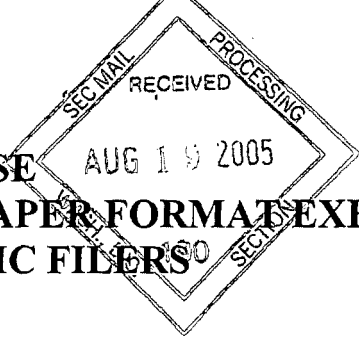


FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS



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

0001326845
Registrant CIK Number

Form 8-K, August 18, 2005, Series 2005-3
Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(give period of report)

333-126164
SEC File Number, if available

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



PROCESSED
AUG 23 2005
B
THOMSON
FINANCIAL


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SIGNATURES

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

Dated: August 18, 2005

WACHOVIA MORTGAGE LOAN TRUST, LLC

By: 
Name: Robert Perre
Title: Vice President

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

EXHIBIT INDEX

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

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

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

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

Date of Report (Date of earliest event reported August 18, 2005)

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

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

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

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

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

Item 8.01. Other Events.

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

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

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

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

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

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

(a) Financial Statements.

Not applicable.

(b) Pro Forma Financial Information.

Not applicable.

(c) Exhibits

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

SIGNATURES

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

Dated: August 18, 2005

WACHOVIA MORTGAGE LOAN TRUST, LLC

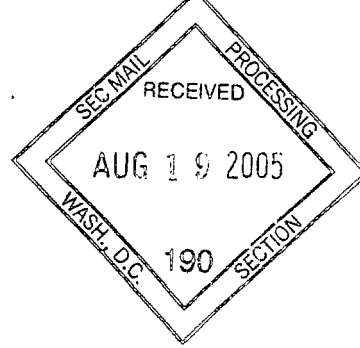
By: /s/ Robert Perret

Name: Robert Perret

Title: Vice President

EXHIBIT INDEX

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



Selection Criteria: All records
Table of Contents

- 1. IO Only
- 2. Silent Seconds

1. IO Only

	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV
IO	230,267,972.02	847	26.33	271,863.01	6.77	358	651	81.90

[Top](#)

2. Silent Seconds:

	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV
Silent Second	108,861,159.27	499	12.45	218,158.64	6.64	358	658	80.07

[Top](#)

Encore 2005-3
 08/01/2005 Statistical Pool

Wachovia Capital Markets, LLC has provided this data as an accommodation. By accepting this data, the recipient agrees that Wachovia Capital Markets, LLC does not guarantee and makes no representation or warranty whatsoever, whether express or implied, including without limitation, any warranties of fitness for a particular purpose or merchantability, with respect to this data or the accuracy, currency or completeness thereof. By accepting this data, the recipient agrees that neither Wachovia Capital Markets, LLC, its employees nor any of its affiliates shall have any liability to the recipient or any other entity claiming by or through the recipient for any loss, injury, damages or expenses arising from or occasioned by or through this data, the reliance thereon by the recipient or any other party or the provision thereof by Wachovia Capital Markets, LLC. This data is for your information only and is not an offer to sell or a solicitation of any offer to buy any securities, including any of the securities that may be mentioned in this data. Wachovia Capital Markets, LLC or its affiliates may provide advice or may from time to time acquire, hold or sell positions in any of the securities that may be mentioned in this data, either for its own account or for the account of others. Wachovia Capital Markets, LLC is a subsidiary of Wachovia Corporation and is a member of the NYSE, the NASD and the SIPC.

Encore Credit Receivables Trust 2005-3
Interest Only Loans - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Pool Characteristics	
Cut-off Date:	2005-08-01
Pool Size:	\$230,267,972.02
Loan Count:	847
Gross WAC:	6.765%
Servicing Fee:	0.522%
Net WAC:	6.243%
Original Term:	360 months
Remaining Term:	358 months
Seasoning:	2 months
FICO Score:	651
LTV Ratio:	81.90%
CLTV Ratio:	85.81%
% with Silent Seconds:	20.28%
DTI Ratio:	41.35%
% Second Lien:	0.00%
% Single Family:	74.86%
% Full Doc:	58.59%
% Cashout Refi:	65.80%
% Owner Occupied:	100.00%
% with Prepay Penalties:	80.03%
% Fixed Rate:	6.77%
% ARM:	93.23%
% Interest Only:	100.00%
% 60+ Days Delinquent:	0.00%
W.A. Roll Term (ARMs):	25 months
W.A. Margin (ARMs):	6.051%
W.A. Initial Cap (ARMs):	2.621%
W.A. Periodic Cap (ARMs):	2.002%
W.A. Ceiling (ARMs):	13.772%
W.A. Floor (ARMs):	6.772%

Current WAC		%	
5.01 - 5.50	2.60%		
5.51 - 6.00	13.74		
6.01 - 6.50	25.30		
6.51 - 7.00	30.13		
7.01 - 7.50	11.67		
7.51 - 8.00	11.51		
8.01 - 8.50	3.75		
8.51 - 9.00	1.06		
9.01 - 9.50	0.24		
Total:	100.00%		
W.A.:	6.765%		
Lowest:	5.090%		
Highest:	9.290%		

Original Term to Maturity		%	
360	100.00%		
Total:	100.00%		

Seasoning		%	
0	0.06%		
1 - 6	99.94		
Total:	100.00%		
W.A.:	2 months		
Lowest:	0 months		
Highest:	4 months		

Credit Grade		%	
AA	85.02%		
A+	13.51		
B	1.48		
Total:	100.00%		

FICO Score		%	
560 - 579	2.22%		
580 - 599	8.80		
600 - 619	18.18		
620 - 639	18.80		
640 - 659	15.07		
660 - 679	12.26		
680 - 699	7.82		
700 - 719	5.77		
720 - 739	3.69		
740 +	7.39		
Total:	100.00%		
W.A.:	651		
Lowest:	571		
Highest:	816		

Loan-to-Value Ratio		%	
50.00 or less	1.79%		
50.01 - 60.00	2.22		
60.01 - 70.00	7.74		
70.01 - 75.00	6.15		
75.01 - 80.00	28.78		
80.01 - 85.00	17.53		
85.01 - 90.00	26.96		
90.01 - 95.00	8.68		
95.01 - 100.00	0.15		
Total:	100.00%		
W.A.:	81.90%		
Lowest:	35.00%		
Highest:	95.00%		

Debt-to-Income Ratio		%	
20.00 or less	1.48%		
20.01 - 30.00	7.53		
30.01 - 40.00	25.46		
40.01 - 50.00	64.03		
50.01 - 60.00	1.51		
Total:	100.00%		
W.A.:	41.35%		
Lowest:	8.19%		
Highest:	54.61%		

Documentation Type		%	
Stated Income	39.76%		
2 Yr Full Doc	29.96		
1 Yr Full Doc	28.64		
1 Yr Limited Doc	1.48		
2 Yr Limited Doc	0.17		
Total:	100.00%		

Loan Purpose		%	
Refinance - Cash Out	65.80%		
Purchase	27.84		
Refinance - Rate/Term	6.35		
Total:	100.00%		

Occupancy Type		%	
Owner Occupied	100.00%		
Total:	100.00%		

Property Type		%	
Single Family Residence	74.86%		
PUD (Detached)	9.20		
Condominium	6.72		
Two Family	4.05		
PUD (Attached)	3.78		
Three Family	1.03		
Four Family	0.37		
Total:	100.00%		

State		%	
Southern California	42.84%		
Northern California	17.45		
IL	7.19		
FL	6.65		
MD	4.66		
VA	3.89		
NV	2.88		
Other	14.45		
Total:	100.00%		

Zip Code		%	
90650	0.98%		
92336	0.87		
91306	0.85		
90815	0.78		
92376	0.73		
Other	95.80		
Total:	100.00%		

Gross Margin (ARMs)		%	
4.01 - 5.00	3.17%		
5.01 - 6.00	82.89		
6.01 - 7.00	13.66		
7.01 - 8.00	0.18		
8.01 - 9.00	0.10		
Total:	100.00%		
W.A.:	6.051%		
Lowest:	4.100%		
Highest:	8.040%		

Term to Roll (ARMs)		%	
19 - 24	74.79%		
31 - 36	25.21		
Total:	100.00%		
W.A.:	25 months		
Lowest:	20 months		
Highest:	36 months		

Maximum Rate (ARMs)		%	
12.01 - 13.00	17.10%		
13.01 - 14.00	53.47		
14.01 - 15.00	24.27		
15.01 - 16.00	4.91		
16.01 - 17.00	0.26		
Total:	100.00%		
W.A.:	13.772%		
Lowest:	12.090%		
Highest:	16.290%		

Initial Cap (ARMs)		%	
2.00	37.86%		
3.00	62.14		
Total:	100.00%		
W.A.:	2.621%		

Periodic Cap (ARMs)		%	
2.00	99.82%		
3.00	0.18		
Total:	100.00%		
W.A.:	2.002%		

Minimum Rate (ARMs)		%	
5.01 - 6.00	17.10%		
6.01 - 7.00	53.47		
7.01 - 8.00	24.27		
8.01 - 9.00	4.91		
9.01 - 10.00	0.26		
Total:	100.00%		
W.A.:	6.772%		
Lowest:	5.090%		
Highest:	9.290%		

Prepay Penalty Term		%	
0	19.97%		
6	0.18		
12	5.73		
24	50.35		
36	23.76		
Total:	100.00%		

Lien Position		%	
1	100.00%		
Total:	100.00%		

Product Type		%	
2/28 Hybrid/ARMs - 2 Yr IO	45.61%		
2/28 Hybrid/ARMs - 5 Yr IO	24.12		
3/27 Hybrid/ARMs - 5 Yr IO	12.42		
3/27 Hybrid/ARMs - 3 Yr IO	11.08		
30 Yr Fixed Rate - 5 Yr IO	6.77		
Total:	100.00%		

Unpaid Principal Balance		%	
50,001 - 75,000	0.14%		
75,001 - 100,000	0.50		
100,001 - 150,000	4.21		
150,001 - 200,000	11.63		
200,001 - 250,000	13.32		
250,001 - 300,000	17.49		
300,001 - 350,000	18.40		
350,001 - 400,000	14.82		
400,001 - 450,000	9.27		
450,001 - 500,000	5.65		
500,001 +	4.58		
Total:	100.00%		
Average:	\$271,863.01		
Lowest:	\$51,000.00		
Highest:	\$882,500.00		

Encore Credit Receivables Trust 2005-3
Interest Only Loans - Summary Characteristics
Statistical Cut-Off Date 8/1/05

Prepay Penalty Type	%
6M on 80%	73.89%
No Penalty	19.97
1% on Bal	4.25
2M int on 100%	1.14
2M int on 56%	0.35
2% on Bal	0.21
5/4/3	0.18
Total:	100.00%

Encore Credit Receivables Trust 2005-3
Loans with reported Silent Seconds - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Pool Characteristics	
Cut-off Date:	2005-08-01
Pool Size:	\$108,861,159.27
Loan Count:	499
Gross WAC:	6.640%
Servicing Fee:	0.522%
Net WAC:	6.118%
Original Term:	360 months
Remaining Term:	358 months
Seasoning:	1 months
FICO Score:	658
LTV Ratio:	80.09%
CLTV Ratio:	99.01%
% with Silent Seconds:	100.00%
DTI Ratio:	42.70%
% Second Lien:	0.00%
% Single Family:	68.86%
% Full Doc:	63.87%
% CashOut Refi:	21.85%
% Owner Occupied:	99.40%
% with Prepay Penalties:	68.49%
% Fixed Rate:	5.68%
% ARM:	94.32%
% Interest Only:	42.89%
% 60+ Days Delinquent:	0.00%
W.A. Roll Term (ARMs):	26 months
W.A. Margin (ARMs):	5.952%
W.A. Initial Cap (ARMs):	2.760%
W.A. Periodic Cap (ARMs):	1.986%
W.A. Ceiling (ARMs):	13.628%
W.A. Floor (ARMs):	6.628%

Lien Position	%
1	100.00%
Total:	100.00%

Product Type	%
2/28 Hybrid/ARMs	28.17%
3/27 Hybrid/ARMs	18.13
2/28 Hybrid/ARMs - 2 Yr IO	16.56
2/28 Hybrid/ARMs - 5 Yr IO	12.79
3/27 Hybrid/ARMs - 5 Yr IO	9.38
30 Yr Fixed Rate	5.11
3/27 Hybrid/ARMs - 3 Yr IO	3.87
2/28 Dual Hybrid/ARMs	2.02
1/29 Hybrid/ARMs	1.76
6 Month LIBOR ARMs	0.88
5/25 Hybrid/ARMs	0.75
30 Yr Fixed Rate - 5 Yr IO	0.29
20 Yr Fixed Rate	0.28
Total:	100.00%

Unpaid Principal Balance	%
25,001 - 50,000	0.09%
50,001 - 75,000	0.93
75,001 - 100,000	3.21
100,001 - 150,000	12.56
150,001 - 200,000	14.37
200,001 - 250,000	13.45
250,001 - 300,000	16.54
300,001 - 350,000	12.21
350,001 - 400,000	9.65
400,001 - 450,000	10.80
450,001 - 500,000	3.44
500,001 +	2.74
Total:	100.00%
Average:	\$218,158.64
Lowest:	\$46,723.59
Highest:	\$882,500.00

Current WAC	%
5.01 - 5.50	3.18%
5.51 - 6.00	23.67
6.01 - 6.50	22.71
6.51 - 7.00	26.36
7.01 - 7.50	11.67
7.51 - 8.00	7.67
8.01 - 8.50	1.57
8.51 - 9.00	1.38
9.01 - 9.50	0.55
9.51 - 10.00	0.94
10.01 +	0.31
Total:	100.00%
W.A.: 6.640%	
Lowest: 5.150%	
Highest: 10.390%	

Original Term to Maturity	%
240	0.28%
360	99.72
Total:	100.00%

Seasoning	%
0	0.50%
1 - 6	98.53
7 - 12	0.98
Total:	100.00%
W.A.: 1 months	
Lowest: 0 months	
Highest: 8 months	

Credit Grade	%
AA	93.67%
A+	5.01
AA95	0.08
B	0.99
C	0.26
Total:	100.00%

FICO Score	%
519 or below	0.39%
520 - 539	0.94
540 - 559	1.19
560 - 579	2.35
580 - 599	10.23
600 - 619	14.12
620 - 639	12.84
640 - 659	12.98
660 - 679	10.35
680 - 699	9.37
700 - 719	8.89
720 - 739	5.29
740 +	11.07
Total:	100.00%
W.A.: 658	
Lowest: 506	
Highest: 816	

Loan-to-Value Ratio	%
50.00 or less	0.55%
50.01 - 60.00	0.15
60.01 - 70.00	1.53
70.01 - 75.00	1.63
75.01 - 80.00	84.97
80.01 - 85.00	8.32
85.01 - 90.00	2.05
90.01 - 95.00	0.79
Total:	100.00%
W.A.: 80.09%	
Lowest: 43.84%	
Highest: 95.00%	

Debt-to-Income Ratio	%
20.00 or less	0.22%
20.01 - 30.00	5.80
30.01 - 40.00	20.91
40.01 - 50.00	70.41
50.01 - 60.00	2.66
Total:	100.00%
W.A.: 42.70%	
Lowest: 13.41%	
Highest: 54.99%	

Documentation Type	%
2 Yr Full Doc	44.66%
Stated Income	35.48
1 Yr Full Doc	19.21
1 Yr Limited Doc	0.39
2 Yr Limited Doc	0.26
Total:	100.00%

Loan Purpose	%
Purchase	73.31%
Refinance - Cash Out	21.85
Refinance - Rate/Term	4.83
Total:	100.00%

Occupancy Type	%
Owner Occupied	99.40%
Investment	0.48
Second Home	0.11
Total:	100.00%

Property Type	%
Single Family Residence	68.86%
PUD (Detached)	13.07
Condominium	8.95
Two Family	5.25
PUD (Attached)	3.09
Three Family	0.77
Total:	100.00%

State	%
Southern California	27.17%
Northern California	10.67
IL	9.77
FL	7.96
VA	6.19
NY	5.34
MD	3.76
Other	29.15
Total:	100.00%

Zip Code	%
92373	0.81%
91350	0.79
91306	0.74
92571	0.70
94591	0.70
Other	96.26
Total:	100.00%

Gross Margin (ARMs)	%
4.01 - 5.00	5.67%
5.01 - 6.00	88.48
6.01 - 7.00	5.86
Total:	100.00%
W.A.: 5.952%	
Lowest: 4.100%	
Highest: 6.990%	

Term to Roll (ARMs)	%
1 - 6	0.93%
7 - 12	1.87
13 - 18	0.71
19 - 24	62.42
25 - 30	0.24
31 - 36	33.04
55 - 60	0.79
Total:	100.00%
W.A.: 26 months	
Lowest: 4 months	
Highest: 59 months	

Maximum Rate (ARMs)	%
12.01 - 13.00	28.04%
13.01 - 14.00	47.92
14.01 - 15.00	19.20
15.01 - 16.00	3.05
16.01 - 17.00	1.46
17.01 +	0.33
Total:	100.00%
W.A.: 13.628%	
Lowest: 12.150%	
Highest: 17.390%	

Initial Cap (ARMs)	%
2.00	23.99%
3.00	76.01
Total:	100.00%
W.A.: 2.760%	

Periodic Cap (ARMs)	%
1.50	2.80%
2.00	97.20
Total:	100.00%
W.A.: 1.986%	

Encore Credit Receivables Trust 2005-3
Loans with reported Silent Seconds - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Minimum Rate (ARMs)	%
5.01 - 6.00	28.04%
6.01 - 7.00	47.92
7.01 - 8.00	19.20
8.01 - 9.00	3.05
9.01 - 10.00	1.46
10.01 +	0.33
Total:	100.00%
W.A.: 6.628%	
Lowest: 3.150%	
Highest: 10.390%	

Prepay Penalty Term	%
0	31.51%
12	5.24
24	41.40
36	21.85
Total:	100.00%

Prepay Penalty Type	%
6M on 80%	56.84%
No Penalty	31.51
1% on Bal	6.98
2M int on 100%	2.34
2% on Bal	1.25
5/4/3	1.07
Total:	100.00%

Encore Credit Receivables Trust 2005-3
Investor Property Loans - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Pool Characteristics	
Cut-off Date:	2005-08-01
Pool Size:	\$41,857,214.85
Loan Count:	250
Gross WAC:	7.473%
Servicing Fee:	0.522%
Net WAC:	6.951%
Original Term:	357 months
Remaining Term:	355 months
Seasoning:	2 months
FICO Score:	646
LTV Ratio:	76.55%
CLTV Ratio:	76.68%
% with Silent Seconds:	1.25%
DTI Ratio:	36.09%
% Second Lien:	0.00%
% Single Family:	60.06%
% Full Doc:	43.04%
% Cashout Refi:	58.96%
% Owner Occupied:	0.00%
% with Prepay Penalties:	72.96%
% Fixed Rate:	22.91%
% ARM:	77.09%
% Interest Only:	0.00%
% 60+ Days Delinquent:	0.00%
W.A. Roll Term (ARMs):	22 months
W.A. Margin (ARMs):	6.079%
W.A. Initial Cap (ARMs):	2.830%
W.A. Periodic Cap (ARMs):	1.928%
W.A. Ceiling (ARMs):	14.453%
W.A. Floor (ARMs):	7.453%

Lien Position	%
1	100.00%
Total:	100.00%

Product Type	%
2/28 Hybrid/ARMs	57.08%
30 Yr Fixed Rate	20.83
1/29 Hybrid/ARMs	8.66
3/27 Hybrid/ARMs	5.66
6 Month LIBOR ARMs	3.64
5/25 Hybrid/ARMs	2.06
15 Yr Fixed Rate	1.06
20 Yr Fixed Rate	1.02
Total:	100.00%

Unpaid Principal Balance	%
25,001 - 50,000	0.67%
50,001 - 75,000	4.15
75,001 - 100,000	6.65
100,001 - 150,000	22.44
150,001 - 200,000	15.24
200,001 - 250,000	13.39
250,001 - 300,000	17.01
300,001 - 350,000	9.19
350,001 - 400,000	1.71
400,001 - 450,000	6.11
450,001 - 500,000	3.44
Total:	100.00%
Average:	\$167,428.86
Lowest:	\$36,790.96
Highest:	\$494,477.13

Current WAC	%
5.51 - 6.00	2.82%
6.01 - 6.50	11.11
6.51 - 7.00	21.90
7.01 - 7.50	21.37
7.51 - 8.00	24.08
8.01 - 8.50	4.61
8.51 - 9.00	8.56
9.01 - 9.50	3.38
9.51 - 10.00	1.61
10.01 +	0.55
Total:	100.00%
W.A.:	7.473%
Lowest:	5.750%
Highest:	10.240%

Original Term to Maturity	%
180	1.06%
240	1.02
360	97.92
Total:	100.00%

Seasoning	%
0	0.26%
1 - 6	96.45
7 - 12	3.28
Total:	100.00%
W.A.:	2 months
Lowest:	0 months
Highest:	10 months

Credit Grade	%
AA	76.65%
A+	17.42
B	5.42
C	0.50
Total:	100.00%

FICO Score	%
519 or below	3.88%
520 - 539	1.61
540 - 559	2.30
560 - 579	8.03
580 - 599	7.11
600 - 619	12.59
620 - 639	13.64
640 - 659	11.63
660 - 679	8.89
680 - 699	9.06
700 - 719	7.11
720 - 739	2.65
740 +	11.49
Total:	100.00%
W.A.:	646
Lowest:	501
Highest:	802

Loan-to-Value Ratio	%
50.00 or less	9.34%
50.01 - 60.00	5.68
60.01 - 70.00	10.27
70.01 - 75.00	6.58
75.01 - 80.00	21.95
80.01 - 85.00	26.17
85.01 - 90.00	20.01
Total:	100.00%
W.A.:	76.55%
Lowest:	27.27%
Highest:	90.00%

Debt-to-Income Ratio	%
20.00 or less	10.37%
20.01 - 30.00	16.00
30.01 - 40.00	34.77
40.01 - 50.00	32.82
50.01 - 60.00	6.05
Total:	100.00%
W.A.:	36.09%
Lowest:	5.16%
Highest:	54.99%

Documentation Type	%
Stated Income	55.87%
1 Yr Full Doc	22.79
2 Yr Full Doc	20.26
1 Yr Limited Doc	1.08
Total:	100.00%

Loan Purpose	%
Refinance - Cash Out	58.96%
Purchase	36.12
Refinance - Rate/Term	4.92
Total:	100.00%

Occupancy Type	%
Investment	100.00%
Total:	100.00%

Property Type	%
Single Family Residence	60.06%
Two Family	14.15
Condominium	6.63
Three Family	6.30
PUD (Detached)	4.35
PUD (Attached)	4.29
Four Family	4.23
Total:	100.00%

State	%
Southern California	19.01%
FL	13.60
NY	11.88
IL	10.70
Northern California	9.82
NV	3.81
VA	3.53
Other	27.66
Total:	100.00%

Zip Code	%
10466	1.81%
60614	1.20
11212	1.18
02124	1.16
93405	1.10
Other	93.55
Total:	100.00%

Gross Margin (ARMs)	%
4.01 - 5.00	3.46%
5.01 - 6.00	77.07
6.01 - 7.00	19.46
Total:	100.00%
W.A.:	6.079%
Lowest:	4.100%
Highest:	6.990%

Term to Roll (ARMs)	%
1 - 6	7.75%
7 - 12	8.20
13 - 18	0.73
19 - 24	73.31
25 - 30	0.15
31 - 36	7.18
55 - 60	2.67
Total:	100.00%
W.A.:	22 months
Lowest:	4 months
Highest:	59 months

Maximum Rate (ARMs)	%
12.01 - 13.00	3.65%
13.01 - 14.00	34.28
14.01 - 15.00	42.69
15.01 - 16.00	13.76
16.01 - 17.00	4.90
17.01 +	0.72
Total:	100.00%
W.A.:	14.453%
Lowest:	12.750%
Highest:	17.240%

Initial Cap (ARMs)	%
1.50	0.72%
2.00	15.95
3.00	83.33
Total:	100.00%
W.A.:	2.830%

Periodic Cap (ARMs)	%
1.50	15.92%
2.00	83.33
3.00	0.75
Total:	100.00%
W.A.:	1.928%

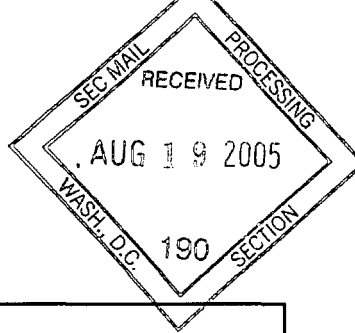
Encore Credit Receivables Trust 2005-3
Investor Property Loans - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Minimum Rate (ARMs)	%
5.01 - 6.00	3.65%
6.01 - 7.00	34.28
7.01 - 8.00	42.69
8.01 - 9.00	13.76
9.01 - 10.00	4.90
10.01 +	0.72
Total:	100.00%
W.A.: 7.453%	
Lowest: 5.750%	
Highest: 10.240%	

Prepay Penalty Term	%
0	27.04%
12	7.35
24	39.28
36	26.32
Total:	100.00%

Prepay Penalty Type	%
6M on 80%	66.14%
No Penalty	27.04
1% on Bal	3.34
5/4/1	1.64
2M int on 100%	1.16
2% on Bal	0.67
Total:	100.00%

ECR 2005-3



Top 3 States					
<u>2005-3 Initial Pool</u>		<u>2005-2 Prosup Pool</u>		<u>2005-1 Prosup Pool</u>	
CA	42.16%	CA	40.60%	CA	46.84%
FL	10.30%	IL	11.28%	IL	11.28%
IL	9.54%	FL	9.29%	FL	7.22%

Selection Criteria: All records
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1. Statistics
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6. Margin for ARM 2/28 with 24 month IO
7. FICO for Stated Income
8. Geographic Distribution for Stated Income Loans

1. Statistics

TOTAL POOL:
% Silent 2nds: 12.45
CLTV with Silent 2nds: 81.68

SILENT SECONDS:
WA DTI (Silent Seconds): 42.07
% Full Doc (Silent Seconds): 7.35
% Non Purchase Money (Silent Seconds): 3.32

ARM 2/28 WITH 24 MONTH IO:
Initial Cap for ARM 2/28 with 24 month IO: 3.00
% Full Doc for ARM 2/28 with 24 month IO: 7

STATED INCOME:
CLTV for Stated Income: 78.41
% Stated Income w/Silent 2nds: 4.42

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2. FICO for Silent Seconds

FICO for Silent Seconds	Aggregate Principal Balance	Percent of Aggregate Principal Balance	FICO	LTV	DTI	WAC
501 - 520	421,958.94	0.39	510	77.56	43.61	10.01
521 - 540	1,201,821.51	1.11	532	77.93	39.08	8.91
541 - 560	1,179,032.40	1.08	553	81.71	43.06	8.64
561 - 580	3,508,579.91	3.23	574	77.3	43.02	7.2
581 - 600	10,765,744.08	9.88	593	80.16	44.19	7.23
601 - 620	17,340,673.32	15.83	611	80.37	42.64	6.75
621 - 640	11,889,838.97	10.82	630	80.44	42.64	6.67
641 - 660	15,041,987.20	13.82	651	79.44	41.78	6.64
661 - 680	10,275,922.59	9.44	671	80.04	41.9	6.48
681 - 700	10,294,617.20	9.43	690	80.82	42.78	6.43
701 - 720	9,338,892.37	8.63	710	80.42	43.77	6.24
721 - 740	5,706,878.51	5.24	727	79.98	43.69	6.44
741 - 760	5,061,512.63	4.65	752	80.19	41.42	6.27
761 - 780	5,777,667.23	5.31	771	80.03	42.3	5.99
781 - 800	452,127.41	0.42	788	80	42.96	6.18
801 - 820	584,050.00	0.54	814	80	44.4	6.05
Total:	108,881,159.27	100	658	80.07	42.71	6.64

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3. Loan Types for Silent Seconds

Loan Types for Silent Seconds	Aggregate Principal Balance	Percent of Aggregate Principal Balance	FICO	LTV	DTI	WAC
ARM 1YR	1,915,784.37	1.76	688	79.97	45.95	6.08
ARM 2/28	30,671,433.54	28.17	658	80.26	43.42	6.58
ARM 2/28 Dual 40/20	2,201,289.36	2.02	651	80	45.83	6.84
ARM 2/28 / IO 24	16,025,561.53	16.56	662	80.21	43.16	6.34
ARM 2/28 / IO 60	13,925,834.46	12.79	669	79.34	42.51	6.33
ARM 3/27	19,741,645.15	18.13	640	80.99	42.24	7.24
ARM 3/27 / IO 36	4,212,293.48	3.87	640	80.93	38.75	6.63
ARM 3/27 / IO 60	10,214,974.73	9.38	674	80.36	41.59	6.53
ARM 5/25	814,018.51	0.75	663	81.93	43.32	6.92
ARM 6MO	956,522.79	0.88	668	80.38	39.61	6.56
FR20	307,060.48	0.28	631	78.35	44.97	7.03
FR30	5,564,359.87	5.11	648	75.77	42.88	6.82
FR30 / IO 60	310,400.00	0.29	704	80	30.76	6.76
Total:	108,881,159.27	100	658	80.07	42.71	6.64

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4. Geographic Distribution for Silent Seconds

Geographic Distribution for Silent Seconds	Aggregate Principal Balance	Percent of Aggregate Principal Balance	FICO	LTV	DTI	WAC
Alabama	161,322.52	0.15	548	85	40.69	8.99
Arizona	1,951,334.10	1.79	632	80.39	40.52	6.58
California	41,188,852.65	37.84	676	79.57	43.47	6.26
Colorado	924,021.03	0.85	652	82.02	35.67	6.73
Connecticut	517,350.26	0.48	668	83.44	42.29	7.05
Florida	6,660,931.22	6.13	637	79.74	43.56	6.66
Georgia	3,241,381.94	2.98	643	81.45	39.33	6.6
Hawaii	101,076.82	0.09	668	79	37.49	7.94
Illinois	10,632,991.83	9.77	658	80.43	41.92	6.87
Indiana	149,391.33	0.14	636	75.02	39.73	7.62
Iowa	429,900.95	0.39	692	79.47	38.16	7.22
Louisiana	921,712.41	0.85	634	78.73	39.86	7.17
Maryland	4,055,468.42	3.73	654	80.93	41.43	6.76
Massachusetts	3,772,780.92	3.47	678	82.12	42.58	6.78
Michigan	2,181,485.26	2	618	81.54	42.96	7.13
Minnesota	2,552,605.88	2.34	681	79.74	44.45	6.66
Mississippi	244,696.25	0.22	629	77.81	38.69	6.93
Missouri	1,365,263.92	1.25	601	77.25	43.05	7.27
Nebraska	224,194.86	0.21	648	80	43.85	6.47
Nevada	2,454,752.62	2.25	653	79.99	41.33	6.52
New Hampshire	165,458.63	0.15	654	80	42.06	6.79
New Jersey	1,833,117.64	1.68	673	81.33	44.6	6.83
New Mexico	926,474.97	0.85	644	81.56	43.13	7.59
New York	5,869,286.16	5.34	685	79.14	44.16	6.6
North Carolina	461,181.05	0.42	649	85	39.35	7.15
Ohio	286,849.73	0.26	577	86.41	43.1	8.58
Oklahoma	466,008.05	0.43	627	79.22	38.91	7.4
Oregon	631,212.79	0.58	696	81.21	39.37	6.28
Pennsylvania	654,215.19	0.6	589	78.63	39.43	6.26
South Carolina	147,708.66	0.14	707	74.82	43.3	6.37
Tennessee	260,514.54	0.24	546	87.24	46.97	9.24
Texas	2,306,288.26	2.12	626	80.01	37.58	7.53
Utah	265,658.73	0.24	637	80	48.71	6.41
Virginia	6,737,736.76	6.19	635	79.88	43.33	6.93
Washington	1,435,878.68	1.32	615	82.14	41.71	6.56
West Virginia	130,625.42	0.12	585	89.98	53.55	8.79
Wisconsin	572,289.57	0.53	588	81.75	43.11	6.72
Total:	108,881,159.27	100	658	80.07	42.71	6.64

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5. Debt to Income (Entire Pool)

Aggregate	Percent of Aggregate

Debt to Income (Entire Pool)	Balance	FICO	LTV	DTI	WAC
0.01 - 10.00	1,695,445.26	0.19	865	74.84	7.06
10.01 - 20.00	15,439,953.25	1.77	627	74.76	16
20.01 - 30.00	70,205,590.20	8.03	628	75.72	28.34
30.01 - 40.00	214,993,098.15	24.59	623	76.77	35.67
40.01 - 50.00	509,619,699.92	58.23	623	80.96	45.76
50.01 - 60.00	62,453,978.47	7.14	593	76.54	52.28
70.01 - 80.00	119,786.21	0.01	624	33.9	74.54
Total:	874,546,652.19	100	621	79.33	41.64

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6. Margin for ARM 2 28 with 24 month IO

Margin for ARM 2 28 with 24 month IO	Aggregate Principal Balance	Percent of Aggregate Principal Balance	FICO	LTV	DTI	WAC
4.01 - 4.50	244,100.00	0.23	638	75.61	38.76	6.31
4.51 - 5.00	1,896,410.00	1.81	645	66.09	40.54	7.15
5.51 - 6.00	87,185,584.22	83.01	647	82.25	41.6	6.63
6.51 - 7.00	15,101,350.94	14.38	616	80.33	40.12	7.08
7.01 - 7.50	337,000.00	0.37	564	94	49.72	7.5
8.01 - 8.50	209,700.00	0.2	633	90	49.07	9.04
Total:	103,024,134.86	100	642	82.07	41.41	6.71

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7. FICO for Stated Income

FICO for Stated Income	Aggregate Principal Balance	Percent of Aggregate Principal Balance	FICO	LTV	DTI	WAC
501 - 520	9,335,725.67	1.93	511	71.07	44.24	5.39
521 - 540	9,959,188.17	2.62	531	69.35	42.59	5.77
541 - 560	28,389,069.58	7.46	552	74.76	42.96	6.18
561 - 580	38,932,636.12	10.23	571	75.79	42.15	7.81
581 - 600	37,567,596.67	9.87	592	76.38	41.77	7.55
601 - 620	69,035,634.87	15.22	610	77.89	41.57	7.38
621 - 640	42,946,487.99	11.28	629	80.95	41.05	7.26
641 - 660	43,669,532.90	11.47	651	80.44	40.03	7.27
661 - 680	33,936,372.91	8.92	670	78.02	41.13	6.94
681 - 700	27,916,019.39	7.33	690	81.15	39.49	6.91
701 - 720	17,956,724.98	4.72	710	83.04	41.61	6.82
721 - 740	12,457,280.38	3.27	728	81.95	42.96	6.65
741 - 760	10,359,989.90	2.73	750	83.94	39.57	6.81
761 - 780	7,862,376.26	2.07	769	83.85	42.96	6.6
781 - 800	1,472,238.55	0.39	788	81.43	37.68	7.26
801 - 820	720,818.73	0.19	805	85.68	37.63	6.66
Total:	366,596,692.18	100	631	78.41	41.41	7.39

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8. Geographic Distribution for Stated Income Loans

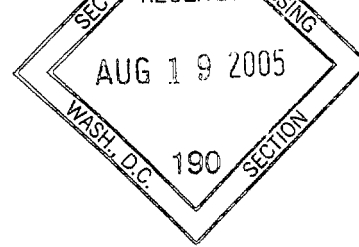
Geographic Distribution for Stated Income Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	FICO	LTV	DTI	WAC
Alabama	101,953.60	0.03	569	85	32.66	9.89
Arizona	4,823,616.65	1.27	618	83.30	40.89	7.75
Arkansas	534,286.59	0.14	601	86.66	46.54	7.6
California	177,995,603.09	46.77	629	75.88	42.43	7.09
Colorado	604,269.02	0.16	589	87.33	36.26	6.26
Connecticut	4,819,981.89	1.27	610	77.22	41.1	7.7
District of Columbia	1,373,879.19	0.36	688	65.11	46.01	7.71
Florida	41,438,510.22	10.88	623	80.05	40.6	7.64
Georgia	3,560,682.39	1.49	614	83.07	37.94	6.11
Hawaii	2,623,712.74	0.69	606	76.32	41.82	7.42
Idaho	81,521.67	0.02	631	83	28.31	6.19
Illinois	35,566,545.15	9.34	654	80.85	41.45	7.57
Indiana	1,123,421.49	0.3	659	83.36	39.47	7.95
Iowa	563,653.75	0.14	707	79.99	39.06	7.04
Louisiana	1,692,330.41	0.42	636	84.87	37.02	7.76
Maine	424,467.15	0.11	620	79.62	32.57	7.25
Maryland	10,961,496.60	2.86	627	75.99	40.57	7.52
Massachusetts	5,855,816.10	1.54	643	77.72	37.32	7.4
Michigan	5,337,494.55	1.4	608	83.27	39.13	6.36
Minnesota	6,081,817.84	1.6	633	82.76	40.77	7.7
Mississippi	199,372.52	0.05	641	95	28.57	6.24
Missouri	935,159.31	0.25	601	80.62	36.33	6.64
Montana	145,236.81	0.04	658	85	10.69	7.25
Nevada	6,340,995.25	1.67	615	75.77	39.94	7.64
New Hampshire	35,126.63	0.01	621	85.77	25.83	7.88
New Jersey	7,597,672.17	2	624	77.66	40.83	7.45
New Mexico	2,204,092.37	0.58	624	83.47	39.99	6.22
New York	25,834,492.51	6.81	644	81.68	41	7.25
North Carolina	1,152,432.02	0.3	664	89.65	37.49	7.7
North Dakota	89,939.41	0.03	594	88.67	44.27	6.5
Ohio	1,522,679.62	0.4	611	85.74	37.83	6.26
Oklahoma	257,639.41	0.07	585	71.85	25.55	6.54
Oregon	432,485.74	0.11	658	85.26	38.01	6.91
Pennsylvania	1,671,960.62	0.44	615	82.71	33.33	6.28
Rhode Island	1,436,362.75	0.38	610	84.23	39.51	7.96
South Carolina	636,537.06	0.25	601	74.63	39.44	6.81
Tennessee	1,200,055.65	0.32	589	88.68	42.08	9.01
Texas	2,264,158.79	0.58	645	80.95	35.64	6.14
Utah	229,311.09	0.06	625	67.65	31.67	6.99
Virginia	15,256,832.83	4.01	638	83.37	42.37	7.8
Washington	1,609,910.33	0.42	632	83.14	35.97	7.43
West Virginia	423,348.58	0.11	663	89.23	49.06	6.46
Wisconsin	988,472.11	0.26	597	84.6	43.62	9.02
Total:	366,596,692.18	100	631	78.41	41.41	7.39

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Encore 2005-3
06/01/2005 Statistical Pool

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Deal Name ECR 2005-3



**Please fill in over this generic data

	ARM	FRM	Total/Avg.
Percentage Bal.	82.21%	17.79%	
Deal Balance	718,932,893	155,613,759	874,546,652
WAM	360	347	358
WA Remaining Term (mo)	358	346	356
WAC	7.25%	6.97%	7.2021%
CLTV (incl silent 2nds)	83.06%	75.32%	81.68%
Loan Balance	218,920	197,982	214,876
Non-Full Doc %	100.00%	100.00%	100.00%
DTI	41.84%	40.70%	41.64%
IO %	29.86%	10.02%	26.33%
Second Lien %	0.00%	0.00%	0.00%
Silent Seconds %	14.28%	3.97%	12.45%
FICO			
1st Quartile	550.0	557.0	551.00
2nd Quartile	616.0	622.0	618.00
3rd Quartile	688.0	690.0	689.00
4th Quartile	763.0	764.0	763.00
Property Type			
Single Family %	76.03%	74.62%	75.78%
RUD %	11.23%	11.66%	11.31%
2-4 Unit %	6.16%	10.39%	6.91%
ML %	0.00%	0.00%	0.00%
Occupancy Type			
Owner Occupied	95.16%	93.67%	94.90%
2nd Home	0.35%	0.17%	0.32%
Investor Prop.	4.49%	6.16%	4.79%
Loan Purpose			
Purchase	24.89%	7.45%	21.79%
Cash-Out	68.14%	82.87%	70.76%
Rate-Reduction	6.97%	9.68%	7.45%

Range of Current Gross Rates (%)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance				
5.001 to 5.500	\$3,464,870.85	10	3.18%	\$346,487.09	5.30%	358	721	79.96%
5.501 to 6.000	25,768,114.56	97	23.67	265,650.67	5.90	358	692	80.28
6.001 to 6.500	24,720,732.01	109	22.71	226,795.71	6.28	359	659	79.77
6.501 to 7.000	28,694,302.17	134	26.36	214,136.58	6.78	358	653	79.48
7.001 to 7.500	12,701,266.31	69	11.67	184,076.32	7.25	359	631	80.13
7.501 to 8.000	8,346,581.77	42	7.67	198,728.14	7.70	357	636	80.75
8.001 to 8.500	1,707,872.99	12	1.57	142,322.75	8.19	359	611	78.92
8.501 to 9.000	1,502,560.53	10	1.38	150,256.05	8.83	359	581	86.63
9.001 to 9.500	601,252.26	6	0.55	100,208.71	9.32	359	587	82.43
9.501 to 10.000	1,017,894.10	8	0.94	127,236.76	9.70	359	538	84.53
10.001 to 10.500	335,711.72	2	0.31	167,855.86	10.34	359	528	76.93
Total:	\$108,861,159.27	499	100.00%	\$218,158.64	6.64%	358	658	80.07%

Min: 5.15%

Max: 10.39%

Wtd. Avg.: 6.64%

Range of Original Loan-to-Value Ratios (%)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of		Average Principal Balance	Weighted Average Coupon	Weighted		Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance			Average Remaining Term	Average FICO	
35.01 to 40.00	\$209,621.96	1	0.19%	\$209,621.96	6.74%	358	580	39.63%	
40.01 to 45.00	159,704.26	1	0.15	159,704.26	6.40	358	569	43.84	
45.01 to 50.00	229,524.56	2	0.21	114,762.28	6.68	358	627	47.04	
50.01 to 55.00	159,896.71	1	0.15	159,896.71	8.19	359	535	53.33	
60.01 to 65.00	241,600.36	2	0.22	120,800.18	7.14	358	627	63.53	
65.01 to 70.00	1,426,978.55	8	1.31	178,372.32	7.28	359	638	66.98	
70.01 to 75.00	1,773,069.25	17	1.63	104,298.19	7.56	352	623	74.14	
75.01 to 80.00	92,504,572.89	407	84.97	227,283.96	6.53	358	661	79.93	
80.01 to 85.00	9,238,494.45	45	8.49	205,299.88	6.94	358	657	84.34	
85.01 to 90.00	2,053,716.50	12	1.89	171,143.04	7.90	359	622	89.93	
90.01 to 95.00	863,979.78	3	0.79	287,993.26	8.61	359	604	94.90	
Total:	\$108,861,159.27	499	100.00%	\$218,158.64	6.64%	358	658	80.07%	

Min: 39.63%
 Max: 95.00%
 Wtd. Avg.: 80.07%

Original Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance					
240	\$307,060.48	2	0.28%	\$153,530.24	7.03%	239	631	78.35%	
360	108,554,098.79	497	99.72	218,418.71	6.64	359	658	80.07	
Total:	\$108,861,159.27	499	100.00%	\$218,158.64	6.64%	358	658	80.07%	

Min: 240 Months
Max: 360 Months
Wtd. Avg.: 360 Months

Range of Remaining Terms (months)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance					
211 to 240	\$307,060.48	2	0.28%	\$153,530.24	7.03%	239	631	78.35%	
301 to 360	108,554,098.79	497	99.72	218,418.71	6.64	359	658	80.07	
Total:	\$108,861,159.27	499	100.00%	\$218,158.64	6.64%	358	658	80.07%	

Min: 239 Months
Max: 360 Months
Wtd. Avg.: 358 Months

	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
ARM/Fixed Rate								
ARM	\$102,679,338.92	462	94.32%	\$222,249.65	6.63%	359	659	80.31%
Fixed Rate Loan	6,181,820.35	37	5.68	167,076.23	6.83	352	650	76.11
Total:	\$108,861,159.27	499	100.00%	\$218,158.64	6.64%	358	658	80.07%

	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Fixed Rate Loan Types								
FR30	\$5,564,359.87	33	90.01%	\$168,616.97	6.82%	358	648	75.77%
FR30 / IO 60	310,400.00	2	5.02	155,200.00	6.76	359	704	80.00
FR20	307,060.48	2	4.97	153,530.24	7.03	239	631	78.35
Total:	\$6,181,820.35	37	100.00%	\$167,076.23	6.83%	352	650	76.11%

Adjustable Rate Loan Types	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance					
ARM 2/28 - 6 Month LIBOR	\$30,671,433.54	157	29.87%	\$195,359.45	6.58%	358	659	80.26%	
ARM 3/27 - 6 Month LIBOR	19,741,645.15	108	19.23	182,793.01	7.24	359	640	80.99	
ARM 2/28 / IO 24	18,025,561.53	70	17.56	257,508.02	6.34	358	662	80.21	
ARM 2/28 / IO 60	13,925,834.46	51	13.56	273,055.58	6.33	359	669	79.34	
ARM 3/27 / IO 60	10,214,974.73	41	9.95	249,145.73	6.53	359	675	80.36	
ARM 3/27 / IO 36	4,212,293.46	15	4.10	280,819.56	6.63	358	640	80.93	
ARM 2/28 Dual 40/20	2,201,269.38	7	2.14	314,467.05	6.84	359	651	80.00	
ARM 1YR	1,915,784.37	7	1.87	273,683.48	6.08	359	688	79.97	
ARM - 6 Month LIBOR	956,522.79	3	0.93	318,840.93	6.56	359	688	80.38	
ARM 5/25	814,019.51	3	0.79	271,339.84	6.92	359	689	81.93	
Total:	\$102,679,338.92	462	100.00%	\$222,249.65	6.63%	359	659	80.31%	

	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Interest Only								
Interest Only	\$46,689,064.18	179	42.89%	\$260,832.76	6.41%	359	665	80.05%
Not Interest Only	62,172,095.09	320	57.11	194287.80	6.81	358	653	80.09
Total:	\$108,861,159.27	499	100.00%	\$218,158.64	6.64%	358	658	80.07%

Prepayment Period Original Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
0	\$34,303,553.95	161	31.51%	\$213,065.55	6.90%	358	662	80.60%
12	5,701,533.70	19	5.24	300080.72	6.47	358	680	77.72
24	45,066,643.41	197	41.40	228764.69	6.35	358	663	80.17
36	23,789,428.21	122	21.85	194995.31	6.87	358	639	79.67
Total:	\$108,861,159.27	499	100.00%	\$218,158.64	6.64%	358	658	80.07%

Lien Position	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
First Lien	\$108,861,159.27	499	100.00%	\$218,158.64	6.64%	358	658	80.07%
Total:	\$108,861,159.27	499	100.00%	\$218,158.64	6.64%	358	658	80.07%

Documentation Type	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
2 Yr Full Doc	\$48,040,806.03	248	44.13%	\$193,712.93	6.59%	358	644	80.40%
Stated Income	38,623,866.95	152	35.48	254,104.39	6.71	359	687	80.16
1 Yr Full Doc	16,216,418.44	79	14.90	205,271.12	6.68	358	634	79.36
Full Doc - 12 Months Bank Statements	4,696,872.52	15	4.31	313,124.83	6.31	359	675	80.27
Full Doc - 24 Months Bank Statements	580,000.00	2	0.53	290,000.00	6.91	359	603	80.00
1 Yr Limited Doc	425,458.09	2	0.39	212,729.05	7.07	359	553	60.11
2 Yr Limited Doc	277,737.24	1	0.26	277,737.24	7.59	358	551	80.00
Total:	\$108,861,159.27	499	100.00%	\$218,158.64	6.64%	358	658	80.07%

<u>Loan Purpose</u>	<u>Aggregate Principal Balance</u>	<u>Number of Mortgage Loans</u>	<u>Percentage of Loans by Aggregate Principal Balance</u>	<u>Average Principal Balance</u>	<u>Weighted Average Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Weighted Average FICO</u>	<u>Weighted Average LTV</u>
Purchase	\$79,809,187.13	362	73.31%	\$220,467.37	6.68%	358	663	80.17%
Cash Out Refi	23,791,263.85	110	21.85	216,284.22	6.49	357	646	79.56
Rate/Term Refi	5,260,708.29	27	4.83	194,841.05	6.69	359	641	80.77
Total:	\$108,861,159.27	499	100.00%	\$218,158.64	6.64%	358	658	80.07%

Property Type	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted		Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance			Average Remaining Term	Weighted Average FICO	
Single Family Residential	\$74,966,164.47	351	68.86%	\$213,578.82	6.65%	358	655	80.18%	
Detached PUD	14,229,295.28	64	13.07	222,332.74	6.62	357	655	79.79	
Low-Rise Condo (1-4 Stories)	9,315,667.33	41	8.56	227,211.40	6.36	359	677	79.83	
2 Family	5,717,784.95	19	5.25	300,936.05	6.82	359	688	81.39	
Attached PUD	3,364,966.49	18	3.09	186,942.58	6.79	359	652	79.61	
3 Family	837,755.38	3	0.77	279,251.79	7.38	358	643	71.02	
High-Rise Condo (5+ Stories)	429,525.37	3	0.39	143,175.12	6.79	331	680	78.82	
Total:	\$108,861,159.27	499	100.00%	\$218,158.64	6.64%	358	658	80.07%	

Occupancy Status	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted		Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance			Average Remaining Term	Average FICO	
Primary	\$108,212,787.72	495	99.40%	\$218,611.69	6.63%	358	658	80.05%	
Investment	523,637.76	3	0.48	174,545.92	7.56	358	703	85.00	
Secondary	124,733.79	1	0.11	124,733.79	9.14	359	633	80.00	
Total:	\$108,861,159.27	499	100.00%	\$218,158.64	6.64%	358	658	80.07%	

Location	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance				
Alabama	\$161,322.52	1	0.15%	\$161,322.52	8.99%	358	549	85.00%
Arizona	1,951,334.10	11	1.79	177,394.01	6.58	359	632	80.39
California	41,188,852.65	132	37.84	312,036.76	6.26	358	676	79.57
Colorado	924,021.03	6	0.85	154,003.51	6.73	359	652	82.02
Connecticut	517,350.26	3	0.48	172,450.09	7.05	358	668	83.44
Florida	8,660,931.22	47	7.96	184,275.13	6.66	359	637	79.74
Georgia	3,241,361.84	21	2.98	154,350.56	6.60	351	643	81.45
Hawaii	101,076.82	1	0.09	101,076.82	7.94	239	688	75.00
Illinois	10,632,991.83	57	9.77	186,543.72	6.87	359	658	80.43
Indiana	149,391.33	2	0.14	74,695.67	7.62	359	636	75.02
Iowa	428,900.95	3	0.39	142,966.98	7.22	358	692	79.47
Louisiana	921,712.41	8	0.85	115,214.05	7.10	359	634	78.73
Maryland	4,095,468.42	16	3.76	255,966.78	6.76	359	654	80.93
Massachusetts	3,772,760.92	14	3.47	269,482.92	6.78	359	678	82.12
Michigan	2,181,465.26	19	2.00	114,813.96	7.13	358	616	81.54
Minnesota	2,552,605.88	13	2.34	196,354.30	6.66	359	661	79.74
Mississippi	244,696.25	2	0.22	122,348.13	6.93	359	629	77.81
Missouri	1,365,263.92	10	1.25	136,526.39	7.27	359	601	77.25
Nebraska	224,194.86	2	0.21	112,097.43	6.47	359	648	80.00
Nevada	2,454,752.62	12	2.25	204,562.72	6.52	359	653	79.99
New Hampshire	165,458.53	1	0.15	165,458.53	6.79	359	654	80.00
New Jersey	1,833,117.64	7	1.68	261,873.95	6.83	358	673	81.33
New Mexico	926,474.97	6	0.85	154,412.50	7.59	359	644	81.56
New York	5,809,286.16	19	5.34	305,751.90	6.60	359	685	79.14
North Carolina	461,181.05	2	0.42	230,590.53	7.15	359	645	85.00
Ohio	286,949.73	3	0.26	95,649.91	8.66	357	577	86.41
Oklahoma	466,008.08	5	0.43	93,201.62	7.20	359	627	79.22
Oregon	631,212.79	4	0.58	157,803.20	6.28	359	696	81.21
Pennsylvania	654,215.19	6	0.60	109,035.87	8.28	359	588	78.63
South Carolina	147,708.66	2	0.14	73,854.33	6.37	358	707	74.82

Tennessee	260,514.54	2	0.24	130,257.27	9.24	359	546	87.24
Texas	2,306,288.28	18	2.12	128,127.13	7.53	359	626	80.01
Utah	265,658.73	2	0.24	132,829.37	6.41	357	637	80.00
Virginia	6,737,736.76	28	6.19	240,633.46	6.93	358	635	79.88
Washington	1,435,978.08	8	1.32	179,497.26	6.56	358	616	82.14
West Virginia	130,625.42	1	0.12	130,625.42	8.79	359	585	69.99
Wisconsin	572,289.57	5	0.53	114,457.91	8.72	359	586	81.75
Total:	\$108,861,159.27	499	100.00%	\$218,158.64	6.64%	358	658	80.07%

Grade	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of		Average Principal Balance	Weighted Average Coupon	Weighted		Weighted Average LTV
			Aggregate Principal Balance				Average Remaining Term	Average FICO	
AA	\$101,965,823.65	453	93.67%	\$225,090.12	6.56%	358	663	80.13%	
AA95	89,954.31	1	0.08	89,954.31	9.35	359	660	78.26	
A+	5,450,203.88	34	5.01	160,300.11	7.60	359	599	79.42	
B	1,072,401.11	9	0.99	119,155.68	8.54	358	582	79.88	
C	282,776.32	2	0.26	141,388.16	10.08	359	529	73.65	
Total:	\$108,861,159.27	499	100.00%	\$218,158.64	6.64%	358	658	80.07%	

IO Term (months)	Percentage of Loans by			Weighted			Weighted	
	Aggregate Principal Balance	Number of Mortgage Loans	Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Average Remaining Term	Average FICO	Average LTV
0	\$62,172,095.09	320	57.11%	\$194,287.80	6.81%	358	653	80.09%
24	18,025,561.53	70	16.56	257508.02	6.34	358	662	80.21
36	4,212,293.46	15	3.87	280819.56	6.63	358	640	80.93
60	24,451,209.19	94	22.46	260119.25	6.42	359	672	79.77
Total:	\$108,861,159.27	499	100.00%	\$218,158.64	6.64%	358	658	80.07%

Range of Gross Margins (%) (ARMs Only)	Percentage of Loans by			Weighted			Weighted	
	Aggregate Principal Balance	Number of Mortgage Loans	Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Average Remaining Term	Average FICO	Average LTV
4.00i to 4.500	\$3,883,368.81	21	3.78%	\$184,922.32	7.08%	359	674	80.81%
4.50i to 5.000	1,934,165.17	11	1.88	175,833.20	6.58	358	667	79.24
5.50i to 6.000	90,846,488.55	390	88.48	232,939.71	6.52	359	662	80.26
6.00i to 6.500	89,954.31	1	0.09	89,954.31	9.35	359	660	78.26
6.50i to 7.000	5,925,362.08	39	5.77	151,932.36	7.99	359	591	81.10
Total:	\$102,679,338.92	462	100.00%	\$222,249.65	6.63%	359	659	80.31%

Min: 4.10%
Max: 6.99%
Wtd. Avg.: 5.95%

Range of Minimum Loan Rates (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
5.001 to 5.500	\$3,464,870.85	10	3.37%	\$346,487.09	5.30%	358	721	79.96%
5.501 to 6.000	25,329,437.75	96	24.67	263,848.31	5.90	358	691	80.29
6.001 to 6.500	23,121,684.30	101	22.52	228,927.57	6.27	359	661	80.23
6.501 to 7.000	26,084,650.23	119	25.40	219,198.74	6.78	359	653	79.89
7.001 to 7.500	11,858,203.88	62	11.55	191,261.35	7.25	359	631	80.15
7.501 to 8.000	7,859,755.90	38	7.65	206,835.68	7.70	359	637	80.85
8.001 to 8.500	1,628,051.19	11	1.59	148,004.65	8.19	359	604	79.13
8.501 to 9.000	1,502,560.53	10	1.46	150,256.05	8.83	359	581	86.63
9.001 to 9.500	476,518.47	5	0.46	95,303.69	9.37	359	575	83.06
9.501 to 10.000	1,017,894.10	8	0.99	127,236.76	9.70	359	538	84.53
10.001 to 10.500	335,711.72	2	0.33	167,855.86	10.34	359	528	76.93
Total:	\$102,679,338.92	462	100.00%	\$222,249.65	6.63%	359	659	80.31%

Min: 5.15%

Max: 10.39%

Wtd. Avg.: 6.63%

Range of Maximum Loan Rates (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining		Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance			Term	FICO		
12.001 to 12.500	\$3,464,870.85	10	3.37%	\$346,487.09	5.30%	358	721	79.96%		
12.501 to 13.000	25,329,437.75	96	24.67	263,848.31	5.90	358	691	80.29		
13.001 to 13.500	23,121,684.30	101	22.52	228,927.57	6.27	359	661	80.23		
13.501 to 14.000	26,084,650.23	119	25.40	219,198.74	6.78	359	653	79.89		
14.001 to 14.500	11,858,203.88	62	11.55	191,261.35	7.25	359	631	80.15		
14.501 to 15.000	7,859,755.90	38	7.65	206,835.68	7.70	359	637	80.85		
15.001 to 15.500	1,628,051.19	11	1.59	148,004.65	8.19	359	604	79.13		
15.501 to 16.000	1,502,560.53	10	1.46	150,256.05	8.83	359	581	86.63		
16.001 to 16.500	476,518.47	5	0.46	95,303.69	9.37	359	575	83.06		
16.501 to 17.000	1,017,894.10	8	0.99	127,236.76	9.70	359	538	84.53		
17.001 to 17.500	335,711.72	2	0.33	167,855.86	10.34	359	528	76.93		
Total:	\$102,679,338.92	462	100.00%	\$222,249.65	6.63%	359	659	80.31%		

Min: 12.15%
Max: 17.39%
Wtd. Avg.: 13.63%

Initial Periodic Rate Cap (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining		Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance			Term	FICO		
2.000	\$24,630,366.35	92	23.99%	\$267,721.37	6.37%	359	673	79.75%		
3.000	78,048,972.57	370	76.01	210,943.17	6.71	358	654	80.49		
Total:	\$102,679,338.92	462	100.00%	\$222,249.65	6.63%	359	659	80.31%		

Min: 2.00%
Max: 3.00%
Wtd. Avg.: 2.76%

Periodic Rate Cap (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
1.500	\$2,872,307.16	10	2.80%	\$287,230.72	6.24%	359	688	80.11%
2.000	99,807,031.76	452	97.20	220,812.02	6.64	359	658	80.31
Total:	\$102,679,338.92	462	100.00%	\$222,249.65	6.63%	359	659	80.31%

Min: 1.50%
 Max: 2.00%
 Wtd. Avg.: 1.99%

Next Interest Rate Adjustment Date (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted		Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance			Average Remaining Term	Weighted Average FICO	
2005 December	\$421,811.49	1	0.41%	\$421,811.49	6.69%	358	681	80.87%	
2006 January	534,711.30	2	0.52	267,355.65	6.45	359	694	80.00	
2006 June	558,834.73	2	0.54	279,417.37	6.15	358	647	80.00	
2006 July	1,356,949.64	5	1.32	271,389.93	6.05	359	705	79.95	
2006 December	127,653.40	2	0.12	63,826.70	8.10	352	566	85.00	
2007 January	381,145.29	2	0.37	190,572.65	5.79	353	649	80.00	
2007 February	222,603.66	1	0.22	222,603.66	5.84	354	720	80.00	
2007 March	253,734.20	1	0.25	253,734.20	7.75	355	574	85.00	
2007 April	2,259,168.50	10	2.20	225,916.85	6.58	356	669	79.34	
2007 May	4,846,564.41	19	4.72	255,082.34	6.06	357	685	79.62	
2007 June	12,785,716.87	59	12.45	216,707.07	6.38	358	647	80.33	
2007 July	43,549,560.97	187	42.41	232,885.35	6.53	359	664	80.00	
2007 August	397,951.61	4	0.39	99,487.90	6.98	360	624	79.91	
2008 January	242,221.06	1	0.24	242,221.06	5.84	353	593	80.00	
2008 May	391,563.76	1	0.38	391,563.76	5.75	357	707	80.00	
2008 June	6,707,460.20	31	6.53	216,369.68	6.86	358	625	81.33	
2008 July	26,685,668.32	130	25.99	205,274.37	7.01	359	656	80.69	
2008 August	142,000.00	1	0.14	142,000.00	6.99	360	704	79.78	
2010 July	814,019.51	3	0.79	271,339.84	6.92	359	689	81.93	
Total:	\$102,679,338.92	462	100.00%	\$222,249.65	6.63%	359	659	80.31%	

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IO Only

Range of Principal Balances (\$)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of		Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Loans by Aggregate Principal Balance	Average Principal Balance				
50,000.01 to 100,000.00	\$1,473,349.33	18	0.64%	\$81,852.74	7.07%	359	623	73.88%
100,000.01 to 150,000.00	9,682,913.89	77	4.21	125,752.13	6.90	358	638	80.95
150,000.01 to 200,000.00	26,786,633.04	152	11.63	176,227.85	6.84	358	645	79.54
200,000.01 to 250,000.00	30,666,889.00	136	13.32	225,491.83	6.86	358	646	81.74
250,000.01 to 300,000.00	40,271,245.70	147	17.49	273,954.05	6.79	358	646	82.03
300,000.01 to 350,000.00	42,365,471.26	131	18.40	323,400.54	6.71	358	654	84.52
350,000.01 to 400,000.00	34,136,411.99	91	14.82	375,125.41	6.74	358	647	82.28
400,000.01 to 450,000.00	21,335,572.03	50	9.27	426,711.44	6.54	359	665	81.33
450,000.01 to 500,000.00	13,006,851.01	27	5.65	481,735.22	6.82	358	663	81.88
500,000.01 to 550,000.00	5,230,750.00	10	2.27	523,075.00	6.71	358	675	81.97
550,000.01 to 600,000.00	1,687,134.77	3	0.73	562,378.26	6.48	359	706	84.98
600,000.01 to 650,000.00	1,892,250.00	3	0.82	630,750.00	6.79	359	651	85.10
800,000.01 to 850,000.00	850,000.00	1	0.37	850,000.00	6.99	358	760	53.13
850,000.01 to 900,000.00	882,500.00	1	0.38	882,500.00	6.74	359	653	65.37
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Min: \$51,000.00
Max: \$882,500.00
Avg: \$271,863.01

Range of Current Gross Rates (%)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance					
5.001 to 5.500	\$5,995,696.89	19	2.60%	\$315,562.99	5.33%	359	708	76.79%	
5.501 to 6.000	31,633,256.99	104	13.74	304,165.93	5.91	358	676	80.56	
6.001 to 6.500	58,267,447.59	215	25.30	271,011.38	6.31	358	656	79.73	
6.501 to 7.000	69,379,644.30	264	30.13	262,801.68	6.80	358	646	80.69	
7.001 to 7.500	26,877,696.89	98	11.67	274,262.21	7.28	358	636	85.42	
7.501 to 8.000	26,492,372.76	104	11.51	254,734.35	7.79	359	635	86.18	
8.001 to 8.500	8,629,971.60	32	3.75	269,686.61	8.22	359	636	87.81	
8.501 to 9.000	2,441,885.00	10	1.06	244,188.50	8.73	359	628	91.17	
9.001 to 9.500	550,000.00	1	0.24	550,000.00	9.29	358	613	86.61	
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%	

Min: 5.09%
Max: 9.29%
Wtd. Avg.: 6.77%

Range of Original Loan-to-Value Ratios (%)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted Average		Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance			Average Remaining Term	Weighted Average FICO	
30.01 to 35.00	\$82,250.00	1	0.04%	\$82,250.00	6.99%	358	599	35.00%	
35.01 to 40.00	1,154,400.00	4	0.50	288,600.00	7.03	359	695	38.77	
40.01 to 45.00	1,569,505.30	6	0.68	261,584.22	6.30	358	663	43.21	
45.01 to 50.00	1,325,498.51	6	0.58	220,916.42	6.73	358	642	48.09	
50.01 to 55.00	2,481,650.00	8	1.08	310,206.25	6.79	358	692	52.79	
55.01 to 60.00	2,632,000.00	12	1.14	219,333.33	6.59	358	643	58.83	
60.01 to 65.00	7,528,786.81	28	3.27	268,885.24	6.37	359	647	63.37	
65.01 to 70.00	10,304,075.91	43	4.47	239,629.67	6.51	358	645	68.59	
70.01 to 75.00	14,154,880.06	54	6.15	262,127.41	6.66	359	639	73.95	
75.01 to 80.00	66,936,655.37	251	29.07	266,679.90	6.50	359	659	79.71	
80.01 to 85.00	39,695,839.60	139	17.24	285,581.58	6.70	358	642	84.18	
85.01 to 90.00	62,073,674.82	220	26.96	282,153.07	6.99	358	645	89.67	
90.01 to 95.00	20,328,755.64	75	8.83	271,050.08	7.45	359	670	94.50	
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%	

Min: 35.00%

Max: 95.00%

Wtd. Avg.: 81.90%

Original Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
360	\$230,267,972.02	847	100.00%		\$271,863.01	6.77%	358	651	81.90%
Total:	\$230,267,972.02	847	100.00%		\$271,863.01	6.77%	358	651	81.90%

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

Range of Remaining Terms (months)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
301 to 360	\$230,267,972.02	847	100.00%		\$271,863.01	6.77%	358	651	81.90%
Total:	\$230,267,972.02	847	100.00%		\$271,863.01	6.77%	358	651	81.90%

Min: 356 Months
Max: 360 Months
Wtd. Avg.: 358 Months

	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
ARM/Fixed Rate								
ARM	\$214,676,766.55	789	93.23%	\$272,087.16	6.77%	358	650	82.37%
Fixed Rate Loan	15,591,205.47	58	6.77	268,813.89	6.67	358	669	75.44
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Fixed Rate Loan Types								
FR30 / JO 60	\$15,591,205.47	58	100.00%	\$268,813.89	6.67%	358	669	75.44%
Total:	\$15,591,205.47	58	100.00%	\$268,813.89	6.67%	358	669	75.44%

Adjustable Rate Loan Types	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of	Average Principal Balance	Weighted Average Coupon	Weighted	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Loans by Aggregate Principal Balance			Average Remaining Term			
ARM 2/28 / 10 24	\$105,024,154.86	392	48.92%	\$267,918.76	6.71%	358	642	82.07%	
ARM 2/28 / 10 60	55,532,281.80	201	25.87	276,280.01	6.77	359	659	81.88	
ARM 3/27 / 10 60	28,604,177.73	104	13.32	275,040.17	6.88	359	663	83.32	
ARM 3/27 / 10 36	25,516,152.16	92	11.89	277,349.48	6.93	358	650	83.62	
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%	

	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Interest Only								
Interest Only	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Prepayment Period Original Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
0	\$45,989,617.84	181	19.97%	\$254,086.29	7.04%	359	659	83.85%
6	425,700.00	1	0.18	425700.00	7.87	359	632	90.00
12	13,201,487.25	42	5.73	314321.13	6.93	358	649	78.11
24	115,932,752.39	426	50.35	272142.61	6.67	358	649	82.05
36	54,718,414.54	197	23.76	277758.45	6.68	358	652	80.81
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Lien Position	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
First Lien	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Documentation Type	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
Stated Income	\$91,557,392.85	322	39.76%	\$284,339.73	7.01%	359	660	80.95%
2 Yr Full Doc	67,524,396.75	265	29.32	254,809.80	6.60	358	652	82.07
1 Yr Full Doc	57,165,127.47	215	24.83	265,884.31	6.64	358	637	83.03
Full Doc - 12 Months Bank Statements	8,772,704.96	26	3.81	337,411.73	6.53	359	677	84.18
1 Yr Limited Doc	3,402,149.99	12	1.48	283,512.50	6.77	358	619	79.05
Full Doc - 24 Months Bank Statements	1,461,000.00	6	0.63	243,500.00	7.05	358	598	84.81
2 Yr Limited Doc	385,000.00	1	0.17	385,000.00	6.79	358	606	74.25
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Loan Purpose	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of		Average Principal Balance	Weighted Average Compon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Loans by Aggregate Principal Balance	Average Principal Balance					
Cash Out Refi	\$151,525,147.43	564	65.80%	\$268,661.61	6.77%	358	644	80.94%	
Purchase	64,114,162.14	222	27.84	288,802.53	6.75	359	669	83.60	
Rate/Term Refi	14,628,662.45	61	6.35	239,814.14	6.85	358	652	84.45	
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%	

Property Type	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted Average		Weighted Average LTV
			Aggregate Principal Balance	Aggregate Principal Balance			Average Remaining Term	Average FICO	
Single Family Residential	\$172,374,546.80	636	74.86%	\$271,029.16	6.75%	358	647	82.18%	
Detached PUD	21,180,355.45	71	9.20	298,314.87	6.78	358	654	83.16	
Low-Rise Condo (1-4 Stories)	14,890,050.59	63	6.47	236,350.01	6.69	359	671	82.48	
2 Family	9,317,926.06	32	4.05	291,185.19	6.74	359	679	77.28	
Attached PUD	8,702,958.12	33	3.78	263,726.00	7.06	359	658	81.37	
3 Family	2,373,075.00	8	1.03	296,634.38	7.10	359	664	69.98	
4 Family	850,000.00	2	0.37	425,000.00	7.21	359	651	69.60	
High-Rise Condo (5+ Stories)	579,060.00	2	0.25	289,530.00	7.14	358	635	87.69	
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%	

Occupancy Status	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term		Weighted Average FICO	Weighted Average LTV
Primary	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%		
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%		

Location	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term		Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance			Weighted Average Remaining Term	Weighted Average FICO		
Arizona	\$3,140,539.33	17	1.36%	\$184,737.61	6.72%	359	632	83.41%		
California	138,817,423.54	439	60.29	316,212.81	6.62	358	652	80.73		
Colorado	1,671,000.00	9	0.73	185,666.67	6.43	359	650	82.56		
Connecticut	1,568,996.09	6	0.68	261,499.35	7.48	358	645	91.38		
Delaware	201,446.76	1	0.09	201,446.76	6.30	358	645	85.00		
District of Columbia	800,999.99	3	0.35	267,000.00	7.16	359	646	49.17		
Florida	15,304,039.87	79	6.65	193,722.02	6.99	358	638	83.03		
Georgia	2,531,351.48	14	1.10	180,810.82	7.03	358	649	85.09		
Hawaii	1,327,250.00	4	0.58	331,812.50	7.43	359	645	86.94		
Illinois	16,548,488.01	72	7.19	229,840.11	7.06	359	678	86.07		
Indiana	237,000.00	2	0.10	118,500.00	7.58	359	635	89.16		
Iowa	438,150.00	2	0.19	219,075.00	6.55	359	680	81.50		
Louisiana	418,600.00	3	0.18	139,533.33	6.54	359	682	84.11		
Maryland	10,738,343.10	40	4.66	268,458.58	6.89	358	637	83.32		
Massachusetts	2,242,949.50	9	0.97	249,216.61	6.76	359	667	81.08		
Michigan	2,064,076.14	15	0.90	137,605.08	7.35	359	623	85.02		
Minnesota	2,630,702.19	14	1.14	187,907.30	7.39	359	658	86.95		
Nevada	6,635,170.51	32	2.88	207,349.08	6.69	358	648	81.85		
New Hampshire	170,996.08	1	0.07	170,996.08	6.99	358	652	87.69		
New Jersey	2,992,805.00	10	1.30	299,280.50	7.08	359	633	81.50		
New Mexico	321,400.00	2	0.14	160,700.00	7.99	359	639	89.40		
New York	4,581,384.48	13	1.99	352,414.19	6.52	359	684	80.46		
North Carolina	329,399.33	2	0.14	164,699.67	8.45	359	603	90.00		
Oregon	700,846.40	5	0.30	140,169.28	6.55	358	671	84.19		
Rhode Island	483,700.00	2	0.21	241,850.00	8.44	359	626	87.70		
South Carolina	381,801.03	3	0.17	127,267.01	7.27	359	631	92.09		
Tennessee	313,750.00	2	0.14	156,875.00	7.73	358	655	92.59		
Texas	747,600.00	3	0.32	249,200.00	6.95	359	647	80.00		
Virginia	8,957,314.21	30	3.89	298,577.14	7.12	358	648	82.82		
Washington	2,545,358.98	11	1.11	231,396.27	6.80	358	637	87.11		

Wisconsin	425,090.00	2	0.18	212,545.00	7.26	359	619	86.39
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

Grade	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of	Average Principal Balance	Weighted Average Coupon	Weighted	Weighted Average FICO	Weighted Average LTV
			Loans by Aggregate Principal Balance			Average Remaining Term		
AA	\$195,766,842.63	718	85.02%	\$272,655.77	6.70%	358	656	82.18%
A+	31,099,880.24	116	13.51	268,102.42	7.13	358	625	81.21
B	3,401,249.15	13	1.48	261,634.55	7.35	359	653	72.11
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%

IO Term (months)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining		Weighted Average FICO	Weighted Average LTV
			Principal Balance	Principal Balance			Term	FICO		
24	\$105,024,154.86	392	45.61%	\$267,918.76	6.71%	358	642	82.07%		
36	25,516,152.16	92	11.08	277349.48	6.93	358	650	83.62		
60	99,727,665.00	363	43.31	274731.86	6.79	359	662	81.29		
Total:	\$230,267,972.02	847	100.00%	\$271,863.01	6.77%	358	651	81.90%		

Range of Gross Margins (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining		Weighted Average FICO	Weighted Average LTV
			Principal Balance	Principal Balance			Term	FICO		
4.001 to 4.500	\$3,099,700.00	16	1.44%	\$193,731.25	6.83%	359	670	84.28%		
4.501 to 5.000	3,709,284.00	19	1.73	195,225.47	7.29	358	669	84.65		
5.501 to 6.000	177,942,393.38	641	82.89	277,601.24	6.69	358	654	82.40		
6.501 to 7.000	29,328,689.17	111	13.66	264,222.42	7.18	358	621	81.54		
7.001 to 7.500	387,000.00	1	0.18	387,000.00	7.50	358	584	90.00		
8.001 to 8.500	209,700.00	1	0.10	209,700.00	8.04	359	633	90.00		
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%		

Min: 4.10%

Max: 8.04%

Wtd. Avg.: 6.05%

Range of Minimum Loan Rates (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance					
5.001 to 5.500	\$5,995,696.89	19	2.79%	\$315,562.99	5.33%	359	708	76.79%	
5.501 to 6.000	30,704,744.07	101	14.30	304,007.37	5.91	358	675	81.32	
6.001 to 6.500	51,958,055.62	191	24.20	272,031.70	6.31	358	655	80.38	
6.501 to 7.000	62,831,043.72	243	29.27	258,563.97	6.80	358	644	81.18	
7.001 to 7.500	26,465,696.89	95	12.33	278,586.23	7.28	358	637	85.47	
7.501 to 8.000	25,641,172.76	100	11.94	256,411.73	7.79	359	634	86.01	
8.001 to 8.500	8,272,971.60	30	3.85	275,765.72	8.23	359	636	88.00	
8.501 to 9.000	2,257,385.00	9	1.05	250,820.56	8.74	359	630	91.26	
9.001 to 9.500	550,000.00	1	0.26	550,000.00	9.29	358	613	86.61	
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%	

Min: 5.09%

Max: 9.29%

Wtd. Avg.: 6.77%

Range of Maximum Loan Rates (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
12.001 to 12.500	\$5,995,696.89	19	2.79%	\$315,562.99	5.33%	359	708	76.79%
12.501 to 13.000	30,704,744.07	101	14.30	304,007.37	5.91	358	675	81.32
13.001 to 13.500	51,958,055.62	191	24.20	272,031.70	6.31	358	655	80.38
13.501 to 14.000	62,831,043.72	243	29.27	258,563.97	6.80	358	644	81.18
14.001 to 14.500	26,465,696.89	95	12.33	278,586.28	7.28	358	637	85.47
14.501 to 15.000	25,641,172.76	100	11.94	256,411.73	7.79	359	634	86.01
15.001 to 15.500	8,272,971.60	30	3.85	275,765.72	8.23	359	636	88.00
15.501 to 16.000	2,257,385.00	9	1.05	250,820.56	8.74	359	630	91.26
16.001 to 16.500	550,000.00	1	0.26	550,000.00	9.29	358	613	86.61
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%

Min: 12.09%
Max: 16.29%
Wtd. Avg.: 13.77%

Initial Periodic Rate Cap (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by Aggregate Principal Balance	Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
2.000	\$81,271,959.53	294	37.86%	\$276,435.24	6.80%	359	659	82.29%
3.000	133,404,807.02	495	62.14	269,504.66	6.76	358	645	82.42
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%

Min: 2.00%
Max: 3.00%
Wtd. Avg.: 2.62%

Periodic Rate Cap (%) (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted		Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance			Average Remaining Term	Average FICO	
2.000	\$214,294,766.55	788	99.82%	\$271,947.67	6.77%	358	650	82.39%	
3.000	382,000.00	1	0.18	382,000.00	6.49	359	607	74.90	
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%	

Min: 2.00%
Max: 3.00%
Wtd. Avg.: 2.00%

Next Interest Rate Adjustment Date (ARMs Only)	Aggregate Principal Balance	Number of Mortgage Loans	Percentage of Loans by		Average Principal Balance	Weighted Average Coupon	Weighted Average Remaining Term	Weighted Average FICO	Weighted Average LTV
			Aggregate Principal Balance	Average Principal Balance					
2007 April	\$2,880,439.94	10	1.34%	\$288,043.99	6.93%	356	622	85.12%	
2007 May	14,588,548.12	57	6.80	255,939.44	6.51	357	633	83.52	
2007 June	55,499,151.25	208	25.85	266,822.84	6.80	358	638	82.43	
2007 July	87,588,297.35	318	40.80	275,434.90	6.71	359	657	81.38	
2008 April	\$21,999.99	2	0.24	261,000.00	6.46	356	643	72.53	
2008 May	3,094,884.01	12	1.44	257,907.00	6.47	357	652	81.60	
2008 June	14,277,529.40	49	6.65	291,378.15	6.79	358	641	82.22	
2008 July	36,083,916.49	132	16.81	273,363.00	6.99	359	663	84.28	
2008 August	142,000.00	1	0.07	142,000.00	6.99	360	704	79.78	
Total:	\$214,676,766.55	789	100.00%	\$272,087.16	6.77%	358	650	82.37%	

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Selection Criteria: All records
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2. FICO

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% Silent Seconds: 12.45
 CLTV including Silent 2nds: 81.68
 % Option ARMs: 0.00
 WA FICO (IO's only): 651
 IOCLTV including Silent 2nds: 85.81
 IO Full Docs: 0.00
 IO WA Initial Rate Cap (ARMs): 2.62
 WA DTI: 41.64
 Bravo Origination: 4.70%
 Bravo is one of two wholly owned subsidiaries of ECC Capital Corporation. Bravo was set up to be the retail originator for Encore.
 During the 1st Quarter of 2005 Encore transitioned all Encore Credit's retail operations to Bravo Credit.
 FICO is calculated using middle of three or lower of two
 DTI is calculated using the current interest expense on the IO

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2. FICO

FICO	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV
476 - 500	972,667.00	7	0.11	138,952.43	8.85	359	500	73.34
501 - 525	32,263,880.00	179	3.69	180,245.14	8.81	356	514	73.64
526 - 550	58,641,352.27	322	6.71	182,116.00	8.21	357	540	75.31
551 - 575	112,201,973.35	554	12.83	202,530.64	7.64	357	564	77.57
576 - 600	132,080,699.94	657	15.10	201,036.07	7.30	357	588	78.22
601 - 625	162,903,164.86	748	18.63	217,784.98	7.07	356	613	79.77
626 - 650	120,095,015.11	559	13.73	214,839.03	7.00	355	637	81.08
651 - 675	100,981,931.91	431	11.55	234,296.83	6.79	357	662	80.41
676 - 700	62,590,860.12	257	7.16	243,544.20	6.73	356	688	82.14
701 - 725	41,412,502.40	168	4.74	246,502.99	6.64	355	712	81.27
726 - 750	22,893,741.93	87	2.62	263,146.46	6.58	357	738	83.45
751 - 775	19,863,687.70	68	2.27	292,113.05	6.44	356	763	80.39
776 - 800	5,081,237.06	24	0.58	211,718.21	6.83	354	785	81.22
801 - 825	2,563,939.54	9	0.29	284,882.17	6.34	349	809	77.53
Total:	874,546,652.19	4,070	100.00	214,876.33	7.20	356	621	79.33

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Encore 2005-3
 08/01/2005 Statistical Pool

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Encore 2005-3
4,070 records
Balance: 874,546,652
All records

Selection Criteria: All records
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1. Mortgage Rate (Stated Income Only)
2. FICO (Stated Income Only)

1. Mortgage Rate (Stated Income Only)

Mortgage Rate (Stated Income Only)	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV
5.01 - 5.50	2,286,352.05	8	0.60	285,794.01	5.34	358	728	74.11
5.51 - 6.00	23,006,100.76	80	6.04	287,576.26	5.90	354	685	75.10
6.01 - 6.50	52,233,738.88	195	13.72	267,865.33	6.35	357	662	73.94
6.51 - 7.00	87,692,321.55	350	23.04	250,549.49	6.81	355	643	75.25
7.01 - 7.50	57,913,254.17	238	15.22	243,333.00	7.31	358	631	79.37
7.51 - 8.00	72,347,590.20	319	19.01	226,794.95	7.81	358	624	82.28
8.01 - 8.50	36,998,361.26	177	9.72	209,030.29	8.29	357	603	82.60
8.51 - 9.00	25,773,317.59	128	6.77	201,354.04	8.76	358	582	80.96
9.01 - 9.50	10,465,026.06	60	2.75	174,417.10	9.28	354	566	82.67
9.51 - 10.00	8,254,340.08	46	2.17	179,442.18	9.80	355	556	78.63
10.01 - 10.50	1,891,943.27	12	0.50	157,661.94	10.19	359	536	74.83
10.51 - 11.00	1,643,908.74	8	0.43	205,488.59	10.70	359	564	78.47
11.01 - 11.50	90,437.77	1	0.02	90,437.77	11.19	358	506	69.62
Total:	380,596,692.18	1,622	100.00	234,646.54	7.39	357	631	78.41

Max: 11.190
Min: 5.090
Weighted Average: 7.391

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2. FICO (Stated Income Only)

FICO (Stated Income Only)	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV
501 - 520	7,335,725.67	33	1.93	222,294.72	9.39	359	511	71.07
521 - 540	9,959,188.17	53	2.62	187,909.21	8.77	355	531	69.35
541 - 560	28,388,069.58	133	7.46	213,444.13	8.18	357	552	74.76
561 - 580	38,932,636.12	174	10.23	223,750.78	7.81	357	571	75.79
581 - 600	37,567,596.67	171	9.87	219,693.55	7.55	358	592	76.38
601 - 620	59,085,634.87	244	15.52	242,154.24	7.38	357	610	77.86
621 - 640	42,946,487.09	191	11.28	224,850.72	7.26	355	629	80.06
641 - 660	43,669,532.90	185	11.47	236,051.53	7.27	356	651	80.44
661 - 680	33,936,372.91	135	8.92	251,380.54	6.94	356	670	78.02
681 - 700	27,916,019.39	111	7.33	251,495.67	6.91	357	690	81.15
701 - 720	17,956,724.98	75	4.72	239,423.00	6.82	357	710	83.04
721 - 740	12,457,280.39	41	3.27	303,836.11	6.65	358	728	81.95
741 - 760	10,389,989.90	40	2.73	259,749.75	6.81	355	750	83.64
761 - 780	7,862,376.26	27	2.07	291,199.12	6.60	359	769	83.85
781 - 800	1,472,238.55	7	0.39	210,319.79	7.26	359	788	81.43
801 - 820	720,818.73	2	0.19	360,409.37	6.66	359	805	85.68
Total:	380,596,692.18	1,622	100.00	234,646.54	7.39	357	631	78.41

Max: 811
Min: 501
Weighted Average: 631

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Encore 2005-3
08/01/2005 Statistical Pool

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Selection Criteria: All records
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- [1. IO Only](#)
- [2. Silent Seconds](#)

1. IO Only

IO Only	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV
IO	230,267,972.02	847	26.33	271,863.01	6.77	358	651	81.90

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2. Silent Seconds

Silent Seconds	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV
Silent Second	108,861,159.27	499	12.45	218,158.64	6.64	358	658	80.07

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Encore 2005-3
 08/01/2005 Statistical Pool

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Encore 2005-3
1,770 records
Balance: 413,288,354
Group 2

Selection Criteria: Group 2
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1. [Original Loan to Value Distribution](#)
2. [FICO Distribution](#)
3. [Debt to Income Distribution](#)

1. Original Loan to Value Distribution

Original Loan to Value Distribution	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV	DTI
15.01 to 20.00	177,280.54	2	0.04	88,640.27	6.29	302	651	18.45	37.09
20.01 to 25.00	396,369.38	3	0.10	132,123.13	7.17	304	625	22.69	50.60
25.01 to 30.00	534,927.69	6	0.13	89,154.62	7.29	304	613	27.48	29.26
30.01 to 35.00	1,586,835.25	13	0.38	122,064.25	7.08	349	609	32.90	34.64
35.01 to 40.00	2,835,148.38	18	0.69	157,508.24	6.87	350	632	38.83	41.08
40.01 to 45.00	3,795,496.12	23	0.92	165,021.57	7.32	342	598	42.44	39.38
45.01 to 50.00	8,483,587.08	50	2.05	169,671.74	7.05	342	604	47.98	41.19
50.01 to 55.00	9,670,544.33	50	2.34	193,410.89	6.89	351	610	52.99	38.74
55.01 to 60.00	9,731,069.66	52	2.35	187,135.96	7.08	348	599	57.82	40.27
60.01 to 65.00	20,779,709.16	99	5.03	209,896.05	7.28	353	593	63.14	41.07
65.01 to 70.00	26,812,177.66	112	6.49	239,394.44	7.40	357	599	68.88	42.11
70.01 to 75.00	30,345,645.64	147	7.34	206,432.96	7.46	355	593	74.10	41.06
75.01 to 80.00	96,322,539.04	377	23.31	255,497.45	6.89	357	632	79.58	43.08
80.01 to 85.00	75,250,679.93	306	18.21	245,917.25	7.11	357	611	84.23	41.94
85.01 to 90.00	97,200,934.08	388	23.52	250,517.87	7.31	357	626	89.63	42.96
90.01 to 95.00	25,852,730.37	103	6.26	250,997.38	7.67	355	652	94.63	42.23
95.01 to 100.00	3,512,679.84	21	0.85	167,270.47	7.86	358	679	99.81	43.79
Total:	413,288,354.15	1,770	100.00	233,496.25	7.19	356	619	79.25	42.18

Max: 100.00
Min: 18.22
Weighted Average: 79.25

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2. FICO Distribution

FICO Distribution	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV	DTI
481 to 500	323,299.55	2	0.08	161,649.78	8.39	359	500	72.49	44.92
501 to 520	11,864,776.89	71	2.87	167,109.53	8.96	357	510	72.65	43.85
521 to 540	18,396,663.83	110	4.45	167,242.40	8.39	354	531	72.74	42.05
541 to 560	35,631,854.91	179	8.62	199,060.84	7.94	356	552	77.38	43.31
561 to 580	48,089,148.11	218	11.64	220,592.42	7.46	356	571	76.49	41.10
581 to 600	53,287,414.40	255	12.89	208,970.25	7.32	356	591	79.05	42.13
601 to 620	68,534,400.52	298	16.58	229,981.21	7.22	355	610	80.67	42.28
621 to 640	43,724,592.00	185	10.58	236,349.15	6.86	354	630	80.07	42.38
641 to 660	41,061,673.86	162	9.94	253,467.12	6.82	353	650	79.60	41.32
661 to 680	28,534,742.58	95	6.90	300,365.71	6.59	356	670	81.05	43.28
681 to 700	19,581,665.49	59	4.74	331,892.64	6.46	357	689	83.60	42.83
701 to 720	15,762,715.24	52	3.81	303,129.14	6.51	357	711	82.95	42.06
721 to 740	10,852,083.41	30	2.63	361,736.11	6.58	358	729	83.44	43.19
741 to 760	9,862,383.74	31	2.39	318,141.41	6.53	355	751	80.08	40.33
761 to 780	5,458,683.37	15	1.32	363,912.22	6.21	358	770	82.27	40.76
781 to 800	1,231,785.71	5	0.30	246,357.14	7.12	358	791	81.38	38.78
801 to 820	1,090,470.54	3	0.26	363,490.18	6.27	359	809	74.62	37.37
Total:	413,288,354.15	1,770	100.00	233,496.25	7.19	356	619	79.25	42.18

Max: 816
Min: 500
Weighted Average: 619

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3. Debt to Income Distribution

Debt to Income Distribution	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV	DTI
5.01 to 10.00	532,805.87	3	0.13	177,601.96	7.46	357	676	83.67	7.11
10.01 to 15.00	2,140,207.92	14	0.52	152,871.99	7.23	358	598	79.87	12.61
15.01 to 20.00	4,680,137.15	27	1.13	173,338.41	7.46	347	614	73.17	17.51
20.01 to 25.00	10,910,858.49	65	2.64	167,859.36	7.32	350	618	74.05	22.97
25.01 to 30.00	19,714,796.39	106	4.77	185,988.65	7.20	353	614	75.78	27.72
30.01 to 35.00	30,233,066.57	150	7.32	201,553.78	7.19	355	627	76.95	32.74

35.01 to 40.00	60,054,855.25	273	14.53	219,981.15	7.31	356	615	79.34	37.68
40.01 to 45.00	92,889,981.96	389	22.48	238,791.73	7.12	356	623	79.14	42.57
45.01 to 50.00	157,250,657.81	596	38.05	263,843.39	7.13	356	624	81.28	47.66
50.01 to 55.00	34,880,986.74	147	8.44	237,285.62	7.39	357	589	76.50	52.26
Total:	413,288,354.15	1,770	100.00	233,496.25	7.19	356	619	79.25	42.18

Max: 54.996

Min: 6.160

Weighted Average: 42.184

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Encore 2005-3
08/01/2005 Statistical Pool

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Selection Criteria: Group 1
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1. [Original Loan to Value Distribution](#)
2. [FICO Distribution](#)
3. [Debt to Income Distribution](#)

1. Original Loan to Value Distribution

Original Loan to Value Distribution	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV	DTI
15.01 to 20.00	398,976.54	5	0.09	79,795.31	6.63	358	671	18.58	42.89
20.01 to 25.00	319,627.69	4	0.07	79,906.92	6.96	340	599	22.04	41.85
25.01 to 30.00	111,905.25	1	0.02	111,905.25	6.84	359	593	29.79	43.41
30.01 to 35.00	2,113,347.99	16	0.46	132,084.25	7.10	308	610	32.47	41.36
35.01 to 40.00	4,505,191.89	27	0.98	166,858.96	7.07	347	617	37.76	37.81
40.01 to 45.00	4,600,253.74	25	1.00	184,010.15	6.45	347	660	42.97	34.88
45.01 to 50.00	4,090,008.27	23	0.89	177,826.45	6.74	336	621	47.54	39.44
50.01 to 55.00	9,768,078.68	54	2.12	180,890.35	6.88	352	614	52.91	41.58
55.01 to 60.00	14,832,708.79	75	3.22	197,769.45	6.90	350	614	57.84	38.66
60.01 to 65.00	21,461,489.34	100	4.65	214,614.89	6.82	355	611	63.42	39.75
65.01 to 70.00	27,199,750.89	136	5.90	199,998.17	7.23	358	603	68.86	41.10
70.01 to 75.00	39,545,626.08	198	8.57	199,725.38	7.17	358	596	73.83	40.86
75.01 to 80.00	123,479,741.75	618	26.77	200,454.13	6.99	358	630	79.63	41.84
80.01 to 85.00	74,655,149.51	369	16.19	202,317.48	7.32	357	616	84.48	41.12
85.01 to 90.00	87,787,395.86	424	19.03	207,045.74	7.43	358	628	89.64	41.51
90.01 to 95.00	37,449,773.81	177	8.12	211,580.64	7.68	358	653	94.62	41.72
95.01 to 100.00	8,939,271.96	50	1.94	178,785.44	7.86	359	670	99.91	39.99
Total:	461,258,298.04	2,300	100.00	200,547.09	7.21	357	624	79.40	41.15

Max: 100.00
Min: 17.39
Weighted Average: 79.40

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2. FICO Distribution

FICO Distribution	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV	DTI
481 to 500	649,367.45	5	0.14	129,873.49	9.07	359	500	73.77	42.34
501 to 520	12,277,887.38	64	2.66	191,841.99	8.81	358	510	74.50	43.74
521 to 540	18,603,350.28	105	4.03	177,174.76	8.36	359	532	77.15	43.57
541 to 560	37,381,510.05	191	8.10	195,714.71	7.85	358	551	76.58	41.79
561 to 580	47,619,759.24	248	10.32	192,015.16	7.58	357	571	78.23	42.66
581 to 600	52,035,539.47	271	11.28	192,013.06	7.24	356	591	77.64	41.27
601 to 620	62,245,230.34	307	13.49	202,753.19	6.93	357	611	77.93	41.10
621 to 640	60,796,944.50	306	13.18	198,682.83	7.07	357	629	81.49	41.29
641 to 660	55,123,941.08	264	11.95	208,802.81	7.02	357	650	82.28	40.38
661 to 680	36,602,475.77	175	7.94	209,157.00	6.85	355	670	79.71	40.74
681 to 700	30,365,305.86	144	6.58	210,870.18	6.90	357	690	81.91	38.40
701 to 720	18,881,483.52	94	4.09	200,866.85	6.71	353	710	80.29	40.51
721 to 740	9,591,002.78	44	2.08	217,977.34	6.58	359	729	80.13	41.80
741 to 760	7,151,723.01	34	1.55	210,344.79	6.73	359	750	84.45	38.50
761 to 780	8,815,349.69	34	1.91	259,274.99	6.51	356	770	80.97	39.82
781 to 800	1,643,958.62	8	0.36	205,494.83	7.18	359	789	79.77	42.18
801 to 820	1,473,469.00	6	0.32	245,578.17	6.39	342	810	79.68	35.14
Total:	461,258,298.04	2,300	100.00	200,547.09	7.21	357	624	79.40	41.15

Max: 814
Min: 500
Weighted Average: 624

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3. Debt to Income Distribution

Debt to Income Distribution	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV	DTI
5.01 to 10.00	1,162,639.39	5	0.25	232,527.88	6.88	359	660	70.79	7.07
10.01 to 15.00	3,014,134.56	18	0.65	167,451.92	7.20	351	642	76.00	12.88
15.01 to 20.00	5,605,473.62	34	1.22	164,866.87	6.90	349	642	73.48	17.71
20.01 to 25.00	11,605,011.20	71	2.52	163,450.86	7.24	356	639	77.31	22.95
25.01 to 30.00	27,974,924.12	152	6.06	184,045.55	7.08	357	637	75.68	28.08
30.01 to 35.00	49,857,941.79	271	10.81	183,977.64	7.20	357	625	79.40	32.75
35.01 to 40.00	74,837,234.57	375	16.22	199,565.96	7.31	357	625	78.64	37.76
40.01 to 45.00	99,675,514.57	497	21.61	200,554.36	7.22	357	624	81.11	42.62
45.01 to 50.00	159,802,646.28	733	34.64	218,011.80	7.18	357	622	80.33	47.70
50.01 to 55.00	27,450,138.46	142	5.95	193,310.83	7.30	359	599	76.59	52.27
55.01 to 60.00	152,853.27	1	0.03	152,853.27	9.64	358	504	77.27	57.66
70.01 to 75.00	119,786.21	1	0.03	119,786.21	6.59	358	624	33.90	74.54
Total:	461,258,298.04	2,300	100.00	200,547.09	7.21	357	624	79.40	41.15

Max: 74.539

Min: 5.160
Weighted Average: 41.151

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Encore 2005-3
08/01/2005 Statistical Pool

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Encore 2005-3
4,070 records
Balance: 874,546,652
All records

Selection Criteria: All records
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1. Original Loan to Value Distribution
2. FICO Distribution
3. Debt to Income Distribution

1. Original Loan to Value Distribution

Original Loan to Value Distribution	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV	DTI
15.01 to 20.00	575,257.08	7	0.27	82,322.44	6.52	341	865	18.54	41.10
20.01 to 25.00	715,997.07	7	0.68	102,285.30	7.07	320	813	22.43	48.88
25.01 to 30.00	645,832.94	7	0.07	92,406.71	7.21	313	810	27.88	31.71
30.01 to 35.00	3,700,183.24	29	0.42	127,592.53	7.09	326	609	32.65	38.47
35.01 to 40.00	7,340,340.27	45	0.84	163,118.67	7.00	348	622	38.17	39.08
40.01 to 45.00	8,395,749.66	48	0.96	174,911.46	6.84	344	632	42.73	36.91
45.01 to 50.00	12,573,596.39	73	1.44	172,241.03	6.95	340	609	47.64	40.62
50.01 to 55.00	19,438,033.01	104	2.22	186,929.64	6.88	352	612	52.69	42.17
55.01 to 60.00	24,583,778.45	127	2.81	193,415.58	6.87	342	608	57.83	38.30
60.01 to 65.00	42,241,198.50	199	4.83	212,267.33	7.05	354	602	63.28	40.40
65.01 to 70.00	54,011,928.55	248	6.15	217,790.03	7.32	358	601	68.87	41.60
70.01 to 75.00	69,891,271.72	345	7.99	202,583.40	7.29	357	595	73.95	40.95
75.01 to 80.00	219,802,280.79	893	25.13	221,351.74	6.94	357	630	79.61	42.38
80.01 to 85.00	149,905,829.44	675	17.14	222,082.71	7.21	357	613	84.35	41.53
85.01 to 90.00	164,988,329.94	812	21.16	227,816.14	7.37	359	627	89.63	42.27
90.01 to 95.00	63,302,504.18	280	7.24	226,080.37	7.68	357	653	94.63	41.93
95.01 to 100.00	12,451,951.80	71	1.42	175,379.60	7.86	359	673	99.88	41.08
Total:	874,546,652.19	4,070	100.00	214,876.33	7.20	356	621	79.33	41.64

Max: 100.00
Min: 17.39
Weighted Average: 79.33

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2. FICO Distribution

FICO Distribution	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV	DTI
481 to 500	972,687.00	7	0.11	138,952.43	8.65	358	500	73.34	43.20
501 to 520	24,142,664.27	133	2.75	178,634.55	8.68	358	510	73.59	43.79
521 to 540	37,000,014.11	215	4.23	172,099.09	8.37	358	531	74.96	42.81
541 to 560	73,013,364.96	370	8.35	197,333.42	7.90	357	551	76.97	42.53
561 to 580	96,708,907.35	466	10.94	205,383.92	7.52	357	571	77.36	41.88
581 to 600	105,332,853.87	526	12.04	200,233.75	7.28	358	591	78.39	41.71
601 to 620	130,779,630.86	805	14.95	216,164.68	7.08	358	610	79.38	41.72
621 to 640	104,521,536.50	491	11.95	212,874.62	6.98	358	629	80.90	41.74
641 to 660	96,185,614.94	426	11.00	225,787.83	6.94	356	650	81.13	40.76
661 to 680	65,137,218.35	270	7.45	241,248.96	6.74	356	670	80.30	41.65
681 to 700	49,946,971.35	203	5.71	246,044.18	6.73	357	690	82.57	40.14
701 to 720	34,644,188.76	148	3.96	237,289.03	6.62	355	710	81.80	41.22
721 to 740	20,443,086.16	74	2.34	276,257.92	6.58	358	729	81.68	42.54
741 to 760	17,014,106.75	63	1.99	261,755.48	6.61	358	751	81.92	39.56
761 to 780	14,274,033.06	49	1.63	291,306.80	6.40	357	770	81.47	40.18
781 to 800	2,875,744.33	13	0.33	221,211.10	7.15	359	790	80.46	40.73
801 to 820	2,563,939.54	9	0.29	284,882.17	6.34	349	808	77.53	36.09
Total:	874,546,652.19	4,070	100.00	214,876.33	7.20	356	621	79.33	41.64

Max: 816
Min: 500
Weighted Average: 621

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3. Debt to Income Distribution

Debt to Income Distribution	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV	DTI
5.01 to 10.00	1,695,445.26	8	0.19	211,930.66	7.05	358	665	74.64	7.08
10.01 to 15.00	5,154,342.48	32	0.59	161,073.20	7.22	354	624	77.61	12.77
15.01 to 20.00	10,285,610.77	61	1.18	168,616.57	7.16	348	629	73.33	17.62
20.01 to 25.00	22,515,869.69	136	2.57	165,557.87	7.26	353	629	75.73	22.96
25.01 to 30.00	47,689,720.51	258	5.45	184,943.88	7.13	355	628	75.73	27.93
30.01 to 35.00	60,091,008.36	421	9.16	190,239.92	7.20	352	626	78.47	32.72
35.01 to 40.00	134,892,088.82	648	15.42	208,186.81	7.31	357	621	78.99	37.72
40.01 to 45.00	192,565,496.53	885	22.02	217,342.55	7.17	356	624	80.16	42.90
45.01 to 50.00	317,053,304.09	1,328	36.25	238,565.32	7.15	356	623	80.81	47.68
50.01 to 55.00	62,331,125.29	289	7.13	215,676.63	7.35	358	593	76.54	52.27
55.01 to 60.00	152,833.27	1	0.02	152,833.27	6.60	358	594	77.27	57.95
70.01 to 75.00	119,788.21	1	0.01	119,788.21	6.59	358	624	33.90	74.54
Total:	874,546,652.19	4,070	100.00	214,876.33	7.20	356	621	79.33	41.64

Max: 74.539
Min: 5.160
Weighted Average: 41.639

Top

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Encore Credit Receivables Trust 2005-3
Loans with reported Silent Seconds - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Pool Characteristics	
Cut-off Date:	2005-08-01
Pool Size:	\$267,149,853.92
Loan Count:	1,226
Gross WAC:	6.893%
Servicing Fee:	0.522%
Net WAC:	6.371%
Original Term:	358 months
Remaining Term:	356 months
Seasoning:	2 months
FICO Score:	631
LTV Ratio:	75.61%
CLTV Ratio:	83.32%
% with Silent Seconds:	100.00%
DTI Ratio:	42.22%
% Second Lien:	0.00%
% Single Family:	72.26%
% Full Doc:	56.37%
% Cashout Refi:	60.23%
% Owner Occupied:	97.24%
% with Prepay Penalties:	72.85%
% Fixed Rate:	15.70%
% ARM:	84.30%
% Interest Only:	30.72%
% 60+ Days Delinquent:	0.00%
W.A. Roll Term (ARMs):	25 months
W.A. Margin (ARMs):	6.080%
W.A. Initial Cap (ARMs):	2.816%
W.A. Periodic Cap (ARMs):	1.977%
W.A. Ceiling (ARMs):	13.900%
W.A. Floor (ARMs):	6.901%

Lien Position	%
1	100.00%
Total:	100.00%

Product Type	%
2/28 Hybrid/ARMs	36.58%
2/28 Hybrid/ARMs - 2 Yr IO	13.62
3/27 Hybrid/ARMs	12.93
30 Yr Fixed Rate	12.64
2/28 Hybrid/ARMs - 5 Yr IO	7.65
3/27 Hybrid/ARMs - 5 Yr IO	4.81
3/27 Hybrid/ARMs - 3 Yr IO	3.01
1/29 Hybrid/ARMs	2.70
30 Yr Fixed Rate - 5 Yr IO	1.64
2/28 Dual Hybrid/ARMs	1.08
6 Month LIBOR ARMs	1.05
5/25 Hybrid/ARMs	0.87
15 Yr Fixed Rate	0.73
20 Yr Fixed Rate	0.68
10 Yr Fixed Rate	0.02
Total:	100.00%

Unpaid Principal Balance	%
25,001 - 50,000	0.18%
50,001 - 75,000	0.91
75,001 - 100,000	2.73
100,001 - 150,000	12.34
150,001 - 200,000	16.95
200,001 - 250,000	14.36
250,001 - 300,000	15.08
300,001 - 350,000	13.02
350,001 - 400,000	8.97
400,001 - 450,000	7.71
450,001 - 500,000	3.77
500,001 +	3.97
Total:	100.00%
Average:	\$217,903.63
Lowest:	\$46,723.59
Highest:	\$882,500.00

Current WAC	%
5.01 - 5.50	2.20%
5.51 - 6.00	13.65
6.01 - 6.50	23.20
6.51 - 7.00	26.32
7.01 - 7.50	13.26
7.51 - 8.00	12.03
8.01 - 8.50	4.00
8.51 - 9.00	2.68
9.01 - 9.50	1.32
9.51 - 10.00	0.97
10.01 +	0.37
Total:	100.00%
W.A.: 6.893%	
Lowest: 5.090%	
Highest: 11.190%	

Original Term to Maturity	%
120	0.02%
180	0.73
240	0.68
360	98.57
Total:	100.00%

Seasoning	%
0	0.25%
1 - 6	99.12
7 - 12	0.63
Total:	100.00%
W.A.: 2 months	
Lowest: 0 months	
Highest: 8 months	

Credit Grade	%
AA	76.13%
A+	16.79
AA95	0.09
AA100	0.16
B	3.73
C	2.96
C-	0.14
Total:	100.00%

FICO Score	%
519 or below	1.77%
520 - 539	3.92
540 - 559	5.12
560 - 579	9.03
580 - 599	12.51
600 - 619	14.57
620 - 639	12.23
640 - 659	11.82
660 - 679	8.35
680 - 699	5.91
700 - 719	5.91
720 - 739	3.15
740 +	5.70
Total:	100.00%
W.A.: 631	
Lowest: 501	
Highest: 816	

Loan-to-Value Ratio	%
50.00 or less	5.19%
50.01 - 60.00	6.59
60.01 - 70.00	11.52
70.01 - 75.00	7.58
75.01 - 80.00	44.45
80.01 - 85.00	12.84
85.01 - 90.00	8.97
90.01 - 95.00	2.49
95.01 - 100.00	0.38
Total:	100.00%
W.A.: 75.61%	
Lowest: 17.39%	
Highest: 99.59%	

Debt-to-Income Ratio	%
20.00 or less	1.58%
20.01 - 30.00	6.34
30.01 - 40.00	23.35
40.01 - 50.00	62.10
50.01 - 60.00	6.59
60.01 +	0.04
Total:	100.00%
W.A.: 42.22%	
Lowest: 6.30%	
Highest: 74.54%	

Documentation Type	%
Stated Income	42.07%
2 Yr Full Doc	33.27
1 Yr Full Doc	23.10
1 Yr Limited Doc	1.45
2 Yr Limited Doc	0.10
Total:	100.00%

Loan Purpose	%
Refinance - Cash Out	60.23%
Purchase	33.34
Refinance - Rate/Term	6.44
Total:	100.00%

Occupancy Type	%
Owner Occupied	97.24%
Investment	2.63
Second Home	0.13
Total:	100.00%

Property Type	%
Single Family Residence	72.26%
PUD (Detached)	10.43
Condominium	6.75
Two Family	6.37
PUD (Attached)	3.13
Three Family	0.81
Four Family	0.25
Total:	100.00%

State	%
California	46.53%
Illinois	9.79
Florida	7.68
Virginia	5.24
Maryland	4.90
New York	3.86
Nevada	2.08
Other	19.92
Total:	100.00%

Zip Code	%
93551	0.58%
92376	0.58
91306	0.57
90018	0.54
94589	0.52
Other	97.22
Total:	100.00%

Gross Margin (ARMs)	%
4.01 - 5.00	5.75%
5.01 - 6.00	72.38
6.01 - 7.00	21.78
7.01 - 8.00	0.08
Total:	100.00%
W.A.: 6.080%	
Lowest: 4.100%	
Highest: 7.140%	

Term to Roll (ARMs)	%
1 - 6	1.25%
7 - 12	3.21
13 - 18	0.55
19 - 24	69.35
25 - 30	0.13
31 - 36	24.48
55 - 60	1.03
Total:	100.00%
W.A.: 25 months	
Lowest: 3 months	
Highest: 59 months	

Maximum Rate (ARMs)	%
12.01 - 13.00	18.21%
13.01 - 14.00	46.03
14.01 - 15.00	25.58
15.01 - 16.00	7.26
16.01 - 17.00	2.52
17.01 +	0.41
Total:	100.00%
W.A.: 13.900%	
Lowest: 12.090%	
Highest: 18.190%	

Initial Cap (ARMs)	%
1.00	0.03%
1.50	0.10
2.00	18.18
3.00	81.69
Total:	100.00%
W.A.: 2.816%	

Encore Credit Receivables Trust 2005-3
Loans with reported Silent Seconds - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Periodic Cap (ARMs)	%
1.00	0.03%
1.50	4.56
2.00	95.41
Total:	100.00%
W.A.: 1.977%	

Minimum Rate (ARMs)	%
5.01 - 6.00	18.17%
6.01 - 7.00	46.06
7.01 - 8.00	25.58
8.01 - 9.00	7.26
9.01 - 10.00	2.52
10.01 +	0.41
Total:	100.00%
W.A.: 6.901%	
Lowest: 5.090%	
Highest: 11.190%	

Prepay Penalty Term	%
0	27.15%
12	6.09
24	41.38
36	25.38
Total:	100.00%

Prepay Penalty Type	%
6M on 80%	62.91%
No Penalty	27.15
1% on Bal	6.40
2M int on 100%	1.53
5/4/3	1.09
2% on Bal	0.82
2M int on 66%	0.10
Total:	100.00%

Encore Credit Receivables Trust 2005-3
Interest Only Loans - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Pool Characteristics	
Cut-off Date:	2005-08-01
Pool Size:	\$230,267,972.02
Loan Count:	847
Gross WAC:	6.765%
Servicing Fee:	0.522%
Net WAC:	6.243%
Original Term:	360 months
Remaining Term:	358 months
Seasoning:	2 months
FICO Score:	651
LTV Ratio:	81.90%
CLTV Ratio:	85.81%
% with Silent Seconds:	35.64%
DTI Ratio:	41.35%
% Second Lien:	0.00%
% Single Family:	74.86%
% Full Doc:	58.59%
% Cashout Refi:	65.80%
% Owner Occupied:	100.00%
% with Prepay Penalties:	80.03%
% Fixed Rate:	6.77%
% ARM:	93.23%
% Interest Only:	100.00%
% 60+ Days Delinquent:	0.00%
W.A. Roll Term (ARMs):	25 months
W.A. Margin (ARMs):	6.051%
W.A. Initial Cap (ARMs):	2.621%
W.A. Periodic Cap (ARMs):	2.002%
W.A. Ceiling (ARMs):	13.772%
W.A. Floor (ARMs):	6.772%

Lien Position	%
1	100.00%
Total:	100.00%

Product Type	%
2/28 Hybrid/ARMs - 2 Yr IO	45.61%
2/28 Hybrid/ARMs - 5 Yr IO	24.12
3/27 Hybrid/ARMs - 5 Yr IO	12.42
3/27 Hybrid/ARMs - 3 Yr IO	11.08
30 Yr Fixed Rate - 5 Yr IO	6.77
Total:	100.00%

Unpaid Principal Balance	%
50,001 - 75,000	0.14%
75,001 - 100,000	0.50
100,001 - 150,000	4.21
150,001 - 200,000	11.63
200,001 - 250,000	13.32
250,001 - 300,000	17.49
300,001 - 350,000	18.40
350,001 - 400,000	14.82
400,001 - 450,000	9.27
450,001 - 500,000	5.65
500,001 +	4.58
Total:	100.00%
Average:	\$271,863.01
Lowest:	\$51,000.00
Highest:	\$882,500.00

Current WAC	%
5.01 - 5.50	2.60%
5.51 - 6.00	13.74
6.01 - 6.50	25.30
6.51 - 7.00	30.13
7.01 - 7.50	11.67
7.51 - 8.00	11.51
8.01 - 8.50	3.75
8.51 - 9.00	1.06
9.01 - 9.50	0.24
Total:	100.00%
W.A.:	6.765%
Lowest:	5.090%
Highest:	9.290%

Original Term to Maturity	%
360	100.00%
Total:	100.00%

Seasoning	%
0	0.06%
1 - 6	99.94
Total:	100.00%
W.A.:	2 months
Lowest:	0 months
Highest:	4 months

Credit Grade	%
AA	85.02%
A+	13.51
B	1.48
Total:	100.00%

FICO Score	%
560 - 579	2.22%
580 - 599	8.80
600 - 619	18.18
620 - 639	18.80
640 - 659	15.07
660 - 679	12.26
680 - 699	7.82
700 - 719	5.77
720 - 739	3.69
740 +	7.39
Total:	100.00%
W.A.:	651
Lowest:	571
Highest:	816

Loan-to-Value Ratio	%
50.00 or less	1.79%
50.01 - 60.00	2.22
60.01 - 70.00	7.74
70.01 - 75.00	6.15
75.01 - 80.00	28.78
80.01 - 85.00	17.53
85.01 - 90.00	26.95
90.01 - 95.00	8.68
95.01 - 100.00	0.15
Total:	100.00%
W.A.:	81.90%
Lowest:	35.00%
Highest:	95.00%

Debt-to-Income Ratio	%
20.00 or less	1.48%
20.01 - 30.00	7.53
30.01 - 40.00	25.46
40.01 - 50.00	64.03
50.01 - 60.00	1.51
Total:	100.00%
W.A.:	41.35%
Lowest:	8.19%
Highest:	54.61%

Documentation Type	%
Stated Income	39.76%
2 Yr Full Doc	29.96
1 Yr Full Doc	28.64
1 Yr Limited Doc	1.48
2 Yr Limited Doc	0.17
Total:	100.00%

Loan Purpose	%
Refinance - Cash Out	65.80%
Purchase	27.84
Refinance - Rate/Term	6.35
Total:	100.00%

Occupancy Type	%
Owner Occupied	100.00%
Total:	100.00%

Property Type	%
Single Family Residence	74.86%
PUD (Detached)	9.20
Condominium	6.72
Two Family	4.05
PUD (Attached)	3.78
Three Family	1.03
Four Family	0.37
Total:	100.00%

State	%
California	60.29%
Illinois	7.19
Florida	6.65
Maryland	4.66
Virginia	3.89
Nevada	2.88
New York	1.99
Other	12.46
Total:	100.00%

Zip Code	%
90650	0.98%
92336	0.87
91306	0.85
90815	0.78
92376	0.73
Other	95.80
Total:	100.00%

Gross Margin (ARMs)	%
4.01 - 5.00	3.17%
5.01 - 6.00	82.89
6.01 - 7.00	13.66
7.01 - 8.00	0.18
8.01 - 9.00	0.10
Total:	100.00%
W.A.:	6.051%
Lowest:	4.100%
Highest:	8.040%

Term to Roll (ARMs)	%
19 - 24	74.79%
31 - 36	25.21
Total:	100.00%
W.A.:	25 months
Lowest:	20 months
Highest:	36 months

Maximum Rate (ARMs)	%
12.01 - 13.00	17.10%
13.01 - 14.00	53.47
14.01 - 15.00	24.27
15.01 - 16.00	4.91
16.01 - 17.00	0.26
Total:	100.00%
W.A.:	13.772%
Lowest:	12.090%
Highest:	16.290%

Initial Cap (ARMs)	%
2.00	37.86%
3.00	62.14
Total:	100.00%
W.A.:	2.621%

Periodic Cap (ARMs)	%
2.00	99.82%
3.00	0.18
Total:	100.00%
W.A.:	2.002%

Minimum Rate (ARMs)	%
5.01 - 6.00	17.10%
6.01 - 7.00	53.47
7.01 - 8.00	24.27
8.01 - 9.00	4.91
9.01 - 10.00	0.26
Total:	100.00%
W.A.:	6.772%
Lowest:	5.090%
Highest:	9.290%

Prepay Penalty Term	%
0	19.97%
6	0.18
12	5.73
24	50.35
36	23.76
Total:	100.00%

Encore Credit Receivables Trust 2005-3
Interest Only Loans - Summary Characteristics
Statistical Cut-Off Date 8/1/05

Prepay Penalty Type	%
6M on 80%	73.89%
No Penalty	19.97
1% on Bal	4.25
2M int on 100%	1.14
2M int on 66%	0.35
2% on Bal	0.21
5/4/3	0.18
Total:	100.00%

Encore Credit Receivables Trust 2005-3
Loans with reported Silent Seconds - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Pool Characteristics	
Cut-off Date:	2005-08-01
Pool Size:	\$267,149,853.92
Loan Count:	1,226
Gross WAC:	6.893%
Servicing Fee:	0.522%
Net WAC:	6.371%
Original Term:	358 months
Remaining Term:	356 months
Seasoning:	2 months
FICO Score:	631
LTV Ratio:	75.61%
CLTV Ratio:	83.32%
% with Silent Seconds:	100.00%
DTI Ratio:	42.22%
% Second Lien:	0.00%
% Single Family:	72.26%
% Full Doc:	56.37%
% Cashout Refi:	60.23%
% Owner Occupied:	97.24%
% with Prepay Penalties:	72.85%
% Fixed Rate:	15.70%
% ARM:	84.30%
% Interest Only:	30.72%
% 60+ Days Delinquent:	0.00%
W.A. Roll Term (ARMs):	25 months
W.A. Margin (ARMs):	6.080%
W.A. Initial Cap (ARMs):	2.816%
W.A. Periodic Cap (ARMs):	1.977%
W.A. Ceiling (ARMs):	13.900%
W.A. Floor (ARMs):	6.901%

Lien Position	%
1	100.00%
Total:	100.00%

Product Type	%
2/28 Hybrid/ARMs	36.58%
2/28 Hybrid/ARMs - 2 Yr IO	13.62
3/27 Hybrid/ARMs	12.93
30 Yr Fixed Rate	12.64
2/28 Hybrid/ARMs - 5 Yr IO	7.65
3/27 Hybrid/ARMs - 5 Yr IO	4.81
3/27 Hybrid/ARMs - 3 Yr IO	3.01
1/29 Hybrid/ARMs	2.70
30 Yr Fixed Rate - 5 Yr IO	1.64
2/28 Dual Hybrid/ARMs	1.08
6 Month LIBOR ARMs	1.05
5/25 Hybrid/ARMs	0.87
15 Yr Fixed Rate	0.73
20 Yr Fixed Rate	0.68
10 Yr Fixed Rate	0.02
Total:	100.00%

Unpaid Principal Balance	%
25,001 - 50,000	0.18%
50,001 - 75,000	0.91
75,001 - 100,000	2.73
100,001 - 150,000	12.34
150,001 - 200,000	16.95
200,001 - 250,000	14.36
250,001 - 300,000	15.08
300,001 - 350,000	13.02
350,001 - 400,000	8.97
400,001 - 450,000	7.71
450,001 - 500,000	3.77
500,001 +	3.97
Total:	100.00%
Average:	\$217,903.63
Lowest:	\$46,723.59
Highest:	\$882,500.00

Current WAC	%
5.01 - 5.50	2.20%
5.51 - 6.00	13.65
6.01 - 6.50	23.20
6.51 - 7.00	26.32
7.01 - 7.50	13.26
7.51 - 8.00	12.03
8.01 - 8.50	4.00
8.51 - 9.00	2.68
9.01 - 9.50	1.32
9.51 - 10.00	0.97
10.01 +	0.37
Total:	100.00%
W.A.: 6.893%	
Lowest:	5.090%
Highest:	11.190%

Original Term to Maturity	%
120	0.02%
180	0.73
240	0.68
360	98.57
Total:	100.00%

Seasoning	%
0	0.25%
1 - 6	99.12
7 - 12	0.63
Total:	100.00%
W.A.: 2 months	
Lowest:	0 months
Highest:	8 months

Credit Grade	%
AA	76.13%
A+	16.79
AA95	0.09
AA100	0.16
B	3.73
C	2.96
C-	0.14
Total:	100.00%

FICO Score	%
519 or below	1.77%
520 - 539	3.92
540 - 559	5.12
560 - 579	9.03
580 - 599	12.51
600 - 619	14.57
620 - 639	12.23
640 - 659	11.82
660 - 679	8.35
680 - 699	5.91
700 - 719	5.91
720 - 739	3.15
740 +	5.70
Total:	100.00%
W.A.: 631	
Lowest:	501
Highest:	816

Loan-to-Value Ratio	%
50.00 or less	5.19%
50.01 - 60.00	6.59
60.01 - 70.00	11.52
70.01 - 75.00	7.58
75.01 - 80.00	44.45
80.01 - 85.00	12.84
85.01 - 90.00	8.97
90.01 - 95.00	2.49
95.01 - 100.00	0.38
Total:	100.00%
W.A.: 75.61%	
Lowest:	17.39%
Highest:	99.59%

Debt-to-Income Ratio	%
20.00 or less	1.58%
20.01 - 30.00	6.34
30.01 - 40.00	23.35
40.01 - 50.00	62.10
50.01 - 60.00	6.59
60.01 +	0.04
Total:	100.00%
W.A.: 42.22%	
Lowest:	6.30%
Highest:	74.54%

Documentation Type	%
Stated Income	42.07%
2 Yr Full Doc	33.27
1 Yr Full Doc	23.10
1 Yr Limited Doc	1.45
2 Yr Limited Doc	0.10
Total:	100.00%

Loan Purpose	%
Refinance - Cash Out	60.23%
Purchase	33.34
Refinance - Rate/Term	6.44
Total:	100.00%

Occupancy Type	%
Owner Occupied	97.24%
Investment	2.63
Second Home	0.13
Total:	100.00%

Property Type	%
Single Family Residence	72.26%
PUD (Detached)	10.43
Condominium	6.75
Two Family	6.37
PUD (Attached)	3.13
Three Family	0.81
Four Family	0.25
Total:	100.00%

State	%
California	46.53%
Illinois	9.79
Florida	7.68
Virginia	5.24
Maryland	4.90
New York	3.86
Nevada	2.08
Other	19.92
Total:	100.00%

Zip Code	%
93551	0.58%
92376	0.58
91306	0.57
90018	0.54
94589	0.52
Other	97.22
Total:	100.00%

Gross Margin (ARMs)	%
4.01 - 5.00	5.75%
5.01 - 6.00	72.38
6.01 - 7.00	21.78
7.01 - 8.00	0.08
Total:	100.00%
W.A.: 6.080%	
Lowest:	4.100%
Highest:	7.140%

Term to Roll (ARMs)	%
1 - 6	1.25%
7 - 12	3.21
13 - 18	0.55
19 - 24	69.35
25 - 30	0.13
31 - 36	24.48
55 - 60	1.03
Total:	100.00%
W.A.: 25 months	
Lowest:	3 months
Highest:	59 months

Maximum Rate (ARMs)	%
12.01 - 13.00	18.21%
13.01 - 14.00	46.03
14.01 - 15.00	25.58
15.01 - 16.00	7.26
16.01 - 17.00	2.52
17.01 +	0.41
Total:	100.00%
W.A.: 13.900%	
Lowest:	12.090%
Highest:	18.190%

Initial Cap (ARMs)	%
1.00	0.03%
1.50	0.10
2.00	18.18
3.00	81.69
Total:	100.00%
W.A.: 2.816%	

Encore Credit Receivables Trust 2005-3
Loans with reported Silent Seconds - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Periodic Cap (ARMs)	%
1.00	0.03%
1.50	4.56
2.00	95.41
Total:	100.00%
W.A.:	1.977%

Minimum Rate (ARMs)	%
5.01 - 6.00	18.17%
6.01 - 7.00	46.06
7.01 - 8.00	25.58
8.01 - 9.00	7.26
9.01 - 10.00	2.52
10.01 +	0.41
Total:	100.00%
W.A.:	6.901%
Lowest:	5.090%
Highest:	11.190%

Prepay Penalty Term	%
0	27.15%
12	6.09
24	41.38
36	25.38
Total:	100.00%

Prepay Penalty Type	%
6M on 80%	62.91%
No Penalty	27.15
1% on Bal	6.40
2M int on .00%	1.53
5/4/3	1.09
2% on Bal	0.82
2M int on .66%	0.10
Total:	100.00%

Encore Credit Receivables Trust 2005-3
Interest Only Loans - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Pool Characteristics	
Cut-off Date:	2005-08-01
Pool Size:	\$230,267,972.02
Loan Count:	847
Gross WAC:	6.765%
Servicing Fee:	0.522%
Net WAC:	6.243%
Original Term:	360 months
Remaining Term:	358 months
Seasoning:	2 months
FICO Score:	651
LTV Ratio:	81.90%
CLTV Ratio:	85.81%
% with Silent Seconds:	35.64%
DTI Ratio:	41.35%
% Second Lien:	0.00%
% Single Family:	74.86%
% Full Doc:	58.59%
% Cashout Refi:	65.80%
% Owner Occupied:	100.00%
% with Prepay Penalties:	80.03%
% Fixed Rate:	6.77%
% ARM:	93.23%
% Interest Only:	100.00%
% 60+ Days Delinquent:	0.00%
W.A. Roll Term (ARMs):	25 months
W.A. Margin (ARMs):	6.051%
W.A. Initial Cap (ARMs):	2.621%
W.A. Periodic Cap (ARMs):	2.002%
W.A. Ceiling (ARMs):	13.772%
W.A. Floor (ARMs):	6.772%

Current WAC	%
5.01 - 5.50	2.60%
5.51 - 6.00	13.74
6.01 - 6.50	25.30
6.51 - 7.00	30.13
7.01 - 7.50	11.67
7.51 - 8.00	11.51
8.01 - 8.50	3.75
8.51 - 9.00	1.06
9.01 - 9.50	0.24
Total:	100.00%
W.A.:	6.765%
Lowest:	5.090%
Highest:	9.290%

Debt-to-Income Ratio	%
20.00 or less	1.48%
20.01 - 30.00	7.53
30.01 - 40.00	25.46
40.01 - 50.00	64.03
50.01 - 60.00	1.51
Total:	100.00%
W.A.:	41.35%
Lowest:	8.19%
Highest:	54.61%

Gross Margin (ARMs)	%
4.01 - 5.00	3.17%
5.01 - 6.00	82.89
6.01 - 7.00	13.66
7.01 - 8.00	0.18
8.01 - 9.00	0.10
Total:	100.00%
W.A.:	6.051%
Lowest:	4.100%
Highest:	8.040%

Original Term to Maturity	%
360	100.00%
Total:	100.00%

Documentation Type	%
Stated Income	39.76%
2 Yr Full Doc	29.96
1 Yr Full Doc	28.64
1 Yr Limited Doc	1.48
2 Yr Limited Doc	0.17
Total:	100.00%

Term to Roll (ARMs)	%
19 - 24	74.79%
31 - 36	25.21
Total:	100.00%
W.A.:	25 months
Lowest:	20 months
Highest:	36 months

Seasoning	%
0	0.06%
1 - 6	99.94
Total:	100.00%
W.A.:	2 months
Lowest:	0 months
Highest:	4 months

Loan Purpose	%
Refinance - Cash Out	65.80%
Purchase	27.84
Refinance - Rate/Term	6.35
Total:	100.00%

Maximum Rate (ARMs)	%
12.01 - 13.00	17.10%
13.01 - 14.00	53.47
14.01 - 15.00	24.27
15.01 - 16.00	4.91
16.01 - 17.00	0.26
Total:	100.00%
W.A.:	13.772%
Lowest:	12.090%
Highest:	16.290%

Lien Position	%
1	100.00%
Total:	100.00%

Credit Grade	%
AA	85.02%
A+	13.51
B	1.48
Total:	100.00%

Occupancy Type	%
Owner Occupied	100.00%
Total:	100.00%

Product Type	%
2/28 Hybrid/ARMs - 2 Yr IO	45.61%
2/28 Hybrid/ARMs - 5 Yr IO	24.12
3/27 Hybrid/ARMs - 5 Yr IO	12.42
3/27 Hybrid/ARMs - 3 Yr IO	11.08
30 Yr Fixed Rate - 5 Yr IO	6.77
Total:	100.00%

FICO Score	%
560 - 579	2.22%
580 - 599	8.80
600 - 619	18.18
620 - 639	18.80
640 - 659	15.07
660 - 679	12.26
680 - 699	7.82
700 - 719	5.77
720 - 739	3.69
740 +	7.39
Total:	100.00%
W.A.:	651
Lowest:	571
Highest:	816

Property Type	%
Single Family Residence	74.86%
PUD (Detached)	9.20
Condominium	6.72
Two Family	4.05
PUD (Attached)	3.78
Three Family	1.03
Four Family	0.37
Total:	100.00%

Initial Cap (ARMs)	%
2.00	37.86%
3.00	62.14
Total:	100.00%
W.A.:	2.621%

Unpaid Principal Balance	%
50,001 - 75,000	0.14%
75,001 - 100,000	0.50
100,001 - 150,000	4.21
150,001 - 200,000	11.63
200,001 - 250,000	13.32
250,001 - 300,000	17.49
300,001 - 350,000	18.40
350,001 - 400,000	14.82
400,001 - 450,000	9.27
450,001 - 500,000	5.65
500,001 +	4.58
Total:	100.00%
Average:	\$271,863.01
Lowest:	\$51,000.00
Highest:	\$882,500.00

Loan-to-Value Ratio	%
50.00 or less	1.79%
50.01 - 60.00	2.22
60.01 - 70.00	7.74
70.01 - 75.00	6.15
75.01 - 80.00	28.78
80.01 - 85.00	17.53
85.01 - 90.00	26.96
90.01 - 95.00	8.68
95.01 - 100.00	0.15
Total:	100.00%
W.A.:	81.90%
Lowest:	35.00%
Highest:	95.00%

State	%
California	60.29%
Illinois	7.19
Florida	6.65
Maryland	4.66
Virginia	3.89
Nevada	2.88
New York	1.99
Other	12.46
Total:	100.00%

Periodic Cap (ARMs)	%
2.00	99.82%
3.00	0.18
Total:	100.00%
W.A.:	2.002%

Zip Code	%
90650	0.98%
92336	0.87
91306	0.85
90815	0.78
92376	0.73
Other	95.80
Total:	100.00%

Minimum Rate (ARMs)	%
5.01 - 6.00	17.10%
6.01 - 7.00	53.47
7.01 - 8.00	24.27
8.01 - 9.00	4.91
9.01 - 10.00	0.26
Total:	100.00%
W.A.:	6.772%
Lowest:	5.090%
Highest:	9.290%

Prepay Penalty Term	%
0	19.97%
6	0.18
12	5.73
24	50.35
36	23.76
Total:	100.00%

Encore Credit Receivables Trust 2005-3
Interest Only Loans - Summary Characteristics
Statistical Cut-Off Date 8/1/05

Prepay Penalty Type	%
6M on 80%	73.89%
No Penalty	19.97
1% on Bal	4.25
2M int on 100%	1.14
2M int on 65%	0.35
2% on Bal	0.21
5/4/3	0.18
Total:	100.00%

Encore Credit Receivables Trust 2005-3
Investor Property Loans - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Pool Characteristics	
Cut-off Date:	2005-08-01
Pool Size:	\$41,857,214.85
Loan Count:	250
Gross WAC:	7.473%
Servicing Fee:	0.522%
Net WAC:	6.951%
Original Term:	357 months
Remaining Term:	355 months
Seasoning:	2 months
FICO Score:	646
LTV Ratio:	76.55%
CLTV Ratio:	76.68%
% with Silent Seconds:	16.76%
DTI Ratio:	36.09%
% Second Lien:	0.00%
% Single Family:	60.06%
% Full Doc:	43.04%
% Cashout Refi:	58.96%
% Owner Occupied:	0.00%
% with Prepay Penalties:	72.96%
% Fixed Rate:	22.91%
% ARM:	77.09%
% Interest Only:	0.00%
% 60+ Days Delinquent:	0.00%
W.A. Roll Term (ARMs):	22 months
W.A. Margin (ARMs):	6.079%
W.A. Initial Cap (ARMs):	2.830%
W.A. Periodic Cap (ARMs):	1.928%
W.A. Ceiling (ARMs):	14.453%
W.A. Floor (ARMs):	7.453%

Lien Position	%
1	100.00%
Total:	100.00%

Product Type	%
2/28 Hybrid/ARMs	57.08%
30 Yr Fixed Rate	20.83
1/29 Hybrid/ARMs	8.66
3/27 Hybrid/ARMs	5.66
6 Month LIBOR ARMs	3.64
5/25 Hybrid/ARMs	2.06
15 Yr Fixed Rate	1.06
20 Yr Fixed Rate	1.02
Total:	100.00%

Unpaid Principal Balance	%
25,001 - 50,000	0.67%
50,001 - 75,000	4.15
75,001 - 100,000	6.65
100,001 - 150,000	22.44
150,001 - 200,000	15.24
200,001 - 250,000	13.39
250,001 - 300,000	17.01
300,001 - 350,000	9.19
350,001 - 400,000	1.71
400,001 - 450,000	6.11
450,001 - 500,000	3.44
Total:	100.00%
Average:	\$167,428.86
Lowest:	\$36,790.96
Highest:	\$494,477.13

Current WAC	%
5.51 - 6.00	2.82%
6.01 - 6.50	11.11
6.51 - 7.00	21.90
7.01 - 7.50	21.37
7.51 - 8.00	24.08
8.01 - 8.50	4.61
8.51 - 9.00	8.56
9.01 - 9.50	3.38
9.51 - 10.00	1.61
10.01 +	0.55
Total:	100.00%
W.A.: 7.473%	
Lowest: 5.750%	
Highest: 10.240%	

Original Term to Maturity	%
180	1.06%
240	1.02
360	97.92
Total:	100.00%

Seasoning	%
0	0.26%
1 - 6	96.45
7 - 12	3.28
Total:	100.00%
W.A.: 2 months	
Lowest: 0 months	
Highest: 10 months	

Credit Grade	%
AA	76.65%
A+	17.42
B	5.42
C	0.50
Total:	100.00%

FICO Score	%
519 or below	3.88%
520 - 539	1.61
540 - 559	2.30
560 - 579	8.03
580 - 599	7.11
600 - 619	12.59
620 - 639	13.64
640 - 659	11.63
660 - 679	8.89
680 - 699	9.06
700 - 719	7.11
720 - 739	2.65
740 +	11.49
Total:	100.00%
W.A.: 646	
Lowest: 501	
Highest: 802	

Loan-to-Value Ratio	%
50.00 or less	9.34%
50.01 - 60.00	5.68
60.01 - 70.00	10.27
70.01 - 75.00	6.58
75.01 - 80.00	21.95
80.01 - 85.00	26.17
85.01 - 90.00	20.01
Total:	100.00%
W.A.: 76.55%	
Lowest: 27.27%	
Highest: 90.00%	

Debt-to-Income Ratio	%
20.00 or less	10.37%
20.01 - 30.00	16.00
30.01 - 40.00	34.77
40.01 - 50.00	32.82
50.01 - 60.00	6.05
Total:	100.00%
W.A.: 36.09%	
Lowest: 5.16%	
Highest: 54.99%	

Documentation Type	%
Stated Income	55.87%
1 Yr Full Doc	22.79
2 Yr Full Doc	20.26
1 Yr Limited Doc	1.08
Total:	100.00%

Loan Purpose	%
Refinance - Cash Out	58.96%
Purchase	35.12
Refinance - Rate/Term	4.92
Total:	100.00%

Occupancy Type	%
Investment	100.00%
Total:	100.00%

Property Type	%
Single Family Residence	60.06%
Two Family	14.15
Condominium	6.63
Three Family	6.30
PUD (Detached)	4.35
PUD (Attached)	4.29
Four Family	4.23
Total:	100.00%

State	%
California	28.83%
Florida	13.60
New York	11.88
Illinois	10.70
Nevada	3.81
Virginia	3.53
Connecticut	2.75
Other	24.91
Total:	100.00%

Zip Code	%
10466	1.81%
60614	1.20
11212	1.18
02124	1.16
93405	1.10
Other	93.55
Total:	100.00%

Gross Margin (ARMs)	%
4.01 - 5.00	3.46%
5.01 - 6.00	77.07
6.01 - 7.00	19.46
Total:	100.00%
W.A.: 6.079%	
Lowest: 4.100%	
Highest: 6.990%	

Term to Roll (ARMs)	%
1 - 6	7.75%
7 - 12	8.20
13 - 18	0.73
19 - 24	73.31
25 - 30	0.15
31 - 36	7.18
55 - 60	2.67
Total:	100.00%
W.A.: 22 months	
Lowest: 4 months	
Highest: 59 months	

Maximum Rate (ARMs)	%
12.01 - 13.00	3.65%
13.01 - 14.00	34.28
14.01 - 15.00	42.69
15.01 - 16.00	13.76
16.01 - 17.00	4.90
17.01 +	0.72
Total:	100.00%
W.A.: 14.453%	
Lowest: 12.750%	
Highest: 17.240%	

Initial Cap (ARMs)	%
1.50	0.72%
2.00	15.95
3.00	83.33
Total:	100.00%
W.A.: 2.830%	

Periodic Cap (ARMs)	%
1.50	15.92%
2.00	83.33
3.00	0.75
Total:	100.00%
W.A.: 1.928%	

Encore Credit Receivables Trust 2005-3
Investor Property Loans - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Minimum Rate (ARMs)	%
5.01 - 6.00	3.65%
6.01 - 7.00	34.28
7.01 - 8.00	42.69
8.01 - 9.00	13.76
9.01 - 10.00	4.90
10.01 +	0.72
Total:	100.00%
W.A.: 7.453%	
Lowest: 5.750%	
Highest: 10.240%	

Prepay Penalty Term	%
0	27.04%
12	7.35
24	39.28
36	26.32
Total:	100.00%

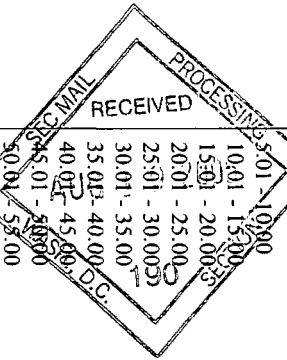
Prepay Penalty Type	%
6M on 80%	66.14%
No Penalty	27.04
1% on Bal	3.34
5/4/3	1.64
2M int on 100%	1.16
2% on Bal	0.67
Total:	100.00%

Encore Credit Receivables Trust 2005-3

Pool Summary Characteristics

Statistical Cut-Off Date 8/1/05

Debt-Income Ratio	Aggregate Principal Balance	Number of Mortgage Loans	% of Aggregate Balance	Average Principal Balance	Weighted Average Coupon	Weighted		
						Average Remaining Term	Average FICO	
							Weighted Average LTV	
10.01 - 15.00	\$1,695,445.26	8	0.19%	\$211,930.66	7.064%	358	665	74.84%
15.01 - 20.00	5,154,342.48	32	0.59	161,073.20	7.216	354	624	77.61
20.01 - 25.00	10,285,610.77	61	1.18	168,616.57	7.159	348	629	73.33
25.01 - 30.00	22,515,869.69	136	2.57	165,557.87	7.279	353	629	75.73
30.01 - 35.00	47,689,720.51	258	5.45	184,843.88	7.127	355	628	75.72
35.01 - 40.00	80,091,008.36	421	9.16	190,239.92	7.198	356	626	78.47
40.01 - 45.00	134,892,089.82	648	15.42	208,166.81	7.313	357	621	78.95
45.01 - 50.00	192,565,496.53	886	22.02	217,342.55	7.170	356	624	80.16
50.01 - 55.00	317,053,304.09	1,329	36.25	238,565.32	7.154	356	623	80.81
55.01 - 60.00	62,331,125.20	289	7.13	215,678.63	7.348	358	593	76.54
60.01 - 65.00	152,853.27	1	0.02	152,853.27	9.640	358	504	77.27
65.01 - 70.00	119,786.21	1	0.01	119,786.21	6.590	358	624	33.90
Total:	\$874,546,652.19	4,070	100.00%	\$214,876.33	7.202%	356	621	79.33%
Weighted Average: 41.64%								
Lowest: 5.16%								
Highest: 74.54%								



Encore Credit Receivables Trust 2005-3

California Loans - Summary Characteristics

Statistical Cut-Off Date 8/1/05

Pool Characteristics	
Cut-off Date:	2005-08-01
Pool Size:	\$368,677,345.16
Loan Count:	1,343
Gross WAC:	6.894%
Servicing Fee:	0.522%
Net WAC:	6.372%
Original Term:	358 months
Remaining Term:	356 months
Seasoning:	2 months
FICO Score:	625
LTV Ratio:	76.46%
CLTV Ratio:	78.64%
% with Silent Seconds:	33.72%
DTI Ratio:	42.62%
% Second Lien:	0.00%
% Single Family:	81.31%
% Full Doc:	49.60%
% Cashout Refi:	77.88%
% Owner Occupied:	96.73%
% with Prepay Penalties:	97.24%
% Fixed Rate:	18.20%
% ARM:	81.80%
% Interest Only:	37.65%
% 60+ Days Delinquent:	0.00%
W.A. Roll Term (ARMs):	23 months
W.A. Margin (ARMs):	6.232%
W.A. Initial Cap (ARMs):	2.782%
W.A. Periodic Cap (ARMs):	1.969%
W.A. Ceiling (ARMs):	13.940%
W.A. Floor (ARMs):	6.935%

Lien Position	%
1	100.00%
Total:	100.00%

Product Type	%
2/28 Hybrid/ARMs	35.79%
2/28 Hybrid/ARMs - 2 Yr IO	18.89
30 Yr Fixed Rate	13.64
2/28 Hybrid/ARMs - 5 Yr IO	9.35
1/29 Hybrid/ARMs	4.03
3/27 Hybrid/ARMs - 3 Yr IO	3.36
3/27 Hybrid/ARMs - 5 Yr IO	3.15
3/27 Hybrid/ARMs	3.09
30 Yr Fixed Rate - 5 Yr IO	2.91
2/28 Dual Hybrid/ARMs	2.23
6 Month LIBOR ARMs	1.35
20 Yr Fixed Rate	0.82
15 Yr Fixed Rate	0.80
5/25 Hybrid/ARMs	0.57
10 Yr Fixed Rate	0.03
Total:	100.00%

Unpaid Principal Balance	%
25,001 - 50,000	0.03%
50,001 - 75,000	0.17
75,001 - 100,000	0.52
100,001 - 150,000	4.12
150,001 - 200,000	10.33
200,001 - 250,000	13.99
250,001 - 300,000	17.45
300,001 - 350,000	18.61
350,001 - 400,000	14.68
400,001 - 450,000	9.30
450,001 - 500,000	5.85
500,001 +	4.95
Total:	100.00%
Average:	\$274,517.76
Lowest:	\$49,174.21
Highest:	\$882,500.00

Current WAC	%
4.51 - 5.00	0.12%
5.01 - 5.50	2.12
5.51 - 6.00	13.21
6.01 - 6.50	25.62
6.51 - 7.00	26.05
7.01 - 7.50	12.58
7.51 - 8.00	9.63
8.01 - 8.50	4.91
8.51 - 9.00	3.61
9.01 - 9.50	1.00
9.51 - 10.00	0.53
10.01 +	0.62
Total:	100.00%
W.A.:	6.894%
Lowest:	4.990%
Highest:	11.940%

Original Term to Maturity	%
120	0.03%
180	0.80
240	0.82
360	98.35
Total:	100.00%

Seasoning	%
1 - 6	99.71%
7 - 12	0.29
Total:	100.00%
W.A.:	2 months
Lowest:	1 months
Highest:	7 months

Credit Grade	%
AA	71.45%
A+	19.30
AA100	0.25
B	4.92
C	3.52
C-	0.56
Total:	100.00%

FICO Score	%
519 or below	2.28%
520 - 539	3.32
540 - 559	8.10
560 - 579	10.54
580 - 599	11.83
600 - 619	13.57
620 - 639	12.76
640 - 659	10.58
660 - 679	8.67
680 - 699	6.55
700 - 719	4.77
720 - 739	2.43
740 +	4.60
Total:	100.00%
W.A.:	625
Lowest:	500
Highest:	816

Loan-to-Value Ratio	%
50.00 or less	6.06%
50.01 - 60.00	7.59
60.01 - 70.00	13.88
70.01 - 75.00	8.48
75.01 - 80.00	24.20
80.01 - 85.00	16.56
85.01 - 90.00	18.58
90.01 - 95.00	4.41
95.01 - 100.00	0.25
Total:	100.00%
W.A.:	76.46%
Lowest:	17.39%
Highest:	100.00%

Debt-to-Income Ratio	%
20.00 or less	1.46%
20.01 - 30.00	6.45
30.01 - 40.00	20.85
40.01 - 50.00	64.34
50.01 - 60.00	6.87
60.01 +	0.03
Total:	100.00%
W.A.:	42.62%
Lowest:	6.16%
Highest:	74.54%

Documentation Type	%
Stated Income	48.28%
1 Yr Full Doc	28.19
2 Yr Full Doc	21.41
1 Yr Limited Doc	2.12
Total:	100.00%

Loan Purpose	%
Refinance - Cash Out	77.88%
Purchase	18.23
Refinance - Rate/Term	3.89
Total:	100.00%

Occupancy Type	%
Owner Occupied	96.73%
Investment	3.27
Total:	100.00%

Property Type	%
Single Family Residence	81.31%
Condominium	7.05
PUD (Detached)	4.95
Two Family	3.46
PUD (Attached)	1.62
Three Family	1.31
Four Family	0.31
Total:	100.00%

State	%
Southern California	73.21%
Northern California	26.79
Total:	100.00%

Zip Code	%
91306	1.04%
92336	0.99
92530	0.97
92376	0.94
93551	0.79
Other	95.27
Total:	100.00%

Gross Margin (ARMs)	%
4.01 - 5.00	0.24%
5.01 - 6.00	70.16
6.01 - 7.00	29.38
7.01 - 8.00	0.22
Total:	100.00%
W.A.:	6.232%
Lowest:	4.490%
Highest:	7.500%

Term to Roll (ARMs)	%
1 - 6	1.65%
7 - 12	4.93
13 - 18	0.38
19 - 24	80.61
25 - 30	0.08
31 - 36	11.66
49 - 54	0.19
55 - 60	0.51
Total:	100.00%
W.A.:	23 months
Lowest:	3 months
Highest:	59 months

Maximum Rate (ARMs)	%
11.01 - 12.00	0.14%
12.01 - 13.00	16.84
13.01 - 14.00	46.05
14.01 - 15.00	24.80
15.01 - 16.00	9.80
16.01 - 17.00	1.61
17.01 +	0.75
Total:	100.00%
W.A.:	13.940%
Lowest:	11.990%
Highest:	18.940%

Initial Cap (ARMs)	%
1.50	0.08%
2.00	21.67
3.00	78.25
Total:	100.00%
W.A.:	2.782%

Periodic Cap (ARMs)	%
1.00	0.04%
1.50	6.57
2.00	93.18
3.00	0.21
Total:	100.00%
W.A.:	1.969%

Encore Credit Receivables Trust 2005-3

California Loans - Summary Characteristics

Statistical Cut-Off Date 8/1/05

Minimum Rate (ARMs)	%
4.01 - 5.00	0.14%
5.01 - 6.00	16.84
6.01 - 7.00	46.05
7.01 - 8.00	24.80
8.01 - 9.00	9.80
9.01 - 10.00	1.61
10.01 +	0.75
Total:	100.00%
W.A.:	6.939%
Lowest:	4.990%
Highest:	11.940%

Prepay Penalty Term	%
0	2.76%
6	0.12
12	9.91
24	54.79
36	32.43
Total:	100.00%

Prepay Penalty Type	%
6M on 80%	97.24%
No Penalty	2.76
Total:	100.00%

Encore Credit Receivables Trust 2005-3
Two- to Four-Family Property Loans - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Pool Characteristics	
Cut-off Date:	2005-08-01
Pool Size:	\$60,470,060.99
Loan Count:	248
Gross WAC:	7.081%
Servicing Fee:	0.522%
Net WAC:	6.559%
Original Term:	357 months
Remaining Term:	355 months
Seasoning:	2 months
FICO Score:	641
LTV Ratio:	74.36%
CLTV Ratio:	76.23%
% with Silent Seconds:	32.82%
DTI Ratio:	40.97%
% Second Lien:	0.00%
% Single Family:	0.00%
% Full Do:	47.48%
% Cashout Refi:	70.90%
% Owner Occupied:	82.61%
% with Prepay Penalties:	57.76%
% Fixed Rate:	26.75%
% ARM:	73.25%
% Interest Only:	20.74%
% 60+ Days Delinquent:	0.00%
W.A. Roll Term (ARMs):	25 months
W.A. Margin (ARMs):	5.884%
W.A. Initial Cap (ARMs):	2.761%
W.A. Periodic Cap (ARMs):	1.943%
W.A. Ceiling (ARMs):	14.081%
W.A. Floor (ARMs):	7.086%

Lien Position	%
1	100.00%
Total:	100.00%

Product Type	%
2/28 Hybrid/ARMs	31.75%
30 Yr Fixed Rate	24.06
3/27 Hybrid/ARMs	13.05
1/29 Hybrid/ARMs	6.11
3/27 Hybrid/ARMs - 3 Yr IO	5.36
2/28 Hybrid/ARMs - 5 Yr IO	5.24
2/28 Hybrid/ARMs - 2 Yr IO	5.03
3/27 Hybrid/ARMs - 5 Yr IO	4.14
5/25 Hybrid/ARMs	1.50
15 Yr Fixed Rate	1.21
6 Month LIBOR ARMs	1.08
30 Yr Fixed Rate - 5 Yr IO	0.97
20 Yr Fixed Rate	0.50
Total:	100.00%

Unpaid Principal Balance	%
25,001 - 50,000	0.25%
50,001 - 75,000	1.26
75,001 - 100,000	1.35
100,001 - 150,000	8.30
150,001 - 200,000	11.35
200,001 - 250,000	11.15
250,001 - 300,000	18.22
300,001 - 350,000	16.89
350,001 - 400,000	9.84
400,001 - 450,000	10.04
450,001 - 500,000	9.57
500,001 +	1.80
Total:	100.00%
Average:	\$243,830.89
Lowest:	\$49,374.05
Highest:	\$565,808.26

Current WAC	%
4.51 - 5.00	0.71%
5.01 - 5.50	0.64
5.51 - 6.00	5.78
6.01 - 6.50	20.99
6.51 - 7.00	28.49
7.01 - 7.50	14.92
7.51 - 8.00	18.16
8.01 - 8.50	4.65
8.51 - 9.00	2.80
9.01 - 9.50	1.99
9.51 - 10.00	0.86
Total:	100.00%
W.A.: 7.081%	
Lowest: 4.990%	
Highest: 9.740%	

Original Term to Maturity	%
180	1.21%
240	0.50
360	98.29
Total:	100.00%

Seasoning	%
0	0.42%
1 - 6	95.91
7 - 12	3.67
Total:	100.00%
W.A.: 2 months	
Lowest: 0 months	
Highest: 9 months	

Credit Grade	%
AA	78.37%
A+	14.10
AA100	0.25
B	4.22
C	3.07
Total:	100.00%

FICO Score	%
519 or below	1.22%
520 - 539	2.56
540 - 559	5.74
560 - 579	7.82
580 - 599	10.10
600 - 619	12.85
620 - 639	13.29
640 - 659	8.35
660 - 679	11.62
680 - 699	9.57
700 - 719	3.29
720 - 739	5.53
740 +	8.06
Total:	100.00%
W.A.: 641	
Lowest: 504	
Highest: 784	

Loan-to-Value Ratio	%
50.00 or less	9.88%
50.01 - 60.00	7.62
60.01 - 70.00	18.09
70.01 - 75.00	8.07
75.01 - 80.00	18.08
80.01 - 85.00	18.79
85.01 - 90.00	11.12
90.01 - 95.00	8.10
95.01 - 100.00	0.25
Total:	100.00%
W.A.: 74.36%	
Lowest: 20.80%	
Highest: 100.00%	

Debt-to-Income Ratio	%
20.00 or less	4.41%
20.01 - 30.00	8.53
30.01 - 40.00	22.35
40.01 - 50.00	55.83
50.01 - 60.00	8.88
Total:	100.00%
W.A.: 40.97%	
Lowest: 6.16%	
Highest: 57.66%	

Documentation Type	%
Stated Income	52.04%
1 Yr Full Doc	27.01
2 Yr Full Doc	20.47
1 Yr Limited Doc	0.49
Total:	100.00%

Loan Purpose	%
Refinance - Cash Out	70.90%
Purchase	21.23
Refinance - Rate/Term	7.87
Total:	100.00%

Occupancy Type	%
Owner Occupied	82.61%
Investment	17.08
Second Home	0.30
Total:	100.00%

Property Type	%
Two Family	74.70%
Three Family	18.18
Four Family	7.12
Total:	100.00%

State	%
California	30.97%
New York	24.13
Illinois	21.16
Massachusetts	6.74
Connecticut	5.12
Florida	3.17
New Jersey	1.88
Other	6.84
Total:	100.00%

Zip Code	%
10466	2.85%
90002	1.95
90037	1.84
60639	1.84
02124	1.79
Other	89.73
Total:	100.00%

Gross Margin (ARMs)	%
4.01 - 5.00	14.12%
5.01 - 6.00	72.23
6.01 - 7.00	13.65
Total:	100.00%
W.A.: 5.884%	
Lowest: 4.100%	
Highest: 6.990%	

Term to Roll (ARMs)	%
1 - 6	3.97%
7 - 12	5.84
13 - 18	1.53
19 - 24	55.82
25 - 30	0.76
31 - 36	30.04
55 - 60	2.04
Total:	100.00%
W.A.: 25 months	
Lowest: 4 months	
Highest: 59 months	

Maximum Rate (ARMs)	%
11.01 - 12.00	0.97%
12.01 - 13.00	7.29
13.01 - 14.00	46.77
14.01 - 15.00	33.44
15.01 - 16.00	9.58
16.01 - 17.00	1.94
Total:	100.00%
W.A.: 14.081%	
Lowest: 11.990%	
Highest: 16.740%	

Initial Cap (ARMs)	%
1.00	0.54%
1.50	0.52
2.00	21.99
3.00	76.95
Total:	100.00%
W.A.: 2.761%	

Periodic Cap (ARMs)	%
1.00	0.54%
1.50	10.34
2.00	89.12
Total:	100.00%
W.A.: 1.943%	

Encore Credit Receivables Trust 2005-3
Two- to Four-Family Property Loans - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Minimum Rate (ARMs)	%
4.01 - 5.00	0.97%
5.01 - 6.00	6.75
6.01 - 7.00	47.31
7.01 - 8.00	33.44
8.01 - 9.00	9.58
9.01 - 10.00	1.94
Total:	100.00%
W.A.: 7.086%	
Lowest: 4.990%	
Highest: 9.740%	

Prepay Penalty Term	%
0	42.24%
12	13.13
24	24.30
36	20.33
Total:	100.00%

Prepay Penalty Type	%
6M on 80%	53.73%
No Penalty	42.24
5/4/3	1.66
1% on Bal	1.12
2% on Bal	0.67
2M int on 100%	0.58
Total:	100.00%

Encore Credit Receivables Trust 2005-3

Stated Doc Loans - Summary Characteristics

Statistical Cut-Off Date 8/1/05

Pool Characteristics	
Cut-off Date:	2005-08-01
Pool Size:	\$380,596,692.18
Loan Count:	1,622
Gross WAC:	7.391%
Servicing Fee:	0.522%
Net WAC:	6.869%
Original Term:	358 months
Remaining Term:	357 months
Seasoning:	1 months
FICO Score:	631
LTV Ratio:	78.41%
CLTV Ratio:	80.34%
% with Silent Seconds:	29.53%
DTI Ratio:	41.41%
% Second Lien:	0.00%
% Single Family:	76.02%
% Full Doc:	0.00%
% Cashout Refi:	67.43%
% Owner Occupied:	93.36%
% with Prepay Penalties:	73.86%
% Fixed Rate:	13.66%
% ARM:	86.34%
% Interest Only:	24.06%
% 60+ Days Delinquent:	0.00%
W.A. Roll Term (ARMs):	24 months
W.A. Margin (ARMs):	6.124%
W.A. Initial Cap (ARMs):	2.810%
W.A. Periodic Cap (ARMs):	1.959%
W.A. Ceiling (ARMs):	14.431%
W.A. Floccr (ARMs):	7.434%

Lien Position	%
1	100.00%
Total:	100.00%

Product Type	%
2/28 Hybrid/ARMs	41.59%
3/27 Hybrid/ARMs	12.84
30 Yr Fixed Rate	11.42
2/28 Hybrid/ARMs - 2 Yr IO	10.66
2/28 Hybrid/ARMs - 5 Yr IO	6.91
1/29 Hybrid/ARMs	5.22
3/27 Hybrid/ARMs - 5 Yr IO	2.79
3/27 Hybrid/ARMs - 3 Yr IO	2.58
6 Month LIBOR ARMs	1.58
2/28 Dual Hybrid/ARMs	1.45
30 Yr Fixed Rate - 5 Yr IO	1.12
5/25 Hybrid/ARMs	0.74
15 Yr Fixed Rate	0.60
20 Yr Fixed Rate	0.43
10 Yr Fixed Rate	0.07
Total:	100.00%

Unpaid Principal Balance	%
25,001 - 50,000	0.09%
50,001 - 75,000	0.79
75,001 - 100,000	2.06
100,001 - 150,000	8.48
150,001 - 200,000	14.73
200,001 - 250,000	14.45
250,001 - 300,000	16.88
300,001 - 350,000	16.65
350,001 - 400,000	11.65
400,001 - 450,000	6.77
450,001 - 500,000	4.79
500,001 +	2.68
Total:	100.00%
Average:	\$234,646.54
Lowest:	\$44,864.90
Highest:	\$749,360.56

Current WAC	%
5.01 - 5.50	0.60%
5.51 - 6.00	6.04
6.01 - 6.50	13.72
6.51 - 7.00	23.04
7.01 - 7.50	15.22
7.51 - 8.00	19.01
8.01 - 8.50	9.72
8.51 - 9.00	6.77
9.01 - 9.50	2.75
9.51 - 10.00	2.17
10.01 +	0.95
Total:	100.00%
W.A.:	7.391%
Lowest:	5.090%
Highest:	11.190%

Original Term to Maturity	%
120	0.07%
180	0.60
240	0.43
360	98.89
Total:	100.00%

Seasoning	%
0	0.42%
1 - 6	99.05
7 - 12	0.53
Total:	100.00%
W.A.:	1 months
Lowest:	0 months
Highest:	8 months

Credit Grade	%
AA	72.37%
A+	20.30
AA95	0.11
AA100	0.97
B	3.28
C	2.60
C-	0.37
Total:	100.00%

FICO Score	%
519 or below	1.74%
520 - 539	2.58
540 - 559	7.01
560 - 579	10.14
580 - 599	10.00
600 - 619	14.74
620 - 639	12.55
640 - 659	10.87
660 - 679	9.20
680 - 699	7.29
700 - 719	4.86
720 - 739	3.58
740 +	5.43
Total:	100.00%
W.A.:	631
Lowest:	501
Highest:	811

Loan-to-Value Ratio	%
50.00 or less	3.84%
50.01 - 60.00	5.62
60.01 - 70.00	14.59
70.01 - 75.00	8.19
75.01 - 80.00	24.15
80.01 - 85.00	16.03
85.01 - 90.00	19.43
90.01 - 95.00	7.11
95.01 - 100.00	1.04
Total:	100.00%
W.A.:	78.41%
Lowest:	18.97%
Highest:	100.00%

Debt-to-Income Ratio	%
20.00 or less	1.62%
20.01 - 30.00	7.52
30.01 - 40.00	26.73
40.01 - 50.00	61.27
50.01 - 60.00	2.83
60.01 +	0.03
Total:	100.00%
W.A.:	41.41%
Lowest:	6.16%
Highest:	74.54%

Documentation Type	%
Stated Income	100.00%
Total:	100.00%

Loan Purpose	%
Refinance - Cash Out	67.43%
Purchase	27.02
Refinance - Rate/Term	5.55
Total:	100.00%

Occupancy Type	%
Owner Occupied	93.36%
Investment	6.14
Second Home	0.50
Total:	100.00%

Property Type	%
Single Family Residence	76.02%
PUD (Detached)	7.20
Two Family	6.10
Condominium	5.93
PUD (Attached)	2.58
Three Family	1.59
Four Family	0.58
Total:	100.00%

State	%
California	46.77%
Florida	10.88
Illinois	9.34
New York	6.81
Virginia	4.01
Maryland	2.86
New Jersey	2.00
Other	17.32
Total:	100.00%

Zip Code	%
91306	0.70%
92509	0.57
91710	0.57
92392	0.57
93550	0.56
Other	97.03
Total:	100.00%

Gross Margin (ARMs)	%
4.01 - 5.00	4.53%
5.01 - 6.00	69.36
6.01 - 7.00	25.97
7.01 - 8.00	0.14
Total:	100.00%
W.A.:	6.124%
Lowest:	4.100%
Highest:	7.500%

Term to Roll (ARMs)	%
1 - 6	2.14%
7 - 12	5.72
13 - 18	0.31
19 - 24	69.87
25 - 30	0.06
31 - 36	21.03
55 - 60	0.85
Total:	100.00%
W.A.:	24 months
Lowest:	2 months
Highest:	59 months

Maximum Rate (ARMs)	%
12.01 - 13.00	7.50%
13.01 - 14.00	32.40
14.01 - 15.00	36.01
15.01 - 16.00	18.06
16.01 - 17.00	5.04
17.01 +	0.98
Total:	100.00%
W.A.:	14.431%
Lowest:	12.090%
Highest:	18.190%

Initial Cap (ARMs)	%
1.00	0.13%
2.00	18.70
3.00	81.17
Total:	100.00%
W.A.:	2.810%

Periodic Cap (ARMs)	%
1.00	0.26%
1.50	7.87
2.00	91.76
3.00	0.12
Total:	100.00%
W.A.:	1.959%

Encore Credit Receivables Trust 2005-3

Stated Doc Loans - Summary Characteristics

Statistical Cut-Off Date 8/1/05

Minimum Rate (ARMs)	%
5.01 - 6.00	7.30%
6.01 - 7.00	32.54
7.01 - 8.00	36.08
8.01 - 9.00	18.06
9.01 - 10.00	5.04
10.01 +	0.98
Total:	100.00%
W.A.:	7.434%
Lowest:	5.090%
Highest:	11.190%

Prepay Penalty Term	%
0	26.14%
6	0.11
12	7.56
24	43.75
36	22.43
Total:	100.00%

Prepay Penalty Type	%
6M on 80%	65.33%
No Penalty	26.14
1% on Bal	5.30
2M int on 100%	1.60
2% on Bal	0.62
5/4/3	0.51
2M int on 56%	0.36
3/2/1	0.14
Total:	100.00%

Selection Criteria: All records
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1. Statistics

Negative Amortization: None Present
 Silent Seconds: 12.38
 Investment Property in Florida: 0.65
 Investment Property in Las Vegas: 0.13
 MI Coverage: None Present

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2. Fixed Rate Loan Types

Fixed Rate Loan Types	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV
FR10	337,258.19	4	0.22	84,314.54	6.20	118	585	56.87
FR15	8,851,419.66	49	4.40	139,824.87	6.86	178	621	62.24
FR20	5,130,224.82	28	3.30	183,222.32	6.99	239	639	63.68
FR25	364,900.43	2	0.23	182,450.23	6.99	298	611	66.37
FR30	127,338,751.18	645	81.83	197,424.42	7.01	358	635	75.93
FR30 / IO 60	15,581,205.47	58	10.04	268,813.89	6.67	358	569	75.44
Total:	155,613,758.73	786	100.00	197,981.88	6.97	346	637	74.57

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3. Adjustable Rate Loan Types

Adjustable Rate Loan Types	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV
ARM 1YR	29,691,209.56	124	4.13	239,445.24	7.17	358	610	78.05
ARM 2/28	353,634,517.07	1,778	49.19	198,894.65	7.44	358	599	78.93
ARM 2/28 Dual 40/20	8,238,053.08	24	1.15	343,252.21	7.09	359	604	81.59
ARM 2/28 / IO 24	105,024,154.86	392	14.61	267,918.76	6.71	358	642	82.07
ARM 2/28 / IO 60	55,532,281.80	201	7.72	276,280.01	6.77	359	659	81.88
ARM 3/27	99,276,195.90	518	13.61	192,395.73	7.70	358	617	81.67
ARM 3/27 / IO 36	25,616,152.16	92	3.55	277,349.48	6.93	358	650	83.62
ARM 3/27 / IO 60	28,804,177.73	104	3.95	275,040.17	6.88	359	663	83.32
ARM 5/25	6,326,831.19	29	0.85	253,153.25	6.66	358	661	80.74
ARM 6MO	7,087,320.52	28	0.99	253,118.59	7.30	358	638	79.60
Total:	719,932,893.46	3,284	100.00	216,919.85	7.25	358	616	80.36

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4. IO Months

IO Months	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV
0	644,279,680.17	3,223	73.87	199,900.30	7.36	355	611	78.41
24	105,024,154.86	392	12.01	267,918.76	6.71	358	642	82.07
36	25,616,152.16	92	2.92	277,349.48	6.93	358	650	83.62
60	99,276,853.23	363	11.40	274,331.95	6.75	359	663	81.29
Total:	874,546,652.19	4,070	100.00	214,876.33	7.28	356	621	79.33

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5. LTV vs. FICO for Cashouts (ARM)

LTV vs. FICO for Cashouts (ARM)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
= 65.00	72,053,232.55	0.00	4.91	7.96	13.78	13.67	16.07	13.10	11.26	7.95	4.77	3.75	1.10	1.69
65.01 - 70.00	36,641,619.90	0.00	12.84	4.72	14.32	15.93	9.96	14.62	13.11	8.33	3.41	3.15	1.23	0.37
70.01 - 75.00	51,963,376.19	0.00	6.53	11.31	15.05	11.88	12.50	18.12	9.68	4.11	6.42	2.11	0.00	2.29
75.01 - 78.00	14,104,069.59	0.00	1.18	5.44	3.81	21.11	16.88	16.81	19.05	8.26	4.82	0.00	2.76	0.00
78.01 - 80.00	62,590,930.15	0.00	6.26	6.74	9.01	15.77	12.22	11.62	10.14	9.02	6.43	3.65	4.52	5.41
80.01 - 85.00	96,103,374.59	0.00	2.50	5.69	12.99	16.30	16.68	13.54	10.82	8.50	5.10	3.24	1.66	2.87
85.01 - 90.00	107,965,568.14	0.00	0.00	2.23	8.67	12.96	17.93	16.72	13.06	11.42	8.81	2.17	1.99	4.80
90.01 - 100.00	28,451,594.54	0.00	0.00	0.00	1.37	4.19	2.15	15.71	23.51	16.21	6.10	8.90	8.73	6.55
Total:	489,898,781.94	0.00	3.96	5.46	10.88	13.93	14.31	14.64	12.29	9.08	6.33	3.31	2.36	3.56

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6. LTV vs. FICO for Rate Term Refi (ARM)

LTV vs. FICO for Rate Term Refi (ARM)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
= 65.00	3,355,981.08	0.00	2.98	4.94	30.00	4.78	6.32	15.61	13.28	3.65	11.41	7.41	0.00	0.00
65.01 - 70.00	1,709,482.94	0.00	0.00	14.32	17.75	0.00	17.52	12.43	13.44	7.16	0.00	0.00	17.57	0.00
70.01 - 75.00	3,493,877.68	0.00	15.10	7.28	11.00	15.54	6.13	24.84	0.00	16.08	0.00	0.00	0.00	0.00
75.01 - 78.00	787,191.38	0.00	22.85	0.00	0.00	0.00	0.00	66.63	0.00	10.51	0.00	0.00	0.00	0.00
78.01 - 80.00	8,218,287.07	0.00	5.86	7.32	16.36	5.47	8.24	12.91	10.52	7.64	12.66	3.83	2.95	6.24
80.01 - 85.00	5,790,187.66	0.00	5.03	9.25	16.07	14.22	10.12	18.10	12.71	2.93	4.81	4.19	2.67	0.00
85.01 - 90.00	13,684,186.43	0.00	1.05	3.54	7.58	17.02	16.00	14.29	13.47	11.89	9.02	5.44	0.00	1.92
90.01 - 100.00	9,193,488.42	0.00	0.00	0.00	0.00	7.86	7.42	11.12	24.09	17.71	10.26	11.85	6.29	3.31
Total:	50,103,022.67	0.00	3.84	5.26	11.25	11.13	10.61	15.81	13.62	10.17	7.84	5.60	2.72	2.15

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7. LTV vs. FICO for Purchase (ARM)

	0 to	500 to	520 to	540 to	560 to	580 to	600 to	620 to	640 to	660 to	680 to	700 to
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ARM 228 - LIBOR GMO - na - 0 - 24 - 4.83 - 2 - 7	4	789,368.18	3	4.83	2.00	68.23	711
ARM 228 - LIBOR GMO - na - 0 - 24 - 4.83 - 2 - 7	1	249,603.32	3	4.84	2.00	82.90	657
ARM 228 - LIBOR GMO - na - 0 - 24 - 4.89 - 2 - 7	1	256,190.74	3	4.99	2.00	74.49	632
ARM 228 - LIBOR GMO - na - 0 - 24 - 5 - 2 - 7	3	333,745.01	3	5.00	2.00	70.49	596
ARM 228 - LIBOR GMO - na - 0 - 24 - 5.25 - 2 - 7	1	121,875.81	3	5.25	2.00	85.00	612
ARM 228 - LIBOR GMO - na - 0 - 24 - 5.7 - 2 - 7	25	5,943,585.09	3	5.70	2.00	82.11	591
ARM 228 - LIBOR GMO - na - 0 - 24 - 5.88 - 1 - 6	4	191,668.23	1	5.99	1.00	80.14	624
ARM 228 - LIBOR GMO - na - 0 - 24 - 5.99 - 2 - 7	190	40,351,328.02	3	5.99	2.00	81.77	628
ARM 228 - LIBOR GMO - na - 0 - 24 - 6.45 - 2 - 7	7	1,080,999.91	3	6.45	2.00	96.19	708
ARM 228 - LIBOR GMO - na - 0 - 24 - 6.75 - 2 - 7	86	17,586,855.42	3	6.75	2.00	79.44	576
ARM 228 - LIBOR GMO - na - 0 - 24 - 6.99 - 2 - 7	49	7,326,245.30	3	6.99	2.00	72.78	573
ARM 228 - LIBOR GMO - na - 0 - 24 - 7.04 - 2 - 7	1	212,337.46	3	7.04	2.00	85.00	583
ARM 228 - LIBOR GMO - na - 0 - 24 - 7.14 - 2 - 7	1	183,211.11	3	7.14	2.00	75.51	545
ARM 228 - LIBOR GMO - na - 0 - 24 - 7.35 - 2 - 7	1	292,051.25	3	7.35	2.00	75.98	542
ARM 228 - LIBOR GMO - na - 0 - 24 - 7.64 - 2 - 7	1	143,896.09	3	7.64	2.00	90.00	594
ARM 228 - LIBOR GMO - na - 12 - 24 - 4.49 - 2 - 7	2	536,569.35	3	4.49	2.00	84.67	618
ARM 228 - LIBOR GMO - na - 12 - 24 - 5.99 - 2 - 7	61	15,241,895.50	3	5.99	2.00	73.91	614
ARM 228 - LIBOR GMO - na - 12 - 24 - 6.75 - 2 - 7	15	3,815,074.04	3	6.75	2.00	76.21	553
ARM 228 - LIBOR GMO - na - 12 - 24 - 6.99 - 2 - 7	14	2,822,191.11	3	6.99	2.00	69.67	572
ARM 228 - LIBOR GMO - na - 24 - 24 - 5.5 - 1.5 - 7	1	232,019.69	1.5	5.50	1.50	38.83	603
ARM 228 - LIBOR GMO - na - 24 - 24 - 5.7 - 2 - 7	1	387,773.41	3	5.70	2.00	82.77	621
ARM 228 - LIBOR GMO - na - 24 - 24 - 5.75 - 2 - 7	1	251,776.95	3	5.75	2.00	50.32	656
ARM 228 - LIBOR GMO - na - 24 - 24 - 5.85 - 2 - 7	1	179,640.02	3	5.85	2.00	80.00	660
ARM 228 - LIBOR GMO - na - 24 - 24 - 6.35 - 2 - 7	645	128,211,074.26	3	6.35	2.00	80.80	612
ARM 228 - LIBOR GMO - na - 24 - 24 - 6.35 - 2 - 7	1	496,537.44	3	6.35	2.00	76.96	586
ARM 228 - LIBOR GMO - na - 24 - 24 - 6.39 - 2 - 7	1	171,681.45	3	6.39	2.00	74.78	602
ARM 228 - LIBOR GMO - na - 24 - 24 - 6.45 - 2 - 7	28	4,805,390.36	3	6.45	2.00	89.14	661
ARM 228 - LIBOR GMO - na - 24 - 24 - 6.75 - 1 - 7	1	119,836.44	3	6.75	1.00	40.00	518
ARM 228 - LIBOR GMO - na - 24 - 24 - 6.75 - 2 - 7	298	57,075,857.29	3	6.75	2.00	78.98	574
ARM 228 - LIBOR GMO - na - 24 - 24 - 6.85 - 2 - 7	1	419,305.07	3	6.85	2.00	100.00	673
ARM 228 - LIBOR GMO - na - 24 - 24 - 6.99 - 1 - 6	1	419,305.07	3	6.99	1.00	70.99	563
ARM 228 - LIBOR GMO - na - 24 - 24 - 6.99 - 2 - 7	169	32,283,566.40	3	6.99	2.00	71.03	559
ARM 228 - LIBOR GMO - na - 24 - 24 - 7.5 - 2 - 7	2	410,677.86	3	7.50	2.00	83.54	586
ARM 228 - LIBOR GMO - na - 24 - 24 - 8.7 - 2 - 7	1	143,831.95	3	8.70	2.00	100.00	638
ARM 228 - LIBOR GMO - na - 36 - 24 - 5.89 - 2 - 7	43	9,945,621.26	3	5.99	2.00	60.79	590
ARM 228 - LIBOR GMO - na - 36 - 24 - 6.45 - 2 - 7	3	826,030.06	3	6.45	2.00	100.90	745
ARM 228 - LIBOR GMO - na - 36 - 24 - 6.75 - 2 - 7	22	4,805,308.02	3	6.75	2.00	81.39	582
ARM 228 - LIBOR GMO - na - 36 - 24 - 6.86 - 2 - 7	1	133,274.37	3	6.86	2.00	75.00	558
ARM 228 - LIBOR GMO - na - 36 - 24 - 6.99 - 2 - 7	14	2,735,530.00	3	6.99	2.00	68.59	569
ARM 327 / IO 36 - LIBOR GMO - IO - 0 - 36 - 4.1 - 2 - 7	1	720,500.00	3	4.10	2.00	78.20	662
ARM 327 / IO 36 - LIBOR GMO - IO - 0 - 36 - 4.1 - 2 - 7	1	170,000.00	3	4.40	2.00	85.00	626
ARM 327 / IO 36 - LIBOR GMO - IO - 0 - 36 - 4.58 - 2 - 7	3	826,030.06	3	4.58	2.00	83.40	707
ARM 327 / IO 36 - LIBOR GMO - IO - 0 - 36 - 4.581 - 2 - 7	5	880,074.00	3	4.58	2.00	83.94	695
ARM 327 / IO 36 - LIBOR GMO - IO - 0 - 36 - 5.7 - 2 - 7	3	926,809.99	3	5.70	2.00	85.86	642
ARM 327 / IO 36 - LIBOR GMO - IO - 0 - 36 - 5.99 - 2 - 7	24	6,961,048.93	3	5.99	2.00	84.86	660
ARM 327 / IO 36 - LIBOR GMO - IO - 0 - 36 - 6.75 - 2 - 7	2	486,500.00	3	6.75	2.00	81.13	637
ARM 327 / IO 36 - LIBOR GMO - IO - 11 - 36 - 5.99 - 2 - 7	1	24,999,999.99	3	5.99	2.00	84.81	603
ARM 327 / IO 36 - LIBOR GMO - IO - 24 - 36 - 5.99 - 2 - 7	4	520,000.00	3	5.99	2.00	82.10	665
ARM 327 / IO 36 - LIBOR GMO - IO - 36 - 36 - 5.95 - 2 - 7	1	263,000.00	3	5.95	2.00	86.84	638
ARM 327 / IO 36 - LIBOR GMO - IO - 36 - 36 - 5.99 - 2 - 7	41	11,652,869.25	3	5.99	2.00	83.37	649
ARM 327 / IO 36 - LIBOR GMO - IO - 36 - 36 - 6.75 - 2 - 7	8	2,260,000.00	3	6.75	2.00	81.82	619
ARM 327 / IO 60 - LIBOR GMO - IO - 0 - 36 - 4.1 - 2 - 7	1	186,000.00	2	4.10	2.00	80.00	652
ARM 327 / IO 60 - LIBOR GMO - IO - 0 - 36 - 4.1 - 2 - 7	1	142,500.00	2	4.25	2.00	95.00	694
ARM 327 / IO 60 - LIBOR GMO - IO - 0 - 36 - 4.43 - 2 - 7	1	196,750.00	2	4.43	2.00	85.00	655
ARM 327 / IO 60 - LIBOR GMO - IO - 0 - 36 - 4.46 - 2 - 7	4	774,900.00	2	4.46	2.00	83.79	640
ARM 327 / IO 60 - LIBOR GMO - IO - 0 - 36 - 4.95 - 2 - 7	1	105,400.00	2	4.95	2.00	80.00	591
ARM 327 / IO 60 - LIBOR GMO - IO - 0 - 36 - 5.7 - 2 - 7	2	360,000.00	2	5.70	2.00	89.99	567
ARM 327 / IO 60 - LIBOR GMO - IO - 0 - 36 - 5.99 - 2 - 7	28	7,870,242.00	2.15	5.99	2.00	85.00	671
ARM 327 / IO 60 - LIBOR GMO - IO - 0 - 36 - 5.99 - 2 - 7	1	322,400.00	2	6.75	2.00	80.00	607
ARM 327 / IO 60 - LIBOR GMO - IO - 12 - 36 - 5.99 - 2 - 7	5	1,064,260.00	2	5.99	2.00	86.20	567
ARM 327 / IO 60 - LIBOR GMO - IO - 24 - 36 - 5.99 - 2 - 7	1	292,000.00	2	5.99	2.00	80.00	587
ARM 327 / IO 60 - LIBOR GMO - IO - 36 - 36 - 5.99 - 2 - 7	56	15,293,235.73	2.05	5.99	2.00	82.10	661
ARM 327 / IO 60 - LIBOR GMO - IO - 36 - 36 - 6.75 - 2 - 7	5	1,910,500.00	2	6.75	2.00	84.52	629
ARM 327 - LIBOR GMO - na - 0 - 36 - 4.1 - 2 - 7	2	394,183.23	3	4.10	2.00	89.07	813
ARM 327 - LIBOR GMO - na - 0 - 36 - 4.2 - 2 - 7	1	284,447.07	3	4.20	2.00	80.00	849
ARM 327 - LIBOR GMO - na - 0 - 36 - 4.4 - 2 - 7	6	1,477,382.81	3	4.40	2.00	82.62	889
ARM 327 - LIBOR GMO - na - 0 - 36 - 4.431 - 2 - 7	1	131,661.42	3	4.43	2.00	85.00	696
ARM 327 - LIBOR GMO - na - 0 - 36 - 4.45 - 2 - 7	1	171,119.86	3	4.45	2.00	85.00	622
ARM 327 - LIBOR GMO - na - 0 - 36 - 4.46 - 2 - 7	16	4,061,328.16	3	4.46	2.00	83.87	654
ARM 327 - LIBOR GMO - na - 0 - 36 - 4.47 - 2 - 7	2	726,952.82	3	4.47	2.00	83.38	675
ARM 327 - LIBOR GMO - na - 0 - 36 - 4.49 - 2 - 7	3	753,021.96	3	4.49	2.00	79.81	619
ARM 327 - LIBOR GMO - na - 0 - 36 - 4.5 - 2 - 7	7	1,643,279.13	3	4.50	2.00	82.12	688
ARM 327 - LIBOR GMO - na - 0 - 36 - 4.51 - 2 - 7	1	131,661.42	3	4.51	2.00	85.00	541
ARM 327 - LIBOR GMO - na - 0 - 36 - 4.56 - 2 - 7	2	434,959.07	3	4.56	2.00	77.57	624
ARM 327 - LIBOR GMO - na - 0 - 36 - 4.581 - 2 - 7	5	1,824,705.22	3	4.58	2.00	81.60	662
ARM 327 - LIBOR GMO - na - 0 - 36 - 4.59 - 2 - 7	1	178,845.23	3	4.59	2.00	80.00	663
ARM 327 - LIBOR GMO - na - 0 - 36 - 4.6 - 2 - 7	2	265,447.37	3	4.60	2.00	85.00	623
ARM 327 - LIBOR GMO - na - 0 - 36 - 4.83 - 2 - 7	3	631,205.83	3	4.83	2.00	78.79	613
ARM 327 - LIBOR GMO - na - 0 - 36 - 5.7 - 2 - 7	20	5,177,226.11	3	5.70	2.00	81.87	619
ARM 327 - LIBOR GMO - na - 0 - 36 - 5.99 - 2 - 7	117	26,843,079.62	3	5.99	2.00	83.08	627
ARM 327 - LIBOR GMO - na - 0 - 36 - 6.45 - 2 - 7	2	255,569.63	3	6.45	2.00	100.00	629
ARM 327 - LIBOR GMO - na - 0 - 36 - 6.75 - 2 - 7	29	5,234,777.23	3	6.75	2.00	80.18	567
ARM 327 - LIBOR GMO - na - 0 - 36 - 6.99 - 2 - 7	16	2,836,424.36	3	6.99	2.00	69.20	567
ARM 327 - LIBOR GMO - na - 12 - 36 - 4.49 - 2 - 7	1	176,728.75	3	4.49	2.00	86.67	659
ARM 327 - LIBOR GMO - na - 12 - 36 - 5.99 - 2 - 7	4	669,534.78	3	5.99	2.00	86.80	651
ARM 327 - LIBOR GMO - na - 12 - 36 - 6.75 - 2 - 7	2	390,746.09	3	6.75	2.00	79.71	674
ARM 327 - LIBOR GMO - na - 24 - 36 - 5.99 - 2 - 7	2	284,416.98	3	5.99	2.00	85.00	588
ARM 327 - LIBOR GMO - na - 36 - 36 - 5.8 - 2 - 7	1	315,349.76	3	5.80	2.00	80.00	657
ARM 327 - LIBOR GMO - na - 36 - 36 - 5.99 - 2 - 7	168	27,750,653.55	3	5.99	2.00	81.05	615
ARM 327 - LIBOR GMO - na - 36 - 36 - 5.45 - 2 - 7	8	1,317,558.20	3	6.45	2.00	99.83	675
ARM 327 - LIBOR GMO - na - 36 - 36 - 6.75 - 2 - 7	62	10,302,828.08	3	6.75	2.00	80.76	586
ARM 327 - LIBOR GMO - na - 36 - 36 - 6.99 - 2 - 7	30	4,613,365.14	3	6.99	2.00	75.74	556
ARM 525 - LIBOR GMO - na - 0 - 60 - 5.7 - 2 - 7	1	269,730.69	3	5.70	2.00	82.34	700
ARM 525 - LIBOR GMO - na - 0 - 60 - 5.99 - 2 - 7	11	2,774,660.04	3	5.99	2.00	80.97	659
ARM 525 - LIBOR GMO - na - 0 - 60 - 5.99 - 2 - 7	11	2,468,383.26	3	5.99	2.00	79.87	651
ARM 525 - LIBOR GMO - na - 0 - 60 - 6.75 - 2 - 7	2	796,157.20	3	6.75	2.00	82.12	664
ARM GMO - LIBOR GMO - na - 0 - 6 - 5.7 - 1.5 - 7	2	514,198.22	2	5.70	1.50	58.38	626
ARM GMO - LIBOR GMO - na - 0 - 6 - 5.99 - 1.5 - 7	9	2,575,392.93	2	5.99	1.50	85.20	661
ARM GMO - LIBOR GMO - na - 0 - 6 - 6.99 - 1.5 - 7	1	173,704.78	2	6.99	1.50	58.98	620
ARM GMO - LIBOR GMO - na - 24 - 6 - 6.99 - 1.5 - 7	14	3,565,290.10	2	6.99	1.50	79.73	628
ARM GMO - LIBOR GMO - na - 24 - 6 - 6.75 - 1.5 - 7	1	131,308.00	2	6.75	1.50	90.00	550
ARM GMO - LIBOR GMO - na - 24 - 6 - 6.99 - 1.5 - 7	1	127,426.49	2	6.99	1.50	85.00	568
Total:	3,284	718,632,893.46	2.83	6.14	1.97	80.36	618

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Selection Criteria: IO Only

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1. Original Principal Balances of Mortgage Loans

Original Principal Balances of Mortgage Loans	Number Of Loans	Aggregate Original Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
50,000.01 - 75,000.00	5	313,000.00	0.14	62,600.00	6.98	65.70	648
75,000.01 - 100,000.00	13	1,160,350.00	0.50	89,257.64	7.10	76.09	616
100,000.01 - 125,000.00	37	4,169,450.00	1.81	112,659.23	6.90	80.27	634
125,000.01 - 150,000.00	40	5,514,980.00	2.39	137,863.06	6.91	81.45	640
150,000.01 - 175,000.00	70	11,324,499.00	4.92	161,774.65	6.95	80.20	642
175,000.01 - 200,000.00	82	15,463,314.00	6.71	188,565.94	6.76	79.06	648
200,000.01 - 225,000.00	68	14,500,946.00	6.30	213,245.67	6.91	80.84	644
225,000.01 - 250,000.00	68	16,166,283.00	7.02	237,737.99	6.81	82.55	648
250,000.01 - 275,000.00	77	20,083,087.00	8.72	260,808.41	6.88	83.03	645
275,000.01 - 300,000.00	70	20,190,621.00	8.77	288,414.26	6.70	81.04	648
300,000.01 - 333,700.00	96	30,432,864.00	13.22	317,001.78	6.65	84.34	652
333,700.01 - 350,000.00	35	11,933,502.00	5.18	340,951.44	6.86	84.98	659
350,000.01 - 600,000.00	181	75,401,119.00	32.74	416,556.46	6.69	81.98	658
600,000.01 - 1,000,000.00	5	3,624,750.00	1.57	724,950.00	6.83	72.80	677
Total:	847	230,278,765.00	100.00	271,863.01	6.77	81.90	651

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2. Principal Balances of Mortgage Loans as of Cutoff Date

Principal Balances of Mortgage Loans as of Cutoff Date	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
50,000.01 - 75,000.00	5	313,000.00	0.14	62,600.00	6.98	65.70	648
75,000.01 - 100,000.00	13	1,160,349.33	0.50	89,257.64	7.10	76.09	616
100,000.01 - 125,000.00	37	4,168,391.34	1.81	112,659.23	6.90	80.27	634
125,000.01 - 150,000.00	40	5,514,522.55	2.39	137,863.06	6.91	81.45	640
150,000.01 - 175,000.00	70	11,324,225.76	4.92	161,774.65	6.95	80.20	642
175,000.01 - 200,000.00	82	15,462,407.28	6.71	188,565.94	6.76	79.06	648
200,000.01 - 225,000.00	68	14,500,705.49	6.30	213,245.67	6.91	80.84	644
225,000.01 - 250,000.00	68	16,166,183.51	7.02	237,737.99	6.81	82.55	648
250,000.01 - 275,000.00	77	20,082,247.79	8.72	260,808.41	6.88	83.03	645
275,000.01 - 300,000.00	70	20,188,997.91	8.77	288,414.26	6.70	81.04	648
300,000.01 - 333,700.00	96	30,432,170.89	13.22	317,001.78	6.65	84.34	652
333,700.01 - 350,000.00	35	11,933,300.37	5.18	340,951.44	6.86	84.98	659
350,000.01 - 600,000.00	181	75,396,719.80	32.74	416,556.46	6.69	81.98	658
600,000.01 - 1,000,000.00	5	3,624,750.00	1.57	724,950.00	6.83	72.80	677
Total:	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651

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3. Mortgage Rates (%)

Mortgage Rates (%)	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
5.000 - 5.499	17	4,993,696.89	2.17	293,746.88	5.29	76.16	717
5.500 - 5.999	101	31,364,581.00	13.62	310,540.41	5.89	80.83	677
6.000 - 6.499	193	52,780,985.80	22.92	273,476.61	6.28	79.27	656
6.500 - 6.999	285	74,713,245.68	32.45	262,151.74	6.77	80.70	648
7.000 - 7.499	98	26,182,533.29	11.37	267,168.71	7.24	85.15	635
7.500 - 7.999	110	28,611,072.76	12.43	260,100.66	7.77	86.44	634
8.000 - 8.499	31	8,349,721.60	3.63	269,345.86	8.21	87.57	635
8.500 - 8.999	11	2,722,135.00	1.18	247,466.82	8.71	91.56	632
9.000 - 9.499	1	550,000.00	0.24	550,000.00	9.29	86.61	613

Total: 847 230,267,972.02 100.00 271,863.01 6.77 81.90 651

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4. Original Term to Maturity of Mortgage Loans

Original Term to Maturity of Mortgage Loans	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
241 - 360	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651
Total:	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651

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5. Stated Remaining Term to Maturity of Mortgage Loans

Stated Remaining Term to Maturity of Mortgage Loans	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
301 - 360	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651
Total:	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651

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6. Mortgage Insurance

Mortgage Insurance	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
No	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651
Total:	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651

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7. Lien

Lien	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
1	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651
Total:	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651

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8. Seasoning(mos)

Seasoning(mos)	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
0	1	142,000.00	0.06	142,000.00	6.99	79.78	704
1	476	130,013,319.39	56.46	273,137.23	6.79	81.85	660
2	277	75,694,437.35	32.87	273,265.12	6.79	82.06	642
3	80	20,855,775.35	9.06	260,697.19	6.49	81.49	640
4	13	3,562,439.93	1.55	274,033.84	6.86	83.04	623
Total:	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651

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9. Combined LTV's

Combined LTV's	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
30.01 - 35.00	1	82,250.00	0.04	82,250.00	6.99	35.00	599
35.01 - 40.00	4	1,154,400.00	0.50	288,600.00	7.03	38.77	695
40.01 - 45.00	6	1,569,505.30	0.68	261,584.22	6.30	43.21	663
45.01 - 50.00	6	1,325,498.51	0.58	220,916.42	6.73	48.09	642
50.01 - 55.00	8	2,481,650.00	1.08	310,206.25	6.79	52.79	692
55.01 - 60.00	12	2,632,000.00	1.14	219,333.33	6.59	58.83	643
60.01 - 65.00	28	7,528,786.81	3.27	268,885.24	6.37	63.37	647
65.01 - 70.00	43	10,304,075.91	4.47	239,629.67	6.51	68.59	645
70.01 - 75.00	54	14,154,880.06	6.15	262,127.41	6.66	73.95	639
75.01 - 80.00	249	66,266,044.37	28.78	266,128.69	6.51	79.70	660
80.01 - 85.00	141	40,366,450.60	17.53	286,286.88	6.70	84.11	642
85.01 - 90.00	220	62,073,674.82	26.96	282,153.07	6.99	89.67	645
90.01 - 95.00	74	19,991,063.64	8.68	270,149.51	7.47	94.49	669
95.01 - 100.00	1	337,692.00	0.15	337,692.00	6.14	95.00	737
Total:	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651

10. Owner Occupancy

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Owner Occupancy							
Owner	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651
Total:	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651

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11. Property Types

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Property Types							
2-4 Family	42	12,541,001.06	5.45	298,595.26	6.84	75.37	674
Condo 1-4 Stories	63	14,890,050.59	6.47	236,350.01	6.69	82.48	671
Condo 5 Stories +	2	579,060.00	0.25	289,530.00	7.14	87.69	635
PUD Attached	33	8,702,958.12	3.78	263,726.00	7.06	81.37	658
PUD Detached	71	21,180,355.45	9.20	298,314.87	6.78	83.16	654
Single Family	636	172,374,546.80	74.86	271,029.16	6.75	82.18	647
Total:	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651

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12. Loan Purpose

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Loan Purpose							
Cash Out	564	151,525,147.43	65.80	268,661.61	6.77	80.94	644
Purchase	222	64,114,162.14	27.84	288,802.53	6.75	83.60	669
Rate/Term Refi	61	14,628,662.45	6.35	239,814.14	6.85	84.45	652
Total:	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651

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13. Document Type

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Document Type							
Full	480	124,689,724.22	54.15	259,770.26	6.62	82.51	645
Limited Income	45	14,020,854.95	6.09	311,574.55	6.52	82.73	653
Stated Income	322	91,557,392.85	39.76	284,339.73	7.01	80.95	660
Total:	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651

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14. Product Type

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Product Type							
ARM 2/28 / IO 24	392	105,024,154.86	45.61	267,918.76	6.71	82.07	642
ARM 2/28 / IO 60	201	55,532,261.80	24.12	276,280.01	6.77	81.88	659
ARM 3/27 / IO 36	92	25,516,152.16	11.08	277,349.48	6.93	83.62	650
ARM 3/27 / IO 60	104	28,604,177.73	12.42	275,040.17	6.88	83.32	663
FR30 / IO 60	58	15,591,205.47	6.77	268,813.89	6.67	75.44	669
Total:	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651

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15. State

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
State							
Arizona	17	3,140,539.33	1.36	184,737.61	6.72	83.41	632
California	439	138,817,423.54	60.29	316,212.81	6.62	80.73	652
Colorado	9	1,671,000.00	0.73	185,666.67	6.43	82.56	650
Connecticut	6	1,568,996.09	0.68	261,499.35	7.48	91.38	645
Delaware	1	201,446.76	0.09	201,446.76	6.30	85.00	645
District of Columbia	3	800,999.99	0.35	267,000.00	7.16	49.17	646
Florida	79	15,304,039.87	6.65	193,722.02	6.99	83.03	638
Georgia	14	2,531,351.48	1.10	180,810.82	7.03	85.09	649
Hawaii	4	1,327,250.00	0.58	331,812.50	7.43	86.94	645
Illinois	72	16,548,488.01	7.19	229,840.11	7.06	86.07	678
Indiana	2	237,000.00	0.10	118,500.00	7.58	89.16	635

Iowa	2	436,150.00	0.19	219,075.00	6.99	81.30	680
Louisiana	3	418,600.00	0.18	139,533.33	6.54	84.11	682
Maryland	40	10,738,343.10	4.66	269,458.58	6.89	83.32	637
Massachusetts	9	2,242,949.50	0.97	249,216.61	6.76	81.08	667
Michigan	15	2,064,076.14	0.90	137,605.08	7.35	85.02	623
Minnesota	14	2,630,702.19	1.14	187,907.30	7.39	86.95	658
Nevada	32	6,635,170.51	2.88	207,349.08	6.69	81.85	648
New Hampshire	1	170,996.08	0.07	170,996.08	6.99	87.69	652
New Jersey	10	2,992,805.00	1.30	299,280.50	7.08	81.50	633
New Mexico	2	321,400.00	0.14	160,700.00	7.99	89.40	639
New York	13	4,581,384.48	1.99	352,414.19	6.52	80.46	684
North Carolina	2	329,399.33	0.14	164,699.67	8.45	90.00	603
Oregon	5	700,846.40	0.30	140,169.28	6.55	84.19	671
Rhode Island	2	483,700.00	0.21	241,850.00	8.44	87.70	626
South Carolina	3	381,801.03	0.17	127,267.01	7.27	92.09	631
Tennessee	2	313,750.00	0.14	156,875.00	7.73	92.59	655
Texas	3	747,600.00	0.32	249,200.00	6.95	80.00	647
Virginia	30	8,957,314.21	3.89	298,577.14	7.12	82.82	648
Washington	11	2,545,358.98	1.11	231,396.27	6.80	87.11	637
Wisconsin	2	425,090.00	0.18	212,545.00	7.26	86.39	619
Total:	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651

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16. Prepay Penalty

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Prepay Penalty							
Has Prepay Penalty	666	184,278,354.18	80.03	276,694.23	6.70	81.42	650
None	181	45,989,617.84	19.97	254,086.29	7.04	83.85	659
Total:	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651

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17. Prepay Term

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Prepay Term							
0	181	45,989,617.84	19.97	254,086.29	7.04	83.85	659
6	1	425,700.00	0.18	425,700.00	7.87	90.00	632
12	42	13,201,487.25	5.73	314,321.13	6.93	78.11	649
24	426	115,932,752.39	50.35	272,142.61	6.67	82.05	649
36	197	54,718,414.54	23.76	277,758.45	6.68	80.81	652
Total:	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651

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18. Fico Scores

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Fico Scores							
550 - 579	22	5,116,031.96	2.22	232,546.91	7.15	84.35	576
580 - 599	80	20,271,369.07	8.80	253,392.11	7.05	80.89	591
600 - 619	162	41,868,172.49	18.18	258,445.51	7.00	81.16	609
620 - 639	165	43,293,907.61	18.80	262,387.32	6.77	82.31	628
640 - 659	131	34,704,028.10	15.07	264,916.25	6.79	82.06	650
660 - 679	98	28,221,094.48	12.26	287,970.35	6.72	82.43	668
680 - 699	63	17,997,359.40	7.82	285,672.37	6.63	81.87	688
700 - 719	44	13,290,601.56	5.77	302,059.13	6.52	85.26	708
720 - 739	25	8,486,888.72	3.69	339,475.55	6.36	80.99	729
740 - 759	28	7,611,777.71	3.31	271,849.20	6.35	84.02	749
760 - 779	22	7,498,732.92	3.26	340,851.50	6.19	76.43	766
780 - 799	2	469,958.00	0.20	234,979.00	6.33	65.28	791
800 - 819	5	1,438,050.00	0.62	287,610.00	6.40	80.00	813
Total:	847	230,267,972.02	100.00	271,863.01	6.77	81.90	651

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Selection Criteria: Fixed Rate

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1. Original Principal Balances of Mortgage Loans

Original Principal Balances of Mortgage Loans	Number Of Loans	Aggregate Original Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
25,000.01 - 50,000.00	13	631,650.00	0.40	48,328.10	8.15	64.92	601
50,000.01 - 75,000.00	58	3,731,646.00	2.39	64,170.93	7.97	73.53	630
75,000.01 - 100,000.00	77	6,894,117.00	4.42	89,343.86	7.64	75.79	619
100,000.01 - 125,000.00	95	10,848,808.00	6.96	113,928.67	7.29	70.69	632
125,000.01 - 150,000.00	80	11,038,091.00	7.08	137,753.34	7.31	73.78	620
150,000.01 - 175,000.00	90	14,670,081.00	9.41	162,729.72	6.97	73.93	629
175,000.01 - 200,000.00	81	15,166,747.00	9.73	186,892.57	6.97	68.18	635
200,000.01 - 225,000.00	49	10,447,261.00	6.70	212,764.86	6.92	69.64	634
225,000.01 - 250,000.00	34	8,202,364.00	5.26	240,858.19	6.97	76.16	646
250,000.01 - 275,000.00	43	11,310,934.00	7.26	262,712.75	6.83	72.83	627
275,000.01 - 300,000.00	30	8,693,550.00	5.55	287,699.88	6.89	71.40	628
300,000.01 - 333,700.00	36	11,461,809.00	7.35	317,887.03	6.72	77.65	641
333,700.01 - 350,000.00	20	6,854,050.00	4.40	342,301.33	6.71	80.54	643
350,000.01 - 600,000.00	76	33,121,950.00	21.25	435,102.08	6.71	80.12	652
600,000.01 - 1,000,000.00	4	2,859,000.00	1.84	714,154.97	6.67	69.12	693
Total:	786	155,932,058.00	100.00	197,981.88	6.97	74.57	637

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2. Principal Balances of Mortgage Loans as of Cutoff Date

Principal Balances of Mortgage Loans as of Cutoff Date	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
25,000.01 - 50,000.00	13	628,265.36	0.40	48,328.10	8.15	64.92	601
50,000.01 - 75,000.00	58	3,721,914.22	2.39	64,170.93	7.97	73.53	630
75,000.01 - 100,000.00	77	6,879,476.84	4.42	89,343.86	7.64	75.79	619
100,000.01 - 125,000.00	95	10,823,223.67	6.96	113,928.67	7.29	70.69	632
125,000.01 - 150,000.00	80	11,020,267.40	7.08	137,753.34	7.31	73.78	620
150,000.01 - 175,000.00	90	14,645,674.70	9.41	162,729.72	6.97	73.93	629
175,000.01 - 200,000.00	81	15,138,297.94	9.73	186,892.57	6.97	68.18	635
200,000.01 - 225,000.00	49	10,425,478.07	6.70	212,764.86	6.92	69.64	634
225,000.01 - 250,000.00	34	8,189,178.49	5.26	240,858.19	6.97	76.16	646
250,000.01 - 275,000.00	43	11,296,648.08	7.26	262,712.75	6.83	72.83	627
275,000.01 - 300,000.00	30	8,630,996.51	5.55	287,699.88	6.89	71.40	628
300,000.01 - 333,700.00	36	11,443,933.19	7.35	317,887.03	6.72	77.65	641
333,700.01 - 350,000.00	20	6,846,026.51	4.40	342,301.33	6.71	80.54	643
350,000.01 - 600,000.00	76	33,067,757.89	21.25	435,102.08	6.71	80.12	652
600,000.01 - 1,000,000.00	4	2,856,619.86	1.84	714,154.97	6.67	69.12	693
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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3. Mortgage Rates (%)

Mortgage Rates (%)	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
5.500 - 5.999	23	6,592,441.39	4.24	286,627.89	5.96	71.16	678
6.000 - 6.499	160	37,516,447.95	24.17	235,102.80	6.29	69.38	663
6.500 - 6.999	269	60,584,764.96	38.93	225,222.17	6.76	73.83	640
7.000 - 7.499	113	19,480,327.53	12.52	172,392.28	7.26	75.94	618
7.500 - 7.999	117	18,697,966.53	12.02	159,811.68	7.77	83.57	619
8.000 - 8.499	35	4,400,005.30	2.83	125,714.44	8.25	76.11	598
8.500 - 8.999	38	4,662,615.54	3.00	122,700.41	8.77	83.50	582

9.000 - 9.499	17	2,016,166.16	1.30	118,598.01	9.27	75.42	578
9.500 - 9.999	8	895,905.70	0.58	111,986.21	9.76	81.30	556
10.000 - 10.499	1	128,144.04	0.08	128,144.04	10.34	95.00	618
10.500 - 10.999	5	538,973.63	0.35	107,794.73	10.64	91.62	609
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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4. Original Term to Maturity of Mortgage Loans

Original Term to Maturity of Mortgage Loans	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
<= 180	53	7,188,676.81	4.62	135,635.41	6.92	61.99	620
181 - 240	28	5,130,224.82	3.30	183,222.32	6.99	63.68	635
241 - 360	705	143,294,857.10	92.08	203,255.12	6.97	75.59	638
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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5. Stated Remaining Term to Maturity of Mortgage Loans

Stated Remaining Term to Maturity of Mortgage Loans	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
61 - 120	4	337,258.15	0.22	84,314.54	8.20	56.87	585
121 - 180	49	6,851,418.66	4.40	139,824.87	6.86	62.24	621
181 - 240	28	5,130,224.82	3.30	183,222.32	6.99	63.68	635
241 - 300	2	364,900.45	0.23	182,450.23	6.99	68.37	611
301 - 360	703	142,929,956.65	91.85	203,314.31	6.97	75.61	638
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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6. Mortgage Insurance

Mortgage Insurance	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
No	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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7. Lien

Lien	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
1	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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8. Seasoning(mos)

Seasoning(mos)	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
0	2	341,400.00	0.22	170,700.00	8.32	60.45	555
1	403	80,519,138.55	51.74	199,799.35	7.06	76.35	635
2	231	45,758,010.85	29.40	198,086.63	7.00	72.53	635
3	99	21,222,888.13	13.64	214,372.61	6.51	71.09	649
4	31	5,548,559.37	3.57	178,985.79	6.76	76.99	649
5	4	296,284.99	0.19	74,071.25	7.29	50.88	674
6	9	1,324,354.52	0.85	147,150.50	7.55	87.93	598
7	6	544,540.54	0.35	90,756.76	7.08	81.68	655
9	1	58,581.78	0.04	58,581.78	7.97	90.00	760
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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9. Combined LTV's

Combined LTV's	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
<= 25.00	7	541,359.86	0.35	77,337.12	6.58	21.13	680
25.01 - 30.00	4	390,035.79	0.25	97,508.95	7.22	27.26	621

30.01 - 35.00	15	2,051,147.06	1.32	136,743.14	6.72	32.61	634
35.01 - 40.00	16	2,465,191.10	1.58	154,074.44	6.74	38.04	635
40.01 - 45.00	20	3,342,343.64	2.15	167,117.18	6.40	42.68	685
45.01 - 50.00	31	5,495,367.63	3.53	177,269.92	6.71	47.71	620
50.01 - 55.00	40	7,956,620.79	5.11	198,915.52	6.77	53.29	632
55.01 - 60.00	38	7,295,846.62	4.69	191,995.96	6.59	57.18	642
60.01 - 65.00	55	11,728,852.40	7.54	213,251.86	6.86	63.34	618
65.01 - 70.00	56	12,688,976.52	8.15	226,588.87	6.82	68.79	638
70.01 - 75.00	68	12,584,787.13	8.09	185,070.40	7.20	73.89	614
75.01 - 80.00	143	29,402,833.24	18.89	205,614.22	6.94	79.53	633
80.01 - 85.00	110	24,324,025.39	15.63	221,127.50	6.97	84.33	638
85.01 - 90.00	116	23,467,048.57	15.08	202,302.14	7.07	89.37	647
90.01 - 95.00	44	7,884,505.50	5.07	179,193.31	7.54	94.37	663
95.01 - 100.00	23	3,994,817.49	2.57	173,687.72	7.71	99.88	671
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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10. Owner Occupancy

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Owner Occupancy							
Investment	69	9,590,544.48	6.16	138,993.40	7.54	70.50	638
Owner	715	145,759,363.38	93.67	203,859.25	6.93	74.84	637
Second Home	2	263,850.87	0.17	131,925.44	8.03	76.07	644
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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11. Property Types

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Property Types							
2-4 Family	71	16,173,941.63	10.39	227,801.99	7.03	74.25	645
Condo 1-4 Stories	22	4,609,372.28	2.96	209,516.92	6.79	72.89	649
Condo 5 Stories +	3	565,200.76	0.36	188,400.25	7.22	74.12	682
PUD Attached	20	3,390,649.62	2.18	169,532.48	6.85	76.81	653
PUD Detached	58	14,759,601.75	9.48	254,475.89	6.80	73.53	631
Single Family	612	116,114,992.69	74.62	189,730.38	6.99	74.75	636
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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12. Loan Purpose

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Loan Purpose							
Cash Out	637	128,952,220.13	82.87	202,436.77	6.93	73.57	635
Purchase	62	11,597,951.46	7.45	187,063.73	7.22	81.86	664
Rate/Term Refi	87	15,063,587.14	9.68	173,144.68	7.08	77.49	638
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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13. Document Type

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Document Type							
Full	508	92,635,486.70	59.53	182,353.32	6.93	75.39	633
Limited Income	43	10,999,880.01	7.07	255,811.16	6.71	75.33	648
Stated Income	235	51,978,392.02	33.40	221,184.65	7.09	72.96	643
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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14. Product Type

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Product Type							
FR10	4	337,258.15	0.22	84,314.54	8.20	56.87	585
FR15	49	6,851,418.66	4.40	139,824.87	6.86	62.24	621
FR20	28	5,130,224.82	3.30	183,222.32	6.99	63.68	635
FR25	2	364,900.45	0.23	182,450.23	6.99	68.37	611
FR30	645	127,338,751.18	81.83	197,424.42	7.01	75.63	635
FR30 / IO 60	58	15,591,205.47	10.02	268,813.89	6.67	75.44	669
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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15. State

State	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Alabama	4	626,468.27	0.40	156,617.07	7.76	82.18	602
Arizona	12	1,574,999.63	1.01	131,249.97	6.80	78.18	642
Arkansas	2	179,271.99	0.12	89,636.00	6.91	64.41	595
California	268	67,087,676.72	43.11	250,327.15	6.67	69.48	648
Colorado	3	513,309.54	0.33	171,103.18	6.55	86.17	705
Connecticut	15	2,627,860.46	1.69	175,190.70	7.35	77.89	624
Delaware	3	524,359.71	0.34	174,786.57	6.89	68.56	634
District of Columbia	3	357,772.62	0.23	119,257.54	7.20	63.30	578
Florida	108	17,696,050.48	11.37	163,852.32	7.09	75.66	630
Georgia	23	3,311,519.00	2.13	143,979.09	7.14	83.32	631
Hawaii	5	1,221,243.19	0.78	244,248.64	6.66	71.04	645
Idaho	1	128,529.71	0.08	128,529.71	6.50	88.97	624
Illinois	45	7,204,264.49	4.63	160,094.77	7.20	78.08	617
Indiana	6	480,279.72	0.31	80,046.62	7.53	87.15	624
Kansas	2	192,970.71	0.12	96,485.36	8.51	95.94	612
Kentucky	3	286,018.18	0.18	95,339.39	7.45	81.05	608
Louisiana	18	2,923,231.34	1.88	162,401.74	7.41	79.85	614
Maryland	36	7,977,704.82	5.13	221,602.91	7.31	75.64	611
Massachusetts	4	932,988.76	0.60	233,247.19	7.34	73.90	615
Michigan	14	1,539,060.70	0.99	109,932.91	7.90	84.38	627
Minnesota	4	602,645.38	0.39	150,661.35	7.76	77.63	610
Mississippi	2	151,226.86	0.10	75,613.43	8.20	79.40	568
Missouri	5	490,511.20	0.32	98,102.24	8.02	88.52	633
Montana	1	145,236.61	0.09	145,236.61	7.25	85.00	658
Nevada	13	3,416,459.43	2.20	262,804.57	6.66	73.52	643
New Hampshire	2	169,899.38	0.11	84,949.69	8.74	62.17	564
New Jersey	8	2,170,530.07	1.39	271,316.26	6.94	79.96	614
New Mexico	2	243,646.18	0.16	121,823.09	8.36	82.44	625
New York	57	14,414,153.90	9.26	252,879.89	7.04	79.11	642
North Carolina	4	547,420.27	0.35	136,855.07	8.25	84.31	573
Ohio	12	1,166,246.35	0.75	97,187.20	8.20	86.73	600
Oklahoma	5	741,847.19	0.48	148,369.44	7.66	80.54	608
Oregon	4	483,926.14	0.31	120,981.54	7.19	83.40	635
Pennsylvania	15	1,770,283.36	1.14	118,018.89	7.41	82.14	623
Rhode Island	1	121,899.80	0.08	121,899.80	6.99	53.04	715
South Carolina	7	663,109.16	0.43	94,729.88	8.13	76.17	643
Tennessee	4	336,530.17	0.22	84,132.54	7.56	81.84	660
Texas	7	608,066.37	0.39	86,866.62	7.87	72.19	623
Virginia	45	6,981,403.61	4.49	155,142.30	7.25	80.28	624
Washington	11	2,698,631.90	1.73	245,330.17	6.85	89.30	687
Wisconsin	2	304,505.36	0.20	152,252.68	6.99	70.83	663
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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16. Prepay Penalty

Prepay Penalty	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Has Prepay Penalty	630	128,494,667.82	82.57	203,959.79	6.90	73.87	641
None	156	27,119,090.91	17.43	173,840.33	7.27	77.88	618
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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17. Prepay Term

Prepay Term	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
0	156	27,119,090.91	17.43	173,840.33	7.27	77.88	618
12	48	12,742,014.80	8.19	265,458.64	7.02	79.77	644
24	7	1,344,410.81	0.86	192,058.69	7.58	83.03	656
36	575	114,408,242.21	73.52	198,970.86	6.88	73.11	641
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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18. Fico Scores

Fico Scores	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
<= 519	8	1,139,108.95	0.73	142,388.62	8.09	67.45	509
520 - 539	15	2,713,601.00	1.74	180,906.73	8.07	71.25	531
540 - 559	41	6,701,329.53	4.31	163,447.06	7.95	70.92	551
560 - 579	71	12,468,189.45	8.01	175,608.30	7.35	68.01	570
580 - 599	86	14,652,773.81	9.42	170,381.09	7.23	72.77	589
600 - 619	107	21,808,311.31	14.01	203,815.99	6.95	73.24	608
620 - 639	125	24,192,721.02	15.55	193,541.77	6.95	76.92	629
640 - 659	119	23,958,624.78	15.40	201,332.98	6.78	78.19	650
660 - 679	62	14,301,848.84	9.19	230,674.98	6.78	75.85	669

680 - 699	57	12,796,550.45	8.22	224,500.89	6.73	79.71	688
700 - 719	42	8,490,057.93	5.46	202,144.24	6.60	73.64	710
720 - 739	25	5,399,822.87	3.47	215,992.91	6.55	71.71	728
740 - 759	14	3,062,210.04	1.97	218,729.29	6.59	79.39	749
760 - 779	6	2,076,678.42	1.33	346,113.07	6.49	61.12	764
780 - 799	4	1,056,307.37	0.68	264,076.84	6.66	67.67	781
800 - 819	4	795,622.96	0.51	198,905.74	6.10	68.38	806
Total:	786	155,613,758.73	100.00	197,981.88	6.97	74.57	637

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Encore 2005-3
08/01/2005 Statistical Pool

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Encore 2005-3
3,284 records
Balance: 718,932,893
ARM Pool

Selection Criteria: ARM Pool

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1. Original Principal Balances of Mortgage Loans

Original Principal Balances of Mortgage Loans	Number Of Loans	Aggregate Original Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
25,000.01 - 50,000.00	12	586,800.00	0.08	48,721.55	8.09	65.13	588
50,000.01 - 75,000.00	91	5,848,611.00	0.81	64,181.63	8.23	75.38	603
75,000.01 - 100,000.00	225	20,279,050.00	2.82	90,040.56	8.01	76.72	592
100,000.01 - 125,000.00	317	36,019,841.00	5.01	113,511.07	7.56	77.00	600
125,000.01 - 150,000.00	360	49,825,824.00	6.92	138,244.75	7.58	79.56	597
150,000.01 - 175,000.00	333	53,982,142.00	7.50	161,955.67	7.52	78.39	605
175,000.01 - 200,000.00	336	63,061,721.00	8.76	187,512.76	7.39	78.97	609
200,000.01 - 225,000.00	262	55,928,428.00	7.77	213,264.30	7.33	78.89	609
225,000.01 - 250,000.00	235	55,953,330.00	7.78	237,873.58	7.27	81.06	618
250,000.01 - 275,000.00	224	58,495,558.00	8.13	260,901.13	7.14	80.59	616
275,000.01 - 300,000.00	191	55,065,598.00	7.65	288,075.06	7.16	81.15	621
300,000.01 - 333,700.00	223	70,562,197.00	9.81	316,207.16	7.09	82.48	622
333,700.01 - 350,000.00	77	26,297,640.00	3.65	341,245.47	7.15	83.35	632
350,000.01 - 600,000.00	391	162,880,683.00	22.64	416,245.75	6.95	81.76	637
600,000.01 - 1,000,000.00	7	4,782,250.00	0.66	682,859.77	6.93	78.88	670
Total:	3,284	718,932,893.00	100.00	218,919.88	7.25	80.36	618

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2. Principal Balances of Mortgage Loans as of Cutoff Date

Principal Balances of Mortgage Loans as of Cutoff Date	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
25,000.01 - 50,000.00	12	584,658.62	0.08	48,721.55	8.09	65.13	588
50,000.01 - 75,000.00	91	5,840,528.47	0.81	64,181.63	8.23	75.38	603
75,000.01 - 100,000.00	225	20,259,125.59	2.82	90,040.56	8.01	76.72	592
100,000.01 - 125,000.00	317	35,983,009.78	5.01	113,511.07	7.56	77.00	600
125,000.01 - 150,000.00	360	49,768,111.42	6.92	138,244.75	7.58	79.56	597
150,000.01 - 175,000.00	333	53,931,237.96	7.50	161,955.67	7.52	78.39	605
175,000.01 - 200,000.00	336	63,004,285.86	8.76	187,512.76	7.39	78.97	609
200,000.01 - 225,000.00	262	55,875,247.72	7.77	213,264.30	7.33	78.89	609
225,000.01 - 250,000.00	235	55,900,292.12	7.78	237,873.58	7.27	81.06	618
250,000.01 - 275,000.00	224	58,441,852.92	8.13	260,901.13	7.14	80.59	616
275,000.01 - 300,000.00	191	55,022,336.49	7.65	288,075.06	7.16	81.15	621
300,000.01 - 333,700.00	223	70,514,197.25	9.81	316,207.16	7.09	82.48	622
333,700.01 - 350,000.00	77	26,275,901.28	3.65	341,245.47	7.15	83.35	632
350,000.01 - 600,000.00	391	162,752,089.62	22.64	416,245.75	6.95	81.76	637
600,000.01 - 1,000,000.00	7	4,780,018.36	0.66	682,859.77	6.93	78.88	670
Total:	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618

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3. Mortgage Rates (%)

Mortgage Rates (%)	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
<= 4.999	1	427,693.37	0.06	427,693.37	4.99	85.00	675
5.000 - 5.499	24	7,086,914.48	0.99	295,288.10	5.29	77.02	698
5.500 - 5.999	227	63,648,194.44	8.85	280,388.52	5.89	79.06	670
6.000 - 6.499	427	101,877,024.01	14.17	238,587.88	6.29	77.12	642
6.500 - 6.999	776	178,524,905.99	24.83	230,057.87	6.78	78.82	628
7.000 - 7.499	458	99,413,482.73	13.83	217,060.01	7.27	81.55	614
7.500 - 7.999	591	127,963,161.51	17.80	216,519.73	7.78	83.17	606
8.000 - 8.499	287	54,923,853.47	7.64	191,372.31	8.27	83.58	589

8.500 - 8.999	239	47,088,318.13	6.63	166,283.26	8.74	82.43	571
9.000 - 9.499	107	17,647,913.31	2.45	164,933.77	9.25	81.89	567
9.500 - 9.999	88	13,161,447.76	1.83	153,040.09	9.76	78.17	548
10.000 - 10.499	27	4,059,188.08	0.56	150,340.30	10.16	75.39	528
10.500 - 10.999	13	2,086,788.53	0.29	160,520.66	10.74	72.26	533
11.000 - 11.499	3	259,378.35	0.04	86,459.45	11.11	60.62	526
11.500 - 11.999	1	164,452.30	0.02	164,452.30	11.94	70.00	508
Total:	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618

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4. Original Term to Maturity of Mortgage Loans

Original Term to Maturity of Mortgage Loans	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
241 - 360	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618
Total:	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618

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5. Stated Remaining Term to Maturity of Mortgage Loans

Stated Remaining Term to Maturity of Mortgage Loans	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
301 - 360	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618
Total:	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618

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6. Mortgage Insurance

Mortgage Insurance	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
No	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618
Total:	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618

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7. Lien

Lien	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
1	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618
Total:	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618

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8. Seasoning(mos)

Seasoning(mos)	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
0	18	2,750,051.61	0.38	171,878.23	7.89	86.59	604
1	2,049	443,234,475.66	61.65	216,317.46	7.35	80.30	620
2	864	197,717,923.01	27.50	223,662.81	7.20	80.13	614
3	225	49,932,215.48	6.95	221,920.96	6.67	80.72	619
4	56	13,301,456.89	1.85	237,626.02	6.86	79.66	619
5	20	4,875,428.25	0.68	243,771.41	7.07	82.32	594
6	14	3,498,671.59	0.49	249,905.11	7.24	87.99	630
7	14	2,859,325.01	0.40	204,237.50	7.23	82.06	593
8	5	713,665.04	0.10	142,733.01	7.28	82.32	611
10	1	49,680.92	0.01	49,680.92	9.34	90.00	593
Total:	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618

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9. Combined LTV's

Combined LTV's	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
<= 25.00	7	750,894.29	0.10	107,270.61	7.00	20.36	604
25.01 - 30.00	3	256,797.15	0.04	85,599.05	7.20	28.83	592
30.01 - 35.00	14	1,649,036.18	0.23	117,788.30	7.55	32.71	579
35.01 - 40.00	29	4,875,149.17	0.68	168,108.59	7.13	38.24	616
40.01 - 45.00	28	5,053,406.22	0.70	180,478.79	7.14	42.76	597

45.01 - 50.00	-	42	7,078,227.72	0.98	168,529.23	7.13	47.94	601
50.01 - 55.00		64	11,482,002.22	1.60	179,406.28	6.97	52.71	598
55.01 - 60.00		89	17,267,931.83	2.40	194,021.71	7.13	58.11	594
60.01 - 65.00		144	30,512,346.10	4.24	211,891.29	7.12	63.26	596
65.01 - 70.00		192	41,322,952.03	5.75	215,223.71	7.47	68.89	590
70.01 - 75.00		277	57,306,484.59	7.97	206,882.62	7.32	73.96	591
75.01 - 80.00		847	189,492,798.31	26.36	223,722.31	6.95	79.62	630
80.01 - 85.00		566	126,035,690.73	17.53	222,677.90	7.26	84.32	609
85.01 - 90.00		897	161,852,157.63	22.51	232,212.56	7.41	89.66	624
90.01 - 95.00		235	54,964,887.12	7.65	233,893.14	7.71	94.65	650
95.01 - 100.00		50	9,032,132.17	1.26	180,642.64	7.88	99.57	675
Total:		3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618

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10. Owner Occupancy

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Owner Occupancy							
Investment	181	32,266,670.37	4.49	178,268.90	7.45	78.35	649
Owner	3,088	684,167,412.57	95.16	221,556.80	7.24	80.47	616
Second Home	15	2,498,810.52	0.35	166,587.37	7.77	75.55	642
Total:	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618

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11. Property Types

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Property Types							
2-4 Family	177	44,286,119.36	6.16	250,260.56	7.10	74.36	639
Condo 1-4 Stories	202	43,768,971.91	6.09	218,678.08	7.20	82.19	639
Condo 5 Stories +	16	3,526,073.39	0.49	220,379.59	7.57	82.11	641
PUD Attached	107	22,540,379.10	3.14	210,657.75	7.48	80.24	621
PUD Detached	241	58,220,225.76	8.10	241,577.70	7.17	82.15	622
Single Family	2,541	546,581,123.94	76.03	215,104.73	7.27	80.50	614
Total:	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618

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12. Loan Purpose

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Loan Purpose							
Cash Out	2,257	489,996,781.64	68.14	217,056.62	7.27	78.57	606
Purchase	771	178,933,089.15	24.89	232,079.23	7.17	84.33	654
Rate/Term Refi	256	50,103,022.67	6.97	195,714.93	7.43	83.63	610
Total:	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618

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13. Document Type

	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Document Type							
Full	1,782	360,859,741.01	50.19	202,502.66	7.11	81.32	607
Limited Income	115	29,454,852.29	4.10	256,129.15	6.91	80.66	625
Stated Income	1,387	328,618,300.16	45.71	236,927.40	7.44	79.27	629
Total:	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618

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14. Product Type

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

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15. State

State	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Alabama	6	603,672.11	0.08	100,612.02	8.56	86.00	569
Alaska	1	258,518.94	0.04	258,518.94	6.38	92.50	653
Arizona	80	13,775,609.12	1.92	172,195.11	7.32	83.05	607
Arkansas	4	626,214.09	0.09	156,553.52	7.77	85.70	599
California	1,075	301,589,668.44	41.95	280,548.53	6.94	78.00	620
Colorado	19	3,139,111.11	0.44	165,216.37	6.96	84.44	626
Connecticut	59	11,665,797.21	1.62	197,725.38	7.64	79.80	597
Delaware	4	614,521.80	0.09	153,630.45	7.08	89.05	618
District of Columbia	9	2,655,771.38	0.37	295,085.71	7.56	70.70	635
Florida	425	72,349,110.63	10.06	170,233.20	7.49	82.01	608
Georgia	75	11,892,652.02	1.65	158,568.69	7.65	83.57	611
Hawaii	13	4,024,161.19	0.56	309,550.86	7.27	77.18	603
Idaho	3	316,284.18	0.04	105,428.06	8.03	87.42	571
Illinois	347	76,241,838.63	10.60	219,717.11	7.33	82.21	640
Indiana	22	2,557,453.38	0.36	116,247.88	7.68	86.71	624
Iowa	8	1,259,485.27	0.18	157,435.66	7.03	81.72	678
Kansas	1	61,166.50	0.01	61,166.50	8.99	85.00	525
Kentucky	5	720,121.14	0.10	144,024.23	7.90	89.74	586
Louisiana	28	3,393,770.65	0.47	121,206.09	7.74	85.23	619
Maine	4	737,608.75	0.10	184,402.19	6.85	80.14	624
Maryland	149	31,784,080.66	4.42	213,315.98	7.33	80.67	609
Massachusetts	44	10,322,101.09	1.44	234,593.21	7.22	78.97	635
Michigan	109	15,156,342.26	2.11	139,049.01	7.99	83.76	595
Minnesota	62	11,818,144.44	1.64	190,615.23	7.65	83.19	612
Mississippi	4	530,334.76	0.07	132,583.69	7.57	86.88	617
Missouri	25	3,079,049.76	0.43	123,161.99	7.79	82.09	589
Nebraska	2	224,194.86	0.03	112,097.43	6.47	80.00	648
Nevada	82	16,719,296.39	2.33	203,893.86	7.32	81.33	611
New Hampshire	5	734,076.79	0.10	146,815.36	7.44	79.73	622
New Jersey	54	13,246,362.95	1.84	245,303.02	7.41	77.82	617
New Mexico	24	3,657,330.57	0.51	152,388.77	8.19	83.50	604
New York	98	29,606,109.96	4.12	302,103.16	7.10	81.35	636
North Carolina	13	1,944,298.15	0.27	149,561.40	8.11	86.87	622
North Dakota	1	99,939.41	0.01	99,939.41	8.50	88.57	594
Ohio	32	3,672,871.12	0.51	114,777.22	8.14	88.96	618
Oklahoma	6	472,240.52	0.07	78,706.75	7.57	79.83	617
Oregon	15	2,359,366.68	0.33	157,291.11	6.97	85.33	643
Pennsylvania	23	2,673,503.92	0.37	116,239.30	8.21	82.88	590
Rhode Island	10	2,166,010.80	0.30	216,601.08	7.57	83.14	603
South Carolina	23	2,901,927.32	0.40	126,170.75	8.21	84.40	596
Tennessee	16	2,068,493.80	0.29	129,280.86	8.63	87.45	588
Texas	35	4,493,556.52	0.63	128,387.33	7.96	83.25	613
Utah	6	1,123,331.21	0.16	187,221.87	6.75	80.27	600
Virginia	190	38,172,078.63	5.31	200,905.68	7.54	82.19	610
Washington	30	6,052,506.29	0.84	201,750.21	7.30	85.47	594
West Virginia	9	1,119,216.43	0.16	124,357.38	8.51	83.11	606
Wisconsin	29	4,253,591.65	0.59	146,675.57	8.50	85.31	594
Total:	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618

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16. Prepay Penalty

Prepay Penalty	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Has Prepay Penalty	2,355	516,400,992.03	71.83	219,278.55	7.19	79.94	615
None	929	202,531,901.43	28.17	218,010.66	7.42	81.42	627
Total:	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618

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17. Prepay Term

Prepay Term	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
0	929	202,531,901.43	28.17	218,010.66	7.42	81.42	627
6	1	425,700.00	0.06	425,700.00	7.87	90.00	632
12	192	48,269,872.14	6.71	251,405.58	7.29	75.40	614
24	1,847	359,825,368.59	50.05	218,473.20	7.18	80.04	613
36	515	107,880,051.30	15.01	209,475.83	7.17	81.61	619
Total:	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618

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18. Fico Scores

Fico Scores	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
<= 519	127	22,727,238.08	3.16	178,954.63	8.89	73.77	509
520 - 539	192	33,014,446.24	4.59	171,950.24	8.43	75.19	530
540 - 559	319	63,688,464.91	8.86	199,650.36	7.91	77.25	550

560 - 579	391	81,981,740.96	11.40	209,671.97	7.56	78.86	570
580 - 599	440	91,123,595.70	12.67	207,099.08	7.31	79.49	590
600 - 619	482	104,548,411.56	14.54	216,905.42	7.15	80.32	609
620 - 639	400	88,460,569.22	12.30	221,151.42	6.98	82.00	628
640 - 659	300	69,648,526.85	9.69	232,161.76	6.98	81.83	649
660 - 679	210	51,985,336.85	7.23	247,549.22	6.73	81.76	668
680 - 699	152	37,830,651.94	5.26	248,885.87	6.75	83.16	689
700 - 719	104	26,815,307.15	3.73	257,839.49	6.62	84.16	708
720 - 739	53	15,821,164.84	2.20	298,512.54	6.59	84.76	728
740 - 759	53	13,875,749.20	1.93	261,806.59	6.63	85.06	749
760 - 779	44	12,796,960.73	1.78	290,840.02	6.41	83.50	768
780 - 799	11	2,767,532.50	0.38	251,593.86	7.08	83.37	789
800 - 819	6	1,847,196.73	0.26	307,868.12	6.47	82.21	810
Total:	3,284	718,932,893.46	100.00	218,919.88	7.25	80.36	618

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Encore 2005-3
08/01/2005 Statistical Pool

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Selection Criteria: All records
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1. Original Principal Balances of Mortgage Loans

Original Principal Balances of Mortgage Loans	Number Of Loans	Aggregate Original Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
25,000.01 - 50,000.00	25	1,218,450.00	0.14	48,516.96	8.12	65.02	595
50,000.01 - 75,000.00	149	9,578,257.00	1.09	64,177.47	8.13	74.66	613
75,000.01 - 100,000.00	302	27,173,167.00	3.10	89,862.92	7.91	76.48	599
100,000.01 - 125,000.00	412	46,868,649.00	5.35	113,607.36	7.50	75.54	607
125,000.01 - 150,000.00	440	60,863,915.00	6.95	138,155.41	7.53	78.51	602
150,000.01 - 175,000.00	423	68,652,223.00	7.84	162,120.36	7.40	77.44	610
175,000.01 - 200,000.00	417	78,228,468.00	8.94	187,392.29	7.31	76.88	614
200,000.01 - 225,000.00	311	66,375,687.00	7.58	213,185.61	7.26	77.44	613
225,000.01 - 250,000.00	269	64,155,694.00	7.33	238,250.82	7.23	80.44	622
250,000.01 - 275,000.00	267	69,806,492.00	7.97	261,192.89	7.09	79.33	618
275,000.01 - 300,000.00	221	63,759,148.00	7.28	288,024.13	7.12	79.83	622
300,000.01 - 333,700.00	259	82,024,006.00	9.37	316,440.66	7.04	81.81	625
333,700.01 - 350,000.00	97	33,151,690.00	3.79	341,463.17	7.06	82.77	634
350,000.01 - 600,000.00	467	196,002,633.00	22.39	419,314.45	6.91	81.48	639
600,000.01 - 1,000,000.00	11	7,641,250.00	0.87	694,239.84	6.83	75.23	679
Total:	4,070	875,499,729.00	100.00	214,876.33	7.20	79.33	621

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2. Principal Balances of Mortgage Loans as of Cutoff Date

Principal Balances of Mortgage Loans as of Cutoff Date	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
25,000.01 - 50,000.00	25	1,212,923.98	0.14	48,516.96	8.12	65.02	595
50,000.01 - 75,000.00	149	9,562,442.69	1.09	64,177.47	8.13	74.66	613
75,000.01 - 100,000.00	302	27,138,602.43	3.10	89,862.92	7.91	76.48	599
100,000.01 - 125,000.00	412	46,808,233.45	5.35	113,607.36	7.50	75.54	607
125,000.01 - 150,000.00	440	60,788,378.82	6.95	138,155.41	7.53	78.51	602
150,000.01 - 175,000.00	423	68,578,912.66	7.84	162,120.36	7.40	77.44	610
175,000.01 - 200,000.00	417	78,142,583.80	8.94	187,392.29	7.31	76.88	614
200,000.01 - 225,000.00	311	66,300,725.79	7.58	213,185.61	7.26	77.44	613
225,000.01 - 250,000.00	269	64,089,470.61	7.33	238,250.82	7.23	80.44	622
250,000.01 - 275,000.00	267	69,738,501.00	7.97	261,192.89	7.09	79.33	618
275,000.01 - 300,000.00	221	63,653,333.00	7.28	288,024.13	7.12	79.83	622
300,000.01 - 333,700.00	259	81,958,130.44	9.37	316,440.66	7.04	81.81	625
333,700.01 - 350,000.00	97	33,121,927.79	3.79	341,463.17	7.06	82.77	634
350,000.01 - 600,000.00	467	195,819,847.51	22.39	419,314.45	6.91	81.48	639
600,000.01 - 1,000,000.00	11	7,636,638.22	0.87	694,239.84	6.83	75.23	679
Total:	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621

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3. Mortgage Rates (%)

Mortgage Rates (%)	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
<= 4.999	1	427,693.37	0.05	427,693.37	4.99	85.00	675
5.000 - 5.499	24	7,086,914.48	0.81	295,288.10	5.29	77.02	658
5.500 - 5.999	250	70,240,635.83	8.03	280,962.54	5.90	78.31	670
6.000 - 6.499	587	139,493,471.96	15.95	237,637.94	6.29	75.03	647
6.500 - 6.999	1,045	239,109,670.95	27.34	228,813.08	6.78	77.55	631
7.000 - 7.499	571	118,893,810.26	13.59	208,220.33	7.27	80.63	615
7.500 - 7.999	708	146,661,128.04	16.77	207,148.49	7.78	83.22	608

8.000 - 8.499	322	59,323,656.77	6.78	184,235.59	8.27	83.02	590
8.500 - 8.999	294	52,351,130.67	5.99	178,065.07	8.74	82.53	572
9.000 - 9.499	124	19,664,079.47	2.25	158,581.29	9.25	81.23	568
9.500 - 9.999	94	14,057,353.46	1.61	149,546.31	9.76	78.37	549
10.000 - 10.499	28	4,187,332.12	0.48	149,547.58	10.17	75.99	530
10.500 - 10.999	18	2,625,742.16	0.30	145,874.56	10.72	76.23	549
11.000 - 11.499	3	259,378.35	0.03	86,459.45	11.11	60.62	526
11.500 - 11.999	1	164,452.30	0.02	164,452.30	11.94	70.00	508
Total:	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621

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4. Original Term to Maturity of Mortgage Loans

Original Term to Maturity of Mortgage Loans	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
<= 180	53	7,188,676.81	0.82	135,635.41	6.92	61.99	620
181 - 240	28	5,130,224.82	0.59	183,222.32	6.99	63.68	635
241 - 360	3,989	862,227,750.56	98.59	216,151.35	7.21	79.56	621
Total:	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621

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5. Stated Remaining Term to Maturity of Mortgage Loans

Stated Remaining Term to Maturity of Mortgage Loans	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
61 - 120	4	337,258.15	0.04	84,314.54	8.20	56.87	585
121 - 180	49	6,851,418.66	0.78	139,824.87	6.86	62.24	621
181 - 240	28	5,130,224.82	0.59	183,222.32	6.99	63.68	635
241 - 300	2	364,900.45	0.04	182,450.23	6.99	68.37	611
301 - 360	3,987	861,862,850.11	98.55	216,168.26	7.21	79.57	621
Total:	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621

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6. Mortgage Insurance

Mortgage Insurance	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
No	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621
Total:	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621

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7. Lien

Lien	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
1	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621
Total:	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621

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8. Seasoning(mos)

Seasoning(mos)	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
0	18	3,091,451.61	0.35	171,747.31	7.94	83.70	598
1	2,452	523,753,614.21	59.89	213,602.62	7.31	79.69	622
2	1,115	243,475,933.86	27.84	218,364.07	7.16	78.70	618
3	324	71,155,103.61	8.14	219,614.52	6.62	77.85	628
4	87	18,850,016.26	2.16	216,666.85	6.83	78.87	628
5	24	5,171,713.24	0.59	215,488.05	7.08	80.51	598
6	23	4,823,026.11	0.55	209,696.79	7.33	87.97	621
7	20	3,403,865.55	0.39	170,193.28	7.21	82.00	603
8	5	713,665.04	0.08	142,733.01	7.28	82.32	611
9	1	58,581.78	0.01	58,581.78	7.97	90.00	760
10	1	49,680.92	0.01	49,680.92	9.34	90.00	593
Total:	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621

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9. Combined LTV's

Combined LTV's	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
<= 25.00	14	1,292,254.15	0.15	92,303.87	6.83	20.68	636
25.01 - 30.00	7	646,832.94	0.07	92,404.71	7.21	27.88	610
30.01 - 35.00	29	3,700,183.24	0.42	127,592.53	7.09	32.65	609
35.01 - 40.00	45	7,340,340.27	0.84	163,118.67	7.00	38.17	622
40.01 - 45.00	48	8,395,749.86	0.96	174,911.46	6.84	42.73	632
45.01 - 50.00	73	12,573,595.35	1.44	172,241.03	6.95	47.84	609
50.01 - 55.00	104	19,438,623.01	2.22	186,909.84	6.89	52.95	612
55.01 - 60.00	127	24,563,778.45	2.81	193,415.58	6.97	57.83	608
60.01 - 65.00	199	42,241,198.50	4.83	212,267.33	7.05	63.28	602
65.01 - 70.00	248	54,011,928.55	6.18	217,790.03	7.32	68.87	601
70.01 - 75.00	345	69,891,271.72	7.99	202,583.40	7.29	73.95	595
75.01 - 80.00	990	218,895,631.55	25.03	221,106.70	6.95	79.61	630
80.01 - 85.00	676	150,359,716.12	17.19	222,425.62	7.21	84.32	613
85.01 - 90.00	813	185,319,206.20	21.19	227,944.90	7.37	89.62	627
90.01 - 95.00	279	62,849,392.62	7.19	225,266.64	7.69	94.61	652
95.01 - 100.00	73	13,026,949.66	1.49	178,451.37	7.83	99.67	674
Total:	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621

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10. Owner Occupancy

Owner Occupancy	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Investment	250	41,857,214.85	4.79	167,428.86	7.47	76.55	646
Owner	3,803	829,926,775.95	94.90	218,229.50	7.19	79.48	620
Second Home	17	2,762,661.39	0.32	162,509.49	7.79	75.60	642
Total:	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621

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11. Property Types

Property Types	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
2-4 Family	248	60,470,060.99	6.91	243,830.89	7.08	74.33	641
Condo 1-4 Stories	224	48,378,344.19	5.53	215,974.75	7.17	81.31	640
Condo 5 Stories +	19	4,091,274.15	0.47	215,330.22	7.53	81.01	647
PUD Attached	127	25,931,028.72	2.97	204,181.33	7.40	79.79	625
PUD Detached	299	72,979,827.51	8.34	244,079.69	7.10	80.41	624
Single Family	3,153	662,696,116.63	75.78	210,179.55	7.22	79.49	618
Total:	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621

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12. Loan Purpose

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

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13. Document Type

Document Type	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Full	2,290	453,495,227.71	51.85	198,032.85	7.07	80.11	613
Limited Income	158	40,454,732.30	4.63	256,042.61	6.86	79.22	632
Stated Income	1,622	380,596,692.18	43.52	234,646.54	7.39	78.41	631
Total:	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621

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14. Product Type

Product Type	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
ARM 1YR	124	29,691,209.55	3.40	239,445.24	7.17	78.05	610
ARM 2/28	1,778	353,634,517.07	40.44	198,694.55	7.44	78.93	599
ARM 2/28 Dual 40/20	24	8,238,053.08	0.94	343,252.21	7.09	81.55	604
ARM 2/28 / IO 24	392	105,024,154.86	12.01	267,918.76	6.71	82.07	642

ARM 2/28 / IO 60	201	35,532,281.80	6.35	276,280.01	6.77	81.88	659
ARM 3/27	516	99,276,195.50	11.35	192,395.73	7.70	81.67	617
ARM 3/27 / IO 36	92	25,516,152.16	2.92	277,349.48	6.93	83.62	650
ARM 3/27 / IO 60	104	28,604,177.73	3.27	275,040.17	6.88	83.32	663
ARM 5/25	25	6,328,831.19	0.72	253,153.25	6.66	80.74	661
ARM 6MO	28	7,087,320.52	0.81	253,118.59	7.30	79.80	638
FR10	4	337,258.15	0.04	84,314.54	8.20	56.87	585
FR15	49	6,851,418.66	0.78	139,824.87	6.86	62.24	621
FR20	28	5,130,224.82	0.59	183,222.32	6.99	63.68	635
FR25	2	364,900.45	0.04	182,450.23	6.99	68.37	611
FR30	645	127,338,751.18	14.56	197,424.42	7.01	75.63	635
FR30 / IO 60	58	15,591,205.47	1.78	268,813.89	6.67	75.44	669
Total:	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621

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15. State

State	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Alabama	10	1,230,140.38	0.14	123,014.04	8.15	84.05	586
Alaska	1	258,518.94	0.03	258,518.94	6.38	92.50	653
Arizona	92	15,350,608.75	1.76	166,854.44	7.27	82.55	611
Arkansas	6	805,486.08	0.09	134,247.68	7.58	80.96	598
California	1,343	368,677,345.16	42.18	274,517.76	6.89	76.45	625
Colorado	22	3,652,420.65	0.42	166,019.12	6.91	84.68	637
Connecticut	74	14,293,657.67	1.63	193,157.54	7.58	79.45	602
Delaware	7	1,138,861.51	0.13	162,697.36	6.98	79.62	624
District of Columbia	12	3,013,544.00	0.34	251,128.67	7.52	69.82	628
Florida	533	90,045,161.11	10.30	168,940.26	7.41	80.76	612
Georgia	98	15,204,171.02	1.74	155,144.60	7.54	83.52	615
Hawaii	18	5,245,404.38	0.60	291,411.35	7.13	75.75	613
Idaho	4	444,813.89	0.05	111,203.47	7.59	87.87	586
Illinois	392	83,446,103.12	9.54	212,872.71	7.32	81.86	638
Indiana	28	3,037,733.10	0.35	108,490.47	7.66	86.78	624
Iowa	8	1,259,485.27	0.14	157,435.66	7.03	81.72	678
Kansas	3	254,137.21	0.03	84,712.40	8.63	93.31	591
Kentucky	8	1,006,139.32	0.12	125,767.42	7.77	87.27	593
Louisiana	46	6,317,001.99	0.72	137,326.13	7.59	82.74	617
Maine	4	737,608.75	0.08	184,402.19	6.85	80.14	624
Maryland	185	39,761,785.48	4.55	214,928.57	7.33	79.66	609
Massachusetts	48	11,255,089.85	1.29	234,481.04	7.23	78.55	634
Michigan	123	16,695,402.96	1.91	135,734.98	7.98	83.82	597
Minnesota	66	12,420,789.82	1.42	188,193.79	7.65	82.92	612
Mississippi	6	681,561.62	0.08	113,593.60	7.71	85.22	606
Missouri	30	3,569,560.95	0.41	118,985.37	7.83	82.98	595
Montana	1	145,236.61	0.02	145,236.61	7.25	85.00	658
Nebraska	2	224,194.86	0.03	112,097.43	6.47	80.00	648
Nevada	95	20,135,755.82	2.30	211,955.32	7.21	80.01	616
New Hampshire	7	903,976.17	0.10	129,139.45	7.68	76.43	611
New Jersey	62	15,416,893.02	1.76	248,659.56	7.34	78.12	617
New Mexico	26	3,900,976.75	0.45	150,037.57	8.20	83.44	606
New York	155	44,020,263.86	5.03	284,001.70	7.08	80.62	638
North Carolina	17	2,491,718.42	0.28	146,571.67	8.14	86.31	611
North Dakota	1	99,939.41	0.01	99,939.41	8.50	88.57	594
Ohio	44	4,839,117.47	0.55	109,979.94	8.16	88.42	613
Oklahoma	11	1,214,087.71	0.14	110,371.61	7.62	80.26	612
Oregon	19	2,843,292.80	0.33	149,646.99	7.01	85.00	641
Pennsylvania	38	4,443,787.28	0.51	116,941.77	7.89	82.58	603
Rhode Island	11	2,287,910.60	0.26	207,991.87	7.54	81.53	609
South Carolina	30	3,565,036.48	0.41	118,834.55	8.19	82.87	605
Tennessee	20	2,405,023.97	0.28	120,251.20	8.48	86.67	598
Texas	42	5,101,622.89	0.58	121,467.21	7.95	81.94	615
Utah	6	1,123,331.21	0.13	187,221.87	6.75	80.27	600
Virginia	235	45,153,482.24	5.16	192,142.48	7.50	81.89	612
Washington	41	8,751,138.19	1.00	213,442.39	7.16	86.65	623
West Virginia	9	1,119,216.43	0.13	124,357.38	8.51	83.11	606
Wisconsin	31	4,558,097.01	0.52	147,035.39	8.40	84.35	598
Total:	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621

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16. Prepay Penalty

Prepay Penalty	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
Has Prepay Penalty	2,985	644,895,659.85	73.74	216,045.45	7.13	78.73	620
None	1,085	229,650,992.34	26.26	211,659.90	7.40	81.00	626
Total:	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621

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17. Prepay Term

Prepay Term	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
0	1,085	229,650,992.34	26.26	211,659.90	7.40	81.00	626
6	1	425,700.00	0.05	425,700.00	7.87	90.00	632

12								
24	240	61,011,886.94	6.98	254,216.20	7.23	76.31	620	
36	1,654	361,169,779.40	41.30	218,361.41	7.18	80.05	614	
36	1,090	222,288,293.51	25.42	203,934.21	7.02	77.23	630	
Total:	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621	

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18. Fico Scores

Fico Scores	Number Of Loans	Aggregate Principal Balance	Percent of Aggregate Principal Balance	Average Balance	WAC	LTV	FICO
<= 519	135	23,866,347.03	2.73	176,787.76	8.85	73.47	509
520 - 539	207	35,728,047.24	4.09	172,599.25	8.40	74.90	530
540 - 559	360	70,389,794.44	8.05	195,527.21	7.92	76.65	550
560 - 579	462	94,449,930.41	10.80	204,437.08	7.53	77.43	570
580 - 599	526	105,776,369.51	12.09	201,095.76	7.30	78.56	590
600 - 619	589	126,356,722.87	14.45	214,527.54	7.12	79.09	609
620 - 639	525	112,653,290.24	12.88	214,577.70	6.98	80.91	628
640 - 659	419	93,607,151.63	10.70	223,406.09	6.93	80.97	650
660 - 679	272	66,287,185.69	7.58	243,702.89	6.74	80.48	668
680 - 699	209	50,627,202.39	5.79	242,235.42	6.75	82.29	689
700 - 719	146	35,305,365.08	4.04	241,817.57	6.61	81.63	709
720 - 739	78	21,220,987.71	2.43	272,063.95	6.58	81.44	728
740 - 759	67	16,937,959.24	1.94	252,805.38	6.62	84.04	749
760 - 779	50	14,873,639.15	1.70	297,472.78	6.42	80.38	768
780 - 799	15	3,823,839.87	0.44	254,922.66	6.96	79.04	787
800 - 819	10	2,642,819.69	0.30	264,281.97	6.36	78.05	809
Total:	4,070	874,546,652.19	100.00	214,876.33	7.20	79.33	621

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Encore 2005-3
08/01/2005 Statistical Pool

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We need these matrices in addition to strats

Aggregate Loans (First Lien Only) : In specific bucket

FICO	% of total deal	Avg LTV	Max LTV	% Full Doc	% Owner Occ	% IO	WAC	MARGIN	% Second Lien (Simultaneous or Silent)
500-519	0.02729		73.47	90	68.97	92.95	0.00	6.65	6.50
520-539	4%		74.90	90	68.92	97.38	0.00	8.40	8.47
540-559	8%		76.65	95	58.92	98.63	0.00	7.92	8.42
560-579	11%		77.43	95	55.12	96.35	5.42	7.53	8.30
580-599	12%		78.56	100	57.82	97.01	19.16	7.30	8.20
600-619	14%		79.09	100	51.99	95.68	33.13	7.12	8.08
620-639	13%		80.91	100	52.91	94.82	38.43	6.98	8.08
640-659	11%		80.87	100	50.54	94.43	37.07	6.93	8.00
660-679	8%		80.46	100	42.42	92.70	42.57	6.74	5.99
680-699	8%		82.29	100	38.92	92.10	25.55	6.75	5.89
700-719	4%		81.83	100	38.47	91.57	37.84	6.81	5.97
720-739	2%		81.44	100	35.66	93.82	39.99	6.58	5.82
740-759	2%		84.04	100	34.38	87.65	44.94	6.82	6.01
760-779	2%		80.38	100	38.46	89.70	50.42	6.42	5.77
780-800	0%		79.36	100	45.07	83.62	12.04	6.96	5.67
800+	0%		77.53	95	71.89	78.75	56.09	6.34	22.78
Totals (of deal)	97%		77.32	95.91	49.94	92.38	28.33	6.98	5.95

Aggregate Loans (Second Lien Only) N/A 100% First Liens

FICO	% of total deal	Avg LTV	Max LTV	% Full Doc	% Owner Occ	% IO	WAC	MARGIN
520-539								
540-559								
560-579								
580-599								
600-619								
620-639								
640-659								
660-679								
680-699								
700-719								
720-739								
740-759								
760-779								
780-800								
800+								

If seconds in deal:

Second Lien Loans	
FRM %	
ARM %	

IO Loans

FICO	% of total deal	Avg LTV	Max LTV	% Full Doc	% Owner Occ	WAC	MARGIN	% Second Lien (Simultaneous or Silent)
520-539								
540-559								
560-579	2%		84.35	91.98	85.60	100	7.15	12.90
580-599	9%		80.89	95.00	83.68	100	7.05	21.55
600-619	18%		81.16	95.00	53.81	100	7.00	18.88
620-639	19%		82.31	95.00	53.24	100	8.77	13.48
640-659	15%		82.06	95.00	55.61	100	6.79	20.82
660-679	12%		82.43	95.00	43.83	100	6.72	11.83
680-699	8%		81.87	95.00	45.18	100	6.63	20.52
700-719	8%		85.26	95.00	41.84	100	6.52	31.06
720-739	4%		80.99	95.00	39.35	100	6.38	14.99
740-759	3%		84.02	95.00	43.06	100	6.35	50.77
760-779	3%		76.43	95.00	57.15	100	6.19	50.49
780-800	0%		65.28	80.00	65.66	100	6.33	0.00
800+	1%		80.00	80.00	78.33	100	6.40	40.61

ONLY IF THE DEAL HAS DEEP MI, otherwise we DO NOT NEED

If the deal has deep MI - we want the following:

For Non-MI Loans-only

By LTV Bucket	% of total deal	Avg FICO	<=50% FICO	% Full doc	% non owner
<=50% LTV	N/A, no MI				
51%-60%					
61%-70%					
71%-80%					
81%-85%					
86%-90%					
91%-95%					
96%-100%					

Encore Credit Receivables Trust 2005-3
IO Loans - Collateral Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Pool Characteristics	
Cut-off Date:	2005-08-01
Pool Size:	\$230,267,972.02
Loan Count:	847
Gross WAC:	6.765%
Servicing Fee:	0.522%
Net WAC:	6.243%
Original Term:	360 months
Remaining Term:	358 months
Seasoning:	2 months
FICO Score:	651
LTV Ratio:	81.90%
CLTV Ratio:	85.81%
% with Silent Seconds:	35.64%
DTI Ratio:	41.35%
% Second Lien:	0.00%
% Single Family:	74.86%
% Full Doc:	58.59%
% Cashout Refi:	65.80%
% Owner Occupied:	100.00%
% with Prepay Penalties:	80.03%
% Fixed Rate:	6.77%
% ARM:	93.23%
% Interest Only:	100.00%
% 60+ Days Delinquent:	0.00%
W.A. Roll Term (ARMs):	25 months
W.A. Margin (ARMs):	6.051%
W.A. Initial Cap (ARMs):	2.621%
W.A. Periodic Cap (ARMs):	2.002%
W.A. Ceiling (ARMs):	13.772%
W.A. Floor (ARMs):	6.772%

Current WAC	%
5.01 - 5.50	2.60%
5.51 - 6.00	13.74
6.01 - 6.50	25.30
6.51 - 7.00	30.13
7.01 - 7.50	11.67
7.51 - 8.00	11.51
8.01 - 8.50	3.75
8.51 - 9.00	1.06
9.01 - 9.50	0.24
Total:	100.00%
W.A.: 6.765%	
Lowest: 5.090%	
Highest: 9.290%	

Debt-to-Income Ratio	%
20.00 or less	1.48%
20.01 - 30.00	7.53
30.01 - 40.00	25.46
40.01 - 50.00	64.03
50.01 - 60.00	1.51
Total:	100.00%
W.A.: 41.35%	
Lowest: 8.19%	
Highest: 54.61%	

Term to Roll (ARMs)	%
19 - 24	74.79%
31 - 36	25.21
Total:	100.00%
W.A.: 25 months	
Lowest: 20 months	
Highest: 36 months	

Original Term to Maturity	%
360	100.00%
Total:	100.00%

Documentation Type	%
Stated Income	39.76%
2 Yr Full Doc	29.96
1 Yr Full Doc	28.64
1 Yr Limited Doc	1.48
2 Yr Limited Doc	0.17
Total:	100.00%

Maximum Rate (ARMs)	%
12.01 - 13.00	17.10%
13.01 - 14.00	53.47
14.01 - 15.00	24.27
15.01 - 16.00	4.91
16.01 - 17.00	0.26
Total:	100.00%
W.A.: 13.772%	
Lowest: 12.090%	
Highest: 16.290%	

Seasoning	%
0	0.06%
1 - 6	99.94
Total:	100.00%
W.A.: 2 months	
Lowest: 0 months	
Highest: 4 months	

Loan Purpose	%
Refinance - Cash Out	65.80%
Purchase	27.84
Refinance - Rate/Term	6.35
Total:	100.00%

Initial Cap (ARMs)	%
2.00	37.86%
3.00	62.14
Total:	100.00%
W.A.: 2.621%	

Lien Position	%
1	100.00%
Total:	100.00%

Credit Grade	%
AA	85.02%
A+	13.51
B	1.48
Total:	100.00%

Occupancy Type	%
Owner Occupied	100.00%
Total:	100.00%

Periodic Cap (ARMs)	%
2.00	99.82%
3.00	0.18
Total:	100.00%
W.A.: 2.002%	

Product Type	%
2/28 Hybrid/ARMs - 2 Yr IO	45.61%
2/28 Hybrid/ARMs - 5 Yr IO	24.12
3/27 Hybrid/ARMs - 5 Yr IO	12.42
3/27 Hybrid/ARMs - 3 Yr IO	11.08
30 Yr Fixed Rate - 5 Yr IO	6.77
Total:	100.00%

FICO Score	%
561 - 580	2.91%
581 - 600	9.03
601 - 620	19.13
621 - 640	17.48
641 - 660	15.49
661 - 680	12.08
681 - 700	7.46
701 - 720	5.46
721 - 740	3.86
741 +	7.08
Total:	100.00%
W.A.: 651	
Lowest: 571	
Highest: 816	

Property Type	%
Single Family Residence	74.86%
PUD (Detached)	9.20
Condominium	6.72
Two Family	4.05
PUD (Attached)	3.78
Three Family	1.03
Four Family	0.37
Total:	100.00%

Minimum Rate (ARMs)	%
5.01 - 6.00	17.10%
6.01 - 7.00	53.47
7.01 - 8.00	24.27
8.01 - 9.00	4.91
9.01 - 10.00	0.26
Total:	100.00%
W.A.: 6.772%	
Lowest: 5.090%	
Highest: 9.290%	

Unpaid Principal Balance	%
50,001 - 75,000	0.14%
75,001 - 100,000	0.50
100,001 - 150,000	4.21
150,001 - 200,000	11.63
200,001 - 250,000	13.32
250,001 - 300,000	17.49
300,001 - 350,000	18.40
350,001 - 400,000	14.82
400,001 - 450,000	9.27
450,001 - 500,000	5.65
500,001 +	4.58
Total:	100.00%
Average: \$271,863.01	
Lowest: \$51,000.00	
Highest: \$882,500.00	

Loan-to-Value Ratio	%
50.00 or less	1.79%
50.01 - 60.00	2.22
60.01 - 70.00	7.74
70.01 - 75.00	6.15
75.01 - 80.00	28.78
80.01 - 85.00	17.53
85.01 - 90.00	26.96
90.01 - 95.00	8.68
95.01 - 100.00	0.15
Total:	100.00%
W.A.: 81.90%	
Lowest: 35.00%	
Highest: 95.00%	

State	%
California	60.29%
Illinois	7.19
Florida	6.65
Maryland	4.66
Virginia	3.89
Nevada	2.88
New York	1.99
Other	12.46
Total:	100.00%

Prepay Penalty Term	%
0	19.97%
6	0.18
12	5.73
24	50.35
36	23.76
Total:	100.00%

Gross Margin (ARMs)	%
4.01 - 5.00	3.17%
5.01 - 6.00	82.89
6.01 - 7.00	13.66
7.01 - 8.00	0.18
8.01 - 9.00	0.10
Total:	100.00%
W.A.: 6.051%	
Lowest: 4.100%	
Highest: 8.040%	

Prepay Penalty Type	%
6M on 80%	73.89%
No Penalty	19.97
1% on Bal	4.25
2M int on 100%	1.14
2M int on 66%	0.35
2% on Bal	0.21
5/4/3	0.18
Total:	100.00%

7.69% of the total pool are IOs with FICO < 620

OR

29.20% of the IO loans have FICO < 620

ENCORE 2005-3 Questions:

1) whats the agg DTI **41.64%**

2) whats the DTI of IO loans **41.35%**

3) whats the DTI of the CA loans **42.62%**

4) % of FICO < 550 for IOS **0.00%**

5) % of IO Loans < \$ 100k **0.64%** (0.16% of agg pool are IO loans < \$100k)

6) whats the rating agencies expt loss for the pool will check with rating agencies and get back to you

7) any MI? No Lender-Paid MI / any Borrower-Paid MI that may be there is not pledged to the trust

Deal Name	ECC 2005-3
Deal Name	ECC
Deal Name	Structure
Deal Name	Enclave Capital Resolutions Trust 2005-3
Deal Name	Enclave Bank, Indiana
Deal Name	Lead Manager(s)
Deal Name	Countrywide Capital Markets, LLC
Deal Name	Countrywide Securities Corp
Deal Name	Month:
Deal Name	To Roll
Deal Name	25
Deal Name	Remaining Term
Deal Name	356
Deal Name	9
Deal Name	26.33

Master Servicer: Citikongpage, Inc
 Subservicer: Option One Mortgage Corporation
 Primary Servicer (s): 1 100.00% Encore Credit Corp
 Originator (s): 1 100.00% Encore Credit Corp
 % Name
 2 100.00% Encore Credit Corp
 3 100.00% Encore Credit Corp
 4 100.00% Encore Credit Corp
 5 100.00% Encore Credit Corp
 6 100.00% Encore Credit Corp
 7 100.00% Encore Credit Corp
 8 100.00% Encore Credit Corp
 9 100.00% Encore Credit Corp
 10 100.00% Encore Credit Corp

Credit Risk Mgr: MortgageRamp, LLC
 Please fill out complete list of servicers and originators even if it is greater than ten

Notes put averages in grey cells at the bottom of each bucket.

FICO	N/A	Deal Size		WALoan		WALoan		WALoan		WALoan		WALoan		WALoan		WALoan		WALoan		WALoan	
		Balance	%	Balance	%	WAC	SPD	WAC	SPD	WAC	SPD	WAC	SPD	WAC	SPD	WAC	SPD	WAC	SPD	WAC	SPD
<=500	7	972,667	0.00%	138,952	8.85%	500	73.34%	43.20%	100.00%	100.00%	85.39%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>500 <=520	135	24,142,684	2.76%	178,835	8.88%	510	73.59%	43.79%	93.03%	92.77%	83.71%	67.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>520 <=540	215	31,000,014	4.23%	172,093	8.37%	531	74.96%	42.81%	97.47%	92.45%	81.74%	69.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>540 <=560	370	73,013,365	8.35%	197,333	7.90%	551	76.97%	42.53%	98.53%	89.53%	83.33%	56.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>560 <=580	466	95,708,907	10.94%	205,384	7.52%	571	77.96%	41.89%	96.46%	89.76%	84.79%	55.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>580 <=600	526	105,322,954	12.04%	200,234	7.28%	591	78.95%	41.71%	95.54%	89.79%	76.86%	58.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>600 <=620	605	130,779,631	14.95%	216,165	7.08%	610	79.95%	41.72%	95.89%	89.93%	70.90%	51.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>620 <=640	491	104,521,537	11.95%	212,875	6.99%	629	80.90%	41.74%	94.84%	86.29%	71.57%	54.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>640 <=660	426	96,189,615	11.00%	229,788	6.94%	650	81.13%	40.78%	94.89%	89.27%	68.52%	49.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>660 <=680	270	63,197,216	7.45%	241,259	6.24%	670	80.50%	41.85%	92.05%	83.31%	65.38%	43.31%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>680 <=700	202	49,946,971	5.71%	246,044	6.25%	690	82.57%	40.14%	92.05%	79.05%	52.67%	37.69%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>700 <=720	151	27,498,244	3.15%	252,381	6.21%	722	82.02%	39.38%	87.40%	77.59%	57.17%	36.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>720 <=750	101	27,498,244	3.15%	252,381	6.21%	722	82.02%	39.38%	87.40%	77.59%	57.17%	36.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
TOTAL	4,070	874,546,652	100.00%	214,876	7.20%	621	79.33%	41.64%	94.90%	87.08%	70.70%	51.85%	26.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

FICO Mean: 615.650389 N 611 Standard Deviation 58.45568

LTV	# Loans	Deal Size		WALoan		WALoan		WALoan		WALoan		WALoan		WALoan		WALoan		WALoan		WALoan	
		Balance	%	Balance	%	WAC	SPD	WAC	SPD	WAC	SPD	WAC	SPD	WAC	SPD	WAC	SPD	WAC	SPD	WAC	SPD
<=40	216	33,846,956	3.83%	157,171	6.95%	612	41.17%	39.10%	87.99%	89.77%	69.77%	51.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>40 <=45	137	31,439,978	3.61%	183,818	8.09%	602	52.55%	39.21%	84.55%	85.91%	84.25%	46.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>45 <=50	196	42,241,199	4.83%	212,957	7.95%	602	63.98%	40.40%	84.67%	84.98%	83.68%	54.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>50 <=55	248	54,011,923	6.18%	217,280	7.32%	607	68.87%	41.60%	94.99%	85.09%	80.52%	40.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>55 <=60	345	69,891,222	7.98%	202,583	7.26%	595	73.95%	40.95%	95.54%	89.24%	83.83%	52.22%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>60 <=65	990	218,895,632	25.03%	221,107	7.26%	630	79.61%	42.31%	95.47%	89.24%	86.67%	54.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>65 <=70	890	150,359,716	17.19%	222,426	7.21%	613	84.32%	41.54%	92.71%	86.03%	77.84%	53.79%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>70 <=75	676	185,319,206	21.19%	227,945	7.37%	627	89.62%	42.29%	98.07%	90.13%	67.66%	55.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>75 <=80	873	62,849,393	7.19%	225,267	7.69%	652	94.61%	41.83%	100.00%	87.42%	50.53%	31.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>80 <=85	279	11,772,973	1.35%	221,622	7.63%	669	97.65%	45.62%	100.00%	100.00%	86.62%	44.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>85 <=90	8	1,733,976	0.20%	173,138	7.98%	674	100.00%	47.74%	100.00%	90.10%	37.33%	64.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>90 <=95	8	1,733,976	0.20%	173,138	7.98%	674	100.00%	47.74%	100.00%	90.10%	37.33%	64.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>95 <=100	65	874,546,652	100.00%	214,876	7.20%	621	79.33%	41.64%	94.90%	87.08%	70.70%	51.85%	26.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
TOTAL	4,070	874,546,652	100.00%	214,876	7.20%	621	79.33%	41.64%	94.90%	87.08%	70.70%	51.85%	26.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

LTV Mean: 78.41002692 CLTV Mean: 80.7441 Standard Deviation 15.275431 LTV =80: 18.8593781 % Silent Seconds: 12.3832617

PROPERTY BUCKET

Property Type	# Loans	Deal Size	Balance	%	W/L	WAC	FCO	ALT	WTD	Collateral	Characteristics	Full Dec	Interest Only
Single Family PUD (attached)	3,452	735,615,944	84,123%	213,116	7,402%	618	73,555%	41,61%	96,08%	SPRO	71,94%	52,17%	78,32%
2-4 Unit	172	25,951,029	2,97%	204,181	7,498%	623	73,19%	49,01%	93,03%	SPRO	69,04%	52,52%	30,92%
Condo	243	52,469,616	6,00%	243,601	7,99%	641	81,29%	42,57%	93,73%	0,00%	55,44%	52,10%	29,48%
Other			0,00%										
TOTAL	4,070	874,546,582	100,00%	214,816	7,20%	621	79,33%	41,64%	94,50%	87,09%	70,76%	51,85%	26,33%

PRINCIPAL BUCKET

UPB	# Loans	Deal Size	Balance	%	W/L	WAC	FCO	ALT	WTD	Collateral	Characteristics	Full Dec	Interest Only
<=50	25	1,212,924	0,14%	48,517	8,12%	595	40,92%	76,75%	83,58%	80,43%	68,41%	0,00%	
>50 <=75	149	9,562,443	1,08%	64,13%	6,13%	613	74,66%	36,01%	80,05%	89,33%	59,12%	3,27%	
>75 <=100	302	27,130,602	3,10%	89,863	7,91%	599	38,22%	89,16%	91,29%	70,09%	69,03%	4,28%	
>100 <=125	412	46,806,233	5,35%	113,607	7,50%	607	75,54%	39,80%	86,16%	88,95%	68,93%	8,91%	
>125 <=150	440	60,789,379	6,95%	138,155	7,53%	602	73,73%	39,73%	86,49%	74,37%	66,25%	9,07%	
>150 <=200	840	146,719,496	16,78%	274,660	7,25%	612	77,14%	40,66%	88,78%	73,29%	57,97%	18,26%	
>200 <=250	580	130,390,196	14,91%	224,811	7,25%	617	78,91%	40,91%	95,54%	89,75%	75,58%	23,52%	
>250 <=300	488	133,391,834	15,25%	273,344	7,04%	620	79,57%	42,58%	94,47%	84,47%	72,21%	49,40%	30,19%
>300 <=350	356	115,080,058	13,16%	323,259	7,04%	627	82,09%	42,60%	96,66%	84,40%	88,60%	39,89%	36,81%
>350 <=400	223	83,278,482	9,52%	373,446	6,94%	633	81,81%	43,60%	99,14%	88,35%	88,07%	40,78%	40,99%
>400 <=450	127	53,866,006	6,16%	424,142	6,97%	641	81,19%	43,52%	95,26%	84,09%	87,38%	45,12%	39,61%
>450 <=500	75	35,899,261	4,10%	478,643	6,95%	644	80,95%	43,23%	95,99%	79,84%	73,37%	39,87%	36,23%
>500 <=600	42	22,777,089	2,60%	542,312	6,85%	652	81,80%	42,24%	100,00%	87,77%	69,17%	54,74%	30,37%
>600 <=700	7	4,406,013	0,50%	629,430	6,80%	684	84,43%	45,10%	100,00%	85,69%	71,62%	43,12%	42,95%
>=700	4	3,230,625	0,37%	607,656	6,89%	671	82,69%	42,15%	100,00%	87,09%	49,49%	76,80%	53,85%
TOTAL	4,070	874,546,582	100,00%	214,816	7,20%	621	79,33%	41,64%	94,50%	87,09%	70,76%	51,85%	26,33%

Min 36,791 Max 892,500

State Concentration Bucket

State	# Loans	Deal Size	Balance	%	W/L	WAC	FCO	ALT	WTD	Collateral	Characteristics	Full Dec	Interest Only
California	1,343	368,677,345	42,16%	274,518	6,89%	625	76,45%	42,67%	96,73%	87,87%	77,89%	45,50%	37,65%
Florida	633	90,045,161	10,30%	168,940	7,41%	612	60,76%	40,91%	92,43%	91,47%	71,04%	48,79%	17,00%
Illinois	392	83,446,103	9,54%	212,873	7,32%	638	81,89%	41,36%	94,47%	73,42%	59,37%	56,36%	19,83%
Virginia	235	45,153,482	5,16%	192,142	7,50%	612	81,89%	42,15%	98,73%	85,94%	63,08%	63,67%	10,41%
New York	155	44,020,284	5,03%	284,002	7,08%	638	80,62%	41,54%	98,70%	85,74%	63,34%	39,61%	10,41%
Maryland	155	39,161,785	4,53%	214,929	7,33%	616	79,66%	41,39%	97,15%	82,47%	74,04%	71,62%	21,01%
Nevada	95	20,158,786	2,30%	211,965	7,21%	616	80,01%	39,85%	92,09%	86,05%	74,39%	67,60%	32,96%
Michigan	123	16,989,403	1,97%	258,785	7,32%	597	83,42%	39,86%	93,35%	87,21%	84,32%	64,97%	15,43%
New Jersey	92	15,416,833	1,75%	248,660	7,32%	617	82,42%	40,53%	93,35%	87,21%	84,32%	64,97%	15,43%
Arizona	92	15,620,039	1,78%	248,660	7,32%	617	82,42%	40,53%	93,35%	87,21%	84,32%	64,97%	15,43%
Georgia	74	12,893,548	1,47%	155,146	7,47%	615	83,52%	37,19%	91,82%	98,20%	76,03%	62,14%	20,46%
Colorado	72	12,202,780	1,42%	188,194	7,65%	602	79,45%	41,90%	93,46%	89,18%	75,02%	56,23%	18,65%
Connecticut	68	11,255,080	1,28%	234,461	7,23%	634	82,92%	41,33%	96,10%	89,82%	60,79%	49,60%	21,18%
Minnesota	48	8,251,138	0,94%	234,461	7,23%	634	82,92%	41,33%	96,10%	89,82%	60,79%	49,60%	21,18%
Massachusetts	41	8,251,138	0,94%	234,461	7,23%	634	82,92%	41,33%	96,10%	89,82%	60,79%	49,60%	21,18%
Washington	528	73,919,004	8,45%	139,998	7,74%	613	82,69%	40,72%	100,00%	95,37%	75,60%	63,94%	29,09%
Other			0,00%						92,59%	93,08%	59,43%	60,23%	12,13%
TOTAL	4,070	874,546,582	100,00%	214,816	7,20%	621	79,33%	41,64%	94,50%	87,09%	70,76%	51,85%	26,33%

Full Dec: 15 days only, combine the remaining in the "Other" Bucket.

Separate California and Non-California as possible.

California Breakdown	Deal Size	Balance	%	WA Loan	WAC	FPO	ALT	%DT	Primary	STRPD	Real Cdnhd	Fall Doc	Interest only
CA North	345	98,228,876	26.72%	219,230	6.91%	821	77.44%	42.39%	59.84%	82.07%	62.14%	54.02%	40.87%
CA South	1,313	386,077,348	100.00%	2,131,171	6.93%	628	78.09%	42.72%	91.02%	83.24%	78.42%	42.38%	38.55%

FIXED / FLOATING (H)

Type	Deal Size	Balance	%	WA Loan	WAC	FPO	ALT	%DT	Primary	STRPD	Real Cdnhd	Fall Doc	Interest only
Balloon	728	140,022,583	16.01%	192,339	7.00%	634	74.08%	40.85%	92.98%	85.81%	62.83%	58.84%	0.00%
Fixed	1,778	353,634,517	40.44%	198,895	7.44%	590	78.93%	42.04%	82.61%	88.60%	72.40%	51.48%	0.00%
Second	4,070	874,546,652	100.00%	214,876	7.20%	621	79.33%	41.64%	94.90%	87.09%	70.76%	51.85%	26.33%
Other													
TOTAL	4,070	874,546,652	100.00%	214,876	7.20%	621	79.33%	41.64%	94.90%	87.09%	70.76%	51.85%	26.33%

List all loan types and separate the 10 loan 1st 22% and 22% to amount to separate ones.

LIEN BUCKET

Type	Deal Size	Balance	%	WA Loan	WAC	FPO	ALT	%DT	Primary	STRPD	Real Cdnhd	Fall Doc	Interest only
First	4,070	874,546,652	100.00%	214,876	7.20%	621	79.33%	41.64%	94.90%	87.09%	70.76%	51.85%	26.33%
Second													
Third													
Other													
TOTAL	4,070	874,546,652	100.00%	214,876	7.20%	621	79.33%	41.64%	94.90%	87.09%	70.76%	51.85%	26.33%

PREPAYMENT BUCKET

Type	Deal Size	Balance	%	WA Loan	WAC	FPO	ALT	%DT	Primary	STRPD	Real Cdnhd	Fall Doc	Interest only
6 Months	1,085	229,650,992	26.26%	211,660	7.40%	626	81.00%	41.12%	94.65%	82.09%	60.44%	54.43%	20.03%
1 Year	240	61,011,887	6.98%	425,700	7.87%	632	90.00%	41.67%	100.00%	100.00%	0.00%	0.00%	100.00%
2 Year	1,684	361,169,719	41.30%	218,361	7.23%	620	76.31%	42.29%	94.96%	80.06%	75.10%	48.18%	21.64%
3 Year	1,090	222,288,294	25.42%	203,934	7.18%	614	80.05%	42.17%	94.96%	89.77%	77.54%	48.91%	32.10%
5 Year			0.00%		7.02%	630	77.23%	41.13%	95.04%	89.79%	77.47%	55.08%	24.62%
Other			0.00%										
TOTAL	4,070	874,546,652	100.00%	214,876	7.20%	621	79.33%	41.64%	94.90%	87.09%	70.76%	51.85%	26.33%

INDEX BUCKET

Type	Deal Size	Balance	%	WA Loan	WAC	FPO	ALT	%DT	Primary	STRPD	Real Cdnhd	Fall Doc	Interest only
Libor - 6 Month	3,284	718,932,893	100.00%	218,920	7.25%	618	80.36%	41.84%	95.16%	87.26%	68.14%	50.19%	29.86%
Libor - 1 Year			0.00%										
Treasury - 1 Year			0.00%										
CMT - 1 Year			0.00%										
Other			0.00%										
TOTAL	3,284	718,932,893	100.00%	218,920	7.25%	618	80.36%	41.84%	95.16%	87.26%	68.14%	50.19%	29.86%

List all real rates

Percentage of the deal based on FICO and LTV buckets *	Deal Coverage										
	Loan-to-Value (LTV)										
	<=50	>50 <=55	>55 <=60	>60 <=65	>65 <=70	>70 <=75	>75 <=80	>80 <=85	>85 <=90	>90 <=95	>95 <=100
NA	13.837	0.000	12.357	25.738	0.000	17.210	16.244	14.613	0.000	0.000	0.000
<=500	7.325	4.137	8.694	10.843	17.473	22.587	18.894	10.048	0.000	0.000	0.000
>500 <=550	7.219	2.924	5.747	6.784	9.323	22.139	20.807	22.695	2.084	0.076	0.103
>550 <=600	5.972	2.682	4.056	5.909	8.626	23.780	15.947	22.897	9.008	0.146	0.877
>600 <=650	4.363	4.073	3.523	6.598	4.514	24.178	14.928	22.146	13.044	0.166	2.469
>650 <=700	5.326	2.510	4.550	5.045	7.212	24.257	16.239	23.477	9.400	0.482	1.502
>700 <=750	4.471	0.212	5.131	3.365	3.600	28.939	18.607	20.416	11.851	0.000	3.407
>750 <=800	5.612	2.837	2.526	2.990	2.615	36.580	9.657	18.272	13.973	0.454	3.345
>800 <=850	4.651	1.564	2.135	2.651	1.632	30.164	11.193	28.252	13.761	2.086	3.810
>850 <=900	7.619	0.800	0.000	3.053	3.081	41.039	13.798	22.677	5.013	0.000	0.000
>900 <=950	15.322	0.000	0.000	0.000	0.000	56.088	0.000	15.958	12.622	0.000	0.000
>950 <=1000	6.105	2.809	4.830	6.176	7.992	25.030	17.193	21.190	7.187	0.203	1.287

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

Percentage of MI coverage based on FICO and LTV buckets *	MI Coverage									
	Loan-to-Value (LTV)									
	<=55	>55 <=60	>60 <=65	>65 <=70	>70 <=75	>75 <=80	>80 <=85	>85 <=90	>90 <=95	>95 <=100
NA										
<=500										
>500 <=550										
>550 <=600										
>600 <=650										
>650 <=700										
>700 <=750										
>750 <=800										
>800 <=850										
>850 <=900										
>900 <=950										
>950 <=1000										

* This table should be filled out with the percentage of MI corresponding to each cross LTV and FICO buckets. There is no MI in this pool

IO ONLY FICO BUCKET

Type	# Loans	Deal Size	Balance	%	WAC	FICO	NLTV	% DTI	Primary	Collateral	Characteristics	SP/AD	Net Contract	Fair Doc	LTV >=80
>750				0.02%											
>600 <=750				0.02%											
>450 <=600				0.02%											
>300 <=450				0.02%											
>150 <=300				0.02%											
>75 <=150				0.02%											
>0 <=75				0.02%											
TOTAL	28	6,704,732	2,39,455	2.91%	7.22%	577	84.67%	42.14%	100.00%	100.00%	91.82%	90.83%	89.02%	100.00%	
>850 <=950	83	20,796,369	2,50,559	9.03%	7.03%	592	80.51%	41.68%	100.00%	100.00%	87.80%	68.18%	80.09%	100.00%	
>700 <=850	168	44,053,718	262,225	19.13%	6.94%	611	81.29%	42.37%	100.00%	100.00%	92.85%	70.90%	53.49%	100.00%	
>550 <=700	155	40,259,512	259,739	17.48%	6.80%	630	82.28%	41.80%	100.00%	100.00%	89.89%	72.32%	55.16%	100.00%	
>400 <=550	134	35,671,976	266,209	15.49%	6.80%	651	82.30%	40.65%	100.00%	100.00%	89.89%	66.79%	44.08%	100.00%	
>250 <=400	97	27,812,907	286,731	12.08%	6.73%	670	82.64%	41.44%	100.00%	100.00%	87.51%	66.79%	44.08%	100.00%	
>100 <=250	59	17,186,249	291,292	7.46%	6.51%	690	81.49%	38.41%	100.00%	100.00%	80.11%	56.47%	40.89%	100.00%	
>75 <=100	82	25,172,639	306,983	10.93%	6.43%	722	83.80%	41.65%	100.00%	100.00%	77.86%	49.57%	42.09%	100.00%	
>0 <=75	41	12,608,870	307,558	5.48%	6.23%	769	77.70%	40.50%	100.00%	100.00%	76.62%	36.51%	57.90%	100.00%	
TOTAL	847	230,267,972	271,863	100.00%	6.77%	651	81.90%	41.35%	100.00%	100.00%	87.84%	65.80%	54.15%	100.00%	

IO ONLY PRINCIPAL BUCKET

UPB	# Loans	Deal Size	Balance	%	WAC	FICO	NLTV	% DTI	Primary	Collateral	Characteristics	SP/AD	Net Contract	Fair Doc	LTV >=80
>=50	5	313,000	62,600	0.14%	6.98%	648	65.70%	36.39%	100.00%	100.00%	100.00%	22.36%	77.64%	100.00%	
>75 <=100	13	1,160,349	89,258	0.50%	7.10%	616	76.09%	37.30%	100.00%	100.00%	84.44%	52.46%	69.75%	100.00%	
>100 <=150	811	218,251,988	269,115	6.77%	6.77%	650	82.08%	41.33%	100.00%	100.00%	87.25%	66.41%	53.58%	100.00%	
>150 <=200	13	6,917,885	532,145	6.65%	6.83	683	82.70%	42.37%	100.00%	100.00%	100.00%	54.92%	67.30%	100.00%	
>200 <=250	3	1,892,260	630,750	0.82%	6.79%	651	85.10%	45.67%	100.00%	100.00%	65.99%	67.30%	100.00%		
>250 <=300	2	1,792,500	866,250	0.79%	6.86%	705	59.36%	39.20%	100.00%	100.00%	100.00%	49.06%	100.00%		
TOTAL	847	230,267,972	271,863	100.00%	6.77%	651	81.90%	41.35%	100.00%	100.00%	87.84%	65.80%	54.15%	100.00%	

ECLLOW	ECLHIGH	LTV	Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg	
			Current Balance	GWAC	% MI	FICO	DTI	LTV	% SPD	% FUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only					
500	524 > 85%		186,667.65	6,859	0.00	532	44.12%	77.15%	2.651	0.028	2.678	0.107	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
525	549 > 85%		179,280.33	6,404	0.00	538	42.53%	60.45%	4.755	0.142	5.220	0.156	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
550	574 > 85%		206,707.13	7,775	0.00	562	43.16%	81.82%	9.084	0.336	9.965	0.314	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
575	599 > 70%		205,504.70	7,369	0.00	597	42.01%	83.75%	10.604	0.454	11.907	0.599	0.599	0.599	0.599	0.599	0.599	0.599	0.599	0.599
600	624 > 70%		223,964.63	7,170	0.00	612	41.89%	84.43%	13.110	0.473	14.343	0.656	0.656	0.656	0.656	0.656	0.656	0.656	0.656	0.656
625	649 > 70%		218,177.79	7,073	0.00	636	41.62%	86.02%	9.699	0.291	10.802	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505
650	674 > 80%		239,321.98	6,900	0.00	661	41.77%	86.710	6.674	0.146	7.485	0.359	0.359	0.359	0.359	0.359	0.359	0.359	0.359	0.359
675	699 > 80%		249,003.75	6,808	0.00	697	41.70%	87.362	3.619	0.186	4.573	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434	0.434
700	724 > 80%		255,957.84	6,687	0.00	711	42.94%	87.163	2.666	0.192	3.295	0.253	0.253	0.253	0.253	0.253	0.253	0.253	0.253	0.253
725	749 > 85%		291,754.44	6,637	0.00	736	41.40%	88.497	1.335	0.047	1.695	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091	0.091
750	774 > 85%		286,388.82	6,513	0.00	782	40.97%	84.330	1.335	0.036	1.496	0.047	0.047	0.047	0.047	0.047	0.047	0.047	0.047	0.047
775	799 > 85%		241,272.62	6,803	0.00	782	41.05%	87.023	0.441	0.000	0.433	0.232	0.057	0.235	0.078	0.235	0.078	0.235	0.078	0.235
800	max		279,130.88	6,299	0.00	807	40.23%	87.258	0.123	0.037	0.113	0.000	0.000	0.047	0.067	0.047	0.067	0.047	0.067	0.047

LTVLow	LTVHigh	DTI	Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg	
			Current Balance	GWAC	% MI	FICO	DTI	LTV	% SPD	% FUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only					
60%	64%	> 50%	224,077.09	6,845	0.00	572	52.38%	61.802	0.340	0.004	0.360	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
63%	69%	> 50%	253,932.78	7,810	0.00	596	52.72%	67.453	0.453	0.000	0.252	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
70%	74%	> 50%	238,212.28	7,848	0.00	572	52.51%	76.652	0.516	0.091	0.612	0.458	0.089	0.201	0.000	0.000	0.000	0.000	0.000	
72%	78%	> 50%	208,479.28	7,468	0.00	579	52.23%	68.576	0.749	0.024	0.922	0.665	0.068	0.092	0.000	0.000	0.000	0.000	0.000	
80%	84%	> 50%	204,752.20	7,054	0.00	601	51.38%	85.706	0.841	0.048	0.860	0.433	0.026	0.120	0.000	0.000	0.000	0.000	0.000	
85%	89%	> 50%	239,807.88	7,054	0.00	601	51.34%	90.114	0.825	0.045	0.921	0.704	0.074	0.159	0.000	0.000	0.000	0.000	0.000	
90%	94%	> 50%	219,384.58	7,642	0.00	631	52.22%	91.802	0.825	0.000	0.765	0.199	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
95%	99%	> 50%	289,807.36	7,378	0.00	631	52.22%	91.802	0.128	0.000	0.288	0.199	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
100%	max		193,657.45	7,149	0.00	605	51.67%	82.166	0.252	0.015	0.255	0.078	0.015	0.154	0.000	0.000	0.000	0.000	0.000	

DILLow	DILHigh	EICO	Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg		Wid Avg	
			Current Balance	GWAC	% MI	FICO	DTI	LTV	% SPD	% FUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only					
20.0%	24.9%	< 525	91,721.89	9,156	0.00	513	22.35%	68.594	0.031	0.000	0.025	0.031	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
25.0%	29.9%	< 550	145,655.86	8,033	0.00	532	27.13%	69.382	0.416	0.000	0.392	0.011	0.132	0.000	0.000	0.000	0.000	0.000	0.000	
30.0%	34.9%	< 575	183,716.62	7,984	0.00	550	32.42%	73.416	1.713	0.000	1.867	1.058	0.122	0.749	0.018	0.018	0.018	0.018	0.018	
35.0%	39.9%	< 600	191,271.31	7,797	0.00	563	37.31%	76.377	5.004	0.048	5.329	3.176	0.199	2.202	0.261	0.261	0.261	0.261	0.261	
40.0%	44.9%	< 625	200,842.70	7,491	0.00	579	42.11%	78.130	10.332	0.048	11.230	6.622	0.403	4.573	2.322	2.322	2.322	2.322	2.322	
45.0%	49.9%	< 650	226,690.45	7,378	0.00	593	47.18%	80.037	19.487	0.820	22.562	11.947	0.798	10.328	5.251	5.251	5.251	5.251	5.251	
50.0%	54.9%	< 675	222,077.54	7,378	0.00	592	51.04%	79.411	8.963	0.289	10.175	7.366	0.443	2.679	1.316	1.316	1.316	1.316	1.316	
55.0%	max	< 700	188,497.11	7,500	0.00	569	55.23%	68.645	0.614	0.046	0.666	0.489	0.077	0.133	0.034	0.034	0.034	0.034	0.034	

ECOLow	ECOHigh	Current Balance	GMAC	% M1	FICO	DTI	LTV	% SFD	% PUD	% Owner Occ	% Full Dec	% Ltd Dec	% Stated Dec	% Int Only	% CA	% NY	% FL
500	524	177,239.45	8.823	0.00	512	43.788	73.210	3.039	0.043	3.132	2.285	0.000	1.059	0.000	1.353	0.175	0.238
525	549	182,255.76	8.259	0.00	538	42.443	75.260	5.720	0.210	6.379	4.459	0.000	2.043	0.000	2.339	0.178	0.870
550	574	199,373.01	7.675	0.00	562	42.668	77.164	10.474	0.560	11.622	6.856	0.109	5.071	0.052	5.083	0.572	1.528
575	599	200,218.73	7.293	0.00	587	41.722	78.731	12.512	0.434	14.160	8.894	0.143	5.523	0.000	5.844	0.662	1.430
600	624	217,472.07	7.063	0.00	612	41.163	79.480	15.619	0.291	17.345	9.617	0.371	8.190	0.281	7.203	0.840	2.192
625	649	212,390.74	7.021	0.00	637	41.220	81.348	10.998	0.363	13.007	7.416	0.489	5.792	0.000	5.092	0.469	1.364
650	674	235,234.87	6.789	0.00	661	41.291	80.429	10.998	0.267	10.963	5.619	0.396	5.839	0.460	5.115	0.536	1.300
675	699	241,980.75	6.732	0.00	686	40.668	81.863	5.244	0.228	6.605	2.654	0.534	3.966	0.460	3.570	0.513	0.503
700	724	249,967.46	6.647	0.00	711	41.404	81.663	3.652	0.228	4.488	1.820	0.314	2.742	1.758	2.260	0.349	0.400
725	749	269,271.81	6.579	0.00	737	41.592	83.617	1.953	0.247	2.374	0.950	0.193	1.575	1.090	1.072	0.350	0.123
750	774	282,757.00	6.466	0.00	762	39.935	80.112	1.650	0.094	2.095	0.853	0.113	1.362	1.200	1.181	0.274	0.040
775	799	231,668.10	6.723	0.00	783	41.880	81.281	0.479	0.035	0.551	0.312	0.077	0.274	0.180	0.298	0.000	0.000
800	max	284,281.97	6.361	0.00	809	35.885	78.051	0.184	0.073	0.240	0.220	0.000	0.082	0.160	0.130	0.056	0.000

LOANS

ECOLow	ECOHigh	Current Balance	GMAC	% M1	FICO	DTI	LTV	% SFD	% PUD	% Owner Occ	% Full Dec	% Ltd Dec	% Stated Dec	% Int Only	% CA	% NY	% FL
500	524	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
525	549	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
550	574	0.00	0.000	0.00	0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
575	599	269,284.01	7.054	0.00	588	41.391	81.525	2.324	0.217	2.850	2.388	0.268	1.194	2.850	1.762	0.051	0.157
600	624	261,214.79	6.945	0.00	612	42.228	81.503	5.820	0.142	6.422	3.423	0.275	2.724	6.422	3.597	0.000	0.576
625	649	262,487.26	6.783	0.00	636	41.652	82.500	4.636	0.138	5.102	2.859	0.251	1.992	5.102	3.224	0.000	0.427
650	674	271,964.21	6.741	0.00	661	40.753	81.776	4.287	0.150	5.007	2.472	0.192	2.343	5.007	2.816	0.057	0.060
675	699	294,716.57	6.645	0.00	686	38.950	82.276	1.806	0.122	2.460	1.016	0.313	1.130	2.460	1.754	0.066	0.060
700	724	308,791.84	6.474	0.00	710	41.930	83.681	1.346	0.092	1.801	0.745	0.288	0.829	1.801	1.119	0.089	0.021
725	749	307,508.24	6.410	0.00	736	41.453	84.612	0.812	0.027	1.090	0.487	0.029	0.594	1.090	0.625	0.089	0.000
750	774	318,135.20	6.279	0.00	760	40.267	77.792	0.876	0.036	1.200	0.571	0.047	0.583	1.200	0.830	0.000	0.000
775	799	263,059.67	5.943	0.00	781	43.291	77.988	0.100	0.034	0.180	0.135	0.000	0.045	0.180	0.064	0.000	0.000
800	max	287,610.00	6.396	0.00	813	39.608	90.000	0.093	0.036	0.164	0.129	0.000	0.036	0.164	0.048	0.000	0.000

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Selection Criteria: All records
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- 1. HSH Stips (AAA)
- 2. Geographic Distribution (ft 50%)

1. HSH Stips (AAA)

WA FICO (gt 615):	621
lt 550 (le 20%):	10.12
LTV:	
WA CLTV (lt 85%):	81.68
CLTV gt 100:	0
CLTV gt 85 and CLTV le 100 (le 15%):	12.6
CLTV gt 85 and CLTV le 95 (le 40%):	29.21
Loan Size:	
Average Balance (ge 150,000):	214,876.33
< 100,000 (le 20%):	4.34
Cashout Refi (65%):	70.76
PUDs - attached (15%):	2.97

Optional Parameters:

Lien Position:	
First Liens (le 90%):	100
Second Liens (le 10%):	0
Occupancy Status:	
Primary (gt 90%):	94.9
Second Homes (lt 10%):	0.32
Investment (lt 5%):	4.79
Property Type:	
Single Family (ge 80%):	84.12
Multi Family (lt 15%):	6.91
PUD - attached (lt 15%):	2.97
Condo (lt 15%):	6.00
Manufactured Housing (lt 5%):	0
Interest Rate Type:	
Fixed (lt 30%):	17.79
ARM (ge 70%):	82.21

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2. Geographic Distribution (lt 50%)

Geographic Distribution (lt 50%)	Percent by Balance
CA	42.16
Other	57.84
Total:	100

[Top](#)

Encore 2005-3
 08/01/2005 Statistical Pool

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Selection Criteria: All records

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- 1. HSH Stips (AA / A)
- 2. Geographic Distribution (<40%)

1. HSH Stips (AA / A)

WA FICO (gt 615):	621
lt 550 (le 15%):	10.12
LTV:	
WA CLTV (lt 85%):	81.68
CLTV gt 100 (0%):	0
CLTV gt 95 and CLTV le 100 (le 12%):	12.6
CLTV gt 85 and CLTV le 95 (le 35%):	29.21
Loan Size:	
Average Balance (ge 150,000):	214,876.33
< 100,000 (le 20%):	4.34
Cashout Refi (65%):	70.76
PUDs - attached (12%):	2.97

Optional Parameters:

Lien Position:	
First Liens (le 90%):	100
Second Liens (le 10%):	0
Occupancy Status:	
Primary (gt 90%):	94.9
Second Homes (lt 10%):	0.32
Investment (lt 5%):	4.79
Property Type:	
Single Family (ge 80%):	84.12
Multi Family (lt 15%):	6.91
PUD - attached (lt 15%):	2.97
Condo (lt 15%):	6.00
Manufactured Housing (lt 5%):	0
Interest Rate Type:	
Fixed (lt 30%):	17.79
ARM (ge 70%):	82.21

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2. Geographic Distribution (<40%)

Geographic Distribution (<40%)	Percent by Balance
CA	42.1564
Other	57.8436
Total:	100

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Encore 2005-3
 08/01/2005 Statistical Pool

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Selection Criteria: All records
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1. Statistics

Ratings: S&P and Moody's
Credit Risk Manager: MortgageRamp, LLC
Negative Amortization: None Present
Silent Seconds: 12.38
Investment Property in Florida: 0.65
Investment Property in Las Vegas: 0.13
MI Coverage: None Present

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2. Fixed Rate Loan Types

Fixed Rate Loan Types	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV
FR10	337,258.15	4	0.22	84,314.54	8.20	118	585	56.87
FR15	6,851,418.66	49	4.40	139,824.87	6.86	178	621	62.24
FR20	5,130,224.82	28	3.30	183,222.32	6.99	239	635	63.68
FR25	364,900.45	2	0.23	182,450.23	6.99	298	611	68.37
FR30	127,338,751.18	645	81.83	197,424.42	7.01	358	635	75.63
FR30 / IO 60	15,591,205.47	58	10.02	268,513.89	6.67	358	669	75.44
Total:	155,613,758.73	786	100.00	197,981.88	6.97	346	637	74.57

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3. Adjustable Rate Loan Types

Adjustable Rate Loan Types	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV
ARM 1YR	29,691,209.55	124	4.13	239,445.24	7.17	358	610	78.05
ARM 2/28	353,834,517.07	1,778	49.18	198,894.55	7.44	358	595	75.93
ARM 2/28 Dual 40/20	8,238,053.08	24	1.15	343,852.21	7.09	359	604	81.55
ARM 2/28 / IO 24	105,024,154.88	392	14.61	267,918.76	6.71	358	642	82.07
ARM 2/28 / IO 60	55,532,281.80	201	7.72	278,280.01	6.77	359	659	81.88
ARM 3/27	98,276,195.50	516	13.81	192,395.73	7.70	359	617	81.67
ARM 3/27 / IO 36	25,516,152.18	92	3.55	277,349.48	6.93	358	650	83.62
ARM 3/27 / IO 60	28,604,177.73	104	3.98	275,040.17	6.88	359	683	83.32
ARM 5/25	6,328,831.19	25	0.88	253,153.25	6.66	358	661	80.74
ARM 6MO	7,087,320.52	28	0.99	253,118.59	7.30	358	639	79.80
Total:	718,932,893.46	3,264	100.00	216,919.88	7.25	356	618	80.38

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4. IO Months

IO Months	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV
0	644,278,880.17	3,223	73.67	199,900.33	7.36	355	611	78.41
24	105,024,154.88	392	12.01	267,918.76	6.71	358	642	82.07
36	25,516,152.16	92	2.92	277,349.48	6.93	358	650	83.62
60	99,727,665.00	363	11.40	274,731.86	6.79	359	662	81.29
Total:	874,546,652.19	4,070	100.00	214,876.33	7.20	356	621	79.33

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5. LTV vs. FICO for Cashouts (ARM)

LTV vs. FICO for Cashouts (ARM)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	72,053,232.55	0.00	4.91	7.96	13.78	13.67	16.07	13.10	11.28	7.95	4.77	3.75	1.10	1.69
65.01 - 70.00	36,641,819.90	0.00	12.84	4.72	14.32	15.93	9.98	14.62	13.11	6.33	3.41	3.15	1.23	0.37
70.01 - 75.00	51,963,375.18	0.00	6.53	11.31	15.05	11.68	12.50	18.12	9.68	4.11	6.42	2.11	0.00	2.29
75.01 - 80.00	96,694,989.74	0.00	5.52	6.70	8.23	16.55	12.90	12.39	11.44	8.91	6.20	3.29	4.26	4.62
80.01 - 85.00	96,103,374.59	0.00	2.50	5.69	12.99	16.30	16.69	13.54	10.82	8.50	5.10	3.34	1.66	2.87
85.01 - 90.00	107,988,588.14	0.00	0.00	2.23	8.67	12.56	17.80	16.72	13.06	11.42	8.81	2.17	1.95	4.60
90.01 - 95.00	25,944,170.56	0.00	0.00	0.00	1.50	4.50	1.65	15.97	25.78	17.55	8.31	9.76	7.97	7.02
95.01 - 100.00	2,507,420.98	0.00	0.00	0.00	0.00	0.00	7.37	13.79	0.00	9.17	17.32	0.00	16.66	35.69
Total:	489,896,781.64	0.00	3.96	5.46	10.86	13.93	14.31	14.64	12.29	9.00	6.33	3.31	2.36	3.56

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6. LTV vs. FICO for Rate Term Refi (ARM)

LTV vs. FICO for Rate Term Refi (ARM)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	3,355,961.09	0.00	2.98	4.54	30.00	4.78	6.32	15.61	13.28	3.65	11.41	7.41	0.00	0.00
65.01 - 70.00	1,709,482.94	0.00	0.00	14.32	17.75	0.00	17.50	12.45	13.44	7.16	0.00	0.00	17.37	0.00
70.01 - 75.00	3,493,677.68	0.00	15.10	7.29	11.00	15.54	8.15	24.84	0.00	18.08	0.00	0.00	0.00	0.00
75.01 - 80.00	9,005,478.45	0.00	7.35	6.68	14.93	4.99	7.52	17.61	9.60	7.89	11.56	3.50	2.69	5.70
80.01 - 85.00	9,760,187.66	0.00	5.03	9.25	16.07	14.22	10.12	18.10	12.71	2.93	4.81	4.19	2.57	0.00
85.01 - 90.00	13,584,766.43	0.00	1.05	3.54	7.58	17.02	16.00	14.29	13.47	11.68	8.02	5.44	0.00	1.92
90.01 - 95.00	8,395,237.39	0.00	0.00	0.00	0.00	8.61	8.13	12.18	23.60	14.70	9.31	13.01	8.85	3.62
95.01 - 100.00	798,231.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29.28	50.06	20.66	0.00	0.00	0.00
Total:	50,103,022.67	0.00	3.84	5.26	11.25	11.13	10.61	15.81	13.62	10.17	7.84	5.60	2.72	2.15

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7. LTV vs. FICO for Purchase (ARM)

LTV vs. FICO for Purchase (ARM)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	3,516,597.24	0.00	3.55	9.63	3.55	10.83	5.44	22.02	11.74	4.15	23.21	0.00	0.00	5.68
65.01 - 70.00	2,971,849.19	0.00	0.00	15.23	0.00	7.28	17.01	10.68	6.77	39.08	2.24	0.00	0.00	1.72
70.01 - 75.00	1,849,431.73	0.00	0.00	21.81	3.24	5.61	16.70	5.40	0.00	23.79	11.07	0.00	0.00	3.51
75.01 - 80.00	84,695,959.36	0.00	1.29	1.11	1.93	3.92	9.21	15.18	9.48	12.31	10.35	9.63	7.61	17.98
80.01 - 85.00	19,541,514.74	0.00	1.11	1.10	5.68	5.97	12.46	11.56	5.61	4.99	12.95	14.44	11.33	12.85
85.01 - 90.00	40,124,653.96	0.00	0.00	3.23	3.66	7.07	9.89	11.80	13.57	9.05	8.43	10.50	8.07	16.74
90.01 - 95.00	21,075,590.73	0.00	0.00	0.00	0.00	0.57	1.27	16.08	23.14	15.21	8.23	13.81	6.28	13.15
95.01 - 100.00	5,151,482.30	0.00	0.00	0.00	0.00	0.00	4.89	8.78	26.49	9.76	6.44	13.64	9.87	20.14
Total:	178,933,089.15	0.00	0.80	2.04	2.72	4.55	8.79	13.91	11.98	11.44	9.52	10.51	7.77	15.97

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8. LTV vs. FICO for Cashouts (Fixed)

LTV vs. FICO for Cashouts (Fixed)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	37,040,600.31	0.00	1.10	3.18	4.28	12.77	10.16	13.78	12.54	12.23	8.76	5.10	6.52	9.57
65.01 - 70.00	11,750,077.52	0.00	0.00	1.00	5.95	15.39	6.37	14.55	14.49	8.39	16.12	6.33	0.00	11.44
70.01 - 75.00	10,820,736.81	0.00	0.00	2.82	10.76	18.62	14.72	11.78	14.14	13.09	7.31	2.52	2.72	0.51
75.01 - 80.00	22,823,898.02	0.00	1.78	2.93	3.88	4.28	11.09	17.95	14.67	17.96	5.45	9.26	4.06	6.70
80.01 - 85.00	20,880,466.15	0.00	0.00	0.00	0.38	5.40	2.20	9.25	13.63	14.33	22.58	15.95	10.37	7.51
85.01 - 90.00	17,130,165.40	0.00	0.00	0.43	3.03	4.54	9.41	8.58	32.38	12.18	6.36	9.28	9.99	3.87
90.01 - 95.00	5,813,878.61	0.00	0.00	0.00	0.00	0.00	0.00	15.57	13.30	30.66	18.57	1.26	6.00	14.64
95.01 - 100.00	2,692,397.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.30	38.13	7.61	24.67	14.10	5.19
Total:	128,952,220.13	0.00	0.63	1.88	4.64	8.43	9.44	13.50	16.14	16.01	9.99	7.37	4.63	7.14

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9. LTV vs. FICO for Rate Term Refi (Fixed)

LTV vs. FICO for Rate Term Refi (Fixed)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	2,888,370.05	0.00	0.00	0.00	10.39	12.47	5.89	15.83	11.91	2.40	0.00	3.71	14.57	21.85
65.01 - 70.00	286,702.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39.01	0.00	60.99	0.00	0.00	0.00
70.01 - 75.00	1,049,016.76	0.00	0.00	8.72	0.00	24.17	18.28	33.90	0.00	0.00	0.00	0.00	0.00	14.94
75.01 - 80.00	3,108,043.55	0.00	0.00	0.00	7.74	5.59	10.93	0.00	22.86	28.73	0.00	10.49	5.52	8.13
80.01 - 85.00	2,710,718.95	0.00	11.96	7.42	0.00	0.00	28.58	12.71	0.00	34.57	6.76	0.00	0.00	0.00
85.01 - 90.00	3,082,816.97	0.00	0.00	0.00	0.00	3.50	7.00	37.12	21.71	6.05	0.00	15.19	0.00	9.48
90.01 - 95.00	1,403,529.40	0.00	0.00	0.00	0.00	10.15	10.08	4.70	16.85	8.41	9.61	8.46	8.69	23.06
95.01 - 100.00	534,389.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
Total:	15,063,587.14	0.00	2.15	1.94	3.59	6.89	11.81	15.91	13.76	18.18	3.27	6.78	4.74	11.00

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10. LTV vs. FICO for Purchase (Fixed)

LTV vs. FICO for Purchase (Fixed)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	1,337,794.53	0.00	0.00	0.00	0.00	0.00	8.89	56.01	5.22	0.00	29.87	0.00	0.00	0.00
65.01 - 70.00	652,196.94	0.00	0.00	0.00	0.00	0.00	0.00	44.20	0.00	0.00	9.38	46.42	0.00	0.00
70.01 - 75.00	715,033.56	0.00	0.00	0.00	0.00	0.00	8.73	0.00	35.63	0.00	14.14	30.33	11.16	0.00
75.01 - 80.00	3,470,891.67	0.00	0.00	0.00	0.00	16.15	0.00	13.07	24.38	16.74	4.55	12.47	12.63	0.00
80.01 - 85.00	909,567.35	0.00	0.00	0.00	19.79	0.00	19.43	0.00	0.00	0.00	60.78	0.00	0.00	0.00
85.01 - 90.00	3,077,339.14	0.00	0.00	0.00	0.00	0.00	10.97	6.13	4.33	0.00	0.00	31.24	8.45	38.87
90.01 - 95.00	667,097.49	0.00	0.00	0.00	0.00	0.00	0.00	48.82	0.00	0.00	0.00	24.98	26.20	0.00
95.01 - 100.00	768,030.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48.48	21.00	20.77	9.76
Total:	11,597,951.46	0.00	0.00	0.00	1.55	4.83	6.00	17.29	11.25	5.01	8.02	19.58	13.32	13.16

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11. LTV vs. FICO for Owner Occupied (ARM)

LTV vs. FICO for Owner Occupied (ARM)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	73,152,874.88	0.00	4.95	7.85	14.65	12.65	16.38	14.01	11.02	6.89	5.08	3.87	1.89	1.56
65.01 - 70.00	39,331,729.79	0.00	11.02	6.17	14.11	13.48	10.31	14.30	12.79	9.17	3.35	2.93	1.90	0.47
70.01 - 75.00	54,902,228.36	0.00	6.07	11.59	14.80	12.02	11.82	18.24	9.16	5.84	5.87	2.00	0.31	2.29
75.01 - 80.00	183,720,839.92	0.00	3.76	3.69	5.90	10.55	11.12	13.96	10.28	10.18	8.32	6.12	5.89	10.22
80.01 - 85.00	116,159,949.43	0.00	2.68	5.67	12.89	15.56	16.34	13.19	9.74	7.39	5.94	4.65	2.17	3.77
85.01 - 90.00	153,024,857.20	0.00	0.09	2.73	7.75	12.16	16.33	15.83	13.63	10.78	7.92	4.03	2.94	5.81
90.01 - 95.00	55,417,998.68	0.00	0.00	0.00	1.57	3.63	2.48	15.43	24.45	16.23	8.43	11.79	7.15	8.84
95.01 - 100.00	8,457,134.31	0.00	0.00	0.00	0.00	0.00	5.16	9.43	18.94	13.39	11.01	8.31	10.95	22.65
Total:	684,167,412.57	0.00	3.13	4.89	9.20	11.58	12.97	14.68	12.33	9.61	7.04	5.14	3.57	6.08

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12. LTV vs. FICO for Investment Properties (ARM)

LTV vs. FICO for Investment Properties (ARM)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	5,008,885.87	0.00	2.83	7.68	6.86	22.61	0.00	9.67	18.17	17.93				

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13. LTV vs. FICO for Second Homes (ARM)

LTV vs. FICO for Second Homes (ARM)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	764,230.13	0.00	0.00	13.73	0.00	0.00	0.00	0.00	0.00	7.85	78.42	0.00	0.00	0.00
65.01 - 70.00	58,355.72	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
70.01 - 75.00	223,858.55	0.00	0.00	0.00	0.00	37.51	0.00	62.49	0.00	0.00	0.00	0.00	0.00	0.00
75.01 - 80.00	603,575.08	0.00	0.00	25.83	0.00	0.00	31.13	0.00	0.00	0.00	43.04	0.00	0.00	0.00
85.01 - 90.00	848,791.04	0.00	0.00	0.00	0.00	0.00	0.00	5.93	0.00	17.79	30.71	24.37	0.00	21.19
Total:	2,498,610.52	0.00	2.34	10.44	0.00	3.66	7.52	7.61	0.00	8.44	44.81	8.28	0.00	7.20

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14. LTV vs. FICO for Owner Occupied (Fixed)

LTV vs. FICO for Owner Occupied (Fixed)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	39,334,298.55	0.00	0.27	3.07	4.71	11.93	10.32	15.94	12.69	10.70	8.78	4.93	6.12	10.54
65.01 - 70.00	11,976,595.45	0.00	0.00	0.99	5.83	13.55	5.41	14.28	13.99	8.23	17.27	6.70	2.53	11.22
70.01 - 75.00	11,873,218.85	0.00	0.00	3.34	9.81	20.02	15.55	13.73	15.03	10.16	3.84	3.15	3.37	1.99
75.01 - 80.00	26,166,185.05	0.00	1.17	2.55	3.85	6.52	10.38	15.33	14.44	20.09	5.05	8.46	5.87	6.34
80.01 - 85.00	22,790,022.54	0.00	1.42	1.23	5.73	2.01	10.91	12.70	13.13	23.83	14.05	9.55	0.69	4.74
85.01 - 90.00	22,730,724.95	0.00	0.00	0.33	2.28	3.69	9.14	12.32	26.33	9.64	4.79	13.27	8.66	8.85
90.01 - 95.00	7,894,505.50	0.00	0.00	0.00	0.00	1.81	1.79	18.45	12.81	24.11	15.43	2.43	6.99	17.11
95.01 - 100.00	3,994,817.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.94	39.08	14.45	20.66	13.50	5.38
Total:	145,759,383.38	0.00	0.50	1.86	4.46	8.07	9.52	14.03	15.42	15.52	9.12	7.88	5.41	8.19

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15. LTV vs. FICO for Investment Properties (Fixed)

LTV vs. FICO for Investment Properties (Fixed)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	2,932,466.34	0.00	10.38	0.00	2.79	17.60	3.24	7.75	6.71	17.07	6.54	3.85	16.64	4.63
65.01 - 70.00	712,381.07	0.00	0.00	0.00	0.00	26.01	14.03	40.46	19.52	0.00	0.00	0.00	0.00	0.00
70.01 - 75.00	572,483.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.56	58.48	0.00	0.00	9.60
75.01 - 80.00	3,111,914.40	0.00	3.20	0.00	3.85	0.00	5.11	17.34	32.20	10.53	2.57	21.19	0.00	4.01
80.01 - 85.00	1,710,729.91	0.00	0.00	0.00	0.00	0.00	20.01	17.31	0.00	12.96	18.12	31.60	0.00	0.00
85.01 - 90.00	560,599.56	0.00	0.00	0.00	0.00	0.00	15.74	0.00	45.06	13.87	0.00	0.00	0.00	25.34
Total:	9,590,544.46	0.00	4.21	0.00	2.10	7.31	8.16	14.09	16.53	12.49	10.47	13.63	6.24	4.74

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16. LTV vs. FICO for Second Homes (Fixed)

LTV vs. FICO for Second Homes (Fixed)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
70.01 - 75.00	139,117.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00
75.01 - 80.00	124,733.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00
Total:	263,850.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47.27	52.73	0.00	0.00	0.00	0.00

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17. LTV vs FICO for Full Doc (ARM)

LTV vs FICO for Full Doc (ARM)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	29,007,652.19	0.00	7.13	13.02	14.75	16.33	14.29	10.15	13.17	6.14	6.80	3.00	0.87	0.36
65.01 - 70.00	16,160,884.60	0.00	13.84	3.78	9.42	14.57	14.60	8.93	13.65	14.00	3.56	1.04	1.45	1.19
70.01 - 75.00	29,467,931.91	0.00	8.06	13.19	18.01	9.92	14.49	15.95	9.43	6.44	2.56	1.23	0.00	0.77
75.01 - 80.00	99,153,028.13	0.00	5.71	4.46	5.78	11.71	13.89	16.46	11.38	10.46	6.64	3.31	3.35	6.85
80.01 - 85.00	68,059,823.23	0.00	4.68	8.14	15.55	13.48	16.69	12.31	8.39	7.93	4.36	2.50	1.72	4.06
85.01 - 90.00	85,595,112.77	0.00	0.17	4.54	10.05	14.27	17.59	15.14	11.78	9.29	7.08	4.35	2.24	3.50
90.01 - 95.00	28,321,255.61	0.00	0.00	3.07	3.07	7.09	1.94	21.90	23.19	13.63	8.04	9.94	2.58	8.61
95.01 - 100.00	5,094,052.57	0.00	0.00	0.00	0.00	0.00	8.57	10.85	23.92	13.50	18.27	6.25	8.78	9.89
Total:	360,659,741.01	0.00	4.31	6.13	10.23	12.48	14.40	14.82	12.10	9.48	5.65	3.73	2.24	4.44

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18. LTV vs FICO for Limited Doc (ARM)

LTV vs FICO for Limited Doc (ARM)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	3,026,813.02	0.00	0.00	0.00	12.54	12.36	37.47	0.00	20.72	6.04	4.69	0.00	6.18	0.00
65.01 - 70.00	1,786,494.69	0.00	11.75	0.00	22.30	0.00	30.22	6.26	3.69	0.00	0.00	25.78	0.00	0.00
70.01 - 75.00	1,833,278.77	0.00	7.74	28.06	0.00	32.57	10.63	21.00	0.00	0.00	0.00	0.00	0.00	0.00
75.01 - 80.00	7,705,332.33	0.00	2.70	4.57	6.87	5.29	7.68	12.25	11.63	7.01	8.63	7.73	20.32	5.32
80.01 - 85.00	6,262,371.18	0.00	0.00	6.62	0.00	20.35	4.24	14.88	18.53	5.01	6.83	17.59	5.95	0.00
85.01 - 90.00	6,417,457.46	0.00	0.00	0.00	3.22	11.58	25.79	9.78	0.00	11.16	17.61	5.92	11.00	3.93
90.01 - 95.00	2,333,215.41	0.00	0.00	0.00	0.00	0.00	17.99	6.71	40.11	6.42	0.00	5.37	0.00	23.40
95.01 - 100.00	89,889.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00
Total:	29,454,852.29	0.00	1.90	4.35	5.14	11.53	16.30	10.72	12.82	6.45	8.03	9.04	9.61	4.10

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19. LTV vs FICO for No Doc (ARM)

LTV vs FICO for No Doc (ARM)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	46,891,325.67	0.00	3.61	5.24	13.85	11.25	14.29	16.62	9.65	6.61	9.10	4.43	0.76	2.80
65.01 - 70.00	23,375,572.74	0.00	9.79	7.76	15.53	15.82	8.54	18.60	12.67	5.74	3.10	2.24	2.20	0.00
70.01 - 75.00	26,005,273.91	0.00	5.40	8.25	11.37	12.69	10.08	20.38	8.67	5.04	10.72	2.83	0.64	3.95
75.01 - 80.00	83,541,087.09	0.00	1.46	2.72	5.58	9.28	7.89	10.96	9.31	10.57	10.24	9.31	7.10	15.57
80.01 - 85.00	51,082,882.58	0.00	0.00	1.24	8.96	15.22	15.36	15.13	11.48	7.25	8.82	6.72	4.93	4.93
85.01 - 90.00	89,685,436.20	0.00	0.00	0.43	4.37	6.26	12.42	16.00	16.21	12.74	8.61	4.57	3.90	12.48
90.01 - 95.00	24,763,527.66	0.00	0.00	0.00	0.00	0.00	1.65	8.86	24.41	20.13	9.67	14.51	13.96	7.72
95.01 - 100.00	3,273,192.31	0.00	0.00	0.00	0.00	0.00	0.00	7.49	8.85	13.56	0.00	11.73	14.62	43.72
Total:	328,618,300.18	0.00	2.01	2.93	7.69	10.21	10.45	14.58	12.48	10.20	8.90	6.61	4.84	9.10

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20. LTV vs FICO for Full Doc (Fixed)

LTV vs FICO for Full Doc (Fixed)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	23,350,846.55	0.00	1.75	4.19	5.21	11.74	11.29	14.66	11.44	8.35	7.45	2.90	8.48	12.53
65.01 - 70.00	5,875,093.53	0.00	0.00	2.01	11.89	23.03	1.62	14.57	15.71	3.04	18.08	8.87	0.00	3.18
70.01 - 75.00	7,031,637.69	0.00	0.00	5.64	14.11	14.92	17.31	18.46	9.93	8.06	2.61	4.11	2.61	2.23
75.01 - 80.00	18,457,088.62	0.00	2.20	3.62	4.75	6.38	9.64	15.26	22.72	10.62	6.43	4.96	5.38	8.04
80.01 - 85.00	12,923,027.22	0.00	2.51	2.17	7.57	1.37	11.96	6.00	13.25	28.91	12.19	10.09	1.22	2.75
85.01 - 90.00	16,346,410.70	0.00	0.00	0.45	3.17	2.39	10.82	12.33	30.81	10.55	6.07	10.55	8.95	3.91
90.01 - 95.00	5,343,780.22	0.00	0.00	0.00	0.00	2.67	2.65	19.30	7.82	31.23	15.21	0.00	6.53	14.60
95.01 - 100.00	3,307,622.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.38	39.84	9.05	24.96	11.48	6.49
Total:	92,635,486.70	0.00	1.23	2.72	5.70	7.59	9.91	13.19	17.20	14.14	8.35	6.76	5.95	7.22

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21. LTV vs FICO for Limited Doc (Fixed)

LTV vs FICO for Limited Doc (Fixed)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	2,070,849.38	0.00	0.00	0.00	0.00	19.43	17.59	18.21	0.00	24.18	12.06	0.00	0.00	8.54
65.01 - 70.00	1,375,336.16	0.00	0.00	0.00	0.00	0.00	21.79	0.00	0.00	36.95	0.00	0.00	0.00	41.86
70.01 - 75.00	385,142.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.20	64.80	0.00	0.00	0.00	0.00
75.01 - 80.00	2,015,354.98	0.00	0.00	0.00	0.00	0.00	18.86	5.49	22.80	36.45	0.00	8.33	10.11	0.00
80.01 - 85.00	2,214,428.41	0.00	0.00	0.00	0.00	0.00	33.69	21.06	9.93	11.73	23.59	0.00	0.00	0.00
85.01 - 90.00	2,571,110.10	0.00	0.00	0.00	0.00	0.00	0.00	17.83	26.57	15.20	0.00	13.48	7.70	19.24
90.01 - 95.00	118,042.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
95.01 - 100.00	249,806.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
Total:	10,999,880.01	0.00	0.00	0.00	0.00	3.68	15.91	12.83	13.62	27.39	7.02	4.87	3.65	11.34

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22. LTV vs FICO for No Doc (Fixed)

LTV vs FICO for No Doc (Fixed)	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	15,845,268.96	0.00	0.00	1.25	4.22	12.29	6.83	18.02	15.08	13.56	10.46	8.32	5.59	6.77
65.01 - 70.00	5,438,546.83	0.00	0.00	0.00	0.00	8.37	6.50	21.01	16.39	5.66	20.66	5.16	5.57	10.69
70.01 - 75.00	5,168,007.32	0.00	0.00	0.00	3.33	25.69	12.18	8.43	18.40	11.61	11.76	1.84	3.34	2.61
75.01 - 80.00	8,930,379.64	0.00	0.00	0.00	2.81	5.92	8.41	18.20	2.83	32.23	2.42	20.04	3.80	3.34
80.01 - 85.00	9,363,296.82	0.00	0.00	0.00	3.51	3.01	5.73	20.81	11.32	17.68	15.11	15.10	0.00	7.74
85.01 - 90.00	4,372,800.71	0.00	0.00	0.00	0.00	11.31	9.09	7.50	14.40	3.50	2.22	21.55	7.03	23.28
90.01 - 95.00	2,422,702.94	0.00	0.00	0.00	0.00	0.00	0.00	10.96	24.44	4.70	16.58	7.92	11.91	23.48
95.01 - 100.00	437,368.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63.53	0.00	36.47	0.00
Total:	51,978,392.02	0.00	0.00	0.38	2.73	9.69	7.18	15.74	13.02	15.12	11.15	11.59	4.97	8.46

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23. LTV vs. FICO for ARN IO

LTV vs. FICO for ARM IO	Balance	0 to 499	500 to 519	520 to 539	540 to 559	560 to 579	580 to 599	600 to 619	620 to 639	640 to 659	660 to 679	680 to 699	700 to 719	720+
<= 65.00	13,256,027.70	0.00	0.00	0.00	0.00	1.19	11.82	23.30	13.98	11.38	16.38	13.42	1.41	7.13
65.01 - 70.00	8,695,590.38	0.00	0.00	0.00	0.00	2.25	18.01	10.84	25.66	18.11	10.26	7.60	6.12	2.14
70.01 - 75.00	12,717,630.06	0.00	0.00	0.00	0.00	1.24	9.97	26.72	25.99	10.65	11.51	4.56	0.00	9.35
75.01 - 80.00	64,220,335.37	0.00	0.00	0.00	0.00	1.19	8.20	20.63	15.27	15.35	9.22	7.09	6.48	16.57
80.01 - 85.00	36,735,577.19	0.00	0.00	0.00	0.00	5.10	13.35	21.52	16.90	13.99	10.16	8.53	3.28	8.18
85.01 - 90.00	59,368,750.23	0.00	0.00	0.00	0.00	2.42	9.58	19.24	21.48	14.52	14.74	4.78	5.75	7.49
90.01 - 95.00	19,682,855.64	0.00	0.00	0.00	0.00	1.89	0.62	4.38	19.54	17.55	16.15	15.73	12.18	11.97
Total:	214,676,766.55	0.00	0.00	0.00	0.00	2.31	9.24	19.04	18.67	14.68	12.16	7.75	5.54	10.61

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24. States for Total Pool

States for Total Pool	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal	Average Balance	WAC	Remaining Term	FICO	LTV
Alabama	1,230,140.38	10	0.14	123,014.04	8.19	300	586	84.05
Alaska	258,518.94	1	0.03	258,518.94	6.38	358	653	92.50
Arizona	15,350,808.75	92	1.76	166,854.44	7.27	357	611	82.55
Arkansas	805,486.08	6	0.09	134,247.68	7.58	355	598	80.96
California	368,677,345.16	1,343	42.16	274,517.76	6.89	356	625	76.45
Colorado	3,652,420.65	22	0.42	166,019.12	6.91	359	637	84.63
Connecticut	14,293,657.67	74	1.63	193,157.54	7.58	354	602	79.45
Delaware	1,138,981.51	7	0.13	162,697.36	6.98	358	624	79.62
District of Columbia	3,013,544.00	12	0.34	251,128.67	7.52	358	628	69.82
Florida	90,045,161.11	533	10.30	168,940.26	7.41	357	612	80.76
Georgia	15,204,171.02	98	1.74	155,144.60	7.54	357	615	83.52
Hawaii	5,245,404.38	18	0.60	291,411.35	7.13	356	613	75.75
Idaho	444,813.89	4	0.05	111,203.47	7.59	358	588	87.87
Illinois	83,446,103.12	392	9.54	212,872.71	7.32	357	638	81.86
Indiana	3,037,733.10	28	0.35	108,490.47	7.68	359	624	86.78
Iowa	1,259,485.27	8	0.14	157,435.66	7.03	359	678	81.72
Kansas	254,137.21	3	0.03	84,712.40	8.63	358	591	93.31
Kentucky	1,006,139.32	8	0.12	125,767.42	7.77	358	593	87.27
Louisiana	6,317,001.99	48	0.72	131,325.13	7.59	350	617	82.74
Maine	737,608.75	4	0.08	184,402.19	6.85	359	624	80.14
Maryland	39,761,785.46	185	4.55	214,828.57	7.33	357	609	79.66
Massachusetts	11,255,089.85	48	1.29	234,481.04	7.23	357	634	78.55
Michigan	16,695,402.96	123	1.91	135,734.98	7.98	359	597	83.82
Minnesota	12,420,789.82	66	1.42	188,193.79	7.65	358	612	82.92
Mississippi	681,561.62	6	0.08	113,593.60	7.71	359	606	85.22
Missouri	3,589,560.96	30	0.41	119,685.37	7.83	358	595	82.98
Montana	145,236.61	1	0.02	145,236.61	7.25	359	658	85.00
Nebraska	224,194.86	2	0.03	112,097.43	6.27	359	648	80.00
Nevada	20,135,755.82	95	2.30	211,955.32	7.41	357	616	80.01
New Hampshire	903,976.17	7	0.10	129,139.45	7.68	359	611	76.43
New Jersey	15,416,893.02	52	1.76	248,659.56	7.34	358	617	78.12
New Mexico	3,900,976.79	26	0.45	150,037.57	8.20	359	606	83.44
New York	44,020,263.66	155	5.03	284,001.70	7.08	357	638	80.62
North Carolina	2,491,718.42	17	0.28	146,571.67	8.14	349	611	86.31
North Dakota	99,939.41	1	0.01	99,939.41	8.50	359	594	88.57
Ohio	4,839,117.47	44	0.55	109,979.94	8.16	350	613	88.42
Oklahoma	1,214,087.71	11	0.14	110,371.61	7.62	359	612	80.26
Oregon	2,843,292.80	19	0.33	149,646.99	7.01	352	641	85.00
Pennsylvania	4,443,787.28	38	0.51	116,941.77	7.89	345	603	82.58
Rhode Island	2,287,610.60	11	0.26	207,991.87	7.54	358	609	81.53
South Carolina	3,565,038.48	30	0.41	118,834.55	8.19	355	605	82.87
Tennessee	2,405,023.97	20	0.28	120,251.20	8.48	358	598	86.67
Texas	5,101,622.89	42	0.58	121,467.21	7.95	351	615	81.94
Utah	1,123,331.21	6	0.13	187,221.87	6.75	358	600	80.27
Virginia	45,153,482.24	235	5.16	192,142.48	7.50	358	612	81.99
Washington	8,751,138.19	41	1.00	213,442.39	7.18	358	623	86.85
West Virginia	1,118,216.43	9	0.13	124,357.38	8.51	359	606	83.11
Wisconsin	4,558,097.01	31	0.52	147,035.39	8.40	357	598	84.35

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25. States for Total Pool

States for Total Pool	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV
Alabama	2,140,539.33	17	1.36	125,905.25	6.72	359	632	83.41
Arizona	138,817,423.54	439	60.28	316,212.81	6.62	358	652	80.73
California	1,871,000.00	6	0.73	311,833.33	6.43	359	653	82.56
Colorado	1,568,996.09	6	0.68	261,499.35	7.48	358	645	81.38
Connecticut	201,448.76	1	0.09	201,448.76	6.30	358	645	85.00
Delaware	800,999.99	3	0.35	267,000.00	7.18	359	646	83.17
District of Columbia	15,304,039.87	79	6.65	193,722.02	6.99	358	638	83.03
Florida	2,531,351.48	14	1.10	180,810.82	7.03	358	649	85.09
Georgia	1,327,250.00	4	0.58	331,812.50	7.43	359	645	86.94
Hawaii	16,548,488.01	72	7.19	229,840.11	7.06	359	678	85.07
Illinois	237,000.00	2	0.10	118,500.00	7.58	359	635	89.16
Indiana	438,150.00	2	0.19	219,075.00	6.55	359	680	81.50
Iowa	418,600.00	3	0.18	139,533.33	6.54	359	682	84.11
Louisiana	10,738,343.10	40	4.66	268,458.58	6.89	358	637	83.32
Maryland	2,242,949.50	9	0.97	249,216.61	6.76	359	667	81.08
Massachusetts	2,064,076.14	15	0.90	137,605.08	7.35	359	623	85.02
Michigan	2,630,702.19	14	1.14	187,907.30	7.39	359	658	86.95
Minnesota	6,635,170.51	32	2.88	207,349.08	6.69	358	648	81.85
Mississippi	170,996.08	1	0.07	170,996.08	6.99	358	652	87.69
Missouri	2,892,605.00	10	1.30	289,260.50	7.08	359	633	81.50
Montana	321,400.00	2	0.14	160,700.00	7.99	359	639	89.40
New Hampshire	4,581,384.48	13	1.99	352,414.19	6.52	359	684	80.46
New Jersey	329,399.33	2	0.14	164,699.67	6.45	359	603	90.00
New Mexico	700,846.40	5	0.30	140,169.28	6.55	358	671	84.19
New York	483,700.00	2	0.21	241,850.00	6.44	359	626	87.70
North Carolina	381,801.03	3	0.17	127,267.01	7.27	359	631	92.09
North Dakota	313,750.00	2	0.14	156,875.00	7.73	358	655	92.59
Ohio	747,600.00	3	0.32	249,200.00	6.95	359	647	80.00
Oklahoma	8,957,314.21	30	3.89	298,577.14	7.12	358	648	82.82
Oregon	2,545,358.98	11	1.11	231,396.27	6.80	358	637	87.11
Pennsylvania	425,090.00	2	0.18	212,545.00	7.26	359	619	86.39
Rhode Island	230,267,972.02	847	100.00	271,863.01	6.77	358	651	81.90

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26. States for ARMs

States for ARMs	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV
Alabama	603,872.11	6	0.08	100,612.02	8.56	358	569	86.00
Alaska	258,518.94	1	0.04	258,518.94	6.38	358	653	92.50
Arizona	13,775,609.12	80	1.92	172,195.11	7.32	359	607	83.05
Arkansas	626,214.09	4	0.09	156,553.52	7.77	358	599	85.70
California	301,589,668.44	1,075	41.95	280,548.53	6.94	358	620	78.00
Colorado	3,139,111.11	19	0.44	165,216.37	6.96	359	626	84.44
Connecticut	11,685,787.21	59	1.82	197,725.38	7.64	358	597	79.80
Delaware	614,521.80	4	0.09	153,630.45	7.06	358	616	89.65
District of Columbia	2,855,771.38	9	0.37	295,085.71	7.56	359	635	70.70
Florida	72,349,110.63	429	10.06	170,233.20	7.49	359	608	82.01
Georgia	11,892,852.02	75	1.65	158,569.59	7.65	358	611	83.57
Hawaii	4,024,181.18	13	0.58	309,550.86	7.27	359	603	77.18
Idaho	316,284.18	3	0.04	105,428.06	8.03	359	571	87.42
Illinois	76,241,838.63	347	10.60	219,717.11	7.33	359	640	82.21
Indiana	2,557,453.38	22	0.38	116,247.88	7.68	359	624	86.71
Iowa	1,259,485.27	8	0.18	157,435.66	7.03	359	678	81.72
Kansas	61,168.50	1	0.01	61,168.50	8.95	359	525	85.00
Kentucky	720,121.14	5	0.10	144,024.23	7.90	359	586	89.74
Louisiana	3,383,770.65	28	0.47	121,206.09	7.74	358	619	85.23
Maine	737,608.75	4	0.10	184,402.19	6.85	359	624	80.14
Maryland	31,784,080.66	149	4.42	213,315.98	7.33	359	609	80.67
Massachusetts	10,322,101.09	44	1.44	234,593.21	7.22	358	635	78.97
Michigan	15,156,342.26	109	2.11	139,049.01	7.99	359	595	83.76
Minnesota	11,818,144.44	62	1.64	190,615.23	7.65	359	612	83.19
Mississippi	530,334.76	4	0.07	132,583.69	7.57	359	617	86.88
Missouri	3,079,049.76	25	0.43	123,161.99	7.79	358	589	82.09
Montana	224,184.86	2	0.03	112,092.43	6.47	359	648	80.00
Nevada	16,719,286.39	82	2.33	203,893.66	7.32	358	611	81.33
New Hampshire	734,076.79	5	0.10	146,815.36	7.44	359	622	79.73
New Jersey	13,246,362.95	54	1.84	245,303.02	7.41	359	617	77.82
New Mexico	3,657,330.57	24	0.51	152,388.77	8.19	359	604	83.50
New York	29,606,109.96	98	4.12	302,103.16	7.10	359	638	81.35
North Carolina	1,944,288.15	13	0.27	149,561.40	8.11	359	622	86.87
North Dakota	99,939.41	1	0.01	99,939.41	8.50	359	594	88.57
Ohio	3,672,871.12	32	0.51	114,777.22	8.14	358	618	88.96
Oklahoma	472,240.52	6	0.07	78,706.75	7.57	359	617	79.83
Oregon	2,359,380.66	15	0.33	157,291.11	6.97	358	643	85.33
Pennsylvania	2,673,503.92	23	0.37	116,239.30	8.21	359	590	82.88
Rhode Island	2,166,010.80	10	0.30	216,601.08	7.57	358	603	83.14
South Carolina	2,901,927.32	23	0.40	126,170.75	8.21	359	596	84.40
Tennessee	2,068,493.83	23	0.29	129,290.66	8.63	358	588	87.45
Texas	4,493,556.52	35	0.63	128,387.33	7.96	359	613	83.25
Utah	1,123,331.21	6	0.18	187,221.87	6.75	358	600	80.27
Virginia	38,172,078.63	190	5.31	200,905.68	7.54	359	610	82.18
Washington	6,052,506.29	30	0.84	201,750.21	7.30	358	594	85.47
West Virginia	1,119,218.43	9	0.18	124,357.38	8.51	359	606	83.11
Wisconsin	4,253,591.65	29	0.59	146,675.57	8.50	359	594	85.31
Total:	718,832,893.46	3,284	100.00	218,919.88	7.25	358	618	80.35

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27. States for Fixed

States for Fixed	Aggregate Principal Balance	Number Of Loans	Percent of Aggregate Principal Balance	Average Balance	WAC	Remaining Term	FICO	LTV
Alabama	626,468.27	4	0.40	156,617.07	7.76	244	602	82.18
Arizona	1,574,999.63	12	1.01	131,249.97	6.80	343	642	78.18
Arkansas	179,271.99	2	0.12	89,636.00	6.91	254	595	64.41
California	67,087,676.72	268	43.11	250,327.19	6.67	344	648	69.48
Colorado	513,309.54	3	0.33	171,103.18	6.55	359	709	86.17
Connecticut	2,627,860.46	15	1.89	175,190.70	7.35	336	624	77.89
Delaware	524,359.71	3	0.34	174,786.57	6.89	359	634	68.56
District of Columbia	357,772.62	3	0.23	119,257.54	7.20	357	578	63.30
Florida	17,696,050.48	108	11.37	163,852.32	7.09	351	630	75.66
Georgia	3,311,519.00	23	2.13	143,979.09	7.14	324	631	83.32
Hawaii	1,221,243.19	5	0.78	244,248.64	6.66	348	645	71.04
Idaho	128,529.71	1	0.08	128,529.71	6.50	356	624	88.97
Illinois	7,204,264.49	45	4.63	160,094.77	7.20	346	617	78.08
Indiana	480,279.72	6	0.31	80,046.62	7.53	358	624	87.15
Kansas	182,970.71	2	0.12	96,485.36	8.51	357	612	95.94
Kentucky	258,018.18	3	0.18	95,339.39	7.45	357	608	81.05

Alabama	2,933,239.59	36	5.13	182,401.74	7.41	340	614	79.55
Alaska	7,977,704.82	4	0.63	221,602.91	7.31	349	611	75.64
Massachusetts	632,983.76	4	0.69	233,247.19	7.34	340	615	73.90
Michigan	1,539,060.70	14	0.99	109,932.91	7.05	358	627	84.38
Minnesota	602,645.38	4	0.39	150,661.35	7.76	358	610	17.63
Mississippi	151,228.86	2	0.10	75,613.43	8.20	359	568	78.40
Missouri	490,511.20	6	0.32	98,102.24	8.02	357	633	88.62
Montana	145,236.61	1	0.09	145,236.61	7.25	359	658	85.00
Nevada	3,416,458.43	13	2.20	282,804.57	6.66	351	843	73.52
New Hampshire	169,899.38	2	0.11	84,949.69	8.74	359	564	62.17
New Jersey	2,170,530.07	8	1.39	271,316.26	6.94	358	614	78.96
New Mexico	243,646.18	2	0.16	121,823.09	8.38	359	625	82.44
New York	14,414,153.90	57	9.26	252,879.89	7.04	355	642	79.11
North Carolina	547,420.27	4	0.35	136,855.07	8.25	316	573	84.31
Ohio	1,166,246.35	12	0.75	97,187.20	8.20	323	600	86.73
Oklahoma	741,847.19	5	0.48	148,369.44	7.66	359	608	80.54
Oregon	483,926.14	4	0.31	120,981.54	7.19	321	635	83.40
Pennsylvania	1,770,283.36	15	1.14	118,018.89	7.41	323	623	82.14
Rhode Island	121,899.80	1	0.08	121,899.80	6.99	359	715	53.04
South Carolina	663,109.16	7	0.43	94,729.89	8.13	342	643	76.17
Tennessee	336,530.17	4	0.22	84,132.54	7.56	357	660	81.64
Texas	608,066.37	7	0.39	86,866.62	7.87	294	623	72.19
Virginia	6,981,403.61	45	4.49	155,142.30	7.25	345	624	80.28
Washington	2,698,631.93	11	1.73	245,330.17	6.85	358	687	89.30
Wisconsin	304,505.36	2	0.20	152,252.68	6.99	329	663	70.83
Total:	155,613,758.73	786	100.00	197,981.88	6.97	346	637	74.57

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28. ARM Breakout

ARM Breakout	Count	Balance	Teaser	Margin	Periodic Rate Cap	LTV	FICO
ARM 1YR - LIBOR 6MO - na - 0 - 12 - 4.47 - 1.5 - 7	1	218,545.33	2.00	4.47	1.50	90.00	629
ARM 1YR - LIBOR 6MO - na - 0 - 12 - 4.51 - 1.5 - 7	1	339,400.13	2.00	4.51	1.50	48.57	596
ARM 1YR - LIBOR 6MO - na - 0 - 12 - 4.58 - 1.5 - 7	1	422,761.49	2.00	4.58	1.50	80.00	731
ARM 1YR - LIBOR 6MO - na - 0 - 12 - 4.581 - 1.5 - 7	2	418,542.86	2.00	4.58	1.50	83.81	611
ARM 1YR - LIBOR 6MO - na - 0 - 12 - 4.59 - 1.5 - 7	3	356,004.17	2.00	4.59	1.50	55.58	609
ARM 1YR - LIBOR 6MO - na - 0 - 12 - 4.591 - 1.5 - 7	1	262,283.33	2.00	4.59	1.50	70.00	612
ARM 1YR - LIBOR 6MO - na - 0 - 12 - 4.6 - 1.5 - 7	1	139,919.76	2.00	4.60	1.50	85.00	588
ARM 1YR - LIBOR 6MO - na - 0 - 12 - 4.74 - 1.5 - 7	2	339,413.96	2.00	4.74	1.50	89.61	593
ARM 1YR - LIBOR 6MO - na - 0 - 12 - 4.83 - 1.5 - 7	1	152,531.03	2.00	4.83	1.50	90.00	609
ARM 1YR - LIBOR 6MO - na - 0 - 12 - 5.02 - 1.5 - 7	1	188,522.30	2.00	5.02	1.50	90.00	653
ARM 1YR - LIBOR 6MO - na - 0 - 12 - 5.7 - 1.5 - 7	9	2,534,351.05	2.00	5.70	1.50	77.48	608
ARM 1YR - LIBOR 6MO - na - 0 - 12 - 5.99 - 1.5 - 7	11	3,139,010.65	2.00	5.99	1.50	83.57	614
ARM 1YR - LIBOR 6MO - na - 0 - 12 - 6.75 - 1.5 - 7	4	1,061,824.02	2.00	6.75	1.50	88.78	618
ARM 1YR - LIBOR 6MO - na - 0 - 12 - 6.99 - 1.5 - 7	1	192,499.26	2.00	6.99	1.50	73.03	612
ARM 1YR - LIBOR 6MO - na - 12 - 12 - 5.99 - 1.5 - 7	31	7,626,518.58	2.00	5.99	1.50	75.78	622
ARM 1YR - LIBOR 6MO - na - 12 - 12 - 5.99 - 3 - 7	1	242,826.46	2.00	5.99	3.00	90.00	630
ARM 1YR - LIBOR 6MO - na - 12 - 12 - 6.75 - 1.5 - 7	15	3,236,813.22	2.00	6.75	1.50	76.04	584
ARM 1YR - LIBOR 6MO - na - 12 - 12 - 6.99 - 1.5 - 7	5	926,385.34	2.00	6.99	1.50	63.14	570
ARM 1YR - LIBOR 6MO - na - 24 - 12 - 5.99 - 1.5 - 7	19	5,331,270.42	2.00	5.99	1.50	84.42	629
ARM 1YR - LIBOR 6MO - na - 24 - 12 - 6.45 - 1.5 - 7	1	202,166.39	2.00	6.45	1.50	90.00	646
ARM 1YR - LIBOR 6MO - na - 24 - 12 - 6.75 - 1.5 - 7	5	787,062.95	2.00	6.75	1.50	58.95	576
ARM 1YR - LIBOR 6MO - na - 24 - 12 - 6.99 - 1.5 - 7	6	1,104,165.08	2.00	6.99	1.50	71.34	576
ARM 1YR - LIBOR 6MO - na - 36 - 12 - 5.99 - 1.5 - 7	1	204,115.44	2.00	5.99	1.50	95.00	619
ARM 1YR - LIBOR 6MO - na - 36 - 12 - 6.75 - 1.5 - 7	1	364,656.33	2.00	6.75	1.50	67.59	503
ARM 2/28 Dual 40/20 - LIBOR 6MO - na - 0 - 24 - 5.99 - 2 - 7	1	351,906.23	3.00	5.99	2.00	80.00	645
ARM 2/28 Dual 40/20 - LIBOR 6MO - na - 24 - 24 - 5.99 - 2 - 7	15	4,976,221.54	3.00	5.99	2.00	83.20	620
ARM 2/28 Dual 40/20 - LIBOR 6MO - na - 24 - 24 - 6.75 - 2 - 7	4	1,525,986.85	3.00	6.75	2.00	85.88	577
ARM 2/28 Dual 40/20 - LIBOR 6MO - na - 24 - 24 - 6.99 - 2 - 7	2	822,653.52	3.00	6.99	2.00	67.08	553
ARM 2/28 Dual 40/20 - LIBOR 6MO - na - 36 - 24 - 5.99 - 2 - 7	1	427,337.61	3.00	5.99	2.00	90.00	581
ARM 2/28 Dual 40/20 - LIBOR 6MO - na - 36 - 24 - 6.99 - 2 - 7	1	133,947.13	3.00	6.99	2.00	37.22	597
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 0 - 24 - 4.46 - 2 - 7	1	152,500.00	3.00	4.46	2.00	72.97	653
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 0 - 24 - 4.5 - 2 - 7	1	91,600.00	3.00	4.50	2.00	80.00	612
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 0 - 24 - 4.51 - 2 - 7	3	611,810.00	3.00	4.51	2.00	84.74	671
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 0 - 24 - 4.53 - 2 - 7	1	126,950.00	3.00	4.53	2.00	86.55	642
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 0 - 24 - 4.58 - 2 - 7	1	172,400.00	3.00	4.58	2.00	89.33	629
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 0 - 24 - 4.581 - 2 - 7	3	487,100.00	3.00	4.58	2.00	82.43	630
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 0 - 24 - 4.6 - 2 - 7	2	496,150.00	3.00	4.60	2.00	90.00	635
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 0 - 24 - 5.99 - 2 - 7	42	10,797,770.89	3.00	5.99	2.00	82.86	644
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 0 - 24 - 6.75 - 2 - 7	3	696,000.00	3.00	6.75	2.00	79.94	620
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 0 - 24 - 6.99 - 2 - 7	1	171,499.86	3.00	6.99	2.00	74.57	604
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 0 - 24 - 8.04 - 2 - 7	1	209,700.00	3.00	8.04	2.00	90.00	633
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 12 - 24 - 5.99 - 2 - 7	21	6,115,347.24	2.95	5.99	2.00	78.68	645
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 12 - 24 - 6.75 - 2 - 7	3	786,700.00	3.00	6.75	2.00	87.64	604
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 24 - 24 - 5.99 - 2 - 7	237	65,050,235.10	3.00	5.99	2.00	82.22	648
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 24 - 24 - 6.75 - 2 - 7	42	10,639,952.13	3.00	6.75	2.00	78.40	618
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 24 - 24 - 6.99 - 2 - 7	4	979,500.00	3.00	6.99	2.00	83.51	604
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 24 - 24 - 7.5 - 2 - 7	1	387,000.00	3.00	7.50	2.00	90.00	584
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 36 - 24 - 5.99 - 2 - 7	18	5,219,240.99	3.00	5.99	2.00	85.42	640
ARM 2/28 / IO 24 - LIBOR 6MO - IO - 36 - 24 - 6.75 - 2 - 7	7	1,835,698.65	3.00	6.75	2.00	87.56	614
ARM 2/28 / IO 60 - LIBOR 6MO - IO - 0 - 24 - 4.43 - 2 - 7	2	387,000.00	2.00	4.43	2.00	80.81	652
ARM 2/28 / IO 60 - LIBOR 6MO - IO - 0 - 24 - 4.46 - 2 - 7	2	605,250.00	2.00	4.46	2.00	92.47	734
ARM 2/28 / IO 60 - LIBOR 6MO - IO - 0 - 24 - 4.47 - 2 - 7	1	173,600.00	2.00	4.47	2.00	80.00	740
ARM 2/28 / IO 60 - LIBOR 6MO - IO - 0 - 24 - 5.7 - 2 - 7	2	497,578.00	2.00	5.70	2.00	83.76	763
ARM 2/28 / IO 60 - LIBOR 6MO - IO - 0 - 24 - 5.99 - 2 - 7	26	7,002,734.17	2.05	5.99	2.00	82.58	669
ARM 2/28 / IO 60 - LIBOR 6MO - IO - 0 - 24 - 6.75 - 2 - 7	6	1,858,850.00	2.00	6.75	2.00	85.09	639
ARM 2/28 / IO 60 - LIBOR 6MO - IO - 12 - 24 - 5.99 - 2 - 7	8	3,097,450.00	2.00	5.99	2.00	70.63	655
ARM 2/28 / IO 60 - LIBOR 6MO - IO - 12 - 24 - 6.75 - 2 - 7	4	1,001,604.47	2.00	6.75	2.00	80.17	607
ARM 2/28 / IO 60 - LIBOR 6MO - IO - 12 - 24 - 6.99 - 2 - 7	1	378,250.00	2.00	6.99	2.00	85.00	678
ARM 2/28 / IO 60 - LIBOR 6MO - IO - 24 - 24 - 5.99 - 2 - 7	114	31,719,581.10	2.03	5.99	2.00	82.63	666
ARM 2/28 / IO 60 - LIBOR 6MO - IO - 24 - 24 - 5.99 - 3 - 7	1	382,000.00	2.00	5.99	3.00	74.90	607
ARM 2/28 / IO 60 - LIBOR 6MO - IO - 24 - 24 - 6.75 - 2 - 7	19	4,978,184.71	2.00	6.75	2.00	83.18	622
ARM 2/28 / IO 60 - LIBOR 6MO - IO - 24 - 24 - 6.99 - 2 - 7	4	643,249.35	2.00	6.99	2.00	71.21	622
ARM 2/28 / IO 60 - LIBOR 6MO - IO - 36 - 24 - 5.99 - 2 - 7	9	1,993,250.00	2.00	5.99	2.00	78.25	628
ARM 2/28 / IO 60 - LIBOR 6MO - IO - 36 - 24 - 6.75 - 2 - 7	1	388,000.00	2.00	6.75	2.00	84.35	643
ARM 2/28 / IO 60 - LIBOR 6MO - IO - 6 - 24 - 5.99 - 2 - 7	1	425,700.00	2.00	5.99	2.00	90.00	632
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 3.41 - 2 - 7	1	78,964.37	3.00	3.41	2.00	58.78	501
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.1 - 2 - 7	3	359,319.31	3.00	4.10	2.00	81.23	592
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.25 - 2 - 7	3	581,548.70	3.00	4.25	2.00	82.45	604
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.37 - 2 - 7	1	202,263.84	3.00	4.37	2.00	90.00	600
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.4 - 2 - 7	2	330,036.66	3.00	4.40	2.00	82.03	625
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.43 - 2 - 7	1	109,890.49	3.00	4.43	2.00	79.71	589
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.46 - 2 - 7	28	4,750,284.78	3.00	4.46	2.00	79.45	609
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.47 - 2 - 7	6	1,086,093.07	3.00	4.47	2.00	80.84	608
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.49 - 2 - 7	2	305,078.92	3.00	4.49	2.00	79.48	561
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.5 - 2 - 7	2	154,378.81	3.00	4.50	2.00	60.24	561
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.51 - 2 - 7	2	483,685.57	3.00	4.51	2.00	79.09	603
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.58 - 2 - 7	13	2,055,925.17	3.00	4.58	2.00	71.41	632
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.581 - 2 - 7	5	803,131.89	3.00	4.58	2.00	73.88	630
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.59 - 2 - 7	5	211,128.85	3.00	4.59	2.00	90.00	636
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.6 - 2 - 7	5	777,369.00	3.00	4.60	2.00	68.23	596
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.83 - 2 - 7	4	788,268.18	3.00	4.83	2.00	79.28	711
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.84 - 2 - 7	2	249,603.32	3.00	4.84	2.00	82.00	657
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 4.99 - 2 - 7	1	256,190.74	3.00	4.99	2.00	74.49	632
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 5 - 2 - 7	3	333,745.01	3.00	5.00	2.00	70.49	596
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 5.25 - 2 - 7	1	121,875.81	3.00	5.25	2.00	85.00	612
ARM 2/28 - LIBOR 6MO - na - 0 - 24 - 5.7 - 2 - 7	25	5,643,585.09	3.00	5.70	2.00	82.11	591
ARM 2/28 - LIBOR 6MO - na - 0 - 24 -							

ARM 228 - LIBOR 6MO - na - 12 - 24 - 4.49 - 2 - 7	2	143,896.09	3.00	7.84	2.00	90.00	594
ARM 228 - LIBOR 6MO - na - 12 - 24 - 5.99 - 2 - 7	2	539,566.35	3.00	4.49	2.00	64.67	618
ARM 228 - LIBOR 6MO - na - 12 - 24 - 6.75 - 2 - 7	61	15,241,605.50	3.00	5.99	2.00	73.91	614
ARM 228 - LIBOR 6MO - na - 12 - 24 - 6.99 - 2 - 7	15	3,613,574.24	3.00	6.75	2.00	76.21	553
ARM 228 - LIBOR 6MO - na - 24 - 24 - 5.5 - 1.5 - 7	14	2,922,181.11	3.00	6.99	2.00	69.57	572
ARM 228 - LIBOR 6MO - na - 24 - 24 - 5.7 - 2 - 7	1	232,019.89	3.00	5.53	1.50	39.83	603
ARM 228 - LIBOR 6MO - na - 24 - 24 - 5.75 - 2 - 7	1	387,773.41	3.00	5.70	2.00	62.77	621
ARM 228 - LIBOR 6MO - na - 24 - 24 - 5.95 - 2 - 7	1	251,776.85	3.00	5.75	2.00	60.32	658
ARM 228 - LIBOR 6MO - na - 24 - 24 - 5.99 - 2 - 7	1	179,640.02	3.00	5.95	2.00	60.00	660
ARM 228 - LIBOR 6MO - na - 24 - 24 - 5.99 - 2 - 7	645	128,211,074.25	3.00	5.99	2.00	80.60	612
ARM 228 - LIBOR 6MO - na - 24 - 24 - 6.35 - 2 - 7	1	496,537.44	3.00	6.35	2.00	76.46	598
ARM 228 - LIBOR 6MO - na - 24 - 24 - 6.39 - 2 - 7	1	171,681.45	3.00	6.39	2.00	74.78	602
ARM 228 - LIBOR 6MO - na - 24 - 24 - 6.45 - 2 - 7	28	4,805,390.36	3.00	6.45	2.00	99.14	661
ARM 228 - LIBOR 6MO - na - 24 - 24 - 6.75 - 1 - 7	1	119,836.44	3.00	6.75	1.00	40.00	518
ARM 228 - LIBOR 6MO - na - 24 - 24 - 6.75 - 2 - 7	298	57,075,857.29	3.00	6.75	2.00	78.36	574
ARM 228 - LIBOR 6MO - na - 24 - 24 - 6.95 - 2 - 7	1	194,676.22	3.00	6.95	2.00	100.00	673
ARM 228 - LIBOR 6MO - na - 24 - 24 - 6.99 - 1 - 6	1	419,308.07	3.00	6.99	1.00	70.00	563
ARM 228 - LIBOR 6MO - na - 24 - 24 - 6.99 - 2 - 7	169	32,283,566.40	3.00	6.99	2.00	71.03	559
ARM 228 - LIBOR 6MO - na - 24 - 24 - 7.5 - 2 - 7	2	410,677.86	3.00	7.50	2.00	83.54	586
ARM 228 - LIBOR 6MO - na - 24 - 24 - 8.7 - 2 - 7	1	143,831.95	3.00	8.70	2.00	100.00	638
ARM 228 - LIBOR 6MO - na - 36 - 24 - 5.99 - 2 - 7	43	9,945,621.28	3.00	5.99	2.00	80.70	590
ARM 228 - LIBOR 6MO - na - 36 - 24 - 6.45 - 2 - 7	3	730,271.11	3.00	6.45	2.00	100.00	746
ARM 228 - LIBOR 6MO - na - 36 - 24 - 6.75 - 2 - 7	22	4,805,308.02	3.00	6.75	2.00	81.39	582
ARM 228 - LIBOR 6MO - na - 36 - 24 - 6.86 - 2 - 7	1	133,274.37	3.00	6.86	2.00	75.00	558
ARM 228 - LIBOR 6MO - na - 36 - 24 - 6.99 - 2 - 7	14	2,735,530.00	3.00	6.99	2.00	68.59	569
ARM 327 / IO 36 - LIBOR 6MO - IO - 0 - 36 - 4.1 - 2 - 7	1	234,600.00	3.00	4.10	2.00	78.20	662
ARM 327 / IO 36 - LIBOR 6MO - IO - 0 - 36 - 4.4 - 2 - 7	1	170,000.00	3.00	4.40	2.00	85.00	628
ARM 327 / IO 36 - LIBOR 6MO - IO - 0 - 36 - 4.58 - 2 - 7	3	826,400.00	3.00	4.58	2.00	83.16	707
ARM 327 / IO 36 - LIBOR 6MO - IO - 0 - 36 - 4.581 - 2 - 7	5	880,074.00	3.00	4.58	2.00	83.50	695
ARM 327 / IO 36 - LIBOR 6MO - IO - 0 - 36 - 5.7 - 2 - 7	3	926,609.99	3.00	5.70	2.00	85.86	642
ARM 327 / IO 36 - LIBOR 6MO - IO - 0 - 36 - 5.99 - 2 - 7	24	6,961,048.93	3.00	5.99	2.00	84.98	660
ARM 327 / IO 36 - LIBOR 6MO - IO - 0 - 36 - 6.75 - 2 - 7	2	486,500.00	3.00	6.75	2.00	81.13	637
ARM 327 / IO 36 - LIBOR 6MO - IO - 12 - 36 - 5.99 - 2 - 7	1	334,999.99	3.00	5.99	2.00	84.81	603
ARM 327 / IO 36 - LIBOR 6MO - IO - 24 - 36 - 5.99 - 2 - 7	2	520,050.00	3.00	5.99	2.00	92.10	665
ARM 327 / IO 36 - LIBOR 6MO - IO - 36 - 36 - 5.95 - 2 - 7	1	263,000.00	3.00	5.95	2.00	88.44	638
ARM 327 / IO 36 - LIBOR 6MO - IO - 36 - 36 - 5.99 - 2 - 7	41	11,652,869.25	3.00	5.99	2.00	83.37	645
ARM 327 / IO 36 - LIBOR 6MO - IO - 36 - 36 - 6.75 - 2 - 7	8	2,260,000.00	3.00	6.75	2.00	81.82	619
ARM 327 / IO 60 - LIBOR 6MO - IO - 0 - 36 - 4.1 - 2 - 7	1	168,000.00	2.00	4.10	2.00	80.00	652
ARM 327 / IO 60 - LIBOR 6MO - IO - 0 - 36 - 4.25 - 2 - 7	1	142,500.00	2.00	4.25	2.00	95.00	694
ARM 327 / IO 60 - LIBOR 6MO - IO - 0 - 36 - 4.43 - 2 - 7	1	199,750.00	3.00	4.43	2.00	85.00	655
ARM 327 / IO 60 - LIBOR 6MO - IO - 0 - 36 - 4.46 - 2 - 7	4	774,900.00	2.00	4.46	2.00	83.78	640
ARM 327 / IO 60 - LIBOR 6MO - IO - 0 - 36 - 4.95 - 2 - 7	1	106,400.00	2.00	4.95	2.00	80.00	591
ARM 327 / IO 60 - LIBOR 6MO - IO - 0 - 36 - 5.7 - 2 - 7	2	360,000.00	2.00	5.70	2.00	89.99	597
ARM 327 / IO 60 - LIBOR 6MO - IO - 0 - 36 - 5.99 - 2 - 7	28	7,870,442.00	2.13	5.99	2.00	85.27	677
ARM 327 / IO 60 - LIBOR 6MO - IO - 0 - 36 - 6.75 - 2 - 7	1	322,200.00	2.00	6.75	2.00	90.00	601
ARM 327 / IO 60 - LIBOR 6MO - IO - 12 - 36 - 5.98 - 2 - 7	3	1,064,250.00	2.00	5.99	2.00	88.23	697
ARM 327 / IO 60 - LIBOR 6MO - IO - 24 - 36 - 5.98 - 2 - 7	1	292,000.00	2.00	5.99	2.00	80.00	687
ARM 327 / IO 60 - LIBOR 6MO - IO - 36 - 36 - 5.99 - 2 - 7	56	15,293,235.73	2.05	5.99	2.00	82.10	661
ARM 327 / IO 60 - LIBOR 6MO - IO - 36 - 36 - 6.75 - 2 - 7	5	1,910,500.00	2.00	6.75	2.00	84.52	629
ARM 327 - LIBOR 6MO - na - 0 - 36 - 4.1 - 2 - 7	2	394,193.23	3.00	4.10	2.00	89.07	613
ARM 327 - LIBOR 6MO - na - 0 - 36 - 4.2 - 2 - 7	1	206,244.97	3.00	4.20	2.00	80.00	649
ARM 327 - LIBOR 6MO - na - 0 - 36 - 4.4 - 2 - 7	6	1,477,382.61	3.00	4.40	2.00	82.56	680
ARM 327 - LIBOR 6MO - na - 0 - 36 - 4.431 - 2 - 7	1	131,661.42	3.00	4.43	2.00	85.00	696
ARM 327 - LIBOR 6MO - na - 0 - 36 - 4.45 - 2 - 7	1	171,119.86	3.00	4.45	2.00	85.00	622
ARM 327 - LIBOR 6MO - na - 0 - 36 - 4.46 - 2 - 7	16	4,061,328.18	3.00	4.46	2.00	83.87	654
ARM 327 - LIBOR 6MO - na - 0 - 36 - 4.47 - 2 - 7	2	728,952.82	3.00	4.47	2.00	83.38	675
ARM 327 - LIBOR 6MO - na - 0 - 36 - 4.49 - 2 - 7	3	735,021.96	3.00	4.49	2.00	79.81	619
ARM 327 - LIBOR 6MO - na - 0 - 36 - 4.5 - 2 - 7	7	1,643,278.13	3.00	4.50	2.00	82.12	688
ARM 327 - LIBOR 6MO - na - 0 - 36 - 4.51 - 2 - 7	1	131,661.42	3.00	4.51	2.00	85.00	541
ARM 327 - LIBOR 6MO - na - 0 - 36 - 4.58 - 2 - 7	2	434,998.07	3.00	4.58	2.00	77.57	624
ARM 327 - LIBOR 6MO - na - 0 - 36 - 4.581 - 2 - 7	6	1,824,705.22	3.00	4.58	2.00	81.50	682
ARM 327 - LIBOR 6MO - na - 0 - 36 - 4.59 - 2 - 7	1	179,846.23	3.00	4.59	2.00	80.00	663
ARM 327 - LIBOR 6MO - na - 0 - 36 - 4.8 - 2 - 7	2	255,447.37	3.00	4.60	2.00	85.00	622
ARM 327 - LIBOR 6MO - na - 0 - 36 - 4.83 - 2 - 7	3	631,205.83	3.00	4.83	2.00	78.79	612
ARM 327 - LIBOR 6MO - na - 0 - 36 - 5.7 - 2 - 7	20	5,177,226.11	3.00	5.70	2.00	81.97	615
ARM 327 - LIBOR 6MO - na - 0 - 36 - 5.99 - 2 - 7	117	26,943,079.82	3.00	5.99	2.00	83.08	627
ARM 327 - LIBOR 6MO - na - 0 - 36 - 6.45 - 2 - 7	2	255,559.53	3.00	6.45	2.00	100.00	625
ARM 327 - LIBOR 6MO - na - 0 - 36 - 6.75 - 2 - 7	29	5,234,777.23	3.00	6.75	2.00	80.18	587
ARM 327 - LIBOR 6MO - na - 0 - 36 - 6.99 - 2 - 7	16	2,838,424.36	3.00	6.99	2.00	69.20	567
ARM 327 - LIBOR 6MO - na - 12 - 36 - 4.48 - 2 - 7	1	179,728.76	3.00	4.48	2.00	66.67	659
ARM 327 - LIBOR 6MO - na - 12 - 36 - 5.99 - 2 - 7	4	669,534.79	3.00	5.99	2.00	86.80	651
ARM 327 - LIBOR 6MO - na - 12 - 36 - 6.75 - 2 - 7	2	390,748.09	3.00	6.75	2.00	79.71	574
ARM 327 - LIBOR 6MO - na - 24 - 36 - 5.99 - 2 - 7	2	284,416.96	3.00	5.99	2.00	85.00	688
ARM 327 - LIBOR 6MO - na - 36 - 36 - 5.8 - 2 - 7	1	315,349.78	3.00	5.99	2.00	81.00	597
ARM 327 - LIBOR 6MO - na - 36 - 36 - 5.99 - 2 - 7	168	27,750,583.55	3.00	5.99	2.00	81.55	616
ARM 327 - LIBOR 6MO - na - 36 - 36 - 6.45 - 2 - 7	8	1,317,558.20	3.00	6.45	2.00	99.85	675
ARM 327 - LIBOR 6MO - na - 36 - 36 - 6.75 - 2 - 7	62	10,302,828.08	3.00	6.75	2.00	80.76	586
ARM 327 - LIBOR 6MO - na - 36 - 36 - 6.99 - 2 - 7	30	4,613,365.14	3.00	6.99	2.00	75.74	556
ARM 525 - LIBOR 6MO - na - 0 - 60 - 5.7 - 2 - 7	1	269,730.89	3.00	5.70	2.00	82.32	700
ARM 525 - LIBOR 6MO - na - 0 - 60 - 5.99 - 2 - 7	11	2,774,560.04	3.00	5.99	2.00	80.97	659
ARM 525 - LIBOR 6MO - na - 36 - 60 - 5.99 - 2 - 7	11	2,488,383.26	3.00	5.99	2.00	79.87	657
ARM 525 - LIBOR 6MO - na - 36 - 60 - 6.75 - 2 - 7	2	796,157.20	3.00	6.75	2.00	82.12	664
ARM 6MO - LIBOR 6MO - na - 0 - 6 - 5.7 - 1.5 - 7	2	514,198.22	2.00	5.70	1.50	58.39	626
ARM 6MO - LIBOR 6MO - na - 0 - 6 - 5.99 - 1.5 - 7	9	2,575,392.93	2.00	5.99	1.50	86.20	661
ARM 6MO - LIBOR 6MO - na - 0 - 6 - 6.99 - 1.5 - 7	1	173,704.78	2.00	6.99	1.50	58.98	620
ARM 6MO - LIBOR 6MO - na - 24 - 6 - 5.99 - 1.5 - 7	14	3,565,290.10	2.00	5.99	1.50	78.73	629
ARM 6MO - LIBOR 6MO - na - 24 - 6 - 6.75 - 1.5 - 7	1	131,308.00	2.00	6.75	1.50	90.00	550
ARM 6MO - LIBOR 6MO - na - 24 - 6 - 6.99 - 1.5 - 7	1	127,426.48	2.00	6.99	1.50	85.00	568
Total:	3,284	718,932,893.46	2.83	6.14	1.97	80.36	618

Top

Encore 2005-3
06/01/2005 Statistical Pool

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Original Loan Balance		215,110		
Avg Balance		Count	Balance	%
<=	50,000.00	25	1,212,923.98	0.14
50,000.01 -	100,000.00	451	36,701,045.12	4.20
100,000.01 -	150,000.00	851	107,444,801.77	12.29
150,000.01 -	200,000.00	841	145,869,305.96	16.79
200,000.01 -	250,000.00	578	129,890,632.57	14.85
250,000.01 -	300,000.00	488	133,292,443.93	15.24
300,000.01 -	350,000.00	358	115,679,012.13	13.23
350,000.01 -	400,000.00	223	83,278,481.81	9.52
400,000.01 >=		255	120,178,003.92	13.74
Total:		4,070	874,546,652.19	100.00

LTVs		79		
Avg		Count	Balance	%
<=	75.00	1,239	244,095,756.04	27.91
75.01 -	80.00	993	219,802,280.79	25.13
80.01 -	85.00	675	149,905,829.44	17.14
85.01 -	90.00	812	184,988,329.94	21.15
90.01 -	95.00	280	63,302,504.18	7.24
95.01 -	100.00	71	12,451,951.80	1.42
Total:		4,070	874,546,652.19	100.00

FICO		616		
Wtd. Avg. NA		Count	Balance	%
<=	500	7	972,667.00	0.11
501 -	550	501	90,905,232.27	10.39
551 -	600	1,211	244,282,672.29	27.93
601 -	620	605	130,779,630.86	14.95
621 -	660	917	200,707,151.44	22.95
661 -	700	473	115,084,189.70	13.16
701 -	760	285	72,101,391.70	8.24
761 >=		71	19,713,716.93	2.25
Total:		4,070	874,546,652.19	100.00

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	

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

Property Type:	
Single-Family Detached	
PUD	
Condo	
3+ Family Det.	
Manufactured House	
Other	

Purpose:	
Purchase	
Refinance rate/term	
Cash Out Refi. (COF) Below 70 LTV	
COF with LTV 70.01 to 75	
COF with LTV 75.01 to 80	
COF with LTV 80.01 to 85	
COF with LTV 85.01 to 90	
COF with LTV 90.01 to 95	
COF with LTV 95.01 to 100	
COF with LTV 100.01 plus	
Other	

Occupancy Status:	
Owner Occupied	
2nd Home	
Investment	
Other	

Loan Balance	
Below 50,000	
50,000.01 to 100,000	
100,000.01 to 150,000	
150,000.01 to 200,000	
200,000.01 to 400,000	
400,000.01 to 500,000	
500,000.01 to 800,000	
800,000.01 to 1,000,000	
1,000,000.01 and above	

Loan Term	
30 Years	
30 Years	
20 Years	
15 Years	
Other	

Documentation Type	
Full Documentation	
Limited Documentation	
Stated Docs with LTV below 70	
Stated Docs with LTV 70.01 to 75	
Stated Docs with LTV 75.01 to 80	
Stated Docs with LTV 80.01 to 85	
Stated Docs with LTV 85.01 to 90	
Stated Docs with LTV 90.01 to 95	
Stated Docs with LTV 95.01 to 100	
Stated Docs with LTV above 100.01	
Other	

Lien Status	
1st Lien	
Second Liens with LTV below 85	
Second Liens with LTV 85.01 to 90	
Second Liens with LTV 90.01 to 95	
Second Liens with LTV 95.01 to 100	
Second Liens with LTV above 100.01	

Interest Only	
Dollar of Mortgage Type	
Ave. FICO	
Ave. LTV	
% Stated Docs	
% Full Docs	

Fixed \$	2/28 \$	3/27 \$	5/25 \$	Other
53,955,741	93,650,115	16,432,679	1,049,377	1,721,447
12,584,787	46,242,976	8,792,084		901,182
29,402,833	152,742,435	46,885,385	1,783,133	5,306,604
24,324,025	90,962,781	27,986,784	1,234,173	1,762,673
23,487,049	118,218,740	33,837,188	1,680,848	4,020,535
7,884,506	33,432,582	17,609,652	571,300	1,612,932
3,994,817	7,179,378	1,852,754		

6,340,590	67,009,295	12,589,595	167,815	1,526,444
12,545,671	75,190,759	12,083,450	403,704	2,391,235
18,788,741	85,967,063	21,745,514	557,872	3,069,201
29,755,693	99,955,038	26,889,475	1,119,327	1,662,070
26,261,726	64,462,481	23,164,348	1,958,640	2,881,610
24,275,489	52,660,946	22,765,520	792,386	1,333,392
16,765,148	27,933,030	14,283,779	1,329,288	573,658
20,880,700	49,250,405	19,874,843		1,687,763

16,173,942	25,403,174	13,640,581	904,668	650,417
5,174,573	32,026,703	11,522,853	697,108	436,217
3,390,650	15,713,041	5,666,410	207,654	320,995
130,874,594	449,283,088	122,566,681	4,519,401	13,917,744

11,597,951	120,325,015	46,415,873	1,591,792	5,601,092
15,063,587	37,866,890	10,005,033	354,659	600,418
48,790,678	83,303,043	15,687,795	1,049,377	1,721,447
10,820,737	42,003,193	7,754,668		901,182
22,823,898	70,273,462	21,120,850	967,311	1,901,433
20,880,466	72,095,790	19,308,537	584,011	1,620,225
17,130,165	78,342,942	24,191,646	1,210,381	2,969,215
5,813,879	16,460,429	8,162,945	571,300	1,110,371
2,692,397	1,758,243	749,178		

145,759,383	496,303,191	150,945,492	5,467,473	13,623,772
263,851	2,234,966	83,967		179,878
9,580,544	23,850,849	2,367,066	861,358	1,521,724

628,265	392,132	192,528	179,293	531,972
10,601,391	17,175,772	8,273,712	508,496	1,763,650
21,843,491	63,837,225	18,499,026	661,526	8,653,098
29,783,973	89,183,544	21,144,862	3,419,319	4,376,654
68,032,453	287,291,073	80,769,361	420,875	
15,781,630	48,565,968	20,699,069	1,139,323	
6,085,936	11,833,274	3,187,969		
2,856,620	4,150,018	630,000		

142,929,957	522,429,007	153,396,625	6,328,831	15,325,374
5,130,225				
6,851,419				
702,159				

92,635,487	268,952,257	79,855,287	3,521,725	3,794,245
10,999,880	22,825,989	5,128,641		
21,283,816	54,141,632	9,441,975	167,815	1,167,896
5,168,007	19,759,999	4,532,024		573,351
8,930,360	58,266,353	16,922,923	911,130	4,055,454
9,363,297	34,703,991	11,776,129	1,004,885	1,762,673
4,372,801	48,584,047	16,039,086	723,276	2,643,124
2,422,703	12,345,364	9,939,337		1,328,632
437,389	2,849,375	661,124		

155,613,759	522,429,007	153,396,625	6,328,831	15,325,374
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15,591,205	160,556,437	54,120,330		
669	648	657		
75.44	82.01	83.46		
0.49	7.64	2.34		
1.17	9.83	3.46		

MH Stratification:	
Total Balance	
% Pool Balance	
Ave. FICO	
Ave. LTV	
% Full Docs	

Silent Seconds Stratification:	
Total Balance	108,861,159
% Pool Balance	12.5%
Ave. FICO	658
Ave. LTV	80.07
% Full Docs	12.45%

Second Lien Stratification:	
Total Balance	
% Pool Balance	
Ave. FICO	
Ave. LTV	
% Full Docs	

LTV Above 90 Stratification:	
Total Balance	75,876,342
% Pool Balance	0.09
Ave. FICO	656
Ave. LTV	95.48
% Full Docs	4.81%

<u>WA DTI</u>	Deal Name	%	Data		
			Count	Balance	% Balance
	ECR 2005-3		42		
<u>DTI Distribution</u>	DTI <10.00	%	8	1,695,445.26	0.19
	DTI 10.00-19.99	%	93	15,439,953.25	1.77
	DTI 20.00-29.99	%	393	70,105,858.16	8.02
	DTI 30.00-39.99	%	1,070	215,082,830.22	24.59
	DTI 40.00-49.99	%	2,215	509,618,800.62	58.27
	DTI 50.00-59.99	%	290	62,483,978.47	7.14
	DTI 60.00-69.99	%			

Please populate column D (&E) with the corresponding pool characteristics in Column B.

- For values in currency format, omit \$.
- For values in percentage format, provide data to 3 decimal places and omit %.
- For WAC Net Rate, subtract servicing fee, trustee fee, and initial MI fee.
- For MI Flag, Y or N.

Encore Credit Receivables Trust 2005-3
Loans with FICO below 575 - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Pool Characteristics	
Cut-off Date:	2005-08-01
Pool Size:	\$196,623,171.96
Loan Count:	1,028
Gross WAC:	8.021%
Servicing Fee:	0.522%
Net WAC:	7.499%
Original Term:	358 months
Remaining Term:	356 months
Seasoning:	2 months
FICO Score:	548
LTV Ratio:	76.03%
CLTV Ratio:	76.35%
% with Silent Seconds:	22.90%
DTI Ratio:	42.66%
% Second Lien:	0.00%
% Single Family:	80.53%
% Full Doc:	60.98%
% Cashout Refi:	83.43%
% Owner Occupied:	96.62%
% with Prepay Penalties:	76.58%
% Fixed Rate:	9.61%
% ARM:	50.39%
% Interest Only:	0.23%
% 60+ Days Delinquent:	0.00%
W.A. Roll Term (ARMs):	23 months
W.A. Margin (ARMs):	6.411%
W.A. Initial Cap (ARMs):	2.938%
W.A. Periodic Cap (ARMs):	1.966%
W.A. Ceiling (ARMs):	15.045%
W.A. Floor (ARMs):	8.048%

Lien Position	%
1	100.00%
Total:	100.00%

Product Type	%
2/28 Hybrid/ARMs	71.11%
3/27 Hybrid/ARMs	12.40
30 Yr Fixed Rate	8.36
1/29 Hybrid/ARMs	4.58
2/28 Dual Hybrid/ARMs	1.13
6 Month LIBOR ARMs	0.86
15 Yr Fixed Rate	0.61
20 Yr Fixed Rate	0.52
3/27 Hybrid/ARMs - 3 Yr IO	0.15
10 Yr Fixed Rate	0.11
5/25 Hybrid/ARMs	0.09
2/28 Hybrid/ARMs - 5 Yr IO	0.08
Total:	100.00%

Unpaid Principal Balance	%
25,001 - 50,000	0.15%
50,001 - 75,000	1.48
75,001 - 100,000	4.85
100,001 - 150,000	16.05
150,001 - 200,000	21.11
200,001 - 250,000	15.05
250,001 - 300,000	15.95
300,001 - 350,000	11.31
350,001 - 400,000	6.66
400,001 - 450,000	3.89
450,001 - 500,000	2.43
500,001 +	1.07
Total:	100.00%
Average:	\$191,267.68
Lowest:	\$44,864.90
Highest:	\$539,461.39

Current WAC	%
5.51 - 6.00	1.24%
6.01 - 6.50	5.80
6.51 - 7.00	13.21
7.01 - 7.50	13.14
7.51 - 8.00	22.31
8.01 - 8.50	14.22
8.51 - 9.00	14.79
9.01 - 9.50	6.34
9.51 - 10.00	5.99
10.01 +	2.97
Total:	100.00%
W.A.: 8.021%	
Lowest: 5.915%	
Highest: 11.940%	

Original Term to Maturity	%
120	0.11%
180	0.61
240	0.52
360	98.76
Total:	100.00%

Seasoning	%
0	0.59%
1 - 6	99.08
7 - 12	0.33
Total:	100.00%
W.A.: 2 months	
Lowest: 0 months	
Highest: 8 months	

Credit Grade	%
AA	42.74%
A+	34.37
B	13.30
C	8.64
C-	0.95
Total:	100.00%

FICO Score	%
500 - 504	2.61%
505 - 509	3.60
510 - 514	3.40
515 - 519	2.53
520 - 524	3.21
525 - 529	5.12
530 - 534	4.42
535 - 539	5.42
540 - 544	6.92
545 - 549	7.80
550 - 554	10.78
555 - 559	10.30
560 - 564	10.63
565 - 569	11.06
570 - 574	12.20
Total:	100.00%
W.A.: 548	
Lowest: 500	
Highest: 574	

Loan-to-Value Ratio	%
50.00 or less	4.34%
50.01 - 60.00	6.58
60.01 - 70.00	17.46
70.01 - 75.00	13.22
75.01 - 80.00	21.96
80.01 - 85.00	20.25
85.01 - 90.00	15.00
90.01 - 95.00	1.19
Total:	100.00%
W.A.: 76.03%	
Lowest: 23.42%	
Highest: 95.00%	

Debt-to-Income Ratio	%
20.00 or less	1.41%
20.01 - 30.00	6.13
30.01 - 40.00	23.77
40.01 - 50.00	55.17
50.01 - 60.00	13.52
Total:	100.00%
W.A.: 42.66%	
Lowest: 9.42%	
Highest: 57.66%	

Documentation Type	%
Stated Income	36.35%
2 Yr Full Doc	31.76
1 Yr Full Doc	29.22
1 Yr Limited Doc	2.42
2 Yr Limited Doc	0.25
Total:	100.00%

Loan Purpose	%
Refinance - Cash Out	83.43%
Purchase	8.53
Refinance - Rate/Term	8.04
Total:	100.00%

Occupancy Type	%
Owner Occupied	96.62%
Investment	3.17
Second Home	0.21
Total:	100.00%

Property Type	%
Single Family Residence	80.53%
PUD (Detached)	7.51
Condominium	4.55
Two Family	3.27
PUD (Attached)	2.77
Three Family	0.83
Four Family	0.54
Total:	100.00%

State	%
Southern California	28.06%
FL	12.18
Northern California	12.09
VA	6.49
IL	5.92
MD	5.16
NY	4.25
Other	25.84
Total:	100.00%

Zip Code	%
93551	0.77%
92509	0.70
95209	0.57
60634	0.52
95823	0.51
Other	96.92
Total:	100.00%

Gross Margin (ARMs)	%
3.01 - 4.00	0.04%
4.01 - 5.00	2.33
5.01 - 6.00	43.57
6.01 - 7.00	53.81
7.01 - 8.00	0.25
Total:	100.00%
W.A.: 6.411%	
Lowest: 3.410%	
Highest: 7.500%	

Term to Roll (ARMs)	%
1 - 6	1.16%
7 - 12	4.86
13 - 18	0.40
19 - 24	79.61
25 - 30	0.12
31 - 36	13.76
55 - 60	0.09
Total:	100.00%
W.A.: 23 months	
Lowest: 4 months	
Highest: 58 months	

Maximum Rate (ARMs)	%
12.01 - 13.00	1.65%
13.01 - 14.00	17.45
14.01 - 15.00	35.35
15.01 - 16.00	29.91
16.01 - 17.00	12.50
17.01 +	3.14
Total:	100.00%
W.A.: 15.045%	
Lowest: 12.840%	
Highest: 18.940%	

Initial Cap (ARMs)	%
1.00	0.04%
2.00	6.11
3.00	93.85
Total:	100.00%
W.A.: 2.938%	

Encore Credit Receivables Trust 2005-3
Loans with FICO below 575 - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Periodic Cap (ARMs)	%
1.00	0.35%
1.50	6.02
2.00	93.64
Total:	100.00%
W.A.: 1.966%	

Minimum Rate (ARMs)	%
5.01 - 6.00	1.37%
6.01 - 7.00	17.72
7.01 - 8.00	35.35
8.01 - 9.00	29.91
9.01 - 10.00	12.50
10.01 +	3.14
Total:	100.00%
W.A.: 8.048%	
Lowest: 5.015%	
Highest: 11.940%	

Prepay Penalty Term	%
0	23.42%
12	7.51
24	50.43
36	18.65
Total:	100.00%

Prepay Penalty Type	%
6M on 80%	62.57%
No Penalty	23.42
1% on Bal	9.69
2M int on 100%	2.03
2% on Bal	0.94
5/4/3	0.67
2M int on 66%	0.41
3/2/1	0.15
5% on Bal	0.12
Total:	100.00%

Encore Credit Receivables Trust 2005-3
Interest Only Loans - Summary Characteristics
 Statistical Cut-Off Date 8/1/05

Pool Characteristics	
Cut-off Date:	2005-08-01
Pool Size:	\$230,267,972.02
Loan Count:	847
Gross WAC:	6.765%
Servicing Fee:	0.522%
Net WAC:	6.243%
Original Term:	360 months
Remaining Term:	358 months
Seasoning:	2 months
FICO Score:	651
LTV Ratio:	81.90%
CLTV Ratio:	85.81%
% with Silent Seconds:	35.64%
DTI Ratio:	41.35%
% Second Lien:	0.00%
% Single Family:	74.86%
% Full Doc:	58.59%
% Cashout Refi:	65.80%
% Owner Occupied:	100.00%
% with Prepay Penalties:	80.03%
% Fixed Rate:	6.77%
% ARM:	93.23%
% Interest Only:	100.00%
% 60+ Day Delinquent:	0.00%
W.A. Roll Term (ARMs):	25 months
W.A. Margin (ARMs):	6.051%
W.A. Initial Cap (ARMs):	2.621%
W.A. Periodic Cap (ARMs):	2.002%
W.A. Ceiling (ARMs):	13.772%
W.A. Floor (ARMs):	6.772%

Current WAC	%
5.01 - 5.50	2.60%
5.51 - 6.00	13.74
6.01 - 6.50	25.30
6.51 - 7.00	30.13
7.01 - 7.50	11.67
7.51 - 8.00	11.51
8.01 - 8.50	3.75
8.51 - 9.00	1.06
9.01 - 9.50	0.24
Total:	100.00%
W.A.: 6.765%	
Lowest: 5.090%	
Highest: 9.290%	

Original Term to Maturity	%
360	100.00%
Total:	100.00%

Seasoning	%
0	0.06%
1 - 6	99.94
Total:	100.00%
W.A.: 2 months	
Lowest: 0 months	
Highest: 4 months	

Credit Grade	%
AA	85.02%
A+	13.51
B	1.48
Total:	100.00%

FICO Score	%
560 - 579	2.22%
580 - 599	8.80
600 - 619	18.18
620 - 639	18.80
640 - 659	15.07
660 - 679	12.26
680 - 699	7.82
700 - 719	5.77
720 - 739	3.69
740 +	7.39
Total:	100.00%
W.A.: 651	
Lowest: 571	
Highest: 816	

Loan-to-Value Ratio	%
50.00 or less	1.79%
50.01 - 60.00	2.22
60.01 - 70.00	7.74
70.01 - 75.00	6.15
75.01 - 80.00	28.78
80.01 - 85.00	17.53
85.01 - 90.00	26.96
90.01 - 95.00	8.68
95.01 - 100.00	0.15
Total:	100.00%
W.A.: 81.90%	
Lowest: 35.00%	
Highest: 95.00%	

Debt-to-Income Ratio	%
20.00 or less	1.48%
20.01 - 30.00	7.53
30.01 - 40.00	25.46
40.01 - 50.00	64.03
50.01 - 60.00	1.51
Total:	100.00%
W.A.: 41.35%	
Lowest: 8.19%	
Highest: 54.61%	

Documentation Type	%
Stated Income	39.76%
2 Yr Full Doc	29.96
1 Yr Full Doc	28.64
1 Yr Limited Doc	1.48
2 Yr Limited Doc	0.17
Total:	100.00%

Loan Purpose	%
Refinance - Cash Out	65.80%
Purchase	27.84
Refinance - Rate/Term	6.35
Total:	100.00%

Occupancy Type	%
Owner Occupied	100.00%
Total:	100.00%

Property Type	%
Single Family Residence	74.86%
PUD (Detached)	9.20
Condominium	6.72
Two Family	4.05
PUD (Attached)	3.78
Three Family	1.03
Four Family	0.37
Total:	100.00%

State	%
California	60.29%
Illinois	7.19
Florida	6.65
Maryland	4.66
Virginia	3.89
Nevada	2.88
New York	1.99
Other	12.46
Total:	100.00%

Zip Code	%
90650	0.98%
92336	0.87
91306	0.85
90815	0.78
92376	0.73
Other	95.80
Total:	100.00%

Gross Margin (ARMs)	%
4.01 - 5.00	3.17%
5.01 - 6.00	82.89
6.01 - 7.00	13.66
7.01 - 8.00	0.18
8.01 - 9.00	0.10
Total:	100.00%
W.A.: 6.051%	
Lowest: 4.100%	
Highest: 8.040%	

Term to Roll (ARMs)	%
19 - 24	74.79%
31 - 36	25.21
Total:	100.00%
W.A.: 25 months	
Lowest: 20 months	
Highest: 36 months	

Maximum Rate (ARMs)	%
12.01 - 13.00	17.10%
13.01 - 14.00	53.47
14.01 - 15.00	24.27
15.01 - 16.00	4.91
16.01 - 17.00	0.26
Total:	100.00%
W.A.: 13.772%	
Lowest: 12.090%	
Highest: 16.290%	

Initial Cap (ARMs)	%
2.00	37.86%
3.00	62.14
Total:	100.00%
W.A.: 2.621%	

Periodic Cap (ARMs)	%
2.00	99.82%
3.00	0.18
Total:	100.00%
W.A.: 2.002%	

Minimum Rate (ARMs)	%
5.01 - 6.00	17.10%
6.01 - 7.00	53.47
7.01 - 8.00	24.27
8.01 - 9.00	4.91
9.01 - 10.00	0.26
Total:	100.00%
W.A.: 6.772%	
Lowest: 5.090%	
Highest: 9.290%	

Prepay Penalty Term	%
0	19.97%
6	0.18
12	5.73
24	50.35
36	23.76
Total:	100.00%

Lien Position	%
1	100.00%
Total:	100.00%

Product Type	%
2/28 Hybrid/ARMs - 2 Yr IO	45.61%
2/28 Hybrid/ARMs - 5 Yr IO	24.12
3/27 Hybrid/ARMs - 5 Yr IO	12.42
3/27 Hybrid/ARMs - 3 Yr IO	11.08
30 Yr Fixed Rate - 5 Yr IO	6.77
Total:	100.00%

Unpaid Principal Balance	%
50,001 - 75,000	0.14%
75,001 - 100,000	0.50
100,001 - 150,000	4.21
150,001 - 200,000	11.63
200,001 - 250,000	13.32
250,001 - 300,000	17.49
300,001 - 350,000	18.40
350,001 - 400,000	14.82
400,001 - 450,000	9.27
450,001 - 500,000	5.65
500,001 +	4.58
Total:	100.00%
Average: \$271,863.01	
Lowest: \$51,000.00	
Highest: \$882,500.00	

Encore Credit Receivables Trust 2005-3
Interest Only Loans - Summary Characteristics
Statistical Cut-Off Date 8/1/05

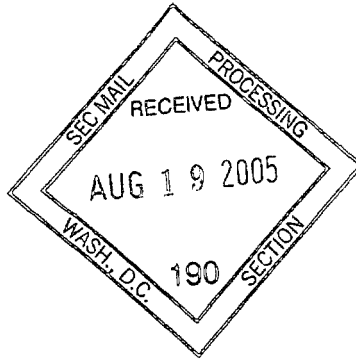
Prepay Penalty Type	%
6M on 80%	73.89%
No Penalty	19.97
1% on Bal	4.25
2M int on 100%	1.14
2M int on 65%	0.35
2% on Bal	0.21
5/4/3	0.18
Total:	100.00%

Please fill out chart with the appropriate characteristics for each rep line. Please note % of total IO should add up to 100%. Columns G, I, J, L, and M refer to % within the specific product type so they should not sum to 100%.

Product Type	WA ID Term	Number of Loans	Loan Balance	Avg. Loan Balance	% of Total IO	% of Total Pool	WA FICO	WA LTV	% Owner Occupied	% Purchase	% Investor	WA DTI	% Full Dec
225 ARM 24 Month IO	24	392	150,324,154.66	207,416.76	45.61	12.01	642	82.07	100	0	0	41.41	54.37
228 ARM 36 Month IO	na												
228 ARM 60 Month IO	60	201	55,532,281.80	278,280.01	24.12	6.35	659	81.88	100	0	0	42.25	48.76
228 ARM 120 Month IO	na												
327 ARM 24 Month IO	na												
327 ARM 36 Month IO	36	62	25,516,152.18	277,349.48	11.08	2.82	650	83.62	100	0	0	40.8	60.85
327 ARM 60 Month IO	60	104	28,604,177.73	275,040.17	12.42	3.27	683	83.32	100	0	0	41.15	51.48
525 ARM 60 Month IO	na												
30 Fixed IO	60	58	15,591,205.47	268,813.89	6.77	1.78	669	75.44	100	0	0	39.3	65.73
15 Fixed IO													
Other IO													
Totals:													

Please fill out with total value dollars for loans in the pool that fall into each call of the matrix.

Product Type	1.00%	1.50%	2.00%	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%
228 ARM 24 Month IO	0.00	0.00	282,000.00	194,732,154.86					
228 ARM 36 Month IO	0.00	0.00	54,326,281.80	1,206,000.00					
228 ARM 60 Month IO	0.00	0.00	0.00	0.00					
228 ARM 120 Month IO	0.00	0.00	0.00	0.00					
327 ARM 24 Month IO	0.00	0.00	0.00	0.00					
327 ARM 36 Month IO	0.00	0.00	28,653,877.73	25,516,152.16					
327 ARM 60 Month IO	0.00	0.00	0.00	1,950,500.00					
525 ARM 60 Month IO									
Other IO									



Expected rating agency loss numbers

S&P = 2.92% - 5.65% (S&P gives a range, not just 1 number)

Moody's = 5.45%

<u>WA DTI</u>	Deal Name		Data		
	ECR 2005-3	%	Count	Balance	% Balance
			42		
<u>DTI Distribution</u>	DTI <10.00	%	8	1,695,445.26	0.19
	DTI 10.00-19.99	%	93	15,439,953.25	1.77
	DTI 20.00-29.99	%	393	70,105,858.16	8.02
	DTI 30.00-39.99	%	1,070	215,082,830.22	24.59
	DTI 40.00-49.99	%	2,215	509,618,800.62	58.27
	DTI 50.00-59.99	%	290	62,483,978.47	7.14
	DTI 60.00-69.99	%			

Please populate column D (&E) with the corresponding pool characteristics in Column B.

- For values in currency format, omit \$.
- For values in percentage format, provide data to 3 decimal places and omit %.
- For WAC Net Rate, subtract servicing fee, trustee fee, and initial MI fee.
- For MI Flag, Y or N.

1 ARM
 2 Owner occupied
 3 Purchase
 4 Full doc.
 5 First lien
 6 Fixed
 7 Non-owner occupied
 8 Refinancing
 9 Limited doc.
 10 Second lien

1 ARM
 2 Owner occupied
 3 Purchase
 4 Full doc.
 5 First lien

2 ARM
 3 Owner occupied
 4 Refinancing
 5 Full doc.
 6 First lien

3 ARM
 4 Owner occupied
 5 Purchase
 6 Limited doc.
 7 First lien

4 ARM
 5 Owner occupied
 6 Refinancing
 7 Limited doc.
 8 First lien

5 ARM
 6 Owner occupied
 7 Purchase
 8 Full doc.
 9 Second lien

6 ARM
 7 Owner occupied
 8 Refinancing
 9 Full doc.
 10 Second lien

7 ARM
 8 Owner occupied
 9 Purchase
 10 Limited doc.
 11 Second lien

	1	2	3	4	5	6	7	8	9	10	11
	<55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1 <500											
2 501-525	0.00	0	7.07	0	6.93	39.55	19.92	26.53	0	0	0
3 526-550	0	0	0	0	0	23.03	11.57	65.4	0	0	0
4 551-575	0	0	3.44	0	0	38.77	10.41	34.16	13.22	0	0
5 576-600	0	0	0	4.43	2.71	66.27	10.1	12.4	1.88	2.21	0
6 601-625	2.23	0	0	0.32	0.58	65.1	5.24	12.77	9.44	4.32	0
7 626-650	1.73	0	0	0	0	62.97	0.96	12.82	13.01	8.52	0
8 651-675	0	0	9.67	0.73	0	58.28	5.97	13.33	8.4	3.63	0
9 676-700	0	0	0	0	0	47.72	6.94	21.34	18.58	5.42	0
10 >700	0	0	0	0.47	0.6	62.16	9.37	13.75	10.43	3.22	0

	1	2	3	4	5	6	7	8	9	10	11
	<55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1 <500											
2 501-525	0	0	0	9.11	21.9	20.8	48.19	0	0	0	0
3 526-550	4.36	0	0	3.68	10.6	22.51	33.21	25.64	0	0	0
4 551-575	1.53	3.91	0	1.56	8.73	13.65	22.73	32.08	15.81	0	0
5 576-600	0	0	2.38	0	8.32	19.24	13.21	56.14	2.7	0	0
6 601-625	0	1.39	0	0	14.04	25.33	22.19	13.63	23.42	0	0
7 626-650	0	0	0	0	0	24.35	10.76	36.58	18.77	9.53	0
8 651-675	3.04	0	0	0	10.77	14.4	5.81	41.05	20.83	4.09	0
9 676-700	0	10.15	0	0	0	9.16	16	11.74	52.94	0	0
10 >700	0	0	0	0	0	19.76	25.96	0	54.28	0	0

	1	2	3	4	5	6	7	8	9	10	11
	<55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1 <500											
2 501-525											
3 526-550	0	0	0	0	0	100	0	0	0	0	0
4 551-575	0	0	0	0	0	100	0	0	0	0	0
5 576-600	0	0	0	0	0	100	0	0	0	0	0
6 601-625	0	0	0	0	0	60.6	0	39.4	0	0	0
7 626-650	0	0	0	0	0	59.67	0	0	40.33	0	0
8 651-675	0	0	0	0	0	73.99	0	26.01	0	0	0
9 676-700	0	0	0	0	0	37.57	0	48.95	15.48	0	0
10 >700	0	0	0	0	0	37.37	12.86	22.12	27.66	0	0

	1	2	3	4	5	6	7	8	9	10	11
	<55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1 <500											
2 501-525	0	0	0	0	0	100	0	0	0	0	0
3 526-550											
4 551-575	0	0	0	0	100	0	0	0	0	0	0
5 576-600	0	0	0	0	0	0	26.97	0	73.03	0	0
6 601-625	0	0	0	0	0	0	0	0	100	0	0
7 626-650	0	0	0	0	0	0	0	0	62.51	37.49	0
8 651-675											
9 676-700											
10 >700	0	0	0	0	0	0	100	0	0	0	0

	1	2	3	4	5	6	7	8	9	10	11
	<55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1 <500											
2 501-525											
3 526-550											
4 551-575											
5 576-600											
6 601-625											
7 626-650											
8 651-675											
9 676-700											
10 >700											

	1	2	3	4	5	6	7	8	9	10	11
	<55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1 <500											
2 501-525											
3 526-550											
4 551-575											
5 576-600											
6 601-625											
7 626-650											
8 651-675											
9 676-700											
10 >700											

	1	2	3	4	5	6	7	8	9	10	11
	<55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100
1 <500											
2 501-525											
3 526-550											
4 551-575											
5 576-600											
6 601-625											
7 626-650											
8 651-675											
9 676-700											
10 >700											

1 2 3 4 5 6 7 8 9 10 11

First Liens (excl. multi-family)

State	CLTV (excl. SS)												
	<55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100		
1 Alabama	0.00	0.00	0.00	0.00	0.00	8.83	36.70	21.40	17.95	15.12	0.00	0.00	100.00
2 Alaska	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00
3 Arizona	1.37	0.89	2.92	1.54	12.19	30.39	15.66	26.23	7.09	1.72	0.00	0.00	100.00
4 Arkansas	9.30	0.00	0.00	13.03	12.95	36.06	0.00	0.00	0.00	28.66	0.00	0.00	100.00
5 California	8.85	3.67	6.19	7.15	8.62	25.07	16.57	19.18	4.44	0.26	0.00	0.00	100.00
6 Colorado	2.88	3.64	0.00	0.00	0.00	19.49	29.99	33.53	10.47	0.00	0.00	0.00	100.00
7 Connecticut	7.69	2.58	4.11	9.88	5.78	15.25	21.42	22.58	8.46	2.23	0.00	0.00	99.99
8 Delaware	17.55	0.00	0.00	0.00	18.07	0.00	17.69	33.78	12.91	0.00	0.00	0.00	100.00
9 District of Columbia	21.80	12.34	4.51	6.64	9.45	0.00	23.03	22.23	0.00	0.00	0.00	0.00	100.00
10 Florida	4.18	1.11	5.85	6.68	7.57	23.27	20.44	20.54	8.55	1.81	0.00	0.00	100.00
11 Georgia	1.39	0.60	3.33	3.66	6.87	29.79	20.59	16.13	10.80	6.83	0.00	0.00	99.99
12 Hawaii	8.38	5.71	5.77	13.13	10.67	18.30	12.92	25.12	0.00	0.00	0.00	0.00	100.00
13 Idaho	0.00	0.00	0.00	0.00	0.00	18.33	0.00	81.67	0.00	0.00	0.00	0.00	100.00
14 Illinois	2.23	2.57	2.59	2.73	5.04	29.63	14.52	28.11	11.40	1.20	0.00	0.00	100.02
15 Indiana	1.69	0.00	0.00	0.00	20.27	7.29	11.52	24.81	26.35	8.07	0.00	0.00	100.00
16 Iowa	0.00	10.79	0.00	0.00	0.00	58.38	10.46	5.00	0.00	15.37	0.00	0.00	100.00
17 Kansas	0.00	0.00	0.00	0.00	0.00	0.00	24.07	30.79	0.00	45.14	0.00	0.00	100.00
18 Kentucky	0.00	0.00	0.00	0.00	8.94	14.51	8.70	52.24	15.61	0.00	0.00	0.00	100.00
19 Louisiana	0.00	9.38	0.00	3.88	3.04	22.61	17.96	36.27	2.36	4.51	0.00	0.00	100.01
20 Maine	14.99	0.00	0.00	44.12	0.00	0.00	0.00	40.89	0.00	0.00	0.00	0.00	100.00
21 Maryland	5.05	2.55	2.91	6.59	10.08	25.35	17.65	24.32	4.97	0.52	0.00	0.00	99.99
22 Massachusetts	6.20	0.00	0.00	11.07	9.58	29.20	5.18	27.73	11.03	0.00	0.00	0.00	99.99
23 Michigan	1.36	0.00	4.04	2.47	6.23	24.67	20.65	26.63	11.28	2.69	0.00	0.00	100.00
24 Minnesota	1.86	0.92	1.96	0.56	10.00	34.84	21.06	13.09	9.37	6.33	0.00	0.00	99.99
25 Mississippi	0.00	0.00	0.00	0.00	9.16	38.93	13.02	9.63	29.25	0.00	0.00	0.00	99.99
26 Missouri	4.87	3.04	0.00	0.00	2.42	34.29	16.07	24.17	10.38	4.77	0.00	0.00	100.01
27 Montana	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	100.00
28 Nebraska	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
29 Nevada	4.64	2.31	5.52	9.22	4.59	27.36	12.71	25.86	7.80	0.00	0.00	0.00	100.01
30 New Hampshire	12.16	0.00	0.00	12.38	0.00	31.57	0.00	43.89	0.00	0.00	0.00	0.00	100.00
31 New Jersey	7.63	4.01	2.58	3.20	12.64	33.10	19.04	9.53	6.55	1.73	0.00	0.00	100.01
32 New Mexico	0.00	5.20	1.44	0.00	3.38	34.50	21.44	22.83	11.20	0.00	0.00	0.00	99.99
33 New York	4.09	4.58	1.74	5.49	7.00	23.91	13.37	25.51	12.11	2.20	0.00	0.00	100.00
34 North Carolina	0.00	0.00	4.82	0.00	2.41	17.89	25.29	37.05	3.32	8.22	0.00	0.00	100.00
35 North Dakota	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
36 Ohio	0.00	1.54	2.09	0.00	4.00	13.42	17.11	25.83	19.93	16.07	0.00	0.00	99.99
37 Oklahoma	0.00	0.00	0.00	14.54	0.00	66.35	11.33	0.00	0.00	7.78	0.00	0.00	100.00
38 Oregon	0.00	0.00	0.00	8.90	3.05	26.19	15.81	28.37	10.84	6.85	0.00	0.00	100.01
39 Pennsylvania	4.26	0.00	2.37	0.00	14.06	18.24	22.98	26.31	9.36	2.41	0.00	0.00	99.99
40 Rhode Island	0.00	0.00	0.00	9.69	8.31	17.94	29.42	34.65	0.00	0.00	0.00	0.00	100.01
41 South Carolina	7.90	3.50	0.00	3.14	8.63	6.44	14.39	32.14	20.66	3.19	0.00	0.00	99.99
42 Tennessee	6.05	0.00	0.00	0.00	6.69	11.54	14.95	12.59	41.47	6.71	0.00	0.00	100.00
43 Texas	4.69	0.00	3.62	1.20	8.18	44.84	2.19	19.24	11.41	4.63	0.00	0.00	100.00
44 Utah	0.00	0.00	0.00	20.46	0.00	51.40	14.20	0.00	13.94	0.00	0.00	0.00	100.00
45 Virginia	1.69	1.19	4.83	2.21	10.11	31.29	14.24	25.90	6.12	2.42	0.00	0.00	100.00
46 Washington	0.00	0.00	2.26	4.83	0.00	18.98	21.26	29.60	13.34	9.73	0.00	0.00	100.00
47 West Virginia	0.00	0.00	6.27	11.67	19.82	0.00	9.70	34.97	17.47	0.00	0.00	0.00	100.00
48 Wisconsin	0.00	0.00	0.00	9.37	0.00	21.23	38.70	13.01	13.81	3.89	0.00	0.00	100.01
49													
50													
51													

Second Liens

Start LTV	CLTV (excl. SS)												
	<55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100		
<55													
56-60													
61-65													
66-70													
71-75													
76-80													
81-85													
86-90													
91-95													
96-100													
>100													

First Liens - multi family

State	CLTV (excl. SS)												
	<55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>100		
1 California	29.86	8.03	9.64	11.89	8.04	13.31	9.07	6.33	3.83	0.00	0.00	0.00	100.00
2 Connecticut	7.14	0.00	4.74	23.88	0.00	9.53	34.02	12.04	8.65	0.00	0.00	0.00	100.00
3 Florida	0.00	0.00	0.00	13.14	0.00	28.32	28.36	18.06	12.13	0.00	0.00	0.00	100.01
4 Georgia	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
5 Illinois	10.98	2.06	8.79	10.77	15.75	8.82	13.93	10.05	18.83	0.00	0.00	0.00	99.99
6 Indiana	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	100.00
7 Louisiana	0.00	0.00	0.00	0.00	0.00	68.04	8.15	11.66	12.15	0.00	0.00	0.00	100.00
8 Maine	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
9 Massachusetts	0.00	12.25	7.68	18.57	0.00	16.97	44.53	0.00	0.00	0.00	0.00	0.00	100.01
10 Michigan	0.00	36.62	0.00	0.00	0.00	0.00	0.00	63.38	0.00	0.00	0.00	0.00	100.00
11 Minnesota	0.00	0.00	0.00	0.00	0.00	26.39	0.00	73.61	0.00	0.00	0.00	0.00	100.00
12 Missouri	0.00	0.00	0.00	0.00	45.18	54.82	0.00	0.00	0.00	0.00	0.00	0.00	100.00
13 Nevada	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
14 New Jersey	0.00	0.00	26.86	0.00	0.00	0.00	0.00	27.32	29.50	16.32	0.00	0.00	100.00
15 New York	5.07	0.00	8.42	4.57	8.43	28.30	25.28	12.68	8.23	1.03	0.00	0.00	100.01
16 Ohio	0.00	0.00	0.00	0.00	0.00	0.00	83.75	16.25	0.00	0.00	0.00	0.00	100.00
17 Pennsylvania	0.00	32.78	0.00	0.00	0.00	0.00	45.12	22.10	0.00	0.00	0.00	0.00	100.00

All average are w/ig averages.

Largest Servicer					n/a
FICO avg					621
FICO sidew					58.46
FICO < 500					0.00
FICO < 560					84.55
10th Percentile FICO					54.4
90th Percentile FICO					695
CLTV avg					79.33
CLTV > 80%					47.06
SS CLTV					81.68
% With Silent 2nds					12.45
10th Percentile CLTV					52.00
90th Percentile CLTV					80.00
Full Doc %					51.85
Loan Bal avg (000s)					214876.33
DTI %					41.64
DTI > 45%					43.41
Purch %					21.79
Cash Out %					70.76
Fxd %					17.79
3 yr ARM >=					18.26
WAC					7.20
WAC sidew					1.01
1st Lien %					100
Mi %					0.00
Mi Insurer					n/a
CA %					42.16
Sng Fam %					75.78
Inv Prop %					4.79
MH %					0.00
IO%					26.33
2yr IO%					12.01
IO non-full doc %					26.33
2-4 Family %					94.9
Prim Occ					95.66
<=100K Bal %					6.91
2-yr Prepay Penalty %					
Initial Target OC %					41.30
Total C/E% Aaa					
Total C/E% A2					
Total C/E% A2					
Mth 37 Loss Tng					
Moody's Base Case Loss					
S&P single-B Loss					

Fitch single B Loss



State	Rate	Count	Value	Rate	Count	Value	
Other	79.04	3,312	691,247,762.18	208,710.07	79.91	12.76	621
LOS ANGELES	4.03	131	35,266,227.67	269,207.84	72.99	15.15	637
CHICAGO	3.17	133	27,693,222.13	208,219.72	78.11	9.65	629
MIAMI	1.20	55	10,471,478.12	190,390.51	77.36	7.79	628
SACRAMENTO	1.16	42	10,155,939.73	241,808.09	77.90	0.00	605
LAS VEGAS	1.16	50	10,118,630.65	202,372.61	79.38	17.80	620
RIVERSIDE	0.93	33	8,171,380.77	247,617.60	75.87	9.98	624
SAN BERNARDINO	0.85	33	7,469,182.14	226,338.85	81.63	8.50	620
LONG BEACH	0.85	25	7,463,132.83	298,525.31	73.51	7.96	615
FONTANA	0.78	25	6,804,283.10	272,171.32	79.27	12.96	613
STOCKTON	0.77	26	6,725,377.08	258,668.35	80.49	13.12	602
BAKERSFIELD	0.74	35	6,457,764.85	184,507.57	78.54	11.49	604
PALMDALE	0.67	24	5,850,012.44	243,750.52	78.10	6.22	607
MORENO VALLEY	0.66	22	5,793,644.10	263,347.46	81.86	10.49	601
BROOKLYN	0.62	16	5,436,421.80	339,776.36	77.84	26.70	644
SAN DIEGO	0.60	17	5,231,719.46	307,748.20	78.59	9.40	632
LANCASTER	0.58	23	5,042,200.20	219,226.10	78.91	17.58	622
ANAHEIM	0.55	13	4,800,182.80	369,244.83	73.81	8.83	634
COMPTON	0.55	20	4,791,949.08	239,597.45	76.68	0.00	617
SANTA ANA	0.55	15	4,789,802.92	319,320.19	78.76	14.33	681
RIALTO	0.55	20	4,766,338.14	238,316.91	77.45	11.15	612

State	Rate	Count	Value	Rate	Count	Value	
CA	42.76	1,343	368,677,345.16	274,517.76	76.45	11.17	625
FL	10.30	533	90,045,161.11	168,940.26	80.76	9.62	612
IL	9.54	392	83,446,103.12	212,872.71	81.86	12.74	638
VA	5.16	235	45,153,482.24	192,142.48	81.89	14.92	612
NY	5.03	155	44,020,263.86	284,001.70	80.62	13.20	636
MD	4.55	185	39,761,785.48	214,928.57	79.66	10.30	609
NV	2.30	95	20,135,755.82	211,955.32	80.01	12.19	616
MI	1.91	123	16,695,402.96	135,734.98	83.82	13.07	597
NJ	1.76	62	15,416,893.02	248,659.56	78.12	11.89	617
AZ	1.76	92	15,350,608.75	166,854.44	82.55	12.71	611