

U.S. Securities and Exchange Commission
Washington, D.C. 20549

OMB APPROVAL
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FORM SE

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

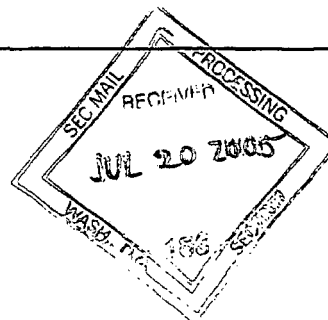
Residential Asset Securities Corporation. 0000932858
Exact Name of Registrant as Specified in Charter Registrant CIK Number

Current Report on Form 8-K Deal 2005-KS7 333-122688
Electronic Report, Schedule or Registration Statement SEC File Number of Registration Statement
of Which the Documents Are a Part (give period of report)



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 Minneapolis, State of Minnesota, on the 20th day of July, 2005.

Residential Asset Securities Corporation
(Registrant)

By: [Signature]
Name: Heather Anderson
Title: Vice President

Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on _____, 2005, that the information set forth in this statement is true and complete.

By: _____
(Name)
(Title)

3 PROCESSED
JUL 28 2005
EIGENSON
FINANCIAL

CONVERTING DATA INTO A MODEL

LTV:	Fixed \$	2/28 \$	3/27 \$	5/25 \$	Other	MH Stratification:
Below 70	20.14	11.37	16.09	-	-	Total Balance: 7,865,005
70.01 to 75	9.30	8.23	8.95	-	-	% Pool Balance: 1.97%
75.01 to 80	28.80	36.78	43.75	-	-	Ave. FICO: 623
80.01 to 85	17.31	10.04	10.91	-	-	Ave. LTV: 74.84%
85.01 to 90	17.23	22.23	15.43	-	-	% Full Docs: 100.00%
90.01 to 95	6.87	8.73	6.52	-	-	
95.01 to 100	0.25	0.61	0.36	-	-	
100.01 plus	-	-	-	-	-	
FICO						Slant Seconds Stratification:
below 549	8.03	8.33	5.73	-	-	Total Balance: 87,279,423
550 to 674	9.18	11.59	8.98	-	-	% Pool Balance: 21.82%
675 to 699	12.37	15.33	13.46	-	-	Ave. FICO: 641
700 to 824	23.27	24.17	22.43	-	-	Ave. LTV: 79.87%
825 to 849	25.38	20.11	24.20	-	-	% Full Docs: 58.10%
850 to 874	13.56	11.55	15.77	-	-	
875 to 899	4.65	4.86	5.43	-	-	
900 plus	3.56	4.08	3.99	-	-	
Property Type:						Second Lien Stratification:
Single-Family Detached	75.33	76.17	75.97	-	-	Total Balance: -
2-4 Family Det.	7.64	13.72	12.24	-	-	% Pool Balance: -
Condo	4.25	4.08	6.88	-	-	Ave. FICO: -
2+ Family Det.	6.96	2.82	1.48	-	-	Ave. LTV: -
Manufactured House	3.56	1.73	1.66	-	-	% Full Docs: -
Other	2.25	1.47	1.77	-	-	
Purpose:						LTV Above 90 Stratification:
Purchase	18.43	37.81	28.75	-	-	Total Balance: 34,945,471
Refinance rate/term	11.71	6.01	11.92	-	-	% Pool Balance: 8.74%
Cash Out Refi (COF) Below 70 LTV	15.40	9.87	12.27	-	-	Ave. FICO: 619
COF with LTV: 70.01 to 75	6.89	6.75	5.65	-	-	Ave. LTV: 95.10%
COF with LTV: 75.01 to 80	16.12	13.61	18.20	-	-	% Full Docs: 90.25%
COF with LTV: 80.01 to 85	15.29	7.56	6.96	-	-	
COF with LTV: 85.01 to 90	13.09	13.51	11.93	-	-	
COF with LTV: 90.01 to 95	3.09	4.85	4.33	-	-	
COF with LTV: 95.01 to 100	-	0.24	-	-	-	
COF with LTV: 100.01 plus	-	-	-	-	-	
Occupancy Status:						
Owner-Occupied	91.40	93.95	93.67	-	-	
Second Home	0.81	2.73	2.16	-	-	
Investment	7.89	3.32	4.17	-	-	
Other	-	-	-	-	-	

Loan Balance

Below 50,000

50,000.01 to 100,000

100,000.01 to 150,000

150,000.01 to 200,000

200,000.01 to 300,000

300,000.01 to 400,000

400,000.01 to 500,000

500,000.01 to 600,000

600,000.01 to 1,000,000

1,000,000.01 and above

3.80

21.67

16.07

30.04

24.70

2.50

1.22

0.63

12.54

24.53

25.81

32.44

3.23

0.81

0.42

10.61

22.53

24.27

37.88

3.30

0.98

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Loan Term

>30 Years

30 Years

20 Years

15 Years

Other

86.83

1.58

7.72

0.87

99.83

-

-

0.17

100.00

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Documentation Type

Full Documentation

Limited Documentation

Stated Docs with LTV below 70

Stated Docs with LTV 70.01 to 75

Stated Docs with LTV 75.01 to 80

Stated Docs with LTV 80.01 to 85

Stated Docs with LTV 85.01 to 90

Stated Docs with LTV 90.01 to 95

Stated Docs with LTV 95.01 to 100

Stated Docs with LTV above 100.01

Other

72.07

27.93

-

-

-

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-

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64.63

35.37

-

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64.08

35.92

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Lien Status

1st Lien

Second Liens with LTV below 85

Second Liens with LTV 85.01 to 90

Second Liens with LTV 90.01 to 95

Second Liens with LTV 95.01 to 100

Second Liens with LTV above 100.01

100.00

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100.00

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100.00

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Interest Only

Dollar of Mortgage Type

Ave FICO

Ave LTV

% Stated Docs

% Full Docs

-

-

-

-

-

-

37,615,597

643

81.69%

-

59.32%

11,394,225

648

80.90%

-

55.22%

-

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Collateral Analysis

FICO Low	FICO High	LTV	Wid Avg Current Balance	Percent of Current Balance	GMVAC	% MI	Wid Avg FICO	DII	Wid Avg LTV	% SED	% PUD	% Owner Occ	% Full Desc	% Ltd Desc	% Stated Desc	% Int Only
500	524	> 65%	186,609.38	2.54	8,418	0.00	514	41.18	77.25	78.44	10.10	98.23	98.48	3.52	0.00	0.00
525	549	> 65%	188,983.01	5.80	8,285	0.00	539	41.28	80.35	87.70	4.73	95.90	96.27	3.73	0.00	0.00
550	574	> 65%	188,789.72	12.15	8,014	0.00	563	41.25	82.24	88.02	6.08	97.00	88.57	11.43	0.00	0.25
575	589	> 70%	178,038.56	15.99	7,864	0.00	588	40.86	84.74	75.26	16.19	97.31	82.15	17.85	0.00	4.65
600	624	> 70%	187,002.21	28.55	7,389	0.30	612	41.04	84.52	73.91	17.40	93.12	64.81	35.39	0.00	13.28
625	649	> 70%	187,422.06	25.13	7,178	0.00	638	40.48	83.32	78.83	11.31	88.81	55.68	44.32	0.00	19.26
650	674	> 80%	211,554.78	5.95	7,128	1.11	660	42.08	89.35	74.53	8.92	88.81	57.02	42.98	0.00	15.06
675	699	> 80%	233,851.36	2.56	6,917	0.00	685	40.53	89.25	73.67	17.89	85.16	54.41	45.59	0.00	8.33
700	724	> 80%	184,333.20	0.82	6,919	0.00	712	42.73	89.28	55.60	26.95	84.78	92.19	37.81	0.00	6.10
725	749	> 85%	183,878.91	0.33	7,217	0.00	735	43.85	88.76	68.09	26.13	83.81	78.12	21.88	0.00	48.01
750	774	> 85%	158,486.59	0.10	8,553	0.00	752	44.77	98.47	100.00	0.00	100.00	64.74	35.26	0.00	64.74
775	799	> 85%	275,000.52	0.09	6,550	0.00	788	46.00	98.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00
800	max	> 85%														

LTV Low	LTV High	DII	Wid Avg Current Balance	Percent of Current Balance	GMVAC	% MI	Wid Avg FICO	DII	Wid Avg LTV	% SED	% PUD	% Owner Occ	% Full Desc	% Ltd Desc	% Stated Desc	% Int Only
0%	60%	> 50%	183,059.29	5.37	7,127	0.00	602	52.77	45.45	81.99	5.58	94.44	100.00	0.00	0.00	0.00
60%	64%	> 50%	258,324.71	3.60	6,990	0.00	615	52.81	62.89	63.26	0.00	100.00	85.22	14.78	0.00	0.00
65%	69%	> 50%	171,389.03	3.56	7,643	0.00	534	51.84	67.77	80.05	0.00	100.00	100.00	0.00	0.00	0.00
70%	74%	> 50%	121,823.17	3.88	8,289	0.00	558	53.94	71.38	50.95	12.45	89.70	96.13	3.87	0.00	0.00
75%	79%	> 50%	207,620.39	12.48	7,332	0.00	578	53.21	76.34	80.17	4.35	87.86	86.56	13.44	0.00	2.98
80%	84%	> 50%	208,603.52	24.16	7,255	0.00	610	53.25	80.08	82.25	14.01	98.44	91.87	8.13	0.00	10.83
85%	89%	> 50%	200,040.31	10.96	7,808	0.00	578	53.16	85.83	72.29	11.00	92.83	88.56	11.44	0.00	0.00
90%	94%	> 50%	202,537.64	22.41	7,825	0.00	600	52.97	90.21	72.64	18.72	96.43	92.74	7.26	0.00	6.41
95%	99%	> 50%	186,771.01	12.85	7,985	0.00	608	53.20	95.00	63.46	33.62	91.16	96.54	3.46	0.00	5.50
100%	max	> 50%	207,000.00	0.62	7,050	0.00	603	54.00	100.00	0.00	100.00	100.00	100.00	0.00	0.00	0.00

DII Low	DII High	FICO	Wid Avg Current Balance	Percent of Current Balance	GMVAC	% MI	Wid Avg FICO	DII	Wid Avg LTV	% SED	% PUD	% Owner Occ	% Full Desc	% Ltd Desc	% Stated Desc	% Int Only
20%	24%	< 525	127,629.75	0.33	8,878	0.00	514	22.83	78.55	100.00	0.00	100.00	100.00	0.00	0.00	0.00
25%	29%	< 550	121,406.58	1.22	8,713	0.00	524	27.79	70.43	59.44	2.59	97.37	85.58	14.42	0.00	0.00
30%	34%	< 575	188,288.04	4.76	7,860	0.00	547	32.18	75.37	85.67	8.32	96.75	90.81	9.19	0.00	0.95
35%	39%	< 600	182,895.06	9.13	7,860	0.00	588	37.13	79.82	82.83	10.91	98.37	86.01	13.99	0.00	0.94
40%	44%	< 625	187,300.13	23.09	7,602	0.56	587	42.03	80.45	79.50	11.61	94.82	71.94	28.06	0.00	10.25
45%	49%	< 650	213,887.05	36.47	7,470	0.00	602	46.95	81.74	75.38	14.23	94.10	70.50	29.50	0.00	9.65
50%	54%	< 675	183,197.62	20.92	7,528	0.00	600	51.31	81.42	71.79	17.11	98.26	87.69	17.31	0.00	6.37
55%	max	< 700	194,293.50	4.09	7,743	0.00	591	55.10	82.42	72.49	13.69	90.44	95.81	4.19	0.00	2.78

LIMITED AND STATED DOC

FIGO Low	FIGO High	Wild Avg Current Balance	Percent of Current Balance	Wild Avg GWAC	% MI	Wild Avg FICO	DII	Wild Avg LTV	% SFD	% PLUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only	% CA	% NY	% FL
500	524	168,804.38	0.65	7,825	0.00	512	33.45	64.58	74.90	0.00	100.00	0.00	100.00	0.00	0.00	44.72	0.00	12.33
525	549	138,632.76	0.51	8,571	0.00	537	43.17	76.00	100.00	0.00	100.00	0.00	100.00	0.00	0.00	0.00	0.00	15.44
550	574	194,780.59	4.49	7,808	0.00	584	38.59	69.61	77.33	14.85	91.78	0.00	100.00	0.00	0.00	14.77	0.00	9.63
575	599	196,490.88	8.32	7,598	0.00	588	37.60	77.31	70.52	22.87	93.22	0.00	100.00	0.00	2.96	7.89	1.32	21.25
600	624	187,403.70	24.26	7,609	0.79	813	40.12	82.78	74.18	16.85	87.33	0.00	100.00	0.00	4.84	7.72	0.00	23.77
625	649	202,338.46	28.22	7,332	0.00	637	39.81	80.02	83.47	8.51	87.98	0.00	100.00	0.00	20.63	8.88	0.87	19.58
650	674	215,984.63	18.55	7,058	0.00	680	40.74	81.04	75.64	11.81	83.68	0.00	100.00	0.00	20.55	11.83	1.79	18.65
699	724	214,339.99	8.24	6,882	0.00	685	39.72	80.12	70.52	19.03	87.30	0.00	100.00	0.00	25.19	14.68	0.44	14.77
700	724	200,227.55	3.96	6,865	0.00	712	40.69	79.42	59.83	12.85	78.05	0.00	100.00	0.00	19.15	15.69	0.00	16.06
725	749	197,780.82	1.73	6,876	0.00	738	38.26	80.83	62.48	37.52	83.82	0.00	100.00	0.00	38.88	29.60	0.00	42.83
750	774	184,308.02	0.70	6,498	0.00	759	35.53	75.54	83.42	0.00	100.00	0.00	100.00	0.00	26.88	53.54	0.00	0.00
775	799	185,794.49	0.36	6,818	0.00	784	43.88	78.88	100.00	0.00	100.00	0.00	100.00	0.00	37.28	0.00	0.00	0.00

800 max

10 LOANS

FIGO Low	FIGO High	Wild Avg Current Balance	Percent of Current Balance	Wild Avg GWAC	% MI	Wild Avg FICO	DII	Wild Avg LTV	% SED	% PLUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only	% CA	% NY	% FL
500	524	93,000.00	0.19	8,400	0.00	558	31.00	74.00	100.00	0.00	100.00	100.00	0.00	0.00	100.00	0.00	0.00	0.00
525	549	244,261.44	5.02	6,825	0.00	581	40.20	79.12	75.91	24.09	100.00	86.19	13.81	0.00	100.00	29.32	0.00	11.06
575	599	251,947.36	24.93	6,892	0.00	612	39.78	81.96	76.04	19.99	100.00	87.30	12.70	0.00	100.00	19.88	0.00	13.90
600	624	252,494.69	32.46	6,892	0.00	637	40.89	80.88	86.24	6.32	100.00	49.56	50.44	0.00	100.00	27.01	0.00	6.95
625	649	281,108.81	22.29	6,865	0.00	681	40.48	82.15	78.68	13.75	97.85	51.88	48.12	0.00	100.00	33.07	0.00	10.63
650	674	269,868.61	7.75	6,584	0.00	685	41.31	81.01	67.37	15.53	100.00	24.84	75.36	0.00	100.00	37.28	0.00	7.74
699	724	260,096.00	3.21	6,457	0.00	711	43.78	83.14	56.20	38.73	100.00	33.58	66.42	0.00	100.00	47.84	0.00	23.87
700	724	183,610.38	2.86	6,850	0.00	738	40.97	80.97	88.07	0.00	100.00	37.31	82.69	0.00	100.00	29.08	0.00	16.04
725	749	230,444.44	0.92	5,991	0.00	752	48.69	88.44	100.00	0.00	100.00	42.22	57.78	0.00	100.00	57.78	0.00	0.00
750	774	184,000.00	0.38	6,140	0.00	786	42.00	80.00	100.00	0.00	100.00	0.00	100.00	0.00	100.00	0.00	0.00	0.00

800 max

FICO DISTRIBUTION

Note: Cells in red font are calculations

FICO Range	Count	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max
0 - 500	1,876,381	0.0%	63.0	1,595,881	0.40%	169,571	8.81%	0.00	489	0.00	35.24	68.91	0.00	76.42	100.00	91.19	96.31	96.31	96.31	96.31	96.31
500.01 - 550	30,539,737	0.47%	85.0	22,051,415	5.51%	171,669	8.31%	0.00	532	0.00	40.79	75.40	0.00	88.11	97.07	94.72	89.35	89.35	89.35	89.35	89.35
550.01 - 575	43,432,654	3.74%	70.0	33,795,414	8.48%	192,966	7.94%	0.00	564	0.00	40.59	78.26	0.00	90.69	96.36	86.22	74.09	74.09	74.09	74.09	74.09
575.01 - 600	62,237,314	10.96%	70.0	52,505,794	13.14%	185,169	7.31%	0.00	388	0.00	40.59	80.96	0.00	90.87	96.70	79.17	65.96	65.96	65.96	65.96	65.96
600.01 - 620	76,988,840	15.36%	70.0	70,718,378	17.69%	189,264	7.39%	0.00	610	0.00	40.71	82.57	0.00	90.99	92.52	66.91	52.56	52.56	52.56	52.56	52.56
620.01 - 650	101,514,325	23.37%	80.0	37,510,051	9.38%	198,607	7.81%	0.00	615	0.00	40.60	81.35	0.00	89.36	92.50	54.30	53.54	53.54	53.54	53.54	53.54
650.01 - 680	53,812,283	13.35%	85.0	19,559,277	4.89%	203,992	6.94%	0.00	663	0.00	40.60	81.47	0.00	85.46	92.98	47.57	46.11	46.11	46.11	46.11	46.11
680.01 - 700	13,718,547	1.44%	85.0	4,175,386	1.04%	193,107	6.79%	0.00	689	0.00	39.60	81.36	0.00	88.74	87.62	41.46	40.16	40.16	40.16	40.16	40.16
700.01 - 750	13,175,229	1.32%	85.0	3,120,463	0.78%	199,107	6.79%	0.00	720	0.00	39.60	80.51	0.00	74.20	83.18	42.32	41.89	41.89	41.89	41.89	41.89
750.01 - 800	2,303,727	0.58%	85.0	463,001	0.11%	169,171	6.48%	0.00	769	0.00	38.97	79.40	0.00	72.32	95.90	41.05	38.20	38.20	38.20	38.20	38.20
TOTAL	400,037,016	100.00%		241,407,082	61.37%	193,128	7.40%	0.12	616	0.12	40.58	80.64	0.00	88.75	93.57	65.54	58.56	58.56	58.56	58.56	58.56

DEFERRED INCOME DISTRIBUTION

DTI Range	Count	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max
< 20	11,138,003	2.78%	550	879,113	0.22%	161,188	7.41%	0.00	624	0.00	16.21	75.59	0.00	88.42	82.70	70.55	42.95	42.95	42.95	42.95	42.95
20.001 - 25.00	16,932,282	4.23%	550	1,605,028	0.40%	142,874	6.69%	0.00	615	0.00	23.13	77.85	0.00	89.14	94.73	63.88	67.63	67.63	67.63	67.63	67.63
25.001 - 30.00	29,336,132	7.33%	575	7,005,903	1.75%	181,398	7.44%	0.00	608	0.00	28.28	77.79	0.00	84.45	88.44	64.69	63.95	63.95	63.95	63.95	63.95
30.001 - 35.00	44,479,659	11.12%	575	10,006,502	2.50%	181,829	7.44%	0.00	619	0.00	31.24	80.22	0.00	90.52	94.15	66.29	60.31	60.31	60.31	60.31	60.31
35.001 - 40.00	64,395,000	16.11%	600	20,098,434	5.02%	191,108	7.33%	0.00	619	0.00	38.17	81.09	0.00	89.01	94.66	64.77	62.42	62.42	62.42	62.42	62.42
40.001 - 45.00	99,853,582	24.96%	625	49,107,091	12.33%	201,774	7.32%	0.00	622	0.00	43.11	81.01	0.00	89.55	94.88	62.47	51.08	51.08	51.08	51.08	51.08
45.001 - 50.00	94,703,139	23.68%	650	73,594,117	18.40%	204,818	7.34%	0.00	617	0.00	48.07	82.23	0.00	88.19	94.15	70.18	59.35	59.35	59.35	59.35	59.35
50.001 - 55.00	32,899,911	8.22%	675	31,160,778	7.84%	198,866	7.60%	0.00	595	0.00	53.07	81.30	0.00	88.77	94.63	92.28	67.34	67.34	67.34	67.34	67.34
55+	279,107	0.07%	700	279,107	0.07%	193,128	7.40%	0.12	616	0.12	40.58	80.64	0.00	88.75	93.57	65.54	58.56	58.56	58.56	58.56	58.56
TOTAL	400,037,016	100.00%		198,136,324	49.53%	193,128	7.40%	0.12	616	0.12	40.58	80.64	0.00	88.75	93.57	65.54	58.56	58.56	58.56	58.56	58.56

LOAN-TO-VALUE (LTV) DISTRIBUTION

LTV Range	Count	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max
< 60.00	20,014,334	5.00%	50	1,871,359	0.46%	179,697	7.31%	0.00	593	0.00	38.87	47.46	0.00	84.05	90.01	71.62	77.69	77.69	77.69	77.69	77.69
60.01 - 70.00	37,634,529	9.41%	50	3,173,871	0.79%	211,445	7.47%	0.00	594	0.00	39.84	66.88	0.00	81.84	91.71	67.01	86.23	86.23	86.23	86.23	86.23
70.01 - 80.00	185,319,416	46.32%	50	12,331,531	3.08%	187,602	7.16%	0.00	622	0.00	40.38	78.74	0.00	88.50	94.05	60.43	45.70	45.70	45.70	45.70	45.70
80.01 - 85.00	44,480,167	11.12%	50	2,897,850	0.72%	207,287	7.31%	0.00	609	0.00	40.24	84.50	0.00	83.79	90.61	66.09	76.43	76.43	76.43	76.43	76.43
85.01 - 90.00	82,663,119	20.66%	50	7,794,304	1.95%	208,227	7.65%	0.00	618	0.00	41.57	89.70	0.00	92.81	94.28	64.22	64.10	64.10	64.10	64.10	64.10
90.01 - 95.00	32,818,316	8.20%	50	4,951,323	1.24%	186,314	7.92%	0.00	617	0.00	42.47	94.79	0.00	92.15	96.75	90.22	53.41	53.41	53.41	53.41	53.41
95.01 - 100.00	2,127,155	0.53%	50	207,000	0.05%	212,687	7.42%	0.00	646	0.00	42.17	100.00	0.00	92.15	100.00	90.64	33.10	33.10	33.10	33.10	33.10
TOTAL	400,037,016	100.00%		31,179,238	8.27%	193,128	7.40%	0.12	616	0.12	40.58	80.64	0.00	88.75	93.57	65.54	58.56	58.56	58.56	58.56	58.56

(1) Balances of the collateral not combined with second lien(s), i.e., (LTV), FICO, DTI, etc.
 All other data are calculated on the basis of the first lien balance.
 (2) Percent of first lien balance - calculated automatically.

TOP 10 ORIGINATORS

Originator	FIC	Count	Percentage
1		100.00%	
2			
3			
4			
5			
6			
7			
8			
9			
10			

SERVICERS

Originator	FIC	Count	Percentage
1		100.00%	
2			
3			
4			
5			
6			
7			
8			
9			
10			

GEOGRAPHIC CONCENTRATION - TOP 5 STATES

STATE	Principal Balance	Percentage	Number of Accounts	Percentage of Accounts	Number of Accounts	Percentage of Accounts	Number of Accounts	Percentage of Accounts	Number of Accounts	Percentage of Accounts
Florida	53,087,122	11.77%	193,386	621	80.34	40.48	9.32	0	85.59	0.00
California	34,494,263	8.61%	293,825	628	76.35	41.25	40.33	0	95.24	0.00
Michigan	21,536,435	5.39%	162,028	621	81.54	40.5	3.44	0	95.42	0.00
Arizona	21,435,382	5.56%	194,766	618	80.81	39.34	1.9	0	95.49	0.00
Texas	20,223,834	5.18%	154,018	618	80.67	41.85	8.46	0	96.31	0.00
TOTAL	152,837,036	38.31%	206,562	622	79.73	40.67	16.72	0	91.97	0.00

PRINCIPAL BALANCE

Principal Balance Range	Number of Accounts	Percentage of Accounts	Principal Balance	Percentage of Principal Balance
0 - \$50K	597	1.03%	4,082,562	2.67%
\$50 - \$100K	604	1.02%	51,971,613	33.99%
\$100 - \$300K	618	1.02%	290,510,438	189.82%
\$300 - \$500K	615	1.02%	479,310,752	313.75%
\$500 - \$1M	637	1.04%	3,539,671	2.32%
\$1M+	616	1.03%	460,037,036	301.13%
TOTAL	5,827	100.00%	1,475,681,072	100.00%

DOCUMENTATION TYPE

Documentation Type	Number of Accounts	Percentage of Accounts	Principal Balance	Percentage of Principal Balance
Full Doc	7,439	0.13%	262,212,879	17.77%
Stated Assets	189,355	3.25%	605	0.00%
Limited Verification of Income	200,307	3.44%	80,031	0.00%
No Income Disclosed	7,331	0.13%	637	0.00%
Other	7,402	0.13%	193,128	0.01%
TOTAL	400,037,036	100.00%	644,770,879	43.63%

PROPERTY TYPE

Property Type	Count	Value	Rate	Count	Value	Rate	Count	Value	Rate	Count	Value	Rate
Single Family	304	186,782.69	76.04%	192,574	614	80.75	40.41	12.73	0.00	94.66	59.08	0.00
PUD	50,871	199.77	12.72%	215,466	619	82.09	41.61	13.07	0.00	91.94	50.52	0.00
Townhouse	6,309	447.12	1.38%	171,432	605	78.14	37.60	20.96	0.00	90.01	80.54	0.00
2 - 4 Family	12,736	129.40	3.19%	194,108	616	77.37	42.89	2.42	0.00	83.04	74.51	0.00
Condo	17,907	972.30	4.48%	183,848	638	80.52	41.41	11.27	0.00	86.16	43.45	0.00
Manufactured	7,865	005.16	0.17%	109,262	623	74.64	37.79	0.00	0.00	98.80	76.49	0.00
Other	160	500.00	0.37%	83,643	594	78.97	29.78	0.00	0.00	100.00	60.28	0.00
TOTAL	400,037	033.6	100.00%	193,128	616	80.64	40.58	12.23	0.00	93.57	58.55	0.00

FML - PRIMARY MORTGAGE INSURANCE

Loan Type	Count	Value	Rate
Loans >60 LTV w/MI	468	000	0.13%
Loans >80 LTV w/o MI	161	620,758	41.06%
Other	237	968,279	59.81%
TOTAL	400,037	033.6	100.00%

LOAN PURPOSE

Loan Purpose	Count	Value	Rate	Count	Value	Rate
Refinance - Cashout	214	653,487	58.95%	79.65	40.41	7.47
Purchase	135	597,472	33.89%	632	40.97	20.80
Refinance - Rate Term	30	194,077	7.33%	631	40.12	10.98
Other	0	0	0.00%	0	0	0.00
TOTAL	400,037	033.6	100.00%	616	80.64	40.58

COLLATERAL TYPE - FINE/FLAGGING

Collateral Type	Count	Value	Rate	Count	Value	Rate
2/28 ARM	256	454,629	61.10%	610	81.31	40.74
3/28 ARM	37	615,597	9.40%	643	81.69	40.47
5/28 ARM	41	592,384	10.06%	615	78.78	40.15
Fixed	11	394,225	2.80%	648	80.90	41.27
TOTAL	400,037	033.6	100.00%	616	80.64	40.58

ALL values include list of mortgages from lending.com

LIEN STATUS

Category	Amount	Rate	Days	Days	Days	Days	Days
1st Lien	400,057,036	10.00%	193,128	616	80.64	40.38	12.25
2nd Lien	400,057,036	10.00%	193,128	616	80.64	40.38	12.25
TOTAL							

OCCUPANCY TYPE

Category	Amount	Rate	Days	Days	Days	Days	Days
Primary Residence	374,353,123	8.17%	7,183	613	80.79	40.75	13.03
Second Home	9,646,891	2.41%	7,139	638	83.87	38.63	2.43
Investment	16,057,022	4.01%	7,781	630	75.15	37.72	0.00
Other	400,057,036	10.00%	7,402	616	80.54	40.38	12.25
TOTAL							

PREPAYMENT PENALTY

Category	Amount	Rate	Days	Days	Days	Days
0 Months	126,489,480	31.62%	6.41	0.00	0.00	0.00
1 Month	654,071	0.10%	0.00	0.00	0.00	0.00
2 Months	20,121,846	3.01%	20.99	0.00	0.00	0.00
3 Months	181,036,521	45.25%	13.69	0.00	0.00	0.00
4 Months	71,377,838	12.80%	16.62	0.00	0.00	0.00
5 Months	177,280	0.01%	0.00	0.00	0.00	0.00
TOTAL	400,057,036	10.12%	12.25	0.00	0.00	0.00

COLLATERAL DESCRIPTION BY LOAN GROUP

Group	Amount	Rate	Days	Days	Days	Days	Days
Group 1	400,057,036	10.00%	193,128	616	80.64	40.38	12.25
Group 2	400,057,036	10.00%	193,128	616	80.64	40.38	12.25
Group 3	400,057,036	10.00%	193,128	616	80.64	40.38	12.25
Group 4	400,057,036	10.00%	193,128	616	80.64	40.38	12.25
Group 5	400,057,036	10.00%	193,128	616	80.64	40.38	12.25
Group 6	400,057,036	10.00%	193,128	616	80.64	40.38	12.25
TOTAL							

SECTION 32 LOANS

Category	Amount	Rate	Days	Days	Days	Days
Section 32 Loans	400,057,036	0.00%	0	0	0	0
Total						



1. Original Principal Balances of Mortgage Loans

Original Principal Balances of Mortgage Loans	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
0.01 - 25,000.00	2	\$45,000.00	0.01	21,494.53	8.448	34.23	609
25,000.01 - 50,000.00	46	2,025,011.00	0.38	41,959.39	8.444	62.13	588
50,000.01 - 75,000.00	354	21,932,270.00	6.32	81,983.06	8.071	75.64	600
75,000.01 - 100,000.00	237	20,555,377.00	5.92	86,897.99	7.523	74.21	604
100,000.01 - 125,000.00	260	30,146,045.00	8.68	115,911.97	7.384	79.25	615
125,000.01 - 150,000.00	392	53,969,863.00	15.55	137,628.99	7.499	82.98	612
150,000.01 - 175,000.00	260	42,155,820.00	12.14	162,091.87	7.338	81.96	619
175,000.01 - 200,000.00	249	46,642,538.00	13.44	188,025.08	7.384	83.14	621
200,000.01 - 225,000.00	133	28,298,116.00	8.15	212,719.94	7.231	83.18	615
225,000.01 - 250,000.00	99	23,448,478.00	6.75	236,787.87	7.206	83.71	622
250,000.01 - 275,000.00	70	18,424,197.00	5.31	203,138.15	7.147	84.23	631
275,000.01 - 300,000.00	52	14,926,535.00	4.30	286,930.48	7.107	78.54	612
300,000.01 - 325,000.00	31	9,666,310.00	2.78	311,690.87	6.915	81.69	630
325,000.01 - 350,000.00	22	7,484,405.00	2.16	340,134.82	7.330	80.01	597
350,000.01 - 375,000.00	14	5,036,250.00	1.45	359,732.14	7.351	84.36	612
375,000.01 - 400,000.00	21	8,209,350.00	2.37	390,869.97	6.836	80.19	635
400,000.01 - 425,000.00	5	2,066,000.00	0.60	413,200.00	7.206	73.35	569
425,000.01 - 450,000.00	10	4,410,100.00	1.27	440,849.25	6.872	75.86	613
450,000.01 - 475,000.00	6	2,807,800.00	0.81	467,966.67	7.559	84.18	611
475,000.01 - 500,000.00	4	1,979,000.00	0.57	494,468.49	7.125	81.74	611
500,000.01 - 525,000.00	1	520,000.00	0.15	520,000.00	5.700	69.00	640
525,000.01 - 550,000.00	4	2,394,900.00	0.69	598,725.00	6.812	77.99	640
550,000.01 - 600,000.00	4	3,473,365.00	100.00	152,821.24	7.358	81.04	616
Total:	2,271	347,163,365.00					

2. Principal Balances of Mortgage Loans as of Cutoff Date

Principal Balances of Mortgage Loans as of Cutoff Date	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cutoff Date	Average Current Balance	WA Coupon	WA CLTV	WA FICO
0.01 - 25,000.00	2	541,987.05	0.01	270,993.53	8.648	34.23	609
25,000.01 - 50,000.00	46	2,022,141.15	0.38	43,959.59	8.444	62.13	588
50,000.01 - 75,000.00	354	21,942,002.58	6.32	61,983.06	8.071	75.64	600
75,000.01 - 100,000.00	237	20,547,433.22	5.92	86,697.99	7.523	74.21	604
100,000.01 - 125,000.00	260	30,137,113.43	8.68	115,911.97	7.364	79.25	615
125,000.01 - 150,000.00	392	53,950,563.56	15.55	137,628.99	7.469	82.98	612
150,000.01 - 175,000.00	260	42,143,887.39	12.14	162,091.87	7.338	81.96	619
175,000.01 - 200,000.00	248	46,630,219.60	13.44	188,025.08	7.384	83.14	621
200,000.01 - 225,000.00	133	20,291,752.63	8.15	212,719.94	7.231	83.18	615
225,000.01 - 250,000.00	99	23,441,999.35	6.75	236,787.87	7.206	83.71	622
250,000.01 - 275,000.00	70	18,419,670.21	5.31	263,138.15	7.147	84.23	631
275,000.01 - 300,000.00	52	14,920,385.16	4.30	286,930.48	7.107	78.54	612
300,000.01 - 325,000.00	31	9,682,416.94	2.78	311,690.87	6.915	81.69	630
325,000.01 - 350,000.00	22	7,482,966.11	2.16	340,134.82	7.330	80.01	597
350,000.01 - 375,000.00	14	5,036,250.00	1.45	359,732.14	7.351	84.36	612
375,000.01 - 400,000.00	21	8,208,269.27	2.37	390,869.97	6.836	80.19	635
400,000.01 - 425,000.00	5	1,866,000.00	0.60	413,200.00	7.306	73.35	569
425,000.01 - 450,000.00	10	4,408,492.49	1.27	440,849.25	6.872	75.86	613
450,000.01 - 475,000.00	6	2,607,600.00	0.81	467,966.67	7.158	84.18	611
475,000.01 - 500,000.00	4	1,977,793.97	0.57	494,448.49	7.125	81.74	611
500,000.01 - 525,000.00	1	520,000.00	0.15	520,000.00	5.700	69.00	640
525,000.01 - 550,000.00	4	2,394,900.00	0.69	598,725.00	6.812	77.99	640
550,000.01 - 600,000.00	4	3,477,036.11	1.00	869,259.03	7.358	81.04	616
Total:	2,271	347,057,036.11	100.00	152,821.24			

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3. Current Mortgage Rates of Mortgage Loans

Current Mortgage Rates of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
5.000 - 5.499	10	\$1,465,944.78	0.42	146,594.48	5.386	77.20	675
5.500 - 5.999	54	10,900,270.26	3.14	201,912.41	5.801	80.44	654
6.000 - 6.499	181	32,006,997.34	9.22	176,634.18	6.270	79.19	649
6.500 - 6.999	499	85,145,872.54	24.53	170,633.01	6.769	78.91	630
7.000 - 7.499	421	68,104,303.29	19.62	161,767.94	7.217	80.04	620
7.500 - 7.999	513	77,861,976.00	22.43	151,777.73	7.715	82.83	609
8.000 - 8.499	257	36,983,198.11	10.66	143,903.49	8.204	84.57	589
8.500 - 8.999	210	23,796,866.14	6.86	113,318.41	8.691	84.27	576
9.000 - 9.499	52	4,635,039.70	1.34	89,135.38	9.158	77.64	561
9.500 - 9.999	50	4,446,086.12	1.28	88,921.72	9.726	81.13	560
10.000 - 10.499	23	1,531,491.83	0.44	66,630.08	10.166	75.29	550
11.000 - 11.499	1	175,000.00	0.05	175,000.00	11.125	70.00	485
Total:	2,271	\$347,057,036.11	100.00	152,821.24	7.358	81.04	616

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4. Original Term to Maturity of Mortgage Loans

Original Term to Maturity of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
241 >=	2,271	\$347,057,036.11	100.00	152,821.24	7.358	81.04	616
Total:	2,271	\$347,057,036.11	100.00	152,821.24	7.358	81.04	616

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5. Stated Remaining Term to Maturity of Mortgage Loans

Stated Remaining Term to Maturity of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
241 >=	2,271	\$347,057,036.11	100.00	152,821.24	7.358	81.04	616
Total:	2,271	\$347,057,036.11	100.00	152,821.24	7.358	81.04	616

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6. Mortgage Insurance

Mortgage Insurance	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
No	2,269	\$346,509,036.11	99.87	152,749.69	7.359	81.03	616
Yes	2	\$468,000.00	0.13	234,000.00	7.192	90.00	643
Total:	2,271	\$347,057,036.11	100.00	152,821.24	7.358	81.04	616

7. Lien

Lien	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
1	2,271	\$347,057,036.11	100.00	152,821.24	7.358	81.04	616
Total:	2,271	\$347,057,036.11	100.00	152,821.24	7.358	81.04	616

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8. Seasoning (mos)

Seasoning (mos)	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
0	389	\$41,246,809.00	17.66	137,373.34	7.470	81.34	607
1	1,276	199,788,077.08	57.57	136,573.73	7.341	80.91	617
2	388	57,622,454.19	16.60	148,511.48	7.377	81.56	619
3	143	19,489,387.71	5.62	136,289.42	7.055	78.03	622
4	43	4,724,120.66	1.36	109,863.27	7.568	78.90	612
5	16	1,715,456.34	0.49	107,216.02	6.018	83.75	639
6	2	217,378.47	0.06	108,689.24	7.066	87.61	642
7	4	609,766.22	0.18	132,441.56	8.031	84.47	613
8	3	632,919.83	0.18	210,973.21	6.244	90.21	634
9	1	132,166.44	0.04	132,166.44	7.500	95.00	581
10	2	426,094.24	0.12	213,047.12	6.490	88.68	600
11	1	143,075.33	0.04	143,075.33	8.375	90.00	602
16	1	80,033.98	0.02	80,033.98	7.375	90.00	625
17	1	126,107.75	0.04	126,107.75	6.150	93.00	688
30	1	\$53,189.07	0.02	53,189.07	7.790	85.00	657
Total:	2,271	\$347,057,036.11	100.00	152,821.24	7.338	81.04	616

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9. Combined Loan-to-Value Ratios of Mortgage Loans

Combined Loan-to-Value Ratios of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
0.01 - 25.00	5	\$246,989.05	0.07	49,397.81	6.011	20.09	600
25.01 - 50.00	62	5,822,293.09	1.66	93,907.95	7.329	43.13	590
50.01 - 75.00	470	63,804,840.75	18.38	135,754.98	7.442	68.74	593
75.01 - 100.00	1,734	277,182,913.22	79.87	159,851.74	7.339	84.72	621
Total:	2,271	\$347,057,036.11	100.00	152,821.24	7.358	81.04	616

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10. Owner Occupancy of Mortgage Loans

Owner Occupancy of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
Non-Owner	110	\$11,981,962.93	3.45	108,926.94	7.650	76.79	629
Primary Resident	2,112	325,968,737.56	93.91	154,312.85	7.345	81.12	614
Second/Vacation	49	9,166,335.62	2.64	187,068.07	7.472	83.76	639
Total:	2,271	\$347,057,036.11	100.00	152,821.24	7.358	81.04	616

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11. Property Type of Mortgage Loans

Property Type of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Planned Unit Development (attached)	60	\$10,511,415.82	3.03	175,190.26	7.339	82.37	617
Condo Low Rise (less than 5 stories)	109	15,654,262.33	4.51	143,617.09	7.281	81.28	635
Planned Unit Development (detached)	188	36,313,170.38	10.46	193,155.16	7.286	82.65	620
Leasehold	1	96,750.00	0.03	96,750.00	7.125	75.00	596
Manufactured Home	69	5,976,455.12	1.72	86,615.29	8.240	72.70	611
Single Family (detached)	1,746	264,259,152.05	76.14	151,351.23	7.350	81.07	614
Townhouse/rowhouse	39	5,178,711.23	1.49	132,787.47	7.191	79.28	606
2-4 Units	59	9,067,018.98	2.61	151,678.29	7.560	78.20	608
Total:	2,271	347,057,036.11	100.00	152,821.24	7.358	81.04	616

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12. Loan Purpose of Mortgage Loans

Loan Purpose of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Equity Refinance	1,267	\$197,234,187.74	56.83	155,670.23	7.467	80.06	605
Purchase	843	125,831,722.73	36.26	149,266.58	7.225	82.68	632
Rate-term Refinance	161	23,991,125.64	6.91	149,013.20	7.165	80.50	620
Total:	2,271	\$347,057,036.11	100.00	152,821.24	7.358	81.04	616

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13. Document Type of Mortgage Loans

Document Type of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Full Documentation	1,539	\$224,017,681.45	64.35	145,560.55	7.405	81.39	603
Limited Income	732	123,039,354.06	35.45	168,086.55	7.375	80.57	638
Total:	2,271	\$347,057,035.51	100.00	152,821.24	7.358	81.04	616

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14. Product Type of Mortgage Loans

Product Type of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
2/28 ARM	1,943	\$294,070,226.75	84.73	151,348.55	7.396	81.36	614
3/27 ARM	328	52,986,809.36	15.27	161,545.15	7.352	79.24	622
Total:	2,271	\$347,057,036.11	100.00	152,821.24	7.358	81.04	616

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15. Geographical Distribution of Mortgages Loans

Geographical Distribution of Mortgages Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
AK	2	308,000.00	0.09	154,000.00	8.159	90.86	564
AL	48	5,261,853.23	1.54	111,705.28	7.717	80.55	615
AR	11	1,109,606.87	0.32	100,873.35	8.294	84.37	589
AZ	117	19,950,281.60	5.75	170,935.23	7.377	80.81	617
CA	124	31,806,222.24	9.16	256,501.79	6.722	77.00	628
CO	55	9,871,874.04	2.84	179,488.62	7.121	82.11	629
CT	35	6,972,841.37	2.01	199,209.75	7.099	80.16	622
DC	3	454,900.00	0.13	151,631.33	7.592	84.00	571
DE	2	357,000.00	0.10	178,500.00	7.138	74.12	621
FL	293	48,019,782.44	13.84	163,890.04	7.299	81.14	621
GA	88	12,060,612.60	3.48	137,652.42	7.652	83.84	612
IA	16	1,584,863.39	0.46	99,051.96	7.789	79.30	602
ID	11	1,281,347.51	0.37	116,486.14	7.194	78.26	632
IL	111	17,038,827.36	4.91	153,502.95	7.372	81.72	624
IN	65	6,267,222.68	1.81	96,418.81	7.789	83.94	597
KS	10	989,812.64	0.29	98,981.26	7.045	80.37	630
KY	30	2,957,559.46	0.85	98,585.32	7.237	84.34	601
LA	29	3,280,945.34	0.95	113,136.05	8.050	80.25	587
MA	31	6,098,866.51	1.76	196,737.63	7.402	75.82	596
MD	39	8,039,038.28	2.32	206,128.14	7.302	80.75	625
ME	5	504,769.53	0.15	100,953.91	8.149	79.16	576
MI	147	19,665,412.55	5.67	133,778.32	7.422	81.94	621
MO	81	14,045,203.61	4.05	173,397.58	7.377	81.47	623
ND	55	6,081,895.19	1.75	110,716.28	7.877	84.53	615
NE	33	3,701,609.36	1.07	112,176.04	7.857	83.59	600
NH	2	433,000.00	0.12	216,500.00	7.137	81.76	657
NC	47	6,298,799.97	1.81	134,017.02	7.778	83.65	606
ND	2	200,200.00	0.06	100,100.00	8.793	78.00	568
NE	9	983,072.90	0.28	109,230.32	7.351	81.97	605
NH	2	361,622.63	0.10	180,811.32	7.012	92.76	616
NJ	28	5,399,059.26	1.56	207,656.13	7.203	77.40	605
NA	6	680,835.00	0.20	113,472.50	7.462	82.23	627
NY	64	\$12,602,760.53	3.63	196,918.13	6.963	78.43	630
OH	12	2,268,356.99	0.65	189,046.42	7.624	77.51	603
OH	69	8,202,315.53	2.36	118,874.14	7.360	83.27	613
OK	17	1,748,897.35	0.50	102,876.31	8.012	83.32	597
OR	14	2,750,370.16	0.79	195,026.44	7.010	76.31	604
PA	102	14,699,876.95	4.24	144,116.44	7.374	84.02	597
RI	7	1,374,950.00	0.40	196,421.43	7.219	86.67	638
SC	34	3,861,222.60	1.11	113,565.37	7.887	80.85	594
SD	3	344,925.83	0.10	114,975.28	7.367	73.16	604
TN	53	5,419,776.83	1.56	102,239.94	7.375	80.76	612
TX	122	14,746,924.40	4.25	120,876.43	7.195	80.71	619
UT	21	3,531,995.12	1.02	168,380.72	7.681	85.71	609
VA	84	15,202,393.87	4.38	180,980.88	7.557	80.77	602
WA	33	5,252,381.72	1.51	159,163.08	7.250	78.04	598
WI	89	11,679,117.10	3.37	131,216.03	7.763	83.55	606
WV	7	727,575.02	0.21	103,339.29	7.806	80.95	608
WY	5	508,860.54	0.15	101,772.11	7.506	85.17	637
Total:	2,271	\$347,037,036.11	100.00	152,821.24	7.358	81.04	616

16. Prepay Penalty for Mortgage Loans

	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
N	693	\$107,465,598.90	30.9%	155,073.01	7.525	80.00	611
Y	1,578	\$347,057,437.21	69.04	151,832.34	7.284	81.50	618
Total:	2,271	\$347,057,036.11	100.00	152,821.24	7.358	81.04	616

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17. Prepay Term for Mortgage Loans

	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
0	693	\$107,465,598.90	30.9%	155,073.01	7.525	80.00	611
6	4	693,871.19	0.14	123,467.80	6.666	80.00	646
12	93	17,009,921.26	5.13	191,504.33	7.284	83.19	621
24	1,213	178,829,307.37	51.53	147,427.29	7.355	81.48	615
36	266	42,348,529.70	12.20	199,208.00	7.000	80.92	628
60	2	109,807.69	0.03	54,903.85	8.727	82.27	613
Total:	2,271	\$347,057,036.11	100.00	152,821.24	7.358	81.04	616

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18. Fico Scores of Mortgage Loans

Fico Scores of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
470 - 439	1	\$80,033.98	0.02	80,033.98	7.375	90.00	425
480 - 499	9	1,070,955.50	0.31	118,995.06	8.889	68.33	490
500 - 519	34	4,045,704.65	1.17	118,991.31	8.293	73.74	507
520 - 539	97	12,408,784.07	3.57	127,904.99	8.287	74.37	539
540 - 559	160	21,013,500.07	6.05	131,334.50	8.080	78.34	550
560 - 579	233	33,149,340.86	9.55	142,271.85	7.815	77.84	568
580 - 599	312	46,759,203.67	13.47	149,860.24	7.549	81.67	589
600 - 619	441	68,435,295.77	19.72	155,182.08	7.387	83.23	609
620 - 639	363	56,876,542.45	16.39	156,684.69	7.155	81.46	629
640 - 659	303	50,854,511.29	14.65	167,836.67	7.039	82.31	648
660 - 679	152	25,489,021.80	7.34	167,690.93	6.813	81.94	668
680 - 699	78	12,780,003.38	3.68	163,846.20	6.783	81.65	688
700 - 719	42	7,091,909.76	2.04	168,854.99	6.869	80.20	709
720 - 739	23	3,682,128.52	1.06	160,692.54	6.794	81.35	731
740 - 759	14	2,176,597.18	0.63	135,682.66	6.758	81.93	748
760 - 779	6	716,923.16	0.21	119,487.19	6.671	75.16	771
780 - 799	3	433,600.00	0.12	141,866.67	6.400	72.22	788
Total:	2,271	\$347,057,036.11	100.00	152,821.24	7.358	81.04	616

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1. Original Principal Balances of Mortgage Loans

Original Principal Balances of Mortgage Loans	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
0.01 - 25,000.00	2	49,000.00	0.09	24,411.29	9.330	47.71	617
25,000.01 - 50,000.00	42	1,819,700.00	3.43	43,287.80	8.539	61.14	609
50,000.01 - 75,000.00	170	10,276,672.00	19.35	60,335.57	8.316	74.03	609
75,000.01 - 100,000.00	16	1,380,325.00	2.60	85,978.92	8.151	72.01	617
100,000.01 - 125,000.00	13	1,487,950.00	2.80	114,296.00	7.894	74.89	634
125,000.01 - 150,000.00	49	6,890,471.00	12.99	140,478.63	7.655	77.49	623
150,000.01 - 175,000.00	64	10,303,898.00	19.42	160,844.67	7.691	81.65	615
175,000.01 - 200,000.00	31	5,779,405.00	10.90	186,323.35	7.530	77.87	637
200,000.01 - 225,000.00	13	2,760,175.00	5.20	212,010.05	7.228	77.36	618
225,000.01 - 250,000.00	9	2,123,350.00	4.00	235,371.73	7.480	83.27	628
250,000.01 - 275,000.00	7	1,819,300.00	3.43	259,623.28	7.377	80.61	619
275,000.01 - 300,000.00	5	1,443,540.00	2.71	288,444.83	6.758	83.45	652
300,000.01 - 325,000.00	8	2,494,750.00	4.70	311,385.14	7.080	86.49	591
325,000.01 - 350,000.00	3	1,003,800.00	1.89	334,389.57	6.384	78.88	675
350,000.01 - 375,000.00	4	1,463,100.00	2.76	365,286.56	7.750	78.18	582
375,000.01 - 400,000.00	2	867,790.00	1.64	433,875.00	6.869	82.03	610
400,000.01 - 425,000.00	1	498,000.00	0.86	457,617.11	6.900	84.00	651
425,000.01 - 450,000.00	1	646,000.00	1.22	644,770.89	6.250	85.00	626
450,000.01 - 650,000.00	1	650,000.00	1.22	644,770.89	6.250	85.00	626
Total:	440	53,067,486.00	100.00	120,454.55	7.686	78.05	618

2. Principal Balances of Mortgage Loans as of Cutoff Date

Principal Balances of Mortgage Loans as of Cutoff Date	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cutoff Date	Average Current Balance	WA Gross Coupon	WACLTY	WA FICO
0.01 - 25,000.00	2	48,832.58	0.09	24,411.29	9.330	47.71	617
25,000.01 - 50,000.00	45	1,968,699.62	3.71	43,702.44	8.640	60.95	605
50,000.01 - 75,000.00	167	10,108,524.81	19.07	60,530.09	8.293	74.25	610
75,000.01 - 100,000.00	16	1,375,662.67	2.60	85,978.92	8.151	72.01	617
100,000.01 - 125,000.00	13	1,485,948.01	2.80	114,296.00	7.894	74.89	634
125,000.01 - 150,000.00	50	7,032,185.73	13.27	140,643.71	7.635	77.63	623
150,000.01 - 175,000.00	63	10,145,325.67	19.14	161,036.92	7.705	81.61	614
175,000.01 - 200,000.00	31	5,776,023.87	10.90	186,323.35	7.530	77.87	627
200,000.01 - 225,000.00	13	2,756,130.69	5.20	212,010.05	7.228	77.36	618
225,000.01 - 250,000.00	9	2,118,345.53	4.00	235,371.73	7.480	83.27	628
250,000.01 - 275,000.00	7	1,818,762.97	3.43	259,823.28	7.577	80.61	619
275,000.01 - 300,000.00	5	1,442,224.13	2.72	288,444.83	6.758	83.45	652
300,000.01 - 315,000.00	8	2,491,091.08	4.70	311,385.14	7.080	86.49	591
315,000.01 - 335,000.00	3	1,003,168.72	1.89	334,389.57	6.384	78.88	675
335,000.01 - 350,000.00	4	1,461,146.25	2.76	365,286.56	7.750	78.18	582
350,000.01 - 375,000.00	2	867,750.00	1.64	433,875.00	6.869	82.03	610
425,000.01 - 450,000.00	1	457,617.11	0.86	457,617.11	6.900	84.00	651
450,000.01 - 475,000.00	1	644,770.89	1.22	644,770.89	6.250	85.00	626
625,000.01 - 650,000.00	1	644,770.89	1.22	644,770.89	6.250	85.00	626
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

3. Current Mortgage Rates of Mortgage Loans

Current Mortgage Rates of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
6.000 - 6.499	19	4,590,469.51	8.66	241,614.18	6.295	81.51	637
6.500 - 6.999	62	11,535,462.13	21.80	186,378.42	6.796	80.13	637
7.000 - 7.499	55	6,781,018.07	12.80	123,326.15	7.257	76.00	628
7.500 - 7.999	115	12,956,478.23	24.45	112,665.03	7.727	77.05	615
8.000 - 8.499	65	6,362,327.21	12.38	100,961.96	8.200	75.44	609
8.500 - 8.999	55	4,880,800.40	9.21	88,741.83	8.682	77.40	599
9.000 - 9.499	27	2,480,384.19	4.68	91,866.08	9.106	84.41	594
9.500 - 9.999	17	1,674,697.14	3.16	98,511.60	9.748	75.69	551
10.000 - 10.499	9	565,261.81	1.07	62,806.87	10.170	86.11	581
10.500 - 10.999	12	786,832.37	1.48	65,569.36	10.596	67.58	522
11.000 - 11.499	1	59,879.23	0.11	59,879.23	11.125	95.00	560
11.500 - 11.999	2	70,520.04	0.13	35,260.02	11.657	60.00	524
12.000 - 12.499	1	33,600.00	0.06	33,600.00	12.000	60.00	530
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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4. Original Term to Maturity of Mortgage Loans

Original Term to Maturity of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
1 - 180	59	4,446,416.82	8.39	75,363.00	7.714	66.71	622
181 - 240	12	837,342.18	1.58	69,278.52	7.951	79.96	604
241 >=	369	47,716,241.33	90.03	129,312.31	7.679	79.07	618
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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5. Stated Remaining Term to Maturity of Mortgage Loans

Stated Remaining Term to Maturity of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
61 - 120	5	354,872.66	0.67	70,974.53	7.395	46.47	609
121 - 180	54	4,091,544.16	7.72	75,769.34	7.742	68.46	623
181 - 240	12	837,342.18	1.58	69,278.52	7.951	79.96	604
241 >=	369	47,716,241.33	90.03	129,312.31	7.679	79.07	618
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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6. Mortgage Insurance

Mortgage Insurance	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
No	440	\$3,000,000.33	100.00	120,454.55	7.686	78.05	618
Total:	440	\$3,000,000.33	100.00	120,454.55	7.686	78.05	618

7. Lien

Lien	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
1	440	\$3,000,000.33	100.00	120,454.55	7.686	78.05	618
Total:	440	\$3,000,000.33	100.00	120,454.55	7.686	78.05	618

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8. Seasoning(mos)

Seasoning(mos)	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
0	83	8,941,931.00	16.87	107,734.11	7.888	77.28	625
1	195	22,463,535.22	42.38	115,197.62	7.691	76.37	616
2	53	6,300,470.97	11.89	118,876.81	8.070	77.53	603
3	47	8,276,627.61	15.62	176,098.46	7.176	82.08	618
4	27	3,249,092.74	6.13	120,336.77	8.085	78.46	605
5	2	111,378.42	0.21	55,789.21	8.412	79.09	607
6	2	270,884.21	0.51	135,442.11	6.957	92.02	620
7	10	1,311,805.54	2.48	131,180.55	7.368	80.52	656
8	16	1,541,305.19	2.91	96,331.57	7.458	80.54	650
9	9	97,900.05	0.18	97,900.05	7.675	75.00	648
10	1	81,633.02	0.15	81,633.02	7.600	79.00	668
11	1	291,785.87	0.55	145,892.94	7.559	86.94	628
16	1	61,450.49	0.12	61,450.49	6.500	75.00	693
Total:	440	\$3,000,000.33	100.00	120,454.55	7.686	78.05	618

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9. Combined Loan-to-Value Ratios of Mortgage Loans

Combined Loan-to-Value Ratios of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
0.01 - 25.00	7	323,772.33	0.61	46,233.19	8.449	18.71	656
25.01 - 50.00	34	2,608,477.44	4.92	76,719.92	8.039	41.23	592
50.01 - 75.00	125	92,669,476.10	23.90	101,355.81	7.858	67.35	615
75.01 - 100.00	274	37,398,274.46	70.56	136,490.05	7.598	84.76	620
Total:	440	\$3,000,000.33	100.00	120,454.55	7.686	78.05	618

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10. Owner Occupancy of Mortgage Loans

Owner Occupancy of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Non-Owner	46	4,075,059.44	7.69	88,588.25	8.167	70.33	636
Primary Resident	391	48,444,385.89	91.40	123,898.69	7.635	78.62	616
Second/Vacation	3	480,555.00	0.91	160,185.00	8.823	86.06	623
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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11. Property Type of Mortgage Loans

Property Type of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Planned Unit Development (attached)	7	794,271.47	1.50	113,467.35	8.252	75.73	594
Condo High-Rise (9 stories or more)	1	135,301.14	0.26	135,301.14	6.850	80.00	724
Condo Low-Rise (less than 9 stories)	14	2,178,408.83	4.00	151,314.92	7.246	74.98	653
Planned Unit Development (detached)	22	3,252,341.90	6.14	147,833.72	7.617	76.56	609
Leasehold	1	63,750.00	0.12	63,750.00	8.750	85.00	607
Manufactured Home	19	1,888,550.04	3.56	99,397.37	7.515	80.77	661
Single Family (detached)	338	39,927,350.64	75.33	118,128.79	7.685	78.63	614
Townhouse/rowhouse	12	1,190,735.89	2.13	94,227.99	8.490	72.95	600
2-4 Units	26	3,689,110.42	6.96	141,888.86	7.744	75.32	635
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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12. Loan Purpose of Mortgage Loans

Loan Purpose of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Equity Refinance	312	37,039,299.35	69.87	118,683.65	7.691	77.46	613
Purchase	76	9,765,749.20	18.43	128,496.70	7.770	80.33	634
Rate-term Refinance	52	6,204,951.58	11.71	119,325.99	7.526	77.98	624
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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13. Document Type of Mortgage Loans

Document Type of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Full Documentation	326	38,195,197.57	72.07	117,163.18	7.642	79.03	613
Limited Income	114	14,804,802.76	27.93	129,866.69	7.800	75.51	629
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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14. Product Type of Mortgage Loans

Product Type of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
10yr FRA	5	354,872.66	0.67	70,874.53	7.395	46.47	609
15yr FRA	54	4,091,544.16	7.73	75,769.34	7.742	88.46	623
20yr FRA	12	837,342.18	1.58	69,778.52	7.951	79.96	604
25yr FRA	1	65,850.28	0.12	65,850.28	10.600	59.00	524
30yr FRA	368	47,650,391.05	89.91	129,484.76	7.675	79.10	618
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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15. Geographical Distribution of Mortgages Loans

Geographical Distribution of Mortgages Loans		Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
State	Count							
AK	1	145,000.00	0.27	145,000.00	7.500	51.00	645	
AL	11	651,629.11	1.23	59,239.01	8.494	79.89	606	
AR	3	143,191.46	0.27	47,730.49	10.176	72.30	589	
AZ	11	1,485,100.71	2.80	135,009.16	7.863	80.84	628	
CA	16	2,648,041.18	5.00	165,502.57	7.247	68.54	636	
CO	7	1,341,390.93	2.53	191,627.38	6.577	80.37	644	
CT	16	2,958,678.70	5.58	184,917.42	7.468	79.50	628	
FL	55	7,067,339.25	13.33	128,497.08	7.461	75.07	621	
GA	9	964,790.88	1.82	107,198.99	8.540	71.14	598	
HI	1	135,301.14	0.26	135,301.14	6.850	80.00	724	
IA	1	152,016.92	0.29	152,016.92	9.000	90.00	639	
ID	3	360,258.44	0.68	120,086.15	7.695	83.16	643	
IL	17	2,392,386.55	4.51	140,728.62	7.765	81.73	601	
IN	15	1,553,226.49	2.93	103,549.10	7.598	81.23	621	
KS	1	160,200.00	0.30	160,200.00	7.690	90.00	629	
KY	6	401,450.49	0.76	66,908.42	7.379	76.69	637	
LA	12	1,085,724.39	2.05	90,477.03	8.629	79.58	624	
MA	7	2,122,147.53	4.00	303,163.93	6.693	87.20	615	
MD	4	464,319.81	0.88	116,079.95	9.191	76.86	547	
ME	3	316,845.17	0.60	105,615.06	7.247	71.23	679	
MI	21	1,891,022.07	3.57	90,048.67	8.156	77.41	617	
MN	6	706,400.05	1.33	117,733.34	7.697	77.15	597	
MO	14	800,531.22	1.51	57,180.80	8.658	75.26	620	
MS	3	265,330.49	0.50	88,443.50	9.351	78.79	568	
NC	9	1,032,486.45	1.95	114,720.72	8.128	83.88	621	
NE	1	63,750.00	0.12	63,750.00	7.875	75.00	647	
NJ	4	731,830.89	1.38	182,957.72	7.853	74.35	588	
NH	5	663,137.99	1.25	132,627.60	7.690	81.32	644	
NV	1	190,851.32	0.36	190,851.32	6.875	80.00	708	
NY	7	1,037,223.81	1.96	148,174.83	7.206	75.15	631	
OH	16	1,298,274.11	2.45	81,142.13	8.259	81.00	608	
OK	12	802,555.34	1.51	66,879.61	8.082	76.47	600	
OR	2	341,692.08	0.64	170,846.04	7.731	87.09	641	
PA	41	4,577,851.18	8.64	111,653.00	7.805	74.75	595	
RJ	1	251,462.97	0.47	251,462.97	7.750	83.00	653	
SC	5	271,040.00	0.51	54,208.00	9.168	88.74	595	
TN	10	873,009.11	1.65	87,206.91	7.663	79.43	614	
TX	43	5,576,910.00	10.52	129,695.58	7.593	80.57	616	
UT	2	322,196.87	0.61	161,098.44	6.500	90.00	629	
VA	18	2,583,415.44	4.87	143,523.08	7.650	74.67	627	
WA	6	869,117.63	1.64	144,852.94	7.446	82.33	647	
WI	12	1,202,244.43	2.27	100,187.04	8.017	77.77	611	
WV	1	49,910.13	0.09	49,910.13	8.590	77.00	619	
WY	1	49,703.60	0.09	49,703.60	7.750	84.00	576	
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618	

16. Prepay Penalty for Mortgage Loans

Prepay Penalty for Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Y	167	19,023,881.55	35.89	113,915.46	7.943	77.29	615
M	273	33,976,118.78	64.11	124,454.65	7.343	76.47	620
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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17. Prepay Term for Mortgage Loans

Prepay Term for Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
0	167	19,023,881.55	35.89	113,915.46	7.943	77.29	615
6	1	160,200.00	0.30	160,200.00	7.690	90.00	629
12	15	2,311,924.39	4.36	154,128.29	7.715	76.09	631
24	23	2,207,213.94	4.16	95,965.82	7.664	77.96	631
36	233	29,229,308.01	55.15	125,447.67	7.313	78.61	618
60	1	67,472.44	0.13	67,472.44	10.375	90.00	557
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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18. Fico Scores of Mortgage Loans

Fico Scores of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
480 - 499	3	271,491.96	0.51	90,497.32	9.949	57.52	490
500 - 519	14	1,414,471.86	2.67	101,033.70	9.155	68.38	512
520 - 539	10	1,235,702.72	2.33	123,570.27	9.242	71.84	531
540 - 559	24	2,405,950.59	4.54	100,247.94	8.711	79.32	548
560 - 579	42	4,742,945.22	8.95	113,927.27	8.275	79.14	570
580 - 599	51	5,608,718.98	10.58	109,974.88	7.737	75.47	590
600 - 619	77	9,049,695.21	17.07	117,528.51	7.607	78.61	610
620 - 639	98	12,389,918.52	23.38	126,427.74	7.593	79.48	628
640 - 659	61	8,400,359.19	15.85	137,710.81	7.280	77.75	649
660 - 679	33	3,954,186.18	7.46	119,823.82	7.144	78.71	668
680 - 699	12	1,640,706.57	3.10	136,725.55	6.841	79.90	688
700 - 719	7	635,083.89	1.20	90,728.27	7.503	76.44	710
720 - 739	5	693,039.18	1.31	138,607.84	6.769	81.75	724
740 - 759	2	280,729.74	0.53	141,364.87	6.621	73.15	742
760 - 779	1	375,000.52	0.52	275,000.52	6.550	95.00	788
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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1. Original Principal Balances of Mortgage Loans

Original Principal Balances of Mortgage Loans	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
50,000.01 - 75,000.00	6	\$396,392.00	0.81	66,065.33	7.305	80.50	634
75,000.01 - 100,000.00	9	805,720.00	1.64	89,457.78	7.114	79.31	635
100,000.01 - 125,000.00	18	2,090,847.00	4.27	116,158.17	6.760	80.01	649
125,000.01 - 150,000.00	31	4,383,633.00	8.94	141,398.75	7.148	81.72	639
150,000.01 - 175,000.00	29	4,724,490.00	9.64	162,913.45	6.830	80.39	638
175,000.01 - 200,000.00	32	6,013,545.00	12.27	187,923.28	6.918	81.71	649
200,000.01 - 225,000.00	20	4,306,070.00	8.79	215,301.00	6.801	81.14	640
225,000.01 - 250,000.00	23	5,383,425.00	10.98	234,061.96	6.811	84.62	648
250,000.01 - 275,000.00	17	4,442,868.00	9.11	262,521.65	6.816	83.66	650
275,000.01 - 300,000.00	11	3,113,950.00	6.35	283,086.36	6.410	80.21	636
300,000.01 - 325,000.00	11	3,412,800.00	6.96	310,254.55	6.658	80.56	656
325,000.01 - 350,000.00	4	1,361,100.00	2.78	340,175.00	7.264	81.14	636
350,000.01 - 375,000.00	4	1,427,000.00	2.91	356,750.00	6.934	84.98	650
375,000.01 - 400,000.00	7	2,694,500.00	5.50	384,928.57	6.664	78.60	659
400,000.01 - 425,000.00	1	425,000.00	0.87	425,000.00	6.340	79.00	618
425,000.01 - 450,000.00	2	894,000.00	1.82	446,802.07	6.098	84.03	646
450,000.01 - 475,000.00	3	1,395,800.00	2.85	465,266.67	7.015	83.35	602
475,000.01 - 500,000.00	1	520,000.00	1.06	520,000.00	5.700	69.00	640
500,000.01 - 525,000.00	1	1,200,000.00	2.45	600,000.00	6.500	79.00	667
525,000.01 - 550,000.00	2	1,200,000.00	2.45	600,000.00	6.500	79.00	667
550,000.01 - 600,000.00	231	49,010,490.00	100.00	212,163.73	6.804	81.31	644

2. Principal Balances of Mortgage Loans as of Cutoff Date

Principal Balances of Mortgage Loans as of Cutoff Date	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cutoff Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
50,000.01 - 75,000.00	6	5396,392.00	0.81	66,065.33	7.305	80.50	634
75,000.01 - 100,000.00	9	805,120.00	1.64	89,457.78	7.114	79.31	635
100,000.01 - 125,000.00	18	2,090,847.00	4.27	116,158.17	6.760	80.01	649
125,000.01 - 150,000.00	31	4,383,361.26	8.94	141,398.75	7.148	81.72	639
150,000.01 - 175,000.00	29	4,724,490.00	9.64	162,913.45	6.820	80.39	638
175,000.01 - 200,000.00	32	6,013,545.00	12.27	187,933.28	6.918	81.71	649
200,000.01 - 225,000.00	20	4,306,020.00	8.79	215,301.00	6.801	81.14	640
225,000.01 - 250,000.00	23	5,383,425.00	10.98	234,061.96	6.811	84.62	648
250,000.01 - 275,000.00	17	4,462,868.00	9.11	262,521.65	6.816	83.66	650
275,000.01 - 300,000.00	11	3,113,950.00	6.35	283,086.36	6.410	80.21	636
300,000.01 - 325,000.00	11	3,412,800.00	6.96	310,254.55	6.658	80.56	656
325,000.01 - 350,000.00	4	1,361,100.00	2.78	340,275.00	7.264	81.14	636
350,000.01 - 375,000.00	4	1,427,000.00	2.91	356,750.00	6.934	84.98	650
375,000.01 - 400,000.00	7	2,694,500.00	5.50	384,928.57	6.664	78.60	659
400,000.01 - 425,000.00	1	425,000.00	0.87	425,000.00	6.340	79.00	618
425,000.01 - 450,000.00	2	893,604.14	1.82	446,802.07	6.098	84.03	646
450,000.01 - 475,000.00	3	1,395,800.00	2.85	465,266.67	7.015	83.35	602
500,000.01 - 525,000.00	1	520,000.00	1.06	520,000.00	5.700	69.00	640
525,000.01 - 550,000.00	2	1,200,000.00	2.45	600,000.00	6.500	79.00	667
550,000.01 - 600,000.00	2	1,200,000.00	2.45	600,000.00	6.500	79.00	667
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

3. Current Mortgage Rates of Mortgage Loans

Current Mortgage Rates of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
5.000 - 5.499	1	146,779.26	0.30	146,779.26	5.350	80.00	652
5.500 - 5.999	15	3,767,240.00	7.69	251,149.33	5.748	80.23	646
6.000 - 6.499	46	10,606,089.00	21.64	230,567.15	6.237	80.53	662
6.500 - 6.999	79	17,701,199.14	36.12	224,065.81	6.738	80.96	643
7.000 - 7.499	46	9,810,680.00	17.98	191,536.52	7.224	82.12	634
7.500 - 7.999	37	6,862,683.00	14.00	185,477.92	7.699	84.20	637
8.000 - 8.499	7	1,115,702.00	2.28	159,314.57	8.159	82.66	627
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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4. Original Term to Maturity of Mortgage Loans

Original Term to Maturity of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
241 >=	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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5. Stated Remaining Term to Maturity of Mortgage Loans

Stated Remaining Term to Maturity of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
241 >=	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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6. Mortgage Insurance

Mortgage Insurance	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
No	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

7. Lien

Lien	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
1	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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8. Seasoning (mos)

Seasoning (mos)	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
0	21	3,972,810.00	8.11	189,181.43	7.000	82.74	632
1	162	34,975,184.14	71.36	215,897.43	6.823	81.19	647
2	39	8,128,500.00	16.59	209,421.08	6.790	81.47	634
3	5	1,216,100.00	2.49	243,620.00	6.251	81.66	653
4	2	330,799.00	0.67	165,399.50	5.777	91.49	699
5	1	237,500.00	0.48	237,500.00	6.300	95.00	662
8	1	146,729.26	0.30	146,729.26	5.350	80.00	652
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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9. Combined Loan-to-Value Ratios of Mortgage Loans

Combined Loan-to-Value Ratios of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
50.01 - 75.00	14	3,565,250.00	7.27	254,660.71	6.649	69.73	629
75.01 - 100.00	217	45,444,572.40	92.73	209,421.99	6.816	82.43	646
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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10. Owner Occupancy of Mortgage Loans

Owner Occupancy of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
Primary Resident	230	48,775,122.40	99.52	212,065.75	6.801	81.44	644
Second/Vacation	1	234,700.00	0.48	234,700.00	7.375	95.00	670
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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11. Property Type of Mortgage Loans

Property Type of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Condo Low-Rise (less than 5 stories)	11	2,018,480.00	4.12	183,498.18	6.757	81.80	667
Planned Unit Development (detached)	21	4,930,548.00	10.06	234,788.00	6.907	83.12	645
Planned Unit Development (attached)	8	1,716,100.00	3.50	214,512.50	7.227	81.00	626
Single Family (detached)	182	38,713,645.14	78.99	212,712.34	6.782	81.33	644
Townhouse/rowhouse	7	1,322,320.00	2.70	188,902.86	6.591	77.30	641
2-4 Units	2	308,729.26	0.63	154,364.63	6.714	85.25	634
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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12. Loan Purpose of Mortgage Loans

Loan Purpose of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Equity Refinance	74	17,493,108.40	35.69	236,393.36	6.855	82.34	636
Purchase	142	28,202,115.00	57.54	198,608.44	6.784	80.82	650
Rate-term Refinance	15	3,314,599.00	6.76	220,973.27	6.704	82.91	639
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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13. Document Type of Mortgage Loans

Document Type of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Full Documentation	139	28,608,879.40	58.37	205,804.89	6.731	82.37	635
Limited Income	92	20,402,943.00	41.63	221,771.12	6.906	80.30	658
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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14. Product Type of Mortgage Loans

Product Type of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
2/28 ARM	176	37,615,597.40	76.75	213,724.99	6.842	81.69	643
3/27 ARM	55	11,394,225.00	23.25	207,167.73	6.678	80.90	648
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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15. Geographical Distribution of Mortgages Loans

Geographical Distribution of Mortgages Loans		Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cur-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO																						
AZ	CA								CD	CT	DC	FL	GA	ID	IL	MA	MD	MI	MN	MO	NC	NE	NJ	NY	OH	OK	OR	PA	RI	SC
		21	4,071,253.00	8.31	193,864.43	7.191	81.63	644																						
		45	13,886,304.14	28.35	308,806.76	6.389	79.72	652																						
		16	3,055,635.00	6.23	190,976.56	6.943	82.43	658																						
		1	236,300.00	0.48	236,300.00	6.030	85.00	646																						
		1	171,500.00	0.35	171,500.00	7.125	64.00	602																						
		22	5,131,870.00	10.47	233,266.82	7.116	84.15	644																						
		9	1,468,349.00	3.00	163,149.89	7.272	84.42	621																						
		1	149,400.00	0.30	149,400.00	7.375	90.00	650																						
		1	694,600.00	1.42	173,650.00	6.765	82.17	670																						
		1	270,550.00	0.55	270,550.00	6.750	94.00	622																						
		1	1,816,500.00	3.71	227,062.50	7.254	82.98	639																						
		6	742,055.00	1.51	123,675.83	6.876	79.43	633																						
		6	1,386,090.00	2.83	173,261.25	6.465	84.06	652																						
		1	145,710.00	0.30	145,710.00	8.250	90.00	645																						
		1	146,000.00	0.30	146,000.00	7.250	90.00	603																						
		1	68,000.00	0.14	68,000.00	6.250	85.00	664																						
		1	162,000.00	0.33	162,000.00	7.950	90.00	617																						
		22	4,772,593.00	9.74	216,931.95	6.880	80.25	642																						
		15	2,158,500.00	4.40	143,900.00	6.882	83.27	632																						
		1	66,400.00	0.14	66,400.00	7.750	80.00	679																						
		2	387,200.00	0.79	193,600.00	6.347	80.00	644																						
		5	1,196,000.00	2.44	239,200.00	6.591	82.30	630																						
		2	380,000.00	0.78	190,000.00	6.500	85.00	682																						
		2	391,920.00	0.80	195,960.00	7.218	80.00	640																						
		3	430,662.00	0.88	143,554.00	7.083	84.51	616																						
		13	1,720,092.00	3.51	132,314.77	6.622	80.00	641																						
		4	765,660.00	1.56	191,415.00	7.206	84.41	638																						
		8	1,947,810.00	3.97	243,476.25	7.099	78.85	628																						
		5	876,719.26	1.79	175,345.85	6.635	80.00	643																						
		2	302,240.00	0.62	151,120.00	6.681	80.00	657																						
		231	49,009,822.40	100.00	212,163.73	6.804	81.51	644																						

16. Prepay Penalty for Mortgage Loans

Prepay Penalty for Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
H	34	8,114,015.00	16.56	238,647.50	7.143	82.52	644
Y	197	40,895,807.40	83.44	207,592.93	6.736	81.31	645
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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17. Prepay Term for Mortgage Loans

Prepay Term for Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
0	34	8,114,015.00	16.56	238,647.50	7.143	82.52	644
12	17	4,222,682.14	8.62	248,451.89	6.475	78.88	637
24	119	24,776,805.26	50.55	208,208.45	6.829	81.70	643
36	61	11,895,320.00	24.27	195,005.25	6.835	81.34	650
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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18. Fico Scores of Mortgage Loans

Fico Scores of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
540 - 559	1	93,000.00	0.19	93,000.00	8.400	74.00	559
580 - 599	12	7,458,435.00	5.02	204,868.75	6.823	79.12	591
600 - 619	46	9,340,854.00	19.04	203,862.04	6.946	81.70	609
620 - 639	58	11,682,719.00	23.84	201,426.19	6.942	80.47	629
640 - 659	56	12,927,341.40	26.38	230,845.38	6.779	82.22	649
660 - 679	26	6,077,195.00	12.40	233,718.27	6.590	82.63	670
680 - 699	14	2,818,338.00	5.75	201,309.86	6.606	80.28	688
700 - 719	7	1,575,400.00	3.21	225,057.14	6.457	80.97	711
720 - 739	6	949,650.00	1.94	158,275.00	6.754	82.26	735
740 - 759	4	902,900.00	1.84	225,725.00	6.523	86.70	748
780 - 799	1	184,000.00	0.38	184,000.00	6.140	80.00	786
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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1. Original Principal Balances of Mortgage Loans

Original Principal Balances of Mortgage Loans	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
0.01 - 25,000.00	2	49,300.00	0.09	24,411.29	9.330	47.71	617
25,000.01 - 50,000.00	42	1,819,700.00	3.43	43,287.80	8.539	61.14	609
50,000.01 - 75,000.00	170	10,276,672.00	19.35	60,335.57	8.316	74.03	609
75,000.01 - 100,000.00	16	1,380,323.00	2.60	85,978.92	8.131	72.01	617
100,000.01 - 125,000.00	13	1,487,950.00	2.80	114,296.00	7.894	74.89	634
125,000.01 - 150,000.00	49	6,890,471.00	12.99	140,478.63	7.655	77.49	623
150,000.01 - 175,000.00	64	10,303,898.00	19.42	160,844.67	7.691	81.65	615
175,000.01 - 200,000.00	31	5,779,495.00	10.90	186,323.35	7.530	77.87	627
200,000.01 - 225,000.00	13	2,760,173.00	5.20	212,010.05	7.228	77.36	618
225,000.01 - 250,000.00	9	2,123,350.00	4.00	235,371.73	7.480	83.27	628
250,000.01 - 275,000.00	7	1,819,300.00	3.43	259,832.28	7.577	80.61	619
275,000.01 - 300,000.00	5	1,443,540.00	2.72	288,444.83	6.758	83.45	652
300,000.01 - 325,000.00	8	2,494,750.00	4.70	311,385.14	7.080	86.49	591
325,000.01 - 350,000.00	3	1,003,800.00	1.89	334,389.57	6.384	78.88	675
350,000.01 - 375,000.00	4	1,463,100.00	2.76	365,286.56	7.750	78.18	582
375,000.01 - 400,000.00	2	867,750.00	1.64	433,875.00	6.869	81.03	610
400,000.01 - 425,000.00	1	458,000.00	0.86	457,617.11	6.900	84.00	651
425,000.01 - 450,000.00	1	646,000.00	1.22	644,720.89	6.250	85.00	626
450,000.01 - 650,000.00	440	93,087,486.00	100.00	120,434.35	7.686	78.03	618

2. Principal Balances of Mortgage Loans as of Cut-off Date

Principal Balances of Mortgage Loans as of Cut-off Date	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
0.01 - 25,000.00	2	48,822.58	0.09	24,411.29	9.330	47.71	617
25,000.01 - 50,000.00	45	1,946,609.62	3.71	43,702.44	8.640	60.95	605
50,000.01 - 75,000.00	167	10,108,524.81	19.07	60,530.09	8.293	74.25	610
75,000.01 - 100,000.00	16	1,375,662.67	2.60	85,978.92	8.151	72.01	617
100,000.01 - 125,000.00	13	1,485,648.01	2.80	114,296.00	7.894	74.89	634
125,000.01 - 150,000.00	50	7,032,185.73	13.27	140,643.71	7.635	77.63	623
150,000.01 - 175,000.00	63	10,145,325.67	19.14	161,036.92	7.705	81.61	614
175,000.01 - 200,000.00	31	5,776,023.87	10.90	186,323.35	7.530	77.87	627
200,000.01 - 225,000.00	13	2,756,130.69	5.20	212,010.05	7.228	77.36	618
225,000.01 - 250,000.00	9	2,118,345.53	4.00	235,371.73	7.480	83.27	628
250,000.01 - 275,000.00	7	1,818,762.97	3.43	259,823.28	7.577	80.61	619
275,000.01 - 300,000.00	5	1,442,224.13	2.72	288,444.83	6.758	83.45	652
300,000.01 - 325,000.00	8	2,491,081.08	4.70	311,385.14	7.080	86.49	591
325,000.01 - 350,000.00	3	1,003,168.72	1.89	334,389.57	6.384	78.88	675
350,000.01 - 375,000.00	4	1,461,146.25	2.76	365,286.56	7.750	78.18	582
375,000.01 - 400,000.00	2	867,750.00	1.64	433,875.00	6.869	82.03	610
400,000.01 - 425,000.00	1	457,617.11	0.86	457,617.11	6.900	84.00	651
425,000.01 - 450,000.00	1	644,770.89	1.22	644,770.89	6.250	85.00	626
450,000.01 - 475,000.00	1				7.686	78.05	618
475,000.01 - 500,000.00	1						
500,000.01 - 525,000.00	1						
525,000.01 - 550,000.00	1						
550,000.01 - 575,000.00	1						
575,000.01 - 600,000.00	1						
600,000.01 - 625,000.00	1						
625,000.01 - 650,000.00	1						
650,000.01 - 675,000.00	1						
675,000.01 - 700,000.00	1						
700,000.01 - 725,000.00	1						
725,000.01 - 750,000.00	1						
750,000.01 - 775,000.00	1						
775,000.01 - 800,000.00	1						
800,000.01 - 825,000.00	1						
825,000.01 - 850,000.00	1						
850,000.01 - 875,000.00	1						
875,000.01 - 900,000.00	1						
900,000.01 - 925,000.00	1						
925,000.01 - 950,000.00	1						
950,000.01 - 975,000.00	1						
975,000.01 - 1,000,000.00	1						
Total:	440	53,000,000.33	100.00	120,454.55			

3. Current Mortgage Rates of Mortgage Loans

Current Mortgage Rates of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
6.000 - 6.499	19	4,590,669.31	8.66	241,614.18	6.295	81.51	657
6.500 - 6.999	62	11,535,462.13	21.80	186,378.42	6.756	80.11	637
7.000 - 7.499	55	6,782,938.07	12.80	123,326.15	7.237	76.00	628
7.500 - 7.999	115	11,956,478.23	24.45	112,665.03	7.727	77.05	615
8.000 - 8.499	65	6,562,327.21	12.38	100,961.96	8.200	75.44	609
8.500 - 8.999	55	4,880,800.40	9.21	88,741.83	8.682	77.40	599
9.000 - 9.499	27	2,480,384.19	4.68	91,846.08	9.106	84.41	594
9.500 - 9.999	17	1,674,697.14	3.16	98,511.60	9.749	75.69	551
10.000 - 10.499	9	565,261.81	1.07	62,806.87	10.170	86.11	581
10.500 - 10.999	12	786,832.37	1.48	65,569.36	10.596	67.58	522
11.000 - 11.499	1	59,829.23	0.11	59,829.23	11.125	95.00	560
11.500 - 11.999	2	70,520.04	0.13	35,260.02	11.657	60.00	524
12.000 - 12.499	1	33,600.00	0.06	33,600.00	12.000	60.00	530
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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4. Original Term to Maturity of Mortgage Loans

Original Term to Maturity of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
1 - 180	59	4,446,416.82	8.39	75,363.00	7.714	66.71	622
181 - 240	12	837,342.18	1.58	69,778.52	7.951	79.96	604
241 >>	369	47,716,241.33	90.03	129,312.31	7.679	79.07	618
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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5. Stated Remaining Term to Maturity of Mortgage Loans

Stated Remaining Term to Maturity of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
61 - 120	5	354,872.66	0.67	70,974.53	7.395	46.47	609
121 - 180	54	4,091,344.16	7.72	75,769.34	7.742	68.46	623
181 - 240	12	837,342.18	1.58	69,778.52	7.951	79.96	604
241 >>	369	47,716,241.33	90.03	129,312.31	7.679	79.07	618
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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6. Mortgage Insurance

Mortgage Insurance	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
No	440	\$3,000,000.33	100.00	120,454.55	7.686	78.05	618
Total:	440	\$3,000,000.33	100.00	120,454.55	7.686	78.05	618

7. Lien

Lien	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
1	440	\$3,000,000.33	100.00	120,454.55	7.686	78.05	618
Total:	440	\$3,000,000.33	100.00	120,454.55	7.686	78.05	618

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8. Seasoning(mos)

Seasoning(mos)	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
0	83	8,941,931.00	16.87	107,734.11	7.888	77.28	623
1	195	22,463,535.22	42.38	115,197.62	7.691	76.37	616
2	53	6,300,470.97	11.89	118,876.81	8.070	77.53	603
3	47	8,276,627.61	15.62	176,098.46	7.126	82.08	618
4	27	3,249,993.74	6.13	120,336.77	6.085	78.46	605
5	2	111,578.42	0.21	55,789.21	8.412	79.09	607
6	2	270,884.21	0.51	135,442.11	6.957	92.02	620
7	10	1,311,885.54	2.48	131,180.55	7.368	80.52	656
8	16	1,541,305.19	2.91	96,331.57	7.458	80.54	650
9	1	97,900.05	0.18	97,900.05	7.875	75.00	648
10	1	81,633.02	0.15	81,633.02	7.600	79.00	668
11	2	291,785.87	0.55	145,892.94	7.559	84.94	628
16	1	61,450.49	0.12	61,450.49	6.500	75.00	693
Total:	440	\$3,000,000.33	100.00	120,454.55	7.686	78.05	618

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9. Combined Loan-to-Value Ratios of Mortgage Loans

Combined Loan-to-Value Ratios of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
0.01 - 25.00	7	323,772.33	0.61	46,253.19	8.449	18.71	656
25.01 - 50.00	34	2,608,477.44	4.92	76,719.92	8.029	41.23	592
50.01 - 75.00	125	12,469,476.10	23.90	101,355.81	7.858	67.35	615
75.01 - 100.00	274	37,198,374.46	70.56	136,490.05	7.598	84.76	620
Total:	440	\$3,000,000.33	100.00	120,454.55	7.686	78.05	618

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10. Owner Occupancy of Mortgage Loans

Owner Occupancy of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Non-Owner	46	4,075,059.44	7.69	88,588.25	8.167	70.33	636
Primary Resident	391	48,444,185.89	91.40	123,998.69	7.835	78.62	616
Second/Vacation	3	480,555.00	0.91	160,105.00	8.823	86.06	623
Total:	440	\$3,000,000.33	100.00	120,454.55	7.686	78.05	618

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11. Property Type of Mortgage Loans

Property Type of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Planned Unit Development (attached)	7	794,271.47	1.50	113,467.35	8.252	75.73	594
Condo High-Rise (9 stories or more)	1	135,301.14	0.26	135,301.14	6.850	80.00	724
Condo Low-Rise (less than 5 stories)	14	2,118,408.83	4.00	151,314.92	7.246	74.98	653
Planned Unit Development (detached)	22	3,252,341.90	6.14	147,833.72	7.617	76.36	609
Leasehold	1	63,750.00	0.12	63,750.00	8.750	85.00	607
Manufactured Home	19	1,888,550.04	3.56	99,397.37	7.515	80.77	661
Single Family (detached)	338	39,927,530.64	75.33	118,128.79	7.685	78.63	614
Townhouse/Triunhouse	12	1,130,735.89	2.13	94,327.99	8.490	71.95	600
2-4 Units	26	3,489,110.42	6.56	141,888.86	7.744	75.31	635
Total:	440	\$3,000,000.33	100.00	120,454.55	7.686	78.05	618

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12. Loan Purpose of Mortgage Loans

Loan Purpose of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Equity Refinance	312	37,029,299.55	69.87	118,683.65	7.691	77.46	613
Purchase	76	9,765,749.20	18.43	128,496.70	7.770	80.33	634
Rate-term Refinance	52	6,204,951.58	11.71	119,325.99	7.526	77.98	624
Total:	440	\$3,000,000.33	100.00	120,454.55	7.686	78.05	618

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13. Document Type of Mortgage Loans

Document Type of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Full Documentation	326	38,195,197.57	72.07	117,163.18	7.642	79.03	613
Limited Income	114	14,804,802.76	27.93	129,866.69	7.800	75.51	629
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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14. Product Type of Mortgage Loans

Product Type of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
10yr FRM	5	394,872.66	0.67	70,974.53	7.395	46.47	609
15yr FRM	54	4,091,544.16	7.72	75,769.34	7.742	68.46	623
20yr FRM	12	837,342.18	1.58	69,778.52	7.951	79.96	604
25yr FRM	1	65,650.28	0.12	65,650.28	10.600	59.00	524
30yr FRM	368	47,650,391.05	89.91	129,484.76	7.675	79.10	618
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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15. Geographical Distribution of Mortgages Loans

Geographical Distribution of Mortgages Loans		Aggregate Current Principal Balance		% of Aggregate Principal Balance as of Cut-off Date		Average Current Balance		WA Gross Coupon		WA CLTY WA FICO	
State	Number of Loans	Principal Balance	Current Balance	% of Total	as of Cut-off Date	Current Balance	Weighted Average	Gross Coupon	CLTY	FICO	WA FICO
AK	1	145,000.00	145,000.00	0.27	0.27	145,000.00	7.500	8.494	51.00	645	645
AL	11	651,629.11	651,629.11	1.23	1.23	59,239.01	7.989	8.494	79.89	606	606
AR	3	143,191.46	143,191.46	0.27	0.27	47,720.49	10.126	10.126	72.30	589	589
AZ	11	1,485,100.71	1,485,100.71	2.80	2.80	135,009.16	7.863	7.863	80.84	628	628
CA	16	2,648,041.18	2,648,041.18	5.00	5.00	165,502.37	7.247	7.247	68.54	626	626
CO	7	1,341,390.93	1,341,390.93	2.53	2.53	191,627.28	6.577	6.577	60.37	644	644
CT	16	2,958,678.70	2,958,678.70	5.58	5.58	184,917.42	7.468	7.468	79.50	628	628
FL	55	7,067,139.25	7,067,139.25	13.33	13.33	128,497.08	7.461	7.461	75.07	621	621
GA	9	964,790.88	964,790.88	1.82	1.82	107,190.99	8.340	8.340	71.14	598	598
HI	1	135,301.14	135,301.14	0.26	0.26	135,301.14	6.850	6.850	80.00	724	724
IA	1	152,016.92	152,016.92	0.29	0.29	152,016.92	9.000	9.000	90.00	639	639
IA	3	360,258.44	360,258.44	0.68	0.68	120,086.15	7.695	7.695	83.16	643	643
ID	17	2,392,366.35	2,392,366.35	4.51	4.51	140,728.62	7.765	7.765	81.73	601	601
IN	15	1,553,236.49	1,553,236.49	2.93	2.93	103,549.10	7.598	7.598	81.23	621	621
IN	1	160,200.00	160,200.00	0.30	0.30	160,200.00	7.690	7.690	90.00	629	629
KS	1	401,450.49	401,450.49	0.76	0.76	401,450.49	7.379	7.379	76.69	637	637
KY	6	1,085,724.39	1,085,724.39	2.05	2.05	90,477.03	8.629	8.629	79.58	624	624
LA	12	2,122,167.51	2,122,167.51	4.00	4.00	303,163.93	6.693	6.693	87.20	615	615
MA	7	464,319.81	464,319.81	0.88	0.88	116,079.95	9.191	9.191	76.86	547	547
MD	4	316,845.17	316,845.17	0.60	0.60	105,615.06	7.247	7.247	71.23	679	679
ME	3	1,891,022.07	1,891,022.07	3.57	3.57	90,048.67	8.156	8.156	77.41	617	617
MI	21	706,400.05	706,400.05	1.33	1.33	117,733.34	7.697	7.697	77.15	597	597
MI	6	800,531.22	800,531.22	1.51	1.51	57,180.80	8.658	8.658	75.26	620	620
MO	14	265,330.49	265,330.49	0.50	0.50	88,443.50	9.551	9.551	78.79	568	568
MS	3	1,032,486.45	1,032,486.45	1.95	1.95	114,720.72	8.128	8.128	83.88	621	621
NC	9	61,750.00	61,750.00	0.12	0.12	61,750.00	7.875	7.875	75.00	647	647
NE	1	731,830.89	731,830.89	1.38	1.38	182,957.72	7.853	7.853	74.35	588	588
NJ	4	663,137.99	663,137.99	1.25	1.25	132,627.60	7.690	7.690	81.32	644	644
NM	5	190,851.32	190,851.32	0.36	0.36	190,851.32	6.875	6.875	80.00	708	708
ND	1	1,037,223.81	1,037,223.81	1.96	1.96	148,174.83	7.306	7.306	75.15	631	631
NY	7	1,298,274.11	1,298,274.11	2.45	2.45	81,142.13	8.259	8.259	81.00	608	608
OH	16	802,555.34	802,555.34	1.51	1.51	66,879.61	8.082	8.082	76.47	600	600
OK	2	341,692.08	341,692.08	0.64	0.64	170,846.04	7.731	7.731	87.09	641	641
OR	41	4,577,655.18	4,577,655.18	8.64	8.64	111,655.00	7.805	7.805	74.75	595	595
PA	1	251,462.97	251,462.97	0.47	0.47	251,462.97	7.750	7.750	83.00	653	653
RI	1	271,040.00	271,040.00	0.51	0.51	54,208.00	9.168	9.168	88.74	595	595
SC	5	872,009.11	872,009.11	1.65	1.65	87,200.91	7.663	7.663	79.43	614	614
TH	10	5,576,910.00	5,576,910.00	10.52	10.52	129,695.58	7.593	7.593	80.57	616	616
TX	43	322,196.87	322,196.87	0.61	0.61	161,098.44	6.500	6.500	90.00	629	629
UT	2	2,583,415.44	2,583,415.44	4.87	4.87	143,523.08	7.650	7.650	74.67	627	627
VA	18	869,117.63	869,117.63	1.64	1.64	144,852.94	7.446	7.446	82.33	647	647
WA	6	1,202,244.43	1,202,244.43	2.27	2.27	100,187.04	8.017	8.017	77.77	611	611
WI	1	49,910.13	49,910.13	0.09	0.09	49,910.13	8.590	8.590	77.00	619	619
WV	1	49,703.60	49,703.60	0.09	0.09	49,703.60	7.750	7.750	84.00	576	576
WY	1	51,000,000.33	51,000,000.33	100.00	100.00	120,454.55	7.686	7.686	78.05	618	618
Total:	440										

16. Prepay Penalty for Mortgage Loans

Prepay Penalty for Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
N	167	19,023,891.55	35.89	113,915.46	7.943	77.29	615
Y	273	33,976,118.78	64.11	124,454.65	7.543	78.47	620
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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17. Prepay Term for Mortgage Loans

Prepay Term for Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
0	167	19,023,891.55	35.89	113,915.46	7.943	77.29	615
6	1	160,700.00	0.30	160,700.00	7.690	90.00	639
12	15	2,311,924.39	4.36	154,128.29	7.715	76.09	631
24	23	2,207,213.94	4.16	95,965.82	7.664	71.96	631
36	233	29,219,308.01	55.15	125,447.67	7.513	78.61	618
60	1	67,472.44	0.13	67,472.44	10.375	90.00	557
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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18. Fico Scores of Mortgage Loans

Fico Scores of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
480 - 499	3	271,491.96	0.51	90,497.32	9.949	57.52	490
500 - 519	14	1,414,471.86	2.67	101,033.70	9.155	68.38	512
520 - 539	10	1,235,702.72	2.33	123,570.27	9.242	73.84	531
540 - 559	24	2,405,950.59	4.54	100,247.94	8.711	79.32	548
560 - 579	42	4,742,946.22	8.95	112,927.27	8.275	79.14	570
580 - 599	51	5,608,718.98	10.58	109,974.88	7.737	75.47	590
600 - 619	77	9,049,695.21	17.07	117,528.51	7.607	78.61	610
620 - 639	98	12,389,918.52	23.38	126,427.74	7.593	79.48	628
640 - 659	61	8,400,359.19	15.85	137,710.81	7.280	77.75	649
660 - 679	33	3,594,186.18	7.46	119,823.82	7.144	78.71	668
680 - 699	12	1,640,706.57	3.10	136,725.55	6.861	79.90	688
700 - 719	7	635,083.89	1.20	90,726.37	7.503	76.44	710
720 - 739	5	693,039.18	1.31	138,607.84	6.769	81.75	724
740 - 759	2	282,779.74	0.53	141,364.87	6.621	73.15	742
760 - 799	1	275,000.52	0.52	275,000.52	6.550	95.00	788
Total:	440	53,000,000.33	100.00	120,454.55	7.686	78.05	618

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1. Original Principal Balances of Mortgage Loans

Original Principal Balances of Mortgage Loans	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
50,000.01 - 75,000.00	6	\$396,397.00	0.81	66,065.33	7.305	80.50	634
75,000.01 - 100,000.00	9	805,120.00	1.64	89,457.78	7.114	79.31	635
100,000.01 - 125,000.00	18	2,090,847.00	4.27	116,158.17	6.760	80.01	649
125,000.01 - 150,000.00	31	4,381,633.00	8.94	141,398.75	7.148	81.72	639
150,000.01 - 175,000.00	29	4,724,490.00	9.64	162,913.45	6.830	80.39	638
175,000.01 - 200,000.00	32	6,073,545.00	12.27	187,923.28	6.918	81.71	649
200,000.01 - 225,000.00	20	4,306,020.00	8.79	215,301.00	6.801	81.14	640
225,000.01 - 250,000.00	23	5,383,425.00	10.98	224,081.96	6.811	84.62	648
250,000.01 - 275,000.00	17	4,462,868.00	9.11	262,521.65	6.816	83.66	650
275,000.01 - 300,000.00	11	3,113,950.00	6.35	283,086.36	6.410	80.21	636
300,000.01 - 325,000.00	11	3,412,800.00	6.96	310,254.55	6.658	80.56	656
325,000.01 - 350,000.00	4	1,361,100.00	2.78	340,275.00	7.264	81.14	636
350,000.01 - 375,000.00	4	1,427,100.00	2.91	356,750.00	6.934	84.98	650
375,000.01 - 400,000.00	7	2,694,500.00	5.50	384,928.57	6.664	78.60	659
400,000.01 - 425,000.00	1	425,000.00	0.87	425,000.00	6.340	79.00	618
425,000.01 - 450,000.00	2	894,000.00	1.82	446,802.07	6.098	84.03	646
450,000.01 - 475,000.00	3	1,395,800.00	2.85	465,266.67	7.015	83.35	602
475,000.01 - 500,000.00	1	520,000.00	1.06	520,000.00	5.700	69.00	640
500,000.01 - 525,000.00	2	1,200,000.00	2.45	600,000.00	6.500	79.00	667
525,000.01 - 550,000.00	2	1,200,000.00	2.45	600,000.00	6.500	79.00	667
550,000.01 - 600,000.00	231	49,010,490.00	100.00	212,163.73	6.804	81.51	644
Total:							

2. Principal Balances of Mortgage Loans as of Cutoff Date

Principal Balances of Mortgage Loans as of Cutoff Date	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cutoff Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
50,000.01 - 75,000.00	6	\$396,392.00	0.81	66,065.33	7.305	80.50	634
75,000.01 - 100,000.00	9	805,120.00	1.64	89,457.78	7.114	79.31	635
100,000.01 - 125,000.00	18	2,090,847.00	4.27	116,158.17	6.760	80.01	649
125,000.01 - 150,000.00	31	4,383,361.26	8.94	141,398.75	7.148	81.72	639
150,000.01 - 175,000.00	29	4,724,490.00	9.64	162,913.45	6.830	80.39	638
175,000.01 - 200,000.00	32	6,013,545.00	12.27	187,923.28	6.918	81.71	649
200,000.01 - 225,000.00	20	4,306,020.00	8.79	215,301.00	6.801	81.14	640
225,000.01 - 250,000.00	23	5,383,425.00	10.98	234,061.96	6.811	84.62	648
250,000.01 - 275,000.00	17	4,462,868.00	9.11	262,521.65	6.816	83.66	650
275,000.01 - 300,000.00	11	3,113,950.00	6.35	283,086.36	6.410	80.21	636
300,000.01 - 325,000.00	11	3,412,800.00	6.96	310,254.55	6.658	80.56	656
325,000.01 - 350,000.00	4	1,361,100.00	2.78	340,275.00	7.264	81.14	636
350,000.01 - 375,000.00	4	1,427,000.00	2.91	356,750.00	6.934	84.98	650
375,000.01 - 400,000.00	7	2,694,500.00	5.50	384,928.57	6.664	78.60	659
400,000.01 - 425,000.00	1	425,000.00	0.87	425,000.00	6.340	79.00	618
425,000.01 - 450,000.00	2	893,604.14	1.82	446,802.07	6.098	84.03	646
450,000.01 - 475,000.00	3	1,395,800.00	2.85	465,266.67	7.015	83.35	602
500,000.01 - 525,000.00	1	520,000.00	1.06	520,000.00	5.700	69.00	640
575,000.01 - 600,000.00	2	1,200,000.00	2.45	600,000.00	6.500	79.00	667
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

3. Current Mortgage Rates of Mortgage Loans

Current Mortgage Rates of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
5.000 - 5.499	1	146,729.26	0.30	146,729.26	5.350	80.00	652
5.500 - 5.999	15	3,767,240.00	7.69	251,149.33	5.748	80.23	646
6.000 - 6.499	46	10,606,089.00	21.64	230,567.15	6.237	80.33	662
6.500 - 6.999	79	17,701,199.14	36.12	224,065.81	6.738	80.96	643
7.000 - 7.499	46	8,810,680.00	17.98	191,536.52	7.224	82.12	634
7.500 - 7.999	37	6,862,683.00	14.00	185,477.92	7.699	84.70	637
8.000 - 8.499	7	1,115,202.00	2.28	159,314.57	8.159	82.66	627
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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4. Original Term to Maturity of Mortgage Loans

Original Term to Maturity of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
241 >=	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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5. Stated Remaining Term to Maturity of Mortgage Loans

Stated Remaining Term to Maturity of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
241 >=	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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6. Mortgage Insurance

Mortgage Insurance	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
No	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

7. Lien

Lien	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
1	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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8. Seasoning (mos)

Seasoning (mos)	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
0	21	3,972,810.00	8.11	189,181.43	7.000	82.74	632
1	162	34,975,384.14	71.36	215,897.43	6.823	81.19	647
2	39	8,128,500.00	16.59	208,423.08	6.790	81.47	634
3	5	1,218,100.00	2.49	243,620.00	6.251	81.66	653
4	2	330,799.00	0.67	165,399.50	5.777	91.49	699
5	1	237,500.00	0.48	237,500.00	6.300	95.00	662
8	1	146,729.26	0.30	146,729.26	5.350	80.00	652
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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9. Combined Loan-to-Value Ratios of Mortgage Loans

Combined Loan-to-Value Ratios of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
50.01 - 75.00	14	3,565,350.00	7.27	254,660.71	6.649	69.73	629
75.01 - 100.00	217	45,444,572.40	92.73	209,421.99	6.816	82.43	646
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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10. Owner Occupancy of Mortgage Loans

Owner Occupancy of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Primary Resident	230	48,775,122.40	99.52	212,065.75	6.801	81.44	644
Second/Vacation	1	234,700.00	0.48	234,700.00	7.375	95.00	670
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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11. Property Type of Mortgage Loans

Property Type of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Condo/Low-Rise (less than 5 stories)	11	2,018,480.00	4.12	183,498.18	6.757	81.80	667
Planned Unit Development (detached)	21	4,930,548.00	10.06	234,788.00	6.907	83.12	645
Planned Unit Development (attached)	8	1,716,100.00	3.50	214,512.50	7.227	83.00	626
Single Family (detached)	182	38,713,645.14	78.89	212,712.34	6.782	81.33	644
Townhouse/rowhouse	7	1,322,320.00	2.70	188,902.86	6.591	77.30	641
2-4 Units	2	308,779.26	0.63	154,384.63	6.714	85.25	634
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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12. Loan Purpose of Mortgage Loans

Loan Purpose of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Equity Refinance	74	17,493,108.40	35.69	236,393.36	6.855	82.34	636
Purchase	142	28,202,115.00	57.54	198,006.44	6.784	80.82	650
Rate-term Refinance	15	3,314,599.00	6.76	220,973.27	6.704	82.91	639
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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13. Document Type of Mortgage Loans

Document Type of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
Full Documentation	139	28,606,878.40	58.37	205,804.89	6.731	82.37	635
Limited Income	92	20,402,943.00	41.63	221,771.12	6.906	80.30	638
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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14. Product Type of Mortgage Loans

Product Type of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTV	WA FICO
2/28 ARM	176	37,615,597.40	76.75	213,724.99	6.842	81.69	643
3/27 ARM	55	11,394,225.00	23.25	207,167.73	6.678	80.90	648
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.51	644

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15. Geographical Distribution of Mortgages Loans

Geographical Distribution of Mortgages Loans		Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
AZ		21	4,073,233.00	8.31	193,964.43	7.191	81.63	644
CA		45	13,896,304.14	28.35	308,806.76	6.389	79.72	652
CO		16	3,055,625.00	6.23	190,976.56	6.943	82.63	658
CT		1	236,300.00	0.48	236,300.00	6.050	85.00	646
DC		1	171,500.00	0.35	171,500.00	7.125	64.00	602
FL		22	5,131,870.00	10.47	233,266.82	7.116	84.15	644
GA		9	1,468,349.00	3.00	163,149.89	7.272	84.42	621
IA		1	149,400.00	0.30	149,400.00	7.375	90.00	650
IL		4	694,600.00	1.42	173,650.00	6.765	82.17	670
IN		1	270,550.00	0.55	270,550.00	6.750	94.00	622
MA		8	1,816,500.00	3.71	227,062.50	7.254	82.98	639
MD		6	742,055.00	1.51	123,675.83	6.876	79.43	633
MI		8	1,386,090.00	2.83	173,261.25	6.465	84.06	652
MN		1	145,710.00	0.30	145,710.00	8.250	90.00	645
MO		1	146,000.00	0.30	146,000.00	7.250	80.00	603
NC		1	68,000.00	0.14	68,000.00	6.250	85.00	664
NE		1	162,000.00	0.33	162,000.00	7.950	90.00	617
NJ		1	4,771,503.00	9.74	216,931.95	6.880	80.25	642
NV		22	2,158,500.00	4.40	143,900.00	6.882	83.27	632
OH		15	66,400.00	0.14	66,400.00	7.750	80.00	629
OK		1	387,200.00	0.79	387,200.00	6.347	80.00	644
OR		2	1,196,000.00	2.44	239,200.00	6.591	82.30	630
PA		5	380,000.00	0.78	190,000.00	6.500	85.00	682
RI		2	391,920.00	0.80	195,960.00	7.218	80.00	640
SC		3	430,662.00	0.88	143,554.00	7.083	84.31	616
TN		13	1,720,092.00	3.51	132,314.77	6.622	80.00	641
TX		4	765,660.00	1.56	191,415.00	7.206	84.41	638
UT		8	1,947,810.00	3.97	243,476.25	7.099	78.85	628
VA		5	876,729.26	1.79	175,345.85	6.635	80.00	643
WA		2	302,240.00	0.62	151,120.00	6.661	80.00	657
WI		2	49,009,822.40	100.00	212,163.73	6.804	81.51	644
Total:		231						

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16. Prepay Penalty for Mortgage Loans

Prepay Penalty for Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
N	34	8,114,015.00	16.36	238,647.50	7.143	82.52	644
Y	197	40,895,807.40	83.44	207,592.93	6.736	81.31	645
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.31	644

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17. Prepay Term for Mortgage Loans

Prepay Term for Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
0	34	8,114,015.00	16.56	238,647.50	7.143	82.52	644
12	17	4,223,682.14	8.62	248,451.89	6.475	78.88	637
24	119	24,776,805.26	50.55	208,208.45	6.819	81.70	643
36	61	11,895,320.00	24.27	195,005.25	6.635	81.34	650
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.31	644

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18. Fico Scores of Mortgage Loans

Fico Scores of Mortgage Loans	Number of Loans	Aggregate Current Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Average Current Balance	WA Gross Coupon	WA CLTY	WA FICO
540 - 559	1	93,000.00	0.19	93,000.00	8.400	74.00	559
580 - 599	12	2,458,425.00	5.02	204,868.75	6.825	79.12	591
600 - 619	46	9,340,854.00	19.06	203,062.04	6.946	81.70	609
620 - 639	58	11,682,719.00	23.84	201,426.19	6.942	80.47	629
640 - 659	56	12,927,345.40	26.38	230,845.38	6.779	82.22	649
660 - 679	26	6,077,195.00	12.40	233,738.27	6.590	82.63	670
680 - 699	14	2,818,338.00	5.75	201,309.86	6.606	80.28	688
700 - 719	7	1,575,400.00	3.21	225,057.14	6.457	80.97	711
720 - 739	6	949,650.00	1.94	158,275.00	6.754	82.26	735
740 - 759	4	907,900.00	1.84	225,725.00	6.523	86.70	748
780 - 799	1	184,000.00	0.38	184,000.00	6.140	80.00	786
Total:	231	49,009,822.40	100.00	212,163.73	6.804	81.31	644

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[We need these metrics in addition to ATRs]

FCO	Aggregate Loans (First Lien Only)		Max LTV	% Full Dec	% Owner Occ	% IO	WAC	MARGIN	% Second Lien (Simultaneous or Silent)
	% of total debt	Avg LTV							
400-500	0.02	0.34	66.14	73	100.00	100.00	0.00	7.375	0.00
500-510	0.34	0.34	66.14	73	100.00	100.00	0.00	9.104	7.691
510-520	1.34	1.34	72.35	90	100.00	100.00	0.00	8.517	6.792
520-530	1.34	1.34	74.33	90.00	95.00	98.41	0.00	8.373	7.017
540-550	5.85	5.85	78.65	95.00	94.10	98.41	0.40	8.145	6.825
560-570	9.47	9.47	81.00	95.00	85.04	95.75	0.00	7.873	6.516
580-590	13.09	13.09	81.00	100.00	79.21	96.00	4.69	7.569	6.408
600-610	19.37	19.37	82.69	100.00	82.06	92.35	12.06	7.413	6.377
620-630	17.31	17.31	81.10	100.00	84.16	92.55	16.87	7.233	6.090
640-650	14.81	14.81	81.67	100.00	82.46	92.39	21.81	7.073	5.924
660-670	7.26	7.26	81.51	95.00	82.46	92.39	21.81	7.073	5.924
680-690	3.60	3.60	81.45	100.00	81.48	91.95	20.84	6.837	5.846
700-710	1.93	1.93	79.89	100.00	80.19	88.19	19.34	6.792	5.720
720-730	1.09	1.09	81.41	90.00	80.73	88.19	21.71	6.758	5.611
740-750	0.62	0.62	80.92	100.00	82.20	89.90	34.62	6.719	5.670
760-770	0.18	0.18	75.16	85.00	82.84	86.84	0.00	6.671	5.394
780-790	0.18	0.18	81.16	95.00	82.38	100.00	76.26	6.659	5.251
Total:	100.00	100.00	80.64	100.00	85.54	91.57	12.23	7.402	6.133

FCO	Aggregate Loans (Second Lien Only)	Max LTV	% Full Dec	% Owner Occ	% IO	WAC	MARGIN	% Second Lien (Simultaneous or Silent)
400-500	0.02	0.34	74.00	100.00	100.00	8.400	7.400	0.00
500-510	3.02	79.13	85.00	100.00	100.00	6.823	5.699	61.26
510-520	19.06	81.70	95.00	100.00	100.00	6.946	5.779	28.56
520-530	23.84	80.47	95.00	100.00	100.00	6.942	5.890	72.86
540-550	26.38	82.22	95.00	100.00	100.00	6.779	5.732	55.95
560-570	12.40	82.63	85.00	100.00	100.00	6.590	5.866	53.11
580-590	3.75	80.78	85.00	100.00	100.00	6.483	5.788	77.23
600-610	3.21	83.97	90.00	100.00	100.00	6.954	5.698	66.42
620-630	1.94	81.26	88.00	100.00	100.00	6.523	5.608	71.69
640-650	1.64	86.70	80.00	100.00	100.00	6.140	5.408	54.04
660-670	0.38	80.00	100.00	100.00	100.00	6.140	5.408	100.00
680-690	0.00	81.51	99.53	100.00	100.00	6.804	5.787	98.37

FCO	% of total debt	Avg LTV	Max LTV	% Full Dec	% Owner Occ	% IO	WAC	MARGIN	% Second Lien (Simultaneous or Silent)
400-500	0.02	0.34	74.00	74.00	100.00	100.00	8.400	7.400	0.00
500-510	19.06	79.13	85.00	85.00	100.00	100.00	6.823	5.699	61.26
510-520	23.84	81.70	95.00	95.00	100.00	100.00	6.946	5.779	28.56
520-530	26.38	80.47	95.00	95.00	100.00	100.00	6.942	5.890	72.86
540-550	12.40	82.22	95.00	95.00	100.00	100.00	6.779	5.732	55.95
560-570	3.75	82.63	85.00	85.00	100.00	100.00	6.590	5.866	53.11
580-590	3.21	83.97	90.00	90.00	100.00	100.00	6.483	5.788	77.23
600-610	1.94	81.26	88.00	88.00	100.00	100.00	6.523	5.608	66.42
620-630	1.64	86.70	80.00	80.00	100.00	100.00	6.140	5.408	71.69
640-650	0.38	80.00	100.00	100.00	100.00	100.00	6.140	5.408	54.04
660-670	0.00	81.51	99.53	100.00	100.00	100.00	6.804	5.787	98.37

FCO	% of total debt	Avg LTV	Max LTV	% Full Dec	% Owner Occ	% IO	WAC	MARGIN	% Second Lien (Simultaneous or Silent)
400-500	0.19	0.34	74.00	74.00	100.00	100.00	8.400	7.400	0.00
500-510	3.02	79.13	85.00	85.00	100.00	100.00	6.823	5.699	61.26
510-520	19.06	81.70	95.00	95.00	100.00	100.00	6.946	5.779	28.56
520-530	23.84	80.47	95.00	95.00	100.00	100.00	6.942	5.890	72.86
540-550	12.40	82.22	95.00	95.00	100.00	100.00	6.779	5.732	55.95
560-570	3.75	82.63	85.00	85.00	100.00	100.00	6.590	5.866	53.11
580-590	3.21	83.97	90.00	90.00	100.00	100.00	6.483	5.788	77.23
600-610	1.94	81.26	88.00	88.00	100.00	100.00	6.523	5.608	66.42
620-630	1.64	86.70	80.00	80.00	100.00	100.00	6.140	5.408	71.69
640-650	0.38	80.00	100.00	100.00	100.00	100.00	6.140	5.408	54.04
660-670	0.00	81.51	99.53	100.00	100.00	100.00	6.804	5.787	98.37

If the deal has deep JM - we want the following:
 For Non-JM Loans only
 By LTV Bucket
 <-50% LTV
 51% - 60%
 61% - 80%
 81% - 90%
 91% - 95%
 96% - 100%

Interest Only Loans

Debt to Income	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average FICO Score	Weighted Average Original LTV
1 -- 20	4	640,520	1.31	160,130	638	75.40
21 - 25	8	1,445,620	2.95	180,703	639	82.25
26 - 30	14	2,917,040	5.95	208,360	638	81.24
31 - 35	25	4,752,390	9.70	190,096	637	79.83
36 - 40	45	9,453,954	19.29	210,088	640	81.25
41 - 45	93	20,228,689	41.27	217,513	649	80.66
46 - 50	35	7,868,197	16.05	224,806	644	84.76
51 - 55	7	1,703,412	3.48	243,345	651	84.79
Total:	231	49,009,822	100.00	212,164	644	81.51

EICO:Low	EICO:High	CLTY	Percent of													
			Wtd Avg Current Balance	Wtd Avg GMAC	Wtd Avg % AM	Wtd Avg EICO	Wtd Avg DTI	Wtd Avg CLTY	Wtd Avg % SPD	Wtd Avg % EUP	Wtd Avg % Owner Dcs	Wtd Avg % Full Dcs	Wtd Avg % Ltd Dcs	Wtd Avg % Stated Dcs	Wtd Avg % Int. Only	
500	524	> 65%	130,404	1.9%	8.41%	0	514	41.16	77.25	76.44	10.10	99.21	99.48	1.51	0.00	0.00
525	549	> 65%	131,082	4.4%	6.28%	0	539	41.26	80.35	87.70	4.73	95.90	86.27	3.73	0.00	0.00
550	574	> 65%	147,641	9.3%	8.01%	0	563	41.25	82.74	86.00	6.08	97.00	88.57	11.41	0.00	0.13
575	599	> 70%	142,501	12.2%	7.66%	0	588	40.86	84.74	75.28	16.19	97.31	82.15	17.85	0.00	4.65
600	624	> 70%	155,375	21.9%	7.38%	0.3	612	41.00	84.52	71.91	17.40	93.12	64.61	35.39	0.00	13.28
625	649	> 70%	158,320	19.31%	7.17%	0	636	40.48	83.32	78.83	11.31	92.73	55.68	44.31	0.00	19.26
650	674	> 80%	175,861	4.5%	7.12%	1.11	660	42.08	89.35	74.55	8.92	88.81	57.00	42.98	0.00	15.06
675	699	> 80%	187,278	1.97%	6.91%	0	685	40.53	89.55	73.67	17.69	85.16	54.41	45.59	0.00	8.33
700	724	> 80%	139,363	0.63%	6.91%	0	712	42.73	86.95	36.95	7.12	84.78	65.19	37.81	0.00	6.10
725	749	> 85%	171,418	0.26%	7.21%	0	735	43.85	86.76	66.09	26.13	81.81	78.12	21.86	0.00	48.01
750	774	> 85%	146,790	0.07%	5.83%	0	752	44.77	96.47	100.00	0.00	100.00	64.74	35.26	0.00	64.74
775	799	> 85%	275,001	0.07%	6.55%	0	788	46.00	95.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00
800 max		> 85%														

EICO:Low	CLTY:High	DTI	Percent of													
			Wtd Avg Current Balance	Wtd Avg GMAC	Wtd Avg % AM	Wtd Avg EICO	Wtd Avg DTI	Wtd Avg CLTY	Wtd Avg % SPD	Wtd Avg % EUP	Wtd Avg % Owner Dcs	Wtd Avg % Full Dcs	Wtd Avg % Ltd Dcs	Wtd Avg % Stated Dcs	Wtd Avg % Int. Only	
60%	64%	> 49.9%	161,621	0.4%	7.25%	0	612	52.08	62.66	68.17	4.67	100.00	89.04	10.92	0.00	0.00
65%	69%	> 49.9%	131,224	0.5%	7.74%	0	538	50.97	67.39	60.54	0.00	100.00	83.43	16.57	0.00	0.00
70%	74%	> 49.9%	105,426	0.41%	8.18%	0	573	52.74	71.19	51.64	19.21	89.07	93.55	6.45	0.00	0.00
75%	79%	> 49.9%	142,824	1.6%	7.19%	0	595	52.03	76.53	80.09	6.34	84.01	82.61	17.39	0.00	3.50
80%	84%	> 49.9%	148,746	3.5%	7.17%	0	616	51.86	80.15	79.24	15.00	97.82	88.03	11.97	0.00	10.94
85%	89%	> 49.9%	173,863	1.7%	7.67%	0	598	51.85	85.82	68.66	17.78	95.51	67.87	32.13	0.00	3.87
90%	94%	> 49.9%	187,424	3.19%	7.72%	0	609	51.74	90.15	69.93	20.41	96.15	78.48	21.52	0.00	11.37
95%	99%	> 49.9%	167,248	1.4%	7.66%	0	611	52.33	95.00	69.48	27.25	93.56	94.72	5.28	0.00	4.01
100% max		> 49.9%	172,796	0.11%	7.28%	0	637	51.66	100.00	28.31	71.67	100.00	100.00	0.00	0.00	0.00

EICO:Low	DTI:High	Percent of														
		Wtd Avg Current Balance	Wtd Avg GMAC	Wtd Avg % AM	Wtd Avg EICO	Wtd Avg DTI	Wtd Avg CLTY	Wtd Avg % SPD	Wtd Avg % EUP	Wtd Avg % Owner Dcs	Wtd Avg % Full Dcs	Wtd Avg % Ltd Dcs	Wtd Avg % Stated Dcs	Wtd Avg % Int. Only		
20%	24%	< 52%	96,863	0.17%	8.87%	0	514	32.83	78.55	100.00	0.00	100.00	100.00	0.00	0.00	0.00
25%	29%	< 55%	100,328	0.63%	8.71%	0	524	32.79	79.43	59.44	2.59	97.37	85.58	14.42	0.00	0.00
30%	34%	< 57%	129,154	2.4%	8.11%	0	547	33.16	75.37	85.67	8.37	96.75	90.81	9.19	0.00	0.95
35%	39%	< 60%	133,661	4.71%	7.86%	0	568	37.13	79.82	82.83	10.91	98.37	86.01	13.99	0.00	0.84
40%	44%	< 62%	146,180	11.91%	7.60%	0.50	587	42.03	80.45	79.50	11.61	94.82	71.94	28.04	0.00	10.23
45%	49%	< 65%	163,625	18.81%	7.47%	0	602	46.95	81.74	75.38	14.23	94.10	70.50	29.56	0.00	9.85
50%	54%	< 67%	153,148	10.80%	7.52%	0	600	51.31	81.42	71.79	17.11	96.26	82.69	17.31	0.00	6.37
55%	59%	< 70%	153,532	2.11%	7.74%	0	591	55.10	82.42	72.49	13.69	90.44	95.81	4.19	0.00	2.78

**RASC 2005-KS7 - Collateral Characteristics (Interest Only Strats)
Summary Report**

Principal Balance		\$49,009,822		
Number of Mortgage Loans		231		
Average Current Principal Balance		\$212,164		
		<u>Weighted Average</u>	<u>Minimum</u>	<u>Maximum</u>
Original Loan-to-Value Ratio		81.51%	61.00%	100.00%
Mortgage Rate		6.804%	5.350%	8.400%
Net Mortgage Rate		6.364%	4.925%	7.875%
Note Margin		5.787%	2.250%	7.950%
Maximum Mortgage Rate		13.541%	11.500%	15.300%
Minimum Mortgage Rate		6.521%	2.250%	8.400%
Next Rate Adj. (mos)		26	16	36
Remaining Term to Maturity (mos)		359	352	360
Credit Score		644	559	786
Lien Position	<u>% of Loan Group</u>		Loan Purpose	<u>% of Loan Group</u>
1st Lien	100.00%		Equity Refinance	35.69%
			Purchase	57.54%
Occupancy	<u>% of Loan Group</u>		Rate/Term Refinance	6.76%
Primary Residence	99.52%			
Second/Vacation	0.48%		Property Type	<u>% of Loan Group</u>
			Single-family detached	78.99%
Documentation	<u>% of Loan Group</u>		PUD (detached)	10.06%
Full Documentation	58.37%		Two- to four-family units	0.63%
Reduced Documentation	41.63%		Condo Low-rise	4.12%
			PUD (attached)	3.50%
Servicing	<u>% of Loan Group</u>		Townhouse	2.70%
Homecomings	100.00%			
Product Type	<u>% of Loan Group</u>		Percent of Pool	
ARM	100.00%		with Prepayment Penalty	83.44%

The information herein will be superseded in its entirety by the final prospectus and prospectus supplement relating to the securities. THIS MUST BE ACCOMPANIED BY A DISCLAIMER. IF YOU DID NOT RECEIVE SUCH A DISCLAIMER, PLEASE CONTACT YOUR JPMORGAN SALES REPRESENTATIVE.

Credit Score Distribution of the Interest Only Loans

Range of Credit Scores	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Original LTV
540 to 559	1	\$93,000	0.19 %	\$93,000	74.00 %
580 to 599	12	2,458,425	5.02	204,869	79.12
600 to 619	46	9,340,854	19.06	203,062	81.70
620 to 639	58	11,682,719	23.84	201,426	80.47
640 to 659	56	12,927,341	26.38	230,845	82.22
660 to 679	26	6,077,195	12.40	233,738	82.63
680 to 699	14	2,818,338	5.75	201,310	80.28
700 to 719	7	1,575,400	3.21	225,057	80.97
720 to 739	6	949,650	1.94	158,275	82.26
740 to 759	4	902,900	1.84	225,725	86.70
760 or greater	1	184,000	0.38	184,000	80.00
Total	231	\$49,009,822	100.00 %	\$212,164	81.51 %

Original Mortgage Loan Principal Balances of the Interest Only Loans

Original Mortgage Amount (\$)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
100,000 or less	15	\$1,201,512	2.45 %	\$80,101	635	79.70 %
100,001 to 200,000	110	17,212,243	35.12	156,475	643	81.14
200,001 to 300,000	71	17,266,263	35.23	243,187	644	82.71
300,001 to 400,000	26	8,895,400	18.15	342,131	653	80.76
400,001 to 500,000	6	2,714,404	5.54	452,401	619	82.89
500,001 to 600,000	3	1,720,000	3.51	573,333	658	75.98
Total	231	\$49,009,822	100.00 %	\$212,164	644	81.51 %

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Mortgage Rates of the Interest Only Loans

Original Mortgage Rate (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	
5.000 to 5.499	1	\$146,729	0.30	\$146,729	652	80.00	%
5.500 to 5.999	15	3,767,240	7.69	251,149	646	80.23	
6.000 to 6.499	46	10,606,089	21.64	230,567	662	80.53	
6.500 to 6.999	79	17,701,199	36.12	224,066	643	80.96	
7.000 to 7.499	46	8,810,680	17.98	191,537	634	82.12	
7.500 to 7.999	37	6,862,683	14.00	185,478	637	84.20	
8.000 to 8.499	7	1,115,202	2.28	159,315	627	82.66	
Total	231	\$49,009,822	100.00	\$212,164	644	81.51	%

Net Mortgage Rates of the Interest Only Loans

Net Mortgage Rate (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	
4.500 to 4.999	1	\$146,729	0.30	\$146,729	652	80.00	%
5.000 to 5.499	10	2,566,240	5.24	256,624	651	78.90	
5.500 to 5.999	49	11,425,249	23.31	233,168	660	80.58	
6.000 to 6.499	68	14,633,039	29.86	215,192	640	81.32	
6.500 to 6.999	59	12,515,800	25.54	212,132	638	81.88	
7.000 to 7.499	33	5,949,043	12.14	180,274	637	83.41	
7.500 to 7.999	11	1,773,722	3.62	161,247	642	83.85	
Total	231	\$49,009,822	100.00	\$212,164	644	81.51	%

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Original Loan-to-Value Ratios of the Interest Only Loans

<u>Original Loan-to-Value Ratio (%)</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>
60.01 to 65.00	3	\$654,500	1.34 %	\$218,167	614
65.01 to 70.00	6	1,702,500	3.47	283,750	640
70.01 to 75.00	5	1,208,250	2.47	241,650	622
75.01 to 80.00	168	34,270,308	69.93	203,990	645
80.01 to 85.00	5	863,200	1.76	172,640	630
85.01 to 90.00	35	8,349,814	17.04	238,566	647
90.01 to 95.00	8	1,771,250	3.61	221,406	642
95.01 to 100.00	1	190,000	0.39	190,000	753
Total	231	\$49,009,822	100.00 %	\$212,164	644

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Geographical Distribution of Mortgaged Properties of the Interest Only Loans

State	Number of Loans	Current Principal Balance	% of Current Principal Balance	Avg. Current Principal Balance	Wtd. Avg. Credit Score	Wtd. Avg. Original LTV
AZ	21	\$4,073,253	8.31	\$193,964	644	81.63 %
CA	45	13,896,304	28.35	308,807	652	79.72
CO	16	3,055,625	6.23	190,977	658	82.63
CT	1	236,300	0.48	236,300	646	85.00
DC	1	171,500	0.35	171,500	602	64.00
FL	22	5,131,870	10.47	233,267	644	84.15
GA	9	1,468,349	3.00	163,150	621	84.42
ID	1	149,400	0.30	149,400	650	90.00
IL	4	694,600	1.42	173,650	670	82.17
MA	1	270,550	0.55	270,550	622	94.00
MD	8	1,816,500	3.71	227,063	639	82.98
MI	6	742,055	1.51	123,676	633	79.43
MN	8	1,386,090	2.83	173,261	652	84.06
MO	1	145,710	0.30	145,710	645	90.00
NC	1	146,000	0.30	146,000	603	80.00
NE	1	68,000	0.14	68,000	664	85.00
NJ	1	162,000	0.33	162,000	617	90.00
NV	22	4,772,503	9.74	216,932	642	80.25
OH	15	2,158,500	4.40	143,900	632	83.27
OK	1	66,400	0.14	66,400	629	80.00
OR	2	387,200	0.79	193,600	644	80.00
PA	5	1,196,000	2.44	239,200	630	82.30
RI	2	380,000	0.78	190,000	682	85.00
SC	2	391,920	0.80	195,960	640	80.00
TN	3	430,662	0.88	143,554	616	84.51
TX	13	1,720,092	3.51	132,315	641	80.00
UT	4	765,660	1.56	191,415	638	84.41
VA	8	1,947,810	3.97	243,476	628	78.85
WA	5	876,729	1.79	175,346	643	80.00
WI	2	302,240	0.62	151,120	657	80.00
Total	231	\$49,009,822	100.00	\$212,164	644	81.51 %

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Mortgage Loan Purpose of the Interest Only Loans

<u>Loan Purpose</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Equity Refinance	74	\$17,493,108	35.69 %	\$236,393	636	82.34 %
Purchase	142	28,202,115	57.54	198,606	650	80.82
Rate/Term Refinance	15	3,314,599	6.76	220,973	639	82.91
Total	231	\$49,009,822	100.00 %	\$212,164	644	81.51 %

Occupancy Type of the Interest Only Loans

<u>Occupancy Type</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Primary Residence	230	\$48,775,122	99.52 %	\$212,066	644	81.44 %
Second/Vacation	1	234,700	0.48	234,700	670	95.00
Total	231	\$49,009,822	100.00 %	\$212,164	644	81.51 %

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Mortgaged Property Types of the Interest Only Loans

Property Type	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Single Family (detached)	182	\$38,713,645	78.99 %	\$212,712	644	81.33 %
Detached PUD	21	4,930,548	10.06	234,788	645	83.12
Condo under 5 stories	11	2,018,480	4.12	183,498	667	81.80
Attached PUD	8	1,716,100	3.50	214,513	626	83.00
Townhouse/rowhouse	7	1,322,320	2.70	188,903	641	77.30
Two to Four Family Units	2	308,729	0.63	154,365	634	85.25
Total	231	\$49,009,822	100.00 %	\$212,164	644	81.51 %

Mortgage Loan Documentation Types of the Interest Only Loans

Documentation Type	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Full Documentation	139	\$28,606,879	58.37 %	\$205,805	635	82.37 %
Reduced Documentation	92	20,402,943	41.63	221,771	658	80.30
Total:	231	\$49,009,822	100.00 %	\$212,164	644	81.51 %

Prepayment Penalty Terms of the Interest Only Loans

Prepayment Penalty Term	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
None	34	\$8,114,015	16.56 %	\$238,648	644	82.52 %
12	17	4,223,682	8.62	248,452	637	78.88
24	119	24,776,805	50.55	208,208	643	81.70
36	61	11,895,320	24.27	195,005	650	81.34
Total	231	\$49,009,822	100.00 %	\$212,164	644	81.51 %

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Credit Grade of the Interest Only Loans

<u>Credit Grade</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
A4	204	\$43,187,525	88.12 %	\$211,704	647	81.68 %
AX	24	5,332,797	10.88	222,200	625	80.61
AM	1	225,000	0.46	225,000	595	85.00
B	1	171,500	0.35	171,500	602	64.00
C	<u>1</u>	<u>93,000</u>	<u>0.19</u>	<u>93,000</u>	<u>559</u>	<u>74.00</u>
Total	231	\$49,009,822	100.00 %	\$212,164	644	81.51 %

Interest Only Term of the Interest Only Loans

<u>Interest Only Term</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
24	29	\$6,548,699	13.36	\$225,817	644	81.46 %
36	11	2,201,280	4.49	200,116	649	85.78
60	<u>191</u>	<u>40,259,843</u>	<u>82.15</u>	<u>210,785</u>	<u>644</u>	<u>81.28</u>
Total	231	\$49,009,822	100.00	\$212,164	644	81.51 %

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Note Margin of the Interest Only Loans

<u>Note Margins (%)</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>		<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>	
2.000 to 2.499	6	\$1,012,112	2.07	%	\$168,685	628	77.48	%
3.000 to 3.499	1	284,000	0.58		284,000	659	80.00	
3.500 to 3.999	2	375,000	0.77		187,500	611	83.00	
4.000 to 4.499	3	732,200	1.49		244,067	639	82.22	
4.500 to 4.999	11	3,081,000	6.29		280,091	642	79.05	
5.000 to 5.499	33	7,772,850	15.86		235,541	659	80.86	
5.500 to 5.999	75	16,145,642	32.94		215,275	648	80.16	
6.000 to 6.499	48	10,069,273	20.55		209,777	636	82.72	
6.500 to 6.999	42	7,940,695	16.20		189,064	640	84.39	
7.000 to 7.499	9	1,435,050	2.93		159,450	640	82.38	
7.500 to 7.999	1	162,000	0.33		162,000	617	90.00	
Total	231	\$49,009,822	100.00	%	\$212,164	644	81.51	%

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Maximum Mortgage Rates of the Interest Only Loans

Maximum Mortgage Rates (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
11.000 to 11.999	2	\$287,600	0.59 %	\$143,800	715	93.21 %
12.000 to 12.999	33	8,180,618	16.69	247,898	644	80.90
13.000 to 13.999	143	31,310,259	63.89	218,953	644	81.19
14.000 to 14.999	50	8,555,795	17.46	171,116	645	82.99
15.000 to 15.999	3	675,550	1.38	225,183	634	80.00
Total	231	\$49,009,822	100.00 %	\$212,164	644	81.51 %

Minimum Mortgage Rates of the Interest Only Loans

Minimum Mortgage Rates (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2.000 to 2.999	6	\$1,012,112	2.07 %	\$168,685	628	77.48 %
5.000 to 5.999	40	8,946,660	18.25	223,667	644	81.02
6.000 to 6.999	119	27,247,445	55.60	228,970	650	81.19
7.000 to 7.999	60	10,834,113	22.11	180,569	636	83.09
8.000 to 8.999	6	969,492	1.98	161,582	624	81.56
Total	231	\$49,009,822	100.00 %	\$212,164	644	81.51 %

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Next Interest Rate Adjustment Date of the Interest Only Loans

Next Interest Rate Adjustment Date	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
November 2006	1	\$146,729	0.30 %	\$146,729	652	80.00 %
February 2007	1	237,500	0.48	237,500	662	95.00
March 2007	1	140,799	0.29	140,799	625	80.00
April 2007	4	774,100	1.58	193,525	654	82.62
May 2005	31	6,296,550	12.85	203,115	635	82.24
June 2007	122	26,889,909	54.87	220,409	646	81.44
July 2007	16	3,130,010	6.39	195,626	634	81.65
March 2008	1	190,000	0.39	190,000	753	100.00
April 2008	1	444,000	0.91	444,000	651	80.00
May 2008	8	1,831,950	3.74	228,994	629	78.81
June 2008	40	8,085,475	16.50	202,137	652	80.36
July 2008	5	842,800	1.72	168,560	625	86.77
Total	231	\$49,009,822	100.00 %	\$212,164	644	81.51 %

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RASC 2005-KS7 - Collateral Characteristics (Silent Second Strats)
Summary Report

Principal Balance	\$87,279,423		
Number of Mortgage Loans	577		
Average Current Principal Balance	\$151,264		
	<u>Weighted Average</u>	<u>Minimum</u>	<u>Maximum</u>
Original Loan-to-Value Ratio	79.97%	10.00%	90.00%
Mortgage Rate	6.888%	5.290%	9.750%
Net Mortgage Rate	6.453%	4.740%	9.200%
Note Margin	5.926%	2.250%	8.750%
Maximum Mortgage Rate	13.620%	11.290%	16.375%
Minimum Mortgage Rate	6.687%	2.250%	9.540%
Next Rate Adj. (mos)	24	16	36
Remaining Term to Maturity (mos)	358	178	360
Credit Score	641	540	788
Lien Position	<u>% of Loan Group</u>	Loan Purpose	<u>% of Loan Group</u>
1st Lien	100.00%	Equity Refinance	13.58%
		Purchase	79.79%
Occupancy	<u>% of Loan Group</u>	Rate/Term Refinance	6.64%
Primary Residence	100.00%	Property Type	<u>% of Loan Group</u>
		Single-family detached	82.14%
		PUD (detached)	6.71%
Documentation	<u>% of Loan Group</u>	Two- to four-family units	1.20%
Full Documentation	58.10%	Condo Low-rise	6.13%
Reduced Documentation	41.90%	PUD (attached)	2.68%
		Townhouse	1.14%
Servicing	<u>% of Loan Group</u>		
Homecomings	100.00%		
Product Type	<u>% of Loan Group</u>		
ARM	100.00%	Percent of Pool with Prepayment Penalty	82.21%

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Credit Score Distribution of the Silent Second Loans

<u>Range of Credit Scores</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Original LTV</u>
540 to 559	7	\$814,054	0.93 %	\$116,293	86.33 %
560 to 579	9	1,080,526	1.24	120,058	84.33
580 to 599	60	7,214,704	8.27	120,245	79.85
600 to 619	108	13,840,000	15.86	128,148	79.77
620 to 639	146	23,074,694	26.44	158,046	80.11
640 to 659	117	20,202,855	23.15	172,674	79.81
660 to 679	62	9,902,332	11.35	159,715	79.73
680 to 699	28	4,848,856	5.56	173,173	79.72
700 to 719	15	2,549,604	2.92	169,974	80.00
720 to 739	14	2,142,001	2.45	153,000	80.00
740 to 759	6	918,119	1.05	153,020	76.62
760 or greater	5	691,680	0.79	138,336	79.77
Total	577	\$87,279,423	100.00 %	\$151,264	79.97 %

Original Mortgage Loan Principal Balances of the Silent Second Loans

<u>Original Mortgage Amount (\$)</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
100,000 or less	156	\$11,426,789	13.09 %	\$73,249	626	78.85 %
100,001 to 200,000	308	44,816,074	51.35	145,507	641	80.20
200,001 to 300,000	87	21,252,076	24.35	244,277	647	80.15
300,001 to 400,000	21	7,200,066	8.25	342,860	644	79.85
400,001 to 500,000	3	1,384,418	1.59	461,473	628	80.00
500,001 to 600,000	2	1,200,000	1.37	600,000	667	79.00
Total	577	\$87,279,423	100.00 %	\$151,264	641	79.97 %

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Mortgage Rates of the Silent Second Loans

Original Mortgage Rate (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
5.000 to 5.499	4	\$530,866	0.61 %	\$132,716	672	80.00 %
5.500 to 5.999	25	4,483,531	5.14	179,341	649	80.00
6.000 to 6.499	100	17,677,704	20.25	176,777	656	79.75
6.500 to 6.999	202	32,793,368	37.57	162,343	640	80.03
7.000 to 7.499	118	16,589,990	19.01	140,593	639	79.95
7.500 to 7.999	93	11,868,758	13.60	127,621	629	80.41
8.000 to 8.499	19	2,176,575	2.49	114,557	615	79.48
8.500 to 8.999	9	510,908	0.59	56,768	602	62.95
9.000 to 9.499	3	267,660	0.31	89,220	579	90.00
9.500 to 9.999	4	380,063	0.44	95,016	565	88.89
Total	577	\$87,279,423	100.00 %	\$151,264	641	79.97 %

Net Mortgage Rates of the Silent Second Loans

Net Mortgage Rate (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
4.500 to 4.999	2	\$225,443	0.26 %	\$112,721	677	80.00 %
5.000 to 5.499	20	3,393,930	3.89	169,697	652	79.84
5.500 to 5.999	94	16,740,198	19.18	178,087	657	79.77
6.000 to 6.499	177	27,771,635	31.82	156,902	638	79.99
6.500 to 6.999	148	22,966,231	26.31	155,177	642	80.01
7.000 to 7.499	95	11,998,047	13.75	126,295	630	80.29
7.500 to 7.999	25	3,041,463	3.48	121,659	616	81.20
8.000 to 8.499	8	477,454	0.55	59,682	612	65.75
8.500 to 8.999	7	583,161	0.67	83,309	584	80.40
9.000 to 9.499	1	81,862	0.09	81,862	558	90.00
Total	577	\$87,279,423	100.00 %	\$151,264	641	79.97 %

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Original Loan-to-Value Ratios of the Silent Second Loans

Original Loan-to-Value Ratio (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score
0.01 to 50.00	4	\$183,840	0.21 %	\$45,960	666
65.01 to 70.00	1	92,400	0.11	92,400	645
70.01 to 75.00	12	1,187,704	1.36	98,975	627
75.01 to 80.00	540	83,142,269	95.26	153,967	642
80.01 to 85.00	8	1,069,997	1.23	133,750	599
85.01 to 90.00	12	1,603,215	1.84	133,601	589
Total	577	\$87,279,423	100.00 %	\$151,264	641

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Geographical Distribution of Mortgaged Properties of the Silent Second Loans

<u>State</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>		<u>Avg. Current Principal Balance</u>	<u>Wtd. Avg. Credit Score</u>	<u>Wtd. Avg. Original LTV</u>	
AL	11	\$1,258,243	1.44	%	\$114,386	631	80.00	%
AZ	34	5,588,810	6.40		164,377	644	80.35	
CA	32	9,808,115	11.24		306,504	658	79.88	
CO	19	3,178,750	3.64		167,303	647	80.00	
CT	16	3,006,076	3.44		187,880	661	79.93	
FL	49	8,246,798	9.45		168,302	643	80.00	
GA	21	2,715,302	3.11		129,300	628	80.00	
IA	2	253,546	0.29		126,773	622	80.00	
IL	35	5,982,686	6.85		170,934	646	80.64	
IN	19	1,804,933	2.07		94,996	610	79.79	
KS	7	726,713	0.83		103,816	634	79.81	
KY	4	286,336	0.33		71,584	658	79.64	
LA	2	395,822	0.45		197,911	577	80.00	
MA	1	127,898	0.15		127,898	602	80.00	
MD	7	1,329,200	1.52		189,886	649	80.00	
MI	50	6,920,279	7.93		138,406	644	79.90	
MN	18	2,887,742	3.31		160,430	653	79.95	
MO	9	878,815	1.01		97,646	622	79.29	
MS	3	376,809	0.43		125,603	618	83.29	
NC	9	1,057,445	1.21		117,494	625	79.67	
ND	1	66,600	0.08		66,600	598	74.00	
NJ	2	303,262	0.35		151,631	632	80.00	
NM	1	218,450	0.25		218,450	655	80.00	
NV	21	4,541,861	5.20		216,279	648	80.02	
NY	2	357,712	0.41		178,856	657	80.00	
OH	26	2,761,319	3.16		106,205	626	80.12	
OK	2	146,334	0.17		73,167	640	80.00	
PA	18	3,029,145	3.47		168,286	637	77.79	
SC	9	899,331	1.03		99,926	613	80.91	
TN	26	2,710,976	3.11		104,268	626	79.43	
TX	83	9,798,665	11.23		118,056	631	79.85	
UT	5	900,790	1.03		180,158	633	81.14	
VA	10	1,909,303	2.19		190,930	642	80.00	
WA	5	891,476	1.02		178,295	631	81.56	
WI	17	1,851,182	2.12		108,893	637	80.17	
WY	1	62,701	0.07		62,701	713	80.00	
Total	577	\$87,279,423	100.00	%	\$151,264	641	79.97	%

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Mortgage Loan Purpose of the Silent Second Loans

Loan Purpose	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Equity Refinance	65	\$11,849,232	13.58 %	\$182,296	637	79.25 %
Purchase	479	69,637,523	79.79	145,381	642	80.08
Rate/Term Refinance	33	5,792,668	6.64	175,535	631	80.04
Total	577	\$87,279,423	100.00 %	\$151,264	641	79.97 %

Occupancy Type of the Silent Second Loans

Occupancy Type	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	577	\$87,279,423	100.00 %	\$151,264	641	79.97 %
Total	577	\$87,279,423	100.00 %	\$151,264	641	79.97 %

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Mortgaged Property Types of the Silent Second Loans

<u>Property Type</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Single Family (detached)	480	\$71,692,607	82.14 %	\$149,360	639	79.92 %
Detached PUD	35	5,858,209	6.71	167,377	649	79.97
Condo under 5 stories	34	5,346,158	6.13	157,240	656	80.27
Attached PUD	14	2,334,790	2.68	166,771	636	80.00
U24	8	1,051,136	1.20	131,392	629	81.60
Townhouse/rowhouse	6	996,523	1.14	166,087	653	80.00
Total	577	\$87,279,423	100.00 %	\$151,264	641	79.97 %

Mortgage Loan Documentation Types of the Silent Second Loans

<u>Documentation Type</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
Full Documentation	363	\$50,713,087	58.10 %	\$139,705	626	80.08 %
Reduced Documentation	214	36,566,336	41.90	170,871	661	79.81
Total:	577	\$87,279,423	100.00 %	\$151,264	641	79.97 %

Prepayment Penalty Terms of the Silent Second Loans

<u>Prepayment Penalty Term</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
None	100	\$15,531,243	17.79 %	\$155,312	639	79.93 %
Other	4	493,871	0.57	123,468	646	80.00
12	16	2,669,711	3.06	166,857	622	78.90
24	334	48,282,072	55.32	144,557	640	80.05
36	122	20,242,624	23.19	165,923	647	79.92
60	1	59,902	0.07	59,902	647	80.00
Total	577	\$87,279,423	100.00 %	\$151,264	641	79.97 %

(1) Other means not None, 12, 24, 36 or 60 months.

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Credit Grade of the Silent Second Loans

<u>Credit Grade</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
A4	488	\$76,192,970	87.30 %	\$156,133	647	79.91 %
AX	36	4,889,946	5.60	135,832	620	78.80
AM	42	5,313,614	6.09	126,515	588	80.67
B	8	664,506	0.76	83,063	567	87.83
C	<u>3</u>	<u>218,387</u>	<u>0.25</u>	<u>72,796</u>	<u>550</u>	<u>84.12</u>
Total	577	\$87,279,423	100.00 %	\$151,264	641	79.97 %

Interest Only Term of the Silent Second Loans

<u>Interest Only Term</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>
None	438	\$59,554,264	68.23 %	\$135,969	637	80.02 %
24	9	1,469,940	1.68	163,327	655	79.92
36	3	541,480	0.62	180,493	681	80.00
<u>60</u>	<u>127</u>	<u>25,713,739</u>	<u>29.46</u>	<u>202,470</u>	<u>648</u>	<u>79.85</u>
Total	577	\$87,279,423	100.00 %	\$151,264	641	79.97 %

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Note Margin of the Silent Second Loans

<u>Note Margins (%)</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>	
Fixed	35	\$5,696,554	6.53	% \$162,759	633	78.42	%
2.000 to 2.499	5	860,912	0.99	172,182	631	77.03	
3.000 to 3.499	1	284,000	0.33	284,000	659	80.00	
3.500 to 3.999	3	399,462	0.46	133,154	640	80.00	
4.000 to 4.499	13	2,243,299	2.57	172,561	652	79.82	
4.500 to 4.999	21	3,833,852	4.39	182,564	650	80.00	
5.000 to 5.499	71	11,697,192	13.40	164,749	647	79.72	
5.500 to 5.999	145	24,255,917	27.79	167,282	644	79.94	
6.000 to 6.499	115	16,124,347	18.47	140,212	642	79.91	
6.500 to 6.999	124	16,977,068	19.45	136,912	637	80.40	
7.000 to 7.499	31	3,864,281	4.43	124,654	629	80.95	
7.500 to 7.999	7	544,800	0.62	77,829	602	80.11	
8.000 to 8.499	2	180,839	0.21	90,419	572	90.00	
8.500 to 8.999	4	316,902	0.36	79,225	557	89.13	
Total	577	\$87,279,423	100.00	% \$151,264	641	79.97	%

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Maximum Mortgage Rates of the Silent Second Loans

Maximum Mortgage Rates (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Fixed	35	\$5,696,554	6.53 %	\$162,759	633	78.42 %
11.000 to 11.999	13	1,808,054	2.07	139,081	653	80.00
12.000 to 12.999	75	11,516,964	13.20	153,560	639	79.97
13.000 to 13.999	308	48,115,877	55.13	156,220	643	79.96
14.000 to 14.999	130	18,256,985	20.92	140,438	641	80.21
15.000 to 15.999	15	1,795,079	2.06	119,672	612	81.92
16.000 to 16.999	1	89,910	0.10	89,910	540	90.00
Total	577	\$87,279,423	100.00 %	\$151,264	641	79.97 %

Minimum Mortgage Rates of the Silent Second Loans

Minimum Mortgage Rates (%)	Number of Loans	Current Principal Balance	% of Current Principal Balance	Average Current Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Fixed	35	\$5,696,554	6.53 %	\$162,759	633	78.42 %
2.000 to 2.999	5	860,912	0.99	172,182	631	77.03
4.000 to 4.999	4	568,800	0.65	142,200	653	80.00
5.000 to 5.999	69	10,593,778	12.14	153,533	641	79.80
6.000 to 6.999	272	44,077,217	50.50	162,049	647	79.99
7.000 to 7.999	169	23,412,901	26.83	138,538	635	80.23
8.000 to 8.999	20	1,805,290	2.07	90,265	608	81.94
9.000 to 9.999	3	263,972	0.30	87,991	555	88.41
Total	577	\$87,279,423	100.00 %	\$151,264	641	79.97 %

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Next Interest Rate Adjustment Date of the Silent Second Loans

<u>Next Interest Rate Adjustment Date</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>% of Current Principal Balance</u>	<u>Average Current Principal Balance</u>	<u>Weighted Average Credit Score</u>	<u>Weighted Average Original LTV</u>	
Fixed	35	\$5,696,554	6.53 %	\$162,759	633	78.42 %	
November 2006	1	165,701	0.19	165,701	607	90.00	
December 2006	1	66,154	0.08	66,154	549	80.00	
February 2007	1	56,580	0.06	56,580	626	80.00	
March 2007	13	1,636,721	1.88	125,902	615	83.93	
April 2007	40	4,843,159	5.55	121,079	642	80.19	
May 2007	115	16,286,494	18.66	141,622	642	80.11	
June 2007	286	43,313,675	49.63	151,446	641	79.90	
July 2007	18	2,732,570	3.13	151,809	637	80.07	
March 2008	1	129,889	0.15	129,889	665	80.00	
April 2008	3	986,665	1.13	328,888	643	81.40	
May 2008	12	1,975,738	2.26	164,645	627	80.50	
June 2008	49	9,172,425	10.51	187,192	652	79.69	
July 2008	<u>2</u>	<u>217,100</u>	<u>0.25</u>	<u>108,550</u>	<u>636</u>	<u>80.00</u>	
Total	577	\$87,279,423	100.00 %	\$151,264	641	79.97 %	

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A	% of pool	average CLTV	CLTV above 80%		CLTV above 80%		CLTV above 80%		CLTV above 80%		CLTV above 80%		CLTV above 80%		CLTV above 80%	
			Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO	% below 100k	% above 500k	% IO	ave DTI	DTI > 45%	CLTV > 80%	
FICO below 600	33.54	8.68	78.54	40.17	85.65	80.84	7.68	18.94	0.00	1.81	40.58	35.40	-	-	-	-
FICO below 580	20.46	78.96	36.68	4.10	89.77	94.66	8.10	22.18	0.00	0.11	40.53	35.07	-	-	-	-
FICO below 560	10.38	78.03	21.63	1.48	93.88	97.93	8.29	28.08	0.00	0.21	40.67	35.81	-	-	-	-
%		average CLTV	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575
B	29.41	81.31	30.88	14.24	91.98	95.07	7.88	4.07	0.00	0.77	41.03	39.27	100.00	100.00	100.00	100.00
CLTV above 85%	8.74	92.18	33.33	7.85	90.73	90.93	7.89	3.16	0.00	0.83	42.43	44.40	100.00	100.00	100.00	100.00
CLTV above 80%	0.33	100.00	15.42	0.00	90.84	100.00	7.47	8.35	0.00	0.83	42.17	33.32	100.00	100.00	100.00	100.00
%		average LTV	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575	FICO < 575
C	56.93	81.35	32.24	18.18	85.68	94.55	7.37	10.65	1.30	13.02	46.63	56.18	43.08	8.87	8.87	8.87
DTI > 40%	31.97	81.98	37.15	21.02	75.93	94.21	7.41	10.86	0.93	7.48	49.38	100.00	100.00	12.13	12.13	12.13
DTI > 45%	8.29	81.28	54.00	38.01	97.35	94.88	7.587	10.64	0.00	5.13	53.11	100.00	100.00	48.45	48.45	48.45
DTI > 50%																
Average DTI																
Non Owner Occ																
Sailed Docs																
IO Loans																
Total:		6.43	78.42	18.51	8.22	43.18	0.00	7.68	25.32	0.00	0.81	38.08	28.41	38.78	4.15	4.15

E	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
0-5	3	259,330.80	0.06	6.894	347	91.41	800
6-11	10	1,811,855.42	0.45	7.071	352	87.9	616
12-17	1,622	242,770,285.60	60.68	7.370	359	81.16	617
18-23	310	49,414,110.44	12.35	7.539	360	82.11	603
24-29	239	39,754,588.85	9.94	7.116	359	79.54	623
30-35	87	13,948,865.00	3.26	7.287	360	78.13	620
36-41	-	-	-	-	-	-	-
42-47	-	-	-	-	-	-	-
48-53	-	-	-	-	-	-	-
54-59	-	-	-	-	-	-	-
> 60	-	-	-	-	-	-	-
Total:	2,271	347,057,036.11	88.75	7.358	359	81.04	618

F. Is DTI off current mortgage rate for IO

G	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA LTV	WA FICO
ACCG	1544	242,490,832.59	60.81	7.130	356	82.10	638
ACCP	55	7,484,383.57	1.87	7.849	359	88.00	617
ASR	34	4,433,615.53	1.11	7.166	351	73.61	640
AMAL	290	40,020,490.84	10.00	7.743	357	78.94	575
AMAP	47	7,284,052.78	1.82	6.676	359	93.55	581
AMSR	6	782,500.00	0.20	7.444	360	60.87	594
AXAL	349	52,814,491.40	13.20	7.370	355	78.98	600
AXAP	8	464,2025.06	1.18	6.142	358	93.57	600
AXSR	8	641,896.73	0.16	7.335	342	78.98	630
BAL	175	21,625,105.33	5.41	6.141	357	74.68	551
BAP	18	1,723,187.96	0.43	8.92	359	88.66	562
BOR	11	77,200.00	0.02	7.500	359	62.00	605
CAL	111	12,248,389.48	3.06	8.488	355	71.24	538
CMAL	44	3,571,587.42	0.89	9.404	358	65.87	527
CMAP	2	216,477.83	0.05	8.613	359	74.54	530
Total:	2,711	400,057,036.44	100.00	7.402	356	80.64	618

H. What are top 10 cities and average sizes for each											
Top 10 Cities of Overall Pool	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA LTV	WA FICO				
LAS VEGAS	35	0,995,509.07	1.75	7.019	359	79.48	639				
CHICAGO	27	4,463,042.54	1.16	7.379	358	60.70	618				
MIAMI	24	4,331,937.13	0.98	7.190	342	79.97	623				
PHOENIX	27	3,901,792.63	0.98	7.289	359	79.92	623				
MILWAUKEE	36	3,946,672.97	0.98	6.322	354	83.46	595				
ORLANDO	18	3,192,046.31	0.78	7.446	358	84.53	614				
HOUSTON	23	2,674,362.17	0.72	7.572	356	79.29	623				
SAN ANTONIO	23	2,394,354.97	0.65	7.173	343	80.11	618				
KISSIMMEE	16	2,394,354.97	0.65	7.685	359	84.94	623				
PHILADELPHIA	26	2,464,436.74	0.62	7.574	353	78.75	578				
Total	2,711	400,657,036.44	100.00	7.402	356	80.84	616				

I. What % of pool are CLTV above 90% and stated doc, IO, FICO below 600 or NCO?						
CLTV > 90	Loans	Balance (\$)	% of Balance	Rate (%)	% stated Doctype	% non-owner Occupied
91 - 100	85	14,461,201	3.61	8.207	0.00	7.36
						60.68

J. What is max LTV for stated income and minimum FICO for stated income?	
MAX LTV, STATED INC.	MIN FICO, STATED INC.

K. What is min FICO for loans above 80% LTV	
Min Fico for its greater than 90:	552

L. Seasoning history - any over 3m? Yes

M. Excess spread?

M1

Scenario	100	100	100	100	100
Prepay Speed	100	100	100	100	100
fwd Libor shock	0	0	200	200	200
Severity	40%	70%	40%	70%	70%
GDR	3133	1528	2778	3164	3164
Total Collat Loss (Collat Maturity)	88,812,636,566 (22.20%)	94,670,000,361 (23.66%)	82,392,609,965 (20.80%)	86,772,244,333 (21.69%)	