

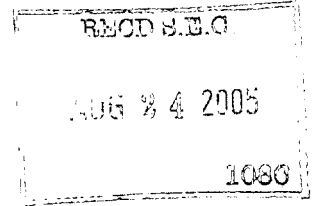


05064127

OMB APPROVAL
OMB Number: 3235-0327
Expires: May 31, 2006
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hours per response.... 0.15

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 8-23-05
Current Report on Form 8-K 2005-EFC3
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 23rd 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



100%P-FwdL+300	125%P-FwdL	125%P-FwdL+100	125%P-FwdL+200	125%P-FwdL+300
19.68	22.06	21.97	22.14	22.59
7.17	5.84	5.85	5.83	5.77
-20.42%	-19.41%	-19.36%	-19.47%	-19.77%
28.1	57.9	55.4	42.9	23.3

Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information

Any transactions in the certificates will be effected through Residential Funding Securities Corporation.

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC.

Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

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. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis.

The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, RFSC may make a market in the securities referred to herein.

a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

	75%P-FwdL	75%P-FwdL+100	75%P-FwdL+200	75%P-FwdL+300	100%P-FwdL	100%P-FwdL+100	100%P-FwdL+200
CDR	10.68	10.31	10.05	9.78	11.44	11.18	11.06
WAL	13.02	13.13	13.26	13.31	10.18	10.28	10.26
CUM LOSS	-15.60%	-15.20%	-14.92%	-14.61%	-13.49%	-13.24%	-13.13%
DM	89.4	88.5	77.4	65.5	91.3	87.8	77.3

50% Severity
 100% Servicer Advances
 12 Month lag
 Falling Triggers
 75, 100, 125 % Pricing Speeds
 Fwd Libor + 0, + 100, +200, +300
 To maturity,

100%P-FwdL+300	125%P-FwdL	125%P-FwdL+100	125%P-FwdL+200	125%P-FwdL+300
11.06	12.3	12.17	12.24	12.5
10.25	8.24	8.26	8.25	8.19
-13.13%	-12.13%	-12.03%	-12.09%	-12.31%
62.7	90.6	88.1	73.6	57.8

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a market in the securities referred to herein.

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Static Libor Runs

1ml 3.58813
 6ml 4.04

Forward LIBOR Rates:

Period:	Pmt Date	LIBOR_1MO Vector	LIBOR_6MO Vector
1	09/25/2005	3.588	4.04
2	10/25/2005	3.822571	4.158898
3	11/25/2005	3.95951	4.255347
4	12/25/2005	4.075265	4.32935
5	01/25/2006	4.264841	4.391536
6	02/25/2006	4.328437	4.428286
7	03/25/2006	4.289355	4.450108
8	04/25/2006	4.391283	4.480949
9	05/25/2006	4.395708	4.499191
10	06/25/2006	4.441719	4.520885
11	07/25/2006	4.481368	4.538452
12	08/25/2006	4.456995	4.552449
13	09/25/2006	4.471021	4.57321
14	10/25/2006	4.498731	4.593669
15	11/25/2006	4.52347	4.610943
16	12/25/2006	4.545177	4.624969
17	01/25/2007	4.563788	4.635682
18	02/25/2007	4.579243	4.643018
19	03/25/2007	4.591477	4.646914
20	04/25/2007	4.60043	4.647383
21	05/25/2007	4.606038	4.644772
22	06/25/2007	4.60824	4.639574
23	07/25/2007	4.606973	4.632355
24	08/25/2007	4.602175	4.623755
25	09/25/2007	4.594238	4.614489
26	10/25/2007	4.585062	4.605269
27	11/25/2007	4.575439	4.596545
28	12/25/2007	4.565744	4.5887
29	01/25/2008	4.556349	4.582114
30	02/25/2008	4.547628	4.577167
31	03/25/2008	4.539956	4.574241
32	04/25/2008	4.533705	4.573618
33	05/25/2008	4.529251	4.575173
34	06/25/2008	4.526965	4.578621
35	07/25/2008	4.527223	4.583618
36	08/25/2008	4.530398	4.589756
37	09/25/2008	4.53629	4.596563
38	10/25/2008	4.542856	4.6036
39	11/25/2008	4.549555	4.610778
40	12/25/2008	4.556389	4.618099
41	01/25/2009	4.563361	4.625565
42	02/25/2009	4.570471	4.633178
43	03/25/2009	4.577722	4.640939
44	04/25/2009	4.585116	4.648835
45	05/25/2009	4.592654	4.65679

46	06/25/2009	4.600339	4.664704
47	07/25/2009	4.608172	4.672473
48	08/25/2009	4.616156	4.679981
49	09/25/2009	4.624202	4.687108
50	10/25/2009	4.631939	4.693741
51	11/25/2009	4.63924	4.699821
52	12/25/2009	4.646062	4.705306
53	01/25/2010	4.652363	4.710154
54	02/25/2010	4.658101	4.71432
55	03/25/2010	4.663235	4.717763
56	04/25/2010	4.667722	4.720476
57	05/25/2010	4.67152	4.722602
58	06/25/2010	4.674587	4.724333
59	07/25/2010	4.676882	4.725877
60	08/25/2010	4.678362	4.727455
61	09/25/2010	4.679198	4.729302
62	10/25/2010	4.680231	4.731631
63	11/25/2010	4.681708	4.734522
64	12/25/2010	4.683673	4.738015
65	01/25/2011	4.686166	4.742155
66	02/25/2011	4.68923	4.746984
67	03/25/2011	4.692906	4.752544
68	04/25/2011	4.697237	4.758848
69	05/25/2011	4.702265	4.765779
70	06/25/2011	4.708031	4.773178
71	07/25/2011	4.714578	4.780879
72	08/25/2011	4.721947	4.788703
73	09/25/2011	4.729997	4.796462
74	10/25/2011	4.738013	4.803987
75	11/25/2011	4.745799	4.811231
76	12/25/2011	4.753336	4.818173
77	01/25/2012	4.760605	4.824796
78	02/25/2012	4.767588	4.831079
79	03/25/2012	4.774267	4.837005
80	04/25/2012	4.780622	4.842565
81	05/25/2012	4.786636	4.847794
82	06/25/2012	4.79229	4.852742
83	07/25/2012	4.797565	4.857459
84	08/25/2012	4.802443	4.862002
85	09/25/2012	4.806968	4.866428
86	10/25/2012	4.811378	4.870786
87	11/25/2012	4.815734	4.875087
88	12/25/2012	4.820036	4.879331
89	01/25/2013	4.824281	4.883515
90	02/25/2013	4.828469	4.887639
91	03/25/2013	4.832601	4.891703
92	04/25/2013	4.836674	4.89571
93	05/25/2013	4.840688	4.899678
94	06/25/2013	4.844642	4.90363
95	07/25/2013	4.848535	4.907593
96	08/25/2013	4.852367	4.91159
97	09/25/2013	4.85616	4.915648

98	10/25/2013	4.860005	4.919792
99	11/25/2013	4.86393	4.924029
100	12/25/2013	4.86794	4.928365
101	01/25/2014	4.872038	4.932804
102	02/25/2014	4.876231	4.937352
103	03/25/2014	4.880523	4.942013
104	04/25/2014	4.884918	4.946787
105	05/25/2014	4.889423	4.95165
106	06/25/2014	4.89404	4.956571
107	07/25/2014	4.898776	4.961518
108	08/25/2014	4.903636	4.966459
109	09/25/2014	4.908589	4.971358
110	10/25/2014	4.913507	4.976186
111	11/25/2014	4.918353	4.980935
112	12/25/2014	4.923125	4.985602
113	01/25/2015	4.92782	4.990185
114	02/25/2015	4.932437	4.994681
115	03/25/2015	4.936972	4.999087
116	04/25/2015	4.941422	5.003407
117	05/25/2015	4.945787	5.00767
118	06/25/2015	4.950062	5.011913
119	07/25/2015	4.954246	5.016172
120	08/25/2015	4.958335	5.020487
121	09/25/2015	4.962365	5.024898
122	10/25/2015	4.96648	5.02944
123	11/25/2015	4.970723	5.034123
124	12/25/2015	4.975097	5.038952
125	01/25/2016	4.979607	5.043933
126	02/25/2016	4.984259	5.049071
127	03/25/2016	4.989056	5.054369
128	04/25/2016	4.994003	5.05983
129	05/25/2016	4.999106	5.065441
130	06/25/2016	5.004369	5.071188
131	07/25/2016	5.009797	5.077052
132	08/25/2016	5.015395	5.083016
133	09/25/2016	5.021146	5.089065
134	10/25/2016	5.026978	5.095181
135	11/25/2016	5.032871	5.101363
136	12/25/2016	5.038827	5.107612
137	01/25/2017	5.044846	5.11393
138	02/25/2017	5.050931	5.120317
139	03/25/2017	5.057082	5.126776
140	04/25/2017	5.063301	5.133296
141	05/25/2017	5.069588	5.139823
142	06/25/2017	5.075945	5.146294
143	07/25/2017	5.082373	5.152639
144	08/25/2017	5.088873	5.15879
145	09/25/2017	5.095384	5.164676
146	10/25/2017	5.101649	5.170235
147	11/25/2017	5.107597	5.175446
148	12/25/2017	5.113219	5.1803
149	01/25/2018	5.118505	5.184787

150	02/25/2018	5.123447	5.188899
151	03/25/2018	5.128034	5.192625
152	04/25/2018	5.132257	5.195964
153	05/25/2018	5.136108	5.198948
154	06/25/2018	5.139576	5.201616
155	07/25/2018	5.142654	5.204012
156	08/25/2018	5.14533	5.206178
157	09/25/2018	5.147645	5.208159
158	10/25/2018	5.14978	5.209991
159	11/25/2018	5.151782	5.211681
160	12/25/2018	5.153647	5.213228
161	01/25/2019	5.155374	5.214628
162	02/25/2019	5.156961	5.21588
163	03/25/2019	5.158406	5.216981
164	04/25/2019	5.159707	5.217929
165	05/25/2019	5.160862	5.218711
166	06/25/2019	5.161869	5.219314
167	07/25/2019	5.162726	5.219725
168	08/25/2019	5.163431	5.219931
169	09/25/2019	5.16397	5.219916
170	10/25/2019	5.1643	5.219668
171	11/25/2019	5.164406	5.219182
172	12/25/2019	5.164284	5.218455
173	01/25/2020	5.16393	5.217483
174	02/25/2020	5.163342	5.216261
175	03/25/2020	5.162516	5.214788
176	04/25/2020	5.161448	5.213065
177	05/25/2020	5.160135	5.211129
178	06/25/2020	5.158573	5.20902
179	07/25/2020	5.156758	5.206782
180	08/25/2020	5.154688	5.20446
181	09/25/2020	5.152402	5.202099
182	10/25/2020	5.150074	5.199737
183	11/25/2020	5.14775	5.197385
184	12/25/2020	5.145431	5.195045
185	01/25/2021	5.143121	5.192719
186	02/25/2021	5.140821	5.190409
187	03/25/2021	5.138533	5.188118
188	04/25/2021	5.13626	5.185848
189	05/25/2021	5.134005	5.183601
190	06/25/2021	5.131769	5.18138
191	07/25/2021	5.129555	5.179187
192	08/25/2021	5.127364	5.177024
193	09/25/2021	5.1252	5.174894
194	10/25/2021	5.123065	5.172799
195	11/25/2021	5.12096	5.170742
196	12/25/2021	5.118888	5.168724
197	01/25/2022	5.116852	5.166748
198	02/25/2022	5.114854	5.164816
199	03/25/2022	5.112895	5.16293
200	04/25/2022	5.110979	5.161093
201	05/25/2022	5.109107	5.159307

202	06/25/2022	5.107281	5.157575
203	07/25/2022	5.105504	5.155899
204	08/25/2022	5.103778	5.154282
205	09/25/2022	5.102105	5.152726
206	10/25/2022	5.100489	5.151233
207	11/25/2022	5.098932	5.149806
208	12/25/2022	5.097436	5.148446
209	01/25/2023	5.096004	5.147155
210	02/25/2023	5.094638	5.145933
211	03/25/2023	5.093339	5.144783
212	04/25/2023	5.092107	5.143707
213	05/25/2023	5.090943	5.142708
214	06/25/2023	5.089849	5.141794
215	07/25/2023	5.088828	5.140968
216	08/25/2023	5.087882	5.140236
217	09/25/2023	5.087016	5.139603
218	10/25/2023	5.086243	5.139073
219	11/25/2023	5.085569	5.138639
220	12/25/2023	5.084996	5.138292
221	01/25/2024	5.084528	5.138024
222	02/25/2024	5.084165	5.137825
223	03/25/2024	5.083901	5.137687
224	04/25/2024	5.083693	5.137607
225	05/25/2024	5.083533	5.137623
226	06/25/2024	5.083422	5.137777
227	07/25/2024	5.08336	5.138117
228	08/25/2024	5.08335	5.138687
229	09/25/2024	5.083435	5.139536
230	10/25/2024	5.083783	5.140676
231	11/25/2024	5.084441	5.141985
232	12/25/2024	5.085416	5.143301
233	01/25/2025	5.086712	5.144462
234	02/25/2025	5.088336	5.145302
235	03/25/2025	5.090134	5.145652
236	04/25/2025	5.091469	5.145387
237	05/25/2025	5.092173	5.144564
238	06/25/2025	5.092235	5.143289
239	07/25/2025	5.091645	5.141668
240	08/25/2025	5.090392	5.13981
241	09/25/2025	5.088577	5.137825
242	10/25/2025	5.086636	5.135809
243	11/25/2025	5.084682	5.133778
244	12/25/2025	5.082713	5.131735
245	01/25/2026	5.080731	5.12968
246	02/25/2026	5.078736	5.127612
247	03/25/2026	5.076729	5.125534
248	04/25/2026	5.07471	5.123444
249	05/25/2026	5.072679	5.121345
250	06/25/2026	5.070638	5.119235
251	07/25/2026	5.068586	5.117117
252	08/25/2026	5.066525	5.114989
253	09/25/2026	5.064454	5.112854

254	10/25/2026	5.062374	5.11071
255	11/25/2026	5.060286	5.10856
256	12/25/2026	5.05819	5.106403
257	01/25/2027	5.056087	5.104239
258	02/25/2027	5.053978	5.10207
259	03/25/2027	5.051861	5.099896
260	04/25/2027	5.049739	5.097717
261	05/25/2027	5.047612	5.095535
262	06/25/2027	5.04548	5.093348
263	07/25/2027	5.043344	5.091159
264	08/25/2027	5.041204	5.088967
265	09/25/2027	5.039061	5.086773
266	10/25/2027	5.036915	5.084577
267	11/25/2027	5.034766	5.082381
268	12/25/2027	5.032616	5.080184
269	01/25/2028	5.030465	5.077987
270	02/25/2028	5.028313	5.075791
271	03/25/2028	5.026161	5.073596
272	04/25/2028	5.024009	5.071402
273	05/25/2028	5.021857	5.06921
274	06/25/2028	5.019707	5.067021
275	07/25/2028	5.017559	5.064836
276	08/25/2028	5.015413	5.062653
277	09/25/2028	5.01327	5.060475
278	10/25/2028	5.011131	5.058302
279	11/25/2028	5.008995	5.056134
280	12/25/2028	5.006863	5.053972
281	01/25/2029	5.004736	5.051816
282	02/25/2029	5.002615	5.049666
283	03/25/2029	5.000499	5.047524
284	04/25/2029	4.99839	5.04539
285	05/25/2029	4.996288	5.043264
286	06/25/2029	4.994192	5.041146
287	07/25/2029	4.992105	5.039038
288	08/25/2029	4.990026	5.03694
289	09/25/2029	4.987956	5.034853
290	10/25/2029	4.985896	5.032776
291	11/25/2029	4.983845	5.03071
292	12/25/2029	4.981804	5.028657
293	01/25/2030	4.979775	5.026615
294	02/25/2030	4.977757	5.024587
295	03/25/2030	4.975751	5.022573
296	04/25/2030	4.973757	5.020572
297	05/25/2030	4.971776	5.018585
298	06/25/2030	4.969808	5.016614
299	07/25/2030	4.967855	5.014658
300	08/25/2030	4.965916	5.012719
301	09/25/2030	4.963991	5.010795
302	10/25/2030	4.962083	5.008889
303	11/25/2030	4.96019	5.007001
304	12/25/2030	4.958313	5.00513
305	01/25/2031	4.956454	5.003278

306	02/25/2031	4.954612	5.001445
307	03/25/2031	4.952788	4.999632
308	04/25/2031	4.950982	4.997839
309	05/25/2031	4.949196	4.996067
310	06/25/2031	4.947428	4.994316
311	07/25/2031	4.945681	4.992586
312	08/25/2031	4.943955	4.990879
313	09/25/2031	4.942249	4.989195
314	10/25/2031	4.940565	4.987534
315	11/25/2031	4.938903	4.985896
316	12/25/2031	4.937263	4.984283
317	01/25/2032	4.935646	4.982694
318	02/25/2032	4.934053	4.981131
319	03/25/2032	4.932484	4.979594
320	04/25/2032	4.93094	4.978083
321	05/25/2032	4.92942	4.976599
322	06/25/2032	4.927926	4.975142
323	07/25/2032	4.926458	4.973714
324	08/25/2032	4.925017	4.972313
325	09/25/2032	4.923603	4.970942
326	10/25/2032	4.922216	4.969599
327	11/25/2032	4.920857	4.968287
328	12/25/2032	4.919527	4.967006
329	01/25/2033	4.918226	4.965755
330	02/25/2033	4.916954	4.964536
331	03/25/2033	4.915713	4.963349
332	04/25/2033	4.914502	4.962194
333	05/25/2033	4.913322	4.961073
334	06/25/2033	4.912174	4.959985
335	07/25/2033	4.911059	4.958931
336	08/25/2033	4.909976	4.957912
337	09/25/2033	4.908927	4.956927
338	10/25/2033	4.90791	4.955977
339	11/25/2033	4.906927	4.955063
340	12/25/2033	4.905979	4.954186
341	01/25/2034	4.905064	4.953347
342	02/25/2034	4.904185	4.952547
343	03/25/2034	4.903342	4.951787
344	04/25/2034	4.902537	4.951068
345	05/25/2034	4.901772	4.950388
346	06/25/2034	4.901046	4.949747
347	07/25/2034	4.900361	4.949143
348	08/25/2034	4.899717	4.948574
349	09/25/2034	4.899113	4.948041
350	10/25/2034	4.898542	4.947542
351	11/25/2034	4.898002	4.947083
352	12/25/2034	4.897495	4.946672
353	01/25/2035	4.897021	4.946316
354	02/25/2035	4.896579	4.946023
355	03/25/2035	4.896178	4.9458
356	04/25/2035	4.895844	4.9458
357	05/25/2035	4.895586	4.9458

358	06/25/2035	4.895403	4.9458
359	07/25/2035	4.895297	4.9458
360	07/25/2035	4.895269	4.9458

Period	Date	Excess Spread
0	08/30/2005	
1	09/25/2005	2.60
2	10/25/2005	1.87
3	11/25/2005	1.87
4	12/25/2005	1.92
5	01/25/2006	1.91
6	02/25/2006	1.93
7	03/25/2006	2.04
8	04/25/2006	1.96
9	05/25/2006	2.01
10	06/25/2006	1.98
11	07/25/2006	2.03
12	08/25/2006	2.00
13	09/25/2006	2.00
14	10/25/2006	2.05
15	11/25/2006	2.02
16	12/25/2006	2.07
17	01/25/2007	2.03
18	02/25/2007	2.04
19	03/25/2007	2.19
20	04/25/2007	2.05
21	05/25/2007	2.11
22	06/25/2007	2.06
23	07/25/2007	2.12
24	08/25/2007	4.15
25	09/25/2007	4.14
26	10/25/2007	4.18
27	11/25/2007	4.12
28	12/25/2007	4.17
29	01/25/2008	4.12
30	02/25/2008	4.13
31	03/25/2008	4.24
32	04/25/2008	4.13
33	05/25/2008	4.19
34	06/25/2008	4.14
35	07/25/2008	4.21
36	08/25/2008	4.28
37	09/25/2008	4.69
38	10/25/2008	4.68
39	11/25/2008	4.58
40	12/25/2008	4.73
41	01/25/2009	4.61
42	02/25/2009	4.61
43	03/25/2009	5.00
44	04/25/2009	4.62
45	05/25/2009	4.74
46	06/25/2009	4.61
47	07/25/2009	4.74

48	08/25/2009	4.61
49	09/25/2009	4.61
50	10/25/2009	4.74
51	11/25/2009	4.61
52	12/25/2009	4.73
53	01/25/2010	4.60
54	02/25/2010	4.60
55	03/25/2010	4.98
56	04/25/2010	4.59
57	05/25/2010	4.72
58	06/25/2010	4.58
59	07/25/2010	4.71
60	08/25/2010	4.57
61	09/25/2010	4.57
62	10/25/2010	4.69
63	11/25/2010	4.56
64	12/25/2010	4.68
65	01/25/2011	4.55
66	02/25/2011	4.54
67	03/25/2011	4.92
68	04/25/2011	4.53
69	05/25/2011	4.65
70	06/25/2011	4.52
71	07/25/2011	4.64
72	08/25/2011	4.51

Excess Spread

Period	Date	
0	08/30/2005	
1	09/25/2005	2.60
2	10/25/2005	1.86
3	11/25/2005	1.85
4	12/25/2005	1.87
5	01/25/2006	1.83
6	02/25/2006	1.82
7	03/25/2006	1.93
8	04/25/2006	1.81
9	05/25/2006	1.85
10	06/25/2006	1.80
11	07/25/2006	1.83
12	08/25/2006	1.79
13	09/25/2006	1.78
14	10/25/2006	1.83
15	11/25/2006	1.77
16	12/25/2006	1.81
17	01/25/2007	1.75
18	02/25/2007	1.74
19	03/25/2007	1.92
20	04/25/2007	1.73
21	05/25/2007	1.79
22	06/25/2007	1.72
23	07/25/2007	1.80
24	08/25/2007	3.83
25	09/25/2007	3.83
26	10/25/2007	3.89
27	11/25/2007	3.83
28	12/25/2007	3.89
29	01/25/2008	3.83
30	02/25/2008	3.83
31	03/25/2008	3.96
32	04/25/2008	3.83
33	05/25/2008	3.89
34	06/25/2008	3.82
35	07/25/2008	3.89
36	08/25/2008	3.95
37	09/25/2008	3.82
38	10/25/2008	3.80
39	11/25/2008	3.66
40	12/25/2008	3.83
41	01/25/2009	3.67
42	02/25/2009	3.67
43	03/25/2009	4.14
44	04/25/2009	3.66
45	05/25/2009	3.81
46	06/25/2009	3.64
47	07/25/2009	3.79

48	08/25/2009	3.62
49	09/25/2009	3.61
50	10/25/2009	3.76
51	11/25/2009	3.59
52	12/25/2009	3.74
53	01/25/2010	3.58
54	02/25/2010	3.57
55	03/25/2010	4.04
56	04/25/2010	3.55
57	05/25/2010	3.70
58	06/25/2010	3.53
59	07/25/2010	3.69
60	08/25/2010	3.52
61	09/25/2010	3.51
62	10/25/2010	3.67
63	11/25/2010	3.50
64	12/25/2010	3.65
65	01/25/2011	3.48
66	02/25/2011	3.47
67	03/25/2011	3.95
68	04/25/2011	3.45
69	05/25/2011	3.60
70	06/25/2011	3.43
71	07/25/2011	3.58
72	08/25/2011	3.41

Period	Date	Excess Spread
0	08/30/2005	
1	09/25/2005	2.60
2	10/25/2005	1.79
3	11/25/2005	1.72
4	12/25/2005	1.69
5	01/25/2006	1.59
6	02/25/2006	1.53
7	03/25/2006	1.63
8	04/25/2006	1.44
9	05/25/2006	1.46
10	06/25/2006	1.36
11	07/25/2006	1.39
12	08/25/2006	1.31
13	09/25/2006	1.29
14	10/25/2006	1.32
15	11/25/2006	1.23
16	12/25/2006	1.27
17	01/25/2007	1.17
18	02/25/2007	1.15
19	03/25/2007	1.36
20	04/25/2007	1.10
21	05/25/2007	1.16
22	06/25/2007	1.05
23	07/25/2007	1.16
24	08/25/2007	3.19
25	09/25/2007	3.21
26	10/25/2007	3.30
27	11/25/2007	3.24
28	12/25/2007	3.31
29	01/25/2008	3.21
30	02/25/2008	3.20
31	03/25/2008	3.36
32	04/25/2008	3.18
33	05/25/2008	3.26
34	06/25/2008	3.15
35	07/25/2008	3.24
36	08/25/2008	3.26
37	09/25/2008	1.97
38	10/25/2008	1.95
39	11/25/2008	1.74
40	12/25/2008	1.97
41	01/25/2009	1.75
42	02/25/2009	1.75
43	03/25/2009	2.40
44	04/25/2009	1.73
45	05/25/2009	1.94
46	06/25/2009	1.71
47	07/25/2009	1.92

48	08/25/2009	1.69
49	09/25/2009	1.68
50	10/25/2009	1.89
51	11/25/2009	1.66
52	12/25/2009	1.87
53	01/25/2010	1.64
54	02/25/2010	1.64
55	03/25/2010	2.29
56	04/25/2010	1.62
57	05/25/2010	1.83
58	06/25/2010	1.60
59	07/25/2010	1.81
60	08/25/2010	1.58
61	09/25/2010	1.57
62	10/25/2010	1.79
63	11/25/2010	1.55
64	12/25/2010	1.77
65	01/25/2011	1.54
66	02/25/2011	1.53
67	03/25/2011	2.19
68	04/25/2011	1.50
69	05/25/2011	1.72
70	06/25/2011	1.48
71	07/25/2011	1.69
72	08/25/2011	1.45

Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information

Any transactions in the certificates will be effected through Residential Funding Securities Corporation.

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC.

Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

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. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

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All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis.

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a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

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All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis.

The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, RFSC may make a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

The following table provides a summary of the performance of the fund's investments in the various asset classes and securities. The performance is measured on a quarterly basis, and the fund's performance is compared to the performance of the relevant benchmark. The fund's performance is measured on a quarterly basis, and the fund's performance is compared to the performance of the relevant benchmark. The fund's performance is measured on a quarterly basis, and the fund's performance is compared to the performance of the relevant benchmark.

Period	Asset Class	Investment	Value	Change	Yield	Duration	Rating	Weight
Q1 2018	Fixed Income	US Gov	100.00	0.00	0.00	0.00	AAA	10.00
		US Corp	100.00	0.00	0.00	0.00	BBB	10.00
		Int'l	100.00	0.00	0.00	0.00	BBB	10.00
		Emerging	100.00	0.00	0.00	0.00	BBB	10.00
		Real Estate	100.00	0.00	0.00	0.00	BBB	10.00
		Commodities	100.00	0.00	0.00	0.00	BBB	10.00
		Private Equity	100.00	0.00	0.00	0.00	BBB	10.00
		Private Debt	100.00	0.00	0.00	0.00	BBB	10.00
		Alternative	100.00	0.00	0.00	0.00	BBB	10.00
		Other	100.00	0.00	0.00	0.00	BBB	10.00

Period	Asset Class	Investment	Value	Change	Yield	Duration	Rating	Weight
Q2 2018	Fixed Income	US Gov	100.00	0.00	0.00	0.00	AAA	10.00
		US Corp	100.00	0.00	0.00	0.00	BBB	10.00
		Int'l	100.00	0.00	0.00	0.00	BBB	10.00
		Emerging	100.00	0.00	0.00	0.00	BBB	10.00
		Real Estate	100.00	0.00	0.00	0.00	BBB	10.00
		Commodities	100.00	0.00	0.00	0.00	BBB	10.00
		Private Equity	100.00	0.00	0.00	0.00	BBB	10.00
		Private Debt	100.00	0.00	0.00	0.00	BBB	10.00
		Alternative	100.00	0.00	0.00	0.00	BBB	10.00
		Other	100.00	0.00	0.00	0.00	BBB	10.00

Period	Asset Class	Investment	Value	Change	Yield	Duration	Rating	Weight
Q3 2018	Fixed Income	US Gov	100.00	0.00	0.00	0.00	AAA	10.00
		US Corp	100.00	0.00	0.00	0.00	BBB	10.00
		Int'l	100.00	0.00	0.00	0.00	BBB	10.00
		Emerging	100.00	0.00	0.00	0.00	BBB	10.00
		Real Estate	100.00	0.00	0.00	0.00	BBB	10.00
		Commodities	100.00	0.00	0.00	0.00	BBB	10.00
		Private Equity	100.00	0.00	0.00	0.00	BBB	10.00
		Private Debt	100.00	0.00	0.00	0.00	BBB	10.00
		Alternative	100.00	0.00	0.00	0.00	BBB	10.00
		Other	100.00	0.00	0.00	0.00	BBB	10.00

Period	Asset Class	Investment	Value	Change	Yield	Duration	Rating	Weight
Q4 2018	Fixed Income	US Gov	100.00	0.00	0.00	0.00	AAA	10.00
		US Corp	100.00	0.00	0.00	0.00	BBB	10.00
		Int'l	100.00	0.00	0.00	0.00	BBB	10.00
		Emerging	100.00	0.00	0.00	0.00	BBB	10.00
		Real Estate	100.00	0.00	0.00	0.00	BBB	10.00
		Commodities	100.00	0.00	0.00	0.00	BBB	10.00
		Private Equity	100.00	0.00	0.00	0.00	BBB	10.00
		Private Debt	100.00	0.00	0.00	0.00	BBB	10.00
		Alternative	100.00	0.00	0.00	0.00	BBB	10.00
		Other	100.00	0.00	0.00	0.00	BBB	10.00

Period	Asset Class	Investment	Value	Change	Yield	Duration	Rating	Weight
Q1 2019	Fixed Income	US Gov	100.00	0.00	0.00	0.00	AAA	10.00
		US Corp	100.00	0.00	0.00	0.00	BBB	10.00
		Int'l	100.00	0.00	0.00	0.00	BBB	10.00
		Emerging	100.00	0.00	0.00	0.00	BBB	10.00
		Real Estate	100.00	0.00	0.00	0.00	BBB	10.00
		Commodities	100.00	0.00	0.00	0.00	BBB	10.00
		Private Equity	100.00	0.00	0.00	0.00	BBB	10.00
		Private Debt	100.00	0.00	0.00	0.00	BBB	10.00
		Alternative	100.00	0.00	0.00	0.00	BBB	10.00
		Other	100.00	0.00	0.00	0.00	BBB	10.00

Period	Asset Class	Investment	Value	Change	Yield	Duration	Rating	Weight
Q2 2019	Fixed Income	US Gov	100.00	0.00	0.00	0.00	AAA	10.00
		US Corp	100.00	0.00	0.00	0.00	BBB	10.00
		Int'l	100.00	0.00	0.00	0.00	BBB	10.00
		Emerging	100.00	0.00	0.00	0.00	BBB	10.00
		Real Estate	100.00	0.00	0.00	0.00	BBB	10.00
		Commodities	100.00	0.00	0.00	0.00	BBB	10.00
		Private Equity	100.00	0.00	0.00	0.00	BBB	10.00
		Private Debt	100.00	0.00	0.00	0.00	BBB	10.00
		Alternative	100.00	0.00	0.00	0.00	BBB	10.00
		Other	100.00	0.00	0.00	0.00	BBB	10.00

Period	Asset Class	Investment	Value	Change	Yield	Duration	Rating	Weight
Q3 2019	Fixed Income	US Gov	100.00	0.00	0.00	0.00	AAA	10.00
		US Corp	100.00	0.00	0.00	0.00	BBB	10.00
		Int'l	100.00	0.00	0.00	0.00	BBB	10.00
		Emerging	100.00	0.00	0.00	0.00	BBB	10.00
		Real Estate	100.00	0.00	0.00	0.00	BBB	10.00
		Commodities	100.00	0.00	0.00	0.00	BBB	10.00
		Private Equity	100.00	0.00	0.00	0.00	BBB	10.00
		Private Debt	100.00	0.00	0.00	0.00	BBB	10.00
		Alternative	100.00	0.00	0.00	0.00	BBB	10.00
		Other	100.00	0.00	0.00	0.00	BBB	10.00

Period	Asset Class	Investment	Value	Change	Yield	Duration	Rating	Weight
Q4 2019	Fixed Income	US Gov	100.00	0.00	0.00	0.00	AAA	10.00
		US Corp	100.00	0.00	0.00	0.00	BBB	10.00
		Int'l	100.00	0.00	0.00	0.00	BBB	10.00
		Emerging	100.00	0.00	0.00	0.00	BBB	10.00
		Real Estate	100.00	0.00	0.00	0.00	BBB	10.00
		Commodities	100.00	0.00	0.00	0.00	BBB	10.00
		Private Equity	100.00	0.00	0.00	0.00	BBB	10.00
		Private Debt	100.00	0.00	0.00	0.00	BBB	10.00
		Alternative	100.00	0.00	0.00	0.00	BBB	10.00
		Other	100.00	0.00	0.00	0.00	BBB	10.00

This document was prepared by the fund's investment manager. The information should not be construed as an offer or a recommendation to buy or sell any security. The fund's performance is measured on a quarterly basis, and the fund's performance is compared to the performance of the relevant benchmark. The fund's performance is measured on a quarterly basis, and the fund's performance is compared to the performance of the relevant benchmark.

Aladdin Scenarios:

Failing Triggers

Run to Maturity

40, 50, and 60% severity

deal speed and 50% deal speed

Fwd Libor and Fwd Libor + 200

Forward LIBOR Rates:

Period:

	Pmt Date	LIBOR_1MO Vector	LIBOR_6MO Vector
1	09/25/2005	3.588	4.04
2	10/25/2005	3.822571	4.158898
3	11/25/2005	3.95951	4.255347
4	12/25/2005	4.075265	4.32935
5	01/25/2006	4.264841	4.391536
6	02/25/2006	4.328437	4.428286
7	03/25/2006	4.289355	4.450108
8	04/25/2006	4.391283	4.480949
9	05/25/2006	4.395708	4.499191
10	06/25/2006	4.441719	4.520885
11	07/25/2006	4.481368	4.538452
12	08/25/2006	4.456995	4.552449
13	09/25/2006	4.471021	4.57321
14	10/25/2006	4.498731	4.593669
15	11/25/2006	4.52347	4.610943
16	12/25/2006	4.545177	4.624969
17	01/25/2007	4.563788	4.635682
18	02/25/2007	4.579243	4.643018
19	03/25/2007	4.591477	4.646914
20	04/25/2007	4.60043	4.647383
21	05/25/2007	4.606038	4.644772
22	06/25/2007	4.60824	4.639574
23	07/25/2007	4.606973	4.632355
24	08/25/2007	4.602175	4.623755
25	09/25/2007	4.594238	4.614489
26	10/25/2007	4.585062	4.605269
27	11/25/2007	4.575439	4.596545
28	12/25/2007	4.565744	4.5887
29	01/25/2008	4.556349	4.582114
30	02/25/2008	4.547628	4.577167
31	03/25/2008	4.539956	4.574241
32	04/25/2008	4.533705	4.573618
33	05/25/2008	4.529251	4.575173
34	06/25/2008	4.526965	4.578621
35	07/25/2008	4.527223	4.583618
36	08/25/2008	4.530398	4.589756
37	09/25/2008	4.53629	4.596563
38	10/25/2008	4.542856	4.6036
39	11/25/2008	4.549555	4.610778
40	12/25/2008	4.556389	4.618099

41	01/25/2009	4.563361	4.625565
42	02/25/2009	4.570471	4.633178
43	03/25/2009	4.577722	4.640939
44	04/25/2009	4.585116	4.648835
45	05/25/2009	4.592654	4.65679
46	06/25/2009	4.600339	4.664704
47	07/25/2009	4.608172	4.672473
48	08/25/2009	4.616156	4.679981
49	09/25/2009	4.624202	4.687108
50	10/25/2009	4.631939	4.693741
51	11/25/2009	4.63924	4.699821
52	12/25/2009	4.646062	4.705306
53	01/25/2010	4.652363	4.710154
54	02/25/2010	4.658101	4.71432
55	03/25/2010	4.663235	4.717763
56	04/25/2010	4.667722	4.720476
57	05/25/2010	4.67152	4.722602
58	06/25/2010	4.674587	4.724333
59	07/25/2010	4.676882	4.725877
60	08/25/2010	4.678362	4.727455
61	09/25/2010	4.679198	4.729302
62	10/25/2010	4.680231	4.731631
63	11/25/2010	4.681708	4.734522
64	12/25/2010	4.683673	4.738015
65	01/25/2011	4.686166	4.742155
66	02/25/2011	4.68923	4.746984
67	03/25/2011	4.692906	4.752544
68	04/25/2011	4.697237	4.758848
69	05/25/2011	4.702265	4.765779
70	06/25/2011	4.708031	4.773178
71	07/25/2011	4.714578	4.780879
72	08/25/2011	4.721947	4.788703
73	09/25/2011	4.729997	4.796462
74	10/25/2011	4.738013	4.803987
75	11/25/2011	4.745799	4.811231
76	12/25/2011	4.753336	4.818173
77	01/25/2012	4.760605	4.824796
78	02/25/2012	4.767588	4.831079
79	03/25/2012	4.774267	4.837005
80	04/25/2012	4.780622	4.842565
81	05/25/2012	4.786636	4.847794
82	06/25/2012	4.79229	4.852742
83	07/25/2012	4.797565	4.857459
84	08/25/2012	4.802443	4.862002
85	09/25/2012	4.806968	4.866428
86	10/25/2012	4.811378	4.870786
87	11/25/2012	4.815734	4.875087
88	12/25/2012	4.820036	4.879331
89	01/25/2013	4.824281	4.883515
90	02/25/2013	4.828469	4.887639
91	03/25/2013	4.832601	4.891703
92	04/25/2013	4.836674	4.89571

93	05/25/2013	4.840688	4.899678
94	06/25/2013	4.844642	4.90363
95	07/25/2013	4.848535	4.907593
96	08/25/2013	4.852367	4.91159
97	09/25/2013	4.85616	4.915648
98	10/25/2013	4.860005	4.919792
99	11/25/2013	4.86393	4.924029
100	12/25/2013	4.86794	4.928365
101	01/25/2014	4.872038	4.932804
102	02/25/2014	4.876231	4.937352
103	03/25/2014	4.880523	4.942013
104	04/25/2014	4.884918	4.946787
105	05/25/2014	4.889423	4.95165
106	06/25/2014	4.89404	4.956571
107	07/25/2014	4.898776	4.961518
108	08/25/2014	4.903636	4.966459
109	09/25/2014	4.908589	4.971358
110	10/25/2014	4.913507	4.976186
111	11/25/2014	4.918353	4.980935
112	12/25/2014	4.923125	4.985602
113	01/25/2015	4.92782	4.990185
114	02/25/2015	4.932437	4.994681
115	03/25/2015	4.936972	4.999087
116	04/25/2015	4.941422	5.003407
117	05/25/2015	4.945787	5.00767
118	06/25/2015	4.950062	5.011913
119	07/25/2015	4.954246	5.016172
120	08/25/2015	4.958335	5.020487
121	09/25/2015	4.962365	5.024898
122	10/25/2015	4.96648	5.02944
123	11/25/2015	4.970723	5.034123
124	12/25/2015	4.975097	5.038952
125	01/25/2016	4.979607	5.043933
126	02/25/2016	4.984259	5.049071
127	03/25/2016	4.989056	5.054369
128	04/25/2016	4.994003	5.05983
129	05/25/2016	4.999106	5.065441
130	06/25/2016	5.004369	5.071188
131	07/25/2016	5.009797	5.077052
132	08/25/2016	5.015395	5.083016
133	09/25/2016	5.021146	5.089065
134	10/25/2016	5.026978	5.095181
135	11/25/2016	5.032871	5.101363
136	12/25/2016	5.038827	5.107612
137	01/25/2017	5.044846	5.11393
138	02/25/2017	5.050931	5.120317
139	03/25/2017	5.057082	5.126776
140	04/25/2017	5.063301	5.133296
141	05/25/2017	5.069588	5.139823
142	06/25/2017	5.075945	5.146294
143	07/25/2017	5.082373	5.152639
144	08/25/2017	5.088873	5.15879

145	09/25/2017	5.095384	5.164676
146	10/25/2017	5.101649	5.170235
147	11/25/2017	5.107597	5.175446
148	12/25/2017	5.113219	5.1803
149	01/25/2018	5.118505	5.184787
150	02/25/2018	5.123447	5.188899
151	03/25/2018	5.128034	5.192625
152	04/25/2018	5.132257	5.195964
153	05/25/2018	5.136108	5.198948
154	06/25/2018	5.139576	5.201616
155	07/25/2018	5.142654	5.204012
156	08/25/2018	5.14533	5.206178
157	09/25/2018	5.147645	5.208159
158	10/25/2018	5.14978	5.209991
159	11/25/2018	5.151782	5.211681
160	12/25/2018	5.153647	5.213228
161	01/25/2019	5.155374	5.214628
162	02/25/2019	5.156961	5.21588
163	03/25/2019	5.158406	5.216981
164	04/25/2019	5.159707	5.217929
165	05/25/2019	5.160862	5.218711
166	06/25/2019	5.161869	5.219314
167	07/25/2019	5.162726	5.219725
168	08/25/2019	5.163431	5.219931
169	09/25/2019	5.16397	5.219916
170	10/25/2019	5.1643	5.219668
171	11/25/2019	5.164406	5.219182
172	12/25/2019	5.164284	5.218455
173	01/25/2020	5.16393	5.217483
174	02/25/2020	5.163342	5.216261
175	03/25/2020	5.162516	5.214788
176	04/25/2020	5.161448	5.213065
177	05/25/2020	5.160135	5.211129
178	06/25/2020	5.158573	5.20902
179	07/25/2020	5.156758	5.206782
180	08/25/2020	5.154688	5.20446
181	09/25/2020	5.152402	5.202099
182	10/25/2020	5.150074	5.199737
183	11/25/2020	5.14775	5.197385
184	12/25/2020	5.145431	5.195045
185	01/25/2021	5.143121	5.192719
186	02/25/2021	5.140821	5.190409
187	03/25/2021	5.138533	5.188118
188	04/25/2021	5.13626	5.185848
189	05/25/2021	5.134005	5.183601
190	06/25/2021	5.131769	5.18138
191	07/25/2021	5.129555	5.179187
192	08/25/2021	5.127364	5.177024
193	09/25/2021	5.1252	5.174894
194	10/25/2021	5.123065	5.172799
195	11/25/2021	5.12096	5.170742
196	12/25/2021	5.118888	5.168724

	75%P-FwdL	75%P-FwdL+100	75%P-FwdL+200	75%P-FwdL+300	100%P-FwdL	100%P-FwdL+100	100%P-FwdL+200
CDR	17.62	17.23	16.99	16.82	19.83	19.57	19.52
WAL	9.1	9.2	9.25	9.24	7.19	7.21	7.2
CUM LOSS	-22.25%	-21.94%	-21.74%	-21.60%	-20.52%	-20.34%	-20.30%
DM	57.6	56.1	46.5	32.8	56.9	56.1	45.6

50% Severity
100% Servicer Advances
12 Month lag
Failing Triggers
75, 100, 125 % Pricing Speeds
Fwd Libor + 0, + 100, +200, +300
To maturity,

197	01/25/2022	5.116852	5.166748
198	02/25/2022	5.114854	5.164816
199	03/25/2022	5.112895	5.16293
200	04/25/2022	5.110979	5.161093
201	05/25/2022	5.109107	5.159307
202	06/25/2022	5.107281	5.157575
203	07/25/2022	5.105504	5.155899
204	08/25/2022	5.103778	5.154282
205	09/25/2022	5.102105	5.152726
206	10/25/2022	5.100489	5.151233
207	11/25/2022	5.098932	5.149806
208	12/25/2022	5.097436	5.148446
209	01/25/2023	5.096004	5.147155
210	02/25/2023	5.094638	5.145933
211	03/25/2023	5.093339	5.144783
212	04/25/2023	5.092107	5.143707
213	05/25/2023	5.090943	5.142708
214	06/25/2023	5.089849	5.141794
215	07/25/2023	5.088828	5.140968
216	08/25/2023	5.087882	5.140236
217	09/25/2023	5.087016	5.139603
218	10/25/2023	5.086243	5.139073
219	11/25/2023	5.085569	5.138639
220	12/25/2023	5.084996	5.138292
221	01/25/2024	5.084528	5.138024
222	02/25/2024	5.084165	5.137825
223	03/25/2024	5.083901	5.137687
224	04/25/2024	5.083693	5.137607
225	05/25/2024	5.083533	5.137623
226	06/25/2024	5.083422	5.137777
227	07/25/2024	5.08336	5.138117
228	08/25/2024	5.08335	5.138687
229	09/25/2024	5.083435	5.139536
230	10/25/2024	5.083783	5.140676
231	11/25/2024	5.084441	5.141985
232	12/25/2024	5.085416	5.143301
233	01/25/2025	5.086712	5.144462
234	02/25/2025	5.088336	5.145302
235	03/25/2025	5.090134	5.145652
236	04/25/2025	5.091469	5.145387
237	05/25/2025	5.092173	5.144564
238	06/25/2025	5.092235	5.143289
239	07/25/2025	5.091645	5.141668
240	08/25/2025	5.090392	5.13981
241	09/25/2025	5.088577	5.137825
242	10/25/2025	5.086636	5.135809
243	11/25/2025	5.084682	5.133778
244	12/25/2025	5.082713	5.131735
245	01/25/2026	5.080731	5.12968
246	02/25/2026	5.078736	5.127612
247	03/25/2026	5.076729	5.125534
248	04/25/2026	5.07471	5.123444

249	05/25/2026	5.072679	5.121345
250	06/25/2026	5.070638	5.119235
251	07/25/2026	5.068586	5.117117
252	08/25/2026	5.066525	5.114989
253	09/25/2026	5.064454	5.112854
254	10/25/2026	5.062374	5.11071
255	11/25/2026	5.060286	5.10856
256	12/25/2026	5.05819	5.106403
257	01/25/2027	5.056087	5.104239
258	02/25/2027	5.053978	5.10207
259	03/25/2027	5.051861	5.099896
260	04/25/2027	5.049739	5.097717
261	05/25/2027	5.047612	5.095535
262	06/25/2027	5.04548	5.093348
263	07/25/2027	5.043344	5.091159
264	08/25/2027	5.041204	5.088967
265	09/25/2027	5.039061	5.086773
266	10/25/2027	5.036915	5.084577
267	11/25/2027	5.034766	5.082381
268	12/25/2027	5.032616	5.080184
269	01/25/2028	5.030465	5.077987
270	02/25/2028	5.028313	5.075791
271	03/25/2028	5.026161	5.073596
272	04/25/2028	5.024009	5.071402
273	05/25/2028	5.021857	5.06921
274	06/25/2028	5.019707	5.067021
275	07/25/2028	5.017559	5.064836
276	08/25/2028	5.015413	5.062653
277	09/25/2028	5.01327	5.060475
278	10/25/2028	5.011131	5.058302
279	11/25/2028	5.008995	5.056134
280	12/25/2028	5.006863	5.053972
281	01/25/2029	5.004736	5.051816
282	02/25/2029	5.002615	5.049666
283	03/25/2029	5.000499	5.047524
284	04/25/2029	4.99839	5.04539
285	05/25/2029	4.996288	5.043264
286	06/25/2029	4.994192	5.041146
287	07/25/2029	4.992105	5.039038
288	08/25/2029	4.990026	5.03694
289	09/25/2029	4.987956	5.034853
290	10/25/2029	4.985896	5.032776
291	11/25/2029	4.983845	5.03071
292	12/25/2029	4.981804	5.028657
293	01/25/2030	4.979775	5.026615
294	02/25/2030	4.977757	5.024587
295	03/25/2030	4.975751	5.022573
296	04/25/2030	4.973757	5.020572
297	05/25/2030	4.971776	5.018585
298	06/25/2030	4.969808	5.016614
299	07/25/2030	4.967855	5.014658
300	08/25/2030	4.965916	5.012719

301	09/25/2030	4.963991	5.010795
302	10/25/2030	4.962083	5.008889
303	11/25/2030	4.96019	5.007001
304	12/25/2030	4.958313	5.00513
305	01/25/2031	4.956454	5.003278
306	02/25/2031	4.954612	5.001445
307	03/25/2031	4.952788	4.999632
308	04/25/2031	4.950982	4.997839
309	05/25/2031	4.949196	4.996067
310	06/25/2031	4.947428	4.994316
311	07/25/2031	4.945681	4.992586
312	08/25/2031	4.943955	4.990879
313	09/25/2031	4.942249	4.989195
314	10/25/2031	4.940565	4.987534
315	11/25/2031	4.938903	4.985896
316	12/25/2031	4.937263	4.984283
317	01/25/2032	4.935646	4.982694
318	02/25/2032	4.934053	4.981131
319	03/25/2032	4.932484	4.979594
320	04/25/2032	4.93094	4.978083
321	05/25/2032	4.92942	4.976599
322	06/25/2032	4.927926	4.975142
323	07/25/2032	4.926458	4.973714
324	08/25/2032	4.925017	4.972313
325	09/25/2032	4.923603	4.970942
326	10/25/2032	4.922216	4.969599
327	11/25/2032	4.920857	4.968287
328	12/25/2032	4.919527	4.967006
329	01/25/2033	4.918226	4.965755
330	02/25/2033	4.916954	4.964536
331	03/25/2033	4.915713	4.963349
332	04/25/2033	4.914502	4.962194
333	05/25/2033	4.913322	4.961073
334	06/25/2033	4.912174	4.959985
335	07/25/2033	4.911059	4.958931
336	08/25/2033	4.909976	4.957912
337	09/25/2033	4.908927	4.956927
338	10/25/2033	4.90791	4.955977
339	11/25/2033	4.906927	4.955063
340	12/25/2033	4.905979	4.954186
341	01/25/2034	4.905064	4.953347
342	02/25/2034	4.904185	4.952547
343	03/25/2034	4.903342	4.951787
344	04/25/2034	4.902537	4.951068
345	05/25/2034	4.901772	4.950388
346	06/25/2034	4.901046	4.949747
347	07/25/2034	4.900361	4.949143
348	08/25/2034	4.899717	4.948574
349	09/25/2034	4.899113	4.948041
350	10/25/2034	4.898542	4.947542
351	11/25/2034	4.898002	4.947083
352	12/25/2034	4.897495	4.946672

353	01/25/2035	4.897021	4.946316
354	02/25/2035	4.896579	4.946023
355	03/25/2035	4.896178	4.9458
356	04/25/2035	4.895844	4.9458
357	05/25/2035	4.895586	4.9458
358	06/25/2035	4.895403	4.9458
359	07/25/2035	4.895297	4.9458
360	07/25/2035	4.895269	4.9458

Breakeven CDRs

M1	FwdL-100ppc - 40sev	FwdL-100ppc - 50sev	FwdL-100ppc - 60sev	FwdL-50ppc - 40sev	FwdL-50ppc - 50sev	FwdL-50ppc - 60sev
M2	33.56	24.55	19.35	25.98	18.64	14.54
M3	26.50	19.83	15.83	20.90	15.46	12.27
M4	22.17	16.82	13.54	17.90	13.49	10.82
M5	19.37	14.83	12.01	16.00	12.20	9.85
M6	16.84	13.00	10.59	14.31	11.02	8.96
M7	14.73	11.44	9.36	12.90	10.02	8.19
M8	12.55	9.82	8.07	11.44	8.96	7.36
M9	11.05	8.69	7.16	10.44	8.22	6.78
M10	9.49	7.50	6.20	9.44	7.49	6.21
	8.37	6.65	5.52	8.86	7.08	5.89

Cumulative Losses

M1	FwdL-100ppc - 40sev	FwdL-100ppc - 50sev	FwdL-100ppc - 60sev	FwdL-50ppc - 40sev	FwdL-50ppc - 50sev	FwdL-50ppc - 60sev
M2	23.18	23.78	24.2	26.27	27.93	29.16
M3	20.01	20.52	20.87	23.7	25.19	26.29
M4	17.75	18.2	18.51	21.87	23.23	24.23
M5	16.15	16.55	16.83	20.55	21.83	22.75
M6	14.58	14.94	15.19	19.26	20.44	21.31
M7	13.17	13.49	13.71	18.08	19.18	19.98
M8	11.62	11.9	12.09	16.76	17.75	18.48
M9	10.49	10.73	10.9	15.78	16.7	17.37
M10	9.25	9.46	9.61	14.73	15.6	16.24
	8.32	8.52	8.66	14.09	14.96	15.58

WAL

M1	FwdL-100ppc - 40sev	FwdL-100ppc - 50sev	FwdL-100ppc - 60sev	FwdL-50ppc - 40sev	FwdL-50ppc - 50sev	FwdL-50ppc - 60sev
M2	5.61	6.44	7.03	8.90	10.75	12.11
M3	6.43	7.19	7.70	10.41	12.10	13.35
M4	7.50	8.24	8.72	12.24	13.94	15.16
M5	8.47	9.21	9.72	13.88	15.61	16.77
M6	8.94	9.61	10.13	14.70	16.29	17.42
M7	9.59	10.18	10.67	15.75	17.26	18.33
M8	9.89	10.44	10.86	16.28	17.63	18.57
M9	10.86	11.41	11.79	17.75	19.05	19.96
M10	11.05	11.53	11.86	18.12	19.32	20.18

M10	11.57	12.00	12.34	18.73	19.98	20.75
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Breakeven CDRs

FwdL200 -100ppc-40sev	FwdL200 -100ppc-50sev	FwdL200 -100ppc-60sev	FwdL200 -50ppc-40sev	FwdL200 -50ppc-50sev
33.54	24.32	19.07	24.87	17.72
26.29	19.52	15.53	19.81	14.57
21.86	16.48	13.23	16.84	12.63
19.01	14.47	11.68	14.96	11.36
16.45	12.63	10.25	13.30	10.21
14.30	11.06	9.02	11.92	9.23
12.10	9.43	7.72	10.49	8.19
10.60	8.30	6.82	9.51	7.47
9.08	7.15	5.90	8.57	6.79
8.07	6.40	5.30	8.11	6.46

Cumulative Losses

FwdL200 -100ppc-40sev	FwdL200 -100ppc-50sev	FwdL200 -100ppc-60sev	FwdL200 -50ppc-40sev	FwdL200 -50ppc-50sev
23.18	23.64	23.96	25.78	27.23
19.91	20.3	20.58	23.1	24.38
17.59	17.94	18.18	21.19	22.36
15.94	16.25	16.47	19.81	20.9
14.33	14.61	14.8	18.47	19.48
12.88	13.13	13.3	17.25	18.18
11.29	11.51	11.65	15.87	16.71
10.14	10.33	10.46	14.85	15.62
8.92	9.08	9.2	13.81	14.55
8.07	8.24	8.36	13.27	14

WAL

FwdL200 -100ppc-40sev	FwdL200 -100ppc-50sev	FwdL200 -100ppc-60sev	FwdL200 -50ppc-40sev	FwdL200 -50ppc-50sev
5.60	6.46	7.03	9.17	11.08
6.45	7.20	7.73	10.76	12.46
7.52	8.26	8.80	12.67	14.36
8.50	9.25	9.76	14.36	16.05
9.01	9.69	10.16	15.25	16.81
9.64	10.26	10.73	16.34	17.81
9.94	10.51	10.88	16.89	18.19
10.94	11.50	11.87	18.44	19.67

11.13	11.60	11.96	18.77	19.92
11.63	12.14	12.46	19.51	20.47

FwdL200 -50ppc-60sev
13.77
11.54
10.11
9.16
8.29
7.53
6.72
6.15
5.62
5.37

FwdL200 -50ppc-60sev
28.29
25.34
23.22
21.7
20.22
18.86
17.32
16.18
15.08
14.54

FwdL200 -50ppc-60sev
12.44
13.74
15.58
17.26
17.96
18.83
19.11
20.52

20.67
21.21

Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information

Any transactions in the certificates will be effected through Residential Funding Securities Corporation.

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC.

Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

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. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

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a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

replines and prepay curves

ID#	Name	Cashflows	Prepay
1	15YR FRM Conforming	100	*tcw_fix
2	15YR FRM 36 Month PPP Conforming	100	*tcw_fix
3	2YR LIBOR Conforming	100	*tcw_228arm
4	2YR LIBOR 60 MO IO Conforming	100	*tcw_228arm
5	2YR LIBOR 12 Month PPP Conforming	100	*tcw_228arm
6	2YR LIBOR 60 MO IO 12 Month PPP Con	100	*tcw_228arm
7	2YR LIBOR 24 Month PPP Conforming	100	*tcw_228arm
8	2YR LIBOR 60 MO IO 24 Month PPP Con	100	*tcw_228arm
9	2YR LIBOR 36 Month PPP Conforming	100	*tcw_228arm
10	2YR LIBOR 60 MO IO 36 Month PPP Con	100	*tcw_228arm
11	30YR FRM Conforming	100	*tcw_fix
12	FRM 30YR 60 MO IO Conforming	100	*tcw_fix
13	30YR FRM 12 Month PPP Conforming	100	*tcw_fix
14	FRM 30YR 60 MO IO 12 Month PPP Con	100	*tcw_fix
15	30YR FRM 24 Month PPP Conforming	100	*tcw_fix
16	30YR FRM 30 Month PPP Conforming	100	*tcw_fix
17	FRM 30YR 60 MO IO 30 Month PPP Con	100	*tcw_fix
18	30YR FRM 36 Month PPP Conforming	100	*tcw_fix
19	FRM 30YR 60 MO IO 36 Month PPP Con	100	*tcw_fix
20	3YR LIBOR Conforming	100	*tcw_327arm
21	3YR LIBOR 60 MO IO Conforming	100	*tcw_327arm
22	3YR LIBOR 12 Month PPP Conforming	100	*tcw_327arm
23	3YR LIBOR 60 MO IO 12 Month PPP Con	100	*tcw_327arm
24	3YR LIBOR 24 Month PPP Conforming	100	*tcw_327arm
25	3YR LIBOR 60 MO IO 30 Month PPP Con	100	*tcw_327arm
26	3YR LIBOR 36 Month PPP Conforming	100	*tcw_327arm
27	3YR LIBOR 60 MO IO 36 Month PPP Con	100	*tcw_327arm
28	BALLOON FRM 12 Month PPP Conformir	100	*tcw_fix
29	BALLOON FRM 36 Month PPP Conformir	100	*tcw_fix
30	15YR FRM 36 Month PPP Non-conformin	100	*tcw_fix
31	2YR LIBOR Non-conforming	100	*tcw_228arm
32	2YR LIBOR 60 MO IO Non-conforming	100	*tcw_228arm
33	2YR LIBOR 12 Month PPP Non-conformir	100	*tcw_228arm
34	2YR LIBOR 60 MO IO 12 Month PPP Non	100	*tcw_228arm
35	2YR LIBOR 24 Month PPP Non-conformir	100	*tcw_228arm
36	2YR LIBOR 60 MO IO 24 Month PPP Non	100	*tcw_228arm
37	2YR LIBOR 36 Month PPP Non-conformir	100	*tcw_228arm
38	2YR LIBOR 60 MO IO 36 Month PPP Non	100	*tcw_228arm
39	30YR FRM Non-conforming	100	*tcw_fix
40	FRM 30YR 60 MO IO Non-conforming	100	*tcw_fix
41	30YR FRM 12 Month PPP Non-conformin	100	*tcw_fix
42	30YR FRM 24 Month PPP Non-conformin	100	*tcw_fix
43	30YR FRM 30 Month PPP Non-conformin	100	*tcw_fix
44	30YR FRM 36 Month PPP Non-conformin	100	*tcw_fix
45	FRM 30YR 60 MO IO 36 Month PPP Non-	100	*tcw_fix
46	3YR LIBOR Non-conforming	100	*tcw_327arm
47	3YR LIBOR 60 MO IO Non-conforming	100	*tcw_327arm
48	3YR LIBOR 12 Month PPP Non-conformir	100	*tcw_327arm
49	3YR LIBOR 60 MO IO 12 Month PPP Non	100	*tcw_327arm

50 3YR LIBOR 24 Month PPP Non-conformir	100 *tcw_327arm
51 3YR LIBOR 30 Month PPP Non-conformir	100 *tcw_327arm
52 3YR LIBOR 36 Month PPP Non-conformir	100 *tcw_327arm
53 3YR LIBOR 60 MO IO 36 Month PPP Non	100 *tcw_327arm

Date	LIBOR_1MO Vector	LIBOR_6MO Vector
09/25/2005	3.588	4.04
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11/25/2005	3.95951	4.255347
12/25/2005	4.075265	4.32935
01/25/2006	4.264841	4.391536
02/25/2006	4.328437	4.428286
03/25/2006	4.289355	4.450108
04/25/2006	4.391283	4.480949
05/25/2006	4.395708	4.499191
06/25/2006	4.441719	4.520885
07/25/2006	4.481368	4.538452
08/25/2006	4.456995	4.552449
09/25/2006	4.471021	4.57321
10/25/2006	4.498731	4.593669
11/25/2006	4.52347	4.610943
12/25/2006	4.545177	4.624969
01/25/2007	4.563788	4.635682
02/25/2007	4.579243	4.643018
03/25/2007	4.591477	4.646914
04/25/2007	4.60043	4.647383
05/25/2007	4.606038	4.644772
06/25/2007	4.60824	4.639574
07/25/2007	4.606973	4.632355
08/25/2007	4.602175	4.623755
09/25/2007	4.594238	4.614489
10/25/2007	4.585062	4.605269
11/25/2007	4.575439	4.596545
12/25/2007	4.565744	4.5887
01/25/2008	4.556349	4.582114
02/25/2008	4.547628	4.577167
03/25/2008	4.539956	4.574241
04/25/2008	4.533705	4.573618
05/25/2008	4.529251	4.575173
06/25/2008	4.526965	4.578621
07/25/2008	4.527223	4.583618
08/25/2008	4.530398	4.589756
09/25/2008	4.53629	4.596563
10/25/2008	4.542856	4.6036
11/25/2008	4.549555	4.610778
12/25/2008	4.556389	4.618099
01/25/2009	4.563361	4.625565
02/25/2009	4.570471	4.633178
03/25/2009	4.577722	4.640939
04/25/2009	4.585116	4.648835
05/25/2009	4.592654	4.65679
06/25/2009	4.600339	4.664704
07/25/2009	4.608172	4.672473
08/25/2009	4.616156	4.679981
09/25/2009	4.624202	4.687108

10/25/2009	4.631939	4.693741
11/25/2009	4.63924	4.699821
12/25/2009	4.646062	4.705306
01/25/2010	4.652363	4.710154
02/25/2010	4.658101	4.71432
03/25/2010	4.663235	4.717763
04/25/2010	4.667722	4.720476
05/25/2010	4.67152	4.722602
06/25/2010	4.674587	4.724333
07/25/2010	4.676882	4.725877
08/25/2010	4.678362	4.727455
09/25/2010	4.679198	4.729302
10/25/2010	4.680231	4.731631
11/25/2010	4.681708	4.734522
12/25/2010	4.683673	4.738015
01/25/2011	4.686166	4.742155
02/25/2011	4.68923	4.746984
03/25/2011	4.692906	4.752544
04/25/2011	4.697237	4.758848
05/25/2011	4.702265	4.765779
06/25/2011	4.708031	4.773178
07/25/2011	4.714578	4.780879
08/25/2011	4.721947	4.788703
09/25/2011	4.729997	4.796462
10/25/2011	4.738013	4.803987
11/25/2011	4.745799	4.811231
12/25/2011	4.753336	4.818173
01/25/2012	4.760605	4.824796
02/25/2012	4.767588	4.831079
03/25/2012	4.774267	4.837005
04/25/2012	4.780622	4.842565
05/25/2012	4.786636	4.847794
06/25/2012	4.79229	4.852742
07/25/2012	4.797565	4.857459
08/25/2012	4.802443	4.862002
09/25/2012	4.806968	4.866428
10/25/2012	4.811378	4.870786
11/25/2012	4.815734	4.875087
12/25/2012	4.820036	4.879331
01/25/2013	4.824281	4.883515
02/25/2013	4.828469	4.887639
03/25/2013	4.832601	4.891703
04/25/2013	4.836674	4.89571
05/25/2013	4.840688	4.899678
06/25/2013	4.844642	4.90363
07/25/2013	4.848535	4.907593
08/25/2013	4.852367	4.91159
09/25/2013	4.85616	4.915648
10/25/2013	4.860005	4.919792
11/25/2013	4.86393	4.924029
12/25/2013	4.86794	4.928365
01/25/2014	4.872038	4.932804

02/25/2014	4.876231	4.937352
03/25/2014	4.880523	4.942013
04/25/2014	4.884918	4.946787
05/25/2014	4.889423	4.95165
06/25/2014	4.89404	4.956571
07/25/2014	4.898776	4.961518
08/25/2014	4.903636	4.966459
09/25/2014	4.908589	4.971358
10/25/2014	4.913507	4.976186
11/25/2014	4.918353	4.980935
12/25/2014	4.923125	4.985602
01/25/2015	4.92782	4.990185
02/25/2015	4.932437	4.994681
03/25/2015	4.936972	4.999087
04/25/2015	4.941422	5.003407
05/25/2015	4.945787	5.00767
06/25/2015	4.950062	5.011913
07/25/2015	4.954246	5.016172
08/25/2015	4.958335	5.020487
09/25/2015	4.962365	5.024898
10/25/2015	4.96648	5.02944
11/25/2015	4.970723	5.034123
12/25/2015	4.975097	5.038952
01/25/2016	4.979607	5.043933
02/25/2016	4.984259	5.049071
03/25/2016	4.989056	5.054369
04/25/2016	4.994003	5.05983
05/25/2016	4.999106	5.065441
06/25/2016	5.004369	5.071188
07/25/2016	5.009797	5.077052
08/25/2016	5.015395	5.083016
09/25/2016	5.021146	5.089065
10/25/2016	5.026978	5.095181
11/25/2016	5.032871	5.101363
12/25/2016	5.038827	5.107612
01/25/2017	5.044846	5.11393
02/25/2017	5.050931	5.120317
03/25/2017	5.057082	5.126776
04/25/2017	5.063301	5.133296
05/25/2017	5.069588	5.139823
06/25/2017	5.075945	5.146294
07/25/2017	5.082373	5.152639
08/25/2017	5.088873	5.15879
09/25/2017	5.095384	5.164676
10/25/2017	5.101649	5.170235
11/25/2017	5.107597	5.175446
12/25/2017	5.113219	5.1803
01/25/2018	5.118505	5.184787
02/25/2018	5.123447	5.188899
03/25/2018	5.128034	5.192625
04/25/2018	5.132257	5.195964
05/25/2018	5.136108	5.198948

06/25/2018	5.139576	5.201616
07/25/2018	5.142654	5.204012
08/25/2018	5.14533	5.206178
09/25/2018	5.147645	5.208159
10/25/2018	5.14978	5.209991
11/25/2018	5.151782	5.211681
12/25/2018	5.153647	5.213228
01/25/2019	5.155374	5.214628
02/25/2019	5.156961	5.21588
03/25/2019	5.158406	5.216981
04/25/2019	5.159707	5.217929
05/25/2019	5.160862	5.218711
06/25/2019	5.161869	5.219314
07/25/2019	5.162726	5.219725
08/25/2019	5.163431	5.219931
09/25/2019	5.16397	5.219916
10/25/2019	5.1643	5.219668
11/25/2019	5.164406	5.219182
12/25/2019	5.164284	5.218455
01/25/2020	5.16393	5.217483
02/25/2020	5.163342	5.216261
03/25/2020	5.162516	5.214788
04/25/2020	5.161448	5.213065
05/25/2020	5.160135	5.211129
06/25/2020	5.158573	5.20902
07/25/2020	5.156758	5.206782
08/25/2020	5.154688	5.20446
09/25/2020	5.152402	5.202099
10/25/2020	5.150074	5.199737
11/25/2020	5.14775	5.197385
12/25/2020	5.145431	5.195045
01/25/2021	5.143121	5.192719
02/25/2021	5.140821	5.190409
03/25/2021	5.138533	5.188118
04/25/2021	5.13626	5.185848
05/25/2021	5.134005	5.183601
06/25/2021	5.131769	5.18138
07/25/2021	5.129555	5.179187
08/25/2021	5.127364	5.177024
09/25/2021	5.1252	5.174894
10/25/2021	5.123065	5.172799
11/25/2021	5.12096	5.170742
12/25/2021	5.118888	5.168724
01/25/2022	5.116852	5.166748
02/25/2022	5.114854	5.164816
03/25/2022	5.112895	5.16293
04/25/2022	5.110979	5.161093
05/25/2022	5.109107	5.159307
06/25/2022	5.107281	5.157575
07/25/2022	5.105504	5.155899
08/25/2022	5.103778	5.154282
09/25/2022	5.102105	5.152726

10/25/2022	5.100489	5.151233
11/25/2022	5.098932	5.149806
12/25/2022	5.097436	5.148446
01/25/2023	5.096004	5.147155
02/25/2023	5.094638	5.145933
03/25/2023	5.093339	5.144783
04/25/2023	5.092107	5.143707
05/25/2023	5.090943	5.142708
06/25/2023	5.089849	5.141794
07/25/2023	5.088828	5.140968
08/25/2023	5.087882	5.140236
09/25/2023	5.087016	5.139603
10/25/2023	5.086243	5.139073
11/25/2023	5.085569	5.138639
12/25/2023	5.084996	5.138292
01/25/2024	5.084528	5.138024
02/25/2024	5.084165	5.137825
03/25/2024	5.083901	5.137687
04/25/2024	5.083693	5.137607
05/25/2024	5.083533	5.137623
06/25/2024	5.083422	5.137777
07/25/2024	5.08336	5.138117
08/25/2024	5.08335	5.138687
09/25/2024	5.083435	5.139536
10/25/2024	5.083783	5.140676
11/25/2024	5.084441	5.141985
12/25/2024	5.085416	5.143301
01/25/2025	5.086712	5.144462
02/25/2025	5.088336	5.145302
03/25/2025	5.090134	5.145652
04/25/2025	5.091469	5.145387
05/25/2025	5.092173	5.144564
06/25/2025	5.092235	5.143289
07/25/2025	5.091645	5.141668
08/25/2025	5.090392	5.13981
09/25/2025	5.088577	5.137825
10/25/2025	5.086636	5.135809
11/25/2025	5.084682	5.133778
12/25/2025	5.082713	5.131735
01/25/2026	5.080731	5.12968
02/25/2026	5.078736	5.127612
03/25/2026	5.076729	5.125534
04/25/2026	5.07471	5.123444
05/25/2026	5.072679	5.121345
06/25/2026	5.070638	5.119235
07/25/2026	5.068586	5.117117
08/25/2026	5.066525	5.114989
09/25/2026	5.064454	5.112854
10/25/2026	5.062374	5.11071
11/25/2026	5.060286	5.10856
12/25/2026	5.05819	5.106403
01/25/2027	5.056087	5.104239

02/25/2027	5.053978	5.10207
03/25/2027	5.051861	5.099896
04/25/2027	5.049739	5.097717
05/25/2027	5.047612	5.095535
06/25/2027	5.04548	5.093348
07/25/2027	5.043344	5.091159
08/25/2027	5.041204	5.088967
09/25/2027	5.039061	5.086773
10/25/2027	5.036915	5.084577
11/25/2027	5.034766	5.082381
12/25/2027	5.032616	5.080184
01/25/2028	5.030465	5.077987
02/25/2028	5.028313	5.075791
03/25/2028	5.026161	5.073596
04/25/2028	5.024009	5.071402
05/25/2028	5.021857	5.06921
06/25/2028	5.019707	5.067021
07/25/2028	5.017559	5.064836
08/25/2028	5.015413	5.062653
09/25/2028	5.01327	5.060475
10/25/2028	5.011131	5.058302
11/25/2028	5.008995	5.056134
12/25/2028	5.006863	5.053972
01/25/2029	5.004736	5.051816
02/25/2029	5.002615	5.049666
03/25/2029	5.000499	5.047524
04/25/2029	4.99839	5.04539
05/25/2029	4.996288	5.043264
06/25/2029	4.994192	5.041146
07/25/2029	4.992105	5.039038
08/25/2029	4.990026	5.03694
09/25/2029	4.987956	5.034853
10/25/2029	4.985896	5.032776
11/25/2029	4.983845	5.03071
12/25/2029	4.981804	5.028657
01/25/2030	4.979775	5.026615
02/25/2030	4.977757	5.024587
03/25/2030	4.975751	5.022573
04/25/2030	4.973757	5.020572
05/25/2030	4.971776	5.018585
06/25/2030	4.969808	5.016614
07/25/2030	4.967855	5.014658
08/25/2030	4.965916	5.012719
09/25/2030	4.963991	5.010795
10/25/2030	4.962083	5.008889
11/25/2030	4.96019	5.007001
12/25/2030	4.958313	5.00513
01/25/2031	4.956454	5.003278
02/25/2031	4.954612	5.001445
03/25/2031	4.952788	4.999632
04/25/2031	4.950982	4.997839
05/25/2031	4.949196	4.996067

06/25/2031	4.947428	4.994316
07/25/2031	4.945681	4.992586
08/25/2031	4.943955	4.990879
09/25/2031	4.942249	4.989195
10/25/2031	4.940565	4.987534
11/25/2031	4.938903	4.985896
12/25/2031	4.937263	4.984283
01/25/2032	4.935646	4.982694
02/25/2032	4.934053	4.981131
03/25/2032	4.932484	4.979594
04/25/2032	4.93094	4.978083
05/25/2032	4.92942	4.976599
06/25/2032	4.927926	4.975142
07/25/2032	4.926458	4.973714
08/25/2032	4.925017	4.972313
09/25/2032	4.923603	4.970942
10/25/2032	4.922216	4.969599
11/25/2032	4.920857	4.968287
12/25/2032	4.919527	4.967006
01/25/2033	4.918226	4.965755
02/25/2033	4.916954	4.964536
03/25/2033	4.915713	4.963349
04/25/2033	4.914502	4.962194
05/25/2033	4.913322	4.961073
06/25/2033	4.912174	4.959985
07/25/2033	4.911059	4.958931
08/25/2033	4.909976	4.957912
09/25/2033	4.908927	4.956927
10/25/2033	4.90791	4.955977
11/25/2033	4.906927	4.955063
12/25/2033	4.905979	4.954186
01/25/2034	4.905064	4.953347
02/25/2034	4.904185	4.952547
03/25/2034	4.903342	4.951787
04/25/2034	4.902537	4.951068
05/25/2034	4.901772	4.950388
06/25/2034	4.901046	4.949747
07/25/2034	4.900361	4.949143
08/25/2034	4.899717	4.948574
09/25/2034	4.899113	4.948041
10/25/2034	4.898542	4.947542
11/25/2034	4.898002	4.947083
12/25/2034	4.897495	4.946672
01/25/2035	4.897021	4.946316
02/25/2035	4.896579	4.946023
03/25/2035	4.896178	4.9458
04/25/2035	4.895844	
05/25/2035	4.895586	
06/25/2035	4.895403	
07/25/2035	4.895297	
08/25/2035	4.895269	

S&P Subprime Default Assumptions

Month	% when WA seasoning <12mo	% when WA seasoning >12mo
1	4.00%	4.00% & 5.75%
6	5.75%	6.25%
12	6.25%	13.00%
18	13.00%	10.25%
24	10.25%	10.00%
30	10.00%	9.50%
36	9.50%	9.00%
42	9.00%	9.00%
48	9.00%	7.75%
54	7.75%	5.75%
60	5.75%	5.50%
66	5.50%	4.25%
72	4.25%	0.00%

Assumptions:
 Severity 100%
 Advances 100%
 Lag
 12 months
 Forward
 Losses SP default assumptions(on original pool)
 Prepays S&P NIM prepay ramps(seasoned)
 To Maturity

6 Month ARMs, 1/29's and 2/28 Prepay Curve	
Period	Value
1	7.25
2	8.5
3	9.75
4	11.06
5	13.02
6	16.32
7	18.16
8	20.05
9	23.16
10	25.05
11	30.15
12	32.5
13	33.79
14	34.22
15	34.92
16	35.06
17	34.19
18	37.49
19	40
20	55
21	55
22	55
23	55
24	55
25	55
26	55
27	55
28	55
29	55
30	55
31	35
32	35

3/27 Prepay Curve	
Period	Value
1	7.25
2	8.17
3	9.1
4	10.08
5	11.65
6	14.37
7	15.79
8	17.24
9	19.72
10	21.15
11	25.28
12	27.07
13	27.99
14	28.2
15	28.55
16	28.75
17	28.94
18	29.14
19	30
20	30
21	30
22	30
23	30.93
24	33
25	40
26	40
27	40
28	40
29	40
30	55
31	55
32	55

15/15, 10/30, and Fixed Prepay Curve	
Period	Value
1	4
2	6.27
3	8.55
4	10.82
5	13.09
6	15.36
7	17.64
8	19.91
9	22.18
10	24.45
11	26.73
12	29
13	29
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32	29

Loss Curve	
Period	Value
1	4
2	0
3	0
4	0
5	0
6	5.75
7	0
8	0
9	0
10	0
11	0
12	6.25
13	0
14	0
15	0
16	0
17	0
18	13
19	0
20	0
21	0
22	0
23	0
24	10.25
25	0
26	0
27	0
28	0
29	0
30	10
31	0
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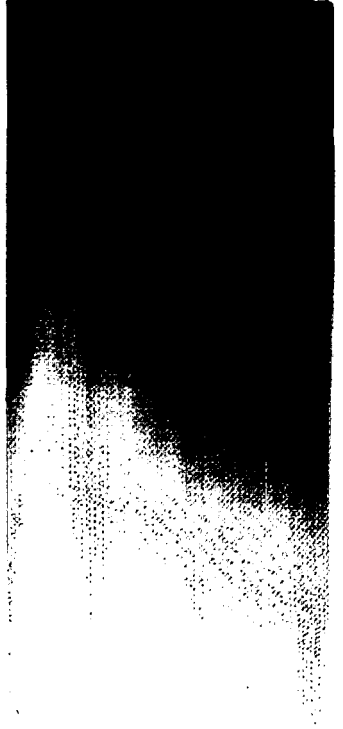
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1 S&P Model BB+ exp loss?

2 % Loss of "BB" Class Princ For these table, assume

TRIGGERS FAIL % Writedown	Coll Loss %	Libor forward - 50			Libor forward +200			Libor forward + 400		
		100%	125%	150%	100%	125%	150%	100%	125%	150%
S&P Loss Ramp	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

3 % Loss of "BB" Class Princ

TRIGGERS PASS % Writedown	Coll Loss %	Libor forward - 50			Libor forward +200			Libor forward + 400		
		100%	125%	150%	100%	125%	150%	100%	125%	150%
S&P Loss Ramp	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	2	0.00%	0.00%	7.26%	0.00%	0.00%	7.28%	0.00%	0.00%	7.31%
	3	0.00%	13.31%	10.61%	0.00%	13.59%	10.39%	0.00%	13.72%	9.96%
	4	0.00%	18.15%	21.08%	0.00%	18.16%	17.72%	0.00%	18.18%	17.72%

4 Breakeven Runs

Use Standard default application here, not the total unscheduled balance reduction type for the above tables.

TRIGGERS FAIL	Coll Loss %	Libor forward - 50			Libor forward +200			Libor forward + 400		
		100%	125%	150%	100%	125%	150%	100%	125%	150%
1st \$ Loss CDR		3.27	3.22	3.23	3.26	3.24	3.30	3.22	3.40	3.69

Cumulative Loss to Pool	7.72%	6.10%	5.07%	7.71%	6.14%	5.18%	7.63%	6.43%	5.78%	8.08%	7.39%	7.10%
WAL	11.61	8.95	6.90	11.63	8.93	6.91	11.69	8.96	6.86	11.67	8.79	6.76
Period of 1st \$ Loss	173	119	117	113	130	104	166	112	108	154	153	110
Principal Window	Jan15 - Jul35 ct12 - Feb35 eb11 - Jan31	Jan15 - Jul35 ct12 - Feb35 eb11 - Jan31	Jan15 - Jul35 ct12 - Feb35 eb11 - Jan31	Jan15 - Jul35 ct12 - Feb35 eb11 - Jan31	Jan15 - Jul35 ct12 - Feb35 eb11 - Jan31	Jan15 - Jul35 ct12 - Feb35 eb11 - Jan31	Jan15 - Jul35 ct12 - Feb35 eb11 - Jan31	Jan15 - Jul35 ct12 - Feb35 eb11 - Jan31	Jan15 - Jul35 ct12 - Feb35 eb11 - Jan31	Jan15 - Jul35 ct12 - Feb35 eb11 - Jan31	Jan15 - Jul35 ct12 - Feb35 eb11 - Jan31	Jan15 - Jul35 ct12 - Feb35 eb11 - Jan31
Gap in Princ(Y/N)	N	n	n	n	n	n	n	n	n	n	n	n

• SP default assumptions are in tab "SP Defaults"(Seasoned)
 SP prepayment ramps-nim (Seasoned)

Period	FRM PPC	ARM PPC	Period	Default	1.000000000000	0.99996
1	2.0000	25.0000	1	0.000000000000	0.00000	
2	3.0714	25.0000	2	0.000000000000	0.00000	
3	4.1429	25.0000	3	0.000000000000	0.00000	
4	5.2143	25.0000	4	0.000000000000	0.00000	
5	6.2857	25.0000	5	0.000000000000	0.00000	
6	7.3571	25.0000	6	0.000000000000	0.00000	
7	8.4286	25.0000	7	0.008333333333	0.00833	
8	9.5000	25.0000	8	0.008333333333	0.00833	
9	10.5714	25.0000	9	0.008333333333	0.00833	
10	11.6429	25.0000	10	0.008333333333	0.00833	
11	12.7143	25.0000	11	0.008333333333	0.00833	
12	13.7857	25.0000	12	0.008333333333	0.00833	
13	14.8571	35.0000	13	0.008333333333	0.00833	
14	15.9286	35.0000	14	0.008333333333	0.00833	
15	17.0000	35.0000	15	0.008333333333	0.00833	
16	17.0000	35.0000	16	0.008333333333	0.00833	
17	17.0000	35.0000	17	0.008333333333	0.00833	
18	17.0000	35.0000	18	0.008333333333	0.00833	
19	17.0000	35.0000	19	0.020000000000	0.02000	
20	17.0000	35.0000	20	0.020000000000	0.02000	
21	17.0000	35.0000	21	0.020000000000	0.02000	
22	17.0000	35.0000	22	0.020000000000	0.02000	
23	17.0000	35.0000	23	0.020000000000	0.02000	
24	17.0000	35.0000	24	0.020000000000	0.02000	
25	17.0000	60.0000	25	0.020000000000	0.02000	
26	17.0000	60.0000	26	0.020000000000	0.02000	
27	17.0000	60.0000	27	0.020000000000	0.02000	
28	17.0000	60.0000	28	0.020000000000	0.02000	
29	17.0000	58.0000	29	0.020000000000	0.02000	
30	17.0000	56.0000	30	0.020000000000	0.02000	
31	17.0000	54.0000	31	0.020000000000	0.02000	
32	17.0000	52.0000	32	0.020000000000	0.02000	
33	17.0000	50.0000	33	0.020000000000	0.02000	
34	17.0000	48.0000	34	0.020000000000	0.02000	
35	17.0000	46.0000	35	0.020000000000	0.02000	
36	17.0000	44.0000	36	0.020000000000	0.02000	
37	17.0000	42.0000	37	0.020000000000	0.02000	
38	17.0000	40.0000	38	0.020000000000	0.02000	
39	17.0000	40.0000	39	0.020000000000	0.02000	
40	17.0000	40.0000	40	0.020000000000	0.02000	
41	17.0000	40.0000	41	0.020000000000	0.02000	
42	17.0000	40.0000	42	0.020000000000	0.02000	
43	17.0000	40.0000	43	0.013333333333	0.01333	
44	17.0000	40.0000	44	0.013333333333	0.01333	
45	17.0000	40.0000	45	0.013333333333	0.01333	
46	17.0000	40.0000	46	0.013333333333	0.01333	
47	17.0000	40.0000	47	0.013333333333	0.01333	
48	17.0000	40.0000	48	0.013333333333	0.01333	
49	17.0000	40.0000	49	0.013333333333	0.01333	

50	17.0000	40.0000	50	0.01333333333333	0.01333
51	17.0000	40.0000	51	0.01333333333333	0.01333
52	17.0000	40.0000	52	0.01333333333333	0.01333
53	17.0000	40.0000	53	0.01333333333333	0.01333
54	17.0000	40.0000	54	0.01333333333333	0.01333
55	17.0000	40.0000	55	0.00833333333333	0.00833
56	17.0000	40.0000	56	0.00833333333333	0.00833
57	17.0000	40.0000	57	0.00833333333333	0.00833
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59	17.0000	40.0000	59	0.00833333333333	0.00833
60	17.0000	40.0000	60	0.00833333333333	0.00833
61	17.0000	40.0000	61	0.00833333333333	0.00833
62	17.0000	40.0000	62	0.00833333333333	0.00833
63	17.0000	40.0000	63	0.00833333333333	0.00833
64	17.0000	40.0000	64	0.00833333333333	0.00833
65	17.0000	40.0000	65	0.00833333333333	0.00833
66	17.0000	40.0000	66	0.00833333333333	0.00833
67	17.0000	40.0000	67	0.00500000000000	0.00500
68	17.0000	40.0000	68	0.00500000000000	0.00500
69	17.0000	40.0000	69	0.00500000000000	0.00500
70	17.0000	40.0000	70	0.00500000000000	0.00500
71	17.0000	40.0000	71	0.00500000000000	0.00500
72	17.0000	40.0000	72	0.00500000000000	0.00500
73	17.0000	40.0000	73	0.00500000000000	0.00500
74	17.0000	40.0000	74	0.00500000000000	0.00500
75	17.0000	40.0000	75	0.00500000000000	0.00500
76	17.0000	40.0000	76	0.00500000000000	0.00500
77	17.0000	40.0000	77	0.00500000000000	0.00500
78	17.0000	40.0000	78	0.00500000000000	0.00500
79	17.0000	40.0000	79	0.00416666666667	0.00417
80	17.0000	40.0000	80	0.00416666666667	0.00417
81	17.0000	40.0000	81	0.00416666666667	0.00417
82	17.0000	40.0000	82	0.00416666666667	0.00417
83	17.0000	40.0000	83	0.00416666666667	0.00417
84	17.0000	40.0000	84	0.00416666666667	0.00417
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89	17.0000	40.0000	89	0.00416666666667	0.00417
90	17.0000	40.0000	90	0.00416666666667	0.00417
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176	17.0000	40.0000	176	0.00000000000000	0.00000
177	17.0000	40.0000	177	0.00000000000000	0.00000
178	17.0000	40.0000	178	0.00000000000000	0.00000
179	17.0000	40.0000	179	0.00000000000000	0.00000
180	17.0000	40.0000	180	0.00000000000000	0.00000
181	17.0000	40.0000	181	0.00000000000000	0.00000
182	17.0000	40.0000	182	0.00000000000000	0.00000
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184	17.0000	40.0000	184	0.00000000000000	0.00000
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186	17.0000	40.0000	186	0.00000000000000	0.00000
187	17.0000	40.0000	187	0.00000000000000	0.00000
188	17.0000	40.0000	188	0.00000000000000	0.00000
189	17.0000	40.0000	189	0.00000000000000	0.00000
190	17.0000	40.0000	190	0.00000000000000	0.00000
191	17.0000	40.0000	191	0.00000000000000	0.00000
192	17.0000	40.0000	192	0.00000000000000	0.00000
193	17.0000	40.0000	193	0.00000000000000	0.00000
194	17.0000	40.0000	194	0.00000000000000	0.00000
195	17.0000	40.0000	195	0.00000000000000	0.00000
196	17.0000	40.0000	196	0.00000000000000	0.00000
197	17.0000	40.0000	197	0.00000000000000	0.00000
198	17.0000	40.0000	198	0.00000000000000	0.00000
199	17.0000	40.0000	199	0.00000000000000	0.00000
200	17.0000	40.0000	200	0.00000000000000	0.00000
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202	17.0000	40.0000	202	0.00000000000000	0.00000
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358	17.0000	40.0000	358	0.000000000000	0.00000
359	17.0000	40.0000	359	0.000000000000	0.00000

STRESS SCENARIO DETAILS

FIXED SPEED 100% FRM PPC
ARM SPEED 100% ARM PPC
DEFAULT 600% DEFAULT RAMP
TRIGGERS FAILING
LAG 0

M2 TO MATURITY (100 PRICE)

SCENARIO	DM	WAL	Optional Redemption
FWD LIBOR		50	3.69 Call (N)
FWD LIBOR+100		50	3.69 Call (N)
FWD LIBOR+200		43	3.70 Call (N)
FWD LIBOR+300		32	3.71 Call (N)

M3 TO MATURITY (100 PRICE)

SCENARIO	DM	WAL	Optional Redemption
FWD LIBOR		52	4.12 Call (N)
FWD LIBOR+100		52	4.13 Call (N)
FWD LIBOR+200		46	4.13 Call (N)
FWD LIBOR+300		35	4.15 Call (N)

M2 TO CALL (100 PRICE)

SCENARIO	DM	WAL	Optional Redemption
FWD LIBOR		50	3.69 Call (Y)
FWD LIBOR+100		50	3.69 Call (Y)
FWD LIBOR+200		43	3.70 Call (Y)
FWD LIBOR+300		32	3.71 Call (Y)

M3 TO CALL (100 PRICE)

SCENARIO	DM	WAL	Optional Redemption
FWD LIBOR		52	4.12 Call (Y)
FWD LIBOR+100		52	4.13 Call (Y)
FWD LIBOR+200		46	4.13 Call (Y)
FWD LIBOR+300		35	4.15 Call (Y)

67	25-Mar-2011	224,174.23	27,598.50	251,772.72	6,608,952.14	0	0	224,174.23	0	0	0	0	0
68	25-Apr-2011	216,657.01	29,577.69	246,234.71	6,392,295.13	0	0	216,657.01	0	0	0	0	0
69	25-May-2011	209,396.36	27,712.01	237,108.37	6,182,898.77	0	0	209,396.36	0	0	0	0	0
70	25-Jun-2011	202,383.39	27,728.41	230,111.80	5,980,515.37	0	0	202,383.39	0	0	0	0	0
71	25-Jul-2011	195,609.52	25,988.22	221,597.74	5,784,905.85	0	0	195,609.52	0	0	0	0	0
72	25-Aug-2011	189,043.83	26,012.85	215,056.68	5,595,862.02	0	0	189,043.83	0	0	0	0	0
73	25-Sep-2011	182,725.30	25,201.57	207,926.87	5,413,136.73	0	0	182,725.30	0	0	0	0	0
74	25-Oct-2011	176,621.90	23,628.40	200,250.30	5,236,514.83	0	0	176,621.90	0	0	0	0	0
75	25-Nov-2011	170,726.20	24,781.77	195,507.97	5,065,788.63	0	0	170,726.20	0	0	0	0	0
76	25-Dec-2011	165,031.05	23,232.28	188,263.33	4,900,757.58	0	0	165,031.05	0	0	0	0	0
77	25-Jan-2012	159,829.48	23,255.29	182,784.77	4,741,228.10	0	0	159,829.48	0	0	0	0	0
78	25-Feb-2012	154,195.92	22,526.79	176,722.71	4,587,032.18	0	0	154,195.92	0	0	0	0	0
79	25-Mar-2012	149,063.13	20,412.77	169,475.90	4,437,969.05	0	0	149,063.13	0	0	0	0	0
80	25-Apr-2012	144,104.56	21,135.74	165,240.30	4,293,864.49	0	0	144,104.56	0	0	0	0	0
81	25-May-2012	139,314.22	19,811.30	159,125.52	4,154,550.27	0	0	139,314.22	0	0	0	0	0
82	25-Jun-2012	134,686.32	19,827.71	154,514.02	4,019,863.96	0	0	134,686.32	0	0	0	0	0
83	25-Jul-2012	130,215.23	18,583.71	148,798.95	3,889,648.72	0	0	130,215.23	0	0	0	0	0
84	25-Aug-2012	125,884.23	18,597.46	144,481.70	3,763,764.49	0	0	125,884.23	0	0	0	0	0
85	25-Sep-2012	121,711.64	18,010.24	139,721.88	3,642,052.85	0	0	121,711.64	0	0	0	0	0
86	25-Oct-2012	117,680.22	16,879.03	134,559.25	3,524,372.63	0	0	117,680.22	0	0	0	0	0
87	25-Nov-2012	113,785.13	16,891.31	130,676.45	3,410,587.50	0	0	113,785.13	0	0	0	0	0
88	25-Dec-2012	110,021.69	15,830.91	125,852.60	3,300,565.81	0	0	110,021.69	0	0	0	0	0
89	25-Jan-2013	106,385.35	15,842.96	122,228.32	3,194,180.46	0	0	106,385.35	0	0	0	0	0
90	25-Feb-2013	102,864.02	15,343.83	118,207.85	3,091,316.44	0	0	102,864.02	0	0	0	0	0
91	25-Mar-2013	99,469.54	13,422.57	112,892.11	2,991,846.90	0	0	99,469.54	0	0	0	0	0
92	25-Apr-2013	96,189.52	14,393.02	110,582.54	2,895,657.37	0	0	96,189.52	0	0	0	0	0
93	25-May-2013	93,020.04	13,490.60	106,510.64	2,802,637.33	0	0	93,020.04	0	0	0	0	0
94	25-Jun-2013	89,957.31	13,502.01	103,459.32	2,712,680.02	0	0	89,957.31	0	0	0	0	0
95	25-Jul-2013	86,997.66	12,655.86	99,653.52	2,625,682.37	0	0	86,997.66	0	0	0	0	0
96	25-Aug-2013	84,131.61	12,666.98	96,798.58	2,541,550.76	0	0	84,131.61	0	0	0	0	0
97	25-Sep-2013	81,368.09	12,269.40	93,637.50	2,460,182.67	0	0	81,368.09	0	0	0	0	0
98	25-Oct-2013	78,697.43	11,501.36	90,198.79	2,381,485.24	0	0	78,697.43	0	0	0	0	0
99	25-Nov-2013	76,116.44	11,512.62	87,629.06	2,305,368.80	0	0	76,116.44	0	0	0	0	0
100	25-Dec-2013	73,622.06	10,792.85	84,414.91	2,231,746.74	0	0	73,622.06	0	0	0	0	0
101	25-Jan-2014	71,211.32	10,804.33	82,015.65	2,160,535.42	0	0	71,211.32	0	0	0	0	0
102	25-Feb-2014	68,876.09	10,467.38	79,343.48	2,091,659.33	0	0	68,876.09	0	0	0	0	0
103	25-Mar-2014	66,624.55	9,159.99	75,784.55	2,025,034.78	0	0	66,624.55	0	0	0	0	0
104	25-Apr-2014	64,448.37	9,826.06	74,274.43	1,960,586.40	0	0	64,448.37	0	0	0	0	0
105	25-May-2014	62,344.98	9,213.81	71,558.79	1,898,241.42	0	0	62,344.98	0	0	0	0	0
106	25-Jun-2014	60,311.90	9,225.73	69,537.63	1,837,929.53	0	0	60,311.90	0	0	0	0	0

Accrued Intere	Interest Shortf	Accum Interest	Couponcap Sh	Couponcap Ac	Couponcap Sh	Capped Optim	Coupon	Effective Coup	Couponcap Ra	Credit Support
7,078,726.55	0	0	0	0	0	7,078,726.55	0	0	0	0
81,560.92	0	0	0	0	0	81,560.92	4.08813	4.08813	6.301977937	16.73
99,505.58	0	0	0	0	0	99,505.58	4.322571	4.322571	5.891837688	16.84
106,079.85	0	0	0	0	0	106,079.85	4.45951	4.45951	5.954335957	17
105,322.60	0	0	0	0	0	105,322.60	4.575265	4.575265	6.148643575	17.19
113,342.86	0	0	0	0	0	113,342.86	4.764841	4.764841	6.230914663	17.43
114,855.64	0	0	0	0	0	114,855.64	4.828437	4.828437	6.266009749	17.72
102,900.89	0	0	0	0	0	102,900.89	4.789355	4.789355	6.554060133	18.06
116,350.58	0	0	0	0	0	116,350.58	4.891283	4.891283	6.265881326	18.46
112,699.20	0	0	0	0	0	112,699.20	4.895708	4.895708	6.433190717	18.91
117,550.32	0	0	0	0	0	117,550.32	4.941719	4.941719	6.265859025	19.42
114,671.09	0	0	0	0	0	114,671.09	4.981368	4.981368	6.474898558	20
117,913.69	0	0	0	0	0	117,913.69	4.956995	4.956995	6.266360145	20.6
118,247.33	0	0	0	0	0	118,247.33	4.971021	4.971021	6.266691179	21.21
115,070.79	0	0	0	0	0	115,070.79	4.998731	4.998731	6.475924764	21.85
119,494.96	0	0	0	0	0	119,494.96	5.02347	5.02347	6.267358505	22.5
116,139.97	0	0	0	0	0	116,139.97	5.045177	5.045177	6.476617962	23.17
120,454.01	0	0	0	0	0	120,454.01	5.063788	5.063788	6.268032856	23.86
120,821.65	0	0	0	0	0	120,821.65	5.079243	5.079243	6.268372669	24.57
109,392.08	0	0	0	0	0	109,392.08	5.091477	5.091477	6.825846989	25.3
121,325.63	0	0	0	0	0	121,325.63	5.10043	5.10043	6.269057579	26.05
117,540.99	0	0	0	0	0	117,540.99	5.106038	5.106038	6.478382766	26.83
121,511.41	0	0	0	0	0	121,511.41	5.10824	5.10824	6.269754099	28.3
117,562.52	0	0	0	0	0	117,562.52	5.106973	5.106973	6.480759557	29.85
121,367.14	0	0	0	0	0	121,367.14	5.102175	5.102175	6.596925465	31.47
121,178.34	0	0	0	0	0	121,178.34	5.094238	5.094238	8.586838965	33.18
117,058.13	0	0	0	0	0	117,058.13	5.085062	5.085062	8.8623848	34.97

120,731.16	0	0	0	0	0	0	120,731.16	5,075,439	8,565,832,832	5,075,439	8,565,832,832	36.18
116,613.43	0	0	0	0	0	0	116,613.43	5,065,744	8,847,096,641	5,065,744	8,847,096,641	37.44
120,277.06	0	0	0	0	0	0	120,277.06	5,056,349	8,557,543,112	5,056,349	8,557,543,112	38.73
120,069.61	0	0	0	0	0	0	120,069.61	5,047,628	8,662,495,535	5,047,628	8,662,495,535	40.08
112,152.46	0	0	0	0	0	0	112,152.46	5,039,956	9,216,688,286	5,039,956	9,216,688,286	41.46
119,738.42	0	0	0	0	0	0	119,738.42	5,033,705	8,653,506,055	5,033,705	8,653,506,055	42.9
115,773.36	0	0	0	0	0	0	115,773.36	5,029,251	8,937,250,776	5,029,251	8,937,250,776	44.38
119,578.09	0	0	0	0	0	0	119,578.09	5,026,965	8,644,359,219	5,026,965	8,644,359,219	45.92
115,726.67	0	0	0	0	0	0	115,726.67	5,027,223	8,932,072,823	5,027,223	8,932,072,823	47.5
119,659.75	0	0	0	0	0	0	119,659.75	5,030,398	8,793,746,626	5,030,398	8,793,746,626	49.14
119,799.91	0	0	0	0	0	0	119,799.91	5,036,29	8,788,633,872	5,036,29	8,788,633,872	47.39
116,086.55	0	0	0	0	0	0	116,086.55	5,042,856	9,076,261,117	5,042,856	9,076,261,117	48.36
120,115.45	0	0	0	0	0	0	120,115.45	5,049,555	8,778,280,458	5,049,555	8,778,280,458	46.89
116,398.07	0	0	0	0	0	0	116,398.07	5,056,389	9,065,474,355	5,056,389	9,065,474,355	44.95
120,443.86	0	0	0	0	0	0	120,443.86	5,063,361	8,767,951,933	5,063,361	8,767,951,933	42.95
120,612.98	0	0	0	0	0	0	120,612.98	5,070,471	8,802,484,991	5,070,471	8,802,484,991	40.88
109,096.55	0	0	0	0	0	0	109,096.55	5,077,722	9,739,553,495	5,077,722	9,739,553,495	38.73
120,961.35	0	0	0	0	0	0	120,961.35	5,085,116	8,791,503,517	5,085,116	8,791,503,517	36.52
117,232.90	0	0	0	0	0	0	117,232.90	5,092,654	9,078,122,664	5,092,654	9,078,122,664	34.23
102,417.13	0	0	0	0	0	0	102,417.13	5,100,339	8,780,347,564	5,100,339	8,780,347,564	34.19
81,226.43	0	0	0	0	0	0	81,226.43	5,108,172	9,067,260,198	5,108,172	9,067,260,198	34.19
66,026.54	0	0	0	0	0	0	66,026.54	5,116,156	8,805,168,962	5,116,156	8,805,168,962	34.19
55,081.37	0	0	0	0	0	0	55,081.37	5,124,202	8,799,342,361	5,124,202	8,799,342,361	34.19
51,620.49	0	0	0	0	0	0	51,620.49	5,131,939	9,086,687,211	5,131,939	9,086,687,211	34.19
51,652.71	0	0	0	0	0	0	51,652.71	5,139,24	8,787,5564	5,139,24	8,787,5564	34.19
48,400.79	0	0	0	0	0	0	48,400.79	5,146,062	9,074,317,031	5,146,062	9,074,317,031	34.19
48,423.78	0	0	0	0	0	0	48,423.78	5,152,363	8,775,644,05	5,152,363	8,775,644,05	34.19
46,879.95	0	0	0	0	0	0	46,879.95	5,158,101	8,795,635,055	5,158,101	8,795,635,055	34.19
40,989.47	0	0	0	0	0	0	40,989.47	5,163,235	9,731,198,947	5,163,235	9,731,198,947	34.18
43,925.92	0	0	0	0	0	0	43,925.92	5,167,722	8,783,260,56	5,167,722	8,783,260,56	34.18
41,141.30	0	0	0	0	0	0	41,141.30	5,171,52	9,069,573,672	5,171,52	9,069,573,672	34.18
41,140.11	0	0	0	0	0	0	41,140.11	5,174,587	8,770,708,776	5,174,587	8,770,708,776	34.18
38,522.83	0	0	0	0	0	0	38,522.83	5,176,882	9,056,533,506	5,176,882	9,056,533,506	34.18
38,511.38	0	0	0	0	0	0	38,511.38	5,178,362	8,767,815,389	5,178,362	8,767,815,389	34.19
37,247.37	0	0	0	0	0	0	37,247.37	5,179,198	8,761,359,79	5,179,198	8,761,359,79	34.19
34,864.93	0	0	0	0	0	0	34,864.93	5,180,231	9,046,687,709	5,180,231	9,046,687,709	34.19
34,850.66	0	0	0	0	0	0	34,850.66	5,181,708	8,748,313,373	5,181,708	8,748,313,373	34.18
32,629.00	0	0	0	0	0	0	32,629.00	5,183,673	9,033,113,594	5,183,673	9,033,113,594	34.18
32,623.65	0	0	0	0	0	0	32,623.65	5,186,166	8,735,108,531	5,186,166	8,735,108,531	34.18
31,570.35	0	0	0	0	0	0	31,570.35	5,189,23	8,742,702,142	5,189,23	8,742,702,142	34.18

27,598.50	0	0	0	0	0	27,598.50	5,192906	5,192906	9,671925153	34.18
29,577.69	0	0	0	0	0	29,577.69	5,197237	5,197237	8,729118205	34.18
27,712.01	0	0	0	0	0	27,712.01	5,202265	5,202265	9,013001756	34.18
27,728.41	0	0	0	0	0	27,728.41	5,208031	5,208031	8,715357282	34.18
25,988.22	0	0	0	0	0	25,988.22	5,214578	5,214578	8,998741752	34.18
26,012.85	0	0	0	0	0	26,012.85	5,221947	5,221947	8,731351471	34.18
25,201.57	0	0	0	0	0	25,201.57	5,229997	5,229997	8,72421703	34.18
23,628.40	0	0	0	0	0	23,628.40	5,238013	5,238013	9,007606865	34.18
24,781.77	0	0	0	0	0	24,781.77	5,495799	5,495799	8,709817349	34.18
23,232.28	0	0	0	0	0	23,232.28	5,503336	5,503336	8,992637738	34.18
23,255.29	0	0	0	0	0	23,255.29	5,510605	5,510605	8,695299249	34.17
22,526.79	0	0	0	0	0	22,526.79	5,517588	5,517588	8,717658641	34.17
20,412.77	0	0	0	0	0	20,412.77	5,524267	5,524267	9,310860625	34.17
21,135.74	0	0	0	0	0	21,135.74	5,530622	5,530622	8,702618743	34.17
19,811.30	0	0	0	0	0	19,811.30	5,536636	5,536636	8,984869901	34.17
19,827.71	0	0	0	0	0	19,827.71	5,54229	5,54229	8,687410224	34.17
18,583.71	0	0	0	0	0	18,583.71	5,547565	5,547565	8,969109092	34.17
18,597.46	0	0	0	0	0	18,597.46	5,552443	5,552443	8,693270085	34.21
18,010.24	0	0	0	0	0	18,010.24	5,556968	5,556968	8,685441633	34.41
16,879.03	0	0	0	0	0	16,879.03	5,561378	5,561378	8,966824929	34.41
16,891.31	0	0	0	0	0	16,891.31	5,565734	5,565734	8,966824929	34.41
15,830.91	0	0	0	0	0	15,830.91	5,570036	5,570036	8,950437647	34.41
15,842.96	0	0	0	0	0	15,842.96	5,574281	5,574281	8,653755842	34.41
15,343.83	0	0	0	0	0	15,343.83	5,578469	5,578469	8,662884953	34.41
13,422.57	0	0	0	0	0	13,422.57	5,582601	5,582601	9,58204519	34.41
14,393.02	0	0	0	0	0	14,393.02	5,586674	5,586674	8,646577676	34.41
13,490.60	0	0	0	0	0	13,490.60	5,590688	5,590688	8,926312547	34.41
13,502.01	0	0	0	0	0	13,502.01	5,594642	5,594642	8,630118901	34.4
12,655.86	0	0	0	0	0	12,655.86	5,598535	5,598535	8,90925697	34.4
12,666.98	0	0	0	0	0	12,666.98	5,602367	5,602367	8,629169928	34.4
12,269.40	0	0	0	0	0	12,269.40	5,60616	5,60616	8,620747349	34.4
11,501.36	0	0	0	0	0	11,501.36	5,610005	5,610005	8,899365521	34.4
11,512.62	0	0	0	0	0	11,512.62	5,61393	5,61393	8,603796076	34.4
10,792.85	0	0	0	0	0	10,792.85	5,61794	5,61794	8,881777448	34.4
10,804.33	0	0	0	0	0	10,804.33	5,622038	5,622038	8,586735242	34.4
10,467.38	0	0	0	0	0	10,467.38	5,626231	5,626231	8,594511975	34.4
9,159.99	0	0	0	0	0	9,159.99	5,630523	5,630523	9,505721105	34.4
9,826.06	0	0	0	0	0	9,826.06	5,634918	5,634918	8,577080922	34.39
9,213.81	0	0	0	0	0	9,213.81	5,639423	5,639423	8,853928113	34.39
9,225.73	0	0	0	0	0	9,225.73	5,64404	5,64404	8,559523061	34.39

8,651.71	0	0	0	0	0	0	0	0	0	0	8,651.71	5,648776	5,648776	5,648776	8,835753698	34.39
8,663.74	0	0	0	0	0	0	0	0	0	0	8,663.74	5,653636	5,653636	5,653636	8,559863461	34.39
8,396.30	0	0	0	0	0	0	0	0	0	0	8,396.30	5,658589	5,658589	5,658589	8,550896783	34.39
7,874.80	0	0	0	0	0	0	0	0	0	0	7,874.80	5,663507	5,663507	5,663507	8,826631462	34.39
7,886.38	0	0	0	0	0	0	0	0	0	0	7,886.38	5,668353	5,668353	5,668353	8,53287804	34.39
7,396.75	0	0	0	0	0	0	0	0	0	0	7,396.75	5,673125	5,673125	5,673125	8,807954933	34.39
7,407.82	0	0	0	0	0	0	0	0	0	0	7,407.82	5,67782	5,67782	8,514780338	34.39	
7,179.68	0	0	0	0	0	0	0	0	0	0	7,179.68	5,682437	5,682437	8,52261641	34.39	
6,285.25	0	0	0	0	0	0	0	0	0	0	6,285.25	5,686972	5,686972	9,425557078	34.38	
6,744.54	0	0	0	0	0	0	0	0	0	0	6,744.54	5,691422	5,691422	8,50417174	34.38	
6,326.21	0	0	0	0	0	0	0	0	0	0	6,326.21	5,695787	5,695787	8,778076967	34.38	
6,336.06	0	0	0	0	0	0	0	0	0	0	6,336.06	5,700062	5,700062	8,485631506	34.38	
5,943.18	0	0	0	0	0	0	0	0	0	0	5,943.18	5,704246	5,704246	8,758899194	34.38	
5,952.56	0	0	0	0	0	0	0	0	0	0	5,952.56	5,708335	5,708335	8,482050518	34.38	
5,769.74	0	0	0	0	0	0	0	0	0	0	5,769.74	5,712365	5,712365	8,472628373	34.38	
5,412.35	0	0	0	0	0	0	0	0	0	0	5,412.35	5,71648	5,71648	8,745292236	34.38	
5,421.47	0	0	0	0	0	0	0	0	0	0	5,421.47	5,720723	5,720723	8,453724299	34.38	
5,086.14	0	0	0	0	0	0	0	0	0	0	5,086.14	5,725097	5,725097	8,725718765	34.38	
5,095.21	0	0	0	0	0	0	0	0	0	0	5,095.21	5,729607	5,729607	8,434773389	34.37	
4,939.89	0	0	0	0	0	0	0	0	0	0	4,939.89	5,734259	5,734259	8,441373528	34.37	
4,480.56	0	0	0	0	0	0	0	0	0	0	4,480.56	5,739056	5,739056	9,01325825	34.37	
4,644.04	0	0	0	0	0	0	0	0	0	0	4,644.04	5,744003	5,744003	8,422126472	34.37	
4,357.91	0	0	0	0	0	0	0	0	0	0	4,357.91	5,749106	5,749106	8,692896652	34.37	
4,366.81	0	0	0	0	0	0	0	0	0	0	4,366.81	5,754369	5,754369	8,402821037	34.37	
4,098.19	0	0	0	0	0	0	0	0	0	0	4,098.19	5,759797	5,759797	8,672952999	34.37	
4,053.68	0	0	0	0	0	0	0	0	0	0	4,053.68	5,765395	5,765395	8,402005058	34.47	
3,338.70	0	0	0	0	0	0	0	0	0	0	3,338.70	5,771146	5,771146	8,392208276	35.57	
2,559.91	0	0	0	0	0	0	0	0	0	0	2,559.91	5,776978	5,776978	8,661814458	36.71	
1,972.58	0	0	0	0	0	0	0	0	0	0	1,972.58	5,782871	5,782871	8,372584369	37.89	
1,277.46	0	0	0	0	0	0	0	0	0	0	1,277.46	5,788827	5,788827	8,641517629	39.1	
686.96	0	0	0	0	0	0	0	0	0	0	686.96	5,794846	5,794846	8,35296003	40.35	
72.71	0	0	0	0	0	0	0	0	0	0	72.71	5,800931	5,800931	8,362764258	100	

67	25-Mar-2011	224,174.23	27,598.50	251,772.72	6,608,952.14	0	224,174.23	0	0	0	0	0
68	25-Apr-2011	216,657.01	29,577.69	246,234.71	6,392,295.13	0	216,657.01	0	0	0	0	0
69	25-May-2011	209,396.36	27,712.01	237,108.37	6,182,898.77	0	209,396.36	0	0	0	0	0
70	25-Jun-2011	202,383.39	27,728.41	230,111.80	5,980,515.37	0	202,383.39	0	0	0	0	0
71	25-Jul-2011	195,609.52	25,988.22	221,597.74	5,784,905.85	0	195,609.52	0	0	0	0	0
72	25-Aug-2011	189,043.83	26,012.85	215,056.68	5,595,862.02	0	189,043.83	0	0	0	0	0
73	25-Sep-2011	5,595,862.02	25,201.57	5,621,063.60	0	0	5,595,862.02	0	0	0	0	0

Accrued Intere.	Interest Shortf.	Accum Interest	Couponcap Sh	Ac Couponcap	Sh Couponcap	Sh Capped Optim.	Coupon	Effective Coup.	Couponcap Ra	Credit Support
6,390,551.18	0	0	0	0	0	6,390,551.18	0	0	0	0
81,560.92	0	0	0	0	0	81,560.92	4.08813	4.08813	6.301977937	16.73
99,505.58	0	0	0	0	0	99,505.58	4.322571	4.322571	5.891837688	16.84
106,079.85	0	0	0	0	0	106,079.85	4.45951	4.45951	5.954335957	17
105,322.60	0	0	0	0	0	105,322.60	4.575265	4.575265	6.148643575	17.19
113,342.86	0	0	0	0	0	113,342.86	4.764841	4.764841	6.230914663	17.43
114,865.64	0	0	0	0	0	114,865.64	4.828437	4.828437	6.266009749	17.72
102,900.89	0	0	0	0	0	102,900.89	4.789355	4.789355	6.554060133	18.06
116,350.58	0	0	0	0	0	116,350.58	4.891283	4.891283	6.265881326	18.46
112,699.20	0	0	0	0	0	112,699.20	4.895708	4.895708	6.433190717	18.91
117,550.32	0	0	0	0	0	117,550.32	4.941719	4.941719	6.265859025	19.42
114,671.09	0	0	0	0	0	114,671.09	4.981368	4.981368	6.474898558	20
117,913.69	0	0	0	0	0	117,913.69	4.956995	4.956995	6.266360145	20.6
118,247.33	0	0	0	0	0	118,247.33	4.971021	4.971021	6.266691179	21.21
115,070.79	0	0	0	0	0	115,070.79	4.998731	4.998731	6.475924764	21.85
119,494.96	0	0	0	0	0	119,494.96	5.02347	5.02347	6.267358505	22.5
116,139.97	0	0	0	0	0	116,139.97	5.045177	5.045177	6.476617962	23.17
120,454.01	0	0	0	0	0	120,454.01	5.063788	5.063788	6.268032856	23.86
120,821.65	0	0	0	0	0	120,821.65	5.079243	5.079243	6.268372669	24.57
109,392.08	0	0	0	0	0	109,392.08	5.091477	5.091477	6.825846989	25.3
121,325.63	0	0	0	0	0	121,325.63	5.10043	5.10043	6.269057579	26.05
117,540.99	0	0	0	0	0	117,540.99	5.106038	5.106038	6.478382766	26.83
121,511.41	0	0	0	0	0	121,511.41	5.10824	5.10824	6.269754099	28.3
117,562.52	0	0	0	0	0	117,562.52	5.106973	5.106973	6.480759557	29.85
121,367.14	0	0	0	0	0	121,367.14	5.102175	5.102175	8.596925465	31.47
121,178.34	0	0	0	0	0	121,178.34	5.094238	5.094238	8.586838965	33.18
117,058.13	0	0	0	0	0	117,058.13	5.085062	5.085062	8.8623848	34.97

120,731.16	0	0	0	0	0	0	0	0	0	120,731.16	5.075439	8.565632832	5.075439	8.565632832	36.18
116,613.43	0	0	0	0	0	0	0	0	0	116,613.43	5.065744	8.847096641	5.065744	8.847096641	37.44
120,277.06	0	0	0	0	0	0	0	0	0	120,277.06	5.056349	8.55754312	5.056349	8.55754312	38.73
120,069.61	0	0	0	0	0	0	0	0	0	120,069.61	5.047628	8.662496535	5.047628	8.662496535	40.08
112,152.46	0	0	0	0	0	0	0	0	0	112,152.46	5.039956	9.216688286	5.039956	9.216688286	41.46
119,738.42	0	0	0	0	0	0	0	0	0	119,738.42	5.033705	8.653506055	5.033705	8.653506055	42.9
115,773.36	0	0	0	0	0	0	0	0	0	115,773.36	5.029251	8.93725076	5.029251	8.93725076	44.38
119,578.09	0	0	0	0	0	0	0	0	0	119,578.09	5.026965	8.644359219	5.026965	8.644359219	45.92
115,726.67	0	0	0	0	0	0	0	0	0	115,726.67	5.027223	8.932072823	5.027223	8.932072823	47.5
119,659.75	0	0	0	0	0	0	0	0	0	119,659.75	5.030398	8.793746626	5.030398	8.793746626	49.14
119,799.91	0	0	0	0	0	0	0	0	0	119,799.91	5.03629	8.788633872	5.03629	8.788633872	47.39
116,086.55	0	0	0	0	0	0	0	0	0	116,086.55	5.042856	9.076261117	5.042856	9.076261117	48.36
120,115.45	0	0	0	0	0	0	0	0	0	120,115.45	5.049555	8.778280458	5.049555	8.778280458	46.89
116,398.07	0	0	0	0	0	0	0	0	0	116,398.07	5.056389	9.065474355	5.056389	9.065474355	44.95
120,443.86	0	0	0	0	0	0	0	0	0	120,443.86	5.063361	8.767951933	5.063361	8.767951933	42.95
120,612.98	0	0	0	0	0	0	0	0	0	120,612.98	5.070471	8.802484991	5.070471	8.802484991	40.88
109,096.55	0	0	0	0	0	0	0	0	0	109,096.55	5.077722	9.739553495	5.077722	9.739553495	38.73
120,961.35	0	0	0	0	0	0	0	0	0	120,961.35	5.085116	8.791503517	5.085116	8.791503517	36.52
117,232.90	0	0	0	0	0	0	0	0	0	117,232.90	5.092654	9.078812264	5.092654	9.078812264	34.23
102,417.13	0	0	0	0	0	0	0	0	0	102,417.13	5.100339	8.780347564	5.100339	8.780347564	34.19
81,226.43	0	0	0	0	0	0	0	0	0	81,226.43	5.108172	9.067260198	5.108172	9.067260198	34.19
66,026.54	0	0	0	0	0	0	0	0	0	66,026.54	5.116156	8.805168962	5.116156	8.805168962	34.19
55,081.37	0	0	0	0	0	0	0	0	0	55,081.37	5.124202	8.799342361	5.124202	8.799342361	34.19
51,620.49	0	0	0	0	0	0	0	0	0	51,620.49	5.131939	9.086587211	5.131939	9.086587211	34.19
51,652.71	0	0	0	0	0	0	0	0	0	51,652.71	5.13924	8.7875564	5.13924	8.7875564	34.19
48,400.79	0	0	0	0	0	0	0	0	0	48,400.79	5.146062	9.074317031	5.146062	9.074317031	34.19
48,423.78	0	0	0	0	0	0	0	0	0	48,423.78	5.152363	8.77564405	5.152363	8.77564405	34.19
46,879.95	0	0	0	0	0	0	0	0	0	46,879.95	5.158101	8.795635055	5.158101	8.795635055	34.19
40,989.47	0	0	0	0	0	0	0	0	0	40,989.47	5.163235	9.731198947	5.163235	9.731198947	34.18
43,925.92	0	0	0	0	0	0	0	0	0	43,925.92	5.167722	8.78326056	5.167722	8.78326056	34.18
41,141.30	0	0	0	0	0	0	0	0	0	41,141.30	5.17152	9.069573672	5.17152	9.069573672	34.18
41,140.11	0	0	0	0	0	0	0	0	0	41,140.11	5.174587	8.770708776	5.174587	8.770708776	34.18
38,522.83	0	0	0	0	0	0	0	0	0	38,522.83	5.176882	9.056533506	5.176882	9.056533506	34.18
38,511.38	0	0	0	0	0	0	0	0	0	38,511.38	5.178362	8.767815389	5.178362	8.767815389	34.19
37,247.37	0	0	0	0	0	0	0	0	0	37,247.37	5.179198	8.76135979	5.179198	8.76135979	34.19
34,864.93	0	0	0	0	0	0	0	0	0	34,864.93	5.180231	9.046687709	5.180231	9.046687709	34.19
34,850.66	0	0	0	0	0	0	0	0	0	34,850.66	5.181708	8.748313373	5.181708	8.748313373	34.18
32,629.00	0	0	0	0	0	0	0	0	0	32,629.00	5.183673	9.033113594	5.183673	9.033113594	34.18
32,623.65	0	0	0	0	0	0	0	0	0	32,623.65	5.186166	8.735108531	5.186166	8.735108531	34.18
31,570.35	0	0	0	0	0	0	0	0	0	31,570.35	5.18923	8.742702142	5.18923	8.742702142	34.18

27,598.50	0	0	0	0	0	0	0	0	27,598.50	5,192,906	5,192,906	9,671,925,153	34.18
29,577.69	0	0	0	0	0	0	0	0	29,577.69	5,197,237	5,197,237	8,729,118,205	34.18
27,712.01	0	0	0	0	0	0	0	0	27,712.01	5,202,265	5,202,265	9,013,001,756	34.18
27,728.41	0	0	0	0	0	0	0	0	27,728.41	5,208,031	5,208,031	8,715,357,282	34.18
25,988.22	0	0	0	0	0	0	0	0	25,988.22	5,214,578	5,214,578	8,998,741,752	34.18
26,012.85	0	0	0	0	0	0	0	0	26,012.85	5,221,947	5,221,947	8,731,351,471	34.18
25,201.57	0	0	0	0	0	0	0	0	25,201.57	5,229,997	5,229,997	8,724,217,030	100

67	25-Mar-2011	158,790.08	19,624.23	178,414.30	4,681,341.10	0	0	158,790.08	0	0	0	0
68	25-Apr-2011	153,465.38	21,031.49	174,496.87	4,527,875.71	0	0	153,465.38	0	0	0	0
69	25-May-2011	148,322.42	19,704.81	168,027.23	4,379,553.29	0	0	148,322.42	0	0	0	0
70	25-Jun-2011	143,354.90	19,716.38	163,071.28	4,236,198.39	0	0	143,354.90	0	0	0	0
71	25-Jul-2011	138,556.75	18,478.93	157,035.67	4,097,641.64	0	0	138,556.75	0	0	0	0
72	25-Aug-2011	133,906.04	18,496.34	152,402.38	3,963,735.60	0	0	133,906.04	0	0	0	0
73	25-Sep-2011	129,430.42	17,919.38	147,349.80	3,834,305.18	0	0	129,430.42	0	0	0	0
74	25-Oct-2011	125,107.18	16,800.69	141,907.87	3,709,198.01	0	0	125,107.18	0	0	0	0
75	25-Nov-2011	120,931.06	17,649.58	138,580.64	3,588,266.95	0	0	120,931.06	0	0	0	0
76	25-Dec-2011	116,896.99	16,545.91	133,442.90	3,471,369.95	0	0	116,896.99	0	0	0	0
77	25-Jan-2012	113,000.05	16,562.17	129,562.22	3,358,369.90	0	0	113,000.05	0	0	0	0
78	25-Feb-2012	109,222.11	16,043.23	125,265.34	3,249,147.80	0	0	109,222.11	0	0	0	0
79	25-Mar-2012	105,586.38	14,537.57	120,123.95	3,143,561.41	0	0	105,586.38	0	0	0	0
80	25-Apr-2012	102,074.06	15,052.36	117,126.42	3,041,487.35	0	0	102,074.06	0	0	0	0
81	25-May-2012	98,680.91	14,109.04	112,789.95	2,942,806.44	0	0	98,680.91	0	0	0	0
82	25-Jun-2012	95,402.81	14,120.65	109,523.45	2,847,403.64	0	0	95,402.81	0	0	0	0
83	25-Jul-2012	92,235.79	13,234.65	105,470.44	2,755,167.84	0	0	92,235.79	0	0	0	0
84	25-Aug-2012	89,168.00	13,244.38	102,412.38	2,665,999.84	0	0	89,168.00	0	0	0	0
85	25-Sep-2012	86,212.41	12,826.13	99,038.54	2,579,787.43	0	0	86,212.41	0	0	0	0
86	25-Oct-2012	83,356.82	12,020.47	95,377.30	2,496,430.61	0	0	83,356.82	0	0	0	0
87	25-Nov-2012	80,597.80	12,029.17	92,626.97	2,415,832.81	0	0	80,597.80	0	0	0	0
88	25-Dec-2012	77,932.03	11,273.96	89,205.99	2,337,900.78	0	0	77,932.03	0	0	0	0
89	25-Jan-2013	75,356.29	11,282.50	86,638.79	2,262,544.49	0	0	75,356.29	0	0	0	0
90	25-Feb-2013	72,862.02	10,926.99	83,789.01	2,189,682.48	0	0	72,862.02	0	0	0	0
91	25-Mar-2013	70,457.59	9,558.74	80,016.34	2,119,224.88	0	0	70,457.59	0	0	0	0
92	25-Apr-2013	68,134.25	10,249.80	78,384.05	2,051,090.64	0	0	68,134.25	0	0	0	0
93	25-May-2013	65,889.20	9,607.12	75,496.31	1,985,201.44	0	0	65,889.20	0	0	0	0
94	25-Jun-2013	63,719.76	9,615.21	73,334.97	1,921,481.68	0	0	63,719.76	0	0	0	0
95	25-Jul-2013	61,623.34	9,012.61	70,635.95	1,859,858.34	0	0	61,623.34	0	0	0	0
96	25-Aug-2013	59,593.22	9,020.49	68,613.71	1,800,265.12	0	0	59,593.22	0	0	0	0
97	25-Sep-2013	57,635.73	8,737.33	66,373.07	1,742,629.39	0	0	57,635.73	0	0	0	0
98	25-Oct-2013	55,744.01	8,190.37	63,934.38	1,686,885.38	0	0	55,744.01	0	0	0	0
99	25-Nov-2013	53,915.81	8,196.35	62,114.16	1,632,969.57	0	0	53,915.81	0	0	0	0
100	25-Dec-2013	52,148.96	7,685.76	59,834.72	1,580,820.61	0	0	52,148.96	0	0	0	0
101	25-Jan-2014	50,441.35	7,693.91	58,135.26	1,530,379.26	0	0	50,441.35	0	0	0	0
102	25-Feb-2014	48,787.23	7,453.93	56,241.16	1,481,592.03	0	0	48,787.23	0	0	0	0
103	25-Mar-2014	47,192.39	6,522.90	53,715.29	1,434,399.63	0	0	47,192.39	0	0	0	0
104	25-Apr-2014	45,650.93	6,997.18	52,648.11	1,388,748.70	0	0	45,650.93	0	0	0	0
105	25-May-2014	44,161.03	6,561.17	50,722.20	1,344,587.67	0	0	44,161.03	0	0	0	0
106	25-Jun-2014	42,720.93	6,569.63	49,290.55	1,301,866.75	0	0	42,720.93	0	0	0	0

107	25-Jul-2014	41,328.92	6,160.84	47,489.76	1,260,537.83	0	0	41,328.92	0	0	0	0	0
108	25-Aug-2014	39,979.91	6,169.38	46,149.29	1,220,557.91	0	0	39,979.91	0	0	0	0	0
109	25-Sep-2014	38,679.50	5,978.91	44,658.42	1,181,878.41	0	0	38,679.50	0	0	0	0	0
110	25-Oct-2014	37,422.44	5,607.53	43,029.97	1,144,455.97	0	0	37,422.44	0	0	0	0	0
111	25-Nov-2014	36,207.26	5,615.75	41,823.01	1,108,248.71	0	0	36,207.26	0	0	0	0	0
112	25-Dec-2014	35,032.52	5,267.07	40,299.59	1,073,216.18	0	0	35,032.52	0	0	0	0	0
113	25-Jan-2015	33,896.86	5,274.93	39,171.79	1,039,319.32	0	0	33,896.86	0	0	0	0	0
114	25-Feb-2015	32,796.18	5,112.46	37,908.64	1,006,523.15	0	0	32,796.18	0	0	0	0	0
115	25-Mar-2015	31,734.93	4,475.54	36,210.47	974,788.22	0	0	31,734.93	0	0	0	0	0
116	25-Apr-2015	30,708.91	4,802.57	35,511.47	944,079.31	0	0	30,708.91	0	0	0	0	0
117	25-May-2015	29,716.91	4,504.66	34,221.58	914,362.39	0	0	29,716.91	0	0	0	0	0
118	25-Jun-2015	28,757.80	4,511.67	33,269.46	885,604.60	0	0	28,757.80	0	0	0	0	0
119	25-Jul-2015	27,830.44	4,231.90	32,062.34	857,774.15	0	0	27,830.44	0	0	0	0	0
120	25-Aug-2015	26,931.70	4,238.56	31,170.26	830,842.45	0	0	26,931.70	0	0	0	0	0
121	25-Sep-2015	26,064.83	4,108.36	30,173.20	804,777.62	0	0	26,064.83	0	0	0	0	0
122	25-Oct-2015	25,226.61	3,853.87	29,080.48	779,551.00	0	0	25,226.61	0	0	0	0	0
123	25-Nov-2015	24,416.07	3,860.35	28,276.41	755,134.94	0	0	24,416.07	0	0	0	0	0
124	25-Dec-2015	23,632.26	3,621.56	27,253.82	731,502.68	0	0	23,632.26	0	0	0	0	0
125	25-Jan-2016	22,874.29	3,628.01	26,502.30	708,628.38	0	0	22,874.29	0	0	0	0	0
126	25-Feb-2016	63,029.54	3,517.40	66,546.94	645,598.84	0	0	63,029.54	0	0	0	0	0
127	25-Mar-2016	139,929.61	3,000.29	142,929.90	505,669.23	0	0	139,929.61	0	0	0	0	0
128	25-Apr-2016	135,454.15	2,514.22	137,968.36	370,215.08	0	0	135,454.15	0	0	0	0	0
129	25-May-2016	131,125.75	1,782.93	132,908.67	239,089.34	0	0	131,125.75	0	0	0	0	0
130	25-Jun-2016	126,939.47	1,190.90	128,130.37	112,149.87	0	0	126,939.47	0	0	0	0	0
131	25-Jul-2016	112,149.87	541.1	112,690.97	0	0	112,149.87	0	0	0	0	0	0

Accrued Intere.	Interest Shortfz	Accum Interest	Couponcap Sh	Couponcap Ac	Couponcap Sh	Capped Optim:	Coupon	Effective Coup.	Couponcap Ra	Credit Support
4,905,069.74	0	0	0	0	0	4,905,069.74	0	0	0	0
58,054.95	0	0	0	0	0	58,054.95	4.10813	4.10813	6.301977937	14.17
70,809.24	0	0	0	0	0	70,809.24	4.342571	4.342571	5.891837688	14.26
75,476.88	0	0	0	0	0	75,476.88	4.47951	4.47951	5.954335957	14.39
74,929.63	0	0	0	0	0	74,929.63	4.595265	4.595265	6.148643575	14.56
80,621.51	0	0	0	0	0	80,621.51	4.784841	4.784841	6.230914663	14.76
81,693.07	0	0	0	0	0	81,693.07	4.848437	4.848437	6.266009749	15.01
73,192.50	0	0	0	0	0	73,192.50	4.809355	4.809355	6.554060133	15.3
82,751.98	0	0	0	0	0	82,751.98	4.911283	4.911283	6.265881326	15.63
80,154.72	0	0	0	0	0	80,154.72	4.915708	4.915708	6.433190717	16.02
83,601.80	0	0	0	0	0	83,601.80	4.961719	4.961719	6.265859025	16.45
81,551.47	0	0	0	0	0	81,551.47	5.001368	5.001368	6.474898558	16.94
83,859.19	0	0	0	0	0	83,859.19	4.976995	4.976995	6.266360145	17.44
84,095.52	0	0	0	0	0	84,095.52	4.991021	4.991021	6.266691179	17.96
81,834.59	0	0	0	0	0	81,834.59	5.018731	5.018731	6.475924764	18.5
84,979.25	0	0	0	0	0	84,979.25	5.04347	5.04347	6.267358505	19.05
82,591.93	0	0	0	0	0	82,591.93	5.065177	5.065177	6.476617962	19.62
85,658.58	0	0	0	0	0	85,658.58	5.083788	5.083788	6.268032856	20.2
85,918.99	0	0	0	0	0	85,918.99	5.099243	5.099243	6.268372669	20.8
77,790.43	0	0	0	0	0	77,790.43	5.111477	5.111477	6.825846989	21.42
86,275.97	0	0	0	0	0	86,275.97	5.12043	5.12043	6.269057579	22.06
83,584.32	0	0	0	0	0	83,584.32	5.126038	5.126038	6.478382766	22.72
86,407.57	0	0	0	0	0	86,407.57	5.12824	5.12824	6.269754099	23.97
83,599.57	0	0	0	0	0	83,599.57	5.126973	5.126973	6.480759557	25.28
86,305.38	0	0	0	0	0	86,305.38	5.122175	5.122175	8.596925465	26.65
86,171.64	0	0	0	0	0	86,171.64	5.114238	5.114238	8.586838965	28.1
83,242.29	0	0	0	0	0	83,242.29	5.105062	5.105062	8.8623848	29.61

85,854.89	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85,854.89	5,095439	8,565832832	30.64
82,927.29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82,927.29	5,085744	8,847096641	31.7
85,533.24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85,533.24	5,076349	8,55754312	32.8
85,386.29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85,386.29	5,067628	8,662495535	33.94
79,756.57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	79,756.57	5,059956	9,21688286	35.11
85,151.70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85,151.70	5,053705	8,653506055	36.33
82,332.25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82,332.25	5,049251	8,93725076	37.59
85,038.14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85,038.14	5,046965	8,644359219	38.88
82,299.18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82,299.18	5,047223	8,932072823	40.23
85,095.98	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85,095.98	5,050398	8,793746626	41.61
85,195.26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85,195.26	5,05629	8,788633872	39.6
82,554.09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82,554.09	5,062856	9,076261117	40.31
85,418.76	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85,418.76	5,069555	8,778280458	38.56
82,774.75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82,774.75	5,076389	9,065474355	36.34
85,651.39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85,651.39	5,083361	8,767951933	34.03
85,771.18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85,771.18	5,090471	8,802484991	31.66
77,581.10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	77,581.10	5,097722	9,739553495	29.2
66,314.83	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66,314.83	5,105116	8,791503517	28.92
43,450.38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43,450.38	5,112654	9,078812264	28.92
43,129.27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43,129.27	5,120339	8,780347564	28.92
40,417.15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,417.15	5,128172	9,067260198	28.92
40,444.76	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,444.76	5,136156	8,805168962	28.91
39,168.25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39,168.25	5,144202	8,799342361	28.91
36,707.01	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,707.01	5,151939	9,086587211	28.91
36,729.72	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,729.72	5,15924	8,7875564	28.91
34,417.14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,417.14	5,166062	9,074317031	28.91
34,433.32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,433.32	5,172363	8,77564405	28.91
33,335.38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,335.38	5,178101	8,795635055	28.91
29,146.67	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,146.67	5,183235	9,731198947	28.91
31,234.61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,234.61	5,187722	8,78326056	28.91
29,254.46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,254.46	5,19152	9,069573672	28.91
29,253.54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,253.54	5,194587	8,770708776	28.91
27,392.42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,392.42	5,196882	9,056533506	28.91
27,384.25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,384.25	5,198362	8,767815389	28.91
26,485.43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26,485.43	5,199198	8,76135979	28.91
24,791.34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,791.34	5,200231	9,046687709	28.91
24,781.16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,781.16	5,201708	8,748313373	28.91
23,201.38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,201.38	5,203673	9,033113594	28.91
23,197.53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,197.53	5,206166	8,735108531	28.91
22,448.52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,448.52	5,20923	8,742702142	28.91

19,624.23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.212906	5.212906	9.671925153	28.91
21,031.49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.217237	5.217237	8.72918205	28.91
19,704.81	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.222265	5.222265	9.013001756	28.91
19,716.38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.228031	5.228031	8.715357282	28.91
18,478.93	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.234578	5.234578	8.998741752	28.91
18,496.34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.241947	5.241947	8.731351471	28.91
17,919.38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.249997	5.249997	8.72421703	28.91
16,800.69	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.258013	5.258013	9.007606865	28.9
17,649.58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.525799	5.525799	8.709817349	28.9
16,545.91	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.533336	5.533336	8.992637738	28.9
16,562.17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.540605	5.540605	8.695299249	28.9
16,043.23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.547588	5.547588	8.717658641	28.9
14,537.57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.554267	5.554267	9.310860625	28.9
15,052.36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.560622	5.560622	8.702618743	28.9
14,109.04	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.566636	5.566636	8.984869901	28.9
14,120.65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.57229	5.57229	8.687410224	28.9
13,234.65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.577565	5.577565	8.969109092	28.9
13,244.38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.582443	5.582443	8.693270065	28.94
12,826.13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.586968	5.586968	8.685441633	29.14
12,020.47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.591378	5.591378	8.966824929	29.14
12,029.17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.595734	5.595734	8.669663112	29.14
11,273.96	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.600036	5.600036	8.950437647	29.14
11,282.50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.604281	5.604281	8.653755842	29.14
10,926.99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.608469	5.608469	8.662884953	29.14
9,558.74	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.612601	5.612601	9.58204519	29.14
10,249.80	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.616674	5.616674	8.646577676	29.14
9,607.12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.620688	5.620688	8.926312547	29.14
9,615.21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.624642	5.624642	8.630118901	29.14
9,012.61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.628535	5.628535	8.909256697	29.13
9,020.49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.632367	5.632367	8.629169928	29.13
8,737.33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.63616	5.63616	8.620747349	29.13
8,190.37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.640005	5.640005	8.899365521	29.13
8,198.35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.64393	5.64393	8.603796076	29.13
7,685.76	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.64794	5.64794	8.88177448	29.13
7,693.91	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.652038	5.652038	8.586735242	29.13
7,453.93	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.656231	5.656231	8.594511975	29.13
6,522.90	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.660523	5.660523	9.505721105	29.13
6,997.18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.664918	5.664918	8.577080922	29.13
6,561.17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.669423	5.669423	8.853928113	29.13
6,569.63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.67404	5.67404	8.559523061	29.13

67	25-Mar-2011	158,790.08	19,624.23	178,414.30	4,681,341.10	0	158,790.08	0	0	0	0	0	0
68	25-Apr-2011	153,465.38	21,031.49	174,496.87	4,527,875.71	0	153,465.38	0	0	0	0	0	0
69	25-May-2011	148,322.42	19,704.81	168,027.23	4,379,553.29	0	148,322.42	0	0	0	0	0	0
70	25-Jun-2011	143,354.90	19,716.38	163,071.28	4,236,198.39	0	143,354.90	0	0	0	0	0	0
71	25-Jul-2011	138,556.75	18,478.93	157,035.67	4,097,641.64	0	138,556.75	0	0	0	0	0	0
72	25-Aug-2011	133,906.04	18,496.34	152,402.38	3,963,735.60	0	133,906.04	0	0	0	0	0	0
73	25-Sep-2011	3,963,735.60	17,919.38	3,981,654.98	0	0	3,963,735.60	0	0	0	0	0	0

Accrued Intere.	Interest Shortf	Accum Interest	Couponcap Sh	Couponcap Ac	Couponcap Sh	Capped Optim: Coupon	Effective Coup.	Couponcap Ra	Credit Support
4,431,565.10	0	0	0	0	0	4,431,565.10	0	0	0
58,054.95	0	0	0	0	0	4,10813	4,10813	6,301977937	14.17
70,809.24	0	0	0	0	0	4,342571	4,342571	5,891837688	14.26
75,476.88	0	0	0	0	0	4,47951	4,47951	5,954335957	14.39
74,929.63	0	0	0	0	0	4,595265	4,595265	6,148643575	14.56
80,621.51	0	0	0	0	0	4,784841	4,784841	6,230914663	14.76
81,693.07	0	0	0	0	0	4,848437	4,848437	6,266009749	15.01
73,192.50	0	0	0	0	0	4,809355	4,809355	6,554060133	15.3
82,751.98	0	0	0	0	0	4,911283	4,911283	6,265881326	15.63
80,154.72	0	0	0	0	0	4,915708	4,915708	6,433190717	16.02
83,601.80	0	0	0	0	0	4,961719	4,961719	6,265859025	16.45
81,551.47	0	0	0	0	0	5,001368	5,001368	6,474898558	16.94
83,859.19	0	0	0	0	0	4,976995	4,976995	6,266360145	17.44
84,095.52	0	0	0	0	0	4,991021	4,991021	6,266691179	17.96
81,834.59	0	0	0	0	0	5,018731	5,018731	6,475924764	18.5
84,979.25	0	0	0	0	0	5,04347	5,04347	6,267358505	19.05
82,591.93	0	0	0	0	0	5,065177	5,065177	6,476617962	19.62
85,658.58	0	0	0	0	0	5,083788	5,083788	6,268032856	20.2
85,918.99	0	0	0	0	0	5,099243	5,099243	6,268372669	20.8
77,790.43	0	0	0	0	0	5,111477	5,111477	6,825846989	21.42
86,275.97	0	0	0	0	0	5,12043	5,12043	6,269057579	22.06
83,584.32	0	0	0	0	0	5,126038	5,126038	6,478382766	22.72
86,407.57	0	0	0	0	0	5,12824	5,12824	6,269754099	23.97
83,599.57	0	0	0	0	0	5,126973	5,126973	6,480759557	25.28
86,305.38	0	0	0	0	0	5,122175	5,122175	8,596925465	26.65
86,171.64	0	0	0	0	0	5,114238	5,114238	8,586838965	28.1
83,242.29	0	0	0	0	0	5,105062	5,105062	8,8623848	29.61

85,854.89	0	0	0	0	0	85,854.89	5.095439	5.095439	5.095439	8.565832832	30.64
82,927.29	0	0	0	0	0	82,927.29	5.085744	5.085744	5.085744	8.847096641	31.7
85,533.24	0	0	0	0	0	85,533.24	5.076349	5.076349	5.076349	8.557543112	32.8
85,386.29	0	0	0	0	0	85,386.29	5.067628	5.067628	5.067628	8.662495535	33.94
79,756.57	0	0	0	0	0	79,756.57	5.059956	5.059956	5.059956	9.216688286	35.11
85,151.70	0	0	0	0	0	85,151.70	5.053705	5.053705	5.053705	8.653506055	36.33
82,332.25	0	0	0	0	0	82,332.25	5.049251	5.049251	5.049251	8.93725076	37.59
85,038.14	0	0	0	0	0	85,038.14	5.046965	5.046965	5.046965	8.644359219	38.88
82,299.18	0	0	0	0	0	82,299.18	5.047223	5.047223	5.047223	8.932072823	40.23
85,095.98	0	0	0	0	0	85,095.98	5.050398	5.050398	5.050398	8.793746626	41.61
85,195.26	0	0	0	0	0	85,195.26	5.05629	5.05629	5.05629	8.788633872	39.6
82,554.09	0	0	0	0	0	82,554.09	5.062856	5.062856	5.062856	9.076261117	40.31
85,418.76	0	0	0	0	0	85,418.76	5.069555	5.069555	5.069555	8.778280458	38.56
82,774.75	0	0	0	0	0	82,774.75	5.076389	5.076389	5.076389	9.065474355	36.34
85,651.39	0	0	0	0	0	85,651.39	5.083361	5.083361	5.083361	8.767951933	34.03
85,771.18	0	0	0	0	0	85,771.18	5.090471	5.090471	5.090471	8.802484991	31.66
77,581.10	0	0	0	0	0	77,581.10	5.097722	5.097722	5.097722	9.739553495	29.2
66,314.83	0	0	0	0	0	66,314.83	5.105116	5.105116	5.105116	8.791503517	28.92
43,450.38	0	0	0	0	0	43,450.38	5.112654	5.112654	5.112654	9.078812264	28.92
43,129.27	0	0	0	0	0	43,129.27	5.120339	5.120339	5.120339	8.780347564	28.92
40,417.15	0	0	0	0	0	40,417.15	5.128172	5.128172	5.128172	9.067260198	28.92
40,444.76	0	0	0	0	0	40,444.76	5.136156	5.136156	5.136156	8.805168962	28.91
39,168.25	0	0	0	0	0	39,168.25	5.144202	5.144202	5.144202	8.799342361	28.91
36,707.01	0	0	0	0	0	36,707.01	5.151939	5.151939	5.151939	9.086587211	28.91
36,729.72	0	0	0	0	0	36,729.72	5.15924	5.15924	5.15924	8.7875564	28.91
34,417.14	0	0	0	0	0	34,417.14	5.166062	5.166062	5.166062	9.074317031	28.91
34,433.32	0	0	0	0	0	34,433.32	5.172363	5.172363	5.172363	8.775644405	28.91
33,335.38	0	0	0	0	0	33,335.38	5.178101	5.178101	5.178101	8.795635055	28.91
29,146.67	0	0	0	0	0	29,146.67	5.183235	5.183235	5.183235	9.731198947	28.91
31,234.61	0	0	0	0	0	31,234.61	5.187722	5.187722	5.187722	8.78326056	28.91
29,254.46	0	0	0	0	0	29,254.46	5.19152	5.19152	5.19152	9.069573672	28.91
29,253.54	0	0	0	0	0	29,253.54	5.194587	5.194587	5.194587	8.770708776	28.91
27,392.42	0	0	0	0	0	27,392.42	5.196882	5.196882	5.196882	9.056533506	28.91
27,384.25	0	0	0	0	0	27,384.25	5.198362	5.198362	5.198362	8.767815389	28.91
26,485.43	0	0	0	0	0	26,485.43	5.199198	5.199198	5.199198	8.76135979	28.91
24,791.34	0	0	0	0	0	24,791.34	5.200231	5.200231	5.200231	9.046687709	28.91
24,781.16	0	0	0	0	0	24,781.16	5.201708	5.201708	5.201708	8.748313373	28.91
23,201.38	0	0	0	0	0	23,201.38	5.203673	5.203673	5.203673	9.033113594	28.91
23,197.53	0	0	0	0	0	23,197.53	5.206166	5.206166	5.206166	8.735108531	28.91
22,448.52	0	0	0	0	0	22,448.52	5.20923	5.20923	5.20923	8.742702142	28.91

19,624.23	0	0	0	0	0	0	0	0	0	19,624.23	5.212906	9.671925153	28.91
21,031.49	0	0	0	0	0	0	0	0	0	21,031.49	5.217237	8.729118205	28.91
19,704.81	0	0	0	0	0	0	0	0	0	19,704.81	5.222265	9.013001756	28.91
19,716.38	0	0	0	0	0	0	0	0	0	19,716.38	5.228031	8.715357282	28.91
18,478.93	0	0	0	0	0	0	0	0	0	18,478.93	5.234578	8.998741752	28.91
18,496.34	0	0	0	0	0	0	0	0	0	18,496.34	5.241947	8.731351471	28.91
17,919.38	0	0	0	0	0	0	0	0	0	17,919.38	5.249997	8.72421703	100

SDA Loss	Fwd L 45 Sev	Fwd L 55 Sev	Fwd L200 45 Sev	Fwd L200 55 Sev
M5	4351	3383	4220	3276
M7	3189	2527	3066	2424
M9	2398	1923	2289	1833
M10	2082	1677	1999	1609

WAL	Fwd L 45 Sev	Fwd L 55 Sev	Fwd L200 45 Sev	Fwd L200 55 Sev
M5	8.66	9.52	8.81	9.69
M7	9.88	10.53	10.09	10.74
M9	11.34	11.86	11.48	11.99
M10	11.9	12.34	12.03	12.47

Cum Loss	Fwd L 45 Sev	Fwd L 55 Sev	Fwd L200 45 Sev	Fwd L200 55 Sev
M5	14.79	15.07	14.49	14.72
M7	11.79	12.01	11.45	11.62
M9	9.42	9.58	9.07	9.21
M10	8.38	8.52	8.11	8.23

Month 1st loss	Fwd L 45 Sev	Fwd L 55 Sev	Fwd L200 45 Sev	Fwd L200 55 Sev
M5	08/25/2015	08/25/2015	08/25/2015	07/25/2015
M7	08/25/2015	06/25/2015	02/25/2016	06/25/2031
M9	08/25/2015	09/25/2015	12/25/2022	08/25/2023
M10	10/25/2016	01/25/2023	05/25/2016	01/25/2017

Declaration
 Fwd Libor and Fwd Libor + 200
 45% and 55% Severity
 12 month Lag
 Failing Triggers
 To Maturity
 Pricing Speed

Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information

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EFCO DISTRIBUTION

Note: Cells in red text are calculated.

Colored Cells for Subprime Pool

FICO BA	0-650	650-700	700-750	750-800	800-850	850-900	900-950	950-1000	Total
Count	6,242	6,450	6,974	7,176	7,126	6,996	6,139	5,174	51,981
Weighted	11,156,681	11,516,681	11,974,437	12,484,647	12,994,632	13,504,617	14,014,602	14,524,587	117,000,000
DTI Average	62.24	62.24	62.24	62.24	62.24	62.24	62.24	62.24	62.24
Min	50	50	50	50	50	50	50	50	50
Max	80	80	80	80	80	80	80	80	80

DEBT TO INCOME (DTI) DISTRIBUTION

DTI	< 30	30-35	35-40	40-45	45-50	50-55	55-60	60-65	65-70	70-75	75-80	80-85	85-90	90-95	95-100
Count	13,413,632	12,972,580	12,531,529	12,090,478	11,649,427	11,208,376	10,767,325	10,326,274	9,885,223	9,444,172	9,003,121	8,562,070	8,121,019	7,680,968	
Weighted	18,893,081	17,831,569	16,770,057	15,708,545	14,647,033	13,585,521	12,524,009	11,462,497	10,400,985	9,339,473	8,277,961	7,216,449	6,154,937	5,093,425	
DTI Average	41.39	41.39	41.39	41.39	41.39	41.39	41.39	41.39	41.39	41.39	41.39	41.39	41.39	41.39	
Min	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
Max	59	59	59	59	59	59	59	59	59	59	59	59	59	59	

LOAN-TO-VALUE (LTV) DISTRIBUTION

LTV	< 50	50-55	55-60	60-65	65-70	70-75	75-80	80-85	85-90	90-95	95-100
Count	10,318,847	10,318,847	10,318,847	10,318,847	10,318,847	10,318,847	10,318,847	10,318,847	10,318,847	10,318,847	10,318,847
Weighted	14,628,032	14,628,032	14,628,032	14,628,032	14,628,032	14,628,032	14,628,032	14,628,032	14,628,032	14,628,032	14,628,032
LTV Average	83.99	83.99	83.99	83.99	83.99	83.99	83.99	83.99	83.99	83.99	83.99
Min	12	12	12	12	12	12	12	12	12	12	12
Max	100	100	100	100	100	100	100	100	100	100	100

LTV: Average = 83.99 Min = 12 Max = 100
 DTI: Average = 41.39 Min = 10 Max = 59

TOP 3 ORIGINATORS

Originator	Count	Weighted
	100,000	
	100,000	
	100,000	

SERVICERS

Servicer	Count	Weighted
	100,000	
	100,000	
	100,000	

GEOGRAPHIC CONCENTRATION - TOP STATES

Category	11/7/2019	12/31/19	1/31/20	2/27/20	3/31/20	4/30/20	5/31/20	6/30/20	7/31/20	8/31/20	9/30/20	10/31/20	11/30/20	12/31/20
California	117,469,977	13,11%	277,707	636	8034	423	4819	423	4819	423	4819	423	4819	423
Florida	61,692,080	8.05%	173,511	624	8374	4167	2101	4167	2101	4167	2101	4167	2101	4167
Illinois	59,218,204	7.81%	229,274	624	8271	4222	3244	4222	3244	4222	3244	4222	3244	4222
Virginia	32,214,561	4.34%	184,910	623	8135	4179	2325	4179	2325	4179	2325	4179	2325	4179
Arizona	12,400,528	1.65%	179,587	614	8424	4138	3928	4138	3928	4138	3928	4138	3928	4138
Other	412,387,700	54.53%	147,201	623	8317	4178	18235	4178	18235	4178	18235	4178	18235	4178

PRINCIPAL BALANCE

Documentation Type	Principal Balance	Average	Min:	Max:
0-599K	1,496,658	0.20%	601	3475
600-109K	79,294,626	10.42%	613	3938
110-159K	524,424,412	68.74%	630	3108
160-209K	145,535,448	18.93%	632	4603
210-259K	15,346,495	2.02%	647	1054
260-311K		0.00%		301
TOTAL	757,351,078	100.00%	627	4121
Principal Balance Average	170,409.52		Min:	19,898.00
			Max:	692,000.00

DOCUMENTATION TYPE

Documentation Type	Principal Balance	Average	Min:	Max:
Fid. Dec.	578,163,574	75.32%	7,009%	161,916
Stand Income	188,990,504	24.83%	6.82%	202,997
Stand Assets		0.00%		649
Linked Verification of Income		0.00%		8078
No Income Dividend		0.00%		4182
Other	707,351,078	100.00%	6.93%	170,410
TOTAL				627
				8196
				4191
				2392
				3197
				9783
				3662

PROPERTY TYPE

PROPERTY TYPE	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	TOTAL
Single Family	677,772,778.32	88,378	168,147	625	84.05	41.79	23.91	31.75	98.46	57.34	24.13				
FDU	7,120,139.32	16,578	203,438	628	84.58	43.98	32.67	30,112	94,971	54,900	22,771				
Timeshare	23,195,754.16	3,392	162,553	629	83.12	42.39	31.94	35,999	94,491	51,028	22,421				
2 - 4 Family	1,719,966.31	2,944	209,707	628	81.97	43.14	7.16	16.72	83.47	68.84	32.71				
Condo	39,685,317.34	5,172	178,763	645	83.74	42.77	28.41	39,700	95,028	39,377	31.63				
Manufactured		0.00													
Other	389,922.28	0.00	191,961	627	88.32	43.57	0.00	58.42	100.00	41.38	0.00				
TOTAL	767,354,078	100,994	170,410	627	81.96	41.91	23.92	31,971	97,833	56,621	24.63				

PHI - PRIMARY MORTGAGE INSURANCE

LOAN PURPOSE	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	TOTAL
Home - 1st LTV with MIP	355,231,013	100,994													
Home - 2nd LTV with MIP		0.00													
Other		0.00													
TOTAL	355,231,013	100,994													

LOAN PURPOSE

LOAN PURPOSE	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	TOTAL
Refinance - Cashout	434,421,808.81	84,628	615	83.07	41.11	23.83	14.76	97.26							
Refinance - Rate Term	30,688,500.45	40,179	644	85.33	43.01	29.02	57.77	97.67							
Refinance - Rate Term	24,999,626.64	3,374	618	84.49	42.36	23.94	12.8	97.69							
TOTAL	767,354,078.90	100,994	637	83.96	41.91	25.92	31.97	97.83							

COLLATERAL TYPE - FINANCIAL INSTITUTION

FINANCIAL INSTITUTION	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	TOTAL
Federal	97,844,477	12,304	628	81.44	40.26	7.33	17.61	97.91	74.32						
Foreign	454,834,206	39,344	615	84.07	42.14	0	28.29	97.01	54.58						
2025-30 ID	172,720,211	22,164	631	85.27	42.23	100	49.15	99.90	49.97						
2026-30 ID	23,047,284	6,052	630	82.48	41.76	0	31.41	96.48	60.74						
3027-30 ID	18,787,400	0.00	662	84.36	42.18	100	38.44	100.00	70.13						
4028-30 ID		0.00													
4029-30 ID		0.00													
4030-30 ID		0.00													
4031-30 ID		0.00													
4032-30 ID		0.00													
4033-30 ID		0.00													
4034-30 ID		0.00													
4035-30 ID		0.00													
4036-30 ID		0.00													
4037-30 ID		0.00													
4038-30 ID		0.00													
4039-30 ID		0.00													
4040-30 ID		0.00													
4041-30 ID		0.00													
4042-30 ID		0.00													
4043-30 ID		0.00													
4044-30 ID		0.00													
4045-30 ID		0.00													
4046-30 ID		0.00													
4047-30 ID		0.00													
4048-30 ID		0.00													
4049-30 ID		0.00													
4050-30 ID		0.00													
TOTAL	767,354,078	100,994	627	83.96	41.91	25.92	31.97	97.83	56.62						

- If not complete list of institutions, begin institution ID's

LIEN STATUS

First Lien	767,189,647	91.00%	170,524	627	83,96	41,91	23,92	31,97	21,84	34,9
Sub Lien	164,431	0.00%	41,108	680	99,39	19,76	6,00	0,00	100,00	30,16
TOTAL	767,354,078	100.00%	170,410	627	83,96	41,91	23,92	31,97	121,84	65,16

OCCUPANCY TYPE

Primary Residence	744,828,231	97.07%	6,94	626	84,00	41,94	26,68	21,84	34,9
Second Home	5,901,656	0.77%	6,91	644	83,76	39,91	1,02	1,64	30,16
Investment	16,624,191	2.17%	7,49	649	81,92	41,89	1,02	1,64	31,18
Other	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	767,354,078	100.00%	6,93	627	83,96	41,91	23,92	31,97	56,62

PREPAYMENT PENALTY

0 Months	184,745,771	24.08%	19,47	29,84
12 Months	36,766,705	4.78%	2,59	31,62
24 Months	434,719,779	56.65%	20,01	23,02
36 Months	109,050,728	14.21%	20,57	23,44
Other	2,051,795	0.27%	23,81	34,61
TOTAL	767,354,078	100.00%	23,97	31,97

COLLATERAL DESCRIPTION BY LOAN GROUP

Group	Month	0 Month LIBOR	1 Month LIBOR	3 Month LIBOR	6 Month LIBOR	9 Month LIBOR	12 Month LIBOR	Other	Unpaid	Accrued	Other	Total	
Group 1			40,018	6,895	6,381	3,54	1	2,331	4,812	3,178	12,831	21	6,814
Group 2			49,844	7,049	6,569	3,96	1	2,849	5,059	3,119	12,879	2	18,521
Group 3													
Group 4													
Group 5													
Group 6													
TOTAL													

SECTION 31 LOANS

Section 31 Loans	0	0											
TOTAL	767,354,078	0	0	0	0	0	0	0	0	0	0	0	0

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OCCUPANCY TYPE

	198,718,307	99.2%	234,891,82	6.54	653	85.34	42,19	89,543	100	52,103
Primary Residence	198,718,307	99.2%	234,891,82	6.54	653	85.34	42,19	89,543	100	52,103
Second Home Investment	169,000	0.06%	169,000	6.7	633	100,00	50	0	0	0
Non-owner		0.00%								
Other		0.00%								
TOTAL	198,887,307	100.00%	234,813,82	6.54	653	85.35	42,192	89,467	99,915	52,058

DOCUMENTATION TYPE

	171,509,278	86.2%	6.54	226,864,12	650	86.05	42,43	89,47	99,901	53,838
Full Doc	171,509,278	86.2%	6.54	226,864,12	650	86.05	42,43	89,47	99,901	53,838
Stated Income	27,378,029	13.7%	6.52	300,857,46	677	80,985	40,703	89,43	100	40,91
Stated Assets		0.00%								
United Verification of Income		0.00%								
No Income Disclosed		0.00%								
Other		0.00%								
TOTAL	198,887,307	100.00%	6.54	234,813,82	653	85.35	42,192	89,47	99,915	52,058

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GMAC RFC Securities

2005 RAMP EFC3

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Assumptions

- 55% Loss Severity
- 12 Month Recovery Lag
- Service Advances 100% P&I
- Falling Triggers
- Run To Maturity

Forward Labor

75% Pricing	100% Pricing	125% Pricing	CDR
			CUM Loss
			DM
			WAL

Forward Labor +100

75% Pricing	100% Pricing	125% Pricing	CDR
			CUM Loss
			DM
			WAL

Forward Labor +200

75% Pricing	100% Pricing	125% Pricing	CDR
			CUM Loss
			DM
			WAL

Forward Labor +300

75% Pricing	100% Pricing	125% Pricing	CDR
			CUM Loss
			DM
			WAL

Assumptions

- 55% Loss Severity
- 12 Month Recovery Lag
- Service Advances 100% P&I
- Falling Triggers
- Run To Maturity

Forward Labor

CDR	75% Pricing	100% Pricing	125% Pricing
CUM Loss			
DM			
WAL			

Forward Labor +100

CDR	75% Pricing	100% Pricing	125% Pricing
CUM Loss			
DM			
WAL			

Forward Labor +200

CDR	75% Pricing	100% Pricing	125% Pricing
CUM Loss			
DM			
WAL			

Forward Labor +300

CDR	75% Pricing	100% Pricing	125% Pricing
CUM Loss			
DM			
WAL			

Assumptions

- 55% Loss Severity
- 12 Month Recovery Lag
- Service Advances 100% P&I
- Falling Triggers
- Run To Maturity

Forward Labor

	75% Pricing	100% Pricing	125% Pricing
CDR			
CUM Loss			
DM			
WAL			

Forward Labor +100

	75% Pricing	100% Pricing	125% Pricing
CDR			
CUM Loss			
DM			
WAL			

Forward Labor +200

	75% Pricing	100% Pricing	125% Pricing
CDR			
CUM Loss			
DM			
WAL			

Forward Labor +300

	75% Pricing	100% Pricing	125% Pricing
CDR			
CUM Loss			
DM			
WAL			

Assumptions

55% Loss Severity
 12 Month Recovery Lag
 Servicer Advances 100% P&I
 Falling Triggers
 Run To Maturity

Forward Libor

	75% Pricing	100% Pricing	125% Pricing
CDR			
CUM Loss			
DM			
WAL			

Forward Libor +100

	75% Pricing	100% Pricing	125% Pricing
CDR			
CUM Loss			
DM			
WAL			

Forward Libor +200

	75% Pricing	100% Pricing	125% Pricing
CDR			
CUM Loss			
DM			
WAL			

Forward Libor +300

	75% Pricing	100% Pricing	125% Pricing
CDR			
CUM Loss			
DM			
WAL			

	75%P-FwdL	75%P-FwdL+100	75%P-FwdL+200	75%P-FwdL+300	100%P-FwdL	100%P-FwdL+100	100%P-FwdL+200
CDR	17.62	17.23	16.99	16.82	19.83	19.57	19.52
WAL	9.1	9.2	9.25	9.24	7.19	7.21	7.2
CUM LOSS	-22.25%	-21.94%	-21.74%	-21.60%	-20.52%	-20.34%	-20.30%
DM	57.6	56.1	46.5	32.8	56.9	56.1	45.6

50% Severity
100% Servicer Advances
12 Month lag
Failing Triggers
75, 100, 125 % Pricing Speeds
Fwd Libor + 0, + 100, +200,+300
To maturity,

100%P-FwdL+300	125%P-FwdL	125%P-FwdL+100	125%P-FwdL+200	125%P-FwdL+300
19.68	22.06	21.97	22.14	22.59
7.17	5.84	5.85	5.83	5.77
-20.42%	-19.41%	-19.36%	-19.47%	-19.77%
28.1	57.9	55.4	42.9	23.3

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All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis.

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a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

Period	FRM PPC	ARM PPC	FWD LIBOR			FLAT LIBOR (MONTH 1-12), SHOCK 400BPS AFTER		
			Date	1 MONTH	6 MONTH	Date	1 MONTH	6 MONTH
1	4.0000	4.0000	09/25/2005	3.588	4.04	09/25/2005	3.58813	4.04
2	5.7270	6.0910	10/25/2005	3.822571	4.158898	10/25/2005	3.58813	4.04
3	7.4550	8.1820	11/25/2005	3.95951	4.255347	11/25/2005	3.58813	4.04
4	9.1820	10.2730	12/25/2005	4.075265	4.32935	12/25/2005	3.58813	4.04
5	10.9090	12.3640	01/25/2006	4.264841	4.391536	01/25/2006	3.58813	4.04
6	12.6360	14.4550	02/25/2006	4.328437	4.428286	02/25/2006	3.58813	4.04
7	14.3640	16.5450	03/25/2006	4.289355	4.450108	03/25/2006	3.58813	4.04
8	16.0910	18.6360	04/25/2006	4.391283	4.480949	04/25/2006	3.58813	4.04
9	17.8180	20.7270	05/25/2006	4.395708	4.499191	05/25/2006	3.58813	4.04
10	19.5450	22.8180	06/25/2006	4.441719	4.520885	06/25/2006	3.58813	4.04
11	21.2730	24.9090	07/25/2006	4.481368	4.538452	07/25/2006	3.58813	4.04
12	23.0000	27.0000	08/25/2006	4.456995	4.552449	08/25/2006	3.58813	4.04
13	23.0000	27.0000	09/25/2006	4.47621	4.57221	09/25/2006	3.58813	4.04
14	23.0000	27.0000	10/25/2006	4.498731	4.593669	10/25/2006	7.58813	8.04
15	23.0000	27.0000	11/25/2006	4.52347	4.610943	11/25/2006	7.58813	8.04
16	23.0000	27.0000	12/25/2006	4.545177	4.624959	12/25/2006	7.58813	8.04
17	23.0000	27.0000	01/25/2007	4.563788	4.635682	01/25/2007	7.58813	8.04
18	23.0000	27.0000	02/25/2007	4.579243	4.643018	02/25/2007	7.58813	8.04
19	23.0000	27.0000	03/25/2007	4.591477	4.646914	03/25/2007	7.58813	8.04
20	23.0000	27.0000	04/25/2007	4.60043	4.647383	04/25/2007	7.58813	8.04
21	23.0000	27.0000	05/25/2007	4.606038	4.644772	05/25/2007	7.58813	8.04
22	23.0000	27.0000	06/25/2007	4.60824	4.639574	06/25/2007	7.58813	8.04
23	23.0000	50.0000	07/25/2007	4.606973	4.632355	07/25/2007	7.58813	8.04
24	23.0000	50.0000	08/25/2007	4.602175	4.623755	08/25/2007	7.58813	8.04
25	23.0000	50.0000	09/25/2007	4.594238	4.614489	09/25/2007	7.58813	8.04
26	23.0000	50.0000	10/25/2007	4.585062	4.605269	10/25/2007	7.58813	8.04
27	23.0000	50.0000	11/25/2007	4.575439	4.596545	11/25/2007	7.58813	8.04
28	23.0000	27.0000	12/25/2007	4.565744	4.5887	12/25/2007	7.58813	8.04
29	23.0000	27.0000	01/25/2008	4.556349	4.582114	01/25/2008	7.58813	8.04
30	23.0000	27.0000	02/25/2008	4.547628	4.577167	02/25/2008	7.58813	8.04
31	23.0000	27.0000	03/25/2008	4.539956	4.574241	03/25/2008	7.58813	8.04
32	23.0000	27.0000	04/25/2008	4.533705	4.573618	04/25/2008	7.58813	8.04
33	23.0000	27.0000	05/25/2008	4.529251	4.575173	05/25/2008	7.58813	8.04
34	23.0000	27.0000	06/25/2008	4.526965	4.578621	06/25/2008	7.58813	8.04
35	23.0000	27.0000	07/25/2008	4.527223	4.583618	07/25/2008	7.58813	8.04

36	23.0000	27.0000	08/25/2008	4.530398	4.589756	08/25/2008	7.58813	8.04
37	23.0000	27.0000	09/25/2008	4.53629	4.596563	09/25/2008	7.58813	8.04
38	23.0000	27.0000	10/25/2008	4.542856	4.6036	10/25/2008	7.58813	8.04
39	23.0000	27.0000	11/25/2008	4.549555	4.610778	11/25/2008	7.58813	8.04
40	23.0000	27.0000	12/25/2008	4.556389	4.618099	12/25/2008	7.58813	8.04
41	23.0000	27.0000	01/25/2009	4.563361	4.625565	01/25/2009	7.58813	8.04
42	23.0000	27.0000	02/25/2009	4.570471	4.633178	02/25/2009	7.58813	8.04
43	23.0000	27.0000	03/25/2009	4.577722	4.640939	03/25/2009	7.58813	8.04
44	23.0000	27.0000	04/25/2009	4.585116	4.648835	04/25/2009	7.58813	8.04
45	23.0000	27.0000	05/25/2009	4.592654	4.65679	05/25/2009	7.58813	8.04
46	23.0000	27.0000	06/25/2009	4.600339	4.664704	06/25/2009	7.58813	8.04
47	23.0000	27.0000	07/25/2009	4.608172	4.672473	07/25/2009	7.58813	8.04
48	23.0000	27.0000	08/25/2009	4.616156	4.679981	08/25/2009	7.58813	8.04
49	23.0000	27.0000	09/25/2009	4.624202	4.687108	09/25/2009	7.58813	8.04
50	23.0000	27.0000	10/25/2009	4.631939	4.693741	10/25/2009	7.58813	8.04
51	23.0000	27.0000	11/25/2009	4.63924	4.699821	11/25/2009	7.58813	8.04
52	23.0000	27.0000	12/25/2009	4.646062	4.705306	12/25/2009	7.58813	8.04
53	23.0000	27.0000	01/25/2010	4.652363	4.710154	01/25/2010	7.58813	8.04
54	23.0000	27.0000	02/25/2010	4.658101	4.71432	02/25/2010	7.58813	8.04
55	23.0000	27.0000	03/25/2010	4.663235	4.717763	03/25/2010	7.58813	8.04
56	23.0000	27.0000	04/25/2010	4.667722	4.720476	04/25/2010	7.58813	8.04
57	23.0000	27.0000	05/25/2010	4.671152	4.722602	05/25/2010	7.58813	8.04
58	23.0000	27.0000	06/25/2010	4.674587	4.724333	06/25/2010	7.58813	8.04
59	23.0000	27.0000	07/25/2010	4.676882	4.725877	07/25/2010	7.58813	8.04
60	23.0000	27.0000	08/25/2010	4.678362	4.727455	08/25/2010	7.58813	8.04
61	23.0000	27.0000	09/25/2010	4.679198	4.729302	09/25/2010	7.58813	8.04
62	23.0000	27.0000	10/25/2010	4.680231	4.731631	10/25/2010	7.58813	8.04
63	23.0000	27.0000	11/25/2010	4.681708	4.734522	11/25/2010	7.58813	8.04
64	23.0000	27.0000	12/25/2010	4.683673	4.738015	12/25/2010	7.58813	8.04
65	23.0000	27.0000	01/25/2011	4.686166	4.742155	01/25/2011	7.58813	8.04
66	23.0000	27.0000	02/25/2011	4.68923	4.746984	02/25/2011	7.58813	8.04
67	23.0000	27.0000	03/25/2011	4.692906	4.752544	03/25/2011	7.58813	8.04
68	23.0000	27.0000	04/25/2011	4.697237	4.758848	04/25/2011	7.58813	8.04
69	23.0000	27.0000	05/25/2011	4.702265	4.765779	05/25/2011	7.58813	8.04
70	23.0000	27.0000	06/25/2011	4.708031	4.773178	06/25/2011	7.58813	8.04
71	23.0000	27.0000	07/25/2011	4.714578	4.780879	07/25/2011	7.58813	8.04
72	23.0000	27.0000	08/25/2011	4.721947	4.788703	08/25/2011	7.58813	8.04

73	23.0000	27.0000	09/25/2011	4.729997	4.796462	09/25/2011	7.58813	8.04
74	23.0000	27.0000	10/25/2011	4.738013	4.803987	10/25/2011	7.58813	8.04
75	23.0000	27.0000	11/25/2011	4.745799	4.811231	11/25/2011	7.58813	8.04
76	23.0000	27.0000	12/25/2011	4.753336	4.818173	12/25/2011	7.58813	8.04
77	23.0000	27.0000	01/25/2012	4.760605	4.824796	01/25/2012	7.58813	8.04
78	23.0000	27.0000	02/25/2012	4.767588	4.831079	02/25/2012	7.58813	8.04
79	23.0000	27.0000	03/25/2012	4.774267	4.837005	03/25/2012	7.58813	8.04
80	23.0000	27.0000	04/25/2012	4.780622	4.842565	04/25/2012	7.58813	8.04
81	23.0000	27.0000	05/25/2012	4.786636	4.847794	05/25/2012	7.58813	8.04
82	23.0000	27.0000	06/25/2012	4.79229	4.852742	06/25/2012	7.58813	8.04
83	23.0000	27.0000	07/25/2012	4.797565	4.857459	07/25/2012	7.58813	8.04
84	23.0000	27.0000	08/25/2012	4.802443	4.862002	08/25/2012	7.58813	8.04
85	23.0000	27.0000	09/25/2012	4.806968	4.866428	09/25/2012	7.58813	8.04
86	23.0000	27.0000	10/25/2012	4.811378	4.870786	10/25/2012	7.58813	8.04
87	23.0000	27.0000	11/25/2012	4.815734	4.875087	11/25/2012	7.58813	8.04
88	23.0000	27.0000	12/25/2012	4.820036	4.879331	12/25/2012	7.58813	8.04
89	23.0000	27.0000	01/25/2013	4.824281	4.883515	01/25/2013	7.58813	8.04
90	23.0000	27.0000	02/25/2013	4.828469	4.887639	02/25/2013	7.58813	8.04
91	23.0000	27.0000	03/25/2013	4.832601	4.891703	03/25/2013	7.58813	8.04
92	23.0000	27.0000	04/25/2013	4.836674	4.89571	04/25/2013	7.58813	8.04
93	23.0000	27.0000	05/25/2013	4.840688	4.899678	05/25/2013	7.58813	8.04
94	23.0000	27.0000	06/25/2013	4.844642	4.90363	06/25/2013	7.58813	8.04
95	23.0000	27.0000	07/25/2013	4.848535	4.907593	07/25/2013	7.58813	8.04
96	23.0000	27.0000	08/25/2013	4.852367	4.91159	08/25/2013	7.58813	8.04
97	23.0000	27.0000	09/25/2013	4.85616	4.915648	09/25/2013	7.58813	8.04
98	23.0000	27.0000	10/25/2013	4.860005	4.919792	10/25/2013	7.58813	8.04
99	23.0000	27.0000	11/25/2013	4.86393	4.924029	11/25/2013	7.58813	8.04
100	23.0000	27.0000	12/25/2013	4.86794	4.928365	12/25/2013	7.58813	8.04
101	23.0000	27.0000	01/25/2014	4.872038	4.932804	01/25/2014	7.58813	8.04
102	23.0000	27.0000	02/25/2014	4.876231	4.937352	02/25/2014	7.58813	8.04
103	23.0000	27.0000	03/25/2014	4.880523	4.942013	03/25/2014	7.58813	8.04
104	23.0000	27.0000	04/25/2014	4.884918	4.946787	04/25/2014	7.58813	8.04
105	23.0000	27.0000	05/25/2014	4.889423	4.95165	05/25/2014	7.58813	8.04
106	23.0000	27.0000	06/25/2014	4.89404	4.956571	06/25/2014	7.58813	8.04
107	23.0000	27.0000	07/25/2014	4.898776	4.961518	07/25/2014	7.58813	8.04
108	23.0000	27.0000	08/25/2014	4.903636	4.966459	08/25/2014	7.58813	8.04
109	23.0000	27.0000	09/25/2014	4.908589	4.971358	09/25/2014	7.58813	8.04

110	23.0000	27.0000	10/25/2014	4.913507	4.976186	10/25/2014	7.58813	8.04
111	23.0000	27.0000	11/26/2014	4.918353	4.980935	11/26/2014	7.58813	8.04
112	23.0000	27.0000	12/25/2014	4.923125	4.985602	12/25/2014	7.58813	8.04
113	23.0000	27.0000	01/26/2015	4.92782	4.990185	01/26/2015	7.58813	8.04
114	23.0000	27.0000	02/25/2015	4.932437	4.994681	02/25/2015	7.58813	8.04
115	23.0000	27.0000	03/26/2015	4.936972	4.999087	03/26/2015	7.58813	8.04
116	23.0000	27.0000	04/26/2015	4.941422	5.003407	04/26/2015	7.58813	8.04
117	23.0000	27.0000	05/25/2015	4.945787	5.00767	05/25/2015	7.58813	8.04
118	23.0000	27.0000	06/26/2015	4.950062	5.011913	06/26/2015	7.58813	8.04
119	23.0000	27.0000	07/25/2015	4.954246	5.016172	07/25/2015	7.58813	8.04
120	23.0000	27.0000	08/26/2015	4.958335	5.020487	08/26/2015	7.58813	8.04
121	23.0000	27.0000	09/26/2015	4.962365	5.024898	09/26/2015	7.58813	8.04
122	23.0000	27.0000	10/25/2015	4.96648	5.02944	10/25/2015	7.58813	8.04
123	23.0000	27.0000	11/26/2015	4.970723	5.034123	11/26/2015	7.58813	8.04
124	23.0000	27.0000	12/25/2015	4.975097	5.038952	12/25/2015	7.58813	8.04
125	23.0000	27.0000	01/26/2016	4.979607	5.043933	01/26/2016	7.58813	8.04
126	23.0000	27.0000	02/26/2016	4.984259	5.049071	02/26/2016	7.58813	8.04
127	23.0000	27.0000	03/26/2016	4.989056	5.054369	03/26/2016	7.58813	8.04
128	23.0000	27.0000	04/26/2016	4.994003	5.05983	04/26/2016	7.58813	8.04
129	23.0000	27.0000	05/26/2016	4.999106	5.065441	05/26/2016	7.58813	8.04
130	23.0000	27.0000	06/26/2016	5.004369	5.071188	06/26/2016	7.58813	8.04
131	23.0000	27.0000	07/26/2016	5.009797	5.077052	07/26/2016	7.58813	8.04
132	23.0000	27.0000	08/26/2016	5.015395	5.083016	08/26/2016	7.58813	8.04
133	23.0000	27.0000	09/26/2016	5.021146	5.089065	09/26/2016	7.58813	8.04
134	23.0000	27.0000	10/26/2016	5.026978	5.095181	10/26/2016	7.58813	8.04
135	23.0000	27.0000	11/26/2016	5.032871	5.101363	11/26/2016	7.58813	8.04
136	23.0000	27.0000	12/26/2016	5.038827	5.107612	12/26/2016	7.58813	8.04
137	23.0000	27.0000	01/26/2017	5.044846	5.11393	01/26/2017	7.58813	8.04
138	23.0000	27.0000	02/26/2017	5.050931	5.120317	02/26/2017	7.58813	8.04
139	23.0000	27.0000	03/26/2017	5.057082	5.126776	03/26/2017	7.58813	8.04
140	23.0000	27.0000	04/26/2017	5.063301	5.133296	04/26/2017	7.58813	8.04
141	23.0000	27.0000	05/26/2017	5.069588	5.139823	05/26/2017	7.58813	8.04
142	23.0000	27.0000	06/26/2017	5.075945	5.146294	06/26/2017	7.58813	8.04
143	23.0000	27.0000	07/26/2017	5.082373	5.152639	07/26/2017	7.58813	8.04
144	23.0000	27.0000	08/26/2017	5.088873	5.15879	08/26/2017	7.58813	8.04
145	23.0000	27.0000	09/26/2017	5.095384	5.164676	09/26/2017	7.58813	8.04
146	23.0000	27.0000	10/26/2017	5.101649	5.170235	10/26/2017	7.58813	8.04

147	23.0000	27.0000	11/25/2017	5.107597	5.175446	11/25/2017	7.58813	8.04
148	23.0000	27.0000	12/25/2017	5.113219	5.1803	12/25/2017	7.58813	8.04
149	23.0000	27.0000	01/25/2018	5.118505	5.184787	01/25/2018	7.58813	8.04
150	23.0000	27.0000	02/25/2018	5.123447	5.188899	02/25/2018	7.58813	8.04
151	23.0000	27.0000	03/25/2018	5.128034	5.192625	03/25/2018	7.58813	8.04
152	23.0000	27.0000	04/25/2018	5.132257	5.195964	04/25/2018	7.58813	8.04
153	23.0000	27.0000	05/25/2018	5.136108	5.198948	05/25/2018	7.58813	8.04
154	23.0000	27.0000	06/25/2018	5.139576	5.201616	06/25/2018	7.58813	8.04
155	23.0000	27.0000	07/25/2018	5.142654	5.204012	07/25/2018	7.58813	8.04
156	23.0000	27.0000	08/25/2018	5.14533	5.206178	08/25/2018	7.58813	8.04
157	23.0000	27.0000	09/25/2018	5.147645	5.208159	09/25/2018	7.58813	8.04
158	23.0000	27.0000	10/25/2018	5.14978	5.209991	10/25/2018	7.58813	8.04
159	23.0000	27.0000	11/25/2018	5.151782	5.211681	11/25/2018	7.58813	8.04
160	23.0000	27.0000	12/25/2018	5.153647	5.213228	12/25/2018	7.58813	8.04
161	23.0000	27.0000	01/25/2019	5.155374	5.214628	01/25/2019	7.58813	8.04
162	23.0000	27.0000	02/25/2019	5.156961	5.21588	02/25/2019	7.58813	8.04
163	23.0000	27.0000	03/25/2019	5.158406	5.216981	03/25/2019	7.58813	8.04
164	23.0000	27.0000	04/25/2019	5.159707	5.217929	04/25/2019	7.58813	8.04
165	23.0000	27.0000	05/25/2019	5.160862	5.218711	05/25/2019	7.58813	8.04
166	23.0000	27.0000	06/25/2019	5.161869	5.219314	06/25/2019	7.58813	8.04
167	23.0000	27.0000	07/25/2019	5.162726	5.219725	07/25/2019	7.58813	8.04
168	23.0000	27.0000	08/25/2019	5.163431	5.219931	08/25/2019	7.58813	8.04
169	23.0000	27.0000	09/25/2019	5.16397	5.219916	09/25/2019	7.58813	8.04
170	23.0000	27.0000	10/25/2019	5.1643	5.219668	10/25/2019	7.58813	8.04
171	23.0000	27.0000	11/25/2019	5.164406	5.219182	11/25/2019	7.58813	8.04
172	23.0000	27.0000	12/25/2019	5.164284	5.218455	12/25/2019	7.58813	8.04
173	23.0000	27.0000	01/25/2020	5.16393	5.217483	01/25/2020	7.58813	8.04
174	23.0000	27.0000	02/25/2020	5.163342	5.216261	02/25/2020	7.58813	8.04
175	23.0000	27.0000	03/25/2020	5.162516	5.214788	03/25/2020	7.58813	8.04
176	23.0000	27.0000	04/25/2020	5.161448	5.213065	04/25/2020	7.58813	8.04
177	23.0000	27.0000	05/25/2020	5.160135	5.211129	05/25/2020	7.58813	8.04
178	23.0000	27.0000	06/25/2020	5.158573	5.20902	06/25/2020	7.58813	8.04
179	23.0000	27.0000	07/25/2020	5.156758	5.206782	07/25/2020	7.58813	8.04
180	23.0000	27.0000	08/25/2020	5.154688	5.20446	08/25/2020	7.58813	8.04
181	23.0000	27.0000	09/25/2020	5.152402	5.202099	09/25/2020	7.58813	8.04
182	23.0000	27.0000	10/25/2020	5.150074	5.199737	10/25/2020	7.58813	8.04
183	23.0000	27.0000	11/25/2020	5.14775	5.197385	11/25/2020	7.58813	8.04

184	23.0000	27.0000	12/25/2020	5.145431	5.195045	12/25/2020	7.58813	8.04
185	23.0000	27.0000	01/25/2021	5.143121	5.192719	01/25/2021	7.58813	8.04
186	23.0000	27.0000	02/25/2021	5.140821	5.190409	02/25/2021	7.58813	8.04
187	23.0000	27.0000	03/25/2021	5.138533	5.188118	03/25/2021	7.58813	8.04
188	23.0000	27.0000	04/25/2021	5.13626	5.185848	04/25/2021	7.58813	8.04
189	23.0000	27.0000	05/25/2021	5.134005	5.183601	05/25/2021	7.58813	8.04
190	23.0000	27.0000	06/25/2021	5.131769	5.18138	06/25/2021	7.58813	8.04
191	23.0000	27.0000	07/25/2021	5.129555	5.179187	07/25/2021	7.58813	8.04
192	23.0000	27.0000	08/25/2021	5.127364	5.177024	08/25/2021	7.58813	8.04
193	23.0000	27.0000	09/25/2021	5.1252	5.174894	09/25/2021	7.58813	8.04
194	23.0000	27.0000	10/25/2021	5.123065	5.172799	10/25/2021	7.58813	8.04
195	23.0000	27.0000	11/25/2021	5.12096	5.170742	11/25/2021	7.58813	8.04
196	23.0000	27.0000	12/25/2021	5.118888	5.168724	12/25/2021	7.58813	8.04
197	23.0000	27.0000	01/25/2022	5.116852	5.166748	01/25/2022	7.58813	8.04
198	23.0000	27.0000	02/25/2022	5.114854	5.164816	02/25/2022	7.58813	8.04
199	23.0000	27.0000	03/25/2022	5.112895	5.16293	03/25/2022	7.58813	8.04
200	23.0000	27.0000	04/25/2022	5.110979	5.161093	04/25/2022	7.58813	8.04
201	23.0000	27.0000	05/25/2022	5.109107	5.159307	05/25/2022	7.58813	8.04
202	23.0000	27.0000	06/25/2022	5.107281	5.157575	06/25/2022	7.58813	8.04
203	23.0000	27.0000	07/25/2022	5.105504	5.155899	07/25/2022	7.58813	8.04
204	23.0000	27.0000	08/25/2022	5.103778	5.154282	08/25/2022	7.58813	8.04
205	23.0000	27.0000	09/25/2022	5.102105	5.152726	09/25/2022	7.58813	8.04
206	23.0000	27.0000	10/25/2022	5.100489	5.151233	10/25/2022	7.58813	8.04
207	23.0000	27.0000	11/25/2022	5.098932	5.149806	11/25/2022	7.58813	8.04
208	23.0000	27.0000	12/25/2022	5.097436	5.148446	12/25/2022	7.58813	8.04
209	23.0000	27.0000	01/25/2023	5.096004	5.147155	01/25/2023	7.58813	8.04
210	23.0000	27.0000	02/25/2023	5.094638	5.145933	02/25/2023	7.58813	8.04
211	23.0000	27.0000	03/25/2023	5.093339	5.144783	03/25/2023	7.58813	8.04
212	23.0000	27.0000	04/25/2023	5.092107	5.143707	04/25/2023	7.58813	8.04
213	23.0000	27.0000	05/25/2023	5.090943	5.142708	05/25/2023	7.58813	8.04
214	23.0000	27.0000	06/25/2023	5.089849	5.141794	06/25/2023	7.58813	8.04
215	23.0000	27.0000	07/25/2023	5.088828	5.140968	07/25/2023	7.58813	8.04
216	23.0000	27.0000	08/25/2023	5.087882	5.140236	08/25/2023	7.58813	8.04
217	23.0000	27.0000	09/25/2023	5.087016	5.139603	09/25/2023	7.58813	8.04
218	23.0000	27.0000	10/25/2023	5.086243	5.139073	10/25/2023	7.58813	8.04
219	23.0000	27.0000	11/25/2023	5.085569	5.138639	11/25/2023	7.58813	8.04
220	23.0000	27.0000	12/25/2023	5.084996	5.138292	12/25/2023	7.58813	8.04

221	23.0000	27.0000	01/25/2024	5.084528	5.138024	01/25/2024	7.58813	8.04
222	23.0000	27.0000	02/25/2024	5.084165	5.137825	02/25/2024	7.58813	8.04
223	23.0000	27.0000	03/25/2024	5.083901	5.137687	03/25/2024	7.58813	8.04
224	23.0000	27.0000	04/25/2024	5.083693	5.137607	04/25/2024	7.58813	8.04
225	23.0000	27.0000	05/25/2024	5.083533	5.137623	05/25/2024	7.58813	8.04
226	23.0000	27.0000	06/25/2024	5.083422	5.137777	06/25/2024	7.58813	8.04
227	23.0000	27.0000	07/25/2024	5.083336	5.138117	07/25/2024	7.58813	8.04
228	23.0000	27.0000	08/25/2024	5.083335	5.138687	08/25/2024	7.58813	8.04
229	23.0000	27.0000	09/25/2024	5.083435	5.139536	09/25/2024	7.58813	8.04
230	23.0000	27.0000	10/25/2024	5.083783	5.140676	10/25/2024	7.58813	8.04
231	23.0000	27.0000	11/25/2024	5.084441	5.141985	11/25/2024	7.58813	8.04
232	23.0000	27.0000	12/25/2024	5.085416	5.143301	12/25/2024	7.58813	8.04
233	23.0000	27.0000	01/25/2025	5.086712	5.144462	01/25/2025	7.58813	8.04
234	23.0000	27.0000	02/25/2025	5.088336	5.145302	02/25/2025	7.58813	8.04
235	23.0000	27.0000	03/25/2025	5.090134	5.145652	03/25/2025	7.58813	8.04
236	23.0000	27.0000	04/25/2025	5.091469	5.145387	04/25/2025	7.58813	8.04
237	23.0000	27.0000	05/25/2025	5.092173	5.144564	05/25/2025	7.58813	8.04
238	23.0000	27.0000	06/25/2025	5.092235	5.143289	06/25/2025	7.58813	8.04
239	23.0000	27.0000	07/25/2025	5.091645	5.141668	07/25/2025	7.58813	8.04
240	23.0000	27.0000	08/25/2025	5.090392	5.13981	08/25/2025	7.58813	8.04
241	23.0000	27.0000	09/25/2025	5.088577	5.137825	09/25/2025	7.58813	8.04
242	23.0000	27.0000	10/25/2025	5.086636	5.135809	10/25/2025	7.58813	8.04
243	23.0000	27.0000	11/25/2025	5.084682	5.133778	11/25/2025	7.58813	8.04
244	23.0000	27.0000	12/25/2025	5.082713	5.131735	12/25/2025	7.58813	8.04
245	23.0000	27.0000	01/25/2026	5.080731	5.12968	01/25/2026	7.58813	8.04
246	23.0000	27.0000	02/25/2026	5.078736	5.127612	02/25/2026	7.58813	8.04
247	23.0000	27.0000	03/25/2026	5.076729	5.125534	03/25/2026	7.58813	8.04
248	23.0000	27.0000	04/25/2026	5.07471	5.123444	04/25/2026	7.58813	8.04
249	23.0000	27.0000	05/25/2026	5.072679	5.121345	05/25/2026	7.58813	8.04
250	23.0000	27.0000	06/25/2026	5.070638	5.119235	06/25/2026	7.58813	8.04
251	23.0000	27.0000	07/25/2026	5.068586	5.117117	07/25/2026	7.58813	8.04
252	23.0000	27.0000	08/25/2026	5.066525	5.114989	08/25/2026	7.58813	8.04
253	23.0000	27.0000	09/25/2026	5.064454	5.112854	09/25/2026	7.58813	8.04
254	23.0000	27.0000	10/25/2026	5.062374	5.11071	10/25/2026	7.58813	8.04
255	23.0000	27.0000	11/25/2026	5.060286	5.10856	11/25/2026	7.58813	8.04
256	23.0000	27.0000	12/25/2026	5.05819	5.106403	12/25/2026	7.58813	8.04
257	23.0000	27.0000	01/25/2027	5.056087	5.104239	01/25/2027	7.58813	8.04

258	23.0000	27.0000	02/25/2027	5.053978	5.10207	02/25/2027	7.58813	8.04
259	23.0000	27.0000	03/25/2027	5.051861	5.099896	03/25/2027	7.58813	8.04
260	23.0000	27.0000	04/25/2027	5.049739	5.097717	04/25/2027	7.58813	8.04
261	23.0000	27.0000	05/25/2027	5.047612	5.095535	05/25/2027	7.58813	8.04
262	23.0000	27.0000	06/25/2027	5.04548	5.093348	06/25/2027	7.58813	8.04
263	23.0000	27.0000	07/25/2027	5.043344	5.091159	07/25/2027	7.58813	8.04
264	23.0000	27.0000	08/25/2027	5.041204	5.089657	08/25/2027	7.58813	8.04
265	23.0000	27.0000	09/25/2027	5.039061	5.088773	09/25/2027	7.58813	8.04
266	23.0000	27.0000	10/25/2027	5.036915	5.084577	10/25/2027	7.58813	8.04
267	23.0000	27.0000	11/25/2027	5.034766	5.082381	11/25/2027	7.58813	8.04
268	23.0000	27.0000	12/25/2027	5.032616	5.080184	12/25/2027	7.58813	8.04
269	23.0000	27.0000	01/25/2028	5.030465	5.077987	01/25/2028	7.58813	8.04
270	23.0000	27.0000	02/25/2028	5.028313	5.075791	02/25/2028	7.58813	8.04
271	23.0000	27.0000	03/25/2028	5.026161	5.073596	03/25/2028	7.58813	8.04
272	23.0000	27.0000	04/25/2028	5.024009	5.071402	04/25/2028	7.58813	8.04
273	23.0000	27.0000	05/25/2028	5.021857	5.06921	05/25/2028	7.58813	8.04
274	23.0000	27.0000	06/25/2028	5.019707	5.067021	06/25/2028	7.58813	8.04
275	23.0000	27.0000	07/25/2028	5.017559	5.064836	07/25/2028	7.58813	8.04
276	23.0000	27.0000	08/25/2028	5.015413	5.062653	08/25/2028	7.58813	8.04
277	23.0000	27.0000	09/25/2028	5.01327	5.060475	09/25/2028	7.58813	8.04
278	23.0000	27.0000	10/25/2028	5.011131	5.058302	10/25/2028	7.58813	8.04
279	23.0000	27.0000	11/25/2028	5.008995	5.056134	11/25/2028	7.58813	8.04
280	23.0000	27.0000	12/25/2028	5.006863	5.053972	12/25/2028	7.58813	8.04
281	23.0000	27.0000	01/25/2029	5.004736	5.051816	01/25/2029	7.58813	8.04
282	23.0000	27.0000	02/25/2029	5.002615	5.049666	02/25/2029	7.58813	8.04
283	23.0000	27.0000	03/25/2029	5.000499	5.047524	03/25/2029	7.58813	8.04
284	23.0000	27.0000	04/25/2029	4.99839	5.04539	04/25/2029	7.58813	8.04
285	23.0000	27.0000	05/25/2029	4.996288	5.043264	05/25/2029	7.58813	8.04
286	23.0000	27.0000	06/25/2029	4.994192	5.041146	06/25/2029	7.58813	8.04
287	23.0000	27.0000	07/25/2029	4.992105	5.039038	07/25/2029	7.58813	8.04
288	23.0000	27.0000	08/25/2029	4.990026	5.03694	08/25/2029	7.58813	8.04
289	23.0000	27.0000	09/25/2029	4.987956	5.034853	09/25/2029	7.58813	8.04
290	23.0000	27.0000	10/25/2029	4.985896	5.032776	10/25/2029	7.58813	8.04
291	23.0000	27.0000	11/25/2029	4.983845	5.03071	11/25/2029	7.58813	8.04
292	23.0000	27.0000	12/25/2029	4.981804	5.028657	12/25/2029	7.58813	8.04
293	23.0000	27.0000	01/25/2030	4.979775	5.026615	01/25/2030	7.58813	8.04
294	23.0000	27.0000	02/25/2030	4.977757	5.024587	02/25/2030	7.58813	8.04

295	23.0000	27.0000	03/25/2030	4.975751	5.022573	03/25/2030	7.58813	8.04
296	23.0000	27.0000	04/25/2030	4.973757	5.020572	04/25/2030	7.58813	8.04
297	23.0000	27.0000	05/25/2030	4.971776	5.018585	05/25/2030	7.58813	8.04
298	23.0000	27.0000	06/25/2030	4.969808	5.016614	06/25/2030	7.58813	8.04
299	23.0000	27.0000	07/25/2030	4.967855	5.014658	07/25/2030	7.58813	8.04
300	23.0000	27.0000	08/25/2030	4.965916	5.012719	08/25/2030	7.58813	8.04
301	23.0000	27.0000	09/25/2030	4.963991	5.010795	09/25/2030	7.58813	8.04
302	23.0000	27.0000	10/25/2030	4.962083	5.008889	10/25/2030	7.58813	8.04
303	23.0000	27.0000	11/25/2030	4.96019	5.007001	11/25/2030	7.58813	8.04
304	23.0000	27.0000	12/25/2030	4.958313	5.00513	12/25/2030	7.58813	8.04
305	23.0000	27.0000	01/25/2031	4.956454	5.003278	01/25/2031	7.58813	8.04
306	23.0000	27.0000	02/25/2031	4.954612	5.001445	02/25/2031	7.58813	8.04
307	23.0000	27.0000	03/25/2031	4.952788	4.999632	03/25/2031	7.58813	8.04
308	23.0000	27.0000	04/25/2031	4.950982	4.997839	04/25/2031	7.58813	8.04
309	23.0000	27.0000	05/25/2031	4.949196	4.996067	05/25/2031	7.58813	8.04
310	23.0000	27.0000	06/25/2031	4.947428	4.994316	06/25/2031	7.58813	8.04
311	23.0000	27.0000	07/25/2031	4.945681	4.992586	07/25/2031	7.58813	8.04
312	23.0000	27.0000	08/25/2031	4.943955	4.990879	08/25/2031	7.58813	8.04
313	23.0000	27.0000	09/25/2031	4.942249	4.989195	09/25/2031	7.58813	8.04
314	23.0000	27.0000	10/25/2031	4.940565	4.987534	10/25/2031	7.58813	8.04
315	23.0000	27.0000	11/25/2031	4.938903	4.985896	11/25/2031	7.58813	8.04
316	23.0000	27.0000	12/25/2031	4.937263	4.984283	12/25/2031	7.58813	8.04
317	23.0000	27.0000	01/25/2032	4.935646	4.982694	01/25/2032	7.58813	8.04
318	23.0000	27.0000	02/25/2032	4.934053	4.981131	02/25/2032	7.58813	8.04
319	23.0000	27.0000	03/25/2032	4.932484	4.979594	03/25/2032	7.58813	8.04
320	23.0000	27.0000	04/25/2032	4.93094	4.978083	04/25/2032	7.58813	8.04
321	23.0000	27.0000	05/25/2032	4.92942	4.976599	05/25/2032	7.58813	8.04
322	23.0000	27.0000	06/25/2032	4.927926	4.975142	06/25/2032	7.58813	8.04
323	23.0000	27.0000	07/25/2032	4.926458	4.973714	07/25/2032	7.58813	8.04
324	23.0000	27.0000	08/25/2032	4.925017	4.972313	08/25/2032	7.58813	8.04
325	23.0000	27.0000	09/25/2032	4.923603	4.970942	09/25/2032	7.58813	8.04
326	23.0000	27.0000	10/25/2032	4.922216	4.969599	10/25/2032	7.58813	8.04
327	23.0000	27.0000	11/25/2032	4.920857	4.968287	11/25/2032	7.58813	8.04
328	23.0000	27.0000	12/25/2032	4.919527	4.967006	12/25/2032	7.58813	8.04
329	23.0000	27.0000	01/25/2033	4.918226	4.965755	01/25/2033	7.58813	8.04
330	23.0000	27.0000	02/25/2033	4.916954	4.964536	02/25/2033	7.58813	8.04
331	23.0000	27.0000	03/25/2033	4.915713	4.963349	03/25/2033	7.58813	8.04

332	23.0000	27.0000	04/25/2033	4.914502	4.962194	04/25/2033	7.58813	8.04
333	23.0000	27.0000	05/25/2033	4.913322	4.961073	05/25/2033	7.58813	8.04
334	23.0000	27.0000	06/25/2033	4.912174	4.959985	06/25/2033	7.58813	8.04
335	23.0000	27.0000	07/25/2033	4.911059	4.958931	07/25/2033	7.58813	8.04
336	23.0000	27.0000	08/25/2033	4.909976	4.957912	08/25/2033	7.58813	8.04
337	23.0000	27.0000	09/25/2033	4.908927	4.956927	09/25/2033	7.58813	8.04
338	23.0000	27.0000	10/25/2033	4.90791	4.955977	10/25/2033	7.58813	8.04
339	23.0000	27.0000	11/25/2033	4.906927	4.955063	11/25/2033	7.58813	8.04
340	23.0000	27.0000	12/25/2033	4.905979	4.954186	12/25/2033	7.58813	8.04
341	23.0000	27.0000	01/25/2034	4.905064	4.953347	01/25/2034	7.58813	8.04
342	23.0000	27.0000	02/25/2034	4.904185	4.952547	02/25/2034	7.58813	8.04
343	23.0000	27.0000	03/25/2034	4.903342	4.951787	03/25/2034	7.58813	8.04
344	23.0000	27.0000	04/25/2034	4.902537	4.951068	04/25/2034	7.58813	8.04
345	23.0000	27.0000	05/25/2034	4.901772	4.950388	05/25/2034	7.58813	8.04
346	23.0000	27.0000	06/25/2034	4.901046	4.949747	06/25/2034	7.58813	8.04
347	23.0000	27.0000	07/25/2034	4.900361	4.949143	07/25/2034	7.58813	8.04
348	23.0000	27.0000	08/25/2034	4.899717	4.948574	08/25/2034	7.58813	8.04
349	23.0000	27.0000	09/25/2034	4.899113	4.948041	09/25/2034	7.58813	8.04
350	23.0000	27.0000	10/25/2034	4.898542	4.947542	10/25/2034	7.58813	8.04
351	23.0000	27.0000	11/25/2034	4.898002	4.947083	11/25/2034	7.58813	8.04
352	23.0000	27.0000	12/25/2034	4.897495	4.946672	12/25/2034	7.58813	8.04
353	23.0000	27.0000	01/25/2035	4.897021	4.946316	01/25/2035	7.58813	8.04
354	23.0000	27.0000	02/25/2035	4.896579	4.946023	02/25/2035	7.58813	8.04
355	23.0000	27.0000	03/25/2035	4.896178	4.9458	03/25/2035	7.58813	8.04
356	23.0000	27.0000	04/25/2035	4.895844	4.9458	04/25/2035	7.58813	8.04
357	23.0000	27.0000	05/25/2035	4.895586	4.9458	05/25/2035	7.58813	8.04
358	23.0000	27.0000	06/25/2035	4.895403	4.9458	06/25/2035	7.58813	8.04
359	23.0000	27.0000	07/25/2035	4.895297	4.9458	07/25/2035	7.58813	8.04
360	23.0000	27.0000	08/25/2035	4.895269	4.9458	08/25/2035	7.58813	8.04
			09/25/2035	4.86391		09/25/2035	7.58813	8.04

Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information

Any transactions in the certificates will be effected through Residential Funding Securities Corporation.

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC.

Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

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. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis.

The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, RFSC may make a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

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M2	20.01	21.15	19.91	20.80
M1	23.18	24.50	23.18	24.26

Cum Loss

M2	26.50	13.18	26.29	12.90
M1	33.56	15.96	33.54	15.74

CDR

MatCall	Mat	Mat	Mat	Mat
Triggers	Falling	Falling	Falling	Falling
FwdLib Shock	0	0	200	200
Severity	40	70	40	70
Lag	12	12	12	12
Advances	100	100	100	100
Pricing Speed	100	100	100	100

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M3
SEVERITY 60%
LAG 12 MONTH
TRIGGERS FAILING
ADVANCING 100%

	FWD LIBOR	100% PPC	135% PPC	
BREAKEVEN CDR	11.71	13.01	14.97	
CUM LOSS	21.83%	19.41%	17.35%	
WAL	12.84	10.13	7.52	

	FLAT LIBOR SHOCK	100% PPC	135% PPC	
75% PPC	10.96	12.63	15.25	
	20.89%	19.00%	17.62%	
	13.23	10.21	7.48	

M3
SEVERITY 100%
LAG 12 MONTH
TRIGGERS FAILING
ADVANCING 100%

	FWD LIBOR	100% PPC	135% PPC	
BREAKEVEN CDR	6.61	7.35	8.50	
CUM LOSS	23.45%	20.34%	17.78%	
WAL	15.05	11.56	8.34	

	FLAT LIBOR SHOCK	100% PPC	135% PPC	
75% PPC	6.12	7.05	8.56	
	22.13%	19.69%	17.91%	
	15.41	11.66	8.37	

M6
 SEVERITY 60%
 LAG 12 MONTH
 TRIGGERS FALLING
 ADVANCING 100%

	FWD LIBOR	75% PPC	100% PPC	135% PPC
BREAK/EVEN CDR		8.59	9.15	10.08
CUM LOSS		17.42%	14.74%	12.47%
WAL		15.75	12.41	9.23

	FLAT LIBOR SHOCK	75% PPC	100% PPC	135% PPC
		7.86	8.73	10.23
		16.33%	14.21%	12.64%
		16.20	12.54	9.15

M6
 SEVERITY 100%
 LAG 12 MONTH
 TRIGGERS FALLING
 ADVANCING 100%

	FWD LIBOR	75% PPC	100% PPC	135% PPC
BREAK/EVEN CDR		5.02	5.34	5.88
CUM LOSS		18.69%	15.45%	12.78%
WAL		17.66	13.70	9.96

	FLAT LIBOR SHOCK	75% PPC	100% PPC	135% PPC
		4.55	5.04	5.91
		17.28%	14.72%	12.86%
		18.03	13.81	9.94

Cumulative Loss to Pool	7.72%	6.10%	5.07%	7.71%	6.14%	5.18%	7.63%	6.43%	5.78%	8.08%	7.39%	7.10%
WAL	11.61	8.95	6.90	11.63	8.93	6.91	11.69	8.96	6.86	11.67	8.79	6.76
Period of 1st \$ Loss	173	119	117	113	130	104	166	112	108	154	153	110
Principal Window	Jan15 - Jul35	ct12 - Feb35	eb11 - Jan31	Jan15 - Jul35	ct12 - Feb35	eb11 - Jan31	Jan15 - Jul35	ct12 - Feb35	an11 - Nov30	Jan15 - Jul35	ep12 - Jan35	xec10 - Jul30
Gap in Princ(Y/N)	N	n	n	n	n	n	n	n	n	n	n	n

* SP default assumptions are in tab "SP Defaults"(Seasoned)
 SP prepayment ramps-1m (Seasoned)

Assumptions:	6 Month ARMs, 1/29's and 2/28 Prepay Curve		3/27 Prepay Curve		15/15, 10/30, and Fixed Prepay Curve		Loss Curve	
	Period	Value	Period	Value	Period	Value	Period	Value
Severity	1	7.25	1	7.25	1	4	1	4
Advances	2	8.5	2	8.17	2	6.27	2	0
Lag	3	9.75	3	9.1	3	8.55	3	0
Labor	4	11.06	4	10.08	4	10.82	4	0
Losses	5	13.02	5	11.65	5	13.09	5	0
Prepays	6	16.32	6	14.37	6	15.36	6	5.75
To Maturity	7	18.16	7	15.79	7	17.64	7	0
	8	20.05	8	17.24	8	19.91	8	0
	9	23.16	9	19.72	9	22.18	9	0
	10	25.05	10	21.15	10	24.45	10	0
	11	30.15	11	25.28	11	26.73	11	0
	12	32.5	12	27.07	12	29	12	6.25
	13	33.79	13	27.99	13	29	13	0
	14	34.22	14	28.2	14	29	14	0
	15	34.92	15	28.55	15	29	15	0
	16	35.06	16	28.75	16	29	16	0
	17	34.19	17	28.94	17	29	17	0
	18	37.49	18	29.14	18	29	18	13
	19	40	19	30	19	29	19	0
	20	55	20	30	20	29	20	0
	21	55	21	30	21	29	21	0
	22	55	22	30	22	29	22	0
	23	55	23	30.93	23	29	23	0
	24	55	24	33	24	29	24	10.25
	25	55	25	40	25	29	25	0
	26	55	26	40	26	29	26	0
	27	55	27	40	27	29	27	0
	28	55	28	40	28	29	28	0
	29	55	29	40	29	29	29	0
	30	55	30	55	30	29	30	10
	31	35	31	55	31	29	31	0
	32	35	32	55	32	29	32	0

33	35	33	55	33	29	33	0
34	35	34	55	34	29	34	0
35	35	35	55	35	29	35	0
36	35	36	55	36	29	36	9.5
37	35	37	55	37	29	37	0
38	35	38	55	38	29	38	0
39	35	39	55	39	29	39	0
40	35	40	55	40	29	40	0
41	35	41	35	41	29	41	0
42	35	42	35	42	29	42	9
43	35	43	35	43	29	43	0
44	35	44	35	44	29	44	0
45	35	45	35	45	29	45	0
46	35	46	35	46	29	46	0
47	35	47	35	47	29	47	9
48	35	48	35	48	29	48	0
49	35	49	35	49	29	49	0
50	35	50	35	50	29	50	0
51	35	51	35	51	29	51	0
52	35	52	35	52	29	52	0
53	35	53	35	53	29	53	0
54	35	54	35	54	29	54	7.75
55	35	55	35	55	29	55	0
56	35	56	35	56	29	56	0
57	35	57	35	57	29	57	0
58	35	58	35	58	29	58	0
59	35	59	35	59	29	59	0
60	35	60	35	60	29	60	5.75
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66	35	66	35	66	29	66	5.5
67	35	67	35	67	29	67	0
68	35	68	35	68	29	68	0
69	35	69	35	69	29	69	0

70	35	70	35	70	35	70	29	70	0
71	35	71	35	71	35	71	29	71	0
72	35	72	35	72	35	72	29	72	4.25
73	35	73	35	73	35	73	29	73	0
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09/25/2005	3.588	4.04
10/25/2005	3.822571	4.158898
11/25/2005	3.95951	4.255347
12/25/2005	4.075265	4.32935
01/25/2006	4.264841	4.391536
02/25/2006	4.328437	4.428286
03/25/2006	4.289355	4.450108
04/25/2006	4.391283	4.480949
05/25/2006	4.395708	4.499191
06/25/2006	4.441719	4.520885
07/25/2006	4.481368	4.538452
08/25/2006	4.456995	4.552449
09/25/2006	4.471021	4.57321
10/25/2006	4.498731	4.593669
11/25/2006	4.52347	4.610943
12/25/2006	4.545177	4.624969
01/25/2007	4.563788	4.635682
02/25/2007	4.579243	4.643018
03/25/2007	4.591477	4.646914
04/25/2007	4.60043	4.647383
05/25/2007	4.606038	4.644772
06/25/2007	4.60824	4.639574
07/25/2007	4.606973	4.632355
08/25/2007	4.602175	4.623755
09/25/2007	4.594238	4.614489
10/25/2007	4.585062	4.605269
11/25/2007	4.575439	4.596545
12/25/2007	4.565744	4.5887
01/25/2008	4.556349	4.582114
02/25/2008	4.547628	4.577167
03/25/2008	4.539956	4.574241
04/25/2008	4.533705	4.573618
05/25/2008	4.529251	4.575173
06/25/2008	4.526965	4.578621
07/25/2008	4.527223	4.583618
08/25/2008	4.530398	4.589756
09/25/2008	4.53629	4.596563
10/25/2008	4.542856	4.6036
11/25/2008	4.549555	4.610778
12/25/2008	4.556389	4.618099
01/25/2009	4.563361	4.625565
02/25/2009	4.570471	4.633178
03/25/2009	4.577722	4.640939
04/25/2009	4.585116	4.648835
05/25/2009	4.592654	4.65679
06/25/2009	4.600339	4.664704
07/25/2009	4.608172	4.672473
08/25/2009	4.616156	4.679981
09/25/2009	4.624202	4.687108

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4.71432	4.658101	02/25/2010
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4.722602	4.67152	05/25/2010
4.724333	4.674587	06/25/2010
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4.738015	4.683673	12/25/2010
4.742155	4.686166	01/25/2011
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4.847794	4.786636	05/25/2012
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4.857459	4.797565	07/25/2012
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4.866428	4.806968	09/25/2012
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4.875087	4.815734	11/25/2012
4.879331	4.820036	12/25/2012
4.883515	4.824281	01/25/2013
4.887639	4.828469	02/25/2013
4.891703	4.832601	03/25/2013
4.89571	4.836674	04/25/2013
4.899678	4.840688	05/25/2013
4.90363	4.844642	06/25/2013
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4.91159	4.852367	08/25/2013
4.915648	4.85616	09/25/2013
4.919792	4.860005	10/25/2013
4.924029	4.86393	11/25/2013
4.928365	4.86794	12/25/2013
4.932804	4.872038	01/25/2014

02/25/2014	4.876231	4.937352
03/25/2014	4.880523	4.942013
04/25/2014	4.884918	4.946787
05/25/2014	4.889423	4.95165
06/25/2014	4.89404	4.956571
07/25/2014	4.898776	4.961518
08/25/2014	4.903636	4.966459
09/25/2014	4.908589	4.971358
10/25/2014	4.913507	4.976186
11/25/2014	4.918353	4.980935
12/25/2014	4.923125	4.985602
01/25/2015	4.92782	4.990185
02/25/2015	4.932437	4.994681
03/25/2015	4.936972	4.999087
04/25/2015	4.941422	5.003407
05/25/2015	4.945787	5.00767
06/25/2015	4.950062	5.011913
07/25/2015	4.954246	5.016172
08/25/2015	4.958335	5.020487
09/25/2015	4.962365	5.024898
10/25/2015	4.96648	5.02944
11/25/2015	4.970723	5.034123
12/25/2015	4.975097	5.038952
01/25/2016	4.979607	5.043933
02/25/2016	4.984259	5.049071
03/25/2016	4.989056	5.054369
04/25/2016	4.994003	5.05983
05/25/2016	4.999106	5.065441
06/25/2016	5.004369	5.071188
07/25/2016	5.009797	5.077052
08/25/2016	5.015395	5.083016
09/25/2016	5.021146	5.089065
10/25/2016	5.026978	5.095181
11/25/2016	5.032871	5.101363
12/25/2016	5.038827	5.107612
01/25/2017	5.044846	5.11393
02/25/2017	5.050931	5.120317
03/25/2017	5.057082	5.126776
04/25/2017	5.063301	5.133296
05/25/2017	5.069588	5.139823
06/25/2017	5.075945	5.146294
07/25/2017	5.082373	5.152639
08/25/2017	5.088873	5.15879
09/25/2017	5.095384	5.164676
10/25/2017	5.101649	5.170235
11/25/2017	5.107597	5.175446
12/25/2017	5.113219	5.1803
01/25/2018	5.118505	5.184787
02/25/2018	5.123447	5.188899
03/25/2018	5.128034	5.192625
04/25/2018	5.132257	5.195964
05/25/2018	5.136108	5.198948

06/25/2018	5.139576	5.142654	5.201616
07/25/2018	5.142654	5.204012	5.204012
08/25/2018	5.14533	5.206178	5.206178
09/25/2018	5.147645	5.208159	5.208159
10/25/2018	5.14978	5.209991	5.209991
11/25/2018	5.151782	5.211681	5.211681
12/25/2018	5.153647	5.213228	5.213228
01/25/2019	5.155374	5.214628	5.214628
02/25/2019	5.156961	5.21588	5.21588
03/25/2019	5.158406	5.216981	5.216981
04/25/2019	5.159707	5.217929	5.217929
05/25/2019	5.160862	5.218711	5.218711
06/25/2019	5.161869	5.219314	5.219314
07/25/2019	5.162726	5.219725	5.219725
08/25/2019	5.163431	5.219931	5.219931
09/25/2019	5.16397	5.219916	5.219916
10/25/2019	5.1643	5.219668	5.219668
11/25/2019	5.164406	5.219182	5.219182
12/25/2019	5.164284	5.218455	5.218455
01/25/2020	5.16393	5.217483	5.217483
02/25/2020	5.163342	5.216261	5.216261
03/25/2020	5.162516	5.214788	5.214788
04/25/2020	5.161448	5.213065	5.213065
05/25/2020	5.160135	5.211129	5.211129
06/25/2020	5.158573	5.20902	5.20902
07/25/2020	5.156758	5.206782	5.206782
08/25/2020	5.154688	5.20446	5.20446
09/25/2020	5.152402	5.202099	5.202099
10/25/2020	5.150074	5.199737	5.199737
11/25/2020	5.14775	5.197385	5.197385
12/25/2020	5.145431	5.195045	5.195045
01/25/2021	5.143121	5.192719	5.192719
02/25/2021	5.140821	5.190409	5.190409
03/25/2021	5.138533	5.188118	5.188118
04/25/2021	5.13626	5.185848	5.185848
05/25/2021	5.134005	5.183601	5.183601
06/25/2021	5.131769	5.18138	5.18138
07/25/2021	5.129555	5.179187	5.179187
08/25/2021	5.127364	5.177024	5.177024
09/25/2021	5.1252	5.174894	5.174894
10/25/2021	5.123065	5.172799	5.172799
11/25/2021	5.12096	5.170742	5.170742
12/25/2021	5.118888	5.168724	5.168724
01/25/2022	5.116852	5.166748	5.166748
02/25/2022	5.114854	5.164816	5.164816
03/25/2022	5.112895	5.16293	5.16293
04/25/2022	5.110979	5.161093	5.161093
05/25/2022	5.109107	5.159307	5.159307
06/25/2022	5.107281	5.157575	5.157575
07/25/2022	5.105504	5.155899	5.155899
08/25/2022	5.103778	5.154282	5.154282
09/25/2022	5.102105	5.152726	5.152726

5.100489	5.100489	10/25/2022
5.098932	5.098932	11/25/2022
5.097436	5.097436	12/25/2022
5.096004	5.096004	01/25/2023
5.147155	5.147155	02/25/2023
5.145933	5.094638	03/25/2023
5.144783	5.093339	04/25/2023
5.143707	5.092107	05/25/2023
5.142708	5.090943	06/25/2023
5.141794	5.089849	07/25/2023
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5.140236	5.087882	09/25/2023
5.139603	5.087016	10/25/2023
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5.138117	5.08336	08/25/2024
5.138687	5.08335	09/25/2024
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5.135809	5.086636	11/25/2025
5.133778	5.084682	12/25/2025
5.131735	5.082713	01/25/2026
5.12968	5.080731	02/25/2026
5.127612	5.078736	03/25/2026
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5.123444	5.07471	05/25/2026
5.121345	5.072679	06/25/2026
5.119235	5.070638	07/25/2026
5.117117	5.068586	08/25/2026
5.114989	5.066525	09/25/2026
5.112854	5.064454	10/25/2026
5.11071	5.062374	11/25/2026
5.10856	5.060286	12/25/2026
5.106403	5.05819	01/25/2027
5.104239	5.056087	

02/25/2027	5.053978	5.10207
03/25/2027	5.051861	5.099896
04/25/2027	5.049739	5.097717
05/25/2027	5.047612	5.095535
06/25/2027	5.04548	5.093348
07/25/2027	5.043344	5.091159
08/25/2027	5.041204	5.088967
09/25/2027	5.039061	5.086773
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04/25/2028	5.024009	5.071402
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07/25/2028	5.017559	5.064836
08/25/2028	5.015413	5.062653
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10/25/2028	5.011131	5.058302
11/25/2028	5.008995	5.056134
12/25/2028	5.006863	5.053972
01/25/2029	5.004736	5.051816
02/25/2029	5.002615	5.049666
03/25/2029	5.000499	5.047524
04/25/2029	4.998339	5.04539
05/25/2029	4.996288	5.043264
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08/25/2029	4.990026	5.03694
09/25/2029	4.987956	5.034853
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11/25/2029	4.983845	5.03071
12/25/2029	4.981804	5.028657
01/25/2030	4.979775	5.026615
02/25/2030	4.977757	5.024587
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08/25/2030	4.965916	5.012719
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10/25/2030	4.962083	5.008889
11/25/2030	4.96019	5.007001
12/25/2030	4.958313	5.00513
01/25/2031	4.956454	5.003278
02/25/2031	4.954612	5.001445
03/25/2031	4.952788	4.999632
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4.9458

S&P Subprime Default Assumptions

Month	% when WA seasoning < 12mo	% when WA seasoning > 12mo
1	4.00%	4.00% & 5.75%
6	5.75%	6.25%
12	6.25%	13.00%
18	13.00%	10.25%
24	10.25%	10.00%
30	10.00%	9.50%
36	9.50%	9.00%
42	9.00%	9.00%
48	9.00%	7.75%
54	7.75%	5.75%
60	5.75%	5.50%
66	5.50%	4.25%
72	4.25%	0.00%

33	05/25/2008	30	2,114,016.99	649,928.62	524,051.32	947,774.69	1,040,365.00	297,756.655.55	4,192813094	4.19
34	06/25/2008	31	619,049.97	946,791.64	515,791.64	946,097.35	992,717.75	287,794,314.87	4,139280179	4.14
35	07/25/2008	30	1,974,053.05	589,437.65	475,276.16	885,549.03	974,842.53	278,171,318.41	4,205361785	4.21
36	08/25/2008	31	1,936,040.26	561,040.12	467,457.92	883,788.86	958,669.19	268,876,109.17	4,278561711	4.28
37	09/25/2008	31	1,870,490.27	0.00	0.00	854,083.11	1,016,407.16	259,899,977.52	4,692915328	4.69
38	10/25/2008	30	1,807,191.81	0.00	0.00	826,532.04	980,659.77	251,229,067.00	4,684138437	4.68
39	11/25/2008	31	1,746,066.77	0.00	0.00	819,042.96	927,023.81	242,852,857.78	4,58066907	4.58
40	12/25/2008	30	1,687,039.72	0.00	0.00	761,256.77	925,782.95	234,761,195.93	4,732211122	4.73
41	01/25/2009	31	1,630,037.90	0.00	0.00	758,063.68	871,974.21	226,944,280.64	4,610687046	4.61
42	02/25/2009	31	1,574,991.07	0.00	0.00	731,414.80	843,576.27	219,332,651.86	4,614063035	4.61
43	03/25/2009	28	1,521,831.46	0.00	0.00	637,594.12	884,237.34	212,097,178.38	5,002823776	5.00
44	04/25/2009	31	1,470,493.66	0.00	0.00	681,766.63	788,727.03	205,049,046.33	4,615834354	4.62
45	05/25/2009	30	1,420,914.54	0.00	0.00	637,264.57	783,649.97	198,239,748.08	4,743649918	4.74
46	06/25/2009	31	1,373,033.18	0.00	0.00	636,108.59	736,924.59	191,661,071.55	4,613923417	4.61
47	07/25/2009	30	1,326,790.78	0.00	0.00	594,648.56	732,142.22	185,305,089.84	4,741211711	4.74
48	08/25/2009	31	1,282,130.59	0.00	0.00	593,563.86	688,566.73	179,164,151.30	4,611860517	4.61
49	09/25/2009	31	1,238,997.86	0.00	0.00	536,143.40	661,196.32	173,230,869.89	4,610613481	4.61
50	10/25/2009	30	1,197,339.72	0.00	0.00	535,270.93	621,834.23	161,959,007.02	4,736982146	4.74
51	11/25/2009	31	1,157,105.16	0.00	0.00	500,477.24	617,767.71	156,606,899.63	4,607345343	4.61
52	12/25/2009	30	1,118,244.95	0.00	0.00	499,659.79	581,051.78	151,435,380.55	4,604354254	4.60
53	01/25/2010	31	1,080,711.57	0.00	0.00	482,749.92	561,799.25	146,438,258.47	4,602971293	4.60
54	02/25/2010	31	1,044,459.17	0.00	0.00	451,289.12	524,332.66	141,609,558.47	4,982298873	4.98
55	03/25/2010	28	1,009,443.48	0.00	0.00	422,364.22	520,588.61	136,943,510.06	4,594589339	4.59
56	04/25/2010	31	975,621.78	0.00	0.00	422,096.48	489,300.38	132,434,544.36	4,777095049	4.77
57	05/25/2010	30	942,952.84	0.00	0.00	395,063.58	485,851.86	128,077,284.97	4,58442305	4.58
58	06/25/2010	31	914,396.86	0.00	0.00	381,796.78	441,043.96	123,866,541.63	4,706858068	4.71
59	07/25/2010	30	880,915.44	0.00	0.00	384,829.36	456,634.13	119,785,837.28	4,574123513	4.57
60	08/25/2010	31	851,463.49	0.00	0.00	357,294.14	437,902.05	115,837,637.98	4,568918765	4.57
61	09/25/2010	31	822,840.74	0.00	0.00	357,035.78	411,460.22	112,012,989.83	4,691263633	4.69
62	10/25/2010	30	795,196.19	0	0	334,139.73	408,567.75	108,317,312.48	4,558387303	4.56
63	11/25/2010	31	768,496.00	0	0	333,915.72	383,883.40	104,746,184.45	4,680660253	4.68
64	12/25/2010	30	742,707.49	0	0	322,936.21	370,804.28	101,295,337.63	4,54769286	4.55
65	01/25/2011	31	717,799.13	0	0	282,100.98	388,401.24	97,960,651.89	4,542284397	4.54
66	02/25/2011	31	693,740.49	0	0	302,072.71	345,983.25	94,738,149.90	4,919681094	4.92
67	03/25/2011	28	670,502.22	0	0	282,739.23	343,635.12	91,623,992.16	4,531344769	4.53
68	04/25/2011	31	648,055.96	0	0			88,614,472.20	4,653440186	4.65
69	05/25/2011	30	626,374.36	0	0					

70	06/25/2011	31	605,431.01	0	0	282,587.80	322,843.21	85,706,011.90	4.520241273	4.52
71	07/25/2011	30	585,200.44	0	0	264,515.91	320,684.53	82,895,157.04	4.642266764	4.64
72	08/25/2011	31	565,658.05	0	0	264,388.83	301,269.23	80,178,572.95	4.508973629	4.51
73	09/25/2011	31	546,780.11	0	0	255,744.35	291,035.76	77,553,040.34		
74	10/25/2011	30	528,543.70	0	0	239,409.14	289,134.56	75,015,451.32		
75	10/25/2011	0	510,926.71	0	0	254,819.46	256,107.25	72,562,805.43		
76	10/25/2011	0	493,907.80	0	0	238,551.50	235,356.30	70,192,205.98		
			477,466.37	0	0	238,465.17	239,001.19	67,900,856.36		
			461,582.53	0	0	230,695.84	230,886.69	65,686,056.60		
			446,237.09	0	0	208,786.96	237,450.13	63,545,199.98		
			431,411.52	0	0	215,927.00	215,484.52	61,475,769.76		
			417,087.96	0	0	202,171.09	214,916.87	59,475,336.10		
			403,249.13	0	0	202,127.20	201,121.93	57,541,552.97		
			389,878.38	0	0	189,261.54	200,616.84	55,672,155.29		
			376,959.63	0	0	189,231.63	187,728.00	53,864,956.04		
			364,477.36	0	0	182,879.86	181,597.50	52,117,843.63		
			352,416.58	0	0	170,416.55	182,000.04	50,428,779.19		
			340,762.84	0	0	169,539.67	171,223.16	48,795,794.10		
			329,502.16	0	0	157,935.42	171,566.73	47,216,987.50		
			318,621.08	0	0	157,070.52	161,550.56	45,690,523.98		
			308,106.58	0	0	151,144.30	156,962.28	44,214,631.27		
			297,946.11	0	0	131,342.02	166,604.09	42,787,598.04		
			288,127.55	0	0	139,872.97	148,254.58	41,407,771.82		
			278,639.19	0	0	130,177.89	148,461.30	40,073,556.91		
			269,469.74	0	0	132,115.75	137,353.99	38,783,412.44		
			260,508.29	0	0	123,112.54	137,495.75	37,535,850.45		
			252,044.32	0	0	122,478.43	129,565.88	36,329,434.05		
			243,767.65	0	0	117,896.73	125,870.92	35,162,775.67		
			235,768.48	0	0	109,805.74	125,962.74	34,034,535.30		
			228,037.34	0	0	109,180.95	118,856.40	32,943,418.92		
			220,565.09	0	0	101,648.57	118,916.51	31,888,176.80		
			213,342.89	0	0	101,049.63	112,293.25	30,867,602.06		
			206,362.21	0	0	97,232.58	109,129.63	29,880,529.13		
			199,614.85	0	0	84,452.03	115,162.82	28,925,832.33		
			193,092.84	0	0	89,890.74	103,202.10	28,002,424.49		
			186,788.51	0	0	83,612.23	103,176.29	27,109,255.62		
			180,694.47	0	0	83,022.18	97,672.29	26,245,311.62		

174,803.56	0	0	77,208.18	97,595.38	25,409,613.03
169,108.89	0	0	76,652.64	92,456.25	24,601,213.84
163,603.77	0	0	73,625.69	89,978.08	23,819,200.34
158,281.79	0	0	68,416.97	89,864.82	23,062,689.97
153,136.72	0	0	67,864.86	85,271.86	22,330,830.27
148,162.56	0	0	63,023.68	85,138.88	21,622,797.86
143,353.53	0	0	62,517.19	80,836.34	20,937,797.39
138,704.03	0	0	60,029.28	78,674.75	20,275,060.58
134,208.66	0	0	52,045.89	82,162.77	19,633,845.33
129,862.20	0	0	55,293.34	74,568.86	19,013,434.74
125,659.61	0	0	51,329.03	74,330.58	18,413,136.33
121,596.04	0	0	50,864.49	70,731.55	17,832,281.12
117,666.78	0	0	47,189.48	70,477.31	17,270,222.85
113,867.31	0	0	46,728.45	67,138.86	16,726,337.21
110,193.25	0	0	44,760.19	65,433.05	16,200,021.07
106,640.35	0	0	41,473.08	65,167.27	15,690,691.75
103,204.55	0	0	41,018.64	62,185.91	15,197,786.31
99,881.90	0	0	37,976.55	61,905.34	14,720,760.88
96,668.58	0	0	37,523.46	59,145.12	14,259,090.00
93,560.92	0	0	35,859.80	57,701.13	13,812,266.00
90,555.38	0	0	32,049.99	58,505.39	13,379,798.35
87,648.51	0	0	32,721.72	54,926.79	12,961,213.13
84,837.00	0	0	30,225.00	54,612.01	12,556,052.40
82,117.66	0	0	29,791.03	52,326.63	12,163,873.70
79,487.40	0	0	27,479.76	52,007.64	11,784,249.46
76,943.22	0	0	27,046.03	49,897.18	11,416,766.56
74,482.24	0	0	25,741.67	48,740.58	11,061,025.79
72,101.69	0	0	23,689.33	48,412.36	10,716,641.38
69,798.87	0	0	23,256.59	46,542.28	10,383,240.53
67,571.18	0	0	21,361.15	46,210.03	10,060,463.00
65,416.12	0	0	20,927.50	44,488.62	9,747,960.63
63,331.25	0	0	19,818.86	43,512.39	9,445,396.98
61,314.24	0	0	16,936.42	44,377.82	9,152,446.90
59,362.83	0	0	17,717.14	41,645.69	8,868,796.12
57,474.83	0	0	16,182.99	41,291.84	8,594,140.93
55,648.13	0	0	15,767.53	39,880.60	8,328,187.78
53,880.69	0	0	14,364.06	39,516.63	8,070,652.97

52,170.54	0	0	13,958.12	38,212.42	7,821,262.27
50,515.78	0	0	13,112.08	37,403.70	7,579,750.61
48,914.58	0	0	11,896.20	37,018.38	7,345,861.79
47,365.14	0	0	11,499.24	35,865.90	7,119,348.17
45,865.77	0	0	10,384.58	35,481.19	6,899,970.35
44,414.79	0	0	9,986.41	34,428.38	6,687,496.93
43,010.62	0	0	9,265.50	33,745.12	6,481,704.21
41,651.69	0	0	7,738.14	33,913.55	6,282,375.93
40,336.53	0	0	7,890.87	32,445.65	6,089,303.03
39,063.67	0	0	7,002.31	32,061.36	5,902,283.41
37,831.74	0	0	6,601.09	31,230.64	5,721,121.66
36,639.37	0	0	5,793.22	30,846.15	5,545,628.86
35,485.26	0	0	5,390.77	30,094.49	5,375,622.38
34,368.16	0	0	4,813.82	29,554.34	5,210,925.62
33,286.84	0	0	4,117.62	29,169.23	5,051,367.82
32,240.14	0	0	3,713.35	28,526.80	4,896,783.88
31,226.92	0	0	3,085.83	28,141.09	4,747,014.17
30,246.07	0	0	2,680.35	27,565.72	4,601,904.33
29,296.54	0	0	2,187.81	27,108.72	4,461,305.06
28,377.29	0	0	1,545.04	26,832.26	4,325,072.03
27,487.35	0	0	1,248.14	26,239.21	4,193,065.65
26,625.75	0	0	774.23	25,851.51	4,065,150.91
25,791.56	0	0	365.82	25,425.74	3,941,197.26
24,983.90	0	0		24,983.90	3,821,078.44
24,201.89	0	0		24,201.89	3,704,672.33
23,444.69	0	0		23,444.69	3,591,860.81
22,711.51	0	0		22,711.51	3,482,529.67
22,001.56	0	0		22,001.56	3,376,568.38
21,314.09	0	0		21,314.09	3,273,870.09
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19,379.33	0	0		19,379.33	2,984,336.08
18,774.70	0	0		18,774.70	2,893,689.13
18,190.01	0	0		18,190.01	2,805,977.30
17,608.48	0	0		17,608.48	2,718,276.93
17,064.08	0	0		17,064.08	2,636,550.32
16,524.14	0	0		16,524.14	2,555,322.82

16,014.67	0	0	16,014.67	2,478,725.08
15,521.17	0	0	15,521.17	2,404,459.41
15,043.12	0	0	15,043.12	2,332,452.54
14,580.03	0	0	14,580.03	2,262,633.60
14,131.40	0	0	14,131.40	2,194,934.00
13,696.79	0	0	13,696.79	2,129,287.40
13,275.73	0	0	13,275.73	2,065,629.58
12,867.80	0	0	12,867.80	2,003,898.42
12,472.57	0	0	12,472.57	1,944,033.79
12,089.63	0	0	12,089.63	1,885,977.51
11,718.60	0	0	11,718.60	1,829,673.29
11,359.09	0	0	11,359.09	1,775,066.61
11,010.73	0	0	11,010.73	1,722,104.76
10,673.17	0	0	10,673.17	1,670,736.69
10,346.06	0	0	10,346.06	1,620,913.00
10,029.07	0	0	10,029.07	1,572,585.86
9,721.89	0	0	9,721.89	1,525,709.01
9,424.19	0	0	9,424.19	1,480,237.63
9,135.67	0	0	9,135.67	1,436,128.35
8,856.06	0	0	8,856.06	1,393,339.20
8,585.05	0	0	8,585.05	1,351,829.53
8,322.39	0	0	8,322.39	1,311,560.00
8,067.81	0	0	8,067.81	1,272,492.50
7,821.04	0	0	7,821.04	1,234,590.17
7,581.86	0	0	7,581.86	1,197,817.28
7,350.00	0	0	7,350.00	1,162,139.27
7,125.26	0	0	7,125.26	1,127,522.65
6,907.40	0	0	6,907.40	1,093,935.00
6,696.20	0	0	6,696.20	1,061,344.94
6,491.46	0	0	6,491.46	1,029,722.06
6,292.98	0	0	6,292.98	999,036.92
6,100.55	0	0	6,100.55	969,261.01
5,914.00	0	0	5,914.00	940,366.71
5,733.12	0	0	5,733.12	912,327.28
5,557.76	0	0	5,557.76	885,116.81
5,387.74	0	0	5,387.74	858,710.21
5,222.88	0	0	5,222.88	833,083.18

1,578.60	0	0	1,578.60	258,521.99
1,528.47	0	0	1,528.47	250,464.48
1,479.85	0	0	1,479.85	242,641.43
1,432.67	0	0	1,432.67	235,046.06
1,386.91	0	0	1,386.91	227,671.75
1,342.51	0	0	1,342.51	220,512.10
1,299.44	0	0	1,299.44	213,560.91
1,257.65	0	0	1,257.65	206,812.14
1,217.11	0	0	1,217.11	200,259.94
1,177.79	0	0	1,177.79	193,898.64
1,139.64	0	0	1,139.64	187,722.73
1,102.62	0	0	1,102.62	181,726.87
1,066.72	0	0	1,066.72	175,905.86
1,031.89	0	0	1,031.89	170,254.67
998.1	0	0	998.0958324	164,768.42
965.32	0	0	965.3161	159,442.37
933.52	0	0	933.5171758	154,271.90
902.67	0	0	902.6700482	149,252.55
872.75	0	0	872.7465833	144,379.99
843.72	0	0	843.7194979	139,650.01
815.56	0	0	815.5623327	135,058.51
788.25	0	0	788.2494264	130,601.53
761.76	0	0	761.7558908	126,275.22
736.06	0	0	736.0575868	122,075.84
711.13	0	0	711.1311009	117,999.76
686.95	0	0	686.9537227	114,043.45
663.5	0	0	663.503423	110,203.49
640.76	0	0	640.7588327	106,476.56
618.7	0	0	618.6992219	102,859.42
597.3	0	0	597.304481	99,348.96
576.56	0	0	576.5551004	95,942.12
556.43	0	0	556.4321528	92,635.95
536.92	0	0	536.9172748	89,427.57
517.99	0	0	517.9926497	86,314.21
499.64	0	0	499.6409905	83,293.16
481.85	0	0	481.8455238	80,361.78
464.59	0	0	464.5899737	77,517.52

87.74	0	87.7403961	14,824.17
82.79	0	82.78517234	13,989.64
78.02	0	78.02356838	13,188.09
73.42	0	73.42095478	12,412.93
68.97	0	68.97265321	11,663.41
64.67	0	64.67411947	10,938.78
60.52	0	60.5209395	10,238.32
56.51	0	56.50882565	9,561.34
52.63	0	52.63361297	8,907.16
48.89	0	48.89125567	8,275.11
45.28	0	45.27782364	7,664.56
41.79	0	41.7894991	7,074.88
38.42	0	38.42257336	6,505.46
35.17	0	35.17344365	5,955.71
32.04	0	32.03861006	5,425.07
29.01	0	29.01467257	4,912.97
26.1	0	26.09832819	4,418.86
23.29	0	23.28636814	3,942.24
20.64	0	20.63913455	3,493.30
18.09	0	18.08779634	3,060.44
15.63	0	15.62947692	2,643.16
13.26	0	13.26138191	2,241.03
10.98	0	10.98079679	1,853.58
8.79	0	8.78508456	1,480.38
6.67	0	6.67168356	1,121.01
4.64	0	4.63810526	775.06
2.91	0	2.91161922	481.52
2.17	0	2.17302843	358.38
1.46	0	1.4647754	240.17
0.84	0	0.83844658	135.97
0.24	0	0.23848511	36.03
	0		0

Couponcap Shortfall
read 136,074.84

0
1,904.01
7,019.55
7,677.38
6,631.91
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5,740.23
6,684.17
6,618.53
5,512.83
6,488.64
5,363.90
6,360.50
6,297.04
2,964.50
6,171.29
4,999.87
6,047.08
4,942.71
-
-
-
-
-
-
0
0



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Collateral Cuts for Subprime Pool

Note: Cells in red are calculations

FICO DISTRIBUTION

FICO BIN	Min: 510	Max: 510	Min: 510	Max: 510	Min: 510	Max: 510	Min: 510	Max: 510	Min: 510	Max: 510	Min: 510	Max: 510	Min: 510	Max: 510	Min: 510	Max: 510	Min: 510	Max: 510		
500+ < 550	0.00%	> 85.0	14.91%	41.437	0.989	80.27%	537	7.85%	14.91%	41.437	0.989	80.27%	537	7.85%	14.91%	41.437	0.989	80.27%	537	
550.01 - 575	0.00%	> 70.0	5.05%	15.112	1.129	82.16%	566	7.12%	15.112	1.129	82.16%	566	7.12%	15.112	1.129	82.16%	566	7.12%	15.112	1.129
575.01 - 600	0.00%	> 70.0	7.79%	15.714	1.578	82.32%	588	6.90%	15.714	1.578	82.32%	588	6.90%	15.714	1.578	82.32%	588	6.90%	15.714	1.578
600.01 - 625	0.00%	> 70.0	11.04%	16.730	2.194	83.31%	611	6.86%	16.730	2.194	83.31%	611	6.86%	16.730	2.194	83.31%	611	6.86%	16.730	2.194
625.01 - 650	0.00%	> 60.0	10.88%	17.474	1.874	84.88%	635	6.67%	17.474	1.874	84.88%	635	6.67%	17.474	1.874	84.88%	635	6.67%	17.474	1.874
650.01 - 675	0.00%	> 60.0	8.03%	18.507	1.507	85.45%	650	6.57%	18.507	1.507	85.45%	650	6.57%	18.507	1.507	85.45%	650	6.57%	18.507	1.507
675.01 - 700	0.00%	> 60.0	13.87%	19.732	2.732	87.02%	721	6.48%	19.732	2.732	87.02%	721	6.48%	19.732	2.732	87.02%	721	6.48%	19.732	2.732
700.01 - 750	0.00%	> 60.0	8.98%	20.882	2.947	87.02%	770	6.40%	20.882	2.947	87.02%	770	6.40%	20.882	2.947	87.02%	770	6.40%	20.882	2.947
750.01 - 800	0.00%	> 60.0	10.00%	20.882	2.947	87.02%	801	6.40%	20.882	2.947	87.02%	801	6.40%	20.882	2.947	87.02%	801	6.40%	20.882	2.947
TOTAL	Min: 510	Max: 510	Min: 510	Max: 510	Min: 510	Max: 510	Min: 510	Max: 510	Min: 510	Max: 510	Min: 510	Max: 510	Min: 510	Max: 510	Min: 510	Max: 510	Min: 510	Max: 510	Min: 510	Max: 510

DEBT TO INCOME (DTI) DISTRIBUTION

DTI	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22		
< 20	0.00%	> 50.0	0.39%	16.739	27.387	83.46	625	7.01%	16.739	27.387	83.46	625	7.01%	16.739	27.387	83.46	625	7.01%	16.739	27.387
20.001 - 25.00	0.00%	> 50.0	1.39%	18.254	31.631	83.46	625	6.97%	18.254	31.631	83.46	625	6.97%	18.254	31.631	83.46	625	6.97%	18.254	31.631
25.001 - 30.00	0.00%	> 50.0	5.85%	21.174	41.885	83.46	625	6.97%	21.174	41.885	83.46	625	6.97%	21.174	41.885	83.46	625	6.97%	21.174	41.885
30.001 - 35.00	0.00%	> 50.0	10.88%	23.321	51.792	83.46	625	6.97%	23.321	51.792	83.46	625	6.97%	23.321	51.792	83.46	625	6.97%	23.321	51.792
35.001 - 40.00	0.00%	> 50.0	16.17%	25.793	61.255	83.46	625	6.97%	25.793	61.255	83.46	625	6.97%	25.793	61.255	83.46	625	6.97%	25.793	61.255
40.001 - 45.00	0.00%	> 50.0	23.92%	28.442	71.166	83.46	625	6.97%	28.442	71.166	83.46	625	6.97%	28.442	71.166	83.46	625	6.97%	28.442	71.166
45.001 - 50.00	0.00%	> 50.0	31.00%	31.255	81.136	83.46	625	6.97%	31.255	81.136	83.46	625	6.97%	31.255	81.136	83.46	625	6.97%	31.255	81.136
50.01 - 55.00	0.00%	> 50.0	40.00%	34.166	91.106	83.46	625	6.97%	34.166	91.106	83.46	625	6.97%	34.166	91.106	83.46	625	6.97%	34.166	91.106
TOTAL	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22	Min: 47.22	Max: 47.22

LOAN-TO-VALUE (LTV) DISTRIBUTION

LTV	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99		
< 60.00	0.00%	> 50.0	6.16%	140.144	1,084,813	601	6.78%	140.144	1,084,813	601	6.78%	140.144	1,084,813	601	6.78%	140.144	1,084,813	601	6.78%	140.144
60.01 - 70.00	0.00%	> 50.0	16.34%	176.985	1,959,939	601	6.78%	176.985	1,959,939	601	6.78%	176.985	1,959,939	601	6.78%	176.985	1,959,939	601	6.78%	176.985
70.01 - 80.00	0.00%	> 50.0	6.69%	176.985	2,124,253	601	6.78%	176.985	2,124,253	601	6.78%	176.985	2,124,253	601	6.78%	176.985	2,124,253	601	6.78%	176.985
80.01 - 85.00	0.00%	> 50.0	14.44%	176.985	2,461,924	601	6.78%	176.985	2,461,924	601	6.78%	176.985	2,461,924	601	6.78%	176.985	2,461,924	601	6.78%	176.985
85.01 - 90.00	0.00%	> 50.0	13.58%	176.985	2,735,240	601	6.78%	176.985	2,735,240	601	6.78%	176.985	2,735,240	601	6.78%	176.985	2,735,240	601	6.78%	176.985
90.01 - 100.00	0.00%	> 50.0	2.84%	167,842	3,970,719	621	7.58%	167,842	3,970,719	621	7.58%	167,842	3,970,719	621	7.58%	167,842	3,970,719	621	7.58%	167,842
TOTAL	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99	Min: 83.99	Max: 83.99

(1) Balance of the collateral combined with second lienholder, i.e. LTV, FICO, DTI etc.

(2) Percent of the Assets with Excess Balance, calculated automatically.

TOP 5 ORIGINATORS

Originator	100.00%

SERVICES

Service	100.00%

GEOGRAPHIC CONCENTRATION - TOP 5 STATES

California	117,469,997	13.31%	277,707	636	80.34	48.15	42.5	98.24	35.26
Florida	61,632,080	8.05%	173,611	624	83.74	21.01	22.37	96.87	30.86
Maryland	59,382,004	7.77%	229,274	624	82.71	42.22	22.73	98.92	23.04
Virginia	52,514,561	6.84%	184,910	623	83.36	41.79	25.5	97.19	23.56
Arizona	42,406,068	5.53%	179,687	634	84.34	41.38	22.28	97.43	23.56
Other	433,939,168	56.35%	147,301	623	83.17	41.78	18.34	97.69	31.09

PRINCIPAL BALANCE

0 - \$50K	1,496,568	0.3%	601	84.45	34.75	4.49	4.47		
\$50 - \$100K	29,990,094	10.47%	613	84.01	35.94	1.51	13.72		
\$100 - \$300K	242,981,463	68.41%	636	84.76	47.18	23.19	31.98		
\$300 - \$500K	113,331,543	33.05%	626	83.76	45.55	46.03	30.54		
\$500 - \$1M	15,346,405	4.09%	641	81.77	40.71	58.27	50.1		
\$1M+		0.00%							
TOTAL	267,154,078	100.00%	627	83.96	41.91	25.92	31.97	24.63	
	Principal Balance: Average		170,409.52		19,698.00	Max:	692,000.00		

DOCUMENTATION TYPE

FD-106	578,363,574	75.37%	2,009%	163,916	619	85.00	41.82	29.65	27.71	98.01	58.66
State Income	188,990,504	24.63%	6.82%	202,997	649	80.78	42.18	14.49	45	97.31	50.37
State Assets		0.00%									
Unpaid Verification of Income		0.00%									
No Income Disclosed		0.00%									
Other		0.00%									
TOTAL	767,354,078	100.00%	6.93%	170,410	627	83.96	41.91	25.92	31.97	97.83	56.62

PROPERTY TYPE

Single Family	677,772,778.32	85.1%	169,147	625	84.05	41.79	23.91	31.75	98.46	57.54	24.13
FLHO	71,203,339.32	9.9%	203,438	628	84.38	43.09	32.67	30.12	94.97	54.90	22.77
Timeshare	25,195,754.36	3.3%	162,553	629	83.12	42.59	31.94	35.99	94.49	51.08	22.42
2 - 4 Family	171,995,866.21	2.3%	209,707	628	81.97	43.14	7.16	16.72	85.47	68.84	32.71
Condo	39,683,317.54	5.1%	178,763	645	83.74	42.77	29.41	39.70	95.08	39.57	31.63
Manufactured		0.0%									
Other	383,922.28	0.0%	191,961	694	88.32	43.37	0.00	58.42	100.00	41.38	0.00
TOTAL	767,354,078.03	100.0%	179,410	627	83.96	41.91	25.92	31.97	97.83	56.62	24.63

FML - PRIMARY MORTGAGE INSURANCE

Loan > 80 LTV w/MI	355,233,033	0.60%
Loan > 80 LTV w/o MI		0.00%
Other		0.00%
TOTAL	355,233,033	100.00%

LOAN PURPOSE

Refinance - Cashout	434,471,900.84	56.6%	615	82.97	41.1	23.83	14.76	97.96
Purchase	308,083,400.45	3.9%	644	83.33	41.01	29.02	57.77	97.67
Refinance - Rate Term	24,799,636.64	3.2%	618	84.49	42.36	23.94	12.8	97.69
TOTAL	767,354,078.03	100.0%	627	83.96	41.91	25.92	31.97	97.83

COLLATERAL TYPE - FIXED/FLOATING

Fixed	97,944,477	12.76%	628	81.44	40.26	7.53	17.61	97.91	74.32
Floating	454,854,206	59.3%	615	84.07	42.14	0	28.29	97.01	54.58
2/28 SFR IO	172,720,711	22.5%	651	83.27	42.23	100	49.15	99.90	49.92
3/28 SFR IO	23,047,284	3.0%	630	82.48	41.76	0	31.41	96.48	60.74
3/27 SFR IO	18,787,400	2.4%	662	84.36	42.18	100	38.44	100.00	70.33
5/25 SFR IO		0.0%							
IO Other		0.0%							
MTA		0.0%							
CFI		0.0%							
TOTAL	767,354,078	100.0%	627	83.96	41.91	25.92	31.97	97.83	56.62

- FHL and Loanable Eff. of Mortgages from IndusBank, LLC

LIEN STATUS

First Lien	767,189,647	76.98%	170,524	627	83,986	41,911	24,592	31,971	97,883
Sec Lien	164,431	16.22%	41,108	680	99,339	39,226	0,000	0,000	100,000
TOTAL	767,354,078	100.00%	170,410	627	83,986	41,911	24,592	31,971	97,883

OCCUPANCY TYPE

Primary Residence	744,828,231	97.06%	6,941	626	84,000	41,944	26,688	32,886	56,916
Second Home	5,901,656	0.77%	6,911	644	85,766	39,611	0	4,225	30,161
Investment	16,624,191	2.17%	7,499	649	81,921	41,200	1,022	1,644	53,388
Other	0	0.00%	0	0	0	0	0	0	0
TOTAL	767,354,078	100.00%	6,951	627	83,986	41,911	24,592	31,971	56,623

PREPAYMENT PENALTY

0 Months	184,745,771	24.08%	19,477	29,844
12 Months	36,766,205	4.78%	25,916	31,622
24 Months	434,739,579	56.65%	20,011	35,022
36 Months	109,056,728	14.21%	20,577	23,444
60 Months	2,051,795	0.27%	23,811	14,601
TOTAL	767,354,078	100.00%	73,322	113,971

COLLATERAL DESCRIPTION BY LOAN GROUP

Group 1	Mixed	18 Month LIBOR	50,016	6,852	324	1	5,391	4,912	3,765	21	8,674
Group 2	Mixed	6 Month LIBOR	49,884	7,009	356	1	5,549	5,055	3,176	24	18,836
Group 3											
Group 4											
Group 5											
Group 6											
TOTAL											

SECTION 33 LOANS

Section 33 Loans	767,354,078	0
Total	767,354,078	0

The information was prepared by Residential Funding Securities Corporation in its capacity as underwriter. The information should be considered only after reading the Statement Regarding Assumptions as to Securities, Pricing Estimates and Other Information, which should be attached.

FICO DISTRIBUTION

Note: Cells in red font are calculations

FICO Range	> 850	800-849	750-799	700-749	650-699	600-649	550-599	500-549	450-499	400-449	350-399	300-349	250-299	200-249	150-199	100-149	< 100
TOTAL	198,887,307	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693	
FICO: Average	85.71	85.71	85.71	85.71	85.71	85.71	85.71	85.71	85.71	85.71	85.71	85.71	85.71	85.71	85.71	85.71	

DEBT-TO-INCOME (DTI) DISTRIBUTION

DTI Range	> 0.6	0.5-0.6	0.4-0.5	0.3-0.4	0.2-0.3	0.1-0.2	< 0.1
TOTAL	198,887,307	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693
DTI: Average	42.3	42.3	42.3	42.3	42.3	42.3	42.3

LOAN-TO-VALUE (LTV) DISTRIBUTION

LTV Range	> 0.9	0.8-0.9	0.7-0.8	0.6-0.7	0.5-0.6	0.4-0.5	0.3-0.4	0.2-0.3	0.1-0.2	< 0.1
TOTAL	198,887,307	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693	132,099,693
LTV: Average	85.71	85.71	85.71	85.71	85.71	85.71	85.71	85.71	85.71	85.71

Collateral Cuts for IO boxes

FICO Range	DTI Range	LTV Range	Min	Max	Cut %	Cut Count	Count
0-500	> 0.6	> 0.9	500	800	0.69%	653	0
500.01-550	0.5-0.6	0.8-0.9	565	800	0.69%	653	100
550.01-575	0.4-0.5	0.7-0.8	565	800	0.69%	653	100
575.01-600	0.3-0.4	0.6-0.7	565	800	0.69%	653	100
600.01-620	0.2-0.3	0.5-0.6	565	800	0.69%	653	100
620.01-650	0.1-0.2	0.4-0.5	565	800	0.69%	653	100
650.01-680	< 0.1	< 0.4	565	800	0.69%	653	100
680.01-700	> 0.6	> 0.9	565	800	0.69%	653	100
700.01-750	0.5-0.6	0.8-0.9	565	800	0.69%	653	100
750.01-800	0.4-0.5	0.7-0.8	565	800	0.69%	653	100
800+	0.3-0.4	0.6-0.7	565	800	0.69%	653	100

Primary Residence	198,718,307	99.92%	234,881,822	6.54		653	85.34	42,192	89,543	100	52,103
Second Home		0.07%									
Investment	169,000	0.08%	169,000	6.7		633	100.00	50	0	0	0
Non-owner		0.00%									
Other		0.00%									
TOTAL	198,887,307	100.00%	234,813,822	6.54		653	85.35	42,192	89,467	99,915	52,058

DOCUMENTATION TYPE

Full Doc	171,509,278	86.23%	6.54	226,864.12	650	86.05	42.43	89.47	99,901	53,838
Stated Income	27,378,029	13.77%	6.52	300,857.46	677	80.985	40.703	89.43	100	40,911
Stated Assets		0.00%								
Limited Verification of Income		0.00%								
No Income Disclosed		0.00%								
Other		0.00%								
TOTAL	198,887,307	100.00%	6.54	234,813.82	653	85.353	42.192	89.47	99,915	52,058

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FICO DISTRIBUTION

Collateral Cure for loans w/piggyback

Note: Cells in red font are calculations

FICO NA	0 - 500	500.01 - 550	550.01 - 575	575.01 - 600	600.01 - 620	620.01 - 650	650.01 - 680	680.01 - 700	700.01 - 750	750.01 - 800	800+	TOTAL
	0.00% > 65.0	0.00% > 65.0	0.00% > 70.0	0.00% > 70.0	0.00% > 70.0	0.00% > 80.0	0.00% > 80.0	0.00% > 85.0	0.00% > 85.0	0.00% > 85.0	0.00%	0
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0
	45,313	45,313	45,313	45,313	45,313	28,253	28,253	90,865	90,865	90,865	680	680
	10.17%	10.17%	10.17%	10.17%	10.17%	10.25%	10.25%	9.50%	9.50%	9.87%	98.00%	98.00%
	585	585	585	585	585	14	14	42	42	39,238	85,972	85,972
	100	100	100	100	100	100	100	100	100	100	100	100
	100	100	100	100	100	100	100	100	100	100	100	100
	44,74	44,74	44,74	44,74	44,74	44,74	44,74	44,74	44,74	44,74	44,74	44,74
	Min: 582	Min: 582	Min: 582	Min: 582	Min: 582	Min: 582	Min: 582	Min: 582	Min: 582	Min: 582	Min: 582	Min: 582
	Max: 737	Max: 737	Max: 737	Max: 737	Max: 737	Max: 737	Max: 737	Max: 737	Max: 737	Max: 737	Max: 737	Max: 737

DEBETO INCOME (DTI) DISTRIBUTION

DEBETO INCOME (DTI)	< 20	20.001 - 25.00	25.001 - 30.00	30.001 - 35.00	35.001 - 40.00	40.001 - 45.00	45.001 - 50.00	50.001 - 55.00	55+	TOTAL
	0.00% < 550	0.00% < 550	0.00% < 575	0.00% < 575	0.00% < 600	0.00% < 625	0.00% < 650	0.00% < 675	0.00%	0
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0
	28,253	28,253	28,253	28,253	90,865	90,865	45,313	45,313	680	680
	10.25%	10.25%	10.25%	10.25%	9.50%	9.50%	10.37%	10.37%	9.87%	9.87%
	98	98	98	98	42	42	49,096	49,096	85,972	85,972
	100	100	100	100	100	100	100	100	100	100
	100	100	100	100	100	100	100	100	100	100
	44,74	44,74	44,74	44,74	44,74	44,74	44,74	44,74	44,74	44,74
	Min: 14	Min: 14	Min: 14	Min: 14	Min: 14	Min: 14	Min: 14	Min: 14	Min: 14	Min: 14
	Max: 50	Max: 50	Max: 50	Max: 50	Max: 50	Max: 50	Max: 50	Max: 50	Max: 50	Max: 50

LOAN-TO-VALUE (LTV) DISTRIBUTION

LOAN-TO-VALUE (LTV)	< 60.00	60.01 - 70.00	70.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01 - 100.00	100+	TOTAL
	0.00% > 40	0.00% > 40	0.00% > 40	0.00% > 40	0.00% > 40	0.00% > 40	0.00% > 40	0.00%	0
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0
	136,177	136,177	136,177	136,177	136,177	136,177	136,177	136,177	136,177
	8.87%	8.87%	8.87%	8.87%	8.87%	8.87%	8.87%	8.87%	8.87%
	98	98	98	98	98	98	98	98	98
	100	100	100	100	100	100	100	100	100
	44,74	44,74	44,74	44,74	44,74	44,74	44,74	44,74	44,74
	Min: 98	Min: 98	Min: 98	Min: 98	Min: 98	Min: 98	Min: 98	Min: 98	Min: 98
	Max: 100	Max: 100	Max: 100	Max: 100	Max: 100	Max: 100	Max: 100	Max: 100	Max: 100

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Collateral Analysis
2005 FOMIP EFC3

767,354,078.03
(Real as a whole)

FICO Low	FICO High	LTV	DTI	Percent of Current Balance	Wtd Avg Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUJ	% Owner Oest	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only
524	524	> 65%	> 49.9%	0.08	148,158.49	8.05	0.00	521.08	44.01	81.71	89.59	0.00	100.00	91.36	8.64	0.00	
525	549	> 65%	> 49.9%	5.08	149,240.96	7.87	0.00	538.67	40.84	82.26	84.21	0.00	97.55	87.38	2.03	0.00	
550	574	> 65%	> 49.9%	7.70	153,088.33	7.59	0.00	563.10	41.58	84.72	89.44	0.00	98.26	87.38	12.62	1.10	
573	599	> 70%	> 49.9%	13.48	155,132.08	7.20	0.00	597.46	42.34	84.83	88.59	1.23	98.38	82.23	17.77	6.40	
600	624	> 70%	> 49.9%	18.88	169,482.00	6.84	0.00	611.97	42.20	85.58	90.01	0.89	97.86	86.88	13.02	34.94	
650	643	> 80%	> 49.9%	6.14	175,547.68	6.87	0.00	630.74	42.36	86.29	89.28	0.55	97.06	70.73	29.27	31.80	
675	699	> 80%	> 49.9%	2.83	158,533.45	7.03	0.00	660.05	41.12	93.23	85.43	3.18	93.75	60.35	19.65	35.37	
700	724	> 85%	> 49.9%	2.00	173,623.47	6.82	0.00	685.53	41.26	94.17	89.54	1.90	94.17	85.78	14.22	49.00	
725	749	> 85%	> 49.9%	1.04	170,952.31	6.87	0.00	709.50	42.16	94.55	80.81	1.23	88.54	82.41	17.59	45.14	
750	774	> 85%	> 49.9%	0.89	186,801.26	6.87	0.00	737.28	38.96	96.00	85.94	0.00	97.87	83.73	16.27	64.59	
775	799	> 85%	> 49.9%	0.32	201,465.36	6.57	0.00	758.86	41.49	97.62	83.10	0.00	100.00	88.53	11.47	56.89	
800	imax	> 85%	> 49.9%	0.04	269,811.34	7.80	0.00	801.00	51.00	90.00	100.00	0.00	0.00	100.00	0.00	0.00	
LTV Low	LTV High	DTI	FICO	Percent of Current Balance	Wtd Avg Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUJ	% Owner Oest	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only
60%	64%	> 49.9%	< 525	0.21	187,219.74	6.60	0.00	565.29	50.54	81.56	73.01	0.00	100.00	100.00	0.00	0.00	0.00
65%	69%	> 49.9%	< 525	0.30	233,194.76	6.70	0.00	585.31	50.72	86.26	85.13	0.00	100.00	100.00	0.00	0.00	13.38
70%	74%	> 49.9%	< 600	0.43	218,429.82	6.82	0.00	598.66	50.52	71.48	81.32	0.00	93.93	69.01	30.99	0.00	20.33
75%	79%	> 49.9%	< 600	0.64	183,163.87	6.46	0.00	616.17	50.26	76.81	83.82	0.00	98.86	70.95	29.05	0.00	15.50
80%	84%	> 49.9%	< 650	7.36	171,580.88	6.51	0.00	636.13	50.80	60.09	87.39	0.48	96.86	71.90	26.10	0.00	27.43
85%	89%	> 49.9%	< 650	1.19	203,055.00	6.84	0.00	604.02	50.97	85.89	87.77	0.00	94.28	78.15	21.85	0.00	18.38
90%	94%	> 49.9%	< 675	2.77	192,885.77	7.32	0.00	610.49	50.75	90.21	85.67	0.00	92.12	73.50	26.50	0.00	5.94
95%	99%	> 49.9%	< 700	0.98	163,186.74	7.69	0.00	612.85	50.89	95.00	91.04	0.00	88.65	94.88	5.07	0.00	22.45
100%	imax	> 49.9%	< 700	2.20	183,789.77	7.55	0.00	648.48	51.04	100.00	84.58	1.00	99.00	100.00	0.00	0.00	39.61
DTI Low	DTI High	FICO	Percent of Current Balance	Wtd Avg Current Balance	Wtd Avg GWAC	% MI	Wtd Avg FICO	Wtd Avg DTI	Wtd Avg LTV	% SFD	% PUJ	% Owner Oest	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only	
20%	24%	< 525	0.35	121,539.86	7.80	0.00	536.89	27.10	80.80	97.14	0.00	100.00	100.00	0.00	0.00	0.00	
25%	29%	< 525	1.35	129,074.80	7.74	0.00	553.29	31.86	81.41	90.44	0.00	99.49	84.27	15.78	0.00	1.61	
30%	34%	< 600	4.49	148,443.69	7.42	0.00	567.14	37.35	80.92	94.18	0.53	97.47	86.72	13.28	0.00	3.81	
40%	44%	< 650	10.65	163,168.05	7.19	0.00	597.67	42.23	82.87	88.14	0.46	98.27	85.38	14.62	0.00	16.52	
45%	49%	< 650	20.87	175,821.52	7.08	0.00	607.42	47.10	83.92	88.04	1.81	97.91	79.22	20.76	0.00	23.05	
50%	54%	< 675	13.29	177,662.56	6.98	0.00	609.36	50.71	84.21	87.61	0.43	97.15	81.06	18.94	0.00	19.52	
55%	imax	< 700	0.45	157,791.38	6.77	0.00	613.45	55.38	84.09	89.49	0.00	93.89	100.00	0.00	0.00	29.28	

GMAC RFC Securities

2005 RAMP EFC3

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replines and prepay curves

ID#	Name	Cashflows Prepay
1	15YR FRM Conforming	100 *tcw_fix
2	15YR FRM 36 Month PPP Conforming	100 *tcw_fix
3	2YR LIBOR Conforming	100 *tcw_228arm
4	2YR LIBOR 60 MO IO Conforming	100 *tcw_228arm
5	2YR LIBOR 12 Month PPP Conforming	100 *tcw_228arm
6	2YR LIBOR 60 MO IO 12 Month PPP Con	100 *tcw_228arm
7	2YR LIBOR 24 Month PPP Conforming	100 *tcw_228arm
8	2YR LIBOR 60 MO IO 24 Month PPP Con	100 *tcw_228arm
9	2YR LIBOR 36 Month PPP Conforming	100 *tcw_228arm
10	2YR LIBOR 60 MO IO 36 Month PPP Con	100 *tcw_228arm
11	30YR FRM Conforming	100 *tcw_fix
12	FRM 30YR 60 MO IO Conforming	100 *tcw_fix
13	30YR FRM 12 Month PPP Conforming	100 *tcw_fix
14	FRM 30YR 60 MO IO 12 Month PPP Cont	100 *tcw_fix
15	30YR FRM 24 Month PPP Conforming	100 *tcw_fix
16	30YR FRM 30 Month PPP Conforming	100 *tcw_fix
17	FRM 30YR 60 MO IO 30 Month PPP Cont	100 *tcw_fix
18	30YR FRM 36 Month PPP Conforming	100 *tcw_fix
19	FRM 30YR 60 MO IO 36 Month PPP Cont	100 *tcw_fix
20	3YR LIBOR Conforming	100 *tcw_327arm
21	3YR LIBOR 60 MO IO Conforming	100 *tcw_327arm
22	3YR LIBOR 12 Month PPP Conforming	100 *tcw_327arm
23	3YR LIBOR 60 MO IO 12 Month PPP Con	100 *tcw_327arm
24	3YR LIBOR 24 Month PPP Conforming	100 *tcw_327arm
25	3YR LIBOR 60 MO IO 30 Month PPP Con	100 *tcw_327arm
26	3YR LIBOR 36 Month PPP Conforming	100 *tcw_327arm
27	3YR LIBOR 60 MO IO 36 Month PPP Con	100 *tcw_327arm
28	BALLOON FRM 12 Month PPP Conformir	100 *tcw_fix
29	BALLOON FRM 36 Month PPP Conformir	100 *tcw_fix
30	15YR FRM 36 Month PPP Non-conformin	100 *tcw_fix
31	2YR LIBOR Non-conforming	100 *tcw_228arm
32	2YR LIBOR 60 MO IO Non-conforming	100 *tcw_228arm
33	2YR LIBOR 12 Month PPP Non-conformir	100 *tcw_228arm
34	2YR LIBOR 60 MO IO 12 Month PPP Non	100 *tcw_228arm
35	2YR LIBOR 24 Month PPP Non-conformir	100 *tcw_228arm
36	2YR LIBOR 60 MO IO 24 Month PPP Non	100 *tcw_228arm
37	2YR LIBOR 36 Month PPP Non-conformir	100 *tcw_228arm
38	2YR LIBOR 60 MO IO 36 Month PPP Non	100 *tcw_228arm
39	30YR FRM Non-conforming	100 *tcw_fix
40	FRM 30YR 60 MO IO Non-conforming	100 *tcw_fix
41	30YR FRM 12 Month PPP Non-conformin	100 *tcw_fix
42	30YR FRM 24 Month PPP Non-conformin	100 *tcw_fix
43	30YR FRM 30 Month PPP Non-conformin	100 *tcw_fix
44	30YR FRM 36 Month PPP Non-conformin	100 *tcw_fix
45	FRM 30YR 60 MO IO 36 Month PPP Non-	100 *tcw_fix
46	3YR LIBOR Non-conforming	100 *tcw_327arm
47	3YR LIBOR 60 MO IO Non-conforming	100 *tcw_327arm
48	3YR LIBOR 12 Month PPP Non-conformir	100 *tcw_327arm
49	3YR LIBOR 60 MO IO 12 Month PPP Non	100 *tcw_327arm

50 3YR LIBOR 24 Month PPP Non-conformir	100 *tcw_327arm
51 3YR LIBOR 30 Month PPP Non-conformir	100 *tcw_327arm
52 3YR LIBOR 36 Month PPP Non-conformir	100 *tcw_327arm
53 3YR LIBOR 60 MO IO 36 Month PPP Non	100 *tcw_327arm

Loan Number	Principal Balance	Pool ID	Paid Off Indicator	Capital Market Available Status	Capital Market Available Status DSCR
10007529	\$ 136,000.00	904 N	E		PAID-OFF

GMAC RFC Securities

2005 RAMP EFC3

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	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
FICO below 600	30,182,283	81,310	23.03	6.55	358.78	95.03	651.1795
FICO below 580	1,121,283	81,310	23.03	6.55	358.78	95.03	651.1795
FICO below 560	9,335,784	78,55	4.7	3.51	95.02	98	7,7599

	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
LTV above 85%	54,22	84,27	29.61	14.42	74.54	97.91	6,9298
LTV above 80%	19,92	98,05	17.68	6.32	75.94	97.92	6,9093
LTV above 95%	12,11	98,92	9.39	0.28	99.07	99.70	7,5835

	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
DTI > 40%	64,22	84,27	29.61	14.42	74.54	97.91	6,9298
DTI > 45%	41,23	84,27	29.61	14.42	74.54	97.91	6,9298
DTI > 50%	6,13	84,27	29.61	14.42	74.54	97.91	6,9298

	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
Average DTI	812	191,508,111.17	100	6.52	358.84	94.49	652.4872

	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
Non Owner Occ	2,17	81,92	18.38	10.44	69.36	0.00	7,4847
Stated Docs	24,63	80,78	17.18	5.25	0.00	97.31	6,8238
Loans below 100k	10,55	84,02	42.10	21.61	86.61	94.55	7,6561
IO Loans	25,92	85,35	4.42	0.33	86.23	99.92	6,5365

	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
Months to next reset (arms only)	0-5						
	6-11						
	12-17						
	18-23	164,300,236.25	85.79	6.55	358.78	95.03	651.1795
	24-29	8,420,475.00	4.40	6.25	360	91.02	655.7937
	30-35	17,744,479.92	9.27	6.33	358.8	91.22	663.2795
	36-41	1,942,920.00	0.54	6.62	360	93.47	644.4932
	54-59						
	60						
Total:	812	191,508,111.17	100	6.52	358.84	94.49	652.4872

	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
When do IOs reset	0-5						
	6-11						
	12-17						
	18-23	164,300,236.25	85.79	6.55	358.78	95.03	651.1795
	24-29	8,420,475.00	4.40	6.25	360	91.02	655.7937
	30-35	17,744,479.92	9.27	6.33	358.8	91.22	663.2795
	36-41	1,942,920.00	0.54	6.62	360	93.47	644.4932
	54-59						
	60						
Total:	812	191,508,111.17	100	6.52	358.84	94.49	652.4872

	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
Is DTI off current mortgage rate for IO	Yes						

	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
Summary of pool per grades							
AA	2,185	393,945,863	51.34	6.59	357.45	92.46	651.5595
AM	983	82,464,313	11.05	6.97	356.97	86.59	581.2597
B	247	31,601,813	4.10	7.11	357.05	79.84	576.1121
C	247	31,601,813	4.10	7.44	353.27	77.61	551.2765
CA	175	26,534,031	3.46	6.8	357.92	85.82	627.0165
CB	175	26,534,031	3.46	7.58	355.01	75.28	557.4684
Default Exceptions	863	133,954,932	17.46	7.74	357.68	97.04	630.6003
Total:	4,503	767,354,076	100.00	6.95	357.16	90.13	626.5737

	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
What are top 10 cities and average strats for each							
Top 10 Cities of Overall Pool							

	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
What are top 10 cities and average strats for each							
Top 10 Cities of Overall Pool							

	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
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	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
What are top 10 cities and average strats for each							
Top 10 Cities of Overall Pool							

	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
What are top 10 cities and average strats for each							
Top 10 Cities of Overall Pool							

	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
What are top 10 cities and average strats for each							
Top 10 Cities of Overall Pool							

	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WA CLTV	WA FICO
What are top 10 cities and average strats for each							
Top 10 Cities of Overall Pool							

	54	12,090,213.81	1.57	6.52	356.3	87.75	651,483.5
LAS VEGAS	65	10,457,695.54	1.36	6.75	358.86	92.17	640,435.9
PHOENIX	52	9,765,411.32	1.27	6.75	358.79	87.92	621,162.6
CHICAGO	27	5,666,526.18	0.73	6.64	355.77	94.73	630,648.9
AURORA	26	5,010,220.25	0.65	6.95	350.84	89.32	621,246.9
CHESEAPEAKE	25	4,701,256.25	0.61	7	359.1	95.29	624,323.1
DENVER	27	4,418,652.43	0.58	6.85	343.33	89.71	639,106.4
MIAMI	30	4,319,927.99	0.56	7.16	355.46	81.31	609,156.4
VIRGINIA BEACH	17	4,265,588.39	0.56	6.45	358.75	88.7	626,348.9
MIDWESTO	46	4,219,039.51	0.55	7.65	358.69	91.66	613,181.1
DETROIT	4134	702,547,428.38	91.55	6.97	357.17	90.16	626,144.8
Other							
Total:	4,603	787,354,078	100	6.95	357.16	90.13	626,573.1

J What % of pool are LTV above 90%, and stated dec. ID, FICO below 800 or NDO?						
LTV > 90	Loans	Balance (\$)	% of Balance	Rate (%)	% stated Doctype	% 10 Loans
	938	145,936,321	18.02	7.582	2.71	32.85
						17.63

J What is max LTV to stated income and minimum FICO for stated income?	
MAX LTV, STATED INC.	MIN FICO, STATED INC.
100	510
K What is min FICO for loans above 90% LTV	
Min FICO for ltv greater than 90	514.00

L Seasoning history - any over 3in? Yes

M Excess spread?

N what is available funds cap schedule at forwards +200, fixed prepay at 50% CPR, ARM pay at 125% CPR

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The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis.

The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, RFSC may make a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

Aggregate Original Loan Balance	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CFN	COMBLTY	WA	GMARGIN	WA FICO
25,001 to 50,000	21	1,022,295.94	0.15	48,660.76	8,470	88,311	7.03	603	603
50,001 to 75,000	328	21,208,650.16	3.17	64,660.52	7,824	91,337	6.39	607	607
75,001 to 100,000	447	39,843,961.60	5.95	89,136.38	7,473	91,854	6.02	612	612
100,001 to 125,000	569	63,962,116.86	9.56	112,411.45	7,216	91,696	5.78	618	618
125,001 to 150,000	451	62,371,642.28	9.32	138,296.32	7,181	91,292	5.74	619	619
150,001 to 175,000	417	67,494,210.75	10.08	161,656.62	6,841	91,959	5.40	625	625
175,001 to 200,000	427	79,806,924.14	11.92	186,901.46	6,855	90,578	5.42	623	623
200,001 to 225,000	290	61,907,035.88	9.25	213,472.54	6,784	90,990	5.36	628	628
225,001 to 250,000	209	49,623,702.30	7.41	237,433.98	6,760	90,797	5.32	629	629
250,001 to 275,000	145	37,990,173.25	5.68	262,001.19	6,677	90,423	5.25	631	631
275,001 to 300,000	124	35,696,917.80	5.33	287,676.37	6,678	89,620	5.26	635	635
300,001 to 333,700	126	40,024,379.84	5.98	317,653.81	6,665	89,158	5.25	628	628
333,701 to 350,000	41	14,052,045.78	2.10	342,732.82	6,612	87,803	5.20	622	622
350,001 to 600,000	216	92,471,799.56	13.81	428,110.18	6,565	91,007	5.13	644	644
600,001 to 1,000,000	3	1,933,745.00	0.29	644,581.67	6,717	90,196	5.19	640	640
Total:	3,814	669,409,601.14	100.00	175,513.79	6,899	90,897	5.46	626	626

Current Balance	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CFN	COMBLTY	WA	GMARGIN	WA FICO
25,001 - 50,000	21	1,022,295.94	0.15	48,660.76	8,470	88,311	7.03	603	603
50,001 - 75,000	328	21,208,650.16	3.17	64,660.52	7,824	91,337	6.39	607	607
75,001 - 100,000	447	39,843,961.60	5.95	89,136.38	7,473	91,854	6.02	612	612
100,001 - 125,000	569	63,962,116.86	9.56	112,411.45	7,216	91,696	5.78	618	618
125,001 - 150,000	452	62,521,519.38	9.34	138,321.95	7,180	91,300	5.74	619	619
150,001 - 175,000	416	67,344,333.65	10.06	161,885.42	6,841	91,953	5.40	625	625
175,001 - 200,000	428	80,006,864.03	11.95	186,931.93	6,860	90,576	5.43	623	623
200,001 - 225,000	280	61,931,813.20	9.25	213,557.88	6,789	91,022	5.35	629	629
225,001 - 250,000	209	49,646,773.50	7.42	237,553.95	6,756	90,806	5.32	629	629
250,001 - 275,000	144	37,740,382.44	5.64	262,085.99	6,681	90,359	5.25	631	631
275,001 - 300,000	124	35,696,917.80	5.33	287,676.37	6,678	89,620	5.26	635	635
300,001 - 333,700	126	40,024,379.84	5.98	317,653.81	6,665	89,158	5.25	628	628
333,701 - 350,000	41	14,052,045.78	2.10	342,732.82	6,612	87,803	5.20	622	622
350,001 - 600,000	216	92,471,799.56	13.81	428,110.18	6,565	91,007	5.13	644	644
600,001 - 1,000,000	3	1,933,745.00	0.29	644,581.67	6,717	90,196	5.19	640	640
Total:	3,814	669,409,601.14	100.00	175,513.79	6,899	90,897	5.46	626	626

GMAC-RFC Securities
Hyperion
Hybrids

Aggregate Mortgage Rates	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTV	GMARGIN	WA FICO
5.000 - 5.499	35	8,255,242.18	1.23	235,864.06	5.351	90.379	3.99	674
5.500 - 5.999	363	81,923,330.26	12.24	225,684.11	5.811	90.779	4.38	650
6.000 - 6.499	669	136,290,940.87	20.36	203,723.38	6.259	90.948	4.84	644
6.500 - 6.999	1,065	202,373,581.95	30.23	190,022.14	6.755	90.544	5.32	631
7.000 - 7.499	577	91,877,788.94	13.73	159,233.60	7.240	90.662	5.80	618
7.500 - 7.999	540	80,241,722.19	11.99	148,595.78	7.744	91.379	6.31	605
8.000 - 8.499	220	28,668,528.16	4.28	130,311.49	8.211	90.825	6.76	587
8.500 - 8.999	226	27,819,568.92	4.16	123,095.44	8.732	92.967	7.26	576
9.000 - 9.499	63	6,836,812.37	1.02	106,552.58	9.245	90.632	7.78	567
9.500 - 9.999	46	4,230,086.75	0.63	91,968.41	9.647	95.771	8.17	575
10.000 - 10.499	10	889,998.55	0.13	88,999.86	10.188	81.671	8.74	554
Total:	3,814	669,409,601.14	100.00	175,513.79	6.899	90.897	5.46	626

Original Term	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTV	GMARGIN	WA FICO
241 - 360	3,814	669,409,601.14	100.00	175,513.79	6.899	90.897	5.46	626
Total:	3,814	669,409,601.14	100.00	175,513.79	6.899	90.897	5.46	626

Stated Remaining Term	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTV	GMARGIN	WA FICO
301 - 360	3,814	669,409,601.14	100.00	175,513.79	6.899	90.897	5.46	626
Total:	3,814	669,409,601.14	100.00	175,513.79	6.899	90.897	5.46	626

Mortgage Insurance	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTV	GMARGIN	WA FICO
None	1,988	358,613,050.93	53.57	179,486.01	6.552	89.703	5.12	629
No MI > 80% Cur LTV	1,816	310,796,550.21	46.43	171,143.47	7.300	92.274	5.86	623
Total:	3,814	669,409,601.14	100.00	175,513.79	6.899	90.897	5.46	626

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Confidential GMAC-RFC Information

Lien Position	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CFN	WA COMBLTV	GMARGIN	WA FICO
First Lien	3,814	669,409,601.14	100.00	175,513.79	6,899	90,897	5.46	626
Total:	3,814	669,409,601.14	100.00	175,513.79	6,899	90,897	5.46	626

Seasoning	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CFN	WA COMBLTV	GMARGIN	WA FICO
0	185	33,425,820.00	4.99	180,680.11	6,769	89,355	5.23	624
1	2,845	510,108,550.17	76.20	179,300.02	6,900	90,557	5.46	626
2	712	113,604,140.83	16.97	159,556.38	6,980	92,729	5.59	629
3	61	10,834,801.39	1.62	177,613.70	6,453	92,903	5.06	651
4	8	1,097,315.95	0.16	137,164.49	6,708	86,658	5.25	632
5	2	233,667.94	0.03	116,833.97	7,239	85,000	6.03	626
7	1	105,304.66	0.02	105,304.66	7,750	100,000	7.75	645
Total:	3,814	669,409,601.14	100.00	175,513.79	6,899	90,897	5.46	626

Original LTV Ratio (%)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CFN	WA COMBLTV	GMARGIN	WA FICO
0.1 - 50.0	32	4,237,531.48	0.63	132,422.86	6,829	44,162	5.37	602
50.1 - 55.0	18	3,170,639.56	0.47	176,146.64	6,563	53,619	5.10	598
55.1 - 60.0	36	5,804,353.74	0.87	161,232.05	6,340	58,162	4.86	604
60.1 - 65.0	36	6,993,611.50	1.04	194,266.99	6,534	63,182	5.13	575
65.1 - 70.0	97	18,448,843.10	2.76	190,194.26	6,675	68,960	5.23	585
70.1 - 75.0	147	26,909,933.50	4.02	183,060.77	6,651	74,768	5.23	601
75.1 - 80.0	1,632	293,048,138.03	43.78	179,563.81	6,536	94,687	5.11	637
80.1 - 85.0	350	63,483,659.82	9.48	181,381.89	6,936	84,700	5.50	603
85.1 - 90.0	635	117,322,149.88	17.53	184,759.29	7,211	89,876	5.78	614
90.1 - 95.0	270	45,663,212.63	6.82	169,123.01	7,566	94,824	6.13	618
95.1 - 100.0	561	84,327,527.88	12.60	150,316.45	7,593	99,930	6.10	654
Total:	3,814	669,409,601.14	100.00	175,513.79	6,899	90,897	5.46	626

CLTV Ratio (%)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
25.0 or Less	2	149,883.80	0.02	74,941.90	7.290	17.334	5.89	5.89	572
30.1 - 35.0	1	82,888.01	0.01	82,888.01	7.990	34.000	6.59	6.59	556
35.1 - 40.0	5	451,927.05	0.07	90,385.41	6.634	38.608	5.23	5.23	633
40.1 - 45.0	9	998,086.18	0.15	110,898.46	6.754	41.688	5.28	5.28	592
45.1 - 50.0	15	2,554,746.44	0.38	170,316.43	6.829	48.015	5.37	5.37	603
50.1 - 55.0	18	3,170,639.58	0.47	176,146.64	6.563	53.619	5.10	5.10	598
55.1 - 60.0	36	5,804,353.74	0.87	161,232.05	6.340	58.162	4.86	4.86	604
60.1 - 65.0	36	6,983,611.50	1.04	194,266.98	6.534	63.162	5.13	5.13	575
65.1 - 70.0	97	18,448,843.10	2.76	190,194.26	6.675	68.960	5.23	5.23	585
70.1 - 75.0	141	25,794,214.76	3.85	162,937.68	6.867	73.968	5.24	5.24	589
75.1 - 80.0	392	70,468,968.77	10.53	179,767.78	6.867	79.542	5.44	5.44	601
80.1 - 85.0	339	62,242,140.83	9.30	183,605.14	6.920	84.516	5.49	5.49	603
85.1 - 90.0	624	117,780,654.62	17.59	188,751.05	7.166	89.747	5.73	5.73	616
90.1 - 95.0	346	61,005,506.96	9.11	176,316.49	7.380	94.741	5.94	5.94	620
95.1 - 100.0	1,753	293,463,135.80	43.84	167,406.24	6.756	99.891	5.32	5.32	650
Total:	3,814	669,409,601.14	100.00	175,513.79	6.899	90.897	5.46	5.46	626

Aggregate Occupancy	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
Primary Residence	3,675	649,456,952.73	97.02	176,722.98	6.888	91.126	5.45	5.45	626
Second/Vacation	25	5,371,123.95	0.80	214,844.96	6.870	86.172	5.45	5.45	641
Non-Owner Occupied	114	14,581,524.46	2.18	127,908.11	7.425	82.413	6.02	6.02	650
Total:	3,814	669,409,601.14	100.00	175,513.79	6.899	90.897	5.46	5.46	626

Aggregate Property Type	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
Single-family detached	3,375	587,507,594.14	87.77	174,076.32	6.913	90.920	5.48	5.48	625
Townhouse	131	22,298,492.77	3.33	170,225.14	6.808	91.201	5.37	5.37	629
Condo-Low-Rise(Less than 5 stories)	205	37,382,400.38	5.58	182,353.17	6.694	91.957	5.27	5.27	645
Planned Unit Developments (detached)	27	5,620,277.36	0.84	208,158.42	6.923	91.503	5.46	5.46	635
Planned Unit Developments (attached)	8	1,500,061.96	0.22	187,507.75	7.183	86.857	5.70	5.70	604
Two-to-four family units	67	14,875,486.58	2.22	222,022.19	6.990	86.874	5.59	5.59	629
Leasehold	1	224,287.95	0.03	224,287.95	5.300	100.000	3.90	3.90	689
Total:	3,814	669,409,601.14	100.00	175,513.79	6.899	90.897	5.46	5.46	626

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Aggregate Loan Purpose	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTY	GMARGIN	WA FICO
Purchase	1,794	289,802,251.40	43.29	161,539.72	6.853	96.741	5.41	644
Rate/Term Refinance	114	17,920,034.62	2.68	157,272.23	7.041	87.344	5.60	612
Equity Refinance	1,906	361,678,315.12	54.03	189,757.77	6.930	86.390	5.50	613
Total:	3,814	669,409,601.14	100.00	175,513.79	6.899	90.897	5.46	626

Aggregate Documentation	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTY	GMARGIN	WA FICO
Full Documentation	3,017	502,077,347.59	75.00	166,416.09	6.946	91.122	5.51	618
Reduced Documentation	797	167,332,253.55	25.00	209,952.64	6.759	90.221	5.33	650
Total:	3,814	669,409,601.14	100.00	175,513.79	6.899	90.897	5.46	626

Product Type	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTY	GMARGIN	WA FICO
2/28	2,867	454,854,206.12	67.95	158,651.62	7.067	89.509	5.63	615
2/28 IO	734	172,720,711.25	25.80	235,314.32	6.534	94.834	5.10	651
3/27	135	23,047,263.85	3.44	170,720.62	6.761	88.417	5.30	630
3/27 IO	78	18,787,399.92	2.81	240,864.10	6.361	91.341	4.89	662
Total:	3,814	669,409,601.14	100.00	175,513.79	6.899	90.897	5.46	626

Aggregate State Distributions of Mortgaged Properties	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTY	GMARGIN	WA FICO
California	400	112,099,678.32	16.75	280,249.20	6.356	89.989	4.94	636
Maryland	225	52,959,900.28	7.91	235,377.33	6.750	87.953	5.31	626
Florida	289	50,819,630.67	7.59	175,846.47	7.028	89.642	5.58	623
Virginia	223	43,537,720.61	6.50	195,236.42	6.898	89.032	5.44	623
Arizona	207	37,704,739.62	5.63	182,148.50	6.803	91.026	5.37	633
Illinois	220	36,136,169.08	5.40	164,255.31	6.850	89.924	5.57	620
Colorado	113	21,868,483.41	3.27	193,526.40	6.635	93.189	5.20	632
Michigan	157	21,373,874.35	3.19	136,139.33	7.396	92.220	5.93	617
Massachusetts	82	20,736,254.47	3.10	252,905.54	6.775	88.923	5.32	633
Washington	106	20,368,803.14	3.04	192,158.52	6.595	90.300	5.15	631
Other	1,792	251,802,347.19	37.62	140,514.70	7.183	92.786	5.73	623
Total:	3,814	669,409,601.14	100.00	175,513.79	6.899	90.897	5.46	626

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Confidential GMAC-RFC Information

Prepayment Penalty	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTY	GMARGIN	WA FICO
N	966	167,954,373.93	25.09	173,865.81	7.055	90.422	5.60	625
Y	2,848	501,455,227.21	74.91	176,072.76	6.847	91.055	5.42	627
Total:	3,814	669,409,601.14	100.00	175,513.79	6.899	90.897	5.46	626

Aggregate Prepayment Penalty Term	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTY	GMARGIN	WA FICO
0	966	167,954,373.93	25.09	173,865.81	7.055	90.422	5.60	625
12	156	32,251,725.29	4.82	206,741.83	6.932	91.470	5.55	638
24	2,507	433,929,730.01	64.82	173,087.25	6.865	91.099	5.43	625
30	3	622,657.69	0.09	207,552.56	6.738	89.725	5.28	617
36	182	34,651,114.22	5.16	190,390.74	6.543	90.152	5.14	640
Total:	3,814	669,409,601.14	100.00	175,513.79	6.899	90.897	5.46	626

Aggregate Credit Scores	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTY	GMARGIN	WA FICO
500 - 519	2	630,218.14	0.09	315,109.07	7.856	88.687	6.46	511
520 - 539	174	24,890,705.99	3.72	143,050.03	8.044	79.992	6.62	529
540 - 559	243	38,440,375.34	5.74	158,190.85	7.569	81.266	6.13	549
560 - 579	332	51,194,639.97	7.65	154,200.72	7.406	84.348	5.96	569
580 - 599	559	90,229,284.26	13.48	161,411.96	7.082	88.235	5.64	589
600 - 619	627	108,974,636.12	16.28	173,803.25	6.851	90.841	5.41	610
620 - 639	580	103,700,176.10	15.49	178,793.41	6.794	92.841	5.36	629
640 - 659	511	97,616,168.82	14.58	191,029.68	6.695	94.632	5.27	649
660 - 679	310	61,432,136.34	9.18	198,168.18	6.648	94.387	5.21	669
680 - 699	166	31,090,256.60	4.64	187,290.70	6.435	95.409	4.99	689
700 - 719	129	23,412,278.20	3.50	181,490.53	6.437	95.406	5.00	707
720 - 739	76	16,022,858.69	2.39	210,827.09	6.340	96.726	4.90	729
740 - 759	58	12,038,479.38	1.80	207,559.99	6.359	96.449	4.94	749
760 or Greater	47	9,373,387.19	1.45	207,178.45	6.389	94.767	4.95	760
Total:	3,814	669,409,601.14	100.00	175,513.79	6.899	90.897	5.46	626

This information was prepared by Residential Funding Securities Corporation in its capacity as servicer. This information should be considered only after reading the Statement Reporting Assumptions as to Servicer, Pricing Estimates and Other Information, which should be attached. Do not use or rely on this information if you have not received and reviewed this Statement. You may obtain a copy of the Statement from your sales representative.

Aug 19, 2005 16:03

Confidential GMAC-RFC Information

Page 6 of 7

Aggregate IO Term	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTY	GMARGIN	WA FICO
0	3,002	477,901,489.97	71.39	159,194.37	7.053	89,456	5.62	616
60	812	191,508,111.17	28.61	235,847.43	6.517	94,492	5.08	652
Total:	3,814	669,409,601.14	100.00	175,513.79	6.899	90,897	5.46	626

The information was prepared by Residential Funding Securities Corporation in its capacity as underwriter. This information should be considered only after reading the Statement Regarding Assumptions as to Securities, Pricing Estimates and Other Information, which should be attached. Do not use or rely on this information if you have not received and reviewed this Statement. You may obtain a copy of the Statement from your sales representative.

Aug 19, 2005 16.03

Confidential GMAC-RFC Information

GMAC RFC Securities

2005 RAMP EFC3

Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information

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Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

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. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

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Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

PLEASE DO NOT ALTER THIS PAGE. IT IS GUT DIRECTLY INTO A MODEL.

LTV:

Below 70	70.01 to 75
75.01 to 80	80.01 to 85
85.01 to 90	90.01 to 95
95.01 to 100	100.01 plus

Fixed \$	16,258,830
2/28 \$	35,391,217
3/27 \$	32,637,763
5/25 \$	
Other	

Fixed \$	6,397,690
2/28 \$	24,960,512
3/27 \$	1,949,422
5/25 \$	18,049,183
Other	

Fixed \$	30,687,044
2/28 \$	274,998,956
3/27 \$	3,990,786
5/25 \$	7,657,142
Other	

MH Stratification:

Total Balance	0
% Pool Balance	
Ave. FICO	
Ave. LTV	
% Full Docs	

FICO

below 549	550 to 574
575 to 599	600 to 624
625 to 649	650 to 674
675 to 699	700 plus

Fixed \$	4,570,723
2/28 \$	45,094,532
3/27 \$	864,980
5/25 \$	2,660,407
Other	

Fixed \$	9,708,060
2/28 \$	52,942,561
3/27 \$	3,885,319
5/25 \$	7,599,341
Other	

Fixed \$	11,979,463
2/28 \$	99,937,426
3/27 \$	8,959,477
5/25 \$	7,717,158
Other	

Silent Seconds Stratification:

Total Balance	245,290,750
% Pool Balance	32.0%
Ave. FICO	647
Ave. LTV	99.37%
% Full Docs	65.33%

Property Type:

Single-Family Detached	PUD
Condo	2+ Family Det.
Manufactured House	Other

Fixed \$	4,570,723
2/28 \$	45,094,532
3/27 \$	864,980
5/25 \$	2,660,407
Other	

Fixed \$	9,708,060
2/28 \$	52,942,561
3/27 \$	3,885,319
5/25 \$	7,599,341
Other	

Fixed \$	11,979,463
2/28 \$	99,937,426
3/27 \$	8,959,477
5/25 \$	7,717,158
Other	

Second Lien Stratification:

Total Balance	164,431
% Pool Balance	0.02%
Ave. FICO	680
Ave. LTV	99.39
% Full Docs	44.74%

Purpose:

Purchase	Refinance rate/terms
----------	----------------------

Fixed \$	90,265,184
2/28 \$	550,180,793
3/27 \$	37,326,801
5/25 \$	351,000
Other	

Fixed \$	0
2/28 \$	6,769,339
3/27 \$	1,651,301
5/25 \$	1,021,594
Other	

Fixed \$	2,302,917
2/28 \$	35,731,099
3/27 \$	1,021,594
5/25 \$	1,021,594
Other	

LTV Above 90 Stratification:

Total Balance	145,936,321
% Pool Balance	19%
Ave. FICO	643
Ave. LTV	98.05
% Full Docs	97.29%

Fixed \$	18,286,289
2/28 \$	275,566,833
3/27 \$	14,235,419
5/25 \$	386,870
Other	

Cash Out Refi (COF) Below 70 LTV	14,464,688	31,629,739	3,263,763		
COF with LTV 70.01 to 75	5,447,083	22,069,003	1,769,571		
COF with LTV 75.01 to 80	17,862,885	102,688,323	8,237,095		
COF with LTV 80.01 to 85	9,789,872	47,650,269	3,666,201		
COF with LTV 85.01 to 90	15,070,416	78,184,528	5,592,153		
COF with LTV 90.01 to 95	4,090,959	26,304,832	2,908,975		
COF with LTV 95.01 to 100	6,067,684	25,939,227	1,774,637		
Other					

Occupancy Status:	Owner Occupied	96,371,278	609,345,548	40,111,405		
	2nd Home	530,532	4,459,736	911,387		
	Investment	2,042,667	13,769,633	811,892		
	Other					

Loan Balance	Below 50,000	474,272	1,022,296	0		
	50,000.01 to 100,000	18,941,482	59,242,848	1,809,764		
	100,000.01 to 150,000	21,898,921	119,402,275	7,081,361		
	150,000.01 to 200,000	22,188,320	138,973,037	8,378,160		
	200,000.01 to 400,000	30,443,112	252,743,218	19,968,052		
	400,000.01 to 500,000	3,470,576	42,638,383	3,331,596		
	500,000.01 to 600,000	527,794	12,311,116	573,750		
	600,000.01 to 1,000,000	0	1,241,745	692,000		
	1,000,000.01 and above					

Loan Term	>30 Years	89,984,802	627,574,917	41,834,684		
	30 Years	3,029,785	0	0		
	20 Years	4,814,804	0	0		
	15 Years	115,086	0	0		
	Other					

Documentation Type	Full Documentation	76,266,226	469,668,968	32,408,380		
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Limited Documentation	
Stated Docs with LTV below 70	4,527,794
Stated Docs with LTV 70.01 to 75	1,858,195
Stated Docs with LTV 75.01 to 80	7,444,873
Stated Docs with LTV 80.01 to 85	2,826,785
Stated Docs with LTV 85.01 to 90	4,118,982
Stated Docs with LTV 90.01 to 95	790,756
Stated Docs with LTV 95.01 to 100	90,865
Other	

8,746,403
9,434,598
91,976,619
15,712,069
29,161,131
2,097,853
777,276

309,673
761,964
5,843,804
380,580
1,937,598
192,684
0

Lien Status	
1st Lien	97,780,046
Second Liens with LTV below 85	627,574,917
Second Liens with LTV 85.01 to 90	
Second Liens with LTV 90.01 to 95	164,431
Second Liens with LTV 95.01 to 100	
Second Liens with LTV above 100.01	

41,834,684

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Interest Only	
Dollar of Mortgage Type	7,379,196
Ave. FICO	676
Ave. LTV	89.7
% Stated Docs	7.37
% Full Docs	92.63

172,720,711
651
85.3
14.47
85.53

18,787,400
662
84.4
9.83
90.17

GMAC RFC Securities

2005 RAMP EFC3

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PROPERTY BLOCK	Min	13,898	Max	682,000									
Single Family	4,007	677,772,778	89,33%	183,147	6,97%	623	84,65%	41,78%	97,62%	41,07%	87,64%	75,67%	25,51%
PUD	35	1,128,339	0,93%	203,438	6,98%	628	84,59%	43,14%	87,23%	41,07%	87,64%	77,23%	32,67%
2-4 Unit	82	17,188,366	2,74%	288,107	7,02%	629	81,92%	43,14%	85,47%	0,00%	68,84%	67,25%	7,16%
Townhouse	125	23,988,124	3,79%	198,583	6,97%	630	83,17%	42,58%	83,17%	0,00%	51,08%	77,56%	31,94%
Condo	222	39,685,318	6,09%	119,169	6,97%	645	80,14%	42,77%	80,22%	0,00%	39,57%	68,37%	29,41%
Other	2	383,922	0,59%	191,981	6,17%	694	88,32%	43,57%	100,00%	0,00%	41,98%	100,00%	0,00%

<=50	31	1,498,588	0,20%	45,351	8,62%	601	84,45%	34,75%	83,91%	87,31%	29,71%	56,33%	0,00%
50-75	411	27,605,648	4,29%	64,563	7,68%	610	83,44%	38,57%	91,27%	94,52%	97,25%	87,89%	0,00%
75-100	688	52,167,446	8,05%	88,570	7,52%	614	84,32%	40,11%	95,47%	91,14%	44,95%	85,43%	2,32%
100-125	643	74,685,699	9,72%	112,512	7,22%	620	84,19%	41,57%	95,74%	90,28%	49,29%	82,67%	12,16%
125-150	633	73,785,948	9,62%	138,437	7,22%	619	84,43%	41,54%	95,26%	88,30%	54,21%	81,50%	13,89%
150-200	672	169,539,517	22,09%	174,244	6,89%	625	84,33%	42,04%	97,32%	88,29%	58,66%	80,93%	22,82%
200-250	668	176,851,540	16,53%	223,330	6,81%	628	83,94%	42,22%	99,26%	90,39%	58,07%	76,62%	31,01%
250-300	293	80,207,848	10,45%	278,747	6,73%	635	83,30%	43,33%	97,72%	87,81%	58,96%	64,18%	30,45%
300-350	194	59,517,024	7,65%	323,462	6,69%	628	83,19%	42,80%	97,24%	86,81%	58,96%	65,25%	38,96%
350-400	88	36,577,969	4,77%	373,245	6,63%	644	84,34%	42,76%	98,02%	87,98%	60,05%	64,50%	44,04%
400-450	58	24,980,543	3,20%	423,802	6,65%	640	85,47%	40,44%	100,00%	94,89%	63,65%	60,45%	62,16%
450-500	52	24,660,012	3,24%	478,077	6,67%	639	82,68%	43,69%	98,04%	86,61%	62,03%	51,90%	49,89%
500-550	25	13,412,660	1,75%	538,506	6,30%	648	81,33%	40,57%	92,13%	88,20%	62,03%	60,42%	52,19%
550-600	3	1,385,745	0,25%	644,582	6,72%	640	84,83%	41,62%	100,00%	100,00%	100,00%	100,00%	100,00%
600-700			0,00%										

PROPERTY BLOCK	Min	13,898	Max	682,000									
CA-S	258	76,204,257	9,53%	284,344	6,37%	637	80,48%	42,49%	97,68%	83,95%	60,49%	59,14%	44,19%
FL	335	61,652,090	8,03%	173,611	7,05%	624	83,74%	41,67%	93,68%	86,90%	55,13%	69,14%	21,01%
MD	259	59,387,004	7,74%	229,274	6,80%	624	82,71%	42,22%	98,92%	77,35%	60,71%	76,85%	32,44%
VA	284	52,514,561	6,84%	184,910	6,96%	623	83,50%	41,79%	98,09%	88,87%	63,35%	76,35%	25,50%
AZ	238	42,406,068	5,53%	178,697	6,84%	634	84,34%	41,58%	95,80%	86,77%	60,69%	80,40%	39,78%
CA-N	155	41,765,740	5,39%	268,231	6,41%	632	80,07%	42,55%	97,54%	92,29%	62,92%	75,05%	55,57%
IL	249	38,629,427	5,20%	160,359	6,89%	619	84,13%	42,55%	97,89%	81,94%	62,06%	72,37%	11,37%
PA	196	25,133,151	3,28%	128,230	7,30%	623	86,11%	42,10%	97,61%	88,86%	41,75%	85,43%	5,15%
WA	121	23,202,513	3,02%	191,756	7,30%	634	82,57%	39,71%	97,61%	97,59%	41,75%	76,92%	38,96%
MI	170	23,077,999	3,01%	135,753	7,41%	618	86,91%	42,18%	97,14%	97,59%	52,19%	73,90%	13,82%
CO	120	22,985,810	3,00%	191,532	6,69%	632	84,53%	41,37%	98,40%	94,54%	64,30%	85,03%	54,62%
GA	152	22,075,282	2,89%	148,232	7,27%	631	87,25%	41,78%	98,37%	94,86%	48,89%	79,46%	26,67%
MA	88	22,046,127	2,87%	259,524	6,77%	633	80,89%	42,51%	95,42%	88,31%	48,98%	18,28%	18,28%
IA	54	21,087,828	2,75%	224,339	6,59%	640	81,24%	43,10%	95,42%	88,31%	48,98%	18,28%	18,28%
IN	148	18,847,235	2,46%	127,346	7,27%	623	86,30%	41,05%	96,27%	95,69%	42,62%	87,25%	11,69%
NC	148	18,847,235	2,46%	127,346	7,27%	623	86,30%	41,05%	96,27%	95,69%	42,62%	87,25%	11,69%
Other	1,608	215,585,987	28,93%	134,058	7,28%	622	85,92%	41,69%	96,91%	93,74%	49,53%	79,19%	12,62%

If in step 15, please only combine the remaining in the "Other" bucket.

*Separate California into North and South if possible.

CA North	155	41,265,740	35.13%	266,231	6.41%	632	80.07%	42.59%	97.54%	92.29%	62.92%	75.05%	55.57%
CA South	288	76,204,257	64.87%	294,344	6.37%	637	80.48%	42.45%	97.69%	83.96%	60.49%	59.14%	44.19%

Fixed	687	97,666,524	12.73%	142,164	7.32%	627	81.41%	40.25%	97.37%	92.38%	74.25%	77.95%	7.52%
Ballroom	2	277,983	0.04%	138,977	7.61%	681	91.49%	43.19%	100.00%	92.57%	16.42%	57.43%	0.02%
2/28	2,887	454,854,205	59.29%	158,652	7.07%	615	84.07%	42.14%	92.52%	88.44%	54.45%	70.78%	0.02%
3/27	135	23,041,294	3.02%	170,721	6.76%	630	82.46%	41.78%	92.52%	87.92%	60.74%	67.11%	0.02%
6/25	734	172,729,711	22.32%	235,314	6.52%	657	86.27%	42.23%	99.97%	80.04%	48.82%	88.53%	100.00%
5/28 NO	78	18,187,460	2.35%	240,864	6.39%	682	84.35%	42.18%	100.00%	92.70%	70.33%	90.17%	100.00%
5/25 NO													
Other													

List all loan types and expenses for 10 loans (ie 2/28 and 3/28) to should have separate rows.

Fixed	4,489	767,185,647	99.98%	176,524	6.95%	627	83.95%	41.91%	97.05%	89.25%	56.63%	75.38%	25.92%
Second	4	164,431	0.02%	41,108	9.87%	690	90.39%	39.26%	100.00%	88.97%	0.02%	44.74%	0.02%
Other													

None	1,092	194,745,771	24.08%	169,161	7.69%	624	83.78%	41.93%	97.60%	83.07%	55.03%	76.35%	19.47%
6 Months	184	36,766,205	4.79%	189,517	7.02%	637	84.95%	42.11%	95.41%	86.29%	56.80%	64.42%	26.90%
1 Year	2,613	434,729,579	56.65%	172,995	6.87%	625	84.35%	42.08%	97.20%	90.92%	53.76%	75.13%	30.07%
2 Year	694	109,050,728	14.21%	157,134	7.05%	633	82.39%	41.15%	96.14%	94.27%	70.61%	78.05%	20.97%
3 Year													
5 Year													
Other	10	2,051,795	0.27%	205,179	6.72%	649	84.10%	39.84%	100.00%	100.00%	53.64%	92.50%	23.81%

Libor - 6 Month	3,814	659,409,601	100.00%	175,514	6.90%	626	84.33%	42.15%	97.02%	89.83%	54.03%	75.90%	28.61%
Libor - 1 Year													
Treasury - 1 Year													
CMT - 1 Year													
Other													

List all asset rates

Table 1: Percentage of Deal Corresponding to Each Cross LTV and FICO Buckets

0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.17%	0.05%	0.33%	0.71%	1.85%	1.85%	1.29%	1.87%	4.86%	2.27%	1.04%	1.04%	0.07%	1.04%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
0.67%	0.39%	0.52%	1.33%	7.71%	3.72%	3.72%	4.86%	2.27%	1.04%	1.04%	0.07%	1.04%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
0.31%	0.34%	0.28%	0.64%	8.08%	1.10%	1.54%	3.82%	1.70%	0.05%	2.24%	2.98%	0.10%	2.98%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
0.09%	0.12%	0.05%	0.48%	9.31%	0.38%	1.42%	2.98%	1.90%	1.90%	0.10%	2.98%	0.10%	2.98%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
0.07%	0.05%	0.03%	0.18%	7.45%	0.42%	0.97%	1.92%	0.72%	0.16%	2.05%	0.16%	2.05%	0.16%	2.05%	0.16%	2.05%	0.16%	2.05%	0.16%
0.08%	0.00%	0.00%	0.01%	3.29%	0.34%	0.53%	0.53%	0.37%	0.00%	1.22%	0.94%	0.00%	1.22%	0.94%	0.00%	1.22%	0.94%	0.00%	1.22%
0.01%	0.00%	0.00%	0.00%	1.43%	0.24%	0.11%	0.55%	0.16%	0.00%	0.94%	0.00%	0.00%	0.94%	0.00%	0.00%	0.94%	0.00%	0.00%	0.94%
0.00%	0.00%	0.00%	0.00%	0.95%	0.13%	0.21%	0.21%	0.09%	0.00%	0.59%	0.59%	0.00%	0.59%	0.59%	0.00%	0.59%	0.59%	0.00%	0.59%
0.00%	0.00%	0.00%	0.00%	0.62%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

This table should be filled out with the percentage of the deal corresponding to each cross LTV and FICO buckets

Table 2: Percentage of Deal Corresponding to Each Cross LTV and FICO Buckets

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

This table should be filled out with the percentage of the deal corresponding to each cross LTV and FICO buckets

NA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>=500 <=620																	
>520 <=640																	
>660 <=680																	
>680 <=820																	
>840 <=900																	
>900 <=1000																	
>1000 <=1500																	
>1500 <=2000																	
>2000 <=2500																	
>2500 <=3000																	
>3000 <=3500																	
>3500 <=4000																	
>4000 <=4500																	
>4500 <=5000																	
>5000 <=5500																	
>5500 <=6000																	
>6000 <=6500																	
>6500 <=7000																	
>7000 <=7500																	
>7500 <=8000																	
>8000 <=8500																	
>8500 <=9000																	
>9000 <=9500																	
>9500 <=10000																	
>10000																	

NA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>=50																	
>75 <=175																	
>100 <=300																	
>300 <=600																	
>600 <=700																	
>700																	

Principal Buckets: 0.00%, 0.00%, 0.00%, 0.00%, 0.00%, 0.00%, 0.00%, 0.00%, 0.00%, 0.00%, 0.00%, 0.00%, 0.00%, 0.00%, 0.00%, 0.00%, 0.00%, 0.00%

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Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information

Any transactions in the certificates will be effected through Residential Funding Securities Corporation.

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC.

Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

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. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis.

The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, RFSC may make a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

**GMAC-RFC Securities
Declaration**

All records

Aggregate Current Principal Balance: \$767,354,078.03
 Minimum Current Balance: \$19,896.00
 Maximum Current Balance: \$692,000.00
 Number of Mortgage Loans: 4,503
 Average Current Principal Balance: \$170,409.52
 Weighted Average Original Loan-to-Value: 83.96
 Minimum Original Loan-to-Value: 12.00
 Maximum Original Loan-to-Value: 100.00
 Weighted Average Mortgage Rate: 6.8528
 Minimum Mortgage Rate: 5.15
 Maximum Mortgage Rate: 10.80
 WA Net Rate: 6.4753
 Minimum Net Rate: 10.25
 Maximum Net Rate: 4.65
 Weighted Average Note Margin: 5.46
 Minimum Note Margin: 3.56
 Maximum Note Margin: 9.05
 Weighted Average Maximum Rate: 12.90
 Minimum Max Rate: 16.45
 Maximum Max Rate: 11.15
 Weighted Average Minimum Rate: 6.90
 Minimum Min Rate: 4.18
 Maximum Min Rate: 10.45
 Weighted Average Term to Next Adjustment Date: 24
 Minimum Average Term to Next Adjustment: 17
 Maximum Average Term to Next Adjustment: 36
 Weighted Average Remaining Term to Maturity: 357
 Minimum Remaining Term: 117
 Maximum Remaining Term: 360
 NZWA Credit Score: 627
 Minimum Non-Zero Credit Score: 510
 Maximum Credit Score: 801

Lien Position	Loan Numbers	Balance	WAC	WARW	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien
First Lien	4499	767,189,647.32	6.95	357.17	626.56	97.83	86.33	56.63	41.91	0.00
Second Lien	4	164,430.71	9.87	302.97	680.49	100.00	85.97	0.00	39.26	100.00
Total:	4503	767,354,078.03	6.95	357.16	626.57	97.83	86.33	56.62	41.91	0.02

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2005 RAMP EFC3

Mortgage Type	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien
Fixed	689	97,944,476.89	7.32	345.66	627.64	97.91	92.16	74.32	40.26	0.17
Hybrid	3814	669,409,601.14	6.90	358.84	626.42	97.82	87.77	54.03	42.15	0.00
Total:	4503	767,354,078.03	6.95	357.16	626.57	97.83	88.33	56.62	41.91	0.02

Aggregate Credit Scores	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien
500 - 519	3	730,077.08	7.87	388.21	512.08	100.00	100.00	100.00	46.12	0.00
520 - 539	186	26,151,303.86	8.05	356.23	528.86	99.45	93.16	76.58	42.49	0.00
540 - 559	291	44,763,238.29	7.59	355.27	549.13	97.12	88.94	76.94	40.90	0.00
560 - 579	394	59,561,642.44	7.44	357.44	569.53	99.49	91.69	72.42	41.11	0.00
580 - 599	637	100,437,208.07	7.13	357.32	589.03	98.68	86.99	62.56	42.07	0.05
600 - 619	739	125,583,898.70	6.89	358.20	609.57	98.18	90.46	62.96	42.18	0.00
620 - 639	697	120,144,298.16	6.87	357.19	629.26	98.19	90.23	58.46	41.77	0.00
640 - 659	632	116,366,900.90	6.79	355.73	649.43	98.02	87.58	53.20	42.10	0.02
660 - 679	359	68,081,010.71	6.69	357.67	668.61	97.04	88.09	42.80	42.05	0.00
680 - 699	200	36,010,596.61	6.52	358.32	668.62	97.44	86.96	39.48	42.79	0.00
700 - 719	159	28,237,046.41	6.51	355.10	707.58	90.88	77.37	28.25	41.96	0.00
720 - 739	87	17,400,263.61	6.41	358.82	729.44	98.90	82.98	33.20	41.41	0.52
740 - 759	66	13,147,149.41	6.40	358.22	748.97	98.12	82.49	28.52	41.29	0.00
760 or Greater	53	10,739,363.78	6.42	356.64	779.57	92.08	79.50	25.57	41.18	0.00
Total:	4503	767,354,078.03	6.95	357.16	626.57	97.83	88.33	56.62	41.91	0.02

Aggregate Original Loan Balance	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien
1 to 100,000	1053	81,490,862.44	7.65	354.11	612.59	94.59	92.10	42.04	39.49	0.20
100,001 to 200,000	2168	317,722,134.82	7.05	357.21	622.54	97.26	87.51	55.47	41.81	0.00
200,001 to 300,000	862	207,259,328.37	6.78	357.95	630.05	99.16	88.60	58.36	42.65	0.00
300,001 to 400,000	282	96,094,992.88	6.66	357.54	634.13	99.27	86.89	63.24	42.79	0.00
400,001 to 500,000	110	49,440,554.84	6.67	357.30	639.82	100.00	89.71	66.36	42.07	0.00
500,001 to 600,000	25	13,412,659.68	6.30	358.76	648.44	92.13	83.88	56.03	40.57	0.00
600,001 to 700,000	3	1,933,745.00	6.72	359.00	640.31	100.00	100.00	100.00	41.62	0.00
Total:	4503	767,354,078.03	6.95	357.16	626.57	97.83	88.33	56.62	41.91	0.02

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Aug 18, 2005 15:23

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Aggregate Net Mortgage Rates	Loan Numbers	Balance	WAC	WARM	FICO	% Owner Occ	SF	Cash Out	DTI	2nd Lien
4.500 - 4.999	29	7,001,253.11	5.34	358.88	673.04	100.00	75.51	43.87	44.28	0.00
5.000 - 5.499	286	62,664,452.07	5.75	358.86	645.16	99.29	84.25	49.40	42.47	0.00
5.500 - 5.999	762	156,941,440.41	6.22	358.45	643.87	99.49	87.84	51.04	42.24	0.00
6.000 - 6.499	1126	215,694,315.40	6.72	357.77	633.59	98.22	88.21	57.64	41.94	0.00
6.500 - 6.999	897	141,174,417.52	7.19	355.88	622.11	97.55	88.69	61.50	41.52	0.00
7.000 - 7.499	671	98,640,720.06	7.74	355.68	609.28	95.86	89.42	62.11	41.92	0.00
7.500 - 7.999	343	42,233,996.78	8.21	355.66	596.86	94.04	91.51	58.88	41.51	0.00
8.000 - 8.499	245	29,394,770.55	8.76	355.29	579.64	96.56	90.85	58.09	40.78	0.00
8.500 - 8.999	79	8,129,915.26	9.29	357.67	568.52	97.41	93.69	41.86	41.55	1.12
9.000 - 9.499	51	4,444,567.19	9.69	355.84	580.38	96.09	95.01	41.54	41.35	0.52
9.500 - 9.999	11	941,954.35	10.20	354.89	556.39	91.60	100.00	73.51	43.35	3.00
10.000 - 10.499	3	92,275.33	10.59	303.06	577.22	100.00	24.11	75.89	29.14	24.11
Total:	4503	767,354,078.03	6.95	357.16	626.57	97.83	88.33	56.62	41.91	0.02

Aggregate Mortgage Rates	Loan Numbers	Balance	WAC	WARM	FICO	% Owner Occ	SF	Cash Out	DTI	2nd Lien
5.000 - 5.499	35	8,255,242.18	5.35	358.76	673.59	100.00	81.11	43.87	44.24	0.00
5.500 - 5.999	363	81,923,330.26	5.81	358.88	650.11	99.29	84.51	49.81	42.71	0.00
6.000 - 6.499	721	145,937,754.88	6.27	358.49	644.79	99.45	86.21	49.57	42.18	0.00
6.500 - 6.999	1248	232,870,579.37	6.76	356.90	632.26	98.37	88.67	59.70	41.78	0.00
7.000 - 7.499	720	112,335,622.91	7.24	356.77	618.92	97.01	87.84	60.24	41.69	0.00
7.500 - 7.999	715	103,710,430.05	7.74	355.22	608.88	95.72	88.96	63.12	41.47	0.00
8.000 - 8.499	286	36,436,661.22	8.22	357.60	590.58	93.98	91.85	57.98	42.01	0.00
8.500 - 8.999	264	31,766,847.87	8.73	355.56	579.21	96.90	91.02	57.20	41.24	0.00
9.000 - 9.499	73	7,623,734.35	9.24	357.61	568.56	97.24	93.28	43.12	41.18	0.00
9.500 - 9.999	63	5,397,922.99	9.65	356.31	580.01	96.78	95.89	40.69	41.43	2.11
10.000 - 10.499	13	1,023,575.02	10.19	352.91	560.26	92.27	98.06	68.59	42.87	2.76
10.500 - 10.999	2	72,377.33	10.66	321.90	553.37	100.00	30.74	69.26	27.53	30.74
Total:	4503	767,354,078.03	6.95	357.16	626.57	97.83	88.33	56.62	41.91	0.02

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Original LTV Ratio (%)	Loan Numbers	Balance	WAC	WARM	FICO	Owner % Occ	SF	Cash Out	DTI	2nd Lien
0.1 - 50.0	57	6,774,298.66	7.00	349.15	605.86	92.91	87.59	91.04	39.29	0.00
50.1 - 55.0	30	4,806,697.95	6.65	343.91	600.89	100.00	74.98	85.61	36.63	0.00
55.1 - 60.0	51	7,758,890.65	6.51	352.50	602.77	98.74	84.48	83.16	40.56	0.00
60.1 - 65.0	57	9,310,331.77	6.75	354.34	576.88	97.15	86.50	96.16	39.99	0.00
65.1 - 70.0	144	26,263,590.52	6.79	351.85	591.63	98.89	87.91	90.13	40.11	0.00
70.1 - 75.0	188	33,307,623.25	6.73	357.87	600.75	94.45	87.59	87.92	39.64	0.00
75.1 - 80.0	1863	323,735,181.66	6.59	358.11	636.60	98.30	86.22	39.76	42.83	0.00
80.1 - 85.0	426	74,934,625.70	7.01	355.37	605.53	96.50	88.08	81.55	40.38	0.00
85.1 - 90.0	749	134,526,316.65	7.25	357.52	616.50	96.19	88.15	73.48	41.50	0.00
90.1 - 95.0	316	53,037,946.16	7.58	358.02	621.49	99.81	92.54	62.79	41.74	0.00
95.1 - 100.0	622	92,898,376.06	7.58	357.46	655.06	99.70	88.36	36.36	42.70	0.18
Total:	4503	767,354,078.03	6.95	357.16	626.57	97.83	88.33	56.62	41.91	0.02

CLTV Ratio (%)	Loan Numbers	Balance	WAC	WARM	FICO	Owner % Occ	SF	Cash Out	DTI	2nd Lien
0.1 - 50.0	55	6,702,912.36	6.97	349.43	604.92	92.83	87.76	91.71	39.26	0.00
50.1 - 55.0	30	4,806,697.95	6.65	343.91	600.89	100.00	74.98	85.61	36.63	0.00
55.1 - 60.0	51	7,758,890.65	6.51	352.50	602.77	98.74	84.48	83.16	40.56	0.00
60.1 - 65.0	57	9,310,331.77	6.75	354.34	576.88	97.15	86.50	96.16	39.99	0.00
65.1 - 70.0	143	26,203,738.96	6.79	351.83	591.47	98.89	87.89	90.33	40.09	0.00
70.1 - 75.0	181	32,038,407.82	6.73	357.84	599.19	94.23	87.10	88.18	39.72	0.00
75.1 - 80.0	493	84,880,634.82	6.91	356.86	602.96	93.68	90.48	78.45	40.83	0.00
80.1 - 85.0	414	73,442,746.57	6.99	355.30	605.60	96.50	87.84	82.58	40.35	0.00
85.1 - 90.0	739	135,094,777.65	7.22	357.53	618.21	96.26	88.20	75.01	41.53	0.00
90.1 - 95.0	396	69,015,061.42	7.41	358.19	622.42	99.46	92.54	61.19	42.14	0.00
95.1 - 100.0	1944	318,139,878.06	6.80	358.22	650.69	99.91	87.53	27.07	43.26	0.05
Total:	4503	767,354,078.03	6.95	357.16	626.57	97.83	88.33	56.62	41.91	0.02

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Aggregate State Distributions of Mortgaged Properties	Loan Numbers	Balance	WAC	WARM	FICO	% Owner		Cash Out	DTI	2nd Lien
						Occ	SF			
California	423	117,469,996.89	6.38	358.04	635.56	98.24	86.61	61.34	42.50	0.00
Florida	355	61,632,080.05	7.06	357.03	623.59	96.87	84.67	55.13	41.67	0.00
Maryland	259	59,382,003.77	6.80	358.84	624.48	98.92	74.26	68.71	42.22	0.00
Virginia	284	52,514,561.21	6.96	357.89	622.55	98.19	87.02	63.35	41.79	0.17
Arizona	236	42,406,087.99	6.84	357.32	634.47	97.64	85.77	69.69	41.58	0.00
Illinois	249	39,929,427.11	6.88	357.51	619.05	97.89	81.47	62.06	42.55	0.00
Pennsylvania	196	25,133,151.06	7.30	355.15	622.94	97.89	89.21	41.75	42.10	0.00
Washington	121	23,202,512.54	6.62	355.48	634.18	97.61	92.57	70.21	39.71	0.00
Michigan	170	23,077,998.94	7.41	357.54	618.44	97.44	97.59	55.19	42.18	0.00
Other	120	22,983,809.81	6.69	358.02	631.96	98.40	92.44	64.30	41.37	0.00
Total:	2090	299,622,468.66	7.19	356.51	624.60	97.62	91.20	48.64	41.82	0.02
	4503	767,354,078.03	6.95	357.16	626.57	97.83	88.33	56.62	41.91	0.02

Aggregate Loan Purpose	Loan Numbers	Balance	WAC	WARM	FICO	% Owner		Cash Out	DTI	2nd Lien
						Occ	SF			
Purchase	1943	308,098,540.45	6.87	358.67	644.02	97.67	86.10	0.00	43.01	0.05
Rate/Term Refinance	168	24,793,636.64	7.18	352.77	617.83	97.69	90.85	0.00	42.36	0.09
Equity Refinance	2392	434,471,900.94	7.00	356.34	614.70	97.96	89.76	100.00	41.10	0.00
Total:	4503	767,354,078.03	6.95	357.16	626.57	97.83	88.33	56.62	41.91	0.02

Aggregate Documentation	Loan Numbers	Balance	WAC	WARM	FICO	% Owner		Cash Out	DTI	2nd Lien
						Occ	SF			
Full Documentation	3572	578,363,573.60	6.99	357.07	619.24	98.01	88.91	58.66	41.82	0.01
Reduced Documentation	931	188,990,504.43	6.82	357.42	649.00	97.31	86.54	50.37	42.18	0.05
Total:	4503	767,354,078.03	6.95	357.16	626.57	97.83	88.33	56.62	41.91	0.02

Aggregate Occupancy	Loan Numbers	Balance	WAC	WARM	FICO	% Owner		Cash Out	DTI	2nd Lien
						Occ	SF			
Primary Residence	4339	744,828,230.94	6.94	357.15	625.94	100.00	89.12	56.90	41.94	0.02
Second/Vacation	29	5,901,655.94	6.91	358.74	643.62	100.00	60.77	30.16	39.61	0.00
Non-Owner Occupied	135	16,624,191.15	7.48	356.78	649.05	0.00	62.71	53.38	41.20	0.00
Total:	4503	767,354,078.03	6.95	357.16	626.57	97.83	88.33	56.62	41.91	0.02

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Aggregate Property Type	Loan Numbers	Balance	WAC	WARM	FICO	% Owner Occ	SF	Cash Out	DTI	2nd Lien
Single-family detached	4007	677,772,778.32	6.97	357.23	625.31	98.46	100.00	57.54	41.79	0.02
Townhouse	155	25,195,754.36	6.86	357.87	628.92	94.49	0.00	51.08	42.59	0.09
Condo-Low-Rise(Less than 5 stories)	222	39,685,317.54	6.71	357.95	644.96	95.08	0.00	39.57	42.77	0.00
Planned Unit Developments (detached)	27	5,620,277.35	6.92	358.97	634.88	95.84	0.00	62.56	42.91	0.00
Planned Unit Developments (attached)	8	1,500,061.96	7.18	359.00	604.41	91.68	0.00	26.23	43.77	0.00
Two-to-four family units	82	17,195,966.21	7.02	352.56	628.35	85.47	0.00	68.84	43.14	0.00
Leasehold	2	383,922.20	6.17	282.74	694.41	100.00	0.00	41.58	43.57	0.00
Total:	4503	767,354,078.03	6.95	357.16	626.57	97.83	88.33	56.62	41.91	0.02

Aggregate Prepayment Penalty Term	Loan Numbers	Balance	WAC	WARM	FICO	% Owner Occ	SF	Cash Out	DTI	2nd Lien
0	1092	184,745,771.20	7.09	357.70	624.31	98.33	81.71	55.08	41.93	0.03
12	194	36,766,205.15	7.02	357.09	636.55	96.26	83.88	56.80	42.11	0.00
24	2513	434,739,578.57	6.87	358.84	624.98	97.86	89.98	53.76	42.08	0.00
30	10	2,051,794.93	6.72	343.55	649.15	100.00	100.00	53.64	39.84	0.00
36	684	109,050,728.18	7.05	349.83	632.99	97.36	94.21	70.61	41.15	0.10
Total:	4503	767,354,078.03	6.95	357.16	626.57	97.83	88.33	56.62	41.91	0.02

Aggregate ID Term	Loan Numbers	Balance	WAC	WARM	FICO	% Owner Occ	SF	Cash Out	DTI	2nd Lien
0	3656	568,466,770.85	7.10	356.57	617.20	97.11	88.34	58.22	41.81	0.03
60	847	198,887,307.18	6.54	358.83	653.36	99.92	88.30	52.06	42.19	0.00
Total:	4503	767,354,078.03	6.95	357.16	626.57	97.83	88.33	56.62	41.91	0.02

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Back End DTI	Loan Numbers	Balance	WAC	WARM	FICO	Owner % Occ	SF	Cash Out	DTI	2nd Lien
6 - 10	2	545,276.50	7.83	219.77	566.61	100.00	100.00	100.00	10.00	0.00
11 - 15	22	3,410,914.07	7.19	340.20	623.33	97.96	88.75	55.28	13.76	0.83
16 - 20	58	9,457,441.28	6.93	357.56	629.20	93.20	86.28	83.44	18.20	0.00
21 - 25	146	19,893,081.28	7.10	356.50	625.19	96.40	93.39	62.85	23.17	0.00
26 - 30	285	42,198,016.13	6.97	356.46	623.37	96.93	88.88	67.47	28.17	0.00
31 - 35	495	75,431,029.04	7.01	356.20	628.12	98.24	89.35	64.78	33.23	0.00
36 - 40	746	123,619,080.27	6.97	357.80	626.23	98.15	91.25	59.92	38.20	0.00
41 - 45	999	176,412,669.50	6.97	357.19	627.85	97.90	87.79	54.32	43.14	0.05
46 - 50	1,487	269,324,814.04	6.91	357.56	626.61	98.39	86.80	52.45	48.23	0.02
51 - 55	2,59	46,519,093.68	6.87	358.26	624.35	95.35	86.51	48.94	52.15	0.00
56 - 60	4	542,662.24	7.29	358.98	583.33	85.75	76.98	67.54	57.42	0.00
Total:	4,503	767,354,078.03	6.95	357.16	626.57	97.83	88.33	56.62	41.91	0.02

Aggregate Note Margins	Loan Numbers	Balance	WAC	WARM	FICO	Owner % Occ	SF	Cash Out	DTI	2nd Lien
3.500 - 3.999	26	6,408,266.39	5.39	359.07	679.28	100.00	85.61	36.20	43.01	0.00
4.000 - 4.499	264	58,349,159.33	5.74	358.85	652.60	99.67	83.89	48.47	42.49	0.00
4.500 - 4.999	656	137,770,549.30	6.18	358.86	644.89	99.07	87.49	49.51	42.37	0.00
5.000 - 5.499	939	180,729,074.19	6.66	358.85	634.64	98.85	88.72	53.64	42.22	0.00
5.500 - 5.999	762	127,017,036.39	7.12	358.85	619.56	96.98	86.72	61.11	41.79	0.00
6.000 - 6.499	493	74,456,457.48	7.65	358.82	610.19	96.29	88.26	56.78	42.15	0.00
6.500 - 6.999	316	43,411,860.71	8.10	358.80	587.07	93.76	88.38	58.97	42.29	0.00
7.000 - 7.499	205	25,403,381.49	8.67	358.81	579.91	95.09	91.87	48.92	41.86	0.00
7.500 - 7.999	96	10,503,289.03	9.12	358.73	566.99	97.30	90.12	53.27	40.44	0.00
8.000 - 8.499	48	4,505,036.07	9.63	358.65	573.62	97.55	95.59	38.60	40.96	0.00
8.500 - 8.999	8	659,569.50	10.11	358.80	552.24	88.00	100.00	52.78	43.04	0.00
9.000 - 9.499	1	195,921.26	10.45	359.00	539.00	100.00	100.00	100.00	44.00	0.00
Total:	3,814	669,409,601.14	6.90	358.84	626.42	97.82	87.77	54.03	42.15	0.00

Aggregate Maximum Mortgage Rates	Loan Numbers	Balance	WAC	WARM	FICO	Owner % Occ	SF	Cash Out	DTI	2nd Lien
11.000 - 11.999	398	90,178,572.44	5.77	358.87	652.26	99.35	84.20	49.27	42.85	0.00
12.000 - 12.999	1,734	338,664,522.82	6.56	358.84	636.44	98.69	88.29	53.58	42.10	0.00
13.000 - 13.999	1,117	172,119,511.13	7.47	358.84	611.85	96.22	87.15	58.61	41.96	0.00
14.000 - 14.999	446	56,488,097.08	8.47	358.83	581.70	95.07	90.80	53.20	42.04	0.00
15.000 - 15.999	109	11,068,899.12	9.40	358.72	570.03	98.12	94.03	38.56	41.21	0.00
16.000 - 16.999	10	889,998.55	10.19	358.78	553.52	91.11	100.00	68.20	43.85	0.00
Total:	3,814	669,409,601.14	6.90	358.84	626.42	97.82	87.77	54.03	42.15	0.00

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Aggregate Minimum Mortgage Rates	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien
4.000 - 4.999	7	1,262,173.93	5.97	357.00	651.09	100.00	76.54	23.46	44.99	0.00
5.000 - 5.999	396	89,605,685.99	5.77	358.88	652.24	99.35	84.00	49.47	42.81	0.00
6.000 - 6.999	1729	337,775,225.34	6.56	358.84	636.40	98.69	88.38	53.63	42.10	0.00
7.000 - 7.999	1117	172,119,511.73	7.47	358.84	611.85	98.22	87.15	58.61	41.96	0.00
8.000 - 8.999	446	56,488,097.08	8.47	358.83	581.70	95.07	90.80	53.20	42.04	0.00
9.000 - 9.999	109	11,088,899.12	9.40	358.72	570.03	98.12	94.03	38.56	41.21	0.00
10.000 - 10.999	10	889,998.55	10.19	358.78	553.52	91.11	100.00	68.20	43.85	0.00
Total:	3814	669,409,601.14	6.90	358.84	626.42	97.82	87.77	54.03	42.15	0.00

Next Interest Rate Change Date	Loan Numbers	Balance	WAC	WARM	FICO	Owner Occ	SF	Cash Out	DTI	2nd Lien
2007-01	1	105,304.66	7.75	353.00	645.00	100.00	100.00	100.00	46.00	0.00
2007-03	2	233,667.94	7.24	355.00	626.39	100.00	100.00	100.00	44.62	0.00
2007-04	8	1,097,315.95	6.71	356.00	631.82	85.47	74.73	55.49	35.21	0.00
2007-05	56	10,013,385.78	6.51	357.00	647.63	97.56	88.91	37.35	40.65	0.00
2007-06	680	107,502,676.67	7.00	358.00	628.16	97.10	89.24	41.54	42.84	0.00
2007-07	2687	478,479,916.37	6.92	359.00	624.29	97.91	87.25	55.18	42.13	0.00
2007-08	167	30,142,650.00	6.79	360.00	621.80	99.16	88.59	69.91	41.01	0.00
2008-05	5	821,415.81	5.79	357.00	687.08	100.00	85.65	28.39	45.06	0.00
2008-06	32	6,101,464.16	6.71	358.00	635.98	96.87	92.25	60.33	42.50	0.00
2008-07	158	31,628,633.80	6.57	359.00	644.52	98.42	88.31	67.50	41.90	0.00
2008-08	18	3,283,170.00	6.62	360.00	647.54	96.34	93.29	59.35	40.64	0.00
Total:	3814	669,409,601.14	6.90	358.84	626.42	97.82	87.77	54.03	42.15	0.00

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Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information

Any transactions in the certificates will be effected through Residential Funding Securities Corporation.

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC.

Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

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. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis.

The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, RFSC may make a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

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Aggregate Current Principal Balance:	\$767,354,078.03
Minimum Current Balance:	\$19,898.00
Maximum Current Balance:	\$692,000.00
Number of Mortgage Loans:	4,503
Average Current Principal Balance:	\$170,409.52
Weighted Average Original Loan-to-Value:	83.96
Minimum Original Loan-to-Value:	12.00
Maximum Original Loan-to-Value:	100.00
Weighted Average Mortgage Rate:	6.9526
Minimum Mortgage Rate:	5.15
Maximum Mortgage Rate:	10.80
WA Net Rate:	6.4753
Maximum Net Rate:	10.25
Minimum Net Rate:	4.65
Weighted Average Note Margin:	5.46
Minimum Note Margin:	3.56
Maximum Note Margin:	9.05
Weighted Average Maximum Rate:	12.90
Maximum Max Rate:	16.45
Minimum Max Rate:	11.15
Weighted Average Minimum Rate:	6.8966
Minimum Min Rate:	4.18
Maximum Min Rate:	10.45
Weighted Average Term to Next Adjustment Date:	24
Minimum Average Term to Next Adjustment:	17
Maximum Average Term to Next Adjustment:	36
Weighted Average Remaining Term to Maturity:	357
Minimum Remaining Term:	117
Maximum Remaining Term:	360
NZWA Credit Score:	627
Minimum Non Zero Credit Score:	510
Maximum Credit Score:	801

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Original LTV	Back End DTI Ratio
First Lien	4499	\$767,189,647	99.98%	\$170,524	627	83.96%	41.91
Second Lien	4	164,431	0.02	41,108	680	99.39	39.26
Total:	4503	\$767,354,078	100.00%	\$170,410	627	83.96%	41.91

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Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Original LTV	Back End DTI Ratio
Fixed	689	\$97,944,477	12.76%	\$142,155	628	81.44%	40.26
Hybrid	3814	669,409,601	87.24	175,514	626	84.33	42.15
Total:	4503	\$767,354,078	100.00%	\$170,410	627	83.96%	41.91

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Original LTV	Back End DTI Ratio
500 - 519	3	\$730,077	0.10%	\$243,359	87.50%	46.12	
520 - 539	186	26,151,304	3.41	140,598	79.54	42.49	
540 - 559	291	44,763,238	5.83	153,826	80.06	40.90	
560 - 579	394	59,561,642	7.76	151,172	82.87	41.11	
580 - 599	637	100,437,208	13.09	157,672	82.51	42.07	
600 - 619	739	125,583,899	16.37	169,938	83.17	42.18	
620 - 639	697	120,144,298	15.66	172,373	85.42	41.77	
640 - 659	632	116,366,981	15.16	184,125	85.10	42.10	
660 - 679	359	66,081,011	8.87	189,641	85.15	42.05	
680 - 699	200	36,010,597	4.69	180,053	85.21	42.79	
700 - 719	159	28,237,046	3.68	177,591	85.66	41.96	
720 - 739	87	17,400,264	2.27	200,003	86.86	41.41	
740 - 759	66	13,147,149	1.71	199,199	87.03	41.29	
760 or Greater	53	10,739,364	1.40	202,630	86.46	41.18	
Total:	4503	\$767,354,078	100.00%	\$170,410	83.96%	41.91	

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Original LTV	Back End DTI Ratio
1 to 100,000	1053	\$81,490,662	10.62%	\$77,389	613	84.02%	39.49
100,001 to 200,000	2168	317,722,135	41.40	146,551	623	84.32	41.81
200,001 to 300,000	862	207,259,328	27.01	240,440	630	83.70	42.65
300,001 to 400,000	282	96,094,963	12.52	340,762	634	83.63	42.79
400,001 to 500,000	110	49,440,555	6.44	449,460	640	84.06	42.07
500,001 to 600,000	25	13,412,660	1.75	536,508	648	81.33	40.57
600,001 to 700,000	3	1,933,745	0.25	644,582	640	84.83	41.62
Total:	4503	\$767,354,078	100.00%	\$170,410	627	83.96%	41.91

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Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
4.500 - 4.999	29	\$7,001,253	0.91%	\$241,423	673	78.04%	44.28
5.000 - 5.499	286	62,664,452	8.17	219,106	645	78.86	42.47
5.500 - 5.999	762	156,941,440	20.45	205,960	644	80.95	42.24
6.000 - 6.499	1126	215,694,315	28.11	191,558	634	82.83	41.94
6.500 - 6.999	897	141,174,418	18.40	157,385	622	84.27	41.52
7.000 - 7.499	671	98,640,720	12.85	147,066	609	88.77	41.92
7.500 - 7.999	343	42,233,997	5.50	123,131	597	89.18	41.51
8.000 - 8.499	245	29,394,771	3.83	119,979	580	92.24	40.78
8.500 - 8.999	79	6,129,915	1.06	102,910	569	89.98	41.55
9.000 - 9.499	51	4,444,567	0.58	87,148	560	95.48	41.35
9.500 - 9.999	11	941,954	0.12	85,632	556	82.25	43.35
10.000 - 10.499	3	92,275	0.01	30,758	577	74.12	29.14
Total:	4503	\$767,354,078	100.00%	\$170,410	627	83.96%	41.91

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
5.000 - 5.499	35	\$8,255,242	1.08%	\$235,664	674	78.16%	44.24
5.500 - 5.999	363	81,923,330	10.68	225,684	650	79.47	42.71
6.000 - 6.499	721	145,937,755	19.02	202,410	645	80.81	42.18
6.500 - 6.999	1248	232,870,579	30.35	186,595	632	83.14	41.78
7.000 - 7.499	720	112,335,623	14.64	156,022	619	84.09	41.69
7.500 - 7.999	715	103,710,430	13.52	145,050	609	88.69	41.47
8.000 - 8.499	286	36,436,661	4.75	127,401	591	89.23	42.01
8.500 - 8.999	264	31,766,848	4.14	120,329	579	92.50	41.24
9.000 - 9.499	73	7,623,734	0.99	104,435	569	89.60	41.18
9.500 - 9.999	63	5,397,923	0.70	85,681	560	95.10	41.43
10.000 - 10.499	13	1,023,575	0.13	78,737	560	81.80	42.87
10.500 - 10.999	2	72,377	0.01	36,189	553	89.00	27.53
Total:	4503	\$767,354,078	100.00%	\$170,410	627	83.96%	41.91

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Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
0.1 - 50.0	57	\$6,774,299	0.88%	\$118,847	606	43.06%	39.29
50.1 - 55.0	30	4,806,698	0.63	160,223	601	53.78	36.63
55.1 - 60.0	51	7,758,891	1.01	152,135	603	58.27	40.56
60.1 - 65.0	57	9,310,332	1.21	163,339	577	63.25	39.99
65.1 - 70.0	144	26,263,591	3.42	182,386	592	68.86	40.11
70.1 - 75.0	188	33,307,623	4.34	177,168	601	73.98	39.04
75.1 - 80.0	1863	323,735,182	42.19	173,771	637	79.85	42.83
80.1 - 85.0	426	74,934,826	9.77	175,803	606	84.51	40.38
85.1 - 90.0	749	134,526,317	17.53	179,608	616	89.74	41.50
90.1 - 95.0	316	53,037,946	6.91	167,842	621	94.78	41.74
95.1 - 100.0	622	92,898,375	12.11	149,354	655	99.92	42.70
Total:	4503	\$767,354,078	100.00%	\$170,410	627	83.96%	41.91

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
0.1 - 50.0	55	\$6,702,912	0.87%	\$121,871	605	43.31%	39.26
50.1 - 55.0	30	4,806,698	0.63	160,223	601	53.78	36.63
55.1 - 60.0	51	7,758,891	1.01	152,135	603	58.27	40.56
60.1 - 65.0	57	9,310,332	1.21	163,339	577	63.25	39.99
65.1 - 70.0	143	26,203,739	3.41	183,243	591	68.89	40.09
70.1 - 75.0	181	32,038,408	4.18	177,008	599	73.96	39.72
75.1 - 80.0	493	84,880,635	11.06	172,172	603	79.53	40.83
80.1 - 85.0	414	73,442,747	9.57	177,398	606	84.50	40.35
85.1 - 90.0	739	135,054,778	17.60	182,753	618	89.49	41.53
90.1 - 95.0	396	69,015,061	8.99	174,280	622	91.65	42.14
95.1 - 100.0	1944	318,139,878	41.46	163,652	651	85.80	43.26
Total:	4503	\$767,354,078	100.00%	\$170,410	627	83.96%	41.91

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Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
California	423	\$117,463,997	15.31%	\$277,707	636	80.34%	42.50
Florida	355	61,632,080	8.03	173,611	624	83.74	41.67
Maryland	259	59,382,004	7.74	229,274	624	82.71	42.22
Virginia	284	52,514,561	6.84	184,910	623	83.50	41.79
Arizona	236	42,406,068	5.53	179,687	634	84.34	41.58
Illinois	249	39,823,427	5.20	160,359	619	84.13	42.55
Pennsylvania	196	25,133,151	3.28	128,230	623	86.11	42.10
Washington	121	23,202,513	3.02	191,756	634	82.57	39.71
Michigan	170	23,077,999	3.01	135,753	618	86.91	42.18
Colorado	120	22,983,610	3.00	191,532	632	84.53	41.37
Other	2090	299,622,469	39.05	143,360	625	85.35	41.82
Total:	4503	\$767,354,078	100.00%	\$170,410	627	83.96%	41.91

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Purchase	1943	\$308,088,540	40.15%	\$158,563	644	85.33%	43.01
Rate/Term Refinance	168	24,793,637	3.23	147,581	618	84.49	42.36
Equity Refinance	2392	434,471,901	56.62	181,635	615	82.97	41.10
Total:	4503	\$767,354,078	100.00%	\$170,410	627	83.96%	41.91

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Full Documentation	3572	\$578,363,574	75.37%	\$161,916	619	85.00%	41.82
Reduced Documentation	931	188,990,504	24.63	202,997	649	80.76	42.18
Total:	4503	\$767,354,078	100.00%	\$170,410	627	83.96%	41.91

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Primary Residence	4339	\$744,828,231	97.06%	\$171,659	626	84.00%	41.94
Second/Vacation	29	5,901,656	0.77	203,505	644	85.76	39.61
Non-Owner Occupied	135	16,624,191	2.17	123,142	649	81.92	41.20
Total:	4503	\$767,354,078	100.00%	\$170,410	627	83.96%	41.91

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Aggregate Property Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Single-family detached	4007	\$677,772,778	88.33%	\$169,147	625	84.05%	41.79
Townhouse	155	25,195,754	3.28	162,553	629	83.12	42.59
Condo-Low-Rise(Less than 5 stories)	222	39,685,318	5.17	178,763	645	83.74	42.77
Planned Unit Developments (detached)	27	5,620,277	0.73	208,158	635	85.34	42.91
Planned Unit Developments (attached)	8	1,500,062	0.20	187,508	604	81.72	43.77
Two-to-four family units	82	17,195,966	2.24	209,707	628	81.97	43.14
Leasehold	2	383,922	0.05	191,961	694	88.32	43.57
Total:	4503	\$767,354,078	100.00%	\$170,410	627	83.96%	41.91

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
0	1092	\$184,745,771	24.08%	\$169,181	624	83.78%	41.93
12	194	36,766,205	4.79	189,517	637	84.95	42.11
24	2513	434,739,579	56.65	172,996	625	84.35	42.08
30	10	2,051,795	0.27	205,179	649	84.10	39.84
36	694	109,050,728	14.21	157,134	633	82.39	41.15
Total:	4503	\$767,354,078	100.00%	\$170,410	627	83.96%	41.91

Aggregate ID Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
0	3656	\$568,466,771	74.08%	\$155,489	617	83.48%	41.81
60	847	198,887,307	25.92	234,814	653	85.35	42.19
Total:	4503	\$767,354,078	100.00%	\$170,410	627	83.96%	41.91

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Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
6 - 10	2	\$545,277	0.07%	\$272,638	567	87.26%	10.00
11 - 15	22	3,410,914	0.44	155,042	623	80.07	13.76
16 - 20	58	9,457,441	1.23	163,059	629	83.44	16.20
21 - 25	146	19,893,081	2.59	136,254	625	83.49	23.17
26 - 30	285	42,198,016	5.50	148,063	623	82.61	28.17
31 - 35	495	75,431,029	9.83	152,386	628	83.42	33.23
36 - 40	746	123,619,080	16.11	165,709	626	83.77	38.20
41 - 45	999	176,412,670	22.99	175,589	628	84.00	43.14
46 - 50	1487	269,324,814	35.10	181,120	627	84.39	48.23
51 - 55	259	46,519,094	6.06	179,610	624	84.74	52.15
56 - 60	4	542,662	0.07	135,666	583	71.04	57.42
Total:	4503	\$767,354,078	100.00%	\$170,410	627	83.96%	41.91

Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
3,500 - 3,999	26	\$6,408,266	0.96%	\$246,472	679	78.23%	43.01
4,000 - 4,499	264	58,349,159	8.72	221,020	653	78.98	42.49
4,500 - 4,999	656	137,770,549	20.56	210,016	645	80.87	42.37
5,000 - 5,499	939	180,729,074	27.00	192,470	635	83.25	42.22
5,500 - 5,999	762	127,017,036	18.97	166,689	620	84.86	41.79
6,000 - 6,499	493	74,456,457	11.12	151,027	610	89.35	42.15
6,500 - 6,999	316	43,411,861	6.49	137,379	587	90.03	42.29
7,000 - 7,499	205	25,403,381	3.79	123,919	580	93.07	41.86
7,500 - 7,999	96	10,503,289	1.57	109,409	567	91.42	40.44
8,000 - 8,499	48	4,505,036	0.67	93,855	574	94.21	40.96
8,500 - 8,999	8	659,570	0.10	82,446	552	83.75	43.04
9,000 - 9,499	1	195,921	0.03	195,921	539	70.00	44.00
Total:	3814	\$669,409,601	100.00%	\$175,514	626	84.33%	42.15

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Aggregate Maximum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
11.000 - 11.999	398	\$90,178,572	13.47%	\$226,579	652	79.35%	42.85
12.000 - 12.999	1734	338,664,523	50.59	195,308	636	82.64	42.10
13.000 - 13.999	1117	172,119,511	25.71	154,091	612	87.40	41.96
14.000 - 14.999	446	56,488,097	8.44	126,655	582	91.55	42.04
15.000 - 15.999	109	11,068,899	1.65	101,550	570	92.45	41.21
16.000 - 16.999	10	869,999	0.13	89,000	554	81.41	43.85
Total:	3814	\$669,409,601	100.00%	\$175,514	626	84.33%	42.15

Aggregate Minimum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
4.000 - 4.999	7	\$1,262,174	0.19%	\$180,311	651	79.30%	44.99
5.000 - 5.999	396	89,805,696	13.42	226,782	652	79.36	42.81
6.000 - 6.999	1729	337,775,225	50.46	195,359	636	82.64	42.10
7.000 - 7.999	1117	172,119,511	25.71	154,091	612	87.40	41.96
8.000 - 8.999	446	56,488,097	8.44	126,655	582	91.55	42.04
9.000 - 9.999	109	11,068,899	1.65	101,550	570	92.45	41.21
10.000 - 10.999	10	869,999	0.13	89,000	554	81.41	43.85
Total:	3814	\$669,409,601	100.00%	\$175,514	626	84.33%	42.15

Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
2007-01	1	\$105,305	0.02%	\$105,305	645	100.00%	46.00
2007-03	2	233,668	0.03	116,834	626	85.00	44.62
2007-04	8	1,097,316	0.16	137,164	632	80.65	35.21
2007-05	56	10,013,366	1.50	178,810	648	82.76	40.65
2007-06	680	107,502,677	16.06	158,092	628	84.30	42.84
2007-07	2687	478,479,916	71.48	178,072	624	84.52	42.13
2007-08	167	30,142,650	4.50	180,495	622	83.50	41.01
2008-05	5	821,416	0.12	164,283	687	79.96	45.06
2008-06	32	6,101,464	0.91	190,671	636	81.98	42.50
2008-07	158	31,628,634	4.72	200,181	645	83.47	41.90
2008-08	18	3,283,170	0.49	182,398	648	85.33	40.64
Total:	3814	\$669,409,601	100.00%	\$175,514	626	84.33%	42.15

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Confidential GMAC-RFC Information

Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information

Any transactions in the certificates will be effected through Residential Funding Securities Corporation.

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC.

Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

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. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis.

The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, RFSC may make a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

GMAC-RFC Securities
Marketing Materials
RS.Collateral

Aggregate Current Principal Balance:	\$133,954,931.99
Minimum Current Balance:	\$22,246.84
Maximum Current Balance:	\$625,500.00
Number of Mortgage Loans:	883
Average Current Principal Balance:	\$151,704.34
Weighted Average Original Loan-to-Value:	96.75
Minimum Original Loan-to-Value:	55.00
Maximum Original Loan-to-Value:	100.00
Weighted Average Mortgage Rate:	7.7450
Minimum Mortgage Rate:	5.40
Maximum Mortgage Rate:	10.80
WA Net Rate:	7.1950
Maximum Net Rate:	10.25
Minimum Net Rate:	4.85
Weighted Average Note Margin:	6.27
Minimum Note Margin:	4.00
Maximum Note Margin:	8.80
Weighted Average Maximum Rate:	13.73
Maximum Max Rate:	16.20
Minimum Max Rate:	11.40
Weighted Average Minimum Rate:	7.7266
Minimum Min Rate:	5.40
Maximum Min Rate:	10.20
Weighted Average Term to Next Adjustment Date:	23
Minimum Average Term to Next Adjustment:	17
Maximum Average Term to Next Adjustment:	36
Weighted Average Remaining Term to Maturity:	358
Minimum Remaining Term:	173
Maximum Remaining Term:	360
NZWA Credit Score:	631
Minimum Non Zero Credit Score:	510
Maximum Credit Score:	801

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average LTV	Back End DTI Ratio
First Lien	879	\$133,790,501	99.88%	\$152,208	631	96.75%	42.80
Second Lien	4	164,431	0.12	41,108	680	99.39	39.26
Total:	883	\$133,954,932	100.00%	\$151,704	631	96.75%	42.79

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R.S. Collateral

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Original LTV	Back End DTI Ratio
Fixed	75	\$9,911,473	7.40%	\$132,153	657	97.77%	43.23
Hybrid	808	\$124,043,459	92.60	\$153,519	629	96.67	42.76
Total:	883	\$133,954,932	100.00%	\$151,704	631	96.75%	42.79

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Orig LTV	Back End DTI Ratio
500 - 519	2	\$630,218	0.47%	\$315,109	88.69%	46.30
520 - 539	63	8,458,895	6.31	134,268	87.25	43.13
540 - 559	65	10,449,520	7.80	160,762	90.04	43.95
560 - 579	82	11,347,537	8.47	138,385	93.93	43.70
580 - 599	79	10,240,922	7.64	129,631	97.23	44.63
600 - 619	90	12,062,306	9.00	134,026	97.93	43.77
620 - 639	147	20,643,214	15.41	140,430	95.26	43.54
640 - 659	140	21,310,128	15.91	152,215	96.28	42.16
660 - 679	69	13,032,286	9.73	188,874	99.23	42.85
680 - 699	41	7,276,030	5.43	177,464	98.88	40.54
700 - 719	42	7,147,679	5.34	170,183	97.96	40.51
720 - 739	26	4,594,942	3.43	176,729	98.26	39.52
740 - 759	22	3,797,706	2.84	172,623	99.55	42.05
760 or Greater	15	2,963,649	2.21	197,577	98.50	39.41
Total:	883	\$133,954,932	100.00%	\$151,704	96.75%	42.79

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Original LTV	Back End DTI Ratio
1 to 100,000	282	\$21,078,849	15.74%	\$74,748	613	97.02%	41.21
100,001 to 200,000	417	60,277,309	45.00	144,550	631	97.19	43.40
200,001 to 300,000	130	31,391,758	23.43	241,475	636	97.45	43.20
300,001 to 400,000	35	11,934,008	8.91	340,972	642	96.79	42.56
400,001 to 500,000	11	4,968,374	3.71	451,670	634	95.69	46.11
500,001 to 600,000	7	3,679,133	2.75	525,590	634	84.49	36.96
600,001 to 700,000	1	625,500	0.47	625,500	683	90.00	30.00
Total:	883	\$133,954,932	100.00%	\$151,704	631	96.75%	42.79

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Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
4.500 - 4.999	2	\$335,330	0.25%	\$167,665	742	100.00%	51.24
5.000 - 5.499	10	1,716,579	1.28	171,658	718	99.65	43.15
5.500 - 5.999	42	9,293,483	6.94	221,273	699	95.40	41.56
6.000 - 6.499	119	24,435,476	18.24	205,340	673	97.91	41.88
6.500 - 6.999	120	20,531,686	15.33	171,097	640	97.22	43.29
7.000 - 7.499	214	33,402,033	24.94	156,084	625	96.90	43.86
7.500 - 7.999	126	15,875,831	11.85	125,999	601	96.41	43.85
8.000 - 8.499	145	18,449,541	13.77	127,238	563	95.55	41.74
8.500 - 8.999	53	5,581,061	4.17	105,303	576	95.70	41.55
9.000 - 9.499	43	3,856,173	2.88	89,725	582	96.23	41.05
9.500 - 9.999	8	453,493	0.34	56,687	566	93.69	43.75
10.000 - 10.499	1	22,247	0.02	22,247	588	98.00	49.00
Total:	883	\$133,954,932	100.00%	\$151,704	631	96.75%	42.79

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
5.000 - 5.499	1	\$180,000	0.13%	\$180,000	700	100.00%	48.00
5.500 - 5.999	10	1,729,659	1.29	172,966	726	99.65	45.29
6.000 - 6.499	37	8,360,868	6.24	225,969	694	94.88	41.34
6.500 - 6.999	122	25,081,601	18.72	205,587	676	97.97	41.93
7.000 - 7.499	108	18,909,754	14.12	175,090	641	97.26	43.41
7.500 - 7.999	218	33,423,713	24.95	153,320	627	96.86	43.48
8.000 - 8.499	117	15,428,908	11.52	131,871	602	96.61	44.41
8.500 - 8.999	162	20,640,660	15.41	127,411	584	95.70	41.95
9.000 - 9.499	45	4,983,182	3.72	110,737	576	95.63	41.51
9.500 - 9.999	54	4,740,849	3.54	87,793	582	96.11	41.12
10.000 - 10.499	8	453,493	0.34	56,687	566	93.69	43.75
10.500 - 10.999	1	22,247	0.02	22,247	588	98.00	49.00
Total:	883	\$133,954,932	100.00%	\$151,704	631	96.75%	42.79

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Confidential GMAC-RFC Information

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
50.1 - 55.0	1	\$176,167	0.13%	\$176,167	618	55.00%	56.00
55.1 - 60.0	1	124,903	0.09	124,903	539	57.00	57.00
65.1 - 70.0	1	71,777	0.05	71,777	574	70.00	45.00
70.1 - 75.0	1	505,660	0.38	505,660	644	74.00	45.00
75.1 - 80.0	14	3,172,471	2.37	226,605	624	79.83	43.52
80.1 - 85.0	34	4,470,137	3.34	131,475	536	84.94	43.81
85.1 - 90.0	124	20,571,324	15.36	165,898	570	89.93	42.82
90.1 - 95.0	85	11,864,117	8.93	140,754	582	84.88	42.47
95.1 - 100.0	622	92,896,375	69.35	149,354	655	99.92	42.70
Total:	883	\$133,954,932	100.00%	\$151,704	631	96.75%	42.79

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
50.1 - 55.0	1	\$176,167	0.13%	\$176,167	618	55.00%	56.00
55.1 - 60.0	1	124,903	0.09	124,903	539	57.00	57.00
65.1 - 70.0	1	71,777	0.05	71,777	574	70.00	45.00
70.1 - 75.0	1	505,660	0.38	505,660	644	74.00	45.00
75.1 - 80.0	7	1,906,715	1.42	272,674	619	79.71	40.22
80.1 - 85.0	29	4,067,709	3.04	140,266	537	84.94	43.91
85.1 - 90.0	108	18,674,899	13.94	172,916	571	89.89	42.61
90.1 - 95.0	104	14,203,835	10.60	136,575	579	93.82	42.94
95.1 - 100.0	631	94,221,267	70.34	149,321	655	99.68	42.75
Total:	883	\$133,954,932	100.00%	\$151,704	631	96.75%	42.79

Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Florida	60	\$11,080,448	8.27%	\$184,674	630	96.83%	42.86
California	28	8,988,631	6.70	320,308	615	91.64	44.83
Virginia	46	8,293,121	6.19	180,285	638	96.34	42.51
Pennsylvania	52	6,917,056	5.16	133,020	638	98.73	43.94
Georgia	43	6,428,210	4.80	149,493	640	98.19	42.75
Michigan	45	6,367,651	4.75	141,503	623	96.74	43.10
Illinois	42	5,902,222	4.41	140,529	623	95.93	42.89
Arizona	29	5,596,385	4.18	192,979	650	96.94	43.91
North Carolina	43	5,469,471	4.08	127,197	629	97.28	42.78
Maryland	26	5,320,095	3.97	204,619	645	97.96	42.95
Other	469	63,611,643	47.49	135,633	629	97.06	42.26
Total:	883	\$133,954,932	100.00%	\$151,704	631	96.75%	42.79

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Purchase	544	\$75,789,567	56.58%	\$139,319	639	97.49%	43.11
Rate/Term Refinance	27	3,718,036	2.78	137,705	618	94.50	45.84
Equity Refinance	312	54,447,329	40.65	174,511	620	95.87	42.15
Total:	883	\$133,954,932	100.00%	\$151,704	631	96.75%	42.79

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Full Documentation	852	\$125,748,388	93.87%	\$147,592	631	97.32%	42.74
Reduced Documentation	31	8,206,544	6.13	264,727	625	87.93	43.61
Total:	883	\$133,954,932	100.00%	\$151,704	631	96.75%	42.79

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Primary Residence	856	\$129,815,195	96.91%	\$151,653	629	97.07%	42.97
Second/Vacation	3	854,047	0.64	284,682	673	91.41	28.03
Non-Owner Occupied	24	3,285,690	2.45	136,904	671	85.47	39.51
Total:	883	\$133,954,932	100.00%	\$151,704	631	96.75%	42.79

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials
ES Collateral

Aggregate Property Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Single-family detached	794	\$117,411,803	87.65%	\$147,874	630	97.01%	42.53
Townhouse	29	4,563,619	3.41	157,366	642	95.71	45.84
Condo-Low-Rise(Less than 5 stories)	40	7,831,187	5.85	195,780	644	95.55	44.01
Planned Unit Developments (detached)	7	1,196,703	0.89	170,958	636	99.27	47.24
Planned Unit Developments (attached)	1	180,912	0.14	180,912	587	100.00	37.00
Two-to-four family units	11	2,611,073	1.95	237,370	616	89.01	44.08
Leasehold	1	159,634	0.12	159,634	702	100.00	50.00
Total:	883	\$133,954,932	100.00%	\$151,704	631	96.75%	42.79

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
0	204	\$31,287,170	23.36%	\$153,368	631	96.73%	42.74
12	34	6,023,629	4.50	177,166	640	97.04	43.14
24	552	82,869,552	61.86	150,126	626	96.57	42.60
30	2	411,771	0.31	205,886	660	95.74	45.41
36	91	13,362,810	9.98	146,844	654	97.80	43.85
Total:	883	\$133,954,932	100.00%	\$151,704	631	96.75%	42.79

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
0	717	\$98,970,967	73.88%	\$138,035	615	95.82%	42.95
60	166	34,983,965	26.12	210,747	676	99.38	42.35
Total:	883	\$133,954,932	100.00%	\$151,704	631	96.75%	42.79

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials

RS Collateral

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
11 - 15	4	\$488,080	0.36%	\$122,020	635	98.78%	11.62
16 - 20	6	1,405,240	1.05	234,207	674	91.12	17.39
21 - 25	27	4,015,670	3.00	148,729	654	96.61	23.87
26 - 30	37	4,979,059	3.72	134,569	636	95.20	28.43
31 - 35	86	11,316,163	8.45	131,583	650	98.55	33.17
36 - 40	145	21,211,175	15.83	146,284	631	97.33	38.33
41 - 45	199	30,703,981	22.92	154,291	633	96.99	43.27
46 - 50	311	47,912,487	35.77	154,059	624	96.87	48.47
51 - 55	64	11,380,397	8.50	177,819	618	95.26	52.21
56 - 60	4	542,662	0.41	135,666	583	71.04	57.42
Total:	883	\$133,954,932	100.00%	\$151,704	631	96.75%	42.79

Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
4.000 - 4.499	8	\$1,383,449	1.12%	\$172,931	714	100.00%	46.26
4.500 - 4.999	32	7,471,142	6.02	233,473	699	95.59	39.59
5.000 - 5.499	92	18,406,148	14.84	200,067	685	97.79	41.80
5.500 - 5.999	113	20,526,816	16.55	181,653	639	97.62	43.86
6.000 - 6.499	171	26,262,062	21.17	153,579	633	97.44	43.33
6.500 - 6.999	146	20,935,629	16.88	143,395	598	95.10	44.01
7.000 - 7.499	135	17,249,641	13.91	127,775	587	96.14	42.50
7.500 - 7.999	65	7,602,691	6.13	116,964	573	95.09	40.37
8.000 - 8.499	41	3,900,573	3.14	95,136	576	96.19	40.83
8.500 - 8.999	5	305,307	0.25	61,061	545	92.06	44.78
Total:	808	\$124,043,459	100.00%	\$153,519	629	96.67%	42.76

Aggregate Maximum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
11.000 - 11.999	11	\$1,809,659	1.54%	\$173,605	724	99.69%	45.55
12.000 - 12.999	149	31,299,204	25.23	210,062	678	97.28	41.77
13.000 - 13.999	305	48,869,330	39.40	160,227	630	96.90	43.45
14.000 - 14.999	252	32,921,698	26.54	130,642	588	95.84	42.91
15.000 - 15.999	65	6,703,754	7.02	102,397	575	95.77	41.09
16.000 - 16.999	6	339,815	0.27	56,636	556	93.00	46.16
Total:	808	\$124,043,459	100.00%	\$153,519	629	96.67%	42.76

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials

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85 Collateral

Aggregate Minimum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
5.000 - 5.999	11	\$1,909,659	1.54%	\$173,605	724	99.69%	45.55
6.000 - 6.999	149	31,299,204	25.23	210,062	678	97.28	41.77
7.000 - 7.999	305	48,869,330	39.40	160,227	630	96.90	43.45
8.000 - 8.999	252	32,921,698	26.54	130,642	588	95.84	42.91
9.000 - 9.999	85	8,703,754	7.02	102,397	575	95.77	41.09
10.000 - 10.999	6	339,815	0.27	56,636	556	93.00	46.16
Total:	808	\$124,043,459	100.00%	\$153,519	629	96.67%	42.76

Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
2007-01	1	\$105,305	0.08%	\$105,305	645	100.00%	46.00
2007-04	1	98,727	0.08	98,727	543	90.00	25.00
2007-05	10	1,807,766	1.46	180,777	627	96.60	41.17
2007-06	160	20,980,515	16.91	131,128	618	96.28	44.11
2007-07	570	90,067,098	72.61	158,012	630	96.64	42.64
2007-08	34	6,021,155	4.85	177,093	631	97.63	41.06
2008-06	4	482,476	0.32	100,619	636	96.91	46.68
2008-07	24	3,784,918	3.05	157,705	686	97.94	39.97
2008-08	4	775,500	0.63	193,875	635	96.00	49.54
Total:	808	\$124,043,459	100.00%	\$153,519	629	96.67%	42.76

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Confidential GMAC-RFC Information

Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information

Any transactions in the certificates will be effected through Residential Funding Securities Corporation.

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC.

Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

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. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis.

The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, RFSC may make a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

GMAC-RFC Securities
Marketing Materials

Silent Seconds

Aggregate Current Principal Balance: \$245,290,750.24
 Minimum Current Balance: \$19,898.00
 Maximum Current Balance: \$692,000.00
 Number of Mortgage Loans: 1,422
 Average Current Principal Balance: \$172,497.01
 Weighted Average Original Loan-to-Value: 80.09
 Minimum Original Loan-to-Value: 20.00
 Maximum Original Loan-to-Value: 95.00
 Weighted Average Mortgage Rate: 6.5027
 Minimum Mortgage Rate: 5.15
 Maximum Mortgage Rate: 10.35
 WA Net Rate: 6.0656
 Maximum Net Rate: 10.05
 Minimum Net Rate: 4.65
 Weighted Average Note Margin: 5.03
 Minimum Note Margin: 3.56
 Maximum Note Margin: 8.80
 Weighted Average Maximum Rate: 12.46
 Maximum Max Rate: 16.20
 Minimum Max Rate: 11.15
 Weighted Average Minimum Rate: 6.4579
 Minimum Min Rate: 4.18
 Maximum Min Rate: 10.20
 Weighted Average Term to Next Adjustment Date: 24
 Minimum Average Term to Next Adjustment: 20
 Maximum Average Term to Next Adjustment: 36
 Weighted Average Remaining Term to Maturity: 359
 Minimum Remaining Term: 178
 Maximum Remaining Term: 360
 NZWA Credit Score: 647
 Minimum Non-Zero Credit Score: 520
 Maximum Credit Score: 800

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Original LTV	Back End DTI Ratio
First Lien	1422	\$245,290,750	100.00%	\$172,497	647	80.09%	43.50
Total:	1422	\$245,290,750	100.00%	\$172,497	647	80.09%	43.50

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials

Sheet: Securities

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Fixed	138	\$17,244,768	7.03%	\$124,962	649	79.94%	42.36
Hybrid	1284	\$28,045,983	92.97	\$177,606	647	80.10	43.58
Total:	1422	\$245,290,750	100.00%	\$172,497	647	80.09%	43.50

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Orig LTV	Back End DTI Ratio
520 - 539	9	\$884,463	0.36%	\$98,274	86.87%	45.35
540 - 559	14	1,596,915	0.65	114,065	87.87	44.94
560 - 579	11	1,806,296	0.74	164,209	81.51	40.62
580 - 599	187	29,322,281	10.32	155,413	80.06	44.28
600 - 619	274	42,517,606	17.33	155,174	80.06	44.14
620 - 639	239	41,162,975	16.78	172,230	80.05	43.41
640 - 659	277	52,273,947	21.31	186,715	79.95	43.03
660 - 679	161	30,286,724	12.35	188,116	79.98	42.95
680 - 699	95	17,666,287	7.20	185,961	79.93	44.62
700 - 719	66	12,532,567	5.11	189,888	80.00	43.28
720 - 739	39	8,617,415	3.51	220,959	79.92	42.52
740 - 759	29	6,263,034	2.55	215,967	80.00	42.57
760 or Greater	21	4,380,222	1.78	207,830	79.95	42.58
Total:	1422	\$245,290,750	100.00%	\$172,497	80.09%	43.50

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
1 to 100,000	318	\$25,277,556	10.31%	\$79,489	631	80.23%	41.81
100,001 to 200,000	691	100,636,925	41.03	145,640	640	80.17	43.48
200,001 to 300,000	281	67,248,459	27.42	239,318	656	80.01	43.99
300,001 to 400,000	80	27,301,067	11.13	341,263	659	79.99	43.74
400,001 to 500,000	38	17,138,519	6.99	451,014	662	79.93	43.70
500,001 to 600,000	13	6,996,223	2.85	538,171	663	80.00	43.03
600,001 to 700,000	1	692,000	0.28	692,000	610	80.00	50.00
Total:	1422	\$245,290,750	100.00%	\$172,497	647	80.09%	43.50

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Confidential GMAC-RFC Information

GMAC-RFC Securities
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Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
4.500 - 4.999	16	\$3,878,571	1.58%	\$242,411	691	79.82%	43.37
5.000 - 5.499	155	34,385,778	14.02	221,844	655	79.95	44.33
5.500 - 5.999	397	76,583,292	31.22	192,905	655	79.95	43.85
6.000 - 6.499	435	76,358,946	31.13	175,538	644	79.98	43.75
6.500 - 6.999	294	39,928,000	16.28	135,810	636	80.13	42.18
7.000 - 7.499	81	10,014,512	4.08	123,636	635	81.44	42.09
7.500 - 7.999	31	3,036,826	1.24	97,962	623	81.69	40.88
8.000 - 8.499	7	653,128	0.27	93,304	551	89.02	41.20
8.500 - 8.999	3	320,289	0.13	106,763	558	78.75	47.96
9.000 - 9.499	1	64,290	0.03	64,290	546	90.00	49.00
9.500 - 9.999	1	47,220	0.02	47,220	522	85.00	44.00
10.000 - 10.499	1	19,898	0.01	19,898	664	20.00	35.00
Total:	1422	\$245,290,750	100.00%	\$172,497	647	80.09%	43.50

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
5.000 - 5.499	21	\$5,228,571	2.13%	\$248,980	684	79.80%	44.12
5.500 - 5.999	207	47,471,886	19.33	229,091	658	79.97	43.96
6.000 - 6.499	377	70,916,993	28.91	188,109	656	79.94	43.81
6.500 - 6.999	466	77,431,157	31.57	166,161	640	79.95	43.58
7.000 - 7.499	236	31,332,642	12.77	132,765	634	80.36	42.49
7.500 - 7.999	84	10,163,354	4.14	120,992	633	81.09	41.62
8.000 - 8.499	16	1,566,447	0.64	97,903	601	83.22	41.19
8.500 - 8.999	9	778,002	0.32	86,445	551	89.37	40.67
9.000 - 9.499	3	320,289	0.13	106,763	558	78.75	47.98
9.500 - 9.999	1	64,290	0.03	64,290	546	90.00	49.00
10.000 - 10.499	2	67,118	0.03	33,559	564	65.73	41.33
Total:	1422	\$245,290,750	100.00%	\$172,497	647	80.09%	43.50

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials

Slidet Seconds

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
0.1 - 50.0	2	\$71,386	0.03%	\$35,693	694	20.00%	41.49
55.1 - 70.0	1	59,852	0.02	59,852	662	67.00	49.00
70.1 - 75.0	7	1,269,215	0.52	181,316	640	74.45	37.58
75.1 - 80.0	1371	239,008,044	97.44	174,331	649	79.96	43.54
80.1 - 85.0	12	1,492,079	0.61	124,340	602	84.69	41.83
85.1 - 90.0	26	2,909,276	1.19	111,895	571	89.93	43.19
90.1 - 95.0	3	480,898	0.20	160,299	668	94.81	45.90
Total:	1422	\$245,290,750	100.00%	\$172,497	647	80.09%	43.50

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
75.1 - 80.0	1	\$153,497	0.06%	\$153,497	595	75.00%	33.00
85.1 - 90.0	16	3,437,737	1.40	214,859	645	79.82	44.18
90.1 - 95.0	83	16,458,014	6.71	198,289	627	81.67	43.53
95.1 - 100.0	1322	225,241,503	91.83	170,379	649	79.98	43.49
Total:	1422	\$245,290,750	100.00%	\$172,497	647	80.09%	43.50

Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
California	178	\$49,923,278	20.35%	\$280,468	660	79.88%	44.10
Florida	80	13,786,700	5.62	172,334	646	79.91	42.94
Maryland	56	13,497,774	5.50	241,032	653	79.94	44.13
Virginia	61	12,809,007	5.22	209,984	656	80.11	44.47
Arizona	72	12,649,578	5.16	175,689	649	79.99	42.08
Colorado	63	11,785,152	4.80	187,066	640	79.95	43.28
Illinois	75	11,436,128	4.66	152,482	653	80.12	44.15
Washington	53	9,576,803	3.90	180,694	647	80.31	40.67
Nevada	36	9,131,953	3.72	253,665	663	80.00	45.57
Massachusetts	32	7,740,304	3.16	241,884	647	80.00	42.99
Other	716	92,954,073	37.90	129,824	637	80.27	43.30
Total:	1422	\$245,290,750	100.00%	\$172,497	647	80.09%	43.50

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials

Slit Sheet Securities

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Purchase	1067	\$177,979,961	72.56%	\$166,804	651	80.17%	43.66
Rate/Term Refinance	23	3,174,170	1.29	138,007	639	78.90	44.89
Equity Refinance	332	64,136,619	26.15	193,183	637	79.92	42.98
Total:	1422	\$245,290,750	100.00%	\$172,497	647	80.09%	43.50

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Full Documentation	993	\$160,249,971	65.33%	\$161,380	633	80.11%	43.69
Reduced Documentation	429	85,040,779	34.67	198,230	675	80.04	43.14
Total:	1422	\$245,290,750	100.00%	\$172,497	647	80.09%	43.50

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Primary Residence	1417	\$244,768,235	99.79%	\$172,737	647	80.08%	43.50
Second/Vacation	1	250,560	0.10	250,560	672	85.00	35.00
Non-Owner Occupied	4	271,955	0.11	67,989	647	83.45	46.46
Total:	1422	\$245,290,750	100.00%	\$172,497	647	80.09%	43.50

Aggregate Property Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Single-family detached	1256	\$215,220,493	87.74%	\$171,354	646	80.12%	43.43
Townhouse	50	9,068,725	3.70	181,374	652	79.75	44.52
Condo-Low-Rise(Less than 5 stories)	89	15,755,495	6.42	177,039	663	79.94	43.76
Planned Unit Developments (detached)	10	1,759,815	0.72	175,981	647	80.00	43.68
Planned Unit Developments (attached)	2	385,013	0.16	192,506	601	80.00	46.49
Two-to-four family units	14	2,875,922	1.17	205,423	656	80.00	43.74
Leasehold	1	224,288	0.09	224,288	689	80.00	39.00
Total:	1422	\$245,290,750	100.00%	\$172,497	647	80.09%	43.50

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials

Silent Seconds

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
0	341	\$55,126,904	22.47%	\$161,662	645	80.02%	43.34
12	58	11,626,503	4.74	200,457	664	79.97	44.33
24	852	152,261,847	62.07	176,711	646	80.13	43.45
30	4	710,126	0.29	177,531	609	82.47	45.95
36	167	25,565,370	10.42	153,086	652	79.97	43.70
Total:	1422	\$245,290,750	100.00%	\$172,497	647	80.09%	43.50

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
0	1016	\$151,206,443	61.64%	\$148,825	645	80.14%	43.39
60	406	94,084,307	38.36	231,735	651	80.00	43.67
Total:	1422	\$245,290,750	100.00%	\$172,497	647	80.09%	43.50

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
11 - 15	3	\$442,759	0.18%	\$147,586	731	80.00%	13.80
16 - 20	10	1,582,689	0.65	158,269	640	80.00	18.13
21 - 25	22	3,239,024	1.32	147,228	650	80.24	23.43
26 - 30	44	6,730,866	2.74	152,974	650	79.80	28.68
31 - 35	143	20,838,662	8.50	145,725	647	80.09	33.38
36 - 40	201	33,575,148	13.69	167,041	652	80.02	38.28
41 - 45	340	61,082,832	24.90	179,655	648	80.11	43.12
46 - 50	556	99,647,688	40.62	179,222	645	80.10	48.23
51 - 55	103	18,151,082	7.40	176,224	642	80.20	52.06
Total:	1422	\$245,290,750	100.00%	\$172,497	647	80.09%	43.50

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials

Sliver Secured

Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
3.500 - 3.999	17	\$4,082,679	1.79%	\$240,158	683	79.58%	45.21
4.000 - 4.499	157	34,557,476	15.15	220,111	661	79.96	43.72
4.500 - 4.999	351	70,669,017	30.99	201,336	655	79.94	43.97
5.000 - 5.499	410	71,015,839	31.14	173,209	642	79.98	43.93
5.500 - 5.999	252	38,433,373	15.98	144,577	634	80.11	42.40
6.000 - 6.499	68	8,574,811	3.76	126,100	630	81.07	41.59
6.500 - 6.999	15	1,409,053	0.62	93,937	567	85.08	42.16
7.000 - 7.499	9	860,460	0.38	95,607	576	88.18	38.84
7.500 - 7.999	3	331,765	0.15	110,588	534	90.00	49.36
8.000 - 8.499	1	64,290	0.03	64,290	546	90.00	49.00
8.500 - 8.999	1	47,220	0.02	47,220	522	85.00	44.00
Total:	1284	\$228,045,983	100.00%	\$177,606	647	80.10%	43.58

Aggregate Maximum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
11.000 - 11.999	228	\$52,650,457	23.09%	\$230,923	661	79.93%	44.00
12.000 - 12.999	784	139,869,603	61.33	176,405	647	79.85	43.79
13.000 - 13.999	247	33,139,687	14.53	134,169	631	80.54	42.18
14.000 - 14.999	21	2,005,925	0.88	95,520	576	85.76	40.43
15.000 - 15.999	3	333,091	0.15	111,030	533	90.00	48.79
16.000 - 16.999	1	47,220	0.02	47,220	522	85.00	44.00
Total:	1284	\$228,045,983	100.00%	\$177,606	647	80.10%	43.58

Aggregate Minimum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
4.000 - 4.999	3	\$490,776	0.22%	\$163,582	670	80.00%	45.88
5.000 - 5.999	225	52,159,681	22.87	231,621	661	79.93	43.98
6.000 - 6.999	784	139,869,603	61.33	176,405	647	79.95	43.79
7.000 - 7.999	247	33,139,687	14.53	134,169	631	80.54	42.18
8.000 - 8.999	21	2,005,925	0.88	95,520	576	85.76	40.43
9.000 - 9.999	3	333,091	0.15	111,030	533	90.00	48.79
10.000 - 10.999	1	47,220	0.02	47,220	522	85.00	44.00
Total:	1284	\$228,045,983	100.00%	\$177,606	647	80.10%	43.58

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials

Silent Seconds

Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
2007-04	2	\$329,878	0.14%	\$164,939	682	80.00%	42.37
2007-05	31	5,358,965	2.35	172,870	653	80.18	43.81
2007-06	283	48,407,940	21.23	171,053	647	80.14	43.83
2007-07	846	150,508,766	66.00	177,906	646	80.11	43.59
2007-08	50	8,979,415	3.94	179,588	642	79.84	41.32
2008-05	2	358,146	0.16	179,073	651	80.00	48.48
2008-06	14	2,582,030	1.12	183,002	640	78.96	39.71
2008-07	50	10,279,423	4.51	205,586	660	80.07	44.61
2008-08	6	1,261,420	0.55	210,237	679	81.39	46.99
Total	1284	\$228,045,983	100.00%	\$177,606	647	80.10%	43.58

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Confidential GMAC-RFC Information

Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information

Any transactions in the certificates will be effected through Residential Funding Securities Corporation.

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC.

Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

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. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis.

The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, RFSC may make a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

GMAC-RFC Securities
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 All Leases

Aggregate Original Loan Balance	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
25,000 or less	3	65,210.76	0.01	21,736.92	10.362	99.318	0.00	0.00	609
25,001 to 50,000	30	1,431,357.54	0.19	47,711.92	8.538	85.048	7.03	7.03	600
50,001 to 75,000	430	27,751,692.95	3.62	64,538.82	7.854	89.145	6.39	6.39	610
75,001 to 100,000	590	52,242,401.19	6.81	88,546.44	7.516	90.594	6.02	6.02	614
100,001 to 125,000	661	74,346,409.04	9.69	112,475.66	7.243	90.865	5.78	5.78	620
125,001 to 150,000	533	73,736,330.01	9.61	138,342.08	7.220	90.365	5.74	5.74	619
150,001 to 175,000	496	80,223,954.55	10.45	161,741.84	6.884	90.663	5.40	5.40	626
175,001 to 200,000	478	89,415,441.22	11.65	187,061.59	6.891	89.988	5.42	5.42	624
200,001 to 225,000	334	71,201,546.32	9.28	213,178.28	6.831	90.489	5.36	5.36	628
225,001 to 250,000	234	55,600,143.22	7.25	237,607.45	6.786	89.816	5.32	5.32	628
250,001 to 275,000	161	42,164,432.59	5.49	261,890.89	6.727	90.045	5.25	5.25	632
275,001 to 300,000	133	38,293,206.24	4.99	287,918.84	6.728	89.269	5.26	5.26	634
300,001 to 333,700	138	43,761,768.22	5.70	317,114.26	6.688	88.487	5.25	5.25	631
333,701 to 350,000	46	15,755,256.03	2.05	342,505.57	6.673	87.005	5.20	5.20	621
350,001 to 600,000	233	99,431,183.15	12.96	426,743.28	6.603	90.665	5.13	5.13	642
600,001 to 1,000,000	3	1,933,745.00	0.25	644,581.67	6.717	90.196	5.19	5.19	640
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	5.46	627

Current Balance	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
25,000 or Less	3	65,210.76	0.01	21,736.92	10.362	99.318	0.00	0.00	609
25,001 - 50,000	30	1,431,357.54	0.19	47,711.92	8.538	85.048	7.03	7.03	600
50,001 - 75,000	431	27,826,648.13	3.63	64,562.99	7.855	89.139	6.39	6.39	610
75,001 - 100,000	589	52,167,446.01	6.80	88,569.52	7.515	90.599	6.02	6.02	614
100,001 - 125,000	683	74,595,609.15	9.72	112,512.23	7.247	90.855	5.78	5.78	620
125,001 - 150,000	533	73,786,948.30	9.62	138,437.05	7.219	90.412	5.74	5.74	619
150,001 - 175,000	494	79,924,136.15	10.42	161,789.75	6.880	90.647	5.40	5.40	626
175,001 - 200,000	479	89,615,381.11	11.68	187,088.48	6.895	89.988	5.43	5.43	624
200,001 - 225,000	334	71,226,323.64	9.28	213,252.47	6.825	90.517	5.35	5.35	629
225,001 - 250,000	234	55,625,216.82	7.25	237,714.60	6.782	89.824	5.32	5.32	628
250,001 - 275,000	160	41,914,641.78	5.46	261,966.51	6.731	89.986	5.25	5.25	632
275,001 - 300,000	133	38,293,206.24	4.99	287,918.84	6.728	89.269	5.26	5.26	634
300,001 - 333,700	139	44,094,969.48	5.75	317,230.00	6.690	88.385	5.25	5.25	631
333,701 - 350,000	45	15,422,054.77	2.01	342,712.33	6.666	87.264	5.20	5.20	621
350,001 - 600,000	233	99,431,183.15	12.96	426,743.28	6.603	90.665	5.13	5.13	642
600,001 - 1,000,000	3	1,933,745.00	0.25	644,581.67	6.717	90.196	5.19	5.19	640
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	5.46	627

This information was prepared by Macquarie Funding Securities Corporation in its capacity as underwriter. This information should be considered only after reading the Statement Regarding Assumptions as to Securities, Pricing Estimates and Other Information, which should be attached. Do not use or rely on this information if you have not received and reviewed this Statement. You may obtain a copy of the Statement from your sales representative.

Aggregate Mortgage Rates	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
5.000 - 5.499	35	8,255,242.18	1.08	235,864.06	5.351	90.379	3.99	674	
5.500 - 5.999	363	81,923,330.26	10.68	225,684.11	5.811	90.719	4.38	630	
6.000 - 6.499	721	145,937,754.88	19.02	202,410.20	6.265	90.337	4.84	645	
6.500 - 6.999	1,248	232,870,579.37	30.35	186,595.02	6.757	89.604	5.32	632	
7.000 - 7.499	720	112,335,622.91	14.84	156,021.70	7.239	89.390	5.80	619	
7.500 - 7.999	715	103,710,430.05	13.52	145,049.55	7.744	90.451	6.31	609	
8.000 - 8.499	286	36,436,661.22	4.75	127,400.91	8.218	89.770	6.76	591	
8.500 - 8.999	264	31,766,847.87	4.14	120,328.97	8.732	92.665	7.28	579	
9.000 - 9.499	73	7,623,734.35	0.99	104,434.72	9.244	90.317	7.78	569	
9.500 - 9.999	63	5,397,922.59	0.70	85,681.31	9.654	95.158	8.17	580	
10.000 - 10.499	13	1,023,575.02	0.13	78,736.54	10.194	83.980	8.74	560	
10.500 - 10.999	2	72,377.33	0.01	36,188.67	10.651	88.996	0.00	553	
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627	

Original Term	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
61 - 120	2	115,086.30	0.01	57,543.15	7.521	57.860	0.00	615	
121 - 180	38	4,814,803.83	0.63	126,705.36	7.406	77.490	0.00	624	
181 - 240	28	3,029,785.05	0.39	108,206.61	7.607	83.500	0.00	630	
241 - 360	4,435	759,394,402.85	98.96	171,227.60	6.947	90.238	5.46	627	
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627	

Stated Remaining Term	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
61 - 120	2	115,086.30	0.01	57,543.15	7.521	57.860	0.00	615	
121 - 180	38	4,814,803.83	0.63	126,705.36	7.406	77.490	0.00	624	
181 - 240	28	3,029,785.05	0.39	108,206.61	7.607	83.500	0.00	630	
301 - 360	4,435	759,394,402.85	98.96	171,227.60	6.947	90.238	5.46	627	
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627	

This information was prepared by Residential Funding Securities Corporation in its capacity as underwriter. This information should be considered only after reading the Statement Regarding Accompaniment to Securities, Pricing Estimates and Other Information, which should be attached. Do not use or rely on this information if you have not received and reviewed this Statement. You may obtain a copy of the Statement from your sales representative.

Aug 19, 2005 11:47

Confidential GMAC-RFC Information

GMAC-RFC Securities
Hyperion
All records

	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
Montgage Insurance									
None	2,394	412,121,045.17	53.71	172,147.47	6.622	88.395	5.12	628	628
No MI > 80% Cur LTV	2,109	355,233,032.86	46.29	168,436.72	7.336	92.136	5.86	625	625
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627	627

	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
Lien Position									
First Lien	4,499	767,189,647.32	99.98	170,524.48	6.952	90.125	5.46	627	627
Second Lien	4	164,430.71	0.02	41,107.68	9.868	99.386	0.00	680	680
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627	627

	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
Seasoning									
0	185	33,425,820.00	4.36	180,680.11	6.769	89.355	5.23	624	624
1	3,222	564,280,901.10	73.54	175,133.74	6.938	89.990	5.46	626	626
2	993	153,789,625.78	20.04	194,873.74	7.068	90.717	5.59	627	627
3	84	13,920,982.33	1.81	165,725.98	6.847	91.338	5.06	650	650
4	13	1,372,981.07	0.18	105,613.93	7.093	87.878	5.25	628	628
5	3	261,921.24	0.03	87,307.08	7.564	86.402	6.03	629	629
7	3	301,846.51	0.04	100,615.50	8.020	87.079	7.75	683	683
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627	627

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Confidential GMAC-RFC Information

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Original LTV Ratio (%)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTV	GMARGIN	WA FICO
0.1 - 50.0	57	6,774,298.66	0.88	118,847.34	6.996	43.902	5.37	606
50.1 - 55.0	30	4,806,697.95	0.63	160,223.27	6.652	53.781	5.10	601
55.1 - 60.0	51	7,758,890.65	1.01	152,135.11	6.513	58.272	4.86	603
60.1 - 65.0	57	9,310,331.77	1.21	163,339.15	6.750	63.251	5.13	577
65.1 - 70.0	144	26,263,590.52	3.42	182,386.05	6.789	68.960	5.23	592
70.1 - 75.0	188	33,307,623.25	4.34	177,168.21	6.721	74.614	5.23	601
75.1 - 80.0	1,863	323,735,181.66	42.19	173,770.90	6.987	94.273	5.11	637
80.1 - 85.0	426	74,934,825.70	9.77	175,903.35	7.007	84.692	5.90	606
85.1 - 90.0	749	134,526,316.65	17.53	179,607.90	7.255	89.856	5.78	616
90.1 - 95.0	316	53,037,946.16	6.91	167,841.60	7.579	94.819	6.13	621
95.1 - 100.0	622	92,898,375.06	12.11	149,354.30	7.584	99.923	6.10	655
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627

CLTV Ratio (%)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTV	GMARGIN	WA FICO
25.0 or Less	2	149,883.80	0.02	74,941.90	7.290	17.334	5.89	572
25.1 - 30.0	2	143,823.85	0.02	71,911.93	7.206	27.666	0.00	594
30.1 - 35.0	3	452,426.06	0.06	150,808.69	7.661	33.183	6.59	569
35.1 - 40.0	8	970,715.34	0.13	121,339.42	6.613	38.869	5.23	638
40.1 - 45.0	13	1,447,980.69	0.19	111,383.13	6.882	42.121	5.28	609
45.1 - 50.0	27	3,538,082.62	0.46	131,040.10	6.992	48.031	5.37	601
50.1 - 55.0	30	4,806,697.95	0.63	160,223.27	6.652	53.781	5.10	601
55.1 - 60.0	51	7,758,890.65	1.01	152,135.11	6.513	58.272	4.86	603
60.1 - 65.0	57	9,310,331.77	1.21	163,339.15	6.750	63.251	5.13	577
65.1 - 70.0	143	26,203,738.96	3.41	183,242.93	6.788	68.989	5.23	599
70.1 - 75.0	181	32,038,407.82	4.18	177,007.78	6.733	73.958	5.24	599
75.1 - 80.0	493	84,880,634.82	11.06	172,171.67	6.908	79.536	5.44	603
80.1 - 85.0	414	73,442,746.57	9.57	177,397.94	6.993	84.503	5.49	606
85.1 - 90.0	739	135,054,777.65	17.60	182,753.42	7.216	89.744	5.73	618
90.1 - 95.0	396	69,015,061.42	8.99	174,280.46	7.409	94.723	5.94	622
95.1 - 100.0	1,944	318,139,978.06	41.46	163,652.20	6.801	99.892	5.32	651
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627

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GMAC-RFC Securities
Hyperion
All records

Aggregate Occupancy	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
Primary Residence	4,339	744,828,230.94	97.06	171,650.96	6.941	90.337	5.45	626	
Second/Vacation	29	5,901,655.94	0.77	203,505.38	6.909	86.139	5.45	644	
Non-Owner Occupied	135	16,624,191.15	2.17	123,142.16	7.485	82.110	6.02	649	
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627	

Aggregate Property Type	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
Single-family detached	4,007	677,772,778.32	88.33	169,147.19	6.969	90.149	5.48	625	
Townhouse	155	25,195,754.36	3.28	162,553.25	6.862	90.244	5.37	629	
Condo-Low-Rise(Less than 5 stories)	222	39,685,317.54	5.17	178,762.69	6.708	91.638	5.27	645	
Planned Unit Developments (detached)	27	5,620,277.36	0.73	208,158.42	6.923	91.503	5.46	635	
Planned Unit Developments (attached)	8	1,500,061.96	0.20	187,507.75	7.183	86.857	5.70	604	
Two-to-four family units	82	17,195,966.21	2.24	209,706.91	7.017	85.209	5.59	628	
Leasehold	2	383,922.28	0.05	191,961.14	6.173	100.000	3.90	694	
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627	

Aggregate Loan Purpose	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
Purchase	1,943	308,088,540.45	40.15	158,563.32	6.874	96.608	5.41	644	
Rate/Term Refinance	168	24,793,636.64	3.23	147,581.17	7.177	87.025	5.60	618	
Equity Refinance	2,392	434,471,900.94	56.62	181,635.41	6.996	85.708	5.50	615	
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627	

Aggregate Documentation	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
Full Documentation	3,572	578,363,573.60	75.37	161,915.89	6.995	90.354	5.51	619	
Reduced Documentation	931	188,990,504.43	24.63	202,997.32	6.824	89.430	5.33	649	
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627	

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Product Type	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
2/28	2,867	454,654,206.12	59.28	158,651.62	7.067	89.509	5.63	615	
2/28 IO	734	172,720,711.25	22.51	235,314.32	6.534	94.834	5.10	651	
3/27	135	23,047,283.85	3.00	170,720.62	6.761	88.417	5.30	630	
3/27 IO	78	18,787,389.92	2.45	240,864.10	6.361	91.341	4.89	662	
Fixed	689	97,944,476.89	12.76	142,154.54	7.317	84.865	0.00	628	
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627	

Aggregate State Distributions of Mortgaged Properties	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
California	423	117,469,986.89	15.31	277,706.85	6.364	88.565	4.94	636	
Florida	355	61,632,080.05	8.03	173,611.49	7.064	88.018	5.58	624	
Maryland	259	59,382,003.77	7.74	229,274.15	6.795	87.114	5.31	624	
Virginia	284	52,514,561.21	6.84	184,910.43	6.963	88.161	5.44	623	
Arizona	236	42,406,067.99	5.53	179,686.73	6.836	90.156	5.37	634	
Illinois	249	39,929,427.11	5.20	160,359.15	6.882	89.761	5.57	619	
Pennsylvania	196	25,133,151.06	3.28	128,230.36	7.298	91.725	5.86	623	
Washington	121	23,202,512.54	3.02	191,756.30	6.620	90.206	5.15	634	
Michigan	170	23,077,998.94	3.01	135,752.93	7.405	92.063	5.93	618	
Colorado	120	22,983,809.81	3.00	191,531.75	6.689	94.684	5.20	632	
Other	2,090	289,622,468.66	39.05	143,360.03	7.190	91.520	5.69	625	
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627	

Prepayment Penalty	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
N	1,092	184,745,771.20	24.09	169,181.11	7.087	89.598	5.60	624	
Y	3,411	582,608,306.83	75.92	170,802.79	6.910	90.294	5.42	627	
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627	

Aggregate Prepayment Penalty Term	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
0	1,092	184,745,771.20	24.08	169,181.11	7.087	89.598	5.60	624	
12	194	36,766,205.15	4.79	189,516.52	7.016	91.063	5.55	637	
24	2,513	434,739,578.57	56.65	172,996.25	6.866	91.099	5.43	625	
30	10	2,051,794.93	0.27	205,179.49	6.721	89.735	5.28	649	
36	694	109,050,728.18	14.21	157,133.61	7.052	86.837	5.14	633	
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627	

Aggregate Credit Scores	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
500 - 519	3	730,077.06	0.10	243,359.03	7.869	87.499	6.46	512	
520 - 539	186	26,151,303.86	3.41	140,598.41	8.049	79.787	6.62	529	
540 - 559	291	44,763,238.29	5.83	153,825.56	7.589	80.336	6.13	549	
560 - 579	394	59,561,642.44	7.76	151,171.68	7.441	83.316	5.96	570	
580 - 599	637	100,437,208.07	13.09	157,672.23	7.131	87.358	5.64	589	
600 - 619	739	125,583,898.70	16.37	169,837.62	6.893	89.754	5.41	610	
620 - 639	697	120,144,298.16	15.66	172,373.46	6.865	92.068	5.36	629	
640 - 659	632	116,366,980.90	15.16	184,124.97	6.789	93.793	5.27	649	
660 - 679	359	68,081,010.71	8.87	189,640.70	6.695	93.855	5.21	669	
680 - 699	200	36,010,596.61	4.69	180,052.98	6.524	94.818	4.99	689	
700 - 719	159	28,237,046.41	3.68	177,591.49	6.511	94.381	5.00	708	
720 - 739	87	17,400,263.61	2.27	200,003.03	6.407	96.477	4.90	729	
740 - 759	66	13,147,149.41	1.71	199,199.23	6.402	96.222	4.94	749	
760 or Greater	53	10,739,363.78	1.40	202,629.51	6.425	94.576	4.95	760	
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627	

Aggregate IO Term	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
0	3,656	568,466,770.85	74.08	155,488.72	7.098	88.592	5.62	617	
60	847	198,887,307.18	25.92	234,813.82	6.537	94.514	5.08	653	
Total:	4,503	767,354,078.03	100.00	170,409.52	6.953	90.127	5.46	627	

Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information

Any transactions in the certificates will be effected through Residential Funding Securities Corporation.

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC.

Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

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. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis.

The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, RFSC may make a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

GMAC-RFC Securities
Marketing Materials

Interest Only

Aggregate Current Principal Balance: \$198,887,307.18
 Minimum Current Balance: \$85,000.00
 Maximum Current Balance: \$692,000.00
 Number of Mortgage Loans: 847
 Average Current Principal Balance: \$234,813.82
 Weighted Average Original Loan-to-Value: 85.35
 Minimum Original Loan-to-Value: 38.00
 Maximum Original Loan-to-Value: 100.00
 Weighted Average Mortgage Rate: 6.5365
 Minimum Mortgage Rate: 5.20
 Maximum Mortgage Rate: 9.65
 WA Net Rate: 6.0824
 Minimum Net Rate: 9.10
 Maximum Net Rate: 4.78
 Weighted Average Note Margin: 5.08
 Minimum Note Margin: 3.76
 Maximum Note Margin: 8.25
 Weighted Average Maximum Rate: 12.52
 Minimum Max Rate: 15.65
 Maximum Max Rate: 11.20
 Weighted Average Minimum Rate: 6.5134
 Minimum Min Rate: 4.18
 Maximum Min Rate: 9.65
 Weighted Average Term to Next Adjustment Date: 24
 Minimum Average Term to Next Adjustment: 21
 Maximum Average Term to Next Adjustment: 36
 Weighted Average Remaining Term to Maturity: 359
 Minimum Remaining Term: 357
 Maximum Remaining Term: 380
 NZWA Credit Score: 653
 Minimum Non Zero Credit Score: 565
 Maximum Credit Score: 800

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Fixed	35	\$7,379,186	3.71%	\$210,834	676	89.74%
Hybrid	812	\$191,508,111	96.29	\$235,847	652	85.18
Total:	847	\$198,887,307	100.00%	\$234,814	653	85.35%

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Orig LTV
560 - 579	3	\$908,320	0.46%	\$302,773	79.82%
580 - 599	32	7,887,470	3.97	246,483	80.31
600 - 619	182	40,936,814	20.58	224,928	83.25
620 - 639	161	36,513,590	18.36	226,792	85.88
640 - 659	165	40,135,077	20.18	243,243	84.32
660 - 679	108	27,383,953	13.77	253,555	85.77
680 - 699	63	14,647,749	7.36	232,504	88.07
700 - 719	47	9,804,761	4.93	208,612	89.65
720 - 739	32	7,903,140	3.97	246,973	88.17
740 - 759	30	7,597,429	3.82	253,246	88.16
760 or Greater	24	5,168,984	2.60	215,375	88.47
Total:	847	\$198,887,307	100.00%	\$234,814	85.35%

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
1 to 100,000	13	\$1,209,615	0.61%	\$93,047	630	80.32%
100,001 to 200,000	375	58,002,544	29.16	154,673	652	86.62
200,001 to 300,000	266	63,753,439	32.06	239,675	655	85.31
300,001 to 400,000	115	39,307,415	19.76	341,804	655	85.25
400,001 to 500,000	62	27,679,870	13.92	446,450	652	84.54
500,001 to 600,000	13	7,000,680	3.52	538,514	655	80.02
600,001 to 700,000	3	1,933,745	0.97	644,562	640	84.83
Total:	847	\$198,887,307	100.00%	\$234,814	653	85.35%

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
First Lien	847	\$198,887,307	100.00%	\$234,814	653	85.35%
Total:	847	\$198,887,307	100.00%	\$234,814	653	85.35%

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Aug 17, 2005 08:51

Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials

Interest Only

Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
4.500 - 4.999	12	\$3,628,590	1.82%	\$302,383	684	79.27%
5.000 - 5.499	115	29,629,955	14.90	257,652	652	79.58
5.500 - 5.999	248	60,607,364	30.47	244,385	657	83.06
6.000 - 6.499	258	61,356,676	30.85	237,817	655	86.19
6.500 - 6.999	128	26,591,490	13.37	207,746	645	89.35
7.000 - 7.499	62	12,599,891	6.31	202,418	650	95.34
7.500 - 7.999	15	2,577,467	1.30	171,831	635	93.44
8.000 - 8.499	7	1,463,990	0.74	209,141	613	100.00
9.000 - 9.499	2	481,885	0.24	240,943	605	100.00
Total:	847	\$198,887,307	100.00%	\$234,814	653	85.35%

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.499	17	\$4,607,775	2.32%	\$271,046	686	79.87%
5.500 - 5.999	147	39,027,179	19.62	265,491	656	80.08
6.000 - 6.499	234	55,687,770	28.00	237,982	655	82.81
6.500 - 6.999	263	61,914,158	31.13	235,415	653	86.88
7.000 - 7.499	97	20,172,343	10.14	207,962	646	90.00
7.500 - 7.999	70	13,888,628	6.98	198,409	652	95.02
8.000 - 8.499	10	1,643,580	0.83	164,358	620	98.44
8.500 - 8.999	7	1,463,990	0.74	209,141	613	100.00
9.500 - 9.999	2	481,885	0.24	240,943	605	100.00
Total:	847	\$198,887,307	100.00%	\$234,814	653	85.35%

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	1	\$85,000	0.04%	\$85,000	718	38.00%
50.1 - 55.0	2	449,992	0.23	224,996	629	55.00
55.1 - 60.0	2	461,000	0.23	230,500	659	57.43
60.1 - 65.0	3	730,500	0.37	243,500	604	63.92
65.1 - 70.0	10	3,339,657	1.68	333,966	623	68.82
70.1 - 75.0	15	3,619,625	1.82	241,308	635	73.39
75.1 - 80.0	447	104,810,512	52.70	234,475	650	79.91
80.1 - 85.0	47	12,686,969	6.38	269,936	652	84.33
85.1 - 90.0	96	24,749,433	12.44	257,807	649	89.56
90.1 - 95.0	61	14,338,355	7.21	235,055	652	94.78
95.1 - 100.0	163	33,616,265	16.90	206,235	676	99.91
Total:	847	\$198,887,307	100.00%	\$234,814	653	85.35%

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0.1 - 50.0	1	\$85,000	0.04%	\$85,000	718	38.00%
50.1 - 55.0	2	449,992	0.23	224,996	629	55.00
55.1 - 60.0	2	461,000	0.23	230,500	659	57.43
60.1 - 65.0	3	730,500	0.37	243,500	604	63.92
65.1 - 70.0	10	3,339,657	1.68	333,966	623	68.82
70.1 - 75.0	15	3,619,625	1.82	241,308	635	73.39
75.1 - 80.0	42	11,186,205	5.62	266,338	637	79.29
80.1 - 85.0	46	12,228,969	6.15	265,804	652	84.34
85.1 - 90.0	104	26,793,753	13.47	257,632	649	88.83
90.1 - 95.0	75	19,412,835	9.76	258,638	652	91.01
95.1 - 100.0	547	120,581,772	60.63	220,442	658	85.54
Total:	847	\$198,887,307	100.00%	\$234,814	653	85.35%

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Confidential GMAC-RFC Information

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Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
California	184	\$56,607,917	28.46%	\$307,652	651	81.65%
Maryland	74	19,260,591	9.68	260,278	653	86.89
Arizona	81	16,870,174	8.48	208,274	653	86.94
Virginia	51	13,392,448	6.73	262,597	649	84.85
Florida	62	12,951,265	6.51	208,891	649	87.82
Colorado	61	12,553,431	6.31	205,794	646	85.86
Nevada	36	9,857,389	4.96	273,816	661	82.94
Washington	48	9,045,375	4.55	188,445	654	82.96
Georgia	33	5,886,754	2.96	178,386	665	89.72
Oregon	25	4,561,495	2.29	182,460	644	86.05
Other	192	37,900,479	19.06	197,398	659	89.07
Total:	847	\$198,887,307	100.00%	\$234,814	653	85.35%

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Purchase	402	\$69,413,286	44.96%	\$222,421	661	84.91%
Rate/Term Refinance	29	5,936,497	2.98	204,707	649	86.40
Equity Refinance	416	103,537,524	52.06	248,888	647	85.67
Total:	847	\$198,887,307	100.00%	\$234,814	653	85.35%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Full Documentation	756	\$171,509,278	86.23%	\$226,864	650	86.05%
Reduced Documentation	91	27,378,029	13.77	300,857	677	80.99
Total:	847	\$198,887,307	100.00%	\$234,814	653	85.35%

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	846	\$198,718,307	99.92%	\$234,892	653	85.34%
Non-Owner Occupied	1	169,000	0.08	169,000	633	100.00
Total:	847	\$198,887,307	100.00%	\$234,814	653	85.35%

Aggregate Property Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Single-family detached	742	\$175,612,202	88.30%	\$236,674	652	85.26%
Townhouse	38	8,046,355	4.05	211,746	657	84.19
Condo-Low-Rise(Less than 5 stories)	53	11,671,430	5.87	220,216	668	87.47
Planned Unit Developments (detached)	9	1,902,520	0.96	211,391	642	86.21
Planned Unit Developments (attached)	2	423,600	0.21	211,800	629	88.00
Two-to-four family units	3	1,231,200	0.62	410,400	662	84.02
Total:	847	\$198,887,307	100.00%	\$234,814	653	85.35%

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	154	\$35,978,290	18.09%	\$233,625	655	87.25%
12	37	9,523,985	4.79	257,405	664	86.69
24	557	130,459,506	65.59	234,218	650	84.62
30	2	488,500	0.25	244,250	656	85.22
36	97	22,437,026	11.28	231,310	664	86.02
Total:	847	\$198,887,307	100.00%	\$234,814	653	85.35%

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
60	847	\$198,887,307	100.00%	\$234,814	653	85.35%
Total:	847	\$198,887,307	100.00%	\$234,814	653	85.35%

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Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
6 - 10	1	\$123,500	0.06%	\$123,500	637	95.00%
11 - 15	2	389,200	0.20	194,600	681	89.56
16 - 20	9	3,160,900	1.59	351,211	647	88.67
21 - 25	18	3,622,127	1.82	201,229	687	88.70
26 - 30	40	9,663,242	4.87	242,231	672	84.48
31 - 35	76	17,918,000	9.01	235,753	656	86.35
36 - 40	136	31,884,645	16.03	234,446	651	84.57
41 - 45	204	48,035,271	24.15	235,467	654	85.29
46 - 50	308	73,273,547	36.84	237,301	649	85.20
51 - 55	53	10,750,875	5.43	203,601	651	85.44
Total:	847	\$198,887,307	100.00%	\$234,814	653	85.35%

Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
3.500 - 3.999	14	\$3,847,910	2.01%	\$274,851	683	77.14%
4.000 - 4.499	118	29,909,935	15.62	253,474	654	80.30
4.500 - 4.999	218	54,384,005	28.40	249,468	658	82.40
5.000 - 5.499	244	58,218,880	30.40	238,602	650	85.57
5.500 - 5.999	123	26,504,688	13.89	216,298	647	89.07
6.000 - 6.499	70	13,918,589	7.27	198,837	653	95.15
6.500 - 6.999	17	2,820,230	1.47	165,896	621	98.50
7.000 - 7.499	4	861,980	0.45	215,498	611	100.00
7.500 - 7.999	2	480,000	0.24	230,000	618	100.00
8.000 - 8.499	2	481,885	0.25	240,943	605	100.00
Total:	812	\$191,508,111	100.00%	\$235,847	652	85.18%

Aggregate Maximum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
11.000 - 11.999	164	\$43,634,954	22.78%	\$266,067	659	80.05%
12.000 - 12.999	477	113,406,716	59.22	237,750	653	84.85
13.000 - 13.999	152	30,876,987	16.12	203,138	647	92.02
14.000 - 14.999	17	3,107,570	1.62	182,798	617	99.17
15.000 - 15.999	2	481,885	0.25	240,943	605	100.00
Total:	812	\$191,508,111	100.00%	\$235,847	652	85.18%

Aggregate Minimum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
4.000 - 4.999	2	\$356,000	0.19%	\$178,000	683	80.00%
5.000 - 5.999	163	43,396,854	22.66	266,238	659	80.08
6.000 - 6.999	476	113,288,816	59.16	238,002	653	84.84
7.000 - 7.999	152	30,876,987	16.12	203,138	647	92.02
8.000 - 8.999	17	3,107,570	1.62	182,798	617	99.17
9.000 - 9.999	2	481,885	0.25	240,943	605	100.00
Total:	812	\$191,508,111	100.00%	\$235,847	652	85.18%

Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
2007-05	19	\$4,592,867	2.40%	\$241,730	672	83.18%
2007-06	114	26,972,416	14.08	236,600	651	83.23
2007-07	566	132,734,953	69.31	234,514	650	85.88
2007-08	35	8,420,475	4.40	240,585	656	83.40
2008-05	3	623,100	0.33	207,700	707	78.15
2008-06	10	2,325,720	1.21	235,572	651	85.11
2008-07	60	14,795,660	7.73	246,594	663	83.93
2008-08	5	1,042,920	0.54	208,584	644	92.45
Total:	812	\$191,508,111	100.00%	\$235,847	652	85.18%

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GMAC-RFC Securities
Marketing Materials

2005 RAMP EFC3

Interest Only: Group 1

Aggregate Current Principal Balance:	\$119,191,966.15
Minimum Current Balance:	\$85,095.00
Maximum Current Balance:	\$692,000.00
Number of Mortgage Loans:	470
Average Current Principal Balance:	\$253,599.93
Weighted Average Original Loan-to-Value:	84.70
Minimum Original Loan-to-Value:	67.00
Maximum Original Loan-to-Value:	100.00
Weighted Average Mortgage Rate:	6.4772
Minimum Mortgage Rate:	5.20
Maximum Mortgage Rate:	9.55
W/A Net Rate:	6.0235
Maximum Net Rate:	9.00
Minimum Net Rate:	4.78
Weighted Average Note Margin:	5.02
Minimum Note Margin:	3.76
Maximum Note Margin:	8.15
Weighted Average Maximum Rate:	12.46
Maximum Max Rate:	15.55
Minimum Max Rate:	11.20
Weighted Average Minimum Rate:	6.4583
Minimum Min Rate:	4.18
Maximum Min Rate:	9.55
Weighted Average Term to Next Adjustment Date:	24
Minimum Average Term to Next Adjustment:	21
Maximum Average Term to Next Adjustment:	36
Weighted Average Remaining Term to Maturity:	359
Minimum Remaining Term:	357
Maximum Remaining Term:	360
NZWA Credit Score:	656
Minimum Non Zero Credit Score:	565
Maximum Credit Score:	800

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average LTV	Back End DTI Ratio
First Lien	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81
Total:	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81

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Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Fixed	14	\$3,554,855	2.98%	\$253,918	688	90.91%	42.86
Hybrid	456	115,637,111	97.02	253,590	656	84.51	42.81
Total:	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Orig LTV	Back End DTI Ratio
560 - 579	3	\$908,320	0.76%	\$302,773	79.82%	45.16
580 - 599	16	4,246,320	3.56	265,395	79.76	44.86
600 - 619	93	22,248,312	18.67	239,229	82.96	44.08
620 - 639	81	19,426,995	16.30	239,839	83.94	43.51
640 - 659	96	25,537,798	21.43	266,019	84.09	41.18
660 - 679	58	17,058,667	14.31	294,115	85.91	42.72
680 - 699	36	8,642,600	7.25	240,072	86.50	43.08
700 - 719	35	7,681,661	6.44	219,476	90.30	43.27
720 - 739	16	4,366,240	3.66	273,015	82.51	40.83
740 - 759	21	5,962,129	5.00	283,911	87.53	41.38
760 or Greater	15	3,110,924	2.61	207,395	87.41	43.36
Total:	470	\$119,191,966	100.00%	\$253,600	84.70%	42.81

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
1 to 100,000	9	\$826,615	0.69%	\$91,846	625	80.00%	47.59
100,001 to 200,000	192	28,733,410	24.11	149,653	654	85.76	43.83
200,001 to 300,000	124	23,282,956	19.55	235,992	660	85.09	43.53
300,001 to 400,000	67	23,754,690	19.93	354,546	662	84.68	41.91
400,001 to 500,000	62	27,679,870	23.22	446,450	652	84.54	41.78
500,001 to 600,000	13	7,000,680	5.87	538,514	655	80.02	42.54
600,001 to 700,000	3	1,933,745	1.62	644,582	640	84.83	41.62
Total:	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81

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GMAC-RFC Securities
Marketing Materials

Interest Only; Group 1

2005 RAMP EFC3

Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
4.500 - 4.999	10	\$2,976,465	2.50%	\$297,647	676	80.06%	44.18
5.000 - 5.499	69	18,793,845	15.77	272,375	656	80.33	42.30
5.500 - 5.999	145	38,613,878	32.40	266,303	659	83.04	43.23
6.000 - 6.499	144	37,320,430	31.31	259,170	660	85.64	43.11
6.500 - 6.999	60	13,030,624	10.93	217,177	646	86.95	41.06
7.000 - 7.499	31	6,315,144	5.30	203,714	649	95.47	43.27
7.500 - 7.999	7	1,251,705	1.05	178,815	644	96.40	46.43
8.000 - 8.499	3	593,990	0.50	197,997	608	100.00	37.89
9.000 - 9.499	1	295,885	0.25	295,885	601	100.00	32.00
Total:	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
5.000 - 5.499	13	\$3,299,650	2.77%	\$253,819	685	81.67%	44.07
5.500 - 5.999	87	25,019,110	20.99	287,576	658	80.25	42.54
6.000 - 6.499	139	35,843,093	30.07	257,864	658	82.64	42.89
6.500 - 6.999	141	36,514,396	30.63	258,967	656	86.49	43.27
7.000 - 7.499	45	9,595,493	8.05	213,233	646	87.51	40.98
7.500 - 7.999	35	6,861,269	5.76	196,036	655	95.44	42.58
8.000 - 8.499	6	1,169,080	0.98	194,847	624	98.41	49.82
8.500 - 8.999	3	593,990	0.50	197,997	608	100.00	37.89
9.500 - 9.999	1	295,885	0.25	295,885	601	100.00	32.00
Total:	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
65.1 - 70.0	4	\$1,897,000	1.59%	\$474,250	603	68.51%	42.81
70.1 - 75.0	3	979,000	0.82	326,333	627	74.21	47.17
75.1 - 80.0	307	75,155,894	63.05	244,807	654	79.93	43.54
80.1 - 85.0	16	6,064,120	5.09	379,008	650	84.51	38.51
85.1 - 90.0	31	10,837,229	9.09	349,588	646	89.61	39.17
90.1 - 95.0	15	4,406,855	3.70	293,790	665	94.93	39.05
95.1 - 100.0	94	19,851,868	16.66	211,190	676	99.95	43.97
Total:	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials

Interest Only: Group 1

2005 RAMP EFC3

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
65.1 - 70.0	4	\$1,897,000	1.59%	\$474,250	603	68.51%	42.81
70.1 - 75.0	3	979,000	0.82	326,333	627	74.21	47.17
75.1 - 80.0	15	4,727,905	3.97	315,194	646	79.24	40.48
80.1 - 85.0	15	5,604,120	4.70	373,008	650	84.55	37.81
85.1 - 90.0	32	11,302,829	9.48	353,213	646	89.22	39.33
90.1 - 95.0	22	7,526,135	6.31	342,087	656	88.99	42.73
95.1 - 100.0	379	87,154,977	73.12	229,960	660	84.53	43.67
Total:	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81

Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
California	124	\$41,161,640	34.53%	\$331,949	651	82.07%	42.85
Maryland	34	9,993,897	8.38	293,938	653	86.59	42.22
Virginia	28	8,409,446	7.06	300,337	654	83.99	43.80
Florida	37	8,060,565	6.76	217,853	651	87.30	41.46
Arizona	34	7,798,424	6.54	229,365	659	86.86	41.93
Nevada	23	6,807,069	5.71	295,960	669	81.90	44.20
Washington	27	4,835,025	4.06	179,075	660	82.72	40.20
Colorado	21	4,573,335	3.84	217,778	650	83.45	40.90
Georgia	19	3,139,404	2.63	165,232	664	84.69	42.76
Oregon	17	2,969,945	2.49	174,703	646	82.78	41.73
Other	106	21,443,216	17.99	202,294	668	89.25	44.17
Total:	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Purchase	401	\$89,244,286	74.87%	\$222,554	661	84.89%	43.85
Rate/Term Refinance	2	593,500	0.50	296,750	602	86.92	34.72
Equity Refinance	67	29,354,180	24.63	438,122	645	84.11	39.81
Total:	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81

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GMAC-RFC Securities
Marketing Materials
 Interest Only, Group 1

	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Aggregate Documentation	404	\$97,811,541	82.06%	\$242,108	651	85.49%	43.25
Full Documentation	66	21,380,425	17.94	323,946	680	81.11	40.79
Reduced Documentation							
Total:	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81

	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Aggregate Occupancy	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81
Primary Residence	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81
Total:	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81

	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Aggregate Property Type	398	\$102,961,211	86.38%	\$258,697	655	84.51%	42.70
Single-family detached	24	5,137,855	4.31	214,077	662	85.36	43.37
Townhouse	41	9,044,580	7.59	220,600	674	87.09	43.96
Condo-Low-Rise(Less than 5 stories)	3	619,520	0.52	206,507	659	80.00	43.03
Planned Unit Developments (detached)	1	197,600	0.17	197,600	604	80.00	46.00
Planned Unit Developments (attached)	3	1,231,200	1.03	410,400	662	84.02	40.50
Two-to-four family units							
Total:	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81

	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Aggregate Prepayment Penalty Term	86	\$21,632,986	18.15%	\$251,546	660	87.41%	43.17
0	21	6,118,835	5.13	291,373	670	86.11	42.11
12	325	81,409,960	68.30	250,492	653	83.61	42.64
24	38	10,030,185	8.42	263,952	673	86.88	43.82
36							
Total:	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81

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Aug 19, 2005 08:41

Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials
 Interest Only, Group 1

Aggregate ID Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
60	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81
Total:	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
11 - 15	1	\$203,200	0.17%	\$203,200	745	80.00%	14.00
16 - 20	6	2,569,400	2.16	428,233	646	88.71	18.76
21 - 25	8	1,743,820	1.46	217,977	667	89.02	23.07
26 - 30	15	4,393,680	3.69	292,912	676	85.63	28.68
31 - 35	32	8,598,790	7.21	268,712	663	85.60	33.13
36 - 40	66	17,093,660	14.34	258,995	659	83.72	38.25
41 - 45	124	30,568,157	25.65	246,517	657	84.33	43.10
46 - 50	183	46,714,004	39.19	255,268	652	84.61	48.11
51 - 55	35	7,307,235	6.13	208,779	657	85.21	52.27
Total:	470	\$119,191,966	100.00%	\$253,600	656	84.70%	42.81

Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
3.500 - 3.999	11	\$2,895,785	2.50%	\$263,253	681	77.79%	42.95
4.000 - 4.499	72	18,844,275	16.30	261,726	657	81.11	42.99
4.500 - 4.999	128	35,737,219	30.90	279,197	660	82.43	42.79
5.000 - 5.499	135	35,022,614	30.29	259,427	655	84.95	42.67
5.500 - 5.999	64	14,024,149	12.13	219,127	644	87.19	43.10
6.000 - 6.499	34	6,891,864	6.05	205,643	655	95.20	42.95
6.500 - 6.999	9	1,373,330	1.19	152,592	633	98.18	44.48
7.000 - 7.499	2	451,990	0.39	225,995	607	100.00	37.86
8.000 - 8.499	1	295,885	0.26	295,885	601	100.00	32.00
Total:	456	\$115,637,111	100.00%	\$253,590	656	84.51%	42.81

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials

Interest Only, Group 1

2005 RAMP EFC3

Aggregate Maximum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
11.000 - 11.999	100	\$28,318,760	24.49%	\$283,188	662	80.41%	42.72
12.000 - 12.999	271	70,140,859	60.66	258,822	655	84.39	43.15
13.000 - 13.999	75	15,118,537	13.07	201,580	649	90.77	41.26
14.000 - 14.999	9	1,763,070	1.52	195,897	619	98.95	45.80
15.000 - 15.999	1	295,885	0.26	295,885	601	100.00	32.00
Total:	456	\$115,637,111	100.00%	\$253,590	656	84.51%	42.81

Aggregate Minimum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
4.000 - 4.999	2	\$356,000	0.31%	\$178,000	683	80.00%	44.33
5.000 - 5.999	98	27,962,760	24.18	285,334	662	80.42	42.70
6.000 - 6.999	271	70,140,859	60.66	258,822	655	84.39	43.15
7.000 - 7.999	75	15,118,537	13.07	201,580	649	90.77	41.26
8.000 - 8.999	9	1,763,070	1.52	195,897	619	98.95	45.80
9.000 - 9.999	1	295,885	0.26	295,885	601	100.00	32.00
Total:	456	\$115,637,111	100.00%	\$253,590	656	84.51%	42.81

Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
2007-05	18	\$4,252,867	3.68%	\$236,270	673	83.44%	41.68
2007-06	75	18,892,306	16.34	251,897	659	82.49	42.59
2007-07	317	79,823,103	69.03	251,808	654	85.21	42.72
2007-08	17	4,496,250	3.89	264,603	638	80.93	43.45
2008-05	1	272,000	0.24	272,000	672	80.00	46.00
2008-06	5	1,096,870	0.95	219,374	660	86.87	43.74
2008-07	22	6,621,715	5.73	300,987	669	84.40	44.24
2008-08	1	180,000	0.16	180,000	700	100.00	48.00
Total:	456	\$115,637,111	100.00%	\$253,590	656	84.51%	42.81

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Aug 19, 2005 08:41

Confidential GMAC-RFC Information

Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information

Any transactions in the certificates will be effected through Residential Funding Securities Corporation.

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC.

Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

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. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis.

The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, RFSC may make a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

GMAC-RFC Securities
Marketing Materials
Greater than 90 LTV

2005 RAMP EFC3

Aggregate Current/Principal Balance: \$145,936,321.22
 Minimum Current Balance: \$22,246.84
 Maximum Current Balance: \$514,000.00
 Number of Mortgage Loans: 938
 Average Current Principal Balance: \$155,582.43
 Weighted Average Original Loan-to-Value: 98.05
 Minimum Original Loan-to-Value: 91.00
 Maximum Original Loan-to-Value: 100.00
 Weighted Average Mortgage Rate: 7.5820
 Minimum Mortgage Rate: 3.40
 Maximum Mortgage Rate: 10.80
 WA Net Rate: 7.0638
 Maximum Net Rate: 10.25
 Minimum Net Rate: 4.85
 Weighted Average Note Margin: 6.11
 Minimum Note Margin: 3.96
 Maximum Note Margin: 8.60
 Weighted Average Maximum Rate: 13.56
 Minimum Max Rate: 16.15
 Maximum Max Rate: 11.40
 Weighted Average Minimum Rate: 7.5571
 Minimum Min Rate: 5.40
 Maximum Min Rate: 10.15
 Weighted Average Term to Next Adjustment Date: 24
 Minimum Average Term to Next Adjustment: 17
 Maximum Average Term to Next Adjustment: 36
 Weighted Average Remaining Term to Maturity: 358
 Minimum Remaining Term: 177
 Maximum Remaining Term: 360
 NZWA Credit Score: 643
 Minimum Non Zero Credit Score: 514
 Maximum Credit Score: 798

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Fixed	107	\$15,945,581	10.93%	\$149,024	654	97.42%
Hybrid	831	\$129,990,741	89.07	\$156,427	641	98.13
Total:	938	\$145,936,321	100.00%	\$155,582	643	98.05%

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Orig LTV
500 - 519	1	\$154,906	0.11%	\$154,906	100.00%
540 - 559	1	104,939	0.07	104,939	100.00
560 - 579	81	10,896,336	7.47	134,523	94.99
580 - 599	114	14,649,372	10.04	128,509	97.68
600 - 619	135	19,635,646	13.45	145,449	97.63
620 - 639	204	30,933,299	21.20	151,634	97.93
640 - 659	168	26,083,277	18.28	158,829	98.41
660 - 679	75	14,297,821	9.80	190,638	99.00
680 - 699	49	8,888,906	6.09	181,406	98.61
700 - 719	44	7,507,757	5.14	170,631	98.13
720 - 739	26	4,841,053	3.32	186,194	99.16
740 - 759	24	4,125,233	2.83	171,885	99.46
760 or Greater	16	3,217,177	2.20	201,074	98.99
Total:	938	\$145,936,321	100.00%	\$155,582	98.05%

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
First Lien	934	\$145,771,891	99.89%	\$156,073	643	98.05%
Second Lien	4	164,431	0.11	41,108	680	99.39
Total:	938	\$145,936,321	100.00%	\$155,582	643	98.05%

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
1 to 100,000	266	\$20,314,053	13.92%	\$76,369	622	98.54%
100,001 to 200,000	453	66,216,105	45.37	146,172	642	98.20
200,001 to 300,000	163	39,172,483	26.84	240,322	648	97.64
300,001 to 400,000	43	14,563,124	9.98	338,677	659	97.77
400,001 to 500,000	12	5,156,556	3.53	429,713	654	97.97
500,001 to 600,000	1	514,000	0.35	514,000	650	100.00
Total:	938	\$145,936,321	100.00%	\$155,582	643	98.05%

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GMAC-RFC Securities
Marketing Materials
Greater than 90 LTV

Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
4.500 - 4.999	2	\$335,330	0.23%	\$167,665	742	100.00%
5.000 - 5.499	11	1,955,683	1.35	178,698	727	98.16
5.500 - 5.999	53	10,972,295	7.52	207,024	696	98.09
6.000 - 6.499	151	31,092,675	21.31	205,912	672	98.08
6.500 - 6.999	158	26,727,078	18.31	169,159	648	97.72
7.000 - 7.499	225	34,989,033	23.98	155,507	633	98.36
7.500 - 7.999	129	16,890,801	11.57	130,937	617	97.93
8.000 - 8.499	124	14,976,906	10.26	120,782	602	97.89
8.500 - 8.999	44	4,451,164	3.05	101,163	591	97.53
9.000 - 9.499	35	3,219,060	2.21	91,973	591	98.14
9.500 - 9.999	5	293,949	0.20	58,790	587	97.30
10.000 - 10.499	1	22,247	0.02	22,247	588	98.00
Total:	938	\$145,936,321	100.00%	\$155,582	643	98.05%

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
5.000 - 5.499	1	\$180,000	0.12%	\$180,000	700	100.00%
5.500 - 5.999	15	2,815,756	1.93	187,717	714	97.78
6.000 - 6.499	46	9,346,101	6.40	203,176	693	98.24
6.500 - 6.999	170	34,933,668	23.94	205,492	670	97.77
7.000 - 7.499	129	21,889,678	15.00	169,680	651	98.22
7.500 - 7.999	241	36,916,918	25.30	153,182	635	98.17
8.000 - 8.499	112	14,855,036	10.18	132,634	615	98.39
8.500 - 8.999	136	16,745,018	11.47	123,125	602	97.96
9.000 - 9.499	38	4,003,818	2.74	105,364	591	97.54
9.500 - 9.999	43	3,873,412	2.65	90,079	593	98.04
10.000 - 10.499	6	355,672	0.24	59,279	587	96.90
10.500 - 10.999	1	22,247	0.02	22,247	588	98.00
Total:	938	\$145,936,321	100.00%	\$155,582	643	98.05%

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
90.1 - 95.0	316	\$53,037,946	36.34%	\$167,842	621	94.78%
95.1 - 100.0	622	92,898,375	63.66	149,354	655	99.92
Total:	938	\$145,936,321	100.00%	\$155,582	643	98.05%

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
90.1 - 95.0	313	\$52,557,048	36.01%	\$167,914	621	94.78%
95.1 - 100.0	625	93,379,273	63.99	149,407	655	99.90
Total:	938	\$145,936,321	100.00%	\$155,582	643	98.05%

Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Florida	65	\$11,606,197	7.95%	\$178,557	642	98.24%
Virginia	53	9,517,598	6.52	179,577	641	97.99
Maryland	40	9,214,614	6.31	230,365	650	97.05
Pennsylvania	58	8,305,554	5.69	143,199	639	98.56
Arizona	40	8,104,476	5.55	202,612	653	97.28
Illinois	48	7,349,877	5.04	153,122	639	97.46
Michigan	48	6,726,749	4.61	140,141	638	98.18
Georgia	41	5,987,839	4.10	146,045	651	99.22
Tennessee	51	5,987,760	4.10	117,407	618	98.52
North Carolina	40	5,456,907	3.74	136,423	643	98.23
Other	454	67,678,730	46.38	149,072	644	98.09
Total:	938	\$145,936,321	100.00%	\$155,582	643	98.05%

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Purchase	516	\$73,094,296	50.09%	\$141,656	650	98.84%
Rate/Term Refinance	34	5,755,712	3.94	169,286	640	96.76
Equity Refinance	388	67,086,314	45.97	172,903	636	97.31
Total:	938	\$145,936,321	100.00%	\$155,582	643	98.05%

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Full Documentation	919	\$141,986,887	97.29%	\$154,502	643	98.12%
Reduced Documentation	19	3,949,434	2.71	207,865	652	95.81
Total:	938	\$145,936,321	100.00%	\$155,582	643	98.05%

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GMAC-RFC Securities
Marketing Materials
Greater than 90 LTV

2005 RAMP EFC3

Aggregate Occupancy	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Primary Residence	927	\$144,404,300	98.95%	\$155,776	643	98.08%
Second/Vacation	8	1,153,583	0.79	144,198	660	95.00%
Non-Owner Occupied	3	375,439	0.26	126,146	662	99.37
Total:	938	\$145,936,321	100.00%	\$155,562	643	98.05%

Aggregate Property Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
Single-family detached	851	\$131,168,779	89.88%	\$154,135	642	98.00%
Townhouse	25	3,958,255	2.71	158,330	648	98.91
Condo-Low-Rise(Less than 5 stories)	41	7,225,726	4.95	176,237	661	98.62
Planned Unit Developments (detached)	9	1,524,218	1.04	169,358	642	96.35
Planned Unit Developments (attached)	2	406,912	0.28	203,456	622	97.22
Two-to-four family units	9	1,492,797	1.02	165,866	647	97.59
Leaschold	1	159,634	0.11	159,634	702	100.00
Total:	938	\$145,936,321	100.00%	\$155,562	643	98.05%

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	207	\$33,786,781	23.15%	\$163,231	645	97.99%
12	42	8,090,030	5.54	192,620	646	97.67
24	571	85,366,455	58.50	149,507	639	98.18
30	2	448,771	0.31	224,386	701	96.21
36	116	18,240,284	12.50	157,244	653	97.82
Total:	938	\$145,936,321	100.00%	\$155,562	643	98.05%

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
0	714	\$97,981,702	67.14%	\$137,229	630	97.90%
60	224	47,954,619	32.86	214,053	669	98.37
Total:	938	\$145,936,321	100.00%	\$155,562	643	98.05%

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
6 - 10	1	\$123,500	0.08%	\$123,500	637	95.00%
11 - 15	5	892,967	0.61	178,593	632	97.37
16 - 20	9	1,963,193	1.35	218,133	654	96.84
21 - 25	33	4,584,974	3.14	138,939	666	97.00
26 - 30	40	4,888,200	3.33	121,455	637	97.02
31 - 35	97	14,217,773	9.74	146,575	651	98.24
36 - 40	155	23,104,534	15.83	149,062	642	98.20
41 - 45	200	31,294,984	21.44	156,475	647	98.39
46 - 50	335	54,587,733	37.41	162,948	640	97.96
51 - 55	63	10,398,465	7.06	163,626	632	97.97
Total:	938	\$145,936,321	100.00%	\$155,582	643	98.05%

Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
3.500 - 3.999	1	\$249,105	0.19%	\$249,105	792	95.00%
4.000 - 4.499	9	1,606,699	1.24	178,522	709	99.31
4.500 - 4.999	44	9,271,530	7.13	210,717	694	97.89
5.000 - 5.499	118	24,151,407	18.58	204,673	675	98.07
5.500 - 5.999	144	25,666,486	19.74	178,239	648	98.00
6.000 - 6.499	184	28,053,525	21.58	152,465	639	98.51
6.500 - 6.999	127	17,595,368	13.51	138,231	614	98.15
7.000 - 7.499	116	14,514,688	11.17	125,127	599	98.05
7.500 - 7.999	51	5,514,717	4.24	108,132	593	97.53
8.000 - 8.499	34	3,228,171	2.48	94,946	588	98.12
8.500 - 8.999	3	179,049	0.14	59,683	581	96.55
Total:	831	\$129,990,741	100.00%	\$156,427	641	98.13%

Aggregate Maximum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV
11.000 - 11.999	16	\$2,995,756	2.30%	\$187,235	713	97.91%
12.000 - 12.999	197	40,492,853	31.15	205,547	673	97.95
13.000 - 13.999	331	51,762,801	39.82	156,383	639	98.35
14.000 - 14.999	214	27,611,395	21.24	129,025	605	98.09
15.000 - 15.999	69	6,885,941	5.30	99,796	590	97.81
16.000 - 16.999	4	241,893	0.19	60,498	583	97.45
Total:	831	\$129,990,741	100.00%	\$156,427	641	98.13%

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials
 Greater than 90 LTV

2005 RAMP EFC3

Aggregate Minimum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Original LTV
5.000 - 5.999	16	\$2,985,756	2.30%	\$187,235	713	97.91%
6.000 - 6.999	197	40,492,853	31.15	205,547	673	97.95
7.000 - 7.999	331	51,762,801	39.82	156,383	639	98.35
8.000 - 8.999	214	27,611,395	21.24	129,025	605	98.09
9.000 - 9.999	69	6,885,941	5.30	99,796	590	97.81
10.000 - 10.999	4	241,993	0.19	60,498	583	97.45
Total:	831	\$129,990,741	100.00%	\$156,427	641	98.13%

Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Original LTV
2007-01	1	\$105,305	0.08%	\$105,305	645	100.00%
2007-05	7	1,192,462	0.92	170,352	650	100.00
2007-06	139	18,411,312	14.16	132,455	636	98.53
2007-07	613	97,509,169	75.01	159,069	641	98.03
2007-08	33	5,848,105	4.50	177,215	647	98.97
2008-06	5	726,312	0.56	145,262	621	96.96
2008-07	31	5,733,076	4.41	184,938	658	97.32
2008-08	2	465,000	0.36	232,500	689	100.00
Total:	831	\$129,990,741	100.00%	\$156,427	641	98.13%

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Confidential GMAC-RFC Information

Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information

Any transactions in the certificates will be effected through Residential Funding Securities Corporation.

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC.

Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

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. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis.

The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, RFSC may make a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

GMAC-RFC Securities
Marketing Materials

RMBS Securities, Ltd. Loans Group 1

Aggregate Current Principal Balance:	\$190,481,896.26
Minimum Current Balance:	\$47,219.75
Maximum Current Balance:	\$692,000.00
Number of Mortgage Loans:	1,095
Average Current Principal Balance:	\$173,956.07
Weighted Average Original Loan-to-Value:	80.14
Minimum Original Loan-to-Value:	67.00
Maximum Original Loan-to-Value:	95.00
Weighted Average Mortgage Rate:	6.4848
Minimum Mortgage Rate:	5.20
Maximum Mortgage Rate:	10.20
WA Net Rate:	6.0475
Maximum Net Rate:	9.65
Minimum Net Rate:	4.78
Weighted Average Note Margin:	5.02
Minimum Note Margin:	3.76
Maximum Note Margin:	8.80
Weighted Average Maximum Rate:	12.45
Maximum Max Rate:	16.20
Minimum Max Rate:	11.20
Weighted Average Minimum Rate:	6.4508
Minimum Min Rate:	4.18
Maximum Min Rate:	10.20
Weighted Average Term to Next Adjustment:	23
Minimum Average Term to Next Adjustment:	20
Maximum Average Term to Next Adjustment:	36
Weighted Average Remaining Term to Maturity:	359
Minimum Remaining Term:	178
Maximum Remaining Term:	360
NZWA Credit Score:	651
Minimum Non Zero Credit Score:	520
Maximum Credit Score:	800

Lien Position	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
First Lien	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61
Total:	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61

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GMAC-RFC Securities
Marketing Materials

2005 RAMP EFC3

Sitent, Secured, 1st, Liens, Group 1

Mortgage Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Original LTV	Back End DTI Ratio
Fixed	86	\$10,653,114	5.59%	\$123,873	654	80.27%	42.48
Hybrid	1009	\$179,828,782	94.41%	\$178,225	650	80.13%	43.68
Total:	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61

Aggregate Credit Scores	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Orig LTV	Back End DTI Ratio
520 - 539	9	\$884,463	0.46%	\$98,274	86.87%	45.35
540 - 559	13	1,524,963	0.80	117,305	87.77	44.75
560 - 579	7	1,061,869	0.56	151,699	82.70	43.70
580 - 599	151	19,612,059	10.30	129,881	80.19	44.72
600 - 619	192	30,070,636	15.79	156,618	80.13	44.58
620 - 639	176	30,514,732	16.02	173,379	80.00	43.31
640 - 659	201	39,027,387	20.49	194,166	79.97	43.06
660 - 679	122	22,797,295	11.97	186,863	80.00	43.03
680 - 699	79	14,835,796	7.79	187,795	79.92	44.58
700 - 719	60	11,547,649	6.06	192,461	80.21	43.48
720 - 739	38	8,502,215	4.46	223,742	79.92	42.53
740 - 759	27	5,908,815	3.10	218,845	80.00	42.08
760 or Greater	20	4,194,017	2.20	209,701	79.94	42.28
Total:	1095	\$190,481,896	100.00%	\$173,956	80.14%	43.61

Aggregate Original Loan Balance	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Original LTV	Back End DTI Ratio
1 to 100,000	271	\$21,567,839	11.32%	\$79,586	632	80.40%	42.03
100,001 to 200,000	501	72,516,194	38.07	144,743	642	80.30	43.56
200,001 to 300,000	209	50,049,208	26.28	239,470	660	79.97	44.19
300,001 to 400,000	62	21,521,914	11.30	347,128	665	79.99	43.91
400,001 to 500,000	38	17,138,519	9.00	451,014	662	79.93	43.70
500,001 to 600,000	13	6,996,223	3.67	538,171	663	80.00	43.03
600,001 to 700,000	1	692,000	0.36	692,000	610	80.00	50.00
Total:	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials

Slitani Securities, Ltd. Urenis, Group 1

Aggregate Net Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
4.500 - 4.999	12	\$3,022,985	1.59%	\$251,915	696	79.77%	42.83
5.000 - 5.499	119	26,902,624	14.12	226,072	659	79.99	44.34
5.500 - 5.999	315	61,234,335	32.15	194,395	658	79.97	44.09
6.000 - 6.499	342	61,369,602	32.22	179,443	647	80.02	43.78
6.500 - 6.999	214	28,012,455	14.71	130,899	641	80.18	42.49
7.000 - 7.499	58	6,849,147	3.60	118,089	630	81.39	40.94
7.500 - 7.999	24	2,057,310	1.08	85,721	610	82.25	39.81
8.000 - 8.499	7	653,128	0.34	93,304	551	89.02	41.20
8.500 - 8.999	2	288,800	0.14	134,400	530	90.00	48.74
9.000 - 9.499	1	64,290	0.03	64,290	546	90.00	49.00
9.500 - 9.999	1	47,220	0.02	47,220	522	85.00	44.00
Total:	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61

Aggregate Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
5.000 - 5.499	15	\$3,768,985	1.98%	\$251,268	694	79.82%	43.26
5.500 - 5.999	160	37,542,610	19.71	234,641	681	79.98	44.22
6.000 - 6.499	302	57,370,957	30.12	189,970	659	79.96	43.93
6.500 - 6.999	358	60,650,089	31.84	169,414	643	79.98	43.72
7.000 - 7.499	170	21,387,104	11.23	125,806	639	80.31	42.62
7.500 - 7.999	64	7,474,155	3.92	116,784	630	81.41	40.80
8.000 - 8.499	13	1,129,683	0.59	86,899	584	83.87	40.24
8.500 - 8.999	9	778,002	0.41	86,445	551	88.37	40.67
9.000 - 9.499	2	268,800	0.14	134,400	530	90.00	48.74
9.500 - 9.999	1	64,290	0.03	64,290	546	90.00	49.00
10.000 - 10.499	1	47,220	0.02	47,220	522	85.00	44.00
Total:	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61

Original LTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
65.1 - 70.0	1	\$59,852	0.03%	\$59,852	662	67.00%	49.00
70.1 - 75.0	4	733,719	0.39	183,430	651	74.32	34.01
75.1 - 80.0	1054	185,448,956	97.36	175,948	652	79.97	43.65
80.1 - 85.0	10	1,188,859	0.62	118,886	589	84.61	43.66
85.1 - 90.0	24	2,769,913	1.45	115,413	566	89.93	42.90
90.1 - 95.0	2	280,599	0.15	140,299	690	94.68	48.68
Total:	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials

2005 RAMP EFC3

Silent Seconds, 1st Liens, Group 1

CLTV Ratio (%)	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
85.1 - 90.0	7	\$1,423,017	0.75%	\$203,288	636	80.54%	40.96
90.1 - 95.0	51	10,024,486	5.26	196,559	620	82.73	44.11
95.1 - 100.0	1037	179,034,393	93.99	172,646	652	79.99	43.60
Total:	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61

Aggregate State Distributions of Mortgaged Properties	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
California	145	\$41,460,733	21.77%	\$285,936	682	79.98%	43.96
Florida	68	11,904,538	6.25	175,067	651	80.01	42.93
Maryland	46	11,517,714	6.05	250,385	656	79.95	44.20
Virginia	49	10,907,646	5.73	222,605	660	80.13	44.97
Illinois	55	8,655,725	4.54	157,377	662	80.07	44.56
Nevada	31	7,893,944	4.14	254,643	666	80.00	46.09
Arizona	43	7,843,891	4.12	182,416	658	79.98	41.97
Massachusetts	30	7,240,571	3.80	241,352	646	80.00	42.85
Texas	65	6,963,848	3.66	107,136	642	80.04	44.79
Pennsylvania	52	6,035,065	3.17	116,070	644	79.96	43.42
Other	511	70,057,621	36.78	137,099	639	80.38	42.97
Total:	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61

Aggregate Loan Purpose	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Purchase	1062	\$177,457,446	93.16%	\$167,097	651	80.16%	43.67
Equity Refinance	33	13,024,450	6.84	394,680	643	79.90	42.80
Total:	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61

Aggregate Documentation	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Full Documentation	735	\$118,109,712	62.01%	\$160,693	633	80.21%	43.86
Reduced Documentation	360	72,372,185	37.99	201,034	679	80.03	43.20
Total:	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61

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Confidential GMAC-RFC Information

	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Aggregate Occupancy	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61
Primary Residence	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61
Total:							

Aggregate Property Type	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
Single-family detached	952	\$164,613,719	86.42%	\$172,914	649	80.18%	43.55
Townhouse	42	7,686,968	4.04	183,023	654	79.89	45.02
Condo-Low-Rise(Less than 5 stories)	78	13,827,610	7.26	177,277	668	79.93	43.64
Planned Unit Developments (detached)	8	1,415,815	0.74	176,977	654	80.00	43.90
Planned Unit Developments (attached)	2	385,013	0.20	192,506	601	80.00	46.49
Two-to-four family units	12	2,526,484	1.22	194,040	660	80.00	42.63
Leasehold	1	224,288	0.12	224,288	689	80.00	39.00
Total:	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61

Aggregate Prepayment Penalty Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
0	273	\$45,321,666	23.79%	\$166,013	648	80.09%	43.29
12	48	9,953,901	5.23	207,373	670	79.96	44.10
24	658	117,362,283	61.61	178,362	649	80.17	43.62
30	3	502,922	0.26	167,507	603	83.49	44.70
36	113	17,341,523	9.10	153,465	657	80.11	44.03
Total:	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61

Aggregate IO Term	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
0	802	\$119,593,907	62.78%	\$149,120	648	80.23%	43.52
60	293	70,887,989	37.22	241,939	655	80.00	43.77
Total:	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61

GMAC-RFC Securities
Marketing Materials

Silent Securities - 1st Loans - Group 1

2005 RAMP EFC3

Back End DTI	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
11 - 15	2	\$354,831	0.19%	\$177,415	760	80.00%	14.00
16 - 20	5	923,118	0.48	184,624	633	80.00	17.95
21 - 25	19	2,804,820	1.47	147,622	652	80.27	23.34
26 - 30	34	5,262,501	2.76	154,779	652	79.74	28.57
31 - 35	105	15,029,244	7.89	143,136	655	80.18	33.28
36 - 40	152	25,530,671	13.40	167,965	657	80.30	38.30
41 - 45	267	47,837,406	25.11	179,166	651	80.15	43.21
46 - 50	436	79,123,528	41.54	181,476	648	80.14	48.21
51 - 55	75	13,615,777	7.15	181,544	646	80.26	52.11
Total:	1095	\$190,481,896	100.00%	\$173,956	651	80.14%	43.61

Aggregate Note Margins	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
3.500 - 3.999	13	\$3,139,673	1.75%	\$241,513	687	79.90%	44.31
4.000 - 4.499	118	26,409,004	14.69	223,805	665	79.97	44.03
4.500 - 4.999	280	57,259,099	31.84	204,497	659	79.98	44.02
5.000 - 5.499	324	57,205,649	31.81	176,561	645	80.00	43.85
5.500 - 5.999	197	27,420,846	15.25	139,192	638	80.04	42.89
6.000 - 6.499	50	5,621,088	3.24	116,422	629	81.53	40.96
6.500 - 6.999	14	1,337,102	0.74	95,507	568	84.81	41.79
7.000 - 7.499	8	793,048	0.44	99,131	566	88.03	39.06
7.500 - 7.999	3	331,765	0.18	110,588	534	90.00	49.36
8.000 - 8.499	1	64,290	0.04	64,290	546	90.00	49.00
8.500 - 8.999	1	47,220	0.03	47,220	522	85.00	44.00
Total:	1009	\$179,828,782	100.00%	\$178,225	650	80.13%	43.68

Aggregate Maximum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
11.000 - 11.999	175	\$41,311,595	22.97%	\$236,066	664	79.96%	44.13
12.000 - 12.999	618	111,986,031	62.27	181,207	651	79.98	43.87
13.000 - 13.999	193	24,500,139	13.62	126,944	634	80.57	42.20
14.000 - 14.999	19	1,650,707	0.92	86,879	560	86.60	39.81
15.000 - 15.999	3	333,091	0.19	111,030	533	90.00	48.79
16.000 - 16.999	1	47,220	0.03	47,220	522	85.00	44.00
Total:	1009	\$179,828,782	100.00%	\$178,225	650	80.13%	43.68

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Confidential GMAC-RFC Information

GMAC-RFC Securities
Marketing Materials

Second-1st Loans, Group 1

Aggregate Minimum Mortgage Rates	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
4.000 - 4.999	3	\$490,776	0.27%	\$163,592	670	80.00%	45.88
5.000 - 5.999	172	40,820,819	22.70	237,330	664	79.96	44.11
6.000 - 6.999	618	111,986,031	62.27	181,207	651	79.98	43.87
7.000 - 7.999	193	24,500,139	13.62	126,944	634	80.57	42.20
8.000 - 8.999	19	1,650,707	0.92	86,879	560	86.60	39.81
9.000 - 9.999	3	333,091	0.19	111,030	533	90.00	48.79
10.000 - 10.999	1	47,220	0.03	47,220	522	85.00	44.00
Total:	1009	\$179,828,782	100.00%	\$178,225	650	80.13%	43.68

Next Interest Rate Change Date	Number Of Loans	Principal Balance	% of Principal Balance	Average Principal Balance	Weighted Average Credit Score	Weighted Average Original LTV	Back End DTI Ratio
2007-04	2	\$329,878	0.18%	\$164,939	682	80.00%	42.37
2007-05	26	4,427,153	2.46	170,275	654	80.27	43.30
2007-06	246	41,660,558	23.17	169,352	651	80.17	43.56
2007-07	649	116,716,170	64.90	179,840	649	80.13	43.77
2007-08	31	5,421,415	3.01	174,884	644	80.13	42.69
2008-05	2	359,146	0.20	179,073	651	80.00	48.48
2008-06	12	2,180,724	1.21	181,727	641	78.78	40.82
2008-07	37	7,736,839	4.30	209,104	664	80.12	44.14
2008-08	4	997,900	0.55	249,475	690	81.76	45.98
Total:	1009	\$179,828,782	100.00%	\$178,225	650	80.13%	43.68

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Aug 19, 2005 08:35

Confidential GMAC-RFC Information

GMAC-RFC Securities
Top 5 MSA Etrade

Group 1

Top 5 ZIP	Total Current Balance	Percent Curbal
20744	1,841,440.84	0.48
94513	1,814,000.00	0.47
95630	1,261,400.00	0.33
92562	1,218,989.21	0.32
92694	1,184,700.00	0.31
Other	376,477,057.07	98.09
Total:	383,797,587.12	100.00

This information was prepared by Residential Funding Securities Corporation in its capacity as underwriter. This information should be considered only after reading the Statement Regarding Assumptions as to Securities, Pricing Estimates and Other Information, which should be attached to a copy of the Statement from your sales representative.

Aug 19, 2005 08:46

Confidential GMAC-RFC Information

Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information

Any transactions in the certificates will be effected through Residential Funding Securities Corporation.

The information herein has been provided solely by Residential Funding Securities Corporation ("RFSC") based on information with respect to the mortgage loans provided by Residential Funding Corporation ("RFC") and its affiliates. RFSC is a wholly owned subsidiary of RFC.

Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

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. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis.

The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, RFSC may make a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

GMAC-RFC Securities
 Hyperion Additional

All records

Aggregate Credit Scores	% Total	Avg LTV	Max LTV	% Full	% OwnerOcc	% IO	WAC	MARGIN	%2nd
<= 519	0.10	87.50	100.00	34.90	100.00	0.00	7.869	6.456	0.00
520 - 539	3.41	79.54	90.00	99.32	99.45	0.00	8.049	6.622	0.00
540 - 559	5.83	80.06	100.00	95.08	97.12	0.00	7.589	6.130	0.00
560 - 579	7.76	82.87	100.00	83.36	99.49	1.53	7.441	5.964	0.00
580 - 599	13.09	82.51	100.00	80.39	98.68	7.85	7.131	5.637	0.05
600 - 619	16.37	83.17	100.00	85.24	98.18	32.60	6.893	5.415	0.00
620 - 639	15.66	85.42	100.00	78.69	98.19	30.39	6.865	5.362	0.00
640 - 659	15.16	85.10	100.00	63.75	98.02	34.49	6.789	5.272	0.02
660 - 679	8.87	85.15	100.00	58.37	97.04	40.22	6.695	5.212	0.00
680 - 699	4.69	85.21	100.00	65.76	97.44	40.68	6.524	4.992	0.00
700 - 719	3.68	85.66	100.00	57.11	90.88	34.72	6.511	4.999	0.00
720 - 739	2.27	86.86	100.00	52.06	98.90	45.42	6.407	4.903	0.52
740 - 759	1.71	87.03	100.00	58.07	98.12	57.79	6.402	4.937	0.00
760 - 779	0.70	88.82	100.00	83.41	91.49	59.68	6.448	4.945	0.00
780 - 799	0.64	83.91	100.00	45.64	97.47	36.47	6.347	4.903	0.00
800 or Greater	0.06	86.16	90.00	100.00	38.37	38.37	7.013	5.613	0.00
Total:	100.00	83.96	100.00	75.37	97.83	25.92	6.953	5.464	0.02

Aggregate Credit Scores	% Total	Avg LTV	Max LTV	% Full	% OwnerOcc	% IO	WAC	MARGIN	%2nd
<= 519	0.10	87.50	100.00	34.90	100.00	0.00	7.869	6.456	0.00
520 - 539	3.41	79.54	90.00	99.32	99.45	0.00	8.049	6.622	0.00
540 - 559	5.83	80.06	100.00	95.08	97.12	0.00	7.589	6.130	0.00
560 - 579	7.76	82.87	100.00	83.36	99.49	1.53	7.441	5.964	0.00
580 - 599	13.09	82.51	100.00	80.39	98.68	7.85	7.131	5.637	0.05
600 - 619	16.37	83.17	100.00	85.24	98.18	32.60	6.893	5.415	0.00
620 - 639	15.66	85.42	100.00	78.69	98.19	30.39	6.865	5.362	0.00
640 - 659	15.16	85.10	100.00	63.75	98.02	34.49	6.789	5.272	0.02
660 - 679	8.87	85.15	100.00	58.37	97.04	40.22	6.695	5.212	0.00
680 - 699	4.69	85.21	100.00	65.76	97.44	40.68	6.524	4.992	0.00
700 - 719	3.68	85.66	100.00	57.11	90.88	34.72	6.511	4.999	0.00
720 - 739	2.27	86.86	100.00	52.06	98.90	45.42	6.407	4.903	0.52
740 - 759	1.71	87.03	100.00	58.07	98.12	57.79	6.402	4.937	0.00
760 - 779	0.70	88.82	100.00	83.41	91.49	59.68	6.448	4.945	0.00
780 - 799	0.64	83.91	100.00	45.64	97.47	36.47	6.347	4.903	0.00
800 or Greater	0.06	86.16	90.00	100.00	38.37	38.37	7.013	5.613	0.00
Total:	100.00	83.96	100.00	75.37	97.83	25.92	6.953	5.464	0.02

2nd Lien Credit Scores	% Total	Avg LTV	Max LTV	% Full	% OwnerOcc	% IO	WAC	MARGIN
580 - 599	27.56	99.02	100.00	100.00	100.00	0.00	10.367	0.000
640 - 659	17.18	98.00	100.00	100.00	100.00	0.00	10.250	0.000
720 - 739	55.26	100.00	100.00	0.00	100.00	0.00	9.500	0.000
Total:	100.00	99.39	100.00	44.74	100.00	0.00	9.868	0.000

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Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information

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Neither the issuer of the securities nor any of its affiliates prepared, provided, approved or verified any statistical or numerical information presented herein, although that information may be based in part on loan level data provided by the issuer or its affiliates.

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. Such documents may be obtained without charge at the Securities and Exchange Commission's website. Once available, the base prospectus and prospectus supplement may be obtained without charge by contacting the Residential Funding Securities Corporation trading desk at (301) 664-6900.

This communication does not contain all information that is required to be included in the base prospectus and the prospectus supplement.

The information in this communication is preliminary and is subject to completion or change.

The information in this communication supersedes information contained in any prior similar communication relating to these securities.

This communication is not an offer to sell or a solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

All assumptions and information in this report reflect RFSC's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, RFSC does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis.

The decision to adopt any strategy remains your responsibility. RFSC (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, RFSC may make a market in the securities referred to herein.

Finally, RFSC has not addressed the legal, accounting and tax implications of the analysis with respect to you, and RFSC strongly urges you to seek advice from your counsel, accountant and tax advisor.

GMAC-RFC Securities
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Aggregate Original Loan Balance	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
75,001 to 100,000	13	1,209,615.00	0.61	93,047.31	6.868	95.395	5.40	630	
100,001 to 125,000	80	9,072,758.97	4.56	113,409.49	6.869	97.484	5.38	656	
125,001 to 150,000	74	10,245,904.77	5.15	138,458.17	6.827	96.740	5.36	652	
150,001 to 175,000	116	18,934,207.32	9.52	163,225.93	6.692	95.709	5.23	650	
175,001 to 200,000	105	19,749,672.49	9.93	188,092.12	6.579	96.030	5.13	651	
200,001 to 225,000	107	22,809,523.44	11.47	213,173.12	6.532	95.371	5.08	655	
225,001 to 250,000	70	16,523,628.05	8.31	236,051.83	6.508	94.124	5.08	652	
250,001 to 275,000	47	12,327,027.17	6.20	262,277.17	6.461	93.750	4.95	664	
275,001 to 300,000	42	12,093,259.99	6.08	287,934.76	6.458	92.356	5.03	648	
300,001 to 333,700	55	17,381,279.97	8.74	316,023.27	6.450	93.442	5.02	655	
333,701 to 350,000	17	5,817,369.98	2.92	342,198.23	6.361	93.222	4.95	636	
350,001 to 600,000	118	50,789,315.03	25.54	430,417.92	6.427	93.599	4.97	656	
600,001 to 1,000,000	3	1,933,745.00	0.97	644,581.67	6.717	90.196	5.19	640	
Total:	847	198,887,307.18	100.00	234,813.82	6.537	94.514	5.08	653	

Current Balance	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
75,001 - 100,000	13	1,209,615.00	0.61	93,047.31	6.868	95.395	5.40	630	
100,001 - 125,000	80	9,072,758.97	4.56	113,409.49	6.869	97.484	5.38	656	
125,001 - 150,000	74	10,245,904.77	5.15	138,458.17	6.827	96.740	5.36	652	
150,001 - 175,000	116	18,934,207.32	9.52	163,225.93	6.692	95.709	5.23	650	
175,001 - 200,000	105	19,749,672.49	9.93	188,092.12	6.579	96.030	5.13	651	
200,001 - 225,000	108	23,034,240.65	11.58	213,280.01	6.536	95.407	5.07	655	
225,001 - 250,000	69	16,298,910.84	8.20	236,216.10	6.502	94.056	5.07	652	
250,001 - 275,000	47	12,327,027.17	6.20	262,277.17	6.461	93.750	4.95	664	
275,001 - 300,000	42	12,093,259.99	6.08	287,934.76	6.458	92.356	5.03	648	
300,001 - 333,700	55	17,381,279.97	8.74	316,023.27	6.450	93.442	5.02	655	
333,701 - 350,000	17	5,817,369.98	2.92	342,198.23	6.361	93.222	4.95	636	
350,001 - 600,000	118	50,789,315.03	25.54	430,417.92	6.427	93.599	4.97	656	
600,001 - 1,000,000	3	1,933,745.00	0.97	644,581.67	6.717	90.196	5.19	640	
Total:	847	198,887,307.18	100.00	234,813.82	6.537	94.514	5.08	653	

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GMAC-RFC Securities
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Aggregate Mortgage Rates	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTV	GMARGIN	WA FICO
5.000 - 5.499	17	4,607,774.93	2.32	271,045.58	5.359	92,696	3.99	686
5.500 - 5.999	147	39,027,178.95	19.62	265,491.01	5.791	92,253	4.35	656
6.000 - 6.499	234	55,687,769.78	28.00	237,981.92	6.257	94,077	4.82	655
6.500 - 6.999	263	61,914,157.77	31.13	235,415.05	6.730	94,487	5.29	653
7.000 - 7.499	97	20,172,342.80	10.14	207,962.30	7.238	97,392	5.80	646
7.500 - 7.999	70	13,888,627.95	6.98	198,408.97	7.736	97,783	6.27	652
8.000 - 8.499	10	1,643,580.00	0.83	164,358.00	8.188	99,566	6.62	620
8.500 - 8.999	7	1,463,990.00	0.74	209,141.43	8.750	100,000	7.30	613
9.500 - 9.999	2	481,895.00	0.24	240,942.50	9.589	100,000	8.19	605
Total:	847	198,887,307.18	100.00	234,813.82	6.537	94,514	5.08	653

Original Term	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTV	GMARGIN	WA FICO
241 - 360	847	198,887,307.18	100.00	234,813.82	6.537	94,514	5.08	653
Total:	847	198,887,307.18	100.00	234,813.82	6.537	94,514	5.08	653

Stated Remaining Term	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTV	GMARGIN	WA FICO
301 - 360	847	198,887,307.18	100.00	234,813.82	6.537	94,514	5.08	653
Total:	847	198,887,307.18	100.00	234,813.82	6.537	94,514	5.08	653

Mortgage Insurance	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTV	GMARGIN	WA FICO
None	480	113,496,286.04	57.07	236,450.60	6.292	95,063	4.85	648
No MI > 80% Cur LTV	367	85,391,021.14	42.93	232,673.08	6.861	93,784	5.40	660
Total:	847	198,887,307.18	100.00	234,813.82	6.537	94,514	5.08	653

GMAC-RFC Securities
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Lien Position	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTV	WA	GMARGIN	WA FICO
First Lien	847	198,887,307.18	100.00	234,813.82	6.537	94.514		5.08	653
Total:	847	198,887,307.18	100.00	234,813.82	6.537	94.514		5.08	653

Seasoning	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTV	WA	GMARGIN	WA FICO
0	40	9,453,395.00	4.76	236,584.88	6.311	91.287		4.76	655
1	641	151,122,674.57	75.98	235,760.80	6.574	94.527		5.12	652
2	143	32,950,270.52	16.57	230,421.47	6.514	95.184		5.07	654
3	23	5,350,967.09	2.69	232,650.74	6.017	95.736		4.58	675
Total:	847	198,887,307.18	100.00	234,813.82	6.537	94.514		5.08	653

Original LTV Ratio (%)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTV	WA	GMARGIN	WA FICO
0.1 - 50.0	1	85,000.00	0.04	85,000.00	6.200	38.000		4.80	718
50.1 - 55.0	2	449,991.67	0.23	224,995.84	6.022	55.000		4.62	629
55.1 - 60.0	3	461,000.00	0.23	230,500.00	6.183	57.434		4.68	659
60.1 - 65.0	10	730,500.00	0.37	243,500.00	6.038	63.924		4.57	604
65.1 - 70.0	15	3,339,657.35	1.69	333,965.74	5.948	68.820		4.43	623
70.1 - 75.0	15	3,619,625.00	1.82	241,308.33	6.127	73.389		4.66	635
75.1 - 80.0	447	104,810,512.02	52.70	234,475.42	6.313	97.248		4.87	650
80.1 - 85.0	47	12,686,969.02	6.38	269,935.51	6.214	84.693		4.76	652
85.1 - 90.0	96	24,749,432.63	12.44	257,806.59	6.632	89.556		5.19	649
90.1 - 95.0	61	14,338,354.53	7.21	235,054.99	6.977	94.776		5.50	652
95.1 - 100.0	163	33,616,264.96	16.90	206,234.75	7.224	99.905		5.78	676
Total:	847	198,887,307.18	100.00	234,813.82	6.537	94.514		5.08	653

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GMAC-RFC Securities
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2005 RAMP EFC3

CLTV Ratio (%)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
35.1 - 40.0	1	85,000.00	0.04	85,000.00	6.200	38,000		4.80	718
50.1 - 55.0	2	449,991.67	0.23	224,995.84	6.022	55,000		4.62	629
55.1 - 60.0	2	461,000.00	0.23	230,500.00	6.183	57,434		4.68	659
60.1 - 65.0	3	730,500.00	0.37	243,500.00	6.038	63,924		4.57	604
65.1 - 70.0	10	3,339,657.35	1.68	333,965.74	5.948	68,820		4.43	623
70.1 - 75.0	15	3,619,625.00	1.82	241,308.33	6.127	73,389		4.66	635
75.1 - 80.0	42	11,186,204.89	5.62	266,338.21	6.222	79,283		4.78	637
80.1 - 85.0	46	12,226,969.02	6.15	265,803.67	6.194	84,342		4.74	652
85.1 - 90.0	104	26,793,752.63	13.47	257,632.24	6.607	83,581		5.17	649
90.1 - 95.0	75	19,412,834.51	9.76	256,837.79	6.784	94,795		5.31	652
95.1 - 100.0	547	120,581,772.01	60.63	220,442.00	6.578	98,868		5.13	658
Total:	847	198,887,307.18	100.00	234,813.82	6.537	94,514		5.08	653

Aggregate Occupancy	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
Primary Residence	846	198,718,307.19	99.92	234,891.62	6.536	94,509		5.08	653
Non-Owner Occupied	1	168,999.99	0.08	168,999.99	6.700	100,000		5.70	633
Total:	847	198,887,307.18	100.00	234,813.82	6.537	94,514		5.08	653

Aggregate Property Type	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	COMBLTY	WA	GMARGIN	WA FICO
Single-family detached	742	175,612,202.25	88.30	236,674.13	6.542	94,293		5.09	652
Townhouse	38	8,046,354.97	4.05	211,746.18	6.474	94,859		5.01	657
Condo-Low-Rise(Less than 5 stories)	53	11,671,429.96	5.87	220,215.66	6.513	97,095		5.07	668
Planned Unit Developments (detached)	9	1,902,520.00	0.96	211,391.11	6.535	96,052		5.06	642
Planned Unit Developments (attached)	2	423,600.00	0.21	211,800.00	6.695	97,332		5.18	629
Two-to-four family units	3	1,231,200.00	0.62	410,400.00	6.384	95,960		4.91	662
Total:	847	198,887,307.18	100.00	234,813.82	6.537	94,514		5.08	653

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2005 RAMP EFC3

Aggregate Loan Purpose	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CFN	WA COMBLTV	GMARGIN	WA FICO
Purchase	402	89,413,286.11	44.96	222,421.11	6,488	98,811	5.04	661
Rate/Term Refinance	29	5,936,496.87	2.98	204,706.79	6,695	89,999	5.13	649
Equity Refinance	416	103,537,524.20	52.06	248,888.28	6,569	91,062	5.12	647
Total:	847	198,887,307.18	100.00	234,813.82	6,537	94,514	5.08	653

Aggregate Documentation	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CFN	WA COMBLTV	GMARGIN	WA FICO
Full Documentation	756	171,509,278.42	86.23	226,864.12	6,538	94,395	5.08	650
Reduced Documentation	91	27,378,028.76	13.77	300,857.46	6,525	95,256	5.06	677
Total:	847	198,887,307.18	100.00	234,813.82	6,537	94,514	5.08	653

Product Type	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CFN	WA COMBLTV	GMARGIN	WA FICO
2/28 IO	734	172,720,711.25	86.84	235,314.32	6,534	94,834	5.10	651
3/27 IO	78	18,787,389.82	9.45	240,864.10	6,361	91,341	4.89	662
Fixed	35	7,379,196.01	3.71	210,654.17	7,049	95,093	0.00	676
Total:	847	198,887,307.18	100.00	234,813.82	6,537	94,514	5.08	653

Aggregate State Distributions of Mortgaged Properties	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CFN	WA COMBLTV	GMARGIN	WA FICO
California	184	56,607,916.57	28.46	307,651.72	6,178	92,689	4.75	651
Maryland	74	19,260,561.16	9.68	260,276.12	6,618	92,321	5.16	653
Arizona	81	16,870,173.97	8.48	208,273.75	6,670	95,241	5.19	653
Virginia	51	13,382,447.71	6.73	262,587.01	6,568	92,474	5.10	649
Florida	62	12,951,265.00	6.51	208,891.37	6,843	95,886	5.39	649
Colorado	61	12,553,430.87	6.31	205,793.95	6,535	96,846	5.07	646
Nevada	36	9,857,389.18	4.96	273,816.37	6,447	94,064	5.01	661
Washington	48	9,045,374.88	4.55	188,445.31	6,407	95,230	4.93	654
Georgia	33	5,886,754.10	2.96	178,386.49	7,044	97,937	5.54	665
Oregon	25	4,561,494.97	2.29	182,459.80	6,556	96,371	5.11	644
Other	192	37,900,478.67	19.06	197,398.33	6,829	96,700	5.36	659
Total:	847	198,887,307.18	100.00	234,813.82	6,537	94,514	5.08	653

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Prepayment Penalty	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTV	GMARGIN	WA FICO
N	154	35,978,290.25	18.09	233,625.26	6.802	94.513	5.33	655
Y	693	162,909,016.93	81.91	235,077.95	6.478	94.514	5.03	653
Total:	847	198,887,307.18	100.00	234,813.82	6.537	94.514	5.08	653

Aggregate Prepayment Penalty Term	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTV	GMARGIN	WA FICO
0	154	35,978,290.25	18.09	233,625.26	6.802	94.513	5.33	655
12	37	9,523,995.00	4.79	237,405.00	6.785	94.575	5.33	664
24	557	130,459,506.00	65.59	234,218.14	6.463	94.763	5.01	650
30	2	488,500.00	0.25	244,250.00	6.966	85.220	5.00	656
36	97	22,437,025.93	11.28	231,309.55	6.482	93.242	4.94	664
Total:	847	198,887,307.18	100.00	234,813.82	6.537	94.514	5.08	653

Aggregate Credit Scores	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTV	GMARGIN	WA FICO
560 - 579	3	908,320.00	0.46	302,773.33	6.109	80.474	4.65	570
580 - 599	32	7,887,470.00	3.97	246,483.44	6.522	86.156	5.05	591
600 - 619	182	40,936,814.42	20.58	224,927.55	6.619	93.005	5.18	610
620 - 639	161	36,513,590.34	18.36	226,792.49	6.642	95.244	5.20	629
640 - 659	165	40,135,076.90	20.18	243,242.89	6.507	94.317	5.04	649
660 - 679	108	27,363,962.65	13.77	253,555.21	6.589	94.729	5.11	688
680 - 699	63	14,647,748.97	7.36	232,503.95	6.447	95.995	4.93	688
700 - 719	47	9,804,760.72	4.93	208,611.93	6.339	97.098	4.88	707
720 - 739	32	7,903,138.89	3.97	246,973.12	6.417	97.603	4.98	730
740 - 759	30	7,597,428.98	3.82	253,247.63	6.329	96.478	4.86	749
760 or Greater	24	5,168,994.21	2.60	215,374.76	6.308	95.392	4.87	777
Total:	847	198,887,307.18	100.00	234,813.82	6.537	94.514	5.08	653

Aggregate IO Term	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance	Avg Current Balance	wa Gross CPN	WA COMBLTV	GMARGIN	WA FICO
60	847	198,887,307.18	100.00	234,813.82	6.537	94.514	5.08	653
Total:	847	198,887,307.18	100.00	234,813.82	6.537	94.514	5.08	653

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