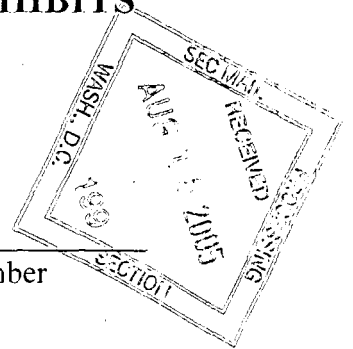


**FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS**



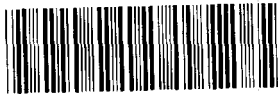
Wachovia Mortgage Loan Trust, LLC
Exact Name of Registrant as Specified in Charter

0001326845
Registrant CIK Number

Form 8-K, August 17, 2005, Series 2005-3
Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(give period of report)

333-126164
SEC File Number, if available

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



05063973

PROCESSED

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SIGNATURES

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

Dated: August 17, 2005

WACHOVIA MORTGAGE LOAN TRUST, LLC

By: 
Name: Robert Perret
Title: Vice President

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

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>	<u>Format</u>
99.1	Collateral Terms Sheets	P*
99.2	Collateral Term Sheets	p*

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

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

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

Date of Report (Date of earliest event reported August 17, 2005)

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

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

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

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

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

Item 8.01. Other Events.

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

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

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

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

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

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

(a) Financial Statements.

Not applicable.

(b) Pro Forma Financial Information.

Not applicable.

(c) Exhibits

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

SIGNATURES

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

Dated: August 17, 2005

WACHOVIA MORTGAGE LOAN TRUST, LLC

By: /s/ Robert Perret

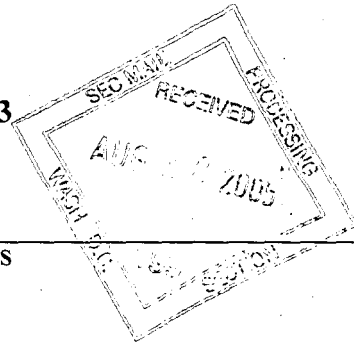
Name: Robert Perret

Title: Vice President

EXHIBIT INDEX

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

**Encore Credit Receivables Trust 2005-3
Initial Mortgage Loans
As of August 1, 2005**



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

# of Mortgage Loans	4,070
Aggregate Outstanding Principal Balance	\$874,546,652.19
Aggregate Original Principal Balance	\$875,499,729.00

	<u>Average</u>	<u>Minimum</u>	<u>Maximum</u>
Outstanding Principal Balance	\$214,876.33	\$36,790.96	\$882,500.00
Original Principal Balance	\$215,110.50	\$36,900.00	\$882,500.00

	<u>Weighted Average</u>	<u>Minimum</u>	<u>Maximum</u>
Original LTV Ratio	79.33%	17.39%	100.00%
Mortgage Rate	7.202%	4.990%	11.940%
Mortgage Rate of Fixed Rate Loans	6.968%	5.690%	10.840%
Mortgage Rate of ARM Loans	7.253%	4.990%	11.940%
Original Term (Months)	358	120	360
Remaining Term (Months)	356	114	360
Seasoning (Months)	2	0	10
Credit Score	621	500	816

	<u>Earliest</u>	<u>Latest</u>
Origination Date	9/23/2004	7/19/2005
Maturity Date	2/1/2015	8/1/2035

(ARM Loan Characteristics)

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

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

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

	Percent of Aggregate Principal Balance
Product Type	
Fully Amortizing Fixed Rate	17.79
Fixed Rate Balloon	0.00
<i>Subtotal - (Total Fixed Rate)</i>	17.79
Fully Amortizing Adjustable Rate	82.21
Total:	100.00%

	Percent of Aggregate Principal Balance
Loan Purpose	
Cash Out Refinance	70.76
Purchase	21.79
Rate/Term Refinance	7.45
Total:	100.00%

	Percent of Aggregate Principal Balance
Property Type	
Single Family Residential	75.78
PUD	11.31
Low-Rise Condo (1-4 Stories)	5.53
2 Family	5.16
3 Family	1.26
4 Family	0.49
High-Rise Condo (5+ Stories)	0.47
Total:	100.00%

	Percent of Aggregate Principal Balance
Documentation Type	
Stated Income	43.52
2 Yr Full Doc	27.06
1 Yr Full Doc	24.80
Full Doc - 12 Months Bank Statements	2.17
1 Yr Limited Doc	1.89
Full Doc - 24 Months Bank Statements	0.47
2 Yr Limited Doc	0.10
Total:	100.00%

	Percent of Aggregate Principal Balance
Occupancy Status	
Owner Occupied	94.90
Investor	4.79
Second Home	0.32
Total:	100.00%

	Percent of Aggregate Principal Balance
IO Loan Types	
Non-IO	73.67
ARM IO	24.55
Fixed IO	1.78
Total:	100.00%

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

Range of Principal Balances (\$)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
0.01 to 50,000.00	\$1,212,923.98	25	0.14%	\$48,516.96	8.12%	336	595	65.02%
50,000.01 to 100,000.00	36,701,045.12	451	4.20	81,377.04	7.97	351	603	76.01
100,000.01 to 150,000.00	107,594,612.27	852	12.30	126,284.76	7.52	354	604	77.22
150,000.01 to 200,000.00	146,719,496.46	840	16.78	174,666.07	7.35	355	612	77.14
200,000.01 to 250,000.00	130,390,196.40	580	14.91	224,810.68	7.25	356	617	78.92
250,000.01 to 300,000.00	133,391,834.00	488	15.25	273,343.92	7.10	358	620	79.57
300,000.01 to 350,000.00	115,080,058.23	356	13.16	323,258.59	7.04	357	627	82.08
350,000.01 to 400,000.00	83,278,481.81	223	9.52	373,446.11	6.94	357	633	81.81
400,000.01 to 450,000.00	53,866,006.38	127	6.16	424,141.78	6.87	357	641	81.19
450,000.01 to 500,000.00	35,898,260.57	75	4.10	478,643.47	6.95	358	644	80.95
500,000.01 to 550,000.00	14,752,663.44	28	1.69	526,880.84	7.04	359	648	82.49
550,000.01 to 600,000.00	8,024,435.31	14	0.92	573,173.95	6.50	358	659	80.53
600,000.01 to 650,000.00	4,406,013.23	7	0.50	629,430.46	6.80	359	684	84.43
700,000.01 to 750,000.00	1,498,124.99	2	0.17	749,062.50	6.89	359	630	66.53
800,000.01 to 850,000.00	850,000.00	1	0.10	850,000.00	6.99	358	760	53.13
850,000.01 to 900,000.00	882,500.00	1	0.10	882,500.00	6.74	359	653	65.37
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Min: \$36,790.96

Max: \$882,500.00

Avg: \$214,876.33

Range of Current Gross Rates (%)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
4.501 to 5.000	\$427,693.37	1	0.05%	\$427,693.37	4.99%	357	675	85.00%
5.001 to 5.500	8,789,277.04	28	1.01	313,902.75	5.33	358	696	77.43
5.501 to 6.000	72,091,388.22	261	8.24	276,212.22	5.91	356	669	78.06
6.001 to 6.500	158,188,842.54	658	18.09	240,408.58	6.32	355	646	75.30
6.501 to 7.000	221,203,569.32	981	25.29	225,487.84	6.81	355	630	77.71
7.001 to 7.500	125,275,189.69	595	14.32	210,546.54	7.30	357	615	81.03
7.501 to 8.000	136,542,108.58	667	15.61	204,710.81	7.80	358	607	83.08
8.001 to 8.500	63,063,685.87	340	7.21	185,481.43	8.29	357	588	82.89
8.501 to 9.000	48,636,580.46	275	5.56	176,860.29	8.76	358	572	82.62
9.001 to 9.500	19,261,873.64	123	2.20	156,600.60	9.26	355	567	81.18
9.501 to 10.000	14,351,041.37	93	1.64	154,312.27	9.77	357	547	77.96
10.001 to 10.500	3,833,738.45	28	0.44	136,919.23	10.21	359	531	76.80
10.501 to 11.000	2,556,797.68	17	0.29	150,399.86	10.74	355	550	75.58
11.001 to 11.500	160,413.66	2	0.02	80,206.83	11.18	358	526	59.60
11.501 to 12.000	164,452.30	1	0.02	164,452.30	11.94	359	508	70.00
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Min: 4.99%

Max: 11.94%

Wtd. Avg.: 7.20%

Range of Credit Scores	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
481 to 500	\$972,667.00	7	0.11%	\$138,952.43	8.85%	359	500	73.34%
501 to 520	24,142,664.27	135	2.76	178,834.55	8.88	356	510	73.59
521 to 540	37,000,014.11	215	4.23	172,093.09	8.37	356	531	74.96
541 to 560	73,013,364.96	370	8.35	197,333.42	7.90	357	551	76.97
561 to 580	95,708,907.35	466	10.94	205,383.92	7.52	357	571	77.37
581 to 600	105,322,953.87	526	12.04	200,233.75	7.28	356	591	78.35
601 to 620	130,779,630.86	605	14.95	216,164.68	7.08	356	610	79.36
621 to 640	104,521,536.50	491	11.95	212,874.82	6.98	356	629	80.90
641 to 660	96,185,614.94	426	11.00	225,787.83	6.94	356	650	81.13
661 to 680	65,137,218.35	270	7.45	241,248.96	6.74	356	670	80.30
681 to 700	49,946,971.35	203	5.71	246,044.19	6.73	357	690	82.57
701 to 720	34,644,198.76	146	3.96	237,289.03	6.62	355	710	81.50
721 to 740	20,443,086.19	74	2.34	276,257.92	6.58	359	729	81.89
741 to 760	17,014,106.75	65	1.95	261,755.49	6.61	356	751	81.92
761 to 780	14,274,033.06	49	1.63	291,306.80	6.40	357	770	81.47
781 to 800	2,875,744.33	13	0.33	221,211.10	7.15	359	790	80.46
801 to 820	2,563,939.54	9	0.29	284,882.17	6.34	349	809	77.53
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Min: 500

Max: 816

Wtd. Avg.: 621

Range of Original Loan-to-Value Ratios (%)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
15.01 to 20.00	\$576,257.08	7	0.07%	\$82,322.44	6.52%	341	665	18.54%
20.01 to 25.00	715,997.07	7	0.08	102,285.30	7.07	320	613	22.40
25.01 to 30.00	646,832.94	7	0.07	92,404.71	7.21	313	610	27.88
30.01 to 35.00	3,700,183.24	29	0.42	127,592.53	7.09	326	609	32.65
35.01 to 40.00	7,130,718.31	44	0.82	162,061.78	7.00	348	624	38.13
40.01 to 45.00	8,395,749.86	48	0.96	174,911.46	6.84	344	632	42.73
45.01 to 50.00	12,783,217.31	74	1.46	172,746.18	6.95	340	609	47.82
50.01 to 55.00	19,438,623.01	104	2.22	186,909.84	6.89	352	612	52.95
55.01 to 60.00	24,563,778.45	127	2.81	193,415.58	6.97	349	608	57.83
60.01 to 65.00	42,241,198.50	199	4.83	212,267.33	7.05	354	602	63.28
65.01 to 70.00	54,011,928.55	248	6.18	217,790.03	7.32	358	601	68.87
70.01 to 75.00	69,891,271.72	345	7.99	202,583.40	7.29	357	595	73.95
75.01 to 80.00	219,802,280.79	993	25.13	221,351.74	6.94	357	630	79.61
80.01 to 85.00	149,905,829.44	675	17.14	222,082.71	7.21	357	613	84.35
85.01 to 90.00	184,988,329.94	812	21.15	227,818.14	7.37	358	627	89.63
90.01 to 95.00	63,302,504.18	280	7.24	226,080.37	7.68	357	653	94.63
95.01 to 100.00	12,451,951.80	71	1.42	175,379.60	7.86	359	673	99.88
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Min: 17.39%
Max: 100.00%
Wtd. Avg.: 79.33%

Original Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
120	\$337,258.15	4	0.04%	\$84,314.54	8.20%	118	585	56.87%
180	6,851,418.66	49	0.78	139,824.87	6.86	178	621	62.24
240	5,130,224.82	28	0.59	183,222.32	6.99	239	635	63.68
300	364,900.45	2	0.04	182,450.23	6.99	298	611	68.37
360	861,862,850.11	3,987	98.55	216,168.26	7.21	358	621	79.57
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Min: 120 Months
Max: 360 Months
Wtd. Avg.: 358 Months

Range of Remaining Terms (months)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
1 to 120	\$337,258.15	4	0.04%	\$84,314.54	8.20%	118	585	56.87%
151 to 180	6,851,418.66	49	0.78	139,824.87	6.86	178	621	62.24
211 to 240	5,130,224.82	28	0.59	183,222.32	6.99	239	635	63.68
271 to 300	364,900.45	2	0.04	182,450.23	6.99	298	611	68.37
301 to 360	861,862,850.11	3,987	98.55	216,168.26	7.21	358	621	79.57
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Min: 114 Months
Max: 360 Months
Wtd. Avg.: 356 Months

ARM/Fixed Rate	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
ARM	\$718,932,893.46	3,284	82.21%	\$218,919.88	7.25%	358	618	80.36%
Fixed Rate Loan	155,613,758.73	786	17.79	197,981.88	6.97	346	637	74.58
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Fixed Rate Loan Types	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
FR30	\$127,338,751.18	645	81.83%	\$197,424.42	7.01%	358	635	75.64%
FR30 / IO 60	15,591,205.47	58	10.02	268,813.89	6.67	358	669	75.44
FR15	6,851,418.66	49	4.40	139,824.87	6.86	178	621	62.24
FR20	5,130,224.82	28	3.30	183,222.32	6.99	239	635	63.68
FR25	364,900.45	2	0.23	182,450.23	6.99	298	611	68.37
FR10	337,258.15	4	0.22	84,314.54	8.20	118	585	56.87
Total:	\$155,613,758.73	786	100.00%	\$197,981.88	6.97%	346	637	74.58%

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

Interest Only	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Interest Only	\$230,267,972.02	847	26.33%	\$271,863.01	6.77%	358	651	81.90%
Not Interest Only	644,278,680.17	3,223	73.67	199,900.30	7.36	355	611	78.41
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Prepayment Period Original Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
0	\$229,650,992.34	1,085	26.26%	\$211,659.90	7.40%	357	626	81.00%
6	425,700.00	1	0.05	425,700.00	7.87	359	632	90.00
12	61,011,886.94	240	6.98	254,216.20	7.23	358	620	76.31
24	361,169,779.40	1,654	41.30	218,361.41	7.18	358	614	80.05
36	222,288,293.51	1,090	25.42	203,934.21	7.02	352	630	77.24
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Lien Position	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
First Lien	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Documentation Type	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Stated Income	\$380,596,692.18	1,622	43.52%	\$234,646.54	7.39%	357	631	78.41%
2 Yr Full Doc	236,622,806.81	1,225	27.06	193,161.47	7.10	356	615	80.71
1 Yr Full Doc	216,872,420.90	1,065	24.80	203,636.08	7.04	356	611	79.45
Full Doc - 12 Months Bank Statements	18,985,618.60	66	2.17	287,660.89	6.56	355	675	82.63
1 Yr Limited Doc	16,511,426.69	72	1.89	229,325.37	7.21	353	591	76.81
Full Doc - 24 Months Bank Statements	4,085,090.97	17	0.47	240,299.47	6.73	353	606	74.32
2 Yr Limited Doc	872,596.04	3	0.10	290,865.35	7.33	358	565	75.06
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Loan Purpose	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Cash Out Refi	\$618,849,001.77	2,894	70.76%	\$213,838.63	7.20%	356	612	77.53%
Purchase	190,531,040.61	833	21.79	228,728.74	7.17	358	654	84.18
Rate/Term Refi	65,166,609.81	343	7.45	189,990.12	7.35	355	616	82.21
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Property Type	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Single Family Residential	\$662,696,116.63	3,153	75.78%	\$210,179.55	7.22%	356	618	79.49%
PUD	98,910,856.23	426	11.31	232,185.11	7.18	356	624	80.25
Low-Rise Condo (1-4 Stories)	48,378,344.19	224	5.53	215,974.75	7.17	358	640	81.31
2 Family	45,168,313.21	189	5.16	238,985.78	7.02	357	643	75.68
3 Family	10,995,027.28	41	1.26	268,171.40	7.15	355	637	70.38
4 Family	4,306,720.50	18	0.49	239,262.25	7.52	344	620	70.63
High-Rise Condo (5+ Stories)	4,091,274.15	19	0.47	215,330.22	7.53	356	647	81.01
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Occupancy Status	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Primary	\$829,926,775.95	3,803	94.90%	\$218,229.50	7.19%	356	620	79.48%
Investment	41,857,214.85	250	4.79	167,428.86	7.47	355	646	76.55
Secondary	2,762,661.39	17	0.32	162,509.49	7.79	350	642	75.60
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Location	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Alabama	\$1,230,140.38	10	0.14%	\$123,014.04	8.15%	300	586	84.05%
Alaska	258,518.94	1	0.03	258,518.94	6.38	358	653	92.50
Arizona	15,350,608.75	92	1.76	166,854.44	7.27	357	611	82.55
Arkansas	805,486.08	6	0.09	134,247.68	7.58	335	598	80.96
California	368,677,345.16	1,343	42.16	274,517.76	6.89	356	625	76.46
Colorado	3,652,420.65	22	0.42	166,019.12	6.91	359	637	84.68
Connecticut	14,293,657.67	74	1.63	193,157.54	7.58	354	602	79.45
Delaware	1,138,881.51	7	0.13	162,697.36	6.98	358	624	79.62
District of Columbia	3,013,544.00	12	0.34	251,128.67	7.52	358	628	69.82
Florida	90,045,161.11	533	10.30	168,940.26	7.41	357	612	80.76
Georgia	15,204,171.02	98	1.74	155,144.60	7.54	351	615	83.52
Hawaii	5,245,404.38	18	0.60	291,411.35	7.13	356	613	75.75
Idaho	444,813.89	4	0.05	111,203.47	7.59	358	586	87.87
Illinois	83,446,103.12	392	9.54	212,872.71	7.32	357	638	81.86
Indiana	3,037,733.10	28	0.35	108,490.47	7.66	359	624	86.78
Iowa	1,259,485.27	8	0.14	157,435.66	7.03	359	678	81.72
Kansas	254,137.21	3	0.03	84,712.40	8.63	358	591	93.31
Kentucky	1,006,139.32	8	0.12	125,767.42	7.77	358	593	87.27
Louisiana	6,317,001.99	46	0.72	137,326.13	7.59	350	617	82.74
Maine	737,608.75	4	0.08	184,402.19	6.85	359	624	80.14
Maryland	39,761,785.48	185	4.55	214,928.57	7.33	357	609	79.66
Massachusetts	11,255,089.85	48	1.29	234,481.04	7.23	357	634	78.55
Michigan	16,695,402.96	123	1.91	135,734.98	7.98	359	597	83.82
Minnesota	12,420,789.82	66	1.42	188,193.79	7.65	359	612	82.92
Mississippi	681,561.62	6	0.08	113,593.60	7.71	359	606	85.22
Missouri	3,569,560.96	30	0.41	118,985.37	7.83	358	595	82.98
Montana	145,236.61	1	0.02	145,236.61	7.25	359	658	85.00
Nebraska	224,194.86	2	0.03	112,097.43	6.47	359	648	80.00
Nevada	20,135,755.82	95	2.30	211,955.32	7.21	357	616	80.01
New Hampshire	903,976.17	7	0.10	129,139.45	7.68	359	611	76.43
New Jersey	15,416,893.02	62	1.76	248,659.56	7.34	358	617	78.12
New Mexico	3,900,976.75	26	0.45	150,037.57	8.20	359	606	83.44
New York	44,020,263.86	155	5.03	284,001.70	7.08	357	638	80.62
North Carolina	2,491,718.42	17	0.28	146,571.67	8.14	349	611	86.31
North Dakota	99,939.41	1	0.01	99,939.41	8.50	359	594	88.57
Ohio	4,839,117.47	44	0.55	109,979.94	8.16	350	613	88.42
Oklahoma	1,214,087.71	11	0.14	110,371.61	7.62	359	612	80.26
Oregon	2,843,292.80	19	0.33	149,646.99	7.01	352	641	85.00
Pennsylvania	4,443,787.28	38	0.51	116,941.77	7.89	345	603	82.58
Rhode Island	2,287,910.60	11	0.26	207,991.87	7.54	358	609	81.53
South Carolina	3,565,036.48	30	0.41	118,834.55	8.19	355	605	82.87
Tennessee	2,405,023.97	20	0.28	120,251.20	8.48	353	598	86.67
Texas	5,101,622.89	42	0.58	121,467.21	7.95	357	515	81.94
Utah	1,123,331.21	6	0.13	187,221.87	6.75	358	600	80.27
Virginia	45,153,482.24	235	5.16	192,142.48	7.50	356	612	81.89
Washington	8,751,138.19	41	1.00	213,442.39	7.16	358	623	86.65
West Virginia	1,119,216.43	9	0.13	124,357.38	8.51	359	606	83.11
Wisconsin	4,558,097.01	31	0.52	147,035.39	8.40	357	598	84.35
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Grade	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
AA	\$614,278,816.33	2,746	70.24%	\$223,699.50	6.98%	356	635	80.24%
AA100	12,451,951.80	71	1.42	175,379.60	7.86	359	673	99.88
AA95	776,062.62	5	0.09	155,212.52	7.76	358	673	92.28
A+	172,788,140.27	857	19.76	201,619.77	7.55	357	590	78.32
B	42,890,312.37	222	4.90	193,199.61	7.93	355	573	73.97
C	26,899,706.58	143	3.08	188,109.84	8.25	357	567	66.83
C-	4,461,662.22	26	0.51	171,602.39	9.76	359	575	59.85
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

IO Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
0	\$644,278,680.17	3,223	73.67%	\$199,900.30	7.36%	355	611	78.41%
24	105,024,154.86	392	12.01	267,918.76	6.71	358	642	82.07
36	25,516,152.16	92	2.92	277,349.48	6.93	358	650	83.62
60	99,727,665.00	363	11.40	274,731.86	6.79	359	662	81.29
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

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

Min: 1.00%

Max: 3.00%

Wtd. Avg.: 1.97%

Next Interest Rate Adjustment Date (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
2005 October	\$246,222.24	1	0.03%	\$246,222.24	7.25%	356	625	95.00%
2005 November	957,979.63	5	0.13	191,595.93	6.73	357	658	73.89
2005 December	3,415,151.30	11	0.48	310,468.30	7.12	357	611	75.65
2006 January	3,136,186.14	14	0.44	224,013.30	7.40	357	657	83.65
2006 February	679,478.08	3	0.09	226,492.69	8.41	354	580	86.08
2006 March	1,254,496.93	4	0.17	313,624.23	6.90	355	632	88.61
2006 April	505,357.74	2	0.07	252,678.87	7.12	356	680	84.05
2006 May	1,892,013.51	10	0.26	189,201.35	6.65	357	613	78.82
2006 June	8,502,007.85	37	1.18	229,784.00	7.12	358	610	74.23
2006 July	16,189,636.65	65	2.25	249,071.33	7.27	359	607	78.80
2006 October	49,680.92	1	0.01	49,680.92	9.34	350	593	90.00
2006 December	178,332.37	3	0.02	59,444.12	7.90	352	580	85.00
2007 January	1,158,299.60	7	0.16	165,471.37	6.86	353	597	78.77
2007 February	1,503,656.61	8	0.21	187,957.08	7.27	354	618	87.65
2007 March	3,059,265.60	13	0.43	235,328.12	7.13	355	578	80.39
2007 April	11,799,742.35	50	1.64	235,994.85	6.87	356	615	79.30
2007 May	41,805,828.44	190	5.81	220,030.68	6.73	357	614	81.12
2007 June	150,421,665.22	675	20.92	222,846.91	7.19	358	611	80.14
2007 July	311,011,584.09	1,439	43.26	216,130.36	7.31	359	616	79.61
2007 August	1,440,951.61	9	0.20	160,105.73	7.68	360	580	85.80
2007 December	49,638.24	1	0.01	49,638.24	8.24	352	629	80.65
2008 January	789,519.72	3	0.11	263,173.24	6.80	353	565	84.24
2008 February	744,236.93	2	0.10	372,118.47	7.04	354	630	85.00
2008 March	561,665.72	3	0.08	187,221.91	7.11	355	596	78.74
2008 April	521,999.99	2	0.07	261,000.00	6.46	356	643	72.53
2008 May	4,538,857.70	18	0.63	252,158.76	6.26	357	652	80.60
2008 June	34,302,323.29	154	4.77	222,742.36	7.26	358	630	82.16
2008 July	110,579,183.80	522	15.38	211,837.52	7.52	359	631	82.38
2008 August	1,309,100.00	7	0.18	187,014.29	8.12	360	629	87.57
2010 February	571,299.97	1	0.08	571,299.97	6.04	354	720	95.00
2010 April	228,134.57	1	0.03	228,134.57	6.38	356	652	88.08
2010 May	737,536.20	2	0.10	368,768.10	5.48	357	659	72.41
2010 June	1,562,469.78	8	0.22	195,308.72	7.13	358	646	77.44
2010 July	3,229,390.67	13	0.45	248,414.67	6.83	359	659	81.20
Total:	\$718,932,893.46	3,284	100.00%	\$218,919.88	7.25%	358	618	80.36%

SECTION RECEIVED PROCESSING
MAY 15 2005
SECTION

INITIAL COLLATERAL TABLES FOR ENCORE CREDIT RECEIVABLES TRUST 2005-3

[\$1,000,000,000]
(Approximate)

Wachovia Mortgage Loan Trust, LLC

Depositor

ECC Capital Corporation
Seller

DISCLAIMER

Attached is preliminary data from the initial collateral pool for Encore Credit Receivables Trust Series 2005-3. The data has been prepared by Wachovia Capital Markets, LLC ("*Wachovia Securities*") based on collateral information provided by ECC Capital Corporation ("*ECC Capital*") for informational purposes only and is subject to modification or change. Although ECC Capital provided Wachovia Securities with certain information regarding the characteristics of the related collateral pool, it did not participate in the preparation of the attached tables. The information and assumptions contained therein are preliminary and will be superseded by a prospectus supplement and by any other additional information subsequently filed with the Securities and Exchange Commission or incorporated by reference in the Registration Statement.

Wachovia Securities does not make any representation as to the accuracy or completeness of any of the information set forth in the attached collateral tables. This cover sheet is not part of the Series Term Sheet.

A Registration Statement (including a base prospectus) relating to the Asset-Backed Notes will be filed with the Securities and Exchange Commission. The final Prospectus Supplement relating to the securities will be filed after the securities have been priced and all of the terms and information are finalized. This communication is not an offer to sell or the solicitation of an offer to buy, nor shall there be any sale of the related securities in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such state. Interested persons are referred to the final Prospectus and Prospectus Supplement to which the securities relate. Any investment decision should be based only upon the information in the final Prospectus and Prospectus Supplement as of their publication dates.



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**Encore Credit Receivables Trust 2005-3
Initial Mortgage Loans As of August 1, 2005**

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

# of Mortgage Loans	4,070
Aggregate Outstanding Principal Balance	\$874,546,652.19
Aggregate Original Principal Balance	\$875,499,729.00

	<u>Average</u>	<u>Minimum</u>	<u>Maximum</u>
Outstanding Principal Balance	\$214,876.33	\$36,790.96	\$882,500.00
Original Principal Balance	\$215,110.50	\$36,900.00	\$882,500.00

	<u>Weighted Average</u>	<u>Minimum</u>	<u>Maximum</u>
Original LTV Ratio	79.33%	17.39%	100.00%
Mortgage Rate	7.202%	4.990%	11.940%
Mortgage Rate of Fixed Rate Loans	6.968%	5.690%	10.840%
Mortgage Rate of ARM Loans	7.253%	4.990%	11.940%
Original Term (Months)	358	120	360
Remaining Term (Months)	356	114	360
Seasoning (Months)	2	0	10
Credit Score	621	500	816

	<u>Earliest</u>	<u>Latest</u>
Origination Date	9/23/2004	7/19/2005
Maturity Date	2/1/2015	8/1/2035

(ARM Loan Characteristics)

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

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

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



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Product Type	Percent of Aggregate Principal Balance	Loan Purpose	Percent of Aggregate Principal Balance
Adjustable Rate	82.21	Cash Out Refinance	70.76
Fixed Rate	17.79	Purchase	21.79
Total:	100.00%	Rate/Term Refinance	7.45
		Total:	100.00%
Property Type	Percent of Aggregate Principal Balance	Documentation Type	Percent of Aggregate Principal Balance
Single Family Residential	75.78	Stated Income	43.52
PUD	11.31	2 Yr Full Doc	27.06
Low-Rise Condo (1-4 Stories)	5.53	1 Yr Full Doc	24.80
2 Family	5.16	Full Doc - 12 Months Bank Statements	2.17
3 Family	1.26	1 Yr Limited Doc	1.89
4 Family	0.49	Full Doc - 24 Months Bank Statements	0.47
High-Rise Condo (5+ Stories)	0.47	2 Yr Limited Doc	0.10
Total:	100.00%	Total:	100.00%
Occupancy Status	Percent of Aggregate Principal Balance	IO Loan Types	Percent of Aggregate Principal Balance
Owner Occupied	94.90	Non-IO	73.67
Investor	4.79	ARM IO	24.55
Second Home	0.32	Fixed IO	1.78
Total:	100.00%	Total:	100.00%
Lien	Percent of Aggregate Principal Balance		
First	100.00		
Total:	100.00%		



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Range of Principal Balances (\$)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
0.01 to 50,000.00	\$1,212,923.98	25	0.14%	\$48,516.96	8.12%	336	595	65.02%
50,000.01 to 100,000.00	36,701,045.12	451	4.20	81,377.04	7.97	351	603	76.01
100,000.01 to 150,000.00	107,594,612.27	852	12.30	126,284.76	7.52	354	604	77.22
150,000.01 to 200,000.00	146,719,496.46	840	16.78	174,666.07	7.35	355	612	77.14
200,000.01 to 250,000.00	130,390,196.40	580	14.91	224,810.68	7.25	356	617	78.91
250,000.01 to 300,000.00	133,391,834.00	488	15.25	273,343.92	7.10	358	620	79.57
300,000.01 to 350,000.00	115,080,058.23	356	13.16	323,258.59	7.04	357	627	82.08
350,000.01 to 400,000.00	83,278,481.81	223	9.52	373,446.11	6.94	357	633	81.81
400,000.01 to 450,000.00	53,866,006.38	127	6.16	424,141.78	6.87	357	641	81.19
450,000.01 to 500,000.00	35,898,260.57	75	4.10	478,643.47	6.95	358	644	80.95
500,000.01 to 550,000.00	14,752,663.44	28	1.69	526,880.84	7.04	359	648	82.49
550,000.01 to 600,000.00	8,024,435.31	14	0.92	573,173.95	6.50	358	659	80.53
600,000.01 to 650,000.00	4,406,013.23	7	0.50	629,430.46	6.80	359	684	84.43
700,000.01 to 750,000.00	1,498,124.99	2	0.17	749,062.50	6.89	359	630	66.53
800,000.01 to 850,000.00	850,000.00	1	0.10	850,000.00	6.99	358	760	53.13
850,000.01 to 900,000.00	882,500.00	1	0.10	882,500.00	6.74	359	653	65.37
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Min: \$36,790.96
Max: \$882,500.00
Avg: \$214,876.33

Range of Current Gross Rates (%)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
4.501 to 5.000	\$427,693.37	1	0.05%	\$427,693.37	4.99%	357	675	85.00%
5.001 to 5.500	8,789,277.04	28	1.01	313,902.75	5.33	358	696	77.43
5.501 to 6.000	72,091,388.22	261	8.24	276,212.22	5.91	356	669	78.06
6.001 to 6.500	158,188,842.54	658	18.09	240,408.58	6.32	355	646	75.30
6.501 to 7.000	221,203,569.32	981	25.29	225,487.84	6.81	355	630	77.70
7.001 to 7.500	125,275,189.69	595	14.32	210,546.54	7.30	357	615	81.03
7.501 to 8.000	136,542,108.58	667	15.61	204,710.81	7.80	358	607	83.08
8.001 to 8.500	63,063,685.87	340	7.21	185,481.43	8.29	357	588	82.89
8.501 to 9.000	48,636,580.46	275	5.56	176,860.29	8.76	358	572	82.62
9.001 to 9.500	19,261,873.64	123	2.20	156,600.60	9.26	355	567	81.18
9.501 to 10.000	14,351,041.37	93	1.64	154,312.27	9.77	357	547	77.96
10.001 to 10.500	3,833,738.45	28	0.44	136,919.23	10.21	359	531	76.80
10.501 to 11.000	2,556,797.68	17	0.29	150,399.86	10.74	355	550	75.58
11.001 to 11.500	160,413.66	2	0.02	80,206.83	11.18	358	526	59.60
11.501 to 12.000	164,452.30	1	0.02	164,452.30	11.94	359	508	70.00
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Min: 4.99%
Max: 11.94%
Wtd. Avg.: 7.20%



WACHOVIA SECURITIES

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Range of Credit Scores	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
481 to 500	\$972,667.00	7	0.11%	\$138,952.43	8.85%	359	500	73.34%
501 to 520	24,142,664.27	135	2.76	178,834.55	8.88	356	510	73.59
521 to 540	37,000,014.11	215	4.23	172,093.09	8.37	356	531	74.96
541 to 560	73,013,364.96	370	8.35	197,333.42	7.90	357	551	76.97
561 to 580	95,708,907.35	466	10.94	205,383.92	7.52	357	571	77.36
581 to 600	105,322,953.87	526	12.04	200,233.75	7.28	356	591	78.35
601 to 620	130,779,630.86	605	14.95	216,164.68	7.08	356	610	79.36
621 to 640	104,521,536.50	491	11.95	212,874.82	6.98	356	629	80.90
641 to 660	96,185,614.94	426	11.00	225,787.83	6.94	356	650	81.13
661 to 680	65,137,218.35	270	7.45	241,248.96	6.74	356	670	80.30
681 to 700	49,946,971.35	203	5.71	246,044.19	6.73	357	690	82.57
701 to 720	34,644,198.76	146	3.96	237,289.03	6.62	355	710	81.50
721 to 740	20,443,086.19	74	2.34	276,257.92	6.58	359	729	81.89
741 to 760	17,014,106.75	65	1.95	261,755.49	6.61	356	751	81.92
761 to 780	14,274,033.06	49	1.63	291,306.80	6.40	357	770	81.47
781 to 800	2,875,744.33	13	0.33	221,211.10	7.15	359	790	80.46
801 to 820	2,563,939.54	9	0.29	284,882.17	6.34	349	809	77.53
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Min: 500
Max: 816
Wtd. Avg.: 621

Range of Original Loan-to-Value Ratios (%)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
15.01 to 20.00	\$576,257.08	7	0.07%	\$82,322.44	6.52%	341	665	18.54%
20.01 to 25.00	715,997.07	7	0.08	102,285.30	7.07	320	613	22.40
25.01 to 30.00	646,832.94	7	0.07	92,404.71	7.21	313	610	27.88
30.01 to 35.00	3,700,183.24	29	0.42	127,592.53	7.09	326	609	32.65
35.01 to 40.00	7,340,340.27	45	0.84	163,118.67	7.00	348	622	38.17
40.01 to 45.00	8,395,749.86	48	0.96	174,911.46	6.84	344	632	42.73
45.01 to 50.00	12,573,595.35	73	1.44	172,241.03	6.95	340	609	47.84
50.01 to 55.00	19,438,623.01	104	2.22	186,909.84	6.89	352	612	52.95
55.01 to 60.00	24,563,778.45	127	2.81	193,415.58	6.97	349	608	57.83
60.01 to 65.00	42,241,198.50	199	4.83	212,267.33	7.05	354	602	63.28
65.01 to 70.00	54,011,928.55	248	6.18	217,790.03	7.32	358	601	68.87
70.01 to 75.00	69,891,271.72	345	7.99	202,583.40	7.29	357	595	73.95
75.01 to 80.00	219,802,280.79	993	25.13	221,351.74	6.94	357	630	79.61
80.01 to 85.00	149,905,829.44	675	17.14	222,082.71	7.21	357	613	84.35
85.01 to 90.00	184,988,329.94	812	21.15	227,818.14	7.37	358	627	89.63
90.01 to 95.00	63,302,504.18	280	7.24	226,080.37	7.68	357	653	94.63
95.01 to 100.00	12,451,951.80	71	1.42	175,379.60	7.86	359	673	99.88
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Min: 17.39%
Max: 100.00%
Wtd. Avg.: 79.33%

Original Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
120	\$337,258.15	4	0.04%	\$84,314.54	8.20%	118	585	56.87%
180	6,851,418.66	49	0.78	139,824.87	6.86	178	621	62.24
240	5,130,224.82	28	0.59	183,222.32	6.99	239	635	63.68
300	364,900.45	2	0.04	182,450.23	6.99	298	611	68.37
360	861,862,850.11	3,987	98.55	216,168.26	7.21	358	621	79.57
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Min: 120 Months
Max: 360 Months
Wtd. Avg.: 358 Months



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Range of Remaining Terms (months)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
1 to 120	\$337,258.15	4	0.04%	\$84,314.54	8.20%	118	585	56.87%
151 to 180	6,851,418.66	49	0.78	139,824.87	6.86	178	621	62.24
211 to 240	5,130,224.82	28	0.59	183,222.32	6.99	239	635	63.68
271 to 300	364,900.45	2	0.04	182,450.23	6.99	298	611	68.37
301 to 360	861,862,850.11	3,987	98.55	216,168.26	7.21	358	621	79.57
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Min: 114 Months
 Max: 360 Months
 Wtd. Avg.: 356 Months

ARM/Fixed Rate	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
ARM	\$718,932,893.46	3,284	82.21%	\$218,919.88	7.25%	358	618	80.36%
Fixed Rate Loan	155,613,758.73	786	17.79	197,981.88	6.97	346	637	74.57
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

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

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

Interest Only	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Interest Only	\$230,267,972.02	847	26.33%	\$271,863.01	6.77%	358	651	81.90%
Not Interest Only	644,278,680.17	3,223	73.67	199,900.30	7.36	355	611	78.41
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%



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Prepayment Period Original Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
0	\$229,650,992.34	1,085	26.26%	\$211,659.90	7.40%	357	626	81.00%
6	425,700.00	1	0.05	425,700.00	7.87	359	632	90.00
12	61,011,886.94	240	6.98	254,216.20	7.23	358	620	76.31
24	361,169,779.40	1,654	41.30	218,361.41	7.18	358	614	80.05
36	222,288,293.51	1,090	25.42	203,934.21	7.02	352	630	77.23
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Lien Position	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
First Lien	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Documentation Type	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Stated Income	\$380,596,692.18	1,622	43.52%	\$234,646.54	7.39%	357	631	78.41%
2 Yr Full Doc	236,622,806.81	1,225	27.06	193,161.47	7.10	356	615	80.71
1 Yr Full Doc	216,872,420.90	1,065	24.80	203,636.08	7.04	356	611	79.45
Full Doc - 12 Months Bank Statements	18,985,618.60	66	2.17	287,660.89	6.56	355	675	82.63
1 Yr Limited Doc	16,511,426.69	72	1.89	229,325.37	7.21	353	591	76.72
Full Doc - 24 Months Bank Statements	4,085,090.97	17	0.47	240,299.47	6.73	353	606	74.32
2 Yr Limited Doc	872,596.04	3	0.10	290,865.35	7.33	358	565	75.06
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Loan Purpose	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Cash Out Refi	\$618,849,001.77	2,894	70.76%	\$213,838.63	7.20%	356	612	77.53%
Purchase	190,531,040.61	833	21.79	228,728.74	7.17	358	654	84.18
Rate/Term Refi	65,166,609.81	343	7.45	189,990.12	7.35	355	616	82.21
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Property Type	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Single Family Residential	\$662,696,116.63	3,153	75.78%	\$210,179.55	7.22%	356	618	79.49%
PUD	98,910,856.23	426	11.31	232,185.11	7.18	356	624	80.25
Low-Rise Condo (1-4 Stories)	48,378,344.19	224	5.53	215,974.75	7.17	358	640	81.31
2 Family	45,168,313.21	189	5.16	238,985.78	7.02	357	643	75.68
3 Family	10,995,027.28	41	1.26	268,171.40	7.15	355	637	70.23
4 Family	4,306,720.50	18	0.49	239,262.25	7.52	344	620	70.63
High-Rise Condo (5+ Stories)	4,091,274.15	19	0.47	215,330.22	7.53	356	647	81.01
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%



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Occupancy Status	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Primary	\$829,926,775.95	3,803	94.90%	\$218,229.50	7.19%	356	620	79.48%
Investment	41,857,214.85	250	4.79	167,428.86	7.47	355	646	76.55
Secondary	2,762,661.39	17	0.32	162,509.49	7.79	350	642	75.60
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Location	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Alabama	\$1,230,140.38	10	0.14%	\$123,014.04	8.15%	300	586	84.05%
Alaska	258,518.94	1	0.03	258,518.94	6.38	358	653	92.50
Arizona	15,350,608.75	92	1.76	166,854.44	7.27	357	611	82.55
Arkansas	805,486.08	6	0.09	134,247.68	7.58	335	598	80.96
California	368,677,345.16	1,343	42.16	274,517.76	6.89	356	625	76.45
Colorado	3,652,420.65	22	0.42	166,019.12	6.91	359	637	84.68
Connecticut	14,293,657.67	74	1.63	193,157.54	7.58	354	602	79.45
Delaware	1,138,881.51	7	0.13	162,697.36	6.98	358	624	79.62
District of Columbia	3,013,544.00	12	0.34	251,128.67	7.52	358	628	69.82
Florida	90,045,161.11	533	10.30	168,940.26	7.41	357	612	80.76
Georgia	15,204,171.02	98	1.74	155,144.60	7.54	351	615	83.52
Hawaii	5,245,404.38	18	0.60	291,411.35	7.13	356	613	75.75
Idaho	444,813.89	4	0.05	111,203.47	7.59	358	586	87.87
Illinois	83,446,103.12	392	9.54	212,872.71	7.32	357	638	81.86
Indiana	3,037,733.10	28	0.35	108,490.47	7.66	359	624	86.78
Iowa	1,259,485.27	8	0.14	157,435.66	7.03	359	678	81.72
Kansas	254,137.21	3	0.03	84,712.40	8.63	358	591	93.31
Kentucky	1,006,139.32	8	0.12	125,767.42	7.77	358	593	87.27
Louisiana	6,317,001.99	46	0.72	137,326.13	7.59	350	617	82.74
Maine	737,608.75	4	0.08	184,402.19	6.85	359	624	80.14
Maryland	39,761,785.48	185	4.55	214,928.57	7.33	357	609	79.66
Massachusetts	11,255,089.85	48	1.29	234,481.04	7.23	357	634	78.55
Michigan	16,695,402.96	123	1.91	135,734.98	7.98	359	597	83.82
Minnesota	12,420,789.82	66	1.42	188,193.79	7.65	359	612	82.92
Mississippi	681,561.62	6	0.08	113,593.60	7.71	359	606	85.22
Missouri	3,569,560.96	30	0.41	118,985.37	7.83	358	595	82.98
Montana	145,236.61	1	0.02	145,236.61	7.25	359	658	85.00
Nebraska	224,194.86	2	0.03	112,097.43	6.47	359	648	80.00
Nevada	20,135,755.82	95	2.30	211,955.32	7.21	357	616	80.01
New Hampshire	903,976.17	7	0.10	129,139.45	7.68	359	611	76.43
New Jersey	15,416,893.02	62	1.76	248,659.56	7.34	358	617	78.12
New Mexico	3,900,976.75	26	0.45	150,037.57	8.20	359	606	83.44
New York	44,020,263.86	155	5.03	284,001.70	7.08	357	638	80.62
North Carolina	2,491,718.42	17	0.28	146,571.67	8.14	349	611	86.31
North Dakota	99,939.41	1	0.01	99,939.41	8.50	359	594	88.57
Ohio	4,839,117.47	44	0.55	109,979.94	8.16	350	613	88.42
Oklahoma	1,214,087.71	11	0.14	110,371.61	7.62	359	612	80.26
Oregon	2,843,292.80	19	0.33	149,646.99	7.01	352	641	85.00
Pennsylvania	4,443,787.28	38	0.51	116,941.77	7.89	345	603	82.58
Rhode Island	2,287,910.60	11	0.26	207,991.87	7.54	358	609	81.53
South Carolina	3,565,036.48	30	0.41	118,834.55	8.19	355	605	82.87
Tennessee	2,405,023.97	20	0.28	120,251.20	8.48	358	598	86.67
Texas	5,101,622.89	42	0.58	121,467.21	7.95	351	615	81.94
Utah	1,123,331.21	6	0.13	187,221.87	6.75	358	600	80.27
Virginia	45,153,482.24	235	5.16	192,142.48	7.50	356	612	81.89
Washington	8,751,138.19	41	1.00	213,442.39	7.16	358	623	86.65
West Virginia	1,119,216.43	9	0.13	124,357.38	8.51	359	606	83.11
Wisconsin	4,558,097.01	31	0.52	147,035.39	8.40	357	598	84.35
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%



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Grade	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
AA	\$614,278,816.33	2,746	70.24%	\$223,699.50	6.98%	356	635	80.24%
AA100	12,451,951.80	71	1.42	175,379.60	7.86	359	673	99.88
AA95	776,062.62	5	0.09	155,212.52	7.76	358	673	92.28
A+	172,788,140.27	857	19.76	201,619.77	7.55	357	590	78.31
B	42,890,312.37	222	4.90	193,199.61	7.93	355	573	73.97
C	26,899,706.58	143	3.08	188,109.84	8.25	357	567	66.83
C-	4,461,662.22	26	0.51	171,602.39	9.76	359	575	59.85
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

IO Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
0	\$644,278,680.17	3,223	73.67%	\$199,900.30	7.36%	355	611	78.41%
24	105,024,154.86	392	12.01	267918.76	6.71	358	642	82.07
36	25,516,152.16	92	2.92	277349.48	6.93	358	650	83.62
60	99,727,665.00	363	11.40	274731.86	6.79	359	662	81.29
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.20%	356	621	79.33%

Range of Gross Margins (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
3.001 to 3.500	\$76,964.37	1	0.01%	\$76,964.37	9.79%	359	501	58.78%
4.001 to 4.500	21,472,614.20	107	2.99	200,678.64	7.29	359	640	81.61
4.501 to 5.000	15,536,950.60	82	2.16	189,475.01	7.10	358	644	78.10
5.001 to 5.500	542,418.00	3	0.08	180,806.00	6.60	356	622	66.99
5.501 to 6.000	476,953,520.76	2,061	66.34	231,418.50	7.03	358	631	81.40
6.001 to 6.500	9,060,164.39	51	1.26	177,650.28	7.74	359	669	97.32
6.501 to 7.000	193,307,423.12	970	26.89	199,286.00	7.79	358	579	77.03
7.001 to 7.500	1,485,409.98	6	0.21	247,568.33	7.36	358	577	82.76
7.501 to 8.000	143,896.09	1	0.02	143,896.09	7.64	359	594	90.00
8.001 to 8.500	209,700.00	1	0.03	209,700.00	8.04	359	633	90.00
8.501 to 9.000	143,831.95	1	0.02	143,831.95	8.70	358	638	100.00
Total:	\$718,932,893.46	3,284	100.00%	\$218,919.85	7.25%	358	618	80.36%

Min: 3.41%
Max: 8.70%
Wtd. Avg.: 6.14%



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

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

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

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

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

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



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

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

Next Interest Rate Adjustment Date (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
2005 October	\$246,222.24	1	0.03%	\$246,222.24	7.25%	356	625	95.00%
2005 November	957,979.63	5	0.13	191,595.93	6.73	357	658	73.89
2005 December	3,415,151.30	11	0.48	310,468.30	7.12	357	611	75.65
2006 January	3,136,186.14	14	0.44	224,013.30	7.40	357	657	83.65
2006 February	679,478.08	3	0.09	226,492.69	8.41	354	580	86.08
2006 March	1,254,496.93	4	0.17	313,624.23	6.90	355	632	88.61
2006 April	505,357.74	2	0.07	252,678.87	7.12	356	680	84.05
2006 May	1,892,013.51	10	0.26	189,201.35	6.65	357	613	78.82
2006 June	8,502,007.85	37	1.18	229,784.00	7.12	358	610	74.23
2006 July	16,189,636.65	65	2.25	249,071.33	7.27	359	607	78.80
2006 October	49,680.92	1	0.01	49,680.92	9.34	350	593	90.00
2006 December	178,332.37	3	0.02	59,444.12	7.90	352	580	85.00
2007 January	1,158,299.60	7	0.16	165,471.37	6.86	353	597	78.77
2007 February	1,503,656.61	8	0.21	187,957.08	7.27	354	618	87.65
2007 March	3,059,265.60	13	0.43	235,328.12	7.13	355	578	80.39
2007 April	11,799,742.35	50	1.64	235,994.85	6.87	356	615	79.30
2007 May	41,805,828.44	190	5.81	220,030.68	6.73	357	614	81.12
2007 June	150,421,665.22	675	20.92	222,846.91	7.19	358	611	80.14
2007 July	311,011,584.09	1,439	43.26	216,130.36	7.31	359	616	79.61
2007 August	1,440,951.61	9	0.20	160,105.73	7.68	360	580	85.70
2007 December	49,638.24	1	0.01	49,638.24	8.24	352	629	80.65
2008 January	789,519.72	3	0.11	263,173.24	6.80	353	565	84.24
2008 February	744,236.93	2	0.10	372,118.47	7.04	354	630	85.00
2008 March	561,665.72	3	0.08	187,221.91	7.11	355	596	78.74
2008 April	521,999.99	2	0.07	261,000.00	6.46	356	643	72.53
2008 May	4,538,857.70	18	0.63	252,158.76	6.26	357	652	80.60
2008 June	34,302,323.29	154	4.77	222,712.36	7.26	358	630	82.16
2008 July	30,579,183.80	522	15.38	211,837.52	7.52	359	631	82.38
2008 August	1,309,100.00	7	0.18	187,014.29	8.12	360	629	87.57
2010 February	571,299.97	1	0.08	571,299.97	6.04	354	720	95.00
2010 April	228,134.57	1	0.03	228,134.57	6.38	356	652	88.08
2010 May	737,536.20	2	0.10	368,768.10	5.48	357	659	72.41
2010 June	1,562,469.78	8	0.22	195,308.72	7.13	358	646	77.44
2010 July	3,229,390.67	13	0.45	248,414.67	6.83	359	659	81.20
Total:	\$718,932,893.46	3,284	100.00%	\$218,919.88	7.25%	358	618	80.36%



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DESCRIPTION OF THE INITIAL MORTGAGE LOANS
AS OF THE STATISTICAL CALCULATION DATE
Group 1

# of Mortgage Loans	2,300		
Aggregate Outstanding Principal Balance	\$461,258,298.04		
Aggregate Original Principal Balance	\$461,679,211.00		
	<u>Average</u>	<u>Minimum</u>	<u>Maximum</u>
Outstanding Principal Balance	\$200,547.09	\$44,979.83	\$565,808.26
Original Principal Balance	\$200,730.09	\$45,000.00	\$566,250.00
	<u>Weighted Average</u>	<u>Minimum</u>	<u>Maximum</u>
Original LTV Ratio	79.40%	17.39%	100.00%
Mortgage Rate	7.211%	5.125%	11.940%
Mortgage Rate of Fixed Rate Loans	6.963%	5.690%	10.600%
Mortgage Rate of ARM Loans	7.262%	5.125%	11.940%
Original Term (Months)	358	120	360
Remaining Term (Months)	357	119	360
Seasoning (Months)	1	0	7
Credit Score	624	500	814
	<u>Earliest</u>	<u>Latest</u>	
Origination Date	12/30/2004	7/19/2005	
Maturity Date	7/1/2015	8/1/2035	

(ARM Loan Characteristics)

# of ARM Loans	1,880		
Aggregate Outstanding Principal Balance	\$382,563,676.77		
Aggregate Original Principal Balance	\$382,834,891.00		
	<u>Average</u>	<u>Minimum</u>	<u>Maximum</u>
Outstanding Principal Balance	\$203,491.32	\$44,979.83	\$526,500.00
Original Principal Balance	\$203,635.58	\$45,000.00	\$526,500.00
	<u>Weighted Average</u>	<u>Minimum</u>	<u>Maximum</u>
Margin	6.121%	4.100%	8.040%
Maximum Mortgage Rate	14.258%	12.125%	18.940%
Minimum Mortgage Rate	7.260%	5.125%	11.940%
Initial Rate Cap	2.813%	1.000%	3.000%
Periodic Rate Cap	1.973%	1.000%	2.000%
Months to Next Adjustment	25	3	59



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Product Type	Percent of Aggregate Principal Balance	Loan Purpose	Percent of Aggregate Principal Balance
Adjustable Rate	82.94	Cash Out Refinance	70.54
Fixed Rate	17.06	Purchase	21.83
Total:	100.00%	Rate/Term Refinance	7.63
		Total:	100.00%
Property Type	Percent of Aggregate Principal Balance	Documentation Type	Percent of Aggregate Principal Balance
Single Family Residential	74.10	Stated Income	44.99
PUD	10.79	2 Yr Full Doc	26.45
Low-Rise Condo (1-4 Stories)	6.59	1 Yr Full Doc	24.86
2 Family	6.06	Full Doc - 12 Months Bank Statements	1.84
3 Family	1.24	1 Yr Limited Doc	1.46
4 Family	0.67	Full Doc - 24 Months Bank Statements	0.39
High-Rise Condo (5+ Stories)	0.56	Total:	100.00%
Total:	100.00%		
Occupancy Status	Percent of Aggregate Principal Balance	IO Loan Types	Percent of Aggregate Principal Balance
Owner Occupied	93.72	Non-IO	74.37
Investor	5.94	ARM IO	24.16
Second Home	0.34	Fixed IO	1.47
Total:	100.00%	Total:	100.00%
Lien	Percent of Aggregate Principal Balance		
First	100.00		
Total:	100.00%		



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Range of Principal Balances (\$)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
0.01 to 50,000.00	\$340,129.15	7	0.07%	\$48,589.88	7.98%	341	614	48.62%
50,000.01 to 100,000.00	18,310,486.05	220	3.97	83,229.48	7.80	356	614	77.85
100,000.01 to 150,000.00	61,738,723.49	491	13.38	125,740.78	7.40	356	612	78.32
150,000.01 to 200,000.00	92,751,847.27	531	20.11	174,673.91	7.25	356	620	77.50
200,000.01 to 250,000.00	86,933,900.18	387	18.85	224,635.40	7.22	356	622	79.51
250,000.01 to 300,000.00	95,004,587.94	347	20.60	273,788.44	7.10	358	624	79.67
300,000.01 to 350,000.00	83,005,588.02	257	18.00	322,978.94	7.05	357	633	82.14
350,000.01 to 400,000.00	15,737,183.15	44	3.42	358,117.80	7.11	359	637	81.14
400,000.01 to 450,000.00	3,461,717.26	8	0.75	432,714.66	7.21	359	670	74.73
450,000.01 to 500,000.00	2,861,827.27	6	0.62	476,971.21	6.67	359	687	80.40
500,000.01 to 550,000.00	526,500.00	1	0.11	526,500.00	7.89	359	700	90.00
550,000.01 to 600,000.00	565,808.26	1	0.12	565,808.26	7.25	359	576	75.00
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%

Min: \$44,979.83
Max: \$565,808.26
Avg: \$200,547.09

Range of Current Gross Rates (%)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
5.001 to 5.500	\$2,839,902.83	12	0.62%	\$236,658.57	5.35%	359	697	74.21%
5.501 to 6.000	29,264,485.57	122	6.34	239,872.83	5.90	357	664	76.83
6.001 to 6.500	84,534,938.41	389	18.33	217,313.47	6.32	354	652	74.63
6.501 to 7.000	126,621,994.05	633	27.45	200,034.75	6.81	356	631	77.30
7.001 to 7.500	70,756,466.83	361	15.34	196,001.29	7.27	358	618	80.17
7.501 to 8.000	68,858,469.54	336	14.93	204,935.92	7.81	359	614	84.85
8.001 to 8.500	32,975,926.50	176	7.15	187,363.22	8.29	358	592	85.20
8.501 to 9.000	26,530,815.69	149	5.75	178,059.17	8.77	358	574	83.09
9.001 to 9.500	8,504,603.84	55	1.84	154,629.16	9.29	359	574	83.67
9.501 to 10.000	6,315,120.14	43	1.37	146,863.26	9.78	359	548	81.44
10.001 to 10.500	2,082,313.57	14	0.45	148,736.68	10.25	359	530	77.58
10.501 to 11.000	1,808,808.77	9	0.39	200,978.75	10.71	359	561	76.85
11.501 to 12.000	164,452.30	1	0.04	164,452.30	11.94	359	508	70.00
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%

Min: 5.13%
Max: 11.94%
Wtd. Avg.: 7.21%

Range of Credit Scores	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
481 to 500	\$649,367.45	5	0.14%	\$129,873.49	9.07%	359	500	73.77%
501 to 520	12,277,887.38	64	2.66	191,841.99	8.81	356	510	74.50
521 to 540	18,603,350.28	105	4.03	177,174.76	8.36	359	532	77.15
541 to 560	37,381,510.05	191	8.10	195,714.71	7.85	358	551	76.58
561 to 580	47,619,759.24	248	10.32	192,015.16	7.58	357	571	78.23
581 to 600	52,035,539.47	271	11.28	192,013.06	7.24	356	591	77.64
601 to 620	62,245,230.34	307	13.49	202,753.19	6.93	357	611	77.93
621 to 640	60,796,944.50	306	13.18	198,682.83	7.07	357	629	81.49
641 to 660	55,123,941.08	264	11.95	208,802.81	7.02	357	650	82.28
661 to 680	36,602,475.77	175	7.94	209,157.00	6.85	355	670	79.71
681 to 700	30,365,305.86	144	6.58	210,870.18	6.90	357	690	81.91
701 to 720	18,881,483.52	94	4.09	200,866.85	6.71	353	710	80.29
721 to 740	9,591,002.78	44	2.08	217,977.34	6.58	359	729	80.13
741 to 760	7,151,723.01	34	1.55	210,344.79	6.73	359	750	84.45
761 to 780	8,815,349.69	34	1.91	259,274.99	6.51	356	770	80.97
781 to 800	1,643,958.62	8	0.36	205,494.83	7.18	359	789	79.77
801 to 820	1,473,469.00	6	0.32	245,578.17	6.39	342	810	79.68
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%

Min: 500
Max: 814
Wtd. Avg.: 624



WACHOVIA SECURITIES

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Range of Original Loan-to-Value Ratios (%)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
15.01 to 20.00	\$398,976.54	5	0.09%	\$79,795.31	6.63%	358	671	18.58%
20.01 to 25.00	319,627.69	4	0.07	79,906.92	6.96	340	599	22.04
25.01 to 30.00	111,905.25	1	0.02	111,905.25	6.84	359	593	29.79
30.01 to 35.00	2,113,347.99	16	0.46	132,084.25	7.10	308	610	32.47
35.01 to 40.00	4,505,191.89	27	0.98	166,858.96	7.07	347	617	37.76
40.01 to 45.00	4,600,253.74	25	1.00	184,010.15	6.45	347	660	42.97
45.01 to 50.00	4,090,008.27	23	0.89	177,826.45	6.74	336	621	47.54
50.01 to 55.00	9,768,078.68	54	2.12	180,890.35	6.88	352	614	52.91
55.01 to 60.00	14,832,708.79	75	3.22	197,769.45	6.90	350	614	57.84
60.01 to 65.00	21,461,489.34	100	4.65	214,614.89	6.82	355	611	63.42
65.01 to 70.00	27,199,750.89	136	5.90	199,998.17	7.23	358	603	68.86
70.01 to 75.00	39,545,626.08	198	8.57	199,725.38	7.17	358	596	73.83
75.01 to 80.00	123,479,741.75	616	26.77	200,454.13	6.99	358	630	79.63
80.01 to 85.00	74,655,149.51	369	16.19	202,317.48	7.32	357	616	84.48
85.01 to 90.00	87,787,395.86	424	19.03	207,045.74	7.43	358	628	89.64
90.01 to 95.00	37,449,773.81	177	8.12	211,580.64	7.68	358	653	94.62
95.01 to 100.00	8,939,271.96	50	1.94	178,785.44	7.86	359	670	99.91
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%

Min: 17.39%
Max: 100.00%
Wtd. Avg.: 79.40%

Original Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
120	\$118,312.10	1	0.03%	\$118,312.10	6.99%	119	643	70.00%
180	2,903,824.00	19	0.63	152,832.84	6.68	178	628	58.90
240	2,632,660.03	13	0.57	202,512.31	6.63	239	650	59.55
300	364,900.45	2	0.08	182,450.23	6.99	298	611	68.37
360	455,238,601.46	2,265	98.69	200,988.35	7.22	359	624	79.65
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%

Min: 120 Months
Max: 360 Months
Wtd. Avg.: 358 Months

Range of Remaining Terms (months)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
1 to 120	\$118,312.10	1	0.03%	\$118,312.10	6.99%	119	643	70.00%
151 to 180	2,903,824.00	19	0.63	152,832.84	6.68	178	628	58.90
211 to 240	2,632,660.03	13	0.57	202,512.31	6.63	239	650	59.55
271 to 300	364,900.45	2	0.08	182,450.23	6.99	298	611	68.37
301 to 360	455,238,601.46	2,265	98.69	200,988.35	7.22	359	624	79.65
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%

Min: 119 Months
Max: 360 Months
Wtd. Avg.: 357 Months

ARM/Fixed Rate	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
ARM	\$382,563,676.77	1,880	82.94%	\$203,491.32	7.26%	359	620	80.54%
Fixed Rate Loan	78,694,621.27	420	17.06	187,368.15	6.96	347	640	73.83
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%



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Fixed Rate Loan Types	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
FR30	\$65,906,191.77	356	83.75%	\$185,129.75	7.01%	359	637	75.03%
FR30 / IO 60	6,768,732.92	29	8.60	233,404.58	6.71	359	671	74.48
FR15	2,903,824.00	19	3.69	152,832.84	6.68	178	628	58.90
FR20	2,632,660.03	13	3.35	202,512.31	6.63	239	650	59.55
FR25	364,900.45	2	0.46	182,450.23	6.99	298	611	68.37
FR10	118,312.10	1	0.15	118,312.10	6.99	119	643	70.00
Total:	\$78,694,621.27	420	100.00%	\$187,368.15	6.96%	347	640	73.83%

Adjustable Rate Loan Types	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
ARM 2/28 - 6 Month LIBOR	\$190,915,413.30	991	49.90%	\$192,649.26	7.43%	359	601	79.36%
ARM 3/27 - 6 Month LIBOR	53,824,251.52	312	14.07	172,513.63	7.65	359	620	82.30
ARM 2/28 / IO 24	40,659,003.10	174	10.63	233,672.43	6.76	358	640	81.33
ARM 2/28 / IO 60	36,882,983.93	154	9.64	239,499.90	6.81	359	658	82.30
ARM 3/27 / IO 36	17,130,132.13	64	4.48	267,658.31	6.95	358	661	83.45
ARM 3/27 / IO 60	16,780,242.73	71	4.39	236,341.45	6.89	359	668	81.96
ARM 1YR	15,273,614.31	69	3.99	221,356.73	7.11	359	615	77.77
ARM 5/25	4,009,435.53	17	1.05	235,849.15	6.88	359	659	82.20
ARM 2/28 Dual 40/20	3,650,703.24	13	0.95	280,823.33	6.90	359	615	78.74
ARM - 6 Month LIBOR	3,437,896.98	15	0.90	229,193.13	7.43	358	630	81.07
Total:	\$382,563,676.77	1,880	100.00%	\$203,491.32	7.26%	359	620	80.54%

Interest Only	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Interest Only	\$118,221,094.81	492	25.63%	\$240,286.78	6.82%	359	654	81.64%
Not Interest Only	343,037,203.23	1,808	74.37	189732.97	7.35	356	613	78.62
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%

Prepayment Period Original Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
0	\$117,107,873.48	577	25.39%	\$202,959.92	7.29%	358	636	82.46%
12	33,346,326.30	146	7.23	228399.50	7.39	358	613	75.70
24	192,310,322.65	941	41.69	204368.04	7.21	359	613	80.14
36	118,493,775.61	636	25.69	186310.97	7.08	352	631	76.19
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%

Lien Position	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
First Lien	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%



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Documentation Type	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Stated Income	\$207,532,451.34	948	44.99%	\$218,916.09	7.42%	357	631	78.49%
2 Yr Full Doc	121,988,373.03	667	26.45	182,891.11	7.07	357	619	81.02
1 Yr Full Doc	114,684,696.17	605	24.86	189,561.48	7.03	356	614	79.48
Full Doc - 12 Months Bank Statements	8,509,940.95	37	1.84	229,998.40	6.63	359	674	80.17
1 Yr Limited Doc	6,731,636.49	35	1.46	192,332.47	7.23	351	595	77.54
Full Doc - 24 Months Bank Statements	1,811,200.06	8	0.39	226,400.01	6.78	347	618	71.65
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%

Loan Purpose	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Cash Out Refi	\$325,385,264.65	1,606	70.54%	\$202,606.02	7.19%	356	613	77.49%
Purchase	100,685,957.11	505	21.83	199,378.13	7.27	359	656	84.74
Rate/Term Refi	35,187,076.28	189	7.63	186,175.01	7.25	356	626	81.77
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%

Property Type	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Single Family Residential	\$341,771,814.52	1,762	74.10%	\$193,968.11	7.25%	357	618	79.57%
PUD	49,757,250.99	235	10.79	211,732.98	7.11	357	626	80.00
Low-Rise Condo (1-4 Stories)	30,374,259.45	148	6.59	205,231.48	7.20	357	644	81.19
2 Family	27,952,031.30	111	6.06	251,820.10	6.95	358	652	76.69
3 Family	5,715,260.48	22	1.24	259,784.57	7.27	353	662	68.72
4 Family	3,091,573.16	11	0.67	281,052.11	7.27	339	640	73.60
High-Rise Condo (5+ Stories)	2,596,108.14	11	0.56	236,009.83	7.22	359	675	83.06
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%

Occupancy Status	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Primary	\$432,280,694.54	2,131	93.72%	\$202,853.45	7.20%	357	622	79.52%
Investment	27,414,899.10	159	5.94	172,420.75	7.42	355	656	77.16
Secondary	1,562,704.40	10	0.34	156,270.44	7.77	359	648	84.11
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%



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Location	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Alabama	\$323,297.45	4	0.07%	\$80,824.36	8.47%	359	593	88.49%
Arizona	10,619,736.49	61	2.30	174,094.04	7.07	359	618	83.99
Arkansas	273,409.54	2	0.06	136,704.77	6.94	358	566	71.69
California	194,327,439.49	813	42.13	239,025.14	7.07	356	619	74.98
Colorado	1,878,931.87	12	0.41	156,577.66	6.91	359	640	82.17
Connecticut	6,187,876.33	33	1.34	187,511.40	7.43	353	618	81.36
Delaware	552,721.14	3	0.12	184,240.38	6.72	359	643	70.98
District of Columbia	967,348.59	5	0.21	193,469.72	7.43	359	600	68.03
Florida	49,861,687.33	296	10.81	168,451.65	7.30	357	619	81.08
Georgia	8,686,302.87	57	1.88	152,391.28	7.32	354	621	84.86
Hawaii	3,382,073.63	11	0.73	307,461.24	7.16	359	616	76.83
Idaho	316,284.18	3	0.07	105,428.06	8.03	359	571	87.42
Illinois	46,640,818.62	224	10.11	208,217.94	7.19	358	650	83.59
Indiana	2,241,333.34	20	0.49	112,066.67	7.64	359	628	87.10
Iowa	1,259,485.27	8	0.27	157,435.66	7.03	359	678	81.72
Kansas	139,419.45	2	0.03	69,709.73	8.74	359	554	87.81
Kentucky	632,606.77	4	0.14	158,151.69	7.55	359	596	90.39
Louisiana	2,762,486.99	20	0.60	138,124.35	7.41	359	649	86.10
Maine	662,736.01	3	0.14	220,912.00	6.85	359	632	83.35
Maryland	20,388,959.63	95	4.42	214,620.63	7.16	358	614	81.42
Massachusetts	6,950,274.48	29	1.51	239,664.64	6.95	359	656	80.11
Michigan	9,527,097.92	68	2.07	140,104.38	7.86	359	610	85.41
Minnesota	6,908,987.93	39	1.50	177,153.54	7.62	359	624	83.88
Mississippi	509,732.05	4	0.11	127,433.01	7.70	359	621	86.10
Missouri	2,147,956.76	19	0.47	113,050.36	7.94	359	598	84.69
Montana	145,236.61	1	0.03	145,236.61	7.25	359	658	85.00
Nebraska	224,194.86	2	0.05	112,097.43	6.47	359	648	80.00
Nevada	12,577,078.36	60	2.73	209,617.97	7.06	359	622	81.66
New Hampshire	673,020.03	5	0.15	134,604.01	7.83	359	598	76.84
New Jersey	6,215,051.91	26	1.35	239,040.46	7.56	359	622	83.58
New Mexico	2,785,331.98	17	0.60	163,843.06	8.15	359	615	83.98
New York	17,842,728.00	71	3.87	251,306.03	6.97	357	656	78.87
North Carolina	1,509,670.63	9	0.33	167,741.18	8.00	359	624	87.45
North Dakota	99,939.41	1	0.02	99,939.41	8.50	359	594	88.57
Ohio	2,599,652.85	22	0.56	118,166.04	7.98	359	628	89.94
Oklahoma	617,357.02	7	0.13	88,193.86	7.41	359	629	82.93
Oregon	1,117,048.10	7	0.24	159,578.30	6.49	359	661	81.34
Pennsylvania	2,477,393.07	20	0.54	123,869.65	7.65	338	615	83.28
Rhode Island	1,336,540.62	7	0.29	190,934.37	7.79	359	609	79.10
South Carolina	1,711,684.10	14	0.37	122,263.15	8.20	359	601	89.36
Tennessee	1,074,176.65	7	0.23	153,453.81	8.65	359	597	92.53
Texas	2,911,262.03	23	0.63	126,576.61	7.84	359	626	85.38
Utah	701,040.22	3	0.15	233,680.07	6.72	359	585	77.09
Virginia	20,344,660.91	124	4.41	164,069.84	7.39	357	610	83.64
Washington	3,316,804.44	19	0.72	174,568.65	6.81	359	639	88.41
West Virginia	480,316.34	4	0.10	120,079.09	8.54	359	659	89.05
Wisconsin	2,349,106.67	16	0.51	146,819.17	8.17	359	600	82.99
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%

Grade	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
AA	\$331,020,889.14	1,621	71.76%	\$204,207.83	7.00%	357	636	79.86%
AA100	8,939,271.96	50	1.94	178,785.44	7.86	359	670	99.91
AA95	638,619.95	4	0.14	159,654.99	7.50	359	687	91.69
A+	88,975,736.77	452	19.29	196,848.98	7.58	357	591	78.65
B	19,344,548.25	105	4.19	184,233.79	7.94	355	569	73.84
C	10,193,197.33	57	2.21	178,828.02	8.19	359	567	66.23
C-	2,146,034.64	11	0.47	195,094.06	9.88	359	573	62.64
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%



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IO Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
0	\$343,037,203.23	1,808	74.37%	\$189,732.97	7.35%	356	613	78.62%
24	40,659,003.10	174	8.81	233672.43	6.76	358	640	81.33
36	17,130,132.13	64	3.71	267658.31	6.95	358	661	83.45
60	60,431,959.58	254	13.10	237921.10	6.82	359	662	81.33
Total:	\$461,258,298.04	2,300	100.00%	\$200,547.09	7.21%	357	624	79.40%

Range of Gross Margins (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
4.001 to 4.500	\$15,164,892.45	80	3.96%	\$189,561.16	7.14%	359	641	81.65%
4.501 to 5.000	5,879,515.97	31	1.54	189,661.81	7.08	359	664	81.05
5.501 to 6.000	257,285,991.34	1,228	67.25	209,516.28	7.05	359	632	81.31
6.001 to 6.500	5,948,249.63	35	1.55	169,949.99	7.81	359	671	98.72
6.501 to 7.000	97,863,000.20	504	25.58	194,172.62	7.82	359	580	77.17
7.001 to 7.500	212,327.18	1	0.06	212,327.18	7.04	359	585	85.00
8.001 to 8.500	209,700.00	1	0.05	209,700.00	8.04	359	633	90.00
Total:	\$382,563,676.77	1,880	100.00%	\$203,491.32	7.26%	359	620	80.54%

Min: 4.10%
Max: 8.04%
Wtd. Avg.: 6.12%

Range of Minimum Loan Rates (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
5.001 to 5.500	\$2,839,902.83	12	0.74%	\$236,658.57	5.35%	359	697	74.21%
5.501 to 6.000	27,040,238.98	114	7.07	237,195.08	5.90	359	661	77.37
6.001 to 6.500	61,479,712.55	283	16.07	217,242.80	6.31	359	649	77.13
6.501 to 7.000	98,867,245.36	486	25.84	203,430.55	6.81	359	628	78.60
7.001 to 7.500	58,467,445.43	292	15.28	200,230.98	7.28	359	619	81.04
7.501 to 8.000	60,777,030.08	286	15.89	212,507.10	7.81	359	611	84.70
8.001 to 8.500	31,529,573.55	166	8.24	189,937.19	8.30	359	591	85.56
8.501 to 9.000	24,621,987.39	133	6.44	185,127.72	8.77	359	573	83.13
9.001 to 9.500	7,398,712.06	47	1.93	157,419.41	9.30	359	566	83.06
9.501 to 10.000	5,892,289.82	39	1.54	151,084.35	9.78	359	548	81.32
10.001 to 10.500	1,954,169.53	13	0.51	150,320.73	10.25	359	525	76.44
10.501 to 11.000	1,530,916.89	8	0.40	191,364.61	10.74	359	540	72.65
11.501 to 12.000	164,452.30	1	0.04	164,452.30	11.94	359	508	70.00
Total:	\$382,563,676.77	1,880	100.00%	\$203,491.32	7.26%	359	620	80.54%

Min: 5.13%
Max: 11.94%
Wtd. Avg.: 7.26%



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Range of Maximum Loan Rates (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
12.001 to 12.500	\$3,078,171.69	13	0.80%	\$236,782.44	5.41%	359	693	75.43%
12.501 to 13.000	27,260,550.61	115	7.13	237,048.27	5.91	359	661	77.31
13.001 to 13.500	61,241,443.69	282	16.01	217,168.24	6.31	359	649	77.08
13.501 to 14.000	98,851,089.25	486	25.84	203,397.30	6.81	359	628	78.64
14.001 to 14.500	58,467,445.43	292	15.28	200,230.98	7.28	359	619	81.04
14.501 to 15.000	60,572,874.56	285	15.83	212,536.40	7.81	359	611	84.68
15.001 to 15.500	31,529,573.55	166	8.24	189,937.19	8.30	359	591	85.56
15.501 to 16.000	24,621,987.39	133	6.44	185,127.72	8.77	359	573	83.13
16.001 to 16.500	7,398,712.06	47	1.93	157,419.41	9.30	359	566	83.06
16.501 to 17.000	5,892,289.82	39	1.54	151,084.35	9.78	359	548	81.32
17.001 to 17.500	1,954,169.53	13	0.51	150,320.73	10.25	359	525	76.44
17.501 to 18.000	1,530,916.89	8	0.40	191,364.61	10.74	359	540	72.65
18.501 to 19.000	164,452.30	1	0.04	164,452.30	11.94	359	508	70.00
Total:	\$382,563,676.77	1,880	100.00%	\$203,491.32	7.26%	359	620	80.54%

Min: 12.13%
Max: 18.94%
Wtd. Avg.: 14.26%

Initial Periodic Rate Cap (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
1.000	\$662,736.01	3	0.17%	\$220,912.00	6.85%	359	632	83.35%
2.000	70,188,987.95	300	18.35	233,963.29	6.93	359	648	81.16
3.000	311,711,952.81	1,577	81.48	197,661.35	7.34	359	614	80.39
Total:	\$382,563,676.77	1,880	100.00%	\$203,491.32	7.26%	359	620	80.54%

Min: 1.00%
Max: 3.00%
Wtd. Avg.: 2.81%

Periodic Rate Cap (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
1.000	\$782,572.45	4	0.20%	\$195,643.11	7.02%	359	614	76.71%
1.500	18,711,511.29	84	4.89	222,756.09	7.17	359	617	78.38
2.000	363,069,593.03	1,792	94.90	202,605.80	7.27	359	621	80.66
Total:	\$382,563,676.77	1,880	100.00%	\$203,491.32	7.26%	359	620	80.54%

Min: 1.00%
Max: 2.00%
Wtd. Avg.: 1.97%



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Next Interest Rate Adjustment Date (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
2005 November	\$180,365.95	1	0.05%	\$180,365.95	6.69%	357	665	90.00%
2005 December	1,361,874.86	5	0.36	272,374.97	7.05	358	592	73.38
2006 January	1,895,656.17	9	0.50	210,628.46	7.77	358	654	85.74
2006 March	132,646.28	1	0.03	132,646.28	6.99	355	556	90.00
2006 June	4,255,155.30	19	1.11	223,955.54	6.97	358	616	74.39
2006 July	10,885,812.73	49	2.85	222,159.44	7.16	359	615	78.94
2007 January	253,775.56	1	0.07	253,775.56	7.99	353	577	74.56
2007 February	639,989.84	3	0.17	213,329.95	7.59	354	572	86.30
2007 March	474,381.61	2	0.12	237,190.81	8.02	355	602	89.65
2007 April	1,792,556.86	7	0.47	256,079.55	6.94	356	601	86.51
2007 May	5,025,343.63	23	1.31	218,493.20	7.07	357	599	82.82
2007 June	54,928,106.82	258	14.36	212,899.64	7.10	358	613	80.16
2007 July	207,633,399.25	1,030	54.27	201,585.82	7.28	359	616	79.81
2007 August	1,360,550.00	8	0.36	170,068.75	7.69	360	579	86.33
2008 April	521,999.99	2	0.14	261,000.00	6.46	356	643	72.53
2008 May	1,046,550.00	4	0.27	261,637.50	6.19	357	671	69.16
2008 June	16,803,058.08	80	4.39	210,038.23	7.14	358	644	82.16
2008 July	68,053,918.31	354	17.79	192,242.71	7.44	359	635	82.72
2008 August	1,309,100.00	7	0.34	187,014.29	8.12	360	629	87.57
2010 April	228,134.57	1	0.06	228,134.57	6.38	356	652	88.08
2010 June	851,682.69	4	0.22	212,920.67	7.37	358	643	83.62
2010 July	2,929,618.27	12	0.77	244,134.86	6.77	359	664	81.32
Total:	\$382,563,676.77	1,880	100.00%	\$203,491.32	7.26%	359	620	80.54%



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DESCRIPTION OF THE INITIAL MORTGAGE LOANS
AS OF THE STATISTICAL CALCULATION DATE
Group 2

# of Mortgage Loans	1,770		
Aggregate Outstanding Principal Balance	\$413,288,354.15		
Aggregate Original Principal Balance	\$413,820,518.00		
	<u>Average</u>	<u>Minimum</u>	<u>Maximum</u>
Outstanding Principal Balance	\$233,496.25	\$36,790.96	\$882,500.00
Original Principal Balance	\$233,796.90	\$36,900.00	\$882,500.00
	<u>Weighted Average</u>	<u>Minimum</u>	<u>Maximum</u>
Original LTV Ratio	79.25%	18.22%	100.00%
Mortgage Rate	7.193%	4.990%	11.190%
Mortgage Rate of Fixed Rate Loans	6.972%	5.750%	10.840%
Mortgage Rate of ARM Loans	7.243%	4.990%	11.190%
Original Term (Months)	357	120	360
Remaining Term (Months)	356	114	360
Seasoning (Months)	2	0	10
Credit Score	619	500	816
	<u>Earliest</u>	<u>Latest</u>	
Origination Date	9/23/2004	7/5/2005	
Maturity Date	2/1/2015	8/1/2035	
<hr/>			
(ARM Loan Characteristics)			
# of ARM Loans	1,404		
Aggregate Outstanding Principal Balance	\$336,369,216.69		
Aggregate Original Principal Balance	\$336,732,780.00		
	<u>Average</u>	<u>Minimum</u>	<u>Maximum</u>
Outstanding Principal Balance	\$239,579.21	\$47,348.06	\$882,500.00
Original Principal Balance	\$239,838.16	\$47,600.00	\$882,500.00
	<u>Weighted Average</u>	<u>Minimum</u>	<u>Maximum</u>
Margin	6.163%	3.410%	8.700%
Maximum Mortgage Rate	14.239%	11.990%	18.190%
Minimum Mortgage Rate	7.240%	4.990%	11.190%
Initial Rate Cap	2.856%	1.000%	3.000%
Periodic Rate Cap	1.974%	1.000%	3.000%
Months to Next Adjustment	24	2	59



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Product Type	Percent of Aggregate Principal Balance	Loan Purpose	Percent of Aggregate Principal Balance
Adjustable Rate	81.39	Cash Out Refinance	71.01
Fixed Rate	18.61	Purchase	21.74
Total:	100.00%	Rate/Term Refinance	7.25
		Total:	100.00%
Property Type	Percent of Aggregate Principal Balance	Documentation Type	Percent of Aggregate Principal Balance
Single Family Residential	77.65	Stated Income	41.87
PUD	11.89	2 Yr Full Doc	27.74
Low-Rise Condo (1-4 Stories)	4.36	1 Yr Full Doc	24.73
2 Family	4.17	Full Doc - 12 Months Bank Statements	2.53
3 Family	1.28	1 Yr Limited Doc	2.37
High-Rise Condo (5+ Stories)	0.36	Full Doc - 24 Months Bank Statements	0.55
4 Family	0.29	2 Yr Limited Doc	0.21
Total:	100.00%	Total:	100.00%
Occupancy Status	Percent of Aggregate Principal Balance	IO Loan Types	Percent of Aggregate Principal Balance
Owner Occupied	96.22	Non-IO	72.89
Investor	3.49	ARM IO	24.98
Second Home	0.29	Fixed IO	2.13
Total:	100.00%	Total:	100.00%
Lien	Percent of Aggregate Principal Balance		
First	100.00		
Total:	100.00%		



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Range of Principal Balances (\$)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
0.01 to 50,000.00	\$872,794.83	18	0.21%	\$48,488.60	8.18%	333	588	71.41%
50,000.01 to 100,000.00	18,390,559.07	231	4.45	79,612.81	8.14	347	591	74.17
100,000.01 to 150,000.00	45,855,888.78	361	11.10	127,024.62	7.67	351	593	75.74
150,000.01 to 200,000.00	53,967,649.19	309	13.06	174,652.59	7.52	354	599	76.53
200,000.01 to 250,000.00	43,456,296.22	193	10.51	225,162.16	7.31	356	608	77.71
250,000.01 to 300,000.00	38,387,246.06	141	9.29	272,249.97	7.11	357	609	79.31
300,000.01 to 350,000.00	32,074,470.21	99	7.76	323,984.55	7.04	358	614	81.94
350,000.01 to 400,000.00	67,521,298.66	179	16.34	377,213.96	6.90	356	632	81.97
400,000.01 to 450,000.00	50,404,289.12	119	12.20	423,565.45	6.85	357	639	81.64
450,000.01 to 500,000.00	33,036,433.30	69	7.99	478,788.89	6.97	358	640	80.99
500,000.01 to 550,000.00	14,226,163.44	27	3.44	526,894.94	7.01	359	647	82.21
550,000.01 to 600,000.00	7,458,627.05	13	1.80	573,740.54	6.44	357	666	80.95
600,000.01 to 650,000.00	4,406,013.23	7	1.07	629,430.46	6.80	359	684	84.43
700,000.01 to 750,000.00	1,498,124.99	2	0.36	749,062.50	6.89	359	630	66.53
800,000.01 to 850,000.00	850,000.00	1	0.21	850,000.00	6.99	358	760	53.13
850,000.01 to 900,000.00	882,500.00	1	0.21	882,500.00	6.74	359	653	65.37
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%

Min: \$36,790.96
Max: \$882,500.00
Avg: \$233,496.25

Range of Current Gross Rates (%)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
4.501 to 5.000	\$427,693.37	1	0.10%	\$427,693.37	4.99%	357	675	85.00%
5.001 to 5.500	5,949,374.21	16	1.44	371,835.89	5.32	358	695	78.97
5.501 to 6.000	42,826,902.65	139	10.36	308,107.21	5.92	355	672	78.91
6.001 to 6.500	73,653,904.13	269	17.82	273,806.34	6.33	356	640	76.07
6.501 to 7.000	94,581,575.27	348	22.89	271,786.14	6.81	354	629	78.24
7.001 to 7.500	54,518,722.86	234	13.19	232,986.00	7.33	356	611	82.15
7.501 to 8.000	67,683,639.04	331	16.38	204,482.29	7.79	357	601	81.27
8.001 to 8.500	30,087,759.37	164	7.28	183,461.95	8.29	355	584	80.35
8.501 to 9.000	22,105,764.77	126	5.35	175,442.58	8.76	358	569	82.07
9.001 to 9.500	10,757,269.80	68	2.60	158,195.14	9.24	353	562	79.21
9.501 to 10.000	8,035,921.23	50	1.94	160,718.42	9.77	355	547	75.23
10.001 to 10.500	1,751,424.88	14	0.42	125,101.78	10.16	359	531	75.86
10.501 to 11.000	747,988.91	8	0.18	93,498.61	10.81	344	523	72.53
11.001 to 11.500	160,413.66	2	0.04	80,206.83	11.18	358	526	59.60
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%

Min: 4.99%
Max: 11.19%
Wtd. Avg.: 7.19%



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Range of Credit Scores	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
481 to 500	\$323,299.55	2	0.08%	\$161,649.78	8.39%	359	500	72.49%
501 to 520	11,864,776.89	71	2.87	167,109.53	8.96	357	510	72.65
521 to 540	18,396,663.83	110	4.45	167,242.40	8.39	354	531	72.74
541 to 560	35,631,854.91	179	8.62	199,060.64	7.94	356	552	77.38
561 to 580	48,089,148.11	218	11.64	220,592.42	7.46	356	571	76.49
581 to 600	53,287,414.40	255	12.89	208,970.25	7.32	356	591	79.05
601 to 620	68,534,400.52	298	16.58	229,981.21	7.22	355	610	80.67
621 to 640	43,724,592.00	185	10.58	236,349.15	6.86	354	630	80.07
641 to 660	41,061,673.86	162	9.94	253,467.12	6.82	353	650	79.60
661 to 680	28,534,742.58	95	6.90	300,365.71	6.59	356	670	81.05
681 to 700	19,581,665.49	59	4.74	331,892.64	6.46	357	689	83.60
701 to 720	15,762,715.24	52	3.81	303,129.14	6.51	357	711	82.95
721 to 740	10,852,083.41	30	2.63	361,736.11	6.58	358	729	83.44
741 to 760	9,862,383.74	31	2.39	318,141.41	6.53	355	751	80.08
761 to 780	5,458,683.37	15	1.32	363,912.22	6.21	358	770	82.27
781 to 800	1,231,785.71	5	0.30	246,357.14	7.12	358	791	81.38
801 to 820	1,090,470.54	3	0.26	363,490.18	6.27	359	809	74.62
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%

Min: 500
Max: 816
Wtd. Avg.: 619

Range of Original Loan-to-Value Ratios (%)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
15.01 to 20.00	\$177,280.54	2	0.04%	\$88,640.27	6.29%	302	651	18.45%
20.01 to 25.00	396,369.38	3	0.10	132,123.13	7.17	304	625	22.69
25.01 to 30.00	534,927.69	6	0.13	89,154.62	7.29	304	613	27.48
30.01 to 35.00	1,586,835.25	13	0.38	122,064.25	7.08	349	609	32.90
35.01 to 40.00	2,835,148.38	18	0.69	157,508.24	6.87	350	632	38.83
40.01 to 45.00	3,795,496.12	23	0.92	165,021.57	7.32	342	598	42.44
45.01 to 50.00	8,483,587.08	50	2.05	169,671.74	7.05	342	604	47.98
50.01 to 55.00	9,670,544.33	50	2.34	193,410.89	6.89	351	610	52.99
55.01 to 60.00	9,731,069.66	52	2.35	187,135.96	7.08	348	599	57.82
60.01 to 65.00	20,779,709.16	99	5.03	209,896.05	7.28	353	593	63.14
65.01 to 70.00	26,812,177.66	112	6.49	239,394.44	7.40	357	599	68.88
70.01 to 75.00	30,345,645.64	147	7.34	206,432.96	7.46	355	593	74.10
75.01 to 80.00	96,322,539.04	377	23.31	255,497.45	6.89	357	632	79.58
80.01 to 85.00	75,250,679.93	306	18.21	245,917.25	7.11	357	611	84.23
85.01 to 90.00	97,200,934.08	388	23.52	250,517.87	7.31	357	626	89.63
90.01 to 95.00	25,852,730.37	103	6.26	250,997.38	7.67	355	652	94.63
95.01 to 100.00	3,512,679.84	21	0.85	167,270.47	7.86	358	679	99.81
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%

Min: 18.22%
Max: 100.00%
Wtd. Avg.: 79.25%

Original Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
120	\$218,946.05	3	0.05%	\$72,982.02	8.85%	118	553	49.78%
180	3,947,594.66	30	0.96	131,586.49	6.99	178	616	64.70
240	2,497,564.79	15	0.60	166,504.32	7.36	238	618	68.02
360	406,624,248.65	1,722	98.39	236,134.87	7.19	358	619	79.48
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%

Min: 120 Months
Max: 360 Months
Wtd. Avg.: 357 Months



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Range of Remaining Terms (months)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
1 to 120	\$218,946.05	3	0.05%	\$72,982.02	8.85%	118	553	49.78%
151 to 180	3,947,594.66	30	0.96	131,586.49	6.99	178	616	64.70
211 to 240	2,497,564.79	15	0.60	166,504.32	7.36	238	618	68.02
301 to 360	406,624,248.65	1,722	98.39	236,134.87	7.19	358	619	79.48
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%

Min: 114 Months
Max: 360 Months
Wtd. Avg.: 356 Months

ARM/Fixed Rate	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
ARM	\$336,369,216.69	1,404	81.39%	\$239,579.21	7.24%	358	615	80.15%
Fixed Rate Loan	76,919,137.46	366	18.61	210,161.58	6.97	344	635	75.33
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%

Fixed Rate Loan Types	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
FR30	\$61,432,559.41	289	79.87%	\$212,569.41	7.00%	358	632	76.28%
FR30 / 10 60	8,822,472.55	29	11.47	304,223.19	6.64	358	668	76.17
FR15	3,947,594.66	30	5.13	131,586.49	6.99	178	616	64.70
FR20	2,497,564.79	15	3.25	166,504.32	7.36	238	618	68.02
FR10	218,946.05	3	0.28	72,982.02	8.85	118	553	49.78
Total:	\$76,919,137.46	366	100.00%	\$210,161.58	6.97%	344	635	75.33%

Adjustable Rate Loan Types	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
ARM 2/28 - 6 Month LIBOR	\$162,719,103.77	787	48.38%	\$206,758.71	7.45%	358	596	78.43%
ARM 2/28 / 10 24	64,365,151.76	218	19.14	295,252.99	6.68	358	644	82.54
ARM 3/27 - 6 Month LIBOR	45,451,943.98	204	13.51	222,803.65	7.75	358	612	80.91
ARM 2/28 / 10 60	18,649,297.87	47	5.54	396,793.57	6.68	359	661	81.06
ARM 1YR	14,417,595.24	55	4.29	262,138.10	7.24	357	605	78.34
ARM 3/27 / 10 60	11,823,935.00	33	3.52	358,301.06	6.87	359	656	85.25
ARM 3/27 / 10 36	8,386,020.03	28	2.49	299,500.72	6.87	358	628	83.96
ARM 2/28 Dual 40/20	4,587,349.84	11	1.36	417,031.80	7.25	359	595	83.79
ARM - 6 Month LIBOR	3,649,423.54	13	1.08	280,724.89	7.18	357	645	78.61
ARM 5/25	2,319,395.66	8	0.69	289,924.46	6.28	357	664	78.23
Total:	\$336,369,216.69	1,404	100.00%	\$239,579.21	7.24%	358	615	80.15%

Interest Only	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Interest Only	\$112,046,877.21	355	27.11%	\$315,625.01	6.71%	358	649	82.18%
Not Interest Only	301,241,476.94	1,415	72.89	212,891.50	7.37	354	608	78.16
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%



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Prepayment Period Original Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
0	\$112,543,118.86	508	27.23%	\$221,541.57	7.52%	355	614	79.47%
6	425,700.00	1	0.10	425,700.00	7.87	359	632	90.00
12	27,665,560.64	94	6.69	294314.47	7.05	358	630	77.06
24	168,859,456.75	713	40.86	236829.53	7.15	358	614	79.94
36	103,794,517.90	454	25.11	228622.29	6.95	351	630	78.43
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%

Lien Position	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
First Lien	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%

Documentation Type	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Stated Income	\$173,064,240.84	674	41.87%	\$256,771.87	7.36%	356	631	78.31%
2 Yr Full Doc	114,634,433.78	558	27.74	205,438.05	7.14	356	610	80.37
1 Yr Full Doc	102,187,724.73	460	24.73	222,147.23	7.05	355	606	79.43
Full Doc - 12 Months Bank Statements	10,475,677.65	29	2.53	361,230.26	6.50	351	677	84.63
1 Yr Limited Doc	9,779,790.20	37	2.37	264,318.65	7.19	354	588	76.15
Full Doc - 24 Months Bank Statements	2,273,890.91	9	0.55	252,654.55	6.70	358	597	76.44
2 Yr Limited Doc	872,596.04	3	0.21	290,865.35	7.33	358	565	75.06
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%

Loan Purpose	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Cash Out Refi	\$293,463,737.12	1,288	71.01%	\$227,844.52	7.21%	355	610	77.58%
Purchase	89,845,083.50	328	21.74	273,917.94	7.05	358	652	83.54
Rate/Term Refi	29,979,533.53	154	7.25	194,672.30	7.46	355	605	82.74
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%

Property Type	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Single Family Residential	\$320,924,302.11	1,391	77.65%	\$230,714.81	7.19%	355	617	79.40%
PUD	49,153,605.24	191	11.89	257,348.72	7.25	355	623	80.50
Low-Rise Condo (1-4 Stories)	18,004,084.74	76	4.36	236,895.85	7.11	358	634	81.51
2 Family	17,216,281.91	78	4.17	220,721.56	7.14	355	630	74.04
3 Family	5,279,766.80	19	1.28	277,882.46	7.01	357	610	71.87
High-Rise Condo (5+ Stories)	1,495,166.01	8	0.36	186,895.75	8.05	350	597	77.44
4 Family	1,215,147.34	7	0.29	173,592.48	8.15	357	571	63.07
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%



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Occupancy Status	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Primary	\$397,646,081.41	1,672	96.22%	\$237,826.60	7.18%	356	619	79.43%
Investment	14,442,315.75	91	3.49	158,706.77	7.57	356	628	75.40
Secondary	1,199,956.99	7	0.29	171,422.43	7.83	338	635	64.52
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%

Location	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Alabama	\$906,842.93	6	0.22%	\$151,140.49	8.04%	279	583	82.47%
Alaska	258,518.94	1	0.06	258,518.94	6.38	358	653	92.50
Arizona	4,730,872.26	31	1.14	152,608.78	7.71	353	595	79.31
Arkansas	532,076.54	4	0.13	133,019.14	7.91	323	615	85.72
California	174,349,905.67	530	42.19	328,962.09	6.69	356	632	78.09
Colorado	1,773,488.78	10	0.43	177,348.88	6.90	358	634	87.35
Connecticut	8,105,781.34	41	1.96	197,701.98	7.70	355	590	77.99
Delaware	586,160.37	4	0.14	146,540.09	7.23	358	607	87.76
District of Columbia	2,046,195.41	7	0.50	292,313.63	7.56	358	641	70.67
Florida	40,183,473.78	237	9.72	169,550.52	7.55	357	605	80.37
Georgia	6,517,868.15	41	1.58	158,972.39	7.84	347	608	81.72
Hawaii	1,863,330.75	7	0.45	266,190.11	7.07	352	607	73.81
Idaho	128,529.71	1	0.03	128,529.71	6.50	356	624	88.97
Illinois	36,805,284.50	168	8.91	219,079.07	7.49	356	623	79.66
Indiana	796,399.76	8	0.19	99,549.97	7.72	358	614	85.90
Kansas	114,717.76	1	0.03	114,717.76	8.49	356	636	100.00
Kentucky	373,532.55	4	0.09	93,383.14	8.14	357	587	81.98
Louisiana	3,554,515.00	26	0.86	136,712.12	7.73	343	592	80.12
Maine	74,872.74	1	0.02	74,872.74	6.84	358	559	51.72
Maryland	19,372,825.85	90	4.69	215,253.62	7.50	356	604	77.80
Massachusetts	4,304,815.37	19	1.04	226,569.23	7.68	354	598	76.03
Michigan	7,168,305.04	55	1.73	130,332.82	8.15	358	580	81.71
Minnesota	5,511,801.89	27	1.33	204,140.81	7.69	358	597	81.71
Mississippi	171,829.57	2	0.04	85,914.79	7.75	359	562	82.58
Missouri	1,421,604.20	11	0.34	129,236.75	7.65	357	591	80.38
Nevada	7,558,677.46	35	1.83	215,962.21	7.46	355	608	77.25
New Hampshire	230,956.14	2	0.06	115,478.07	7.26	358	652	75.24
New Jersey	9,201,841.11	36	2.23	255,606.70	7.19	358	614	74.43
New Mexico	1,115,644.77	9	0.27	123,960.53	8.32	358	582	82.09
New York	26,177,535.86	84	6.33	311,637.33	7.16	358	625	81.81
North Carolina	982,047.79	8	0.24	122,755.97	8.37	335	592	84.55
Ohio	2,239,464.62	22	0.54	101,793.85	8.36	332	596	86.65
Oklahoma	596,730.69	4	0.14	149,182.67	7.85	355	594	77.50
Oregon	1,726,244.70	12	0.42	143,853.73	7.35	347	629	87.37
Pennsylvania	1,966,394.21	18	0.48	109,244.12	8.19	353	588	81.71
Rhode Island	951,369.98	4	0.23	237,842.50	7.19	358	609	84.96
South Carolina	1,853,352.38	16	0.45	115,834.52	8.19	352	609	76.88
Tennessee	1,330,847.32	13	0.32	102,372.87	8.33	357	599	81.94
Texas	2,190,360.86	19	0.53	115,282.15	8.09	341	599	77.36
Utah	422,290.99	3	0.10	140,763.66	6.79	358	625	85.56
Virginia	24,808,822.23	111	6.00	223,502.90	7.59	356	614	80.46
Washington	5,434,333.75	22	1.31	247,015.17	7.38	358	613	85.58
West Virginia	638,900.09	5	0.15	127,780.02	8.49	359	566	78.65
Wisconsin	2,208,990.34	15	0.53	147,266.02	8.65	354	597	85.79
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%



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Grade	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
AA	\$283,257,927.19	1,125	68.54%	\$251,784.82	6.94%	355	634	80.69%
AA100	3,512,679.84	21	0.85	167,270.47	7.86	358	679	99.81
AA95	137,442.67	1	0.03	137,442.67	8.99	356	606	95.00
A+	83,812,403.50	405	20.28	206,944.21	7.51	356	588	77.95
B	23,545,764.12	117	5.70	201,245.85	7.93	354	576	74.08
C	16,706,509.25	86	4.04	194,261.74	8.29	356	567	67.20
C-	2,315,627.58	15	0.56	154,375.17	9.64	359	578	57.27
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%

IO Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
0	\$301,241,476.94	1,415	72.89%	\$212,891.50	7.37%	354	608	78.16%
24	64,365,151.76	218	15.57	295,252.99	6.68	358	644	82.54
36	8,386,020.03	28	2.03	299,500.72	6.87	358	628	83.96
60	39,295,705.42	109	9.51	360,511.06	6.73	359	661	81.22
Total:	\$413,288,354.15	1,770	100.00%	\$233,496.25	7.19%	356	619	79.25%

Range of Gross Margins (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
3.001 to 3.500	\$76,964.37	1	0.02%	\$76,964.37	9.79%	359	501	58.78%
4.001 to 4.500	6,307,721.75	27	1.88	233,619.32	7.66	359	639	81.53
4.501 to 5.000	9,657,434.63	51	2.87	189,361.46	7.11	358	631	76.31
5.001 to 5.500	542,418.00	3	0.16	180,806.00	6.60	356	622	66.99
5.501 to 6.000	219,667,529.42	833	65.31	263,706.52	7.00	358	629	81.50
6.001 to 6.500	3,111,914.76	16	0.93	194,494.67	7.61	358	666	94.63
6.501 to 7.000	95,444,422.92	466	28.37	204,816.36	7.77	358	579	76.87
7.001 to 7.500	1,273,082.80	5	0.38	254,616.56	7.41	358	575	82.39
7.501 to 8.000	143,896.09	1	0.04	143,896.09	7.64	359	594	90.00
8.501 to 9.000	143,831.95	1	0.04	143,831.95	8.70	358	638	100.00
Total:	\$336,369,216.69	1,404	100.00%	\$239,579.21	7.24%	358	615	80.15%

Min: 3.41%

Max: 8.79%

Wtd. Avg.: 6.16%



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Range of Minimum Loan Rates (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
4.501 to 5.000	\$427,693.37	1	0.13%	\$427,693.37	4.99%	357	675	85.00%
5.001 to 5.500	5,949,374.21	16	1.77	371,835.89	5.32	358	695	78.97
5.501 to 6.000	37,070,933.77	119	11.02	311,520.45	5.91	358	671	80.06
6.001 to 6.500	52,173,601.26	187	15.51	279,003.22	6.33	358	633	77.32
6.501 to 7.000	67,953,102.66	248	20.20	274,004.45	6.80	358	626	79.58
7.001 to 7.500	47,754,867.51	190	14.20	251,341.41	7.34	358	608	82.65
7.501 to 8.000	59,317,059.07	276	17.63	214,916.88	7.79	358	600	81.46
8.001 to 8.500	27,093,900.65	137	8.05	197,765.70	8.29	358	584	80.97
8.501 to 9.000	19,549,078.55	107	5.81	182,701.67	8.76	359	568	81.73
9.001 to 9.500	9,037,053.94	56	2.69	161,375.96	9.23	358	562	79.95
9.501 to 10.000	7,643,806.00	47	2.27	162,634.17	9.77	359	546	75.11
10.001 to 10.500	1,691,472.79	13	0.50	130,113.29	10.14	359	531	75.92
10.501 to 11.000	546,859.25	5	0.16	109,371.85	10.84	358	518	67.84
11.001 to 11.500	160,413.66	2	0.05	80,206.83	11.18	358	526	59.60
Total:	\$336,369,216.69	1,404	100.00%	\$239,579.21	7.24%	358	615	80.15%

Min: 4.99%
Max: 11.19%
Wtd. Avg.: 7.24%

Range of Maximum Loan Rates (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
11.501 to 12.000	\$427,693.37	1	0.13%	\$427,693.37	4.99%	357	675	85.00%
12.001 to 12.500	5,949,374.21	16	1.77	371,835.89	5.32	358	695	78.97
12.501 to 13.000	37,565,114.58	121	11.17	310,455.49	5.92	358	670	79.90
13.001 to 13.500	52,173,601.26	187	15.51	279,003.22	6.33	358	633	77.32
13.501 to 14.000	67,458,921.85	246	20.06	274,223.26	6.80	358	626	79.67
14.001 to 14.500	47,754,867.51	190	14.20	251,341.41	7.34	358	608	82.65
14.501 to 15.000	59,317,059.07	276	17.63	214,916.88	7.79	358	600	81.46
15.001 to 15.500	27,093,900.65	137	8.05	197,765.70	8.29	358	584	80.97
15.501 to 16.000	19,549,078.55	107	5.81	182,701.67	8.76	359	568	81.73
16.001 to 16.500	9,037,053.94	56	2.69	161,375.96	9.23	358	562	79.95
16.501 to 17.000	7,643,806.00	47	2.27	162,634.17	9.77	359	546	75.11
17.001 to 17.500	1,691,472.79	13	0.50	130,113.29	10.14	359	531	75.92
17.501 to 18.000	546,859.25	5	0.16	109,371.85	10.84	358	518	67.84
18.001 to 18.500	160,413.66	2	0.05	80,206.83	11.18	358	526	59.60
Total:	\$336,369,216.69	1,404	100.00%	\$239,579.21	7.24%	358	615	80.15%

Min: 11.99%
Max: 18.19%
Wtd. Avg.: 14.24%

Initial Periodic Rate Cap (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
1.000	\$74,872.74	1	0.02%	\$74,872.74	6.84%	358	559	51.72%
1.500	232,019.89	1	0.07	232,019.89	5.75	356	603	38.83
2.000	47,861,501.65	146	14.23	327,818.50	6.92	358	641	80.95
3.000	288,200,822.41	1,256	85.68	229,459.25	7.30	358	611	80.05
Total:	\$336,369,216.69	1,404	100.00%	\$239,579.21	7.24%	358	615	80.15%

Min: 1.00%
Max: 3.00%
Wtd. Avg.: 2.86%



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Periodic Rate Cap (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
1.000	\$494,180.81	2	0.15%	\$247,090.41	6.97%	358	562	67.23%
1.500	18,056,412.21	68	5.37	265,535.47	7.21	357	613	77.73
2.000	317,193,997.21	1,332	94.30	238,133.63	7.25	358	616	80.30
3.000	624,626.46	2	0.19	312,313.23	6.82	359	616	80.77
Total:	\$336,369,216.69	1,404	100.00%	\$239,579.21	7.24%	358	615	80.15%

Min: 1.00%

Max: 3.00%

Wtd. Avg.: 1.97%

Next Interest Rate Adjustment Date (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
2005 October	\$246,222.24	1	0.07%	\$246,222.24	7.25%	356	625	95.00%
2005 November	777,613.68	4	0.23	194,403.42	6.74	357	657	70.15
2005 December	2,053,276.44	6	0.61	342,212.74	7.17	357	623	77.15
2006 January	1,240,529.97	5	0.37	248,105.99	6.83	356	661	80.44
2006 February	679,478.08	3	0.20	226,492.69	8.41	354	580	86.08
2006 March	1,121,850.65	3	0.33	373,950.22	6.89	355	641	88.44
2006 April	505,357.74	2	0.15	252,678.87	7.12	356	680	84.05
2006 May	1,892,013.51	10	0.56	189,201.35	6.65	357	613	78.82
2006 June	4,246,852.55	18	1.26	235,936.25	7.27	358	605	74.08
2006 July	5,303,823.92	16	1.58	331,489.00	7.50	359	590	78.50
2006 October	49,680.92	1	0.01	49,680.92	9.34	350	593	90.00
2006 December	178,332.37	3	0.05	59,444.12	7.90	352	580	85.00
2007 January	904,524.04	6	0.27	150,754.01	6.55	353	603	79.95
2007 February	863,666.77	5	0.26	172,733.35	7.04	354	652	88.65
2007 March	2,584,883.99	11	0.77	234,989.45	6.97	355	573	78.69
2007 April	10,007,185.49	43	2.98	232,725.24	6.86	356	617	78.01
2007 May	36,780,484.81	167	10.93	220,242.42	6.68	357	616	80.88
2007 June	95,493,558.40	417	28.39	229,001.34	7.24	358	610	80.12
2007 July	103,378,184.84	409	30.73	252,758.40	7.37	359	616	79.19
2007 August	80,401.61	1	0.02	80,401.61	7.39	360	597	75.00
2007 December	49,638.24	1	0.01	49,638.24	8.24	352	629	80.65
2008 January	789,519.72	3	0.23	263,173.24	6.80	353	565	84.24
2008 February	744,236.93	2	0.22	372,118.47	7.04	354	630	85.00
2008 March	561,665.72	3	0.17	187,221.91	7.11	355	596	78.74
2008 May	3,492,307.70	14	1.04	249,450.55	6.28	357	646	84.03
2008 June	17,499,265.21	74	5.20	236,476.56	7.38	358	616	82.15
2008 July	42,525,265.49	168	12.64	253,126.58	7.65	359	624	81.85
2010 February	571,299.97	1	0.17	571,299.97	6.04	354	720	95.00
2010 May	737,536.20	2	0.22	368,768.10	5.48	357	659	72.41
2010 June	710,787.09	4	0.21	177,696.77	6.83	358	649	70.03
2010 July	299,772.40	1	0.09	299,772.40	7.39	359	608	80.00
Total:	\$336,369,216.69	1,404	100.00%	\$239,579.21	7.24%	358	615	80.15%



WACHOVIA SECURITIES