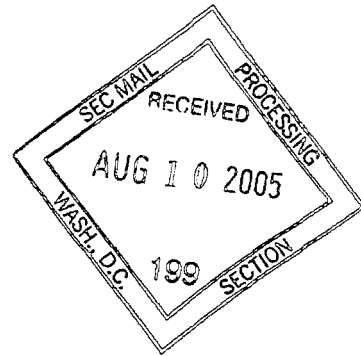


**FORM SE**  
**FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS**  
**BY ELECTRONIC FILERS**

Financial Asset Securities Corp.  
Exact Name of Registrant as Specified in Charter  
Form 8-K, August 9, 2005, Series 2005-OPT2

0001003197  
Registrant CIK Number  
333-121661-01

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



*B*

AUG 12 2005

THOMSON  
FINANCIAL




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.

Dated: August 9, 2005

FINANCIAL ASSET SECURITIES CORP.

By:   
Name: Frank Scido  
Title: Managing Director

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.

Soundview 2005-OPT2

LTV Range	Balance	Count	WA Coupon	WA Margin	WA Loan Age	WA LTV	WA FICO	% Full Doc	% Cashout	% Primary Residence	% With PP	% MI	Effective LTV after MI coverage	% CA
0.01 - 50.00	30,262,990.29	213	7.24	5.30	2.0	40.7	595	55.2%	92.4%	95.0%	54.4%	0.0%	40.7	25.3%
50.01 - 55.00	16,322,788.92	87	7.01	4.82	2.0	52.9	593	52.3%	91.0%	93.7%	74.2%	0.0%	52.9	20.1%
55.01 - 60.00	29,840,304.86	156	7.37	5.40	2.0	58.0	584	53.5%	90.6%	93.3%	62.9%	0.0%	58.0	24.7%
60.01 - 65.00	63,063,897.05	314	7.53	5.48	2.0	63.6	580	50.3%	86.8%	96.6%	68.1%	83.1%	60.6	34.1%
65.01 - 70.00	78,790,808.45	368	7.25	5.28	2.0	68.8	589	48.6%	84.7%	91.3%	65.1%	69.4%	62.6	27.8%
70.01 - 75.00	89,872,314.10	438	7.43	5.55	2.0	74.0	591	48.8%	86.1%	91.2%	63.9%	79.2%	62.9	25.3%
75.01 - 80.00	346,298,647.59	2011	7.22	5.11	2.0	79.7	619	59.2%	49.8%	95.5%	74.8%	79.3%	64.0	19.8%
80.01 - 85.00	100,370,242.78	517	7.49	5.51	2.0	84.4	618	51.6%	75.9%	87.2%	66.6%	68.6%	67.7	21.3%
85.01 - 90.00	145,004,840.44	679	7.39	5.50	2.0	89.7	633	53.6%	65.6%	83.7%	72.8%	75.0%	67.4	21.1%
90.01 - 95.00	89,896,809.88	504	7.73	5.79	2.0	94.7	629	80.7%	56.3%	94.2%	77.8%	64.1%	72.4	11.0%
95.01 - 100.00	10,276,355.64	85	8.57	5.68	2.0	99.4	646	81.9%	41.3%	100.0%	68.0%	0.7%	99.1	37.1%
Total:	1,000,000,000.00	5372	7.37	5.36	2.0	78.5	613	57.1%	66.7%	92.1%	70.7%	68.8%	64.5	21.9%

FIXED RATE

LTV Range	Balance	Count	WA Coupon	WA Margin	WA Loan Age	WA LTV	WA FICO	% Full Doc	% Cashout	% Primary Residence	% With PP	% MI	Effective LTV after MI coverage	% CA
0.01 - 50.00	10,343,402.21	79	7.17	0.00	2.0	38.7	615	71.9%	87.9%	95.3%	64.7%	0.0%	38.7	18.9%
50.01 - 55.00	6,824,400.87	34	7.10	0.00	2.0	53.5	606	48.4%	93.2%	89.0%	73.1%	0.0%	53.5	5.6%
55.01 - 60.00	7,145,263.78	45	7.48	0.00	2.0	58.3	606	48.7%	89.9%	93.7%	69.8%	0.0%	58.3	26.1%
60.01 - 65.00	11,915,405.74	72	7.44	0.00	2.0	62.9	616	45.6%	91.3%	94.4%	77.0%	92.9%	60.3	19.9%
65.01 - 70.00	12,433,967.69	84	7.25	0.00	2.0	68.4	639	50.5%	91.7%	92.5%	67.4%	79.7%	61.7	13.4%
70.01 - 75.00	18,258,741.20	115	7.47	0.00	2.0	74.1	622	56.8%	87.0%	83.5%	73.9%	83.8%	62.3	18.8%
75.01 - 80.00	45,317,585.77	315	7.64	0.00	2.0	79.4	626	62.5%	66.5%	93.0%	70.3%	84.6%	62.9	7.3%
80.01 - 85.00	13,520,519.53	102	8.23	0.00	2.0	84.2	630	64.2%	75.9%	93.6%	75.5%	67.4%	68.0	11.4%
85.01 - 90.00	15,873,213.94	96	7.85	0.00	2.0	89.7	648	57.3%	58.3%	75.2%	91.1%	93.1%	62.0	2.0%
90.01 - 95.00	14,936,502.71	101	8.21	0.00	2.0	94.8	635	79.9%	52.0%	92.7%	85.2%	81.5%	66.5	4.3%
95.01 - 100.00	5,538,089.41	62	9.63	0.00	2.0	99.9	638	84.3%	38.7%	100.0%	71.7%	0.0%	99.9	34.8%
Total:	162,107,092.85	1105	7.71	0.00	2.0	75.7	627	61.1%	73.8%	90.5%	74.6%	68.3%	62.3	12.0%

ARM 228

LTV Range	Balance	Count	WA Coupon	WA Margin	WA Loan Age	WA LTV	WA FICO	% Full Doc	% Cashout	% Primary Residence	% With PP	% MI	Effective LTV after MI coverage	% CA
0.01 - 50.00	18,124,713.95	121	7.32	5.33	2.0	41.8	581	46.8%	95.0%	94.8%	49.5%	0.0%	41.8	29.2%
50.01 - 55.00	8,891,693.99	48	6.92	4.80	2.0	52.4	583	56.7%	88.7%	96.9%	74.9%	0.0%	52.4	27.9%
55.01 - 60.00	21,990,553.55	107	7.37	5.43	2.0	58.0	576	56.4%	91.9%	93.0%	60.5%	0.0%	58.0	24.7%
60.01 - 65.00	48,823,168.03	231	7.60	5.52	2.0	63.7	571	51.8%	85.3%	98.0%	65.4%	80.6%	60.6	37.3%
65.01 - 70.00	61,416,226.04	262	7.31	5.33	2.0	68.9	576	48.0%	83.6%	90.8%	63.8%	68.6%	62.7	29.8%
70.01 - 75.00	65,095,462.62	298	7.50	5.62	2.0	74.0	579	45.9%	84.6%	95.2%	61.0%	78.5%	62.9	28.1%
75.01 - 80.00	281,327,014.45	1598	7.18	5.12	2.0	79.7	617	58.9%	46.5%	96.0%	76.1%	78.9%	64.2	21.5%
80.01 - 85.00	79,927,515.69	383	7.41	5.54	2.0	84.4	614	48.9%	75.8%	87.4%	65.3%	69.3%	67.5	23.4%
85.01 - 90.00	121,505,935.05	552	7.34	5.50	2.0	89.7	631	53.0%	66.0%	85.3%	71.0%	73.2%	67.9	24.1%
90.01 - 95.00	69,926,331.08	374	7.65	5.79	2.0	94.7	627	81.4%	56.0%	94.6%	77.0%	62.5%	73.0	11.8%
95.01 - 100.00	4,461,149.52	22	7.33	5.61	2.0	98.6	661	77.8%	46.9%	100.0%	67.6%	1.7%	98.0	42.3%
Total:	781,489,763.97	3996	7.34	5.38	2.0	79.1	608	56.3%	64.8%	92.9%	70.3%	69.4%	64.8	23.9%

ARM327

LTV Range	Balance	Count	WA Coupon	WA Margin	WA Loan Age	WA LTV	WA FICO	% Full Doc	% Cashout	% Primary Residence	% With PP	% MI	Effective LTV after MI coverage	% CA
0.01 - 50.00	1,794,874.13	13	6.79	4.97	2.0	40.8	620	43.3%	92.2%	96.1%	44.7%	0.0%	40.8	22.0%
50.01 - 55.00	606,694.06	5	7.26	5.16	2.0	53.6	587	31.7%	100.0%	100.0%	77.4%	0.0%	53.6	68.3%
55.01 - 60.00	704,487.53	4	6.33	4.39	2.0	55.4	638	9.6%	55.8%	100.0%	67.2%	0.0%	55.4	13.4%
60.01 - 65.00	2,325,323.28	11	6.57	4.76	2.0	63.8	588	42.5%	97.5%	78.9%	80.7%	85.1%	60.7	38.1%
65.01 - 70.00	4,940,614.72	22	6.51	4.66	2.0	68.8	628	51.4%	81.7%	94.5%	74.7%	54.2%	64.0	40.2%
70.01 - 75.00	6,518,110.28	25	6.57	4.75	2.0	74.3	624	56.6%	98.7%	73.1%	64.7%	72.9%	64.0	15.7%
75.01 - 80.00	18,827,055.26	92	6.83	4.94	2.0	79.6	635	57.9%	59.4%	95.0%	65.1%	72.0%	65.4	24.2%
80.01 - 85.00	6,177,784.30	30	7.00	5.19	2.0	84.6	634	56.4%	84.3%	70.1%	72.1%	68.8%	67.8	8.3%
85.01 - 90.00	7,625,691.45	31	7.21	5.49	2.0	89.5	633	54.8%	74.0%	76.4%	63.1%	64.5%	70.3	11.9%
90.01 - 95.00	4,843,626.55	27	7.34	5.78	2.0	94.4	648	72.8%	73.3%	94.1%	68.6%	34.1%	82.5	21.9%
95.01 - 100.00	277,116.71	1	7.25	6.81	2.0	100.0	536	100.0%	0.0%	100.0%	0.0%	0.0%	100.0	0.0%
Total:	54,641,378.27	261	6.88	5.07	2.0	78.8	630	56.0%	75.0%	86.4%	66.6%	61.8%	66.5	21.6%

ARM525

LTV Range	Balance	Count	WA Coupon	WA Margin	WA Loan Age	WA LTV	WA FICO	% Full Doc	% Cashout	% Primary Residence	% With PP	% MI	Effective LTV after MI coverage	% CA
00.01 - 50.00	-	0	0.00	0.00	0.0	0.0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%
50.01 - 55.00	-	0	0.00	0.00	0.0	0.0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%
55.01 - 60.00	-	0	0.00	0.00	0.0	0.0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%
60.01 - 65.00	-	0	0.00	0.00	0.0	0.0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%
65.01 - 70.00	-	0	0.00	0.00	0.0	0.0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%
70.01 - 75.00	-	0	0.00	0.00	0.0	0.0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%
75.01 - 80.00	-	0	0.00	0.00	0.0	0.0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%
80.01 - 85.00	-	0	0.00	0.00	0.0	0.0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%
85.01 - 90.00	-	0	0.00	0.00	0.0	0.0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%
90.01 - 95.00	-	0	0.00	0.00	0.0	0.0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%
95.01 - 100.00	-	0	0.00	0.00	0.0	0.0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%
Total:	-	0	0.00	0.00	0.0	0.0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%

2nd Liens

LTV Range	Balance	Count	WA Coupon	WA Margin	WA Loan Age	WA LTV	WA FICO	% Full Doc	% Cashout	% Primary Residence	% With PP	% MI	Effective LTV after MI coverage	% CA
0.01 - 50.00	153,902.29	2	8.73	0.00	2.0	46.1	634	48.7%	100.0%	100.0%	51.3%	0.0%	46.1	51.3%
55.01 - 60.00	174,924.14	1	10.41	0.00	2.0	58.3	638	0.0%	100.0%	100.0%	0.0%	0.0%	58.3	0.0%
60.01 - 65.00	524,858.48	7	10.45	0.00	2.0	63.6	586	21.9%	100.0%	100.0%	47.7%	0.0%	63.6	78.1%
65.01 - 70.00	379,136.32	5	10.58	0.00	2.0	68.0	584	14.4%	100.0%	100.0%	69.5%	0.0%	68.0	56.1%
70.01 - 75.00	579,368.98	7	10.97	0.00	2.0	73.7	563	15.3%	100.0%	85.2%	35.4%	0.0%	73.7	66.6%
75.01 - 80.00	1,079,234.88	16	10.81	0.00	2.0	79.0	579	44.1%	100.0%	100.0%	68.2%	0.0%	79.0	52.4%
80.01 - 85.00	1,735,710.62	20	10.37	0.00	2.0	84.1	601	50.3%	90.2%	100.0%	65.0%	0.0%	84.1	50.0%
85.01 - 90.00	160,451.35	3	11.43	0.00	2.0	88.3	593	31.1%	100.0%	100.0%	68.8%	0.0%	88.3	0.0%
90.01 - 95.00	693,113.01	9	10.39	0.00	2.0	94.5	657	9.3%	18.5%	100.0%	23.1%	0.0%	94.5	31.8%
95.01 - 100.00	4,546,047.86	58	10.08	0.00	2.0	99.9	641	80.8%	26.6%	100.0%	66.8%	0.0%	99.9	42.4%
Total:	10,026,747.93	128	10.33	0.00	2.0	88.2	618	54.6%	59.4%	99.1%	59.5%	0.0%	88.2	46.6%

**Option One Mortgage: Soundview 2005-OPT2**  
**Silent 2nds**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$173,926,706	\$49,943	\$1,059,970
Average Scheduled Principal Balance	\$162,853		
Number of Mortgage Loans	1,068		
Weighted Average Gross Coupon	6.907%	4.300%	11.500%
Weighted Average FICO Score	643	511	800
Weighted Average Combined Original LTV	79.51%	16.48%	93.29%
Weighted Average Debt-to-Income	41.85%	0.01%	88.08%
Weighted Average Original Term	359 months	180 months	360 months
Weighted Average Stated Remaining Term	357 months	178 months	358 months
Weighted Average Seasoning	2 months	2 months	2 months
Weighted Average Gross Margin	4.722%	3.000%	8.500%
Weighted Average Minimum Interest Rate	6.854%	4.300%	11.500%
Weighted Average Maximum Interest Rate	12.873%	10.300%	17.500%
Weighted Average Initial Rate Cap	2.996%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.008%	1.000%	2.000%
Weighted Average Months to Roll	23 months	4 months	34 months
Maturity Date		Jun 1 2020	Jun 1 2035
Maximum Zip Code Concentration	0.74%	01938 (Ipswich, MA)	
ARM	91.78%		
Fixed Rate	8.22%		
2/28 6 Mo LIBOR ARM	50.53%		
3/27 6 Mo LIBOR ARM	3.44%		
5YR IO 2/28 6 Mo LIBOR ARM	34.63%		
5YR IO 3/27 6 Mo LIBOR ARM	2.99%		
6 Mo LIBOR ARM 30 Yr	0.18%		
Fixed Rate 15 Yr	0.07%		
Fixed Rate 20 Yr	0.33%		
Fixed Rate 30 Yr	6.71%		
Fixed Rate 30 Yr 5YR IO	1.11%		
Interest Only	38.74%		
Not Interest Only	61.26%		
Prepay Penalty: 0 months	17.28%		
Prepay Penalty: 12 months	4.37%		
Prepay Penalty: 24 months	68.68%		
Prepay Penalty: 30 months	0.10%		
Prepay Penalty: 36 months	9.58%		
First Lien	100.00%		
Full Documentation	71.73%		
Lite Documentation	0.10%		
No Documentation	0.04%		
Stated Income Documentation	28.13%		

Cash Out Refinance	21.83%
Purchase	75.13%
Rate/Term Refinance	3.04%
2-4 Units Attached	0.49%
2-4 Units Detached	3.47%
Condo High-Rise Attached	0.37%
Condo Low-Rise Attached	7.32%
Condo Low-Rise Detached	0.06%
PUD Attached	0.80%
PUD Detached	15.80%
Single Family Attached	1.09%
Single Family Detached	70.61%
Non-owner	0.14%
Primary	99.24%
Second Home	0.62%
Top 5 States:	
California	19.39%
Florida	8.23%
Texas	7.00%
Massachusetts	5.87%
Colorado	5.00%



## Option One Mortgage: Soundview 2005-OPT2

### Silent 2nds

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	1	49,943.18	0.03%	8.950	358	76.92	622
50,000.01 - 100,000.00	291	23,043,456.85	13.25%	7.833	358	79.52	620
100,000.01 - 150,000.00	338	41,502,953.16	23.86%	7.193	357	80.00	633
150,000.01 - 200,000.00	185	31,981,717.83	18.39%	6.777	357	79.57	645
200,000.01 - 250,000.00	103	22,827,826.91	13.12%	6.645	357	79.94	639
250,000.01 - 300,000.00	49	13,274,511.34	7.63%	6.442	358	79.26	660
300,000.01 - 350,000.00	39	12,678,183.93	7.29%	6.495	358	80.13	659
350,000.01 - 400,000.00	23	8,678,512.89	4.99%	6.400	358	78.59	647
400,000.01 - 450,000.00	14	5,849,907.77	3.36%	6.426	358	79.46	667
450,000.01 - 500,000.00	10	4,728,561.21	2.72%	6.586	358	80.00	657
500,000.01 - 550,000.00	5	2,565,258.52	1.47%	6.555	358	80.00	681
550,000.01 - 600,000.00	5	2,866,814.12	1.65%	6.632	358	80.00	652
650,000.01 - 700,000.00	2	1,319,962.26	0.76%	6.200	358	74.74	709
700,000.01 - 750,000.00	2	1,499,126.12	0.86%	6.919	358	63.85	635
1,000,000.01+	1	1,059,969.69	0.61%	6.540	358	75.71	679
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,026.45	0.11%	4.300	358	77.72	772
4.500 - 4.999	7	2,441,530.18	1.40%	4.902	358	76.37	690
5.000 - 5.499	31	7,440,497.83	4.28%	5.264	358	80.00	673
5.500 - 5.999	83	19,631,310.46	11.29%	5.803	358	79.94	671
6.000 - 6.499	137	27,031,960.26	15.54%	6.283	358	79.77	658
6.500 - 6.999	242	44,804,248.67	25.76%	6.746	358	79.22	648
7.000 - 7.499	184	28,237,579.16	16.24%	7.236	356	79.87	639
7.500 - 7.999	202	24,983,540.30	14.36%	7.726	357	80.03	621
8.000 - 8.499	85	9,217,773.13	5.30%	8.223	358	79.44	607
8.500 - 8.999	60	6,416,426.55	3.69%	8.727	358	76.83	590
9.000 - 9.499	12	1,467,923.33	0.84%	9.237	358	77.90	560
9.500 - 9.999	12	1,094,861.80	0.63%	9.659	358	80.78	568
10.000 - 10.499	6	585,107.78	0.34%	10.193	358	80.39	558
10.500 - 10.999	5	323,994.08	0.19%	10.694	358	70.33	539
11.500 - 11.999	1	55,925.80	0.03%	11.500	358	80.00	511
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	11	1,180,236.36	0.68%	9.468	358	74.10	518
525-549	14	2,125,870.83	1.22%	8.691	358	73.58	537
550-574	26	3,496,953.97	2.01%	8.511	358	76.79	564
575-599	169	22,556,307.85	12.97%	7.478	358	79.75	589
600-624	250	34,378,668.93	19.77%	7.134	357	79.75	612
625-649	232	38,720,798.08	22.26%	6.822	357	79.47	638
650-674	172	30,778,746.05	17.70%	6.680	358	80.05	662
675-699	107	23,117,153.43	13.29%	6.519	357	79.90	685
700+	83	17,042,960.04	9.80%	6.054	357	78.96	731
None	4	529,010.24	0.30%	8.268	358	79.86	0
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	3	558,292.96	0.32%	7.536	358	37.11	602
55.00- 59.99	3	1,175,245.96	0.68%	8.107	358	59.15	576
60.00- 64.99	2	327,056.11	0.19%	8.890	358	62.48	529
65.00- 69.99	10	2,583,306.22	1.49%	6.439	358	67.91	670
70.00- 74.99	6	1,087,652.03	0.63%	7.382	358	71.86	622
75.00- 79.99	18	3,186,151.07	1.83%	7.455	358	76.99	635
80.00	1,009	162,229,061.56	93.27%	6.871	357	80.00	644
80.01- 84.99	3	600,860.02	0.35%	6.584	358	82.32	635
85.00- 89.99	7	1,004,496.91	0.58%	8.023	358	85.08	606
90.00- 94.99	7	1,174,582.94	0.68%	8.122	358	90.21	615
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180	1	116,907.14	0.07%	7.875	178	80.00	611
240	3	572,666.55	0.33%	7.003	238	80.00	684
360	1,064	173,237,132.09	99.60%	6.906	358	79.51	642
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	1	116,907.14	0.07%	7.875	178	80.00	611
181-240	3	572,666.55	0.33%	7.003	238	80.00	684
301-360	1,064	173,237,132.09	99.60%	6.906	358	79.51	642
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	33	4,186,924.55	2.41%	7.194	358	80.01	645
20.01 -25.00	38	5,497,850.40	3.16%	7.575	358	77.11	626
25.01 -30.00	67	8,985,065.55	5.17%	6.993	358	80.01	643
30.01 -35.00	132	19,323,801.68	11.11%	6.969	357	79.21	644
35.01 -40.00	143	21,526,477.30	12.38%	6.990	358	79.63	648
40.01 -45.00	240	39,443,288.34	22.68%	6.955	358	79.56	646
45.01 -50.00	255	46,330,863.24	26.64%	6.744	357	79.37	642
50.01 -55.00	114	19,268,948.39	11.08%	6.746	358	80.02	631
55.01 -60.00	26	5,017,504.60	2.88%	6.709	358	79.81	641
60.01+	7	1,480,939.03	0.85%	7.059	358	80.00	626
None	13	2,865,042.70	1.65%	7.211	358	80.27	661
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	966	159,635,555.50	91.78%	6.859	358	79.59	642
Fixed Rate	102	14,291,150.28	8.22%	7.446	352	78.57	645
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6 Mo LIBOR ARM	637	87,889,856.98	50.53%	7.157	358	79.57	632
3/27 6 Mo LIBOR ARM	39	5,985,832.41	3.44%	7.120	358	80.36	644
5YR IO 2/28 6 Mo LIBOR ARM	270	60,238,936.89	34.63%	6.474	358	79.77	655
5YR IO 3/27 6 Mo LIBOR ARM	17	5,203,070.26	2.99%	5.984	358	76.96	670
6 Mo LIBOR ARM 30 Yr	3	317,858.96	0.18%	6.901	358	80.00	643
Fixed Rate 15 Yr	1	116,907.14	0.07%	7.875	178	80.00	611
Fixed Rate 20 Yr	3	572,666.55	0.33%	7.003	238	80.00	684
Fixed Rate 30 Yr	91	11,669,670.83	6.71%	7.628	358	78.85	637
Fixed Rate 30 Yr 5YR IO	7	1,931,905.76	1.11%	6.451	358	76.40	682
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	294	67,373,912.91	38.74%	6.435	358	79.46	657
Not Interest Only	774	106,552,792.87	61.26%	7.206	357	79.54	633
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Prepayment Penalty Original Term	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
Prepay Penalty: 0 months	183	30,048,410.87	17.28%	7.214	357	78.42	644
Prepay Penalty: 12 months	30	7,595,886.14	4.37%	6.652	358	79.09	668
Prepay Penalty: 24 months	744	119,458,613.66	68.68%	6.828	358	79.80	640
Prepay Penalty: 30 months	1	167,763.90	0.10%	7.890	358	80.00	576
Prepay Penalty: 36 months	110	16,656,031.21	9.58%	7.032	355	79.58	647
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Lien	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
First Lien	1,068	173,926,705.78	100.00%	6.907	357	79.51	643
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Documentation Type	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
Full Documentation	843	124,750,047.23	71.73%	6.938	358	79.75	632
Lite Documentation	1	179,816.72	0.10%	9.490	358	80.00	518
No Documentation	1	69,628.83	0.04%	7.750	358	80.00	765
Stated Income Documentation	223	48,927,213.00	28.13%	6.819	357	78.90	671
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Loan Purpose	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
Cash Out Refinance	173	37,971,174.27	21.83%	6.860	357	77.89	638
Purchase	860	130,674,829.96	75.13%	6.899	358	79.99	645
Rate/Term Refinance	35	5,280,701.55	3.04%	7.458	355	79.38	619
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Property Type	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
2-4 Units Attached	4	846,480.94	0.49%	7.042	358	80.00	682
2-4 Units Detached	25	6,039,063.05	3.47%	6.739	358	80.50	672
Condo High-Rise Attached	3	636,592.37	0.37%	6.434	358	80.00	643
Condo Low-Rise Attached	75	12,729,785.66	7.32%	6.767	358	79.75	661
Condo Low-Rise Detached	1	101,793.10	0.06%	5.990	358	80.00	560
PUD Attached	10	1,395,662.29	0.80%	6.669	358	80.00	662
PUD Detached	145	27,474,401.06	15.80%	6.843	358	79.67	641
Single Family Attached	16	1,890,612.53	1.09%	7.146	358	80.00	628
Single Family Detached	789	122,812,314.78	70.61%	6.946	357	79.38	639
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

<b>Occupancy Status</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
Non-owner	2	238,614.67	0.14%	7.191	358	73.83	716
Primary	1,061	172,609,976.28	99.24%	6.907	357	79.51	642
Second Home	5	1,078,114.83	0.62%	6.916	358	80.00	658
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

<b>Credit Grade</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
A	11	1,951,191.17	1.12%	8.375	358	71.12	558
AA	36	5,310,043.92	3.05%	7.719	349	78.28	608
AA+	1,003	163,800,545.81	94.18%	6.837	358	79.70	646
B	12	2,045,249.83	1.18%	8.215	358	78.23	566
C	3	552,199.03	0.32%	9.549	358	70.36	535
NG	3	267,476.02	0.15%	7.650	358	79.85	649
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

<b>MI Insurer</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
N	160	38,909,216.42	22.37%	6.373	358	78.26	648
Y	908	135,017,489.36	77.63%	7.061	357	79.87	641
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	11	952,198.01	0.55%	7.762	358	80.08	629
Arizona	32	4,929,767.59	2.83%	7.007	358	79.82	642
California	110	33,720,692.99	19.39%	6.109	358	79.68	662
Colorado	54	8,690,467.90	5.00%	6.427	358	79.98	634
Connecticut	22	3,589,590.48	2.06%	6.928	351	79.55	669
Delaware	4	663,482.41	0.38%	7.202	358	80.00	634
Florida	94	14,314,512.42	8.23%	7.135	358	79.04	640
Georgia	41	5,336,276.40	3.07%	7.673	358	80.05	627
Hawaii	5	1,347,285.96	0.77%	6.125	358	80.00	689
Idaho	11	1,099,848.69	0.63%	7.250	358	80.00	631
Illinois	16	2,321,340.10	1.33%	7.329	350	80.69	639
Indiana	16	2,102,491.46	1.21%	7.361	358	80.00	634
Kentucky	19	2,048,971.85	1.18%	7.024	358	79.60	621
Louisiana	16	2,034,464.76	1.17%	7.433	345	80.50	627
Maine	5	1,038,158.64	0.60%	6.524	358	80.00	664
Maryland	19	3,120,467.47	1.79%	7.558	358	77.83	618
Massachusetts	44	10,216,123.21	5.87%	6.692	358	76.97	659
Michigan	53	6,656,840.08	3.83%	7.178	358	79.98	633
Minnesota	13	2,095,225.26	1.20%	7.278	358	80.00	628
Mississippi	2	337,087.45	0.19%	7.016	358	79.63	630
Missouri	20	2,037,383.06	1.17%	7.754	358	80.00	627
Montana	1	178,110.14	0.10%	7.150	358	80.00	646
Nebraska	1	61,902.18	0.04%	7.300	358	71.26	604
Nevada	21	4,082,961.17	2.35%	6.929	358	80.57	652
New Hampshire	11	1,788,938.32	1.03%	6.886	358	80.00	640
New Jersey	7	1,107,833.23	0.64%	7.730	358	77.12	630
New York	32	8,317,648.25	4.78%	6.637	358	78.78	666
North Carolina	36	4,170,350.37	2.40%	7.490	358	79.99	624
Ohio	41	4,612,396.41	2.65%	7.164	358	79.67	626
Oklahoma	3	296,184.87	0.17%	7.347	358	80.00	668
Oregon	11	1,835,081.83	1.06%	7.009	358	79.98	633
Pennsylvania	27	3,557,611.64	2.05%	7.130	358	80.29	634
Rhode Island	3	605,796.55	0.35%	6.834	358	80.00	653
South Carolina	15	1,830,593.54	1.05%	7.178	347	80.00	641
Tennessee	28	3,434,092.45	1.97%	7.625	358	79.95	628
Texas	106	12,178,117.04	7.00%	7.487	358	79.98	620
Utah	15	1,755,265.10	1.01%	6.409	358	80.00	630
Vermont	4	611,100.96	0.35%	6.799	358	75.91	611
Virginia	40	6,572,853.83	3.78%	7.319	358	79.07	625
Washington	32	5,128,224.06	2.95%	6.951	358	80.00	643
Wisconsin	13	1,611,991.62	0.93%	7.462	358	79.15	634
Wyoming	14	1,536,976.03	0.88%	6.552	358	80.00	631
<b>Total</b>	<b>1,068</b>	<b>173,926,705.78</b>	<b>100.00%</b>	<b>6.907</b>	<b>357</b>	<b>79.51</b>	<b>643</b>

<b>Gross Margin</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
3.000 - 3.499	19	5,437,946.60	3.41%	5.285	358	78.37	699
3.500 - 3.999	89	20,485,251.02	12.83%	5.808	358	79.98	679
4.000 - 4.499	207	40,277,938.36	25.23%	6.448	358	79.86	657
4.500 - 4.999	239	39,457,728.29	24.72%	6.865	358	79.40	639
5.000 - 5.499	217	29,765,000.71	18.65%	7.343	358	79.97	625
5.500 - 5.999	122	14,114,852.17	8.84%	7.962	358	79.82	606
6.000 - 6.499	39	4,884,349.11	3.06%	8.159	358	79.32	607
6.500 - 6.999	21	3,222,662.56	2.02%	8.621	358	74.84	576
7.000 - 7.499	7	1,450,033.76	0.91%	8.647	358	81.41	586
7.500 - 7.999	4	300,392.83	0.19%	10.407	358	67.51	533
8.000 - 8.499	1	55,925.80	0.04%	11.500	358	80.00	511
8.500 - 8.999	1	183,474.29	0.11%	9.550	358	75.00	522
<b>Total</b>	<b>966</b>	<b>159,635,555.50</b>	<b>100.00%</b>	<b>6.859</b>	<b>358</b>	<b>79.59</b>	<b>642</b>

<b>Minimum Interest Rate</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
4.000 - 4.499	2	252,524.78	0.16%	4.607	358	74.77	758
4.500 - 4.999	7	2,441,530.18	1.53%	4.902	358	76.37	690
5.000 - 5.499	32	7,664,491.42	4.80%	5.304	358	80.00	673
5.500 - 5.999	82	19,288,222.35	12.08%	5.818	358	79.98	672
6.000 - 6.499	132	25,987,395.88	16.28%	6.285	358	79.76	657
6.500 - 6.999	216	40,024,889.46	25.07%	6.751	358	79.50	645
7.000 - 7.499	170	25,700,196.30	16.10%	7.236	358	79.84	636
7.500 - 7.999	183	22,768,448.76	14.26%	7.723	358	80.06	620
8.000 - 8.499	74	8,125,740.74	5.09%	8.227	358	80.06	604
8.500 - 8.999	44	4,861,493.51	3.05%	8.750	358	75.86	584
9.000 - 9.499	10	1,310,453.22	0.82%	9.227	358	77.65	552
9.500 - 9.999	6	634,413.94	0.40%	9.616	358	81.51	578
10.000 - 10.499	4	331,680.10	0.21%	10.088	358	79.04	605
10.500 - 10.999	3	188,149.06	0.12%	10.649	358	63.04	533
11.500 - 11.999	1	55,925.80	0.04%	11.500	358	80.00	511
<b>Total</b>	<b>966</b>	<b>159,635,555.50</b>	<b>100.00%</b>	<b>6.859</b>	<b>358</b>	<b>79.59</b>	<b>642</b>

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.000 -10.499	1	194,026.45	0.12%	4.300	358	77.72	772
10.500 -10.999	7	2,441,530.18	1.53%	4.902	358	76.37	690
11.000 -11.499	29	6,675,514.90	4.18%	5.268	358	80.00	683
11.500 -11.999	80	19,056,865.89	11.94%	5.800	358	79.98	672
12.000 -12.499	134	26,752,378.81	16.76%	6.255	358	79.76	656
12.500 -12.999	217	40,161,150.88	25.16%	6.749	358	79.48	645
13.000 -13.499	169	25,496,692.02	15.97%	7.237	358	79.84	637
13.500 -13.999	184	22,447,231.86	14.06%	7.714	358	80.06	618
14.000 -14.499	75	8,304,753.36	5.20%	8.187	358	79.97	605
14.500 -14.999	46	5,584,789.03	3.50%	8.629	358	76.54	596
15.000 -15.499	10	1,310,453.22	0.82%	9.227	358	77.65	552
15.500 -15.999	5	450,939.65	0.28%	9.642	358	84.15	608
16.000 -16.499	4	331,680.10	0.21%	10.088	358	79.04	605
16.500 -16.999	4	371,623.35	0.23%	10.107	358	68.94	528
17.500 -17.999	1	55,925.80	0.04%	11.500	358	80.00	511
<b>Total</b>	<b>966</b>	<b>159,635,555.50</b>	<b>100.00%</b>	<b>6.859</b>	<b>358</b>	<b>79.59</b>	<b>642</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	4	439,455.48	0.28%	6.818	358	80.00	646
3.000	961	158,972,106.43	99.58%	6.859	358	79.59	642
4.000	1	223,993.59	0.14%	6.625	358	80.00	0
<b>Total</b>	<b>966</b>	<b>159,635,555.50</b>	<b>100.00%</b>	<b>6.859</b>	<b>358</b>	<b>79.59</b>	<b>642</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	957	157,384,207.15	98.59%	6.855	358	79.60	643
1.500	8	1,938,157.31	1.21%	6.969	358	79.07	624
2.000	1	313,191.04	0.20%	8.175	358	80.00	601
<b>Total</b>	<b>966</b>	<b>159,635,555.50</b>	<b>100.00%</b>	<b>6.859</b>	<b>358</b>	<b>79.59</b>	<b>642</b>

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
12/01/05	3	317,858.96	0.20%	6.901	358	80.00	643
06/01/07	907	148,128,793.87	92.79%	6.879	358	79.65	641
06/01/08	56	11,188,902.67	7.01%	6.592	358	78.78	656
<b>Total</b>	<b>966</b>	<b>159,635,555.50</b>	<b>100.00%</b>	<b>6.859</b>	<b>358</b>	<b>79.59</b>	<b>642</b>



**Option One Mortgage: Soundview 2005-OPT2**  
**Stated Doc**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$409,895,727	\$49,720	\$1,199,966
Average Scheduled Principal Balance	\$223,376		
Number of Mortgage Loans	1,835		
Weighted Average Gross Coupon	7.325%	4.890%	13.340%
Weighted Average FICO Score	623	500	799
Weighted Average Combined Original LTV	77.10%	15.28%	100.00%
Weighted Average Debt-to-Income	40.97%	4.86%	93.65%
Weighted Average Original Term	358 months	120 months	360 months
Weighted Average Stated Remaining Term	356 months	118 months	358 months
Weighted Average Seasoning	2 months	2 months	2 months
Weighted Average Gross Margin	5.355%	3.000%	10.490%
Weighted Average Minimum Interest Rate	7.281%	4.375%	12.050%
Weighted Average Maximum Interest Rate	13.302%	10.890%	18.050%
Weighted Average Initial Rate Cap	2.984%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.012%	1.000%	2.000%
Weighted Average Months to Roll	23 months	4 months	34 months
Maturity Date		Jun 1 2015	Jun 1 2035
Maximum Zip Code Concentration	0.44%	02151 (Revere, MA)	
ARM	85.70%		
Fixed Rate	14.30%		
2/13 6 Mo LIBOR ARM	0.10%		
2/28 6 Mo LIBOR ARM	59.97%		
3/27 6 Mo LIBOR ARM	4.72%		
5YR IO 2/28 6 Mo LIBOR ARM	19.84%		
5YR IO 3/27 6 Mo LIBOR ARM	0.90%		
6 Mo LIBOR ARM 30 Yr	0.17%		
Fixed Rate 10 Yr	0.05%		
Fixed Rate 15 Yr	0.85%		
Fixed Rate 15 Yr Rate Reduction	0.01%		
Fixed Rate 20 Yr	0.34%		
Fixed Rate 30 Yr	12.01%		
Fixed Rate 30 Yr 5YR IO	0.87%		
Fixed Rate 30 Yr Rate Reduction	0.17%		
Interest Only	21.61%		
Not Interest Only	78.39%		
Prepay Penalty: 0 months	30.66%		
Prepay Penalty: 12 months	13.77%		
Prepay Penalty: 24 months	47.62%		
Prepay Penalty: 30 months	0.08%		
Prepay Penalty: 36 months	7.87%		
First Lien	98.90%		
Second Lien	1.10%		

Stated Income Documentation	100.00%
Cash Out Refinance	72.92%
Purchase	22.32%
Rate/Term Refinance	4.76%
2-4 Units Attached	2.14%
2-4 Units Detached	11.36%
Condo High-Rise Attached	0.71%
Condo Low-Rise Attached	4.38%
Manufactured Housing	0.05%
PUD Attached	0.34%
PUD Detached	8.06%
Single Family Attached	0.79%
Single Family Detached	72.18%
Non-owner	8.88%
Primary	88.92%
Second Home	2.20%
Top 5 States:	
California	26.64%
New York	14.95%
Massachusetts	10.82%
Florida	7.27%
Texas	5.12%

## Option One Mortgage: Soundview 2005-OPT2

### Stated Doc

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	10	499,354.00	0.12%	9.765	328	69.22	599
50,000.01 - 100,000.00	328	24,691,222.61	6.02%	8.845	347	75.74	612
100,000.01 - 150,000.00	345	43,867,709.69	10.70%	7.808	352	74.91	619
150,000.01 - 200,000.00	307	54,142,973.04	13.21%	7.458	355	75.11	616
200,000.01 - 250,000.00	228	51,031,828.51	12.45%	7.195	357	76.14	618
250,000.01 - 300,000.00	184	50,545,365.50	12.33%	7.217	357	77.37	620
300,000.01 - 350,000.00	147	47,791,308.70	11.66%	7.083	357	78.10	628
350,000.01 - 400,000.00	92	34,532,085.10	8.42%	6.947	358	78.28	629
400,000.01 - 450,000.00	64	27,092,015.65	6.61%	7.069	358	79.45	632
450,000.01 - 500,000.00	42	20,054,780.86	4.89%	6.969	358	80.65	637
500,000.01 - 550,000.00	26	13,624,483.61	3.32%	6.924	358	81.76	641
550,000.01 - 600,000.00	28	16,316,231.96	3.98%	7.466	358	81.63	620
600,000.01 - 650,000.00	7	4,408,256.80	1.08%	6.833	358	77.92	623
650,000.01 - 700,000.00	9	5,977,296.65	1.46%	6.974	358	79.92	662
700,000.01 - 750,000.00	8	5,882,402.87	1.44%	6.981	336	65.73	649
750,000.01 - 800,000.00	2	1,549,955.67	0.38%	5.942	358	75.21	593
800,000.01 - 850,000.00	1	832,976.18	0.20%	5.600	358	67.72	701
850,000.01 - 900,000.00	1	897,520.25	0.22%	6.500	358	83.72	676
900,000.01 - 950,000.00	2	1,815,694.77	0.44%	6.900	358	72.92	647
950,000.01 - 1,000,000.00	1	973,786.65	0.24%	8.500	358	67.71	505
1,000,000.01+	3	3,368,478.41	0.82%	6.407	358	72.64	597
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	4	1,283,593.70	0.31%	4.943	358	81.27	694
5.000 - 5.499	22	6,822,728.40	1.66%	5.317	358	78.62	682
5.500 - 5.999	140	41,564,659.22	10.14%	5.814	357	73.76	667
6.000 - 6.499	174	48,537,574.23	11.84%	6.264	355	76.99	655
6.500 - 6.999	361	93,879,711.42	22.90%	6.781	356	76.70	638
7.000 - 7.499	242	59,959,400.39	14.63%	7.256	356	79.11	624
7.500 - 7.999	312	67,376,652.10	16.44%	7.761	356	78.35	608
8.000 - 8.499	137	24,483,034.10	5.97%	8.243	356	78.29	602
8.500 - 8.999	174	32,118,996.20	7.84%	8.710	354	76.16	575
9.000 - 9.499	74	11,084,888.21	2.70%	9.245	354	77.03	563
9.500 - 9.999	73	9,382,974.87	2.29%	9.741	352	75.30	556
10.000 - 10.499	42	5,456,799.95	1.33%	10.194	358	76.91	553
10.500 - 10.999	38	4,303,295.98	1.05%	10.747	354	73.33	556
11.000 - 11.499	20	1,696,606.88	0.41%	11.217	354	78.30	555
11.500 - 11.999	18	1,616,476.31	0.39%	11.769	358	74.08	535
12.000 - 12.499	3	267,839.02	0.07%	12.018	358	82.75	510
13.000 - 13.499	1	60,496.50	0.01%	13.340	358	90.00	557
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	150	29,555,905.59	7.21%	8.809	357	69.67	512
525-549	160	33,470,609.93	8.17%	8.419	357	73.30	538
550-574	160	33,812,400.75	8.25%	7.889	357	72.27	562
575-599	191	40,683,048.25	9.93%	7.454	355	72.88	587
600-624	273	61,990,087.54	15.12%	7.144	356	76.80	612
625-649	297	68,431,088.07	16.69%	7.050	356	78.22	637
650-674	218	49,292,213.63	12.03%	6.847	354	79.05	662
675-699	171	42,523,285.13	10.37%	6.722	357	83.22	686
700+	193	45,932,242.06	11.21%	6.687	353	83.27	730
None	22	4,204,846.53	1.03%	8.186	355	73.48	0
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	73	11,766,897.70	2.87%	7.126	348	40.62	602
50.00- 54.99	45	8,691,903.86	2.12%	7.175	356	52.64	597
55.00- 59.99	47	10,820,083.13	2.64%	7.306	358	57.32	595
60.00- 64.99	109	24,430,994.92	5.96%	7.108	358	62.26	591
65.00- 69.99	127	30,113,895.16	7.35%	7.404	352	67.18	599
70.00- 74.99	169	40,155,329.40	9.80%	7.314	356	71.79	591
75.00- 79.99	203	44,830,525.41	10.94%	7.581	355	76.48	599
80.00	544	113,566,947.30	27.71%	7.290	356	80.00	629
80.01- 84.99	65	16,759,689.09	4.09%	7.215	358	83.49	645
85.00- 89.99	166	41,352,484.08	10.09%	7.380	357	85.96	634
90.00- 94.99	219	54,008,941.40	13.18%	7.270	355	90.21	664
95.00- 99.99	55	11,808,367.92	2.88%	7.335	358	95.09	702
100.00	13	1,589,668.11	0.39%	8.537	358	100.00	683
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	2	191,329.72	0.05%	9.156	118	75.15	577
180	31	3,927,174.22	0.96%	7.491	178	70.49	651
240	13	1,408,654.75	0.34%	7.743	238	78.43	661
360	1,789	404,368,568.79	98.65%	7.321	358	77.16	623
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	2	191,329.72	0.05%	9.156	118	75.15	577
121-180	31	3,927,174.22	0.96%	7.491	178	70.49	651
181-240	13	1,408,654.75	0.34%	7.743	238	78.43	661
301-360	1,789	404,368,568.79	98.65%	7.321	358	77.16	623
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	76	11,637,148.63	2.84%	7.728	351	77.46	630
20.01 -25.00	75	12,149,059.81	2.96%	7.579	357	74.94	623
25.01 -30.00	119	22,803,392.78	5.56%	7.438	353	76.13	625
30.01 -35.00	241	48,568,466.03	11.85%	7.329	356	75.70	625
35.01 -40.00	278	61,780,685.03	15.07%	7.243	355	77.08	630
40.01 -45.00	420	95,557,084.14	23.31%	7.232	357	78.60	628
45.01 -50.00	434	110,432,975.29	26.94%	7.269	356	77.53	622
50.01 -55.00	122	28,323,434.47	6.91%	7.442	357	74.63	602
55.01 -60.00	20	4,525,487.02	1.10%	7.893	351	74.11	597
60.01+	17	5,951,944.39	1.45%	7.665	355	78.06	611
None	33	8,166,049.89	1.99%	7.520	358	77.30	626
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	1,492	351,276,461.11	85.70%	7.285	358	77.65	620
Fixed Rate	343	58,619,266.37	14.30%	7.562	344	73.84	643
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/13 6 Mo LIBOR ARM	5	402,043.16	0.10%	8.426	178	77.97	559
2/28 6 Mo LIBOR ARM	1,121	245,827,457.27	59.97%	7.539	358	76.97	608
3/27 6 Mo LIBOR ARM	88	19,345,265.73	4.72%	7.097	358	78.42	632
5YR IO 2/28 6 Mo LIBOR ARM	256	81,307,532.96	19.84%	6.596	358	79.77	653
5YR IO 3/27 6 Mo LIBOR ARM	18	3,685,438.66	0.90%	6.304	358	71.43	672
6 Mo LIBOR ARM 30 Yr	4	708,723.33	0.17%	7.756	358	80.69	605
Fixed Rate 10 Yr	2	191,329.72	0.05%	9.156	118	75.15	577
Fixed Rate 15 Yr	25	3,473,369.89	0.85%	7.336	178	69.52	662
Fixed Rate 15 Yr Rate Reduction	1	51,761.17	0.01%	10.650	178	77.61	641
Fixed Rate 20 Yr	13	1,408,654.75	0.34%	7.743	238	78.43	661
Fixed Rate 30 Yr	286	49,212,772.24	12.01%	7.617	358	74.23	640
Fixed Rate 30 Yr 5YR IO	11	3,580,633.61	0.87%	6.637	358	71.65	686
Fixed Rate 30 Yr Rate Reduction	5	700,744.99	0.17%	8.546	358	68.91	551
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
<b>Interest Only</b>							
Interest Only	285	88,573,605.23	21.61%	6.586	358	79.09	655
Not Interest Only	1,550	321,322,122.25	78.39%	7.528	355	76.55	615
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
<b>Prepayment Penalty Original Term</b>							
Prepay Penalty: 0 months	595	125,684,066.35	30.66%	7.594	354	76.38	614
Prepay Penalty: 12 months	188	56,432,106.36	13.77%	7.064	357	76.60	636
Prepay Penalty: 24 months	845	195,184,682.32	47.62%	7.203	358	77.88	623
Prepay Penalty: 30 months	2	341,372.19	0.08%	8.060	358	87.20	588
Prepay Penalty: 36 months	205	32,253,500.26	7.87%	7.458	348	75.98	642
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
<b>Lien</b>							
First Lien	1,778	405,402,832.99	98.90%	7.289	356	77.05	623
Second Lien	57	4,492,894.49	1.10%	10.519	348	82.12	619
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
<b>Documentation Type</b>							
Stated Income Documentation	1,835	409,895,727.48	100.00%	7.325	356	77.10	623
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
<b>Loan Purpose</b>							
Cash Out Refinance	1,303	298,911,083.32	72.92%	7.346	355	75.50	613
Purchase	445	91,493,292.66	22.32%	7.194	357	82.62	662
Rate/Term Refinance	87	19,491,351.50	4.76%	7.613	354	75.74	604
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	34	8,779,382.94	2.14%	7.205	351	79.88	661
2-4 Units Detached	183	46,562,367.53	11.36%	7.344	357	79.08	650
Condo High-Rise Attached	10	2,903,116.97	0.71%	7.037	358	79.43	630
Condo Low-Rise Attached	96	17,949,162.70	4.38%	7.434	358	79.79	636
Manufactured Housing	1	188,159.86	0.05%	5.490	358	70.00	750
PUD Attached	10	1,397,764.68	0.34%	7.791	358	80.96	633
PUD Detached	135	33,018,017.88	8.06%	7.391	356	79.48	628
Single Family Attached	18	3,225,906.17	0.79%	7.672	358	74.44	582
Single Family Detached	1,348	295,871,848.75	72.18%	7.309	356	76.27	617
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	215	36,394,616.73	8.88%	7.908	356	80.91	656
Primary	1,583	364,481,440.12	88.92%	7.268	356	76.62	620
Second Home	37	9,019,670.63	2.20%	7.272	358	81.33	650
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	108	22,564,678.58	5.50%	8.027	357	70.28	553
AA	208	47,173,023.95	11.51%	7.624	356	76.73	590
AA+	1,344	304,540,816.40	74.30%	7.050	355	78.31	642
B	123	25,772,194.31	6.29%	8.599	356	72.08	548
C	35	6,777,872.81	1.65%	9.590	357	71.38	544
CC	11	1,846,574.32	0.45%	9.892	358	58.73	543
NG	6	1,220,567.11	0.30%	7.858	358	82.50	623
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

MI Insurer	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
N	498	129,443,457.69	31.58%	7.116	355	72.51	633
Y	1,337	280,452,269.79	68.42%	7.421	356	79.22	619
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	8	1,122,328.15	0.27%	7.617	343	78.03	648
Arizona	27	3,688,308.28	0.90%	7.531	358	80.60	649
Arkansas	1	98,500.82	0.02%	9.550	358	85.00	643
California	368	109,193,712.35	26.64%	6.967	357	76.35	622
Colorado	22	4,113,330.30	1.00%	6.808	358	82.93	650
Connecticut	48	10,486,929.73	2.56%	7.208	354	77.30	628
Delaware	4	677,032.32	0.17%	7.358	358	80.00	624
Florida	178	29,789,412.25	7.27%	7.758	357	77.26	619
Georgia	43	7,163,184.63	1.75%	8.393	358	80.19	610
Hawaii	12	6,113,822.08	1.49%	6.826	358	76.53	639
Idaho	2	500,203.09	0.12%	8.102	358	87.56	637
Illinois	48	9,216,277.57	2.25%	7.866	356	78.98	594
Indiana	9	730,163.18	0.18%	8.020	358	81.23	648
Iowa	4	462,316.36	0.11%	8.776	358	80.98	563
Kansas	1	54,471.70	0.01%	9.250	358	95.00	700
Kentucky	8	1,128,920.18	0.28%	7.945	358	77.27	619
Louisiana	6	924,154.01	0.23%	7.841	329	74.87	618
Maine	18	3,011,811.21	0.73%	7.458	358	75.59	612
Maryland	26	5,790,263.58	1.41%	7.808	358	76.52	596
Massachusetts	167	44,367,787.54	10.82%	7.090	358	74.69	619
Michigan	53	7,198,367.48	1.76%	7.673	355	77.35	623
Minnesota	12	3,148,081.61	0.77%	7.474	358	82.04	629
Missouri	9	1,035,370.59	0.25%	8.966	358	82.91	624
Montana	2	286,381.13	0.07%	9.471	358	63.89	521
Nevada	32	7,801,178.82	1.90%	7.578	358	81.24	623
New Hampshire	21	3,777,716.02	0.92%	6.955	358	75.38	623
New Jersey	79	19,675,132.51	4.80%	7.466	358	78.37	616
New York	209	61,293,107.09	14.95%	7.205	356	77.35	640
North Carolina	28	3,473,353.63	0.85%	8.625	358	77.44	597
North Dakota	2	218,716.90	0.05%	8.643	317	71.05	561
Ohio	27	3,644,423.67	0.89%	7.248	358	78.10	634
Oklahoma	4	367,973.09	0.09%	8.094	331	80.00	631
Oregon	11	1,895,207.75	0.46%	7.832	358	75.89	621
Pennsylvania	41	5,571,198.37	1.36%	7.434	348	80.66	637
Rhode Island	43	8,135,322.00	1.98%	7.145	355	74.00	615
South Carolina	12	2,094,717.49	0.51%	7.447	358	77.35	626
Tennessee	13	1,891,004.99	0.46%	7.606	358	82.59	640
Texas	143	20,984,977.26	5.12%	7.790	341	77.71	619
Utah	8	1,526,021.27	0.37%	6.659	358	81.85	673
Vermont	6	1,061,018.10	0.26%	7.171	315	79.53	654
Virginia	49	11,071,408.13	2.70%	7.828	357	75.29	611
Washington	18	2,996,459.68	0.73%	7.403	358	78.06	616
Wisconsin	11	1,848,000.81	0.45%	7.860	358	80.38	650
Wyoming	2	267,659.76	0.07%	9.042	358	77.48	618
<b>Total</b>	<b>1,835</b>	<b>409,895,727.48</b>	<b>100.00%</b>	<b>7.325</b>	<b>356</b>	<b>77.10</b>	<b>623</b>



<b>Gross Margin</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
3.000 - 3.499	11	3,741,755.82	1.07%	5.554	358	66.73	701
3.500 - 3.999	60	19,645,520.90	5.59%	5.788	358	75.43	677
4.000 - 4.499	179	47,025,588.54	13.39%	6.232	358	74.47	659
4.500 - 4.999	277	71,682,601.20	20.41%	6.672	358	77.96	645
5.000 - 5.499	270	65,829,156.10	18.74%	7.133	358	80.60	628
5.500 - 5.999	250	56,303,779.23	16.03%	7.662	358	79.09	600
6.000 - 6.499	180	37,378,050.62	10.64%	8.040	357	78.59	591
6.500 - 6.999	128	26,443,839.64	7.53%	8.588	358	76.17	562
7.000 - 7.499	52	10,242,364.27	2.92%	9.122	356	76.46	542
7.500 - 7.999	32	5,510,838.20	1.57%	9.559	356	74.54	544
8.000 - 8.499	37	5,465,209.60	1.56%	10.557	358	73.75	521
8.500 - 8.999	11	1,233,290.86	0.35%	10.339	358	75.26	536
9.000 - 9.499	3	453,600.60	0.13%	10.449	358	71.53	542
9.500 - 9.999	1	158,545.98	0.05%	9.800	358	67.66	528
10.000 - 10.499	1	162,319.55	0.05%	10.990	358	65.00	513
<b>Total</b>	<b>1,492</b>	<b>351,276,461.11</b>	<b>100.00%</b>	<b>7.285</b>	<b>358</b>	<b>77.65</b>	<b>620</b>

<b>Minimum Interest Rate</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
4.000 - 4.499	1	58,498.33	0.02%	5.625	358	65.00	712
4.500 - 4.999	4	1,283,593.70	0.37%	4.943	358	81.27	694
5.000 - 5.499	23	7,046,721.99	2.01%	5.359	358	78.66	682
5.500 - 5.999	119	36,350,037.21	10.35%	5.818	358	74.29	666
6.000 - 6.499	154	43,597,628.83	12.41%	6.273	358	77.97	651
6.500 - 6.999	298	78,153,038.15	22.25%	6.777	358	77.95	637
7.000 - 7.499	202	52,365,664.94	14.91%	7.252	358	79.66	619
7.500 - 7.999	255	57,593,516.90	16.40%	7.760	358	78.79	603
8.000 - 8.499	112	20,260,424.57	5.77%	8.246	357	78.12	594
8.500 - 8.999	144	27,972,741.13	7.96%	8.724	358	75.95	569
9.000 - 9.499	57	9,533,455.24	2.71%	9.231	358	76.50	554
9.500 - 9.999	58	8,208,805.91	2.34%	9.749	355	75.21	552
10.000 - 10.499	30	4,478,894.47	1.28%	10.191	358	75.33	536
10.500 - 10.999	17	2,623,911.69	0.75%	10.764	358	72.15	533
11.000 - 11.499	8	797,121.55	0.23%	11.280	358	75.06	520
11.500 - 11.999	8	742,532.66	0.21%	11.756	358	73.39	516
12.000 - 12.499	2	209,873.84	0.06%	12.023	358	82.41	512
<b>Total</b>	<b>1,492</b>	<b>351,276,461.11</b>	<b>100.00%</b>	<b>7.285</b>	<b>358</b>	<b>77.65</b>	<b>620</b>

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.500 -10.999	4	1,283,593.70	0.37%	4.943	358	81.27	694
11.000 -11.499	22	6,822,728.40	1.94%	5.317	358	78.62	682
11.500 -11.999	117	36,150,907.32	10.29%	5.816	358	74.20	664
12.000 -12.499	150	42,623,001.00	12.13%	6.271	358	77.98	651
12.500 -12.999	298	77,534,722.15	22.07%	6.787	358	78.08	637
13.000 -13.499	204	52,828,093.31	15.04%	7.233	358	79.36	620
13.500 -13.999	248	55,853,530.47	15.90%	7.734	358	78.70	603
14.000 -14.499	112	20,617,457.72	5.87%	8.162	357	78.53	596
14.500 -14.999	153	30,454,062.86	8.67%	8.652	358	76.29	575
15.000 -15.499	58	9,704,955.73	2.76%	9.208	358	76.47	554
15.500 -15.999	59	8,306,572.39	2.36%	9.727	355	75.54	553
16.000 -16.499	29	4,252,394.64	1.21%	10.181	358	75.84	535
16.500 -16.999	18	2,782,457.67	0.79%	10.709	358	71.89	533
17.000 -17.499	10	1,109,577.25	0.32%	11.029	358	72.77	527
17.500 -17.999	8	742,532.66	0.21%	11.756	358	73.39	516
18.000 -18.499	2	209,873.84	0.06%	12.023	358	82.41	512
<b>Total</b>	<b>1,492</b>	<b>351,276,461.11</b>	<b>100.00%</b>	<b>7.285</b>	<b>358</b>	<b>77.65</b>	<b>620</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	11	2,942,129.02	0.84%	6.974	358	79.96	629
3.000	1,480	348,110,338.50	99.10%	7.288	358	77.63	620
4.000	1	223,993.59	0.06%	6.625	358	80.00	0
<b>Total</b>	<b>1,492</b>	<b>351,276,461.11</b>	<b>100.00%</b>	<b>7.285</b>	<b>358</b>	<b>77.65</b>	<b>620</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	1,464	343,575,798.31	97.81%	7.284	358	77.64	620
1.500	26	7,074,518.27	2.01%	7.333	358	78.80	622
2.000	2	626,144.53	0.18%	7.023	358	70.66	570
<b>Total</b>	<b>1,492</b>	<b>351,276,461.11</b>	<b>100.00%</b>	<b>7.285</b>	<b>358</b>	<b>77.65</b>	<b>620</b>

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
12/01/05	4	708,723.33	0.20%	7.756	358	80.69	605
06/01/07	1,382	327,537,033.39	93.24%	7.306	358	77.67	619
06/01/08	106	23,030,704.39	6.56%	6.970	358	77.30	638
<b>Total</b>	<b>1,492</b>	<b>351,276,461.11</b>	<b>100.00%</b>	<b>7.285</b>	<b>358</b>	<b>77.65</b>	<b>620</b>

## Option One Mortgage: Soundview 2005-OPT2

### No MI

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$311,781,260	\$49,857	\$1,349,178
Average Scheduled Principal Balance	\$221,278		
Number of Mortgage Loans	1,409		
Weighted Average Gross Coupon	7.086%	4.300%	13.340%
Weighted Average FICO Score	625	500	804
Weighted Average Combined Original LTV	74.45%	13.18%	100.00%
Weighted Average Original Term	358 months	120 months	360 months
Weighted Average Stated Remaining Term	356 months	118 months	358 months
Weighted Average Seasoning	2 months	2 months	2 months
Weighted Average Gross Margin	4.937%	2.550%	9.490%
Weighted Average Minimum Interest Rate	6.906%	4.300%	12.600%
Weighted Average Maximum Interest Rate	12.936%	10.300%	18.600%
Weighted Average Initial Rate Cap	2.988%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.012%	1.000%	2.000%
Weighted Average Months to Roll	23 months	4 months	34 months
Maturity Date		Jun 1 2015	Jun 1 2035
Maximum Zip Code Concentration	0.58%	01938 (Ipswich, MA)	
ARM	83.51%		
Fixed Rate	16.49%		
2/28 6 Mo LIBOR ARM	32.81%		
3/27 6 Mo LIBOR ARM	2.41%		
5YR IO 2/28 6 Mo LIBOR ARM	43.78%		
5YR IO 3/27 6 Mo LIBOR ARM	4.27%		
6 Mo LIBOR ARM 30 Yr	0.22%		
Fixed Rate 10 Yr	0.04%		
Fixed Rate 15 Yr	0.99%		
Fixed Rate 15 Yr Rate Reduction	0.02%		
Fixed Rate 20 Yr	0.40%		
Fixed Rate 30 Yr	13.15%		
Fixed Rate 30 Yr 5YR IO	1.69%		
Fixed Rate 30 Yr Rate Reduction	0.21%		
Interest Only	49.74%		
Not Interest Only	50.26%		
Prepay Penalty: 0 months	26.13%		
Prepay Penalty: 12 months	9.27%		
Prepay Penalty: 24 months	54.30%		
Prepay Penalty: 30 months	0.05%		
Prepay Penalty: 36 months	10.25%		
First Lien	96.78%		
Second Lien	3.22%		

Full Documentation	56.64%
Lite Documentation	0.56%
No Documentation	1.28%
Stated Income Documentation	41.52%
Cash Out Refinance	73.44%
Purchase	21.15%
Rate/Term Refinance	5.41%
2-4 Units Attached	2.15%
2-4 Units Detached	11.03%
Condo High-Rise Attached	0.93%
Condo Low-Rise Attached	3.71%
Manufactured Housing	3.20%
PUD Attached	0.34%
PUD Detached	9.56%
Single Family Attached	0.78%
Single Family Detached	68.30%
Non-owner	7.12%
Primary	90.35%
Second Home	2.53%
Top 5 States:	
California	35.92%
New York	10.78%
Massachusetts	10.55%
Florida	6.55%
New Jersey	4.23%

## Option One Mortgage: Soundview 2005-OPT2

No MI

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	31	1,548,624.42	0.50%	9.536	343	67.35	574
50,000.01 - 100,000.00	338	24,771,263.10	7.95%	8.813	348	70.68	612
100,000.01 - 150,000.00	267	33,842,683.39	10.85%	7.601	353	68.15	613
150,000.01 - 200,000.00	216	37,795,142.90	12.12%	7.082	357	66.63	612
200,000.01 - 250,000.00	148	33,450,317.53	10.73%	7.083	358	73.71	612
250,000.01 - 300,000.00	100	27,728,575.65	8.89%	6.814	358	75.58	627
300,000.01 - 350,000.00	74	24,005,507.39	7.70%	6.783	353	77.05	625
350,000.01 - 400,000.00	46	17,390,286.67	5.58%	6.541	358	74.73	637
400,000.01 - 450,000.00	49	20,778,931.56	6.66%	6.806	358	83.19	649
450,000.01 - 500,000.00	30	14,223,813.81	4.56%	6.676	358	81.29	651
500,000.01 - 550,000.00	21	11,091,790.31	3.56%	6.915	358	85.11	651
550,000.01 - 600,000.00	17	9,790,303.71	3.14%	6.979	358	84.90	629
600,000.01 - 650,000.00	19	11,914,022.12	3.82%	6.679	358	78.28	614
650,000.01 - 700,000.00	13	8,667,124.02	2.78%	6.796	358	81.91	663
700,000.01 - 750,000.00	16	11,737,365.53	3.76%	6.741	347	69.86	634
750,000.01 - 800,000.00	6	4,710,266.21	1.51%	6.509	358	75.54	601
800,000.01 - 850,000.00	2	1,667,952.30	0.53%	5.800	358	65.97	627
850,000.01 - 900,000.00	1	897,520.25	0.29%	6.500	358	83.72	676
900,000.01 - 950,000.00	4	3,684,457.95	1.18%	6.754	358	72.14	626
950,000.01 - 1,000,000.00	3	2,969,071.54	0.95%	7.190	358	72.34	594
1,000,000.01+	8	9,116,239.48	2.92%	6.295	358	74.22	649
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,026.45	0.06%	4.300	358	77.72	772
4.500 - 4.999	5	1,913,920.44	0.61%	4.890	358	71.05	701
5.000 - 5.499	43	13,590,414.78	4.36%	5.252	358	73.74	671
5.500 - 5.999	128	39,624,398.67	12.71%	5.794	356	71.58	647
6.000 - 6.499	159	45,426,660.81	14.57%	6.285	354	72.65	638
6.500 - 6.999	297	78,471,658.97	25.17%	6.766	356	75.43	633
7.000 - 7.499	170	41,592,470.88	13.34%	7.240	356	76.63	612
7.500 - 7.999	171	39,597,830.90	12.70%	7.753	356	75.65	610
8.000 - 8.499	95	14,489,847.12	4.65%	8.237	355	73.49	597
8.500 - 8.999	102	14,989,044.41	4.81%	8.703	355	73.06	589
9.000 - 9.499	59	6,311,116.95	2.02%	9.218	355	72.74	587
9.500 - 9.999	50	4,316,504.97	1.38%	9.757	355	79.31	591
10.000 - 10.499	34	2,737,220.14	0.88%	10.194	354	80.21	601
10.500 - 10.999	47	4,256,339.43	1.37%	10.791	350	74.31	585
11.000 - 11.499	23	1,955,652.42	0.63%	11.188	354	80.33	580
11.500 - 11.999	18	1,552,906.20	0.50%	11.794	354	76.83	562
12.000 - 12.499	4	476,507.77	0.15%	12.055	358	62.23	528
12.500 - 12.999	2	224,242.03	0.07%	12.560	358	48.16	535
13.000 - 13.499	1	60,496.50	0.02%	13.340	358	90.00	557
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	78	14,067,494.99	4.51%	8.444	357	57.55	514
525-549	103	18,089,469.53	5.80%	7.931	355	59.75	538
550-574	110	21,115,678.03	6.77%	7.755	357	62.25	562
575-599	224	47,258,171.88	15.16%	7.252	356	73.60	587
600-624	239	52,797,113.32	16.93%	6.975	355	76.17	613
625-649	237	56,345,333.93	18.07%	6.726	356	76.42	637
650-674	136	33,903,133.98	10.87%	6.717	355	78.39	661
675-699	100	26,123,713.45	8.38%	6.725	356	82.36	686
700+	126	34,018,554.36	10.91%	6.546	353	82.13	729
None	56	8,062,596.37	2.59%	8.337	356	74.03	0
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	199	28,350,756.95	9.09%	7.189	349	40.04	596
50.00- 54.99	97	17,435,538.01	5.59%	7.111	354	52.52	590
55.00- 59.99	127	25,664,400.39	8.23%	7.366	354	57.54	584
60.00- 64.99	62	11,784,973.10	3.78%	7.158	357	61.40	581
65.00- 69.99	64	20,736,855.70	6.65%	6.602	350	67.45	622
70.00- 74.99	66	19,113,360.01	6.13%	7.094	358	71.97	611
75.00- 79.99	79	19,533,942.31	6.27%	6.894	355	76.68	623
80.00	239	58,931,868.82	18.90%	6.634	358	80.00	638
80.01- 84.99	42	9,957,012.76	3.19%	7.409	357	83.43	650
85.00- 89.99	119	29,608,728.00	9.50%	7.246	357	85.75	639
90.00- 94.99	118	37,661,694.53	12.08%	6.992	358	90.90	657
95.00- 99.99	123	24,914,179.86	7.99%	7.492	358	95.17	651
100.00	74	8,087,949.40	2.59%	8.850	354	100.00	652
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	2	116,347.32	0.04%	7.763	118	46.87	580
180	23	3,153,472.27	1.01%	7.127	178	56.22	650
240	15	1,253,859.19	0.40%	8.328	238	64.90	628
360	1,369	307,257,581.06	98.55%	7.080	358	74.68	625
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	2	116,347.32	0.04%	7.763	118	46.87	580
121-180	23	3,153,472.27	1.01%	7.127	178	56.22	650
181-240	15	1,253,859.19	0.40%	8.328	238	64.90	628
301-360	1,369	307,257,581.06	98.55%	7.080	358	74.68	625
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	59	10,209,413.00	3.27%	7.053	348	72.15	624
20.01 -25.00	63	11,695,406.60	3.75%	7.275	355	66.18	599
25.01 -30.00	90	18,025,507.33	5.78%	7.137	355	69.44	620
30.01 -35.00	143	28,684,785.79	9.20%	7.139	355	67.78	619
35.01 -40.00	183	42,581,358.07	13.66%	7.091	354	74.87	621
40.01 -45.00	237	52,702,157.55	16.90%	7.178	356	76.35	628
45.01 -50.00	348	78,637,939.57	25.22%	6.932	357	75.39	633
50.01 -55.00	164	41,043,156.64	13.16%	6.983	357	76.57	622
55.01 -60.00	38	10,462,504.90	3.36%	6.953	354	80.02	637
60.01+	45	11,054,988.82	3.55%	7.666	356	79.67	608
None	39	6,684,041.57	2.14%	7.366	356	75.32	670
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	1,031	260,353,410.82	83.51%	6.908	358	75.84	625
Fixed Rate	378	51,427,849.02	16.49%	7.985	343	67.39	627
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6 Mo LIBOR ARM	495	102,303,769.37	32.81%	7.468	358	68.53	602
3/27 6 Mo LIBOR ARM	39	7,525,818.96	2.41%	7.007	358	72.46	650
5YR IO 2/28 6 Mo LIBOR ARM	449	136,510,271.80	43.78%	6.546	358	81.10	638
5YR IO 3/27 6 Mo LIBOR ARM	46	13,321,643.57	4.27%	6.313	358	79.48	647
6 Mo LIBOR ARM 30 Yr	2	691,907.12	0.22%	5.880	358	85.89	654
Fixed Rate 10 Yr	2	116,347.32	0.04%	7.763	118	46.87	580
Fixed Rate 15 Yr	22	3,101,711.10	0.99%	7.068	178	55.87	650
Fixed Rate 15 Yr Rate Reduction	1	51,761.17	0.02%	10.650	178	77.61	641
Fixed Rate 20 Yr	15	1,253,859.19	0.40%	8.328	238	64.90	628
Fixed Rate 30 Yr	317	40,991,516.95	13.15%	8.215	358	68.09	619
Fixed Rate 30 Yr 5YR IO	16	5,255,485.71	1.69%	6.571	358	70.84	677
Fixed Rate 30 Yr Rate Reduction	5	657,167.58	0.21%	8.455	358	57.97	582
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	511	155,087,401.08	49.74%	6.527	358	80.61	640
Not Interest Only	898	156,693,858.76	50.26%	7.639	353	68.34	611
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepayment Penalty Original Term							
Prepay Penalty: 0 months	409	81,453,230.15	26.13%	7.488	354	70.51	613
Prepay Penalty: 12 months	99	28,894,562.95	9.27%	6.978	355	70.54	640
Prepay Penalty: 24 months	694	169,299,252.60	54.30%	6.875	358	77.55	626
Prepay Penalty: 30 months	1	163,870.31	0.05%	6.825	358	95.00	682
Prepay Penalty: 36 months	206	31,970,343.83	10.25%	7.279	349	71.45	638
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Lien							
First Lien	1,281	301,754,511.91	96.78%	6.978	356	73.99	626
Second Lien	128	10,026,747.93	3.22%	10.325	348	88.19	618
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Documentation Type							
Full Documentation	881	176,596,176.78	56.64%	7.057	356	75.68	618
Lite Documentation	8	1,752,100.28	0.56%	7.231	352	83.33	661
No Documentation	22	3,989,525.09	1.28%	7.336	355	78.77	711
Stated Income Documentation	498	129,443,457.69	41.52%	7.116	355	72.51	633
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Loan Purpose							
Cash Out Refinance	1,004	228,962,298.81	73.44%	7.061	355	71.90	618
Purchase	324	65,940,800.07	21.15%	7.072	357	82.89	653
Rate/Term Refinance	81	16,878,160.96	5.41%	7.473	355	76.03	613
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>



Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	24	6,711,384.50	2.15%	7.181	349	76.97	664
2-4 Units Detached	123	34,393,952.44	11.03%	7.367	355	74.50	641
Condo High-Rise Attached	9	2,905,533.95	0.93%	6.708	358	79.73	643
Condo Low-Rise Attached	66	11,552,641.70	3.71%	7.057	357	75.02	632
Manufactured Housing	89	9,978,596.11	3.20%	7.415	352	80.19	650
PUD Attached	7	1,050,796.66	0.34%	6.838	358	88.06	678
PUD Detached	111	29,797,701.76	9.56%	6.799	355	77.74	639
Single Family Attached	9	2,430,408.31	0.78%	7.325	358	60.31	614
Single Family Detached	971	212,960,244.41	68.30%	7.067	356	73.62	618
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	99	22,201,069.70	7.12%	7.802	358	80.17	657
Primary	1,293	281,680,311.41	90.35%	7.036	356	74.02	623
Second Home	17	7,899,878.73	2.53%	6.850	351	73.66	630
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	87	17,309,805.76	5.55%	7.720	354	61.32	561
AA	138	30,817,458.70	9.88%	7.271	357	73.31	601
AA+	1,056	242,603,081.43	77.81%	6.876	355	76.68	638
B	72	12,868,381.21	4.13%	8.216	358	63.59	548
C	21	3,328,747.77	1.07%	8.664	353	61.20	557
CC	33	4,629,643.37	1.48%	10.150	358	52.65	550
NG	2	224,141.60	0.07%	8.624	358	100.00	696
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

MI Insurer	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
N	1,409	311,781,259.84	100.00%	7.086	356	74.45	625
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	5	304,083.56	0.10%	9.815	358	80.19	568
Arizona	23	4,166,348.64	1.34%	7.023	358	74.47	607
Arkansas	1	440,987.39	0.14%	6.500	358	78.47	646
California	369	111,978,519.60	35.92%	6.671	357	76.46	632
Colorado	42	7,180,780.02	2.30%	6.720	358	84.03	642
Connecticut	16	3,166,287.25	1.02%	7.767	354	70.24	591
Delaware	1	71,842.11	0.02%	9.100	358	80.00	0
Florida	115	20,432,895.31	6.55%	7.557	354	73.54	617
Georgia	33	5,254,332.16	1.69%	8.236	358	79.04	603
Hawaii	15	6,661,886.85	2.14%	6.602	357	77.70	638
Idaho	6	904,052.74	0.29%	7.657	346	83.24	616
Illinois	34	5,231,265.77	1.68%	7.892	358	76.64	608
Indiana	8	676,343.91	0.22%	8.725	358	86.77	600
Iowa	2	187,751.94	0.06%	7.477	358	88.99	661
Kentucky	5	479,487.38	0.15%	7.795	358	66.64	616
Louisiana	3	488,881.95	0.16%	6.887	339	68.26	640
Maine	10	1,291,617.69	0.41%	7.185	358	69.22	642
Maryland	22	3,937,297.03	1.26%	7.556	349	71.21	601
Massachusetts	135	32,903,860.69	10.55%	7.065	358	68.80	613
Michigan	42	4,270,558.63	1.37%	7.824	353	79.58	615
Minnesota	10	2,498,768.22	0.80%	7.617	358	82.46	606
Mississippi	1	259,192.59	0.08%	6.690	358	80.00	633
Missouri	8	788,228.49	0.25%	8.726	358	76.43	608
Montana	2	286,381.13	0.09%	9.471	358	63.89	521
Nebraska	1	120,234.88	0.04%	6.250	358	85.00	696
Nevada	37	8,794,410.95	2.82%	6.996	358	77.75	618
New Hampshire	14	1,922,401.22	0.62%	6.860	358	71.43	617
New Jersey	50	13,182,876.22	4.23%	7.407	356	69.49	600
New York	137	33,598,846.63	10.78%	7.203	353	70.80	643
North Carolina	24	2,159,173.15	0.69%	8.215	354	73.41	608
Ohio	30	4,259,648.46	1.37%	7.505	355	86.56	648
Oklahoma	1	65,306.49	0.02%	9.100	358	85.00	662
Oregon	12	1,682,746.88	0.54%	7.607	358	78.55	626
Pennsylvania	23	3,713,027.94	1.19%	7.076	358	70.87	635
Rhode Island	23	4,338,216.65	1.39%	7.129	358	59.32	589
South Carolina	10	880,044.50	0.28%	8.221	345	72.45	637
Tennessee	16	1,376,053.53	0.44%	9.136	358	84.05	606
Texas	40	6,861,437.57	2.20%	7.740	329	74.36	619
Utah	11	1,656,346.60	0.53%	6.723	358	85.60	655
Vermont	1	155,257.01	0.05%	7.350	358	84.97	541
Virginia	37	7,790,579.95	2.50%	7.207	351	71.97	636
Washington	27	4,459,032.48	1.43%	6.950	358	72.89	634
West Virginia	1	58,838.38	0.02%	8.000	358	56.19	538
Wisconsin	2	267,792.96	0.09%	7.346	358	90.86	608
Wyoming	4	577,336.34	0.19%	6.639	358	82.29	657
<b>Total</b>	<b>1,409</b>	<b>311,781,259.84</b>	<b>100.00%</b>	<b>7.086</b>	<b>356</b>	<b>74.45</b>	<b>625</b>

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	1	1,007,471.19	0.39%	5.050	358	65.00	643
3.000 - 3.499	34	11,462,914.81	4.40%	5.457	358	73.35	700
3.500 - 3.999	82	25,178,929.85	9.67%	5.759	358	72.65	655
4.000 - 4.499	179	50,482,093.51	19.39%	6.343	358	72.60	635
4.500 - 4.999	213	60,498,850.50	23.24%	6.684	358	77.63	630
5.000 - 5.499	177	44,201,384.70	16.98%	7.149	358	80.40	625
5.500 - 5.999	135	32,430,688.92	12.46%	7.545	358	79.77	608
6.000 - 6.499	97	17,376,714.65	6.67%	8.091	358	75.46	583
6.500 - 6.999	51	9,108,343.19	3.50%	8.676	358	70.97	568
7.000 - 7.499	29	5,069,998.58	1.95%	8.747	358	66.58	536
7.500 - 7.999	14	1,402,660.29	0.54%	9.538	358	61.58	542
8.000 - 8.499	11	1,163,491.67	0.45%	11.147	358	62.78	527
8.500 - 8.999	2	220,365.79	0.08%	8.995	358	60.11	525
9.000 - 9.499	6	749,503.17	0.29%	11.155	358	53.06	537
<b>Total</b>	<b>1,031</b>	<b>260,353,410.82</b>	<b>100.00%</b>	<b>6.908</b>	<b>358</b>	<b>75.84</b>	<b>625</b>

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	2	252,524.78	0.10%	4.607	358	74.77	758
4.500 - 4.999	5	1,913,920.44	0.74%	4.890	358	71.05	701
5.000 - 5.499	43	13,334,422.10	5.12%	5.270	358	75.51	668
5.500 - 5.999	107	35,702,821.20	13.71%	5.789	358	73.29	646
6.000 - 6.499	140	40,716,554.24	15.64%	6.285	358	74.80	635
6.500 - 6.999	249	68,109,404.56	26.16%	6.759	358	77.38	632
7.000 - 7.499	141	37,101,204.82	14.25%	7.238	358	78.56	611
7.500 - 7.999	132	31,765,054.12	12.20%	7.740	358	77.20	607
8.000 - 8.499	65	10,942,229.98	4.20%	8.221	358	77.25	599
8.500 - 8.999	65	11,141,892.04	4.28%	8.690	358	73.41	582
9.000 - 9.499	26	3,719,461.18	1.43%	9.210	358	64.83	540
9.500 - 9.999	26	2,283,686.59	0.88%	9.757	358	79.11	585
10.000 - 10.499	9	753,804.44	0.29%	10.197	358	72.72	548
10.500 - 10.999	11	1,375,673.43	0.53%	10.889	358	55.19	545
11.000 - 11.499	4	480,915.23	0.18%	11.135	358	55.16	532
11.500 - 11.999	3	271,900.29	0.10%	11.653	358	56.05	544
12.000 - 12.499	2	353,578.65	0.14%	12.000	358	58.19	537
12.500 - 12.999	1	134,362.73	0.05%	12.600	358	41.54	533
<b>Total</b>	<b>1,031</b>	<b>260,353,410.82</b>	<b>100.00%</b>	<b>6.908</b>	<b>358</b>	<b>75.84</b>	<b>625</b>

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.000 -10.499	1	194,026.45	0.07%	4.300	358	77.72	772
10.500 -10.999	5	1,913,920.44	0.74%	4.890	358	71.05	701
11.000 -11.499	40	12,010,459.99	4.61%	5.256	358	75.01	671
11.500 -11.999	104	34,538,702.48	13.27%	5.785	358	73.00	647
12.000 -12.499	141	41,585,529.37	15.97%	6.256	358	74.97	635
12.500 -12.999	242	66,386,384.83	25.50%	6.738	358	77.40	633
13.000 -13.499	141	36,767,536.71	14.12%	7.230	358	78.30	611
13.500 -13.999	140	33,973,611.88	13.05%	7.661	358	77.17	607
14.000 -14.499	68	11,755,984.45	4.52%	8.150	358	77.35	600
14.500 -14.999	66	11,738,329.55	4.51%	8.634	358	74.65	583
15.000 -15.499	26	3,719,461.18	1.43%	9.210	358	64.83	540
15.500 -15.999	27	2,399,228.72	0.92%	9.720	358	79.15	585
16.000 -16.499	9	753,804.44	0.29%	10.197	358	72.72	548
16.500 -16.999	10	1,215,909.87	0.47%	10.875	358	54.65	548
17.000 -17.499	4	480,915.23	0.18%	11.135	358	55.16	532
17.500 -17.999	4	431,663.85	0.17%	11.407	358	57.24	538
18.000 -18.499	2	353,578.65	0.14%	12.000	358	58.19	537
18.500 -18.999	1	134,362.73	0.05%	12.600	358	41.54	533
<b>Total</b>	<b>1,031</b>	<b>260,353,410.82</b>	<b>100.00%</b>	<b>6.908</b>	<b>358</b>	<b>75.84</b>	<b>625</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	6	1,521,590.31	0.58%	6.189	358	75.82	636
2.000	1	322,707.70	0.12%	6.750	358	57.02	549
3.000	1,023	258,285,119.22	99.21%	6.913	358	75.86	625
4.000	1	223,993.59	0.09%	6.625	358	80.00	0
<b>Total</b>	<b>1,031</b>	<b>260,353,410.82</b>	<b>100.00%</b>	<b>6.908</b>	<b>358</b>	<b>75.84</b>	<b>625</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	1,011	254,220,767.53	97.64%	6.915	358	75.72	625
1.500	19	5,849,076.46	2.25%	6.618	358	82.07	618
2.000	1	283,566.83	0.11%	6.990	358	59.38	604
<b>Total</b>	<b>1,031</b>	<b>260,353,410.82</b>	<b>100.00%</b>	<b>6.908</b>	<b>358</b>	<b>75.84</b>	<b>625</b>

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
12/01/05	2	691,907.12	0.27%	5.880	358	85.89	654
06/01/07	944	238,814,041.17	91.73%	6.941	358	75.71	623
06/01/08	85	20,847,462.53	8.01%	6.563	358	76.95	648
<b>Total</b>	<b>1,031</b>	<b>260,353,410.82</b>	<b>100.00%</b>	<b>6.908</b>	<b>358</b>	<b>75.84</b>	<b>625</b>

**Option One Mortgage: Soundview 2005-OPT2**  
**Non-Full Doc IOs**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$90,126,911	\$58,498	\$1,199,966
Average Scheduled Principal Balance	\$311,858		
Number of Mortgage Loans	289		
Weighted Average Gross Coupon	6.590%	4.900%	9.750%
Weighted Average FICO Score	656	554	799
Weighted Average Combined Original LTV	79.27%	31.58%	100.00%
Weighted Average Debt-to-Income	39.95%	10.93%	61.47%
Weighted Average Original Term	360 months	360 months	360 months
Weighted Average Stated Remaining Term	358 months	358 months	358 months
Weighted Average Seasoning	2 months	2 months	2 months
Weighted Average Gross Margin	4.649%	3.000%	7.150%
Weighted Average Minimum Interest Rate	6.577%	4.375%	9.750%
Weighted Average Maximum Interest Rate	12.610%	10.900%	15.750%
Weighted Average Initial Rate Cap	2.974%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.013%	1.000%	1.500%
Weighted Average Months to Roll	23 months	22 months	34 months
Maturity Date		Jun 1 2035	Jun 1 2035
Maximum Zip Code Concentration	1.33%	96815 (Honolulu, HI)	
ARM	95.52%		
Fixed Rate	4.48%		
5YR IO 2/28 6 Mo LIBOR ARM	91.44%		
5YR IO 3/27 6 Mo LIBOR ARM	4.09%		
Fixed Rate 30 Yr 5YR IO	4.48%		
Interest Only	100.00%		
Prepay Penalty: 0 months	16.71%		
Prepay Penalty: 12 months	7.34%		
Prepay Penalty: 24 months	71.08%		
Prepay Penalty: 30 months	0.18%		
Prepay Penalty: 36 months	4.69%		
First Lien	100.00%		
Lite Documentation	1.19%		
No Documentation	0.53%		
Stated Income Documentation	98.28%		
Cash Out Refinance	67.93%		
Purchase	30.22%		
Rate/Term Refinance	1.85%		

2-4 Units Attached	1.02%
2-4 Units Detached	5.40%
Condo High-Rise Attached	2.30%
Condo Low-Rise Attached	4.98%
PUD Attached	0.39%
PUD Detached	9.83%
Single Family Detached	76.08%
Non-owner	0.25%
Primary	99.50%
Second Home	0.25%
Top 5 States:	
California	54.09%
New York	6.68%
Massachusetts	6.51%
Florida	5.93%
New Jersey	4.03%

## Option One Mortgage: Soundview 2005-OPT2

### Non-Full Doc IOs

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
50,000.01 - 100,000.00	2	148,015.77	0.16%	6.063	358	74.07	671
100,000.01 - 150,000.00	22	2,849,716.62	3.16%	7.183	358	76.19	649
150,000.01 - 200,000.00	55	9,786,593.70	10.86%	6.772	358	79.06	660
200,000.01 - 250,000.00	45	10,203,112.06	11.32%	6.661	358	81.43	662
250,000.01 - 300,000.00	43	11,917,215.18	13.22%	6.377	358	78.56	664
300,000.01 - 350,000.00	40	12,964,549.23	14.38%	6.658	358	80.04	649
350,000.01 - 400,000.00	20	7,471,190.03	8.29%	6.490	358	77.07	655
400,000.01 - 450,000.00	15	6,273,020.60	6.96%	6.647	358	85.64	656
450,000.01 - 500,000.00	12	5,727,929.20	6.36%	6.415	358	80.56	667
500,000.01 - 550,000.00	11	5,780,454.73	6.41%	6.975	358	80.74	651
550,000.01 - 600,000.00	7	4,078,883.35	4.53%	6.992	358	79.82	643
600,000.01 - 650,000.00	5	3,162,409.57	3.51%	6.198	358	79.98	624
650,000.01 - 700,000.00	4	2,654,524.09	2.95%	6.914	358	81.09	682
700,000.01 - 750,000.00	2	1,499,957.10	1.66%	5.970	358	63.50	734
750,000.01 - 800,000.00	2	1,549,955.67	1.72%	5.942	358	75.21	593
800,000.01 - 850,000.00	1	832,976.18	0.92%	5.600	358	67.72	701
900,000.01 - 950,000.00	1	906,474.08	1.01%	6.850	358	70.00	637
1,000,000.01+	2	2,319,933.65	2.57%	5.705	358	73.84	622
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	1	235,993.25	0.26%	4.900	358	80.00	718
5.000 - 5.499	11	3,440,594.61	3.82%	5.344	358	75.65	682
5.500 - 5.999	54	18,711,794.29	20.76%	5.792	358	72.90	666
6.000 - 6.499	56	18,671,394.53	20.72%	6.270	358	78.85	658
6.500 - 6.999	91	27,989,958.74	31.06%	6.790	358	80.44	649
7.000 - 7.499	39	11,536,650.72	12.80%	7.223	358	82.43	647
7.500 - 7.999	27	7,260,362.37	8.06%	7.728	358	86.93	658
8.000 - 8.499	5	1,414,759.55	1.57%	8.306	358	85.14	627
8.500 - 8.999	3	549,467.79	0.61%	8.632	358	86.60	628
9.000 - 9.499	1	197,094.36	0.22%	9.100	358	89.63	614
9.500 - 9.999	1	118,840.60	0.13%	9.750	358	80.00	692
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
550-574	1	769,977.98	0.85%	6.350	358	85.56	554
575-599	23	7,325,466.81	8.13%	6.776	358	72.65	589
600-624	49	16,040,638.17	17.80%	6.718	358	78.34	614
625-649	63	19,713,599.82	21.87%	6.752	358	78.23	636
650-674	50	15,121,568.04	16.78%	6.502	358	79.00	662
675-699	61	18,577,413.25	20.61%	6.533	358	82.02	686
700+	41	12,354,253.15	13.71%	6.261	358	81.87	733
None	1	223,993.59	0.25%	6.625	358	80.00	0
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	6	1,949,944.23	2.16%	5.974	358	40.53	655
50.00- 54.99	3	956,979.63	1.06%	6.744	358	53.84	600
55.00- 59.99	5	1,400,959.94	1.55%	6.581	358	56.78	642
60.00- 64.99	10	3,011,913.87	3.34%	5.962	358	61.58	625
65.00- 69.99	19	6,818,305.02	7.57%	6.154	358	67.60	659
70.00- 74.99	24	8,115,459.02	9.00%	6.431	358	71.55	626
75.00- 79.99	14	5,090,272.42	5.65%	5.939	358	77.28	655
80.00	100	28,105,566.85	31.18%	6.548	358	80.00	669
80.01- 84.99	14	4,584,877.31	5.09%	6.929	358	83.61	657
85.00- 89.99	37	13,117,578.51	14.55%	6.878	358	85.88	640
90.00- 94.99	43	13,080,919.00	14.51%	6.971	358	90.54	661
95.00- 99.99	13	3,617,892.91	4.01%	6.950	358	95.00	703
100.00	1	276,242.10	0.31%	6.850	358	100.00	639
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
360	289	90,126,910.81	100.00%	6.590	358	79.27	656
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
301-360	289	90,126,910.81	100.00%	6.590	358	79.27	656
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>



Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	6	1,522,850.45	1.69%	7.305	358	85.65	665
20.01 -25.00	14	3,703,098.60	4.11%	6.710	358	76.00	639
25.01 -30.00	18	4,110,651.22	4.56%	6.658	358	80.68	653
30.01 -35.00	41	11,307,318.07	12.55%	6.590	358	76.63	660
35.01 -40.00	55	17,681,616.46	19.62%	6.668	358	81.17	657
40.01 -45.00	77	23,799,835.21	26.41%	6.562	358	80.35	656
45.01 -50.00	54	18,946,146.87	21.02%	6.450	358	79.01	661
50.01 -55.00	10	4,551,909.82	5.05%	6.544	358	76.97	620
55.01 -60.00	1	487,486.06	0.54%	5.800	358	65.00	641
60.01+	1	319,990.85	0.36%	5.840	358	55.17	666
None	12	3,696,007.20	4.10%	6.847	358	78.56	668
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	277	86,093,140.16	95.52%	6.582	358	79.51	654
Fixed Rate	12	4,033,770.65	4.48%	6.757	358	74.27	686
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5YR IO 2/28 6 Mo LIBOR ARM	259	82,407,701.50	91.44%	6.594	358	79.87	653
5YR IO 3/27 6 Mo LIBOR ARM	18	3,685,438.66	4.09%	6.304	358	71.43	672
Fixed Rate 30 Yr 5YR IO	12	4,033,770.65	4.48%	6.757	358	74.27	686
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	289	90,126,910.81	100.00%	6.590	358	79.27	656
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

Prepayment Penalty Original Tr	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	53	15,063,422.70	16.71%	6.902	358	79.43	654
Prepay Penalty: 12 months	16	6,614,983.75	7.34%	6.550	358	79.16	686
Prepay Penalty: 24 months	202	64,059,418.87	71.08%	6.528	358	79.47	651
Prepay Penalty: 30 months	1	163,870.31	0.18%	6.825	358	95.00	682
Prepay Penalty: 36 months	17	4,225,215.18	4.69%	6.466	358	75.26	678
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	289	90,126,910.81	100.00%	6.590	358	79.27	656
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Lite Documentation	2	1,073,619.30	1.19%	6.660	358	89.22	687
No Documentation	2	479,686.28	0.53%	7.148	358	90.00	733
Stated Income Documentation	285	88,573,605.23	98.28%	6.586	358	79.09	655
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	188	61,222,796.23	67.93%	6.590	358	77.96	647
Purchase	95	27,232,551.65	30.22%	6.609	358	81.77	673
Rate/Term Refinance	6	1,671,562.93	1.85%	6.276	358	86.48	694
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	2	921,223.65	1.02%	6.635	358	86.73	688
2-4 Units Detached	14	4,868,010.78	5.40%	6.485	358	80.38	715
Condo High-Rise Attached	6	2,075,540.63	2.30%	7.012	358	85.25	641
Condo Low-Rise Attached	21	4,486,721.76	4.98%	7.004	358	79.49	647
PUD Attached	2	352,244.33	0.39%	6.943	358	86.19	608
PUD Detached	30	8,856,747.18	9.83%	6.727	358	80.96	660
Single Family Detached	214	68,566,422.48	76.08%	6.537	358	78.64	652
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	2	220,993.68	0.25%	6.121	358	65.00	725
Primary	286	89,677,323.67	99.50%	6.588	358	79.28	655
Second Home	1	228,593.46	0.25%	7.750	358	90.00	747
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	1	906,474.08	1.01%	6.850	358	70.00	637
AA	15	5,559,864.23	6.17%	6.766	358	79.40	648
AA+	273	83,660,572.50	92.83%	6.575	358	79.36	656
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

MI Insurer	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
N	187	63,157,519.79	70.08%	6.586	358	78.18	648
Y	102	26,969,391.02	29.92%	6.599	358	81.84	674
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Arizona	8	1,169,650.99	1.30%	7.174	358	78.18	659
California	135	48,750,519.77	54.09%	6.420	358	78.37	654
Colorado	9	2,097,760.00	2.33%	6.782	358	86.19	679
Connecticut	2	753,554.45	0.84%	6.233	358	80.00	706
Florida	24	5,341,034.84	5.93%	7.218	358	81.25	637
Georgia	5	1,017,269.91	1.13%	7.130	358	83.66	649
Hawaii	1	1,199,965.68	1.33%	5.850	358	77.42	634
Idaho	1	377,989.19	0.42%	8.300	358	90.00	634
Illinois	4	881,574.79	0.98%	7.822	358	90.40	653
Maine	2	355,989.82	0.39%	7.511	358	76.07	630
Maryland	4	935,372.70	1.04%	6.892	358	78.27	633
Massachusetts	21	5,863,731.81	6.51%	6.488	358	76.38	656
Michigan	2	359,989.70	0.40%	7.289	358	84.28	665
Minnesota	6	1,902,628.32	2.11%	7.118	358	87.70	683
Nevada	9	2,474,088.95	2.75%	7.359	358	82.20	638
New Hampshire	5	857,195.49	0.95%	6.581	358	78.81	655
New Jersey	10	3,633,576.08	4.03%	6.875	358	80.73	641
New York	15	6,018,900.78	6.68%	6.483	358	78.58	684
North Carolina	3	413,903.16	0.46%	7.378	358	85.94	667
Ohio	2	496,214.86	0.55%	6.293	358	80.14	644
Oregon	1	250,992.82	0.28%	5.750	358	67.84	675
Pennsylvania	2	342,990.19	0.38%	6.874	358	81.11	701
Rhode Island	3	682,630.48	0.76%	6.423	358	72.73	662
Tennessee	1	305,591.26	0.34%	6.740	358	80.00	694
Texas	1	215,954.82	0.24%	5.890	358	80.00	641
Utah	5	845,299.25	0.94%	6.534	358	86.14	683
Vermont	1	181,894.80	0.20%	6.200	358	85.00	727
Virginia	3	1,325,557.55	1.47%	6.092	358	73.41	646
Washington	4	1,075,088.35	1.19%	6.654	358	79.88	659
<b>Total</b>	<b>289</b>	<b>90,126,910.81</b>	<b>100.00%</b>	<b>6.590</b>	<b>358</b>	<b>79.27</b>	<b>656</b>

<b>Gross Margin</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
3.000 - 3.499	9	3,354,404.06	3.90%	5.531	358	65.75	699
3.500 - 3.999	38	13,550,368.56	15.74%	5.786	358	73.88	665
4.000 - 4.499	62	18,497,456.09	21.49%	6.327	358	75.55	659
4.500 - 4.999	79	25,923,057.45	30.11%	6.669	358	80.52	652
5.000 - 5.499	53	14,894,104.85	17.30%	7.047	358	86.43	643
5.500 - 5.999	18	5,626,194.11	6.54%	7.417	358	86.94	630
6.000 - 6.499	13	3,069,108.74	3.56%	7.714	358	83.93	649
6.500 - 6.999	4	981,351.94	1.14%	7.783	358	88.37	657
7.000 - 7.499	1	197,094.36	0.23%	9.100	358	89.63	614
<b>Total</b>	<b>277</b>	<b>86,093,140.16</b>	<b>100.00%</b>	<b>6.582</b>	<b>358</b>	<b>79.51</b>	<b>654</b>

<b>Minimum Interest Rate</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
4.000 - 4.499	1	58,498.33	0.07%	5.625	358	65.00	712
4.500 - 4.999	1	235,993.25	0.27%	4.900	358	80.00	718
5.000 - 5.499	12	3,664,588.20	4.26%	5.423	358	75.91	682
5.500 - 5.999	50	17,901,231.47	20.79%	5.791	358	72.50	663
6.000 - 6.499	55	18,401,402.25	21.37%	6.269	358	79.11	657
6.500 - 6.999	86	26,034,014.68	30.24%	6.794	358	81.41	647
7.000 - 7.499	36	10,710,024.35	12.44%	7.221	358	82.88	645
7.500 - 7.999	26	6,807,225.33	7.91%	7.730	358	86.39	656
8.000 - 8.499	5	1,414,759.55	1.64%	8.306	358	85.14	627
8.500 - 8.999	3	549,467.79	0.64%	8.632	358	86.60	628
9.000 - 9.499	1	197,094.36	0.23%	9.100	358	89.63	614
9.500 - 9.999	1	118,840.60	0.14%	9.750	358	80.00	692
<b>Total</b>	<b>277</b>	<b>86,093,140.16</b>	<b>100.00%</b>	<b>6.582</b>	<b>358</b>	<b>79.51</b>	<b>654</b>

<b>Maximum Interest Rate</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
10.500 -10.999	1	235,993.25	0.27%	4.900	358	80.00	718
11.000 -11.499	11	3,440,594.61	4.00%	5.344	358	75.65	682
11.500 -11.999	49	17,541,285.76	20.37%	5.788	358	72.35	663
12.000 -12.499	55	18,298,161.21	21.25%	6.258	358	79.10	657
12.500 -12.999	85	25,462,430.58	29.58%	6.786	358	81.37	648
13.000 -13.499	36	10,853,220.25	12.61%	7.183	358	82.84	648
13.500 -13.999	28	7,157,315.76	8.31%	7.627	358	86.24	653
14.000 -14.499	6	1,734,750.40	2.01%	8.139	358	84.19	630
14.500 -14.999	4	1,053,453.38	1.22%	8.234	358	83.44	648
15.000 -15.499	1	197,094.36	0.23%	9.100	358	89.63	614
15.500 -15.999	1	118,840.60	0.14%	9.750	358	80.00	692
<b>Total</b>	<b>277</b>	<b>86,093,140.16</b>	<b>100.00%</b>	<b>6.582</b>	<b>358</b>	<b>79.51</b>	<b>654</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	4	1,243,589.43	1.44%	6.339	358	79.67	672
3.000	272	84,625,557.14	98.30%	6.585	358	79.50	654
4.000	1	223,993.59	0.26%	6.625	358	80.00	0
<b>Total</b>	<b>277</b>	<b>86,093,140.16</b>	<b>100.00%</b>	<b>6.582</b>	<b>358</b>	<b>79.51</b>	<b>654</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	270	83,893,402.62	97.44%	6.570	358	79.49	654
1.500	7	2,199,737.54	2.56%	7.053	358	80.14	663
<b>Total</b>	<b>277</b>	<b>86,093,140.16</b>	<b>100.00%</b>	<b>6.582</b>	<b>358</b>	<b>79.51</b>	<b>654</b>

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
06/01/07	259	82,407,701.50	95.72%	6.594	358	79.87	653
06/01/08	18	3,685,438.66	4.28%	6.304	358	71.43	672
<b>Total</b>	<b>277</b>	<b>86,093,140.16</b>	<b>100.00%</b>	<b>6.582</b>	<b>358</b>	<b>79.51</b>	<b>654</b>

**Option One Mortgage: Soundview 2005-OPT2**  
**MI Insured**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$688,218,740	\$49,720	\$599,983
Average Scheduled Principal Balance	\$173,661		
Number of Mortgage Loans	3,963		
Weighted Average Gross Coupon	7.504%	4.850%	12.880%
Weighted Average FICO Score	607	500	800
Weighted Average Combined Original LTV	80.36%	60.17%	97.47%
Weighted Average Original Term	358 months	120 months	360 months
Weighted Average Stated Remaining Term	356 months	118 months	358 months
Weighted Average Seasoning	2 months	2 months	2 months
Weighted Average Gross Margin	5.550%	2.950%	10.490%
Weighted Average Minimum Interest Rate	7.483%	4.850%	12.430%
Weighted Average Maximum Interest Rate	13.512%	10.850%	18.430%
Weighted Average Initial Rate Cap	2.987%	1.000%	3.000%
Weighted Average Subsequent Rate Cap	1.013%	1.000%	2.000%
Weighted Average Months to Roll	23 months	4 months	178 months
Maturity Date		Jun 1 2015	Jun 1 2035
Maximum Zip Code Concentration	0.23%	02301 (Brockton, MA)	
ARM	83.92%		
Fixed Rate	16.08%		
15/15 6 Mo LIBOR ARM	0.02%		
2/13 6 Mo LIBOR ARM	0.13%		
2/28 6 Mo LIBOR ARM	71.88%		
3/12 6 Mo LIBOR ARM	0.01%		
3/27 6 Mo LIBOR ARM	4.71%		
5YR IO 2/28 6 Mo LIBOR ARM	6.85%		
5YR IO 3/27 6 Mo LIBOR ARM	0.19%		
6 Mo LIBOR ARM 30 Yr	0.14%		
Fixed Rate 10 Yr	0.05%		
Fixed Rate 15 Yr	0.62%		
Fixed Rate 20 Yr	0.35%		
Fixed Rate 20 Yr Rate Reduction	0.03%		
Fixed Rate 30 Yr	14.67%		
Fixed Rate 30 Yr 5YR IO	0.12%		
Fixed Rate 30 Yr Rate Reduction	0.25%		
Interest Only	7.16%		
Not Interest Only	92.84%		
Prepay Penalty: 0 months	30.70%		
Prepay Penalty: 12 months	9.72%		
Prepay Penalty: 24 months	48.90%		
Prepay Penalty: 30 months	0.12%		
Prepay Penalty: 36 months	10.56%		
First Lien	100.00%		

Business Bank Statements	0.03%
Full Documentation	57.27%
Lite Documentation	0.75%
No Documentation	1.20%
Stated Income Documentation	40.75%
Cash Out Refinance	63.72%
Purchase	28.72%
Rate/Term Refinance	7.56%
2-4 Units Attached	1.04%
2-4 Units Detached	7.54%
Condo High-Rise Attached	0.23%
Condo Low-Rise Attached	4.83%
Condo Low-Rise Detached	0.05%
PUD Attached	0.61%
PUD Detached	9.89%
Single Family Attached	1.18%
Single Family Detached	74.63%
Non-owner	5.60%
Primary	92.95%
Second Home	1.46%
Top 5 States:	
California	15.49%
New York	10.52%
Massachusetts	9.15%
Florida	6.79%
Texas	6.77%

## Option One Mortgage: Soundview 2005-OPT2

### MI Insurered

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	4	199,430.46	0.03%	8.026	268	75.64	628
50,000.01 - 100,000.00	1,035	78,073,761.99	11.34%	8.527	350	81.13	599
100,000.01 - 150,000.00	1,023	127,074,838.19	18.46%	7.786	356	80.97	607
150,000.01 - 200,000.00	701	122,087,968.84	17.74%	7.447	356	79.65	604
200,000.01 - 250,000.00	440	98,236,437.37	14.27%	7.244	357	80.18	605
250,000.01 - 300,000.00	283	77,494,485.46	11.26%	7.337	357	80.17	606
300,000.01 - 350,000.00	203	65,848,120.71	9.57%	7.145	358	79.91	613
350,000.01 - 400,000.00	119	44,594,448.30	6.48%	7.120	358	80.51	612
400,000.01 - 450,000.00	61	25,958,285.31	3.77%	7.107	358	78.13	612
450,000.01 - 500,000.00	42	19,992,443.95	2.90%	7.060	358	82.08	622
500,000.01 - 550,000.00	28	14,624,859.62	2.13%	6.774	358	81.28	632
550,000.01 - 600,000.00	24	14,033,659.96	2.04%	7.525	358	81.41	606
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	12	3,541,464.15	0.51%	4.931	358	77.69	681
5.000 - 5.499	40	9,799,031.36	1.42%	5.268	358	79.13	663
5.500 - 5.999	207	52,355,312.98	7.61%	5.818	358	77.78	665
6.000 - 6.499	324	70,447,090.22	10.24%	6.274	356	79.34	638
6.500 - 6.999	643	129,531,095.80	18.82%	6.769	357	79.89	627
7.000 - 7.499	526	100,390,411.66	14.59%	7.254	357	80.63	613
7.500 - 7.999	737	123,859,684.44	18.00%	7.747	357	81.60	598
8.000 - 8.499	402	58,986,109.43	8.57%	8.227	356	82.28	588
8.500 - 8.999	477	68,138,516.34	9.90%	8.732	354	81.52	567
9.000 - 9.499	191	25,569,447.66	3.72%	9.243	355	80.76	553
9.500 - 9.999	182	20,992,770.70	3.05%	9.714	352	80.04	552
10.000 - 10.499	94	11,319,724.29	1.64%	10.215	355	77.98	544
10.500 - 10.999	59	6,269,117.28	0.91%	10.737	349	78.15	534
11.000 - 11.499	37	3,963,028.97	0.58%	11.234	355	74.24	526
11.500 - 11.999	26	2,401,012.13	0.35%	11.702	358	72.84	524
12.000 - 12.499	5	584,941.20	0.08%	12.252	358	74.26	519
12.500 - 12.999	1	69,981.55	0.01%	12.880	358	64.81	511
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>



FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	398	66,463,845.79	9.66%	8.812	357	76.11	512
525-549	406	72,373,216.04	10.52%	8.394	356	77.67	538
550-574	471	82,691,185.26	12.02%	7.890	357	79.09	562
575-599	592	92,738,565.31	13.48%	7.633	355	80.58	588
600-624	672	111,642,280.46	16.22%	7.286	356	81.56	611
625-649	566	98,125,892.65	14.26%	7.050	356	81.52	637
650-674	372	66,458,283.35	9.66%	6.846	356	81.55	662
675-699	244	51,067,151.98	7.42%	6.658	356	82.38	685
700+	242	46,658,319.32	6.78%	6.661	355	83.18	731
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
60.00- 64.99	168	33,443,213.78	4.86%	7.293	356	62.83	586
65.00- 69.99	271	50,455,114.88	7.33%	7.712	355	66.89	578
70.00- 74.99	293	56,770,334.44	8.25%	7.427	355	71.83	582
75.00- 79.99	389	74,030,961.66	10.76%	7.599	356	76.39	587
80.00	1,533	238,200,431.21	34.61%	7.353	356	80.00	617
80.01- 84.99	127	25,306,126.87	3.68%	7.281	358	83.36	610
85.00- 89.99	348	63,202,377.89	9.18%	7.587	357	86.06	607
90.00- 94.99	509	95,984,104.97	13.95%	7.579	355	90.25	628
95.00- 99.99	325	50,826,074.46	7.39%	7.958	356	95.00	618
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	4	314,260.99	0.05%	9.351	118	78.64	567
180	56	5,164,312.17	0.75%	8.119	178	79.24	625
240	25	2,575,074.93	0.37%	8.147	238	80.95	626
360	3,878	680,165,092.07	98.83%	7.496	358	80.37	607
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	4	314,260.99	0.05%	9.351	118	78.64	567
121-180	56	5,164,312.17	0.75%	8.119	178	79.24	625
181-240	25	2,575,074.93	0.37%	8.147	238	80.95	626
301-360	3,878	680,165,092.07	98.83%	7.496	358	80.37	607
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	159	20,265,861.57	2.94%	7.932	353	79.53	604
20.01 -25.00	197	26,067,109.55	3.79%	7.609	355	80.25	611
25.01 -30.00	316	44,482,067.84	6.46%	7.608	353	79.58	606
30.01 -35.00	471	76,356,150.47	11.09%	7.419	356	80.79	614
35.01 -40.00	561	94,604,960.17	13.75%	7.424	356	80.12	611
40.01 -45.00	806	144,750,777.02	21.03%	7.432	357	80.26	610
45.01 -50.00	836	163,299,084.90	23.73%	7.487	356	80.57	604
50.01 -55.00	446	84,754,233.87	12.32%	7.623	357	80.88	592
55.01 -60.00	88	15,943,859.29	2.32%	7.720	355	79.64	582
None	83	17,694,635.48	2.57%	7.368	358	79.80	654
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	3,236	577,539,496.33	83.92%	7.490	358	80.52	603
Fixed Rate	727	110,679,243.83	16.08%	7.577	348	79.50	627
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
15/15 6 Mo LIBOR ARM	1	128,934.51	0.02%	8.000	358	95.00	684
2/13 6 Mo LIBOR ARM	10	868,394.73	0.13%	7.990	178	75.30	583
2/28 6 Mo LIBOR ARM	2,838	494,682,557.73	71.88%	7.604	358	80.48	596
3/12 6 Mo LIBOR ARM	1	50,912.04	0.01%	9.650	178	90.00	562
3/27 6 Mo LIBOR ARM	168	32,435,222.04	4.71%	7.095	358	80.07	617
5YR IO 2/28 6 Mo LIBOR ARM	204	47,124,770.34	6.85%	6.575	358	81.43	663
5YR IO 3/27 6 Mo LIBOR ARM	7	1,307,781.66	0.19%	6.301	358	76.80	691
6 Mo LIBOR ARM 30 Yr	7	940,923.28	0.14%	7.940	358	80.30	604
Fixed Rate 10 Yr	4	314,260.99	0.05%	9.351	118	78.64	567
Fixed Rate 15 Yr	45	4,245,005.40	0.62%	8.127	178	79.91	635
Fixed Rate 20 Yr	23	2,382,507.80	0.35%	8.084	238	80.83	626
Fixed Rate 20 Yr Rate Reduction	2	192,567.13	0.03%	8.928	238	82.41	624
Fixed Rate 30 Yr	635	100,974,619.27	14.67%	7.515	358	79.57	628
Fixed Rate 30 Yr 5YR IO	4	848,975.73	0.12%	6.774	358	75.61	692
Fixed Rate 30 Yr Rate Reduction	14	1,721,307.51	0.25%	9.079	358	73.97	556
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Interest Only	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
Interest Only	215	49,281,527.73	7.16%	6.571	358	81.21	664
Not Interest Only	3,748	638,937,212.43	92.84%	7.576	356	80.29	603
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Prepayment Penalty Original Term	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
Prepay Penalty: 0 months	1,219	211,303,425.75	30.70%	7.643	355	79.42	601
Prepay Penalty: 12 months	256	66,888,763.48	9.72%	7.139	357	79.92	625
Prepay Penalty: 24 months	1,989	336,534,631.74	48.90%	7.479	358	80.99	604
Prepay Penalty: 30 months	4	804,988.83	0.12%	8.282	358	84.65	565
Prepay Penalty: 36 months	495	72,686,930.36	10.56%	7.544	350	80.54	623
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Lien	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
First Lien	3,963	688,218,740.16	100.00%	7.504	356	80.36	607
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Documentation Type	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
Business Bank Statements	1	233,530.51	0.03%	6.450	358	80.00	655
Full Documentation	2,564	394,111,033.44	57.27%	7.572	356	81.18	596
Lite Documentation	18	5,188,853.01	0.75%	7.558	358	81.02	615
No Documentation	43	8,233,053.41	1.20%	7.060	358	79.47	700
Stated Income Documentation	1,337	280,452,269.79	40.75%	7.421	356	79.22	619
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Loan Purpose	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
Cash Out Refinance	2,382	438,516,929.95	63.72%	7.516	356	79.13	597
Purchase	1,295	197,678,630.93	28.72%	7.359	357	83.20	636
Rate/Term Refinance	286	52,023,179.28	7.56%	7.952	356	79.91	582
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	33	7,170,113.30	1.04%	7.341	358	78.33	627
2-4 Units Detached	242	51,881,485.51	7.54%	7.408	356	81.07	632
Condo High-Rise Attached	8	1,569,925.87	0.23%	7.680	358	83.74	586
Condo Low-Rise Attached	189	33,256,745.29	4.83%	7.312	358	80.58	624
Condo Low-Rise Detached	2	331,957.24	0.05%	6.864	358	90.40	550
PUD Attached	32	4,210,032.93	0.61%	7.647	358	78.48	597
PUD Detached	328	68,066,376.21	9.89%	7.482	357	82.47	612
Single Family Attached	62	8,143,288.16	1.18%	7.707	358	82.25	594
Single Family Detached	3,067	513,588,815.65	74.63%	7.527	356	79.99	603
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	288	38,519,331.49	5.60%	8.044	353	82.08	646
Primary	3,610	639,665,043.49	92.95%	7.470	356	80.18	604
Second Home	65	10,034,365.18	1.46%	7.604	358	85.24	653
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	265	46,613,862.16	6.77%	7.964	356	79.33	551
AA	495	89,139,045.62	12.95%	7.853	356	80.85	574
AA+	2,778	477,841,324.29	69.43%	7.184	356	81.31	628
B	225	39,044,366.56	5.67%	8.454	357	76.71	544
C	106	19,296,397.52	2.80%	9.077	357	73.53	547
CC	80	13,758,737.39	2.00%	9.925	358	67.66	538
NG	14	2,525,006.62	0.37%	7.359	358	80.35	624
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

MI Insurer	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Y	3,963	688,218,740.16	100.00%	7.504	356	80.36	607
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	38	4,070,925.33	0.59%	8.263	347	83.92	608
Arizona	88	14,224,927.64	2.07%	7.443	358	83.69	618
Arkansas	15	1,841,029.64	0.27%	8.904	358	87.67	561
California	395	106,597,649.63	15.49%	7.122	357	77.24	599
Colorado	80	13,784,767.71	2.00%	7.055	356	84.03	606
Connecticut	101	19,201,166.06	2.79%	7.273	357	81.35	616
Delaware	9	1,304,217.39	0.19%	7.633	351	80.25	594
District of Columbia	1	113,049.85	0.02%	10.300	358	65.00	540
Florida	322	46,698,020.01	6.79%	7.679	357	81.49	617
Georgia	122	15,380,777.99	2.23%	8.363	355	82.64	609
Hawaii	17	5,520,889.88	0.80%	7.266	358	80.71	622
Idaho	18	2,080,064.00	0.30%	7.553	350	84.71	625
Illinois	160	26,068,058.52	3.79%	7.966	357	81.49	584
Indiana	40	4,295,055.83	0.62%	8.017	358	83.12	619
Iowa	16	1,645,754.74	0.24%	8.870	358	82.30	570
Kansas	9	776,247.75	0.11%	8.223	346	91.43	616
Kentucky	34	3,829,467.37	0.56%	7.490	358	82.90	611
Louisiana	29	3,477,258.45	0.51%	7.873	350	82.81	614
Maine	43	6,790,620.38	0.99%	7.307	358	80.85	611
Maryland	80	14,834,986.92	2.16%	7.822	357	79.10	595
Massachusetts	255	62,987,691.12	9.15%	7.002	357	78.05	604
Michigan	183	22,982,721.79	3.34%	7.799	355	81.82	599
Minnesota	44	7,628,932.89	1.11%	7.552	358	81.96	602
Mississippi	8	903,718.91	0.13%	9.114	347	86.22	581
Missouri	57	6,388,888.26	0.93%	8.095	358	81.48	606
Montana	5	819,090.46	0.12%	7.098	358	84.80	634
Nebraska	8	829,810.17	0.12%	8.828	358	86.88	562
Nevada	62	13,200,551.14	1.92%	7.508	358	79.24	605
New Hampshire	41	7,203,887.58	1.05%	7.129	353	79.44	611
New Jersey	151	31,473,417.41	4.57%	7.536	358	79.50	605
New York	282	72,372,972.41	10.52%	7.240	358	79.73	623
North Carolina	107	13,163,327.70	1.91%	8.137	356	82.48	597
North Dakota	2	218,716.90	0.03%	8.643	317	71.05	561
Ohio	136	15,445,942.83	2.24%	7.692	357	83.65	615
Oklahoma	19	1,672,678.96	0.24%	8.417	352	84.08	609
Oregon	31	5,431,633.63	0.79%	7.464	358	81.65	622
Pennsylvania	137	17,244,838.50	2.51%	7.551	353	83.46	615
Rhode Island	54	11,104,661.68	1.61%	7.111	354	79.66	618
South Carolina	37	5,185,945.71	0.75%	7.425	354	80.61	617
Tennessee	61	6,521,340.31	0.95%	8.196	351	81.67	603
Texas	382	46,573,789.81	6.77%	7.990	349	80.78	600
Utah	20	2,713,881.46	0.39%	6.615	358	79.61	626
Vermont	19	2,979,949.76	0.43%	7.251	343	78.28	632
Virginia	131	24,293,783.13	3.53%	7.882	356	81.41	597
Washington	60	9,094,588.74	1.32%	7.308	358	81.66	616
West Virginia	1	107,936.68	0.02%	8.900	358	90.00	560
Wisconsin	37	5,005,791.76	0.73%	7.943	358	82.15	625
Wyoming	16	2,133,315.37	0.31%	7.912	358	81.29	595
<b>Total</b>	<b>3,963</b>	<b>688,218,740.16</b>	<b>100.00%</b>	<b>7.504</b>	<b>356</b>	<b>80.36</b>	<b>607</b>

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	1	168,745.17	0.03%	4.950	358	75.00	746
3.000 - 3.499	26	6,289,445.68	1.09%	5.579	358	74.49	656
3.500 - 3.999	105	24,507,884.22	4.24%	5.827	358	78.29	675
4.000 - 4.499	323	66,562,477.67	11.53%	6.283	357	78.02	650
4.500 - 4.999	505	95,413,681.08	16.52%	6.706	358	79.52	633
5.000 - 5.499	579	105,531,196.35	18.27%	7.181	358	81.38	612
5.500 - 5.999	563	96,469,683.22	16.70%	7.691	358	82.71	593
6.000 - 6.499	408	67,321,571.52	11.66%	8.054	358	82.89	578
6.500 - 6.999	330	56,047,662.24	9.70%	8.563	358	80.38	557
7.000 - 7.499	165	25,767,545.05	4.46%	9.039	357	80.19	546
7.500 - 7.999	102	15,699,424.77	2.72%	9.464	357	80.06	539
8.000 - 8.499	89	12,549,825.44	2.17%	10.433	357	77.04	533
8.500 - 8.999	27	3,266,168.42	0.57%	10.352	358	76.59	531
9.000 - 9.499	7	1,152,058.80	0.20%	10.764	358	69.51	538
9.500 - 9.999	5	629,807.15	0.11%	10.768	358	66.85	528
10.000 -10.499	1	162,319.55	0.03%	10.990	358	65.00	513
<b>Total</b>	<b>3,236</b>	<b>577,539,496.33</b>	<b>100.00%</b>	<b>7.490</b>	<b>358</b>	<b>80.52</b>	<b>603</b>

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	12	3,541,464.15	0.61%	4.931	358	77.69	681
5.000 - 5.499	40	9,799,031.36	1.70%	5.268	358	79.13	663
5.500 - 5.999	174	43,627,655.42	7.55%	5.840	358	78.86	661
6.000 - 6.499	287	63,288,745.70	10.96%	6.294	357	79.52	635
6.500 - 6.999	514	104,023,806.16	18.01%	6.769	358	80.46	623
7.000 - 7.499	440	84,513,559.49	14.63%	7.249	358	80.70	608
7.500 - 7.999	608	104,670,228.67	18.12%	7.746	358	81.81	595
8.000 - 8.499	322	48,148,664.73	8.34%	8.226	358	82.41	581
8.500 - 8.999	382	56,980,586.83	9.87%	8.738	358	81.44	562
9.000 - 9.499	152	21,200,522.91	3.67%	9.239	358	79.68	549
9.500 - 9.999	145	18,076,914.62	3.13%	9.715	356	79.74	549
10.000 -10.499	67	8,977,820.79	1.55%	10.200	358	77.11	539
10.500 -10.999	40	4,890,334.47	0.85%	10.730	358	76.73	529
11.000 -11.499	31	3,568,698.92	0.62%	11.230	355	73.76	525
11.500 -11.999	17	1,646,520.91	0.29%	11.716	358	70.33	520
12.000 -12.499	5	584,941.20	0.10%	12.252	358	74.26	519
<b>Total</b>	<b>3,236</b>	<b>577,539,496.33</b>	<b>100.00%</b>	<b>7.490</b>	<b>358</b>	<b>80.52</b>	<b>603</b>

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.500 -10.999	12	3,541,464.15	0.61%	4.931	358	77.69	681
11.000 -11.499	39	9,586,032.64	1.66%	5.273	358	79.11	664
11.500 -11.999	167	42,333,865.98	7.33%	5.811	358	78.60	662
12.000 -12.499	274	59,720,570.80	10.34%	6.274	357	79.50	636
12.500 -12.999	515	103,996,647.69	18.01%	6.776	358	80.51	623
13.000 -13.499	438	84,981,408.20	14.71%	7.214	358	80.78	610
13.500 -13.999	600	102,378,248.83	17.73%	7.728	358	81.91	594
14.000 -14.499	330	50,313,965.67	8.71%	8.161	358	82.13	580
14.500 -14.999	397	60,784,838.81	10.52%	8.675	358	81.38	566
15.000 -15.499	152	21,221,084.83	3.67%	9.218	358	79.65	549
15.500 -15.999	146	18,158,723.99	3.14%	9.690	356	79.90	550
16.000 -16.499	67	8,941,756.39	1.55%	10.156	358	77.43	539
16.500 -16.999	43	5,289,728.66	0.92%	10.627	358	76.73	528
17.000 -17.499	32	3,769,311.19	0.65%	11.160	355	73.47	527
17.500 -17.999	18	1,825,063.87	0.32%	11.626	358	69.81	520
18.000 -18.499	6	696,784.63	0.12%	12.092	358	72.67	519
<b>Total</b>	<b>3,236</b>	<b>577,539,496.33</b>	<b>100.00%</b>	<b>7.490</b>	<b>358</b>	<b>80.52</b>	<b>603</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	16	3,534,947.94	0.61%	7.085	358	80.15	620
2.000	1	241,909.19	0.04%	6.625	358	77.14	573
3.000	3,219	573,762,639.20	99.35%	7.493	358	80.53	603
<b>Total</b>	<b>3,236</b>	<b>577,539,496.33</b>	<b>100.00%</b>	<b>7.490</b>	<b>358</b>	<b>80.52</b>	<b>603</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	3,179	563,489,967.83	97.57%	7.494	358	80.59	604
1.500	54	13,339,478.17	2.31%	7.312	358	77.98	590
2.000	3	710,050.33	0.12%	7.821	358	80.00	569
<b>Total</b>	<b>3,236</b>	<b>577,539,496.33</b>	<b>100.00%</b>	<b>7.490</b>	<b>358</b>	<b>80.52</b>	<b>603</b>

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
12/01/05	7	940,923.28	0.16%	7.940	358	80.30	604
06/01/07	3,052	542,675,722.80	93.96%	7.515	358	80.56	602
06/01/08	176	33,793,915.74	5.85%	7.068	358	79.95	620
06/01/20	1	128,934.51	0.02%	8.000	358	95.00	684
<b>Total</b>	<b>3,236</b>	<b>577,539,496.33</b>	<b>100.00%</b>	<b>7.490</b>	<b>358</b>	<b>80.52</b>	<b>603</b>

**Option One Mortgage: Soundview 2005-OPT2**  
**Interest Only Loans**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$204,368,929	\$58,498	\$1,349,178
Average Scheduled Principal Balance	\$281,500		
Number of Mortgage Loans	726		
Weighted Average Gross Coupon	6.538%	4.300%	9.750%
Weighted Average FICO Score	646	547	799
Weighted Average Combined Original LTV	80.76%	27.43%	100.00%
Weighted Average Original Term	360 months	360 months	360 months
Weighted Average Stated Remaining Term	358 months	358 months	358 months
Weighted Average Seasoning	2 months	2 months	2 months
Weighted Average Gross Margin	4.616%	2.550%	7.175%
Weighted Average Minimum Interest Rate	6.533%	4.300%	9.750%
Weighted Average Maximum Interest Rate	12.574%	10.300%	15.750%
Weighted Average Initial Rate Cap	2.985%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.018%	1.000%	2.000%
Weighted Average Months to Roll	23 months	22 months	34 months
Maturity Date		Jun 1 2035	Jun 1 2035
Maximum Zip Code Concentration	0.71%	92647 (Huntington Beach, CA)	
ARM	97.01%		
Fixed Rate	2.99%		
5YR IO 2/28 6 Mo LIBOR ARM	89.85%		
5YR IO 3/27 6 Mo LIBOR ARM	7.16%		
Fixed Rate 30 Yr 5YR IO	2.99%		
Interest Only	100.00%		
Prepay Penalty: 0 months	15.79%		
Prepay Penalty: 12 months	5.71%		
Prepay Penalty: 24 months	72.40%		
Prepay Penalty: 30 months	0.08%		
Prepay Penalty: 36 months	6.01%		
First Lien	100.00%		
Full Documentation	55.90%		
Lite Documentation	0.53%		
No Documentation	0.23%		
Stated Income Documentation	43.34%		



Cash Out Refinance	61.33%
Purchase	35.06%
Rate/Term Refinance	3.61%
2-4 Units Attached	0.60%
2-4 Units Detached	4.47%
Condo High-Rise Attached	1.19%
Condo Low-Rise Attached	5.82%
Manufactured Housing	0.06%
PUD Attached	0.58%
PUD Detached	15.98%
Single Family Attached	0.30%
Single Family Detached	71.01%
Non-owner	0.31%
Primary	99.58%
Second Home	0.11%
Top 5 States:	
California	47.59%
Florida	6.60%
Massachusetts	6.35%
New York	5.33%
Colorado	4.62%

## Option One Mortgage: Soundview 2005-OPT2

### Interest Only Loans

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
50,000.01 - 100,000.00	25	2,171,470.45	1.06%	7.012	358	80.65	637
100,000.01 - 150,000.00	112	14,332,693.90	7.01%	6.873	358	78.56	632
150,000.01 - 200,000.00	144	25,344,001.62	12.40%	6.580	358	79.91	649
200,000.01 - 250,000.00	111	25,023,326.60	12.24%	6.652	358	81.73	643
250,000.01 - 300,000.00	93	25,723,285.88	12.59%	6.476	358	81.78	650
300,000.01 - 350,000.00	75	24,236,816.18	11.86%	6.665	358	81.99	638
350,000.01 - 400,000.00	36	13,542,058.49	6.63%	6.332	358	78.98	649
400,000.01 - 450,000.00	32	13,517,032.77	6.61%	6.592	358	85.08	646
450,000.01 - 500,000.00	28	13,304,666.54	6.51%	6.395	358	80.56	656
500,000.01 - 550,000.00	20	10,502,219.69	5.14%	6.615	358	83.38	663
550,000.01 - 600,000.00	14	8,079,468.94	3.95%	6.689	358	82.27	627
600,000.01 - 650,000.00	9	5,670,889.84	2.77%	6.272	358	82.66	624
650,000.01 - 700,000.00	7	4,651,803.98	2.28%	6.530	358	83.53	662
700,000.01 - 750,000.00	5	3,749,892.75	1.83%	5.804	358	67.31	684
750,000.01 - 800,000.00	5	3,928,387.65	1.92%	6.362	358	77.92	611
800,000.01 - 850,000.00	2	1,667,952.30	0.82%	5.800	358	65.97	627
900,000.01 - 950,000.00	1	906,474.08	0.44%	6.850	358	70.00	637
950,000.01 - 1,000,000.00	1	999,971.40	0.49%	6.700	358	80.00	706
1,000,000.01+	6	7,016,515.75	3.43%	6.028	358	77.08	659
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,026.45	0.09%	4.300	358	77.72	772
4.500 - 4.999	8	2,610,275.35	1.28%	4.905	358	76.28	694
5.000 - 5.499	44	13,749,666.79	6.73%	5.241	358	76.55	678
5.500 - 5.999	121	39,912,069.62	19.53%	5.788	358	76.61	658
6.000 - 6.499	139	39,001,120.69	19.08%	6.270	358	79.16	646
6.500 - 6.999	221	60,379,131.51	29.54%	6.761	358	81.49	640
7.000 - 7.499	93	25,681,298.76	12.57%	7.236	358	85.33	633
7.500 - 7.999	66	16,422,191.71	8.04%	7.729	358	86.24	634
8.000 - 8.499	21	4,856,765.11	2.38%	8.234	358	87.98	606
8.500 - 8.999	8	1,032,703.97	0.51%	8.695	358	88.24	612
9.000 - 9.499	3	410,838.25	0.20%	9.150	358	89.65	598
9.500 - 9.999	1	118,840.60	0.06%	9.750	358	80.00	692
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
525-549	1	228,993.45	0.11%	6.250	358	76.33	547
550-574	8	2,832,886.06	1.39%	6.735	358	77.05	558
575-599	109	27,658,618.47	13.53%	6.958	358	79.88	588
600-624	156	42,667,835.15	20.88%	6.740	358	80.34	613
625-649	168	48,248,712.79	23.61%	6.522	358	80.69	637
650-674	107	29,663,440.12	14.51%	6.385	358	80.69	662
675-699	95	28,011,422.95	13.71%	6.382	358	82.00	685
700+	80	24,518,035.24	12.00%	6.083	358	81.62	731
None	2	538,984.58	0.26%	6.669	358	85.84	0
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	10	2,883,917.51	1.41%	5.877	358	38.52	666
50.00- 54.99	9	2,837,356.34	1.39%	6.245	358	53.20	609
55.00- 59.99	5	1,400,959.94	0.69%	6.581	358	56.78	642
60.00- 64.99	16	4,526,344.46	2.21%	6.030	358	62.15	609
65.00- 69.99	39	12,960,779.38	6.34%	6.037	358	67.37	648
70.00- 74.99	36	11,206,870.60	5.48%	6.477	358	71.62	623
75.00- 79.99	36	12,352,708.52	6.04%	6.060	358	76.70	645
80.00	330	79,462,831.33	38.88%	6.460	358	80.00	652
80.01- 84.99	18	5,973,778.44	2.92%	6.728	358	83.56	658
85.00- 89.99	68	22,211,798.68	10.87%	6.803	358	86.26	634
90.00- 94.99	97	31,610,010.86	15.47%	6.785	358	90.79	652
95.00- 99.99	58	16,093,060.93	7.87%	7.077	358	95.14	645
100.00	4	848,511.82	0.42%	7.359	358	100.00	674
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
360	726	204,368,928.81	100.00%	6.538	358	80.76	646
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
301-360	726	204,368,928.81	100.00%	6.538	358	80.76	646
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	22	5,418,639.05	2.65%	6.731	358	79.61	626
20.01 -25.00	24	5,532,395.65	2.71%	6.667	358	77.25	640
25.01 -30.00	44	9,292,941.20	4.55%	6.503	358	79.29	644
30.01 -35.00	85	21,149,491.98	10.35%	6.480	358	79.02	656
35.01 -40.00	114	34,012,171.94	16.64%	6.543	358	81.89	650
40.01 -45.00	162	45,881,065.78	22.45%	6.633	358	80.94	644
45.01 -50.00	162	46,656,182.77	22.83%	6.429	358	81.19	649
50.01 -55.00	78	25,087,692.66	12.28%	6.519	358	81.00	631
55.01 -60.00	18	6,167,182.76	3.02%	6.407	358	83.65	655
60.01+	2	770,477.97	0.38%	6.021	358	72.61	641
None	15	4,400,687.05	2.15%	6.989	358	78.75	656
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	706	198,264,467.37	97.01%	6.536	358	81.04	645
Fixed Rate	20	6,104,461.44	2.99%	6.599	358	71.50	679
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5YR IO 2/28 6 Mo LIBOR ARM	653	183,635,042.14	89.85%	6.554	358	81.18	644
5YR IO 3/27 6 Mo LIBOR ARM	53	14,629,425.23	7.16%	6.312	358	79.24	651
Fixed Rate 30 Yr 5YR IO	20	6,104,461.44	2.99%	6.599	358	71.50	679
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	726	204,368,928.81	100.00%	6.538	358	80.76	646
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	125	32,277,111.30	15.79%	6.974	358	81.45	643
Prepay Penalty: 12 months	29	11,678,783.15	5.71%	6.565	358	80.45	670
Prepay Penalty: 24 months	525	147,962,979.43	72.40%	6.473	358	81.02	643
Prepay Penalty: 30 months	1	163,870.31	0.08%	6.825	358	95.00	682
Prepay Penalty: 36 months	46	12,286,184.62	6.01%	6.142	358	75.92	661
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	726	204,368,928.81	100.00%	6.538	358	80.76	646
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	437	114,242,018.00	55.90%	6.497	358	81.93	638
Lite Documentation	2	1,073,619.30	0.53%	6.660	358	89.22	687
No Documentation	2	479,686.28	0.23%	7.148	358	90.00	733
Stated Income Documentation	285	88,573,605.23	43.34%	6.586	358	79.09	655
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	403	125,343,151.12	61.33%	6.549	358	79.89	639
Purchase	293	71,647,251.94	35.06%	6.498	358	81.46	657
Rate/Term Refinance	30	7,378,525.75	3.61%	6.730	358	88.64	652
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	3	1,218,215.16	0.60%	6.772	358	86.27	664
2-4 Units Detached	26	9,134,504.51	4.47%	6.713	358	83.46	684
Condo High-Rise Attached	7	2,433,260.40	1.19%	6.805	358	84.48	643
Condo Low-Rise Attached	56	11,895,736.12	5.82%	6.585	358	79.20	654
Manufactured Housing	1	125,996.40	0.06%	5.500	358	73.04	716
PUD Attached	6	1,176,626.63	0.58%	6.521	358	83.95	672
PUD Detached	112	32,648,136.97	15.98%	6.611	358	81.74	651
Single Family Attached	4	604,862.71	0.30%	7.285	358	80.00	617
Single Family Detached	511	145,131,589.91	71.01%	6.498	358	80.37	641
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	4	628,432.03	0.31%	6.569	358	69.32	674
Primary	721	203,511,903.32	99.58%	6.536	358	80.78	646
Second Home	1	228,593.46	0.11%	7.750	358	90.00	747
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	3	1,309,662.55	0.64%	7.078	358	76.80	629
AA	43	15,188,954.61	7.43%	6.841	358	81.41	630
AA+	679	187,590,319.66	91.79%	6.510	358	80.75	647
NG	1	279,991.99	0.14%	5.750	358	70.00	670
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

MI Insurer	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
N	511	155,087,401.08	75.89%	6.527	358	80.61	640
Y	215	49,281,527.73	24.11%	6.571	358	81.21	664
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Arizona	19	3,547,820.98	1.74%	6.940	358	79.42	644
Arkansas	1	440,987.39	0.22%	6.500	358	78.47	646
California	265	97,253,938.97	47.59%	6.284	358	79.63	646
Colorado	52	9,450,291.88	4.62%	6.501	358	83.38	640
Connecticut	5	1,770,525.37	0.87%	6.333	358	85.63	660
Florida	61	13,482,129.44	6.60%	6.998	358	81.94	643
Georgia	20	3,628,143.26	1.78%	7.544	358	85.87	619
Hawaii	7	3,312,454.48	1.62%	5.836	358	81.56	664
Idaho	3	690,180.27	0.34%	7.531	358	88.74	624
Illinois	8	1,718,950.80	0.84%	7.533	358	90.39	636
Indiana	1	313,191.04	0.15%	8.175	358	80.00	601
Iowa	1	129,256.30	0.06%	7.150	358	87.34	630
Kentucky	1	157,595.49	0.08%	6.700	358	80.00	607
Louisiana	1	199,594.29	0.10%	6.200	358	80.00	710
Maine	3	555,984.10	0.27%	6.928	358	67.64	648
Maryland	15	2,849,177.99	1.39%	7.073	358	80.97	629
Massachusetts	46	12,969,567.99	6.35%	6.583	358	80.08	654
Michigan	11	1,572,999.00	0.77%	7.119	358	85.30	628
Minnesota	15	3,728,466.10	1.82%	7.258	358	85.86	645
Mississippi	1	259,192.59	0.13%	6.690	358	80.00	633
Missouri	1	75,995.82	0.04%	8.050	358	80.00	643
Nevada	29	6,960,849.42	3.41%	6.835	358	80.97	634
New Hampshire	8	1,416,779.49	0.69%	6.663	358	82.48	638
New Jersey	18	5,643,704.67	2.76%	6.968	358	82.28	638
New York	29	10,898,997.50	5.33%	6.523	358	80.12	662
North Carolina	13	1,738,316.65	0.85%	6.989	358	79.09	645
Ohio	8	2,019,114.86	0.99%	6.683	358	90.23	643
Oregon	6	1,261,684.09	0.62%	6.549	358	80.05	628
Pennsylvania	7	1,243,423.82	0.61%	6.471	358	88.03	667
Rhode Island	4	845,625.83	0.41%	6.197	358	71.48	663
South Carolina	2	179,114.88	0.09%	6.975	358	80.00	700
Tennessee	1	305,591.26	0.15%	6.740	358	80.00	694
Texas	6	1,075,642.24	0.53%	6.661	358	83.29	629
Utah	12	1,926,927.73	0.94%	6.617	358	86.56	645
Vermont	1	181,894.80	0.09%	6.200	358	85.00	727
Virginia	15	4,498,826.81	2.20%	6.750	358	79.08	645
Washington	25	5,166,016.96	2.53%	6.647	358	76.27	649
Wisconsin	2	397,488.63	0.19%	7.038	358	89.95	687
Wyoming	3	502,485.62	0.25%	6.720	358	85.61	635
<b>Total</b>	<b>726</b>	<b>204,368,928.81</b>	<b>100.00%</b>	<b>6.538</b>	<b>358</b>	<b>80.76</b>	<b>646</b>

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	2	1,176,216.36	0.59%	5.036	358	66.43	658
3.000 - 3.499	33	11,264,758.60	5.68%	5.372	358	75.34	704
3.500 - 3.999	95	28,459,851.55	14.35%	5.717	358	75.50	664
4.000 - 4.499	169	48,156,183.71	24.29%	6.349	358	77.86	646
4.500 - 4.999	185	52,054,670.84	26.26%	6.642	358	81.57	638
5.000 - 5.499	123	32,381,950.49	16.33%	7.038	358	86.16	634
5.500 - 5.999	51	14,183,717.03	7.15%	7.353	358	89.04	623
6.000 - 6.499	31	6,699,319.49	3.38%	7.765	358	89.58	623
6.500 - 6.999	15	3,377,513.90	1.70%	7.873	358	88.94	621
7.000 - 7.499	2	510,285.40	0.26%	8.532	358	83.72	606
<b>Total</b>	<b>706</b>	<b>198,264,467.37</b>	<b>100.00%</b>	<b>6.536</b>	<b>358</b>	<b>81.04</b>	<b>645</b>

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	2	252,524.78	0.13%	4.607	358	74.77	758
4.500 - 4.999	8	2,610,275.35	1.32%	4.905	358	76.28	694
5.000 - 5.499	44	13,493,674.11	6.81%	5.259	358	78.35	675
5.500 - 5.999	116	38,523,623.33	19.43%	5.789	358	76.73	657
6.000 - 6.499	138	38,731,128.41	19.54%	6.269	358	79.28	646
6.500 - 6.999	212	57,852,103.77	29.18%	6.762	358	81.95	639
7.000 - 7.499	89	24,669,427.69	12.44%	7.234	358	85.52	631
7.500 - 7.999	64	15,712,562.00	7.93%	7.732	358	85.92	633
8.000 - 8.499	21	4,856,765.11	2.45%	8.234	358	87.98	606
8.500 - 8.999	8	1,032,703.97	0.52%	8.695	358	88.24	612
9.000 - 9.499	3	410,838.25	0.21%	9.150	358	89.65	598
9.500 - 9.999	1	118,840.60	0.06%	9.750	358	80.00	692
<b>Total</b>	<b>706</b>	<b>198,264,467.37</b>	<b>100.00%</b>	<b>6.536</b>	<b>358</b>	<b>81.04</b>	<b>645</b>

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.000 - 10.499	1	194,026.45	0.10%	4.300	358	77.72	772
10.500 - 10.999	8	2,610,275.35	1.32%	4.905	358	76.28	694
11.000 - 11.499	41	12,169,712.00	6.14%	5.244	358	78.17	680
11.500 - 11.999	112	36,999,558.90	18.66%	5.784	358	76.53	658
12.000 - 12.499	139	39,496,862.50	19.92%	6.235	358	79.35	645
12.500 - 12.999	207	56,676,924.94	28.59%	6.739	358	81.79	640
13.000 - 13.499	89	24,704,476.72	12.46%	7.209	358	85.21	632
13.500 - 13.999	71	17,118,386.24	8.63%	7.590	358	85.59	630
14.000 - 14.499	23	5,515,896.22	2.78%	8.110	358	87.95	610
14.500 - 14.999	11	2,248,669.20	1.13%	8.216	358	88.51	619
15.000 - 15.499	3	410,838.25	0.21%	9.150	358	89.65	598
15.500 - 15.999	1	118,840.60	0.06%	9.750	358	80.00	692
<b>Total</b>	<b>706</b>	<b>198,264,467.37</b>	<b>100.00%</b>	<b>6.536</b>	<b>358</b>	<b>81.04</b>	<b>645</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	6	1,566,680.19	0.79%	6.418	358	77.81	659
3.000	699	196,473,793.59	99.10%	6.537	358	81.07	645
4.000	1	223,993.59	0.11%	6.625	358	80.00	0
<b>Total</b>	<b>706</b>	<b>198,264,467.37</b>	<b>100.00%</b>	<b>6.536</b>	<b>358</b>	<b>81.04</b>	<b>645</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	686	191,356,962.53	96.52%	6.533	358	80.97	645
1.500	19	6,594,313.80	3.33%	6.538	358	83.27	634
2.000	1	313,191.04	0.16%	8.175	358	80.00	601
<b>Total</b>	<b>706</b>	<b>198,264,467.37</b>	<b>100.00%</b>	<b>6.536</b>	<b>358</b>	<b>81.04</b>	<b>645</b>

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
06/01/07	653	183,635,042.14	92.62%	6.554	358	81.18	644
06/01/08	53	14,629,425.23	7.38%	6.312	358	79.24	651
<b>Total</b>	<b>706</b>	<b>198,264,467.37</b>	<b>100.00%</b>	<b>6.536</b>	<b>358</b>	<b>81.04</b>	<b>645</b>



**Option One Mortgage: Soundview 2005-OPT2**  
**Group II Silent 2nds**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$85,249,729	\$70,406	\$1,059,970
Average Scheduled Principal Balance	\$258,333		
Number of Mortgage Loans	330		
Weighted Average Gross Coupon	6.542%	4.300%	9.550%
Weighted Average FICO Score	655	518	797
Weighted Average Combined Original LTV	79.41%	40.00%	90.00%
Weighted Average Debt-to-Income	43.34%	11.95%	88.08%
Weighted Average Original Term	360 months	360 months	360 months
Weighted Average Stated Remaining Term	358 months	358 months	358 months
Weighted Average Seasoning	2 months	2 months	2 months
Weighted Average Gross Margin	4.475%	3.000%	8.500%
Weighted Average Minimum Interest Rate	6.523%	4.300%	9.550%
Weighted Average Maximum Interest Rate	12.549%	10.300%	16.550%
Weighted Average Initial Rate Cap	3.003%	3.000%	4.000%
Weighted Average Subsequent Rate Cap	1.014%	1.000%	2.000%
Weighted Average Months to Roll	23 months	22 months	34 months
Maturity Date		Jun 1 2035	Jun 1 2035
Maximum Zip Code Concentration	1.51%	01938 (Ipswich, MA)	
ARM	95.64%		
Fixed Rate	4.36%		
2/28 6 Mo LIBOR ARM	35.99%		
3/27 6 Mo LIBOR ARM	3.07%		
5YR IO 2/28 6 Mo LIBOR ARM	51.72%		
5YR IO 3/27 6 Mo LIBOR ARM	4.86%		
Fixed Rate 30 Yr	3.14%		
Fixed Rate 30 Yr 5YR IO	1.22%		
Interest Only	57.81%		
Not Interest Only	42.19%		
Prepay Penalty: 0 months	13.82%		
Prepay Penalty: 12 months	6.88%		
Prepay Penalty: 24 months	71.03%		
Prepay Penalty: 30 months	0.20%		
Prepay Penalty: 36 months	8.07%		
First Lien	100.00%		
Full Documentation	60.83%		
Lite Documentation	0.21%		
Stated Income Documentation	38.96%		
Cash Out Refinance	13.33%		
Purchase	85.70%		
Rate/Term Refinance	0.98%		

2-4 Units Attached	0.32%
2-4 Units Detached	5.17%
Condo High-Rise Attached	0.42%
Condo Low-Rise Attached	7.50%
PUD Attached	0.45%
PUD Detached	21.15%
Single Family Attached	1.05%
Single Family Detached	63.93%
Primary	99.55%
Second Home	0.45%
Top 5 States:	
California	34.94%
Massachusetts	6.99%
New York	6.77%
Florida	6.30%
Colorado	5.09%

## Option One Mortgage: Soundview 2005-OPT2

### Group II Silent 2nds

<u>Current Principal Balance</u>	<u># of Loans</u>	<u>Current Principal Balance</u>	<u>Pct by Curr Prin Bal</u>	<u>Weighted Average Gross Coupon</u>	<u>Weighted Average Stated Remaining Term</u>	<u>Weighted Average Combined Orig LTV</u>	<u>Weighted Average FICO</u>
50,000.01 - 100,000.00	6	459,766.80	0.54%	7.293	358	80.00	607
100,000.01 - 150,000.00	4	469,892.59	0.55%	7.450	358	80.00	609
150,000.01 - 200,000.00	124	21,771,092.15	25.54%	6.698	358	79.94	646
200,000.01 - 250,000.00	75	16,646,776.66	19.53%	6.605	358	80.13	647
250,000.01 - 300,000.00	33	8,984,801.95	10.54%	6.292	358	80.00	674
300,000.01 - 350,000.00	28	9,112,040.45	10.69%	6.410	358	80.00	664
350,000.01 - 400,000.00	22	8,323,069.20	9.76%	6.359	358	78.53	647
400,000.01 - 450,000.00	13	5,442,596.88	6.38%	6.387	358	79.42	669
450,000.01 - 500,000.00	10	4,728,561.21	5.55%	6.586	358	80.00	657
500,000.01 - 550,000.00	5	2,565,258.52	3.01%	6.555	358	80.00	681
550,000.01 - 600,000.00	5	2,866,814.12	3.36%	6.632	358	80.00	652
650,000.01 - 700,000.00	2	1,319,962.26	1.55%	6.200	358	74.74	709
700,000.01 - 750,000.00	2	1,499,126.12	1.76%	6.919	358	63.85	635
1,000,000.01+	1	1,059,969.69	1.24%	6.540	358	75.71	679
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

<u>Current Gross Rate</u>	<u># of Loans</u>	<u>Current Principal Balance</u>	<u>Pct by Curr Prin Bal</u>	<u>Weighted Average Gross Coupon</u>	<u>Weighted Average Stated Remaining Term</u>	<u>Weighted Average Combined Orig LTV</u>	<u>Weighted Average FICO</u>
4.000 - 4.499	1	194,026.45	0.23%	4.300	358	77.72	772
4.500 - 4.999	5	1,970,583.65	2.31%	4.891	358	75.50	698
5.000 - 5.499	22	6,341,125.86	7.44%	5.261	358	80.00	676
5.500 - 5.999	47	14,018,593.18	16.44%	5.808	358	80.08	675
6.000 - 6.499	76	18,416,213.80	21.60%	6.278	358	79.95	661
6.500 - 6.999	97	24,437,134.21	28.67%	6.746	358	79.02	656
7.000 - 7.499	40	9,809,439.37	11.51%	7.224	358	80.00	646
7.500 - 7.999	25	6,098,479.17	7.15%	7.710	358	79.84	615
8.000 - 8.499	9	1,880,721.58	2.21%	8.170	358	80.00	610
8.500 - 8.999	5	1,356,311.16	1.59%	8.823	358	68.69	563
9.000 - 9.499	2	543,625.88	0.64%	9.262	358	80.00	533
9.500 - 9.999	1	183,474.29	0.22%	9.550	358	75.00	522
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	3	447,003.04	0.52%	9.236	358	77.95	520
525-549	2	474,078.51	0.56%	9.057	358	80.00	541
550-574	4	1,287,320.21	1.51%	8.615	358	68.08	560
575-599	36	8,167,395.43	9.58%	7.006	358	79.61	590
600-624	53	11,300,536.19	13.26%	6.878	358	79.92	611
625-649	66	17,164,992.27	20.13%	6.500	358	79.07	639
650-674	66	17,747,112.34	20.82%	6.454	358	80.27	663
675-699	52	15,598,769.71	18.30%	6.434	358	79.85	685
700+	47	12,838,527.31	15.06%	5.866	358	78.73	730
None	1	223,993.59	0.26%	6.625	358	80.00	0
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	1	399,988.56	0.47%	6.750	358	40.00	634
55.00- 59.99	1	749,147.57	0.88%	8.950	358	59.52	560
65.00- 69.99	2	1,409,959.68	1.65%	5.644	358	68.78	735
70.00- 74.99	1	403,443.41	0.47%	7.990	358	72.14	584
75.00- 79.99	4	1,825,459.33	2.14%	6.585	358	76.25	660
80.00	318	79,512,061.48	93.27%	6.524	358	80.00	655
80.01- 84.99	1	364,989.56	0.43%	5.950	358	82.95	652
90.00- 94.99	2	584,679.01	0.69%	7.196	358	90.00	668
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
360	330	85,249,728.60	100.00%	6.542	358	79.41	655
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
301-360	330	85,249,728.60	100.00%	6.542	358	79.41	655
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	3	536,789.03	0.63%	6.615	358	80.00	649
20.01 -25.00	8	2,561,977.39	3.01%	7.569	358	74.01	617
25.01 -30.00	15	3,281,760.13	3.85%	6.560	358	80.00	663
30.01 -35.00	33	8,298,268.62	9.73%	6.512	358	78.07	663
35.01 -40.00	40	9,743,850.24	11.43%	6.699	358	80.11	666
40.01 -45.00	75	20,061,894.13	23.53%	6.651	358	79.40	659
45.01 -50.00	94	24,987,003.15	29.31%	6.384	358	79.74	656
50.01 -55.00	38	9,435,403.39	11.07%	6.240	358	79.95	638
55.01 -60.00	12	2,956,493.17	3.47%	6.221	358	79.69	662
60.01+	7	1,480,939.03	1.74%	7.059	358	80.00	626
None	5	1,905,350.32	2.24%	6.970	358	80.00	659
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	314	81,529,139.72	95.64%	6.527	358	79.47	655
Fixed Rate	16	3,720,588.88	4.36%	6.883	358	78.13	664
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6 Mo LIBOR ARM	130	30,677,636.02	35.99%	6.816	358	79.48	643
3/27 6 Mo LIBOR ARM	13	2,614,427.32	3.07%	6.890	358	80.85	659
5YR IO 2/28 6 Mo LIBOR ARM	161	44,090,794.96	51.72%	6.369	358	79.63	661
5YR IO 3/27 6 Mo LIBOR ARM	10	4,146,281.42	4.86%	5.842	358	76.77	675
Fixed Rate 30 Yr	13	2,676,657.73	3.14%	7.057	358	80.00	646
Fixed Rate 30 Yr 5YR IO	3	1,043,931.15	1.22%	6.437	358	73.34	710
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	174	49,281,007.53	57.81%	6.326	358	79.26	663
Not Interest Only	156	35,968,721.07	42.19%	6.839	358	79.62	645
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	41	11,779,555.36	13.82%	6.788	358	77.99	671
Prepay Penalty: 12 months	19	5,867,777.56	6.88%	6.537	358	78.82	679
Prepay Penalty: 24 months	240	60,556,811.32	71.03%	6.506	358	79.79	650
Prepay Penalty: 30 months	1	167,763.90	0.20%	7.890	358	80.00	576
Prepay Penalty: 36 months	29	6,877,820.46	8.07%	6.414	358	79.03	655
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	330	85,249,728.60	100.00%	6.542	358	79.41	655
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	213	51,857,018.39	60.83%	6.477	358	79.70	643
Lite Documentation	1	179,816.72	0.21%	9.490	358	80.00	518
Stated Income Documentation	116	33,212,893.49	38.96%	6.628	358	78.96	676
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	24	11,360,037.60	13.33%	6.683	358	75.88	647
Purchase	303	73,056,505.60	85.70%	6.506	358	79.95	657
Rate/Term Refinance	3	833,185.40	0.98%	7.822	358	80.00	598
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	1	271,464.69	0.32%	6.150	358	80.00	693
2-4 Units Detached	14	4,411,574.44	5.17%	6.608	358	80.82	675
Condo High-Rise Attached	1	357,719.77	0.42%	5.600	358	80.00	654
Condo Low-Rise Attached	25	6,394,796.71	7.50%	6.394	358	79.93	673
PUD Attached	1	383,988.82	0.45%	5.490	358	80.00	709
PUD Detached	69	18,031,969.72	21.15%	6.591	358	79.51	650
Single Family Attached	5	898,554.28	1.05%	6.738	358	80.00	633
Single Family Detached	214	54,499,660.17	63.93%	6.551	358	79.18	653
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Primary	329	84,862,365.15	99.55%	6.540	358	79.41	655
Second Home	1	387,363.45	0.45%	7.100	358	80.00	641
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	1	749,147.57	0.88%	8.950	358	59.52	560
AA	4	623,500.80	0.73%	8.022	358	80.00	581
AA+	319	82,558,170.68	96.84%	6.486	358	79.63	658
B	4	1,063,963.32	1.25%	7.799	358	77.02	572
C	1	183,474.29	0.22%	9.550	358	75.00	522
NG	1	71,471.94	0.08%	6.750	358	80.00	654
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

MI Insurer	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
N	98	28,688,713.77	33.65%	6.218	358	78.19	655
Y	232	56,561,014.83	66.35%	6.707	358	80.03	656
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Arizona	6	1,557,902.82	1.83%	6.942	358	80.00	629
California	92	29,790,449.46	34.94%	6.079	358	79.71	665
Colorado	22	4,339,362.73	5.09%	6.346	358	79.90	636
Connecticut	5	1,243,196.18	1.46%	6.451	358	80.00	693
Delaware	2	389,547.86	0.46%	7.154	358	80.00	633
Florida	23	5,367,142.68	6.30%	7.011	358	77.38	642
Georgia	6	1,430,726.90	1.68%	7.358	358	80.00	633
Hawaii	4	1,205,113.30	1.41%	5.994	358	80.00	691
Illinois	2	497,054.77	0.58%	6.674	358	80.00	698
Indiana	1	313,191.04	0.37%	8.175	358	80.00	601
Kentucky	3	515,631.39	0.60%	6.434	358	80.00	622
Louisiana	2	389,656.84	0.46%	6.444	358	80.00	658
Maine	3	813,446.45	0.95%	6.767	358	80.00	659
Maryland	5	1,202,750.85	1.41%	7.596	358	80.00	630
Massachusetts	20	5,959,384.49	6.99%	6.546	358	77.16	673
Michigan	6	1,048,167.59	1.23%	6.870	358	80.00	672
Minnesota	5	1,067,161.62	1.25%	7.287	358	80.00	639
Mississippi	1	259,192.59	0.30%	6.690	358	80.00	633
Missouri	2	381,746.60	0.45%	6.891	358	80.00	667
Montana	1	178,110.14	0.21%	7.150	358	80.00	646
Nevada	12	2,785,138.72	3.27%	6.858	358	80.00	658
New Hampshire	4	724,404.65	0.85%	6.918	358	80.00	654
New Jersey	1	223,438.48	0.26%	6.990	358	80.00	660
New York	17	5,770,427.09	6.77%	6.539	358	78.25	681
North Carolina	4	781,367.96	0.92%	7.414	358	80.00	600
Ohio	8	1,411,399.25	1.66%	6.289	358	80.00	635
Oregon	5	1,183,670.50	1.39%	6.757	358	80.00	640
Pennsylvania	8	1,639,311.79	1.92%	6.856	358	80.00	626
Rhode Island	3	605,796.55	0.71%	6.834	358	80.00	653
South Carolina	1	263,333.04	0.31%	6.950	358	80.00	682
Tennessee	5	1,083,478.44	1.27%	6.812	358	80.00	651
Texas	23	4,300,631.05	5.04%	7.094	358	80.00	629
Utah	3	488,094.92	0.57%	6.303	358	80.00	650
Virginia	11	3,034,645.45	3.56%	7.080	358	80.00	625
Washington	10	2,301,988.40	2.70%	6.789	358	80.00	650
Wisconsin	3	496,471.94	0.58%	6.792	358	80.00	680
Wyoming	1	207,194.07	0.24%	6.690	358	80.00	584
<b>Total</b>	<b>330</b>	<b>85,249,728.60</b>	<b>100.00%</b>	<b>6.542</b>	<b>358</b>	<b>79.41</b>	<b>655</b>



<b>Gross Margin</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
3.000 - 3.499	15	4,648,618.26	5.70%	5.224	358	78.09	706
3.500 - 3.999	57	16,238,605.58	19.92%	5.778	358	79.97	682
4.000 - 4.499	99	25,394,687.43	31.15%	6.430	358	79.86	659
4.500 - 4.999	70	17,915,623.49	21.97%	6.765	358	79.05	646
5.000 - 5.499	47	10,511,488.05	12.89%	7.064	358	80.35	632
5.500 - 5.999	13	3,092,766.52	3.79%	7.624	358	80.72	612
6.000 - 6.499	5	1,417,990.36	1.74%	7.917	358	77.76	618
6.500 - 6.999	4	1,285,071.94	1.58%	8.843	358	68.06	563
7.000 - 7.499	3	840,813.80	1.03%	8.748	358	80.00	567
8.500 - 8.999	1	183,474.29	0.23%	9.550	358	75.00	522
<b>Total</b>	<b>314</b>	<b>81,529,139.72</b>	<b>100.00%</b>	<b>6.527</b>	<b>358</b>	<b>79.47</b>	<b>655</b>

<b>Minimum Interest Rate</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
4.000 - 4.499	1	194,026.45	0.24%	4.300	358	77.72	772
4.500 - 4.999	5	1,970,583.65	2.42%	4.891	358	75.50	698
5.000 - 5.499	23	6,565,119.45	8.05%	5.308	358	80.00	676
5.500 - 5.999	46	13,802,638.36	16.93%	5.807	358	80.08	676
6.000 - 6.499	73	17,571,343.17	21.55%	6.282	358	79.95	661
6.500 - 6.999	90	22,636,441.12	27.76%	6.749	358	79.25	653
7.000 - 7.499	39	9,529,961.08	11.69%	7.221	358	80.00	645
7.500 - 7.999	23	5,755,944.89	7.06%	7.711	358	79.83	617
8.000 - 8.499	7	1,583,466.13	1.94%	8.162	358	80.00	605
8.500 - 8.999	4	1,192,515.25	1.46%	8.868	358	67.13	562
9.000 - 9.499	2	543,625.88	0.67%	9.262	358	80.00	533
9.500 - 9.999	1	183,474.29	0.23%	9.550	358	75.00	522
<b>Total</b>	<b>314</b>	<b>81,529,139.72</b>	<b>100.00%</b>	<b>6.527</b>	<b>358</b>	<b>79.47</b>	<b>655</b>

<b>Maximum Interest Rate</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
10.000 -10.499	1	194,026.45	0.24%	4.300	358	77.72	772
10.500 -10.999	5	1,970,583.65	2.42%	4.891	358	75.50	698
11.000 -11.499	20	5,576,142.93	6.84%	5.265	358	80.00	688
11.500 -11.999	46	13,802,638.36	16.93%	5.807	358	80.08	676
12.000 -12.499	75	18,336,326.10	22.49%	6.238	358	79.95	658
12.500 -12.999	90	22,689,009.64	27.83%	6.746	358	79.25	653
13.000 -13.499	38	9,326,456.80	11.44%	7.223	358	80.00	645
13.500 -13.999	23	5,423,384.37	6.65%	7.680	358	79.82	612
14.000 -14.499	8	1,786,970.41	2.19%	8.047	358	80.00	605
14.500 -14.999	5	1,696,500.84	2.08%	8.550	358	70.96	595
15.000 -15.499	2	543,625.88	0.67%	9.262	358	80.00	533
16.500 -16.999	1	183,474.29	0.23%	9.550	358	75.00	522
<b>Total</b>	<b>314</b>	<b>81,529,139.72</b>	<b>100.00%</b>	<b>6.527</b>	<b>358</b>	<b>79.47</b>	<b>655</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
3.000	313	81,305,146.13	99.73%	6.526	358	79.47	655
4.000	1	223,993.59	0.27%	6.625	358	80.00	0
<b>Total</b>	<b>314</b>	<b>81,529,139.72</b>	<b>100.00%</b>	<b>6.527</b>	<b>358</b>	<b>79.47</b>	<b>655</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	308	79,601,575.24	97.64%	6.511	358	79.47	656
1.500	5	1,614,373.44	1.98%	6.976	358	79.43	610
2.000	1	313,191.04	0.38%	8.175	358	80.00	601
<b>Total</b>	<b>314</b>	<b>81,529,139.72</b>	<b>100.00%</b>	<b>6.527</b>	<b>358</b>	<b>79.47</b>	<b>655</b>

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
06/01/07	291	74,768,430.98	91.71%	6.552	358	79.57	654
06/01/08	23	6,760,708.74	8.29%	6.247	358	78.34	669
<b>Total</b>	<b>314</b>	<b>81,529,139.72</b>	<b>100.00%</b>	<b>6.527</b>	<b>358</b>	<b>79.47</b>	<b>655</b>

**Option One Mortgage: Soundview 2005-OPT2**  
**Group II No MI LTV>60**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$139,991,887	\$49,931	\$1,349,178
Average Scheduled Principal Balance	\$338,145		
Number of Mortgage Loans	414		
Weighted Average Gross Coupon	6.940%	4.300%	13.340%
Weighted Average FICO Score	638	502	796
Weighted Average Combined Original LTV	81.81%	60.45%	100.00%
Weighted Average Debt-to-Income Ratio	45.08%	0.83%	93.65%
Weighted Average Original Term	358 months	180 months	360 months
Weighted Average Stated Remaining Term	356 months	178 months	358 months
Weighted Average Seasoning	2 months	2 months	2 months
Weighted Average Gross Margin	4.723%	2.550%	8.790%
Weighted Average Minimum Interest Rate	6.680%	4.300%	10.900%
Weighted Average Maximum Interest Rate	12.718%	10.300%	16.900%
Weighted Average Initial Rate Cap	2.991%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.016%	1.000%	1.500%
Weighted Average Months to Roll	23 months	4 months	34 months
Maturity Date		Jun 1 2020	Jun 1 2035
Maximum Zip Code Concentration	1.08%	91701 (Alta Loma, CA)	
ARM	88.58%		
Fixed Rate	11.42%		
2/28 6 Mo LIBOR ARM	25.55%		
3/27 6 Mo LIBOR ARM	2.01%		
5YR IO 2/28 6 Mo LIBOR ARM	56.05%		
5YR IO 3/27 6 Mo LIBOR ARM	4.47%		
6 Mo LIBOR ARM 30 Yr	0.49%		
Fixed Rate 15 Yr	0.64%		
Fixed Rate 15 Yr Rate Reduction	0.04%		
Fixed Rate 20 Yr	0.37%		
Fixed Rate 30 Yr	9.26%		
Fixed Rate 30 Yr 5YR IO	1.07%		
Fixed Rate 30 Yr Rate Reduction	0.05%		
Interest Only	61.60%		
Not Interest Only	38.40%		
Prepay Penalty: 0 months	20.23%		
Prepay Penalty: 12 months	9.85%		
Prepay Penalty: 24 months	62.43%		
Prepay Penalty: 36 months	7.49%		
First Lien	94.44%		
Second Lien	5.56%		

Full Documentation	54.93%
Lite Documentation	0.92%
No Documentation	1.10%
Stated Income Documentation	43.05%
Cash Out Refinance	59.85%
Purchase	35.81%
Rate/Term Refinance	4.34%
2-4 Units Attached	1.54%
2-4 Units Detached	9.78%
Condo High-Rise Attached	1.46%
Condo Low-Rise Attached	3.11%
Manufactured Housing	0.95%
PUD Attached	0.42%
PUD Detached	12.31%
Single Family Attached	0.68%
Single Family Detached	69.74%
Non-owner	7.31%
Primary	88.29%
Second Home	4.40%
Top 5 States:	
California	48.96%
New York	10.28%
Massachusetts	6.23%
Florida	4.75%
New Jersey	4.15%

## Option One Mortgage: Soundview 2005-OPT2

### Group II No MI LTV>60

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	8	399,771.10	0.29%	10.636	343	74.56	576
50,000.01 - 100,000.00	83	6,039,887.21	4.31%	10.177	344	87.25	609
100,000.01 - 150,000.00	28	3,437,470.66	2.46%	9.463	354	87.60	603
150,000.01 - 200,000.00	40	6,958,805.45	4.97%	6.817	358	81.51	641
200,000.01 - 250,000.00	37	8,351,169.29	5.97%	6.989	358	82.48	625
250,000.01 - 300,000.00	20	5,565,057.74	3.98%	6.572	358	84.61	671
300,000.01 - 350,000.00	15	4,895,654.56	3.50%	6.958	358	81.08	637
350,000.01 - 400,000.00	28	10,613,895.10	7.58%	6.415	358	83.12	655
400,000.01 - 450,000.00	33	14,009,665.51	10.01%	6.784	358	85.88	653
450,000.01 - 500,000.00	22	10,439,359.82	7.46%	6.561	358	83.14	652
500,000.01 - 550,000.00	20	10,583,804.84	7.56%	6.935	358	85.35	651
550,000.01 - 600,000.00	15	8,631,106.27	6.17%	6.919	358	87.32	629
600,000.01 - 650,000.00	17	10,645,102.74	7.60%	6.639	358	79.79	617
650,000.01 - 700,000.00	13	8,667,124.02	6.19%	6.796	358	81.91	663
700,000.01 - 750,000.00	12	8,759,684.02	6.26%	6.789	343	75.90	634
750,000.01 - 800,000.00	6	4,710,266.21	3.36%	6.509	358	75.54	601
800,000.01 - 850,000.00	2	1,667,952.30	1.19%	5.800	358	65.97	627
850,000.01 - 900,000.00	1	897,520.25	0.64%	6.500	358	83.72	676
900,000.01 - 950,000.00	4	3,684,457.95	2.63%	6.754	358	72.14	626
950,000.01 - 1,000,000.00	3	2,969,071.54	2.12%	7.190	358	72.34	594
1,000,000.01+	7	8,065,060.51	5.76%	6.279	358	76.16	644
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,026.45	0.14%	4.300	358	77.72	772
4.500 - 4.999	4	1,734,590.40	1.24%	4.890	358	74.89	695
5.000 - 5.499	20	8,032,941.51	5.74%	5.211	358	79.92	685
5.500 - 5.999	44	21,142,314.42	15.10%	5.775	358	79.61	652
6.000 - 6.499	54	22,721,695.84	16.23%	6.288	352	79.47	641
6.500 - 6.999	82	35,198,940.11	25.14%	6.769	358	82.56	651
7.000 - 7.499	33	14,763,221.09	10.55%	7.255	357	82.92	615
7.500 - 7.999	43	19,401,945.55	13.86%	7.747	358	83.81	619
8.000 - 8.499	14	3,431,272.94	2.45%	8.263	358	87.93	627
8.500 - 8.999	21	4,863,340.71	3.47%	8.615	353	80.63	601
9.000 - 9.499	13	1,671,381.60	1.19%	9.182	350	79.89	590
9.500 - 9.999	13	1,129,413.20	0.81%	9.827	353	85.28	592
10.000 - 10.499	8	749,166.28	0.54%	10.088	344	88.43	611
10.500 - 10.999	32	2,372,323.65	1.69%	10.751	347	87.96	607
11.000 - 11.499	16	1,302,784.56	0.93%	11.221	352	87.28	590
11.500 - 11.999	13	1,099,103.16	0.79%	11.829	352	84.73	567
12.000 - 12.499	2	122,929.12	0.09%	12.211	358	73.87	504
13.000 - 13.499	1	60,496.50	0.04%	13.340	358	90.00	557
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	13	3,747,036.34	2.68%	8.558	358	69.91	513
525-549	18	4,979,694.80	3.56%	8.056	358	72.87	537
550-574	20	6,629,572.92	4.74%	7.516	357	73.95	560
575-599	68	19,220,530.42	13.73%	7.416	357	82.49	588
600-624	74	22,362,380.65	15.97%	7.167	356	82.81	613
625-649	79	28,843,809.94	20.60%	6.539	358	80.29	637
650-674	49	17,657,816.72	12.61%	6.709	357	84.10	661
675-699	35	13,487,610.51	9.63%	6.518	357	85.04	687
700+	51	21,651,368.33	15.47%	6.450	352	85.03	730
None	7	1,412,066.46	1.01%	8.547	358	78.26	0
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
60.00- 64.99	11	3,697,943.81	2.64%	7.348	356	62.47	553
65.00- 69.99	27	14,163,604.69	10.12%	6.557	347	67.50	620
70.00- 74.99	23	10,854,255.38	7.75%	7.181	358	72.07	600
75.00- 79.99	38	11,501,660.16	8.22%	7.070	356	76.48	620
80.00	126	39,156,236.22	27.97%	6.455	358	80.00	644
80.01- 84.99	24	6,832,519.51	4.88%	7.283	357	83.54	660
85.00- 89.99	38	16,609,764.67	11.86%	7.126	358	85.77	643
90.00- 94.99	48	21,193,561.39	15.14%	6.837	357	91.04	667
95.00- 99.99	37	10,584,499.68	7.56%	7.323	358	95.06	647
100.00	42	5,397,841.58	3.86%	9.066	353	100.00	646
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180	5	954,530.52	0.68%	7.131	178	73.87	713
240	7	511,843.50	0.37%	9.752	238	77.76	608
360	402	138,525,513.07	98.95%	6.928	358	81.88	638
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	5	954,530.52	0.68%	7.131	178	73.87	713
181-240	7	511,843.50	0.37%	9.752	238	77.76	608
301-360	402	138,525,513.07	98.95%	6.928	358	81.88	638
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	10	2,833,546.69	2.02%	7.109	358	78.56	619
20.01 -25.00	9	3,725,607.01	2.66%	6.722	358	73.37	597
25.01 -30.00	9	4,493,612.57	3.21%	7.152	355	82.72	654
30.01 -35.00	23	8,334,551.98	5.95%	7.046	358	83.31	645
35.01 -40.00	46	19,484,470.41	13.92%	6.826	351	80.16	630
40.01 -45.00	60	20,723,327.55	14.80%	7.142	357	82.54	646
45.01 -50.00	127	38,746,940.58	27.68%	6.768	357	82.58	651
50.01 -55.00	61	22,848,476.47	16.32%	6.729	358	80.97	629
55.01 -60.00	19	6,286,196.43	4.49%	6.603	358	85.02	651
60.01+	42	10,479,795.43	7.49%	7.735	356	81.20	605
None	8	2,035,361.97	1.45%	7.817	358	89.61	675
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	295	124,001,870.39	88.58%	6.682	358	81.53	639
Fixed Rate	119	15,990,016.70	11.42%	8.935	343	83.95	635
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6 Mo LIBOR ARM	83	35,770,004.65	25.55%	7.368	358	79.71	618
3/27 6 Mo LIBOR ARM	8	2,807,467.15	2.01%	6.800	358	82.04	679
5YR IO 2/28 6 Mo LIBOR ARM	189	78,469,270.61	56.05%	6.420	358	82.36	645
5YR IO 3/27 6 Mo LIBOR ARM	13	6,263,220.86	4.47%	6.088	358	80.77	656
6 Mo LIBOR ARM 30 Yr	2	691,907.12	0.49%	5.880	358	85.89	654
Fixed Rate 15 Yr	4	902,769.35	0.64%	6.929	178	73.65	717
Fixed Rate 15 Yr Rate Reduction	1	51,761.17	0.04%	10.650	178	77.61	641
Fixed Rate 20 Yr	7	511,843.50	0.37%	9.752	238	77.76	608
Fixed Rate 30 Yr	102	12,961,352.01	9.26%	9.272	358	85.45	622
Fixed Rate 30 Yr 5YR IO	4	1,497,068.19	1.07%	6.819	358	79.90	704
Fixed Rate 30 Yr Rate Reduction	1	65,222.48	0.05%	10.550	358	75.00	0
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	206	86,229,559.66	61.60%	6.403	358	82.20	647
Not Interest Only	208	53,762,327.43	38.40%	7.801	354	81.17	624
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	99	28,319,147.51	20.23%	7.643	352	80.32	626
Prepay Penalty: 12 months	28	13,792,840.06	9.85%	7.057	357	81.50	659
Prepay Penalty: 24 months	235	87,393,516.28	62.43%	6.661	358	82.27	639
Prepay Penalty: 36 months	52	10,486,383.24	7.49%	7.211	355	82.38	640
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	320	132,206,652.84	94.44%	6.730	357	81.43	640
Second Lien	94	7,785,234.25	5.56%	10.502	348	88.24	609
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	241	76,903,263.71	54.93%	6.774	357	82.83	632
Lite Documentation	4	1,282,991.34	0.92%	7.156	349	88.41	665
No Documentation	4	1,539,946.25	1.10%	7.472	358	90.20	703
Stated Income Documentation	165	60,265,685.79	43.05%	7.133	355	80.15	644
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	218	83,784,581.53	59.85%	6.992	356	81.17	631
Purchase	182	50,130,711.27	35.81%	6.805	358	83.25	656
Rate/Term Refinance	14	6,076,594.29	4.34%	7.335	357	78.67	591
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	7	2,160,861.83	1.54%	7.539	358	86.91	694
2-4 Units Detached	34	13,691,285.14	9.78%	7.420	358	83.97	660
Condo High-Rise Attached	5	2,041,421.61	1.46%	6.665	358	83.93	651
Condo Low-Rise Attached	19	4,358,615.19	3.11%	6.792	357	84.08	665
Manufactured Housing	7	1,329,578.50	0.95%	6.685	349	82.05	647
PUD Attached	3	585,042.67	0.42%	6.378	358	83.61	681
PUD Detached	48	17,233,487.50	12.31%	6.651	358	81.21	655
Single Family Attached	3	954,499.32	0.68%	8.007	358	65.99	540
Single Family Detached	288	97,637,095.33	69.74%	6.919	356	81.49	630
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>



Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	27	10,227,832.56	7.31%	7.590	358	85.64	680
Primary	379	123,600,653.72	88.29%	6.899	356	81.81	635
Second Home	8	6,163,400.81	4.40%	6.677	358	75.27	630
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	12	4,235,255.78	3.03%	7.988	358	70.98	571
AA	43	14,440,629.86	10.32%	7.215	357	80.85	616
AA+	342	116,000,735.63	82.86%	6.810	356	82.70	647
B	12	4,242,648.49	3.03%	8.005	358	73.69	547
C	4	985,635.40	0.70%	8.640	349	70.68	576
NG	1	86,981.93	0.06%	11.500	358	100.00	607
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

MI Insurer	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
N	414	139,991,887.09	100.00%	6.940	356	81.81	638
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Arizona	5	1,469,990.14	1.05%	7.457	358	82.60	597
Arkansas	1	440,987.39	0.32%	6.500	358	78.47	646
California	180	68,539,246.68	48.96%	6.659	358	82.46	639
Colorado	10	1,795,283.83	1.28%	6.639	358	84.59	648
Connecticut	4	1,638,821.64	1.17%	7.998	350	74.54	572
Florida	28	6,652,815.50	4.75%	7.439	357	80.88	635
Georgia	7	1,829,366.63	1.31%	7.871	358	74.52	587
Hawaii	9	5,686,374.77	4.06%	6.448	358	79.56	645
Idaho	1	377,989.19	0.27%	8.300	358	90.00	634
Illinois	5	1,317,203.77	0.94%	7.780	358	82.62	583
Indiana	2	176,258.17	0.13%	9.526	358	91.66	594
Kentucky	2	245,293.23	0.18%	6.754	358	80.00	615
Louisiana	1	249,378.70	0.18%	5.950	358	80.00	705
Maine	2	315,867.24	0.23%	7.830	358	86.32	648
Maryland	2	586,686.47	0.42%	8.132	358	91.66	646
Massachusetts	22	8,719,963.68	6.23%	7.107	358	82.35	642
Michigan	3	562,615.17	0.40%	7.991	358	89.65	584
Minnesota	3	820,426.54	0.59%	7.664	358	88.80	597
Mississippi	1	259,192.59	0.19%	6.690	358	80.00	633
Missouri	1	61,415.03	0.04%	8.750	358	95.00	686
Nevada	12	3,577,935.29	2.56%	6.999	358	79.19	625
New Hampshire	1	171,995.08	0.12%	6.050	358	80.00	612
New Jersey	11	5,805,644.52	4.15%	7.048	358	78.06	613
New York	44	14,395,788.03	10.28%	7.404	356	83.57	672
Ohio	6	1,132,430.06	0.81%	6.565	358	91.94	684
Oregon	4	667,777.53	0.48%	7.408	358	79.87	639
Pennsylvania	3	514,376.46	0.37%	6.415	358	88.42	666
Rhode Island	2	671,831.43	0.48%	7.099	358	68.71	530
South Carolina	1	164,291.15	0.12%	8.400	358	70.00	0
Tennessee	1	79,762.26	0.06%	8.710	358	95.92	617
Texas	14	4,211,528.73	3.01%	7.587	323	78.49	626
Utah	3	404,380.80	0.29%	6.630	358	79.65	668
Vermont	1	155,257.01	0.11%	7.350	358	84.97	541
Virginia	15	4,734,186.33	3.38%	6.921	355	78.99	657
Washington	5	1,258,034.06	0.90%	6.682	358	79.08	612
Wisconsin	1	94,297.92	0.07%	7.800	358	90.00	591
Wyoming	1	207,194.07	0.15%	6.690	358	80.00	584
<b>Total</b>	<b>414</b>	<b>139,991,887.09</b>	<b>100.00%</b>	<b>6.940</b>	<b>356</b>	<b>81.81</b>	<b>638</b>

<b>Gross Margin</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
2.500 - 2.999	1	1,007,471.19	0.81%	5.050	358	65.00	643
3.000 - 3.499	16	7,126,303.70	5.75%	5.472	358	80.20	711
3.500 - 3.999	38	15,352,598.28	12.38%	5.730	358	78.78	668
4.000 - 4.499	58	25,471,148.37	20.54%	6.282	358	78.34	640
4.500 - 4.999	71	32,379,364.93	26.11%	6.672	358	81.98	639
5.000 - 5.499	49	19,529,923.50	15.75%	7.183	358	86.04	633
5.500 - 5.999	33	14,186,254.95	11.44%	7.498	358	84.93	615
6.000 - 6.499	16	5,496,047.28	4.43%	7.999	358	82.24	573
6.500 - 6.999	7	1,524,828.47	1.23%	8.360	358	91.10	591
7.000 - 7.499	3	1,626,666.11	1.31%	8.750	358	67.93	504
7.500 - 7.999	1	135,724.14	0.11%	9.950	358	95.00	575
8.000 - 8.499	1	49,997.34	0.04%	10.900	358	95.00	562
8.500 - 8.999	1	115,542.13	0.09%	8.990	358	80.00	0
<b>Total</b>	<b>295</b>	<b>124,001,870.39</b>	<b>100.00%</b>	<b>6.682</b>	<b>358</b>	<b>81.53</b>	<b>639</b>

<b>Minimum Interest Rate</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
4.000 - 4.499	1	194,026.45	0.16%	4.300	358	77.72	772
4.500 - 4.999	4	1,734,590.40	1.40%	4.890	358	74.89	695
5.000 - 5.499	21	8,256,935.10	6.66%	5.250	358	79.92	685
5.500 - 5.999	43	20,926,359.60	16.88%	5.774	358	79.61	652
6.000 - 6.499	52	21,911,677.18	17.67%	6.289	358	79.80	638
6.500 - 6.999	76	32,332,951.80	26.07%	6.765	358	83.23	649
7.000 - 7.499	31	14,232,788.30	11.48%	7.251	358	82.81	613
7.500 - 7.999	38	16,779,384.76	13.53%	7.734	358	83.32	615
8.000 - 8.499	10	2,468,500.26	1.99%	8.221	358	89.33	621
8.500 - 8.999	12	3,934,488.22	3.17%	8.568	358	78.08	586
9.000 - 9.499	3	799,248.49	0.64%	9.146	358	70.41	508
9.500 - 9.999	3	380,922.49	0.31%	9.889	358	88.07	553
10.500 - 10.999	1	49,997.34	0.04%	10.900	358	95.00	562
<b>Total</b>	<b>295</b>	<b>124,001,870.39</b>	<b>100.00%</b>	<b>6.682</b>	<b>358</b>	<b>81.53</b>	<b>639</b>

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.000 -10.499	1	194,026.45	0.16%	4.300	358	77.72	772
10.500 -10.999	4	1,734,590.40	1.40%	4.890	358	74.89	695
11.000 -11.499	18	6,932,972.99	5.59%	5.221	358	79.91	693
11.500 -11.999	41	19,869,337.82	16.02%	5.771	358	79.53	653
12.000 -12.499	54	23,011,645.70	18.56%	6.235	358	79.81	638
12.500 -12.999	76	32,225,202.14	25.99%	6.725	358	82.78	650
13.000 -13.499	31	14,232,788.30	11.48%	7.251	358	82.81	613
13.500 -13.999	39	17,456,170.15	14.08%	7.669	358	83.51	616
14.000 -14.499	10	2,468,500.26	1.99%	8.221	358	89.33	621
14.500 -14.999	13	4,530,925.73	3.65%	8.439	358	80.68	587
15.000 -15.499	3	799,248.49	0.64%	9.146	358	70.41	508
15.500 -15.999	4	496,464.62	0.40%	9.680	358	86.19	553
16.500 -16.999	1	49,997.34	0.04%	10.900	358	95.00	562
<b>Total</b>	<b>295</b>	<b>124,001,870.39</b>	<b>100.00%</b>	<b>6.682</b>	<b>358</b>	<b>81.53</b>	<b>639</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	2	691,907.12	0.56%	5.880	358	85.89	654
3.000	292	123,085,969.68	99.26%	6.687	358	81.51	639
4.000	1	223,993.59	0.18%	6.625	358	80.00	0
<b>Total</b>	<b>295</b>	<b>124,001,870.39</b>	<b>100.00%</b>	<b>6.682</b>	<b>358</b>	<b>81.53</b>	<b>639</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	286	120,108,743.56	96.86%	6.693	358	81.41	639
1.500	9	3,893,126.83	3.14%	6.351	358	85.24	623
<b>Total</b>	<b>295</b>	<b>124,001,870.39</b>	<b>100.00%</b>	<b>6.682</b>	<b>358</b>	<b>81.53</b>	<b>639</b>

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
12/01/05	2	691,907.12	0.56%	5.880	358	85.89	654
06/01/07	272	114,239,275.26	92.13%	6.717	358	81.53	637
06/01/08	21	9,070,688.01	7.31%	6.309	358	81.16	663
<b>Total</b>	<b>295</b>	<b>124,001,870.39</b>	<b>100.00%</b>	<b>6.682</b>	<b>358</b>	<b>81.53</b>	<b>639</b>

**Option One Mortgage: Soundview 2005-OPT2**  
**Group II No MI**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$153,833,103	\$49,931	\$1,349,178
Average Scheduled Principal Balance	\$338,095		
Number of Mortgage Loans	455		
Weighted Average Gross Coupon	6.947%	4.300%	13.340%
Weighted Average FICO Score	636	502	796
Weighted Average Combined Original LTV	79.18%	27.43%	100.00%
Weighted Average Debt-to-Income	44.45%	0.83%	93.65%
Weighted Average Original Term	358 months	180 months	360 months
Weighted Average Stated Remaining Term	356 months	178 months	358 months
Weighted Average Seasoning	2 months	2 months	2 months
Weighted Average Gross Margin	4.750%	2.550%	9.490%
Weighted Average Minimum Interest Rate	6.714%	4.300%	11.950%
Weighted Average Maximum Interest Rate	12.750%	10.300%	17.990%
Weighted Average Initial Rate Cap	2.991%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.015%	1.000%	1.500%
Weighted Average Months to Roll	23 months	4 months	34 months
Maturity Date		Jun 1 2020	Jun 1 2035
Maximum Zip Code Concentration	0.99%	91701 (Alta Loma, CA)	
ARM	87.54%		
Fixed Rate	12.46%		
2/28 6 Mo LIBOR ARM	28.32%		
3/27 6 Mo LIBOR ARM	1.86%		
5YR IO 2/28 6 Mo LIBOR ARM	52.84%		
5YR IO 3/27 6 Mo LIBOR ARM	4.07%		
6 Mo LIBOR ARM 30 Yr	0.45%		
Fixed Rate 15 Yr	0.59%		
Fixed Rate 15 Yr Rate Reduction	0.03%		
Fixed Rate 20 Yr	0.33%		
Fixed Rate 30 Yr	9.44%		
Fixed Rate 30 Yr 5YR IO	1.93%		
Fixed Rate 30 Yr Rate Reduction	0.14%		
Interest Only	58.84%		
Not Interest Only	41.16%		
Prepay Penalty: 0 months	21.58%		
Prepay Penalty: 12 months	9.93%		
Prepay Penalty: 24 months	60.92%		
Prepay Penalty: 36 months	7.58%		
First Lien	94.78%		
Second Lien	5.22%		

Full Documentation	54.42%
Lite Documentation	0.83%
No Documentation	1.08%
Stated Income Documentation	43.67%
Cash Out Refinance	62.58%
Purchase	33.41%
Rate/Term Refinance	4.00%
2-4 Units Attached	1.40%
2-4 Units Detached	9.01%
Condo High-Rise Attached	1.33%
Condo Low-Rise Attached	2.96%
Manufactured Housing	0.93%
PUD Attached	0.38%
PUD Detached	11.88%
Single Family Attached	1.30%
Single Family Detached	70.80%
Non-owner	6.72%
Primary	89.27%
Second Home	4.01%
Top 5 States:	
California	46.58%
New York	10.48%
Massachusetts	7.33%
Florida	5.25%
New Jersey	3.95%

## Option One Mortgage: Soundview 2005-OPT2

### Group II No MI

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	8	399,771.10	0.26%	10.636	343	74.56	576
50,000.01 - 100,000.00	87	6,323,693.69	4.11%	10.149	344	85.64	607
100,000.01 - 150,000.00	34	4,161,226.26	2.71%	9.180	355	80.43	607
150,000.01 - 200,000.00	48	8,308,740.20	5.40%	7.198	358	77.02	628
200,000.01 - 250,000.00	38	8,563,593.70	5.57%	7.008	358	81.68	624
250,000.01 - 300,000.00	20	5,565,057.74	3.62%	6.572	358	84.61	671
300,000.01 - 350,000.00	16	5,215,645.41	3.39%	6.890	358	79.49	639
350,000.01 - 400,000.00	38	14,485,939.39	9.42%	6.512	358	75.08	639
400,000.01 - 450,000.00	35	14,871,661.69	9.67%	6.766	358	84.28	651
450,000.01 - 500,000.00	24	11,378,391.34	7.40%	6.567	358	79.76	651
500,000.01 - 550,000.00	20	10,583,804.84	6.88%	6.935	358	85.35	651
550,000.01 - 600,000.00	16	9,231,089.11	6.00%	6.924	358	85.19	626
600,000.01 - 650,000.00	18	11,294,490.83	7.34%	6.629	358	78.18	615
650,000.01 - 700,000.00	13	8,667,124.02	5.63%	6.796	358	81.91	663
700,000.01 - 750,000.00	16	11,737,365.53	7.63%	6.741	347	69.86	634
750,000.01 - 800,000.00	6	4,710,266.21	3.06%	6.509	358	75.54	601
800,000.01 - 850,000.00	2	1,667,952.30	1.08%	5.800	358	65.97	627
850,000.01 - 900,000.00	1	897,520.25	0.58%	6.500	358	83.72	676
900,000.01 - 950,000.00	4	3,684,457.95	2.40%	6.754	358	72.14	626
950,000.01 - 1,000,000.00	3	2,969,071.54	1.93%	7.190	358	72.34	594
1,000,000.01+	8	9,116,239.48	5.93%	6.295	358	74.22	649
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,026.45	0.13%	4.300	358	77.72	772
4.500 - 4.999	4	1,734,590.40	1.13%	4.890	358	74.89	695
5.000 - 5.499	21	8,512,927.78	5.53%	5.221	358	76.96	689
5.500 - 5.999	53	24,681,413.83	16.04%	5.774	358	75.72	649
6.000 - 6.499	60	25,847,575.51	16.80%	6.298	353	76.50	641
6.500 - 6.999	88	37,526,666.08	24.39%	6.771	358	80.56	649
7.000 - 7.499	34	15,162,612.91	9.86%	7.262	357	82.18	615
7.500 - 7.999	48	20,818,779.99	13.53%	7.752	358	81.91	613
8.000 - 8.499	16	3,970,415.04	2.58%	8.261	358	83.01	621
8.500 - 8.999	24	5,847,245.55	3.80%	8.656	354	76.88	593
9.000 - 9.499	14	1,776,205.26	1.15%	9.171	350	77.42	585
9.500 - 9.999	13	1,129,413.20	0.73%	9.827	353	85.28	592
10.000 - 10.499	9	924,090.42	0.60%	10.150	347	82.72	616
10.500 - 10.999	35	2,831,802.01	1.84%	10.788	348	81.73	594
11.000 - 11.499	17	1,453,819.86	0.95%	11.209	353	84.44	584
11.500 - 11.999	15	1,238,092.67	0.80%	11.826	353	81.63	567
12.000 - 12.499	2	122,929.12	0.08%	12.211	358	73.87	504
13.000 - 13.499	1	60,496.50	0.04%	13.340	358	90.00	557
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	16	4,767,763.22	3.10%	8.517	358	66.91	513
525-549	23	5,724,878.99	3.72%	8.243	358	70.60	537
550-574	27	8,852,715.56	5.75%	7.638	357	69.63	561
575-599	76	21,890,059.06	14.23%	7.343	357	78.50	588
600-624	78	23,981,900.23	15.59%	7.106	356	80.91	613
625-649	85	30,706,767.88	19.96%	6.561	358	78.70	637
650-674	51	18,727,786.12	12.17%	6.654	357	81.93	662
675-699	36	14,538,789.48	9.45%	6.511	357	83.18	687
700+	55	23,080,728.32	15.00%	6.414	352	82.49	730
None	8	1,561,713.72	1.02%	8.504	358	75.39	0
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	13	3,137,805.04	2.04%	6.778	358	39.51	642
50.00- 54.99	9	3,939,541.60	2.56%	6.632	358	53.22	609
55.00- 59.99	17	6,217,636.76	4.04%	7.344	358	58.18	602
60.00- 64.99	13	4,244,175.90	2.76%	7.355	357	62.15	557
65.00- 69.99	27	14,163,604.69	9.21%	6.557	347	67.50	620
70.00- 74.99	23	10,854,255.38	7.06%	7.181	358	72.07	600
75.00- 79.99	38	11,501,660.16	7.48%	7.070	356	76.48	620
80.00	126	39,156,236.22	25.45%	6.455	358	80.00	644
80.01- 84.99	24	6,832,519.51	4.44%	7.283	357	83.54	660
85.00- 89.99	38	16,609,764.67	10.80%	7.126	358	85.77	643
90.00- 94.99	48	21,193,561.39	13.78%	6.837	357	91.04	667
95.00- 99.99	37	10,584,499.68	6.88%	7.323	358	95.06	647
100.00	42	5,397,841.58	3.51%	9.066	353	100.00	646
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180	5	954,530.52	0.62%	7.131	178	73.87	713
240	7	511,843.50	0.33%	9.752	238	77.76	608
360	443	152,366,728.56	99.05%	6.936	358	79.22	636
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	5	954,530.52	0.62%	7.131	178	73.87	713
181-240	7	511,843.50	0.33%	9.752	238	77.76	608
301-360	443	152,366,728.56	99.05%	6.936	358	79.22	636
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>



Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	12	3,577,454.13	2.33%	6.849	358	74.11	611
20.01 -25.00	12	5,144,601.97	3.34%	7.071	358	68.81	590
25.01 -30.00	13	5,874,322.24	3.82%	7.116	356	76.64	653
30.01 -35.00	30	10,965,260.24	7.13%	7.103	358	75.93	633
35.01 -40.00	50	20,574,138.89	13.37%	6.888	351	78.93	625
40.01 -45.00	65	22,967,337.41	14.93%	7.042	357	79.33	644
45.01 -50.00	133	40,842,000.43	26.55%	6.771	357	80.81	652
50.01 -55.00	66	24,281,609.78	15.78%	6.772	358	79.16	627
55.01 -60.00	20	6,400,785.10	4.16%	6.604	358	84.55	651
60.01+	45	11,054,988.82	7.19%	7.666	356	79.67	608
None	9	2,150,603.57	1.40%	7.714	358	87.23	678
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	325	134,671,299.59	87.54%	6.717	358	79.32	636
Fixed Rate	130	19,161,802.99	12.46%	8.562	346	78.18	638
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6 Mo LIBOR ARM	106	43,562,133.86	28.32%	7.379	358	75.35	613
3/27 6 Mo LIBOR ARM	9	2,862,417.37	1.86%	6.899	358	81.49	677
5YR IO 2/28 6 Mo LIBOR ARM	195	81,291,620.38	52.84%	6.411	358	81.20	645
5YR IO 3/27 6 Mo LIBOR ARM	13	6,263,220.86	4.07%	6.088	358	80.77	656
6 Mo LIBOR ARM 30 Yr	2	691,907.12	0.45%	5.880	358	85.89	654
Fixed Rate 15 Yr	4	902,769.35	0.59%	6.929	178	73.65	717
Fixed Rate 15 Yr Rate Reduction	1	51,761.17	0.03%	10.650	178	77.61	641
Fixed Rate 20 Yr	7	511,843.50	0.33%	9.752	238	77.76	608
Fixed Rate 30 Yr	109	14,518,532.94	9.44%	9.034	358	81.90	626
Fixed Rate 30 Yr 5YR IO	7	2,962,026.29	1.93%	6.483	358	62.97	675
Fixed Rate 30 Yr Rate Reduction	2	214,869.74	0.14%	8.844	358	56.41	0
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	215	90,516,867.53	58.84%	6.391	358	80.58	647
Not Interest Only	240	63,316,235.05	41.16%	7.741	354	77.18	620
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	115	33,197,743.61	21.58%	7.577	353	76.36	624
Prepay Penalty: 12 months	31	15,271,047.00	9.93%	7.023	357	78.80	658
Prepay Penalty: 24 months	253	93,709,272.39	60.92%	6.696	358	80.35	636
Prepay Penalty: 36 months	56	11,655,039.58	7.58%	7.067	355	78.26	643
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	359	145,797,991.77	94.78%	6.752	357	78.74	637
Second Lien	96	8,035,110.81	5.22%	10.481	349	87.17	609
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	265	83,710,806.80	54.42%	6.786	357	80.35	630
Lite Documentation	4	1,282,991.34	0.83%	7.156	349	88.41	665
No Documentation	5	1,655,187.85	1.08%	7.362	358	87.07	705
Stated Income Documentation	181	67,184,116.59	43.67%	7.132	355	77.35	641
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	252	96,272,018.79	62.58%	6.989	356	77.44	629
Purchase	188	51,400,450.21	33.41%	6.814	358	82.53	654
Rate/Term Refinance	15	6,160,633.58	4.00%	7.394	357	78.41	591
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	7	2,160,861.83	1.40%	7.539	358	86.91	694
2-4 Units Detached	35	13,857,100.81	9.01%	7.463	358	83.53	659
Condo High-Rise Attached	5	2,041,421.61	1.33%	6.665	358	83.93	651
Condo Low-Rise Attached	20	4,547,707.60	2.96%	6.771	357	82.18	662
Manufactured Housing	8	1,435,133.78	0.93%	6.620	350	79.48	651
PUD Attached	3	585,042.67	0.38%	6.378	358	83.61	681
PUD Detached	50	18,282,267.41	11.88%	6.662	358	79.60	651
Single Family Attached	4	2,005,678.29	1.30%	7.173	358	62.50	616
Single Family Detached	323	108,917,888.58	70.80%	6.933	356	78.47	628
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	28	10,342,421.23	6.72%	7.580	358	85.35	680
Primary	419	137,327,280.54	89.27%	6.911	356	78.89	633
Second Home	8	6,163,400.81	4.01%	6.677	358	75.27	630
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	15	5,258,983.83	3.42%	8.139	358	68.16	567
AA	45	15,273,605.46	9.93%	7.161	357	79.68	614
AA+	368	126,042,093.42	81.93%	6.787	356	80.21	646
B	16	5,436,299.37	3.53%	7.925	358	69.23	542
C	4	985,635.40	0.64%	8.640	349	70.68	576
CC	6	749,503.17	0.49%	11.155	358	53.06	537
NG	1	86,981.93	0.06%	11.500	358	100.00	607
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

MI Insurer	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
N	455	153,833,102.58	100.00%	6.947	356	79.18	636
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Arizona	6	2,119,378.23	1.38%	7.149	358	73.16	593
Arkansas	1	440,987.39	0.29%	6.500	358	78.47	646
California	188	71,650,277.96	46.58%	6.633	358	81.07	639
Colorado	11	1,955,047.39	1.27%	6.995	358	82.52	638
Connecticut	4	1,638,821.64	1.07%	7.998	350	74.54	572
Florida	32	8,073,141.13	5.25%	7.581	357	76.75	621
Georgia	7	1,829,366.63	1.19%	7.871	358	74.52	587
Hawaii	9	5,686,374.77	3.70%	6.448	358	79.56	645
Idaho	1	377,989.19	0.25%	8.300	358	90.00	634
Illinois	5	1,317,203.77	0.86%	7.780	358	82.62	583
Indiana	2	176,258.17	0.11%	9.526	358	91.66	594
Kentucky	2	245,293.23	0.16%	6.754	358	80.00	615
Louisiana	1	249,378.70	0.16%	5.950	358	80.00	705
Maine	2	315,867.24	0.21%	7.830	358	86.32	648
Maryland	3	746,491.32	0.49%	8.232	358	84.82	623
Massachusetts	29	11,278,818.90	7.33%	6.970	358	75.43	633
Michigan	3	562,615.17	0.37%	7.991	358	89.65	584
Minnesota	4	1,279,471.79	0.83%	7.766	358	77.57	566
Mississippi	1	259,192.59	0.17%	6.690	358	80.00	633
Missouri	1	61,415.03	0.04%	8.750	358	95.00	686
Nevada	12	3,577,935.29	2.33%	6.999	358	79.19	625
New Hampshire	3	357,101.23	0.23%	6.036	358	62.56	638
New Jersey	13	6,076,283.85	3.95%	7.190	358	76.54	609
New York	49	16,123,871.53	10.48%	7.379	356	80.37	670
North Carolina	1	54,950.22	0.04%	11.950	358	53.40	578
Ohio	8	1,611,666.14	1.05%	6.691	358	82.42	658
Oregon	4	667,777.53	0.43%	7.408	358	79.87	639
Pennsylvania	5	1,716,590.73	1.12%	6.827	358	68.10	665
Rhode Island	2	671,831.43	0.44%	7.099	358	68.71	530
South Carolina	1	164,291.15	0.11%	8.400	358	70.00	0
Tennessee	1	79,762.26	0.05%	8.710	358	95.92	617
Texas	15	4,345,427.86	2.82%	7.691	324	77.32	624
Utah	3	404,380.80	0.26%	6.630	358	79.65	668
Vermont	1	155,257.01	0.10%	7.350	358	84.97	541
Virginia	17	5,523,072.99	3.59%	7.060	356	75.43	647
Washington	6	1,738,020.33	1.13%	6.325	358	64.81	652
Wisconsin	1	94,297.92	0.06%	7.800	358	90.00	591
Wyoming	1	207,194.07	0.13%	6.690	358	80.00	584
<b>Total</b>	<b>455</b>	<b>153,833,102.58</b>	<b>100.00%</b>	<b>6.947</b>	<b>356</b>	<b>79.18</b>	<b>636</b>

<b>Gross Margin</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
2.500 - 2.999	1	1,007,471.19	0.75%	5.050	358	65.00	643
3.000 - 3.499	17	7,876,282.25	5.85%	5.493	358	76.58	708
3.500 - 3.999	41	17,071,955.77	12.68%	5.751	358	76.16	662
4.000 - 4.499	66	28,625,318.98	21.26%	6.284	358	76.12	640
4.500 - 4.999	73	33,217,132.30	24.67%	6.670	358	81.16	638
5.000 - 5.499	53	20,677,773.82	15.35%	7.192	358	83.97	631
5.500 - 5.999	35	15,034,795.04	11.16%	7.533	358	83.27	610
6.000 - 6.499	16	5,496,047.28	4.08%	7.999	358	82.24	573
6.500 - 6.999	9	2,486,400.45	1.85%	8.486	358	78.07	582
7.000 - 7.499	4	2,022,532.07	1.50%	8.554	358	65.91	508
7.500 - 7.999	1	135,724.14	0.10%	9.950	358	95.00	575
8.000 - 8.499	1	49,997.34	0.04%	10.900	358	95.00	562
8.500 - 8.999	2	220,365.79	0.16%	8.995	358	60.11	525
9.000 - 9.499	6	749,503.17	0.56%	11.155	358	53.06	537
<b>Total</b>	<b>325</b>	<b>134,671,299.59</b>	<b>100.00%</b>	<b>6.717</b>	<b>358</b>	<b>79.32</b>	<b>636</b>

<b>Minimum Interest Rate</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
4.000 - 4.499	1	194,026.45	0.14%	4.300	358	77.72	772
4.500 - 4.999	4	1,734,590.40	1.29%	4.890	358	74.89	695
5.000 - 5.499	21	8,256,935.10	6.13%	5.250	358	79.92	685
5.500 - 5.999	50	23,965,228.42	17.80%	5.773	358	76.17	649
6.000 - 6.499	56	24,119,887.60	17.91%	6.302	358	77.68	637
6.500 - 6.999	80	33,946,106.26	25.21%	6.764	358	81.57	647
7.000 - 7.499	32	14,632,180.12	10.87%	7.258	358	82.06	613
7.500 - 7.999	43	18,196,219.20	13.51%	7.741	358	81.19	609
8.000 - 8.499	11	2,857,995.10	2.12%	8.231	358	84.38	613
8.500 - 8.999	13	4,683,635.79	3.48%	8.629	358	75.11	581
9.000 - 9.499	4	904,072.15	0.67%	9.129	358	66.68	511
9.500 - 9.999	3	380,922.49	0.28%	9.889	358	88.07	553
10.500 - 10.999	4	509,475.70	0.38%	10.971	358	54.02	533
11.000 - 11.499	1	151,035.30	0.11%	11.100	358	60.00	533
11.500 - 11.999	2	138,989.51	0.10%	11.799	358	57.09	564
<b>Total</b>	<b>325</b>	<b>134,671,299.59</b>	<b>100.00%</b>	<b>6.717</b>	<b>358</b>	<b>79.32</b>	<b>636</b>

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.000 -10.499	1	194,026.45	0.14%	4.300	358	77.72	772
10.500 -10.999	4	1,734,590.40	1.29%	4.890	358	74.89	695
11.000 -11.499	18	6,932,972.99	5.15%	5.221	358	79.91	693
11.500 -11.999	48	22,908,206.64	17.01%	5.770	358	75.94	650
12.000 -12.499	58	25,219,856.12	18.73%	6.252	358	77.78	637
12.500 -12.999	80	33,838,356.60	25.13%	6.726	358	81.13	648
13.000 -13.499	32	14,632,180.12	10.87%	7.258	358	82.06	613
13.500 -13.999	44	18,873,004.59	14.01%	7.680	358	81.44	610
14.000 -14.499	11	2,857,995.10	2.12%	8.231	358	84.38	613
14.500 -14.999	14	5,280,073.30	3.92%	8.512	358	77.68	583
15.000 -15.499	4	904,072.15	0.67%	9.129	358	66.68	511
15.500 -15.999	4	496,464.62	0.37%	9.680	358	86.19	553
16.500 -16.999	3	349,712.14	0.26%	10.962	358	51.62	536
17.000 -17.499	1	151,035.30	0.11%	11.100	358	60.00	533
17.500 -17.999	3	298,753.07	0.22%	11.366	358	58.25	544
<b>Total</b>	<b>325</b>	<b>134,671,299.59</b>	<b>100.00%</b>	<b>6.717</b>	<b>358</b>	<b>79.32</b>	<b>636</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	2	691,907.12	0.51%	5.880	358	85.89	654
3.000	322	133,755,398.88	99.32%	6.721	358	79.29	636
4.000	1	223,993.59	0.17%	6.625	358	80.00	0
<b>Total</b>	<b>325</b>	<b>134,671,299.59</b>	<b>100.00%</b>	<b>6.717</b>	<b>358</b>	<b>79.32</b>	<b>636</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	315	130,618,409.20	96.99%	6.722	358	79.17	636
1.500	10	4,052,890.39	3.01%	6.534	358	84.21	619
<b>Total</b>	<b>325</b>	<b>134,671,299.59</b>	<b>100.00%</b>	<b>6.717</b>	<b>358</b>	<b>79.32</b>	<b>636</b>

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
12/01/05	2	691,907.12	0.51%	5.880	358	85.89	654
06/01/07	301	124,853,754.24	92.71%	6.749	358	79.16	634
06/01/08	22	9,125,638.23	6.78%	6.343	358	80.99	662
<b>Total</b>	<b>325</b>	<b>134,671,299.59</b>	<b>100.00%</b>	<b>6.717</b>	<b>358</b>	<b>79.32</b>	<b>636</b>

**Option One Mortgage: Soundview 2005-OPT2**  
**Group II No Doc**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$5,096,224	\$84,538	\$721,349
Average Scheduled Principal Balance	\$283,124		
Number of Mortgage Loans	18		
Weighted Average Gross Coupon	7.096%	5.750%	9.850%
Weighted Average FICO Score	703	660	771
Weighted Average Combined Original LTV	82.61%	45.20%	95.00%
Weighted Average Debt-to-Income Ratio	0.00%	0.00%	0.00%
Weighted Average Original Term	360 months	360 months	360 months
Weighted Average Stated Remaining Term	358 months	358 months	358 months
Weighted Average Seasoning	2 months	2 months	2 months
Weighted Average Gross Margin	5.180%	4.075%	8.450%
Weighted Average Minimum Interest Rate	7.117%	5.750%	9.850%
Weighted Average Maximum Interest Rate	13.117%	11.750%	15.850%
Weighted Average Initial Rate Cap	3.000%	3.000%	3.000%
Weighted Average Subsequent Rate Cap	1.000%	1.000%	1.000%
Weighted Average Months to Roll	23 months	22 months	34 months
Maturity Date		Jun 1 2035	Jun 1 2035
Maximum Zip Code Concentration	14.15%	20175 (Leesburg, VA)	
ARM	92.11%		
Fixed Rate	7.89%		
2/28 6 Mo LIBOR ARM	77.20%		
3/27 6 Mo LIBOR ARM	9.99%		
5YR IO 2/28 6 Mo LIBOR ARM	4.93%		
Fixed Rate 30 Yr	7.89%		
Interest Only	4.93%		
Not Interest Only	95.07%		
Prepay Penalty: 0 months	41.50%		
Prepay Penalty: 24 months	58.50%		
First Lien	100.00%		
No Documentation	100.00%		
Cash Out Refinance	34.98%		
Purchase	65.02%		

Condo Low-Rise Attached	19.22%
PUD Detached	9.82%
Single Family Detached	70.96%
Primary	89.71%
Second Home	10.29%
Top 5 States:	
Florida	24.11%
Massachusetts	22.25%
Virginia	14.15%
New Jersey	13.19%
Arizona	5.43%



## Option One Mortgage: Soundview 2005-OPT2

### Group II No Doc

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
50,000.01 - 100,000.00	1	84,537.88	1.66%	7.750	358	90.00	707
100,000.01 - 150,000.00	1	115,241.60	2.26%	5.890	358	45.20	729
150,000.01 - 200,000.00	5	925,357.61	18.16%	7.459	358	84.64	711
200,000.01 - 250,000.00	3	678,615.82	13.32%	7.663	358	84.18	690
250,000.01 - 300,000.00	3	814,366.84	15.98%	7.135	358	81.38	686
350,000.01 - 400,000.00	1	370,801.85	7.28%	5.750	358	80.00	771
400,000.01 - 450,000.00	2	876,988.60	17.21%	7.420	358	92.49	694
500,000.01 - 550,000.00	1	508,965.54	9.99%	5.990	358	67.55	708
700,000.01 - 750,000.00	1	721,348.73	14.15%	7.250	358	85.00	689
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.500 - 5.999	3	995,008.99	19.52%	5.889	358	69.60	734
6.000 - 6.499	1	194,423.80	3.82%	6.250	358	80.00	750
6.500 - 6.999	2	450,313.20	8.84%	6.644	358	87.79	709
7.000 - 7.499	6	2,037,473.12	39.98%	7.258	358	83.89	688
7.500 - 7.999	4	1,008,544.03	19.79%	7.583	358	88.05	688
8.000 - 8.499	1	223,900.79	4.39%	8.150	358	94.20	714
9.500 - 9.999	1	186,560.54	3.66%	9.850	358	85.00	690
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
650-674	3	708,943.38	13.91%	7.269	358	74.60	666
675-699	6	2,043,620.08	40.10%	7.510	358	85.89	688
700+	9	2,343,661.01	45.99%	6.684	358	82.18	726
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 49.99	1	115,241.60	2.26%	5.890	358	45.20	729
65.00 - 69.99	1	508,965.54	9.99%	5.990	358	67.55	708
70.00 - 74.99	1	244,598.05	4.80%	7.100	358	70.00	669
75.00 - 79.99	1	276,650.77	5.43%	7.500	358	75.00	660
80.00	4	1,039,543.46	20.40%	6.510	358	80.00	724
85.00 - 89.99	3	1,107,129.65	21.72%	7.589	358	85.00	690
90.00 - 94.99	5	1,209,398.67	23.73%	7.445	358	90.78	701
95.00 - 99.99	2	594,696.73	11.67%	7.487	358	95.00	715
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
360	18	5,096,224.47	100.00%	7.096	358	82.61	703
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
301-360	18	5,096,224.47	100.00%	7.096	358	82.61	703
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
None	18	5,096,224.47	100.00%	7.096	358	82.61	703
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	16	4,694,359.62	92.11%	7.117	358	83.69	703
Fixed Rate	2	401,864.85	7.89%	6.860	358	70.02	694
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6 Mo LIBOR ARM	14	3,934,301.26	77.20%	7.295	358	85.38	701
3/27 6 Mo LIBOR ARM	1	508,965.54	9.99%	5.990	358	67.55	708
5YR IO 2/28 6 Mo LIBOR ARM	1	251,092.82	4.93%	6.600	358	90.00	721
Fixed Rate 30 Yr	2	401,864.85	7.89%	6.860	358	70.02	694
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	1	251,092.82	4.93%	6.600	358	90.00	721
Not Interest Only	17	4,845,131.65	95.07%	7.122	358	82.23	702
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	8	2,114,741.34	41.50%	7.282	358	82.92	697
Prepay Penalty: 24 months	10	2,981,483.13	58.50%	6.964	358	82.39	706
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	18	5,096,224.47	100.00%	7.096	358	82.61	703
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
No Documentation	18	5,096,224.47	100.00%	7.096	358	82.61	703
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	4	1,782,794.27	34.98%	6.864	358	79.90	700
Purchase	14	3,313,430.20	65.02%	7.222	358	84.07	704
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Condo Low-Rise Attached	4	979,326.89	19.22%	7.105	358	86.90	707
PUD Detached	2	500,551.56	9.82%	7.791	358	83.59	684
Single Family Detached	12	3,616,346.02	70.96%	6.998	358	81.32	704
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Primary	16	4,571,936.39	89.71%	7.061	358	81.77	704
Second Home	2	524,288.08	10.29%	7.406	358	90.00	690
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
AA+	18	5,096,224.47	100.00%	7.096	358	82.61	703
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

MI Insurer	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
N	5	1,655,187.85	32.48%	7.362	358	87.07	705
Y	13	3,441,036.62	67.52%	6.969	358	80.47	702
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Arizona	1	276,650.77	5.43%	7.500	358	75.00	660
California	1	210,116.98	4.12%	7.800	358	90.00	690
Florida	4	1,228,876.64	24.11%	6.835	358	86.17	727
Georgia	1	84,537.88	1.66%	7.750	358	90.00	707
Massachusetts	3	1,133,898.50	22.25%	6.764	358	80.20	699
Minnesota	1	251,092.82	4.93%	6.600	358	90.00	721
New Hampshire	1	115,241.60	2.26%	5.890	358	45.20	729
New Jersey	3	672,404.17	13.19%	7.808	358	82.87	687
North Carolina	1	244,598.05	4.80%	7.100	358	70.00	669
Ohio	1	157,458.33	3.09%	7.450	358	95.00	754
Virginia	1	721,348.73	14.15%	7.250	358	85.00	689
<b>Total</b>	<b>18</b>	<b>5,096,224.47</b>	<b>100.00%</b>	<b>7.096</b>	<b>358</b>	<b>82.61</b>	<b>703</b>

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	2	879,767.39	18.74%	5.889	358	72.80	735
4.500 - 4.999	6	1,548,832.53	32.99%	7.006	358	84.21	695
5.000 - 5.499	2	402,056.38	8.56%	7.237	358	79.79	702
5.500 - 5.999	4	1,467,025.80	31.25%	7.491	358	89.67	697
6.000 - 6.499	1	210,116.98	4.48%	7.800	358	90.00	690
8.000 - 8.499	1	186,560.54	3.97%	9.850	358	85.00	690
<b>Total</b>	<b>16</b>	<b>4,694,359.62</b>	<b>100.00%</b>	<b>7.117</b>	<b>358</b>	<b>83.69</b>	<b>703</b>

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5.500 - 5.999	2	879,767.39	18.74%	5.889	358	72.80	735
6.000 - 6.499	1	194,423.80	4.14%	6.250	358	80.00	750
6.500 - 6.999	2	450,313.20	9.59%	6.644	358	87.79	709
7.000 - 7.499	5	1,750,849.87	37.30%	7.259	358	84.52	690
7.500 - 7.999	4	1,008,544.03	21.48%	7.583	358	88.05	688
8.000 - 8.499	1	223,900.79	4.77%	8.150	358	94.20	714
9.500 - 9.999	1	186,560.54	3.97%	9.850	358	85.00	690
<b>Total</b>	<b>16</b>	<b>4,694,359.62</b>	<b>100.00%</b>	<b>7.117</b>	<b>358</b>	<b>83.69</b>	<b>703</b>

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
11.500 -11.999	2	879,767.39	18.74%	5.889	358	72.80	735
12.000 -12.499	1	194,423.80	4.14%	6.250	358	80.00	750
12.500 -12.999	2	450,313.20	9.59%	6.644	358	87.79	709
13.000 -13.499	5	1,750,849.87	37.30%	7.259	358	84.52	690
13.500 -13.999	4	1,008,544.03	21.48%	7.583	358	88.05	688
14.000 -14.499	1	223,900.79	4.77%	8.150	358	94.20	714
15.500 -15.999	1	186,560.54	3.97%	9.850	358	85.00	690
<b>Total</b>	<b>16</b>	<b>4,694,359.62</b>	<b>100.00%</b>	<b>7.117</b>	<b>358</b>	<b>83.69</b>	<b>703</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
3.000	16	4,694,359.62	100.00%	7.117	358	83.69	703
<b>Total</b>	<b>16</b>	<b>4,694,359.62</b>	<b>100.00%</b>	<b>7.117</b>	<b>358</b>	<b>83.69</b>	<b>703</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	16	4,694,359.62	100.00%	7.117	358	83.69	703
<b>Total</b>	<b>16</b>	<b>4,694,359.62</b>	<b>100.00%</b>	<b>7.117</b>	<b>358</b>	<b>83.69</b>	<b>703</b>

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
06/01/07	15	4,185,394.08	89.16%	7.254	358	85.65	703
06/01/08	1	508,965.54	10.84%	5.990	358	67.55	708
<b>Total</b>	<b>16</b>	<b>4,694,359.62</b>	<b>100.00%</b>	<b>7.117</b>	<b>358</b>	<b>83.69</b>	<b>703</b>

**Option One Mortgage: Soundview 2005-OPT2**  
**Group II MI Insured**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$193,822,754	\$50,138	\$599,983
Average Scheduled Principal Balance	\$278,081		
Number of Mortgage Loans	697		
Weighted Average Gross Coupon	7.246%	4.890%	12.050%
Weighted Average FICO Score	619	500	797
Weighted Average Combined Original LTV	81.27%	60.61%	95.00%
Weighted Average Debt-to-Income Ratio	41.86%	11.95%	59.83%
Weighted Average Original Term	360 months	240 months	360 months
Weighted Average Stated Remaining Term	358 months	238 months	358 months
Weighted Average Seasoning	2 months	2 months	2 months
Weighted Average Gross Margin	5.434%	3.000%	10.490%
Weighted Average Minimum Interest Rate	7.255%	4.890%	12.050%
Weighted Average Maximum Interest Rate	13.286%	10.890%	18.250%
Weighted Average Initial Rate Cap	2.985%	1.000%	3.000%
Weighted Average Subsequent Rate Cap	1.019%	1.000%	2.000%
Weighted Average Months to Roll	23 months	22 months	34 months
Maturity Date		Jun 1 2025	Jun 1 2035
Maximum Zip Code Concentration	0.60%	33414 (Wellington, FL)	
ARM	90.43%		
Fixed Rate	9.57%		
2/28 6 Mo LIBOR ARM	69.28%		
3/27 6 Mo LIBOR ARM	4.51%		
5YR IO 2/28 6 Mo LIBOR ARM	16.46%		
5YR IO 3/27 6 Mo LIBOR ARM	0.19%		
Fixed Rate 20 Yr	0.03%		
Fixed Rate 30 Yr	9.50%		
Fixed Rate 30 Yr Rate Reduction	0.03%		
Interest Only	16.64%		
Not Interest Only	83.36%		
Prepay Penalty: 0 months	23.01%		
Prepay Penalty: 12 months	13.28%		
Prepay Penalty: 24 months	57.11%		
Prepay Penalty: 30 months	0.09%		
Prepay Penalty: 36 months	6.52%		
First Lien	100.00%		
Full Documentation	43.62%		
Lite Documentation	1.83%		
No Documentation	1.78%		
Stated Income Documentation	52.77%		

Cash Out Refinance	41.11%
Purchase	53.76%
Rate/Term Refinance	5.13%
2-4 Units Attached	0.52%
2-4 Units Detached	5.43%
Condo High-Rise Attached	0.25%
Condo Low-Rise Attached	5.42%
Condo Low-Rise Detached	0.12%
PUD Attached	0.11%
PUD Detached	16.12%
Single Family Attached	0.77%
Single Family Detached	71.27%
Non-owner	1.39%
Primary	98.06%
Second Home	0.55%
Top 5 States:	
California	25.30%
New York	14.77%
Massachusetts	7.80%
Florida	5.92%
Texas	5.74%

## Option One Mortgage: Soundview 2005-OPT2

### Group II MI Insured

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
50,000.01 - 100,000.00	60	4,431,914.88	2.29%	9.232	356	80.24	573
100,000.01 - 150,000.00	30	3,544,197.36	1.83%	9.258	358	78.29	562
150,000.01 - 200,000.00	168	29,397,610.31	15.17%	7.361	358	81.55	629
200,000.01 - 250,000.00	109	24,122,259.30	12.45%	7.243	358	82.89	629
250,000.01 - 300,000.00	52	14,112,288.74	7.28%	7.148	358	82.62	634
300,000.01 - 350,000.00	43	13,924,764.65	7.18%	6.843	358	82.66	644
350,000.01 - 400,000.00	87	32,826,315.64	16.94%	7.164	358	81.13	606
400,000.01 - 450,000.00	57	24,273,906.99	12.52%	7.117	358	78.00	608
450,000.01 - 500,000.00	40	19,034,962.07	9.82%	7.003	358	81.96	625
500,000.01 - 550,000.00	27	14,120,874.03	7.29%	6.834	358	81.19	629
550,000.01 - 600,000.00	24	14,033,659.96	7.24%	7.525	358	81.41	606
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	4	1,543,242.72	0.80%	4.911	358	79.04	694
5.000 - 5.499	13	3,897,690.25	2.01%	5.277	358	81.05	675
5.500 - 5.999	67	22,585,485.31	11.65%	5.818	358	80.08	674
6.000 - 6.499	94	26,497,409.42	13.67%	6.272	358	80.39	643
6.500 - 6.999	150	43,838,541.68	22.62%	6.786	358	81.28	637
7.000 - 7.499	89	28,055,989.00	14.48%	7.251	358	82.76	625
7.500 - 7.999	98	27,559,571.15	14.22%	7.743	358	82.34	595
8.000 - 8.499	41	11,399,020.58	5.88%	8.222	358	82.45	582
8.500 - 8.999	43	11,437,352.50	5.90%	8.724	358	83.33	566
9.000 - 9.499	17	4,460,384.11	2.30%	9.233	358	78.73	535
9.500 - 9.999	28	5,017,442.49	2.59%	9.748	356	80.80	547
10.000 -10.499	17	2,739,256.82	1.41%	10.164	358	76.64	534
10.500 -10.999	17	2,760,433.14	1.42%	10.736	358	77.27	528
11.000 -11.499	12	1,456,525.48	0.75%	11.277	358	71.74	521
11.500 -11.999	6	478,466.61	0.25%	11.718	358	76.91	523
12.000 -12.499	1	95,942.67	0.05%	12.050	358	80.00	504
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>



FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	67	15,090,067.27	7.79%	9.187	358	75.76	511
525-549	62	16,597,794.38	8.56%	8.409	358	78.81	538
550-574	66	19,160,254.19	9.89%	7.821	358	80.61	561
575-599	76	20,964,602.46	10.82%	7.308	358	80.06	588
600-624	113	30,705,375.80	15.84%	7.102	358	82.13	611
625-649	85	26,069,682.00	13.45%	6.853	358	83.12	638
650-674	88	25,548,225.53	13.18%	6.620	358	81.63	663
675-699	73	21,541,094.11	11.11%	6.593	358	83.30	685
700+	67	18,145,658.19	9.36%	6.348	358	83.18	731
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
60.00- 64.99	18	5,667,024.70	2.92%	7.617	358	63.42	571
65.00- 69.99	40	11,145,610.99	5.75%	7.862	358	66.68	571
70.00- 74.99	40	12,808,428.44	6.61%	7.337	357	72.57	587
75.00- 79.99	52	16,827,476.00	8.68%	7.767	358	76.16	579
80.00	321	81,864,297.25	42.24%	6.874	358	80.00	639
80.01- 84.99	12	3,481,307.59	1.80%	7.268	358	82.74	606
85.00- 89.99	52	15,800,949.64	8.15%	7.241	358	86.20	619
90.00- 94.99	106	31,770,732.84	16.39%	7.360	358	90.22	627
95.00- 99.99	56	14,456,926.48	7.46%	7.786	358	95.00	629
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
240	1	63,731.50	0.03%	9.650	238	74.42	555
360	696	193,759,022.43	99.97%	7.245	358	81.28	619
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
181-240	1	63,731.50	0.03%	9.650	238	74.42	555
301-360	696	193,759,022.43	99.97%	7.245	358	81.28	619
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	13	3,435,749.10	1.77%	8.038	358	83.15	590
20.01 -25.00	17	3,981,476.25	2.05%	7.205	356	79.74	622
25.01 -30.00	34	8,178,405.89	4.22%	7.279	358	81.11	620
30.01 -35.00	81	20,801,482.61	10.73%	6.886	358	81.91	637
35.01 -40.00	99	28,379,587.23	14.64%	7.084	358	81.65	636
40.01 -45.00	174	47,269,586.74	24.39%	7.229	358	81.09	623
45.01 -50.00	164	48,447,763.74	25.00%	7.348	358	81.58	609
50.01 -55.00	76	21,964,476.78	11.33%	7.392	358	80.74	589
55.01 -60.00	11	2,682,802.97	1.38%	8.101	358	77.87	587
None	28	8,681,422.62	4.48%	7.194	358	80.32	659
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	628	175,283,131.25	90.43%	7.257	358	81.21	617
Fixed Rate	69	18,539,622.68	9.57%	7.134	358	81.89	644
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6 Mo LIBOR ARM	488	134,276,684.79	69.28%	7.463	358	81.20	604
3/27 6 Mo LIBOR ARM	27	8,745,329.86	4.51%	6.600	358	80.01	637
5YR IO 2/28 6 Mo LIBOR ARM	111	31,897,127.01	16.46%	6.591	358	81.60	663
5YR IO 3/27 6 Mo LIBOR ARM	2	363,989.59	0.19%	5.617	358	80.00	745
Fixed Rate 20 Yr	1	63,731.50	0.03%	9.650	238	74.42	555
Fixed Rate 30 Yr	67	18,411,124.57	9.50%	7.117	358	81.92	644
Fixed Rate 30 Yr Rate Reduction	1	64,766.61	0.03%	9.550	358	80.00	587
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	113	32,261,116.60	16.64%	6.580	358	81.58	664
Not Interest Only	584	161,561,637.33	83.36%	7.379	358	81.21	611
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

Prepayment Penalty Original Tr	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	159	44,591,229.25	23.01%	7.501	358	79.61	617
Prepay Penalty: 12 months	73	25,730,873.53	13.28%	7.135	358	82.92	631
Prepay Penalty: 24 months	412	110,693,310.17	57.11%	7.188	358	81.62	616
Prepay Penalty: 30 months	1	167,763.90	0.09%	7.890	358	80.00	576
Prepay Penalty: 36 months	52	12,639,577.08	6.52%	7.068	357	80.78	632
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	697	193,822,753.93	100.00%	7.246	358	81.27	619
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	350	84,548,629.20	43.62%	7.311	358	82.09	606
Lite Documentation	8	3,553,796.07	1.83%	7.387	358	81.35	617
No Documentation	13	3,441,036.62	1.78%	6.969	358	80.47	702
Stated Income Documentation	326	102,279,292.04	52.77%	7.196	358	80.62	628
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	239	79,679,332.53	41.11%	7.407	358	79.33	598
Purchase	424	104,208,023.43	53.76%	7.032	358	83.34	642
Rate/Term Refinance	34	9,935,397.97	5.13%	8.193	358	75.23	556
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	3	1,003,576.70	0.52%	6.832	358	89.85	696
2-4 Units Detached	35	10,524,534.11	5.43%	7.431	358	85.48	654
Condo High-Rise Attached	1	476,344.13	0.25%	8.000	358	90.00	583
Condo Low-Rise Attached	40	10,501,276.94	5.42%	6.991	358	81.36	652
Condo Low-Rise Detached	1	230,164.14	0.12%	7.250	358	95.00	545
PUD Attached	1	220,207.89	0.11%	10.150	358	67.43	504
PUD Detached	106	31,236,339.84	16.12%	7.396	358	82.91	618
Single Family Attached	8	1,491,649.17	0.77%	7.383	358	79.54	594
Single Family Detached	502	138,138,661.01	71.27%	7.211	358	80.50	615
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	22	2,701,178.84	1.39%	8.618	358	80.26	614
Primary	670	190,064,471.15	98.06%	7.224	358	81.25	619
Second Home	5	1,057,103.94	0.55%	7.524	358	88.76	655
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	32	9,418,008.03	4.86%	7.780	357	80.90	548
AA	71	19,710,332.37	10.17%	7.940	358	83.20	579
AA+	509	144,544,210.34	74.58%	6.882	358	81.94	639
B	34	9,167,657.97	4.73%	8.565	358	76.98	550
C	25	5,232,290.73	2.70%	9.280	358	72.17	541
CC	22	4,394,653.45	2.27%	9.810	358	70.90	534
NG	4	1,355,601.04	0.70%	7.156	358	82.37	633
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

MI Insurer	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Y	697	193,822,753.93	100.00%	7.246	358	81.27	619
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	4	603,897.71	0.31%	7.366	358	80.95	645
Arizona	13	3,243,673.82	1.67%	7.212	358	85.14	620
Arkansas	2	276,867.88	0.14%	10.238	358	91.88	550
California	134	49,033,352.50	25.30%	6.905	358	79.42	615
Colorado	23	5,065,274.69	2.61%	7.030	358	83.87	612
Connecticut	17	5,640,990.67	2.91%	6.660	358	82.96	635
Delaware	2	389,547.86	0.20%	7.154	358	80.00	633
Florida	56	11,473,481.69	5.92%	7.481	358	81.86	631
Georgia	17	2,971,105.22	1.53%	8.633	358	83.92	604
Hawaii	3	1,117,667.90	0.58%	7.318	358	82.49	617
Idaho	1	211,508.19	0.11%	7.990	358	95.00	581
Illinois	14	3,529,099.58	1.82%	7.497	358	81.19	624
Indiana	4	671,917.68	0.35%	7.979	358	85.19	601
Iowa	1	177,310.07	0.09%	8.500	358	95.00	597
Kentucky	6	926,186.08	0.48%	7.694	358	84.49	601
Louisiana	3	454,423.45	0.23%	6.887	358	80.00	648
Maine	9	1,781,604.29	0.92%	7.306	358	78.81	610
Maryland	17	4,310,762.12	2.22%	7.737	358	81.23	601
Massachusetts	45	15,115,403.76	7.80%	6.876	358	77.34	621
Michigan	9	1,820,268.42	0.94%	7.086	358	82.41	632
Minnesota	10	2,403,855.20	1.24%	7.547	358	82.62	634
Mississippi	2	459,809.10	0.24%	8.425	358	84.53	587
Missouri	4	952,206.71	0.49%	7.666	358	81.10	599
Montana	2	257,074.50	0.13%	6.981	358	75.39	626
Nevada	14	4,189,465.98	2.16%	7.677	358	80.72	611
New Hampshire	6	1,061,366.31	0.55%	7.528	358	80.30	608
New Jersey	26	7,275,766.10	3.75%	7.473	358	84.31	630
New York	79	28,629,100.67	14.77%	7.235	358	82.45	631
North Carolina	15	3,010,071.61	1.55%	8.207	358	79.62	585
Ohio	12	1,923,127.25	0.99%	6.541	358	80.69	626
Oklahoma	3	283,365.76	0.15%	9.284	358	82.73	521
Oregon	10	2,733,216.58	1.41%	7.504	358	82.05	614
Pennsylvania	21	4,540,305.14	2.34%	7.013	358	85.08	629
Rhode Island	8	1,798,177.80	0.93%	6.828	358	85.87	633
South Carolina	2	727,661.25	0.38%	7.460	358	74.60	598
Tennessee	8	1,338,679.75	0.69%	7.576	358	78.69	626
Texas	49	11,129,693.14	5.74%	7.653	358	83.22	604
Utah	3	797,779.59	0.41%	6.182	358	80.00	665
Vermont	1	106,897.84	0.06%	6.375	358	72.30	765
Virginia	28	8,144,692.71	4.20%	7.684	357	81.15	610
Washington	8	1,963,795.10	1.01%	7.015	358	80.00	651
Wisconsin	4	657,749.45	0.34%	7.086	358	83.68	699
Wyoming	2	624,552.81	0.32%	10.093	358	85.18	520
<b>Total</b>	<b>697</b>	<b>193,822,753.93</b>	<b>100.00%</b>	<b>7.246</b>	<b>358</b>	<b>81.27</b>	<b>619</b>

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
3.000 - 3.499	7	1,949,173.65	1.11%	5.254	358	78.93	705
3.500 - 3.999	43	13,339,619.83	7.61%	5.717	358	79.84	685
4.000 - 4.499	99	27,019,998.24	15.42%	6.333	358	79.43	657
4.500 - 4.999	106	30,454,816.28	17.37%	6.667	358	81.59	648
5.000 - 5.499	104	32,634,308.53	18.62%	7.012	358	81.47	617
5.500 - 5.999	75	22,580,505.54	12.88%	7.469	358	84.34	596
6.000 - 6.499	51	14,944,486.53	8.53%	7.846	358	84.76	599
6.500 - 6.999	38	12,983,806.02	7.41%	8.340	358	79.92	556
7.000 - 7.499	19	5,492,566.97	3.13%	8.781	358	79.50	531
7.500 - 7.999	8	2,350,588.84	1.34%	9.342	358	85.61	554
8.000 - 8.499	38	6,322,906.90	3.61%	10.037	358	78.48	538
8.500 - 8.999	27	3,266,168.42	1.86%	10.352	358	76.59	531
9.000 - 9.499	7	1,152,058.80	0.66%	10.764	358	69.51	538
9.500 - 9.999	5	629,807.15	0.36%	10.768	358	66.85	528
10.000 -10.499	1	162,319.55	0.09%	10.990	358	65.00	513
<b>Total</b>	<b>628</b>	<b>175,283,131.25</b>	<b>100.00%</b>	<b>7.257</b>	<b>358</b>	<b>81.21</b>	<b>617</b>

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	4	1,543,242.72	0.88%	4.911	358	79.04	694
5.000 - 5.499	13	3,897,690.25	2.22%	5.277	358	81.05	675
5.500 - 5.999	58	19,549,337.15	11.15%	5.818	358	80.37	671
6.000 - 6.499	88	25,130,704.93	14.34%	6.272	358	80.33	642
6.500 - 6.999	132	37,912,026.18	21.63%	6.780	358	81.95	636
7.000 - 7.499	79	25,159,615.12	14.35%	7.251	358	82.13	621
7.500 - 7.999	90	25,661,604.06	14.64%	7.744	358	82.16	595
8.000 - 8.499	33	9,738,945.19	5.56%	8.215	358	81.99	572
8.500 - 8.999	41	10,722,595.03	6.12%	8.750	358	83.02	565
9.000 - 9.499	14	3,862,418.77	2.20%	9.229	358	76.48	527
9.500 - 9.999	26	4,888,944.38	2.79%	9.752	358	80.89	547
10.000 -10.499	16	2,653,300.95	1.51%	10.157	358	76.86	534
10.500 -10.999	16	2,603,747.92	1.49%	10.741	358	76.20	526
11.000 -11.499	12	1,456,525.48	0.83%	11.277	358	71.74	521
11.500 -11.999	5	406,490.45	0.23%	11.712	358	76.36	518
12.000 -12.499	1	95,942.67	0.05%	12.050	358	80.00	504
<b>Total</b>	<b>628</b>	<b>175,283,131.25</b>	<b>100.00%</b>	<b>7.257</b>	<b>358</b>	<b>81.21</b>	<b>617</b>

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.500 -10.999	4	1,543,242.72	0.88%	4.911	358	79.04	694
11.000 -11.499	12	3,684,691.53	2.10%	5.290	358	81.11	678
11.500 -11.999	57	19,372,090.19	11.05%	5.819	358	80.16	669
12.000 -12.499	86	24,028,685.83	13.71%	6.275	358	80.29	644
12.500 -12.999	131	37,470,593.15	21.38%	6.790	358	81.91	637
13.000 -13.499	81	26,366,311.51	15.04%	7.199	358	81.86	620
13.500 -13.999	88	24,702,867.10	14.09%	7.717	358	82.54	593
14.000 -14.499	34	9,967,609.35	5.69%	8.100	358	82.53	577
14.500 -14.999	42	11,766,474.16	6.71%	8.638	358	82.93	575
15.000 -15.499	14	3,862,418.77	2.20%	9.229	358	76.48	527
15.500 -15.999	25	4,758,097.16	2.71%	9.680	358	81.32	549
16.000 -16.499	15	2,426,801.12	1.38%	10.136	358	77.89	532
16.500 -16.999	19	3,061,834.36	1.75%	10.576	358	75.47	526
17.000 -17.499	13	1,657,137.75	0.95%	11.111	358	71.33	526
17.500 -17.999	5	406,490.45	0.23%	11.712	358	76.36	518
18.000 -18.499	2	207,786.10	0.12%	11.619	358	71.59	511
<b>Total</b>	<b>628</b>	<b>175,283,131.25</b>	<b>100.00%</b>	<b>7.257</b>	<b>358</b>	<b>81.21</b>	<b>617</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	3	1,349,392.63	0.77%	6.687	358	83.90	663
3.000	625	173,933,738.62	99.23%	7.262	358	81.19	617
<b>Total</b>	<b>628</b>	<b>175,283,131.25</b>	<b>100.00%</b>	<b>7.257</b>	<b>358</b>	<b>81.21</b>	<b>617</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	606	169,076,001.55	96.46%	7.250	358	81.26	618
1.500	20	5,839,657.07	3.33%	7.395	358	79.71	601
2.000	2	367,472.63	0.21%	8.541	358	80.00	596
<b>Total</b>	<b>628</b>	<b>175,283,131.25</b>	<b>100.00%</b>	<b>7.257</b>	<b>358</b>	<b>81.21</b>	<b>617</b>

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
06/01/07	599	166,173,811.80	94.80%	7.296	358	81.27	616
06/01/08	29	9,109,319.45	5.20%	6.561	358	80.01	642
<b>Total</b>	<b>628</b>	<b>175,283,131.25</b>	<b>100.00%</b>	<b>7.257</b>	<b>358</b>	<b>81.21</b>	<b>617</b>

**Option One Mortgage: Soundview 2005-OPT2**  
**Group II IO Loans**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$122,777,984	\$80,746	\$1,349,178
Average Scheduled Principal Balance	\$374,323		
Number of Mortgage Loans	328		
Weighted Average Gross Coupon	6.440%	4.300%	9.100%
Weighted Average FICO Score	651	554	797
Weighted Average Combined Original LTV	80.84%	27.43%	100.00%
Weighted Average Debt-to-Income Ratio	43.21%	0.83%	61.47%
Weighted Average Original Term	360 months	360 months	360 months
Weighted Average Stated Remaining Term	358 months	358 months	358 months
Weighted Average Seasoning	2 months	2 months	2 months
Weighted Average Gross Margin	4.511%	2.550%	7.175%
Weighted Average Minimum Interest Rate	6.437%	4.300%	9.100%
Weighted Average Maximum Interest Rate	12.484%	10.300%	15.100%
Weighted Average Initial Rate Cap	2.988%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.022%	1.000%	2.000%
Weighted Average Months to Roll	23 months	22 months	34 months
Maturity Date		Jun 1 2035	Jun 1 2035
Maximum Zip Code Concentration	1.18%	92647 (Huntington Beach, CA)	
ARM	97.59%		
Fixed Rate	2.41%		
5YR IO 2/28 6 Mo LIBOR ARM	92.19%		
5YR IO 3/27 6 Mo LIBOR ARM	5.40%		
Fixed Rate 30 Yr 5YR IO	2.41%		
Interest Only	100.00%		
Prepay Penalty: 0 months	12.13%		
Prepay Penalty: 12 months	6.88%		
Prepay Penalty: 24 months	76.14%		
Prepay Penalty: 36 months	4.84%		
First Lien	100.00%		
Full Documentation	55.09%		
Lite Documentation	0.87%		
No Documentation	0.20%		
Stated Income Documentation	43.83%		



Cash Out Refinance	47.74%
Purchase	50.78%
Rate/Term Refinance	1.48%
2-4 Units Detached	4.20%
Condo High-Rise Attached	1.66%
Condo Low-Rise Attached	4.87%
PUD Attached	0.42%
PUD Detached	18.33%
Single Family Attached	0.35%
Single Family Detached	70.18%
Primary	100.00%
Top 5 States:	
California	57.11%
New York	5.85%
Florida	5.71%
Massachusetts	4.51%
Colorado	3.41%

## Option One Mortgage: Soundview 2005-OPT2

### Group II IO Loans

<b>Current Principal Balance</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
50,000.01 - 100,000.00	1	80,745.67	0.07%	6.150	358	85.00	580
100,000.01 - 150,000.00	2	251,247.21	0.20%	7.000	358	82.53	609
150,000.01 - 200,000.00	67	11,823,468.59	9.63%	6.551	358	81.50	654
200,000.01 - 250,000.00	45	10,065,190.95	8.20%	6.511	358	80.74	653
250,000.01 - 300,000.00	28	7,741,265.60	6.31%	6.301	358	84.33	677
300,000.01 - 350,000.00	29	9,351,465.46	7.62%	6.633	358	81.72	650
350,000.01 - 400,000.00	31	11,746,009.85	9.57%	6.284	358	79.44	651
400,000.01 - 450,000.00	29	12,252,318.94	9.98%	6.577	358	84.22	643
450,000.01 - 500,000.00	28	13,304,666.54	10.84%	6.395	358	80.56	656
500,000.01 - 550,000.00	18	9,490,248.63	7.73%	6.702	358	83.53	661
550,000.01 - 600,000.00	14	8,079,468.94	6.58%	6.689	358	82.27	627
600,000.01 - 650,000.00	9	5,670,889.84	4.62%	6.272	358	82.66	624
650,000.01 - 700,000.00	7	4,651,803.98	3.79%	6.530	358	83.53	662
700,000.01 - 750,000.00	5	3,749,892.75	3.05%	5.804	358	67.31	684
750,000.01 - 800,000.00	5	3,928,387.65	3.20%	6.362	358	77.92	611
800,000.01 - 850,000.00	2	1,667,952.30	1.36%	5.800	358	65.97	627
900,000.01 - 950,000.00	1	906,474.08	0.74%	6.850	358	70.00	637
950,000.01 - 1,000,000.00	1	999,971.40	0.81%	6.700	358	80.00	706
1,000,000.01+	6	7,016,515.75	5.71%	6.028	358	77.08	659
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

<b>Current Gross Rate</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
4.000 - 4.499	1	194,026.45	0.16%	4.300	358	77.72	772
4.500 - 4.999	5	1,970,583.65	1.60%	4.891	358	75.50	698
5.000 - 5.499	27	9,787,820.70	7.97%	5.229	358	77.44	685
5.500 - 5.999	66	28,308,929.03	23.06%	5.773	358	77.75	657
6.000 - 6.499	68	24,573,266.20	20.01%	6.277	358	80.24	649
6.500 - 6.999	94	33,984,508.91	27.68%	6.767	358	81.76	648
7.000 - 7.499	28	11,148,712.58	9.08%	7.233	358	84.51	636
7.500 - 7.999	29	9,890,296.11	8.06%	7.742	358	86.22	635
8.000 - 8.499	8	2,547,251.16	2.07%	8.224	358	87.79	610
8.500 - 8.999	1	175,494.98	0.14%	8.600	358	90.00	620
9.000 - 9.499	1	197,094.36	0.16%	9.100	358	89.63	614
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
550-574	2	1,604,954.10	1.31%	6.168	358	74.46	554
575-599	39	13,870,045.59	11.30%	6.875	358	80.29	590
600-624	58	22,149,030.56	18.04%	6.780	358	81.76	613
625-649	78	30,468,054.14	24.82%	6.384	358	80.00	637
650-674	53	18,150,756.64	14.78%	6.323	358	80.42	662
675-699	50	18,808,754.70	15.32%	6.333	358	82.43	685
700+	47	17,502,394.81	14.26%	6.026	358	80.89	732
None	1	223,993.59	0.18%	6.625	358	80.00	0
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	3	1,629,953.38	1.33%	5.862	358	37.33	688
50.00- 54.99	4	1,947,374.79	1.59%	6.269	358	53.33	600
55.00- 59.99	2	709,979.70	0.58%	6.450	358	56.84	652
60.00- 64.99	2	1,484,957.53	1.21%	5.956	358	62.58	571
65.00- 69.99	11	7,144,295.69	5.82%	5.823	358	67.38	661
70.00- 74.99	7	4,624,120.67	3.77%	6.568	358	71.68	616
75.00- 79.99	13	6,830,285.67	5.56%	6.066	358	76.72	652
80.00	187	55,709,791.46	45.37%	6.358	358	80.00	658
80.01- 84.99	6	2,993,855.22	2.44%	6.694	358	83.41	668
85.00- 89.99	30	13,480,384.60	10.98%	6.718	358	86.07	635
90.00- 94.99	40	17,876,628.72	14.56%	6.674	358	91.00	654
95.00- 99.99	20	7,621,127.43	6.21%	6.920	358	95.06	648
100.00	3	725,229.27	0.59%	7.335	358	100.00	653
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
360	328	122,777,984.13	100.00%	6.440	358	80.84	651
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
301-360	328	122,777,984.13	100.00%	6.440	358	80.84	651
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	3	1,532,956.17	1.25%	6.268	358	72.45	589
20.01 -25.00	3	1,535,056.10	1.25%	6.775	358	72.13	607
25.01 -30.00	9	2,674,223.70	2.18%	6.439	358	83.37	663
30.01 -35.00	35	11,433,179.41	9.31%	6.499	358	81.01	664
35.01 -40.00	52	21,169,972.42	17.24%	6.505	358	82.32	650
40.01 -45.00	72	26,958,074.06	21.96%	6.556	358	79.39	650
45.01 -50.00	84	30,051,273.00	24.48%	6.246	358	81.22	657
50.01 -55.00	44	18,162,244.58	14.79%	6.410	358	80.82	637
55.01 -60.00	15	5,406,704.51	4.40%	6.385	358	83.99	662
60.01+	2	770,477.97	0.63%	6.021	358	72.61	641
None	9	3,083,822.21	2.51%	6.955	358	81.94	669
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	321	119,815,957.84	97.59%	6.439	358	81.28	650
Fixed Rate	7	2,962,026.29	2.41%	6.483	358	62.97	675
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
5YR IO 2/28 6 Mo LIBOR ARM	306	113,188,747.39	92.19%	6.461	358	81.31	650
5YR IO 3/27 6 Mo LIBOR ARM	15	6,627,210.45	5.40%	6.063	358	80.72	661
Fixed Rate 30 Yr 5YR IO	7	2,962,026.29	2.41%	6.483	358	62.97	675
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	328	122,777,984.13	100.00%	6.440	358	80.84	651
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	40	14,897,228.74	12.13%	6.967	358	80.60	651
Prepay Penalty: 12 months	18	8,451,475.43	6.88%	6.669	358	80.34	671
Prepay Penalty: 24 months	255	93,486,338.95	76.14%	6.374	358	81.22	648
Prepay Penalty: 36 months	15	5,942,941.01	4.84%	5.845	358	76.14	667
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	328	122,777,984.13	100.00%	6.440	358	80.84	651
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	189	67,636,338.51	55.09%	6.359	358	81.71	645
Lite Documentation	2	1,073,619.30	0.87%	6.660	358	89.22	687
No Documentation	1	251,092.82	0.20%	6.600	358	90.00	721
Stated Income Documentation	136	53,816,933.50	43.83%	6.537	358	79.53	657
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	110	58,616,760.75	47.74%	6.447	358	79.90	642
Purchase	214	62,347,782.23	50.78%	6.434	358	81.48	658
Rate/Term Refinance	4	1,813,441.15	1.48%	6.431	358	89.33	681
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Detached	12	5,152,468.38	4.20%	6.856	358	86.78	696
Condo High-Rise Attached	5	2,041,421.61	1.66%	6.665	358	83.93	651
Condo Low-Rise Attached	22	5,985,150.50	4.87%	6.354	358	80.55	668
PUD Attached	2	511,239.58	0.42%	5.963	358	81.24	680
PUD Detached	63	22,501,600.36	18.33%	6.581	358	80.95	656
Single Family Attached	2	424,867.85	0.35%	7.042	358	80.00	615
Single Family Detached	222	86,161,235.85	70.18%	6.379	358	80.40	646
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Primary	328	122,777,984.13	100.00%	6.440	358	80.84	651
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	1	906,474.08	0.74%	6.850	358	70.00	637
AA	15	8,506,847.19	6.93%	6.701	358	79.59	635
AA+	312	113,364,662.86	92.33%	6.418	358	81.02	652
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

MI Insurer	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
N	215	90,516,867.53	73.72%	6.391	358	80.58	647
Y	113	32,261,116.60	26.28%	6.580	358	81.58	664
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Arizona	5	1,313,560.43	1.07%	7.033	358	80.00	639
Arkansas	1	440,987.39	0.36%	6.500	358	78.47	646
California	159	70,117,450.98	57.11%	6.240	358	80.67	650
Colorado	21	4,188,254.21	3.41%	6.445	358	81.61	639
Connecticut	4	1,625,329.52	1.32%	6.274	358	86.13	663
Florida	24	7,015,203.79	5.71%	6.976	358	82.63	653
Georgia	5	1,055,044.83	0.86%	7.412	358	81.66	640
Hawaii	5	2,683,022.48	2.19%	5.952	358	81.87	655
Idaho	1	377,989.19	0.31%	8.300	358	90.00	634
Illinois	1	326,240.67	0.27%	7.990	358	90.00	639
Indiana	1	313,191.04	0.26%	8.175	358	80.00	601
Kentucky	1	157,595.49	0.13%	6.700	358	80.00	607
Louisiana	1	199,594.29	0.16%	6.200	358	80.00	710
Maine	1	215,993.82	0.18%	7.000	358	80.00	652
Maryland	2	503,985.59	0.41%	7.412	358	80.00	643
Massachusetts	16	5,535,931.45	4.51%	6.620	358	78.45	673
Michigan	1	327,264.64	0.27%	8.250	358	95.00	596
Minnesota	8	2,315,003.80	1.89%	7.299	358	85.82	643
Mississippi	1	259,192.59	0.21%	6.690	358	80.00	633
Nevada	10	3,050,987.58	2.48%	6.828	358	82.28	649
New Hampshire	3	528,784.88	0.43%	6.722	358	80.00	652
New Jersey	7	3,115,160.91	2.54%	6.973	358	81.23	626
New York	16	7,185,486.64	5.85%	6.520	358	80.02	671
Ohio	3	905,137.79	0.74%	6.066	358	90.50	665
Oregon	3	673,100.93	0.55%	6.374	358	84.62	627
Pennsylvania	2	587,695.69	0.48%	5.910	358	90.20	693
Tennessee	1	305,591.26	0.25%	6.740	358	80.00	694
Texas	3	607,155.63	0.49%	6.514	358	80.00	629
Utah	2	354,350.87	0.29%	6.041	358	80.00	682
Virginia	11	3,765,477.78	3.07%	6.710	358	78.38	645
Washington	8	2,521,023.90	2.05%	6.494	358	69.99	666
Wyoming	1	207,194.07	0.17%	6.690	358	80.00	584
<b>Total</b>	<b>328</b>	<b>122,777,984.13</b>	<b>100.00%</b>	<b>6.440</b>	<b>358</b>	<b>80.84</b>	<b>651</b>

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	1	1,007,471.19	0.84%	5.050	358	65.00	643
3.000 - 3.499	19	7,868,705.71	6.57%	5.360	358	75.84	712
3.500 - 3.999	57	20,889,563.61	17.43%	5.706	358	77.44	669
4.000 - 4.499	86	30,966,055.01	25.84%	6.352	358	79.01	647
4.500 - 4.999	78	30,430,406.51	25.40%	6.607	358	82.47	646
5.000 - 5.499	46	16,908,714.73	14.11%	7.030	358	86.23	633
5.500 - 5.999	19	7,128,664.14	5.95%	7.364	358	89.30	623
6.000 - 6.499	8	2,553,955.44	2.13%	7.613	358	89.45	633
6.500 - 6.999	5	1,552,136.10	1.30%	7.845	358	88.27	620
7.000 - 7.499	2	510,285.40	0.43%	8.532	358	83.72	606
<b>Total</b>	<b>321</b>	<b>119,815,957.84</b>	<b>100.00%</b>	<b>6.439</b>	<b>358</b>	<b>81.28</b>	<b>650</b>

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,026.45	0.16%	4.300	358	77.72	772
4.500 - 4.999	5	1,970,583.65	1.64%	4.891	358	75.50	698
5.000 - 5.499	27	9,531,828.02	7.96%	5.253	358	80.02	681
5.500 - 5.999	64	27,707,985.22	23.13%	5.773	358	78.06	658
6.000 - 6.499	68	24,573,266.20	20.51%	6.277	358	80.24	649
6.500 - 6.999	90	32,332,556.15	26.99%	6.768	358	82.53	647
7.000 - 7.499	28	11,148,712.58	9.30%	7.233	358	84.51	636
7.500 - 7.999	28	9,437,159.07	7.88%	7.744	358	85.80	633
8.000 - 8.499	8	2,547,251.16	2.13%	8.224	358	87.79	610
8.500 - 8.999	1	175,494.98	0.15%	8.600	358	90.00	620
9.000 - 9.499	1	197,094.36	0.16%	9.100	358	89.63	614
<b>Total</b>	<b>321</b>	<b>119,815,957.84</b>	<b>100.00%</b>	<b>6.439</b>	<b>358</b>	<b>81.28</b>	<b>650</b>

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.000 -10.499	1	194,026.45	0.16%	4.300	358	77.72	772
10.500 -10.999	5	1,970,583.65	1.64%	4.891	358	75.50	698
11.000 -11.499	24	8,207,865.91	6.85%	5.230	358	80.02	688
11.500 -11.999	61	26,291,017.73	21.94%	5.768	358	77.91	659
12.000 -12.499	70	25,569,993.68	21.34%	6.221	358	80.23	647
12.500 -12.999	90	32,224,806.49	26.90%	6.729	358	82.08	647
13.000 -13.499	29	11,611,899.33	9.69%	7.202	358	84.33	639
13.500 -13.999	28	9,609,958.87	8.02%	7.621	358	86.28	631
14.000 -14.499	8	2,547,251.16	2.13%	8.224	358	87.79	610
14.500 -14.999	4	1,391,460.21	1.16%	7.908	358	88.90	625
15.000 -15.499	1	197,094.36	0.16%	9.100	358	89.63	614
<b>Total</b>	<b>321</b>	<b>119,815,957.84</b>	<b>100.00%</b>	<b>6.439</b>	<b>358</b>	<b>81.28</b>	<b>650</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	2	823,132.46	0.69%	6.231	358	80.00	695
3.000	318	118,768,831.79	99.13%	6.440	358	81.29	650
4.000	1	223,993.59	0.19%	6.625	358	80.00	0
<b>Total</b>	<b>321</b>	<b>119,815,957.84</b>	<b>100.00%</b>	<b>6.439</b>	<b>358</b>	<b>81.28</b>	<b>650</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	310	114,758,009.76	95.78%	6.434	358	81.16	651
1.500	10	4,744,757.04	3.96%	6.450	358	84.30	636
2.000	1	313,191.04	0.26%	8.175	358	80.00	601
<b>Total</b>	<b>321</b>	<b>119,815,957.84</b>	<b>100.00%</b>	<b>6.439</b>	<b>358</b>	<b>81.28</b>	<b>650</b>

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
06/01/07	306	113,188,747.39	94.47%	6.461	358	81.31	650
06/01/08	15	6,627,210.45	5.53%	6.063	358	80.72	661
<b>Total</b>	<b>321</b>	<b>119,815,957.84</b>	<b>100.00%</b>	<b>6.439</b>	<b>358</b>	<b>81.28</b>	<b>650</b>



## Option One Mortgage: Soundview 2005-OPT2 Group II

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$347,655,857	\$49,931	\$1,349,178
Average Scheduled Principal Balance	\$301,785		
Number of Mortgage Loans	1,152		
Weighted Average Gross Coupon	7.113%	4.300%	13.340%
Weighted Average FICO Score	627	500	797
Weighted Average Combined Original LTV	80.35%	27.43%	100.00%
Weighted Average Debt-to-Income Ratio	43.03%	0.83%	93.65%
Weighted Average Original Term	359 months	180 months	360 months
Weighted Average Stated Remaining Term	357 months	178 months	358 months
Weighted Average Seasoning	2 months	2 months	2 months
Weighted Average Gross Margin	5.137%	2.550%	10.490%
Weighted Average Minimum Interest Rate	7.020%	4.300%	12.050%
Weighted Average Maximum Interest Rate	13.053%	10.300%	18.250%
Weighted Average Initial Rate Cap	2.988%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.017%	1.000%	2.000%
Weighted Average Months to Roll	23 months	4 months	34 months
Maturity Date		Jun 1 2020	Jun 1 2035
Maximum Zip Code Concentration	0.52%	93065 (Simi Valley, CA)	
ARM	89.16%		
Fixed Rate	10.84%		
2/28 6 Mo LIBOR ARM	51.15%		
3/27 6 Mo LIBOR ARM	3.34%		
5YR IO 2/28 6 Mo LIBOR ARM	32.56%		
5YR IO 3/27 6 Mo LIBOR ARM	1.91%		
6 Mo LIBOR ARM 30 Yr	0.20%		
Fixed Rate 15 Yr	0.26%		
Fixed Rate 15 Yr Rate Reduction	0.01%		
Fixed Rate 20 Yr	0.17%		
Fixed Rate 30 Yr	9.47%		
Fixed Rate 30 Yr 5YR IO	0.85%		
Fixed Rate 30 Yr Rate Reduction	0.08%		
Interest Only	35.32%		
Not Interest Only	64.68%		
Prepay Penalty: 0 months	22.38%		
Prepay Penalty: 12 months	11.79%		
Prepay Penalty: 24 months	58.79%		
Prepay Penalty: 30 months	0.05%		
Prepay Penalty: 36 months	6.99%		
First Lien	97.69%		
Second Lien	2.31%		

Full Documentation	48.40%
Lite Documentation	1.39%
No Documentation	1.47%
Stated Income Documentation	48.74%
Cash Out Refinance	50.61%
Purchase	44.76%
Rate/Term Refinance	4.63%
2-4 Units Attached	0.91%
2-4 Units Detached	7.01%
Condo High-Rise Attached	0.72%
Condo Low-Rise Attached	4.33%
Condo Low-Rise Detached	0.07%
Manufactured Housing	0.41%
PUD Attached	0.23%
PUD Detached	14.24%
Single Family Attached	1.01%
Single Family Detached	71.06%
Non-owner	3.75%
Primary	94.17%
Second Home	2.08%
Top 5 States:	
California	34.71%
New York	12.87%
Massachusetts	7.59%
Florida	5.62%
Texas	4.45%

## Option One Mortgage: Soundview 2005-OPT2

### Group II

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	8	399,771.10	0.11%	10.636	343	74.56	576
50,000.01 - 100,000.00	147	10,755,608.57	3.09%	9.771	349	83.42	593
100,000.01 - 150,000.00	64	7,705,423.62	2.22%	9.216	356	79.45	586
150,000.01 - 200,000.00	216	37,706,350.51	10.85%	7.325	358	80.55	629
200,000.01 - 250,000.00	147	32,685,853.00	9.40%	7.181	358	82.57	628
250,000.01 - 300,000.00	72	19,677,346.48	5.66%	6.985	358	83.18	645
300,000.01 - 350,000.00	59	19,140,410.06	5.51%	6.856	358	81.79	643
350,000.01 - 400,000.00	125	47,312,255.03	13.61%	6.964	358	79.28	616
400,000.01 - 450,000.00	92	39,145,568.68	11.26%	6.984	358	80.38	624
450,000.01 - 500,000.00	64	30,413,353.41	8.75%	6.840	358	81.14	635
500,000.01 - 550,000.00	47	24,704,678.87	7.11%	6.877	358	82.97	638
550,000.01 - 600,000.00	40	23,264,749.07	6.69%	7.286	358	82.91	614
600,000.01 - 650,000.00	18	11,294,490.83	3.25%	6.629	358	78.18	615
650,000.01 - 700,000.00	13	8,667,124.02	2.49%	6.796	358	81.91	663
700,000.01 - 750,000.00	16	11,737,365.53	3.38%	6.741	347	69.86	634
750,000.01 - 800,000.00	6	4,710,266.21	1.35%	6.509	358	75.54	601
800,000.01 - 850,000.00	2	1,667,952.30	0.48%	5.800	358	65.97	627
850,000.01 - 900,000.00	1	897,520.25	0.26%	6.500	358	83.72	676
900,000.01 - 950,000.00	4	3,684,457.95	1.06%	6.754	358	72.14	626
950,000.01 - 1,000,000.00	3	2,969,071.54	0.85%	7.190	358	72.34	594
1,000,000.01+	8	9,116,239.48	2.62%	6.295	358	74.22	649
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,026.45	0.06%	4.300	358	77.72	772
4.500 - 4.999	8	3,277,833.12	0.94%	4.900	358	76.84	695
5.000 - 5.499	34	12,410,618.03	3.57%	5.239	358	78.25	685
5.500 - 5.999	120	47,266,899.14	13.60%	5.795	358	77.80	661
6.000 - 6.499	154	52,344,984.93	15.06%	6.285	356	78.47	642
6.500 - 6.999	238	81,365,207.76	23.40%	6.779	358	80.95	642
7.000 - 7.499	123	43,218,601.91	12.43%	7.255	358	82.56	622
7.500 - 7.999	146	48,378,351.14	13.92%	7.747	358	82.15	603
8.000 - 8.499	57	15,369,435.62	4.42%	8.232	358	82.60	591
8.500 - 8.999	67	17,284,598.05	4.97%	8.701	357	81.15	575
9.000 - 9.499	31	6,236,589.37	1.79%	9.215	356	78.36	547
9.500 - 9.999	41	6,146,855.69	1.77%	9.762	356	81.62	556
10.000 -10.499	26	3,663,347.24	1.05%	10.161	355	78.17	555
10.500 -10.999	52	5,592,235.15	1.61%	10.762	353	79.53	561
11.000 -11.499	29	2,910,345.34	0.84%	11.243	355	78.08	553
11.500 -11.999	21	1,716,559.28	0.49%	11.796	354	80.31	555
12.000 -12.499	3	218,871.79	0.06%	12.141	358	76.56	504
13.000 -13.499	1	60,496.50	0.02%	13.340	358	90.00	557
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	83	19,857,830.49	5.71%	9.026	358	73.64	512
525-549	85	22,322,673.37	6.42%	8.367	358	76.71	537
550-574	93	28,012,969.75	8.06%	7.763	357	77.14	561
575-599	152	42,854,661.52	12.33%	7.326	358	79.27	588
600-624	191	54,687,276.03	15.73%	7.104	357	81.59	612
625-649	170	56,776,449.88	16.33%	6.695	358	80.73	637
650-674	139	44,276,011.65	12.74%	6.634	358	81.76	663
675-699	109	36,079,883.59	10.38%	6.560	358	83.26	686
700+	122	41,226,386.51	11.86%	6.385	355	82.79	730
None	8	1,561,713.72	0.45%	8.504	358	75.39	0
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	13	3,137,805.04	0.90%	6.778	358	39.51	642
50.00- 54.99	9	3,939,541.60	1.13%	6.632	358	53.22	609
55.00- 59.99	17	6,217,636.76	1.79%	7.344	358	58.18	602
60.00- 64.99	31	9,911,200.60	2.85%	7.505	357	62.88	565
65.00- 69.99	67	25,309,215.68	7.28%	7.132	352	67.14	598
70.00- 74.99	63	23,662,683.82	6.81%	7.266	358	72.34	593
75.00- 79.99	90	28,329,136.16	8.15%	7.484	357	76.29	595
80.00	447	121,020,533.47	34.81%	6.739	358	80.00	641
80.01- 84.99	36	10,313,827.10	2.97%	7.278	357	83.27	642
85.00- 89.99	90	32,410,714.31	9.32%	7.182	358	85.98	631
90.00- 94.99	154	52,964,294.23	15.23%	7.150	358	90.55	643
95.00- 99.99	93	25,041,426.16	7.20%	7.590	358	95.02	636
100.00	42	5,397,841.58	1.55%	9.066	353	100.00	646
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180	5	954,530.52	0.27%	7.131	178	73.87	713
240	8	575,575.00	0.17%	9.741	238	77.39	602
360	1,139	346,125,750.99	99.56%	7.109	358	80.37	627
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	5	954,530.52	0.27%	7.131	178	73.87	713
181-240	8	575,575.00	0.17%	9.741	238	77.39	602
301-360	1,139	346,125,750.99	99.56%	7.109	358	80.37	627
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	25	7,013,203.23	2.02%	7.432	358	78.54	600
20.01 -25.00	29	9,126,078.22	2.63%	7.129	357	73.58	604
25.01 -30.00	47	14,052,728.13	4.04%	7.211	357	79.25	634
30.01 -35.00	111	31,766,742.85	9.14%	6.961	358	79.84	636
35.01 -40.00	149	48,953,726.12	14.08%	7.002	355	80.50	631
40.01 -45.00	239	70,236,924.15	20.20%	7.168	358	80.52	630
45.01 -50.00	297	89,289,764.17	25.68%	7.084	358	81.23	628
50.01 -55.00	142	46,246,086.56	13.30%	7.066	358	79.91	609
55.01 -60.00	31	9,083,588.07	2.61%	7.046	358	82.58	632
60.01+	45	11,054,988.82	3.18%	7.666	356	79.67	608
None	37	10,832,026.19	3.12%	7.297	358	81.69	662
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	953	309,954,430.84	89.16%	7.022	358	80.39	625
Fixed Rate	199	37,701,425.67	10.84%	7.860	352	80.01	641
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6 Mo LIBOR ARM	594	177,838,818.65	51.15%	7.442	358	79.77	606
3/27 6 Mo LIBOR ARM	36	11,607,747.23	3.34%	6.674	358	80.37	647
5YR IO 2/28 6 Mo LIBOR ARM	306	113,188,747.39	32.56%	6.461	358	81.31	650
5YR IO 3/27 6 Mo LIBOR ARM	15	6,627,210.45	1.91%	6.063	358	80.72	661
6 Mo LIBOR ARM 30 Yr	2	691,907.12	0.20%	5.880	358	85.89	654
Fixed Rate 15 Yr	4	902,769.35	0.26%	6.929	178	73.65	717
Fixed Rate 15 Yr Rate Reduction	1	51,761.17	0.01%	10.650	178	77.61	641
Fixed Rate 20 Yr	8	575,575.00	0.17%	9.741	238	77.39	602
Fixed Rate 30 Yr	176	32,929,657.51	9.47%	7.962	358	81.92	636
Fixed Rate 30 Yr 5YR IO	7	2,962,026.29	0.85%	6.483	358	62.97	675
Fixed Rate 30 Yr Rate Reduction	3	279,636.35	0.08%	9.007	358	61.87	587
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	328	122,777,984.13	35.32%	6.440	358	80.84	651
Not Interest Only	824	224,877,872.38	64.68%	7.481	357	80.08	613
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	274	77,788,972.86	22.38%	7.533	356	78.22	620
Prepay Penalty: 12 mcnths	104	41,001,920.53	11.79%	7.094	358	81.39	641
Prepay Penalty: 24 mcnths	665	204,402,582.56	58.79%	6.962	358	81.04	625
Prepay Penalty: 30 mcnths	1	167,763.90	0.05%	7.890	358	80.00	576
Prepay Penalty: 36 mcnths	108	24,294,616.66	6.99%	7.068	356	79.57	637
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	1,056	339,620,745.70	97.69%	7.034	358	80.18	627
Second Lien	96	8,035,110.81	2.31%	10.481	349	87.17	609
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	615	168,259,436.00	48.40%	7.050	358	81.22	618
Lite Documentation	12	4,836,787.41	1.39%	7.326	356	83.22	630
No Documentation	18	5,096,224.47	1.47%	7.096	358	82.61	703
Stated Income Documentation	507	169,463,408.63	48.74%	7.170	357	79.32	633
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	491	175,951,351.32	50.61%	7.178	357	78.30	615
Purchase	612	155,608,473.64	44.76%	6.960	358	83.07	646
Rate/Term Refinance	49	16,096,031.55	4.63%	7.887	358	76.45	569
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	10	3,164,438.53	0.91%	7.315	358	87.84	695
2-4 Units Detached	70	24,381,634.92	7.01%	7.449	358	84.37	657
Condo High-Rise Attached	6	2,517,765.74	0.72%	6.917	358	85.08	638
Condo Low-Rise Attached	60	15,048,984.54	4.33%	6.925	358	81.60	655
Condo Low-Rise Detached	1	230,164.14	0.07%	7.250	358	95.00	545
Manufactured Housing	8	1,435,133.78	0.41%	6.620	350	79.48	651
PUD Attached	4	805,250.56	0.23%	7.409	358	79.19	633
PUD Detached	156	49,518,607.25	14.24%	7.125	358	81.68	630
Single Family Attached	12	3,497,327.46	1.01%	7.262	358	69.77	606
Single Family Detached	825	247,056,549.59	71.06%	7.088	357	79.61	620
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	50	13,043,600.07	3.75%	7.795	358	84.29	666
Primary	1,089	327,391,751.69	94.17%	7.093	357	80.26	625
Second Home	13	7,220,504.75	2.08%	6.801	358	77.25	634
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	47	14,676,991.86	4.22%	7.909	357	76.34	554
AA	116	34,983,937.83	10.06%	7.600	357	81.66	594
AA+	877	270,586,303.76	77.83%	6.838	357	81.14	642
B	50	14,603,957.34	4.20%	8.327	358	74.09	548
C	29	6,217,926.13	1.79%	9.179	357	71.93	546
CC	28	5,144,156.62	1.48%	10.006	358	68.30	534
NG	5	1,442,582.97	0.41%	7.418	358	83.43	631
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Mi Insurer	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
N	455	153,833,102.58	44.25%	6.947	356	79.18	636
Y	697	193,822,753.93	55.75%	7.246	358	81.27	619
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>



State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	4	603,897.71	0.17%	7.366	358	80.95	645
Arizona	19	5,363,052.05	1.54%	7.187	358	80.41	609
Arkansas	3	717,855.27	0.21%	7.942	358	83.64	609
California	322	120,683,630.46	34.71%	6.744	358	80.40	629
Colorado	34	7,020,322.08	2.02%	7.020	358	83.49	619
Connecticut	21	7,279,812.31	2.09%	6.961	356	81.06	621
Delaware	2	389,547.86	0.11%	7.154	358	80.00	633
Florida	88	19,546,622.82	5.62%	7.522	358	79.75	627
Georgia	24	4,800,471.85	1.38%	8.342	358	80.34	597
Hawaii	12	6,804,042.67	1.96%	6.591	358	80.04	640
Idaho	2	589,497.38	0.17%	8.189	358	91.79	615
Illinois	19	4,846,303.35	1.39%	7.574	358	81.58	613
Indiana	6	848,175.85	0.24%	8.300	358	86.54	599
Iowa	1	177,310.07	0.05%	8.500	358	95.00	597
Kentucky	8	1,171,479.31	0.34%	7.497	358	83.55	604
Louisiana	4	703,802.15	0.20%	6.555	358	80.00	668
Maine	11	2,097,471.53	0.60%	7.385	358	79.94	616
Maryland	20	5,057,253.44	1.45%	7.810	358	81.76	604
Massachusetts	74	26,394,222.66	7.59%	6.916	358	76.52	626
Michigan	12	2,382,883.59	0.69%	7.300	358	84.12	621
Minnesota	14	3,683,326.99	1.06%	7.623	358	80.87	610
Mississippi	3	719,001.69	0.21%	7.800	358	82.90	604
Missouri	5	1,013,621.74	0.29%	7.731	358	81.94	605
Montana	2	257,074.50	0.07%	6.981	358	75.39	626
Nevada	26	7,767,401.27	2.23%	7.365	358	80.02	617
New Hampshire	9	1,418,467.54	0.41%	7.152	358	75.83	616
New Jersey	39	13,352,049.95	3.84%	7.344	358	80.77	621
New York	128	44,752,972.20	12.87%	7.287	357	81.70	645
North Carolina	16	3,065,021.83	0.88%	8.275	358	79.15	585
Ohio	20	3,534,793.39	1.02%	6.610	358	81.48	640
Oklahoma	3	283,365.76	0.08%	9.284	358	82.73	521
Oregon	14	3,400,994.11	0.98%	7.485	358	81.62	619
Pennsylvania	26	6,256,895.87	1.80%	6.962	358	80.43	639
Rhode Island	10	2,470,009.23	0.71%	6.901	358	81.20	605
South Carolina	3	891,952.40	0.26%	7.634	358	73.75	598
Tennessee	9	1,418,442.01	0.41%	7.640	358	79.66	625
Texas	64	15,475,121.00	4.45%	7.664	349	81.57	609
Utah	6	1,202,160.39	0.35%	6.332	358	79.88	666
Vermont	2	262,154.85	0.08%	6.952	358	79.80	632
Virginia	45	13,667,765.70	3.93%	7.432	357	78.84	624
Washington	14	3,701,815.43	1.06%	6.691	358	72.87	652
Wisconsin	5	752,047.37	0.22%	7.175	358	84.47	686
Wyoming	3	831,746.88	0.24%	9.245	358	83.89	536
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

<b>Gross Margin</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
2.500 - 2.999	1	1,007,471.19	0.33%	5.050	358	65.00	643
3.000 - 3.499	24	9,825,455.90	3.17%	5.445	358	77.05	707
3.500 - 3.999	84	30,411,575.60	9.81%	5.736	358	77.78	672
4.000 - 4.499	165	55,645,317.22	17.95%	6.308	358	77.73	648
4.500 - 4.999	179	63,671,948.58	20.54%	6.669	358	81.37	643
5.000 - 5.499	157	53,312,082.35	17.20%	7.081	358	82.44	622
5.500 - 5.999	110	37,615,300.58	12.14%	7.494	358	83.91	602
6.000 - 6.499	67	20,440,533.81	6.59%	7.887	358	84.08	593
6.500 - 6.999	47	15,470,206.47	4.99%	8.363	358	79.62	560
7.000 - 7.499	23	7,515,099.04	2.42%	8.720	358	75.84	526
7.500 - 7.999	9	2,486,312.98	0.80%	9.376	358	86.12	555
8.000 - 8.499	39	6,372,904.24	2.06%	10.044	358	78.61	538
8.500 - 8.999	29	3,486,534.21	1.12%	10.266	358	75.55	531
9.000 - 9.499	13	1,901,561.97	0.61%	10.918	358	63.03	537
9.500 - 9.999	5	629,807.15	0.20%	10.768	358	66.85	528
10.000 -10.499	1	162,319.55	0.05%	10.990	358	65.00	513
<b>Total</b>	<b>953</b>	<b>309,954,430.84</b>	<b>100.00%</b>	<b>7.022</b>	<b>358</b>	<b>80.39</b>	<b>625</b>

<b>Minimum Interest Rate</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
4.000 - 4.499	1	194,026.45	0.06%	4.300	358	77.72	772
4.500 - 4.999	8	3,277,833.12	1.06%	4.900	358	76.84	695
5.000 - 5.499	34	12,154,625.35	3.92%	5.258	358	80.28	682
5.500 - 5.999	108	43,514,565.57	14.04%	5.793	358	78.05	659
6.000 - 6.499	144	49,250,592.53	15.89%	6.287	358	79.03	640
6.500 - 6.999	212	71,858,132.44	23.18%	6.772	358	81.77	642
7.000 - 7.499	111	39,791,795.24	12.84%	7.253	358	82.10	618
7.500 - 7.999	133	43,857,823.26	14.15%	7.743	358	81.76	601
8.000 - 8.499	44	12,596,940.29	4.06%	8.219	358	82.53	581
8.500 - 8.999	54	15,406,230.82	4.97%	8.714	358	80.61	570
9.000 - 9.499	18	4,766,490.92	1.54%	9.210	358	74.62	525
9.500 - 9.999	29	5,269,866.87	1.70%	9.762	358	81.41	547
10.000 -10.499	16	2,653,300.95	0.86%	10.157	358	76.86	534
10.500 -10.999	20	3,113,223.62	1.00%	10.779	358	72.57	528
11.000 -11.499	13	1,607,560.78	0.52%	11.260	358	70.63	523
11.500 -11.999	7	545,479.96	0.18%	11.734	358	71.45	530
12.000 -12.499	1	95,942.67	0.03%	12.050	358	80.00	504
<b>Total</b>	<b>953</b>	<b>309,954,430.84</b>	<b>100.00%</b>	<b>7.022</b>	<b>358</b>	<b>80.39</b>	<b>625</b>

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.000 -10.499	1	194,026.45	0.06%	4.300	358	77.72	772
10.500 -10.999	8	3,277,833.12	1.06%	4.900	358	76.84	695
11.000 -11.499	30	10,617,664.52	3.43%	5.245	358	80.33	688
11.500 -11.999	105	42,280,296.83	13.64%	5.793	358	77.87	659
12.000 -12.499	144	49,248,541.95	15.89%	6.263	358	79.00	640
12.500 -12.999	211	71,308,949.75	23.01%	6.760	358	81.54	642
13.000 -13.499	113	40,998,491.63	13.23%	7.220	358	81.93	618
13.500 -13.999	132	43,575,871.69	14.06%	7.701	358	82.06	600
14.000 -14.499	45	12,825,604.45	4.14%	8.129	358	82.94	584
14.500 -14.999	56	17,046,547.46	5.50%	8.599	358	81.30	578
15.000 -15.499	18	4,766,490.92	1.54%	9.210	358	74.62	525
15.500 -15.999	29	5,254,561.78	1.70%	9.680	358	81.78	550
16.000 -16.499	15	2,426,801.12	0.78%	10.136	358	77.89	532
16.500 -16.999	22	3,411,546.50	1.10%	10.616	358	73.03	527
17.000 -17.499	14	1,808,173.05	0.58%	11.110	358	70.38	527
17.500 -17.999	8	705,243.52	0.23%	11.566	358	68.69	529
18.000 -18.499	2	207,786.10	0.07%	11.619	358	71.59	511
<b>Total</b>	<b>953</b>	<b>309,954,430.84</b>	<b>100.00%</b>	<b>7.022</b>	<b>358</b>	<b>80.39</b>	<b>625</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	5	2,041,299.75	0.66%	6.413	358	84.57	660
3.000	947	307,689,137.50	99.27%	7.027	358	80.36	625
4.000	1	223,993.59	0.07%	6.625	358	80.00	0
<b>Total</b>	<b>953</b>	<b>309,954,430.84</b>	<b>100.00%</b>	<b>7.022</b>	<b>358</b>	<b>80.39</b>	<b>625</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	921	299,694,410.75	96.69%	7.020	358	80.35	626
1.500	30	9,892,547.46	3.19%	7.042	358	81.55	608
2.000	2	367,472.63	0.12%	8.541	358	80.00	596
<b>Total</b>	<b>953</b>	<b>309,954,430.84</b>	<b>100.00%</b>	<b>7.022</b>	<b>358</b>	<b>80.39</b>	<b>625</b>

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
12/01/05	2	691,907.12	0.22%	5.880	358	85.89	654
06/01/07	900	291,027,566.04	93.89%	7.061	358	80.37	623
06/01/08	51	18,234,957.68	5.88%	6.452	358	80.50	652
<b>Total</b>	<b>953</b>	<b>309,954,430.84</b>	<b>100.00%</b>	<b>7.022</b>	<b>358</b>	<b>80.39</b>	<b>625</b>

**Option One Mortgage: Soundview 2005-OPT2**  
**Debt Ratio > 50**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$163,258,744	\$50,068	\$1,007,471
Average Scheduled Principal Balance	\$209,038		
Number of Mortgage Loans	781		
Weighted Average Gross Coupon	7.431%	4.300%	12.500%
Weighted Average FICO Score	602	501	802
Weighted Average Combined Original LTV	79.54%	28.00%	100.00%
Weighted Average Debt-to-Income	53.98%	50.01%	93.65%
Weighted Average Original Term	359 months	120 months	360 months
Weighted Average Stated Remaining Term	357 months	118 months	358 months
Weighted Average Seasoning	2 months	2 months	2 months
Weighted Average Gross Margin	5.452%	2.550%	9.750%
Weighted Average Minimum Interest Rate	7.367%	4.300%	11.800%
Weighted Average Maximum Interest Rate	13.405%	10.300%	18.250%
Weighted Average Initial Rate Cap	2.990%	1.000%	3.000%
Weighted Average Subsequent Rate Cap	1.013%	1.000%	1.500%
Weighted Average Months to Roll	22 months	4 months	34 months
Maturity Date		Jun 1 2015	Jun 1 2035
Maximum Zip Code Concentration	0.88%	91361 (Hidden Valley, CA)	
ARM	83.56%		
Fixed Rate	16.44%		
2/13 6 Mo LIBOR ARM	0.04%		
2/28 6 Mo LIBOR ARM	60.19%		
3/27 6 Mo LIBOR ARM	3.30%		
5YR IO 2/28 6 Mo LIBOR ARM	18.92%		
5YR IO 3/27 6 Mo LIBOR ARM	0.70%		
6 Mo LIBOR ARM 30 Yr	0.42%		
Fixed Rate 10 Yr	0.11%		
Fixed Rate 15 Yr	0.45%		
Fixed Rate 15 Yr Rate Reduction	0.03%		
Fixed Rate 20 Yr	0.10%		
Fixed Rate 20 Yr Rate Reduction	0.06%		
Fixed Rate 30 Yr	15.29%		
Fixed Rate 30 Yr Rate Reduction	0.39%		
Interest Only	19.62%		
Not Interest Only	80.38%		
Prepay Penalty: 0 months	27.45%		
Prepay Penalty: 12 months	8.44%		
Prepay Penalty: 24 months	53.46%		
Prepay Penalty: 30 months	0.28%		
Prepay Penalty: 36 months	10.36%		
First Lien	99.13%		
Second Lien	0.87%		

Full Documentation	75.43%
Lite Documentation	0.80%
Stated Income Documentation	23.77%
Cash Out Refinance	65.01%
Purchase	25.08%
Rate/Term Refinance	9.91%
2-4 Units Attached	2.15%
2-4 Units Detached	10.11%
Condo High-Rise Attached	0.60%
Condo Low-Rise Attached	3.95%
Manufactured Housing	1.43%
PUD Attached	0.79%
PUD Detached	8.43%
Single Family Attached	1.22%
Single Family Detached	71.32%
Non-owner	8.04%
Primary	90.23%
Second Home	1.73%
Top 5 States:	
California	28.13%
Massachusetts	9.74%
New York	8.66%
Florida	5.88%
Texas	4.86%

## Option One Mortgage: Soundview 2005-OPT2

### Debt Ratio > 50

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
50,000.01 - 100,000.00	151	11,575,101.93	7.09%	8.677	348	80.63	601
100,000.01 - 150,000.00	189	23,629,768.04	14.47%	7.971	355	78.91	601
150,000.01 - 200,000.00	120	20,950,524.58	12.83%	7.455	356	78.47	598
200,000.01 - 250,000.00	104	23,464,080.95	14.37%	7.221	358	79.38	597
250,000.01 - 300,000.00	63	17,356,840.68	10.63%	7.488	358	82.18	605
300,000.01 - 350,000.00	57	18,550,134.03	11.36%	7.388	358	78.71	585
350,000.01 - 400,000.00	32	12,098,971.07	7.41%	7.070	358	76.51	614
400,000.01 - 450,000.00	17	7,290,551.71	4.47%	7.013	358	81.11	605
450,000.01 - 500,000.00	16	7,577,918.81	4.64%	6.655	358	83.51	622
500,000.01 - 550,000.00	8	4,256,964.58	2.61%	6.894	358	86.09	622
550,000.01 - 600,000.00	9	5,148,601.23	3.15%	7.698	358	82.48	611
600,000.01 - 650,000.00	5	3,142,690.59	1.92%	6.621	358	80.64	606
650,000.01 - 700,000.00	2	1,323,559.15	0.81%	6.853	358	70.20	587
700,000.01 - 750,000.00	1	718,398.26	0.44%	7.600	358	65.45	553
750,000.01 - 800,000.00	3	2,360,432.49	1.45%	6.654	358	81.50	613
800,000.01 - 850,000.00	1	832,976.18	0.51%	5.600	358	67.72	701
850,000.01 - 900,000.00	2	1,973,758.05	1.21%	7.588	358	73.94	607
900,000.01 - 1,000,000.00	1	1,007,471.19	0.62%	5.050	358	65.00	643
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,026.45	0.12%	4.300	358	77.72	772
4.500 - 4.999	2	744,698.71	0.46%	4.890	358	80.00	664
5.000 - 5.499	15	5,172,598.12	3.17%	5.222	358	75.80	666
5.500 - 5.999	52	14,848,217.16	9.09%	5.785	358	75.80	652
6.000 - 6.499	63	16,536,610.45	10.13%	6.315	356	77.58	621
6.500 - 6.999	120	29,566,665.40	18.11%	6.769	357	80.90	625
7.000 - 7.499	110	22,839,402.32	13.99%	7.246	358	82.25	605
7.500 - 7.999	128	28,142,893.38	17.24%	7.760	358	79.37	590
8.000 - 8.499	79	13,536,306.26	8.29%	8.231	357	82.39	578
8.500 - 8.999	96	15,812,079.60	9.69%	8.733	351	77.91	557
9.000 - 9.499	34	5,133,129.52	3.14%	9.264	358	80.26	550
9.500 - 9.999	34	5,051,372.03	3.09%	9.742	353	80.92	546
10.000 -10.499	14	2,162,201.90	1.32%	10.204	358	78.73	551
10.500 -10.999	18	1,603,240.78	0.98%	10.744	346	82.08	574
11.000 -11.499	10	1,295,276.46	0.79%	11.238	358	71.41	542
11.500 -11.999	4	530,145.68	0.32%	11.689	358	72.95	530
12.500 -12.999	1	89,879.30	0.06%	12.500	358	58.06	537
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	81	17,655,154.56	10.81%	8.745	358	73.24	512
525-549	88	17,673,446.39	10.83%	8.272	357	75.60	536
550-574	77	16,662,815.74	10.21%	7.875	357	78.98	561
575-599	131	25,703,996.96	15.74%	7.449	354	80.48	587
600-624	137	26,341,505.04	16.13%	7.197	358	82.29	612
625-649	109	24,183,088.89	14.81%	6.769	358	79.89	637
650-674	73	16,306,937.88	9.99%	6.820	356	81.70	661
675-699	33	6,769,829.38	4.15%	6.644	354	82.78	683
700+	43	10,833,211.93	6.64%	6.493	356	82.88	718
None	9	1,128,756.75	0.69%	9.002	358	72.20	0
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	21	3,355,733.19	2.06%	7.434	348	42.84	583
50.00- 54.99	10	1,850,768.73	1.13%	7.630	340	52.72	579
55.00- 59.99	16	3,366,641.35	2.06%	7.324	358	57.05	589
60.00- 64.99	33	7,393,820.48	4.53%	8.009	356	62.56	548
65.00- 69.99	60	16,041,495.95	9.83%	7.337	358	67.01	586
70.00- 74.99	48	10,640,287.96	6.52%	7.680	356	71.71	573
75.00- 79.99	61	13,751,218.08	8.42%	7.494	357	76.55	580
80.00	223	42,164,396.35	25.83%	7.006	357	80.00	623
80.01- 84.99	39	8,397,935.82	5.14%	7.238	358	83.25	623
85.00- 89.99	64	13,059,660.15	8.00%	7.499	356	85.79	593
90.00- 94.99	112	25,042,762.34	15.34%	7.550	357	90.56	615
95.00- 99.99	81	16,311,231.30	9.99%	7.890	357	95.03	607
100.00	13	1,882,791.82	1.15%	8.470	358	100.00	658
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	2	182,423.01	0.11%	9.102	118	84.59	589
180	10	843,272.33	0.52%	8.343	178	64.84	622
240	3	260,691.85	0.16%	8.254	238	86.72	665
360	766	161,972,356.33	99.21%	7.423	358	79.60	602
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	2	182,423.01	0.11%	9.102	118	84.59	589
121-180	10	843,272.33	0.52%	8.343	178	64.84	622
181-240	3	260,691.85	0.16%	8.254	238	86.72	665
301-360	766	161,972,356.33	99.21%	7.423	358	79.60	602
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
50.01 -55.00	610	125,797,390.51	77.05%	7.414	357	79.48	602
55.01 -60.00	126	26,406,364.19	16.17%	7.416	355	79.79	604
60.01+	45	11,054,988.82	6.77%	7.666	356	79.67	608
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	616	136,425,962.60	83.56%	7.374	358	80.11	599
Fixed Rate	165	26,832,780.92	16.44%	7.726	350	76.61	619
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/13 6 Mo LIBOR ARM	1	57,486.18	0.04%	8.800	178	85.00	604
2/28 6 Mo LIBOR ARM	485	98,268,944.97	60.19%	7.682	358	79.63	586
3/27 6 Mo LIBOR ARM	30	5,382,270.94	3.30%	7.201	358	81.11	608
5YR IO 2/28 6 Mo LIBOR ARM	94	30,880,786.14	18.92%	6.518	358	81.44	635
5YR IO 3/27 6 Mo LIBOR ARM	4	1,144,567.25	0.70%	5.591	358	77.89	656
6 Mo LIBOR ARM 30 Yr	2	691,907.12	0.42%	5.880	358	85.89	654
Fixed Rate 10 Yr	2	182,423.01	0.11%	9.102	118	84.59	589
Fixed Rate 15 Yr	8	734,024.98	0.45%	8.145	178	62.36	622
Fixed Rate 15 Yr Rate Reduction	1	51,761.17	0.03%	10.650	178	77.61	641
Fixed Rate 20 Yr	2	167,826.59	0.10%	8.008	238	87.67	671
Fixed Rate 20 Yr Rate Reduction	1	92,865.26	0.06%	8.700	238	85.00	653
Fixed Rate 30 Yr	147	24,968,788.18	15.29%	7.685	358	77.03	619
Fixed Rate 30 Yr Rate Reduction	4	635,091.73	0.39%	8.014	358	70.09	586
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	98	32,025,353.39	19.62%	6.485	358	81.31	636
Not Interest Only	683	131,233,390.13	80.38%	7.662	356	79.11	594
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>



	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Prepayment Penalty Original T	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
Prepay Penalty: 0 months	215	44,818,472.60	27.45%	7.595	356	78.12	592
Prepay Penalty: 12 months	45	13,779,292.39	8.44%	7.195	358	76.95	613
Prepay Penalty: 24 months	414	87,285,126.14	53.46%	7.390	358	80.94	602
Prepay Penalty: 30 months	2	461,494.22	0.28%	8.246	358	82.72	568
Prepay Penalty: 36 months	105	16,914,358.17	10.36%	7.382	352	78.07	623
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Lien	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
First Lien	764	161,843,212.58	99.13%	7.407	357	79.44	602
Second Lien	17	1,415,530.94	0.87%	10.243	348	90.89	621
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Documentation Type	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
Full Documentation	618	123,147,858.09	75.43%	7.399	357	80.94	602
Lite Documentation	4	1,310,019.55	0.80%	7.611	358	79.16	610
Stated Income Documentation	159	38,800,865.88	23.77%	7.529	356	75.10	603
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Loan Purpose	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
Cash Out Refinance	476	106,136,762.64	65.01%	7.406	356	78.07	597
Purchase	227	40,937,653.72	25.08%	7.274	357	84.01	626
Rate/Term Refinance	78	16,184,327.16	9.91%	8.001	357	77.87	579
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

	# of	Current Principal	Pct by Curr	Weighted	Weighted	Weighted	Weighted
Property Type	Loans	Balance	Prin Bal	Average	Average	Average	Average
				Gross	Stated	Combined	FICO
				Coupon	Remaining	Orig LTV	
					Term		
2-4 Units Attached	13	3,515,385.91	2.15%	7.706	358	79.52	633
2-4 Units Detached	58	16,497,374.24	10.11%	7.248	357	78.80	624
Condo High-Rise Attached	4	983,411.25	0.60%	7.512	358	79.86	587
Condo Low-Rise Attached	38	6,448,587.59	3.95%	6.887	358	74.97	615
Manufactured Housing	14	2,336,934.30	1.43%	6.419	354	80.36	658
PUD Attached	8	1,284,717.72	0.79%	6.879	358	76.28	615
PUD Detached	57	13,758,518.63	8.43%	7.413	353	81.15	609
Single Family Attached	12	1,997,800.20	1.22%	7.561	358	76.11	582
Single Family Detached	577	116,436,013.68	71.32%	7.505	357	79.78	596
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Non-owner	75	13,125,237.29	8.04%	7.934	354	81.45	643
Primary	693	147,312,455.75	90.23%	7.387	357	79.26	598
Second Home	13	2,821,050.48	1.73%	7.402	358	85.31	629
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	44	8,453,519.13	5.18%	8.057	358	80.72	542
AA	98	23,513,088.92	14.40%	7.728	357	81.42	579
AA+	538	110,254,784.59	67.53%	7.078	356	80.87	623
B	47	10,010,443.68	6.13%	8.005	358	72.19	547
C	28	6,224,200.33	3.81%	8.925	357	71.56	535
CC	26	4,802,706.87	2.94%	9.852	358	63.32	535
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

MI Insurer	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
N	247	62,560,650.36	38.32%	7.099	356	77.70	622
Y	534	100,698,093.16	61.68%	7.638	357	80.68	590
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	1	57,486.18	0.04%	8.800	178	85.00	604
Arizona	13	2,080,537.74	1.27%	7.672	358	85.38	605
Arkansas	7	1,004,239.30	0.62%	8.963	358	87.95	549
California	145	45,918,948.57	28.13%	7.069	358	77.37	606
Colorado	11	1,912,181.66	1.17%	6.722	358	82.05	606
Connecticut	12	3,481,238.16	2.13%	7.626	358	75.97	576
Florida	57	9,601,736.87	5.88%	7.633	358	81.85	609
Georgia	24	4,364,802.99	2.67%	8.369	353	81.15	590
Hawaii	7	2,129,413.26	1.30%	7.462	358	79.49	600
Idaho	2	160,661.72	0.10%	7.628	358	84.31	656
Illinois	30	5,366,863.80	3.29%	7.859	358	82.57	576
Indiana	4	614,399.03	0.38%	7.041	358	84.14	656
Iowa	1	129,256.30	0.08%	7.150	358	87.34	630
Kentucky	7	670,673.32	0.41%	8.184	358	76.99	592
Louisiana	8	974,445.08	0.60%	7.592	358	82.86	634
Maine	5	767,740.69	0.47%	6.557	358	84.45	647
Maryland	11	2,083,929.08	1.28%	7.371	342	74.83	577
Massachusetts	60	15,895,562.16	9.74%	6.983	358	78.80	608
Michigan	42	4,762,144.73	2.92%	7.812	350	82.16	595
Minnesota	7	1,179,181.94	0.72%	8.075	358	77.01	580
Mississippi	3	681,246.78	0.42%	7.370	358	86.20	609
Missouri	8	1,166,127.38	0.71%	8.014	358	83.58	601
Montana	4	640,980.32	0.39%	7.083	358	86.14	630
Nevada	20	4,970,572.37	3.04%	7.349	358	78.79	608
New Hampshire	12	2,197,367.92	1.35%	7.187	358	82.01	617
New Jersey	32	7,663,586.07	4.69%	7.776	358	74.49	581
New York	51	14,139,745.15	8.66%	7.353	358	77.08	610
North Carolina	14	2,239,623.91	1.37%	8.275	358	85.39	575
Ohio	28	3,627,349.94	2.22%	7.644	358	88.43	631
Oklahoma	2	115,295.63	0.07%	9.196	358	91.17	622
Oregon	9	1,195,960.80	0.73%	8.293	358	84.93	599
Pennsylvania	17	2,338,791.59	1.43%	7.249	353	83.13	623
Rhode Island	10	2,233,638.66	1.37%	7.187	358	73.93	597
South Carolina	3	520,103.80	0.32%	7.087	358	89.29	599
Tennessee	4	705,833.40	0.43%	7.934	358	85.21	616
Texas	63	7,927,743.10	4.86%	8.209	348	81.22	594
Utah	4	739,627.59	0.45%	6.768	358	89.17	619
Vermont	3	425,869.84	0.26%	7.037	358	80.40	608
Virginia	15	2,766,614.01	1.69%	8.046	351	81.94	600
Washington	15	1,959,543.26	1.20%	7.359	358	81.66	609
Wisconsin	7	1,092,665.31	0.67%	7.291	358	84.09	625
Wyoming	3	755,014.11	0.46%	8.415	358	88.34	548
<b>Total</b>	<b>781</b>	<b>163,258,743.52</b>	<b>100.00%</b>	<b>7.431</b>	<b>357</b>	<b>79.54</b>	<b>602</b>

Gross Margin	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2.500 - 2.999	1	1,007,471.19	0.74%	5.050	358	65.00	643
3.000 - 3.499	11	3,928,364.22	2.88%	5.746	358	75.29	675
3.500 - 3.999	28	7,694,530.61	5.64%	5.621	358	75.99	658
4.000 - 4.499	67	16,842,810.95	12.35%	6.332	358	77.55	636
4.500 - 4.999	100	23,591,183.32	17.29%	6.727	358	80.55	623
5.000 - 5.499	93	21,297,518.21	15.61%	7.208	358	83.01	614
5.500 - 5.999	103	20,314,744.95	14.89%	7.653	358	83.12	587
6.000 - 6.499	77	13,735,843.67	10.07%	7.977	358	85.16	573
6.500 - 6.999	61	12,932,252.91	9.48%	8.507	357	77.06	543
7.000 - 7.499	31	7,040,558.93	5.16%	8.849	358	78.26	530
7.500 - 7.999	21	4,432,385.71	3.25%	9.360	358	77.91	533
8.000 - 8.499	14	2,145,094.58	1.57%	10.284	358	71.89	533
8.500 - 8.999	4	644,820.64	0.47%	10.393	358	79.79	531
9.000 - 9.499	4	706,539.28	0.52%	10.332	358	64.18	577
9.500 - 9.999	1	111,843.43	0.08%	11.250	358	64.37	517
<b>Total</b>	<b>616</b>	<b>136,425,962.60</b>	<b>100.00%</b>	<b>7.374</b>	<b>358</b>	<b>80.11</b>	<b>599</b>

Minimum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,026.45	0.14%	4.300	358	77.72	772
4.500 - 4.999	2	744,698.71	0.55%	4.890	358	80.00	664
5.000 - 5.499	15	5,172,598.12	3.79%	5.222	358	75.80	666
5.500 - 5.999	44	12,549,845.15	9.20%	5.762	358	76.65	645
6.000 - 6.499	50	14,001,039.44	10.26%	6.330	358	78.70	615
6.500 - 6.999	95	24,638,347.75	18.06%	6.784	358	81.84	623
7.000 - 7.499	98	20,208,116.13	14.81%	7.240	358	83.41	603
7.500 - 7.999	98	22,341,206.38	16.38%	7.756	358	80.05	586
8.000 - 8.499	66	11,325,288.22	8.30%	8.218	358	83.32	575
8.500 - 8.999	77	13,775,518.84	10.10%	8.730	357	78.48	551
9.000 - 9.499	24	3,835,371.63	2.81%	9.260	358	77.44	538
9.500 - 9.999	22	3,944,882.64	2.89%	9.728	358	82.35	543
10.000 -10.499	10	1,745,873.96	1.28%	10.215	358	74.27	539
10.500 -10.999	6	696,680.17	0.51%	10.837	358	71.95	536
11.000 -11.499	6	979,825.02	0.72%	11.205	358	66.65	530
11.500 -11.999	2	272,643.99	0.20%	11.657	358	62.56	526
<b>Total</b>	<b>616</b>	<b>136,425,962.60</b>	<b>100.00%</b>	<b>7.374</b>	<b>358</b>	<b>80.11</b>	<b>599</b>

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.000 -10.499	1	194,026.45	0.14%	4.300	358	77.72	772
10.500 -10.999	2	744,698.71	0.55%	4.890	358	80.00	664
11.000 -11.499	14	4,624,613.81	3.39%	5.249	358	75.30	664
11.500 -11.999	43	11,917,811.22	8.74%	5.763	358	75.94	646
12.000 -12.499	48	13,547,746.18	9.93%	6.260	358	77.90	620
12.500 -12.999	93	24,225,421.69	17.76%	6.750	358	81.44	624
13.000 -13.499	97	20,243,961.42	14.84%	7.200	358	84.07	605
13.500 -13.999	100	23,204,974.70	17.01%	7.716	358	80.69	588
14.000 -14.499	69	12,082,710.99	8.86%	8.162	358	82.68	573
14.500 -14.999	77	13,837,480.80	10.14%	8.710	357	78.92	550
15.000 -15.499	24	3,835,371.63	2.81%	9.260	358	77.44	538
15.500 -15.999	24	4,272,121.86	3.13%	9.638	358	81.69	544
16.000 -16.499	9	1,624,924.61	1.19%	10.197	358	74.59	540
16.500 -16.999	6	696,680.17	0.51%	10.837	358	71.95	536
17.000 -17.499	6	988,930.94	0.72%	11.108	358	67.32	530
17.500 -17.999	2	272,643.99	0.20%	11.657	358	62.56	526
18.000 -18.499	1	111,843.43	0.08%	11.250	358	64.37	517
<b>Total</b>	<b>616</b>	<b>136,425,962.60</b>	<b>100.00%</b>	<b>7.374</b>	<b>358</b>	<b>80.11</b>	<b>599</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	2	691,907.12	0.51%	5.880	358	85.89	654
3.000	614	135,734,055.48	99.49%	7.381	358	80.09	599
<b>Total</b>	<b>616</b>	<b>136,425,962.60</b>	<b>100.00%</b>	<b>7.374</b>	<b>358</b>	<b>80.11</b>	<b>599</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	603	132,768,411.41	97.32%	7.391	358	80.07	599
1.500	13	3,657,551.19	2.68%	6.754	358	81.83	593
<b>Total</b>	<b>616</b>	<b>136,425,962.60</b>	<b>100.00%</b>	<b>7.374</b>	<b>358</b>	<b>80.11</b>	<b>599</b>

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
12/01/05	2	691,907.12	0.51%	5.880	358	85.89	654
06/01/07	580	129,207,217.29	94.71%	7.405	358	80.06	598
06/01/08	34	6,526,838.19	4.78%	6.919	358	80.54	616
<b>Total</b>	<b>616</b>	<b>136,425,962.60</b>	<b>100.00%</b>	<b>7.374</b>	<b>358</b>	<b>80.11</b>	<b>599</b>

**Option One Mortgage: Soundview 2005-OPT2**  
**Group II**

		<u>Minimum</u>
Scheduled Principal Balance	\$347,655,857	\$49,931
Average Scheduled Principal Balance	\$301,785	
Number of Mortgage Loans	1,152	
Weighted Average Gross Coupon	7.113%	4.300%
Weighted Average FICO Score	627	500
Weighted Average Combined Original LTV	80.35%	27.43%
Weighted Average Original Term	359 months	180 months
Weighted Average Stated Remaining Term	357 months	178 months
Weighted Average Seasoning	2 months	2 months
Weighted Average Gross Margin	5.137%	2.550%
Weighted Average Minimum Interest Rate	7.020%	4.300%
Weighted Average Maximum Interest Rate	13.053%	10.300%
Weighted Average Initial Rate Cap	2.988%	1.000%
Weighted Average Subsequent Rate Cap	1.017%	1.000%
Weighted Average Months to Roll	23 months	4 months
Maturity Date		Jun 1 2020
Maximum Zip Code Concentration	0.52%	93065 (Simi Valley, CA)
ARM	89.16%	
Fixed Rate	10.84%	
2/28 6 Mo LIBOR ARM	51.15%	
3/27 6 Mo LIBOR ARM	3.34%	
5YR IO 2/28 6 Mo LIBOR ARM	32.56%	
5YR IO 3/27 6 Mo LIBOR ARM	1.91%	
6 Mo LIBOR ARM 30 Yr	0.20%	
Fixed Rate 15 Yr	0.26%	
Fixed Rate 15 Yr Rate Reduction	0.01%	
Fixed Rate 20 Yr	0.17%	
Fixed Rate 30 Yr	9.47%	
Fixed Rate 30 Yr 5YR IO	0.85%	
Fixed Rate 30 Yr Rate Reduction	0.08%	
Interest Only	35.32%	
Not Interest Only	64.68%	
Prepay Penalty: 0 months	22.38%	
Prepay Penalty: 12 months	11.79%	
Prepay Penalty: 24 months	58.79%	
Prepay Penalty: 30 months	0.05%	
Prepay Penalty: 36 months	6.99%	
First Lien	97.69%	
Second Lien	2.31%	
Full Documentation	48.40%	
Lite Documentation	1.39%	
No Documentation	1.47%	

Stated Income Documentation	48.74%
Cash Out Refinance	50.61%
Purchase	44.76%
Rate/Term Refinance	4.63%
2-4 Units Attached	0.91%
2-4 Units Detached	7.01%
Condo High-Rise Attached	0.72%
Condo Low-Rise Attached	4.33%
Condo Low-Rise Detached	0.07%
Manufactured Housing	0.41%
PUD Attached	0.23%
PUD Detached	14.24%
Single Family Attached	1.01%
Single Family Detached	71.06%
Non-owner	3.75%
Primary	94.17%
Second Home	2.08%
Top 5 States:	
California	34.71%
New York	12.87%
Massachusetts	7.59%
Florida	5.62%
Texas	4.45%

**Maximum**

\$1,349,178

13.340%

797

100.00%

360 months

358 months

2 months

10.490%

12.050%

18.250%

4.000%

2.000%

34 months

Jun 1 2035

)



## Option One Mortgage: Soundview 2005-OPT2

### Group II

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	8	399,771.10	0.11%	10.636	343	74.56	576
50,000.01 - 100,000.00	147	10,755,608.57	3.09%	9.771	349	83.42	593
100,000.01 - 150,000.00	64	7,705,423.62	2.22%	9.216	356	79.45	586
150,000.01 - 200,000.00	216	37,706,350.51	10.85%	7.325	358	80.55	629
200,000.01 - 250,000.00	147	32,685,853.00	9.40%	7.181	358	82.57	628
250,000.01 - 300,000.00	72	19,677,346.48	5.66%	6.985	358	83.18	645
300,000.01 - 350,000.00	59	19,140,410.06	5.51%	6.856	358	81.79	643
350,000.01 - 400,000.00	125	47,312,255.03	13.61%	6.964	358	79.28	616
400,000.01 - 450,000.00	92	39,145,568.68	11.26%	6.984	358	80.38	624
450,000.01 - 500,000.00	64	30,413,353.41	8.75%	6.840	358	81.14	635
500,000.01 - 550,000.00	47	24,704,678.87	7.11%	6.877	358	82.97	638
550,000.01 - 600,000.00	40	23,264,749.07	6.69%	7.286	358	82.91	614
600,000.01 - 650,000.00	18	11,294,490.83	3.25%	6.629	358	78.18	615
650,000.01 - 700,000.00	13	8,667,124.02	2.49%	6.796	358	81.91	663
700,000.01 - 750,000.00	16	11,737,365.53	3.38%	6.741	347	69.86	634
750,000.01 - 800,000.00	6	4,710,266.21	1.35%	6.509	358	75.54	601
800,000.01 - 850,000.00	2	1,667,952.30	0.48%	5.800	358	65.97	627
850,000.01 - 900,000.00	1	897,520.25	0.26%	6.500	358	83.72	676
900,000.01 - 950,000.00	4	3,684,457.95	1.06%	6.754	358	72.14	626
950,000.01 - 1,000,000.00	3	2,969,071.54	0.85%	7.190	358	72.34	594
1,000,000.01+	8	9,116,239.48	2.62%	6.295	358	74.22	649
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,026.45	0.06%	4.300	358	77.72	772
4.500 - 4.999	8	3,277,833.12	0.94%	4.900	358	76.84	695
5.000 - 5.499	34	12,410,618.03	3.57%	5.239	358	78.25	685
5.500 - 5.999	120	47,266,899.14	13.60%	5.795	358	77.80	661
6.000 - 6.499	154	52,344,984.93	15.06%	6.285	356	78.47	642
6.500 - 6.999	238	81,365,207.76	23.40%	6.779	358	80.95	642
7.000 - 7.499	123	43,218,601.91	12.43%	7.255	358	82.56	622
7.500 - 7.999	146	48,378,351.14	13.92%	7.747	358	82.15	603
8.000 - 8.499	57	15,369,435.62	4.42%	8.232	358	82.60	591
8.500 - 8.999	67	17,284,598.05	4.97%	8.701	357	81.15	575
9.000 - 9.499	31	6,236,589.37	1.79%	9.215	356	78.36	547
9.500 - 9.999	41	6,146,855.69	1.77%	9.762	356	81.62	556
10.000 -10.499	26	3,663,347.24	1.05%	10.161	355	78.17	555
10.500 -10.999	52	5,592,235.15	1.61%	10.762	353	79.53	561
11.000 -11.499	29	2,910,345.34	0.84%	11.243	355	78.08	553
11.500 -11.999	21	1,716,559.28	0.49%	11.796	354	80.31	555
12.000 -12.499	3	218,871.79	0.06%	12.141	358	76.56	504
13.000 -13.499	1	60,496.50	0.02%	13.340	358	90.00	557
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	83	19,857,830.49	5.71%	9.026	358	73.64	512
525-549	85	22,322,673.37	6.42%	8.367	358	76.71	537
550-574	93	28,012,969.75	8.06%	7.763	357	77.14	561
575-599	152	42,854,661.52	12.33%	7.326	358	79.27	588
600-624	191	54,687,276.03	15.73%	7.104	357	81.59	612
625-649	170	56,776,449.88	16.33%	6.695	358	80.73	637
650-674	139	44,276,011.65	12.74%	6.634	358	81.76	663
675-699	109	36,079,883.59	10.38%	6.560	358	83.26	686
700+	122	41,226,386.51	11.86%	6.385	355	82.79	730
None	8	1,561,713.72	0.45%	8.504	358	75.39	0
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	13	3,137,805.04	0.90%	6.778	358	39.51	642
50.00- 54.99	9	3,939,541.60	1.13%	6.632	358	53.22	609
55.00- 59.99	17	6,217,636.76	1.79%	7.344	358	58.18	602
60.00- 64.99	31	9,911,200.60	2.85%	7.505	357	62.88	565
65.00- 69.99	67	25,309,215.68	7.28%	7.132	352	67.14	598
70.00- 74.99	63	23,662,683.82	6.81%	7.266	358	72.34	593
75.00- 79.99	90	28,329,136.16	8.15%	7.484	357	76.29	595
80.00	447	121,020,533.47	34.81%	6.739	358	80.00	641
80.01- 84.99	36	10,313,827.10	2.97%	7.278	357	83.27	642
85.00- 89.99	90	32,410,714.31	9.32%	7.182	358	85.98	631
90.00- 94.99	154	52,964,294.23	15.23%	7.150	358	90.55	643
95.00- 99.99	93	25,041,426.16	7.20%	7.590	358	95.02	636
100.00	42	5,397,841.58	1.55%	9.066	353	100.00	646
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
180	5	954,530.52	0.27%	7.131	178	73.87	713
240	8	575,575.00	0.17%	9.741	238	77.39	602
360	1,139	346,125,750.99	99.56%	7.109	358	80.37	627
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
121-180	5	954,530.52	0.27%	7.131	178	73.87	713
181-240	8	575,575.00	0.17%	9.741	238	77.39	602
301-360	1,139	346,125,750.99	99.56%	7.109	358	80.37	627
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	25	7,013,203.23	2.02%	7.432	358	78.54	600
20.01 -25.00	29	9,126,078.22	2.63%	7.129	357	73.58	604
25.01 -30.00	47	14,052,728.13	4.04%	7.211	357	79.25	634
30.01 -35.00	111	31,766,742.85	9.14%	6.961	358	79.84	636
35.01 -40.00	149	48,953,726.12	14.08%	7.002	355	80.50	631
40.01 -45.00	239	70,236,924.15	20.20%	7.168	358	80.52	630
45.01 -50.00	297	89,289,764.17	25.68%	7.084	358	81.23	628
50.01 -55.00	142	46,246,086.56	13.30%	7.066	358	79.91	609
55.01 -60.00	31	9,083,588.07	2.61%	7.046	358	82.58	632
60.01+	45	11,054,988.82	3.18%	7.666	356	79.67	608
None	37	10,832,026.19	3.12%	7.297	358	81.69	662
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	953	309,954,430.84	89.16%	7.022	358	80.39	625
Fixed Rate	199	37,701,425.67	10.84%	7.860	352	80.01	641
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2/28 6 Mo LIBOR ARM	594	177,838,818.65	51.15%	7.442	358	79.77	606
3/27 6 Mo LIBOR ARM	36	11,607,747.23	3.34%	6.674	358	80.37	647
5YR IO 2/28 6 Mo LIBOR ARM	306	113,188,747.39	32.56%	6.461	358	81.31	650
5YR IO 3/27 6 Mo LIBOR ARM	15	6,627,210.45	1.91%	6.063	358	80.72	661
6 Mo LIBOR ARM 30 Yr	2	691,907.12	0.20%	5.880	358	85.89	654
Fixed Rate 15 Yr	4	902,769.35	0.26%	6.929	178	73.65	717
Fixed Rate 15 Yr Rate Reduction	1	51,761.17	0.01%	10.650	178	77.61	641
Fixed Rate 20 Yr	8	575,575.00	0.17%	9.741	238	77.39	602
Fixed Rate 30 Yr	176	32,929,657.51	9.47%	7.962	358	81.92	636
Fixed Rate 30 Yr 5YR IO	7	2,962,026.29	0.85%	6.483	358	62.97	675
Fixed Rate 30 Yr Rate Reduction	3	279,636.35	0.08%	9.007	358	61.87	587
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	328	122,777,984.13	35.32%	6.440	358	80.84	651
Not Interest Only	824	224,877,872.38	64.68%	7.481	357	80.08	613
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Prepayment Penalty Original Tr	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	274	77,788,972.86	22.38%	7.533	356	78.22	620
Prepay Penalty: 12 months	104	41,001,920.53	11.79%	7.094	358	81.39	641
Prepay Penalty: 24 months	665	204,402,582.56	58.79%	6.962	358	81.04	625
Prepay Penalty: 30 months	1	167,763.90	0.05%	7.890	358	80.00	576
Prepay Penalty: 36 months	108	24,294,616.66	6.99%	7.068	356	79.57	637
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	1,056	339,620,745.70	97.69%	7.034	358	80.18	627
Second Lien	96	8,035,110.81	2.31%	10.481	349	87.17	609
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Full Documentation	615	168,259,436.00	48.40%	7.050	358	81.22	618
Lite Documentation	12	4,836,787.41	1.39%	7.326	356	83.22	630
No Documentation	18	5,096,224.47	1.47%	7.096	358	82.61	703
Stated Income Documentation	507	169,463,408.63	48.74%	7.170	357	79.32	633
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	491	175,951,351.32	50.61%	7.178	357	78.30	615
Purchase	612	155,608,473.64	44.76%	6.960	358	83.07	646
Rate/Term Refinance	49	16,096,031.55	4.63%	7.887	358	76.45	569
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	10	3,164,438.53	0.91%	7.315	358	87.84	695
2-4 Units Detached	70	24,381,634.92	7.01%	7.449	358	84.37	657
Condo High-Rise Attached	6	2,517,765.74	0.72%	6.917	358	85.08	638
Condo Low-Rise Attached	60	15,048,984.54	4.33%	6.925	358	81.60	655
Condo Low-Rise Detached	1	230,164.14	0.07%	7.250	358	95.00	545
Manufactured Housing	8	1,435,133.78	0.41%	6.620	350	79.48	651
PUD Attached	4	805,250.56	0.23%	7.409	358	79.19	633
PUD Detached	156	49,518,607.25	14.24%	7.125	358	81.68	630
Single Family Attached	12	3,497,327.46	1.01%	7.262	358	69.77	606
Single Family Detached	825	247,056,549.59	71.06%	7.088	357	79.61	620

<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>	
<b>Occupancy Status</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>	
Non-owner	50	13,043,600.07	3.75%	7.795	358	84.29	666	
Primary	1,089	327,391,751.69	94.17%	7.093	357	80.26	625	
Second Home	13	7,220,504.75	2.08%	6.801	358	77.25	634	
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>	

<b>Credit Grade</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>	
A	47	14,676,991.86	4.22%	7.909	357	76.34	554	
AA	116	34,983,937.83	10.06%	7.600	357	81.66	594	
AA+	877	270,586,303.76	77.83%	6.838	357	81.14	642	
B	50	14,603,957.34	4.20%	8.327	358	74.09	548	
C	29	6,217,926.13	1.79%	9.179	357	71.93	546	
CC	28	5,144,156.62	1.48%	10.006	358	68.30	534	
NG	5	1,442,582.97	0.41%	7.418	358	83.43	631	
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>	

<b>MI Insurer</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>	
No MI	455	153,833,102.58	44.25%	6.947	356	79.18	636	
Radian	697	193,822,753.93	55.75%	7.246	358	81.27	619	
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>	

<b>State</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>	
Alabama	4	603,897.71	0.17%	7.366	358	80.95	645	
Arizona	19	5,363,052.05	1.54%	7.187	358	80.41	609	
Arkansas	3	717,855.27	0.21%	7.942	358	83.64	609	
California	322	120,683,630.46	34.71%	6.744	358	80.40	629	
Colorado	34	7,020,322.08	2.02%	7.020	358	83.49	619	
Connecticut	21	7,279,812.31	2.09%	6.961	356	81.06	621	
Delaware	2	389,547.86	0.11%	7.154	358	80.00	633	
Florida	88	19,546,622.82	5.62%	7.522	358	79.75	627	
Georgia	24	4,800,471.85	1.38%	8.342	358	80.34	597	
Hawaii	12	6,804,042.67	1.96%	6.591	358	80.04	640	
Idaho	2	589,497.38	0.17%	8.189	358	91.79	615	
Illinois	19	4,846,303.35	1.39%	7.574	358	81.58	613	
Indiana	6	848,175.85	0.24%	8.300	358	86.54	599	
Iowa	1	177,310.07	0.05%	8.500	358	95.00	597	
Kentucky	8	1,171,479.31	0.34%	7.497	358	83.55	604	
Louisiana	4	703,802.15	0.20%	6.555	358	80.00	668	
Maine	11	2,097,471.53	0.60%	7.385	358	79.94	616	

Maryland	20	5,057,253.44	1.45%	7.810	358	81.76	604
Massachusetts	74	26,394,222.66	7.59%	6.916	358	76.52	626
Michigan	12	2,382,883.59	0.69%	7.300	358	84.12	621
Minnesota	14	3,683,326.99	1.06%	7.623	358	80.87	610
Mississippi	3	719,001.69	0.21%	7.800	358	82.90	604
Missouri	5	1,013,621.74	0.29%	7.731	358	81.94	605
Montana	2	257,074.50	0.07%	6.981	358	75.39	626
Nevada	26	7,767,401.27	2.23%	7.365	358	80.02	617
New Hampshire	9	1,418,467.54	0.41%	7.152	358	75.83	616
New Jersey	39	13,352,049.95	3.84%	7.344	358	80.77	621
New York	128	44,752,972.20	12.87%	7.287	357	81.70	645
North Carolina	16	3,065,021.83	0.88%	8.275	358	79.15	585
Ohio	20	3,534,793.39	1.02%	6.610	358	81.48	640
Oklahoma	3	283,365.76	0.08%	9.284	358	82.73	521
Oregon	14	3,400,994.11	0.98%	7.485	358	81.62	619
Pennsylvania	26	6,256,895.87	1.80%	6.962	358	80.43	639
Rhode Island	10	2,470,009.23	0.71%	6.901	358	81.20	605
South Carolina	3	891,952.40	0.26%	7.634	358	73.75	598
Tennessee	9	1,418,442.01	0.41%	7.640	358	79.66	625
Texas	64	15,475,121.00	4.45%	7.664	349	81.57	609
Utah	6	1,202,160.39	0.35%	6.332	358	79.88	666
Vermont	2	262,154.85	0.08%	6.952	358	79.80	632
Virginia	45	13,667,765.70	3.93%	7.432	357	78.84	624
Washington	14	3,701,815.43	1.06%	6.691	358	72.87	652
Wisconsin	5	752,047.37	0.22%	7.175	358	84.47	686
Wyoming	3	831,746.88	0.24%	9.245	358	83.89	536
<b>Total</b>	<b>1,152</b>	<b>347,655,856.51</b>	<b>100.00%</b>	<b>7.113</b>	<b>357</b>	<b>80.35</b>	<b>627</b>

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Gross Margin							
2.500 - 2.999	1	1,007,471.19	0.33%	5.050	358	65.00	643
3.000 - 3.499	24	9,825,455.90	3.17%	5.445	358	77.05	707
3.500 - 3.999	84	30,411,575.60	9.81%	5.736	358	77.78	672
4.000 - 4.499	165	55,645,317.22	17.95%	6.308	358	77.73	648
4.500 - 4.999	179	63,671,948.58	20.54%	6.669	358	81.37	643
5.000 - 5.499	157	53,312,082.35	17.20%	7.081	358	82.44	622
5.500 - 5.999	110	37,615,300.58	12.14%	7.494	358	83.91	602
6.000 - 6.499	67	20,440,533.81	6.59%	7.887	358	84.08	593
6.500 - 6.999	47	15,470,206.47	4.99%	8.363	358	79.62	560
7.000 - 7.499	23	7,515,099.04	2.42%	8.720	358	75.84	526
7.500 - 7.999	9	2,486,312.98	0.80%	9.376	358	86.12	555
8.000 - 8.499	39	6,372,904.24	2.06%	10.044	358	78.61	538
8.500 - 8.999	29	3,486,534.21	1.12%	10.266	358	75.55	531
9.000 - 9.499	13	1,901,561.97	0.61%	10.918	358	63.03	537
9.500 - 9.999	5	629,807.15	0.20%	10.768	358	66.85	528
10.000 -10.499	1	162,319.55	0.05%	10.990	358	65.00	513
<b>Total</b>	<b>953</b>	<b>309,954,430.84</b>	<b>100.00%</b>	<b>7.022</b>	<b>358</b>	<b>80.39</b>	<b>625</b>

	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Minimum Interest Rate							
4.000 - 4.499	1	194,026.45	0.06%	4.300	358	77.72	772

4.500 - 4.999	8	3,277,833.12	1.06%	4.900	358	76.84	695
5.000 - 5.499	34	12,154,625.35	3.92%	5.258	358	80.28	682
5.500 - 5.999	108	43,514,565.57	14.04%	5.793	358	78.05	659
6.000 - 6.499	144	49,250,592.53	15.89%	6.287	358	79.03	640
6.500 - 6.999	212	71,858,132.44	23.18%	6.772	358	81.77	642
7.000 - 7.499	111	39,791,795.24	12.84%	7.253	358	82.10	618
7.500 - 7.999	133	43,857,823.26	14.15%	7.743	358	81.76	601
8.000 - 8.499	44	12,596,940.29	4.06%	8.219	358	82.53	581
8.500 - 8.999	54	15,406,230.82	4.97%	8.714	358	80.61	570
9.000 - 9.499	18	4,766,490.92	1.54%	9.210	358	74.62	525
9.500 - 9.999	29	5,269,866.87	1.70%	9.762	358	81.41	547
10.000 -10.499	16	2,653,300.95	0.86%	10.157	358	76.86	534
10.500 -10.999	20	3,113,223.62	1.00%	10.779	358	72.57	528
11.000 -11.499	13	1,607,560.78	0.52%	11.260	358	70.63	523
11.500 -11.999	7	545,479.96	0.18%	11.734	358	71.45	530
12.000 -12.499	1	95,942.67	0.03%	12.050	358	80.00	504
<b>Total</b>	<b>953</b>	<b>309,954,430.84</b>	<b>100.00%</b>	<b>7.022</b>	<b>358</b>	<b>80.39</b>	<b>625</b>

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.000 -10.499	1	194,026.45	0.06%	4.300	358	77.72	772
10.500 -10.999	8	3,277,833.12	1.06%	4.900	358	76.84	695
11.000 -11.499	30	10,617,664.52	3.43%	5.245	358	80.33	688
11.500 -11.999	105	42,280,296.83	13.64%	5.793	358	77.87	659
12.000 -12.499	144	49,248,541.95	15.89%	6.263	358	79.00	640
12.500 -12.999	211	71,308,949.75	23.01%	6.760	358	81.54	642
13.000 -13.499	113	40,998,491.63	13.23%	7.220	358	81.93	618
13.500 -13.999	132	43,575,871.69	14.06%	7.701	358	82.06	600
14.000 -14.499	45	12,825,604.45	4.14%	8.129	358	82.94	584
14.500 -14.999	56	17,046,547.46	5.50%	8.599	358	81.30	578
15.000 -15.499	18	4,766,490.92	1.54%	9.210	358	74.62	525
15.500 -15.999	29	5,254,561.78	1.70%	9.680	358	81.78	550
16.000 -16.499	15	2,426,801.12	0.78%	10.136	358	77.89	532
16.500 -16.999	22	3,411,546.50	1.10%	10.616	358	73.03	527
17.000 -17.499	14	1,808,173.05	0.58%	11.110	358	70.38	527
17.500 -17.999	8	705,243.52	0.23%	11.566	358	68.69	529
18.000 -18.499	2	207,786.10	0.07%	11.619	358	71.59	511
<b>Total</b>	<b>953</b>	<b>309,954,430.84</b>	<b>100.00%</b>	<b>7.022</b>	<b>358</b>	<b>80.39</b>	<b>625</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	5	2,041,299.75	0.66%	6.413	358	84.57	660
3.000	947	307,689,137.50	99.27%	7.027	358	80.36	625
4.000	1	223,993.59	0.07%	6.625	358	80.00	0
<b>Total</b>	<b>953</b>	<b>309,954,430.84</b>	<b>100.00%</b>	<b>7.022</b>	<b>358</b>	<b>80.39</b>	<b>625</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
------------------------------	------------	---------------------------	----------------------	-------------------------------	--	------------------------------------	-----------------------

1.000	921	299,694,410.75	96.69%	7.020	358	80.35	626
1.500	30	9,892,547.46	3.19%	7.042	358	81.55	608
2.000	2	367,472.63	0.12%	8.541	358	80.00	596
<b>Total</b>	<b>953</b>	<b>309,954,430.84</b>	<b>100.00%</b>	<b>7.022</b>	<b>358</b>	<b>80.39</b>	<b>625</b>

<b>Next Rate Change Date</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
12/01/05	2	691,907.12	0.22%	5.880	358	85.89	654
06/01/07	900	291,027,566.04	93.89%	7.061	358	80.37	623
06/01/08	51	18,234,957.68	5.88%	6.452	358	80.50	652
<b>Total</b>	<b>953</b>	<b>309,954,430.84</b>	<b>100.00%</b>	<b>7.022</b>	<b>358</b>	<b>80.39</b>	<b>625</b>



**Option One Mortgage: Soundview 2005-OPT2**  
**Group I**

		<u>Minimum</u>
Scheduled Principal Balance	\$652,344,143	\$49,720
Average Scheduled Principal Balance	\$154,584	
Number of Mortgage Loans	4,220	
Weighted Average Gross Coupon	7.512%	4.850%
Weighted Average FICO Score	605	500
Weighted Average Combined Original LTV	77.54%	13.18%
Weighted Average Original Term	357 months	120 months
Weighted Average Stated Remaining Term	355 months	118 months
Weighted Average Seasoning	2 months	2 months
Weighted Average Gross Margin	5.490%	2.950%
Weighted Average Minimum Interest Rate	7.471%	4.375%
Weighted Average Maximum Interest Rate	13.498%	10.850%
Weighted Average Initial Rate Cap	2.988%	1.000%
Weighted Average Subsequent Rate Cap	1.010%	1.000%
Weighted Average Months to Roll	23 months	4 months
Maturity Date		Jun 1 2015
Maximum Zip Code Concentration	0.25%	92553 (Moreno Valley,
ARM	80.93%	
Fixed Rate	19.07%	
15/15 6 Mo LIBOR ARM	0.02%	
2/13 6 Mo LIBOR ARM	0.13%	
2/28 6 Mo LIBOR ARM	64.25%	
3/12 6 Mo LIBOR ARM	0.01%	
3/27 6 Mo LIBOR ARM	4.35%	
5YR IO 2/28 6 Mo LIBOR ARM	10.80%	
5YR IO 3/27 6 Mo LIBOR ARM	1.23%	
6 Mo LIBOR ARM 30 Yr	0.14%	
Fixed Rate 10 Yr	0.07%	
Fixed Rate 15 Yr	0.99%	
Fixed Rate 20 Yr	0.47%	
Fixed Rate 20 Yr Rate Reduction	0.03%	
Fixed Rate 30 Yr	16.71%	
Fixed Rate 30 Yr 5YR IO	0.48%	
Fixed Rate 30 Yr Rate Reduction	0.32%	
Interest Only	12.51%	
Not Interest Only	87.49%	
Prepay Penalty: 0 months	32.95%	
Prepay Penalty: 12 months	8.40%	
Prepay Penalty: 24 months	46.21%	
Prepay Penalty: 30 months	0.12%	
Prepay Penalty: 36 months	12.32%	
First Lien	99.69%	
Second Lien	0.31%	

Business Bank Statements	0.04%
Full Documentation	61.69%
Lite Documentation	0.32%
No Documentation	1.09%
Stated Income Documentation	36.86%
Cash Out Refinance	75.35%
Purchase	16.56%
Rate/Term Refinance	8.09%
2-4 Units Attached	1.64%
2-4 Units Detached	9.49%
Condo High-Rise Attached	0.30%
Condo Low-Rise Attached	4.56%
Condo Low-Rise Detached	0.02%
Manufactured Housing	1.31%
PUD Attached	0.68%
PUD Detached	7.41%
Single Family Attached	1.08%
Single Family Detached	73.50%
Non-owner	7.31%
Primary	91.05%
Second Home	1.64%
Top 5 States:	
California	15.01%
Massachusetts	10.65%
New York	9.38%
Florida	7.29%
Texas	5.82%

**Maximum**

\$619,531

12.880%

804

100.00%

360 months

358 months

2 months

8.000%

12.600%

18.600%

3.000%

2.000%

178 months

Jun 1 2035

CA)

## Option One Mortgage: Soundview 2005-OPT2

### Group I

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	27	1,348,283.78	0.21%	8.986	331	66.43	582
50,000.01 - 100,000.00	1,226	92,089,416.52	14.12%	8.459	349	78.05	603
100,000.01 - 150,000.00	1,226	153,212,097.96	23.49%	7.673	355	78.22	609
150,000.01 - 200,000.00	701	122,176,761.23	18.73%	7.372	355	75.34	599
200,000.01 - 250,000.00	441	99,000,901.90	15.18%	7.210	357	77.21	599
250,000.01 - 300,000.00	311	85,545,714.63	13.11%	7.248	357	77.99	603
300,000.01 - 350,000.00	218	70,713,218.04	10.84%	7.101	356	78.43	609
350,000.01 - 400,000.00	40	14,672,479.94	2.25%	6.935	358	77.64	627
400,000.01 - 450,000.00	18	7,591,648.19	1.16%	6.918	358	80.35	655
450,000.01 - 500,000.00	8	3,802,904.35	0.58%	7.384	358	86.67	627
500,000.01 - 550,000.00	2	1,011,971.06	0.16%	5.803	358	81.99	690
550,000.01 - 600,000.00	1	559,214.60	0.09%	7.900	358	80.00	672
600,000.01 - 650,000.00	1	619,531.29	0.09%	7.600	358	80.00	598
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.500 - 4.999	9	2,177,551.47	0.33%	4.942	358	73.13	678
5.000 - 5.499	49	10,978,828.11	1.68%	5.281	358	73.45	648
5.500 - 5.999	215	44,712,812.51	6.85%	5.821	356	72.26	654
6.000 - 6.499	329	63,528,766.10	9.74%	6.273	356	75.28	634
6.500 - 6.999	702	126,637,547.01	19.41%	6.761	355	76.44	621
7.000 - 7.499	573	98,764,280.63	15.14%	7.248	356	78.10	609
7.500 - 7.999	762	115,079,164.20	17.64%	7.749	356	79.32	600
8.000 - 8.499	440	58,106,520.93	8.91%	8.228	355	80.01	590
8.500 - 8.999	512	65,842,962.70	10.09%	8.734	353	79.69	570
9.000 - 9.499	219	25,643,975.24	3.93%	9.243	355	79.37	561
9.500 - 9.999	191	19,162,419.98	2.94%	9.708	351	79.37	558
10.000 - 10.499	102	10,393,597.19	1.59%	10.229	355	78.50	554
10.500 - 10.999	54	4,933,221.56	0.76%	10.755	345	73.28	545
11.000 - 11.499	31	3,008,336.05	0.46%	11.195	354	74.49	535
11.500 - 11.999	23	2,237,359.05	0.34%	11.694	358	69.87	525
12.000 - 12.499	6	842,577.18	0.13%	12.170	358	66.86	528
12.500 - 12.999	3	294,223.58	0.05%	12.636	358	52.12	529
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	393	60,673,510.29	9.30%	8.656	357	72.61	512
525-549	424	68,140,012.20	10.45%	8.280	356	73.23	538
550-574	488	75,793,893.54	11.62%	7.899	357	75.12	563
575-599	664	97,142,075.67	14.89%	7.583	355	77.76	587
600-624	720	109,752,117.75	16.82%	7.227	355	78.95	612

625-649	633	97,694,776.70	14.98%	7.070	355	79.04	637
650-674	369	56,085,405.68	8.60%	6.935	353	79.47	661
675-699	235	41,110,981.84	6.30%	6.786	355	81.59	685
700+	246	39,450,487.17	6.05%	6.850	354	82.68	730
None	48	6,500,882.65	1.00%	8.297	356	73.71	0
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	186	25,212,951.91	3.86%	7.240	348	40.10	590
50.00- 54.99	88	13,495,996.41	2.07%	7.251	353	52.31	585
55.00- 59.99	110	19,446,763.63	2.98%	7.374	352	57.34	579
60.00- 64.99	199	35,316,986.28	5.41%	7.188	356	62.34	590
65.00- 69.99	268	45,882,754.90	7.03%	7.531	355	67.00	586
70.00- 74.99	296	52,221,010.63	8.01%	7.378	355	71.65	587
75.00- 79.99	378	65,235,767.81	10.00%	7.437	355	76.52	594
80.00	1,325	176,111,766.56	27.00%	7.535	356	80.00	608
80.01- 84.99	133	24,949,312.53	3.82%	7.333	358	83.42	613
85.00- 89.99	377	60,400,391.58	9.26%	7.637	356	85.95	609
90.00- 94.99	473	80,681,505.27	12.37%	7.586	355	90.36	631
95.00- 99.99	355	50,698,828.16	7.77%	7.911	356	95.07	625
100.00	32	2,690,107.82	0.41%	8.416	355	100.00	664
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	6	430,608.31	0.07%	8.922	118	70.06	571
180	74	7,363,253.92	1.13%	7.822	178	70.08	625
240	32	3,253,359.12	0.50%	7.935	238	75.39	631
360	4,108	641,296,922.14	98.31%	7.506	358	77.64	605
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	6	430,608.31	0.07%	8.922	118	70.06	571
121-180	74	7,363,253.92	1.13%	7.822	178	70.08	625
181-240	32	3,253,359.12	0.50%	7.935	238	75.39	631
301-360	4,108	641,296,922.14	98.31%	7.506	358	77.64	605
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	193	23,462,071.34	3.60%	7.699	349	76.61	613
20.01 -25.00	231	28,636,437.93	4.39%	7.625	354	76.63	609
25.01 -30.00	359	48,454,847.04	7.43%	7.548	353	75.90	603

30.01 -35.00	503	73,274,193.41	11.23%	7.508	355	76.10	606
35.01 -40.00	595	88,232,592.12	13.53%	7.498	355	77.38	604
40.01 -45.00	804	127,216,010.42	19.50%	7.473	356	78.50	606
45.01 -50.00	887	152,647,260.30	23.40%	7.437	356	77.52	605
50.01 -55.00	468	79,551,303.95	12.19%	7.616	356	79.22	597
55.01 -60.00	95	17,322,776.12	2.66%	7.611	353	78.33	588
None	85	13,546,650.86	2.08%	7.424	357	76.07	656
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	3,314	527,938,476.31	80.93%	7.478	358	78.29	601
Fixed Rate	906	124,405,667.18	19.07%	7.660	345	74.34	623
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
15/15 6 Mo LIBOR ARM	1	128,934.51	0.02%	8.000	358	95.00	684
2/13 6 Mo LIBOR ARM	10	868,394.73	0.13%	7.990	178	75.30	583
2/28 6 Mo LIBOR ARM	2,739	419,147,508.45	64.25%	7.640	358	77.87	594
3/12 6 Mo LIBOR ARM	1	50,912.04	0.01%	9.650	178	90.00	562
3/27 6 Mo LIBOR ARM	171	28,353,293.77	4.35%	7.244	358	77.92	613
5YR IO 2/28 6 Mo LIBOR ARM	347	70,446,294.75	10.80%	6.702	358	80.98	635
5YR IO 3/27 6 Mo LIBOR ARM	38	8,002,214.78	1.23%	6.518	358	78.02	642
6 Mo LIBOR ARM 30 Yr	7	940,923.28	0.14%	7.940	358	80.30	604
Fixed Rate 10 Yr	6	430,608.31	0.07%	8.922	118	70.06	571
Fixed Rate 15 Yr	63	6,443,947.15	0.99%	7.785	178	69.21	631
Fixed Rate 20 Yr	30	3,060,791.99	0.47%	7.872	238	74.95	631
Fixed Rate 20 Yr Rate Reduction	2	192,567.13	0.03%	8.928	238	82.41	624
Fixed Rate 30 Yr	776	109,036,478.71	16.71%	7.643	358	74.55	622
Fixed Rate 30 Yr 5YR IO	13	3,142,435.15	0.48%	6.709	358	79.54	683
Fixed Rate 30 Yr Rate Reduction	16	2,098,838.74	0.32%	8.894	358	70.58	558
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	398	81,590,944.68	12.51%	6.684	358	80.63	638
Not Interest Only	3,822	570,753,198.81	87.49%	7.631	355	77.10	600
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

Prepayment Penalty Original Term	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	1,354	214,967,683.04	32.95%	7.624	354	76.48	599
Prepay Penalty: 12 months	251	54,781,405.90	8.40%	7.088	355	73.87	621
Prepay Penalty: 24 months	2,018	301,431,301.78	46.21%	7.490	358	79.02	602

Prepay Penalty: 30 months	4	801,095.24	0.12%	8.066	358	87.74	586
Prepay Penalty: 36 months	593	80,362,657.53	12.32%	7.583	348	77.22	625
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	4,188	650,352,506.37	99.69%	7.506	355	77.49	605
Second Lien	32	1,991,637.12	0.31%	9.695	343	92.30	652
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Business Bank Statements	1	233,530.51	0.04%	6.450	358	80.00	655
Full Documentation	2,830	402,447,774.22	61.69%	7.564	355	78.75	596
Lite Documentation	14	2,104,165.88	0.32%	7.819	358	77.88	619
No Documentation	47	7,126,354.03	1.09%	7.188	356	76.82	704
Stated Income Documentation	1,328	240,432,318.85	36.86%	7.433	355	75.54	617
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	2,895	491,527,877.44	75.35%	7.425	355	76.06	600
Purchase	1,007	108,010,957.36	16.56%	7.759	356	83.19	632
Rate/Term Refinance	318	52,805,308.69	8.09%	7.819	355	79.73	596
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	47	10,717,059.27	1.64%	7.249	352	74.67	630
2-4 Units Detached	295	61,893,803.03	9.49%	7.369	355	76.12	626
Condo High-Rise Attached	11	1,957,694.08	0.30%	7.218	358	76.07	605
Condo Low-Rise Attached	195	29,760,402.45	4.56%	7.409	358	77.90	611
Condo Low-Rise Detached	1	101,793.10	0.02%	5.990	358	80.00	560
Manufactured Housing	81	8,543,462.33	1.31%	7.548	353	80.31	650
PUD Attached	35	4,455,579.03	0.68%	7.499	358	80.61	610
PUD Detached	283	48,345,470.72	7.41%	7.426	355	80.36	609
Single Family Attached	59	7,076,369.01	1.08%	7.795	358	80.88	595
Single Family Detached	3,213	479,492,510.47	73.50%	7.549	355	77.36	600
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

Occupancy Status	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
------------------	------------	---------------------------	----------------------	-------------------------------	--	------------------------------------	-----------------------

Non-owner	337	47,676,801.12	7.31%	7.999	354	80.59	646
Primary	3,814	593,953,603.21	91.05%	7.472	355	77.21	601
Second Home	69	10,713,739.16	1.64%	7.589	352	82.09	649
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

Credit Grade	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
A	305	49,246,676.06	7.55%	7.894	355	73.89	553
AA	517	84,972,566.49	13.03%	7.746	356	77.79	575
AA+	2,957	449,858,101.96	68.96%	7.226	355	78.91	625
B	247	37,308,790.43	5.72%	8.422	356	73.21	544
C	98	16,407,219.16	2.52%	8.954	356	71.64	549
CC	85	13,244,224.14	2.03%	9.972	358	62.17	543
NG	11	1,306,565.25	0.20%	7.511	358	80.32	630
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

MI Insurer	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
No MI	954	157,948,157.26	24.21%	7.221	355	69.84	615
Radian	3,266	494,395,986.23	75.79%	7.605	355	80.00	602
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	39	3,771,111.18	0.58%	8.532	346	84.10	599
Arizona	92	13,028,224.23	2.00%	7.414	358	82.09	618
Arkansas	13	1,564,161.76	0.24%	8.668	358	86.93	562
California	442	97,892,538.77	15.01%	7.073	357	72.45	600
Colorado	88	13,945,225.65	2.14%	6.900	356	84.30	617
Connecticut	96	15,087,641.00	2.31%	7.527	356	79.15	608
Delaware	8	986,511.64	0.15%	7.929	349	80.32	578
District of Columbia	1	113,049.85	0.02%	10.300	358	65.00	540
Florida	349	47,584,292.50	7.29%	7.691	356	78.79	613
Georgia	131	15,834,638.30	2.43%	8.327	355	82.14	611
Hawaii	20	5,378,734.06	0.82%	7.297	356	77.83	619
Idaho	22	2,394,619.36	0.37%	7.436	346	82.41	624
Illinois	175	26,453,020.94	4.06%	8.023	357	80.51	583
Indiana	42	4,123,223.89	0.63%	8.075	358	83.01	620
Iowa	17	1,656,196.61	0.25%	8.751	358	81.70	578
Kansas	9	776,247.75	0.12%	8.223	346	91.43	616
Kentucky	31	3,137,475.44	0.48%	7.533	358	80.17	614
Louisiana	28	3,262,338.25	0.50%	8.010	347	81.23	606
Maine	42	5,984,766.54	0.92%	7.254	358	78.66	616
Maryland	82	13,715,030.51	2.10%	7.750	355	75.86	593
Massachusetts	316	69,497,329.15	10.65%	7.065	357	74.25	600
Michigan	213	24,870,396.83	3.81%	7.851	355	81.22	600
Minnesota	40	6,444,374.12	0.99%	7.537	358	82.78	599
Mississippi	6	443,909.81	0.07%	9.827	336	87.98	574



Missouri	60	6,163,495.01	0.94%	8.235	358	80.76	607
Montana	5	848,397.09	0.13%	7.934	358	80.60	621
Nebraska	9	950,045.05	0.15%	8.502	358	86.64	579
Nevada	73	14,227,560.82	2.18%	7.269	358	77.89	607
New Hampshire	46	7,707,821.26	1.18%	7.058	354	78.10	612
New Jersey	162	31,304,243.68	4.80%	7.563	357	74.75	597
New York	291	61,218,846.84	9.38%	7.186	355	73.38	618
North Carolina	115	12,257,479.02	1.88%	8.117	355	81.72	602
North Dakota	2	218,716.90	0.03%	8.643	317	71.05	561
Ohio	146	16,170,797.90	2.48%	7.879	356	84.89	617
Oklahoma	17	1,454,619.69	0.22%	8.279	351	84.39	628
Oregon	29	3,713,386.40	0.57%	7.509	358	80.27	626
Pennsylvania	134	14,700,970.57	2.25%	7.682	353	81.57	608
Rhode Island	67	12,972,869.10	1.99%	7.157	354	72.57	611
South Carolina	44	5,174,037.81	0.79%	7.525	352	80.40	622
Tennessee	68	6,478,951.83	0.99%	8.517	351	82.61	598
Texas	358	37,960,106.38	5.82%	8.078	346	79.30	600
Utah	25	3,168,067.67	0.49%	6.779	358	82.63	626
Vermont	18	2,873,051.92	0.44%	7.284	342	78.50	627
Virginia	123	18,416,597.38	2.82%	7.930	354	79.33	593
Washington	73	9,851,805.79	1.51%	7.377	358	80.99	610
West Virginia	2	166,775.06	0.03%	8.582	358	78.07	552
Wisconsin	34	4,521,537.35	0.69%	8.035	358	82.27	614
Wyoming	17	1,878,904.83	0.29%	6.930	358	80.44	640
<b>Total</b>	<b>4,220</b>	<b>652,344,143.49</b>	<b>100.00%</b>	<b>7.512</b>	<b>355</b>	<b>77.54</b>	<b>605</b>

	# of	Current Principal	Pct by	Weighted	Weighted	Weighted	Weighted
Gross Margin	Loans	Balance	Curr Prin	Average	Average	Average	Average
			Bal	Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
2.500 - 2.999	1	168,745.17	0.03%	4.950	358	75.00	746
3.000 - 3.499	36	7,926,904.59	1.50%	5.569	358	69.67	656
3.500 - 3.999	103	19,275,238.47	3.65%	5.882	358	71.73	652
4.000 - 4.499	337	61,399,253.96	11.63%	6.310	357	73.83	639
4.500 - 4.999	539	92,240,583.00	17.47%	6.717	358	77.00	624
5.000 - 5.499	599	96,420,498.70	18.26%	7.221	358	80.34	612
5.500 - 5.999	588	91,285,071.56	17.29%	7.720	358	81.17	595
6.000 - 6.499	438	64,257,752.36	12.17%	8.116	357	80.50	575
6.500 - 6.999	334	49,685,798.96	9.41%	8.646	358	78.89	558
7.000 - 7.499	171	23,322,444.59	4.42%	9.078	357	78.63	551
7.500 - 7.999	107	14,615,772.08	2.77%	9.486	357	77.26	537
8.000 - 8.499	61	7,340,412.87	1.39%	10.885	356	73.42	528
<b>Total</b>	<b>3,314</b>	<b>527,938,476.31</b>	<b>100.00%</b>	<b>7.478</b>	<b>358</b>	<b>78.29</b>	<b>601</b>

	# of	Current Principal	Pct by	Weighted	Weighted	Weighted	Weighted
Minimum Interest Rate	Loans	Balance	Curr Prin	Average	Average	Average	Average
			Bal	Gross	Remaining	Combined	FICO
				Coupon	Term	Orig LTV	
4.000 - 4.499	1	58,498.33	0.01%	5.625	358	65.00	712
4.500 - 4.999	9	2,177,551.47	0.41%	4.942	358	73.13	678
5.000 - 5.499	49	10,978,828.11	2.08%	5.281	358	73.45	648
5.500 - 5.999	173	35,815,911.05	6.78%	5.847	358	74.29	649
6.000 - 6.499	283	54,754,707.41	10.37%	6.294	357	76.45	631
6.500 - 6.999	551	100,275,078.28	18.99%	6.760	358	77.43	615
7.000 - 7.499	470	81,822,969.07	15.50%	7.241	358	79.05	604

7.500 - 7.999	607	92,577,459.53	17.54%	7.746	358	80.25	596
8.000 - 8.499	343	46,493,954.42	8.81%	8.227	358	81.16	585
8.500 - 8.999	393	52,716,248.05	9.99%	8.735	358	79.99	564
9.000 - 9.499	160	20,153,493.17	3.82%	9.241	358	78.13	553
9.500 - 9.999	142	15,090,734.34	2.86%	9.705	356	79.06	554
10.000 -10.499	60	7,078,324.28	1.34%	10.216	358	76.74	542
10.500 -10.999	31	3,152,784.28	0.60%	10.750	358	71.44	537
11.000 -11.499	22	2,442,053.37	0.46%	11.192	353	72.16	527
11.500 -11.999	13	1,372,941.24	0.26%	11.697	358	67.06	521
12.000 -12.499	6	842,577.18	0.16%	12.170	358	66.86	528
12.500 -12.999	1	134,362.73	0.03%	12.600	358	41.54	533
<b>Total</b>	<b>3,314</b>	<b>527,938,476.31</b>	<b>100.00%</b>	<b>7.478</b>	<b>358</b>	<b>78.29</b>	<b>601</b>

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.500 -10.999	9	2,177,551.47	0.41%	4.942	358	73.13	678
11.000 -11.499	49	10,978,828.11	2.08%	5.281	358	73.45	648
11.500 -11.999	166	34,592,271.63	6.55%	5.807	358	73.89	650
12.000 -12.499	271	52,057,558.22	9.86%	6.270	357	76.35	631
12.500 -12.999	546	99,074,082.77	18.77%	6.762	358	77.69	616
13.000 -13.499	466	80,750,453.28	15.30%	7.218	358	79.07	606
13.500 -13.999	608	92,775,989.02	17.57%	7.717	358	80.10	596
14.000 -14.499	353	49,244,345.67	9.33%	8.167	358	80.78	584
14.500 -14.999	407	55,476,620.90	10.51%	8.690	358	79.98	566
15.000 -15.499	160	20,174,055.09	3.82%	9.219	358	78.10	553
15.500 -15.999	144	15,303,390.93	2.90%	9.698	356	79.14	555
16.000 -16.499	61	7,268,759.71	1.38%	10.167	358	76.79	541
16.500 -16.999	31	3,094,092.03	0.59%	10.736	358	72.14	537
17.000 -17.499	22	2,442,053.37	0.46%	11.192	353	72.16	527
17.500 -17.999	14	1,551,484.20	0.29%	11.592	358	66.82	521
18.000 -18.499	6	842,577.18	0.16%	12.170	358	66.86	528
18.500 -18.999	1	134,362.73	0.03%	12.600	358	41.54	533
<b>Total</b>	<b>3,314</b>	<b>527,938,476.31</b>	<b>100.00%</b>	<b>7.478</b>	<b>358</b>	<b>78.29</b>	<b>601</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	17	3,015,238.50	0.57%	7.087	358	74.97	601
2.000	2	564,616.89	0.11%	6.696	358	65.64	559
3.000	3,295	524,358,620.92	99.32%	7.481	358	78.33	601
<b>Total</b>	<b>3,314</b>	<b>527,938,476.31</b>	<b>100.00%</b>	<b>7.478</b>	<b>358</b>	<b>78.29</b>	<b>601</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	3,269	518,016,324.61	98.12%	7.484	358	78.33	601
1.500	43	9,296,007.17	1.76%	7.163	358	76.74	587
2.000	2	626,144.53	0.12%	7.023	358	70.66	570
<b>Total</b>	<b>3,314</b>	<b>527,938,476.31</b>	<b>100.00%</b>	<b>7.478</b>	<b>358</b>	<b>78.29</b>	<b>601</b>

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
12/01/05	7	940,923.28	0.18%	7.940	358	80.30	604
06/01/07	3,096	490,462,197.93	92.90%	7.506	358	78.31	600
06/01/08	210	36,406,420.59	6.90%	7.088	358	77.96	619
06/01/20	1	128,934.51	0.02%	8.000	358	95.00	684
<b>Total</b>	<b>3,314</b>	<b>527,938,476.31</b>	<b>100.00%</b>	<b>7.478</b>	<b>358</b>	<b>78.29</b>	<b>601</b>

## Option One Mortgage: Soundview 2005-OPT2

ALL

Current Principal Balance	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 - 50,000.00	35	1,748,054.88	0.17%	9.364	334	68.29	581
50,000.01 - 100,000.00	1,373	102,845,025.09	10.28%	8.596	349	78.61	602
100,000.01 - 150,000.00	1,290	160,917,521.58	16.09%	7.747	355	78.27	608
150,000.01 - 200,000.00	917	159,883,111.74	15.99%	7.361	356	76.57	606
200,000.01 - 250,000.00	588	131,686,754.90	13.17%	7.203	357	78.54	606
250,000.01 - 300,000.00	383	105,223,061.11	10.52%	7.199	358	78.96	611
300,000.01 - 350,000.00	277	89,853,628.10	8.99%	7.048	357	79.14	616
350,000.01 - 400,000.00	165	61,984,734.97	6.20%	6.957	358	78.89	619
400,000.01 - 450,000.00	110	46,737,216.87	4.67%	6.973	358	80.38	629
450,000.01 - 500,000.00	72	34,216,257.76	3.42%	6.900	358	81.75	634
500,000.01 - 550,000.00	49	25,716,649.93	2.57%	6.835	358	82.93	640
550,000.01 - 600,000.00	41	23,823,963.67	2.38%	7.301	358	82.84	616
600,000.01 - 650,000.00	19	11,914,022.12	1.19%	6.679	358	78.28	614
650,000.01 - 700,000.00	13	8,667,124.02	0.87%	6.796	358	81.91	663
700,000.01 - 750,000.00	16	11,737,365.53	1.17%	6.741	347	69.86	634
750,000.01 - 800,000.00	6	4,710,266.21	0.47%	6.509	358	75.54	601
800,000.01 - 850,000.00	2	1,667,952.30	0.17%	5.800	358	65.97	627
850,000.01 - 900,000.00	1	897,520.25	0.09%	6.500	358	83.72	676
900,000.01 - 950,000.00	4	3,684,457.95	0.37%	6.754	358	72.14	626
950,000.01 - 1,000,000.00	3	2,969,071.54	0.30%	7.190	358	72.34	594
1,000,000.01+	8	9,116,239.48	0.91%	6.295	358	74.22	649
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

Current Gross Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
4.000 - 4.499	1	194,026.45	0.02%	4.300	358	77.72	772
4.500 - 4.999	17	5,455,384.59	0.55%	4.917	358	75.36	688
5.000 - 5.499	83	23,389,446.14	2.34%	5.259	358	76.00	668
5.500 - 5.999	335	91,979,711.65	9.20%	5.808	357	75.11	657
6.000 - 6.499	483	115,873,751.03	11.59%	6.279	356	76.72	638
6.500 - 6.999	940	208,002,754.77	20.80%	6.768	356	78.20	629
7.000 - 7.499	696	141,982,882.54	14.20%	7.250	357	79.46	613
7.500 - 7.999	908	163,457,515.34	16.35%	7.749	356	80.16	601
8.000 - 8.499	497	73,475,956.55	7.35%	8.229	356	80.55	590
8.500 - 8.999	579	83,127,560.75	8.31%	8.727	354	80.00	571
9.000 - 9.499	250	31,880,564.61	3.19%	9.238	355	79.17	558
9.500 - 9.999	232	25,309,275.67	2.53%	9.721	352	79.92	557
10.000 -10.499	128	14,056,944.43	1.41%	10.211	355	78.42	554
10.500 -10.999	106	10,525,456.71	1.05%	10.759	349	76.60	554
11.000 -11.499	60	5,918,681.39	0.59%	11.218	355	76.26	544
11.500 -11.999	44	3,953,918.33	0.40%	11.738	356	74.40	538
12.000 -12.499	9	1,061,448.97	0.11%	12.164	358	68.86	523
12.500 -12.999	3	294,223.58	0.03%	12.636	358	52.12	529
13.000 -13.499	1	60,496.50	0.01%	13.340	358	90.00	557
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

FICO	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
500-524	476	80,531,340.78	8.05%	8.748	357	72.87	512
525-549	509	90,462,685.57	9.05%	8.301	356	74.09	538
550-574	581	103,806,863.29	10.38%	7.862	357	75.66	562
575-599	816	139,996,737.19	14.00%	7.504	356	78.22	588
600-624	911	164,439,393.78	16.44%	7.186	356	79.83	612
625-649	803	154,471,226.58	15.45%	6.932	356	79.66	637
650-674	508	100,361,417.33	10.04%	6.802	355	80.48	662
675-699	344	77,190,865.43	7.72%	6.680	356	82.37	685
700+	368	80,676,873.68	8.07%	6.612	354	82.74	730
None	56	8,062,596.37	0.81%	8.337	356	74.03	0
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

Combined Original LTV	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01- 49.99	199	28,350,756.95	2.84%	7.189	349	40.04	596
50.00- 54.99	97	17,435,538.01	1.74%	7.111	354	52.52	590
55.00- 59.99	127	25,664,400.39	2.57%	7.366	354	57.54	584
60.00- 64.99	230	45,228,186.88	4.52%	7.258	357	62.46	585
65.00- 69.99	335	71,191,970.58	7.12%	7.389	354	67.05	590
70.00- 74.99	359	75,883,694.45	7.59%	7.343	356	71.86	589
75.00- 79.99	468	93,564,903.97	9.36%	7.451	355	76.45	595
80.00	1,772	297,132,300.03	29.71%	7.211	357	80.00	621
80.01- 84.99	169	35,263,139.63	3.53%	7.317	358	83.38	621
85.00- 89.99	467	92,811,105.89	9.28%	7.478	357	85.96	617
90.00- 94.99	627	133,645,799.50	13.36%	7.413	356	90.43	636
95.00- 99.99	448	75,740,254.32	7.57%	7.805	357	95.06	629
100.00	74	8,087,949.40	0.81%	8.850	354	100.00	652
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

Original Term (months)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
120	6	430,608.31	0.04%	8.922	118	70.06	571
180	79	8,317,784.44	0.83%	7.743	178	70.51	635
240	40	3,828,934.12	0.38%	8.206	238	75.69	626
360	5,247	987,422,673.13	98.74%	7.367	358	78.60	612
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

Stated Remaining Term (month)	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
61-120	6	430,608.31	0.04%	8.922	118	70.06	571
121-180	79	8,317,784.44	0.83%	7.743	178	70.51	635
181-240	40	3,828,934.12	0.38%	8.206	238	75.69	626
301-360	5,247	987,422,673.13	98.74%	7.367	358	78.60	612
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

Debt Ratio	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
0.01 -20.00	218	30,475,274.57	3.05%	7.638	351	77.06	610
20.01 -25.00	260	37,762,516.15	3.78%	7.506	355	75.89	608
25.01 -30.00	406	62,507,575.17	6.25%	7.472	354	76.65	610
30.01 -35.00	614	105,040,936.26	10.50%	7.343	356	77.23	615
35.01 -40.00	744	137,186,318.24	13.72%	7.321	355	78.49	614
40.01 -45.00	1,043	197,452,934.57	19.75%	7.364	357	79.22	615
45.01 -50.00	1,184	241,937,024.47	24.19%	7.307	356	78.89	613
50.01 -55.00	610	125,797,390.51	12.58%	7.414	357	79.48	602
55.01 -60.00	126	26,406,364.19	2.64%	7.416	355	79.79	604
60.01+	45	11,054,988.82	1.11%	7.666	356	79.67	608
None	122	24,378,677.05	2.44%	7.368	358	78.57	659
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

FRM/ARM	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
ARM	4,267	837,892,907.15	83.79%	7.309	358	79.07	610
Fixed Rate	1,105	162,107,092.85	16.21%	7.706	346	75.66	627
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

Product	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
15/15 6 Mo LIBOR ARM	1	128,934.51	0.01%	8.000	358	95.00	684
2/13 6 Mo LIBOR ARM	10	868,394.73	0.09%	7.990	178	75.30	583
2/28 6 Mo LIBOR ARM	3,333	596,986,327.10	59.70%	7.581	358	78.43	597
3/12 6 Mo LIBOR ARM	1	50,912.04	0.01%	9.650	178	90.00	562
3/27 6 Mo LIBOR ARM	207	39,961,041.00	4.00%	7.079	358	78.63	623
5YR IO 2/28 6 Mo LIBOR ARM	653	183,635,042.14	18.36%	6.554	358	81.18	644
5YR IO 3/27 6 Mo LIBOR ARM	53	14,629,425.23	1.46%	6.312	358	79.24	651
6 Mo LIBOR ARM 30 Yr	9	1,632,830.40	0.16%	7.067	358	82.67	625
Fixed Rate 10 Yr	6	430,608.31	0.04%	8.922	118	70.06	571
Fixed Rate 15 Yr	67	7,346,716.50	0.73%	7.680	178	69.76	641
Fixed Rate 15 Yr Rate Reduction	1	51,761.17	0.01%	10.650	178	77.61	641
Fixed Rate 20 Yr	38	3,636,366.99	0.36%	8.168	238	75.34	626
Fixed Rate 20 Yr Rate Reduction	2	192,567.13	0.02%	8.928	238	82.41	624
Fixed Rate 30 Yr	952	141,966,136.22	14.20%	7.717	358	76.26	625
Fixed Rate 30 Yr 5YR IO	20	6,104,461.44	0.61%	6.599	358	71.50	679
Fixed Rate 30 Yr Rate Reduction	19	2,378,475.09	0.24%	8.907	358	69.55	559
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

Interest Only	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Interest Only	726	204,368,928.81	20.44%	6.538	358	80.76	646
Not Interest Only	4,646	795,631,071.19	79.56%	7.588	355	77.94	604
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

Prepayment Penalty Original T	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Prepay Penalty: 0 months	1,628	292,756,655.90	29.28%	7.600	355	76.94	604
Prepay Penalty: 12 months	355	95,783,326.43	9.58%	7.090	356	77.09	630
Prepay Penalty: 24 months	2,683	505,833,884.34	50.58%	7.276	358	79.84	611
Prepay Penalty: 30 months	5	968,859.14	0.10%	8.036	358	86.40	584
Prepay Penalty: 36 months	701	104,657,274.19	10.47%	7.463	350	77.76	628
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

Lien	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
First Lien	5,244	989,973,252.07	99.00%	7.344	356	78.42	613
Second Lien	128	10,026,747.93	1.00%	10.325	348	88.19	618
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

Documentation Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Business Bank Statements	1	233,530.51	0.02%	6.450	358	80.00	655
Full Documentation	3,445	570,707,210.22	57.07%	7.413	356	79.48	603
Lite Documentation	26	6,940,953.29	0.69%	7.475	356	81.60	627
No Documentation	65	12,222,578.50	1.22%	7.150	357	79.24	703
Stated Income Documentation	1,835	409,895,727.48	40.99%	7.325	356	77.10	623
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

Loan Purpose	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Cash Out Refinance	3,386	667,479,228.76	66.75%	7.360	355	76.65	604
Purchase	1,619	263,619,431.00	26.36%	7.287	357	83.12	640
Rate/Term Refinance	367	68,901,340.24	6.89%	7.835	356	78.96	589
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

Property Type	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
2-4 Units Attached	57	13,881,497.80	1.39%	7.264	354	77.67	645
2-4 Units Detached	365	86,275,437.95	8.63%	7.392	356	78.45	635
Condo High-Rise Attached	17	4,475,459.82	0.45%	7.049	358	81.14	623
Condo Low-Rise Attached	255	44,809,386.99	4.48%	7.246	358	79.15	626
Condo Low-Rise Detached	2	331,957.24	0.03%	6.864	358	90.40	550
Manufactured Housing	89	9,978,596.11	1.00%	7.415	352	80.19	650
PUD Attached	39	5,260,829.59	0.53%	7.485	358	80.39	614
PUD Detached	439	97,864,077.97	9.79%	7.274	357	81.03	620
Single Family Attached	71	10,573,696.47	1.06%	7.619	358	77.21	599
Single Family Detached	4,038	726,549,060.06	72.65%	7.392	356	78.12	607
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

<b>Occupancy Status</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
Non-owner	387	60,720,401.19	6.07%	7.955	355	81.38	650
Primary	4,903	921,345,354.90	92.13%	7.337	356	78.29	610
Second Home	82	17,934,243.91	1.79%	7.272	355	80.14	643
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

<b>Credit Grade</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
A	352	63,923,667.92	6.39%	7.898	356	74.45	554
AA	633	119,956,504.32	12.00%	7.703	356	78.92	581
AA+	3,834	720,444,405.72	72.04%	7.080	356	79.75	631
B	297	51,912,747.77	5.19%	8.395	357	73.46	545
C	127	22,625,145.29	2.26%	9.016	356	71.72	548
CC	113	18,388,380.76	1.84%	9.982	358	63.88	541
NG	16	2,749,148.22	0.27%	7.462	358	81.95	630
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

<b>MI Insurer</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
No MI	1,409	311,781,259.84	31.18%	7.086	356	74.45	625
Radian	3,963	688,218,740.16	68.82%	7.504	356	80.36	607
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>



State	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
Alabama	43	4,375,008.89	0.44%	8.371	348	83.66	605
Arizona	111	18,391,276.28	1.84%	7.348	358	81.60	615
Arkansas	16	2,282,017.03	0.23%	8.440	358	85.90	577
California	764	218,576,169.23	21.86%	6.891	357	76.84	616
Colorado	122	20,965,547.73	2.10%	6.940	357	84.03	618
Connecticut	117	22,367,453.31	2.24%	7.343	356	79.77	612
Delaware	10	1,376,059.50	0.14%	7.709	351	80.23	594
District of Columbia	1	113,049.85	0.01%	10.300	358	65.00	540
Florida	437	67,130,915.32	6.71%	7.642	356	79.07	617
Georgia	155	20,635,110.15	2.06%	8.331	356	81.72	608
Hawaii	32	12,182,776.73	1.22%	6.903	357	79.06	631
Idaho	24	2,984,116.74	0.30%	7.585	349	84.26	622
Illinois	194	31,299,324.29	3.13%	7.954	357	80.68	588
Indiana	48	4,971,399.74	0.50%	8.113	358	83.61	616
Iowa	18	1,833,506.68	0.18%	8.727	358	82.99	580
Kansas	9	776,247.75	0.08%	8.223	346	91.43	616
Kentucky	39	4,308,954.75	0.43%	7.524	358	81.09	611
Louisiana	32	3,966,140.40	0.40%	7.752	349	81.01	617
Maine	53	8,082,238.07	0.81%	7.288	358	78.99	616
Maryland	102	18,772,283.95	1.88%	7.766	356	77.45	596
Massachusetts	390	95,891,551.81	9.59%	7.024	357	74.88	607
Michigan	225	27,253,280.42	2.73%	7.803	355	81.47	602
Minnesota	54	10,127,701.11	1.01%	7.568	358	82.09	603
Mississippi	9	1,162,911.50	0.12%	8.574	350	84.84	592
Missouri	65	7,177,116.75	0.72%	8.164	358	80.93	606
Montana	7	1,105,471.59	0.11%	7.712	358	79.39	623
Nebraska	9	950,045.05	0.10%	8.502	358	86.64	579
Nevada	99	21,994,962.09	2.20%	7.303	358	78.64	610
New Hampshire	55	9,126,288.80	0.91%	7.072	354	77.75	612
New Jersey	201	44,656,293.63	4.47%	7.498	357	76.55	604
New York	419	105,971,819.04	10.60%	7.229	356	76.90	630
North Carolina	131	15,322,500.85	1.53%	8.148	356	81.20	599
North Dakota	2	218,716.90	0.02%	8.643	317	71.05	561
Ohio	166	19,705,591.29	1.97%	7.651	356	84.28	621
Oklahoma	20	1,737,985.45	0.17%	8.443	352	84.12	611
Oregon	43	7,114,380.51	0.71%	7.497	358	80.91	623
Pennsylvania	160	20,957,866.44	2.10%	7.467	354	81.23	618
Rhode Island	77	15,442,878.33	1.54%	7.116	355	73.95	610
South Carolina	47	6,065,990.21	0.61%	7.541	353	79.43	619
Tennessee	77	7,897,393.84	0.79%	8.359	352	82.08	603
Texas	422	53,435,227.38	5.34%	7.958	347	79.96	603
Utah	31	4,370,228.06	0.44%	6.656	358	81.88	637
Vermont	20	3,135,206.77	0.31%	7.256	343	78.61	628
Virginia	168	32,084,363.08	3.21%	7.718	355	79.12	606
Washington	87	13,553,621.22	1.36%	7.190	358	78.77	622
West Virginia	2	166,775.06	0.02%	8.582	358	78.07	552
Wisconsin	39	5,273,584.72	0.53%	7.913	358	82.59	624
Wyoming	20	2,710,651.71	0.27%	7.640	358	81.50	608
<b>Total</b>	<b>5,372</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>7.374</b>	<b>356</b>	<b>78.52</b>	<b>613</b>

<b>Gross Margin</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
2.500 - 2.999	2	1,176,216.36	0.14%	5.036	358	66.43	658
3.000 - 3.499	60	17,752,360.49	2.12%	5.501	358	73.75	684
3.500 - 3.999	187	49,686,814.07	5.93%	5.793	358	75.43	665
4.000 - 4.499	502	117,044,571.18	13.97%	6.309	358	75.68	644
4.500 - 4.999	718	155,912,531.58	18.61%	6.697	358	78.78	632
5.000 - 5.499	756	149,732,581.05	17.87%	7.172	358	81.09	616
5.500 - 5.999	698	128,900,372.14	15.38%	7.654	358	81.97	597
6.000 - 6.499	505	84,698,286.17	10.11%	8.061	358	81.36	579
6.500 - 6.999	381	65,156,005.43	7.78%	8.579	358	79.06	558
7.000 - 7.499	194	30,837,543.63	3.68%	8.991	357	77.95	545
7.500 - 7.999	116	17,102,085.06	2.04%	9.470	357	78.55	539
8.000 - 8.499	100	13,713,317.11	1.64%	10.494	357	75.83	533
8.500 - 8.999	29	3,486,534.21	0.42%	10.266	358	75.55	531
9.000 - 9.499	13	1,901,561.97	0.23%	10.918	358	63.03	537
9.500 - 9.999	5	629,807.15	0.08%	10.768	358	66.85	528
10.000 -10.499	1	162,319.55	0.02%	10.990	358	65.00	513
<b>Total</b>	<b>4,267</b>	<b>837,892,907.15</b>	<b>100.00%</b>	<b>7.309</b>	<b>358</b>	<b>79.07</b>	<b>610</b>

<b>Minimum Interest Rate</b>	<b># of Loans</b>	<b>Current Principal Balance</b>	<b>Pct by Curr Prin Bal</b>	<b>Weighted Average Gross Coupon</b>	<b>Weighted Average Stated Remaining Term</b>	<b>Weighted Average Combined Orig LTV</b>	<b>Weighted Average FICO</b>
4.000 - 4.499	2	252,524.78	0.03%	4.607	358	74.77	758
4.500 - 4.999	17	5,455,384.59	0.65%	4.917	358	75.36	688
5.000 - 5.499	83	23,133,453.46	2.76%	5.269	358	77.04	666
5.500 - 5.999	281	79,330,476.62	9.47%	5.817	358	76.36	655
6.000 - 6.499	427	104,005,299.94	12.41%	6.290	358	77.67	635
6.500 - 6.999	763	172,133,210.72	20.54%	6.765	358	79.24	626
7.000 - 7.499	581	121,614,764.31	14.51%	7.245	358	80.05	609
7.500 - 7.999	740	136,435,282.79	16.28%	7.745	358	80.74	597
8.000 - 8.499	387	59,090,894.71	7.05%	8.225	358	81.45	584
8.500 - 8.999	447	68,122,478.87	8.13%	8.730	358	80.13	565
9.000 - 9.499	178	24,919,984.09	2.97%	9.235	358	77.46	548
9.500 - 9.999	171	20,360,601.21	2.43%	9.720	356	79.67	552
10.000 -10.499	76	9,731,625.23	1.16%	10.200	358	76.77	540
10.500 -10.999	51	6,266,007.90	0.75%	10.765	358	72.00	532
11.000 -11.499	35	4,049,614.15	0.48%	11.219	355	71.55	526
11.500 -11.999	20	1,918,421.20	0.23%	11.707	358	68.31	524
12.000 -12.499	7	938,519.85	0.11%	12.157	358	68.20	526
12.500 -12.999	1	134,362.73	0.02%	12.600	358	41.54	533
<b>Total</b>	<b>4,267</b>	<b>837,892,907.15</b>	<b>100.00%</b>	<b>7.309</b>	<b>358</b>	<b>79.07</b>	<b>610</b>

Maximum Interest Rate	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
10.000 -10.499	1	194,026.45	0.02%	4.300	358	77.72	772
10.500 -10.999	17	5,455,384.59	0.65%	4.917	358	75.36	688
11.000 -11.499	79	21,596,492.63	2.58%	5.263	358	76.83	668
11.500 -11.999	271	76,872,568.46	9.17%	5.799	358	76.08	655
12.000 -12.499	415	101,306,100.17	12.09%	6.267	357	77.64	636
12.500 -12.999	757	170,383,032.52	20.33%	6.761	358	79.30	627
13.000 -13.499	579	121,748,944.91	14.53%	7.219	358	80.03	610
13.500 -13.999	740	136,351,860.71	16.27%	7.712	358	80.73	597
14.000 -14.499	398	62,069,950.12	7.41%	8.159	358	81.23	584
14.500 -14.999	463	72,523,168.36	8.66%	8.668	358	80.29	568
15.000 -15.499	178	24,940,546.01	2.98%	9.217	358	77.44	548
15.500 -15.999	173	20,557,952.71	2.45%	9.694	356	79.81	553
16.000 -16.499	76	9,695,560.83	1.16%	10.159	358	77.06	539
16.500 -16.999	53	6,505,638.53	0.78%	10.673	358	72.60	531
17.000 -17.499	36	4,250,226.42	0.51%	11.157	355	71.40	527
17.500 -17.999	22	2,256,727.72	0.27%	11.584	358	67.40	524
18.000 -18.499	8	1,050,363.28	0.13%	12.061	358	67.79	525
18.500 -18.999	1	134,362.73	0.02%	12.600	358	41.54	533
<b>Total</b>	<b>4,267</b>	<b>837,892,907.15</b>	<b>100.00%</b>	<b>7.309</b>	<b>358</b>	<b>79.07</b>	<b>610</b>

Initial Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	22	5,056,538.25	0.60%	6.815	358	78.85	625
2.000	2	564,616.89	0.07%	6.696	358	65.64	559
3.000	4,242	832,047,758.42	99.30%	7.313	358	79.08	610
4.000	1	223,993.59	0.03%	6.625	358	80.00	0
<b>Total</b>	<b>4,267</b>	<b>837,892,907.15</b>	<b>100.00%</b>	<b>7.309</b>	<b>358</b>	<b>79.07</b>	<b>610</b>

Subsequent Periodic Rate Cap	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
1.000	4,190	817,710,735.36	97.59%	7.314	358	79.07	610
1.500	73	19,188,554.63	2.29%	7.101	358	79.22	598
2.000	4	993,617.16	0.12%	7.584	358	74.12	579
<b>Total</b>	<b>4,267</b>	<b>837,892,907.15</b>	<b>100.00%</b>	<b>7.309</b>	<b>358</b>	<b>79.07</b>	<b>610</b>

Next Rate Change Date	# of Loans	Current Principal Balance	Pct by Curr Prin Bal	Weighted Average Gross Coupon	Weighted Average Stated Remaining Term	Weighted Average Combined Orig LTV	Weighted Average FICO
12/01/05	9	1,632,830.40	0.19%	7.067	358	82.67	625
06/01/07	3,996	781,489,763.97	93.27%	7.340	358	79.08	608
06/01/08	261	54,641,378.27	6.52%	6.876	358	78.81	630
06/01/20	1	128,934.51	0.02%	8.000	358	95.00	684
<b>Total</b>	<b>4,267</b>	<b>837,892,907.15</b>	<b>100.00%</b>	<b>7.309</b>	<b>358</b>	<b>79.07</b>	<b>610</b>

## Option One Mortgage: Soundview 2005-OPT2

### **ALL**

		<u>Minimum</u>	<u>Maximum</u>
Scheduled Principal Balance	\$1,000,000,000	\$49,720	\$1,349,178
Average Scheduled Principal Balance	\$186,150		
Number of Mortgage Loans	5,372		
Weighted Average Gross Coupon	7.374%	4.300%	13.340%
Weighted Average FICO Score	613	500	804
Weighted Average Combined Original LTV	78.52%	13.18%	100.00%
Weighted Average Original Term	358 months	120 months	360 months
Weighted Average Stated Remaining Term	356 months	118 months	358 months
Weighted Average Seasoning	2 months	2 months	2 months
Weighted Average Gross Margin	5.360%	2.550%	10.490%
Weighted Average Minimum Interest Rate	7.304%	4.300%	12.600%
Weighted Average Maximum Interest Rate	13.333%	10.300%	18.600%
Weighted Average Initial Rate Cap	2.988%	1.000%	4.000%
Weighted Average Subsequent Rate Cap	1.013%	1.000%	2.000%
Weighted Average Months to Roll	23 months	4 months	178 months
Maturity Date		Jun 1 2015	Jun 1 2035
Maximum Zip Code Concentration	0.26%	10466 (Bronx, NY)	
ARM	83.79%		
Fixed Rate	16.21%		
15/15 6 Mo LIBOR ARM	0.01%		
2/13 6 Mo LIBOR ARM	0.09%		
2/28 6 Mo LIBOR ARM	59.70%		
3/12 6 Mo LIBOR ARM	0.01%		
3/27 6 Mo LIBOR ARM	4.00%		
5YR IO 2/28 6 Mo LIBOR ARM	18.36%		
5YR IO 3/27 6 Mo LIBOR ARM	1.46%		
6 Mo LIBOR ARM 30 Yr	0.16%		
Fixed Rate 10 Yr	0.04%		
Fixed Rate 15 Yr	0.73%		
Fixed Rate 15 Yr Rate Reduction	0.01%		
Fixed Rate 20 Yr	0.36%		
Fixed Rate 20 Yr Rate Reduction	0.02%		
Fixed Rate 30 Yr	14.20%		
Fixed Rate 30 Yr 5YR IO	0.61%		
Fixed Rate 30 Yr Rate Reduction	0.24%		
Interest Only	20.44%		
Not Interest Only	79.56%		
Prepay Penalty: 0 months	29.28%		
Prepay Penalty: 12 months	9.58%		
Prepay Penalty: 24 months	50.58%		
Prepay Penalty: 30 months	0.10%		
Prepay Penalty: 36 months	10.47%		

First Lien	99.00%
Second Lien	1.00%
Business Bank Statements	0.02%
Full Documentation	57.07%
Lite Documentation	0.69%
No Documentation	1.22%
Stated Income Documentation	40.99%
Cash Out Refinance	66.75%
Purchase	26.36%
Rate/Term Refinance	6.89%
2-4 Units Attached	1.39%
2-4 Units Detached	8.63%
Condo High-Rise Attached	0.45%
Condo Low-Rise Attached	4.48%
Condo Low-Rise Detached	0.03%
Manufactured Housing	1.00%
PUD Attached	0.53%
PUD Detached	9.79%
Single Family Attached	1.06%
Single Family Detached	72.65%
Non-owner	6.07%
Primary	92.13%
Second Home	1.79%
Top 5 States:	
California	21.86%
New York	10.60%
Massachusetts	9.59%
Florida	6.71%
Texas	5.34%

## Option One Mortgage: Soundview 2005-OPT2

<b>Characteristics</b>	<b>Total</b>	<b>ARM</b>	<b>Fixed Rate</b>
Scheduled Principal Balance	\$1,000,000,000	\$837,892,907	\$162,107,093
Average Scheduled Principal Balance	\$186,150	\$196,366	\$146,703
Number of Mortgage Loans	5,372	4,267	1,105
Weighted Average Gross Coupon	7.374%	7.309%	7.706%
Weighted Average FICO Score	613	610	627
Weighted Average Combined Original LTV	78.52%	79.07%	75.66%
Weighted Average Original Term	358 months	360 months	348 months
Weighted Average Stated Remaining Term	356 months	358 months	346 months
Weighted Average Seasoning	2 months	2 months	2 months
Weighted Average Gross Margin	5.360%	5.360%	0.000%
Weighted Average Minimum Interest Rate	7.304%	7.304%	0.000%
Weighted Average Maximum Interest Rate	13.333%	13.333%	0.000%
Weighted Average Initial Rate Cap	2.988%	2.988%	0.000%
Weighted Average Subsequent Rate Cap	1.013%	1.013%	0.000%
Weighted Average Months to Roll	23 months	23 months	months
ARM	83.79%	100.00%	0.00%
Fixed Rate	16.21%	0.00%	100.00%
15/15 6 Mo LIBOR ARM	0.01%	0.02%	0.00%
2/13 6 Mo LIBOR ARM	0.09%	0.10%	0.00%
2/28 6 Mo LIBOR ARM	59.70%	71.25%	0.00%
3/12 6 Mo LIBOR ARM	0.01%	0.01%	0.00%
3/27 6 Mo LIBOR ARM	4.00%	4.77%	0.00%
5YR IO 2/28 6 Mo LIBOR ARM	18.36%	21.92%	0.00%
5YR IO 3/27 6 Mo LIBOR ARM	1.46%	1.75%	0.00%
6 Mo LIBOR ARM 30 Yr	0.16%	0.19%	0.00%
Fixed Rate 10 Yr	0.04%	0.00%	0.27%
Fixed Rate 15 Yr	0.73%	0.00%	4.53%
Fixed Rate 15 Yr Rate Reduction	0.01%	0.00%	0.03%
Fixed Rate 20 Yr	0.36%	0.00%	2.24%
Fixed Rate 20 Yr Rate Reduction	0.02%	0.00%	0.12%
Fixed Rate 30 Yr	14.20%	0.00%	87.58%
Fixed Rate 30 Yr 5YR IO	0.61%	0.00%	3.77%
Fixed Rate 30 Yr Rate Reduction	0.24%	0.00%	1.47%
Interest Only	20.44%	23.66%	3.77%
Not Interest Only	79.56%	76.34%	96.23%
Prepay Penalty: 0 months	29.28%	30.02%	25.41%
Prepay Penalty: 12 months	9.58%	6.56%	25.18%
Prepay Penalty: 24 months	50.58%	59.51%	4.42%
Prepay Penalty: 30 months	0.10%	0.04%	0.39%
Prepay Penalty: 36 months	10.47%	3.86%	44.61%
First Lien	99.00%	100.00%	93.81%
Second Lien	1.00%	0.00%	6.19%
Business Bank Statements	0.02%	0.03%	0.00%
Full Documentation	57.07%	56.30%	61.05%
Lite Documentation	0.69%	0.62%	1.07%

No Documentation	1.22%	1.13%	1.71%
Stated Income Documentation	40.99%	41.92%	36.16%
Cash Out Refinance	66.75%	65.39%	73.78%
Purchase	26.36%	27.83%	18.80%
Rate/Term Refinance	6.89%	6.79%	7.43%
2-4 Units Attached	1.39%	1.10%	2.86%
2-4 Units Detached	8.63%	7.99%	11.92%
Condo High-Rise Attached	0.45%	0.49%	0.24%
Condo Low-Rise Attached	4.48%	4.62%	3.77%
Condo Low-Rise Detached	0.03%	0.01%	0.14%
Manufactured Housing	1.00%	0.77%	2.19%
PUD Attached	0.53%	0.51%	0.61%
PUD Detached	9.79%	10.54%	5.87%
Single Family Attached	1.06%	1.11%	0.76%
Single Family Detached	72.65%	72.85%	71.64%
Non-owner	6.07%	5.76%	7.68%
Primary	92.13%	92.44%	90.54%
Second Home	1.79%	1.80%	1.78%
Top 5 States	CA 21.86%	CA 23.77%	NY 24.37%
	NY 10.60%	MA 10.13%	CA 11.98%
	MA 9.59%	NY 7.93%	TX 9.69%
	FL 6.71%	FL 6.80%	MA 6.77%
	TX 5.34%	NJ 4.62%	FL 6.29%

## Soundview 2005-OPT2

### Aggregate Loans

FICO	% of total deal	WA LTV	Max LTV	% Full Doc	% Owner Occ	% IO	WAC	WA Margin	with Silent 2nd
500 - 519	6.16%	73.19	95.00	62.93%	96.36%	0.00%	8.782	6.677	1.41%
520 - 539	6.78%	73.17	100.00	63.82%	98.17%	0.00%	8.550	6.595	1.87%
540 - 559	7.96%	74.90	100.00	63.27%	95.07%	2.89%	8.058	6.085	2.57%
560 - 579	8.64%	75.81	95.17	66.04%	93.61%	2.43%	7.735	5.809	4.99%
580 - 599	11.94%	78.67	100.00	72.12%	96.66%	22.05%	7.469	5.406	17.48%
600 - 619	13.23%	79.83	100.00	63.02%	93.38%	24.64%	7.235	5.196	21.10%
620 - 639	12.41%	79.67	100.00	53.91%	94.42%	30.33%	7.006	4.971	21.27%
640 - 659	10.48%	79.84	100.00	55.38%	89.44%	31.67%	6.833	4.745	29.08%
660 - 679	7.84%	80.78	100.00	46.28%	87.13%	32.83%	6.715	4.609	32.90%
680 - 699	5.68%	83.01	100.00	31.17%	89.66%	34.15%	6.712	4.624	28.85%
700 - 719	3.76%	82.65	100.00	37.23%	79.57%	33.38%	6.629	4.539	19.99%
720 - 739	1.59%	83.24	100.00	27.01%	72.12%	18.97%	6.840	4.721	19.54%
740 - 759	1.50%	81.93	100.00	37.66%	68.50%	27.11%	6.493	4.442	24.08%
760 - 779	0.91%	83.04	100.00	42.72%	84.91%	34.64%	6.390	4.181	19.76%
780 - 799	0.28%	85.41	100.00	31.94%	89.32%	63.43%	6.353	4.568	32.87%
800 >=	0.04%	75.28	95.00	72.14%	20.88%	0.00%	7.377	4.579	31.82%
Not Available	0.81%	74.03	100.00	47.85%	97.25%	6.69%	8.337	6.129	6.56%
<b>Total</b>	<b>100.00%</b>	<b>78.52</b>	<b>100.00</b>	<b>57.07%</b>	<b>92.13%</b>	<b>20.44%</b>	<b>7.374</b>	<b>5.360</b>	<b>17.39%</b>

### IO loans

FICO	% of total deal	WA LTV	Max LTV	% Full Doc	% Owner Occ	% IO	WAC	WA Margin	with Silent 2nd
540 - 559	0.23%	78.53	95.00	66.49%	100.00%	100.00%	6.487	4.787	0.00%
560 - 579	0.21%	82.38	95.00	90.08%	100.00%	100.00%	7.241	5.377	11.14%
580 - 599	2.63%	79.47	95.00	72.96%	100.00%	100.00%	6.946	5.114	19.12%
600 - 619	3.26%	79.87	100.00	65.98%	99.36%	100.00%	6.764	4.888	23.63%
620 - 639	3.76%	81.46	100.00	51.19%	100.00%	100.00%	6.644	4.729	26.86%
640 - 659	3.32%	80.59	95.00	65.57%	100.00%	100.00%	6.382	4.460	36.35%
660 - 679	2.57%	79.86	95.00	43.01%	99.22%	100.00%	6.375	4.350	52.79%
680 - 699	1.94%	82.95	99.87	28.43%	100.00%	100.00%	6.380	4.361	52.84%
700 - 719	1.25%	82.28	98.76	54.13%	99.53%	100.00%	6.146	4.168	26.85%
720 - 739	0.30%	81.30	95.00	25.39%	94.63%	100.00%	6.094	4.135	44.19%
740 - 759	0.41%	76.21	100.00	56.42%	94.37%	100.00%	5.917	4.006	38.87%
760 - 779	0.31%	84.37	95.00	58.43%	100.00%	100.00%	6.051	3.735	40.86%
780 - 799	0.17%	85.05	100.00	27.38%	100.00%	100.00%	6.057	4.388	34.05%
Not Available	0.05%	85.84	90.00	58.44%	100.00%	100.00%	6.669	4.906	41.56%
<b>Total</b>	<b>20.44%</b>	<b>80.76</b>	<b>100.00</b>	<b>55.90%</b>	<b>99.58%</b>	<b>100.00%</b>	<b>6.538</b>	<b>4.616</b>	<b>32.97%</b>



**We needs strats broken out in this format for Total ARMs, Total Fixed, Total IO Loans seperately  
We also need this for the total pool combined**

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Comblty	WA FICO
25,000.01 - 50,000.00	31	\$1,550,000.00	0.15	\$49,941.26	9.369	67.31	582
50,000.01 - 75,000.00	700	\$43,518,424.23	4.34	\$62,050.02	8.897	79.76	603
75,000.01 - 100,000.00	673	\$59,330,475.95	5.92	\$87,980.33	8.379	77.79	602
100,000.01 - 125,000.00	659	\$74,020,084.16	7.39	\$112,102.73	7.854	78.91	607
125,000.01 - 150,000.00	632	\$87,153,169.35	8.70	\$137,644.57	7.657	77.65	608
150,000.01 - 175,000.00	480	\$77,958,996.20	7.78	\$162,119.48	7.414	76.75	604
175,000.01 - 200,000.00	440	\$82,665,698.26	8.25	\$187,534.88	7.315	76.49	607
200,000.01 - 225,000.00	326	\$69,385,873.80	6.93	\$212,434.15	7.265	78.53	605
225,000.01 - 250,000.00	260	\$62,055,709.20	6.19	\$238,207.65	7.135	78.50	607
250,000.01 - 275,000.00	194	\$50,810,698.45	5.07	\$261,400.94	7.220	78.65	614
275,000.01 - 300,000.00	186	\$53,609,157.00	5.35	\$287,712.42	7.181	79.41	609
300,000.01 - 333,700.00	202	\$64,006,315.60	6.39	\$316,250.12	7.072	79.55	616
333,700.01 - 350,000.00	78	\$26,822,591.00	2.68	\$343,174.77	6.999	77.85	615
350,000.01 - 600,000.00	439	\$193,524,010.50	19.32	\$440,041.68	6.976	80.80	626
600,000.01 - 1,000,000.00	64	\$46,315,044.00	4.62	\$722,621.56	6.703	75.33	628
1,000,000.01 +	8	\$9,120,650.00	0.91	\$1,139,529.94	6.295	74.22	649
Total	5,372	\$1,001,846,897.72	100.00	\$186,150.41	7.374	78.52	613

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Comblty	WA FICO
25,000.01 - 50,000.00	35	\$1,748,054.88	0.17	\$49,944.43	9.364	68.29	581
50,000.01 - 75,000.00	697	\$43,310,084.68	4.33	\$62,137.85	8.893	79.81	603
75,000.01 - 100,000.00	676	\$59,534,940.41	5.95	\$88,069.44	8.380	77.74	602
100,000.01 - 125,000.00	658	\$73,850,950.88	7.39	\$112,235.49	7.850	79.01	608
125,000.01 - 150,000.00	632	\$87,066,570.70	8.71	\$137,763.56	7.660	77.65	608
150,000.01 - 175,000.00	484	\$78,591,119.49	7.86	\$162,378.35	7.408	76.72	604
175,000.01 - 200,000.00	433	\$81,291,992.25	8.13	\$187,741.32	7.314	76.43	607
200,000.01 - 225,000.00	326	\$69,253,533.12	6.93	\$212,434.15	7.265	78.53	605
225,000.01 - 250,000.00	262	\$62,433,221.78	6.24	\$238,294.74	7.134	78.55	608
250,000.01 - 275,000.00	197	\$51,585,944.84	5.16	\$261,857.59	7.226	78.80	613
275,000.01 - 300,000.00	186	\$53,637,116.27	5.36	\$288,371.59	7.173	79.12	609
300,000.01 - 333,700.00	200	\$63,385,349.17	6.34	\$316,926.75	7.088	79.56	616
333,700.01 - 350,000.00	77	\$26,468,278.93	2.65	\$343,743.88	6.954	78.15	617
350,000.01 - 600,000.00	437	\$192,478,823.20	19.25	\$440,454.97	6.977	80.79	626
600,000.01 - 1,000,000.00	64	\$46,247,779.92	4.62	\$722,621.56	6.703	75.33	628
1,000,000.01 +	8	\$9,116,239.48	0.91	\$1,139,529.94	6.295	74.22	649
Total	5,372	\$1,000,000,000.00	100.00	\$186,150.41	7.374	78.52	613

Current Mortgage Rates of Mortgage Loans

Mortgage Rates (%)		Aggregate Principal Balance as of Cut-off Date											
Mortgage Rates (%)	Number of Loans	off Date	% of Cut-off Date	Avg Current Balance	WA Gross CPN	WA ComblTV	WA FICO	off Date	% of Cut-off Date	Avg Current Balance	WA Gross CPN	WA ComblTV	WA FICO
04.000 - 4.499	1	\$194,026.45	0.02	\$194,026.45	4.300	77.72	772						
04.500 - 4.999	17	\$5,453,384.59	0.55	\$320,904.98	4.917	75.36	688						
05.000 - 5.499	83	\$23,389,446.14	2.34	\$281,800.56	5.259	76.00	668						
05.500 - 5.999	335	\$91,979,711.65	9.20	\$274,566.30	5.808	75.11	657						
06.000 - 6.499	483	\$115,873,751.03	11.59	\$239,904.25	6.279	76.72	638						
06.500 - 6.999	940	\$208,002,754.77	20.80	\$221,279.53	6.768	78.20	629						
07.000 - 7.499	696	\$141,982,882.54	14.20	\$203,998.39	7.250	79.46	613						
07.500 - 7.999	908	\$163,457,515.34	16.35	\$180,019.29	7.749	80.16	601						
08.000 - 8.499	497	\$73,475,956.55	7.35	\$147,838.95	8.229	80.55	590						
08.500 - 8.999	579	\$83,127,560.75	8.31	\$143,570.92	8.727	80.00	571						
09.000 - 9.499	250	\$31,880,564.61	3.19	\$127,522.26	9.238	79.17	558						
09.500 - 9.999	232	\$25,309,275.67	2.53	\$109,091.71	9.721	79.92	557						
10.000 - 10.499	128	\$14,056,944.43	1.41	\$109,819.88	10.211	78.42	554						
10.500 - 10.999	106	\$10,525,456.71	1.05	\$99,296.76	10.759	76.60	554						
11.000 - 11.499	60	\$5,918,681.39	0.59	\$98,644.69	11.218	76.26	544						
11.500 - 11.999	44	\$3,953,918.33	0.40	\$89,861.78	11.738	74.40	538						
12.000 - 12.499	9	\$1,061,448.97	0.11	\$117,938.77	12.164	68.86	523						
12.500 - 12.999	3	\$294,223.58	0.03	\$98,074.53	12.636	52.12	529						
13.000 - 13.499	1	\$60,496.50	0.01	\$60,496.50	13.340	90.00	557						
<b>Total</b>	<b>5,372</b>	<b>\$1,000,000,000.00</b>	<b>100.00</b>	<b>\$186,150.41</b>	<b>7.374</b>	<b>78.52</b>	<b>613</b>						

Original Term to Maturity of Mortgage Loans

Original Term (mos)		Aggregate Principal Balance as of Cut-off Date											
Original Term (mos)	Number of Loans	off Date	% of Cut-off Date	Avg Current Balance	WA Gross CPN	WA ComblTV	WA FICO	off Date	% of Cut-off Date	Avg Current Balance	WA Gross CPN	WA ComblTV	WA FICO
000 - 180	85	\$8,748,392.75	0.87	\$102,922.27	7.801	70.49	632						
181 - 240	40	\$3,828,934.12	0.38	\$95,723.35	8.206	75.69	626						
241 - 360	5,247	\$987,422,673.13	98.74	\$188,188.05	7.367	78.60	612						
<b>Total</b>	<b>5,372</b>	<b>\$1,000,000,000.00</b>	<b>100.00</b>	<b>\$186,150.41</b>	<b>7.374</b>	<b>78.52</b>	<b>613</b>						

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)		Aggregate Principal Balance as of Cut-off Date											
Remaining Term (mos)	Number of Loans	off Date	% of Cut-off Date	Avg Current Balance	WA Gross CPN	WA ComblTV	WA FICO	off Date	% of Cut-off Date	Avg Current Balance	WA Gross CPN	WA ComblTV	WA FICO
000 - 120	6	\$430,608.31	0.04	\$71,768.05	8.922	70.06	571						
121 - 180	79	\$8,317,784.44	0.83	\$105,288.41	7.743	70.51	635						
181 - 240	40	\$3,828,934.12	0.38	\$95,723.35	8.206	75.69	626						
301 - 360	5,247	\$987,422,673.13	98.74	\$188,188.05	7.367	78.60	612						
<b>Total</b>	<b>5,372</b>	<b>\$1,000,000,000.00</b>	<b>100.00</b>	<b>\$186,150.41</b>	<b>7.374</b>	<b>78.52</b>	<b>613</b>						

Mortgage Insurance

Mortgage Insurance		Aggregate Principal Balance as of Cut-off Date											
Mortgage Insurance	Number of Loans	off Date	% of Cut-off Date	Avg Current Balance	WA Gross CPN	WA ComblTV	WA FICO	off Date	% of Cut-off Date	Avg Current Balance	WA Gross CPN	WA ComblTV	WA FICO
No	1,409	\$311,781,259.84	31.18	\$221,278.40	7.086	74.45	625						
Yes	3,963	\$688,218,740.16	68.82	\$173,661.05	7.504	80.36	607						
<b>Total</b>	<b>5,372</b>	<b>\$1,000,000,000.00</b>	<b>100.00</b>	<b>\$186,150.41</b>	<b>7.374</b>	<b>78.52</b>	<b>613</b>						

Aggregate Principal Balance as of Cut - % of Aggregate Principal Balance as

Lien	Number of Loans	Aggregate Principal Balance as of Cut off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
1	5,244	\$989,973,252.07	99.00	\$188,782.08	7.344	78.42	613
2	128	\$10,026,747.93	1.00	\$78,333.97	10.325	88.19	618
Total	5,372	\$1,000,000,000.00	100.00	\$186,150.41	7.374	78.52	613

Aggregate Principal Balance as of Cut - % of Aggregate Principal Balance as

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
2	5,372	\$1,000,000,000.00	100.00	\$186,150.41	7.374	78.52	613
Total	5,372	\$1,000,000,000.00	100.00	\$186,150.41	7.374	78.52	613

Combined Loan-to-Value Ratios of Mortgage Loans

Combined LTVs	Number of Loans	Aggregate Principal Balance as of Cut off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
<= 25.00	19	\$1,729,509.54	0.17	\$91,026.82	7.328	20.48	612
25.01 - 30.00	18	\$2,380,121.91	0.24	\$132,229.00	6.612	27.85	635
30.01 - 35.00	20	\$2,668,097.08	0.27	\$133,404.85	6.899	33.00	604
35.01 - 40.00	32	\$4,758,174.73	0.48	\$148,692.96	7.335	37.77	590
40.01 - 45.00	48	\$7,042,391.90	0.70	\$146,716.50	7.261	42.84	599
45.01 - 50.00	76	\$11,684,695.13	1.17	\$153,745.99	7.381	47.89	582
50.01 - 55.00	87	\$16,322,788.92	1.63	\$187,618.26	7.005	52.94	593
55.01 - 60.00	156	\$29,840,304.86	2.98	\$191,284.01	7.372	58.02	584
60.01 - 65.00	314	\$63,063,897.05	6.31	\$200,840.44	7.530	63.57	580
65.01 - 70.00	368	\$78,790,808.45	7.88	\$214,105.46	7.251	68.78	589
70.01 - 75.00	438	\$89,872,314.10	8.99	\$205,187.93	7.428	74.04	591
75.01 - 80.00	2,011	\$346,298,647.59	34.63	\$172,202.21	7.222	79.68	619
80.01 - 85.00	517	\$100,370,242.78	10.04	\$194,139.73	7.489	84.43	618
85.01 - 90.00	679	\$145,004,840.44	14.50	\$213,556.47	7.386	89.66	633
90.01 - 95.00	504	\$89,896,809.88	8.99	\$178,366.69	7.729	94.73	629
95.01 - 100.00	85	\$10,276,355.64	1.03	\$120,898.30	8.568	99.36	646
Total	5,372	\$1,000,000,000.00	100.00	\$186,150.41	7.374	78.52	613

Owner Occupancy of Mortgage Loans

Owner Occupancy	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Comblty	WA FICO
Non-owner	387	\$60,720,401.19	6.07	\$156,900.26	7.955	81.38	650
Primary	4,903	\$921,345,354.90	92.13	\$187,914.61	7.337	78.29	610
Second Home	82	\$17,934,243.91	1.79	\$218,710.29	7.272	80.14	643
<b>Total</b>	<b>5,372</b>	<b>\$1,000,000,000.00</b>	<b>100.00</b>	<b>\$186,150.41</b>	<b>7.374</b>	<b>78.52</b>	<b>613</b>

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Comblty	WA FICO
2-4 Units Attached	57	\$13,881,497.80	1.39	\$243,535.05	7.264	77.67	645
2-4 Units Detached	365	\$86,275,437.95	8.63	\$236,371.06	7.392	78.45	635
Condo High-Rise Attached	17	\$4,475,459.82	0.45	\$263,262.34	7.049	81.14	623
Condo Low-Rise Attached	255	\$44,809,386.99	4.48	\$175,723.09	7.246	79.15	626
Condo Low-Rise Detached	2	\$331,957.24	0.03	\$165,978.62	6.864	90.40	550
Manufactured Housing	89	\$9,978,596.11	1.00	\$112,119.06	7.415	80.19	650
PUD Attached	39	\$5,260,829.59	0.53	\$134,893.07	7.485	80.39	614
PUD Detached	439	\$97,864,077.97	9.79	\$222,925.01	7.274	81.03	620
Single Family Attached	71	\$10,573,696.47	1.06	\$148,925.30	7.619	77.21	599
Single Family Detached	4,038	\$726,549,060.06	72.65	\$179,927.95	7.392	78.12	607
<b>Total</b>	<b>5,372</b>	<b>\$1,000,000,000.00</b>	<b>100.00</b>	<b>\$186,150.41</b>	<b>7.374</b>	<b>78.52</b>	<b>613</b>

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Comblty	WA FICO
Cash Out Refinance	3,386	\$667,479,228.76	66.75	\$197,129.13	7.360	76.65	604
Purchase	1,619	\$263,619,431.00	26.36	\$162,828.56	7.287	83.12	640
Rate/Term Refinance	367	\$68,901,340.24	6.89	\$187,742.07	7.835	78.96	589
<b>Total</b>	<b>5,372</b>	<b>\$1,000,000,000.00</b>	<b>100.00</b>	<b>\$186,150.41</b>	<b>7.374</b>	<b>78.52</b>	<b>613</b>

Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Comblty	WA FICO
Business Bank Statements	1	\$233,530.51	0.02	\$233,530.51	6.450	80.00	655
Full Documentation	3,445	\$570,707,210.22	57.07	\$165,662.47	7.413	79.48	603
Lite Documentation	26	\$6,940,953.29	0.69	\$266,959.74	7.475	81.60	627
No Documentation	65	\$12,222,578.50	1.22	\$188,039.67	7.150	79.24	703
Stated Income Documentation	1,835	\$409,895,727.48	40.99	\$223,376.42	7.325	77.10	623
<b>Total</b>	<b>5,372</b>	<b>\$1,000,000,000.00</b>	<b>100.00</b>	<b>\$186,150.41</b>	<b>7.374</b>	<b>78.52</b>	<b>613</b>

Product Type of Mortgage Loans

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
15/15	1	\$128,934.51	0.01	\$128,934.51	8.000	93.00	684
2/13	10	\$868,394.73	0.09	\$86,839.47	7.990	75.30	583
2/28	3,333	\$596,986,327.10	59.70	\$179,113.81	7.581	78.43	597
2/28 IO: 5Yr IO	633	\$183,635,042.14	18.36	\$291,217.52	6.554	81.18	644
3/12	1	\$50,912.04	0.01	\$50,912.04	9.650	90.00	562
3/27	207	\$39,961,041.00	4.00	\$193,048.51	7.079	78.63	623
3/27 IO: 5Yr IO	53	\$14,629,425.23	1.46	\$276,026.89	6.312	79.24	651
6MO 30YR	9	\$1,632,830.40	0.16	\$181,425.60	7.067	82.67	625
FIXED RATE	1,085	\$156,002,631.41	15.60	\$143,781.23	7.750	75.82	625
FIXED RATE: 5Yr IO	20	\$6,104,461.44	0.61	\$305,223.07	6.599	71.50	679
Total	5,372	\$1,000,000,000.00	100.00	\$186,150.41	7.374	78.52	613

\*\* For ARM loans please break out 2/28, 3/27, 5/25 by percentage

\*\* For IO loans please include length of amortization term and fixed rate term (2yr, 3yr, 5yr, 10yr)

Geographical Distribution of Mortgage Loans

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
CA	764	\$218,576,169.23	21.86	\$286,094.46	6.891	76.84	616
MA	390	\$95,891,551.81	9.59	\$245,875.77	7.024	74.88	607
NY	419	\$105,971,819.04	10.60	\$252,916.04	7.229	76.90	630
Other	3,799	\$579,560,459.92	57.96	\$152,556.06	7.640	80.05	609
Total	5,372	\$1,000,000,000.00	100.00	\$186,150.41	7.374	78.52	613

Prepay Penalty for Mortgage Loans

Prepay Penalty	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
Has Prepay Penalty	3,744	\$707,243,344.10	70.72	\$188,900.47	7.280	79.17	616
None	1,628	\$292,756,655.90	29.28	\$179,825.96	7.600	76.94	604
Total	5,372	\$1,000,000,000.00	100.00	\$186,150.41	7.374	78.52	613

Prepay Term for Mortgage Loans

Prepay Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY	WA FICO
0	1,628	\$292,756,655.90	29.28	\$179,825.96	7.600	76.94	604
12	355	\$95,783,326.43	9.58	\$269,812.19	7.090	77.09	630
24	2,683	\$505,833,884.34	50.58	\$188,532.94	7.276	79.84	611
30	5	\$968,859.14	0.10	\$193,771.83	8.036	86.40	584
36	701	\$104,657,274.19	10.47	\$149,297.11	7.463	77.76	628
Total	5,372	\$1,000,000,000.00	100.00	\$186,150.41	7.374	78.52	613

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Comblty	WA FICO
500 - 519	362	\$61,610,663.19	6.16	\$170,195.20	8.782	73.19	509
520 - 539	399	\$67,827,670.23	6.78	\$169,994.16	8.550	73.17	530
540 - 559	435	\$79,608,563.01	7.96	\$183,008.19	8.058	74.90	549
560 - 579	487	\$86,558,261.89	8.64	\$177,327.02	7.735	75.81	569
580 - 599	699	\$119,392,468.51	11.94	\$170,804.68	7.469	78.67	589
600 - 619	734	\$132,302,910.15	13.23	\$180,249.20	7.235	79.83	609
620 - 639	660	\$124,117,007.54	12.41	\$188,056.07	7.006	79.67	629
640 - 659	547	\$104,843,040.31	10.48	\$191,669.18	6.833	79.84	648
660 - 679	365	\$78,359,403.95	7.84	\$214,683.30	6.715	80.78	670
680 - 699	260	\$56,840,541.17	5.68	\$218,617.47	6.712	83.01	688
700 - 719	165	\$37,571,050.70	3.76	\$227,703.34	6.629	82.65	709
720 - 739	91	\$15,936,189.81	1.59	\$175,122.96	6.840	83.24	729
740 - 759	63	\$14,977,979.53	1.50	\$237,745.71	6.493	81.93	748
760 - 779	33	\$9,078,429.92	0.91	\$275,103.94	6.390	83.04	768
780 - 799	12	\$2,754,721.85	0.28	\$229,560.15	6.353	85.41	793
800 >=	4	\$358,501.87	0.04	\$89,625.47	7.377	75.28	801
Not Available	56	\$8,062,596.37	0.81	\$143,974.94	8.337	74.03	0
Total	5,372	\$1,000,000,000.00	100.00	\$186,150.41	7.374	78.52	613

All average are wtg averages.

Soundview 2005-OPT2

	Originator/ Source 1	Originator/ Source 2	Originator/ Source 3	Aggregate
Largest Servicer	OPTION ONE			
FICO avg	613			
FICO stdev	59.00			
FICO < 500	0.00%			
FICO < 560	20.90%			
10th Percentile FICO	528			
90th Percentile FICO	686			
CLTV avg	78.52%			
CLTV > 80%	34.55%			
SS CLTV	81.87%			
% With Silent 2nds	17.39%			
10th Percentile CLTV	62.50%			
90th Percentile CLTV	94.65%			
Full Doc %	51.07%			
Loan Bal avg (000s)	186,150			
DTI %	41.40%			
DTI > 45%	40.52%			
Purch %	26.36%			
Cash Out %	66.75%			
Fxd %	16.21%			
3-yr ARM >=	5.46%			
WAC	7.37%			
WAC stdev	1.345%			
1st Lien %	99.00%			
Mt %	68.82%			
Mt Insurer	Radian			
CA %	21.86%			
Sng Fam %	73.71%			
Inv Prop %	6.07%			
MH %	1.00%			
IO %	20.44%			
2-yr IO %	0.00%			
IO non-full doc %	9.01%			
2-4 Family %	10.02%			
Prim Occ	92.13%			
<\$100K Bal %	10.46%			
2-yr Prepay Penalty %	50.58%			
Initial Target OC %				
Total CIE% Aaa				
Total CIE% Aa2				
Total CIE% A2				
Mth 37 Loss Trg				
Moody's Base Case Loss				
S&P single-B Loss				
Fitch single-B Loss				

Originator/Source	WALTY	WACLTY	WASSCLTY	FICO	WAC	% Bal.	Purch %	Invst Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
Option One	77.83%	78.52%	81.87%	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.39%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%
Name 2																
Name 3																
Name 4																
Total	77.83%	78.52%	81.87%	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.39%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%

Documentation	WALTY	WACLTY	WASSCLTY	WAFICO	WAC	% Bal.	Purch %	Invst Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
Full	78.18%	79.48%	83.77%	603	7.413%	57.07%	29.02%	4.20%	98.94%	11.86%	18.65%	100.00%	20.02%	41.69%	44.39%	69.06%
Non-Full	76.57%	77.24%	79.34%	626	7.322%	42.93%	22.83%	8.56%	98.94%	11.46%	25.12%	0.00%	20.99%	40.98%	35.37%	68.51%
Total	77.83%	78.52%	81.87%	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.39%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%

Interest Only	WALTY	WACLTY	WASSCLTY	WAFICO	WAC	% Bal.	Purch %	Invst Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
2-yr IO	0.00%	0.00%	0.00%	0	0.000%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-IO	77.08%	77.94%	80.52%	604	7.588%	79.56%	24.13%	7.55%	98.74%	13.39%	15.25%	57.37%	0.00%	41.37%	41.04%	80.31%
Other IO	80.76%	80.76%	87.14%	646	6.538%	20.44%	35.06%	0.31%	100.00%	32.97%	47.59%	55.90%	100.00%	41.50%	38.50%	24.11%
Total	77.83%	78.52%	81.87%	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.39%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%

FICO	WALTY	WACLTY	WASSCLTY	WAFICO	WAC	% Bal.	Purch %	Invst Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
Not Available	73.48%	74.03%	75.11%	0	8.337%	0.81%	23.38%	2.75%	99.31%	6.56%	23.62%	47.85%	6.69%	39.06%	38.24%	0.00%
500 - 559	73.50%	73.84%	74.14%	531	8.431%	20.90%	7.89%	2.37%	99.39%	2.00%	21.47%	63.35%	1.10%	42.47%	46.23%	81.01%
560 - 599	76.86%	77.47%	79.82%	581	7.580%	20.88%	22.43%	3.31%	99.01%	12.24%	19.08%	69.57%	13.81%	40.17%	36.76%	70.44%
600 - 639	78.78%	79.75%	83.91%	616	7.124%	25.64%	28.35%	4.92%	98.60%	21.19%	20.40%	58.61%	27.40%	41.49%	41.20%	66.31%
640 - 679	79.31%	80.24%	86.13%	657	6.783%	18.32%	35.48%	8.99%	98.78%	30.71%	26.38%	51.49%	32.11%	41.74%	42.23%	65.79%
680 >=	82.38%	82.85%	87.64%	713	6.653%	13.75%	44.63%	14.28%	99.40%	24.32%	23.19%	33.94%	31.94%	41.08%	34.04%	60.64%
Total	77.83%	78.52%	81.87%	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.39%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%

Low Balance	WALTY	WACLTY	WASSCLTY	WAFICO	WAC	% Bal.	Purch %	Invst Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
< 80,000	72.56%	79.03%	82.76%	603	8.826%	5.58%	37.48%	13.28%	90.80%	19.13%	3.27%	76.05%	0.94%	37.13%	27.15%	71.34%
80,000 - 99,999.99	74.81%	77.76%	82.79%	601	8.360%	4.86%	37.75%	7.65%	95.74%	25.45%	6.20%	72.61%	3.37%	38.47%	29.32%	78.83%
100,000 >=	78.32%	78.52%	81.77%	614	7.229%	89.54%	25.05%	5.54%	99.69%	16.85%	23.87%	55.04%	22.58%	41.82%	41.96%	68.12%
Total	77.83%	78.52%	81.87%	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.39%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%

Lien Position	WALTY	WACLTY	WASSCLTY	WAFICO	WAC	% Bal.	Purch %	Invst Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
First Lien	78.42%	78.42%	81.81%	613	7.344%	99.00%	26.27%	6.12%	100.00%	17.57%	21.61%	57.10%	20.64%	41.38%	40.44%	69.52%
Second Lien	20.01%	88.19%	88.19%	618	10.325%	1.00%	35.52%	0.86%	0.00%	0.00%	46.56%	54.56%	0.00%	43.16%	48.05%	0.00%
Total	77.83%	78.52%	81.87%	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.39%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%



WA SCLTY	WAFICO	WAC	% Bal.	Purch %	Inv Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
WACLTY <= 60.00	50.43%	590	7.24%	7.64%	3.52%	99.57%	2.27%	23.96%	53.90%	9.85%	34.34%	0.00%	
60.01 - 65.00	63.77%	580	7.53%	6.31%	2.46%	99.17%	1.33%	34.06%	50.28%	12.33%	41.25%	83.07%	
65.01 - 70.00	69.27%	589	7.25%	7.86%	7.48%	99.52%	2.63%	27.83%	48.58%	17.63%	41.63%	69.44%	
70.01 - 75.00	74.35%	591	7.42%	8.99%	6.43%	99.35%	1.64%	25.32%	48.85%	11.64%	41.22%	79.17%	
75.01 - 80.00	89.02%	619	7.222%	34.63%	44.95%	99.69%	47.65%	19.78%	59.23%	25.41%	41.31%	40.61%	
80.01 - 85.00	84.53%	618	7.485%	10.04%	15.66%	98.27%	1.54%	21.28%	51.65%	19.61%	41.40%	68.64%	
85.01 - 90.00	89.70%	633	7.386%	14.50%	28.75%	99.89%	0.80%	21.05%	53.57%	22.60%	41.77%	74.96%	
90.01 - 95.00	94.74%	629	7.725%	8.99%	32.90%	99.23%	0.08%	11.03%	80.74%	25.06%	42.88%	64.14%	
95.01 - 100.00	99.36%	646	8.668%	1.03%	47.92%	0.00%	0.00%	37.13%	81.87%	17.04%	45.27%	50.01%	
Total	81.87%	613	7.374%	100.00%	26.36%	99.00%	17.39%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%

SSCLTY	WAFICO	WAC	% Bal.	Purch %	Inv Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
SCLTY <= 60.00	590	7.230%	7.45%	3.60%	4.64%	99.56%	0.21%	24.47%	55.03%	9.52%	39.09%	34.49%	0.00%
60.01 - 65.00	581	7.516%	6.26%	2.38%	2.97%	99.16%	0.64%	34.30%	49.78%	12.96%	41.12%	40.59%	82.41%
65.01 - 70.00	586	7.298%	7.75%	6.56%	4.56%	99.51%	0.97%	27.10%	47.77%	15.87%	41.34%	35.86%	70.01%
70.01 - 75.00	591	7.422%	8.88%	6.35%	6.51%	99.35%	0.51%	25.41%	49.40%	11.57%	41.21%	40.26%	79.05%
75.01 - 80.00	597	7.533%	18.25%	15.05%	7.04%	99.41%	0.69%	19.90%	46.19%	13.48%	40.84%	40.26%	78.96%
80.01 - 85.00	617	7.486%	9.93%	15.38%	10.00%	98.25%	0.45%	21.15%	51.92%	18.94%	41.92%	41.92%	69.14%
85.01 - 90.00	633	7.387%	14.77%	28.37%	13.28%	99.89%	2.62%	21.04%	52.94%	23.09%	41.79%	42.38%	74.54%
90.01 - 95.00	633	7.639%	10.13%	34.67%	3.63%	99.32%	11.33%	13.51%	75.51%	27.66%	42.80%	43.60%	64.32%
95.01 - 100.00	644	6.976%	16.54%	77.95%	0.00%	97.25%	93.79%	19.97%	76.78%	36.89%	42.01%	41.44%	75.04%
Total	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.39%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%

Coupon-ARM	WALTY	WACLTY	WA SS CLTY	WAFICO	WAC	% Bal.	Purch %	Inv Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
< 8.000	78.99%	78.99%	83.37%	624	6.798%	64.18%	29.14%	4.43%	100.00%	22.46%	26.96%	55.03%	29.89%	41.58%	40.30%	64.33%
8.000 - 8.999	80.73%	80.73%	82.65%	574	8.493%	12.76%	26.63%	10.36%	100.00%	10.18%	12.86%	61.06%	4.62%	41.29%	39.80%	82.69%
9.000 - 9.999	78.47%	78.47%	78.95%	556	9.452%	4.54%	19.18%	10.82%	100.00%	4.28%	15.57%	58.44%	1.17%	41.29%	43.05%	66.77%
10.000 - 10.999	74.87%	74.87%	75.36%	537	10.421%	1.61%	15.62%	6.87%	100.00%	3.23%	11.85%	54.93%	0.00%	42.09%	39.46%	86.76%
11.000 - 11.999	70.51%	70.51%	70.65%	525	11.376%	0.60%	14.87%	8.32%	100.00%	0.94%	11.44%	74.20%	0.00%	41.78%	48.67%	87.39%
12.000 - 12.999	64.86%	64.86%	64.86%	527	12.213%	0.11%	5.47%	12.52%	100.00%	0.00%	12.52%	80.44%	0.00%	29.81%	19.56%	54.52%
Total	79.07%	79.07%	82.75%	610	7.309%	83.79%	27.83%	5.76%	100.00%	19.05%	23.77%	56.30%	23.66%	41.82%	40.39%	68.93%

Coupon-fixed rate	WALTY	WACLTY	WA SS CLTY	WAFICO	WAC	% Bal.	Purch %	Inv Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
< 8.000	73.31%	73.31%	75.15%	642	6.937%	10.86%	15.47%	6.40%	100.00%	9.80%	13.10%	56.62%	5.62%	40.80%	42.24%	70.97%
8.000 - 8.999	75.06%	78.17%	79.97%	606	8.492%	2.90%	23.53%	11.25%	95.39%	9.12%	4.09%	69.65%	0.00%	40.45%	38.39%	74.51%
9.000 - 9.999	70.18%	83.50%	84.50%	585	9.450%	1.18%	30.36%	11.44%	80.77%	5.24%	7.91%	76.99%	0.00%	40.47%	38.52%	60.81%
10.000 - 10.999	52.62%	82.87%	83.57%	586	10.492%	0.65%	27.91%	7.03%	56.09%	4.58%	20.09%	69.00%	0.00%	41.06%	40.32%	42.77%
11.000 - 11.999	39.93%	83.17%	83.17%	568	11.504%	0.39%	23.03%	5.34%	35.87%	0.00%	33.99%	54.58%	0.00%	42.29%	29.42%	29.42%
12.000 - 12.999	41.15%	66.60%	66.60%	516	12.469%	0.03%	0.00%	31.78%	56.53%	0.00%	20.50%	79.40%	0.00%	45.33%	54.76%	24.75%
13.000 - 13.999	38.55%	90.00%	90.00%	557	13.340%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	45.99%	100.00%	0.00%
Total	71.44%	75.66%	77.33%	622	7.705%	16.21%	18.80%	7.68%	11.98%	8.82%	11.98%	61.05%	3.77%	40.77%	41.20%	68.28%



7 ARM  
Owner occupied  
Purchase  
Non-Full doc.  
Second lien

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%
1	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
2											
3											
4											
5											
6											
7											
8											
9											
10											

0.0%

8 ARM  
Owner occupied  
Refinancing  
Non-Full doc.  
Second lien

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%
1	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
2											
3											
4											
5											
6											
7											
8											
9											
10											

0.0%

9 ARM  
Non-owner occupied  
Purchase  
Full doc.  
First lien

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%
1	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
2	501 - 525	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	526 - 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	551 - 575	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	576 - 600	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
6	601 - 625	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
7	626 - 650	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
8	651 - 675	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
9	676 - 700	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10	700 >	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%

0.9%

10 ARM  
Non-owner occupied  
Refinancing  
Full doc.  
First lien

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%
1	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
2	<= 500	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	501 - 525	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	526 - 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	551 - 575	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
6	576 - 600	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
7	601 - 625	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
8	626 - 650	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
9	651 - 675	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
10	676 - 700	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
11	700 >	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

1.3%

11 ARM  
Non-owner occupied  
Purchase  
Non-Full doc.  
First lien

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%
1	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
2	551 - 575	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	576 - 600	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	601 - 625	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
5	626 - 650	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
6	651 - 675	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
7	676 - 700	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
8	700 >	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.1%	0.0%	0.0%
9											
10											

1.5%

12 ARM  
Non-owner occupied  
Refinancing  
Non-Full doc.  
First lien

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%
1	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
2	501 - 525	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	526 - 550	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	551 - 575	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
5	576 - 600	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
6	601 - 625	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%
7	626 - 650	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%
8	651 - 675	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%
9	676 - 700	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
10	700 >	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%

2.6%

13 ARM  
Non-owner occupied  
Purchase  
Full doc.  
Second lien

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%
1	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
2											
3											
4											
5											
6											
7											
8											
9											
10											

0.0%

14 ARM  
Non-owner occupied  
Refinancing  
Full doc.  
Second lien

	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											

0.0%

15 ARM  
Non-owner occupied  
Purchase  
Non-Full doc.  
Second lien

	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											

0.0%

16 ARM  
Non-owner occupied  
Refinancing  
Non-Full doc.  
Second lien

	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											

0.0%

17 Fixed  
Owner occupied  
Purchase  
Full doc.  
First lien

	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1											
2	<= 500	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	501 - 525	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	526 - 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	551 - 575	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
6	576 - 600	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.1%	0.0%
7	601 - 625	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
8	626 - 650	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
9	651 - 675	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
10	676 - 700	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
700 >	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%

1.4%

18 Fixed  
Owner occupied  
Refinancing  
Full doc.  
First lien

	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1											
2	<= 500	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	501 - 525	0.1%	0.1%	0.0%	0.0%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
4	526 - 550	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.0%	0.0%	0.1%	0.0%
5	551 - 575	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.0%	0.0%
6	576 - 600	0.2%	0.1%	0.0%	0.1%	0.1%	0.3%	0.1%	0.1%	0.1%	0.0%
7	601 - 625	0.1%	0.0%	0.1%	0.0%	0.1%	0.3%	0.2%	0.1%	0.3%	0.0%
8	626 - 650	0.1%	0.0%	0.1%	0.1%	0.2%	0.4%	0.0%	0.1%	0.1%	0.0%
9	651 - 675	0.1%	0.0%	0.0%	0.1%	0.1%	0.2%	0.1%	0.0%	0.1%	0.0%
10	676 - 700	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
700 >	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

7.1%

19 Fixed  
Owner occupied  
Purchase  
Non-Full doc.  
First lien

	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1											
2	501 - 525	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	526 - 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	551 - 575	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	576 - 600	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
6	601 - 625	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
7	626 - 650	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
8	651 - 675	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
9	676 - 700	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
700 >	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%

0.8%

20 Fixed  
Owner occupied  
Refinancing  
Non-Full doc.  
First lien

	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1											
2	<= 500	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	501 - 525	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	526 - 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	551 - 575	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
6	576 - 600	0.1%	0.0%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
7	601 - 625	0.1%	0.0%	0.1%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%
8	626 - 650	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.0%	0.0%
9	651 - 675	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.0%	0.0%	0.0%
10	676 - 700	0.0%	0.1%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%
700 >	0.2%	0.0%	0.1%	0.2%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%

4.3%

21 Fixed  
Owner occupied  
Purchase  
Full doc.  
Second lien

	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1											
2	551 - 575	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	576 - 600	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	601 - 625	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
5	626 - 650	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
6	651 - 675	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
676 - 700	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

0.2%



30 Fixed  
 Non-owner occupied  
 Refinancing  
 Full doc.  
 Second lien

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%
	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											

0.0%

31 Fixed  
 Non-owner occupied  
 Purchase  
 Non-Full doc.  
 Second lien

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%
	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											

0.0%

32 Fixed  
 Non-owner occupied  
 Refinancing  
 Non-Full doc.  
 Second lien

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%
	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1	601 - 625	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2											
3											
4											
5											
6											
7											
8											
9											
10											

0.0%

Should equal 100%

First Liens (excl. multi-family (2-4))

State	CLTV (excl. SS)										
	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1 Alabama	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.1%	0.1%	0.0%	0.0%
2 Arizona	0.1%	0.0%	0.0%	0.1%	0.1%	0.7%	0.2%	0.4%	0.2%	0.0%	0.0%
3 Arkansas	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%	0.0%
4 California	1.0%	0.7%	2.0%	2.1%	2.2%	6.6%	1.9%	2.8%	0.9%	0.2%	0.0%
5 Colorado	0.0%	0.0%	0.0%	0.0%	0.1%	1.0%	0.2%	0.4%	0.3%	0.0%	0.0%
6 Connecticut	0.0%	0.0%	0.1%	0.2%	0.1%	0.6%	0.1%	0.4%	0.2%	0.0%	0.0%
7 Delaware	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
8 District of C	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9 Florida	0.3%	0.3%	0.3%	0.4%	0.4%	2.6%	0.6%	1.0%	0.6%	0.0%	0.0%
10 Georgia	0.0%	0.1%	0.1%	0.1%	0.1%	0.9%	0.3%	0.3%	0.3%	0.0%	0.0%
11 Hawaii	0.0%	0.1%	0.0%	0.2%	0.2%	0.4%	0.3%	0.0%	0.1%	0.3%	0.0%
12 Idaho	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%
13 Illinois	0.1%	0.1%	0.1%	0.1%	0.4%	0.8%	0.3%	0.5%	0.3%	0.0%	0.0%
14 Indiana	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.1%	0.0%	0.0%
15 Iowa	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
16 Kansas	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
17 Kentucky	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.1%	0.0%	0.0%	0.0%
18 Louisiana	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
19 Maine	0.1%	0.0%	0.0%	0.1%	0.1%	0.3%	0.1%	0.2%	0.0%	0.0%	0.0%
20 Maryland	0.1%	0.1%	0.1%	0.2%	0.2%	0.7%	0.1%	0.2%	0.2%	0.0%	0.0%
21 Massachus	0.7%	0.4%	0.7%	0.8%	0.9%	1.8%	0.7%	1.1%	0.4%	0.1%	0.0%
22 Michigan	0.0%	0.0%	0.1%	0.2%	0.2%	1.1%	0.3%	0.2%	0.5%	0.0%	0.0%
23 Minnesota	0.0%	0.1%	0.0%	0.0%	0.1%	0.4%	0.1%	0.2%	0.2%	0.0%	0.0%
24 Mississippi	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
25 Missouri	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.1%	0.1%	0.1%	0.0%	0.0%
26 Montana	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
27 Nebraska	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
28 Nevada	0.1%	0.0%	0.1%	0.3%	0.3%	0.8%	0.2%	0.4%	0.1%	0.0%	0.0%
29 New Ham	0.1%	0.0%	0.0%	0.1%	0.1%	0.3%	0.1%	0.1%	0.1%	0.0%	0.0%
30 New Jerse	0.2%	0.2%	0.3%	0.6%	0.5%	0.7%	0.6%	0.4%	0.3%	0.1%	0.0%
31 New York	0.6%	0.2%	0.6%	0.7%	0.9%	1.8%	0.5%	1.1%	0.5%	0.0%	0.0%
32 North Caro	0.0%	0.0%	0.1%	0.1%	0.1%	0.6%	0.2%	0.3%	0.2%	0.0%	0.0%
33 North Dak	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
34 Ohio	0.0%	0.1%	0.1%	0.0%	0.1%	0.6%	0.2%	0.3%	0.5%	0.0%	0.0%
35 Oklahoma	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
36 Oregon	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.1%	0.1%	0.0%	0.0%
37 Pennsylv	0.0%	0.2%	0.0%	0.0%	0.1%	0.8%	0.2%	0.2%	0.4%	0.0%	0.0%
38 Rhode Isla	0.1%	0.1%	0.1%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
39 South Car	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.0%	0.1%	0.1%	0.0%	0.0%
40 Tennessee	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.1%	0.1%	0.1%	0.0%	0.0%
41 Texas	0.1%	0.0%	0.2%	0.3%	0.4%	3.1%	0.1%	0.3%	0.6%	0.1%	0.0%
42 Utah	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.1%	0.0%	0.0%
43 Vermont	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
44 Virginia	0.1%	0.1%	0.3%	0.2%	0.3%	1.1%	0.2%	0.5%	0.3%	0.0%	0.0%
45 Washingto	0.1%	0.0%	0.0%	0.0%	0.1%	0.7%	0.1%	0.2%	0.1%	0.0%	0.0%
46 West Virgii	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
47 Wisconsin	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%
48 Wyoming	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.1%	0.0%	0.0%
49											
50											
51											

89.1%

Second Liens

Start LTV	CLTV (excl. SS)										
	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
<= 55.00	0.000154	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
55.01 - 60.00	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
60.01 - 65.00	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
65.01 - 70.00	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
70.01 - 75.00	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
75.01 - 80.00	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%	0.0%

1.0%

First liens -multi family (2-4)

State	CLTV (excl SS)											
	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100	
1 Arkansas	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2 California	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.0%	0.0%	0.0%
3 Colorado	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4 Connecticut	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%
5 Florida	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
6 Georgia	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
7 Illinois	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
8 Indiana	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9 Louisiana	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10 Maine	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11 Maryland	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
12 Massachusetts	0.1%	0.2%	0.1%	0.3%	0.1%	0.5%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
13 Michigan	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
14 Mississippi	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
15 Missouri	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
16 Nevada	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
17 New Hamr	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18 New Jerse	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
19 New York	0.4%	0.0%	0.2%	0.1%	0.3%	1.0%	0.6%	0.7%	0.4%	0.0%	0.0%	0.0%
20 North Caro	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
21 Ohio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
22 Oklahoma	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
23 Oregon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
24 Pennsylvr	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
25 Rhode Isla	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
26 Tennessee	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
27 Texas	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
28 Vermont	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
29 Virginia	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
30 Wisconsin	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
31 Wyoming	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
32												
33												
34												
35												
36												
37												
38												
39												
40												
41												
42												
43												
44												
45												
46												
47												
48												
49												
50												
51												

9.9%

Should equal 100% 100.0%



All average are wtg averages.  
 Soundview 2005-OP12

	Originator/ Source 1	Originator/ Source 2	Originator/ Source 3	Aggregate
Largest Servicer	OPTION ONE			
FICO avg	613			
FICO stdev	59.00			
FICO < 500	0.00%			
FICO < 560	20.90%			
10th Percentile FICO	528			
90th Percentile FICO	686			
CLTV avg	78.52%			
CLTV >80%	34.55%			
SS CLTV	81.87%			
% With Silent 2nds	17.39%			
10th Percentile CLTV	62.50%			
90th Percentile CLTV	94.65%			
Full Dec %	57.07%			
Loan Bal avg (000s)	186,150			
DTI %	41.40%			
DTI >45%	40.52%			
Purch %	26.36%			
Cash Out %	66.78%			
Fxd %	16.21%			
3-yr ARM >=	5.46%			
WAC	7.37%			
WAC stdev	1.345%			
1st Lien %	99.00%			
MI %	68.82%			
MI Insurer	Radian			
CA %	21.86%			
Sng Fam %	73.71%			
Inv Prop %	6.07%			
MH %	1.00%			
IO%	20.44%			
2yr IO%	0.00%			
IO non-full doc %	9.01%			
2-4 Family %	10.02%			
Prim Occ	92.13%			
<\$100K Bal %	10.46%			
2-yr Prepay Penalty %	50.58%			
Initial Target OC %				
Total C/E% Aaa				
Total C/E% Aa2				
Total C/E% A2				
Mth 37 Loss Trg				
Moody's Base Case Loss				
S&P single-B Loss				
Fitch single-B Loss				

Originator/Source	WALTY	WACLTY	WA SS CLTY	FICO	WAC	% Bal.	Purch %	Invst Prop %	1st Lien %	% with S.2nds	CA%	Full Dec %	IO%	DTI %	DTI% > 45	% with MI
Option One	77.83%	78.52%	81.87%	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.33%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%
Name 2																
Name 3																
Name 4																
Total	77.83%	78.52%	81.87%	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.33%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%

Documentation	WALTY	WACLTY	WA SS CLTY	WAFICO	WAC	% Bal.	Purch %	Invst Prop %	1st Lien %	% with S.2nds	CA%	Full Dec %	IO%	DTI %	DTI% > 45	% with MI
Full	78.78%	79.48%	83.77%	603	7.413%	57.07%	29.82%	4.20%	99.04%	11.86%	19.68%	100.00%	20.02%	41.69%	44.39%	69.06%
Non-Full	76.57%	77.24%	79.34%	626	7.322%	42.93%	21.83%	8.56%	98.94%	11.46%	26.12%	0.00%	20.99%	40.98%	35.37%	66.51%
Total	77.83%	78.52%	81.87%	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.33%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%

Interest Only	WALTY	WACLTY	WA SS CLTY	WAFICO	WAC	% Bal.	Purch %	Invst Prop %	1st Lien %	% with S.2nds	CA%	Full Dec %	IO%	DTI %	DTI% > 45	% with MI
2-yr IO	0.00%	0.00%	0.00%	0	0.000%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-IO	77.08%	77.94%	80.52%	604	7.588%	79.56%	24.13%	7.55%	98.74%	13.33%	15.25%	57.37%	0.00%	41.37%	41.04%	80.31%
Other IO	80.76%	80.76%	87.14%	648	6.538%	20.44%	35.06%	0.31%	100.00%	32.97%	47.59%	55.90%	100.00%	41.50%	38.50%	24.11%
Total	77.83%	78.52%	81.87%	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.33%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%

FICO	WALTY	WACLTY	WA SS CLTY	WAFICO	WAC	% Bal.	Purch %	Invst Prop %	1st Lien %	% with S.2nds	CA%	Full Dec %	IO%	DTI %	DTI% > 45	% with MI
Not Available	73.48%	74.03%	75.11%	0	8.337%	0.81%	23.38%	2.75%	99.31%	6.56%	23.62%	47.85%	6.69%	39.06%	38.74%	0.00%
500 - 559	73.50%	73.84%	74.14%	531	8.431%	20.90%	7.89%	2.37%	99.39%	2.00%	21.47%	63.35%	1.10%	42.47%	46.23%	81.01%
560 - 599	78.86%	77.47%	79.82%	581	7.580%	20.58%	22.43%	3.31%	99.01%	12.24%	19.08%	69.57%	13.81%	40.17%	36.76%	70.44%
600 - 639	78.78%	79.75%	83.91%	619	7.124%	25.64%	28.35%	4.92%	98.60%	21.19%	20.40%	58.61%	27.40%	41.49%	41.20%	66.31%
640 - 679	79.31%	80.24%	86.13%	657	6.783%	18.32%	35.48%	8.95%	98.78%	30.71%	26.38%	51.49%	32.17%	41.74%	42.23%	65.79%
680 > =	82.38%	82.85%	87.64%	713	6.653%	13.75%	44.63%	14.28%	99.40%	24.32%	23.19%	33.94%	31.94%	41.08%	34.04%	60.64%
Total	77.83%	78.52%	81.87%	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.33%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%

Low Balance	WALTY	WACLTY	WA SS CLTY	WAFICO	WAC	% Bal.	Purch %	Invst Prop %	1st Lien %	% with S.2nds	CA%	Full Dec %	IO%	DTI %	DTI% > 45	% with MI
< 80,000	72.56%	79.03%	82.78%	603	8.826%	5.58%	37.48%	13.28%	90.80%	19.13%	3.27%	76.05%	0.94%	37.13%	27.15%	71.34%
80,000 - 99,999.99	74.81%	77.76%	82.79%	601	8.360%	4.88%	37.75%	7.65%	95.74%	25.45%	6.20%	72.61%	3.37%	38.47%	29.32%	78.83%
100,000 > =	78.32%	78.52%	81.77%	614	7.259%	89.54%	25.05%	5.54%	99.69%	16.83%	23.87%	55.04%	22.58%	41.82%	41.96%	68.12%
Total	77.83%	78.52%	81.87%	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.33%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%

Lien Position	WALTY	WACLTY	WA SS CLTY	WAFICO	WAC	% Bal.	Purch %	Invst Prop %	1st Lien %	% with S.2nds	CA%	Full Dec %	IO%	DTI %	DTI% > 45	% with MI
First Lien	78.42%	78.42%	81.81%	613	7.344%	99.00%	26.27%	6.12%	100.00%	17.57%	21.61%	57.10%	20.64%	41.38%	40.44%	69.52%
Second Lien	20.01%	88.19%	88.19%	618	10.325%	1.00%	35.32%	0.86%	0.00%	0.00%	46.56%	54.56%	0.00%	43.16%	48.05%	0.00%
Total	77.83%	78.52%	81.87%	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.33%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%

WACLTV	WA SS CLTV	WAFICO	WAC	% Bal.	Purch %	Invnt Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
<= 60.00	50.43%	590	7.24%	7.64%	3.52%	4.54%	99.57%	2.27%	23.96%	53.90%	9.85%	38.94%	34.34%	0.00%
60.01 - 65.00	63.77%	580	7.530%	6.31%	2.46%	3.04%	99.17%	1.33%	34.06%	50.26%	12.33%	41.25%	41.02%	83.07%
65.01 - 70.00	69.27%	589	7.251%	7.88%	7.48%	4.49%	99.52%	2.63%	27.83%	48.50%	17.63%	41.63%	36.76%	69.44%
70.01 - 75.00	74.35%	591	7.428%	8.99%	6.58%	6.43%	99.36%	1.64%	25.32%	48.85%	11.64%	41.22%	40.16%	79.17%
75.01 - 80.00	80.02%	619	7.222%	34.63%	44.95%	3.76%	99.69%	47.65%	19.78%	59.23%	25.41%	41.31%	40.61%	79.31%
80.01 - 85.00	84.53%	618	7.489%	10.04%	15.66%	9.89%	98.27%	1.54%	21.28%	51.65%	19.61%	41.40%	41.77%	68.64%
85.01 - 90.00	89.70%	633	7.386%	14.50%	28.75%	13.53%	99.89%	0.80%	21.08%	53.57%	22.60%	41.73%	42.16%	74.96%
90.01 - 95.00	94.74%	629	7.729%	8.95%	37.90%	3.83%	99.23%	0.08%	11.03%	60.74%	25.06%	42.88%	43.60%	64.14%
95.01 - 100.00	99.36%	646	8.566%	1.03%	47.92%	0.00%	58.76%	0.00%	37.13%	81.87%	17.05%	45.27%	50.01%	0.73%
Total	81.87%	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.39%	21.86%	57.07%	20.44%	41.40%	40.52%	68.82%

SSCLTV	WAFICO	WAC	Purch %	Invnt Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
<= 60.00	590	7.230%	7.49%	3.60%	4.64%	99.56%	0.21%	24.47%	55.03%	39.09%	34.49%	0.00%
60.01 - 65.00	581	7.516%	2.38%	2.97%	99.16%	0.64%	34.30%	49.78%	12.96%	41.12%	40.59%	82.41%
65.01 - 70.00	586	7.298%	7.75%	6.56%	4.56%	99.51%	0.97%	27.10%	15.87%	41.34%	35.86%	70.01%
70.01 - 75.00	591	7.422%	8.86%	6.35%	6.51%	99.35%	0.51%	25.41%	11.51%	41.21%	40.26%	79.05%
75.01 - 80.00	597	7.533%	18.25%	15.05%	7.04%	99.41%	0.69%	19.96%	46.19%	40.84%	40.26%	78.96%
80.01 - 85.00	617	7.486%	9.93%	15.38%	10.00%	98.25%	0.45%	21.15%	51.82%	41.46%	41.92%	69.14%
85.01 - 90.00	633	7.387%	14.77%	28.37%	13.28%	99.89%	2.62%	21.04%	52.94%	23.09%	41.79%	42.38%
90.01 - 95.00	631	7.639%	10.13%	34.67%	3.63%	99.32%	1.33%	13.51%	75.51%	27.60%	43.60%	64.32%
95.01 - 100.00	644	6.976%	16.54%	77.95%	0.00%	97.25%	93.79%	19.97%	76.78%	36.89%	42.01%	41.44%
Total	613	7.374%	100.00%	26.36%	6.07%	99.00%	17.39%	21.86%	57.07%	20.44%	40.52%	68.82%

Coupon-ARM	WALTY	WACLTV	WA SS CLTV	WAFICO	WAC	% Bal.	Purch %	Invnt Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
< 8.000	78.99%	78.99%	83.37%	624	6.788%	64.18%	29.14%	4.43%	100.00%	22.46%	26.95%	55.03%	29.89%	41.58%	40.30%	64.33%
8.000 - 8.999	80.73%	80.73%	82.65%	574	8.493%	12.76%	26.63%	10.36%	100.00%	10.19%	12.86%	61.06%	4.62%	41.29%	39.80%	82.69%
9.000 - 9.999	78.47%	78.47%	78.95%	550	9.452%	4.54%	19.18%	10.82%	100.00%	4.29%	15.57%	58.44%	1.17%	41.29%	43.05%	86.77%
10.000 - 10.999	74.87%	74.87%	75.36%	537	10.421%	1.61%	15.62%	6.87%	100.00%	3.23%	11.85%	54.93%	0.00%	42.09%	39.46%	86.76%
11.000 - 11.999	70.51%	70.51%	70.65%	529	11.376%	0.60%	14.67%	8.32%	100.00%	0.94%	11.44%	74.20%	0.00%	41.78%	48.67%	87.39%
12.000 - 12.999	64.86%	64.86%	64.86%	527	12.213%	0.11%	5.47%	12.52%	100.00%	0.00%	12.52%	80.44%	0.00%	29.81%	19.56%	54.52%
Total	79.07%	79.07%	82.75%	610	7.309%	83.79%	27.83%	5.76%	100.00%	19.05%	23.77%	56.30%	23.66%	41.52%	40.39%	68.93%

Coupon-fixed rate	WALTY	WACLTV	WA SS CLTV	WAFICO	WAC	% Bal.	Purch %	Invnt Prop %	1st Lien %	% with S.2nds	CA%	Full Doc %	IO%	DTI %	DTI% > 45	% with MI
< 8.000	73.31%	73.31%	75.16%	642	6.937%	10.86%	15.47%	6.40%	100.00%	9.80%	13.10%	56.62%	5.62%	40.80%	42.24%	70.97%
8.000 - 8.999	75.06%	75.06%	79.97%	606	8.492%	2.10%	30.36%	11.25%	95.39%	9.12%	4.09%	69.65%	0.00%	40.45%	38.39%	74.51%
9.000 - 9.999	70.18%	70.18%	84.52%	585	9.450%	1.89%	20.56%	11.44%	80.77%	5.24%	7.91%	76.99%	0.00%	40.47%	38.52%	60.81%
10.000 - 10.999	52.82%	52.82%	83.57%	586	10.492%	0.85%	27.91%	7.03%	56.09%	4.58%	20.09%	63.00%	0.00%	41.06%	40.32%	42.77%
11.000 - 11.999	39.83%	39.83%	83.17%	565	11.504%	0.39%	23.03%	5.34%	35.87%	0.00%	33.79%	54.58%	0.00%	42.29%	41.56%	29.42%
12.000 - 12.999	41.15%	41.15%	66.60%	516	12.469%	0.03%	0.00%	31.78%	56.53%	0.00%	20.50%	79.50%	0.00%	45.33%	54.76%	24.75%
13.000 - 13.999	38.55%	38.55%	90.00%	557	13.340%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	45.39%	100.00%	0.00%
Total	71.44%	71.44%	77.33%	627	7.706%	16.21%	18.80%	7.68%	93.81%	8.82%	11.98%	61.05%	3.77%	40.77%	41.20%	68.23%



7 ARM  
Owner occupied  
Purchase  
Non-Full doc.  
Second lien

6	
7	
8	
9	
10	

0.0%

8 ARM  
Owner occupied  
Refinancing  
Non-Full doc.  
Second lien

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%
	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											

0.0%

9 ARM  
Non-owner occupied  
Purchase  
Full doc.  
First lien

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%
	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1	501 - 525	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	526 - 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	551 - 575	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	576 - 600	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
5	601 - 625	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
6	626 - 650	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
7	651 - 675	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
8	676 - 700	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9	700 >	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%
10											

0.0%

10 ARM  
Non-owner occupied  
Refinancing  
Full doc.  
First lien

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%
	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1	<= 500	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	501 - 525	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	526 - 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	551 - 575	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	576 - 600	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
6	601 - 625	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
7	626 - 650	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
8	651 - 675	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
9	676 - 700	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
10	700 >	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

0.9%

11 ARM  
Non-owner occupied  
Purchase  
Non-Full doc.  
First lien

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%
	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1	551 - 575	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	576 - 600	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	601 - 625	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
4	626 - 650	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
5	651 - 675	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%
6	676 - 700	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
7	700 >	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.1%	0.0%	0.0%
8											
9											
10											

1.5%

12 ARM  
Non-owner occupied  
Refinancing  
Non-Full doc.  
First lien

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%
	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1	501 - 525	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	526 - 550	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	551 - 575	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
4	576 - 600	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
5	601 - 625	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%
6	626 - 650	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%
7	651 - 675	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%
8	676 - 700	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
9	700 >	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%
10											

2.6%

13 ARM  
Non-owner occupied  
Purchase  
Full doc.  
Second lien

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%
	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											

0.0%

100.0% 200.0% 300.0% 400.0% 500.0% 600.0% 700.0% 800.0% 900.0% 1000.0% 1100.0%

14 ARM  
Non-owner occupied  
Refinancing  
Full doc.  
Second lien

	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											

0.0%

15 ARM  
Non-owner occupied  
Purchase  
Non-Full doc.  
Second lien

	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											

0.0%

16 ARM  
Non-owner occupied  
Refinancing  
Non-Full doc.  
Second lien

	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											

0.0%

17 Fixed  
Owner occupied  
Purchase  
Full doc.  
First lien

	<=500	501-525	526-550	551-575	576-600	601-625	626-650	651-675	676-700	700 >
1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

1.4%

18 Fixed  
Owner occupied  
Refinancing  
Full doc.  
First lien

	<=500	501-525	526-550	551-575	576-600	601-625	626-650	651-675	676-700	700 >
1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.0%	0.0%
3	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
4	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.0%
5	0.2%	0.1%	0.0%	0.1%	0.1%	0.3%	0.1%	0.1%	0.1%	0.0%
6	0.1%	0.0%	0.1%	0.0%	0.1%	0.3%	0.2%	0.1%	0.3%	0.0%
7	0.1%	0.0%	0.1%	0.1%	0.2%	0.4%	0.0%	0.1%	0.1%	0.0%
8	0.1%	0.0%	0.0%	0.1%	0.1%	0.2%	0.1%	0.0%	0.1%	0.0%
9	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
10	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%

7.1%

19 Fixed  
Owner occupied  
Purchase  
Non-Full doc.  
First lien

	501-525	526-550	551-575	576-600	601-625	626-650	651-675	676-700	700 >
1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
7	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
8	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
9	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
10	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%

0.8%

20 Fixed  
Owner occupied  
Refinancing  
Non-Full doc.  
First lien

	<=500	501-525	526-550	551-575	576-600	601-625	626-650	651-675	676-700	700 >
1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
5	0.1%	0.0%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
6	0.1%	0.0%	0.1%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%
7	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.0%	0.1%	0.0%	0.0%
8	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.0%	0.0%
9	0.0%	0.1%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%
10	0.2%	0.0%	0.1%	0.2%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%

4.3%

21 Fixed  
Owner occupied  
Purchase  
Full doc.  
Second lien

	551-575	576-600	601-625	626-650	651-675	676-700
1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
7						



Purchase  
 Full doc.  
 Second lien

30 Fixed  
 Non-owner occupied  
 Refinancing  
 Full doc.  
 Second lien

31 Fixed  
 Non-owner occupied  
 Purchase  
 Non-Full doc.  
 Second lien

32 Fixed  
 Non-owner occupied  
 Refinancing  
 Non-Full doc.  
 Second lien

2													
3													
4													
5													
6													
7													
8													
9													
10													

0.0%

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%	
1	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100	
2												
3												
4												
5												
6												
7												
8												
9												
10												

0.0%

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%	
1	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100	
2												
3												
4												
5												
6												
7												
8												
9												
10												

0.0%

	100.0%	200.0%	300.0%	400.0%	500.0%	600.0%	700.0%	800.0%	900.0%	1000.0%	1100.0%	
1	801 - 625	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2												
3												
4												
5												
6												
7												
8												
9												
10												

0.0%

Should equal 100%



First Liens (excl. multi-family (2-4))

State	CLTV (excl. SS)											
	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100	
1 Alabama	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.1%	0.1%	0.0%	0.0%
2 Arizona	0.1%	0.0%	0.0%	0.1%	0.1%	0.7%	0.2%	0.4%	0.2%	0.0%	0.0%	0.0%
3 Arkansas	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
4 California	1.0%	0.7%	2.0%	2.1%	2.2%	6.6%	1.9%	2.8%	0.9%	0.2%	0.0%	0.0%
5 Colorado	0.0%	0.0%	0.0%	0.0%	0.1%	1.0%	0.2%	0.4%	0.3%	0.0%	0.0%	0.0%
6 Connecticut	0.0%	0.0%	0.1%	0.2%	0.1%	0.6%	0.1%	0.4%	0.2%	0.0%	0.0%	0.0%
7 Delaware	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
8 District of C	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9 Florida	0.3%	0.3%	0.3%	0.4%	0.4%	2.6%	0.6%	1.0%	0.6%	0.0%	0.0%	0.0%
10 Georgia	0.0%	0.1%	0.1%	0.1%	0.1%	0.9%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%
11 Hawaii	0.0%	0.1%	0.0%	0.2%	0.2%	0.4%	0.3%	0.0%	0.1%	0.0%	0.0%	0.0%
12 Idaho	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
13 Illinois	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%	0.8%	0.3%	0.5%	0.3%	0.0%	0.0%
14 Indiana	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
15 Iowa	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
16 Kansas	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
17 Kentucky	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
18 Louisiana	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
19 Maine	0.1%	0.0%	0.0%	0.1%	0.1%	0.3%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
20 Maryland	0.1%	0.1%	0.1%	0.2%	0.2%	0.7%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%
21 Massachusetts	0.7%	0.4%	0.7%	0.8%	0.9%	1.8%	0.7%	1.1%	0.4%	0.1%	0.0%	0.0%
22 Michigan	0.0%	0.0%	0.1%	0.2%	0.2%	1.1%	0.3%	0.2%	0.5%	0.0%	0.0%	0.0%
23 Minnesota	0.0%	0.1%	0.0%	0.0%	0.1%	0.4%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%
24 Mississippi	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
25 Missouri	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
26 Montana	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
27 Nebraska	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
28 Nevada	0.1%	0.0%	0.1%	0.3%	0.3%	0.8%	0.2%	0.4%	0.1%	0.0%	0.0%	0.0%
29 New Hamp	0.1%	0.0%	0.0%	0.1%	0.1%	0.3%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
30 New Jers	0.2%	0.2%	0.3%	0.6%	0.5%	0.7%	0.6%	0.4%	0.3%	0.1%	0.0%	0.0%
31 New York	0.6%	0.2%	0.6%	0.7%	0.9%	1.8%	0.5%	1.1%	0.5%	0.0%	0.0%	0.0%
32 North Caro	0.0%	0.0%	0.1%	0.1%	0.1%	0.6%	0.2%	0.3%	0.2%	0.0%	0.0%	0.0%
33 North Dakr	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
34 Ohio	0.0%	0.1%	0.1%	0.0%	0.1%	0.6%	0.2%	0.3%	0.5%	0.0%	0.0%	0.0%
35 Oklahoma	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
36 Oregon	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
37 Pennsylvai	0.0%	0.2%	0.0%	0.0%	0.1%	0.8%	0.2%	0.2%	0.4%	0.0%	0.0%	0.0%
38 Rhode Isla	0.1%	0.1%	0.1%	0.3%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
39 South Car	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
40 Tennessee	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
41 Texas	0.1%	0.0%	0.2%	0.3%	0.4%	3.1%	0.1%	0.3%	0.6%	0.1%	0.0%	0.0%
42 Utah	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
43 Vermont	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
44 Virginia	0.1%	0.1%	0.3%	0.2%	0.3%	1.1%	0.2%	0.5%	0.3%	0.0%	0.0%	0.0%
45 Washingto	0.1%	0.0%	0.0%	0.0%	0.1%	0.7%	0.1%	0.2%	0.1%	0.0%	0.0%	0.0%
46 West Virgini	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
47 Wisconsin	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
48 Wyoming	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
49												
50												
51												

89.1%

Second Liens

Start LTV	CLTV (excl. SS)											
	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100	
<= 50.00	0.000154	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
55.01 - 60.00	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
60.01 - 65.00	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
65.01 - 70.00	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
70.01 - 75.00	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
75.01 - 80.00	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%	0.0%	0.0%

1.0%

First liens - multi family (2-4)

State	CLTV (excl. SS)											
	<=55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100	
1 Arkansas	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2 California	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
3 Colorado	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4 Connecticut	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
5 Florida	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
6 Georgia	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
7 Illinois	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
8 Indiana	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9 Louisiana	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10 Maine	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11 Maryland	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
12 Massachusetts	0.1%	0.2%	0.1%	0.3%	0.1%	0.5%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
13 Michigan	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
14 Mississippi	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
15 Missouri	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
16 Nevada	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
17 New Hamp	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18 New Jersey	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
19 New York	0.4%	0.0%	0.2%	0.1%	0.3%	1.0%	0.6%	0.7%	0.4%	0.0%	0.0%	0.0%
20 North Caro	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
21 Ohio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
22 Oklahoma	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
23 Oregon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
24 Pennsylvania	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
25 Rhode Isla	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
26 Tennessee	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
27 Texas	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
28 Vermont	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
29 Virginia	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
30 Wisconsin	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
31 Wyoming	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
32												
33												
34												
35												
36												
37												
38												
39												
40												
41												
42												
43												
44												
45												
46												
47												
48												
49												
50												
51												

9.9%

Should equal 100% 100.0%