

JUL 11 2005

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

FUNDING MORTGAGE  
Residential Mortgage Funding Securities I, Inc.      0000774352

Exact Name of Registrant as Specified in Charter      Registrant CIK Number

Form 8-K, July 8, 2005, Series 2005-SA3      333-106093

BEST AVAILABLE COPY

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

[Redacted Name]



05060583

PROCESSED

JUL 13 2005

THOMSON  
FINANCIAL


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**SIGNATURE**

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

RESIDENTIAL FUNDING MORTGAGE  
SECURITIES INC I, INC.

By: \_\_\_\_\_

  
Name: Heather Anderson  
Title: Vice President

Dated: July 8, 2005

**IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS  
BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.**

**EXHIBIT INDEX**

| <u>Exhibit No.</u> | <u>Description</u>      | <u>Format</u> |
|--------------------|-------------------------|---------------|
| 99.1               | Computational Materials | P*            |

\* The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

| Stats   |
|---|
| Count: 1,504  |
| Current Balance: \$611,195,601                        |
| Average Current Balance: \$406,380                    |
| Gross Weighted Average Coupon: 5.474%                 |
| Net Weighted Average Coupon: 5.174%                   |
| Weighted Average Expense Ratio: 0.300%                |
| Weighted Average Expense Ratio - after Reser: 0.300%  |
| Weighted Average Original Term: 360                   |
| Weighted Average Remaining Term: 359                  |
| Weighted Average Age: 1                               |
| Weighted Average Original Loan-to-Value Ratio: 71.46% |
| Weighted Average Current Loan-to-Value Ratio: 71.43%  |
| Weighted Average Margin: 2.285%                       |
| Weighted Average Lifetime Cap: 5.339%                 |
| Weighted Average Maximum Interest Rate: 10.813%       |
| Weighted Average Months to Next Roll: 67              |
| Weighted Average FICO Score: 740                      |
| Max Zip Code Percentage: 0.954%                       |

| Product Type  | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 10/1s         | 178          | \$84,785,670         | 13.9%         | 5.706        | 5.406        | 745        | 69        | 91.6        | 14.3        | 77.4        | 100.0        | 98.8        | 1.2        | 0.0         |
| 10/6s         | 21           | 11,518,550           | 1.9           | 5.628        | 5.328        | 759        | 69        | 100.0       | 15.4        | 93.9        | 100.0        | 0.0         | 0.0        | 100.0       |
| 3/1s          | 333          | 139,821,322          | 22.9          | 5.238        | 4.938        | 732        | 72        | 84.7        | 20.7        | 66.4        | 100.0        | 98.4        | 1.6        | 0.0         |
| 3/6s          | 81           | 24,394,881           | 4.0           | 5.429        | 5.129        | 728        | 73        | 87.7        | 57.0        | 53.6        | 100.0        | 0.0         | 0.0        | 100.0       |
| 5/1s          | 473          | 193,720,969          | 31.7          | 5.483        | 5.183        | 744        | 72        | 84.1        | 24.7        | 75.3        | 100.0        | 99.1        | 0.9        | 0.0         |
| 5/6s          | 96           | 30,063,038           | 4.9           | 5.506        | 5.206        | 738        | 71        | 83.7        | 56.1        | 50.3        | 100.0        | 0.0         | 0.0        | 100.0       |
| 7/1s          | 280          | 108,635,284          | 17.8          | 5.545        | 5.245        | 741        | 70        | 68.3        | 33.5        | 72.4        | 100.0        | 97.7        | 2.3        | 0.0         |
| 7/6s          | 42           | 18,255,887           | 3.0           | 5.604        | 5.304        | 744        | 73        | 92.4        | 26.7        | 83.3        | 100.0        | 0.0         | 0.0        | 100.0       |
| <b>Total:</b> | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

| Group           | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|-----------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 10 YEAR HYBRIDS | 199          | \$96,304,220         | 15.8%         | 5.697        | 5.397        | 747        | 69        | 92.6        | 14.4        | 79.4        | 100.0        | 86.9        | 1.1        | 12.0        |
| 3 YEAR HYBRIDS  | 414          | 164,216,203          | 26.9          | 5.266        | 4.966        | 731        | 72        | 85.1        | 26.1        | 64.5        | 100.0        | 83.7        | 1.4        | 14.9        |
| 5 YEAR HYBRIDS  | 569          | 223,784,007          | 36.6          | 5.486        | 5.186        | 743        | 72        | 84.1        | 28.9        | 71.9        | 100.0        | 85.8        | 0.8        | 13.4        |
| 7 YEAR HYBRIDS  | 322          | 126,891,171          | 20.8          | 5.553        | 5.253        | 741        | 71        | 71.8        | 32.6        | 74.0        | 100.0        | 83.6        | 2.0        | 14.4        |
| <b>Total:</b>   | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

| Principal Balance                | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|----------------------------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| \$50,000.01 to \$200,000.00      | 261          | \$41,181,244         | 6.7%          | 5.551        | 5.251        | 729        | 73        | 82.9        | 100.0       | 71.0        | 100.0        | 76.8        | 0.6        | 22.6        |
| \$200,000.01 to \$350,000.00     | 388          | 105,772,517          | 17.3          | 5.537        | 5.237        | 741        | 73        | 85.4        | 100.0       | 70.2        | 100.0        | 77.9        | 0.2        | 21.8        |
| \$350,000.01 to \$500,000.00     | 479          | 202,475,656          | 33.1          | 5.472        | 5.172        | 739        | 73        | 79.7        | 7.8         | 73.0        | 100.0        | 87.4        | 1.7        | 10.9        |
| \$500,000.01 to \$650,000.00     | 236          | 136,759,982          | 22.4          | 5.472        | 5.172        | 741        | 73        | 83.0        | 0.0         | 70.6        | 100.0        | 86.9        | 2.1        | 11.1        |
| \$650,000.01 to \$800,000.00     | 54           | 39,288,184           | 6.4           | 5.430        | 5.130        | 744        | 69        | 87.3        | 0.0         | 68.5        | 100.0        | 88.9        | 1.9        | 9.2         |
| \$800,000.01 to \$950,000.00     | 42           | 36,634,248           | 6.0           | 5.401        | 5.101        | 748        | 67        | 76.2        | 0.0         | 67.0        | 100.0        | 92.8        | 0.0        | 7.2         |
| \$950,000.01 to \$1,100,000.00   | 35           | 34,826,571           | 5.7           | 5.340        | 5.040        | 748        | 62        | 97.1        | 0.0         | 77.1        | 100.0        | 80.0        | 0.0        | 20.0        |
| \$1,100,000.01 to \$1,250,000.00 | 1            | 1,200,000            | 0.2           | 6.000        | 5.700        | 689        | 64        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| \$1,250,000.01 to \$1,400,000.00 | 2            | 2,549,000            | 0.4           | 4.937        | 4.637        | 770        | 61        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| \$1,400,000.01 to \$1,550,000.00 | 4            | 5,908,200            | 1.0           | 5.529        | 5.229        | 744        | 57        | 74.6        | 0.0         | 74.8        | 100.0        | 76.0        | 0.0        | 24.0        |
| \$1,550,000.01 to \$1,700,000.00 | 1            | 1,600,000            | 0.3           | 5.250        | 4.950        | 707        | 57        | 100.0       | 0.0         | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| \$2,500,000.01 to \$3,050,000.00 | 1            | 3,000,000            | 0.5           | 5.750        | 5.450        | 669        | 70        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total:</b>                    | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

| Current Rate     | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|------------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 4.000% to 4.249% | 2            | \$491,318            | 0.1%          | 4.096        | 3.796        | 674        | 80        | 76.6        | 23.4        | 76.6        | 100.0        | 100.0       | 0.0        | 0.0         |
| 4.250% to 4.499% | 2            | 1,252,980            | 0.2           | 4.250        | 3.950        | 730        | 70        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 4.500% to 4.749% | 14           | 6,137,470            | 1.0           | 4.622        | 4.322        | 751        | 63        | 92.8        | 27.7        | 98.1        | 100.0        | 91.7        | 0.0        | 8.3         |
| 4.750% to 4.999% | 106          | 48,273,621           | 7.9           | 4.848        | 4.548        | 743        | 68        | 78.4        | 16.0        | 76.3        | 100.0        | 88.3        | 2.4        | 9.3         |
| 5.000% to 5.249% | 158          | 66,972,034           | 11.0          | 5.068        | 4.768        | 745        | 71        | 78.6        | 24.8        | 75.4        | 100.0        | 91.7        | 1.0        | 7.3         |
| 5.250% to 5.499% | 338          | 143,401,464          | 23.5          | 5.322        | 5.022        | 746        | 71        | 77.8        | 22.9        | 74.7        | 100.0        | 87.6        | 0.6        | 11.7        |
| 5.500% to 5.749% | 408          | 160,914,705          | 26.3          | 5.554        | 5.254        | 742        | 71        | 83.6        | 27.8        | 72.3        | 100.0        | 80.3        | 1.3        | 18.4        |
| 5.750% to 5.999% | 359          | 141,763,541          | 23.2          | 5.806        | 5.506        | 733        | 73        | 88.4        | 31.9        | 66.5        | 100.0        | 80.8        | 1.5        | 17.7        |
| 6.000% to 6.249% | 84           | 30,400,120           | 5.0           | 6.032        | 5.732        | 727        | 74        | 96.2        | 31.3        | 58.5        | 100.0        | 88.7        | 2.1        | 9.1         |
| 6.250% to 6.499% | 27           | 10,091,147           | 1.7           | 6.277        | 5.977        | 725        | 74        | 82.0        | 35.7        | 58.7        | 100.0        | 100.0       | 0.0        | 0.0         |
| 6.500% to 6.749% | 3            | 816,000              | 0.1           | 6.500        | 6.200        | 704        | 65        | 100.0       | 47.9        | 47.9        | 100.0        | 100.0       | 0.0        | 0.0         |
| 6.750% to 6.999% | 2            | 601,200              | 0.1           | 6.875        | 6.575        | 708        | 79        | 68.2        | 31.8        | 68.2        | 100.0        | 100.0       | 0.0        | 0.0         |
| 7.000% to 7.249% | 1            | 80,000               | 0.0           | 7.125        | 6.825        | 726        | 80        | 100.0       | 100.0       | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total:</b>    | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

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| Age           | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0 to 4        | 1,480        | \$602,676,380        | 98.6%         | 5.477        | 5.177        | 740        | 71        | 83.1        | 26.6        | 71.5        | 100.0        | 85.3        | 1.2        | 13.6        |
| 5 to 9        | 23           | 8,404,369            | 1.4           | 5.269        | 4.969        | 726        | 74        | 87.9        | 25.5        | 73.4        | 100.0        | 63.8        | 7.0        | 29.3        |
| 20 to 24      | 1            | 114,851              | 0.0           | 4.000        | 3.700        | 671        | 82        | 0.0         | 100.0       | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total:</b> | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

| Original Loan-To-Value Ratio | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|------------------------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0.001% to 20.000%            | 4            | \$1,089,000          | 0.2%          | 5.247        | 4.947        | 755        | 17        | 65.6        | 29.8        | 34.4        | 100.0        | 100.0       | 0.0        | 0.0         |
| 20.001% to 30.000%           | 14           | 4,090,845            | 0.7           | 5.327        | 5.027        | 768        | 26        | 76.5        | 43.5        | 65.7        | 100.0        | 69.3        | 0.0        | 30.7        |
| 30.001% to 40.000%           | 21           | 9,565,161            | 1.6           | 5.274        | 4.974        | 757        | 35        | 73.9        | 16.6        | 71.8        | 100.0        | 89.5        | 0.0        | 10.5        |
| 40.001% to 50.000%           | 58           | 25,476,135           | 4.2           | 5.413        | 5.113        | 758        | 46        | 72.5        | 27.1        | 55.1        | 100.0        | 91.7        | 0.0        | 8.3         |
| 50.001% to 60.000%           | 134          | 62,906,990           | 10.3          | 5.408        | 5.108        | 747        | 56        | 78.5        | 19.2        | 67.7        | 100.0        | 85.9        | 0.0        | 14.1        |
| 60.001% to 70.000%           | 265          | 125,953,474          | 20.6          | 5.464        | 5.164        | 733        | 67        | 80.8        | 19.7        | 61.7        | 100.0        | 86.7        | 0.7        | 12.6        |
| 70.001% to 75.000%           | 179          | 73,743,222           | 12.1          | 5.485        | 5.185        | 736        | 74        | 84.1        | 25.3        | 63.0        | 100.0        | 86.5        | 0.6        | 12.9        |
| 75.001% to 80.000%           | 789          | 298,048,067          | 48.8          | 5.501        | 5.201        | 741        | 80        | 86.4        | 30.1        | 79.4        | 100.0        | 83.0        | 2.0        | 15.0        |
| 80.001% to 85.000%           | 6            | 1,177,851            | 0.2           | 5.385        | 5.085        | 707        | 83        | 90.2        | 100.0       | 90.2        | 100.0        | 78.4        | 0.0        | 21.6        |
| 85.001% to 90.000%           | 19           | 5,676,118            | 0.9           | 5.564        | 5.264        | 727        | 90        | 82.8        | 46.6        | 69.3        | 100.0        | 91.3        | 0.0        | 8.7         |
| 90.001% to 95.000%           | 15           | 3,468,737            | 0.6           | 5.606        | 5.306        | 742        | 95        | 68.1        | 89.4        | 100.0       | 100.0        | 83.7        | 10.6       | 5.7         |
| <b>Total:</b>                | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

| Current Loan-To-Value Ratio | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|-----------------------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0.001% to 20.000%           | 4            | \$1,089,000          | 0.2%          | 5.247        | 4.947        | 755        | 17        | 65.6        | 29.8        | 34.4        | 100.0        | 100.0       | 0.0        | 0.0         |
| 20.001% to 30.000%          | 15           | 4,206,845            | 0.7           | 5.328        | 5.028        | 768        | 27        | 77.1        | 45.1        | 66.6        | 100.0        | 67.4        | 0.0        | 32.6        |
| 30.001% to 40.000%          | 21           | 9,565,161            | 1.6           | 5.274        | 4.974        | 757        | 35        | 73.9        | 16.6        | 71.8        | 100.0        | 89.5        | 0.0        | 10.5        |
| 40.001% to 50.000%          | 58           | 25,476,135           | 4.2           | 5.413        | 5.113        | 758        | 46        | 72.5        | 27.1        | 55.1        | 100.0        | 91.7        | 0.0        | 8.3         |
| 50.001% to 60.000%          | 134          | 62,906,990           | 10.3          | 5.408        | 5.108        | 747        | 56        | 78.5        | 19.2        | 67.7        | 100.0        | 85.9        | 0.0        | 14.1        |
| 60.001% to 70.000%          | 265          | 125,953,474          | 20.6          | 5.464        | 5.164        | 733        | 67        | 80.8        | 19.7        | 61.7        | 100.0        | 86.7        | 0.7        | 12.6        |
| 70.001% to 75.000%          | 180          | 74,231,222           | 12.1          | 5.485        | 5.185        | 736        | 74        | 84.2        | 25.1        | 63.3        | 100.0        | 86.6        | 0.6        | 12.8        |
| 75.001% to 80.000%          | 788          | 297,558,919          | 48.7          | 5.501        | 5.201        | 741        | 80        | 86.4        | 30.1        | 79.3        | 100.0        | 83.0        | 2.0        | 15.0        |
| 80.001% to 85.000%          | 5            | 1,063,000            | 0.2           | 5.534        | 5.234        | 711        | 83        | 100.0       | 100.0       | 100.0       | 100.0        | 76.0        | 0.0        | 24.0        |
| 85.001% to 90.000%          | 19           | 5,676,118            | 0.9           | 5.564        | 5.264        | 727        | 90        | 82.8        | 46.6        | 69.3        | 100.0        | 91.3        | 0.0        | 8.7         |
| 90.001% to 95.000%          | 15           | 3,468,737            | 0.6           | 5.606        | 5.306        | 742        | 95        | 68.1        | 89.4        | 100.0       | 100.0        | 83.7        | 10.6       | 5.7         |
| <b>Total:</b>               | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

| FICO Score    | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 620 to 639    | 18           | \$5,915,790          | 1.0%          | 5.695        | 5.395        | 630        | 71        | 84.3        | 42.4        | 97.3        | 100.0        | 78.3        | 0.0        | 21.7        |
| 640 to 679    | 133          | 52,011,432           | 8.5           | 5.590        | 5.290        | 663        | 72        | 85.1        | 28.7        | 84.5        | 100.0        | 86.6        | 1.1        | 12.3        |
| 680 to 699    | 164          | 64,768,530           | 10.6          | 5.523        | 5.223        | 690        | 73        | 79.9        | 26.7        | 61.2        | 100.0        | 85.7        | 0.0        | 14.3        |
| 700 to 719    | 161          | 64,086,838           | 10.5          | 5.518        | 5.218        | 711        | 73        | 86.1        | 27.6        | 69.2        | 100.0        | 81.2        | 4.5        | 14.3        |
| 720 to 759    | 457          | 182,635,924          | 29.9          | 5.463        | 5.163        | 740        | 72        | 83.8        | 27.6        | 66.6        | 100.0        | 85.7        | 0.6        | 13.7        |
| 760 to 799    | 514          | 220,234,396          | 36.0          | 5.435        | 5.135        | 779        | 70        | 82.6        | 24.5        | 74.6        | 100.0        | 84.8        | 1.4        | 13.8        |
| 800 to 819    | 57           | 21,542,692           | 3.5           | 5.452        | 5.152        | 805        | 66        | 79.5        | 27.8        | 82.1        | 100.0        | 87.5        | 0.6        | 11.9        |
| <b>Total:</b> | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

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Preliminary Data Subject To Change

| States | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|--------|-------|---------------|---------|-------|-------|------|-----|-------|-------|----------|-------|---------|---------|---------|
| AL     | 5     | \$1,319,433   | 0.2%    | 5,014 | 4,714 | 726  | 73  | 100.0 | 67.6  | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| AZ     | 106   | 38,562,693    | 6.3     | 5,540 | 5,240 | 738  | 71  | 82.5  | 37.9  | 70.2     | 100.0 | 87.5    | 0.0     | 12.5    |
| CA     | 389   | 182,214,300   | 29.8    | 5,472 | 5,172 | 737  | 70  | 82.6  | 14.9  | 60.8     | 100.0 | 92.6    | 1.5     | 6.0     |
| CO     | 46    | 15,288,635    | 2.5     | 5,367 | 5,067 | 747  | 69  | 77.2  | 40.1  | 58.7     | 100.0 | 87.8    | 0.9     | 11.3    |
| CT     | 7     | 2,140,161     | 0.4     | 5,185 | 4,885 | 743  | 67  | 72.9  | 45.2  | 70.5     | 100.0 | 68.0    | 0.0     | 32.0    |
| DC     | 54    | 24,479,829    | 4.0     | 5,486 | 5,186 | 749  | 72  | 86.2  | 23.6  | 90.1     | 100.0 | 53.2    | 0.0     | 46.8    |
| DE     | 10    | 4,508,800     | 0.7     | 5,603 | 5,303 | 753  | 63  | 100.0 | 20.8  | 60.2     | 100.0 | 72.6    | 0.0     | 27.4    |
| FL     | 65    | 23,169,772    | 3.8     | 5,496 | 5,196 | 748  | 71  | 86.1  | 38.5  | 62.3     | 100.0 | 80.7    | 0.0     | 19.3    |
| GA     | 43    | 14,669,901    | 2.4     | 5,466 | 5,166 | 744  | 72  | 95.8  | 46.8  | 77.9     | 100.0 | 92.8    | 0.0     | 7.2     |
| HI     | 2     | 840,000       | 0.1     | 5,708 | 5,408 | 761  | 80  | 100.0 | 23.8  | 76.2     | 100.0 | 100.0   | 0.0     | 0.0     |
| ID     | 3     | 1,063,030     | 0.2     | 5,731 | 5,431 | 761  | 75  | 100.0 | 49.8  | 49.8     | 100.0 | 100.0   | 0.0     | 0.0     |
| IL     | 41    | 19,875,000    | 3.3     | 5,446 | 5,146 | 743  | 67  | 73.5  | 20.3  | 69.2     | 100.0 | 100.0   | 0.0     | 0.0     |
| IN     | 5     | 1,603,456     | 0.3     | 5,608 | 5,308 | 748  | 69  | 52.4  | 39.3  | 65.7     | 100.0 | 90.5    | 0.0     | 9.5     |
| KS     | 4     | 1,172,200     | 0.2     | 5,224 | 4,924 | 726  | 76  | 100.0 | 51.3  | 77.6     | 100.0 | 100.0   | 0.0     | 0.0     |
| KY     | 3     | 845,360       | 0.1     | 5,635 | 5,335 | 712  | 80  | 43.4  | 43.4  | 77.7     | 100.0 | 43.4    | 56.6    | 0.0     |
| LA     | 5     | 992,800       | 0.2     | 5,619 | 5,319 | 707  | 78  | 59.1  | 100.0 | 83.9     | 100.0 | 55.6    | 24.8    | 19.6    |
| MA     | 21    | 7,220,207     | 1.2     | 5,505 | 5,205 | 750  | 74  | 77.5  | 43.9  | 64.8     | 100.0 | 69.7    | 0.0     | 30.3    |
| MD     | 117   | 50,541,727    | 8.3     | 5,502 | 5,202 | 736  | 70  | 92.8  | 23.1  | 82.7     | 100.0 | 79.8    | 0.0     | 20.2    |
| MI     | 27    | 7,546,834     | 1.2     | 5,485 | 5,185 | 744  | 76  | 77.7  | 46.2  | 86.0     | 100.0 | 86.8    | 5.4     | 7.9     |
| MN     | 12    | 5,695,277     | 0.9     | 5,350 | 5,050 | 724  | 69  | 80.2  | 12.0  | 81.9     | 100.0 | 93.2    | 0.0     | 6.8     |
| MO     | 14    | 5,389,600     | 0.9     | 5,408 | 5,108 | 724  | 71  | 72.4  | 24.5  | 68.6     | 100.0 | 100.0   | 0.0     | 0.0     |
| MS     | 2     | 222,000       | 0.0     | 6,000 | 5,700 | 673  | 84  | 69.4  | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| MT     | 2     | 334,000       | 0.1     | 5,790 | 5,490 | 680  | 68  | 100.0 | 100.0 | 100.0    | 100.0 | 65.9    | 0.0     | 34.1    |
| NC     | 20    | 10,595,214    | 1.7     | 5,277 | 4,977 | 754  | 69  | 80.6  | 13.7  | 64.2     | 100.0 | 98.0    | 0.0     | 2.0     |
| NE     | 2     | 926,000       | 0.2     | 5,798 | 5,498 | 744  | 64  | 100.0 | 19.0  | 19.0     | 100.0 | 100.0   | 0.0     | 0.0     |
| NH     | 1     | 523,901       | 0.1     | 5,750 | 5,450 | 722  | 75  | 0.0   | 0.0   | 0.0      | 100.0 | 100.0   | 0.0     | 0.0     |
| NJ     | 34    | 12,232,950    | 2.0     | 5,485 | 5,185 | 737  | 69  | 63.5  | 38.4  | 83.5     | 100.0 | 93.8    | 0.0     | 6.2     |
| NM     | 4     | 1,193,600     | 0.2     | 5,429 | 5,129 | 713  | 80  | 84.5  | 34.3  | 50.6     | 100.0 | 84.5    | 0.0     | 15.5    |
| NY     | 41    | 13,239,052    | 2.2     | 5,586 | 5,286 | 729  | 74  | 84.5  | 57.9  | 65.0     | 100.0 | 88.8    | 0.0     | 11.2    |
| NV     | 10    | 2,847,776     | 0.5     | 5,442 | 5,142 | 692  | 67  | 50.5  | 53.2  | 53.2     | 100.0 | 67.3    | 0.0     | 32.7    |
| OH     | 17    | 4,754,840     | 0.8     | 5,564 | 5,264 | 725  | 73  | 74.5  | 44.5  | 87.7     | 100.0 | 77.6    | 9.4     | 13.0    |
| OR     | 11    | 6,612,039     | 1.1     | 5,388 | 5,088 | 754  | 75  | 51.0  | 35.5  | 73.9     | 100.0 | 90.0    | 5.5     | 4.4     |
| PA     | 21    | 3,610,261     | 0.6     | 5,638 | 5,338 | 738  | 76  | 79.4  | 38.3  | 83.4     | 100.0 | 100.0   | 0.0     | 0.0     |
| RI     | 3     | 1,830,258     | 0.3     | 5,380 | 5,080 | 752  | 80  | 30.1  | 0.0   | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| SC     | 17    | 6,489,624     | 1.1     | 5,283 | 4,983 | 736  | 70  | 78.7  | 33.8  | 51.6     | 100.0 | 84.2    | 6.8     | 9.0     |
| TN     | 3     | 509,060       | 0.1     | 5,540 | 5,240 | 732  | 77  | 100.0 | 100.0 | 67.7     | 100.0 | 67.7    | 0.0     | 32.3    |
| TX     | 57    | 24,139,662    | 3.9     | 5,496 | 5,196 | 745  | 73  | 77.0  | 21.8  | 83.3     | 100.0 | 95.7    | 4.3     | 0.0     |
| UT     | 9     | 2,013,756     | 0.3     | 5,564 | 5,264 | 746  | 80  | 100.0 | 76.3  | 76.3     | 100.0 | 100.0   | 0.0     | 0.0     |
| VA     | 226   | 96,460,071    | 15.8    | 5,459 | 5,159 | 746  | 74  | 91.1  | 25.7  | 82.8     | 100.0 | 70.6    | 0.8     | 28.6    |
| WA     | 37    | 11,389,823    | 1.9     | 5,494 | 5,194 | 740  | 72  | 68.7  | 43.3  | 70.1     | 100.0 | 91.1    | 0.0     | 8.9     |
| WI     | 5     | 1,620,000     | 0.3     | 5,528 | 5,228 | 725  | 76  | 65.4  | 39.8  | 82.4     | 100.0 | 57.1    | 34.6    | 8.3     |
| WV     | 3     | 512,700       | 0.1     | 5,368 | 5,068 | 743  | 71  | 100.0 | 100.0 | 61.0     | 100.0 | 82.7    | 0.0     | 17.3    |
| Total: | 1,504 | \$611,195,601 | 100.0%  | 5,474 | 5,174 | 740  | 71  | 83.1  | 26.6  | 71.5     | 100.0 | 85.0    | 1.2     | 13.8    |

| Index      | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO  | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|------------|-------|---------------|---------|-------|-------|------|-----|------|-------|----------|-------|---------|---------|---------|
| 1 YR CMT   | 17    | \$7,607,304   | 1.2%    | 5,480 | 5,180 | 739  | 79  | 57.0 | 6.7   | 100.0    | 100.0 | 0.0     | 100.0   | 0.0     |
| 1 YR LIBOR | 1,247 | 519,355,940   | 85.0    | 5,466 | 5,166 | 740  | 71  | 82.6 | 24.0  | 72.3     | 100.0 | 100.0   | 0.0     | 0.0     |
| 6 MO LIBOR | 240   | 84,232,357    | 13.8    | 5,522 | 5,222 | 739  | 72  | 88.9 | 44.4  | 64.4     | 100.0 | 0.0     | 0.0     | 100.0   |
| Total:     | 1,504 | \$611,195,601 | 100.0%  | 5,474 | 5,174 | 740  | 71  | 83.1 | 26.6  | 71.5     | 100.0 | 85.0    | 1.2     | 13.8    |

| Margin | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|--------|-------|---------------|---------|-------|-------|------|-----|-------|-------|----------|-------|---------|---------|---------|
| 1.875% | 2     | \$520,000     | 0.1%    | 4,970 | 4,670 | 688  | 72  | 100.0 | 23.8  | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| 2.250% | 1,358 | 562,382,594   | 92.0    | 5,474 | 5,174 | 740  | 71  | 85.4  | 25.4  | 72.0     | 100.0 | 87.6    | 0.0     | 12.4    |
| 2.375% | 3     | 947,050       | 0.2     | 5,703 | 5,403 | 724  | 74  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| 2.500% | 31    | 16,094,048    | 2.6     | 5,289 | 4,989 | 755  | 70  | 3.4   | 2.0   | 77.9     | 100.0 | 100.0   | 0.0     | 0.0     |
| 2.750% | 100   | 27,728,954    | 4.5     | 5,607 | 5,307 | 739  | 76  | 81.0  | 61.9  | 60.2     | 100.0 | 26.4    | 27.4    | 46.2    |
| 3.000% | 1     | 318,020       | 0.1     | 4,875 | 4,575 | 714  | 75  | 100.0 | 100.0 | 0.0      | 100.0 | 100.0   | 0.0     | 0.0     |
| 3.250% | 8     | 2,741,936     | 0.4     | 5,462 | 5,162 | 734  | 78  | 89.6  | 37.1  | 58.5     | 100.0 | 48.1    | 0.0     | 51.9    |
| 3.500% | 1     | 463,000       | 0.1     | 5,000 | 4,700 | 699  | 78  | 100.0 | 0.0   | 0.0      | 100.0 | 0.0     | 0.0     | 100.0   |
| Total: | 1,504 | \$611,195,601 | 100.0%  | 5,474 | 5,174 | 740  | 71  | 83.1  | 26.6  | 71.5     | 100.0 | 85.0    | 1.2     | 13.8    |

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| Caps         | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLB      | %1yrCMT    | %6moLB      |
|--------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 1/25         | 1            | \$200,000            | 0.0%          | 4.875        | 4.575        | 774        | 79        | 100.0       | 100.0       | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| 2/15         | 3            | 1,080,410            | 0.2           | 5.781        | 5.481        | 738        | 76        | 87.1        | 12.9        | 12.9        | 100.0        | 0.0         | 0.0        | 100.0       |
| 2/16         | 4            | 1,384,922            | 0.2           | 5.420        | 5.120        | 732        | 70        | 49.6        | 37.5        | 16.6        | 100.0        | 0.0         | 0.0        | 100.0       |
| 2/25         | 10           | 2,712,785            | 0.4           | 5.396        | 5.096        | 748        | 71        | 23.0        | 55.8        | 93.2        | 100.0        | 100.0       | 0.0        | 0.0         |
| 2/26         | 331          | 139,016,067          | 22.7          | 5.235        | 4.935        | 732        | 72        | 84.0        | 20.5        | 66.8        | 100.0        | 98.1        | 1.6        | 0.3         |
| 2/26.1625    | 1            | 411,000              | 0.1           | 5.375        | 5.075        | 742        | 80        | 100.0       | 0.0         | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| 3/15         | 18           | 3,361,061            | 0.5           | 5.264        | 4.964        | 717        | 75        | 100.0       | 74.1        | 91.0        | 100.0        | 0.0         | 0.0        | 100.0       |
| 3/16         | 27           | 8,562,499            | 1.4           | 5.211        | 4.911        | 728        | 73        | 83.5        | 73.5        | 82.9        | 100.0        | 0.0         | 0.0        | 100.0       |
| 3/25         | 1            | 227,000              | 0.0           | 5.250        | 4.950        | 739        | 71        | 100.0       | 100.0       | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| 5/15         | 104          | 49,299,293           | 8.1           | 5.532        | 5.232        | 744        | 69        | 91.1        | 21.6        | 77.5        | 100.0        | 3.3         | 0.0        | 96.7        |
| 5/25         | 824          | 346,773,908          | 56.7          | 5.563        | 5.263        | 743        | 71        | 86.4        | 24.9        | 74.9        | 100.0        | 98.3        | 1.2        | 0.5         |
| 5/26         | 3            | 1,058,950            | 0.2           | 5.677        | 5.377        | 711        | 62        | 43.5        | 43.5        | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 6/16         | 50           | 12,035,920           | 2.0           | 5.697        | 5.397        | 743        | 77        | 92.3        | 83.0        | 26.0        | 100.0        | 0.0         | 0.0        | 100.0       |
| 6/25         | 1            | 359,600              | 0.1           | 5.375        | 5.075        | 746        | 80        | 100.0       | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 6/26         | 126          | 44,712,188           | 7.3           | 5.474        | 5.174        | 743        | 71        | 47.6        | 33.5        | 64.7        | 100.0        | 79.7        | 2.3        | 18.0        |
| <b>Total</b> | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

| Max Rate           | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLB      | %1yrCMT    | %6moLB      |
|--------------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 9.000% to 9.499%   | 1            | \$777,980            | 0.1%          | 4.250        | 3.950        | 740        | 80        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 9.500% to 9.999%   | 35           | 15,715,196           | 2.6           | 4.825        | 4.525        | 755        | 68        | 90.6        | 20.1        | 91.0        | 100.0        | 82.7        | 0.0        | 17.3        |
| 10.000% to 10.499% | 279          | 119,628,388          | 19.6          | 5.253        | 4.953        | 751        | 70        | 80.4        | 23.5        | 79.1        | 100.0        | 90.2        | 0.0        | 9.8         |
| 10.500% to 10.999% | 650          | 274,567,908          | 44.9          | 5.554        | 5.254        | 740        | 71        | 87.1        | 24.9        | 74.2        | 100.0        | 83.5        | 1.8        | 14.7        |
| 11.000% to 11.499% | 299          | 123,800,026          | 20.3          | 5.443        | 5.143        | 735        | 73        | 79.4        | 24.0        | 67.8        | 100.0        | 89.1        | 1.8        | 9.1         |
| 11.500% to 11.999% | 207          | 68,224,433           | 11.2          | 5.675        | 5.375        | 729        | 73        | 75.1        | 41.8        | 52.4        | 100.0        | 74.8        | 0.8        | 24.4        |
| 12.000% to 12.499% | 32           | 8,271,670            | 1.4           | 6.072        | 5.772        | 727        | 78        | 97.6        | 60.1        | 47.2        | 100.0        | 81.8        | 0.0        | 18.2        |
| 12.500% to 12.999% | 1            | 410,000              | 0.1           | 6.875        | 6.575        | 697        | 79        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total</b>       | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

| Months to Roll | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLB      | %1yrCMT    | %6moLB      |
|----------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 7 to 36        | 414          | \$164,216,203        | 26.9%         | 5.266        | 4.966        | 731        | 72        | 85.1        | 26.1        | 64.5        | 100.0        | 83.7        | 1.4        | 14.9        |
| 37 to 60       | 569          | 223,784,007          | 36.6          | 5.486        | 5.186        | 743        | 72        | 84.1        | 28.9        | 71.9        | 100.0        | 83.8        | 0.8        | 13.4        |
| 61 to 84       | 322          | 126,891,171          | 20.8          | 5.553        | 5.253        | 741        | 71        | 71.8        | 32.6        | 74.0        | 100.0        | 83.6        | 2.0        | 14.4        |
| 85 to 120      | 199          | 96,304,220           | 15.8          | 5.697        | 5.397        | 747        | 69        | 92.6        | 14.4        | 79.4        | 100.0        | 86.9        | 1.1        | 12.0        |
| <b>Total</b>   | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

| Property Type            | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLB      | %1yrCMT    | %6moLB      |
|--------------------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Condominium              | 163          | \$55,156,858         | 9.0%          | 5.478        | 5.178        | 742        | 76        | 84.2        | 45.4        | 79.4        | 100.0        | 82.8        | 0.0        | 17.2        |
| Condo/tel                | 9            | 4,221,272            | 0.7           | 5.563        | 5.263        | 725        | 69        | 73.1        | 20.9        | 59.3        | 100.0        | 100.0       | 0.0        | 0.0         |
| Cooperative              | 5            | 1,519,720            | 0.2           | 5.497        | 5.197        | 750        | 78        | 86.6        | 48.9        | 73.7        | 100.0        | 100.0       | 0.0        | 0.0         |
| Multi-family             | 7            | 3,313,700            | 0.5           | 5.442        | 5.142        | 764        | 71        | 61.4        | 39.8        | 45.9        | 100.0        | 91.5        | 0.0        | 8.5         |
| Planned Unit Development | 500          | 209,014,452          | 34.2          | 5.466        | 5.166        | 743        | 72        | 86.3        | 24.8        | 72.7        | 100.0        | 84.0        | 0.4        | 15.6        |
| Single Family            | 812          | 335,297,751          | 54.9          | 5.477        | 5.177        | 738        | 71        | 81.3        | 24.2        | 70.0        | 100.0        | 86.1        | 2.0        | 11.9        |
| Townhouse                | 8            | 2,671,849            | 0.4           | 5.467        | 5.167        | 737        | 59        | 87.6        | 62.6        | 62.6        | 100.0        | 23.8        | 0.0        | 76.2        |
| <b>Total</b>             | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

| Occupancy Code    | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLB      | %1yrCMT    | %6moLB      |
|-------------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Primary Residence | 1,504        | \$611,195,601        | 100.0%        | 5.474        | 5.174        | 740        | 71        | 83.1        | 26.6        | 71.5        | 100.0        | 85.0        | 1.2        | 13.8        |
| <b>Total</b>      | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

| Purpose                | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLB      | %1yrCMT    | %6moLB      |
|------------------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Cash Out Refinance     | 352          | \$134,648,216        | 22.0%         | 5.530        | 5.230        | 730        | 66        | 77.4        | 30.1        | 68.1        | 100.0        | 87.3        | 0.3        | 12.4        |
| Construction Permanent | 1            | 650,000              | 0.1           | 5.250        | 4.950        | 734        | 79        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| Purchase               | 801          | 334,001,668          | 54.6          | 5.467        | 5.167        | 747        | 76        | 85.4        | 26.3        | 76.2        | 100.0        | 84.3        | 1.6        | 14.1        |
| Rate Term Refinance    | 350          | 141,895,717          | 23.2          | 5.439        | 5.139        | 734        | 67        | 83.1        | 24.3        | 63.6        | 100.0        | 84.3        | 1.3        | 14.4        |
| <b>Total</b>           | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

| Documentation Type | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLB      | %1yrCMT    | %6moLB      |
|--------------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| FULL/ALT           | 1,078        | \$437,229,490        | 71.5%         | 5.447        | 5.147        | 741        | 72        | 84.4        | 26.5        | 100.0       | 100.0        | 85.9        | 1.7        | 12.4        |
| REDUCED            | 426          | 173,966,112          | 28.5          | 5.542        | 5.242        | 739        | 69        | 80.0        | 26.9        | 0.0         | 100.0        | 82.8        | 0.0        | 17.2        |
| <b>Total</b>       | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

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| Prepayment Penalty Terms | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0                        | 1,430        | \$586,190,264        | 95.9%         | 5.469        | 5.169        | 741        | 71        | 82.8        | 25.6        | 73.0        | 100.0        | 86.6        | 1.3        | 12.1        |
| 12                       | 8            | 2,649,700            | 0.4           | 5.623        | 5.323        | 715        | 71        | 100.0       | 65.7        | 37.5        | 100.0        | 38.7        | 0.0        | 61.3        |
| 24                       | 6            | 1,452,700            | 0.2           | 5.513        | 5.213        | 725        | 77        | 59.4        | 71.9        | 21.3        | 100.0        | 21.3        | 0.0        | 78.7        |
| 36                       | 42           | 15,843,509           | 2.6           | 5.598        | 5.298        | 724        | 73        | 93.7        | 43.8        | 37.3        | 100.0        | 55.4        | 0.0        | 44.6        |
| 60                       | 18           | 5,059,428            | 0.8           | 5.545        | 5.245        | 734        | 66        | 92.3        | 64.2        | 46.1        | 100.0        | 31.5        | 0.0        | 68.5        |
| <b>Total:</b>            | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

| Interest Only Terms | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0                   | 255          | \$103,017,549        | 16.9%         | 5.397        | 5.097        | 742        | 69        | 0.0         | 24.0        | 66.2        | 100.0        | 87.8        | 3.2        | 9.0         |
| 36                  | 272          | 116,066,571          | 19.0          | 5.238        | 4.938        | 732        | 73        | 100.0       | 20.2        | 67.4        | 100.0        | 95.4        | 1.4        | 3.2         |
| 60                  | 357          | 147,658,832          | 24.2          | 5.465        | 5.165        | 745        | 73        | 100.0       | 22.1        | 77.3        | 100.0        | 94.7        | 0.6        | 4.7         |
| 84                  | 211          | 77,827,786           | 12.7          | 5.610        | 5.310        | 737        | 72        | 100.0       | 40.6        | 74.8        | 100.0        | 91.2        | 1.6        | 7.2         |
| 120                 | 409          | 166,624,863          | 27.3          | 5.631        | 5.331        | 742        | 71        | 100.0       | 30.2        | 71.1        | 100.0        | 64.5        | 0.4        | 35.1        |
| <b>Total:</b>       | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

| Mortgage Insurance        | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Curr.LTV <= 80            | 1,465        | \$600,987,746        | 98.3%         | 5.472        | 5.172        | 740        | 71        | 83.2        | 25.9        | 71.3        | 100.0        | 84.9        | 1.2        | 13.9        |
| Curr.LTV > 80 and insured | 39           | 10,207,855           | 1.7           | 5.575        | 5.275        | 731        | 91        | 79.6        | 66.7        | 82.9        | 100.0        | 87.1        | 3.6        | 9.3         |
| <b>Total:</b>             | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

| Servicer      | Count        | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------|--------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| GMAC          | 1,504        | \$611,195,601        | 100.0%        | 5.474        | 5.174        | 740        | 71        | 83.1        | 26.6        | 71.5        | 100.0        | 85.0        | 1.2        | 13.8        |
| <b>Total:</b> | <b>1,504</b> | <b>\$611,195,601</b> | <b>100.0%</b> | <b>5.474</b> | <b>5.174</b> | <b>740</b> | <b>71</b> | <b>83.1</b> | <b>26.6</b> | <b>71.5</b> | <b>100.0</b> | <b>85.0</b> | <b>1.2</b> | <b>13.8</b> |

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|  |               |
|--|---------------|
| <b>Sums</b>                                    |               |
| Count:   | 414           |
| Current Balance:                               | \$164,216,203 |
| Average Current Balance:                       | \$396,657     |
| Gross Weighted Average Coupon:                 | 5.266%        |
| Net Weighted Average Coupon:                   | 4.966%        |
| Weighted Average Expense Ratio:                | 0.300%        |
| Weighted Average Expense Ratio - after Reset:  | 0.300%        |
| Weighted Average Original Term:                | 360           |
| Weighted Average Remaining Term:               | 359           |
| Weighted Average Age:                          | 1             |
| Weighted Average Original Loan-to-Value Ratio: | 72.10%        |
| Weighted Average Current Loan-to-Value Ratio:  | 72.10%        |
| Weighted Average Margin:                       | 2.286%        |
| Weighted Average Lifetime Cap:                 | 5.952%        |
| Weighted Average Maximum Interest Rate:        | 11.218%       |
| Weighted Average Months to Next Roll:          | 35            |
| Weighted Average FICO Score:                   | 731           |
| Max Zip Code Percentage:                       | 1.655%        |

| Product Type  | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 3/1s          | 333        | \$159,821,322        | 85.1%         | 5.238        | 4.938        | 732        | 72        | 84.7        | 20.7        | 66.4        | 100.0        | 98.4        | 1.6        | 0.0         |
| 3/6s          | 81         | 24,394,881           | 14.9          | 5.429        | 5.129        | 728        | 73        | 87.7        | 57.0        | 53.6        | 100.0        | 0.0         | 0.0        | 100.0       |
| <b>Total:</b> | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5.266</b> | <b>4.966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

| Group          | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|----------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 3 YEAR HYBRIDS | 414        | \$164,216,203        | 100.0%        | 5.266        | 4.966        | 731        | 72        | 85.1        | 26.1        | 64.5        | 100.0        | 83.7        | 1.4        | 14.9        |
| <b>Total:</b>  | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5.266</b> | <b>4.966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

| Principal Balance                | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|----------------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| \$50,000.01 to \$200,000.00      | 83         | \$12,895,013         | 7.9%          | 5.386        | 5.086        | 728        | 71        | 79.8        | 100.0       | 65.0        | 100.0        | 63.8        | 2.1        | 34.2        |
| \$200,000.01 to \$350,000.00     | 103        | 27,815,982           | 16.9          | 5.366        | 5.066        | 731        | 75        | 87.6        | 100.0       | 74.4        | 100.0        | 71.0        | 0.0        | 29.0        |
| \$350,000.01 to \$500,000.00     | 130        | 55,235,723           | 33.6          | 5.260        | 4.960        | 729        | 74        | 84.6        | 3.9         | 66.6        | 100.0        | 88.2        | 1.6        | 10.2        |
| \$500,000.01 to \$650,000.00     | 56         | 32,310,589           | 19.7          | 5.247        | 4.947        | 742        | 74        | 87.6        | 0.0         | 64.5        | 100.0        | 85.7        | 3.5        | 10.8        |
| \$650,000.01 to \$800,000.00     | 15         | 10,954,547           | 6.7           | 5.001        | 4.701        | 734        | 63        | 80.0        | 0.0         | 46.2        | 100.0        | 100.0       | 0.0        | 0.0         |
| \$800,000.01 to \$950,000.00     | 18         | 15,730,400           | 9.6           | 5.296        | 4.996        | 723        | 68        | 83.3        | 0.0         | 50.4        | 100.0        | 88.5        | 0.0        | 11.5        |
| \$950,000.01 to \$1,100,000.00   | 8          | 7,998,950            | 4.9           | 5.250        | 4.950        | 714        | 66        | 87.5        | 0.0         | 62.5        | 100.0        | 87.5        | 0.0        | 12.5        |
| \$1,100,000.01 to \$1,400,000.00 | 1          | 1,275,000            | 0.8           | 4.625        | 4.325        | 735        | 58        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total:</b>                    | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5.266</b> | <b>4.966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

| Current Rate     | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 4.000% to 4.249% | 2          | \$491,318            | 0.3%          | 4.096        | 3.796        | 674        | 80        | 76.6        | 23.4        | 76.6        | 100.0        | 100.0       | 0.0        | 0.0         |
| 4.250% to 4.499% | 1          | 675,000              | 0.4           | 4.250        | 3.950        | 721        | 62        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 4.500% to 4.749% | 11         | 4,553,870            | 2.8           | 4.622        | 4.322        | 747        | 63        | 94.6        | 33.0        | 97.4        | 100.0        | 88.8        | 0.0        | 11.2        |
| 4.750% to 4.999% | 71         | 32,448,471           | 19.8          | 4.847        | 4.547        | 737        | 69        | 78.1        | 13.4        | 72.3        | 100.0        | 90.4        | 3.6        | 6.0         |
| 5.000% to 5.249% | 78         | 32,058,309           | 19.5          | 5.059        | 4.759        | 731        | 73        | 91.9        | 26.4        | 72.7        | 100.0        | 87.7        | 2.1        | 10.2        |
| 5.250% to 5.499% | 110        | 44,217,300           | 26.9          | 5.309        | 5.009        | 733        | 73        | 84.2        | 25.5        | 66.0        | 100.0        | 84.4        | 1.0        | 14.6        |
| 5.500% to 5.749% | 69         | 25,392,436           | 15.5          | 5.543        | 5.243        | 724        | 72        | 82.3        | 29.0        | 54.5        | 100.0        | 82.5        | 0.0        | 17.5        |
| 5.750% to 5.999% | 50         | 17,171,549           | 10.5          | 5.823        | 5.523        | 726        | 73        | 83.6        | 39.4        | 41.8        | 100.0        | 64.6        | 0.0        | 35.4        |
| 6.000% to 6.249% | 19         | 6,213,950            | 3.8           | 6.027        | 5.727        | 724        | 76        | 100.0       | 39.0        | 44.5        | 100.0        | 72.6        | 0.0        | 27.4        |
| 6.250% to 6.499% | 2          | 584,000              | 0.4           | 6.250        | 5.950        | 664        | 75        | 100.0       | 100.0       | 54.8        | 100.0        | 100.0       | 0.0        | 0.0         |
| 6.750% to 6.999% | 1          | 410,000              | 0.2           | 6.875        | 6.575        | 697        | 79        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total:</b>    | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5.266</b> | <b>4.966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

| Age           | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0 to 4        | 403        | \$160,356,715        | 97.6%         | 5.272        | 4.972        | 732        | 72        | 84.9        | 26.1        | 64.7        | 100.0        | 84.2        | 1.3        | 14.5        |
| 5 to 9        | 10         | 3,744,637            | 2.3           | 5.050        | 4.750        | 709        | 73        | 96.3        | 23.9        | 59.1        | 100.0        | 63.9        | 3.7        | 32.4        |
| 20 to 24      | 1          | 114,851              | 0.1           | 4.000        | 3.700        | 671        | 82        | 0.0         | 100.0       | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total:</b> | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5.266</b> | <b>4.966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

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## Preliminary Data Subject To Change

| Original Loan-To-Value Ratio | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|------------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0.001% to 20.000%            | 1          | \$390,000            | 0.2%          | 4,875        | 4,575        | 802        | 20        | 100.0       | 0.0         | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| 20.001% to 30.000%           | 4          | 528,595              | 0.3           | 5,360        | 5,060        | 747        | 28        | 28.8        | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 30.001% to 40.000%           | 6          | 2,385,225            | 1.5           | 4,864        | 4,564        | 777        | 35        | 55.3        | 21.8        | 78.2        | 100.0        | 100.0       | 0.0        | 0.0         |
| 40.001% to 50.000%           | 13         | 5,962,184            | 3.6           | 5,179        | 4,879        | 757        | 47        | 65.9        | 18.9        | 48.1        | 100.0        | 86.3        | 0.0        | 13.7        |
| 50.001% to 60.000%           | 31         | 13,656,950           | 8.3           | 5,293        | 4,993        | 737        | 56        | 87.2        | 25.1        | 65.2        | 100.0        | 76.3        | 0.0        | 23.7        |
| 60.001% to 70.000%           | 71         | 35,681,393           | 21.7          | 5,217        | 4,917        | 724        | 67        | 81.1        | 14.2        | 45.0        | 100.0        | 89.2        | 0.0        | 10.8        |
| 70.001% to 75.000%           | 52         | 20,784,911           | 12.7          | 5,260        | 4,960        | 728        | 74        | 90.7        | 24.8        | 47.3        | 100.0        | 88.6        | 0.0        | 11.4        |
| 75.001% to 80.000%           | 226        | 82,472,081           | 50.2          | 5,301        | 5,001        | 732        | 79        | 87.4        | 30.4        | 77.6        | 100.0        | 80.1        | 2.8        | 17.1        |
| 80.001% to 85.000%           | 3          | 561,851              | 0.3           | 4,994        | 4,694        | 660        | 82        | 79.6        | 100.0       | 79.6        | 100.0        | 100.0       | 0.0        | 0.0         |
| 85.001% to 90.000%           | 5          | 1,256,263            | 0.8           | 5,346        | 5,046        | 699        | 90        | 100.0       | 69.7        | 74.2        | 100.0        | 100.0       | 0.0        | 0.0         |
| 90.001% to 95.000%           | 2          | 536,750              | 0.3           | 5,709        | 5,409        | 687        | 95        | 100.0       | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total:</b>                | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5,266</b> | <b>4,966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

| Current Loan-To-Value Ratio | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|-----------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0.001% to 20.000%           | 1          | \$390,000            | 0.2%          | 4,875        | 4,575        | 802        | 20        | 100.0       | 0.0         | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| 20.001% to 30.000%          | 4          | 528,595              | 0.3           | 5,360        | 5,060        | 747        | 28        | 28.8        | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 30.001% to 40.000%          | 6          | 2,385,225            | 1.5           | 4,864        | 4,564        | 777        | 35        | 55.3        | 21.8        | 78.2        | 100.0        | 100.0       | 0.0        | 0.0         |
| 40.001% to 50.000%          | 13         | 5,962,184            | 3.6           | 5,179        | 4,879        | 757        | 47        | 65.9        | 18.9        | 48.1        | 100.0        | 86.3        | 0.0        | 13.7        |
| 50.001% to 60.000%          | 31         | 13,656,950           | 8.3           | 5,293        | 4,993        | 737        | 56        | 87.2        | 25.1        | 65.2        | 100.0        | 76.3        | 0.0        | 23.7        |
| 60.001% to 70.000%          | 71         | 35,681,393           | 21.7          | 5,217        | 4,917        | 724        | 67        | 81.1        | 14.2        | 45.0        | 100.0        | 89.2        | 0.0        | 10.8        |
| 70.001% to 75.000%          | 52         | 20,784,911           | 12.7          | 5,260        | 4,960        | 728        | 74        | 90.7        | 24.8        | 47.3        | 100.0        | 88.6        | 0.0        | 11.4        |
| 75.001% to 80.000%          | 227        | 82,586,932           | 50.3          | 5,300        | 5,000        | 732        | 79        | 87.3        | 30.5        | 77.5        | 100.0        | 80.1        | 2.8        | 17.1        |
| 80.001% to 85.000%          | 2          | 447,000              | 0.3           | 5,250        | 4,950        | 657        | 82        | 100.0       | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 85.001% to 90.000%          | 5          | 1,256,263            | 0.8           | 5,346        | 5,046        | 699        | 90        | 100.0       | 69.7        | 74.2        | 100.0        | 100.0       | 0.0        | 0.0         |
| 90.001% to 95.000%          | 2          | 536,750              | 0.3           | 5,709        | 5,409        | 687        | 95        | 100.0       | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total:</b>               | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5,266</b> | <b>4,966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

| FICO Score    | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 620 to 639    | 8          | \$2,391,090          | 1.5%          | 5,740        | 5,440        | 632        | 69        | 88.3        | 53.9        | 100.0       | 100.0        | 86.6        | 0.0        | 13.4        |
| 640 to 679    | 46         | 17,904,871           | 10.9          | 5,332        | 5,032        | 664        | 73        | 87.7        | 28.4        | 80.4        | 100.0        | 84.0        | 0.0        | 16.0        |
| 680 to 699    | 59         | 24,003,772           | 14.6          | 5,286        | 4,986        | 690        | 74        | 78.1        | 23.4        | 51.8        | 100.0        | 80.6        | 0.0        | 19.4        |
| 700 to 719    | 51         | 20,054,803           | 12.2          | 5,269        | 4,969        | 710        | 75        | 87.1        | 23.7        | 73.3        | 100.0        | 77.8        | 7.9        | 14.3        |
| 720 to 759    | 127        | 50,803,849           | 30.9          | 5,204        | 4,904        | 739        | 72        | 84.0        | 26.8        | 60.2        | 100.0        | 87.6        | 0.3        | 12.1        |
| 760 to 799    | 110        | 44,289,020           | 27.0          | 5,284        | 4,984        | 778        | 72        | 88.5        | 25.7        | 62.6        | 100.0        | 82.7        | 1.0        | 16.4        |
| 800 to 819    | 13         | 4,768,798            | 2.9           | 5,162        | 4,862        | 802        | 52        | 81.7        | 23.3        | 78.3        | 100.0        | 90.9        | 2.6        | 6.5         |
| <b>Total:</b> | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5,266</b> | <b>4,966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

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| States | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|--------|-------|---------------|---------|-------|-------|------|-----|-------|-------|----------|-------|---------|---------|---------|
| AL     | 4     | \$1,135,513   | 0.7%    | 4.895 | 4.595 | 723  | 71  | 100.0 | 62.4  | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| AZ     | 31    | 12,032,547    | 7.3     | 5.367 | 5.067 | 738  | 69  | 83.5  | 32.8  | 54.0     | 100.0 | 85.4    | 0.0     | 14.6    |
| CA     | 120   | 58,735,543    | 35.8    | 5.265 | 4.965 | 733  | 72  | 85.6  | 11.2  | 55.6     | 100.0 | 89.2    | 1.9     | 8.9     |
| CO     | 18    | 6,314,342     | 3.8     | 5.269 | 4.969 | 729  | 67  | 69.2  | 34.6  | 39.9     | 100.0 | 74.3    | 2.2     | 23.5    |
| CT     | 3     | 891,284       | 0.5     | 4.660 | 4.360 | 720  | 65  | 91.0  | 24.3  | 91.0     | 100.0 | 84.8    | 0.0     | 15.2    |
| DC     | 12    | 5,349,109     | 3.3     | 5.095 | 4.795 | 742  | 73  | 78.9  | 27.6  | 78.5     | 100.0 | 42.5    | 0.0     | 57.5    |
| DE     | 2     | 568,000       | 0.3     | 5.199 | 4.899 | 760  | 78  | 100.0 | 31.8  | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| FL     | 20    | 7,443,236     | 4.5     | 5.262 | 4.962 | 740  | 71  | 91.0  | 30.4  | 70.9     | 100.0 | 87.2    | 0.0     | 12.8    |
| GA     | 10    | 3,654,121     | 2.2     | 5.178 | 4.878 | 741  | 70  | 83.1  | 38.8  | 62.8     | 100.0 | 89.2    | 0.0     | 10.8    |
| ID     | 2     | 708,030       | 0.4     | 5.784 | 5.484 | 765  | 76  | 100.0 | 24.7  | 24.7     | 100.0 | 100.0   | 0.0     | 0.0     |
| IL     | 11    | 5,856,290     | 3.6     | 5.259 | 4.959 | 736  | 67  | 75.0  | 13.3  | 65.8     | 100.0 | 100.0   | 0.0     | 0.0     |
| IN     | 1     | 424,000       | 0.3     | 5.500 | 5.200 | 689  | 80  | 0.0   | 0.0   | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| KS     | 1     | 276,000       | 0.2     | 4.875 | 4.575 | 748  | 80  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| MA     | 13    | 4,390,707     | 2.7     | 5.386 | 5.086 | 740  | 73  | 76.6  | 41.6  | 63.8     | 100.0 | 62.5    | 0.0     | 37.5    |
| MD     | 26    | 11,090,470    | 6.8     | 5.322 | 5.022 | 716  | 75  | 100.0 | 20.2  | 76.4     | 100.0 | 83.4    | 0.0     | 16.6    |
| MI     | 10    | 1,943,968     | 1.2     | 5.029 | 4.729 | 718  | 74  | 100.0 | 80.6  | 94.0     | 100.0 | 69.5    | 0.0     | 30.5    |
| MN     | 4     | 2,765,000     | 1.7     | 5.252 | 4.952 | 713  | 65  | 100.0 | 0.0   | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| MO     | 3     | 1,033,000     | 0.6     | 5.094 | 4.794 | 706  | 68  | 55.1  | 11.3  | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| MS     | 1     | 154,000       | 0.1     | 6.000 | 5.700 | 648  | 80  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| MT     | 1     | 114,000       | 0.1     | 5.625 | 5.325 | 738  | 56  | 100.0 | 100.0 | 100.0    | 100.0 | 0.0     | 0.0     | 100.0   |
| NC     | 6     | 2,571,000     | 1.6     | 5.021 | 4.721 | 727  | 70  | 83.0  | 17.4  | 83.0     | 100.0 | 100.0   | 0.0     | 0.0     |
| NE     | 1     | 176,000       | 0.1     | 6.000 | 5.700 | 653  | 80  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| ND     | 10    | 3,178,857     | 1.9     | 5.356 | 5.056 | 734  | 70  | 73.4  | 42.0  | 88.8     | 100.0 | 94.2    | 0.0     | 5.8     |
| NM     | 3     | 1,008,000     | 0.6     | 5.439 | 5.139 | 700  | 80  | 100.0 | 22.2  | 59.9     | 100.0 | 100.0   | 0.0     | 0.0     |
| NV     | 16    | 3,954,951     | 2.4     | 5.581 | 5.281 | 727  | 78  | 91.7  | 79.3  | 67.2     | 100.0 | 75.5    | 0.0     | 24.5    |
| NY     | 2     | 575,000       | 0.4     | 5.875 | 5.575 | 656  | 63  | 0.0   | 100.0 | 41.7     | 100.0 | 41.7    | 0.0     | 58.3    |
| OH     | 2     | 254,000       | 0.2     | 5.323 | 5.023 | 688  | 74  | 100.0 | 100.0 | 47.2     | 100.0 | 0.0     | 0.0     | 100.0   |
| OR     | 4     | 1,187,811     | 0.7     | 5.038 | 4.738 | 720  | 78  | 49.2  | 25.5  | 74.5     | 100.0 | 86.3    | 0.0     | 13.8    |
| PA     | 1     | 276,000       | 0.2     | 5.750 | 5.450 | 753  | 80  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| SC     | 6     | 2,277,104     | 1.4     | 4.917 | 4.617 | 731  | 75  | 54.6  | 15.4  | 64.1     | 100.0 | 80.7    | 19.3    | 0.0     |
| TN     | 1     | 126,560       | 0.1     | 5.875 | 5.575 | 763  | 80  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| TX     | 3     | 1,232,252     | 0.8     | 5.349 | 5.049 | 748  | 78  | 89.8  | 10.2  | 47.3     | 100.0 | 52.7    | 47.3    | 0.0     |
| UT     | 3     | 510,916       | 0.3     | 5.504 | 5.204 | 743  | 80  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| VA     | 47    | 17,294,121    | 10.5    | 5.228 | 4.928 | 727  | 75  | 94.4  | 40.8  | 74.6     | 100.0 | 70.1    | 0.0     | 29.9    |
| WA     | 12    | 3,916,773     | 2.4     | 5.242 | 4.942 | 730  | 70  | 69.4  | 24.0  | 58.0     | 100.0 | 100.0   | 0.0     | 0.0     |
| WI     | 1     | 285,000       | 0.2     | 5.000 | 4.700 | 693  | 73  | 100.0 | 100.0 | 0.0      | 100.0 | 100.0   | 0.0     | 0.0     |
| WV     | 3     | 512,700       | 0.3     | 5.368 | 5.068 | 743  | 71  | 100.0 | 100.0 | 61.0     | 100.0 | 82.7    | 0.0     | 17.3    |
| Total: | 414   | \$164,216,203 | 100.0%  | 5.266 | 4.966 | 731  | 72  | 85.1  | 26.1  | 64.5     | 100.0 | 83.7    | 1.4     | 14.9    |

| Index      | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO  | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|------------|-------|---------------|---------|-------|-------|------|-----|------|-------|----------|-------|---------|---------|---------|
| 1 YR CMT   | 6     | \$2,292,114   | 1.4%    | 5.018 | 4.718 | 729  | 79  | 69.3 | 11.6  | 100.0    | 100.0 | 0.0     | 100.0   | 0.0     |
| 1 YR LIBOR | 327   | 137,529,208   | 83.7    | 5.241 | 4.941 | 732  | 72  | 85.0 | 20.9  | 65.9     | 100.0 | 100.0   | 0.0     | 0.0     |
| 6 MO LIBOR | 81    | 24,394,881    | 14.9    | 5.429 | 5.129 | 728  | 73  | 87.7 | 57.0  | 53.6     | 100.0 | 0.0     | 0.0     | 100.0   |
| Total:     | 414   | \$164,216,203 | 100.0%  | 5.266 | 4.966 | 731  | 72  | 85.1 | 26.1  | 64.5     | 100.0 | 83.7    | 1.4     | 14.9    |

| Maturity | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|----------|-------|---------------|---------|-------|-------|------|-----|-------|-------|----------|-------|---------|---------|---------|
| 1.875%   | 1     | \$396,000     | 0.2%    | 5.000 | 4.700 | 678  | 76  | 100.0 | 0.0   | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| 2.250%   | 381   | 153,605,494   | 93.5    | 5.258 | 4.958 | 731  | 72  | 85.0  | 25.4  | 65.0     | 100.0 | 87.2    | 0.0     | 12.8    |
| 2.500%   | 1     | 541,893       | 0.3     | 4.750 | 4.450 | 786  | 80  | 100.0 | 0.0   | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| 2.750%   | 24    | 7,367,261     | 4.5     | 5.465 | 5.165 | 721  | 76  | 85.8  | 35.9  | 50.8     | 100.0 | 16.8    | 31.1    | 52.1    |
| 3.000%   | 1     | 318,020       | 0.2     | 4.875 | 4.575 | 714  | 75  | 100.0 | 100.0 | 0.0      | 100.0 | 100.0   | 0.0     | 0.0     |
| 3.250%   | 6     | 1,987,536     | 1.2     | 5.389 | 5.089 | 741  | 79  | 85.6  | 41.5  | 71.0     | 100.0 | 56.7    | 0.0     | 43.3    |
| Total:   | 414   | \$164,216,203 | 100.0%  | 5.266 | 4.966 | 731  | 72  | 85.1  | 26.1  | 64.5     | 100.0 | 83.7    | 1.4     | 14.9    |

| Caps       | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|------------|-------|---------------|---------|-------|-------|------|-----|-------|-------|----------|-------|---------|---------|---------|
| 2/1/5      | 2     | \$941,000     | 0.6%    | 5.822 | 5.522 | 745  | 74  | 100.0 | 0.0   | 0.0      | 100.0 | 0.0     | 0.0     | 100.0   |
| 2/1/6      | 4     | 1,384,922     | 0.8     | 5.420 | 5.120 | 732  | 70  | 49.6  | 37.5  | 16.6     | 100.0 | 0.0     | 0.0     | 100.0   |
| 2/2/6      | 325   | 137,364,322   | 83.6    | 5.234 | 4.934 | 731  | 72  | 84.4  | 20.0  | 66.5     | 100.0 | 98.0    | 1.7     | 0.3     |
| 2/2/6 162S | 1     | 411,000       | 0.3     | 5.375 | 5.075 | 742  | 80  | 100.0 | 0.0   | 0.0      | 100.0 | 100.0   | 0.0     | 0.0     |
| 3/1/5      | 18    | 3,361,061     | 2.0     | 5.264 | 4.964 | 717  | 75  | 100.0 | 74.1  | 91.0     | 100.0 | 0.0     | 0.0     | 100.0   |
| 3/1/6      | 27    | 8,562,499     | 5.2     | 5.211 | 4.911 | 728  | 73  | 83.5  | 73.5  | 82.9     | 100.0 | 0.0     | 0.0     | 100.0   |
| 3/2/5      | 1     | 227,000       | 0.1     | 5.250 | 4.950 | 739  | 71  | 100.0 | 100.0 | 0.0      | 100.0 | 100.0   | 0.0     | 0.0     |
| 5/1/5      | 5     | 3,102,200     | 1.9     | 5.738 | 5.438 | 727  | 67  | 100.0 | 21.1  | 0.0      | 100.0 | 0.0     | 0.0     | 100.0   |
| 5/2/5      | 1     | 390,000       | 0.2     | 5.250 | 4.950 | 717  | 80  | 100.0 | 0.0   | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| 6/1/6      | 14    | 3,571,170     | 2.2     | 5.673 | 5.373 | 727  | 74  | 88.4  | 64.4  | 27.9     | 100.0 | 0.0     | 0.0     | 100.0   |
| 6/2/6      | 16    | 4,901,030     | 3.0     | 5.497 | 5.197 | 738  | 77  | 90.1  | 58.9  | 58.2     | 100.0 | 37.1    | 0.0     | 62.9    |
| Total:     | 414   | \$164,216,203 | 100.0%  | 5.266 | 4.966 | 731  | 72  | 85.1  | 26.1  | 64.5     | 100.0 | 83.7    | 1.4     | 14.9    |

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| Max Rate           | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 9.500% to 9.999%   | 2          | \$350,000            | 0.2%          | 4.757        | 4.457        | 723        | 76        | 100.0       | 100.0       | 100.0       | 100.0        | 0.0         | 0.0        | 100.0       |
| 10.000% to 10.499% | 15         | 3,756,729            | 2.3           | 4.850        | 4.550        | 713        | 75        | 96.9        | 49.1        | 90.9        | 100.0        | 47.5        | 0.0        | 52.5        |
| 10.500% to 10.999% | 91         | 40,693,591           | 24.8          | 4.905        | 4.605        | 738        | 68        | 81.9        | 16.4        | 69.2        | 100.0        | 82.1        | 2.8        | 15.1        |
| 11.000% to 11.499% | 177        | 74,313,798           | 45.3          | 5.216        | 4.916        | 733        | 73        | 87.1        | 24.4        | 67.6        | 100.0        | 86.7        | 1.5        | 11.8        |
| 11.500% to 11.999% | 109        | 38,933,735           | 23.7          | 5.650        | 5.350        | 724        | 73        | 81.2        | 33.3        | 52.5        | 100.0        | 83.3        | 0.0        | 16.7        |
| 12.000% to 12.499% | 19         | 5,758,350            | 3.5           | 6.051        | 5.751        | 719        | 78        | 100.0       | 49.9        | 51.2        | 100.0        | 88.5        | 0.0        | 11.5        |
| 12.500% to 12.999% | 1          | 410,000              | 0.2           | 6.875        | 6.575        | 697        | 79        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total:</b>      | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5.266</b> | <b>4.966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

| Months to Roll | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|----------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 16             | 1          | \$114,851            | 0.1%          | 4.000        | 3.700        | 671        | 82        | 0.0         | 100.0       | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| 27             | 1          | 910,000              | 0.6           | 5.750        | 5.450        | 676        | 70        | 100.0       | 0.0         | 0.0         | 100.0        | 0.0         | 0.0        | 100.0       |
| 28             | 1          | 164,000              | 0.1           | 5.125        | 4.825        | 786        | 80        | 100.0       | 100.0       | 0.0         | 100.0        | 0.0         | 0.0        | 100.0       |
| 29             | 1          | 675,000              | 0.4           | 4.250        | 3.950        | 721        | 62        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 30             | 2          | 694,487              | 0.4           | 4.468        | 4.168        | 693        | 78        | 100.0       | 45.8        | 54.2        | 100.0        | 100.0       | 0.0        | 0.0         |
| 31             | 5          | 1,301,150            | 0.8           | 5.277        | 4.977        | 725        | 79        | 89.3        | 31.6        | 89.2        | 100.0        | 78.5        | 10.7       | 10.8        |
| 32             | 8          | 2,124,485            | 1.3           | 5.102        | 4.802        | 754        | 73        | 78.1        | 74.5        | 88.5        | 100.0        | 89.6        | 0.0        | 10.4        |
| 33             | 30         | 9,298,645            | 5.7           | 5.022        | 4.722        | 724        | 73        | 75.5        | 40.3        | 64.7        | 100.0        | 60.3        | 6.2        | 33.4        |
| 34             | 94         | 35,356,074           | 21.5          | 5.242        | 4.942        | 727        | 71        | 81.5        | 31.2        | 77.4        | 100.0        | 84.6        | 0.0        | 15.4        |
| 35             | 184        | 74,844,691           | 45.6          | 5.329        | 5.029        | 733        | 72        | 87.1        | 23.1        | 62.4        | 100.0        | 85.9        | 2.1        | 12.0        |
| 36             | 87         | 38,732,520           | 23.6          | 5.259        | 4.959        | 733        | 72        | 86.6        | 21.2        | 56.2        | 100.0        | 85.9        | 0.0        | 14.1        |
| <b>Total:</b>  | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5.266</b> | <b>4.966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

| Property Type            | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Condominium              | 52         | \$17,855,308         | 10.9%         | 5.252        | 4.952        | 728        | 77        | 87.3        | 39.8        | 80.4        | 100.0        | 78.0        | 0.0        | 22.0        |
| Condo                    | 2          | 1,267,200            | 0.8           | 5.384        | 5.084        | 692        | 60        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| Multi-family             | 3          | 1,770,000            | 1.1           | 5.243        | 4.943        | 756        | 70        | 50.7        | 15.9        | 34.8        | 100.0        | 84.1        | 0.0        | 15.9        |
| Planned Unit Development | 121        | 49,532,146           | 30.2          | 5.264        | 4.964        | 738        | 73        | 87.1        | 23.2        | 58.5        | 100.0        | 87.3        | 0.9        | 11.8        |
| Single Family            | 234        | 93,135,500           | 56.7          | 5.270        | 4.970        | 728        | 71        | 84.1        | 25.2        | 64.5        | 100.0        | 83.2        | 2.0        | 14.8        |
| Townhouse                | 2          | 555,649              | 0.3           | 4.956        | 4.656        | 680        | 80        | 100.0       | 100.0       | 100.0       | 100.0        | 0.0         | 0.0        | 100.0       |
| <b>Total:</b>            | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5.266</b> | <b>4.966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

| Occupancy Code    | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|-------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Primary Residence | 414        | \$164,216,203        | 100.0%        | 5.266        | 4.966        | 731        | 72        | 85.1        | 26.1        | 64.5        | 100.0        | 83.7        | 1.4        | 14.9        |
| <b>Total:</b>     | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5.266</b> | <b>4.966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

| Purpose             | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Cash Out Refinance  | 99         | \$38,102,048         | 23.2%         | 5.268        | 4.968        | 735        | 66        | 75.6        | 29.8        | 62.2        | 100.0        | 88.4        | 0.0        | 11.6        |
| Purchase            | 194        | 76,003,213           | 46.3          | 5.286        | 4.986        | 732        | 77        | 90.3        | 28.1        | 71.9        | 100.0        | 80.8        | 2.4        | 16.8        |
| Rate Term Refinance | 121        | 50,110,942           | 30.5          | 5.234        | 4.934        | 727        | 69        | 84.6        | 20.2        | 55.1        | 100.0        | 84.7        | 0.9        | 14.4        |
| <b>Total:</b>       | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5.266</b> | <b>4.966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

| Documentation Type | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| FULL/ALT           | 277        | \$105,967,575        | 64.5%         | 5.202        | 4.902        | 730        | 73        | 87.0        | 29.1        | 100.0       | 100.0        | 85.5        | 2.2        | 12.3        |
| REDUCED            | 137        | 58,248,629           | 35.5          | 5.382        | 5.082        | 734        | 70        | 81.8        | 20.6        | 0.0         | 100.0        | 80.6        | 0.0        | 19.4        |
| <b>Total:</b>      | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5.266</b> | <b>4.966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

| Prepayment Penalty Terms | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0                        | 393        | \$155,818,905        | 94.9%         | 5.249        | 4.949        | 732        | 72        | 84.8        | 25.5        | 66.6        | 100.0        | 86.3        | 1.5        | 12.3        |
| 12                       | 6          | 2,155,800            | 1.3           | 5.713        | 5.413        | 705        | 70        | 100.0       | 57.8        | 46.1        | 100.0        | 47.5        | 0.0        | 52.5        |
| 24                       | 2          | 593,500              | 0.4           | 5.289        | 4.989        | 721        | 73        | 31.3        | 31.3        | 0.0         | 100.0        | 0.0         | 0.0        | 100.0       |
| 36                       | 12         | 5,403,120            | 3.3           | 5.561        | 5.261        | 706        | 69        | 93.8        | 25.2        | 21.5        | 100.0        | 34.2        | 0.0        | 65.8        |
| 60                       | 1          | 244,878              | 0.1           | 5.875        | 5.575        | 775        | 80        | 100.0       | 100.0       | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total:</b>            | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5.266</b> | <b>4.966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

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| Interest Only Terms | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0                   | 65         | \$24,392,433         | 14.9%         | 5,240        | 4,940        | 728        | 68        | 0.0         | 26.3        | 56.5        | 100.0        | 84.8        | 2.9        | 12.4        |
| 36                  | 272        | 116,066,571          | 70.7          | 5,238        | 4,938        | 732        | 73        | 100.0       | 20.2        | 67.4        | 100.0        | 95.4        | 1.4        | 3.2         |
| 120                 | 77         | 23,757,199           | 14.5          | 5,431        | 5,131        | 728        | 73        | 100.0       | 54.9        | 58.6        | 100.0        | 25.9        | 0.0        | 74.1        |
| <b>Total</b>        | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5,266</b> | <b>4,966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

| Mortgage Insurance       | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Cur.LTV <= 80            | 405        | \$161,976,190        | 98.6%         | 5,264        | 4,964        | 732        | 72        | 84.9        | 25.3        | 64.2        | 100.0        | 83.5        | 1.4        | 15.1        |
| Cur.LTV > 80 and Insured | 9          | 2,240,013            | 1.4           | 5,414        | 5,114        | 688        | 90        | 100.0       | 83.0        | 85.5        | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total</b>             | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5,266</b> | <b>4,966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

| Servicer     | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| GMAC         | 414        | \$164,216,203        | 100.0%        | 5,266        | 4,966        | 731        | 72        | 85.1        | 26.1        | 64.5        | 100.0        | 83.7        | 1.4        | 14.9        |
| <b>Total</b> | <b>414</b> | <b>\$164,216,203</b> | <b>100.0%</b> | <b>5,266</b> | <b>4,966</b> | <b>731</b> | <b>72</b> | <b>85.1</b> | <b>26.1</b> | <b>64.5</b> | <b>100.0</b> | <b>83.7</b> | <b>1.4</b> | <b>14.9</b> |

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|  |               |
|--|---------------|
| <b>Stats</b>                                   |               |
| Count:   | 569           |
| Current Balance:                               | \$223,784,007 |
| Average Current Balance:                       | \$393,294     |
| Gross Weighted Average Coupon:                 | 5.486%        |
| Net Weighted Average Coupon:                   | 5.186%        |
| Weighted Average Expense Rate:                 | 0.300%        |
| Weighted Average Expense Rate - after Reset:   | 0.300%        |
| Weighted Average Original Term:                | 360           |
| Weighted Average Remaining Term:               | 359           |
| Weighted Average Age:                          | 1             |
| Weighted Average Original Loan-to-Value Ratio: | 72.35%        |
| Weighted Average Current Loan-to-Value Ratio:  | 72.32%        |
| Weighted Average Margin:                       | 2.278%        |
| Weighted Average Lifetime Cap:                 | 5.080%        |
| Weighted Average Maximum Interest Rate:        | 10.566%       |
| Weighted Average Months to Next Roll:          | 59            |
| Weighted Average FICO Score:                   | 743           |
| Max Zip Code Percentage:                       | 1.760%        |

| Product Type  | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 5/1s          | 473        | \$193,720,969        | 86.6%         | 5.483        | 5.183        | 744        | 72        | 84.1        | 24.7        | 75.3        | 100.0        | 99.1        | 0.9        | 0.0         |
| 5/5s          | 96         | 30,063,038           | 13.4          | 5.506        | 5.206        | 738        | 71        | 83.7        | 56.1        | 50.3        | 100.0        | 0.0         | 0.0        | 100.0       |
| <b>Total:</b> | <b>569</b> | <b>\$223,784,007</b> | <b>100.0%</b> | <b>5.486</b> | <b>5.186</b> | <b>743</b> | <b>72</b> | <b>84.1</b> | <b>28.9</b> | <b>71.9</b> | <b>100.0</b> | <b>85.8</b> | <b>0.8</b> | <b>13.4</b> |

| Group          | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|----------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 5 YEAR HYBRIDS | 569        | \$223,784,007        | 100.0%        | 5.486        | 5.186        | 743        | 72        | 84.1        | 28.9        | 71.9        | 100.0        | 85.8        | 0.8        | 13.4        |
| <b>Total:</b>  | <b>569</b> | <b>\$223,784,007</b> | <b>100.0%</b> | <b>5.486</b> | <b>5.186</b> | <b>743</b> | <b>72</b> | <b>84.1</b> | <b>28.9</b> | <b>71.9</b> | <b>100.0</b> | <b>85.8</b> | <b>0.8</b> | <b>13.4</b> |

| Principal Balance                | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|----------------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| \$50,000.01 to \$200,000.00      | 107        | \$17,123,624         | 7.7%          | 5.518        | 5.218        | 730        | 75        | 81.7        | 100.0       | 69.9        | 100.0        | 74.4        | 0.0        | 25.6        |
| \$200,000.01 to \$350,000.00     | 147        | 40,734,885           | 18.2          | 5.541        | 5.241        | 746        | 73        | 82.4        | 100.0       | 61.4        | 100.0        | 74.6        | 0.0        | 25.4        |
| \$350,000.01 to \$500,000.00     | 190        | 79,846,156           | 35.7          | 5.517        | 5.217        | 742        | 73        | 81.8        | 8.6         | 74.1        | 100.0        | 87.8        | 2.2        | 10.0        |
| \$500,000.01 to \$650,000.00     | 82         | 47,856,502           | 21.4          | 5.482        | 5.182        | 737        | 76        | 87.8        | 0.0         | 74.7        | 100.0        | 92.4        | 0.0        | 7.6         |
| \$650,000.01 to \$800,000.00     | 16         | 11,627,741           | 5.2           | 5.525        | 5.225        | 743        | 73        | 100.0       | 0.0         | 80.6        | 100.0        | 93.9        | 0.0        | 6.1         |
| \$800,000.01 to \$950,000.00     | 12         | 10,462,150           | 4.7           | 5.411        | 5.111        | 784        | 67        | 66.5        | 0.0         | 67.2        | 100.0        | 100.0       | 0.0        | 0.0         |
| \$950,000.01 to \$1,100,000.00   | 12         | 11,868,950           | 5.3           | 5.156        | 4.856        | 750        | 60        | 100.0       | 0.0         | 83.3        | 100.0        | 74.8        | 0.0        | 25.2        |
| \$1,100,000.01 to \$1,400,000.00 | 1          | 1,274,000            | 0.6           | 5.250        | 4.950        | 805        | 65        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| \$1,400,000.01 to \$1,550,000.00 | 2          | 2,990,000            | 1.3           | 5.313        | 5.013        | 724        | 51        | 49.8        | 0.0         | 50.2        | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total:</b>                    | <b>569</b> | <b>\$223,784,007</b> | <b>100.0%</b> | <b>5.486</b> | <b>5.186</b> | <b>743</b> | <b>72</b> | <b>84.1</b> | <b>28.9</b> | <b>71.9</b> | <b>100.0</b> | <b>85.8</b> | <b>0.8</b> | <b>13.4</b> |

| Current Rate     | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 4.250% to 4.499% | 1          | \$577,980            | 0.3%          | 4.250        | 3.950        | 740        | 80        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 4.500% to 4.749% | 3          | 1,583,600            | 0.7           | 4.625        | 4.325        | 763        | 63        | 87.4        | 12.6        | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 4.750% to 4.999% | 32         | 14,033,341           | 6.3           | 4.851        | 4.551        | 756        | 68        | 85.5        | 23.9        | 88.6        | 100.0        | 81.8        | 0.0        | 18.2        |
| 5.000% to 5.249% | 54         | 22,249,314           | 9.9           | 5.078        | 4.778        | 761        | 68        | 71.6        | 27.4        | 76.5        | 100.0        | 94.8        | 0.0        | 5.2         |
| 5.250% to 5.499% | 123        | 51,225,388           | 22.9          | 5.327        | 5.027        | 748        | 72        | 81.7        | 22.7        | 75.6        | 100.0        | 88.0        | 0.0        | 12.0        |
| 5.500% to 5.749% | 187        | 71,892,474           | 32.1          | 5.553        | 5.253        | 745        | 73        | 83.8        | 29.4        | 70.0        | 100.0        | 81.1        | 1.3        | 17.7        |
| 5.750% to 5.999% | 138        | 50,487,889           | 22.6          | 5.806        | 5.506        | 728        | 75        | 89.5        | 36.3        | 67.6        | 100.0        | 85.2        | 1.6        | 13.2        |
| 6.000% to 6.249% | 24         | 8,632,122            | 3.9           | 6.023        | 5.723        | 732        | 77        | 100.0       | 38.8        | 61.9        | 100.0        | 90.2        | 0.0        | 9.8         |
| 6.250% to 6.499% | 5          | 2,485,700            | 1.1           | 6.250        | 5.950        | 724        | 70        | 75.9        | 16.8        | 33.5        | 100.0        | 100.0       | 0.0        | 0.0         |
| 6.500% to 6.749% | 1          | 425,000              | 0.2           | 6.500        | 6.200        | 738        | 57        | 100.0       | 0.0         | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| 6.750% to 6.999% | 1          | 191,200              | 0.1           | 6.875        | 6.575        | 731        | 80        | 0.0         | 100.0       | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total:</b>    | <b>569</b> | <b>\$223,784,007</b> | <b>100.0%</b> | <b>5.486</b> | <b>5.186</b> | <b>743</b> | <b>72</b> | <b>84.1</b> | <b>28.9</b> | <b>71.9</b> | <b>100.0</b> | <b>85.8</b> | <b>0.8</b> | <b>13.4</b> |

| Age           | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0 to 4        | 564        | \$221,941,507        | 99.2%         | 5.488        | 5.188        | 743        | 72        | 84.1        | 29.0        | 71.8        | 100.0        | 85.7        | 0.8        | 13.5        |
| 5 to 9        | 5          | 1,842,500            | 0.8           | 5.277        | 4.977        | 758        | 78        | 76.8        | 19.5        | 89.1        | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total:</b> | <b>569</b> | <b>\$223,784,007</b> | <b>100.0%</b> | <b>5.486</b> | <b>5.186</b> | <b>743</b> | <b>72</b> | <b>84.1</b> | <b>28.9</b> | <b>71.9</b> | <b>100.0</b> | <b>85.8</b> | <b>0.8</b> | <b>13.4</b> |

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| Original Loan-To-Value Ratio | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|------------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0.001% to 20.000%            | 1          | \$375,000            | 0.2%          | 5.250        | 4.950        | 702        | 15        | 0.0         | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 20.001% to 30.000%           | 7          | 2,817,250            | 1.3           | 5.242        | 4.942        | 769        | 26        | 79.2        | 32.2        | 57.1        | 100.0        | 55.5        | 0.0        | 44.5        |
| 30.001% to 40.000%           | 5          | 2,570,920            | 1.1           | 5.257        | 4.957        | 736        | 35        | 78.7        | 13.6        | 91.1        | 100.0        | 100.0       | 0.0        | 0.0         |
| 40.001% to 50.000%           | 14         | 5,826,650            | 2.6           | 5.378        | 5.078        | 748        | 47        | 88.5        | 38.1        | 44.9        | 100.0        | 95.6        | 0.0        | 4.4         |
| 50.001% to 60.000%           | 49         | 21,578,734           | 9.6           | 5.330        | 5.030        | 752        | 56        | 72.0        | 25.7        | 74.4        | 100.0        | 85.2        | 0.0        | 14.8        |
| 60.001% to 70.000%           | 102        | 40,809,805           | 18.2          | 5.463        | 5.163        | 742        | 67        | 78.8        | 30.3        | 57.9        | 100.0        | 87.5        | 0.0        | 12.5        |
| 70.001% to 75.000%           | 77         | 32,527,425           | 14.5          | 5.549        | 5.249        | 736        | 74        | 83.6        | 23.7        | 75.0        | 100.0        | 80.9        | 1.4        | 17.7        |
| 75.001% to 80.000%           | 295        | 111,752,896          | 49.9          | 5.520        | 5.220        | 744        | 80        | 89.4        | 29.2        | 76.4        | 100.0        | 87.1        | 0.8        | 12.1        |
| 80.001% to 85.000%           | 2          | 408,000              | 0.2           | 5.672        | 5.372        | 744        | 84        | 100.0       | 100.0       | 100.0       | 100.0        | 37.5        | 0.0        | 62.5        |
| 85.001% to 90.000%           | 10         | 3,336,310            | 1.5           | 5.549        | 5.249        | 739        | 90        | 70.8        | 32.8        | 73.1        | 100.0        | 85.2        | 0.0        | 14.8        |
| 90.001% to 95.000%           | 7          | 1,781,017            | 0.8           | 5.577        | 5.277        | 755        | 95        | 64.3        | 79.4        | 100.0       | 100.0        | 68.2        | 20.6       | 11.2        |
| <b>Total</b>                 | <b>569</b> | <b>\$223,784,007</b> | <b>100.0%</b> | <b>5.486</b> | <b>5.186</b> | <b>743</b> | <b>72</b> | <b>84.1</b> | <b>28.9</b> | <b>71.9</b> | <b>100.0</b> | <b>85.8</b> | <b>0.8</b> | <b>13.4</b> |

| Current Loan-To-Value Ratio | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|-----------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0.001% to 20.000%           | 1          | \$375,000            | 0.2%          | 5.250        | 4.950        | 702        | 15        | 0.0         | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 20.001% to 30.000%          | 8          | 2,933,250            | 1.3           | 5.247        | 4.947        | 769        | 29        | 80.0        | 34.8        | 58.8        | 100.0        | 53.3        | 0.0        | 46.7        |
| 30.001% to 40.000%          | 5          | 2,570,920            | 1.1           | 5.257        | 4.957        | 736        | 35        | 78.7        | 13.6        | 91.1        | 100.0        | 100.0       | 0.0        | 0.0         |
| 40.001% to 50.000%          | 14         | 5,826,650            | 2.6           | 5.378        | 5.078        | 748        | 47        | 88.5        | 38.1        | 44.9        | 100.0        | 95.6        | 0.0        | 4.4         |
| 50.001% to 60.000%          | 49         | 21,578,734           | 9.6           | 5.330        | 5.030        | 752        | 56        | 72.0        | 25.7        | 74.4        | 100.0        | 85.2        | 0.0        | 14.8        |
| 60.001% to 70.000%          | 102        | 40,809,805           | 18.2          | 5.463        | 5.163        | 742        | 67        | 78.8        | 30.3        | 57.9        | 100.0        | 87.5        | 0.0        | 12.5        |
| 70.001% to 75.000%          | 77         | 32,527,425           | 14.5          | 5.549        | 5.249        | 736        | 74        | 83.6        | 23.7        | 75.0        | 100.0        | 80.9        | 1.4        | 17.7        |
| 75.001% to 80.000%          | 294        | 111,636,896          | 49.9          | 5.520        | 5.220        | 744        | 80        | 89.4        | 29.2        | 76.3        | 100.0        | 87.2        | 0.8        | 12.0        |
| 80.001% to 85.000%          | 2          | 408,000              | 0.2           | 5.672        | 5.372        | 744        | 84        | 100.0       | 100.0       | 100.0       | 100.0        | 37.5        | 0.0        | 62.5        |
| 85.001% to 90.000%          | 10         | 3,336,310            | 1.5           | 5.549        | 5.249        | 739        | 90        | 70.8        | 32.8        | 73.1        | 100.0        | 85.2        | 0.0        | 14.8        |
| 90.001% to 95.000%          | 7          | 1,781,017            | 0.8           | 5.577        | 5.277        | 755        | 95        | 64.3        | 79.4        | 100.0       | 100.0        | 68.2        | 20.6       | 11.2        |
| <b>Total</b>                | <b>569</b> | <b>\$223,784,007</b> | <b>100.0%</b> | <b>5.486</b> | <b>5.186</b> | <b>743</b> | <b>72</b> | <b>84.1</b> | <b>28.9</b> | <b>71.9</b> | <b>100.0</b> | <b>85.8</b> | <b>0.8</b> | <b>13.4</b> |

| FICO Score   | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 620 to 639   | 7          | \$2,328,950          | 1.0%          | 5.599        | 5.299        | 630        | 71        | 72.0        | 37.3        | 93.2        | 100.0        | 58.7        | 0.0        | 41.3        |
| 640 to 679   | 46         | 16,620,590           | 7.4           | 5.643        | 5.343        | 662        | 71        | 83.0        | 32.3        | 84.0        | 100.0        | 93.9        | 0.0        | 6.1         |
| 680 to 699   | 48         | 18,375,075           | 8.2           | 5.561        | 5.261        | 690        | 73        | 81.0        | 28.4        | 66.1        | 100.0        | 83.7        | 0.0        | 16.3        |
| 700 to 719   | 56         | 20,878,690           | 9.3           | 5.566        | 5.266        | 711        | 74        | 87.6        | 30.8        | 71.1        | 100.0        | 77.8        | 0.0        | 22.2        |
| 720 to 759   | 180        | 70,768,828           | 31.6          | 5.525        | 5.225        | 739        | 73        | 87.7        | 28.7        | 67.2        | 100.0        | 86.3        | 1.3        | 12.4        |
| 760 to 799   | 210        | 85,857,596           | 38.4          | 5.385        | 5.085        | 778        | 71        | 82.4        | 27.8        | 72.5        | 100.0        | 86.7        | 1.0        | 12.4        |
| 800 to 819   | 22         | 8,954,278            | 4.0           | 5.485        | 5.185        | 805        | 73        | 73.9        | 28.8        | 90.4        | 100.0        | 88.4        | 0.0        | 11.6        |
| <b>Total</b> | <b>569</b> | <b>\$223,784,007</b> | <b>100.0%</b> | <b>5.486</b> | <b>5.186</b> | <b>743</b> | <b>72</b> | <b>84.1</b> | <b>28.9</b> | <b>71.9</b> | <b>100.0</b> | <b>85.8</b> | <b>0.8</b> | <b>13.4</b> |

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| States | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %YrLIB | %YrCMT | %6moLIB |
|--------|-------|---------------|---------|-------|-------|------|-----|-------|-------|----------|-------|--------|--------|---------|
| AL     | 1     | \$183,920     | 0.1%    | 5,750 | 5,450 | 746  | 80  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0  | 0.0    | 0.0     |
| AZ     | 61    | 21,020,930    | 9.4     | 5,623 | 5,323 | 731  | 72  | 81.6  | 44.5  | 76.8     | 100.0 | 87.7   | 0.0    | 12.3    |
| CA     | 168   | 74,587,088    | 33.3    | 5,540 | 5,240 | 738  | 72  | 86.5  | 17.4  | 64.7     | 100.0 | 92.5   | 0.6    | 6.9     |
| CO     | 16    | 4,434,139     | 2.0     | 5,362 | 5,062 | 761  | 69  | 100.0 | 57.8  | 81.9     | 100.0 | 94.6   | 0.0    | 5.4     |
| CT     | 2     | 550,000       | 0.2     | 5,750 | 5,450 | 746  | 78  | 100.0 | 100.0 | 0.0      | 100.0 | 0.0    | 0.0    | 100.0   |
| DC     | 12    | 4,536,450     | 2.0     | 5,469 | 5,169 | 743  | 75  | 65.6  | 28.4  | 100.0    | 100.0 | 75.9   | 0.0    | 24.1    |
| DE     | 3     | 2,055,252     | 0.9     | 5,430 | 5,130 | 750  | 51  | 100.0 | 0.0   | 76.5     | 100.0 | 51.5   | 0.0    | 48.5    |
| FL     | 29    | 9,493,537     | 4.2     | 5,626 | 5,326 | 754  | 74  | 87.6  | 52.6  | 58.4     | 100.0 | 62.8   | 0.0    | 37.2    |
| GA     | 11    | 2,546,579     | 1.1     | 5,515 | 5,215 | 749  | 79  | 100.0 | 85.4  | 100.0    | 100.0 | 85.4   | 0.0    | 14.6    |
| HI     | 1     | 640,000       | 0.3     | 5,500 | 5,200 | 757  | 80  | 100.0 | 0.0   | 100.0    | 100.0 | 100.0  | 0.0    | 0.0     |
| IL     | 15    | 5,472,073     | 2.4     | 5,447 | 5,147 | 749  | 72  | 87.1  | 33.1  | 82.6     | 100.0 | 100.0  | 0.0    | 0.0     |
| IN     | 2     | 491,456       | 0.2     | 5,643 | 5,343 | 735  | 77  | 30.9  | 100.0 | 100.0    | 100.0 | 69.1   | 0.0    | 30.9    |
| KS     | 2     | 833,700       | 0.4     | 5,329 | 5,029 | 713  | 77  | 100.0 | 31.5  | 68.5     | 100.0 | 100.0  | 0.0    | 0.0     |
| KY     | 3     | 845,360       | 0.4     | 5,635 | 5,335 | 712  | 80  | 43.4  | 43.4  | 77.7     | 100.0 | 43.4   | 56.6   | 0.0     |
| LA     | 2     | 354,400       | 0.2     | 5,556 | 5,256 | 749  | 80  | 54.9  | 100.0 | 54.9     | 100.0 | 45.1   | 0.0    | 54.9    |
| MA     | 7     | 2,640,500     | 1.2     | 5,678 | 5,378 | 770  | 76  | 84.5  | 43.6  | 64.0     | 100.0 | 79.5   | 0.0    | 20.5    |
| MD     | 39    | 14,488,086    | 6.5     | 5,413 | 5,113 | 749  | 71  | 86.3  | 31.7  | 82.3     | 100.0 | 78.4   | 0.0    | 21.6    |
| MI     | 3     | 1,001,816     | 0.4     | 5,224 | 4,924 | 775  | 74  | 82.1  | 45.1  | 100.0    | 100.0 | 100.0  | 0.0    | 0.0     |
| MN     | 2     | 386,100       | 0.2     | 5,625 | 5,325 | 760  | 77  | 54.0  | 100.0 | 0.0      | 100.0 | 0.0    | 0.0    | 100.0   |
| MO     | 9     | 3,457,900     | 1.5     | 5,473 | 5,173 | 722  | 71  | 70.4  | 25.0  | 67.3     | 100.0 | 100.0  | 0.0    | 0.0     |
| NC     | 8     | 4,706,094     | 2.1     | 5,346 | 5,046 | 766  | 67  | 97.6  | 12.1  | 46.8     | 100.0 | 95.6   | 0.0    | 4.4     |
| NJ     | 11    | 4,002,857     | 1.8     | 5,165 | 4,865 | 753  | 68  | 69.3  | 40.0  | 91.7     | 100.0 | 91.7   | 0.0    | 8.3     |
| NM     | 1     | 185,600       | 0.1     | 5,375 | 5,075 | 784  | 80  | 0.0   | 100.0 | 0.0      | 100.0 | 0.0    | 0.0    | 100.0   |
| NV     | 16    | 6,525,350     | 2.9     | 5,477 | 5,177 | 734  | 70  | 73.7  | 43.4  | 65.8     | 100.0 | 92.1   | 0.0    | 7.9     |
| NY     | 5     | 1,089,860     | 0.5     | 5,329 | 5,029 | 683  | 68  | 63.8  | 54.6  | 76.6     | 100.0 | 45.4   | 0.0    | 54.6    |
| OH     | 6     | 1,680,000     | 0.8     | 5,592 | 5,292 | 758  | 74  | 73.2  | 39.0  | 91.1     | 100.0 | 78.5   | 0.0    | 21.5    |
| OR     | 8     | 2,310,000     | 1.0     | 5,421 | 5,121 | 771  | 75  | 57.8  | 48.1  | 45.7     | 100.0 | 78.5   | 15.9   | 5.6     |
| PA     | 5     | 1,541,300     | 0.7     | 5,732 | 5,432 | 724  | 72  | 61.1  | 33.0  | 61.1     | 100.0 | 100.0  | 0.0    | 0.0     |
| RJ     | 1     | 550,000       | 0.2     | 5,500 | 5,200 | 795  | 79  | 100.0 | 0.0   | 100.0    | 100.0 | 100.0  | 0.0    | 0.0     |
| SC     | 5     | 2,736,000     | 1.2     | 5,362 | 5,062 | 741  | 60  | 100.0 | 27.3  | 24.1     | 100.0 | 78.6   | 0.0    | 21.4    |
| TN     | 1     | 164,500       | 0.1     | 5,500 | 5,200 | 673  | 70  | 100.0 | 100.0 | 0.0      | 100.0 | 0.0    | 0.0    | 100.0   |
| TX     | 24    | 10,013,775    | 4.5     | 5,301 | 5,001 | 751  | 74  | 74.8  | 22.1  | 80.0     | 100.0 | 95.4   | 4.6    | 0.0     |
| UT     | 4     | 970,120       | 0.4     | 5,627 | 5,327 | 734  | 80  | 100.0 | 50.9  | 50.9     | 100.0 | 100.0  | 0.0    | 0.0     |
| VA     | 70    | 33,201,001    | 14.8    | 5,375 | 5,075 | 749  | 74  | 87.1  | 15.1  | 81.8     | 100.0 | 79.2   | 0.0    | 20.8    |
| WA     | 14    | 3,728,283     | 1.7     | 5,639 | 5,339 | 744  | 79  | 71.0  | 76.7  | 75.9     | 100.0 | 72.8   | 0.0    | 27.2    |
| WI     | 2     | 360,000       | 0.2     | 5,734 | 5,434 | 781  | 75  | 100.0 | 100.0 | 100.0    | 100.0 | 62.5   | 0.0    | 37.5    |
| Total  | 569   | \$223,784,007 | 100.0%  | 5,486 | 5,186 | 743  | 72  | 84.1  | 28.9  | 71.9     | 100.0 | 85.8   | 0.8    | 13.4    |

| Index      | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO  | %Conf | %FullDoc | %OO   | %YrLIB | %YrCMT | %6moLIB |
|------------|-------|---------------|---------|-------|-------|------|-----|------|-------|----------|-------|--------|--------|---------|
| 1 YR CMT   | 4     | \$1,734,450   | 0.8%    | 5,683 | 5,383 | 759  | 81  | 47.5 | 0.0   | 100.0    | 100.0 | 0.0    | 100.0  | 0.0     |
| 1 YR LIBOR | 469   | 191,986,519   | 85.8    | 5,481 | 5,181 | 744  | 72  | 84.4 | 24.9  | 75.1     | 100.0 | 100.0  | 0.0    | 0.0     |
| 6 MO LIBOR | 96    | 30,063,038    | 13.4    | 5,506 | 5,206 | 738  | 71  | 83.7 | 56.1  | 50.3     | 100.0 | 0.0    | 0.0    | 100.0   |
| Total      | 569   | \$223,784,007 | 100.0%  | 5,486 | 5,186 | 743  | 72  | 84.1 | 28.9  | 71.9     | 100.0 | 85.8   | 0.8    | 13.4    |

| Margin | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %YrLIB | %YrCMT | %6moLIB |
|--------|-------|---------------|---------|-------|-------|------|-----|-------|-------|----------|-------|--------|--------|---------|
| 1.875% | 1     | \$124,000     | 0.1%    | 4,875 | 4,575 | 720  | 58  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0  | 0.0    | 0.0     |
| 2.250% | 522   | 211,746,762   | 94.6    | 5,477 | 5,177 | 743  | 72  | 84.1  | 26.3  | 73.9     | 100.0 | 90.3   | 0.0    | 9.7     |
| 2.750% | 45    | 11,350,845    | 5.1     | 5,654 | 5,354 | 752  | 77  | 81.7  | 77.9  | 39.0     | 100.0 | 5.7    | 15.3   | 79.0    |
| 3.250% | 1     | \$62,400      | 0.3     | 6,625 | 6,325 | 721  | 75  | 100.0 | 0.0   | 0.0      | 100.0 | 0.0    | 0.0    | 100.0   |
| Total  | 569   | \$223,784,007 | 100.0%  | 5,486 | 5,186 | 743  | 72  | 84.1  | 28.9  | 71.9     | 100.0 | 85.8   | 0.8    | 13.4    |

| Caps  | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %YrLIB | %YrCMT | %6moLIB |
|-------|-------|---------------|---------|-------|-------|------|-----|-------|-------|----------|-------|--------|--------|---------|
| 1/2/5 | 1     | \$200,000     | 0.1%    | 4,875 | 4,575 | 774  | 79  | 100.0 | 100.0 | 0.0      | 100.0 | 100.0  | 0.0    | 0.0     |
| 2/1/5 | 1     | 139,410       | 0.1     | 5,500 | 5,200 | 696  | 90  | 0.0   | 100.0 | 100.0    | 100.0 | 0.0    | 0.0    | 100.0   |
| 2/2/5 | 8     | 1,514,944     | 0.7     | 5,495 | 5,195 | 753  | 68  | 41.3  | 100.0 | 87.9     | 100.0 | 100.0  | 0.0    | 0.0     |
| 2/2/6 | 6     | 1,651,745     | 0.7     | 5,245 | 4,945 | 740  | 67  | 48.6  | 60.6  | 93.9     | 100.0 | 100.0  | 0.0    | 0.0     |
| 5/1/5 | 37    | 16,718,555    | 7.5     | 5,354 | 5,054 | 737  | 67  | 82.1  | 21.6  | 74.6     | 100.0 | 9.8    | 0.0    | 90.2    |
| 5/2/5 | 454   | 187,353,103   | 83.7    | 5,490 | 5,190 | 744  | 73  | 84.7  | 24.2  | 75.1     | 100.0 | 98.2   | 0.9    | 0.9     |
| 5/2/6 | 1     | 167,750       | 0.1     | 5,500 | 5,200 | 684  | 80  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0  | 0.0    | 0.0     |
| 6/1/6 | 35    | 8,168,850     | 3.7     | 5,705 | 5,405 | 751  | 79  | 93.7  | 90.5  | 22.4     | 100.0 | 0.0    | 0.0    | 100.0   |
| 6/2/6 | 26    | 7,869,650     | 3.5     | 5,496 | 5,196 | 742  | 69  | 79.9  | 67.3  | 35.4     | 100.0 | 36.9   | 0.0    | 63.1    |
| Total | 569   | \$223,784,007 | 100.0%  | 5,486 | 5,186 | 743  | 72  | 84.1  | 28.9  | 71.9     | 100.0 | 85.8   | 0.8    | 13.4    |

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| Max Rate           | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLJB     | %1yrCMT    | %6moLJB     |
|--------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 9.000% to 9.499%   | 1          | \$577,580            | 0.3%          | 4,250        | 3,950        | 740        | 80        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 9.500% to 9.999%   | 32         | 14,865,196           | 6.6           | 4,829        | 4,529        | 756        | 68        | 90.1        | 18.9        | 90.5        | 100.0        | 84.1        | 0.0        | 15.9        |
| 10.000% to 10.499% | 164        | 69,958,002           | 31.3          | 5,253        | 4,953        | 752        | 71        | 78.3        | 21.7        | 76.7        | 100.0        | 92.8        | 0.0        | 7.2         |
| 10.500% to 10.999% | 280        | 110,387,357          | 49.3          | 5,649        | 5,349        | 738        | 74        | 85.5        | 27.6        | 73.8        | 100.0        | 89.6        | 1.6        | 8.8         |
| 11.000% to 11.499% | 38         | 13,789,722           | 6.2           | 5,856        | 5,556        | 731        | 75        | 92.2        | 39.6        | 58.6        | 100.0        | 83.7        | 0.0        | 16.3        |
| 11.500% to 11.999% | 50         | 13,360,950           | 6.0           | 5,723        | 5,423        | 743        | 74        | 83.8        | 74.2        | 26.3        | 100.0        | 26.3        | 0.0        | 73.7        |
| 12.000% to 12.499% | 4          | \$44,800             | 0.4           | 6,039        | 5,739        | 775        | 80        | 100.0       | 100.0       | 21.3        | 100.0        | 0.0         | 0.0        | 100.0       |
| <b>Total</b>       | <b>569</b> | <b>\$223,784,007</b> | <b>100.0%</b> | <b>5,486</b> | <b>5,186</b> | <b>743</b> | <b>72</b> | <b>84.1</b> | <b>28.9</b> | <b>71.9</b> | <b>100.0</b> | <b>85.8</b> | <b>0.8</b> | <b>13.4</b> |

| Months to Roll | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLJB     | %1yrCMT    | %6moLJB     |
|----------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 53             | 1          | \$200,000            | 0.1%          | 4,875        | 4,575        | 774        | 79        | 100.0       | 100.0       | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| 55             | 4          | 1,642,500            | 0.7           | 5,326        | 5,026        | 756        | 77        | 74.0        | 9.7         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 56             | 6          | 2,557,390            | 1.1           | 4,946        | 4,646        | 769        | 77        | 41.0        | 23.9        | 70.8        | 100.0        | 94.5        | 0.0        | 5.5         |
| 57             | 21         | 8,030,042            | 3.6           | 5,140        | 4,840        | 742        | 66        | 73.2        | 31.5        | 76.3        | 100.0        | 75.0        | 0.0        | 25.0        |
| 58             | 46         | 15,797,262           | 7.1           | 5,245        | 4,945        | 748        | 68        | 75.6        | 34.8        | 68.2        | 100.0        | 76.5        | 0.0        | 23.5        |
| 59             | 236        | 99,497,893           | 44.5          | 5,548        | 5,248        | 745        | 73        | 83.3        | 25.4        | 74.2        | 100.0        | 86.3        | 1.3        | 12.4        |
| 60             | 255        | 96,058,919           | 42.9          | 5,509        | 5,209        | 740        | 73        | 88.4        | 31.7        | 69.6        | 100.0        | 87.2        | 0.5        | 12.3        |
| <b>Total</b>   | <b>569</b> | <b>\$223,784,007</b> | <b>100.0%</b> | <b>5,486</b> | <b>5,186</b> | <b>743</b> | <b>72</b> | <b>84.1</b> | <b>28.9</b> | <b>71.9</b> | <b>100.0</b> | <b>85.8</b> | <b>0.8</b> | <b>13.4</b> |

| Property Type            | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLJB     | %1yrCMT    | %6moLJB     |
|--------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Condominium              | 46         | \$14,831,389         | 6.6%          | 5,482        | 5,182        | 762        | 77        | 84.5        | 51.7        | 78.0        | 100.0        | 89.2        | 0.0        | 10.8        |
| Condo/1                  | 5          | 2,307,072            | 1.0           | 5,762        | 5,462        | 737        | 73        | 66.3        | 14.6        | 49.3        | 100.0        | 100.0       | 0.0        | 0.0         |
| Multi-family             | 3          | 1,147,200            | 0.5           | 5,644        | 5,344        | 773        | 75        | 64.4        | 55.7        | 44.3        | 100.0        | 100.0       | 0.0        | 0.0         |
| Planned Unit Development | 218        | 86,422,081           | 38.6          | 5,456        | 5,156        | 743        | 71        | 86.1        | 29.1        | 76.3        | 100.0        | 84.4        | 0.5        | 15.1        |
| Single Family            | 294        | 118,299,865          | 52.9          | 5,502        | 5,202        | 741        | 72        | 83.2        | 25.5        | 68.5        | 100.0        | 86.1        | 1.1        | 12.8        |
| Townhouse                | 3          | 776,400              | 0.3           | 5,410        | 5,110        | 752        | 75        | 57.2        | 100.0       | 100.0       | 100.0        | 61.9        | 0.0        | 38.1        |
| <b>Total</b>             | <b>569</b> | <b>\$223,784,007</b> | <b>100.0%</b> | <b>5,486</b> | <b>5,186</b> | <b>743</b> | <b>72</b> | <b>84.1</b> | <b>28.9</b> | <b>71.9</b> | <b>100.0</b> | <b>85.8</b> | <b>0.8</b> | <b>13.4</b> |

| Occupancy Code    | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLJB     | %1yrCMT    | %6moLJB     |
|-------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Primary Residence | 569        | \$223,784,007        | 100.0%        | 5,486        | 5,186        | 743        | 72        | 84.1        | 28.9        | 71.9        | 100.0        | 85.8        | 0.8        | 13.4        |
| <b>Total</b>      | <b>569</b> | <b>\$223,784,007</b> | <b>100.0%</b> | <b>5,486</b> | <b>5,186</b> | <b>743</b> | <b>72</b> | <b>84.1</b> | <b>28.9</b> | <b>71.9</b> | <b>100.0</b> | <b>85.8</b> | <b>0.8</b> | <b>13.4</b> |

| Purpose             | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLJB     | %1yrCMT    | %6moLJB     |
|---------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Cash Out Refinance  | 117        | \$41,509,249         | 18.5%         | 5,573        | 5,273        | 725        | 67        | 83.0        | 35.6        | 71.7        | 100.0        | 85.2        | 0.0        | 14.8        |
| Purchase            | 323        | 136,364,754          | 60.9          | 5,446        | 5,146        | 750        | 75        | 84.2        | 25.1        | 73.6        | 100.0        | 87.0        | 0.9        | 12.1        |
| Rate Term Refinance | 129        | 45,910,004           | 20.5          | 5,525        | 5,225        | 740        | 68        | 84.7        | 34.3        | 67.3        | 100.0        | 82.8        | 1.0        | 16.2        |
| <b>Total</b>        | <b>569</b> | <b>\$223,784,007</b> | <b>100.0%</b> | <b>5,486</b> | <b>5,186</b> | <b>743</b> | <b>72</b> | <b>84.1</b> | <b>28.9</b> | <b>71.9</b> | <b>100.0</b> | <b>85.8</b> | <b>0.8</b> | <b>13.4</b> |

| Documentation Type | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLJB     | %1yrCMT    | %6moLJB     |
|--------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| FULL/ALT           | 401        | \$160,968,282        | 71.9%         | 5,451        | 5,151        | 743        | 73        | 84.7        | 26.1        | 100.0       | 100.0        | 89.5        | 1.1        | 9.4         |
| REDUCED            | 168        | 62,815,725           | 28.1          | 5,576        | 5,276        | 743        | 71        | 82.3        | 36.2        | 0.0         | 100.0        | 76.2        | 0.0        | 23.8        |
| <b>Total</b>       | <b>569</b> | <b>\$223,784,007</b> | <b>100.0%</b> | <b>5,486</b> | <b>5,186</b> | <b>743</b> | <b>72</b> | <b>84.1</b> | <b>28.9</b> | <b>71.9</b> | <b>100.0</b> | <b>85.8</b> | <b>0.8</b> | <b>13.4</b> |

| Prepayment Penalty Terms | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLJB     | %1yrCMT    | %6moLJB     |
|--------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0                        | 518        | \$207,934,868        | 92.9%         | 5,477        | 5,177        | 744        | 72        | 83.4        | 26.5        | 74.0        | 100.0        | 88.2        | 0.8        | 11.0        |
| 12                       | 2          | 493,900              | 0.2           | 5,231        | 4,931        | 760        | 76        | 100.0       | 100.0       | 0.0         | 100.0        | 0.0         | 0.0        | 100.0       |
| 24                       | 4          | 859,200              | 0.4           | 5,668        | 5,368        | 727        | 80        | 78.8        | 100.0       | 36.0        | 100.0        | 36.0        | 0.0        | 64.0        |
| 36                       | 30         | 10,440,389           | 4.7           | 5,617        | 5,317        | 733        | 74        | 93.7        | 53.4        | 45.5        | 100.0        | 66.3        | 0.0        | 33.7        |
| 60                       | 15         | 4,055,650            | 1.8           | 5,572        | 5,272        | 735        | 63        | 90.4        | 66.8        | 50.2        | 100.0        | 33.2        | 0.0        | 66.8        |
| <b>Total</b>             | <b>569</b> | <b>\$223,784,007</b> | <b>100.0%</b> | <b>5,486</b> | <b>5,186</b> | <b>743</b> | <b>72</b> | <b>84.1</b> | <b>28.9</b> | <b>71.9</b> | <b>100.0</b> | <b>85.8</b> | <b>0.8</b> | <b>13.4</b> |

| Interest Only Terms | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLJB     | %1yrCMT    | %6moLJB     |
|---------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0                   | 93         | \$35,692,359         | 15.9%         | 5,421        | 5,121        | 746        | 69        | 0.0         | 33.0        | 68.8        | 100.0        | 83.7        | 2.6        | 13.8        |
| 60                  | 357        | 147,638,832          | 66.0          | 5,465        | 5,165        | 745        | 73        | 100.0       | 22.1        | 77.3        | 100.0        | 94.7        | 0.6        | 4.7         |
| 120                 | 119        | 40,432,816           | 18.1          | 5,619        | 5,319        | 736        | 73        | 100.0       | 50.0        | 55.0        | 100.0        | 55.1        | 0.0        | 44.9        |
| <b>Total</b>        | <b>569</b> | <b>\$223,784,007</b> | <b>100.0%</b> | <b>5,486</b> | <b>5,186</b> | <b>743</b> | <b>72</b> | <b>84.1</b> | <b>28.9</b> | <b>71.9</b> | <b>100.0</b> | <b>85.8</b> | <b>0.8</b> | <b>13.4</b> |

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| Mortgage Insurance        | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO  | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|---------------------------|-------|---------------|---------|-------|-------|------|-----|------|-------|----------|-------|---------|---------|---------|
| Curr.LTV <= 80            | 550   | \$218,258,680 | 97.5%   | 5,484 | 5,184 | 743  | 72  | 84.4 | 28.3  | 71.6     | 100.0 | 86.0    | 0.6     | 13.3    |
| Curr.LTV > 80 and Insured | 19    | 5,525,327     | 2.5     | 5,567 | 5,267 | 745  | 91  | 70.9 | 52.8  | 83.8     | 100.0 | 76.2    | 6.6     | 17.1    |
| Total                     | 569   | \$223,784,007 | 100.0%  | 5,486 | 5,186 | 743  | 72  | 84.1 | 28.9  | 71.9     | 100.0 | 85.8    | 0.8     | 13.4    |

| Servicer | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO  | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|----------|-------|---------------|---------|-------|-------|------|-----|------|-------|----------|-------|---------|---------|---------|
| GMAC     | 569   | \$223,784,007 | 100.0%  | 5,486 | 5,186 | 743  | 72  | 84.1 | 28.9  | 71.9     | 100.0 | 85.8    | 0.8     | 13.4    |
| Total    | 569   | \$223,784,007 | 100.0%  | 5,486 | 5,186 | 743  | 72  | 84.1 | 28.9  | 71.9     | 100.0 | 85.8    | 0.8     | 13.4    |

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| Stats   |
|---|
| Count: 322  |
| Current Balance: \$126,891,171                        |
| Average Current Balance: \$394,072                    |
| Gross Weighted Average Coupon: 5.553%                 |
| Net Weighted Average Coupon: 5.253%                   |
| Weighted Average Expense Rate: 0.300%                 |
| Weighted Average Expense Rate - after Reset: 0.300%   |
| Weighted Average Original Term: 360                   |
| Weighted Average Remaining Term: 359                  |
| Weighted Average Age: 1                               |
| Weighted Average Original Loan-to-Value Ratio: 70.74% |
| Weighted Average Current Loan-to-Value Ratio: 70.71%  |
| Weighted Average Margin: 2.319%                       |
| Weighted Average Lifetime Cap: 5.259%                 |
| Weighted Average Maximum Interest Rate: 10.812%       |
| Weighted Average Months to Next Roll: 83              |
| Weighted Average FICO Score: 741                      |
| Max Zip Code Percentage: 3.349%                       |

| Product Type | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO  | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|--------------|-------|---------------|---------|-------|-------|------|-----|------|-------|----------|-------|---------|---------|---------|
| 7/1s         | 280   | \$108,635,284 | 85.6%   | 5.545 | 5.245 | 741  | 70  | 68.3 | 33.5  | 72.4     | 100.0 | 97.7    | 2.3     | 0.0     |
| 7/6s         | 42    | 18,255,887    | 14.4    | 5.604 | 5.304 | 744  | 73  | 92.4 | 26.7  | 83.3     | 100.0 | 0.0     | 0.0     | 100.0   |
| Total        | 322   | \$126,891,171 | 100.0%  | 5.553 | 5.253 | 741  | 71  | 71.8 | 32.6  | 74.0     | 100.0 | 83.6    | 2.0     | 14.4    |

| Group          | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO  | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|----------------|-------|---------------|---------|-------|-------|------|-----|------|-------|----------|-------|---------|---------|---------|
| 7 YEAR HYBRIDS | 322   | \$126,891,171 | 100.0%  | 5.553 | 5.253 | 741  | 71  | 71.8 | 32.6  | 74.0     | 100.0 | 83.6    | 2.0     | 14.4    |
| Total          | 322   | \$126,891,171 | 100.0%  | 5.553 | 5.253 | 741  | 71  | 71.8 | 32.6  | 74.0     | 100.0 | 83.6    | 2.0     | 14.4    |

| Principal Balance                | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|----------------------------------|-------|---------------|---------|-------|-------|------|-----|-------|-------|----------|-------|---------|---------|---------|
| \$50,000.01 to \$200,000.00      | 51    | \$7,798,471   | 6.1%    | 5.777 | 5.477 | 730  | 73  | 83.4  | 100.0 | 79.8     | 100.0 | 97.6    | 0.0     | 2.4     |
| \$200,000.01 to \$350,000.00     | 103   | 27,759,388    | 21.9    | 5.653 | 5.353 | 740  | 73  | 82.6  | 100.0 | 72.3     | 100.0 | 87.4    | 0.9     | 11.7    |
| \$350,000.01 to \$500,000.00     | 91    | 38,530,434    | 30.4    | 5.519 | 5.219 | 742  | 70  | 63.4  | 15.0  | 78.7     | 100.0 | 78.0    | 1.2     | 20.8    |
| \$500,000.01 to \$650,000.00     | 56    | 32,486,562    | 25.6    | 5.513 | 5.213 | 743  | 71  | 65.9  | 0.0   | 67.0     | 100.0 | 84.2    | 3.3     | 12.5    |
| \$650,000.01 to \$800,000.00     | 10    | 7,151,197     | 5.6     | 5.614 | 5.314 | 754  | 73  | 61.0  | 0.0   | 80.5     | 100.0 | 79.4    | 10.6    | 10.0    |
| \$800,000.01 to \$950,000.00     | 4     | 3,566,398     | 2.8     | 5.126 | 4.826 | 751  | 69  | 51.8  | 0.0   | 76.1     | 100.0 | 100.0   | 0.0     | 0.0     |
| \$950,000.01 to \$1,100,000.00   | 5     | 4,998,721     | 3.9     | 5.375 | 5.075 | 777  | 62  | 100.0 | 0.0   | 80.0     | 100.0 | 60.0    | 0.0     | 40.0    |
| \$1,150,000.01 to \$1,700,000.00 | 1     | 1,600,000     | 1.3     | 5.250 | 4.950 | 707  | 57  | 100.0 | 0.0   | 0.0      | 100.0 | 100.0   | 0.0     | 0.0     |
| \$2,900,000.01 to \$3,050,000.00 | 1     | 3,000,000     | 2.4     | 5.750 | 5.450 | 669  | 70  | 100.0 | 0.0   | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| Total                            | 322   | \$126,891,171 | 100.0%  | 5.553 | 5.253 | 741  | 71  | 71.8  | 32.6  | 74.0     | 100.0 | 83.6    | 2.0     | 14.4    |

| Current Rate     | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|------------------|-------|---------------|---------|-------|-------|------|-----|-------|-------|----------|-------|---------|---------|---------|
| 4.750% to 4.999% | 3     | \$1,791,809   | 1.4%    | 4.840 | 4.540 | 747  | 61  | 27.9  | 0.0   | 52.4     | 100.0 | 100.0   | 0.0     | 0.0     |
| 5.000% to 5.249% | 20    | 10,751,560    | 8.5     | 5.075 | 4.775 | 755  | 70  | 49.4  | 13.8  | 76.8     | 100.0 | 95.7    | 0.0     | 4.3     |
| 5.250% to 5.499% | 79    | 34,142,017    | 26.9    | 5.323 | 5.023 | 752  | 69  | 60.3  | 25.9  | 77.2     | 100.0 | 88.0    | 1.3     | 10.7    |
| 5.500% to 5.749% | 87    | 32,388,048    | 25.5    | 5.554 | 5.254 | 741  | 71  | 74.4  | 36.1  | 76.0     | 100.0 | 79.4    | 2.5     | 18.1    |
| 5.750% to 5.999% | 105   | 40,965,289    | 32.3    | 5.798 | 5.498 | 734  | 72  | 83.3  | 36.5  | 70.3     | 100.0 | 77.3    | 3.1     | 19.6    |
| 6.000% to 6.249% | 14    | 3,440,300     | 2.7     | 6.020 | 5.720 | 729  | 78  | 98.0  | 62.4  | 68.9     | 100.0 | 93.5    | 0.0     | 6.5     |
| 6.250% to 6.499% | 12    | 3,152,147     | 2.5     | 6.295 | 5.995 | 703  | 77  | 89.1  | 62.0  | 74.2     | 100.0 | 100.0   | 0.0     | 0.0     |
| 6.500% to 6.749% | 1     | 200,000       | 0.2     | 6.500 | 6.200 | 670  | 69  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| 7.000% to 7.249% | 1     | 80,000        | 0.1     | 7.125 | 6.825 | 726  | 80  | 100.0 | 100.0 | 0.0      | 100.0 | 100.0   | 0.0     | 0.0     |
| Total            | 322   | \$126,891,171 | 100.0%  | 5.553 | 5.253 | 741  | 71  | 71.8  | 32.6  | 74.0     | 100.0 | 83.6    | 2.0     | 14.4    |

| Age    | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO  | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|--------|-------|---------------|---------|-------|-------|------|-----|------|-------|----------|-------|---------|---------|---------|
| 0 to 4 | 318   | \$125,378,345 | 98.8%   | 5.554 | 5.254 | 742  | 71  | 71.8 | 32.9  | 74.1     | 100.0 | 84.5    | 1.7     | 13.8    |
| 5 to 9 | 4     | 1,512,826     | 1.2     | 5.491 | 5.191 | 719  | 69  | 70.5 | 7.7   | 67.0     | 100.0 | 7.7     | 29.5    | 62.8    |
| Total  | 322   | \$126,891,171 | 100.0%  | 5.553 | 5.253 | 741  | 71  | 71.8 | 32.6  | 74.0     | 100.0 | 83.6    | 2.0     | 14.4    |

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| Original Loan-To-Value Ratio | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|------------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0.001% to 20.000%            | 2          | \$324,000            | 0.3%          | 5.693        | 5.393        | 761        | 14        | 100.0       | 100.0       | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| 20.001% to 30.000%           | 1          | 195,000              | 0.2           | 5.375        | 5.075        | 685        | 28        | 100.0       | 100.0       | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| 30.001% to 40.000%           | 8          | 3,250,016            | 2.6           | 5.512        | 5.212        | 763        | 34        | 73.0        | 22.2        | 40.0        | 100.0        | 69.2        | 0.0        | 30.8        |
| 40.001% to 50.000%           | 20         | 7,490,251            | 5.9           | 5.530        | 5.230        | 760        | 47        | 48.2        | 38.0        | 44.6        | 100.0        | 93.3        | 0.0        | 6.7         |
| 50.001% to 60.000%           | 27         | 13,928,206           | 11.0          | 5.374        | 5.074        | 744        | 56        | 63.3        | 9.2         | 59.6        | 100.0        | 89.2        | 0.0        | 10.8        |
| 60.001% to 70.000%           | 49         | 24,749,430           | 19.5          | 5.529        | 5.229        | 729        | 67        | 73.6        | 19.0        | 74.5        | 100.0        | 91.7        | 1.8        | 6.5         |
| 70.001% to 75.000%           | 33         | 11,782,290           | 9.3           | 5.589        | 5.289        | 737        | 73        | 65.4        | 44.5        | 61.3        | 100.0        | 90.4        | 0.0        | 9.6         |
| 75.001% to 80.000%           | 173        | 63,279,212           | 49.9          | 5.593        | 5.293        | 743        | 80        | 76.5        | 38.1        | 85.2        | 100.0        | 76.9        | 3.3        | 19.8        |
| 80.001% to 85.000%           | 1          | 208,000              | 0.2           | 5.875        | 5.575        | 760        | 83        | 100.0       | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 85.001% to 90.000%           | 3          | 674,045              | 0.5           | 6.087        | 5.787        | 741        | 90        | 100.0       | 100.0       | 23.0        | 100.0        | 100.0       | 0.0        | 0.0         |
| 90.001% to 95.000%           | 5          | 1,010,720            | 0.8           | 5.601        | 5.301        | 749        | 95        | 53.4        | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total</b>                 | <b>322</b> | <b>\$126,891,171</b> | <b>100.0%</b> | <b>5.553</b> | <b>5.253</b> | <b>741</b> | <b>71</b> | <b>71.8</b> | <b>32.6</b> | <b>74.0</b> | <b>100.0</b> | <b>83.6</b> | <b>2.0</b> | <b>14.4</b> |

| Current Loan-To-Value Ratio | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|-----------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0.001% to 20.000%           | 2          | \$324,000            | 0.3%          | 5.693        | 5.393        | 761        | 14        | 100.0       | 100.0       | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| 20.001% to 30.000%          | 1          | 195,000              | 0.2           | 5.375        | 5.075        | 685        | 28        | 100.0       | 100.0       | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| 30.001% to 40.000%          | 8          | 3,250,016            | 2.6           | 5.512        | 5.212        | 763        | 34        | 73.0        | 22.2        | 40.0        | 100.0        | 69.2        | 0.0        | 30.8        |
| 40.001% to 50.000%          | 20         | 7,490,251            | 5.9           | 5.530        | 5.230        | 760        | 47        | 48.2        | 38.0        | 44.6        | 100.0        | 93.3        | 0.0        | 6.7         |
| 50.001% to 60.000%          | 27         | 13,928,206           | 11.0          | 5.374        | 5.074        | 744        | 56        | 63.3        | 9.2         | 59.6        | 100.0        | 89.2        | 0.0        | 10.8        |
| 60.001% to 70.000%          | 49         | 24,749,430           | 19.5          | 5.529        | 5.229        | 729        | 67        | 73.6        | 19.0        | 74.5        | 100.0        | 91.7        | 1.8        | 6.5         |
| 70.001% to 75.000%          | 33         | 11,782,290           | 9.3           | 5.589        | 5.289        | 737        | 73        | 65.4        | 44.5        | 61.3        | 100.0        | 90.4        | 0.0        | 9.6         |
| 75.001% to 80.000%          | 173        | 63,279,212           | 49.9          | 5.593        | 5.293        | 743        | 80        | 76.5        | 38.1        | 85.2        | 100.0        | 76.9        | 3.3        | 19.8        |
| 80.001% to 85.000%          | 1          | 208,000              | 0.2           | 5.875        | 5.575        | 760        | 83        | 100.0       | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 85.001% to 90.000%          | 3          | 674,045              | 0.5           | 6.087        | 5.787        | 741        | 90        | 100.0       | 100.0       | 23.0        | 100.0        | 100.0       | 0.0        | 0.0         |
| 90.001% to 95.000%          | 5          | 1,010,720            | 0.8           | 5.601        | 5.301        | 749        | 95        | 53.4        | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total</b>                | <b>322</b> | <b>\$126,891,171</b> | <b>100.0%</b> | <b>5.553</b> | <b>5.253</b> | <b>741</b> | <b>71</b> | <b>71.8</b> | <b>32.6</b> | <b>74.0</b> | <b>100.0</b> | <b>83.6</b> | <b>2.0</b> | <b>14.4</b> |

| FICO Score   | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 620 to 639   | 2          | \$843,750            | 0.7%          | 5.755        | 5.455        | 625        | 68        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 640 to 679   | 30         | 13,499,771           | 10.6          | 5.662        | 5.362        | 663        | 71        | 83.1        | 24.3        | 92.2        | 100.0        | 77.1        | 4.1        | 18.8        |
| 680 to 699   | 34         | 11,475,364           | 9.0           | 5.706        | 5.406        | 690        | 73        | 66.7        | 46.8        | 61.9        | 100.0        | 85.6        | 0.0        | 14.4        |
| 700 to 719   | 27         | 10,484,125           | 8.3           | 5.559        | 5.259        | 709        | 70        | 78.9        | 39.1        | 57.7        | 100.0        | 97.7        | 2.3        | 0.0         |
| 720 to 759   | 102        | 37,440,478           | 29.5          | 5.566        | 5.266        | 741        | 72        | 71.1        | 36.5        | 67.3        | 100.0        | 84.2        | 0.0        | 15.8        |
| 760 to 799   | 114        | 48,546,868           | 38.3          | 5.478        | 5.178        | 779        | 70        | 67.3        | 27.1        | 78.8        | 100.0        | 81.9        | 3.5        | 14.6        |
| 800 to 819   | 13         | 4,590,816            | 3.6           | 5.498        | 5.198        | 804        | 70        | 82.8        | 37.4        | 86.0        | 100.0        | 76.5        | 0.0        | 23.5        |
| <b>Total</b> | <b>322</b> | <b>\$126,891,171</b> | <b>100.0%</b> | <b>5.553</b> | <b>5.253</b> | <b>741</b> | <b>71</b> | <b>71.8</b> | <b>32.6</b> | <b>74.0</b> | <b>100.0</b> | <b>83.6</b> | <b>2.0</b> | <b>14.4</b> |

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| States | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|--------|-------|---------------|---------|-------|-------|------|-----|-------|-------|----------|-------|---------|---------|---------|
| AZ     | 9     | \$3,348,274   | 2.6%    | 5.531 | 5.231 | 766  | 70  | 73.3  | 29.5  | 81.9     | 100.0 | 85.1    | 0.0     | 14.9    |
| CA     | 55    | 25,250,072    | 19.9    | 5.522 | 5.222 | 738  | 66  | 63.2  | 22.1  | 54.8     | 100.0 | 96.1    | 2.0     | 1.8     |
| CO     | 8     | 2,763,734     | 2.2     | 5.516 | 5.216 | 762  | 76  | 44.3  | 40.9  | 59.7     | 100.0 | 100.0   | 0.0     | 0.0     |
| CT     | 2     | 698,877       | 0.6     | 5.411 | 5.111 | 769  | 61  | 28.6  | 28.6  | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| DC     | 21    | 9,075,270     | 7.2     | 5.614 | 5.314 | 755  | 70  | 92.5  | 27.3  | 89.0     | 100.0 | 41.9    | 0.0     | 58.1    |
| FL     | 11    | 3,685,499     | 2.9     | 5.639 | 5.339 | 748  | 65  | 62.9  | 39.9  | 46.7     | 100.0 | 100.0   | 0.0     | 0.0     |
| GA     | 9     | 3,036,821     | 2.4     | 5.500 | 5.200 | 742  | 77  | 100.0 | 53.1  | 71.8     | 100.0 | 100.0   | 0.0     | 0.0     |
| ID     | 1     | 355,000       | 0.3     | 5.625 | 5.325 | 755  | 75  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| IL     | 13    | 6,596,638     | 5.2     | 5.475 | 5.175 | 752  | 65  | 53.1  | 22.0  | 52.0     | 100.0 | 100.0   | 0.0     | 0.0     |
| IN     | 1     | 138,000       | 0.1     | 5.250 | 4.950 | 747  | 80  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| KS     | 1     | 62,500        | 0.0     | 5.375 | 5.075 | 791  | 46  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| LA     | 2     | 458,400       | 0.4     | 5.616 | 5.316 | 679  | 80  | 46.2  | 100.0 | 100.0    | 100.0 | 46.2    | 0.0     | 0.0     |
| MA     | 1     | 189,000       | 0.1     | 5.875 | 5.575 | 710  | 60  | 0.0   | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| MD     | 32    | 14,454,942    | 11.4    | 5.618 | 5.318 | 718  | 70  | 91.8  | 25.1  | 87.3     | 100.0 | 82.2    | 0.0     | 17.8    |
| MI     | 10    | 2,775,950     | 2.2     | 5.826 | 5.526 | 755  | 78  | 60.4  | 52.8  | 80.3     | 100.0 | 100.0   | 0.0     | 0.0     |
| MN     | 4     | 1,752,177     | 1.4     | 5.327 | 5.027 | 724  | 70  | 45.8  | 8.9   | 63.1     | 100.0 | 100.0   | 0.0     | 0.0     |
| MO     | 1     | 560,700       | 0.4     | 5.375 | 5.075 | 781  | 73  | 100.0 | 0.0   | 0.0      | 100.0 | 100.0   | 0.0     | 0.0     |
| MS     | 1     | 68,000        | 0.1     | 6.000 | 5.700 | 731  | 92  | 0.0   | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| MT     | 1     | 220,000       | 0.2     | 5.875 | 5.575 | 650  | 74  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| NC     | 4     | 2,133,620     | 1.7     | 5.205 | 4.905 | 767  | 66  | 29.6  | 3.9   | 60.0     | 100.0 | 100.0   | 0.0     | 0.0     |
| NH     | 1     | 523,901       | 0.4     | 5.750 | 5.450 | 722  | 75  | 0.0   | 0.0   | 0.0      | 100.0 | 100.0   | 0.0     | 0.0     |
| NJ     | 8     | 2,514,569     | 2.0     | 5.747 | 5.447 | 719  | 68  | 57.1  | 60.6  | 47.4     | 100.0 | 90.5    | 0.0     | 9.5     |
| NV     | 9     | 2,758,771     | 2.2     | 5.851 | 5.551 | 721  | 77  | 100.0 | 61.8  | 80.1     | 100.0 | 100.0   | 0.0     | 0.0     |
| NY     | 3     | 1,182,916     | 0.9     | 5.335 | 5.035 | 718  | 68  | 62.9  | 29.1  | 37.1     | 100.0 | 100.0   | 0.0     | 0.0     |
| OH     | 6     | 1,502,240     | 1.2     | 5.505 | 5.205 | 730  | 74  | 49.3  | 70.2  | 79.8     | 100.0 | 70.2    | 29.8    | 0.0     |
| OR     | 9     | 3,114,228     | 2.5     | 5.497 | 5.197 | 755  | 73  | 46.7  | 29.9  | 94.7     | 100.0 | 100.0   | 0.0     | 0.0     |
| PA     | 5     | 1,792,961     | 1.4     | 5.540 | 5.240 | 748  | 80  | 91.9  | 33.4  | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| RJ     | 2     | 1,280,258     | 1.0     | 5.329 | 5.029 | 734  | 80  | 0.0   | 0.0   | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| SC     | 5     | 1,096,520     | 0.9     | 5.600 | 5.300 | 704  | 79  | 68.3  | 100.0 | 77.3     | 100.0 | 100.0   | 0.0     | 0.0     |
| TX     | 13    | 5,223,498     | 4.1     | 5.470 | 5.170 | 722  | 71  | 56.8  | 18.8  | 57.6     | 100.0 | 100.0   | 0.0     | 0.0     |
| UT     | 2     | 532,720       | 0.4     | 5.505 | 5.205 | 770  | 80  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| VA     | 60    | 23,452,349    | 18.5    | 5.553 | 5.253 | 752  | 75  | 87.7  | 41.3  | 87.4     | 100.0 | 57.5    | 3.2     | 39.2    |
| WA     | 10    | 3,317,767     | 2.6     | 5.565 | 5.265 | 752  | 67  | 61.3  | 34.1  | 86.8     | 100.0 | 100.0   | 0.0     | 0.0     |
| WI     | 2     | 975,000       | 0.8     | 5.606 | 5.306 | 713  | 77  | 42.6  | 0.0   | 100.0    | 100.0 | 42.6    | 57.4    | 0.0     |
| Total  | 322   | \$126,891,171 | 100.0%  | 5.553 | 5.253 | 741  | 71  | 71.8  | 32.6  | 74.0     | 100.0 | 83.6    | 2.0     | 14.4    |

| Index      | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO  | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|------------|-------|---------------|---------|-------|-------|------|-----|------|-------|----------|-------|---------|---------|---------|
| 1 YR CMT   | 5     | \$2,525,340   | 2.0%    | 5.604 | 5.304 | 743  | 78  | 50.4 | 9.8   | 100.0    | 100.0 | 0.0     | 100.0   | 0.0     |
| 1 YR LIBOR | 275   | 106,109,943   | 83.6    | 5.543 | 5.243 | 741  | 70  | 68.7 | 34.1  | 71.7     | 100.0 | 100.0   | 0.0     | 0.0     |
| 6 MO LIBOR | 42    | 18,255,887    | 14.4    | 5.604 | 5.304 | 744  | 73  | 92.4 | 26.7  | 83.3     | 100.0 | 0.0     | 0.0     | 100.0   |
| Total      | 322   | \$126,891,171 | 100.0%  | 5.553 | 5.253 | 741  | 71  | 71.8 | 32.6  | 74.0     | 100.0 | 83.6    | 2.0     | 14.4    |

| Margin | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|--------|-------|---------------|---------|-------|-------|------|-----|-------|-------|----------|-------|---------|---------|---------|
| 2.250% | 258   | \$101,781,518 | 80.2%   | 5.585 | 5.285 | 740  | 71  | 81.8  | 33.6  | 72.0     | 100.0 | 82.5    | 0.0     | 17.5    |
| 2.375% | 3     | 947,050       | 0.7     | 5.703 | 5.403 | 724  | 74  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| 2.500% | 30    | 15,552,155    | 12.3    | 5.308 | 5.008 | 754  | 70  | 0.0   | 2.1   | 77.1     | 100.0 | 100.0   | 0.0     | 0.0     |
| 2.750% | 29    | 7,955,448     | 6.3     | 5.639 | 5.339 | 741  | 74  | 77.9  | 71.4  | 93.8     | 100.0 | 68.3    | 31.7    | 0.0     |
| 3.250% | 1     | 192,000       | 0.2     | 5.750 | 5.450 | 701  | 78  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| 3.500% | 1     | 463,000       | 0.4     | 5.000 | 4.700 | 699  | 78  | 100.0 | 0.0   | 0.0      | 100.0 | 0.0     | 0.0     | 100.0   |
| Total  | 322   | \$126,891,171 | 100.0%  | 5.553 | 5.253 | 741  | 71  | 71.8  | 32.6  | 74.0     | 100.0 | 83.6    | 2.0     | 14.4    |

| Caps  | Count | Balance       | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|-------|-------|---------------|---------|-------|-------|------|-----|-------|-------|----------|-------|---------|---------|---------|
| 2/25  | 2     | \$1,197,841   | 0.9%    | 5.271 | 4.971 | 742  | 75  | 0.0   | 0.0   | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| 5/15  | 42    | 18,255,887    | 14.4    | 5.604 | 5.304 | 744  | 73  | 92.4  | 26.7  | 83.3     | 100.0 | 0.0     | 0.0     | 100.0   |
| 5/25  | 191   | 74,245,135    | 58.5    | 5.583 | 5.283 | 740  | 70  | 84.8  | 39.1  | 71.2     | 100.0 | 98.0    | 2.0     | 0.0     |
| 5/26  | 2     | 891,200       | 0.7     | 5.711 | 5.411 | 717  | 59  | 32.8  | 32.8  | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| 6/25  | 1     | 359,600       | 0.3     | 5.375 | 5.075 | 746  | 80  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| 6/26  | 84    | 31,941,508    | 25.2    | 5.465 | 5.165 | 744  | 71  | 33.2  | 21.2  | 73.0     | 100.0 | 96.8    | 3.2     | 0.0     |
| Total | 322   | \$126,891,171 | 100.0%  | 5.553 | 5.253 | 741  | 71  | 71.8  | 32.6  | 74.0     | 100.0 | 83.6    | 2.0     | 14.4    |

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| Max Rate           | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 9.500% to 9.999%   | 1          | \$500,000            | 0.4%          | 4,750        | 4,450        | 730        | 50        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 10.000% to 10.499% | 68         | 30,184,047           | 23.8          | 5,273        | 4,973        | 750        | 70        | 79.1        | 31.1        | 73.4        | 100.0        | 86.3        | 0.0        | 13.7        |
| 10.500% to 10.999% | 149        | 59,402,297           | 46.8          | 5,677        | 5,377        | 739        | 71        | 85.4        | 36.5        | 71.9        | 100.0        | 74.0        | 2.6        | 23.4        |
| 11.000% to 11.499% | 49         | 19,693,458           | 15.5          | 5,477        | 5,177        | 746        | 70        | 34.5        | 19.6        | 80.1        | 100.0        | 96.6        | 2.3        | 1.1         |
| 11.500% to 11.999% | 46         | 15,442,848           | 12.2          | 5,684        | 5,384        | 728        | 72        | 49.8        | 33.4        | 73.4        | 100.0        | 96.4        | 3.6        | 0.0         |
| 12.000% to 12.499% | 9          | 1,668,520            | 1.3           | 6,160        | 5,860        | 731        | 79        | 87.9        | 75.3        | 46.1        | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total</b>       | <b>322</b> | <b>\$126,891,171</b> | <b>100.0%</b> | <b>5,553</b> | <b>5,253</b> | <b>741</b> | <b>71</b> | <b>71.8</b> | <b>32.6</b> | <b>74.0</b> | <b>100.0</b> | <b>83.6</b> | <b>2.0</b> | <b>14.4</b> |

| Months to Roll | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|----------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 75             | 1          | \$450,000            | 0.4%          | 5,625        | 5,325        | 650        | 55        | 100.0       | 0.0         | 100.0       | 100.0        | 0.0         | 0.0        | 100.0       |
| 76             | 1          | 446,940              | 0.4           | 5,375        | 5,075        | 779        | 70        | 0.0         | 0.0         | 100.0       | 100.0        | 0.0         | 100.0      | 0.0         |
| 79             | 2          | 615,885              | 0.5           | 5,476        | 5,176        | 726        | 78        | 100.0       | 18.8        | 18.8        | 100.0        | 18.8        | 0.0        | 81.2        |
| 80             | 15         | 5,935,248            | 4.7           | 5,465        | 5,165        | 735        | 71        | 54.8        | 47.2        | 23.4        | 100.0        | 95.8        | 4.2        | 0.0         |
| 81             | 29         | 12,300,123           | 9.7           | 5,377        | 5,077        | 744        | 67        | 67.3        | 24.8        | 59.5        | 100.0        | 81.3        | 4.2        | 14.6        |
| 82             | 61         | 27,671,858           | 21.8          | 5,451        | 5,151        | 739        | 70        | 52.9        | 20.1        | 75.0        | 100.0        | 91.0        | 0.0        | 9.0         |
| 83             | 113        | 41,694,690           | 32.9          | 5,683        | 5,383        | 740        | 72        | 78.5        | 36.2        | 75.7        | 100.0        | 77.9        | 0.0        | 22.1        |
| 84             | 100        | 37,776,426           | 29.8          | 5,558        | 5,258        | 746        | 71        | 82.4        | 38.9        | 84.3        | 100.0        | 86.4        | 3.5        | 10.1        |
| <b>Total</b>   | <b>322</b> | <b>\$126,891,171</b> | <b>100.0%</b> | <b>5,553</b> | <b>5,253</b> | <b>741</b> | <b>71</b> | <b>71.8</b> | <b>32.6</b> | <b>74.0</b> | <b>100.0</b> | <b>83.6</b> | <b>2.0</b> | <b>14.4</b> |

| Property Type            | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Condominium              | 42         | \$13,463,542         | 10.6%         | 5,615        | 5,315        | 739        | 75        | 73.3        | 59.2        | 81.6        | 100.0        | 75.2        | 0.0        | 24.8        |
| Condozel                 | 1          | 359,000              | 0.3           | 5,000        | 4,700        | 782        | 74        | 0.0         | 100.0       | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| Cooperative              | 5          | 1,519,720            | 1.2           | 5,497        | 5,197        | 730        | 78        | 86.6        | 48.9        | 73.7        | 100.0        | 100.0       | 0.0        | 0.0         |
| Multi-family             | 1          | 396,500              | 0.3           | 5,750        | 5,450        | 773        | 61        | 100.0       | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| Planned Unit Development | 92         | 40,400,163           | 31.8          | 5,577        | 5,277        | 743        | 72        | 77.9        | 28.2        | 77.7        | 100.0        | 80.5        | 0.0        | 19.5        |
| Single Family            | 178        | 69,412,446           | 54.7          | 5,527        | 5,227        | 741        | 70        | 67.2        | 29.0        | 71.5        | 100.0        | 87.9        | 3.6        | 8.4         |
| Townhouse                | 3          | 1,339,800            | 1.1           | 5,713        | 5,413        | 752        | 41        | 100.0       | 25.4        | 25.4        | 100.0        | 11.6        | 0.0        | 88.4        |
| <b>Total</b>             | <b>322</b> | <b>\$126,891,171</b> | <b>100.0%</b> | <b>5,553</b> | <b>5,253</b> | <b>741</b> | <b>71</b> | <b>71.8</b> | <b>32.6</b> | <b>74.0</b> | <b>100.0</b> | <b>83.6</b> | <b>2.0</b> | <b>14.4</b> |

| Occupancy Code    | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|-------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Primary Residence | 322        | \$126,891,171        | 100.0%        | 5,553        | 5,253        | 741        | 71        | 71.8        | 32.6        | 74.0        | 100.0        | 83.6        | 2.0        | 14.4        |
| <b>Total</b>      | <b>322</b> | <b>\$126,891,171</b> | <b>100.0%</b> | <b>5,553</b> | <b>5,253</b> | <b>741</b> | <b>71</b> | <b>71.8</b> | <b>32.6</b> | <b>74.0</b> | <b>100.0</b> | <b>83.6</b> | <b>2.0</b> | <b>14.4</b> |

| Purpose                | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Cash Out Refinance     | 92         | \$35,392,096         | 27.9%         | 5,593        | 5,293        | 731        | 66        | 65.2        | 30.9        | 68.1        | 100.0        | 92.2        | 0.0        | 7.8         |
| Construction Permanent | 1          | 650,000              | 0.5           | 5,250        | 4,950        | 734        | 79        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| Purchase               | 160        | 61,528,468           | 48.5          | 5,530        | 5,230        | 754        | 75        | 75.6        | 38.0        | 81.2        | 100.0        | 77.7        | 2.5        | 19.9        |
| Rate Term Refinance    | 69         | 29,320,608           | 23.1          | 5,561        | 5,261        | 729        | 66        | 71.0        | 24.0        | 65.3        | 100.0        | 85.3        | 3.4        | 11.2        |
| <b>Total</b>           | <b>322</b> | <b>\$126,891,171</b> | <b>100.0%</b> | <b>5,553</b> | <b>5,253</b> | <b>741</b> | <b>71</b> | <b>71.8</b> | <b>32.6</b> | <b>74.0</b> | <b>100.0</b> | <b>83.6</b> | <b>2.0</b> | <b>14.4</b> |

| Documentation Type | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| FULL/ALT           | 242        | \$93,860,586         | 74.0%         | 5,545        | 5,245        | 742        | 73        | 73.3        | 33.0        | 100.0       | 100.0        | 81.1        | 2.7        | 16.2        |
| REDUCED            | 80         | 33,030,585           | 26.0          | 5,577        | 5,277        | 741        | 64        | 67.4        | 31.3        | 0.0         | 100.0        | 90.8        | 0.0        | 9.2         |
| <b>Total</b>       | <b>322</b> | <b>\$126,891,171</b> | <b>100.0%</b> | <b>5,553</b> | <b>5,253</b> | <b>741</b> | <b>71</b> | <b>71.8</b> | <b>32.6</b> | <b>74.0</b> | <b>100.0</b> | <b>83.6</b> | <b>2.0</b> | <b>14.4</b> |

| Prepayment Penalty Terms | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0                        | 321        | \$126,428,171        | 99.6%         | 5,555        | 5,255        | 742        | 71        | 71.7        | 32.7        | 74.2        | 100.0        | 83.9        | 2.0        | 14.1        |
| 60                       | 1          | 463,000              | 0.4           | 5,000        | 4,700        | 699        | 78        | 100.0       | 0.0         | 0.0         | 100.0        | 0.0         | 0.0        | 100.0       |
| <b>Total</b>             | <b>322</b> | <b>\$126,891,171</b> | <b>100.0%</b> | <b>5,553</b> | <b>5,253</b> | <b>741</b> | <b>71</b> | <b>71.8</b> | <b>32.6</b> | <b>74.0</b> | <b>100.0</b> | <b>83.6</b> | <b>2.0</b> | <b>14.4</b> |

| Interest Only Terms | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0                   | 83         | \$35,823,485         | 28.2%         | 5,414        | 5,114        | 747        | 69        | 0.0         | 18.1        | 70.0        | 100.0        | 92.6        | 3.5        | 3.9         |
| 84                  | 211        | 77,827,786           | 61.3          | 5,610        | 5,310        | 737        | 72        | 100.0       | 40.6        | 74.8        | 100.0        | 91.2        | 1.6        | 7.2         |
| 120                 | 28         | 13,239,900           | 10.4          | 5,597        | 5,297        | 748        | 69        | 100.0       | 24.2        | 83.1        | 100.0        | 15.0        | 0.0        | 85.0        |
| <b>Total</b>        | <b>322</b> | <b>\$126,891,171</b> | <b>100.0%</b> | <b>5,553</b> | <b>5,253</b> | <b>741</b> | <b>71</b> | <b>71.8</b> | <b>32.6</b> | <b>74.0</b> | <b>100.0</b> | <b>83.6</b> | <b>2.0</b> | <b>14.4</b> |

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| Mortgage Insurance        | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Curr.LTV <= 80            | 313        | \$124,998,406        | 98.5%         | 5.549        | 5.249        | 741        | 70        | 71.7        | 31.5        | 74.0        | 100.0        | 83.4        | 2.0        | 14.6        |
| Curr.LTV > 80 and Insured | 9          | 1,892,765            | 1.5           | 5.804        | 5.504        | 747        | 92        | 75.1        | 100.0       | 72.6        | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total</b>              | <b>322</b> | <b>\$126,891,171</b> | <b>100.0%</b> | <b>5.553</b> | <b>5.253</b> | <b>741</b> | <b>71</b> | <b>71.8</b> | <b>32.6</b> | <b>74.0</b> | <b>100.0</b> | <b>83.6</b> | <b>2.0</b> | <b>14.4</b> |

| Servicer     | Count      | Balance              | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------|------------|----------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| GMAC         | 322        | \$126,891,171        | 100.0%        | 5.553        | 5.253        | 741        | 71        | 71.8        | 32.6        | 74.0        | 100.0        | 83.6        | 2.0        | 14.4        |
| <b>Total</b> | <b>322</b> | <b>\$126,891,171</b> | <b>100.0%</b> | <b>5.553</b> | <b>5.253</b> | <b>741</b> | <b>71</b> | <b>71.8</b> | <b>32.6</b> | <b>74.0</b> | <b>100.0</b> | <b>83.6</b> | <b>2.0</b> | <b>14.4</b> |

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| Stats   |
|---|
| Count: 199  |
| Current Balance: \$96,304,220                         |
| Average Current Balance: \$483,941                    |
| Gross Weighted Average Coupon: 5.697%                 |
| Net Weighted Average Coupon: 5.397%                   |
| Weighted Average Expense Rate: 0.300%                 |
| Weighted Average Expense Rate - after Reset: 0.300%   |
| Weighted Average Original Term: 360                   |
| Weighted Average Remaining Term: 359                  |
| Weighted Average Age: 1                               |
| Weighted Average Original Loan-to-Value Ratio: 69.20% |
| Weighted Average Current Loan-to-Value Ratio: 69.17%  |
| Weighted Average Margin: 2.255%                       |
| Weighted Average Lifetime Cap: 5.003%                 |
| Weighted Average Maximum Interest Rate: 10.700%       |
| Weighted Average Months to Next Roll: 119             |
| Weighted Average FICO Score: 747                      |
| Max Zip Code Percentage: 2.596%                       |

| Product Type | Count | Balance      | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|--------------|-------|--------------|---------|-------|-------|------|-----|-------|-------|----------|-------|---------|---------|---------|
| 10Yrs        | 178   | \$84,785,670 | 88.0%   | 5.706 | 5.406 | 745  | 69  | 91.6  | 14.3  | 77.4     | 100.0 | 98.8    | 1.2     | 0.0     |
| 10Y6s        | 21    | 11,518,550   | 12.0    | 5.628 | 5.328 | 759  | 69  | 100.0 | 15.4  | 93.9     | 100.0 | 0.0     | 0.0     | 100.0   |
| Total:       | 199   | \$96,304,220 | 100.0%  | 5.697 | 5.397 | 747  | 69  | 92.6  | 14.4  | 79.4     | 100.0 | 86.9    | 1.1     | 12.0    |

| Group           | Count | Balance      | Percent | GWAC  | NWAC  | FICO | LTV | %IO  | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|-----------------|-------|--------------|---------|-------|-------|------|-----|------|-------|----------|-------|---------|---------|---------|
| 10 YEAR HYBRIDS | 199   | \$96,304,220 | 100.0%  | 5.697 | 5.397 | 747  | 69  | 92.6 | 14.4  | 79.4     | 100.0 | 86.9    | 1.1     | 12.0    |
| Total:          | 199   | \$96,304,220 | 100.0%  | 5.697 | 5.397 | 747  | 69  | 92.6 | 14.4  | 79.4     | 100.0 | 86.9    | 1.1     | 12.0    |

| Principal Balance                | Count | Balance      | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|----------------------------------|-------|--------------|---------|-------|-------|------|-----|-------|-------|----------|-------|---------|---------|---------|
| \$50,000.01 to \$200,000.00      | 20    | \$3,364,136  | 3.5%    | 5.825 | 5.525 | 730  | 72  | 100.0 | 100.0 | 78.8     | 100.0 | 90.5    | 0.0     | 9.5     |
| \$200,000.01 to \$350,000.00     | 35    | 9,462,262    | 9.8     | 5.681 | 5.381 | 747  | 72  | 100.0 | 100.0 | 89.4     | 100.0 | 84.7    | 0.0     | 15.3    |
| \$350,000.01 to \$500,000.00     | 68    | 28,863,343   | 30.0    | 5.690 | 5.390 | 747  | 72  | 86.4  | 3.7   | 74.1     | 100.0 | 97.1    | 1.4     | 1.5     |
| \$500,000.01 to \$650,000.00     | 42    | 24,106,330   | 25.0    | 5.697 | 5.397 | 743  | 71  | 90.4  | 0.0   | 75.8     | 100.0 | 81.0    | 2.7     | 16.3    |
| \$650,000.01 to \$800,000.00     | 13    | 9,554,700    | 9.9     | 5.669 | 5.369 | 750  | 68  | 100.0 | 0.0   | 70.2     | 100.0 | 77.1    | 0.0     | 22.9    |
| \$800,000.01 to \$950,000.00     | 8     | 6,875,300    | 7.1     | 5.772 | 5.472 | 749  | 64  | 87.3  | 0.0   | 100.0    | 100.0 | 87.9    | 0.0     | 12.1    |
| \$950,000.01 to \$1,100,000.00   | 10    | 9,959,950    | 10.3    | 5.612 | 5.312 | 760  | 61  | 100.0 | 0.0   | 79.9     | 100.0 | 90.4    | 0.0     | 9.6     |
| \$1,100,000.01 to \$1,250,000.00 | 1     | 1,200,000    | 1.2     | 6.000 | 5.700 | 689  | 64  | 100.0 | 0.0   | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| \$1,400,000.01 to \$1,550,000.00 | 2     | 2,918,200    | 3.0     | 5.750 | 5.450 | 763  | 63  | 100.0 | 0.0   | 100.0    | 100.0 | 51.4    | 0.0     | 48.6    |
| Total:                           | 199   | \$96,304,220 | 100.0%  | 5.697 | 5.397 | 747  | 69  | 92.6  | 14.4  | 79.4     | 100.0 | 86.9    | 1.1     | 12.0    |

| Current Rate     | Count | Balance      | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|------------------|-------|--------------|---------|-------|-------|------|-----|-------|-------|----------|-------|---------|---------|---------|
| 5.000% to 5.249% | 6     | \$1,912,850  | 2.0%    | 5.082 | 4.782 | 729  | 67  | 100.0 | 28.0  | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| 5.250% to 5.499% | 26    | 13,816,760   | 14.3    | 5.340 | 5.040 | 762  | 68  | 86.5  | 8.4   | 93.2     | 100.0 | 96.0    | 0.0     | 4.0     |
| 5.500% to 5.749% | 65    | 31,241,747   | 32.4    | 5.564 | 5.264 | 753  | 68  | 94.0  | 14.7  | 88.3     | 100.0 | 77.5    | 1.3     | 21.2    |
| 5.750% to 5.999% | 66    | 33,138,815   | 34.4    | 5.807 | 5.507 | 743  | 70  | 95.7  | 15.6  | 72.8     | 100.0 | 86.9    | 0.0     | 13.1    |
| 6.000% to 6.249% | 27    | 12,113,748   | 12.6    | 6.044 | 5.744 | 726  | 71  | 91.1  | 13.2  | 60.4     | 100.0 | 94.6    | 3.4     | 0.0     |
| 6.250% to 6.499% | 8     | 3,889,300    | 4.0     | 6.285 | 5.985 | 752  | 73  | 77.5  | 16.8  | 62.8     | 100.0 | 100.0   | 0.0     | 0.0     |
| 6.500% to 6.749% | 1     | 191,000      | 0.2     | 6.500 | 6.200 | 666  | 80  | 100.0 | 100.0 | 100.0    | 100.0 | 100.0   | 0.0     | 0.0     |
| Total:           | 199   | \$96,304,220 | 100.0%  | 5.697 | 5.397 | 747  | 69  | 92.6  | 14.4  | 79.4     | 100.0 | 86.9    | 1.1     | 12.0    |

| Age    | Count | Balance      | Percent | GWAC  | NWAC  | FICO | LTV | %IO   | %Conf | %FullDoc | %OO   | %1yrLIB | %1yrCMT | %6moLIB |
|--------|-------|--------------|---------|-------|-------|------|-----|-------|-------|----------|-------|---------|---------|---------|
| 0 to 4 | 195   | \$94,999,813 | 98.6%   | 5.698 | 5.398 | 747  | 69  | 92.5  | 13.8  | 79.1     | 100.0 | 87.1    | 1.1     | 11.8    |
| 5 to 9 | 4     | 1,304,407    | 1.4     | 5.627 | 5.327 | 736  | 78  | 100.0 | 59.6  | 100.0    | 100.0 | 77.3    | 0.0     | 22.7    |
| Total: | 199   | \$96,304,220 | 100.0%  | 5.697 | 5.397 | 747  | 69  | 92.6  | 14.4  | 79.4     | 100.0 | 86.9    | 1.1     | 12.0    |

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| Original Loan-To-Value Ratio | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|------------------------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 20.001% to 30.000%           | 2          | \$550,000           | 0.6%          | 5.716        | 5.416        | 811        | 21        | 100.0       | 27.3        | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 30.001% to 40.000%           | 2          | 1,359,000           | 1.4           | 5.453        | 5.153        | 751        | 34        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 40.001% to 50.000%           | 11         | 6,197,050           | 6.4           | 5.528        | 5.228        | 768        | 45        | 93.0        | 11.6        | 84.2        | 100.0        | 91.0        | 0.0        | 9.0         |
| 50.001% to 60.000%           | 27         | 13,743,100          | 14.3          | 5.682        | 5.382        | 755        | 55        | 95.3        | 13.5        | 67.7        | 100.0        | 92.9        | 0.0        | 7.1         |
| 60.001% to 70.000%           | 43         | 24,712,846          | 25.7          | 5.760        | 5.460        | 735        | 67        | 90.8        | 10.8        | 79.5        | 100.0        | 76.9        | 1.6        | 21.5        |
| 70.001% to 75.000%           | 17         | 8,648,596           | 9.0           | 5.649        | 5.349        | 754        | 73        | 95.1        | 6.3         | 75.2        | 100.0        | 97.2        | 0.0        | 2.8         |
| 75.001% to 80.000%           | 95         | 40,543,878          | 42.1          | 5.710        | 5.410        | 746        | 80        | 91.8        | 19.3        | 82.2        | 100.0        | 87.4        | 1.6        | 11.0        |
| 85.001% to 90.000%           | 1          | 409,500             | 0.4           | 5.500        | 5.200        | 693        | 90        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 90.001% to 95.000%           | 1          | 140,250             | 0.1           | 5.625        | 5.325        | 740        | 94        | 100.0       | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total:</b>                | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

| Current Loan-To-Value Ratio | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|-----------------------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 20.001% to 30.000%          | 2          | \$550,000           | 0.6%          | 5.716        | 5.416        | 811        | 21        | 100.0       | 27.3        | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 30.001% to 40.000%          | 2          | 1,359,000           | 1.4           | 5.453        | 5.153        | 751        | 34        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 40.001% to 50.000%          | 11         | 6,197,050           | 6.4           | 5.528        | 5.228        | 768        | 45        | 93.0        | 11.6        | 84.2        | 100.0        | 91.0        | 0.0        | 9.0         |
| 50.001% to 60.000%          | 27         | 13,743,100          | 14.3          | 5.682        | 5.382        | 755        | 55        | 95.3        | 13.5        | 67.7        | 100.0        | 92.9        | 0.0        | 7.1         |
| 60.001% to 70.000%          | 43         | 24,712,846          | 25.7          | 5.760        | 5.460        | 735        | 67        | 90.8        | 10.8        | 79.5        | 100.0        | 76.9        | 1.6        | 21.5        |
| 70.001% to 75.000%          | 18         | 9,136,596           | 9.5           | 5.634        | 5.334        | 757        | 74        | 95.4        | 6.0         | 76.5        | 100.0        | 97.3        | 0.0        | 2.7         |
| 75.001% to 80.000%          | 94         | 40,055,878          | 41.6          | 5.714        | 5.414        | 745        | 80        | 91.7        | 19.5        | 82.0        | 100.0        | 87.3        | 1.6        | 11.1        |
| 85.001% to 90.000%          | 1          | 409,500             | 0.4           | 5.500        | 5.200        | 693        | 90        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 90.001% to 95.000%          | 1          | 140,250             | 0.1           | 5.625        | 5.325        | 740        | 94        | 100.0       | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total:</b>               | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

| FICO Score    | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 620 to 639    | 1          | \$352,000           | 0.4%          | 5.875        | 5.575        | 630        | 80        | 100.0       | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 640 to 679    | 11         | 3,986,200           | 4.1           | 5.759        | 5.459        | 669        | 70        | 89.4        | 30.5        | 78.5        | 100.0        | 100.0       | 0.0        | 0.0         |
| 680 to 699    | 23         | 10,914,319          | 11.3          | 5.786        | 5.486        | 689        | 73        | 96.1        | 9.9         | 72.6        | 100.0        | 100.0       | 0.0        | 0.0         |
| 700 to 719    | 27         | 12,659,220          | 13.1          | 5.797        | 5.497        | 712        | 70        | 88.2        | 19.1        | 68.9        | 100.0        | 78.4        | 8.3        | 13.2        |
| 720 to 759    | 48         | 23,622,769          | 24.5          | 5.673        | 5.373        | 744        | 69        | 91.5        | 12.0        | 77.5        | 100.0        | 82.0        | 0.0        | 18.0        |
| 760 to 799    | 80         | 41,540,912          | 43.1          | 5.647        | 5.347        | 778        | 68        | 94.3        | 13.0        | 85.9        | 100.0        | 86.9        | 0.0        | 13.1        |
| 800 to 819    | 9          | 3,228,800           | 3.4           | 5.725        | 5.425        | 807        | 62        | 86.9        | 18.1        | 59.2        | 100.0        | 95.6        | 0.0        | 4.4         |
| <b>Total:</b> | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

| States        | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| AZ            | 5          | \$2,160,942         | 2.2%          | 5.712        | 5.412        | 763        | 71        | 100.0       | 15.9        | 77.8        | 100.0        | 100.0       | 0.0        | 0.0         |
| CA            | 46         | 23,641,596          | 24.5          | 5.718        | 5.418        | 739        | 65        | 83.7        | 8.9         | 67.9        | 100.0        | 97.3        | 2.7        | 0.0         |
| CO            | 4          | 1,776,420           | 1.8           | 5.496        | 5.196        | 757        | 67        | 100.0       | 14.1        | 66.1        | 100.0        | 100.0       | 0.0        | 0.0         |
| DC            | 9          | 5,519,000           | 5.7           | 5.669        | 5.369        | 749        | 70        | 100.0       | 9.5         | 94.8        | 100.0        | 63.5        | 0.0        | 36.5        |
| DE            | 5          | 1,885,548           | 2.0           | 5.913        | 5.613        | 753        | 72        | 100.0       | 40.2        | 30.6        | 100.0        | 87.2        | 0.0        | 12.8        |
| FL            | 5          | 2,547,500           | 2.6           | 5.494        | 5.194        | 744        | 73        | 100.0       | 7.4         | 74.7        | 100.0        | 100.0       | 0.0        | 0.0         |
| GA            | 13         | 5,432,380           | 5.6           | 5.617        | 5.317        | 744        | 68        | 100.0       | 30.7        | 81.2        | 100.0        | 94.6        | 0.0        | 5.4         |
| HI            | 1          | 200,000             | 0.2           | 6.375        | 6.075        | 775        | 80        | 100.0       | 100.0       | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| IL            | 2          | 1,950,000           | 2.0           | 5.904        | 5.604        | 716        | 62        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| IN            | 1          | 550,000             | 0.6           | 5.750        | 5.450        | 805        | 50        | 100.0       | 0.0         | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| IA            | 1          | 180,000             | 0.2           | 5.750        | 5.450        | 692        | 68        | 100.0       | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| MD            | 20         | 10,508,229          | 10.9          | 5.656        | 5.356        | 765        | 65        | 95.5        | 11.7        | 83.5        | 100.0        | 74.4        | 0.0        | 25.6        |
| MI            | 4          | 1,825,100           | 1.9           | 5.597        | 5.297        | 736        | 74        | 77.8        | 0.0         | 78.5        | 100.0        | 77.8        | 22.2       | 0.0         |
| MN            | 2          | 792,000             | 0.8           | 5.614        | 5.314        | 744        | 80        | 100.0       | 18.2        | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| MO            | 1          | 338,000             | 0.4           | 5.750        | 5.450        | 711        | 80        | 100.0       | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| NC            | 2          | 1,184,500           | 1.2           | 5.689        | 5.389        | 739        | 76        | 100.0       | 29.7        | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| NE            | 1          | 750,000             | 0.8           | 5.750        | 5.450        | 765        | 60        | 100.0       | 0.0         | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| NJ            | 5          | 2,536,667           | 2.6           | 5.891        | 5.591        | 733        | 71        | 48.2        | 9.3         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| OH            | 3          | 1,318,600           | 1.4           | 5.641        | 5.341        | 684        | 70        | 100.0       | 11.4        | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| SC            | 1          | 380,000             | 0.4           | 6.000        | 5.700        | 813        | 80        | 100.0       | 0.0         | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| TN            | 1          | 218,000             | 0.2           | 5.375        | 5.075        | 759        | 80        | 100.0       | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| TX            | 17         | 7,670,138           | 8.0           | 5.791        | 5.491        | 751        | 71        | 91.5        | 25.2        | 90.6        | 100.0        | 100.0       | 0.0        | 0.0         |
| VA            | 49         | 22,512,600          | 23.4          | 5.665        | 5.365        | 750        | 74        | 98.1        | 13.6        | 85.9        | 100.0        | 72.1        | 0.0        | 27.9        |
| WA            | 1          | 427,000             | 0.4           | 6.000        | 5.700        | 717        | 63        | 100.0       | 0.0         | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total:</b> | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

| Index         | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 1 YR CMT      | 2          | \$1,055,400         | 1.1%          | 5.856        | 5.556        | 716        | 75        | 61.6        | 0.0         | 100.0       | 100.0        | 0.0         | 100.0      | 0.0         |
| 1 YR LIBOR    | 176        | 83,730,270          | 86.9          | 5.705        | 5.405        | 746        | 69        | 92.0        | 14.5        | 77.1        | 100.0        | 100.0       | 0.0        | 0.0         |
| 6 MO LIBOR    | 21         | 11,518,550          | 12.0          | 5.628        | 5.328        | 759        | 69        | 100.0       | 15.4        | 93.9        | 100.0        | 0.0         | 0.0        | 100.0       |
| <b>Total:</b> | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

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| Margin       | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 2.250%       | 197        | \$95,248,820        | 98.9%         | 5.695        | 5.395        | 747        | 69        | 93.0        | 14.6        | 79.1        | 100.0        | 87.9        | 0.0        | 12.1        |
| 2.750%       | 2          | 1,055,400           | 1.1           | 5.856        | 5.556        | 716        | 75        | 61.6        | 0.0         | 100.0       | 100.0        | 0.0         | 100.0      | 0.0         |
| <b>Total</b> | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

| Caps         | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 5/1/5        | 20         | \$11,222,650        | 11.7%         | 5.625        | 5.325        | 760        | 69        | 100.0       | 13.1        | 93.7        | 100.0        | 0.0         | 0.0        | 100.0       |
| 5/2/5        | 178        | \$4,785,670         | 88.0          | 5.706        | 5.406        | 745        | 69        | 91.6        | 14.3        | 77.4        | 100.0        | 98.8        | 1.2        | 0.0         |
| 6/1/6        | 1          | 295,900             | 0.3           | 5.750        | 5.450        | 744        | 80        | 100.0       | 100.0       | 100.0       | 100.0        | 0.0         | 0.0        | 100.0       |
| <b>Total</b> | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

| Max Rate           | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 10.000% to 10.499% | 32         | \$15,729,610        | 16.3%         | 5.308        | 5.008        | 758        | 68        | 88.2        | 10.8        | 94.0        | 100.0        | 96.5        | 0.0        | 3.5         |
| 10.500% to 10.999% | 130        | 64,084,662          | 66.5          | 5.689        | 5.389        | 748        | 69        | 94.9        | 14.8        | 80.2        | 100.0        | 82.7        | 0.6        | 16.6        |
| 11.000% to 11.499% | 35         | 16,003,048          | 16.6          | 6.102        | 5.802        | 732        | 72        | 87.8        | 14.0        | 61.0        | 100.0        | 95.9        | 4.1        | 0.0         |
| 11.500% to 11.999% | 2          | 486,900             | 0.5           | 6.044        | 5.744        | 713        | 80        | 100.0       | 100.0       | 100.0       | 100.0        | 39.2        | 0.0        | 60.8        |
| <b>Total</b>       | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

| Months to Roll | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|----------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 114            | 1          | \$181,140           | 0.2%          | 5.750        | 5.450        | 790        | 80        | 100.0       | 100.0       | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| 115            | 3          | 1,123,267           | 1.2           | 5.607        | 5.307        | 727        | 77        | 100.0       | 53.1        | 100.0       | 100.0        | 73.7        | 0.0        | 26.3        |
| 116            | 2          | 599,825             | 0.6           | 5.598        | 5.298        | 719        | 79        | 21.6        | 21.6        | 21.6        | 100.0        | 100.0       | 0.0        | 0.0         |
| 117            | 8          | 3,863,046           | 4.0           | 5.585        | 5.285        | 749        | 68        | 85.5        | 10.7        | 56.9        | 100.0        | 100.0       | 0.0        | 0.0         |
| 118            | 10         | 6,295,900           | 6.5           | 5.632        | 5.332        | 747        | 57        | 73.9        | 0.0         | 85.4        | 100.0        | 100.0       | 0.0        | 0.0         |
| 119            | 87         | 42,707,810          | 44.3          | 5.722        | 5.422        | 751        | 71        | 96.9        | 13.7        | 77.8        | 100.0        | 92.1        | 1.5        | 6.3         |
| 120            | 88         | 41,533,232          | 43.1          | 5.695        | 5.395        | 744        | 69        | 92.5        | 16.2        | 82.3        | 100.0        | 78.5        | 1.0        | 20.5        |
| <b>Total</b>   | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

| Property Type            | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Condominium              | 23         | \$9,006,618         | 9.4%          | 5.711        | 5.411        | 743        | 74        | 94.1        | 25.5        | 76.4        | 100.0        | 92.8        | 0.0        | 7.2         |
| Condo                    | 1          | 188,000             | 0.2           | 5.500        | 5.200        | 719        | 80        | 100.0       | 100.0       | 0.0         | 100.0        | 100.0       | 0.0        | 0.0         |
| Planned Unit Development | 69         | 32,600,063          | 33.9          | 5.664        | 5.364        | 750        | 71        | 96.0        | 11.6        | 78.5        | 100.0        | 82.4        | 0.0        | 17.6        |
| Single Family            | 106        | 54,469,539          | 56.5          | 5.715        | 5.415        | 746        | 67        | 90.3        | 14.0        | 80.6        | 100.0        | 88.7        | 1.9        | 9.4         |
| <b>Total</b>             | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

| Occupancy Code    | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|-------------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Primary Residence | 199        | \$96,304,220        | 100.0%        | 5.697        | 5.397        | 747        | 69        | 92.6        | 14.4        | 79.4        | 100.0        | 86.9        | 1.1        | 12.0        |
| <b>Total</b>      | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

| Purpose             | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Cash Out Refinance  | 44         | \$19,650,823        | 20.4%         | 5.830        | 5.530        | 731        | 64        | 91.2        | 17.5        | 72.0        | 100.0        | 80.9        | 2.1        | 17.0        |
| Purchase            | 124        | 60,105,234          | 62.4          | 5.679        | 5.379        | 753        | 74        | 92.1        | 14.8        | 82.8        | 100.0        | 89.3        | 1.1        | 9.6         |
| Rate Term Refinance | 31         | 16,548,163          | 17.2          | 5.604        | 5.304        | 746        | 59        | 96.1        | 9.4         | 75.9        | 100.0        | 85.4        | 0.0        | 14.6        |
| <b>Total</b>        | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

| Documentation Type | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| FULL/ALT           | 158        | \$76,433,047        | 79.4%         | 5.699        | 5.399        | 749        | 69        | 93.7        | 15.9        | 100.0       | 100.0        | 84.5        | 1.4        | 14.2        |
| REDUCED            | 41         | 19,871,173          | 20.6          | 5.845        | 5.545        | 739        | 68        | 88.4        | 8.6         | 0.0         | 100.0        | 96.5        | 0.0        | 3.5         |
| <b>Total</b>       | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

| Prepayment Penalty Terms | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0                        | 198        | \$96,008,320        | 99.7%         | 5.697        | 5.397        | 747        | 69        | 92.6        | 14.2        | 79.3        | 100.0        | 87.2        | 1.1        | 11.7        |
| 60                       | 1          | 295,900             | 0.3           | 5.750        | 5.450        | 744        | 80        | 100.0       | 100.0       | 100.0       | 100.0        | 0.0         | 0.0        | 100.0       |
| <b>Total</b>             | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

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| Interest Only Terms | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| 0                   | 14         | \$7,109,272         | 7.4%          | 5.733        | 5.433        | 740        | 72        | 0.0         | 0.0         | 67.6        | 100.0        | 94.3        | 5.7        | 0.0         |
| 120                 | 185        | \$9,194,948         | 92.6          | 5.694        | 5.394        | 747        | 69        | 100.0       | 15.6        | 80.3        | 100.0        | 86.4        | 0.7        | 12.9        |
| <b>Total</b>        | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

| Mortgage Insurancoe       | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|---------------------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| Curr.LTV <= 80            | 197        | \$95,754,470        | 99.4%         | 5.698        | 5.398        | 747        | 69        | 92.6        | 14.4        | 79.2        | 100.0        | 86.9        | 1.1        | 12.0        |
| Curr.LTV > 80 and Insured | 2          | \$49,750            | 0.6           | 5.532        | 5.232        | 705        | 91        | 100.0       | 25.5        | 100.0       | 100.0        | 100.0       | 0.0        | 0.0         |
| <b>Total</b>              | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

| Servicer     | Count      | Balance             | Percent       | GWAC         | NWAC         | FICO       | LTV       | %IO         | %Conf       | %FullDoc    | %OO          | %1yrLIB     | %1yrCMT    | %6moLIB     |
|--------------|------------|---------------------|---------------|--------------|--------------|------------|-----------|-------------|-------------|-------------|--------------|-------------|------------|-------------|
| GMAC         | 199        | \$96,304,220        | 100.0%        | 5.697        | 5.397        | 747        | 69        | 92.6        | 14.4        | 79.4        | 100.0        | 86.9        | 1.1        | 12.0        |
| <b>Total</b> | <b>199</b> | <b>\$96,304,220</b> | <b>100.0%</b> | <b>5.697</b> | <b>5.397</b> | <b>747</b> | <b>69</b> | <b>92.6</b> | <b>14.4</b> | <b>79.4</b> | <b>100.0</b> | <b>86.9</b> | <b>1.1</b> | <b>12.0</b> |

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**\$ 668,587,600 (approximate) of Offered Certificates**  
**RFMSI Series 2005-SA3 Trust**  
**Residential Funding Mortgage Securities I, Inc.**  
**Mortgage Pass-Through Certificates, Series 2005-SA3**

**Description of the Offered Certificates**

| Certificates | Group Product Type | Approximate Certificate Balance (\$) <sup>(1)</sup> | Expected Ratings <sup>(2)</sup> of Fitch/S&P/Moody's | Expected Credit Enhancement Percentage <sup>(2)</sup> | Initial Coupon <sup>(3)</sup> | Estimated Avg. Life (yrs) CPB | Estimated Avg. Life (yrs) MAT | Principal Payment Window CPB <sup>(4)</sup> | Principal Payment Window MAT <sup>(4)</sup> | Pricing Speed <sup>(5)</sup> |
|--------------|--------------------|---|--|---|-------------------------------|-------------------------------|-------------------------------|---|---|------------------------------|
| I-A          | Group I            | 167,562,500   | AAA/Aaa  | 4.25%   | [4.966%]                      | 1.90                          | 3.29                          | 08/05-05/08                                 | 08/05-06/35                                 | 25 CPB                       |
| II-A-1       | Group II           | 179,531,000   | AAA/Aaa  | 4.25%   | [5.186%]                      | 1.79                          | 1.79                          | 08/05-03/10                                 | 08/05-03/10                                 | 25 CPB                       |
| II-A-2       | Group II           | 59,844,000  | AAA/Aaa  | 4.25%   | [5.186%]                      | 4.82                          | 7.89                          | 03/10-06/10                                 | 03/10-06/35                                 | 25 CPB                       |
| III-A        | Group III          | 119,687,500   | AAA/Aaa  | 4.25%   | [5.253%]                      | 2.89                          | 3.31                          | 08/05-05/12                                 | 08/05-05/35                                 | 25 CPB                       |
| IV-A         | Group IV           | 119,687,500   | AAA/Aaa  | 4.25%   | [5.397%]                      | 3.18                          | 3.36                          | 08/05-06/15                                 | 08/05-06/35                                 | 25 CPB                       |
| M-1          | All Groups         | 10,125,000  | AA/Aa  | 2.75%   | [5.180%]                      | 4.31                          | 6.04                          | 08/05-06/15                                 | 08/05-06/35                                 | 25 CPB                       |
| M-2          | All Groups         | 7,762,500   | A/A  | 1.60%   | [5.180%]                      | 4.31                          | 6.04                          | 08/05-06/15                                 | 08/05-06/35                                 | 25 CPB                       |
| M-3          | All Groups         | 4,387,500   | BBB/Baa  | 0.95%   | [5.180%]                      | 4.31                          | 6.04                          | 08/05-06/15                                 | 08/05-06/35                                 | 25 CPB                       |
| R            | Group II           | 100   | AAA/Aaa  | 4.25%   | [5.186%]                      | 0.08                          | 0.08                          | 08/05-08/05                                 | 08/05-08/05                                 | 25 CPB                       |

1. The Certificate Sizes are approximate, based on projected July 1, 2005 balances of the Mortgage Loans with an assumed balance of \$675,000,000, and are subject to a +/- 5% variance.
2. The Credit Enhancement percentages are preliminary and are subject to change based upon the final Mortgage Loan pools as of the Cut-Off Date and rating agency analysis.
3. The pass-through rate, which is approximate, for the Class I-A, II-A-1, II-A-2, III-A, IV-A and the Class R Certificates will equal the weighted average of the net rates of the respective group of mortgage loans. The pass-through rate for the Class M-1, M-2 and M-3 Certificates will equal the weighted average net pass through rates from the Group I, Group II, Group III and Group IV senior certificates (weighted based on the results of subtracting from the aggregate unpaid principal balance of each loan group the aggregate unpaid principal balance of the related senior certificates).
4. Average Life and Payment Windows are calculated based upon a prepayment speed of 25 CPR to the reset date. CPB implies that prepayment in full is individually applied to each hypothetical mortgage loan at its next reset date.
5. Average Life and Payment Windows are calculated based upon a prepayment speed of 25 CPR to the maturity date.

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**Time Table**

|                          |   |
|--------------------------|---|
| Cut-Off Date:            | July 1, 2005  |
| Settlement Date:         | July 28, 2005   |
| Distribution Date:       | 25th of each month or, if the 25 <sup>th</sup> is not a business day, the next business day |
| First Distribution Date: | August 25, 2005   |

**Features of the Transaction**

- Offering consists of certificates totaling approximately \$668,587,600 of which \$646,312,600 are expected to be rated AAA/AAA/Aaa by 2 of, S&P, Fitch or Moody's.
- The expected amount of credit support for the Class I-A, II-A-1, II-A-2, III-A, IV-A and Class R Certificates is approximately 4.250% (+/- 0.50%).
- All collateral consists of 3-Year, 5-Year, 7-Year, and 10-Year hybrid adjustable rate mortgage loans with 100% set to mature within 30 years of the date of origination, secured by first liens on one- to four-family residential properties.

**Structure of the Certificates**

Distributions on the senior certificates will generally be based on payments received or advanced on the mortgage loans in the related loan group. Distributions on the subordinate certificates will be based on payments received or advanced on the mortgage loans in all loan groups. The subordinate certificates will be entitled to principal prepayments subject to the conditions as described in the shifting interest section below. Credit support for the transaction is in the form of a senior/subordinated, shifting interest structure. The Class M-1, Class M-2, and Class M-3 Certificates (the "Senior Subordinate Certificates") and the Class B-1, Class B-2, and Class B-3 Certificates (the "Junior Subordinate Certificates", which will not be offered publicly, and together with the Senior Subordinate Certificates, the "Subordinate Certificates") will be subordinate in the right to receive payments of principal and interest with respect to the Class I-A, II-A-1, II-A-2, III-A and IV-A Certificates (the "Senior Certificates") for their collateral groups (Group I, Group II, Group III, and Group IV) and, therefore, provide credit protection to the Class I-A Certificates (the "Group I Senior Certificates"), the Class II-A-1 and Class II-A-2 Certificates (the "Group II Senior Certificates"), the Class III-A Certificates (the "Group III Senior Certificates") the Class IV-A Certificates (the "Group IV Senior Certificates") and the Class R Certificates.

If on any distribution date there is a shortfall in the funds needed to make all payments to certificate-holders, the Senior Certificates will receive distributions of interest and principal before the Subordinate Certificates are entitled to receive distributions of interest or principal, and the Subordinate Certificates will receive distributions in order of their numerical class designations.

**Shifting Interest on the Certificates**

Unless the aggregate class principal balance of the Subordinate Certificates has reached a certain level relative to the Senior Certificates, and the delinquencies or losses on the mortgage loans do not exceed certain limits, the Senior Certificates will, in the aggregate, generally receive their pro rata share of all scheduled principal payments and 100% of all principal prepayments on the mortgage loans in the related collateral groups until the 7th anniversary of the closing date (i.e., the distribution date in July 2012). Thereafter, the Senior Certificates will generally receive their share of scheduled principal payments and a disproportionately large, but decreasing share of principal prepayments on the mortgage loans in the related collateral groups unless the delinquency and loss on the related mortgage loans exceed certain limits. This will result in a faster rate of return of principal to the Senior Certificates than would occur if the Senior Certificates and the Subordinate Certificates received all such payments pro rata, and increases the likelihood that holders of the Senior Certificates will be paid the full amount of principal to which they are entitled. The prepayment percentages on the Subordinate Certificates are as follows:

| Distribution Date       | Percentage of Pro Rata Share |
|-------------------------|------------------------------|
| August 2005 – July 2012 | 0%                           |
| August 2012 – July 2013 | 30%                          |
| August 2013 – July 2014 | 40%                          |
| August 2014 – July 2015 | 60%                          |
| August 2015 – July 2016 | 80%                          |
| August 2016 and after   | 100%                         |

If before the Distribution Date in August 2008 the credit support to the Senior Certificates is greater than or equal to two times the original credit support percentage for the Senior Certificates, then the Subordinate Certificates may be entitled to 50% of their pro rata share of principal prepayments subject to certain loss and delinquency criteria. If on or after the Distribution Date in August 2008, the credit support for the Senior Certificates is greater than or equal to two times the original credit support percentage, then the Subordinate Certificates would be entitled to 100% of their pro rata share of principal prepayments.

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### Priority of Distributions for the Certificates

1. Payment of accrued and unpaid interest, to the holders of the related Senior Certificates;
2. Payment of principal to the holders of the related Senior Certificates in an amount equal to the related group's senior principal distribution amount. The Class II-A-1 and Class II-A-2 Certificates will be paid principal sequentially.
3. Payment of interest and principal first, sequentially to the Senior Subordinate Certificates in order of their numerical class designations, beginning with the Class M-1 and then, to the Junior Subordinate Certificates.

### Allocation of Realized Losses

Losses on the mortgage loans (other than Excess Special Hazard Losses, Excess Fraud Losses, Excess Bankruptcy Losses and Extraordinary Losses as defined in the prospectus supplement) realized during any calendar month will be allocated on each Distribution Date to reduce the Certificate Principal Balances first of the Junior Subordinate Certificates and, then, of the Senior Subordinate Certificates in reverse numerical order, in each case until the Certificate Principal Balance of each such class has been reduced to zero. If the Certificate Principal Balances of all of the Subordinate Certificates have been reduced to zero, further realized losses on the mortgage loans would be allocated to the Senior Certificates related to the Loan Group in which such realized losses occurred based on their outstanding Certificate Principal Balances, in each case until the Certificate Principal Balance of such class of certificates has been reduced to zero.

### Key Terms

|                               |  |
|-------------------------------|--|
| <b>Issuer:</b>                | RFMSI Series 2005-SA3 Trust  |
| <b>Depositor:</b>             | Residential Funding Mortgage Securities I, Inc.  |
| <b>Master Servicer:</b>       | Residential Funding Corporation  |
| <b>Trustee:</b>               | U.S. Bank National Association   |
| <b>Rating Agencies:</b>       | 2 out of the 3 following Rating Agencies: S&P, Moody's and Fitch   |
| <b>Type of Issuance:</b>      | Public for all the Senior Offered Certificates   |
| <b>Servicer Advancing:</b>    | To the extent requested by the rating agencies, the Master Servicer is obligated to advance delinquent mortgagor payments to the extent they are deemed recoverable.   |
| <b>Compensating Interest:</b> | On each distribution date, the Master Servicer is required to cover certain interest shortfalls as a result of certain prepayments as more fully described in the prospectus supplement up to the lesser of (a) one-twelfth of 0.125% of the Stated Principal Balance of the mortgage loans immediately preceding the distribution date and (b) the sum of the master servicing fee payable to the master servicer for its master servicing activities and reinvestment income received by the amounts payable with respect to that distribution date.   |
| <b>Interest Accrual:</b>      | The interest accrual period for the Certificates is calculated on a 30/360 basis and is the calendar month preceding the month of each Distribution Date.  |
| <b>Mortgage Loan Index:</b>   | The One-Year LIBOR will be calculated using the arithmetic mean of the London Interbank offered rate quotations for One-Year U.S. dollar-denominated deposits as published in The Wall Street Journal. The Six-Month LIBOR will be calculated using the arithmetic mean of the London Interbank offered rate quotations for Six-Month U.S. dollar-denominated deposits as published in The Wall Street Journal. The One-Year U.S. Treasury loan index will be determined based on the average weekly yield on U.S. Treasury securities during the last full week occurring in the month which occurs one month prior to the applicable interest rate reset date, as published in Federal Reserve Statistical Release H. 15(519), as applicable, and annually thereafter. |

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- Group I Mortgage Loans:** The Group I Mortgage Loans consist of 1.4% One-Year CMT, 83.7% One-Year LIBOR, and 14.9% Six-Month LIBOR Indexed 3-Year Hybrid ARMS secured by one-to four-family residential properties. 85% of the Group 1 Mortgage Loans require only the payment of interest for a certain period of time after the origination date. The mortgage interest rates adjust annually or semi-annually following the initial 3 year fixed rate period. The mortgage interest rates will be indexed to One-Year CMT, One-Month LIBOR or Six-Month LIBOR and will adjust to that index plus a Gross Margin. 83.6% of the Group 1 Mortgage Loans have Periodic Interest Rate Caps of 2.000% for the first adjustment date and 2.000% for every adjustment date thereafter and are subject to a lifetime maximum mortgage interest rate of 6.000% over the life of the mortgage loan.
- Group II Mortgage Loans:** The Group II Mortgage Loans consist of 0.8% One-Year CMT, 85.8% One-Year LIBOR and 13.4% Six-Month Libor Indexed 5-Year Hybrid ARMS secured by one-to four-family residential properties. Approximately 84% of the Group 2 Mortgage Loans require only the payment of interest for a certain period of time after the origination date. The mortgage interest rates adjust annually or semi-annually following the initial 5 year fixed rate period. The mortgage interest rates will be indexed to One-Year CMT, One-Year LIBOR, or Six-Month LIBOR and will adjust to that index plus a Gross Margin. 83.7% of the Group 2 Mortgage Loans have Periodic Interest Rate Caps of 5.000% for the first adjustment date and 2.000% for every adjustment date thereafter and are subject to a lifetime maximum mortgage interest rate of 5.000% over the life of the mortgage loan.
- Group III Mortgage Loans:** The Group III Mortgage Loans consist of 2.0% One-Year CMT, 83.6% One-Year LIBOR and 14.4% Six-Month LIBOR Indexed 7-Year Hybrid ARMS secured by one-to four-family residential properties. Approximately 72% of the Group 3 Mortgage Loans require only the payment of interest for a certain period of time after the origination date. The mortgage interest rates adjust annually or semi-annually following the initial 7 year fixed rate period. The mortgage interest rates will be indexed to One-Year CMT, One-Year LIBOR, or Six-Month LIBOR and will adjust to that index plus a Gross Margin. 52.5% of the Group 3 Mortgage Loans have Periodic Interest Rate Caps of 5.000% for the first adjustment date and 2.000% for every adjustment date thereafter and are subject to a lifetime maximum mortgage interest rate of 5.000% over the life of the mortgage loan.
- Group IV Mortgage Loans:** The Group IV Mortgage Loans consist of 1.1% One-Year CMT, 86.9% One-Year LIBOR and 12.0% Six-Month LIBOR Indexed 10-Year Hybrid ARMS secured by one-to four-family residential properties. Approximately 93% of the Group 4 Mortgage Loans require only the payment of interest for a certain period of time after the origination date. The mortgage interest rates adjust annually or semi-annually following the initial 10 year fixed rate period. The mortgage interest rates will be indexed to One-Year CMT, One-Year LIBOR, or Six-Month LIBOR and will adjust to that index plus a Gross Margin. 88.0% of the Group 4 Mortgage Loans have Periodic Interest Rate Caps of 5.000% for the first adjustment date and 2.000% for every adjustment date thereafter and are subject to a lifetime maximum mortgage interest rate of 5.000% over the life of the mortgage loan.
- Expense Fee Rate:** The "Expense Fee Rate" is comprised of servicing fees. The weighted average Expense Fee Rate before the reset date will be equal to approximately 0.300% for all of the mortgage loans.
- Expected Subordination:** 4.250% (+/- 0.50%) for the Senior Certificates

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Preliminary Structural and Collateral Term Sheet <sup>(1)</sup>

July 5, 2005

**Other Certificates:**

The following Classes of "Other Certificates" will be issued in the indicated approximate original principal amounts, which will provide credit support to the related Offered Certificates, but are not offered hereby:

| Certificate | Approximate Certificate Balance (\$) | Initial Coupon |
|-------------|--------------------------------------|----------------|
| B-1         | 3,037,500                            | [5.180%]       |
| B-2         | 2,025,000                            | [5.180%]       |
| B-3         | 1,350,000                            | [5.180%]       |

1. The Certificate Sizes are approximate, based on the projected July 1, 2005 balances of the Mortgage Loans, and are subject to a +/- 5% variance.
2. For the Class B-1, B-2, and B-3 subordinate certificates the Pass-Through Rate will equal the weighted average pass through rates from the Group I, Group II, Group III and Group IV senior certificates (weighted based on the results of the subtracting from the aggregate unpaid balance of each loan group the aggregate unpaid principal balance of the related senior certificates).

**Clean Up Call:**

10% of the Cut-off Date principal balance of the Mortgage Loans

**Tax Treatment:**

It is anticipated that the Offered Certificates, other than the Class R Certificates, will be treated as REMIC regular interests for tax purposes. The Class R Certificates will be treated as REMIC residual interests.

**ERISA Eligibility:**

The Offered Certificates are expected to be ERISA eligible. Prospective investors should review with their own legal advisors as to whether the purchase and holding of the Certificates could give rise to a transaction prohibited or not otherwise permissible under ERISA, the Code or other similar laws.

**SMMEA Eligibility:**

The Senior Certificates and Class M-1 Certificates are expected to constitute "mortgage related securities" for purposes of SMMEA.

**Minimum Denomination:**

\$25,000 for the Class A and M-1 Certificates and \$250,000 for the Class M-2 and M-3 Certificates.

**Delivery:**

Senior Certificates and the Senior Subordinate Certificates – DTC; Class R Certificates – Physical

(1) The collateral information is based on preliminary data and is subject to change.

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