap | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0 | 1,145 | ##### | 5.89% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |
| 1 | 11,452 | ##### | 88.49 | 7.407 | 634 | 196,623 | 82.85 | 52.12 | 82.07 |
| 2 | 37 | 6,410,854 | 0.25 | 7.604 | 657 | 173,266 | 85.25 | 26.82 | 66.12 |
| 3 | 592 | ##### | 5.38 | 7.161 | 649 | 231,048 | 81.98 | 48.12 | 82.91 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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18. Periodic Cap

| Periodic Cap | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|--------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0 | 1,145 | ##### | 5.89% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |
| 1 | 12,081 | ##### | 94.11 | 7.394 | 635 | 198,239 | 82.8 | 51.82 | 82.07 |

| | | | | | | | | | |
|---------------|---------------|--------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |
|---------------|---------------|--------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|

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19. Months to Rate Reset

| Months to Rate Reset | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| <= 0 | 1,147 | ##### | 5.90% | 7.792 | 649 | \$130,784 | 78.78% | 52.36% | 78.86% |
| 12-Jan | 146 | ##### | 1.3 | 7.041 | 645 | 226,975 | 82.79 | 41.37 | 84.15 |
| 13 - 24 | 11,415 | ##### | 88.3 | 7.413 | 634 | 196,851 | 82.87 | 52.1 | 82 |
| 25 - 36 | 435 | ##### | 3.8 | 7.114 | 646 | 222,043 | 81.59 | 46.31 | 84.61 |
| 37 - 48 | 1 | 273,626 | 0.01 | 6.125 | 734 | 273,626 | 80 | 0 | 100 |
| 49 >= | 82 | ##### | 0.69 | 7.137 | 665 | 214,734 | 80.37 | 66.92 | 73.29 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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20. Life Maximum Rate

| Life Maximum Rate | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0.00 - ? .01 | 1,145 | ##### | 5.89% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |
| 0.00 - 11.99 | 574 | ##### | 7.11 | 5.707 | 664 | 315,277 | 79.27 | 88.24 | 98.58 |
| 12.00 - 12.49 | 904 | ##### | 10.2 | 6.268 | 652 | 287,191 | 79.46 | 70.9 | 94.91 |
| 12.50 - 12.99 | 1,784 | ##### | 18.19 | 6.76 | 656 | 259,434 | 80.96 | 48.96 | 89.54 |
| 13.00 - 13.49 | 1,966 | ##### | 17.75 | 7.215 | 643 | 229,768 | 82.22 | 37.43 | 84.12 |
| 13.50 - 13.99 | 2,422 | ##### | 17.52 | 7.717 | 631 | 184,068 | 84.76 | 40.21 | 75.03 |
| 14.00 - 14.49 | 1,462 | ##### | 9.12 | 8.204 | 616 | 158,791 | 86.92 | 49.83 | 66.11 |
| 14.50 - 14.99 | 1,361 | ##### | 7.59 | 8.679 | 601 | 141,971 | 87.3 | 51.49 | 67.77 |
| 15.00 - 15.49 | 666 | ##### | 3.06 | 9.174 | 588 | 116,823 | 85.91 | 54.87 | 69.96 |
| 15.50 - 15.99 | 429 | ##### | 1.67 | 9.659 | 574 | 99,145 | 84.6 | 62.37 | 74.87 |
| 16.00 & Above | 513 | ##### | 1.9 | 10.608 | 549 | 94,054 | 74.59 | 78.72 | 85.33 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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21. Margin

| Margin | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0.00 - 2.01 | 1,145 | ##### | 5.89% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |
| 0.00 - 4.99 | 10,956 | ##### | 85.04 | 7.305 | 641 | 197,518 | 83.59 | 50.11 | 81.06 |
| 5.00 - 5.49 | 10 | 2,093,175 | 0.08 | 7.748 | 649 | 209,317 | 86.26 | 32.2 | 80.03 |
| 5.50 - 5.99 | 439 | ##### | 3.79 | 8.027 | 577 | 219,918 | 78.03 | 71.4 | 83.9 |
| 6.00 - 6.49 | 9 | 1,471,334 | 0.06 | 8.003 | 573 | 163,482 | 80.77 | 77.02 | 75.09 |
| 6.50 - 6.99 | 664 | ##### | 5.12 | 8.373 | 577 | 196,383 | 73.27 | 65.72 | 97.58 |
| 7.00 & Above | 3 | 401,834 | 0.02 | 9.358 | 591 | 133,945 | 65.11 | 66.11 | 66.11 |
| Total: | 13,226 | ##### | 100.00% | 7.417 | 636 | \$192,400 | 82.56% | 51.85% | 81.88% |

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Selection Criteria: FIXED
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1. Summary

Scheduled Principal Balance: \$149,756,580
Number of Mortgage Loans: 1,145
Average Scheduled Principal Balance: \$130,792
Weighted Average Gross Coupon: 7.790%
Weighted Average Current FICO Score: 649
Weighted Average Original LTV Ratio: 78.75%
Weighted Average Combined Original LTV Ratio: 78.75%
Weighted Average Stated Remaining Term (months): 345
Weighted Average Seasoning(months): 4
Weighted Average Months to Roll: 0
Weighted Average Gross Margin: 0.00%
Weighted Average Initial Rate Cap: 0.00%
Weighted Average Periodic Rate Cap: 0.00%
Weighted Average Gross Maximum Lifetime Rate: 0.00%

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2. Current Principal Balance

| Current Principal Balance | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| \$50,000 & Below | 215 | \$8,711,309 | 5.82% | 9.252 | 629 | \$40,518 | 76.78% | 67.88% | 50.43% |
| \$50,001 - \$75,000 | 215 | 13,035,286 | 8.7 | 8.901 | 630 | 60,629 | 80.96 | 55.78 | 55.53% |
| \$75,001 - \$100,000 | 183 | 15,841,563 | 10.58 | 8.237 | 639 | 86,566 | 81.05 | 59.76 | 68.66% |
| \$100,001 - \$125,000 | 145 | 16,185,519 | 10.81 | 7.908 | 651 | 111,624 | 79.5 | 54.2 | 77.76% |
| \$125,001 - \$150,000 | 94 | 12,865,295 | 8.59 | 7.757 | 648 | 136,865 | 78.14 | 53.32 | 76.83% |
| \$150,001 - \$200,000 | 108 | 18,574,621 | 12.4 | 7.31 | 655 | 171,987 | 76.41 | 58.75 | 81.1 |
| \$200,001 - \$250,000 | 63 | 14,084,451 | 9.4 | 7.415 | 648 | 223,563 | 78.04 | 51.23 | 90.88% |
| \$250,001 - \$300,000 | 37 | 10,140,244 | 6.77 | 7.08 | 658 | 274,061 | 78.35 | 29.26 | 89.1 |
| \$300,001 - \$350,000 | 27 | 8,838,608 | 5.9 | 7.274 | 662 | 327,356 | 80.43 | 32.82 | 89.03% |
| \$350,001 - \$400,000 | 10 | 3,798,390 | 2.54 | 7.29 | 676 | 379,839 | 85.65 | 29.31 | 81.1 |
| \$400,001 & Above | 48 | 27,681,295 | 18.48 | 7.505 | 653 | 576,694 | 77.45 | 53.81 | 90.66% |
| Total: | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |

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3. Current Rate

| Current Rate | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 5.00 - 5.49 | 3 | \$285,589 | 0.19% | 5.224 | 751 | \$95,196 | 78.15% | 62.02% | 62.02% |
| 5.50 - 5.99 | 15 | 2,986,808 | 1.99 | 5.838 | 711 | 199,121 | 77.7 | 58.49 | 92.30% |
| 6.00 - 6.49 | 32 | 6,982,429 | 4.66 | 6.289 | 693 | 218,201 | 74.62 | 43.73 | 90.11% |
| 6.50 - 6.99 | 138 | 28,938,947 | 19.32 | 6.799 | 675 | 209,703 | 73.94 | 54.22 | 87.59% |
| 7.00 - 7.49 | 155 | 28,531,545 | 19.05 | 7.241 | 662 | 184,074 | 77.14 | 50.49 | 86.33% |
| 7.50 - 7.99 | 195 | 30,058,263 | 20.07 | 7.731 | 636 | 154,145 | 77.88 | 53.04 | 85.14% |
| 8.00 - 8.49 | 159 | 17,343,328 | 11.58 | 8.253 | 644 | 109,078 | 83.06 | 53.4 | 62.77% |
| 8.50 - 8.99 | 158 | 13,281,897 | 8.87 | 8.722 | 635 | 84,053 | 82.89 | 45.96 | 59.22% |
| 9.00 & Above | 290 | 21,347,775 | 14.25 | 9.794 | 601 | 73,613 | 84.05 | 55.77 | 67.21% |
| Total: | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |

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4. Credit Score

| Credit Score | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|--------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 740 & Above | 55 | \$8,829,015 | 5.90% | 7.128 | 759 | \$160,528 | 79.71% | 29.94% | 77.75% |
| 720 - 739 | 49 | 6,802,553 | 4.54 | 7.254 | 727 | 138,828 | 79.27 | 55.39 | 62.88% |
| 700 - 719 | 83 | 12,934,547 | 8.64 | 7.294 | 708 | 155,838 | 81.51 | 28.43 | 67.99% |

| | | | | | | | | | |
|---------------|--------------|----------------------|----------------|-------------|------------|------------------|---------------|---------------|---------------|
| 680 - 699 | 121 | 17,794,934 | 11.88% | 7.237 | 689 | 147,066 | 79.81 | 43.54 | 66.94% |
| 660 - 679 | 124 | 16,852,492 | 11.25% | 7.655 | 669 | 135,907 | 80.98 | 41.47 | 78.11% |
| 640 - 659 | 136 | 16,222,748 | 10.83% | 7.747 | 649 | 119,285 | 79.3 | 41.99 | 68.22% |
| 620 - 639 | 194 | 26,731,273 | 17.85% | 7.819 | 629 | 137,790 | 79.86 | 52.3 | 87.03% |
| 600 - 619 | 118 | 14,901,713 | 9.95% | 7.947 | 610 | 126,286 | 76.15 | 76.45 | 88.44% |
| 580 - 599 | 102 | 13,182,748 | 8.8% | 8.317 | 590 | 129,243 | 76.07 | 80.04 | 87.11% |
| 560 - 579 | 69 | 6,738,008 | 4.5% | 8.55 | 570 | 97,652 | 75.87 | 73.54 | 91.85% |
| 540 - 559 | 40 | 4,098,735 | 2.74% | 8.979 | 548 | 102,468 | 74.23 | 74.11 | 91.44% |
| 520 - 539 | 32 | 2,527,251 | 1.69% | 10.095 | 528 | 78,977 | 67.94 | 59.96 | 86.44% |
| 500 - 519 | 20 | 1,474,282 | 0.98% | 9.781 | 511 | 73,714 | 79.53 | 78.01 | 82.71% |
| 1 - 499 | 1 | 70,950 | 0.05% | 9.6 | 488 | 70,950 | 80 | 100 | 100% |
| 0 & Below | 1 | 595,332 | 0.4% | 7.5 | 0 | 595,332 | 70 | 0 | 100% |
| Total: | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |

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5. Lien

| Lien | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| First | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |
| Total: | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |

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6. Combined Original LTV

| Combined Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-----------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 106 | \$12,884,593 | 8.60% | 7.508 | 618 | \$121,553 | 48.66% | 54.34% | 93.45% |
| 60.01 - 70.00 | 94 | 13,177,937 | 8.8% | 7.568 | 632 | 140,191 | 66.65 | 53.09 | 81.21% |
| 70.01 - 80.00 | 530 | 75,556,965 | 50.45% | 7.546 | 655 | 142,560 | 79.06 | 50.29 | 86.54% |
| 80.01 - 85.00 | 102 | 13,515,974 | 9.03% | 7.917 | 655 | 132,510 | 84.4 | 43.56 | 58.61% |
| 85.01 - 90.00 | 236 | 23,693,411 | 15.82% | 8.352 | 657 | 100,396 | 89.79 | 51.74 | 50.11% |
| 90.01 - 95.00 | 64 | 8,669,434 | 5.79% | 8.594 | 633 | 135,460 | 94.64 | 67.96 | 90.31% |
| 95.01 - 100.00 | 13 | 2,258,267 | 1.51% | 9.129 | 639 | 173,713 | 99.96 | 100 | 100% |
| Total: | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |

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7. Original LTV

| Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 106 | \$12,884,593 | 8.60% | 7.508 | 618 | \$121,553 | 48.66% | 54.34% | 93.45% |
| 60.01 - 70.00 | 94 | 13,177,937 | 8.8 | 7.568 | 632 | 140,191 | 66.65 | 53.09 | 81.22 |
| 70.01 - 80.00 | 530 | 75,556,965 | 50.45 | 7.546 | 655 | 142,560 | 79.06 | 50.29 | 86.50 |
| 80.01 - 85.00 | 102 | 13,515,974 | 9.03 | 7.917 | 655 | 132,510 | 84.4 | 43.56 | 58.61 |
| 85.01 - 90.00 | 236 | 23,693,411 | 15.82 | 8.352 | 657 | 100,396 | 89.79 | 51.74 | 50.11 |
| 90.01 - 95.00 | 64 | 8,669,434 | 5.79 | 8.594 | 633 | 135,460 | 94.64 | 67.96 | 90.33 |
| 95.01 - 100.00 | 13 | 2,258,267 | 1.51 | 9.129 | 639 | 173,713 | 99.96 | 100 | 100 |
| Total: | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |

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8. Documentation

| Documentation | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| Full | 650 | \$78,289,228 | 52.28% | 7.806 | 635 | \$120,445 | 78.86% | 100.00% | 78.37% |
| Stated | 483 | 69,309,890 | 46.28 | 7.791 | 665 | 143,459 | 78.49 | 0 | 78.9 |
| Limited | 12 | 2,157,462 | 1.44 | 7.209 | 658 | 179,788 | 82.74 | 0 | 91.9 |
| Total: | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |

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9. Purpose

| Purpose | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| CASHOUT REFI | 664 | \$86,165,104 | 57.54% | 7.828 | 639 | \$129,767 | 76.82% | 58.90% | 76.35% |
| PURCHASE | 420 | 53,907,494 | 36 | 7.769 | 667 | 128,351 | 82.21 | 40.61 | 80.8 |
| RATE/TERM REFI | 61 | 9,683,983 | 6.47 | 7.57 | 639 | 158,754 | 76.66 | 58.35 | 89.6 |
| Total: | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |

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10. Occupancy

| Occupancy | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| OWNER OCCUPIED | 790 | \$118,041,447 | 78.82% | 7.668 | 644 | \$149,420 | 77.71% | 51.98% | 100.00% |
| NON OWNER | 340 | 28,439,585 | 18.99 | 8.343 | 665 | 83,646 | 82.77 | 51.91 | |
| SECOND HOME | 15 | 3,275,549 | 2.19 | 7.379 | 685 | 218,370 | 81.27 | 66.31 | |
| Total: | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |

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11. Property Type

| Property Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| SINGLE FAMILY | 889 | \$109,017,674 | 72.80% | 7.83 | 644 | \$122,630 | 78.26% | 52.79% | 83.55% |
| 2-4 FAMILY | 134 | 20,898,987 | 13.96 | 7.655 | 672 | 155,963 | 79.21 | 47.81 | 47.2 |
| PUD | 86 | 15,244,358 | 10.18 | 7.648 | 646 | 177,260 | 81.06 | 59.11 | 90.3 |
| CONDO | 36 | 4,595,561 | 3.07 | 7.949 | 654 | 127,654 | 80.66 | 37.82 | 71.8 |
| Total: | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |

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12. State

| State | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| CA | 133 | \$28,586,960 | 19.09% | 7.134 | 661 | \$214,940 | 73.61% | 43.21% | 85.46% |
| TX | 246 | 25,899,072 | 17.29 | 8.261 | 634 | 105,281 | 80.12 | 52.32 | 88.3 |
| NY | 56 | 16,203,084 | 10.82 | 7.392 | 668 | 289,341 | 77.97 | 18.53 | 90.5 |
| FL | 88 | 12,823,586 | 8.56 | 7.767 | 639 | 145,723 | 80.46 | 55.08 | 72.47 |
| TN | 65 | 4,959,041 | 3.31 | 8.227 | 649 | 76,293 | 83.07 | 62.22 | 59.69 |
| OH | 57 | 4,654,314 | 3.11 | 8.394 | 628 | 81,655 | 85.3 | 65.17 | 54.4 |
| WA | 28 | 4,441,828 | 2.97 | 7.376 | 669 | 158,637 | 80.34 | 52.07 | 82.0 |
| GA | 33 | 3,992,488 | 2.67 | 7.916 | 662 | 120,984 | 83.81 | 64.95 | 68.8 |
| PA | 49 | 3,486,796 | 2.33 | 8.466 | 656 | 71,159 | 80.97 | 69.1 | 57.0 |
| IL | 20 | 3,433,239 | 2.29 | 8.145 | 620 | 171,662 | 81.33 | 97.9 | 90. |
| Other | 370 | 41,276,175 | 27.56 | 7.938 | 645 | 111,557 | 78.89 | 61.84 | 72.3 |
| Total: | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |

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13. Zip

| Zip | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 33308 | 2 | \$1,494,895 | 1.00% | 7.95 | 570 | \$747,448 | 72.91% | 66.71% | 100.00% |
| 96766 | 1 | 999,204 | 0.67 | 7.15 | 598 | 999,204 | 50 | 100 | 100 |
| 95010 | 1 | 997,402 | 0.67 | 6.75 | 731 | 997,402 | 74.07 | 100 | 100 |
| 91423 | 1 | 917,897 | 0.61 | 7.4 | 633 | 917,897 | 80 | 100 | 100 |
| 79912 | 3 | 888,094 | 0.59 | 8.401 | 599 | 296,031 | 78.88 | 85.72 | 100 |
| 78746 | 2 | 852,401 | 0.57 | 6.375 | 724 | 426,200 | 79.63 | 100 | 100 |
| 6877 | 1 | 824,310 | 0.55 | 6.9 | 692 | 824,310 | 63.46 | 100 | 100 |
| 11003 | 3 | 819,031 | 0.55 | 6.79 | 707 | 273,010 | 74.5 | 0 | 100 |
| 33157 | 2 | 784,967 | 0.52 | 6.743 | 575 | 392,483 | 77 | 100 | 100 |
| 75248 | 1 | 760,899 | 0.51 | 7.75 | 596 | 760,899 | 79.13 | 100 | 100 |
| Other | 1,128 | 140,417,479 | 93.76 | 7.825 | 649 | 124,484 | 79.16 | 50.13 | 78.1 |
| Total: | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |

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14. Remaining Months to Maturity

| Remaining Months to Maturity | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|------------------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 1 - 180 | 101 | \$8,862,652 | 5.92% | 8.258 | 638 | \$87,749 | 72.54% | 40.99% | 74.67% |
| 181 - 240 | 18 | 1,879,455 | 1.26 | 7.835 | 664 | 104,414 | 74.15 | 56.07 | 83.7 |
| 241 - 360 | 1,022 | 137,754,091 | 91.99 | 7.77 | 649 | 134,789 | 79.18 | 52.72 | 78.8 |
| 421 - 480 | 4 | 1,260,384 | 0.84 | 6.705 | 632 | 315,096 | 81.52 | 77.79 | 100 |
| Total: | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |

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15. Amortization Type

| Amortization Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| FIXED | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |
| Total: | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.75% | 52.28% | 78.82% |

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16. Interest Only

| Interest Only | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| N | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.82% | 52.28% | 78.82% |
| Total: | 1,145 | \$149,756,580 | 100.00% | 7.79 | 649 | \$130,792 | 78.82% | 52.28% | 78.82% |

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Selection Criteria: ARM
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1. Summary

Scheduled Principal Balance: \$2,394,919,925
Number of Mortgage Loans: 12,081
Average Scheduled Principal Balance: \$198,239
Weighted Average Gross Coupon: 7.394%
Weighted Average Current FICO Score: 635
Weighted Average Original LTV Ratio: 82.80%
Weighted Average Combined Original LTV Ratio: 82.80%
Weighted Average Stated Remaining Term (months): 359
Weighted Average Seasoning(months): 3
Weighted Average Months to Roll: 21

Weighted Average Gross Margin: 5.12%
 Weighted Average Initial Rate Cap: 1.12%
 Weighted Average Periodic Rate Cap: 1.00%
 Weighted Average Gross Maximum Lifetime Rate: 13.40%

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2. Current Principal Balance

| Current Principal Balance | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| \$50,000 & Below | 780 | \$32,506,287 | 1.36% | 8.989 | 621 | \$41,675 | 84.76% | 62.23% | 41.89% |
| \$50,001 - \$75,000 | 1,371 | 85,997,860 | 3.59 | 8.684 | 626 | 62,726 | 85.14 | 59.63 | 55.01 |
| \$75,001 - \$100,000 | 1,346 | 117,766,887 | 4.92 | 8.07 | 629 | 87,494 | 84.34 | 53.67 | 65.45 |
| \$100,001 - \$125,000 | 1,308 | 147,222,108 | 6.15 | 7.871 | 633 | 112,555 | 84.03 | 51.28 | 71.94 |
| \$125,001 - \$150,000 | 1,161 | 159,401,094 | 6.66 | 7.754 | 637 | 137,296 | 83.17 | 49.62 | 76.75 |
| \$150,001 - \$200,000 | 1,730 | 299,861,573 | 12.52 | 7.488 | 634 | 173,330 | 83.05 | 54.41 | 81.33 |
| \$200,001 - \$250,000 | 1,216 | 272,751,958 | 11.39 | 7.446 | 636 | 224,303 | 82.57 | 48.73 | 84.06 |
| \$250,001 - \$300,000 | 928 | 254,236,091 | 10.62 | 7.085 | 638 | 273,961 | 83.43 | 54.54 | 86 |
| \$300,001 - \$350,000 | 640 | 207,461,642 | 8.66 | 7.074 | 642 | 324,159 | 83.8 | 50.47 | 86.11 |
| \$350,001 - \$400,000 | 466 | 175,051,494 | 7.31 | 7.03 | 641 | 375,647 | 83.32 | 48.19 | 83.49 |
| \$400,001 & Above | 1,135 | 642,662,930 | 26.83 | 7.076 | 632 | 566,223 | 81.01 | 51.04 | 90.67 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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3. Current Rate

| Current Rate | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|--------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 4.99 & Below | 4 | \$2,293,077 | 0.10% | 4.902 | 710 | \$573,269 | 77.16% | 61.25% | 100.00% |
| 5.00 - 5.49 | 82 | 25,010,094 | 1.04 | 5.326 | 669 | 305,001 | 78.08 | 89.82 | 99.71 |
| 5.50 - 5.99 | 489 | 153,872,373 | 6.42 | 5.781 | 662 | 314,667 | 79.5 | 88.41 | 98.38 |
| 6.00 - 6.49 | 909 | 261,351,769 | 10.91 | 6.267 | 652 | 287,516 | 79.49 | 70.7 | 94.94 |

| | | | | | | | | | |
|---------------|---------------|------------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 6.50 - 6.99 | 1,800 | 467,846,573 | 19.53 | 6.76 | 656 | 259,915 | 80.97 | 48.9 | 89.46 |
| 7.00 - 7.49 | 1,981 | 455,424,689 | 19.02 | 7.219 | 643 | 229,896 | 82.25 | 37.24 | 84.13 |
| 7.50 - 7.99 | 2,424 | 445,921,048 | 18.62 | 7.73 | 631 | 183,961 | 84.85 | 40.23 | 75.03 |
| 8.00 - 8.49 | 1,449 | 228,824,809 | 9.55 | 8.228 | 615 | 157,919 | 86.9 | 50.36 | 65.48 |
| 8.50 - 8.99 | 1,353 | 190,155,225 | 7.94 | 8.705 | 601 | 140,543 | 87.27 | 51.84 | 67.46 |
| 9.00 & Above | 1,590 | 164,220,268 | 6.86 | 9.741 | 572 | 103,283 | 82.29 | 63.85 | 75.77 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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4. Credit Score

| Credit Score | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 740 & Above | 473 | \$105,060,134 | 4.39% | 6.867 | 762 | \$222,114 | 83.12% | 30.50% | 67.01% |
| 720 - 739 | 408 | 85,236,167 | 3.56 | 6.811 | 729 | 208,912 | 82.51 | 27.25 | 76.81 |
| 700 - 719 | 634 | 135,961,383 | 5.68 | 6.933 | 709 | 214,450 | 83.43 | 27.32 | 72.46 |
| 680 - 699 | 812 | 167,412,126 | 6.99 | 6.898 | 688 | 206,173 | 83.12 | 34.93 | 72.33 |
| 660 - 679 | 1,292 | 256,199,668 | 10.7 | 7.12 | 669 | 198,297 | 83.29 | 33.97 | 77.63 |
| 640 - 659 | 1,656 | 331,658,737 | 13.85 | 7.242 | 649 | 200,277 | 83.85 | 40.41 | 77.73 |
| 620 - 639 | 2,045 | 384,079,372 | 16.04 | 7.408 | 629 | 187,814 | 84 | 43.84 | 83.86 |
| 600 - 619 | 1,494 | 295,152,011 | 12.32 | 7.321 | 609 | 197,558 | 84.31 | 67.55 | 86.77 |
| 580 - 599 | 1,242 | 237,496,614 | 9.92 | 7.507 | 589 | 191,221 | 83.12 | 76.62 | 88.9 |
| 560 - 579 | 981 | 197,121,941 | 8.23 | 7.825 | 569 | 200,940 | 83.23 | 85.99 | 89.85 |
| 540 - 559 | 442 | 85,025,663 | 3.55 | 8.376 | 550 | 192,366 | 76.87 | 76.22 | 90.35 |
| 520 - 539 | 309 | 59,786,449 | 2.5 | 9.057 | 529 | 193,484 | 72.82 | 75.43 | 95.29 |
| 500 - 519 | 290 | 54,061,128 | 2.26 | 9.075 | 510 | 186,418 | 72.3 | 73.84 | 96.99 |
| 1 - 499 | 2 | 545,468 | 0.02 | 8.331 | 481 | 272,734 | 65.01 | 27.2 | 100 |
| 0 & Below | 1 | 123,063 | 0.01 | 9.4 | 0 | 123,063 | 85 | 0 | 100 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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5. Lien

| Lien | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| First | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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6. Combined Original LTV

| Combined Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-----------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 370 | \$73,425,228 | 3.07% | 7.712 | 582 | \$198,447 | 50.85% | 61.57% | 91.69% |
| 60.01 - 70.00 | 474 | 107,595,356 | 4.49 | 7.953 | 592 | 226,994 | 66.39 | 55.4 | 86.22 |
| 70.01 - 80.00 | 5,491 | 1,180,211,770 | 49.28 | 6.96 | 643 | 214,936 | 79.46 | 49.39 | 94.66 |
| 80.01 - 85.00 | 949 | 206,026,222 | 8.6 | 7.569 | 623 | 217,098 | 84.64 | 53.86 | 61.48 |
| 85.01 - 90.00 | 3,034 | 523,793,542 | 21.87 | 7.716 | 646 | 172,641 | 89.85 | 41.88 | 51.44 |
| 90.01 - 95.00 | 1,251 | 238,121,604 | 9.94 | 7.978 | 619 | 190,345 | 94.81 | 66.95 | 95.11 |
| 95.01 - 100.00 | 512 | 65,746,202 | 2.75 | 8.67 | 627 | 128,411 | 99.9 | 96.76 | 99.91 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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7. Original LTV

| Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 370 | \$73,425,228 | 3.07% | 7.712 | 582 | \$198,447 | 50.85% | 61.57% | 91.69% |
| 60.01 - 70.00 | 474 | 107,595,356 | 4.49 | 7.953 | 592 | 226,994 | 66.39 | 55.4 | 86.22 |
| 70.01 - 80.00 | 5,491 | 1,180,211,770 | 49.28 | 6.96 | 643 | 214,936 | 79.46 | 49.39 | 94.66 |
| 80.01 - 85.00 | 949 | 206,026,222 | 8.6 | 7.569 | 623 | 217,098 | 84.64 | 53.86 | 61.48 |
| 85.01 - 90.00 | 3,034 | 523,793,542 | 21.87 | 7.716 | 646 | 172,641 | 89.85 | 41.88 | 51.44 |
| 90.01 - 95.00 | 1,251 | 238,121,604 | 9.94 | 7.978 | 619 | 190,345 | 94.81 | 66.95 | 95.11 |

| | | | | | | | | | |
|----------------|---------------|------------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 95.01 - 100.00 | 512 | 65,746,202 | 2.75 | 8.67 | 627 | 128,411 | 99.9 | 96.76 | 99.91 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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8. Documentation

| Documentation | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| Full | 6,435 | \$1,241,115,063 | 51.82% | 7.298 | 616 | \$192,869 | 83.03% | 100.00% | 85.55% |
| Stated | 5,440 | 1,100,695,953 | 45.96 | 7.515 | 657 | 202,334 | 82.56 | 0 | 77.73 |
| Limited | 206 | 53,108,909 | 2.22 | 7.126 | 621 | 257,810 | 82.48 | 0 | 90.73 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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9. Purpose

| Purpose | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| PURCHASE | 6,723 | \$1,236,528,190 | 51.63% | 7.287 | 652 | \$183,925 | 84.00% | 45.50% | 83.16% |
| CASHOUT REFI | 4,873 | 1,057,965,032 | 44.18 | 7.469 | 618 | 217,108 | 81.94 | 56.93 | 79.78 |
| RATE/TERM REFI | 485 | 100,426,703 | 4.19 | 7.909 | 601 | 207,065 | 77.15 | 75.88 | 92.83 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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10. Occupancy

| Occupancy | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| OWNER OCCUPIED | 8,956 | \$1,965,542,618 | 82.07% | 7.284 | 630 | \$219,467 | 82.09% | 54.02% | 100.00% |
| NON OWNER | 2,944 | 389,561,039 | 16.27 | 7.959 | 657 | 132,324 | 85.9 | 40.98 | 0 |
| SECOND HOME | 181 | 39,816,268 | 1.66 | 7.266 | 657 | 219,979 | 87.53 | 49.49 | 0 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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11. Property Type

| Property Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| SINGLE FAMILY | 8,822 | \$1,678,810,359 | 70.10% | 7.433 | 631 | \$190,298 | 82.75% | 53.35% | 84.19% |
| PUD | 1,186 | 300,910,240 | 12.56 | 7.163 | 631 | 253,719 | 81.93 | 57.22 | 91.38 |
| 2-4 FAMILY | 1,117 | 244,648,638 | 10.22 | 7.527 | 657 | 219,023 | 84.1 | 38.25 | 56.37 |
| CONDO | 901 | 162,372,956 | 6.78 | 7.204 | 650 | 180,214 | 82.97 | 47.16 | 81.98 |
| TOWNHOUSE | 55 | 8,177,732 | 0.34 | 7.474 | 642 | 148,686 | 84.58 | 39.28 | 76.16 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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12. State

| State | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| CA | 2,607 | \$838,243,517 | 35.00% | 6.937 | 637 | \$321,536 | 80.77% | 55.22% | 88.44% |
| IL | 1,044 | 190,414,933 | 7.95 | 7.518 | 643 | 182,390 | 83.92 | 40.47 | 81.07 |
| FL | 1,036 | 178,887,694 | 7.47 | 7.466 | 642 | 172,672 | 82.36 | 40.63 | 79.99 |
| TX | 797 | 101,726,270 | 4.25 | 7.863 | 628 | 127,636 | 82.12 | 45.03 | 86.47 |
| NJ | 379 | 99,476,696 | 4.15 | 7.712 | 638 | 262,471 | 84.93 | 41.6 | 78.33 |
| CO | 460 | 95,629,124 | 3.99 | 7.213 | 626 | 207,889 | 82.2 | 66.01 | 87.64 |

| | | | | | | | | | |
|---------------|---------------|------------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| GA | 530 | 84,588,428 | 3.53 | 7.68 | 646 | 159,601 | 86.11 | 48.22 | 56.88 |
| NY | 263 | 84,336,970 | 3.52 | 7.499 | 645 | 320,673 | 83.17 | 28.76 | 84.36 |
| WA | 398 | 77,063,578 | 3.22 | 6.988 | 632 | 193,627 | 82.47 | 74.57 | 90.05 |
| MD | 323 | 73,377,847 | 3.06 | 7.408 | 631 | 227,176 | 83.41 | 45.18 | 83.71 |
| Other | 4,244 | 571,174,869 | 23.85 | 7.885 | 627 | 134,584 | 84.83 | 56.46 | 74.75 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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13. Zip

| Zip | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 94565 | 30 | \$8,920,059 | 0.37% | 6.654 | 651 | \$297,335 | 81.86% | 63.35% | 74.67% |
| 94509 | 29 | 8,780,544 | 0.37 | 6.885 | 638 | 302,777 | 81.49 | 56.6 | 82.11 |
| 95206 | 33 | 8,028,736 | 0.34 | 7.246 | 630 | 243,295 | 83.75 | 49.93 | 94.36 |
| 94533 | 22 | 7,686,290 | 0.32 | 7.045 | 614 | 349,377 | 81.77 | 67.66 | 94.74 |
| 60639 | 28 | 7,023,048 | 0.29 | 7.225 | 669 | 250,823 | 85.53 | 23.81 | 94.29 |
| 30310 | 41 | 6,878,709 | 0.29 | 7.468 | 656 | 167,773 | 84.32 | 45.01 | 39.9 |
| 95377 | 15 | 6,515,237 | 0.27 | 7.109 | 613 | 434,349 | 83.28 | 63.75 | 92.52 |
| 94605 | 17 | 6,117,995 | 0.26 | 6.73 | 630 | 359,882 | 78.84 | 59.63 | 100 |
| 94589 | 19 | 5,843,419 | 0.24 | 6.622 | 658 | 307,548 | 81.22 | 75.7 | 95.62 |
| 94603 | 19 | 5,751,818 | 0.24 | 6.861 | 640 | 302,727 | 83.06 | 58.45 | 85.24 |
| Other | 11,828 | 2,323,374,070 | 97.01 | 7.406 | 635 | 196,430 | 82.81 | 51.69 | 81.98 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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14. Remaining Months to Maturity

| Remaining Months to Maturity | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|------------------------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 241 - 360 | 11,924 | \$2,350,050,074 | 98.13% | 7.402 | 635 | \$197,086 | 82.82% | 52.34% | 81.77% |
| 421 - 480 | 157 | 44,869,851 | 1.87 | 6.977 | 651 | 285,795 | 81.84 | 24.73 | 97.89 |

| | | | | | | | | | |
|---------------|--------|-----------------|---------|-------|-----|-----------|--------|--------|--------|
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |
|---------------|--------|-----------------|---------|-------|-----|-----------|--------|--------|--------|

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15. Amortization Type

| Amortization Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 2/28 ARM | 9,330 | \$1,671,537,323 | 69.80% | 7.719 | 636 | \$179,157 | 83.47% | 37.43% | 78.21% |
| 2/28 ARM IO | 2,137 | 586,023,824 | 24.47 | 6.524 | 629 | 274,227 | 81.1 | 93.82 | 93.13 |
| 3/37 ARM | 157 | 44,869,851 | 1.87 | 6.977 | 651 | 285,795 | 81.84 | 24.73 | 97.89 |
| 3/27 ARM | 208 | 32,811,278 | 1.37 | 7.71 | 644 | 157,747 | 82.64 | 46.64 | 65.08 |
| 6 Month LIBOR | 94 | 22,469,589 | 0.94 | 7.286 | 642 | 239,038 | 84.78 | 38.65 | 76.62 |
| 3/27 ARM IO | 72 | 19,326,239 | 0.81 | 6.39 | 640 | 268,420 | 79.17 | 97 | 87.25 |
| 5/25 ARMi | 52 | 10,787,361 | 0.45 | 7.334 | 676 | 207,449 | 80.73 | 45.99 | 66.37 |
| 5/25 ARM IO | 31 | 7,094,459 | 0.3 | 6.798 | 650 | 228,854 | 79.81 | 96.17 | 84.83 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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16. Interest Only

| Interest Only | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| N | 9,841 | \$1,782,475,402 | 74.43% | 7.693 | 637 | \$181,127 | 83.41% | 37.35% | 78.37% |
| Y | 2,240 | 612,444,523 | 25.57 | 6.523 | 629 | 273,413 | 81.02 | 93.95 | 92.85 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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17. Initial Periodic Cap

| Initial Periodic Cap | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 1 | 11,452 | \$2,251,728,669 | 94.02% | 7.407 | 634 | \$196,623 | 82.85% | 52.12% | 82.07% |
| 2 | 37 | 6,410,854 | 0.27 | 7.604 | 657 | 173,266 | 85.25 | 26.82 | 66.12 |
| 3 | 592 | 136,780,401 | 5.71 | 7.161 | 649 | 231,048 | 81.98 | 48.12 | 82.91 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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18. Periodic Cap

| Periodic Cap | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 1 | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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19. Months to Rate Reset

| Months to Rate Reset | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| <= 0 | 2 | \$253,012 | 0.01% | 8.797 | 629 | \$126,506 | 100.00% | 100.00% | 100.00% |
| 12-Jan | 146 | 33,138,284 | 1.38 | 7.041 | 645 | 226,975 | 82.79 | 41.37 | 84.15 |
| 13 - 24 | 11,415 | 2,247,058,215 | 93.83 | 7.413 | 634 | 196,851 | 82.87 | 52.1 | 82 |
| 25 - 36 | 435 | 96,588,594 | 4.03 | 7.114 | 646 | 222,043 | 81.59 | 46.31 | 84.61 |
| 37 - 48 | 1 | 273,626 | 0.01 | 6.125 | 734 | 273,626 | 80 | 0 | 100 |
| 49 >= | 82 | 17,608,194 | 0.74 | 7.137 | 665 | 214,734 | 80.37 | 66.92 | 73.29 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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20. Life Maximum Rate

| Life Maximum Rate | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0.00 - 11.99 | 574 | \$180,969,144 | 7.56% | 5.707 | 664 | \$315,277 | 79.27% | 88.24% | 98.58% |
| 12.00 - 12.49 | 904 | 259,621,097 | 10.84 | 6.268 | 652 | 287,191 | 79.46 | 70.9 | 84.91 |
| 12.50 - 12.99 | 1,784 | 462,830,790 | 19.33 | 6.76 | 656 | 259,434 | 80.96 | 48.96 | 89.54 |
| 13.00 - 13.49 | 1,966 | 451,724,569 | 18.86 | 7.215 | 643 | 229,768 | 82.22 | 37.43 | 84.12 |
| 13.50 - 13.99 | 2,422 | 445,813,324 | 18.61 | 7.717 | 631 | 184,068 | 84.76 | 40.21 | 75.03 |
| 14.00 - 14.49 | 1,462 | 232,151,932 | 9.69 | 8.204 | 616 | 158,791 | 86.92 | 49.83 | 66.11 |
| 14.50 - 14.99 | 1,361 | 193,222,128 | 8.07 | 8.679 | 601 | 141,971 | 87.3 | 51.49 | 67.77 |
| 15.00 - 15.49 | 666 | 77,804,077 | 3.25 | 9.174 | 588 | 116,823 | 85.91 | 54.87 | 69.96 |
| 15.50 - 15.99 | 429 | 42,533,360 | 1.78 | 9.659 | 574 | 99,145 | 84.6 | 62.37 | 74.87 |
| 16.00 & Above | 513 | 48,249,504 | 2.01 | 10.608 | 549 | 94,054 | 74.59 | 78.72 | 85.33 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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21. Margin

| Margin | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0.00 - 4.99 | 10,956 | \$2,164,010,947 | 90.36% | 7.305 | 641 | \$197,518 | 83.59% | 50.11% | 81.06% |
| 5.00 - 5.49 | 10 | 2,093,175 | 0.09 | 7.748 | 649 | 209,317 | 86.26 | 32.2 | 80.03 |
| 5.50 - 5.99 | 439 | 96,544,108 | 4.03 | 8.027 | 577 | 219,918 | 78.03 | 71.4 | 83.9 |
| 6.00 - 6.49 | 9 | 1,471,334 | 0.06 | 8.003 | 573 | 163,482 | 80.77 | 77.02 | 75.09 |
| 6.50 - 6.99 | 664 | 130,398,527 | 5.44 | 8.373 | 577 | 196,383 | 73.27 | 65.72 | 97.58 |
| 7.00 & Above | 3 | 401,834 | 0.02 | 9.358 | 591 | 133,945 | 65.11 | 66.11 | 66.11 |
| Total: | 12,081 | \$2,394,919,925 | 100.00% | 7.394 | 635 | \$198,239 | 82.80% | 51.82% | 82.07% |

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1. Summary

Scheduled Principal Balance: \$1,600,218,430
Number of Mortgage Loans: 10,332
Average Scheduled Principal Balance: \$154,880
Weighted Average Gross Coupon: 7.483%
Weighted Average Current FICO Score: 640
Weighted Average Original LTV Ratio: 82.78%
Weighted Average Combined Original LTV Ratio: 82.78%
Weighted Average Stated Remaining Term (months): 356
Weighted Average Seasoning(months): 3
Weighted Average Months to Roll: 21

Weighted Average Gross Margin: 5.12%
 Weighted Average Initial Rate Cap: 1.09%
 Weighted Average Periodic Rate Cap: 1.00%
 Weighted Average Gross Maximum Lifetime Rate: 13.47%

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2. Current Principal Balance

| Current Principal Balance | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| \$50,000 & Below | 756 | \$31,501,182 | 1.97% | 8.991 | 626 | \$41,668 | 82.42% | 62.22% | 42.58% |
| \$50,001 - \$75,000 | 1,300 | 81,183,324 | 5.07 | 8.69 | 629 | 62,449 | 83.99 | 56.39 | 54.78 |
| \$75,001 - \$100,000 | 1,326 | 116,076,004 | 7.25 | 8.032 | 634 | 87,538 | 83.31 | 51.87 | 65.19 |
| \$100,001 - \$125,000 | 1,291 | 145,084,760 | 9.07 | 7.809 | 638 | 112,382 | 82.93 | 49.45 | 72.48 |
| \$125,001 - \$150,000 | 1,117 | 153,348,556 | 9.58 | 7.679 | 641 | 137,286 | 82.28 | 47.89 | 76.65 |
| \$150,001 - \$200,000 | 1,686 | 292,296,478 | 18.27 | 7.415 | 638 | 173,367 | 82.3 | 53.84 | 81.4 |
| \$200,001 - \$250,000 | 1,145 | 256,672,694 | 16.04 | 7.369 | 639 | 224,168 | 81.99 | 48.26 | 84.54 |
| \$250,001 - \$300,000 | 888 | 243,248,817 | 15.2 | 7 | 641 | 273,929 | 82.94 | 53.37 | 86.14 |
| \$300,001 - \$350,000 | 619 | 200,822,090 | 12.55 | 7.02 | 645 | 324,430 | 83.39 | 50.05 | 85.8 |
| \$350,001 - \$400,000 | 133 | 48,758,883 | 3.05 | 7.033 | 657 | 366,608 | 83.42 | 37.94 | 73.29 |
| \$400,001 & Above | 71 | 31,225,641 | 1.95 | 7.295 | 666 | 439,798 | 84.69 | 41.73 | 63.17 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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3. Current Rate

| Current Rate | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|--------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 4.99 & Below | 2 | \$611,234 | 0.04% | 4.863 | 703 | \$305,617 | 76.62% | 100.00% | 100.00% |
| 5.00 - 5.49 | 61 | 14,624,143 | 0.91 | 5.344 | 672 | 239,740 | 77.82 | 88.98 | 98.77 |
| 5.50 - 5.99 | 362 | 86,083,410 | 5.38 | 5.778 | 660 | 237,799 | 79.31 | 89.82 | 97.95 |
| 6.00 - 6.49 | 718 | 152,879,584 | 9.55 | 6.267 | 653 | 212,924 | 79.77 | 72.31 | 93.37 |

| | | | | | | | | | |
|---------------|---------------|------------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 6.50 - 6.99 | 1,542 | 299,332,539 | 18.71 | 6.773 | 664 | 194,120 | 80.79 | 47.93 | 85.94 |
| 7.00 - 7.49 | 1,847 | 333,412,764 | 20.84 | 7.225 | 650 | 180,516 | 82.5 | 37.76 | 81.46 |
| 7.50 - 7.99 | 2,017 | 298,298,875 | 18.64 | 7.733 | 638 | 147,892 | 84.19 | 40.39 | 71.91 |
| 8.00 - 8.49 | 1,196 | 152,047,455 | 9.5 | 8.227 | 625 | 127,130 | 86.72 | 49.07 | 58.48 |
| 8.50 - 8.99 | 1,047 | 119,972,473 | 7.5 | 8.706 | 614 | 114,587 | 87.26 | 46.96 | 59.64 |
| 9.00 & Above | 1,540 | 142,955,954 | 8.93 | 9.785 | 579 | 92,829 | 82.55 | 64.06 | 71.73 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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4. Credit Score

| Credit Score | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 740 & Above | 441 | \$76,809,040 | 4.80% | 6.976 | 761 | \$174,170 | 83.24% | 29.75% | 63.54% |
| 720 - 739 | 379 | 64,126,794 | 4.01 | 6.94 | 729 | 169,200 | 82.77 | 27.41 | 71.08 |
| 700 - 719 | 598 | 100,038,062 | 6.25 | 7.027 | 709 | 167,288 | 82.97 | 24.5 | 69.74 |
| 680 - 699 | 788 | 123,132,082 | 7.69 | 7.06 | 689 | 156,259 | 83.62 | 34.02 | 67.43 |
| 660 - 679 | 1,143 | 181,702,082 | 11.35 | 7.214 | 669 | 158,969 | 83.11 | 36.63 | 73.18 |
| 640 - 659 | 1,420 | 224,694,857 | 14.04 | 7.368 | 649 | 158,236 | 83.99 | 38.62 | 72.36 |
| 620 - 639 | 1,796 | 273,595,046 | 17.1 | 7.476 | 629 | 152,336 | 83.25 | 43.14 | 82.25 |
| 600 - 619 | 1,220 | 190,226,408 | 11.89 | 7.437 | 609 | 155,923 | 84.1 | 70.08 | 82.09 |
| 580 - 599 | 1,009 | 148,034,189 | 9.25 | 7.619 | 589 | 146,714 | 83.48 | 82.77 | 87.57 |
| 560 - 579 | 769 | 114,957,721 | 7.18 | 8.05 | 570 | 149,490 | 83.63 | 88.19 | 87.92 |
| 540 - 559 | 324 | 43,467,970 | 2.72 | 8.617 | 551 | 134,160 | 76.51 | 82.37 | 88.2 |
| 520 - 539 | 233 | 31,501,165 | 1.97 | 9.489 | 529 | 135,198 | 69.2 | 72.52 | 91.78 |
| 500 - 519 | 210 | 27,739,000 | 1.73 | 9.572 | 510 | 132,090 | 69.52 | 71.2 | 95.21 |
| 1 - 499 | 1 | 70,950 | 0 | 9.6 | 488 | 70,950 | 80 | 100 | 100 |
| 0 & Below | 1 | 123,063 | 0.01 | 9.4 | 0 | 123,063 | 85 | 0 | 100 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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5. Lien

| Lien | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| First | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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6. Combined Original LTV

| Combined Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-----------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 389 | \$56,246,428 | 3.51% | 7.818 | 585 | \$144,592 | 50.28% | 60.78% | 90.67% |
| 60.01 - 70.00 | 448 | 65,033,069 | 4.06 | 8.33 | 593 | 145,163 | 66.4 | 59.89 | 80.19 |
| 70.01 - 80.00 | 4,899 | 804,563,440 | 50.28 | 7.04 | 648 | 164,230 | 79.66 | 47.52 | 93.29 |
| 80.01 - 85.00 | 763 | 115,780,111 | 7.24 | 7.753 | 633 | 151,743 | 84.73 | 50.46 | 43.32 |
| 85.01 - 90.00 | 2,517 | 352,874,386 | 22.05 | 7.804 | 652 | 140,196 | 89.87 | 41.53 | 41.83 |
| 90.01 - 95.00 | 997 | 166,161,807 | 10.38 | 8.012 | 619 | 166,662 | 94.81 | 69.17 | 94.78 |
| 95.01 - 100.00 | 319 | 39,559,188 | 2.47 | 8.731 | 628 | 124,010 | 99.89 | 97.43 | 99.85 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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7. Original LTV

| Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 389 | \$56,246,428 | 3.51% | 7.818 | 585 | \$144,592 | 50.28% | 60.78% | 90.67% |
| 60.01 - 70.00 | 448 | 65,033,069 | 4.06 | 8.33 | 593 | 145,163 | 66.4 | 59.89 | 80.19 |
| 70.01 - 80.00 | 4,899 | 804,563,440 | 50.28 | 7.04 | 648 | 164,230 | 79.66 | 47.52 | 93.29 |
| 80.01 - 85.00 | 763 | 115,780,111 | 7.24 | 7.753 | 633 | 151,743 | 84.73 | 50.46 | 43.32 |
| 85.01 - 90.00 | 2,517 | 352,874,386 | 22.05 | 7.804 | 652 | 140,196 | 89.87 | 41.53 | 41.83 |
| 90.01 - 95.00 | 997 | 166,161,807 | 10.38 | 8.012 | 619 | 166,662 | 94.81 | 69.17 | 94.78 |

| | | | | | | | | | |
|----------------|---------------|------------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 95.01 - 100.00 | 319 | 39,559,188 | 2.47 | 8.731 | 628 | 124,010 | 99.89 | 97.43 | 99.85 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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8. Documentation

| Documentation | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| Full | 5,389 | \$813,871,708 | 50.86% | 7.406 | 620 | \$151,025 | 83.01% | 100.00% | 81.53% |
| Stated | 4,779 | 754,145,008 | 47.13 | 7.582 | 662 | 157,804 | 82.53 | 0 | 73.95 |
| Limited | 164 | 32,201,713 | 2.01 | 7.1 | 633 | 196,352 | 83.02 | 0 | 84.53 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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9. Purpose

| Purpose | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| PURCHASE | 5,755 | \$879,819,978 | 54.98% | 7.376 | 653 | \$152,879 | 83.77% | 43.81% | 80.76% |
| CASHOUT REFI | 4,148 | 653,146,505 | 40.82 | 7.557 | 625 | 157,461 | 81.97 | 57.8 | 73.23 |
| RATE/TERM REFI | 429 | 67,251,946 | 4.2 | 8.152 | 606 | 156,764 | 77.73 | 75.62 | 88.64 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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10. Occupancy

| Occupancy | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| OWNER OCCUPIED | 7,442 | \$1,248,482,300 | 78.02% | 7.357 | 634 | \$167,762 | 81.89% | 53.15% | 100.00% |
| NON OWNER | 2,737 | 324,462,552 | 20.28 | 7.979 | 659 | 118,547 | 85.76 | 42.38 | 0 |
| SECOND HOME | 153 | 27,273,577 | 1.7 | 7.304 | 657 | 178,259 | 88.09 | 46.91 | 0 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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11. Property Type

| Property Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| SINGLE FAMILY | 7,543 | \$1,098,878,755 | 68.67% | 7.548 | 635 | \$145,682 | 82.74% | 52.95% | 80.07% |
| 2-4 FAMILY | 1,030 | 203,104,212 | 12.69 | 7.5 | 661 | 197,189 | 83.31 | 38.31 | 53.49 |
| PUD | 952 | 170,361,213 | 10.65 | 7.228 | 635 | 178,951 | 82.34 | 56.86 | 91.12 |
| CONDO | 761 | 120,884,970 | 7.55 | 7.215 | 653 | 158,850 | 82.8 | 45 | 81.96 |
| TOWNHOUSE | 46 | 6,989,280 | 0.44 | 7.429 | 642 | 151,941 | 84.63 | 42.54 | 80.84 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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12. State

| State | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| CA | 1,816 | \$422,052,388 | 26.37% | 6.918 | 643 | \$232,408 | 79.98% | 52.74% | 85.56% |
| FL | 975 | 145,273,765 | 9.08 | 7.5 | 648 | 148,999 | 83.19 | 40 | 78.6 |
| IL | 841 | 141,246,708 | 8.83 | 7.486 | 650 | 167,951 | 83.65 | 37.46 | 79.59 |
| TX | 894 | 90,690,999 | 5.67 | 8.095 | 630 | 101,444 | 82.68 | 43.43 | 83.8 |
| CO | 398 | 67,943,649 | 4.25 | 7.135 | 631 | 170,713 | 82.73 | 70.77 | 87.09 |
| GA | 476 | 65,779,734 | 4.11 | 7.735 | 650 | 138,193 | 85.66 | 49.36 | 51.73 |

| | | | | | | | | | |
|---------------|---------------|------------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| WA | 376 | 64,388,748 | 4.02 | 6.947 | 636 | 171,247 | 82.07 | 73.53 | 88.41 |
| NJ | 274 | 62,973,271 | 3.94 | 7.683 | 644 | 229,829 | 84.6 | 41.56 | 74.67 |
| NY | 224 | 59,797,460 | 3.74 | 7.404 | 656 | 266,953 | 81.09 | 24.71 | 81.12 |
| MI | 484 | 45,369,691 | 2.84 | 8.331 | 631 | 93,739 | 86 | 50.23 | 55.7 |
| Other | 3,574 | 434,702,017 | 27.17 | 7.884 | 632 | 121,629 | 84.42 | 57.33 | 72.2 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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13. Zip

| Zip | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 94565 | 25 | \$6,960,676 | 0.43% | 6.527 | 657 | \$278,427 | 81.55% | 64.32% | 84.21% |
| 60639 | 27 | 6,859,520 | 0.43 | 7.214 | 672 | 254,056 | 85.66 | 21.99 | 94.16 |
| 95206 | 28 | 6,756,375 | 0.42 | 7.162 | 626 | 241,299 | 83.29 | 59.34 | 94.22 |
| 30310 | 38 | 6,269,923 | 0.39 | 7.38 | 658 | 164,998 | 83.98 | 46.8 | 40.41 |
| 94509 | 18 | 4,680,247 | 0.29 | 6.859 | 655 | 260,014 | 79.64 | 46.34 | 82.62 |
| 94603 | 16 | 4,551,361 | 0.28 | 6.785 | 639 | 284,460 | 80.1 | 60.93 | 93.63 |
| 60629 | 27 | 4,363,777 | 0.27 | 7.582 | 652 | 161,621 | 82.02 | 47.71 | 88.04 |
| 94621 | 15 | 4,358,000 | 0.27 | 6.938 | 665 | 290,533 | 81.9 | 48.04 | 87.97 |
| 94589 | 15 | 4,233,065 | 0.26 | 6.635 | 657 | 282,204 | 79.8 | 75.98 | 93.95 |
| 94533 | 15 | 4,197,345 | 0.26 | 6.805 | 632 | 279,823 | 79.95 | 61.01 | 100 |
| Other | 10,108 | 1,546,988,140 | 96.67 | 7.499 | 639 | 153,046 | 82.81 | 50.81 | 77.78 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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14. Remaining Months to Maturity

| Remaining Months to Maturity | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|------------------------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 1 - 180 | 86 | \$6,924,473 | 0.43% | 7.846 | 645 | \$80,517 | 72.13% | 47.58% | 80.89% |
| 181 - 240 | 17 | 1,822,633 | 0.11 | 7.792 | 669 | 107,214 | 73.96 | 54.7 | 83.2 |

| | | | | | | | | | |
|---------------|---------------|------------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 241 - 360 | 10,206 | 1,586,270,009 | 99.13 | 7.485 | 640 | 155,425 | 82.85 | 50.89 | 77.93 |
| 421 - 480 | 23 | 5,201,315 | 0.33 | 6.177 | 647 | 226,144 | 79.22 | 43.7 | 100 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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15. Amortization Type

| Amortization Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 2/28 ARM | 7,307 | \$1,076,190,062 | 67.25% | 7.778 | 641 | \$147,282 | 83.84% | 36.67% | 74.23% |
| 2/28 ARM IO | 1,603 | 343,125,805 | 21.44 | 6.488 | 630 | 214,052 | 80.91 | 93.84 | 92.28 |
| FIXED | 1,036 | 118,761,597 | 7.42 | 7.783 | 650 | 114,635 | 78.82 | 51.52 | 75.8 |
| 3/27 ARM | 170 | 22,028,938 | 1.38 | 7.843 | 650 | 129,582 | 84.7 | 44.58 | 51.16 |
| 3/27 ARM IO | 58 | 12,515,904 | 0.78 | 6.431 | 639 | 215,791 | 78.02 | 95.36 | 97.64 |
| 6 Month LIBOR | 68 | 11,209,727 | 0.7 | 7.535 | 647 | 164,849 | 86.79 | 41.96 | 72.66 |
| 5/25 ARM | 42 | 6,318,601 | 0.39 | 7.802 | 661 | 150,443 | 81.02 | 43.02 | 49.14 |
| 5/25 ARM IO | 26 | 5,131,359 | 0.32 | 6.91 | 637 | 197,360 | 78.42 | 94.7 | 87.88 |
| 3/37 ARM | 22 | 4,936,436 | 0.31 | 6.167 | 648 | 224,383 | 79.22 | 40.68 | 100 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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16. Interest Only

| Interest Only | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| N | 8,645 | \$1,239,445,362 | 77.45% | 7.771 | 642 | \$143,371 | 83.37% | 38.33% | 73.93% |
| Y | 1,687 | 360,773,068 | 22.55 | 6.492 | 631 | 213,855 | 80.78 | 93.91 | 92.05 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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17. Initial Periodic Cap

| Initial Periodic Cap | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0 | 1,036 | \$118,761,597 | 7.42% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |
| 1 | 8,893 | 1,413,170,151 | 88.31 | 7.465 | 639 | 158,908 | 83.13 | 50.64 | 78.56 |
| 2 | 35 | 5,466,416 | 0.34 | 7.684 | 648 | 156,183 | 85.46 | 31.45 | 67.31 |
| 3 | 368 | 62,820,265 | 3.93 | 7.295 | 648 | 170,707 | 82.26 | 56.28 | 71.02 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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18. Periodic Cap

| Periodic Cap | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0 | 1,036 | \$118,761,597 | 7.42% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |
| 1 | 9,296 | 1,481,456,832 | 92.58 | 7.458 | 639 | 159,365 | 83.1 | 50.81 | 78.2 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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19. Months to Rate Reset

| Months to Rate Reset | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| <= 0 | 1,036 | \$118,761,597 | 7.42% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |
| 12-Jan | 104 | 18,421,493 | 1.15 | 7.047 | 654 | 177,130 | 84.27 | 40.35 | 83.36 |
| 13 - 24 | 8,876 | 1,412,522,875 | 88.27 | 7.471 | 639 | 159,140 | 83.14 | 50.57 | 78.49 |
| 25 - 36 | 248 | 39,062,504 | 2.44 | 7.202 | 646 | 157,510 | 81.92 | 59.77 | 68.5 |
| 37 - 48 | 1 | 273,626 | 0.02 | 6.125 | 734 | 273,626 | 80 | 0 | 100 |

| | | | | | | | | | | |
|---------------|--|---------------|------------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 49 >= | | 67 | 11,176,334 | 0.7 | 7.433 | 648 | 166,811 | 79.85 | 67.8 | 65.68 |
| Total: | | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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20. Life Maximum Rate

| Life Maximum Rate | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0.00 - 2.01 | 1,036 | \$118,761,597 | 7.42% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |
| 0.00 - 11.99 | 407 | 98,377,157 | 6.15 | 5.709 | 661 | 241,713 | 79.13 | 90.83 | 98.36 |
| 12.00 - 12.49 | 686 | 146,626,253 | 9.16 | 6.268 | 651 | 213,741 | 80 | 73.18 | 93.56 |
| 12.50 - 12.99 | 1,404 | 274,817,648 | 17.17 | 6.77 | 663 | 195,739 | 81.42 | 47.98 | 85.82 |
| 13.00 - 13.49 | 1,687 | 306,313,126 | 19.14 | 7.221 | 648 | 181,573 | 82.82 | 37.32 | 81.27 |
| 13.50 - 13.99 | 1,839 | 276,489,143 | 17.28 | 7.725 | 636 | 150,348 | 84.58 | 39.23 | 71 |
| 14.00 - 14.49 | 1,057 | 141,328,918 | 8.83 | 8.194 | 624 | 133,708 | 87.18 | 47.83 | 59.11 |
| 14.50 - 14.99 | 899 | 108,931,011 | 6.81 | 8.675 | 612 | 121,169 | 87.97 | 46.62 | 60.65 |
| 15.00 - 15.49 | 519 | 52,445,022 | 3.28 | 9.187 | 596 | 101,050 | 86.94 | 55.33 | 63.22 |
| 15.50 - 15.99 | 349 | 33,539,568 | 2.1 | 9.662 | 577 | 96,102 | 84.76 | 62.28 | 72.03 |
| 16.00 & Above | 449 | 42,588,987 | 2.66 | 10.604 | 549 | 94,853 | 74.18 | 77.69 | 85.66 |
| Total: | 10,332 | \$1,600,218,430 | 100.00% | 7.483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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21. Margin

| Margin | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0.00 - 2.01 | 1,036 | \$118,761,597 | 7.42% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |
| 0.00 - 4.99 | 8,464 | 1,343,199,452 | 83.94 | 7.366 | 645 | 158,696 | 83.93 | 49.13 | 76.92 |
| 5.00 - 5.49 | 9 | 1,796,972 | 0.11 | 7.698 | 655 | 199,664 | 85.64 | 37.51 | 76.74 |
| 5.50 - 5.99 | 296 | 47,553,374 | 2.97 | 8.081 | 584 | 160,653 | 78.65 | 67.76 | 79.04 |
| 6.00 - 6.49 | 4 | 545,709 | 0.03 | 7.852 | 583 | 136,427 | 78.53 | 59.07 | 62.45 |
| 6.50 - 6.99 | 520 | 87,959,492 | 5.5 | 8.524 | 578 | 169,153 | 72.92 | 67.37 | 97.41 |

| | | | | | | | | | | |
|---------------|--|---------------|------------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 7.00 & Above | | 3 | 401,834 | 0.03 | 9,358 | 591 | 133,945 | 65.11 | 66.11 | 66.11 |
| Total: | | 10,332 | \$1,600,218,430 | 100.00% | 7,483 | 640 | \$154,880 | 82.78% | 50.86% | 78.02% |

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Selection Criteria: Group1 FIXED
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1. Summary

Scheduled Principal Balance: \$118,761,597
Number of Mortgage Loans: 1,036
Average Scheduled Principal Balance: \$114,635
Weighted Average Gross Coupon: 7.783%
Weighted Average Current FICO Score: 650
Weighted Average Original LTV Ratio: 78.82%
Weighted Average Combined Original LTV Ratio: 78.82%
Weighted Average Stated Remaining Term (months): 344
Weighted Average Seasoning(months): 4
Weighted Average Months to Roll: 0

Weighted Average Gross Margin: 0.00%
 Weighted Average Initial Rate Cap: 0.00%
 Weighted Average Periodic Rate Cap: 0.00%
 Weighted Average Gross Maximum Lifetime Rate: 0.00%

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2. Current Principal Balance

| Current Principal Balance | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| \$50,000 & Below | 180 | \$7,388,798 | 6.22% | 8.972 | 638 | \$41,049 | 76.85% | 66.01% | 46.54% |
| \$50,001 - \$75,000 | 201 | 12,208,194 | 10.28 | 8.781 | 634 | 60,737 | 81.08 | 56.09 | 55.74 |
| \$75,001 - \$100,000 | 176 | 15,250,676 | 12.84 | 8.147 | 642 | 86,652 | 81.39 | 59.97 | 68.43 |
| \$100,001 - \$125,000 | 144 | 16,073,060 | 13.53 | 7.888 | 651 | 111,618 | 79.53 | 53.86 | 77.61 |
| \$125,001 - \$150,000 | 93 | 12,733,386 | 10.72 | 7.722 | 650 | 136,918 | 78.12 | 52.83 | 76.59 |
| \$150,001 - \$200,000 | 107 | 18,410,246 | 15.5 | 7.307 | 656 | 172,058 | 76.29 | 58.38 | 81.53 |
| \$200,001 - \$250,000 | 62 | 13,868,611 | 11.68 | 7.412 | 649 | 223,687 | 77.86 | 50.48 | 90.72 |
| \$250,001 - \$300,000 | 36 | 9,860,350 | 8.3 | 7.082 | 657 | 273,899 | 78.3 | 30.09 | 88.87 |
| \$300,001 - \$350,000 | 26 | 8,524,137 | 7.18 | 7.245 | 665 | 327,851 | 79.89 | 30.34 | 88.64 |
| \$350,001 - \$400,000 | 5 | 1,897,112 | 1.6 | 7.118 | 682 | 379,422 | 85.69 | 18.76 | 81.24 |
| \$400,001 & Above | 6 | 2,547,026 | 2.14 | 7.49 | 671 | 424,504 | 74.29 | 49.76 | 65.31 |
| Total: | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |

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3. Current Rate

| Current Rate | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|--------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 5.00 - 5.49 | 3 | \$285,589 | 0.24% | 5.224 | 751 | \$95,196 | 78.15% | 62.02% | 62.02% |
| 5.50 - 5.99 | 14 | 2,449,640 | 2.06 | 5.813 | 695 | 174,974 | 77.2 | 49.39 | 90.68 |
| 6.00 - 6.49 | 29 | 5,564,028 | 4.69 | 6.275 | 695 | 191,863 | 73.7 | 45.9 | 87.64 |
| 6.50 - 6.99 | 127 | 21,981,901 | 18.51 | 6.799 | 674 | 173,086 | 73.01 | 50.04 | 88.18 |

| | | | | | | | | | |
|---------------|--------------|----------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 7.00 - 7.49 | 146 | 23,532,861 | 19.82 | 7.245 | 667 | 161,184 | 77.8 | 47.12 | 83.42 |
| 7.50 - 7.99 | 177 | 21,296,914 | 17.93 | 7.717 | 637 | 120,322 | 77.66 | 55.86 | 81.37 |
| 8.00 - 8.49 | 152 | 14,086,298 | 11.86 | 8.257 | 639 | 92,673 | 82.1 | 55.05 | 59.12 |
| 8.50 - 8.99 | 152 | 12,928,144 | 10.89 | 8.721 | 636 | 85,054 | 82.88 | 44.48 | 59.6 |
| 9.00 & Above | 236 | 16,636,221 | 14.01 | 9.637 | 609 | 70,492 | 85.47 | 58.62 | 62.32 |
| Total: | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |

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4. Credit Score

| Credit Score | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 740 & Above | 50 | \$6,534,806 | 5.50% | 7.125 | 759 | \$130,696 | 78.85% | 32.23% | 80.61% |
| 720 - 739 | 45 | 4,584,630 | 3.86 | 7.341 | 728 | 101,881 | 80.45 | 46.44 | 66.63 |
| 700 - 719 | 78 | 10,563,526 | 8.89 | 7.243 | 709 | 135,430 | 81 | 30.39 | 61.09 |
| 680 - 699 | 113 | 15,125,540 | 12.74 | 7.232 | 689 | 133,854 | 79.67 | 39.71 | 64.23 |
| 660 - 679 | 112 | 12,324,206 | 10.38 | 7.7 | 668 | 110,038 | 79.99 | 49.04 | 70.47 |
| 640 - 659 | 134 | 15,445,149 | 13.01 | 7.798 | 649 | 115,262 | 80.11 | 39.07 | 66.67 |
| 620 - 639 | 182 | 22,618,518 | 19.05 | 7.824 | 629 | 124,278 | 80.3 | 54.82 | 85.41 |
| 600 - 619 | 111 | 11,942,808 | 10.06 | 7.98 | 611 | 107,593 | 75.97 | 75.89 | 86.01 |
| 580 - 599 | 94 | 9,986,750 | 8.41 | 8.444 | 589 | 106,242 | 76.73 | 74.47 | 84.7 |
| 560 - 579 | 60 | 5,386,645 | 4.54 | 8.652 | 569 | 89,777 | 74.41 | 68.2 | 91.82 |
| 540 - 559 | 32 | 2,715,006 | 2.29 | 9.035 | 551 | 84,844 | 73.37 | 66.34 | 90.52 |
| 520 - 539 | 19 | 1,226,351 | 1.03 | 9.794 | 525 | 64,545 | 67.24 | 86.74 | 75.28 |
| 500 - 519 | 5 | 236,714 | 0.2 | 10.306 | 507 | 47,343 | 64.45 | 60.7 | 41.89 |
| 1 - 499 | 1 | 70,950 | 0.06 | 9.6 | 488 | 70,950 | 80 | 100 | 100 |
| Total: | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |

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5. Lien

| Lien | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| First | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |
| Total: | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |

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6. Combined Original LTV

| Combined Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-----------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 96 | \$11,041,173 | 9.30% | 7.419 | 621 | \$115,012 | 48.15% | 52.69% | 92.99% |
| 60.01 - 70.00 | 80 | 8,453,672 | 7.12 | 7.424 | 639 | 105,671 | 67.02 | 51.75 | 73.14 |
| 70.01 - 80.00 | 476 | 59,072,493 | 49.74 | 7.504 | 658 | 124,102 | 79 | 48.92 | 85.01 |
| 80.01 - 85.00 | 96 | 11,596,235 | 9.76 | 7.946 | 645 | 120,794 | 84.53 | 50.03 | 58.28 |
| 85.01 - 90.00 | 219 | 19,976,840 | 16.82 | 8.478 | 659 | 91,218 | 89.77 | 47.68 | 44.11 |
| 90.01 - 95.00 | 58 | 7,305,526 | 6.15 | 8.575 | 633 | 125,957 | 94.57 | 74.65 | 88.52 |
| 95.01 - 100.00 | 11 | 1,315,658 | 1.11 | 9.286 | 636 | 119,605 | 99.93 | 100 | 100 |
| Total: | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |

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7. Original LTV

| Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 96 | \$11,041,173 | 9.30% | 7.419 | 621 | \$115,012 | 48.15% | 52.69% | 92.99% |
| 60.01 - 70.00 | 80 | 8,453,672 | 7.12 | 7.424 | 639 | 105,671 | 67.02 | 51.75 | 73.14 |
| 70.01 - 80.00 | 476 | 59,072,493 | 49.74 | 7.504 | 658 | 124,102 | 79 | 48.92 | 85.01 |
| 80.01 - 85.00 | 96 | 11,596,235 | 9.76 | 7.946 | 645 | 120,794 | 84.53 | 50.03 | 58.28 |
| 85.01 - 90.00 | 219 | 19,976,840 | 16.82 | 8.478 | 659 | 91,218 | 89.77 | 47.68 | 44.11 |
| 90.01 - 95.00 | 58 | 7,305,526 | 6.15 | 8.575 | 633 | 125,957 | 94.57 | 74.65 | 88.52 |

| | | | | | | | | |
|----------------|--------------|----------------------|----------------|--------------|------------|------------------|---------------|---------------|
| 95.01 - 100.00 | 11 | 1,315,658 | 1.11 | 9.286 | 636 | 119,605 | 99.93 | 100 |
| Total: | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% |

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8. Documentation

| Documentation | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| Full | 584 | \$61,183,569 | 51.52% | 7.827 | 637 | \$104,766 | 79.04% | 100.00% | 74.78% |
| Stated | 441 | 55,842,551 | 47.02 | 7.752 | 664 | 126,627 | 78.52 | 0 | 76.48 |
| Limited | 11 | 1,735,478 | 1.46 | 7.224 | 657 | 157,771 | 80.97 | 0 | 90.01 |
| Total: | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |

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9. Purpose

| Purpose | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| CASHOUT REFI | 588 | \$66,823,681 | 56.27% | 7.769 | 642 | \$113,646 | 76.45% | 58.66% | 72.18% |
| PURCHASE | 395 | 45,089,366 | 37.97 | 7.841 | 662 | 114,150 | 82.26 | 41.31 | 79.71 |
| RATE/TERM REFI | 53 | 6,848,551 | 5.77 | 7.537 | 647 | 129,218 | 79.36 | 49.04 | 85.35 |
| Total: | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |

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10. Occupancy

| Occupancy | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| OWNER OCCUPIED | 703 | \$90,019,804 | 75.80% | 7.643 | 645 | \$128,051 | 77.53% | 50.82% | 100.00% |
| NON OWNER | 319 | 26,463,647 | 22.28 | 8.271 | 665 | 82,958 | 82.75 | 53.88 | 0 |
| SECOND HOME | 14 | 2,278,146 | 1.92 | 7.655 | 665 | 162,725 | 84.42 | 51.56 | 0 |
| Total: | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |

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11. Property Type

| Property Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| SINGLE FAMILY | 801 | \$85,973,159 | 72.39% | 7.853 | 646 | \$107,332 | 78.62% | 52.03% | 80.24% |
| 2-4 FAMILY | 122 | 17,077,348 | 14.38 | 7.641 | 666 | 139,978 | 78.73 | 51.14 | 47.35 |
| PUD | 77 | 11,115,529 | 9.36 | 7.395 | 654 | 144,358 | 79.78 | 53.84 | 86.79 |
| CONDO | 36 | 4,595,561 | 3.87 | 7.949 | 654 | 127,654 | 80.66 | 37.82 | 71.88 |
| Total: | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |

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12. State

| State | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| CA | 117 | \$20,461,820 | 17.23% | 7.079 | 664 | \$174,887 | 70.71% | 36.98% | 86.33% |
| TX | 211 | 19,921,244 | 16.77 | 8.185 | 636 | 94,413 | 80.22 | 45.87 | 86.1 |
| NY | 46 | 10,784,874 | 9.08 | 7.268 | 665 | 234,454 | 75.67 | 22.77 | 91.75 |
| FL | 85 | 10,649,865 | 8.97 | 7.806 | 653 | 125,293 | 81.54 | 50.59 | 66.87 |
| TN | 63 | 4,859,617 | 4.09 | 8.192 | 650 | 77,137 | 83.14 | 61.45 | 60.87 |
| OH | 56 | 4,578,230 | 3.85 | 8.39 | 627 | 81,754 | 85.22 | 64.59 | 55.36 |
| GA | 31 | 3,745,868 | 3.15 | 7.909 | 668 | 120,834 | 83.56 | 63.46 | 67.63 |

| | | | | | | | | | |
|---------------|--------------|----------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| PA | 45 | 3,305,347 | 2.78 | 8.359 | 656 | 73,452 | 81.14 | 68.48 | 59.28 |
| WA | 25 | 3,267,020 | 2.75 | 7.302 | 660 | 130,681 | 79.97 | 65.76 | 75.59 |
| IL | 19 | 2,963,702 | 2.5 | 8.176 | 623 | 155,984 | 83.41 | 97.57 | 88.53 |
| Other | 338 | 34,224,010 | 28.82 | 7.928 | 647 | 101,254 | 80.29 | 61.39 | 67.52 |
| Total: | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |

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13. Zip

| Zip | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 11003 | 3 | \$819,031 | 0.69% | 6.79 | 707 | \$273,010 | 74.50% | 0.00% | 100.00% |
| 90031 | 2 | 743,072 | 0.63 | 6.746 | 726 | 371,536 | 80.33 | 0 | 100 |
| 6513 | 5 | 719,783 | 0.61 | 7.428 | 683 | 143,957 | 80.71 | 85.85 | 0 |
| 75069 | 7 | 701,709 | 0.59 | 8.7 | 640 | 100,244 | 86.89 | 100 | 0 |
| 77356 | 2 | 528,335 | 0.44 | 7.085 | 701 | 264,167 | 90.11 | 100 | 32.62 |
| 70119 | 3 | 511,497 | 0.43 | 8.389 | 620 | 170,499 | 84.9 | 61.39 | 61.39 |
| 93638 | 5 | 498,598 | 0.42 | 7.348 | 666 | 99,720 | 74.43 | 36.14 | 100 |
| 92262 | 2 | 467,969 | 0.39 | 6.59 | 696 | 233,985 | 74.52 | 0 | 40.67 |
| 11717 | 2 | 466,930 | 0.39 | 7.622 | 611 | 233,465 | 80 | 0 | 100 |
| 78621 | 4 | 463,017 | 0.39 | 7.456 | 623 | 115,754 | 77.39 | 28.16 | 100 |
| Other | 1,001 | 112,841,657 | 95.02 | 7.803 | 649 | 112,729 | 78.74 | 52.03 | 76.53 |
| Total: | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |

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14. Remaining Months to Maturity

| Remaining Months to Maturity | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|------------------------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 1 - 180 | 86 | \$6,924,473 | 5.83% | 7.846 | 645 | \$80,517 | 72.13% | 47.58% | 80.89% |
| 181 - 240 | 17 | 1,822,633 | 1.53 | 7.792 | 669 | 107,214 | 73.96 | 54.7 | 83.2 |
| 241 - 360 | 932 | 109,749,612 | 92.41 | 7.782 | 650 | 117,757 | 79.33 | 51.6 | 75.3 |

| | | | | | | | | | |
|---------------|--------------|----------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 421 - 480 | 1 | 264,879 | 0.22 | 6.35 | 622 | 264,879 | 79.1 | 100 | 100 |
| Total: | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |

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15. Amortization Type

| Amortization Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| FIXED | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |
| Total: | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |

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16. Interest Only

| Interest Only | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| N | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |
| Total: | 1,036 | \$118,761,597 | 100.00% | 7.783 | 650 | \$114,635 | 78.82% | 51.52% | 75.80% |

Selection Criteria: Group1 ARM
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1. Summary

Scheduled Principal Balance: \$1,481,456,832
Number of Mortgage Loans: 9,296
Average Scheduled Principal Balance: \$159,365
Weighted Average Gross Coupon: 7.458%
Weighted Average Current FICO Score: 639
Weighted Average Original LTV Ratio: 83.10%
Weighted Average Combined Original LTV Ratio: 83.10%
Weighted Average Stated Remaining Term (months): 357
Weighted Average Seasoning(months): 3
Weighted Average Months to Roll: 21

Weighted Average Gross Margin: 5.12%
 Weighted Average Initial Rate Cap: 1.09%
 Weighted Average Periodic Rate Cap: 1.00%
 Weighted Average Gross Maximum Lifetime Rate: 13.47%

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2. Current Principal Balance

| Current Principal Balance | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| \$50,000 & Below | 576 | \$24,112,384 | 1.63% | 8.996 | 622 | \$41,862 | 84.12% | 61.05% | 41.37% |
| \$50,001 - \$75,000 | 1,099 | 68,975,130 | 4.66 | 8.673 | 628 | 62,762 | 84.51 | 56.44 | 54.61 |
| \$75,001 - \$100,000 | 1,150 | 100,825,328 | 6.81 | 8.014 | 633 | 87,674 | 83.6 | 50.65 | 64.7 |
| \$100,001 - \$125,000 | 1,147 | 129,011,701 | 8.71 | 7.799 | 636 | 112,478 | 83.36 | 48.89 | 71.84 |
| \$125,001 - \$150,000 | 1,024 | 140,615,170 | 9.49 | 7.675 | 640 | 137,320 | 82.66 | 47.44 | 76.66 |
| \$150,001 - \$200,000 | 1,579 | 273,886,231 | 18.49 | 7.423 | 636 | 173,455 | 82.7 | 53.54 | 81.39 |
| \$200,001 - \$250,000 | 1,083 | 242,804,083 | 16.39 | 7.367 | 639 | 224,196 | 82.22 | 48.13 | 84.19 |
| \$250,001 - \$300,000 | 852 | 233,388,468 | 15.75 | 6.996 | 641 | 273,930 | 83.14 | 54.35 | 86.02 |
| \$300,001 - \$350,000 | 593 | 192,297,953 | 12.98 | 7.01 | 644 | 324,280 | 83.55 | 50.92 | 85.67 |
| \$350,001 - \$400,000 | 128 | 46,861,770 | 3.16 | 7.03 | 655 | 366,108 | 83.33 | 38.72 | 72.96 |
| \$400,001 & Above | 65 | 28,678,615 | 1.94 | 7.278 | 666 | 441,209 | 85.62 | 41.02 | 62.98 |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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3. Current Rate

| Current Rate | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|--------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 4.99 & Below | 2 | \$611,234 | 0.04% | 4.863 | 703 | \$305,617 | 76.62% | 100.00% | 100.00% |
| 5.00 - 5.49 | 58 | 14,338,554 | 0.97 | 5.346 | 671 | 247,216 | 77.82 | 89.52 | 99.5 |
| 5.50 - 5.99 | 348 | 83,633,769 | 5.65 | 5.777 | 658 | 240,327 | 79.37 | 91.01 | 98.16 |
| 6.00 - 6.49 | 689 | 147,315,556 | 9.94 | 6.267 | 651 | 213,811 | 80 | 73.31 | 93.59 |

| | | | | | | | | | |
|---------------|--------------|------------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 6.50 - 6.99 | 1,415 | 277,350,637 | 18.72 | 6.771 | 664 | 196,008 | 81.41 | 47.76 | 85.77 |
| 7.00 - 7.49 | 1,701 | 309,879,902 | 20.92 | 7.223 | 648 | 182,175 | 82.86 | 37.05 | 81.31 |
| 7.50 - 7.99 | 1,840 | 277,001,961 | 18.7 | 7.734 | 638 | 150,545 | 84.7 | 39.2 | 71.18 |
| 8.00 - 8.49 | 1,044 | 137,961,157 | 9.31 | 8.223 | 624 | 132,147 | 87.19 | 48.46 | 58.41 |
| 8.50 - 8.99 | 895 | 107,044,329 | 7.23 | 8.704 | 611 | 119,603 | 87.79 | 47.25 | 59.65 |
| 9.00 & Above | 1,304 | 126,319,733 | 8.53 | 9.804 | 575 | 96,871 | 82.16 | 64.78 | 72.97 |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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4. Credit Score

| Credit Score | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|----------------------------|---------------|---------------------|
| | | | | | | | Weighted Avg. Original LTV | Weighted Avg. Original LTV | | |
| 740 & Above | 391 | \$70,274,234 | 4.74% | 6.962 | 761 | \$179,729 | 83.65% | 29.52% | 61.95% | |
| 720 - 739 | 334 | 59,542,164 | 4.02 | 6.909 | 729 | 178,270 | 82.95 | 25.94 | 71.42 | |
| 700 - 719 | 520 | 89,474,536 | 6.04 | 7.001 | 709 | 172,066 | 83.2 | 23.8 | 70.76 | |
| 680 - 699 | 675 | 108,006,542 | 7.29 | 7.036 | 689 | 160,010 | 84.18 | 33.22 | 67.88 | |
| 660 - 679 | 1,031 | 169,377,876 | 11.43 | 7.178 | 669 | 164,285 | 83.33 | 35.73 | 73.38 | |
| 640 - 659 | 1,286 | 209,249,708 | 14.12 | 7.337 | 649 | 162,714 | 84.28 | 38.58 | 72.78 | |
| 620 - 639 | 1,614 | 250,976,528 | 16.94 | 7.444 | 629 | 155,500 | 83.52 | 42.08 | 81.97 | |
| 600 - 619 | 1,109 | 178,283,600 | 12.03 | 7.401 | 609 | 160,761 | 84.65 | 69.69 | 81.83 | |
| 580 - 599 | 915 | 138,047,439 | 9.32 | 7.559 | 589 | 150,872 | 83.96 | 83.37 | 87.78 | |
| 560 - 579 | 709 | 109,571,077 | 7.4 | 8.02 | 570 | 154,543 | 84.09 | 89.17 | 87.73 | |
| 540 - 559 | 292 | 40,752,965 | 2.75 | 8.589 | 551 | 139,565 | 76.72 | 83.43 | 88.04 | |
| 520 - 539 | 214 | 30,274,815 | 2.04 | 9.476 | 529 | 141,471 | 69.28 | 71.94 | 92.45 | |
| 500 - 519 | 205 | 27,502,287 | 1.86 | 9.565 | 510 | 134,157 | 69.56 | 71.29 | 95.67 | |
| 0 & Below | 1 | 123,063 | 0.01 | 9.4 | 0 | 123,063 | 85 | 0 | 100 | |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% | |

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5. Lien

| Lien | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| First | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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6. Combined Original LTV

| Combined Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-----------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 293 | \$45,205,255 | 3.05% | 7.916 | 576 | \$154,284 | 50.80% | 62.75% | 90.11% |
| 60.01 - 70.00 | 368 | 56,579,397 | 3.82 | 8.466 | 587 | 153,748 | 66.31 | 61.1 | 81.24 |
| 70.01 - 80.00 | 4,423 | 745,490,946 | 50.32 | 7.003 | 647 | 168,549 | 79.72 | 47.41 | 93.95 |
| 80.01 - 85.00 | 667 | 104,183,876 | 7.03 | 7.732 | 632 | 156,198 | 84.76 | 50.51 | 41.65 |
| 85.01 - 90.00 | 2,298 | 332,897,546 | 22.47 | 7.764 | 651 | 144,864 | 89.88 | 41.16 | 41.69 |
| 90.01 - 95.00 | 939 | 158,856,282 | 10.72 | 7.986 | 618 | 169,176 | 94.82 | 68.91 | 95.07 |
| 95.01 - 100.00 | 308 | 38,243,530 | 2.58 | 8.712 | 628 | 124,167 | 99.89 | 97.34 | 99.85 |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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7. Original LTV

| Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 293 | \$45,205,255 | 3.05% | 7.916 | 576 | \$154,284 | 50.80% | 62.75% | 90.11% |
| 60.01 - 70.00 | 368 | 56,579,397 | 3.82 | 8.466 | 587 | 153,748 | 66.31 | 61.1 | 81.24 |
| 70.01 - 80.00 | 4,423 | 745,490,946 | 50.32 | 7.003 | 647 | 168,549 | 79.72 | 47.41 | 93.95 |
| 80.01 - 85.00 | 667 | 104,183,876 | 7.03 | 7.732 | 632 | 156,198 | 84.76 | 50.51 | 41.65 |
| 85.01 - 90.00 | 2,298 | 332,897,546 | 22.47 | 7.764 | 651 | 144,864 | 89.88 | 41.16 | 41.69 |
| 90.01 - 95.00 | 939 | 158,856,282 | 10.72 | 7.986 | 618 | 169,176 | 94.82 | 68.91 | 95.07 |

| | | | | | | | | | |
|----------------|--------------|------------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 95.01 - 100.00 | 308 | 38,243,530 | 2.58 | 8.712 | 628 | 124,167 | 99.89 | 97.34 | 99.85 |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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8. Documentation

| Documentation | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| Full | 4,805 | \$752,688,140 | 50.81% | 7.372 | 619 | \$156,647 | 83.33% | 100.00% | 82.08% |
| Stated | 4,338 | 698,302,457 | 47.14 | 7.568 | 661 | 160,973 | 82.85 | 0 | 73.75 |
| Limited | 153 | 30,466,235 | 2.06 | 7.093 | 632 | 199,126 | 83.14 | 0 | 84.22 |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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9. Purpose

| Purpose | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| PURCHASE | 5,360 | \$834,730,613 | 56.35% | 7.351 | 653 | \$155,733 | 83.85% | 43.95% | 80.82% |
| CASHOUT REFI | 3,560 | 586,322,824 | 39.58 | 7.533 | 623 | 164,697 | 82.6 | 57.7 | 73.35 |
| RATE/TERM REFI | 376 | 60,403,395 | 4.08 | 8.222 | 601 | 160,647 | 77.55 | 78.63 | 89.01 |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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10. Occupancy

| Occupancy | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| OWNER OCCUPIED | 6,739 | \$1,158,462,497 | 78.20% | 7.335 | 634 | \$171,904 | 82.23% | 53.33% | 100.00% |
| NON OWNER | 2,418 | 297,998,904 | 20.12 | 7.953 | 659 | 123,242 | 86.03 | 41.36 | 0 |
| SECOND HOME | 139 | 24,995,431 | 1.69 | 7.272 | 656 | 179,823 | 88.42 | 46.49 | 0 |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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11. Property Type

| Property Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| SINGLE FAMILY | 6,742 | \$1,012,905,595 | 68.37% | 7.523 | 634 | \$150,238 | 83.09% | 53.02% | 80.06% |
| 2-4 FAMILY | 908 | 186,026,864 | 12.56 | 7.487 | 661 | 204,875 | 83.73 | 37.14 | 54.06 |
| PUD | 875 | 159,245,684 | 10.75 | 7.217 | 634 | 181,995 | 82.52 | 57.07 | 91.43 |
| CONDO | 725 | 116,289,409 | 7.85 | 7.186 | 653 | 160,399 | 82.89 | 45.28 | 82.35 |
| TOWNHOUSE | 46 | 6,989,280 | 0.47 | 7.429 | 642 | 151,941 | 84.63 | 42.54 | 80.84 |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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12. State

| State | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| CA | 1,699 | \$401,590,568 | 27.11% | 6.91 | 641 | \$236,369 | 80.45% | 53.55% | 85.52% |
| IL | 822 | 138,283,005 | 9.33 | 7.471 | 651 | 168,228 | 83.66 | 36.17 | 79.4 |
| FL | 890 | 134,623,900 | 9.09 | 7.476 | 648 | 151,263 | 83.32 | 39.16 | 79.53 |
| TX | 683 | 70,769,755 | 4.78 | 8.069 | 629 | 103,616 | 83.38 | 42.75 | 83.15 |
| CO | 384 | 65,461,042 | 4.42 | 7.134 | 629 | 170,471 | 82.81 | 71.89 | 86.96 |
| GA | 445 | 62,033,865 | 4.19 | 7.724 | 649 | 139,402 | 85.78 | 48.51 | 50.77 |

| | | | | | | | | | |
|---------------|--------------|------------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| NJ | 269 | 61,837,268 | 4.17 | 7.686 | 644 | 229,878 | 84.64 | 41.24 | 75.43 |
| WA | 351 | 61,121,728 | 4.13 | 6.928 | 634 | 174,136 | 82.18 | 73.95 | 89.09 |
| NY | 178 | 49,012,586 | 3.31 | 7.434 | 654 | 275,352 | 82.28 | 25.13 | 78.79 |
| MD | 242 | 44,177,801 | 2.98 | 7.472 | 635 | 182,553 | 83.36 | 49.14 | 83.34 |
| Other | 3,333 | 392,545,313 | 26.5 | 7.959 | 630 | 117,775 | 85.09 | 56.75 | 69.89 |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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13. Zip

| Zip | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 94565 | 25 | \$6,960,676 | 0.47% | 6.527 | 657 | \$278,427 | 81.55% | 64.32% | 84.21% |
| 60639 | 27 | 6,859,520 | 0.46 | 7.214 | 672 | 254,056 | 85.66 | 21.99 | 94.16 |
| 95206 | 28 | 6,756,375 | 0.46 | 7.162 | 626 | 241,299 | 83.29 | 59.34 | 94.22 |
| 30310 | 37 | 6,162,956 | 0.42 | 7.362 | 657 | 166,566 | 83.97 | 47.61 | 41.11 |
| 94509 | 17 | 4,413,142 | 0.3 | 6.854 | 653 | 259,597 | 79.62 | 49.15 | 81.57 |
| 60629 | 27 | 4,363,777 | 0.29 | 7.582 | 652 | 161,621 | 82.02 | 47.71 | 88.04 |
| 94621 | 15 | 4,358,000 | 0.29 | 6.938 | 665 | 290,533 | 81.9 | 48.04 | 87.97 |
| 94589 | 15 | 4,233,065 | 0.29 | 6.635 | 657 | 282,204 | 79.8 | 75.98 | 93.95 |
| 94533 | 15 | 4,197,345 | 0.28 | 6.805 | 632 | 279,823 | 79.95 | 61.01 | 100 |
| 94603 | 14 | 4,115,042 | 0.28 | 6.731 | 641 | 293,932 | 81.25 | 63.75 | 92.95 |
| Other | 9,076 | 1,429,036,933 | 96.46 | 7.475 | 639 | 157,452 | 83.13 | 50.73 | 77.95 |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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14. Remaining Months to Maturity

| Remaining Months to Maturity | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|------------------------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 241 - 360 | 9,274 | \$1,476,520,397 | 99.67% | 7.463 | 639 | \$159,211 | 83.11% | 50.84% | 78.12% |
| 421 - 480 | 22 | 4,936,436 | 0.33 | 6.167 | 648 | 224,383 | 79.22 | 40.68 | 100 |

| | | | | | | | | | |
|--------|-------|-----------------|---------|-------|-----|-----------|--------|--------|--------|
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7,458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |
|--------|-------|-----------------|---------|-------|-----|-----------|--------|--------|--------|

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15. Amortization Type

| Amortization Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 2/28 ARM | 7,307 | \$1,076,190,062 | 72.64% | 7.778 | 641 | \$147,282 | 83.84% | 36.67% | 74.23% |
| 2/28 ARM IO | 1,603 | 343,125,805 | 23.16 | 6.488 | 630 | 214,052 | 80.91 | 93.84 | 92.28 |
| 3/27 ARM | 170 | 22,028,938 | 1.49 | 7.843 | 650 | 129,582 | 84.7 | 44.58 | 51.16 |
| 3/27 ARM IO | 58 | 12,515,904 | 0.84 | 6.431 | 639 | 215,791 | 78.02 | 95.36 | 87.64 |
| 6 Month LIBOR | 68 | 11,209,727 | 0.76 | 7.535 | 647 | 164,849 | 86.79 | 41.96 | 72.66 |
| 5/25 ARM | 42 | 6,318,601 | 0.43 | 7.802 | 661 | 150,443 | 81.02 | 43.02 | 49.14 |
| 5/25 ARM IO | 26 | 5,131,359 | 0.35 | 6.91 | 637 | 197,360 | 76.42 | 94.7 | 87.88 |
| 3/37 ARM | 22 | 4,936,436 | 0.33 | 6.167 | 648 | 224,383 | 79.22 | 40.68 | 100 |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7,458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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16. Interest Only

| Interest Only | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| N | 7,609 | \$1,120,683,764 | 75.65% | 7.77 | 642 | \$147,284 | 83.85% | 36.93% | 73.74% |
| Y | 1,687 | 360,773,068 | 24.35 | 6.492 | 631 | 213,855 | 80.78 | 93.91 | 92.05 |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7,458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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17. Initial Periodic Cap

| Initial Periodic Cap | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 1 | 8,893 | \$1,413,170,151 | 95.39% | 7.465 | 639 | \$158,908 | 83.13% | 50.64% | 78.56% |
| 2 | 35 | 5,466,416 | 0.37 | 7.684 | 648 | 156,183 | 85.46 | 31.45 | 67.31 |
| 3 | 368 | 62,820,265 | 4.24 | 7.295 | 648 | 170,707 | 82.26 | 56.28 | 71.02 |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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18. Periodic Cap

| Periodic Cap | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 1 | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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19. Months to Rate Reset

| Months to Rate Reset | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 12-Jan | 104 | \$18,421,493 | 1.24% | 7.047 | 654 | \$177,130 | 84.27% | 40.35% | 83.36% |
| 13 - 24 | 8,876 | 1,412,522,875 | 95.35 | 7.471 | 639 | 159,140 | 83.14 | 50.57 | 78.49 |
| 25 - 36 | 248 | 39,062,504 | 2.64 | 7.202 | 646 | 157,510 | 81.92 | 59.77 | 68.5 |
| 37 - 48 | 1 | 273,626 | 0.02 | 6.125 | 734 | 273,626 | 80 | 0 | 100 |
| 49 >= | 67 | 11,176,334 | 0.75 | 7.433 | 648 | 166,811 | 79.85 | 67.8 | 65.68 |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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20. Life Maximum Rate

| Life Maximum Rate | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0.00 - 11.99 | 407 | \$98,377,157 | 6.64% | 5.709 | 661 | \$241,713 | 79.13% | 90.83% | 98.36% |
| 12.00 - 12.49 | 686 | 146,626,253 | 9.9 | 6.268 | 651 | 213,741 | 80 | 73.18 | 93.56 |
| 12.50 - 12.99 | 1,404 | 274,817,648 | 18.55 | 6.77 | 663 | 195,739 | 81.42 | 47.98 | 85.82 |
| 13.00 - 13.49 | 1,687 | 306,313,126 | 20.68 | 7.221 | 648 | 181,573 | 82.82 | 37.32 | 81.27 |
| 13.50 - 13.99 | 1,839 | 276,489,143 | 18.66 | 7.725 | 638 | 150,348 | 84.58 | 39.23 | 71 |
| 14.00 - 14.49 | 1,057 | 141,328,918 | 9.54 | 8.194 | 624 | 133,708 | 87.18 | 47.83 | 59.11 |
| 14.50 - 14.99 | 899 | 108,931,011 | 7.35 | 8.675 | 612 | 121,169 | 87.97 | 46.62 | 60.65 |
| 15.00 - 15.49 | 519 | 52,445,022 | 3.54 | 9.187 | 596 | 101,050 | 86.94 | 55.33 | 63.22 |
| 15.50 - 15.99 | 349 | 33,539,568 | 2.26 | 9.662 | 577 | 96,102 | 84.76 | 62.28 | 72.03 |
| 16.00 & Above | 449 | 42,588,987 | 2.87 | 10.604 | 549 | 94,853 | 74.18 | 77.69 | 85.66 |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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21. Margin

| Margin | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|------------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0.00 - 4.99 | 8,464 | \$1,343,199,452 | 90.67% | 7.366 | 645 | \$158,696 | 83.93% | 49.13% | 76.92% |
| 5.00 - 5.49 | 9 | 1,796,972 | 0.12 | 7.698 | 655 | 199,664 | 85.64 | 37.51 | 76.74 |
| 5.50 - 5.99 | 296 | 47,553,374 | 3.21 | 8.081 | 584 | 160,653 | 78.65 | 67.76 | 79.04 |
| 6.00 - 6.49 | 4 | 545,709 | 0.04 | 7.852 | 583 | 136,427 | 78.53 | 59.07 | 62.45 |
| 6.50 - 6.99 | 520 | 87,959,492 | 5.94 | 8.524 | 578 | 169,153 | 72.92 | 67.37 | 97.41 |
| 7.00 & Above | 3 | 401,834 | 0.03 | 9.358 | 591 | 133,945 | 65.11 | 66.11 | 66.11 |
| Total: | 9,296 | \$1,481,456,832 | 100.00% | 7.458 | 639 | \$159,365 | 83.10% | 50.81% | 78.20% |

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1. Summary

Scheduled Principal Balance: \$944,458,076
Number of Mortgage Loans: 2,894
Average Scheduled Principal Balance: \$326,350
Weighted Average Gross Coupon: 7.306%
Weighted Average Current FICO Score: 629
Weighted Average Original LTV Ratio: 82.19%
Weighted Average Combined Original LTV Ratio: 82.19%
Weighted Average Stated Remaining Term (months): 361
Weighted Average Seasoning(months): 3
Weighted Average Months to Roll: 21
Weighted Average Gross Margin: 5.11%

Weighted Average Initial Rate Cap: 1.16%
 Weighted Average Periodic Rate Cap: 1.00%
 Weighted Average Gross Maximum Lifetime Rate: 13.30%

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2. Current Principal Balance

| Current Principal Balance | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| \$50,000 & Below | 239 | \$9,716,413 | 1.03% | 9.218 | 611 | \$40,654 | 85.19% | 67.34% | 47.31% |
| \$50,001 - \$75,000 | 286 | 17,849,822 | 1.89 | 8.818 | 615 | 62,412 | 87.32 | 71.57 | 56.44 |
| \$75,001 - \$100,000 | 203 | 17,532,446 | 1.86 | 8.475 | 604 | 86,367 | 88.2 | 71.07 | 70.03 |
| \$100,001 - \$125,000 | 162 | 18,322,867 | 1.94 | 8.397 | 614 | 113,104 | 88.7 | 68.36 | 72.78 |
| \$125,001 - \$150,000 | 138 | 18,917,833 | 2 | 8.363 | 613 | 137,086 | 86.95 | 66.14 | 77.62 |
| \$150,001 - \$200,000 | 152 | 26,139,717 | 2.77 | 8.168 | 605 | 171,972 | 86.68 | 63.88 | 80.79 |
| \$200,001 - \$250,000 | 134 | 30,163,715 | 3.19 | 8.085 | 612 | 225,102 | 85.39 | 53.89 | 83.15 |
| \$250,001 - \$300,000 | 77 | 21,127,518 | 2.24 | 8.061 | 615 | 274,383 | 86.65 | 55.82 | 85.99 |
| \$300,001 - \$350,000 | 48 | 15,478,161 | 1.64 | 7.89 | 618 | 322,462 | 87.09 | 45.81 | 91.81 |
| \$350,001 - \$400,000 | 343 | 130,091,001 | 13.77 | 7.037 | 637 | 379,274 | 83.35 | 51.48 | 87.25 |
| \$400,001 & Above | 1,112 | 639,118,584 | 67.67 | 7.084 | 632 | 574,747 | 80.68 | 51.62 | 92.01 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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3. Current Rate

| Current Rate | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|--------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 4.99 & Below | 2 | \$1,681,843 | 0.18% | 4.916 | 712 | \$840,922 | 77.36% | 47.16% | 100.00% |
| 5.00 - 5.49 | 24 | 10,671,539 | 1.13 | 5.297 | 668 | 444,647 | 78.43 | 90.22 | 100 |
| 5.50 - 5.99 | 142 | 70,775,771 | 7.49 | 5.788 | 667 | 498,421 | 79.66 | 85.42 | 98.65 |
| 6.00 - 6.49 | 223 | 115,454,614 | 12.22 | 6.268 | 654 | 517,734 | 78.82 | 66.93 | 96.73 |
| 6.50 - 6.99 | 396 | 197,452,982 | 20.91 | 6.747 | 647 | 498,619 | 80.2 | 51.16 | 94.51 |

| | | | | | | | | | |
|---------------|--------------|----------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 7.00 - 7.49 | 289 | 150,543,470 | 15.94 | 7.211 | 631 | 520,912 | 80.72 | 38.6 | 90.44 |
| 7.50 - 7.99 | 602 | 177,680,436 | 18.81 | 7.724 | 620 | 295,150 | 84.77 | 42.12 | 82.07 |
| 8.00 - 8.49 | 412 | 94,120,682 | 9.97 | 8.235 | 604 | 228,448 | 86.49 | 53 | 76.3 |
| 8.50 - 8.99 | 464 | 83,464,649 | 8.84 | 8.707 | 587 | 179,881 | 86.58 | 57.93 | 77.39 |
| 9.00 & Above | 340 | 42,612,089 | 4.51 | 9.62 | 565 | 125,330 | 82.29 | 59.09 | 85.03 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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4. Credit Score

| Credit Score | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 740 & Above | 87 | \$37,080,109 | 3.93% | 6.704 | 763 | \$426,208 | 82.05% | 31.92% | 76.75% |
| 720 - 739 | 78 | 27,911,925 | 2.96 | 6.624 | 728 | 357,845 | 81.12 | 33.73 | 86.59 |
| 700 - 719 | 119 | 48,857,867 | 5.17 | 6.836 | 709 | 410,570 | 83.86 | 33.39 | 76.84 |
| 680 - 699 | 145 | 62,074,978 | 6.57 | 6.673 | 688 | 428,103 | 81.18 | 39.19 | 80.5 |
| 660 - 679 | 273 | 91,350,079 | 9.67 | 7.031 | 669 | 334,616 | 83.23 | 30.05 | 86.58 |
| 640 - 659 | 372 | 123,186,628 | 13.04 | 7.079 | 649 | 331,147 | 82.98 | 43.9 | 86.29 |
| 620 - 639 | 443 | 137,215,599 | 14.53 | 7.354 | 629 | 309,742 | 84.67 | 46.9 | 87.7 |
| 600 - 619 | 392 | 119,827,316 | 12.69 | 7.215 | 609 | 305,682 | 83.62 | 64.63 | 94.42 |
| 580 - 599 | 335 | 102,645,174 | 10.87 | 7.451 | 589 | 306,404 | 81.69 | 68.17 | 90.6 |
| 560 - 579 | 281 | 88,902,227 | 9.41 | 7.588 | 569 | 316,378 | 82.15 | 82.19 | 92.51 |
| 540 - 559 | 158 | 45,656,428 | 4.83 | 8.201 | 549 | 288,965 | 76.97 | 70.18 | 92.5 |
| 520 - 539 | 108 | 30,812,535 | 3.26 | 8.701 | 529 | 285,301 | 76.11 | 77.13 | 98.15 |
| 500 - 519 | 100 | 27,796,410 | 2.94 | 8.616 | 510 | 277,964 | 75.47 | 76.69 | 98.01 |
| 1 - 499 | 2 | 545,468 | 0.06 | 8.331 | 481 | 272,734 | 65.01 | 27.2 | 100 |
| 0 & Below | 1 | 595,332 | 0.06 | 7.5 | 0 | 595,332 | 70 | 0 | 100 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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5. Lien

| Lien | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| First | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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6. Combined Original LTV

| Combined Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-----------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 87 | \$30,063,392 | 3.18% | 7.426 | 592 | \$345,556 | 50.98% | 59.95% | 94.36% |
| 60.01 - 70.00 | 120 | 55,740,224 | 5.9 | 7.421 | 600 | 464,502 | 66.44 | 49.63 | 92.08 |
| 70.01 - 80.00 | 1,122 | 451,205,295 | 47.77 | 6.916 | 636 | 402,144 | 79.04 | 52.88 | 95.73 |
| 80.01 - 85.00 | 288 | 103,762,085 | 10.99 | 7.409 | 615 | 360,285 | 84.51 | 56.3 | 81.38 |
| 85.01 - 90.00 | 753 | 194,612,567 | 20.61 | 7.634 | 636 | 258,450 | 89.79 | 43.73 | 68.73 |
| 90.01 - 95.00 | 318 | 80,629,231 | 8.54 | 7.974 | 621 | 253,551 | 94.79 | 62.5 | 95.27 |
| 95.01 - 100.00 | 206 | 28,445,281 | 3.01 | 8.621 | 626 | 138,084 | 99.92 | 96.1 | 100 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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7. Original LTV

| Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 87 | \$30,063,392 | 3.18% | 7.426 | 592 | \$345,556 | 50.98% | 59.95% | 94.36% |
| 60.01 - 70.00 | 120 | 55,740,224 | 5.9 | 7.421 | 600 | 464,502 | 66.44 | 49.63 | 92.08 |
| 70.01 - 80.00 | 1,122 | 451,205,295 | 47.77 | 6.916 | 636 | 402,144 | 79.04 | 52.88 | 95.73 |
| 80.01 - 85.00 | 288 | 103,762,085 | 10.99 | 7.409 | 615 | 360,285 | 84.51 | 56.3 | 81.38 |
| 85.01 - 90.00 | 753 | 194,612,567 | 20.61 | 7.634 | 636 | 258,450 | 89.79 | 43.73 | 68.73 |
| 90.01 - 95.00 | 318 | 80,629,231 | 8.54 | 7.974 | 621 | 253,551 | 94.79 | 62.5 | 95.27 |

| | | | | | | | | | |
|----------------|--------------|----------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 95.01 - 100.00 | 206 | 28,445,281 | 3.01 | 8.621 | 626 | 138,084 | 99.92 | 96.1 | 100 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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8. Documentation

| Documentation | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|-----------------------|---------------|---------------------|
| Full | 1,696 | \$505,532,583 | 53.53% | 7.202 | 612 | \$298,073 | 82.42% | 100.00% | 90.90% |
| Stated | 1,144 | 415,860,835 | 44.03 | 7.44 | 650 | 363,515 | 81.95 | 0 | 84.79 |
| Limited | 54 | 23,064,658 | 2.44 | 7.17 | 608 | 427,123 | 81.74 | 0 | 99.5 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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9. Purpose

| Purpose | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|-----------------------|---------------|---------------------|
| CASHOUT REFI | 1,389 | \$490,983,631 | 51.99% | 7.415 | 612 | \$353,480 | 80.99% | 56.11% | 87.89% |
| PURCHASE | 1,388 | 410,615,706 | 43.48 | 7.16 | 651 | 295,833 | 84.27 | 48.48 | 87.98 |
| RATE/TERM REFI | 117 | 42,858,739 | 4.54 | 7.451 | 603 | 366,314 | 76.11 | 72.34 | 98.69 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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10. Occupancy

| Occupancy | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|-----------------------|---------------|---------------------|
| OWNER OCCUPIED | 2,304 | \$835,101,765 | 88.42% | 7.229 | 625 | \$362,457 | 81.78% | 55.03% | 100.00% |
| NON OWNER | 547 | 93,538,072 | 9.9 | 8.009 | 652 | 171,002 | 85.41 | 39.45 | 0 |
| SECOND HOME | 43 | 15,818,239 | 1.67 | 7.222 | 663 | 367,866 | 85.26 | 57.43 | 0 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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11. Property Type

| Property Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|-----------------------|---------------|---------------------|
| SINGLE FAMILY | 2,168 | \$688,949,278 | 72.95% | 7.313 | 626 | \$317,781 | 82.05% | 53.90% | 90.65% |
| PUD | 320 | 145,793,385 | 15.44 | 7.137 | 628 | 455,604 | 81.35 | 57.83 | 91.58 |
| 2-4 FAMILY | 221 | 62,443,413 | 6.61 | 7.659 | 648 | 282,549 | 85.02 | 41.23 | 62.68 |
| CONDO | 176 | 46,083,547 | 4.88 | 7.247 | 643 | 261,838 | 83.17 | 51.9 | 81.03 |
| TOWNHOUSE | 9 | 1,188,452 | 0.13 | 7.739 | 641 | 132,050 | 84.29 | 20.1 | 48.63 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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12. State

| State | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|-----------------------|---------------|---------------------|
| CA | 924 | \$444,778,089 | 47.09% | 6.968 | 633 | \$481,362 | 81.06% | 56.81% | 90.98% |
| IL | 223 | 52,601,464 | 5.57 | 7.644 | 623 | 235,881 | 84.48 | 52.29 | 85.64 |
| FL | 149 | 46,437,515 | 4.92 | 7.443 | 621 | 311,661 | 79.23 | 46.58 | 82.24 |
| NY | 95 | 40,742,594 | 4.31 | 7.595 | 638 | 428,869 | 84.16 | 30.63 | 91.43 |
| NJ | 113 | 39,466,990 | 4.18 | 7.789 | 627 | 349,265 | 84.75 | 40.23 | 83.9 |
| TX | 149 | 36,934,342 | 3.91 | 7.574 | 627 | 247,881 | 79.35 | 54.06 | 94.34 |

| | | | | | | | | | |
|---------------|--------------|----------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| CO | 76 | 30,168,082 | 3.19 | 7.385 | 618 | 396,948 | 80.88 | 53.25 | 89.1 |
| MD | 82 | 29,666,630 | 3.14 | 7.313 | 626 | 361,788 | 83.58 | 40.16 | 84.52 |
| GA | 87 | 22,801,182 | 2.41 | 7.563 | 638 | 262,083 | 87 | 47.86 | 73.83 |
| VA | 52 | 20,793,085 | 2.2 | 7.447 | 635 | 399,867 | 82.67 | 34.35 | 94.18 |
| Other | 944 | 180,068,105 | 19.07 | 7.717 | 619 | 190,750 | 83.99 | 60.74 | 85.31 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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13. Zip

| Zip | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 95377 | 14 | \$6,191,237 | 0.66% | 7.131 | 615 | \$442,231 | 83.45% | 61.85% | 92.12% |
| 94509 | 12 | 4,367,401 | 0.46 | 6.917 | 623 | 363,950 | 83.37 | 64.14 | 82.66 |
| 94015 | 8 | 4,242,662 | 0.45 | 6.324 | 640 | 530,333 | 80.32 | 66.56 | 100 |
| 94531 | 9 | 4,141,078 | 0.44 | 6.929 | 618 | 460,120 | 82.93 | 74.11 | 100 |
| 94014 | 7 | 3,815,979 | 0.4 | 6.111 | 702 | 545,140 | 81.29 | 82.21 | 100 |
| 94605 | 9 | 3,753,719 | 0.4 | 6.656 | 634 | 417,080 | 79.91 | 66.49 | 100 |
| 94550 | 6 | 3,660,721 | 0.39 | 7.058 | 598 | 610,120 | 79.62 | 100 | 100 |
| 94533 | 7 | 3,488,945 | 0.37 | 7.334 | 593 | 498,421 | 83.95 | 75.67 | 88.42 |
| 95123 | 6 | 3,278,589 | 0.35 | 7.308 | 608 | 546,431 | 84.51 | 52.99 | 83.55 |
| 34145 | 5 | 3,180,891 | 0.34 | 6.69 | 650 | 636,178 | 80.38 | 22.7 | 61.79 |
| Other | 2,811 | 904,336,854 | 95.75 | 7.326 | 629 | 321,714 | 82.2 | 52.92 | 88.28 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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14. Remaining Months to Maturity

| Remaining Months to Maturity | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|------------------------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 1 - 180 | 15 | \$1,938,179 | 0.21% | 9.73 | 616 | \$129,212 | 74.03% | 17.44% | 52.46% |
| 181 - 240 | 1 | 56,821 | 0.01 | 9.225 | 503 | 56,821 | 80 | 100 | 100 |

| | | | | | | | | | |
|---------------|--------------|----------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 241 - 360 | 2,740 | 901,534,156 | 95.46% | 7.311 | 628 | 329,027 | 82.21% | 54.94 | 88.08 |
| 421 - 480 | 138 | 40,928,920 | 4.33% | 7.071 | 651 | 296,586 | 82.16% | 23.95 | 97.69 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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15. Amortization Type

| Amortization Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|-----------------------|---------------|---------------------|
| 2/28 ARM | 2,023 | \$595,347,261 | 63.04% | 7.614 | 626 | \$294,289 | 82.81% | 38.81% | 85.39% |
| 2/28 ARM IO | 534 | 242,898,020 | 25.72% | 6.576 | 626 | 454,865 | 81.36 | 93.79 | 94.33 |
| 3/37 ARM | 135 | 39,933,415 | 4.23% | 7.077 | 651 | 295,803 | 82.16 | 22.76 | 97.63 |
| FIXED | 109 | 30,994,983 | 3.28% | 7.818 | 643 | 284,358 | 78.46 | 55.19 | 90.41 |
| 6 Month LIBOR | 26 | 11,259,862 | 1.19% | 7.038 | 638 | 433,072 | 82.78 | 35.36 | 80.57 |
| 3/27 ARM | 38 | 10,782,340 | 1.14% | 7.438 | 630 | 283,746 | 78.44 | 50.85 | 93.5 |
| 3/27 ARM IO | 14 | 6,810,335 | 0.72% | 6.313 | 641 | 486,452 | 81.29 | 100 | 86.53 |
| 5/25 ARM | 10 | 4,468,760 | 0.47% | 6.673 | 696 | 446,876 | 80.32 | 50.2 | 90.73 |
| 5/25 ARM IO | 5 | 1,963,100 | 0.21% | 6.507 | 684 | 392,620 | 83.47 | 100 | 76.85 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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16. Interest Only

| Interest Only | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|-----------------------|---------------|---------------------|
| N | 2,341 | \$692,786,621 | 73.35% | 7.574 | 629 | \$295,936 | 82.49% | 38.82% | 86.40% |
| Y | 553 | 251,671,455 | 26.65% | 6.568 | 627 | 455,102 | 81.37 | 94.01 | 93.98 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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17. Initial Periodic Cap

| Initial Periodic Cap | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0 | 109 | \$30,994,983 | 3.28% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |
| 1 | 2,559 | 838,558,518 | 88.79 | 7.31 | 626 | 327,690 | 82.37 | 54.61 | 87.98 |
| 2 | 2 | 944,438 | 0.1 | 7.143 | 710 | 472,219 | 84.08 | 0 | 59.24 |
| 3 | 224 | 73,960,136 | 7.83 | 7.047 | 649 | 330,179 | 81.75 | 41.18 | 93.02 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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18. Periodic Cap

| Periodic Cap | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0 | 109 | \$30,994,983 | 3.28% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |
| 1 | 2,785 | 913,463,092 | 96.72 | 7.288 | 628 | 327,994 | 82.32 | 53.47 | 88.35 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7.306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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19. Months to Rate Reset

| Months to Rate Reset | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| <= 0 | 111 | \$31,247,995 | 3.31% | 7.826 | 643 | \$281,513 | 78.64% | 55.55% | 90.48% |
| 12-Jan | 42 | 14,716,791 | 1.56 | 7.034 | 633 | 350,400 | 80.94 | 42.65 | 85.14 |
| 13 - 24 | 2,539 | 834,535,340 | 88.36 | 7.314 | 626 | 328,687 | 82.41 | 54.68 | 87.93 |
| 25 - 36 | 187 | 57,526,090 | 6.09 | 7.055 | 646 | 307,626 | 81.36 | 37.17 | 95.54 |
| 49 >= | 15 | 6,431,860 | 0.68 | 6.622 | 692 | 428,791 | 81.28 | 65.4 | 86.49 |

| | | | | | | | | | |
|---------------|-------|---------------|---------|-------|-----|-----------|--------|--------|--------|
| Total: | 2,894 | \$944,458,076 | 100.00% | 7,306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |
|---------------|-------|---------------|---------|-------|-----|-----------|--------|--------|--------|

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20. Life Maximum Rate

| Life Maximum Rate | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0.00 - ?.01 | 109 | \$30,994,983 | 3.28% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |
| 0.00 - 11.99 | 167 | 82,591,987 | 8.74 | 5.706 | 667 | 494,563 | 79.45 | 85.17 | 98.85 |
| 12.00 - 12.49 | 218 | 112,994,844 | 11.96 | 6.269 | 653 | 518,325 | 78.75 | 67.95 | 96.66 |
| 12.50 - 12.99 | 380 | 188,013,143 | 19.91 | 6.746 | 645 | 494,771 | 80.3 | 50.39 | 94.97 |
| 13.00 - 13.49 | 279 | 145,411,443 | 15.4 | 7.204 | 631 | 521,188 | 80.97 | 37.68 | 90.11 |
| 13.50 - 13.99 | 583 | 169,324,181 | 17.93 | 7.706 | 621 | 290,436 | 85.06 | 41.81 | 81.6 |
| 14.00 - 14.49 | 405 | 90,823,014 | 9.62 | 8.221 | 602 | 224,254 | 86.5 | 52.95 | 77.01 |
| 14.50 - 14.99 | 462 | 84,291,117 | 8.92 | 8.684 | 587 | 182,448 | 86.45 | 57.78 | 76.98 |
| 15.00 - 15.49 | 147 | 25,359,055 | 2.69 | 9.148 | 572 | 172,511 | 83.77 | 53.93 | 83.89 |
| 15.50 - 15.99 | 80 | 8,993,792 | 0.95 | 9.645 | 565 | 112,422 | 83.99 | 62.73 | 85.47 |
| 16.00 & Above | 64 | 5,660,517 | 0.6 | 10.633 | 544 | 88,446 | 77.7 | 86.44 | 82.78 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7,306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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21. Margin

| Margin | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0.00 - ?.01 | 109 | \$30,994,983 | 3.28% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |
| 0.00 - 4.99 | 2,492 | 820,811,495 | 86.91 | 7.207 | 634 | 329,379 | 83.04 | 51.71 | 87.84 |
| 5.00 - 5.49 | 1 | 296,203 | 0.03 | 8.05 | 614 | 296,203 | 90 | 0 | 100 |
| 5.50 - 5.99 | 143 | 48,990,734 | 5.19 | 7.975 | 570 | 342,593 | 77.42 | 74.93 | 88.62 |
| 6.00 - 6.49 | 5 | 925,625 | 0.1 | 8.092 | 568 | 185,125 | 82.1 | 87.6 | 82.54 |
| 6.50 - 6.99 | 144 | 42,439,035 | 4.49 | 8.058 | 576 | 294,716 | 73.98 | 62.32 | 97.95 |
| Total: | 2,894 | \$944,458,076 | 100.00% | 7,306 | 629 | \$326,350 | 82.19% | 53.53% | 88.42% |

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Selection Criteria: Group2 FIXED
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1. Summary

Scheduled Principal Balance: \$30,994,983
Number of Mortgage Loans: 109
Average Scheduled Principal Balance: \$284,358
Weighted Average Gross Coupon: 7.818%
Weighted Average Current FICO Score: 643
Weighted Average Original LTV Ratio: 78.46%
Weighted Average Combined Original LTV Ratio: 78.46%
Weighted Average Stated Remaining Term (months): 348
Weighted Average Seasoning(months): 4
Weighted Average Months to Roll: 0

Weighted Average Gross Margin: 0.00%
 Weighted Average Initial Rate Cap: 0.00%
 Weighted Average Periodic Rate Cap: 0.00%
 Weighted Average Gross Maximum Lifetime Rate: 0.00%

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2. Current Principal Balance

| Current Principal Balance | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------------------|-----------------|---------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| \$50,000 & Below | 35 | \$1,322,510 | 4.27% | 10.815 | 574 | \$37,786 | 76.38% | 78.33% | 72.18% |
| \$50,001 - \$75,000 | 14 | 827,092 | 2.67 | 10.68 | 572 | 59,078 | 79.16 | 51.23 | 52.48 |
| \$75,001 - \$100,000 | 7 | 590,887 | 1.91 | 10.566 | 560 | 84,412 | 72.14 | 54.5 | 73.6 |
| \$100,001 - \$125,000 | 1 | 112,459 | 0.36 | 10.9 | 515 | 112,459 | 75 | 100 | 100 |
| \$125,001 - \$150,000 | 1 | 131,908 | 0.43 | 11.15 | 514 | 131,908 | 80 | 100 | 100 |
| \$150,001 - \$200,000 | 1 | 164,375 | 0.53 | 7.7 | 605 | 164,375 | 90 | 100 | 100 |
| \$200,001 - \$250,000 | 1 | 215,840 | 0.7 | 7.55 | 587 | 215,840 | 90 | 100 | 100 |
| \$250,001 - \$300,000 | 1 | 279,894 | 0.9 | 7.025 | 679 | 279,894 | 80 | 0 | 100 |
| \$300,001 - \$350,000 | 1 | 314,471 | 1.01 | 8.05 | 575 | 314,471 | 95 | 100 | 100 |
| \$350,001 - \$400,000 | 5 | 1,901,277 | 6.13 | 7.461 | 670 | 380,255 | 85.6 | 39.84 | 80.98 |
| \$400,001 & Above | 42 | 25,134,269 | 81.09 | 7.506 | 652 | 598,435 | 77.77 | 54.22 | 93.26 |
| Total: | 109 | \$30,994,983 | 100.00% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |

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3. Current Rate

| Current Rate | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|--------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 5.50 - 5.99 | 1 | \$537,167 | 1.73% | 5.95 | 782 | \$537,167 | 80.00% | 100.00% | 100.00% |
| 6.00 - 6.49 | 3 | 1,418,401 | 4.58 | 6.344 | 686 | 472,800 | 78.24 | 35.23 | 100 |
| 6.50 - 6.99 | 11 | 6,957,046 | 22.45 | 6.801 | 677 | 632,459 | 76.88 | 67.43 | 85.66 |
| 7.00 - 7.49 | 9 | 4,998,683 | 16.13 | 7.225 | 638 | 555,409 | 74.04 | 66.32 | 100 |

| | | | | | | | | | |
|---------------|------------|---------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| First | 109 | \$30,994,983 | 100.00% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |
| Total: | 109 | \$30,994,983 | 100.00% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |

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6. Combined Original LTV

| Combined Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-----------------------|-----------------|---------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 10 | \$1,843,420 | 5.95% | 8.044 | 600 | \$184,342 | 51.73% | 64.20% | 96.23% |
| 60.01 - 70.00 | 14 | 4,724,265 | 15.24 | 7.825 | 617 | 337,448 | 66 | 55.5 | 95.72 |
| 70.01 - 80.00 | 54 | 16,484,471 | 53.18 | 7.695 | 646 | 305,268 | 79.26 | 55.2 | 92.03 |
| 80.01 - 85.00 | 6 | 1,919,739 | 6.19 | 7.746 | 718 | 319,957 | 83.59 | 4.5 | 61.02 |
| 85.01 - 90.00 | 17 | 3,716,571 | 11.99 | 7.679 | 647 | 218,622 | 89.86 | 73.54 | 82.82 |
| 90.01 - 95.00 | 6 | 1,363,908 | 4.4 | 8.699 | 629 | 227,318 | 95 | 32.12 | 100 |
| 95.01 - 100.00 | 2 | 942,609 | 3.04 | 8.909 | 644 | 471,304 | 100 | 100 | 100 |
| Total: | 109 | \$30,994,983 | 100.00% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |

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7. Original LTV

| Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|---------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 10 | \$1,843,420 | 5.95% | 8.044 | 600 | \$184,342 | 51.73% | 64.20% | 96.23% |
| 60.01 - 70.00 | 14 | 4,724,265 | 15.24 | 7.825 | 617 | 337,448 | 66 | 55.5 | 95.72 |
| 70.01 - 80.00 | 54 | 16,484,471 | 53.18 | 7.695 | 646 | 305,268 | 79.26 | 55.2 | 92.03 |
| 80.01 - 85.00 | 6 | 1,919,739 | 6.19 | 7.746 | 718 | 319,957 | 83.59 | 4.5 | 61.02 |
| 85.01 - 90.00 | 17 | 3,716,571 | 11.99 | 7.679 | 647 | 218,622 | 89.86 | 73.54 | 82.82 |
| 90.01 - 95.00 | 6 | 1,363,908 | 4.4 | 8.699 | 629 | 227,318 | 95 | 32.12 | 100 |
| 95.01 - 100.00 | 2 | 942,609 | 3.04 | 8.909 | 644 | 471,304 | 100 | 100 | 100 |
| Total: | 109 | \$30,994,983 | 100.00% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |

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8. Documentation

| Documentation | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|---------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| Full | 66 | \$17,105,660 | 55.19% | 7.732 | 625 | \$259,177 | 78.23% | 100.00% | 91.21% |
| Stated | 42 | 13,467,339 | 43.45 | 7.949 | 666 | 320,651 | 78.39 | 0 | 89.08 |
| Limited | 1 | 421,984 | 1.36 | 7.15 | 662 | 421,984 | 90 | 0 | 100 |
| Total: | 109 | \$30,994,983 | 100.00% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |

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9. Purpose

| Purpose | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|---------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| CASHOUT REFI | 76 | \$19,341,423 | 62.40% | 8.032 | 626 | \$254,492 | 78.09% | 59.72% | 90.75% |
| PURCHASE | 25 | 8,818,128 | 28.45 | 7.404 | 687 | 352,725 | 81.95 | 37 | 86.56 |
| RATE/TERM REFI | 8 | 2,835,432 | 9.15 | 7.648 | 620 | 354,429 | 70.13 | 80.84 | 100 |
| Total: | 109 | \$30,994,983 | 100.00% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |

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10. Occupancy

| Occupancy | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| OWNER OCCUPIED | 87 | \$28,021,643 | 90.41% | 7.751 | 638 | \$322,088 | 78.30% | 55.68% | 100.00% |
| NON OWNER | 21 | 1,975,938 | 6.38 | 9.311 | 669 | 94,092 | 83.03 | 25.58 | 0 |
| SECOND HOME | 1 | 997,402 | 3.22 | 6.75 | 731 | 997,402 | 74.07 | 100 | 0 |

| | | | | | | | | | |
|---------------|-----|--------------|---------|-------|-----|-----------|--------|--------|--------|
| Total: | 109 | \$30,994,983 | 100.00% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |
|---------------|-----|--------------|---------|-------|-----|-----------|--------|--------|--------|

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11. Property Type

| Property Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|---------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| SINGLE FAMILY | 88 | \$23,044,514 | 74.35% | 7.744 | 637 | \$261,869 | 76.90% | 55.63% | 95.92% |
| PUD | 9 | 4,128,829 | 13.32 | 8.328 | 623 | 458,759 | 84.52 | 73.29 | 100 |
| 2-4 FAMILY | 12 | 3,821,640 | 12.33 | 7.716 | 702 | 318,470 | 81.33 | 32.95 | 46.81 |
| Total: | 109 | \$30,994,983 | 100.00% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |

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12. State

| State | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|---------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| CA | 16 | \$8,125,140 | 26.21% | 7.273 | 652 | \$507,821 | 80.94% | 58.88% | 83.27% |
| TX | 35 | 5,977,828 | 19.29 | 8.513 | 630 | 170,795 | 79.82 | 73.83 | 95.83 |
| NY | 10 | 5,418,210 | 17.48 | 7.64 | 673 | 541,821 | 82.56 | 10.1 | 87.13 |
| FL | 3 | 2,173,721 | 7.01 | 7.575 | 569 | 724,574 | 75.13 | 77.11 | 100 |
| NJ | 3 | 1,827,562 | 5.9 | 8.509 | 608 | 609,187 | 70.92 | 0 | 100 |
| HI | 2 | 1,741,303 | 5.62 | 6.937 | 619 | 870,652 | 55.33 | 100 | 100 |
| WA | 3 | 1,174,808 | 3.79 | 7.582 | 696 | 391,603 | 81.4 | 13.99 | 100 |
| CT | 1 | 824,310 | 2.66 | 6.9 | 692 | 824,310 | 63.46 | 100 | 100 |
| AR | 12 | 505,526 | 1.63 | 10.378 | 586 | 42,127 | 80.87 | 62.96 | 62.88 |
| NV | 1 | 477,058 | 1.54 | 7.4 | 678 | 477,058 | 90 | 100 | 100 |
| Other | 23 | 2,749,517 | 8.87 | 8.538 | 640 | 119,544 | 83.23 | 78.55 | 82.54 |
| Total: | 109 | \$30,994,983 | 100.00% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |

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13. Zip

| Zip | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|---------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 33308 | 2 | \$1,494,895 | 4.82% | 7.95 | 570 | \$747,448 | 72.91% | 66.71% | 100.00% |
| 96766 | 1 | 999,204 | 3.22 | 7.15 | 598 | 999,204 | 50 | 100 | 100 |
| 95010 | 1 | 997,402 | 3.22 | 6.75 | 731 | 997,402 | 74.07 | 100 | 0 |
| 91423 | 1 | 917,897 | 2.96 | 7.4 | 633 | 917,897 | 80 | 100 | 100 |
| 79912 | 2 | 841,207 | 2.71 | 8.39 | 600 | 420,603 | 80 | 90.5 | 100 |
| 6877 | 1 | 824,310 | 2.66 | 6.9 | 692 | 824,310 | 63.46 | 100 | 100 |
| 75248 | 1 | 760,899 | 2.45 | 7.75 | 596 | 760,899 | 79.13 | 100 | 100 |
| 96825 | 1 | 742,099 | 2.39 | 6.65 | 648 | 742,099 | 62.5 | 100 | 100 |
| 11204 | 1 | 741,781 | 2.39 | 6.5 | 711 | 741,781 | 80 | 0 | 100 |
| 7722 | 1 | 709,758 | 2.29 | 9.95 | 533 | 709,758 | 65 | 0 | 100 |
| Other | 97 | 21,965,531 | 70.87 | 7.936 | 649 | 226,449 | 81.67 | 46.01 | 91 |
| Total: | 109 | \$30,994,983 | 100.00% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |

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14. Remaining Months to Maturity

| Remaining Months to Maturity | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|------------------------------|-----------------|---------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 1 - 180 | 15 | \$1,938,179 | 6.25% | 9.73 | 616 | \$129,212 | 74.03% | 17.44% | 52.46% |
| 181 - 240 | 1 | 56,821 | 0.18 | 9.225 | 503 | 56,821 | 80 | 100 | 100 |
| 241 - 360 | 90 | 28,004,478 | 90.35 | 7.719 | 646 | 311,161 | 78.63 | 57.12 | 92.67 |
| 421 - 480 | 3 | 995,504 | 3.21 | 6.8 | 634 | 331,835 | 82.17 | 71.88 | 100 |
| Total: | 109 | \$30,994,983 | 100.00% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |

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15. Amortization Type

| Amortization Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------------------|-----------------|---------------------|-----------------------------------|----------------------------|----------------------------|------------------------|-----------------------|---------------|---------------------|
| FIXED | 109 | \$30,994,983 | 100.00% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |
| Total: | 109 | \$30,994,983 | 100.00% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |

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16. Interest Only

| Interest Only | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|---------------------|-----------------------------------|----------------------------|----------------------------|------------------------|-----------------------|---------------|---------------------|
| N | 109 | \$30,994,983 | 100.00% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |
| Total: | 109 | \$30,994,983 | 100.00% | 7.818 | 643 | \$284,358 | 78.46% | 55.19% | 90.41% |

Selection Criteria: Group2 ARM
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1. Summary

Scheduled Principal Balance: \$913,463,092
Number of Mortgage Loans: 2,785
Average Scheduled Principal Balance: \$327,994
Weighted Average Gross Coupon: 7.288%
Weighted Average Current FICO Score: 628
Weighted Average Original LTV Ratio: 82.32%
Weighted Average Combined Original LTV Ratio: 82.32%
Weighted Average Stated Remaining Term (months): 362
Weighted Average Seasoning(months): 3
Weighted Average Months to Roll: 21

Weighted Average Gross Margin: 5.11%
 Weighted Average Initial Rate Cap: 1.16%
 Weighted Average Periodic Rate Cap: 1.00%
 Weighted Average Gross Maximum Lifetime Rate: 13.30%

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2. Current Principal Balance

| Current Principal Balance | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| \$50,000 & Below | 204 | \$8,393,903 | 0.92% | 8.967 | 617 | \$41,147 | 86.58% | 65.61% | 43.39% |
| \$50,001 - \$75,000 | 272 | 17,022,730 | 1.86 | 8.727 | 617 | 62,584 | 87.72 | 72.56 | 56.64 |
| \$75,001 - \$100,000 | 196 | 16,941,559 | 1.85 | 8.402 | 605 | 86,437 | 88.76 | 71.65 | 69.91 |
| \$100,001 - \$125,000 | 161 | 18,210,408 | 1.99 | 8.381 | 615 | 113,108 | 88.79 | 68.17 | 72.61 |
| \$125,001 - \$150,000 | 137 | 18,785,924 | 2.06 | 8.343 | 613 | 137,124 | 87 | 65.9 | 77.46 |
| \$150,001 - \$200,000 | 151 | 25,975,342 | 2.84 | 8.171 | 605 | 172,022 | 86.66 | 63.66 | 80.67 |
| \$200,001 - \$250,000 | 133 | 29,947,875 | 3.28 | 8.089 | 612 | 225,172 | 85.36 | 53.56 | 83.03 |
| \$250,001 - \$300,000 | 76 | 20,847,624 | 2.28 | 8.075 | 614 | 274,311 | 86.74 | 56.57 | 85.8 |
| \$300,001 - \$350,000 | 47 | 15,163,689 | 1.66 | 7.887 | 619 | 322,632 | 86.93 | 44.69 | 91.64 |
| \$350,001 - \$400,000 | 338 | 128,189,723 | 14.03 | 7.03 | 636 | 379,260 | 83.32 | 51.65 | 87.34 |
| \$400,001 & Above | 1,070 | 613,984,315 | 67.22 | 7.066 | 631 | 573,817 | 80.8 | 51.51 | 91.96 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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3. Current Rate

| Current Rate | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|--------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 4.99 & Below | 2 | \$1,681,843 | 0.18% | 4.916 | 712 | \$840,922 | 77.36% | 47.16% | 100.00% |
| 5.00 - 5.49 | 24 | 10,671,539 | 1.17 | 5.297 | 668 | 444,647 | 78.43 | 90.22 | 100 |
| 5.50 - 5.99 | 141 | 70,238,604 | 7.69 | 5.787 | 666 | 498,146 | 79.66 | 85.31 | 98.64 |
| 6.00 - 6.49 | 220 | 114,036,213 | 12.48 | 6.267 | 653 | 518,346 | 78.82 | 67.32 | 96.69 |

| | | | | | | | | | |
|---------------|--------------|----------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 6.50 - 6.99 | 385 | 190,495,936 | 20.85 | 6.745 | 645 | 494,795 | 80.33 | 50.57 | 94.83 |
| 7.00 - 7.49 | 280 | 145,544,787 | 15.93 | 7.21 | 630 | 519,803 | 80.95 | 37.64 | 90.12 |
| 7.50 - 7.99 | 584 | 168,919,087 | 18.49 | 7.722 | 619 | 289,245 | 85.1 | 41.91 | 81.36 |
| 8.00 - 8.49 | 405 | 90,863,652 | 9.95 | 8.235 | 602 | 224,355 | 86.46 | 53.24 | 76.22 |
| 8.50 - 8.99 | 458 | 83,110,896 | 9.1 | 8.707 | 587 | 181,465 | 86.6 | 57.75 | 77.52 |
| 9.00 & Above | 286 | 37,900,535 | 4.15 | 9.529 | 564 | 132,519 | 82.7 | 60.75 | 85.1 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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4. Credit Score

| Credit Score | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 740 & Above | 82 | \$34,785,900 | 3.81% | 6.676 | 763 | \$424,218 | 82.05% | 32.48% | 77.23% |
| 720 - 739 | 74 | 25,694,002 | 2.81 | 6.585 | 728 | 347,216 | 81.49 | 30.27 | 89.31 |
| 700 - 719 | 114 | 46,486,846 | 5.09 | 6.801 | 709 | 407,779 | 83.87 | 34.08 | 75.73 |
| 680 - 699 | 137 | 59,405,584 | 6.5 | 6.646 | 688 | 433,617 | 81.2 | 38.02 | 80.42 |
| 660 - 679 | 261 | 86,821,793 | 9.5 | 7.005 | 669 | 332,651 | 83.21 | 30.53 | 85.93 |
| 640 - 659 | 370 | 122,409,029 | 13.4 | 7.081 | 649 | 330,835 | 83.11 | 43.54 | 86.2 |
| 620 - 639 | 431 | 133,102,844 | 14.57 | 7.34 | 629 | 308,823 | 84.9 | 47.16 | 87.45 |
| 600 - 619 | 385 | 116,868,411 | 12.79 | 7.2 | 610 | 303,554 | 83.79 | 64.27 | 94.32 |
| 580 - 599 | 327 | 99,449,175 | 10.89 | 7.436 | 589 | 304,126 | 81.94 | 67.23 | 90.46 |
| 560 - 579 | 272 | 87,550,864 | 9.58 | 7.58 | 569 | 321,878 | 82.15 | 82 | 92.51 |
| 540 - 559 | 150 | 44,272,698 | 4.85 | 8.18 | 550 | 295,151 | 77 | 69.58 | 92.47 |
| 520 - 539 | 95 | 29,511,635 | 3.23 | 8.627 | 529 | 310,649 | 76.44 | 79 | 98.2 |
| 500 - 519 | 85 | 26,558,842 | 2.91 | 8.566 | 510 | 312,457 | 75.14 | 76.47 | 98.36 |
| 1 - 499 | 2 | 545,468 | 0.06 | 8.331 | 481 | 272,734 | 65.01 | 27.2 | 100 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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5. Lien

| Lien | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| First | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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6. Combined Original LTV

| Combined Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-----------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 77 | \$28,219,972 | 3.09% | 7.385 | 591 | \$366,493 | 50.93% | 59.67% | 94.24% |
| 60.01 - 70.00 | 106 | 51,015,959 | 5.58 | 7.384 | 599 | 481,283 | 66.48 | 49.08 | 91.75 |
| 70.01 - 80.00 | 1,068 | 434,720,824 | 47.59 | 6.887 | 635 | 407,042 | 79.03 | 52.79 | 95.87 |
| 80.01 - 85.00 | 282 | 101,842,346 | 11.15 | 7.402 | 613 | 361,143 | 84.53 | 57.28 | 81.77 |
| 85.01 - 90.00 | 736 | 190,895,996 | 20.9 | 7.633 | 636 | 259,370 | 89.79 | 43.15 | 68.46 |
| 90.01 - 95.00 | 312 | 79,265,322 | 8.68 | 7.961 | 620 | 254,056 | 94.79 | 63.02 | 95.19 |
| 95.01 - 100.00 | 204 | 27,502,672 | 3.01 | 8.611 | 625 | 134,817 | 99.92 | 95.96 | 100 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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7. Original LTV

| Original LTV | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 60.00 & Below | 77 | \$28,219,972 | 3.09% | 7.385 | 591 | \$366,493 | 50.93% | 59.67% | 94.24% |
| 60.01 - 70.00 | 106 | 51,015,959 | 5.58 | 7.384 | 599 | 481,283 | 66.48 | 49.08 | 91.75 |
| 70.01 - 80.00 | 1,068 | 434,720,824 | 47.59 | 6.887 | 635 | 407,042 | 79.03 | 52.79 | 95.87 |
| 80.01 - 85.00 | 282 | 101,842,346 | 11.15 | 7.402 | 613 | 361,143 | 84.53 | 57.28 | 81.77 |
| 85.01 - 90.00 | 736 | 190,895,996 | 20.9 | 7.633 | 636 | 259,370 | 89.79 | 43.15 | 68.46 |
| 90.01 - 95.00 | 312 | 79,265,322 | 8.68 | 7.961 | 620 | 254,056 | 94.79 | 63.02 | 95.19 |

| | | | | | | | | | |
|----------------|--------------|----------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| 95.01 - 100.00 | 204 | 27,502,672 | 3.01 | 8.611 | 625 | 134,817 | 99.92 | 95.96 | 100 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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8. Documentation

| Documentation | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| Full | 1,630 | \$488,426,923 | 53.47% | 7.183 | 611 | \$299,648 | 82.57% | 100.00% | 90.89% |
| Stated | 1,102 | 402,393,496 | 44.05 | 7.423 | 649 | 365,148 | 82.07 | 0 | 84.65 |
| Limited | 53 | 22,642,673 | 2.48 | 7.17 | 607 | 427,220 | 81.58 | 0 | 99.49 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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9. Purpose

| Purpose | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| CASHOUT REFI | 1,313 | \$471,642,207 | 51.63% | 7.39 | 612 | \$359,210 | 81.11% | 55.96% | 87.77% |
| PURCHASE | 1,363 | 401,797,577 | 43.99 | 7.155 | 650 | 294,789 | 84.32 | 48.73 | 88.02 |
| RATE/TERM REFI | 109 | 40,023,308 | 4.38 | 7.437 | 601 | 367,186 | 76.54 | 71.74 | 98.59 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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10. Occupancy

| Occupancy | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| OWNER OCCUPIED | 2,217 | \$807,080,121 | 88.35% | 7.211 | 625 | \$364,042 | 81.90% | 55.01% | 100.00% |
| NON OWNER | 526 | 91,562,134 | 10.02 | 7.981 | 652 | 174,072 | 85.46 | 39.75 | 0 |
| SECOND HOME | 42 | 14,820,837 | 1.62 | 7.254 | 659 | 352,877 | 86.02 | 54.56 | 0 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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11. Property Type

| Property Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| SINGLE FAMILY | 2,080 | \$665,904,764 | 72.90% | 7.298 | 626 | \$320,147 | 82.23% | 53.84% | 90.47% |
| PUD | 311 | 141,664,556 | 15.51 | 7.102 | 628 | 455,513 | 81.26 | 57.38 | 91.34 |
| 2-4 FAMILY | 209 | 58,621,773 | 6.42 | 7.655 | 645 | 280,487 | 85.26 | 41.77 | 63.71 |
| CONDO | 176 | 46,083,547 | 5.04 | 7.247 | 643 | 261,838 | 83.17 | 51.9 | 81.03 |
| TOWNHOUSE | 9 | 1,188,452 | 0.13 | 7.739 | 641 | 132,050 | 84.29 | 20.1 | 48.63 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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12. State

| State | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| CA | 908 | \$436,652,949 | 47.80% | 6.962 | 633 | \$480,895 | 81.06% | 56.77% | 91.12% |
| IL | 222 | 52,131,927 | 5.71 | 7.641 | 624 | 234,829 | 84.63 | 51.86 | 85.51 |
| FL | 146 | 44,263,794 | 4.85 | 7.436 | 624 | 303,177 | 79.43 | 45.08 | 81.37 |
| NJ | 110 | 37,639,427 | 4.12 | 7.754 | 628 | 342,177 | 85.42 | 42.18 | 83.11 |
| NY | 85 | 35,324,384 | 3.87 | 7.588 | 633 | 415,581 | 84.41 | 33.78 | 92.09 |
| TX | 114 | 30,956,514 | 3.39 | 7.392 | 627 | 271,548 | 79.26 | 50.24 | 94.05 |

| | | | | | | | | | |
|---------------|--------------|----------------------|----------------|--------------|------------|------------------|---------------|---------------|---------------|
| CO | 76 | 30,168,082 | 3.3 | 7.385 | 618 | 396,948 | 80.88 | 53.25 | 89.1 |
| MD | 81 | 29,200,046 | 3.2 | 7.311 | 625 | 360,494 | 83.48 | 39.2 | 84.27 |
| GA | 85 | 22,554,562 | 2.47 | 7.558 | 638 | 265,348 | 87 | 47.43 | 73.68 |
| VA | 51 | 20,361,722 | 2.23 | 7.432 | 634 | 399,249 | 82.3 | 32.96 | 94.05 |
| Other | 907 | 174,209,684 | 19.07 | 7.711 | 618 | 192,072 | 84.42 | 60.43 | 85.19 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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13. Zip

| Zip | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 95377 | 14 | \$6,191,237 | 0.68% | 7.131 | 615 | \$442,231 | 83.45% | 61.85% | 92.12% |
| 94509 | 12 | 4,367,401 | 0.48 | 6.917 | 623 | 363,950 | 83.37 | 64.14 | 82.66 |
| 94015 | 8 | 4,242,662 | 0.46 | 6.324 | 640 | 530,333 | 80.32 | 66.56 | 100 |
| 94531 | 9 | 4,141,078 | 0.45 | 6.929 | 618 | 460,120 | 82.93 | 74.11 | 100 |
| 94014 | 7 | 3,815,979 | 0.42 | 6.111 | 702 | 545,140 | 81.29 | 82.21 | 100 |
| 94605 | 9 | 3,753,719 | 0.41 | 6.656 | 634 | 417,080 | 79.91 | 66.49 | 100 |
| 94550 | 6 | 3,660,721 | 0.4 | 7.058 | 598 | 610,120 | 79.62 | 100 | 100 |
| 94533 | 7 | 3,488,945 | 0.38 | 7.334 | 593 | 498,421 | 83.95 | 75.67 | 88.42 |
| 95123 | 6 | 3,278,589 | 0.36 | 7.308 | 608 | 546,431 | 84.51 | 52.99 | 83.55 |
| 34145 | 5 | 3,180,891 | 0.35 | 6.69 | 650 | 636,178 | 80.38 | 22.7 | 61.79 |
| Other | 2,702 | 873,341,870 | 95.61 | 7.309 | 628 | 323,221 | 82.33 | 52.84 | 88.21 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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14. Remaining Months to Maturity

| Remaining Months to Maturity | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|------------------------------|-----------------|-------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 241 - 360 | 2,650 | \$873,529,677 | 95.63% | 7.298 | 627 | \$329,634 | 82.33% | 54.87% | 87.93% |
| 421 - 480 | 135 | 39,933,415 | 4.37 | 7.077 | 651 | 295,803 | 82.16 | 22.76 | 97.63 |

| | | | | | | | | | |
|---------------|-------|---------------|---------|-------|-----|-----------|--------|--------|--------|
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |
|---------------|-------|---------------|---------|-------|-----|-----------|--------|--------|--------|

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15. Amortization Type

| Amortization Type | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|-----------------------|---------------|---------------------|
| 2/28 ARM | 2,023 | \$595,347,261 | 65.17% | 7.614 | 626 | \$294,289 | 82.81% | 38.81% | 85.39% |
| 2/28 ARM IO | 534 | 242,898,020 | 26.59 | 6.576 | 626 | 454,865 | 81.36 | 93.79 | 94.33 |
| 3/37 ARM | 135 | 39,933,415 | 4.37 | 7.077 | 651 | 295,803 | 82.16 | 22.76 | 97.63 |
| 6 Month LIBOR | 26 | 11,259,862 | 1.23 | 7.038 | 638 | 433,072 | 82.78 | 35.36 | 80.57 |
| 3/27 ARM | 38 | 10,782,340 | 1.18 | 7.438 | 630 | 283,746 | 78.44 | 50.85 | 93.5 |
| 3/27 ARM IO | 14 | 6,810,335 | 0.75 | 6.313 | 641 | 486,452 | 81.29 | 100 | 86.53 |
| 5/25 ARM | 10 | 4,468,760 | 0.49 | 6.673 | 696 | 446,876 | 80.32 | 50.2 | 90.73 |
| 5/25 ARM IO | 5 | 1,963,100 | 0.21 | 6.507 | 684 | 392,620 | 83.47 | 100 | 76.85 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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16. Interest Only

| Interest Only | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|-----------------------|---------------|---------------------|
| N | 2,232 | \$661,791,637 | 72.45% | 7.562 | 628 | \$296,502 | 82.68% | 38.05% | 86.21% |
| Y | 553 | 251,671,455 | 27.55 | 6.568 | 627 | 455,102 | 81.37 | 94.01 | 93.98 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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17. Initial Periodic Cap

| Initial Periodic Cap | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|-----------------------|---------------|---------------------|
| 1 | 2,559 | \$838,558,518 | 91.80% | 7.31 | 626 | \$327,690 | 82.37% | 54.61% | 87.98% |
| 2 | 2 | 944,438 | 0.1 | 7.143 | 710 | 472,219 | 84.08 | 0 | 59.24 |
| 3 | 224 | 73,960,136 | 8.1 | 7.047 | 649 | 330,179 | 81.75 | 41.18 | 93.02 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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18. Periodic Cap

| Periodic Cap | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|-----------------------|---------------|---------------------|
| 1 | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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19. Months to Rate Reset

| Months to Rate Reset | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|----------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|-----------------------|---------------|---------------------|
| <= 0 | 2 | \$253,012 | 0.03% | 8.797 | 629 | \$126,506 | 100.00% | 100.00% | 100.00% |
| 12-Jan | 42 | 14,716,791 | 1.61 | 7.034 | 633 | 350,400 | 80.94 | 42.65 | 85.14 |
| 13 - 24 | 2,539 | 834,535,340 | 91.36 | 7.314 | 626 | 328,687 | 82.41 | 54.68 | 87.93 |
| 25 - 36 | 187 | 57,526,090 | 6.3 | 7.055 | 646 | 307,626 | 81.36 | 37.17 | 95.54 |
| 49 >= | 15 | 6,431,860 | 0.7 | 6.622 | 692 | 428,791 | 81.28 | 65.4 | 86.49 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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20. Life Maximum Rate

| Life Maximum Rate | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|-------------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0.00 - 11.99 | 167 | \$82,591,987 | 9.04% | 5.706 | 667 | \$494,563 | 79.45% | 85.17% | 98.85% |
| 12.00 - 12.49 | 218 | 112,994,844 | 12.37 | 6.269 | 653 | 518,325 | 78.75 | 67.95 | 96.66 |
| 12.50 - 12.99 | 380 | 188,013,143 | 20.58 | 6.746 | 645 | 494,771 | 80.3 | 50.39 | 94.97 |
| 13.00 - 13.49 | 279 | 145,411,443 | 15.92 | 7.204 | 631 | 521,188 | 80.97 | 37.68 | 90.11 |
| 13.50 - 13.99 | 583 | 169,324,181 | 18.54 | 7.706 | 621 | 290,436 | 85.06 | 41.81 | 81.6 |
| 14.00 - 14.49 | 405 | 90,823,014 | 9.94 | 8.221 | 602 | 224,254 | 86.5 | 52.95 | 77.01 |
| 14.50 - 14.99 | 462 | 84,291,117 | 9.23 | 8.684 | 587 | 182,448 | 86.45 | 57.78 | 76.98 |
| 15.00 - 15.49 | 147 | 25,359,055 | 2.78 | 9.148 | 572 | 172,511 | 83.77 | 53.93 | 83.89 |
| 15.50 - 15.99 | 80 | 8,993,792 | 0.98 | 9.645 | 565 | 112,422 | 83.99 | 62.73 | 85.47 |
| 16.00 & Above | 64 | 5,660,517 | 0.62 | 10.633 | 544 | 88,446 | 77.7 | 86.44 | 82.78 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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21. Margin

| Margin | Number of Loans | Principal Balance | Pct. Of Pool By Principal Balance | Weighted Avg. Gross Coupon | Weighted Avg. Current FICO | Avg. Principal Balance | Weighted Avg. Original LTV | Pct. Full Doc | Pct. Owner Occupied |
|---------------|-----------------|----------------------|-----------------------------------|----------------------------|----------------------------|------------------------|----------------------------|---------------|---------------------|
| 0.00 - 4.99 | 2,492 | \$820,811,495 | 89.86% | 7.207 | 634 | \$329,379 | 83.04% | 51.71% | 87.84% |
| 5.00 - 5.49 | 1 | 296,203 | 0.03 | 8.05 | 614 | 296,203 | 90 | 0 | 100 |
| 5.50 - 5.99 | 143 | 48,990,734 | 5.36 | 7.975 | 570 | 342,593 | 77.42 | 74.93 | 88.62 |
| 6.00 - 6.49 | 5 | 925,625 | 0.1 | 8.092 | 568 | 185,125 | 82.1 | 87.6 | 82.54 |
| 6.50 - 6.99 | 144 | 42,439,035 | 4.65 | 8.058 | 576 | 294,716 | 73.98 | 62.32 | 97.95 |
| Total: | 2,785 | \$913,463,092 | 100.00% | 7.288 | 628 | \$327,994 | 82.32% | 53.47% | 88.35% |

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