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FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS  
BY ELECTRONIC FILERS



Residential Asset Mortgage Products, Inc.  
Exact Name of Registrant as Specified in Charter

0001099391  
Registrant CIK Number

FOR 8-29-05  
Current Report on Form 8-K 2005-~~18~~ EFC 3  
Electronic Report, Schedule or Registration Statement  
of Which the Documents Are a Part (give period of report)

333-125485  
SEC File Number of Registration Statement

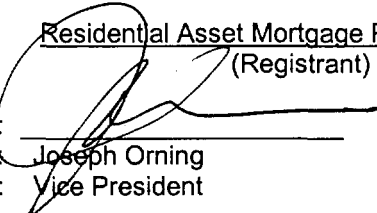
Name of Person Filing the Document  
(if Other than the Registrant)

SIGNATURES

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized in the City of Minneapolis, State of Minnesota, on the 19th day of August 2005.

Residential Asset Mortgage Products, Inc.  
(Registrant)

By:   
Name: Joseph Orning  
Title: Vice President

Filings Made by Person Other Than the Registrant:

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

By: \_\_\_\_\_  
(Name)  
(Title)

PROCESSED

AUG 26 2005

THOMSON  
FINANCIAL





Appendix:

# RAMP Series 2005-EFC3 Trust

## Mortgage Asset-Backed Pass-Through Certificates, Series 2005-EFC3

### Modeling Assumptions

REPLINES:

ID	Name	Gross Serv Fee	Net Coupon	Cut Off Bal	Original Balance	Remain Amort	Orig Amort	Remain Balloon	Orig Balloon	Orig IO Percent	Remain IO Percent	Age	Group	ARM Index	Gross Margin	Mo to Next Reset	Rate Reset Freq	Life	Inst Periodic Cap	Periodic Cap	Life Floor	YM	YM Type	
1	15YR FRM Conforming	7.201	0.55	6.811	719,080.85	712,850.95	175	175	175	0	0	1	1									0	HEMARPCT	
2	15YR FRM 36 Month PPP Conforming	7.4	0.419	6.981	3,061,903.91	3,081,859.91	177	179	179	0	0	2	1									36	HEMARPCT	
3	2YR LBSOR Conforming	7.207	0.508	6.701	56,408,066.68	56,408,066.68	350	360	360	0	0	1	1	LIBOR_S&C	5.763	23	6	13.207	3		7.207	0	HEMARPCT	
4	2YR LBSOR 80 MO IO Conforming	6.921	0.455	6.399	15,618,288.89	15,618,288.89	300	300	300	60	56	1	1	LIBOR_S&C	5.369	23	6	12.821	3		6.821	0	HEMARPCT	
5	2YR LBSOR 12 Month PPP Conforming	7.263	0.5	6.763	10,214,073.71	10,214,073.71	350	360	360	0	0	1	1	LIBOR_S&C	5.668	23	6	13.263	3		7.229	12	HEMARPCT	
6	2YR LBSOR 80 MO IO 12 Month PPP Conforming	6.84	0.406	6.371	3,118,750.00	3,118,750.00	300	300	300	60	56	1	1	LIBOR_S&C	5.42	23	6	12.84	3		6.84	12	HEMARPCT	
7	2YR LBSOR 24 Month PPP Conforming	1.075	0.505	6.572	15,329,144.32	15,329,144.32	350	360	360	0	0	1	1	LIBOR_S&C	5.95	23	6	13.078	3		7.075	24	HEMARPCT	
8	2YR LBSOR 80 MO IO 24 Month PPP Conforming	6.566	0.46	6.106	48,046,546.14	48,046,546.14	300	300	300	60	56	1	1	LIBOR_S&C	5.13	23	6	12.568	3		6.568	24	HEMARPCT	
9	2YR LBSOR 36 Month PPP Conforming	6.964	0.509	6.455	2,368,674.62	2,368,674.62	350	360	360	0	0	1	1	LIBOR_S&C	5.732	23	6	12.954	3		6.964	36	HEMARPCT	
10	2YR LBSOR 80 MO IO 36 Month PPP Conforming	6.248	0.442	5.806	1,467,569.98	1,467,569.98	300	300	300	60	56	1	1	LIBOR_S&C	4.932	23	6	12.048	3		6.248	36	HEMARPCT	
11	30YR FRM Conforming	7.411	0.415	6.996	11,819,501.72	11,819,501.72	350	350	350	0	0	2	1									0	HEMARPCT	
12	FRM 30YR 80 MO IO Conforming	7.549	0.394	7.155	859,000.00	859,000.00	300	300	300	60	56	2	1									0	HEMARPCT	
13	30YR FRM 12 Month PPP Conforming	7.56	0.465	7.095	2,849,502.81	2,849,502.81	345	347	347	0	0	2	1									12	HEMARPCT	
14	FRM 30YR 80 MO IO 12 Month PPP Conforming	7.26	0.3	6.96	118,400.00	118,400.00	300	300	300	60	56	2	1									12	HEMARPCT	
15	30YR FRM 24 Month PPP Conforming	7.408	0.425	6.981	700,418.33	700,418.33	350	360	360	0	0	2	1									24	HEMARPCT	
16	30YR FRM 30 Month PPP Conforming	6.518	0.395	6.123	1,980,772.86	1,980,772.86	329	331	331	0	0	2	1									30	HEMARPCT	
17	FRM 30YR 80 MO IO 30 Month PPP Conforming	7.7	0.3	7.4	212,000.00	212,000.00	300	300	300	60	56	2	1									30	HEMARPCT	
18	30YR FRM 36 Month PPP Conforming	7.396	0.422	6.944	48,203,656.82	48,203,656.82	354	355	354	0	0	1	1									36	HEMARPCT	
19	FRM 30YR 80 MO IO 36 Month PPP Conforming	6.876	0.356	6.518	2,736,441.01	2,736,441.01	300	300	300	60	56	1	1	LIBOR_S&C	5.174	35	6	12.839	3		6.839	0	HEMARPCT	
20	3YR LBSOR Conforming	6.626	0.476	6.153	3,333,867.80	3,333,867.80	350	350	360	0	0	1	1	LIBOR_S&C	4.61	35	6	12.271	3		6.271	0	HEMARPCT	
21	3YR LBSOR 80 MO IO Conforming	6.271	0.445	5.826	2,028,014.98	2,028,014.98	300	300	300	60	56	1	1	LIBOR_S&C	4.61	35	6	12.271	3		6.271	0	HEMARPCT	
22	3YR LBSOR 12 Month PPP Conforming	6.42	0.425	5.995	791,924.47	791,924.47	350	360	360	0	0	1	1	LIBOR_S&C	5.033	35	6	12.42	3		6.42	12	HEMARPCT	
23	3YR LBSOR 80 MO IO 12 Month PPP Conforming	6.15	0.425	5.725	188,000.00	188,000.00	300	300	300	60	56	1	1	LIBOR_S&C	4.1	35	6	12.5	3		6.15	12	HEMARPCT	
24	3YR LBSOR 24 Month PPP Conforming	6.927	0.453	6.454	467,561.47	467,561.47	350	360	360	0	0	1	1	LIBOR_S&C	5.552	35	6	12.907	3		6.927	24	HEMARPCT	
25	3YR LBSOR 80 MO IO 24 Month PPP Conforming	6.4	0.425	5.975	278,000.00	278,000.00	300	300	300	60	56	1	1	LIBOR_S&C	5	35	6	12.4	3		6.4	24	HEMARPCT	
26	3YR LBSOR 36 Month PPP Conforming	6.767	0.508	6.259	7,143,411.43	7,143,411.43	350	360	360	0	0	1	1	LIBOR_S&C	5.31	35	6	12.707	3		6.767	36	HEMARPCT	
27	3YR LBSOR 80 MO IO 36 Month PPP Conforming	6.55	0.488	6.094	8,144,789.96	8,144,789.96	300	300	300	60	56	1	1	LIBOR_S&C	5.097	35	6	12.551	3		6.53	36	HEMARPCT	
28	BALLOON FRM 12 Month PPP Conforming	7.4	0.55	6.85	158,634.33	158,634.33	357	360	177	180	0	0	3	1								12	HEMARPCT	
29	BALLOON FRM 36 Month PPP Conforming	7.9	0.3	7.6	118,318.93	118,318.93	350	360	176	180	0	0	1	1								36	HEMARPCT	
30	15YR FRM 36 Month PPP Non-conforming	7.412	0.527	6.885	857,350.11	857,350.11	179	180	179	180	0	0	1	2								36	HEMARPCT	
31	2YR LBSOR Non-conforming	7.009	0.491	6.508	67,556,355.11	67,556,355.11	350	360	360	60	56	1	1	2	LIBOR_S&C	5.025	23	6	13.059	3		7.069	0	HEMARPCT
32	2YR LBSOR 80 MO IO Non-conforming	6.85	0.464	6.386	19,163,011.31	19,163,011.31	300	300	300	60	56	1	1	2	LIBOR_S&C	5.4	23	6	12.85	3		6.85	0	HEMARPCT
33	2YR LBSOR 12 Month PPP Non-conforming	6.783	0.47	6.313	10,309,896.34	10,309,896.34	350	360	360	0	0	1	1	2	LIBOR_S&C	5.448	23	6	12.788	3		6.788	12	HEMARPCT
34	2YR LBSOR 80 MO IO 12 Month PPP Non-conforming	6.864	0.455	6.409	4,762,085.00	4,762,085.00	300	300	300	60	56	1	1	2	LIBOR_S&C	5.403	23	6	12.864	3		6.864	12	HEMARPCT
35	2YR LBSOR 24 Month PPP Non-conforming	7.007	0.494	6.513	151,251,929.88	151,251,929.88	350	360	360	0	0	1	1	2	LIBOR_S&C	5.568	23	6	13.007	3		7.005	24	HEMARPCT
36	2YR LBSOR 80 MO IO 24 Month PPP Non-conforming	6.384	0.435	5.929	81,409,859.86	81,409,859.86	300	300	300	60	56	1	1	2	LIBOR_S&C	4.945	23	6	12.364	3		6.378	24	HEMARPCT
37	2YR LBSOR 36 Month PPP Non-conforming	6.233	0.462	5.771	2,116,095.48	2,116,095.48	350	360	360	0	0	1	1	2	LIBOR_S&C	5.094	23	6	12.733	3		6.233	36	HEMARPCT
38	2YR LBSOR 80 MO IO 36 Month PPP Non-conforming	6.190	0.443	5.725	2,100,470.00	2,100,470.00	300	300	300	60	56	1	1	2	LIBOR_S&C	5.031	23	6	12.198	3		6.198	36	HEMARPCT
39	30YR FRM Non-conforming	7.305	0.471	6.837	2,994,439.70	2,994,439.70	356	358	358	0	0	2	2									0	HEMARPCT	
40	FRM 30YR 80 MO IO Non-conforming	7.185	0.3	6.888	546,775.00	546,775.00	300	300	300	60	56	1	2									12	HEMARPCT	
41	30YR FRM 12 Month PPP Non-conforming	7.147	0.418	6.729	1,586,942.72	1,586,942.72	350	360	360	0	0	1	2									12	HEMARPCT	
42	30YR FRM 24 Month PPP Non-conforming	7	0.3	6.7	109,430.23	109,430.23	350	360	360	0	0	1	2									24	HEMARPCT	
43	30YR FRM 30 Month PPP Non-conforming	6.81	0.3	6.4	155,864.36	155,864.36	350	360	360	0	0	1	2									30	HEMARPCT	
44	30YR FRM 36 Month PPP Non-conforming	7.172	0.367	6.805	16,354,658.38	16,354,658.38	358	360	360	0	0	2	2									36	HEMARPCT	
45	FRM 30YR 80 MO IO 36 Month PPP Non-conforming	6.807	0.447	6.36	2,989,080.00	2,989,080.00	300	300	300	60	56	2	2									36	HEMARPCT	
46	3YR LBSOR Non-conforming	6.623	0.473	6.149	2,329,730.09	2,329,730.09	350	360	360	0	0	1	1	2	LIBOR_S&C	5.339	35	6	13.027	3		6.623	0	HEMARPCT
47	3YR LBSOR 80 MO IO Non-conforming	6.208	0.425	5.783	1,904,200.00	1,904,200.00	300	300	300	60	56	1	1	2	LIBOR_S&C	4.705	35	6	12.208	3		6.208	0	HEMARPCT
48	3YR LBSOR 12 Month PPP Non-conforming	6.83	0.462	6.368	1,233,275.77	1,233,275.77	350	360	360	0	0	1	2	2	LIBOR_S&C	5.346	34	6	12.83	3		6.83	12	HEMARPCT
49	3YR LBSOR 80 MO IO 12 Month PPP Non-conforming	6.23	0.425	5.805	1,325,750.00	1,325,750.00	300	300	300	60	56	1	1	2	LIBOR_S&C	4.748	35	6	12.23	3		6.23	12	HEMARPCT
50	3YR LBSOR 24 Month PPP Non-conforming	7.217	0.485	6.732	471,568.36	471,568.36	360	360	360	0	0	1	1	2	LIBOR_S&C	5.601	35	6	13.217	3		7.217	24	HEMARPCT
51	3YR LBSOR 36 Month PPP Non-conforming	7.00																						

**PREPAY:**

Period	ARM	Fix	Period	ARM	Fix	Period	ARM	Fix	Period	ARM	Fix	Period	ARM	Fix	Period	ARM	Fix
1	2.00	0.46	61	35.00	4.60	121	35.00	4.60	181	35.00	4.60	241	35.00	4.60	301	35.00	4.60
2	4.55	0.92	62	35.00	4.60	122	35.00	4.60	182	35.00	4.60	242	35.00	4.60	302	35.00	4.60
3	7.09	1.38	63	35.00	4.60	123	35.00	4.60	183	35.00	4.60	243	35.00	4.60	303	35.00	4.60
4	9.64	1.84	64	35.00	4.60	124	35.00	4.60	184	35.00	4.60	244	35.00	4.60	304	35.00	4.60
5	12.18	2.30	65	35.00	4.60	125	35.00	4.60	185	35.00	4.60	245	35.00	4.60	305	35.00	4.60
6	14.73	2.76	66	35.00	4.60	126	35.00	4.60	186	35.00	4.60	246	35.00	4.60	306	35.00	4.60
7	17.27	3.22	67	35.00	4.60	127	35.00	4.60	187	35.00	4.60	247	35.00	4.60	307	35.00	4.60
8	19.82	3.68	68	35.00	4.60	128	35.00	4.60	188	35.00	4.60	248	35.00	4.60	308	35.00	4.60
9	22.36	4.14	69	35.00	4.60	129	35.00	4.60	189	35.00	4.60	249	35.00	4.60	309	35.00	4.60
10	24.91	4.60	70	35.00	4.60	130	35.00	4.60	190	35.00	4.60	250	35.00	4.60	310	35.00	4.60
11	27.45	4.60	71	35.00	4.60	131	35.00	4.60	191	35.00	4.60	251	35.00	4.60	311	35.00	4.60
12	30.00	4.60	72	35.00	4.60	132	35.00	4.60	192	35.00	4.60	252	35.00	4.60	312	35.00	4.60
13	30.00	4.60	73	35.00	4.60	133	35.00	4.60	193	35.00	4.60	253	35.00	4.60	313	35.00	4.60
14	30.00	4.60	74	35.00	4.60	134	35.00	4.60	194	35.00	4.60	254	35.00	4.60	314	35.00	4.60
15	30.00	4.60	75	35.00	4.60	135	35.00	4.60	195	35.00	4.60	255	35.00	4.60	315	35.00	4.60
16	30.00	4.60	76	35.00	4.60	136	35.00	4.60	196	35.00	4.60	256	35.00	4.60	316	35.00	4.60
17	30.00	4.60	77	35.00	4.60	137	35.00	4.60	197	35.00	4.60	257	35.00	4.60	317	35.00	4.60
18	30.00	4.60	78	35.00	4.60	138	35.00	4.60	198	35.00	4.60	258	35.00	4.60	318	35.00	4.60
19	30.00	4.60	79	35.00	4.60	139	35.00	4.60	199	35.00	4.60	259	35.00	4.60	319	35.00	4.60
20	30.00	4.60	80	35.00	4.60	140	35.00	4.60	200	35.00	4.60	260	35.00	4.60	320	35.00	4.60
21	30.00	4.60	81	35.00	4.60	141	35.00	4.60	201	35.00	4.60	261	35.00	4.60	321	35.00	4.60
22	30.00	4.60	82	35.00	4.60	142	35.00	4.60	202	35.00	4.60	262	35.00	4.60	322	35.00	4.60
23	50.00	4.60	83	35.00	4.60	143	35.00	4.60	203	35.00	4.60	263	35.00	4.60	323	35.00	4.60
24	50.00	4.60	84	35.00	4.60	144	35.00	4.60	204	35.00	4.60	264	35.00	4.60	324	35.00	4.60
25	50.00	4.60	85	35.00	4.60	145	35.00	4.60	205	35.00	4.60	265	35.00	4.60	325	35.00	4.60
26	50.00	4.60	86	35.00	4.60	146	35.00	4.60	206	35.00	4.60	266	35.00	4.60	326	35.00	4.60
27	50.00	4.60	87	35.00	4.60	147	35.00	4.60	207	35.00	4.60	267	35.00	4.60	327	35.00	4.60
28	35.00	4.60	88	35.00	4.60	148	35.00	4.60	208	35.00	4.60	268	35.00	4.60	328	35.00	4.60
29	35.00	4.60	89	35.00	4.60	149	35.00	4.60	209	35.00	4.60	269	35.00	4.60	329	35.00	4.60
30	35.00	4.60	90	35.00	4.60	150	35.00	4.60	210	35.00	4.60	270	35.00	4.60	330	35.00	4.60
31	35.00	4.60	91	35.00	4.60	151	35.00	4.60	211	35.00	4.60	271	35.00	4.60	331	35.00	4.60
32	35.00	4.60	92	35.00	4.60	152	35.00	4.60	212	35.00	4.60	272	35.00	4.60	332	35.00	4.60
33	35.00	4.60	93	35.00	4.60	153	35.00	4.60	213	35.00	4.60	273	35.00	4.60	333	35.00	4.60
34	35.00	4.60	94	35.00	4.60	154	35.00	4.60	214	35.00	4.60	274	35.00	4.60	334	35.00	4.60
35	35.00	4.60	95	35.00	4.60	155	35.00	4.60	215	35.00	4.60	275	35.00	4.60	335	35.00	4.60
36	35.00	4.60	96	35.00	4.60	156	35.00	4.60	216	35.00	4.60	276	35.00	4.60	336	35.00	4.60
37	35.00	4.60	97	35.00	4.60	157	35.00	4.60	217	35.00	4.60	277	35.00	4.60	337	35.00	4.60
38	35.00	4.60	98	35.00	4.60	158	35.00	4.60	218	35.00	4.60	278	35.00	4.60	338	35.00	4.60
39	35.00	4.60	99	35.00	4.60	159	35.00	4.60	219	35.00	4.60	279	35.00	4.60	339	35.00	4.60
40	35.00	4.60	100	35.00	4.60	160	35.00	4.60	220	35.00	4.60	280	35.00	4.60	340	35.00	4.60
41	35.00	4.60	101	35.00	4.60	161	35.00	4.60	221	35.00	4.60	281	35.00	4.60	341	35.00	4.60
42	35.00	4.60	102	35.00	4.60	162	35.00	4.60	222	35.00	4.60	282	35.00	4.60	342	35.00	4.60
43	35.00	4.60	103	35.00	4.60	163	35.00	4.60	223	35.00	4.60	283	35.00	4.60	343	35.00	4.60
44	35.00	4.60	104	35.00	4.60	164	35.00	4.60	224	35.00	4.60	284	35.00	4.60	344	35.00	4.60
45	35.00	4.60	105	35.00	4.60	165	35.00	4.60	225	35.00	4.60	285	35.00	4.60	345	35.00	4.60
46	35.00	4.60	106	35.00	4.60	166	35.00	4.60	226	35.00	4.60	286	35.00	4.60	346	35.00	4.60
47	35.00	4.60	107	35.00	4.60	167	35.00	4.60	227	35.00	4.60	287	35.00	4.60	347	35.00	4.60
48	35.00	4.60	108	35.00	4.60	168	35.00	4.60	228	35.00	4.60	288	35.00	4.60	348	35.00	4.60
49	35.00	4.60	109	35.00	4.60	169	35.00	4.60	229	35.00	4.60	289	35.00	4.60	349	35.00	4.60
50	35.00	4.60	110	35.00	4.60	170	35.00	4.60	230	35.00	4.60	290	35.00	4.60	350	35.00	4.60
51	35.00	4.60	111	35.00	4.60	171	35.00	4.60	231	35.00	4.60	291	35.00	4.60	351	35.00	4.60
52	35.00	4.60	112	35.00	4.60	172	35.00	4.60	232	35.00	4.60	292	35.00	4.60	352	35.00	4.60
53	35.00	4.60	113	35.00	4.60	173	35.00	4.60	233	35.00	4.60	293	35.00	4.60	353	35.00	4.60
54	35.00	4.60	114	35.00	4.60	174	35.00	4.60	234	35.00	4.60	294	35.00	4.60	354	35.00	4.60
55	35.00	4.60	115	35.00	4.60	175	35.00	4.60	235	35.00	4.60	295	35.00	4.60	355	35.00	4.60
56	35.00	4.60	116	35.00	4.60	176	35.00	4.60	236	35.00	4.60	296	35.00	4.60	356	35.00	4.60
57	35.00	4.60	117	35.00	4.60	177	35.00	4.60	237	35.00	4.60	297	35.00	4.60	357	35.00	4.60
58	35.00	4.60	118	35.00	4.60	178	35.00	4.60	238	35.00	4.60	298	35.00	4.60	358	35.00	4.60
59	35.00	4.60	119	35.00	4.60	179	35.00	4.60	239	35.00	4.60	299	35.00	4.60	359	35.00	4.60
60	35.00	4.60	120	35.00	4.60	180	35.00	4.60	240	35.00	4.60	300	35.00	4.60	360	35.00	4.60

**COLLATERAL BALANCE:**

Group I: \$383,556,490.91  
 Group II: \$383,797,587.12

**ENHANCEMENT %:**

Class	
Class SNR	24.15%
Class M1	20.25%
Class M2	16.65%
Class M3	14.10%
Class M4	12.30%
Class M5	10.55%
Class M6	9.00%
Class M7	7.35%
Class M8	6.15%
Class M9	4.85%

Class M10

3.65%

**OVERCOLLATERALIZATION ("OC"):**

Initial (% Orig.)	3.65%
OC Target (% Orig.)	3.65%
Stepdown OC Target (% Current)	7.30%
OC Floor (% Orig.)	0.50%

**DATES:**

Pricing Date:	18-Aug-2005
Settlement Date:	30-Aug-2005
First Payment Date:	25-Sep-2005

**INITIAL INDEX:**

LIBOR_1MO	3.5813
LIBOR_6MO	4.04

**BOND TRANCHES:**

Class	Type	Balance	Coupon
AI1	FLT	144,826,000	L+12
AI2	FLT	141,285,000	L+27
AI3	FLT	5,000,000	L+38
CB	FLT	290,927,000	L+24
M1	FLT	29,926,000	L+46
M2	FLT	27,624,000	L+50
M3	FLT	19,567,000	L+52
M4	FLT	13,812,000	L+65
M5	FLT	13,428,000	L+70
M6	FLT	11,893,000	L+75
M7	FLT	12,661,000	L+125
M8	FLT	9,208,000	L+145
M9	FLT	9,975,000	L+185
M10	FLT	9,213,000	L+300

**COUPON STEPUP:**

Optional Call: 10%

Stepups:

AI1	3.70813	3.82813
AI2	3.85813	4.12813
AI3	3.96813	4.34813
CB	3.82813	4.06813
M1	4.04813	4.27813
M2	4.08813	4.33813
M3	4.10813	4.36813
M4	4.23813	4.56313
M5	4.28813	4.63813

M6	4.33813	4.71313
M7	4.83813	5.46313
M8	5.03813	5.76313
M9	5.43813	6.36313
M10	6.58813	8.08813

**TRIGGER:**

**Cumulative Loss:**

25	1.65%
26	1.82%
27	1.99%
28	2.16%
29	2.33%
30	2.50%
31	2.68%
32	2.85%
33	3.02%
34	3.19%
35	3.36%
36	3.53%
37	3.70%
38	3.88%
39	4.06%
40	4.24%
41	4.42%
42	4.60%
43	4.78%
44	4.95%
45	5.13%
46	5.31%
47	5.49%
48	5.67%
49	5.85%
50	5.99%
51	6.13%
52	6.26%
53	6.40%
54	6.54%
55	6.68%
56	6.81%
57	6.95%
58	7.09%
59	7.23%
60	7.36%
61	7.50%
62	7.58%

63	7.66%
64	7.74%
65	7.82%
66	7.90%
67	7.98%
68	8.05%
69	8.13%
70	8.21%
71	8.29%
72	8.37%
360	8.45%

Three month average of the related Sixty-Plus Delinquency Percentage:  
36.3%

**OPTIONAL REDEMPTION:**

Cleanup Call: <10%

**PAYRULES:**

pay : CLASS INTEREST PRO RATA  
 pay : CLASS INTEREST SHORTFALL PRO RATA  
 pay : CLASS PRINCIPAL SEQUENTIAL  
 pay : CLASS INTEREST PRO RATA NONRELATED  
 pay : CLASS INTEREST PRO RATA SHORTFALL NONRELATED  
 pay : CLASS PRINCIPAL SEQUENTIAL NONRELATED  
 LOSSES IN REVERSE ALLOCATION

**YIELD MAINTENANCE AGREEMENT:**

Notional Bal	Strike
739,345,000	4.45
710,285,371	4.45
682,115,269	4.45
654,783,449	4.45
628,242,634	4.45
602,450,210	4.45
577,368,254	4.45
552,963,527	4.45
529,208,024	4.45
506,220,204	4.45
484,181,746	4.45
463,053,400	4.45
442,797,538	4.45
423,378,089	4.45
404,760,477	4.45
386,911,555	4.45
369,799,549	4.45
353,394,000	4.45
337,665,708	4.45
322,586,683	4.45
308,130,093	4.45

294,270,214	4.45
280,982,388	4.45
268,242,979	4.45
256,095,434	4.45
244,446,578	4.45
233,275,908	4.45
222,563,769	4.45
212,291,311	4.45
202,440,464	4.45
192,998,891	4.45
183,944,589	4.45
175,261,650	4.45
166,934,823	4.45
158,949,480	4.45
151,291,719	4.45
0	4.45