

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

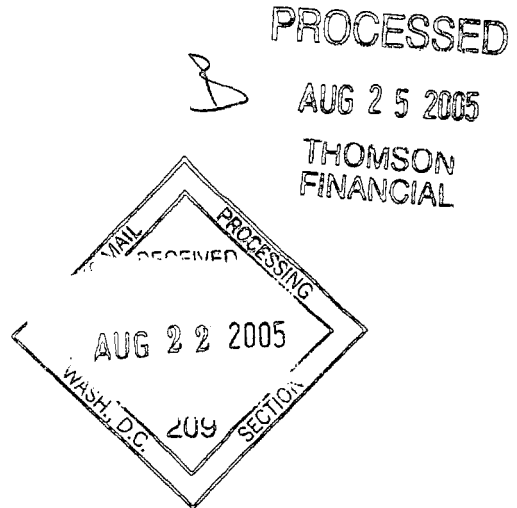
Nomura Home Equity Loan, Inc.
Exact Name of Registrant as Specified in Charter

0001327386
Registrant CIK Number

Form 8-K, August 4, 2005, Series 2005-FM1
Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(give period of report)

333-125236
SEC File Number, if available

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



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 19, 2005

NOMURA HOME EQUITY LOAN, INC.

By: 
Name: John P. Graham
Title: Managing Director

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

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>	<u>Format</u>
99.1	Collateral Term Sheets	P*
99.2	Collateral Term Sheets	P*
99.3	Collateral Term Sheets	P*
99.4	Collateral Term Sheets	P*
99.5	Collateral Term Sheets	P*
99.6	Collateral Term Sheets	P*
99.7	Collateral Term Sheets	P*
99.8	Collateral Term Sheets	P*
99.9	Collateral Term Sheets	P*
99.10	Collateral Term Sheets	P*
99.11	Collateral Term Sheets	P*
99.12	Collateral Term Sheets	P*
99.13	Collateral Term Sheets	P*
99.14	Collateral Term Sheets	P*
99.15	Collateral Term Sheets	P*

* The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

Deal Name: NHELLI 2005-FM1

Instructions: Please also provide info on conforming and non-conforming pool (cells have already been formatted in column B, C, D, E)

968,014,921.34 439,400,020.27 528,614,901.07

aggregate pool group: 1 group: 2 group: _____
 7.13% 7.44% 6.88%

gross WAC (%)			
wd. avg LTV (%)	81%	80%	83%
LTV = 80 (%)	42%	29%	52%
LTV > 80.01 (%) (include only 2nd liens in pool)	38%	41%	35%
LTV 95.01-100 (%)	7%	7%	7%
Full Doc (%)	62%	66%	60%
States Doc (%)	35%	32%	37%
purchase (%)	48%	27%	66%
CO refi (%)	51%	72%	33%
Own Occ (%)	93%	88%	97%
Prepay Penalty (%)	82%	79%	84%
wd. avg DII (%)	42%	42%	43%
	85%	80%	88%
	81%	77%	85%
	2%	2%	2%
	95%	95%	95%
1st Lien (%)	199,057.15	153,743.88	263,648.33
Avg Loan Balance	4,863	2,858	2,005
# of Loans	7.22%	11.33%	3.80%
Loan Bal < \$100k (%)	0.21%	0.20%	0.22%
Mig Rates > 12% (%)	0%	0%	0%
Manuf Housing (%)			
(%) & largest state code	CA (32%)	CA (19%)	CA (43%)
silent 2nd (%)	43%	29%	55%
	27%	13%	39%
	26%	13%	37%
	1%	0%	1%
	645	623	651
	81%	80%	81%
	42%	42%	42%
	82%	94%	78%
	70%	32%	80%

John. Graham
2/1

John P. Steyer
3/4

Deal Name: NHELL2005-FM1
 Bloomberg Ticker: NHELL2005-FM1
 Subprime
 Asset Class: Fremont
 Issuer: HSBC
 Trustee: Nomura
 Lead Manager(s): Nomura
 Month: 20
 To Roll: Remaining Term 354
 Remaining IO Term 54
 % Interest Only 27

Wells Fargo

	%	Name	%	Name	#	Name
1	100	Countrywide	100.00%	Fremont	625	Fremont
2						
3						
4						
5						
6						
7						
8						
9						
10						

Please fill out complete list of servicers and originators even if it is greater than ten.
 Cells in red font are calculations and should be left alone.
 Please put averages in gray cells at the bottom of each bucket.

FICO BUCKET									
INA	6	175	311	511	500	500	500	500	500
<500	1,411,680	235,282	212,406	212,669	195,208	170,025	166,864	209,520	187,844
>500 <=520	37,171,032	3,84%	8,47%	8,24%	7,77%	7,48%	7,21%	7,09%	6,94%
>520 <=540	49,126,456	5,07%	8,24%	8,24%	7,77%	7,48%	7,21%	7,09%	6,94%
>540 <=560	68,713,040	7,10%	8,24%	8,24%	7,77%	7,48%	7,21%	7,09%	6,94%
>560 <=580	88,009,894	7,03%	8,24%	8,24%	7,77%	7,48%	7,21%	7,09%	6,94%
>580 <=600	119,975,213	12,39%	8,24%	8,24%	7,77%	7,48%	7,21%	7,09%	6,94%
>600 <=620	114,607,692	11,84%	8,24%	8,24%	7,77%	7,48%	7,21%	7,09%	6,94%
>620 <=640	128,861,162	13,31%	8,24%	8,24%	7,77%	7,48%	7,21%	7,09%	6,94%
>640 <=660	121,468,015	12,55%	8,24%	8,24%	7,77%	7,48%	7,21%	7,09%	6,94%
>660 <=680	89,292,918	9,22%	8,24%	8,24%	7,77%	7,48%	7,21%	7,09%	6,94%
>680 <=700	64,713,687	6,69%	8,24%	8,24%	7,77%	7,48%	7,21%	7,09%	6,94%
>700 <=750	78,601,566	8,12%	8,24%	8,24%	7,77%	7,48%	7,21%	7,09%	6,94%
>750	26,062,376	2,69%	8,24%	8,24%	7,77%	7,48%	7,21%	7,09%	6,94%
TOTAL									

FICO Mean: 620 Medisk: 621 Standard Deviation: 57.4

LTV BUCKET											
<=50	>50 <=55	>55 <=60	>60 <=65	>65 <=70	>70 <=75	>75 <=80	>80 <=85	>85 <=90	>90 <=95	>95 <=100	>=100
101	16,048,669	1,66%	2,18,038	1,24%	197,781	1,51%	214,556	2,84%	232,618	3,92%	263,169
>50 <=55	11,992,070	1,24%	218,038	1,24%	197,781	1,51%	214,556	2,84%	232,618	3,92%	263,169
>55 <=60	14,635,789	1,51%	197,781	1,24%	197,781	1,51%	214,556	2,84%	232,618	3,92%	263,169
>60 <=65	27,463,150	2,84%	214,556	1,51%	197,781	1,51%	214,556	2,84%	232,618	3,92%	263,169
>65 <=70	37,916,340	3,92%	232,618	1,51%	197,781	1,51%	214,556	2,84%	232,618	3,92%	263,169
>70 <=75	52,370,653	5,41%	263,169	1,51%	197,781	1,51%	214,556	2,84%	232,618	3,92%	263,169
>75 <=80	44,324,775	4,59%	248,226	1,51%	197,781	1,51%	214,556	2,84%	232,618	3,92%	263,169
>80 <=85	76,250,764	7,88%	239,782	1,51%	197,781	1,51%	214,556	2,84%	232,618	3,92%	263,169
>85 <=90	194,995,311	20,14%	226,739	1,51%	197,781	1,51%	214,556	2,84%	232,618	3,92%	263,169
>90 <=95	23,822,666	2,46%	66,944	1,51%	197,781	1,51%	214,556	2,84%	232,618	3,92%	263,169
>95 <=100	68,194,716	7,04%	75,688	1,51%	197,781	1,51%	214,556	2,84%	232,618	3,92%	263,169
>=100	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%

LTV Mean: 84 Combined LTV 81.48 Standard Deviation: 12.37 LTV =80: 41.55 % Silent Seconds: 43.13

John P. Decker

PROPERTY BUCKET

Single Family	3,994	774,042,549	79.96%	193,801	7.14%	619	81.38%	42.31%	94.79%	52.52%	63.88%	29.21%
PUD	-	-	0.00%	-	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2-4 Unit	483	125,920,955	13.01%	260,706	7.12%	650	81.80%	43.50%	83.50%	50.74%	48.83%	9.59%
Townhouse	-	-	0.00%	-	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Condo	386	66,051,418	7.03%	176,299	7.12%	636	82.09%	41.29%	87.56%	33.83%	69.46%	34.78%
MH	-	-	0.00%	-	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other	-	-	0.00%	-	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
TOTAL												

PRINCIPAL BUCKET

<=50	683	17,146,908	1.77%	25,105	10.45%	630	98.37%	41.93%	94.97%	14.65%	76.96%	0.00%
>50 <=75	310	10,072,106	1.07%	61,523	9.28%	622	89.54%	40.76%	86.83%	25.70%	74.06%	2.09%
>75 <=100	360	33,745,396	3.49%	68,604	6.25%	618	63.17%	41.03%	86.21%	80.99%	40.34%	7.44%
>100 <=125	514	57,579,454	5.95%	112,022	7.80%	611	83.26%	41.16%	89.62%	87.17%	74.66%	14.41%
>125 <=150	407	56,179,392	5.80%	138,033	7.61%	610	80.16%	41.56%	90.72%	84.55%	44.49%	19.18%
>150 <=200	691	120,718,033	12.47%	174,700	7.27%	610	80.28%	41.76%	92.06%	84.82%	71.68%	25.16%
>200 <=250	463	103,656,821	10.71%	223,681	7.11%	614	79.06%	41.80%	92.99%	82.26%	68.23%	26.82%
>250 <=300	347	95,317,778	9.85%	274,691	6.96%	622	79.15%	43.16%	90.71%	81.08%	56.57%	28.98%
>300 <=350	307	89,513,222	10.28%	324,147	6.68%	626	80.47%	42.52%	96.76%	80.89%	60.64%	31.34%
>350 <=400	222	83,262,642	8.60%	375,057	6.77%	626	81.26%	44.34%	91.86%	73.47%	52.03%	30.24%
>400 <=450	165	70,275,712	7.26%	425,913	6.58%	645	82.23%	42.95%	97.05%	50.80%	56.47%	36.45%
>450 <=500	131	82,117,393	8.42%	474,179	6.69%	631	81.61%	41.40%	98.17%	78.68%	48.59%	35.18%
>500 <=600	142	76,485,341	8.11%	552,714	6.72%	640	81.61%	43.17%	91.43%	71.20%	50.56%	29.74%
>600 <=700	51	33,120,224	3.42%	649,416	6.76%	657	84.63%	44.20%	94.17%	78.23%	53.22%	33.38%
>700	50	37,824,500	3.91%	756,490	6.84%	627	82.39%	42.18%	96.06%	92.02%	66.05%	36.30%
TOTAL												

Min 4,619 Max 934,182

State Concentration Bucket *

California	1,057	308,558,137	31.88%	281,919	6.75%	633	79.69%	42.74%	84.98%	85.54%	49.21%	61.18%	43.87%
New York	389	112,978,460	11.67%	290,433	7.04%	638	80.76%	43.91%	94.76%	50.73%	39.61%	42.88%	4.92%
Florida	625	94,424,469	9.75%	151,078	7.51%	615	82.94%	40.79%	89.16%	87.23%	44.36%	65.64%	21.35%
New Jersey	254	62,262,959	6.43%	245,130	7.40%	613	80.40%	40.84%	91.96%	67.36%	71.30%	46.19%	6.55%
Maryland	248	48,739,126	5.03%	196,529	7.40%	603	81.44%	43.23%	93.43%	92.74%	60.24%	67.71%	25.48%
Illinois	251	40,249,428	4.16%	160,356	7.41%	620	83.27%	43.66%	90.87%	71.59%	61.16%	62.98%	9.31%
Massachusetts	148	34,142,266	3.53%	229,143	7.17%	629	81.13%	44.07%	84.83%	58.17%	54.40%	52.83%	16.79%
Georgia	254	31,318,941	3.24%	123,303	7.43%	614	84.25%	40.66%	86.96%	95.01%	30.64%	64.72%	27.51%
Virginia	148	29,868,014	3.09%	201,811	7.34%	605	80.49%	42.75%	95.61%	91.02%	59.81%	63.04%	24.64%
Colorado	118	18,631,785	1.92%	157,896	6.71%	624	82.70%	41.59%	96.55%	93.98%	49.84%	89.16%	62.50%
Hawaii	82	17,479,596	1.81%	281,929	6.66%	652	80.17%	43.12%	82.64%	57.63%	57.55%	73.99%	21.73%
Connecticut	105	16,086,045	1.66%	153,200	7.45%	618	83.30%	41.19%	90.44%	76.65%	51.27%	61.80%	16.06%
Minnesota	89	14,795,812	1.53%	150,676	7.20%	628	82.78%	43.18%	95.62%	80.52%	47.32%	76.29%	37.18%
Nevada	82	14,720,253	1.52%	179,515	7.10%	610	82.14%	40.59%	84.93%	91.16%	32.09%	80.04%	39.36%
Michigan	119	13,496,018	1.39%	113,429	7.64%	611	83.26%	42.37%	84.46%	83.42%	60.69%	76.30%	21.68%
Other	904	110,271,562	11.39%	121,982	7.49%	619	84.83%	41.42%	92.13%	92.37%	38.61%	73.34%	24.07%

* Fill in top 15 states only, combine the remaining in the 'Other' Bucket.

Paul P. Stecker
2/1

*Separate California into North and South if possible.

CA North	429	125,942,721	40.82%	293,573	6.80%	631	80.42%	43.11%	96.24%	91.29%	44.69%	59.71%	44.82%
CA South	678	182,615,416	59.18%	290,789	6.72%	635	78.18%	42.49%	84.11%	81.57%	52.33%	62.20%	43.35%

FIXED / FLOATING (II)

Fixed	1,447	149,478,336	15.44%	103,302	7.82%	636	85.11%	41.87%	94.84%	79.40%	65.95%	68.76%	0.00%
Balloon	2,400	535,456,068	55.31%	223,107	0.00%	611	80.85%	42.86%	88.05%	77.33%	56.17%	51.73%	0.00%
2/28	50	13,311,945	1.38%	266,238	7.02%	634	80.06%	44.49%	90.79%	68.60%	70.88%	45.76%	0.00%
5/25	27	7,949,877	0.82%	294,440	6.90%	648	80.08%	43.19%	84.21%	76.35%	91.49%	43.90%	0.00%
2/28 IO	903	251,998,953	26.03%	279,069	6.30%	644	80.98%	41.61%	99.84%	86.65%	29.04%	81.57%	100.00%
3/27 IO	38	9,919,752	1.01%	272,771	5.97%	661	76.60%	41.68%	100.00%	78.54%	43.01%	85.16%	100.00%
5/25 IO	-	-	0.00%	-	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other	-	-	0.00%	-	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

List all loan types and separate the IO loans i.e. 2/28 and 2/28 IO should have separate rows.

LIEN BUCKET

First	3,643	921,912,038	95.24%	239,894	6.99%	623	80.58%	42.40%	92.54%	79.95%	52.53%	62.14%	28.40%
Second	1,020	48,102,893	4.76%	45,199	10.03%	646	99.47%	42.22%	98.45%	80.16%	19.89%	65.83%	0.00%
Third	-	-	0.00%	-	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other	-	-	0.00%	-	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

PREPAYMENT BUCKET

None	1,041	177,039,858	18.29%	170,067	7.52%	822	82.24%	41.65%	92.79%	74.61%	51.61%	55.58%	15.03%
6 Months	588	142,379,571	14.71%	242,958	7.18%	638	81.84%	43.09%	92.55%	62.47%	53.79%	55.78%	18.78%
1 Year	2,805	560,520,372	57.90%	199,829	7.04%	622	81.59%	42.43%	93.05%	85.37%	46.02%	64.98%	35.44%
2 Year	431	88,081,120	9.10%	204,365	6.87%	626	78.69%	42.51%	91.84%	84.58%	78.65%	89.42%	14.44%
3 Year	-	-	0.00%	-	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 Year	-	-	0.00%	-	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other	-	-	0.00%	-	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

INDEX BUCKET

Libor - 6 Month	3,418	819,536,585	100.00%	239,618	7.01%	622	80.82%	42.49%	92.49%	80.06%	48.24%	61.14%	31.89%
Libor - 1 Year	-	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-
Treasury - 1 Year	-	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-
CMT - 1 Year	-	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-
Other	-	-	0.00%	-	0.00%	-	-	-	-	-	-	-	-

List all reset rates

John P. [Signature]
 2/11

Percentage of the deal based on FICO and LTV buckets.		Deal Coverage													
		Loan-to-Value (LTV)					MI Coverage								
F	0.04	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I	0.9	0.69	1.08	1.49	1.78	3.73	1.75	0.42	0	0	0	0	0	0	0
C	1.04	0.35	0.93	1.02	1.59	7.75	2.5	7.34	0.38	0	0.01	1.28	1.67	1.37	0.7
O	0.27	0.02	0.43	0.65	0.68	6.54	1.34	4.31	0.36	0.01	1.67	1.08	1.05	0.47	0.1
	0.19	0.17	0.14	0.3	0.56	8.31	1.1	2.73	0.73	0.08	1.67	1.08	1.05	0.47	0.1
	0.18	0.13	0.07	0.18	0.24	7.39	0.82	1.94	0.47	0.16	1.37	1.05	0.47	0.1	0
	0.08	0.07	0.1	0.08	0.25	5.29	0.21	1.42	0.26	0.02	1.05	0.47	0.1	0	0
	0.07	0.04	0.03	0.14	0.07	3.15	0.09	0.85	0.13	0.01	0.47	0.1	0	0	0
	0.01	0.04	0.04	0.02	0.09	1.97	0.05	0.68	0.09	0	0	0	0	0	0
	0.12	0	0.02	0	0.14	1.88	0	0.4	0.03	0.03	0.1	0	0	0	0
	0	0	0	0	0	0.07	0.03	0.06	0	0	0	0	0	0	0

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

Percentage of MI coverage based on FICO and LTV buckets.		MI Coverage													
		Loan-to-Value (LTV)					MI Coverage								
F	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
O	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

John H. ...

IO ONLY FICO BUCKET

NA	-	-	-	-	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<=500	-	-	-	-	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>500 <=520	-	-	-	-	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>520 <=540	-	-	-	104,550	537	85.00%	45.53%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
>540 <=560	-	-	-	-	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
>560 <=580	18	4,118,504	228,808	228,808	577	80.56%	43.11%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
>580 <=600	212	49,503,045	233,505	233,505	580	81.98%	41.90%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
>600 <=620	110	48,207,240	267,818	267,818	609	82.35%	41.89%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
>620 <=640	119	30,970,683	11,833	260,258	629	80.58%	43.67%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
>640 <=660	132	39,362,755	15,033	298,203	651	80.17%	41.24%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
>660 <=680	101	30,276,115	11,566	299,764	670	79.80%	41.41%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
>680 <=700	74	22,704,138	8,677	319,777	689	80.07%	41.63%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
>700 <=750	78	28,567,110	10,911	366,245	718	79.64%	39.56%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
>750	27	8,004,565	3,083	296,465	771	78.70%	39.16%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL																			

IO as percent of deal: 27

IO ONLY PRINCIPAL BUCKET

NA	-	-	-	-	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<=50	6	368,320	0.15%	66,367	625	78.56%	40.92%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
>50 <=75	28	2,509,851	0.96%	89,638	622	83.44%	42.86%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
>75 <=100	828	210,793,932	80.51%	254,562	643	80.69%	41.66%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
>100 <=500	42	23,340,065	8.91%	555,716	660	79.97%	41.71%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
>500 <=800	17	11,047,400	4.22%	649,847	652	82.35%	40.47%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
>800 <=700	18	13,729,137	5.24%	762,730	648	82.59%	41.35%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL																			

* In \$1,000

Deal Name: NHELI 2005-FM1 *hr m p r g p p e*
 Instructions: Please also provide info on conforming and non-conforming pool (cells have already been formatted in column B, C, D, E)

968,014,921.34 439,400,020.27 528,614,901.07

aggregate pool group: 1 group: 2 group: _____
 7.13% 7.44% 6.88%

gross WAC (%)	
[REDACTED]	
wid avg LTV (%)	83%
LTV = 80 (%)	52%
LTV > 80.01 (%) (include only 2nd liens in pool)	35%
LTV 95.01 - 100 (%)	7%
Full Doc (%)	60%
Stated Doc (%)	37%
[REDACTED]	
purchase (%)	66%
CO refi (%)	33%
Own Occ (%)	97%
Prepay Penalty (%)	84%
wid avg DTI (%)	43%
[REDACTED]	
1st Lien (%)	95%
Avg Loan Balance	153,743.88
# of Loans	4,863
Loan Bal < \$100k (%)	11.33%
Mtg Rates > 12% (%)	0.21%
Manuf Housing (%)	0%
[REDACTED]	
(%) & largest state code	
silent 2nd (%)	29%
CO loans (%)	13%
3rd (%)	13%
2nd (%)	0%
CO FICO	645
[REDACTED]	623
CO refi (%)	80%
CO full doc (%)	42%
CO full doc (%)	94%
CO purchase (%)	32%

624	609	638
35%	45%	26%
32%	32%	33%
[REDACTED]		
81%	80%	83%
42%	29%	52%
38%	41%	35%
7%	7%	7%
62%	66%	60%
35%	32%	37%
[REDACTED]		
48%	27%	66%
51%	72%	33%
93%	88%	97%
82%	79%	84%
42%	42%	43%
85%	80%	88%
81%	77%	85%
2%	2%	2%
95%	95%	95%
199,057.15	153,743.88	263,648.33
4,863	2,858	2,005
7.22%	11.33%	3.80%
0.21%	0.20%	0.22%
0%	0%	0%
[REDACTED]		
CA (32%)	CA (19%)	CA (43%)
43%	29%	55%
27%	13%	39%
26%	13%	37%
1%	0%	1%
645	623	651
81%	80%	81%
42%	42%	42%
82%	94%	78%
70%	32%	80%

Original LTV of Mortgage Loans as of Cutoff Date

Range (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
< 25.00	11	\$1,109,438.43	0.11	\$100,858.04	7.860	21.35	612
25.01 - 30.00	5	\$459,247.72	0.05	\$91,849.54	7.806	27.01	554
30.01 - 35.00	9	\$1,393,133.11	0.14	\$154,792.57	6.941	32.37	636
35.01 - 40.00	15	\$2,442,199.14	0.25	\$162,813.28	7.102	37.29	643
40.01 - 45.00	25	\$4,164,897.82	0.43	\$166,595.91	7.363	42.64	567
45.01 - 50.00	36	\$6,479,753.00	0.67	\$179,993.14	7.057	48.15	591
50.01 - 55.00	55	\$11,992,069.83	1.24	\$218,037.63	7.393	53.08	574
55.01 - 60.00	74	\$14,635,788.86	1.51	\$197,780.93	7.679	58.25	579
60.01 - 65.00	128	\$27,463,150.38	2.84	\$214,555.86	7.650	63.46	576
65.01 - 70.00	163	\$37,916,339.82	3.92	\$232,615.58	7.721	68.57	579
70.01 - 75.00	199	\$52,370,652.56	5.41	\$263,169.11	7.328	74.06	589
75.01 - 80.00	1,790	\$444,324,774.50	45.90	\$248,226.13	6.674	79.86	640
80.01 - 85.00	318	\$76,250,763.97	7.88	\$239,782.28	7.029	84.45	598
85.01 - 90.00	860	\$194,995,310.55	20.14	\$226,738.73	7.157	89.79	622
90.01 - 95.00	274	\$23,822,685.62	2.46	\$86,944.11	7.723	94.78	644
95.01 - 100.00	901	\$68,194,716.03	7.04	\$75,687.81	9.106	99.92	650
Total:	4,863	\$968,014,921.34	100.00	\$199,057.15	7.133	81.48	624

Mortgage Insurance Coverage of Mortgage Loans as of Cutoff Date

Range (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
0%	4,863	\$968,014,921.34	100.00	\$199,057.15	7.133	81.48	624
Total:	4,863	\$968,014,921.34	100.00	\$199,057.15	7.133	81.48	624

Effective LTV of Mortgage Loans as of Cutoff Date

Range (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
< 25.00	11	\$1,109,438.43	0.11	\$100,858.04	7.860	21.35	612
25.01 - 30.00	5	\$459,247.72	0.05	\$91,849.54	7.806	27.01	554
30.01 - 35.00	9	\$1,393,133.11	0.14	\$154,792.57	6.941	32.37	636
35.01 - 40.00	15	\$2,442,199.14	0.25	\$162,813.28	7.102	37.29	643
40.01 - 45.00	25	\$4,164,897.82	0.43	\$166,595.91	7.363	42.64	567
45.01 - 50.00	36	\$6,479,753.00	0.67	\$179,993.14	7.057	48.15	591
50.01 - 55.00	55	\$11,992,069.83	1.24	\$218,037.63	7.393	53.08	574
55.01 - 60.00	74	\$14,635,788.86	1.51	\$197,780.93	7.679	58.25	579
60.01 - 65.00	128	\$27,463,150.38	2.84	\$214,555.86	7.650	63.46	576
65.01 - 70.00	163	\$37,916,339.82	3.92	\$232,615.58	7.721	68.57	579
70.01 - 75.00	199	\$52,370,652.56	5.41	\$263,169.11	7.328	74.06	589
75.01 - 80.00	1,790	\$444,324,774.50	45.90	\$248,226.13	6.674	79.86	640
80.01 - 85.00	318	\$76,250,763.97	7.88	\$239,782.28	7.029	84.45	598
85.01 - 90.00	860	\$194,995,310.55	20.14	\$226,738.73	7.157	89.79	622

90.01 - 95.00	274	\$23,822,685.62	2.46	\$86,944.11	7.723	94.78	644
95.01 - 100.00	901	\$68,194,716.03	7.04	\$75,687.81	9.106	99.92	650
Total:	4,863	\$968,014,921.34	100.00	\$199,057.15	7.133	81.48	624

Original LTV of Mortgage Loans as of Cutoff Date

Original LTV of Mortgage Loans as of Cutoff Date		Aggregate Principal Balance as of Cut-off		% of Aggregate Principal Balance as of Cut-off		AUG CURRENT BALANCE		WA GROSS CPN		WA COMBLTV		WA FICO	
Range (%)	Number of Loans	Date	% of Aggregate Principal Balance as of Cut-off	off Date	AUG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO	WA GROSS CPN	WA COMBLTV	WA FICO	WA GROSS CPN	WA FICO
< 25.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
25.01 - 30.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
30.01 - 35.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
35.01 - 40.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
40.01 - 45.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
45.01 - 50.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
50.01 - 55.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
55.01 - 60.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
60.01 - 65.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
65.01 - 70.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
70.01 - 75.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
75.01 - 80.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
80.01 - 85.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
85.01 - 90.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
90.01 - 95.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
95.01 - 100.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
Total:	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0

Mortgage Insurance Coverage of Mortgage Loans as of Cutoff Date

Mortgage Insurance Coverage of Mortgage Loans as of Cutoff Date		Aggregate Principal Balance as of Cut-off		% of Aggregate Principal Balance as of Cut-off		AUG CURRENT BALANCE		WA GROSS CPN		WA COMBLTV		WA FICO	
Range (%)	Number of Loans	Date	% of Aggregate Principal Balance as of Cut-off	off Date	AUG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO	WA GROSS CPN	WA COMBLTV	WA FICO	WA GROSS CPN	WA FICO
0%	4,863	\$968,014,921.34	100.00	100.00	\$199,057.15	7.133	81.48	624	7.133	81.48	624	7.133	624
22%	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
30%	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
35%	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
Total:	4,863	\$968,014,921.34	100.00	100.00	\$199,057.15	7.133	81.48	624	7.133	81.48	624	7.133	624

Effective LTV of Mortgage Loans as of Cutoff Date

Effective LTV of Mortgage Loans as of Cutoff Date		Aggregate Principal Balance as of Cut-off		% of Aggregate Principal Balance as of Cut-off		AUG CURRENT BALANCE		WA GROSS CPN		WA COMBLTV		WA FICO	
Range (%)	Number of Loans	Date	% of Aggregate Principal Balance as of Cut-off	off Date	AUG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO	WA GROSS CPN	WA COMBLTV	WA FICO	WA GROSS CPN	WA FICO
< 25.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
25.01 - 30.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
30.01 - 35.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
35.01 - 40.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
40.01 - 45.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
45.01 - 50.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
50.01 - 55.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0
55.01 - 60.00	0	\$0.00	0.00	0.00	\$0.00	0.000	0.00	0	0.000	0.00	0	0.000	0

60.01 - 65.00	0	\$0.00	0.00	\$0.00	0.000	0.00	0
65.01 - 70.00	0	\$0.00	0.00	\$0.00	0.000	0.00	0
70.01 - 75.00	0	\$0.00	0.00	\$0.00	0.000	0.00	0
75.01 - 80.00	0	\$0.00	0.00	\$0.00	0.000	0.00	0
80.01 - 85.00	0	\$0.00	0.00	\$0.00	0.000	0.00	0
85.01 - 90.00	0	\$0.00	0.00	\$0.00	0.000	0.00	0
90.01 - 95.00	0	\$0.00	0.00	\$0.00	0.000	0.00	0
95.01 - 100.00	0	\$0.00	0.00	\$0.00	0.000	0.00	0
Total:	0	\$0.00	0.00	\$0.00	0.000	0.00	0

**Nomura Home Equity Loan, Inc.,
Series 2005-FM1**

Issuer

Nomura Home Equity Loan, Inc.

Depositor

The collateral information contained herein reflects the anticipated August 1, 2005 scheduled balances and is indicative only. It is anticipated that the aggregate mortgage loan principal balance as of the closing date will be different that shown below.

All Loans

	Loan Count	Current UPB	% of UPB	AVG BAL	TERM	FICO	LTV	GWAC	% IO	Full/Alt Doc	Single Family	Owner Occupied	% CA
Interest Only Loans	939	261,818,705	27.0	278,827	360	645	80.82	6.284	100.0	81.7	86.3	99.8	51.7
Silent 2nds	1,833	417,506,978	43.1	227,772	360	646	81.76	6.675	49.9	68.5	79.8	94.6	34.7
2nd Liens	1,020	46,102,883	4.8	45,199	337	646	99.47	10.026	-	65.8	80.2	98.5	31.4

Justin D. Baker
7/11

**Nomura Home Equity Loan, Inc.,
Series 2005-FM1**

Issuer

Nomura Home Equity Loan, Inc.

Depositor

The collateral information contained herein reflects the anticipated August 1, 2005 scheduled balances and is indicative only. It is anticipated that the aggregate mortgage loan principal balance as of the closing date will be different that shown below.

All Loans

	Loan Count	Current UPB	% of UPB	AVG BAL	TERM	FICO	LTV	GWAC	% IO	Full/Alt Doc	Single Family	Owner Occupied	% CA
Interest Only Loans	939	261,818,705	27.0	278,827	360	645	80.82	6.284	100.0	81.7	86.3	99.8	51.7

Silent 2nd %	43.1%
CLTV including Silent 2nds	88.82%
W.A. DTI	42.39%

W.A. DTI of IO Loans	41.61%
W.A. DTI of CA Loans	42.74%
W.A. FICO of CA Loans	633

NHELT 2005-FM1

Simultaneous 2nd percentage	43.10%
% Investment loans in Florida	0.68%
% Investment loans in Las Vegas	0.13%

	Loan Count	Current UPB	% of UPB	AVG BAL	TERM	FICO	LTV	GWAC	% IO	Full/Ait Doc
Fixed Rate Mortgages	1,447	149,478,336	15.4	103,302	348	636	85.11	7,817	-	68.1
ARM Mortgages	3,416	818,536,585	84.6	239,618	360	622	80.82	7,008	32.0	61.1
IO Loans	939	261,818,705	27.0	278,827	360	645	80.82	6,284	100.0	81.1

Purpose: Purchase -- Fixed Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679
0-65	0	0	0	0	0	0.2	0	0	0	0.1
65.01-70	0	0	0.5	0	0	0	0	0	0	0
70.01-75	0	0	0	0	0	0	0	0	0	0
75.01-78	0	0	0	0	0	0	0	0	0	0
78.01-80	0	0	0	0	0.1	2.6	0	0	0	0
80.01-85	0	0	0.1	0.1	0.6	0	0.3	0.6	0	0.2
85.01-90	0	0	0	0.4	2.3	0.4	0.6	2.9	2	3.1
90.01-95	0	0	0	0.7	1.1	0.4	0.4	0.4	1	0.4
95.01-100	0	0	0	0	0.1	10.7	4.1	12.1	14.4	11.1
100.01+	0	0	0	0	0	0	0	0	0	0

Purpose: Purchase -- ARM Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679
0-65	0	0	0.4	0.1	0.1	0	0.1	0	0.1	0.1
65.01-70	0	0	0.1	0.1	0.2	0.1	0	0	0	0.1
70.01-75	0	0	0.1	0.2	0.3	0.1	0.1	0.1	0.1	0
75.01-78	0	0	0	0	0	0	0	0.1	0.1	0.2
78.01-80	0	0.2	0.9	0.5	0.5	8.1	6.4	10.6	11.5	9.1
80.01-85	0	0	0.7	0.6	0.2	0.6	0.3	0.2	0.2	0.1
85.01-90	0	0	0.1	2.8	3.1	3.5	3.5	1.8	1.5	1.1
90.01-95	0	0	0	0.1	0	0	0	0.1	0	0.2
95.01-100	0	0	0	0	0	0	0.7	0.4	0.3	0.2
100.01+	0	0	0	0	0	0	0	0	0	0

Purpose: Refinance/Cash Out -- Fixed Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679
0-65	0	0.5	0.3	1.6	1.1	1.4	2.4	2.4	1.4	0.2
65.01-70	0	0.4	0.6	0.4	0	2.2	1	0.7	1.4	0.2
70.01-75	0	0	0.2	0.1	1.9	1.4	1.2	1.2	1.9	0
75.01-78	0	0.3	0.1	0.5	0.8	0.2	0.3	0	0	0.5
78.01-80	0	0.9	0.9	0.5	2.1	0.9	1.9	3.9	1.6	1.1
80.01-85	0	0.4	0.2	0.4	2	0.7	1.7	2.1	3.3	2.1
85.01-90	0	0.4	0	0.1	0.9	1.5	1.9	4.2	3.5	2.8

Purpose: Refinance/Cash Out -- ARM Loans												
LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679		
90.01-95	0	0	0	0	0	0	0.2	0.3	0.2	0.4	0	0
95.01-100	0	0	0	0	0	0	0.9	1.4	3.1	0	0	0
100.01+	0	0	0	0	0	0	0	0	0	0	0	0

Purpose: Refinance/Rate--Term -- Fixed Loans												
LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679		
0-65	0	0	0	0	0	0	0	0	0	0	0	0
65.01-70	0	0	0	0	0	0	0	0	0	0	0	0
70.01-75	0	0	0	0	0	0	0	0	0	0	0	0
75.01-78	0	0	0	0	0	0	0	0	0	0	0	0
78.01-80	0	0	0	0	0	0	0	0	0	0	0	0
80.01-85	0	0	0	0	0	0	0	0	0	0	0	0
85.01-90	0	0	0	0	0	0	0	0	0	0	0	0
90.01-95	0	0	0	0	0	0	4.9	0	0	0	0	0
95.01-100	0	0	0	0	0	0	0	0	24.4	0	0	0
100.01+	0	0	0	0	0	0	0	0	0	0	0	0

Purpose: Refinance/Rate--Term -- ARM Loans												
LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679		
0-65	0	0	5.5	1.7	3.6	0	0	0	0	0	0	0
65.01-70	0	0	0	2.1	3.5	0	0	0	0	0	0	0
70.01-75	0	0	0	2	0	0	0	0	0	0	0	0
75.01-78	0	0	4.3	0	0	0	0	0	0	0	0	0
78.01-80	0	0	0	7.4	0	0	9.1	0	9.6	0	10.3	2.0
80.01-85	0	0	0	0	0	0	0	0	0	0	0	0
85.01-90	0	0	0	0	0	0	11.3	0	3	0	8.4	0
90.01-95	0	0	0	0	0	0	0	0	0	0	2.4	0
95.01-100	0	0	0	0	0	0	0	0	0	0	3.9	0
100.01+	0	0	0	0	0	0	0	0	0	0	0	0

Occupancy: Primary -- Fixed Loans												
LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679		
0-65	0	0	0.4	0.2	1.1	0.7	1.1	1.7	1.6	0.8	0	0
65.01-70	0	0	0.3	0.4	0.3	0	1.5	0.7	0.5	1	0.1	0

Occupancy: 2nd Home -- Fixed Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679
0-65	0	0	0	0	0	4.2	0	0	0	8.5
65.01-70	0	0	0	8.6	0	0	0	0	0	0
70.01-75	0	0	0	0	0	0	0	0	0	0
75.01-78	0	0	0	0	0	0	0	0	0	0
78.01-80	0	0	0	4.1	0	0	0	0	0	0
80.01-85	0	0	0	0	0	0	0	0	0	16.3
85.01-90	0	0	0	0	0	0	0	8.2	0	0
90.01-95	0	0	0	0	0	0.2	0.2	0.6	0.3	0
95.01-100	0	0	0	0	0	0	0	0	0	0
100.01+	0	0	0	0	0	0	0	0	0	0

Occupancy: 2nd Home -- ARM Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679
0-65	0	0	0	0	2.1	0	7.6	0	0	1.1
65.01-70	0	0	0	1.9	0	0	0	1	0	0
70.01-75	0	0	0	0	0	0	0	0	0	2.8
75.01-78	0	0	0	0	0	0	0	0	0	4
78.01-80	0	0	0	0	0	0	1.4	0	0	3.7
80.01-85	0	0	0	5.6	0	0	0	3	0	0
85.01-90	0	0	0	0	6.3	1	7.4	12.9	5.1	8.1
90.01-95	0	0	0	0	5.7	0	0	0	0	1.6
95.01-100	0	0	0	0	0	0	0	0	0	0
100.01+	0	0	0	0	0	0	0	0	0	0

Doctype: Full Doc -- Fixed Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679
0-65	0	0	0.5	0.3	0.9	0.8	1.1	2.1	1.4	0.4
65.01-70	0	0	0.4	0.7	0.4	0	0.9	1	0.2	0.6
70.01-75	0	0	0	0.2	0.1	1.6	1.2	0.9	0.8	1.3
75.01-78	0	0	0.3	0.1	0.5	0.8	0.2	0	0	0
78.01-80	0	0	0.9	0.6	0.2	1.5	2	1.4	1.5	0.9
80.01-85	0	0	0.4	0.2	0.3	1.8	0.7	1.3	1.5	2.8
85.01-90	0	0	0.4	0	0.3	1.3	1	1.9	4.2	3.6
90.01-95	0	0	0	0	0.3	0.5	0.4	0.3	0.2	2
95.01-100	0	0	0	0	0	0.1	6.1	3.2	6	4.2
100.01+	0	0	0	0	0	0	0	0	0	0

Doctype: Full Doc -- ARM Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679
0-65	0	0	1	0.7	1.2	0.6	0.9	0.4	0.4	0.1
65.01-70	0	0	0.6	0.3	0.6	0.3	0.2	0.2	0.2	0
70.01-75	0	0	0.4	1	0.6	0.4	0.4	0.2	0.3	0.1
75.01-78	0	0	0.1	0.1	0.1	0	0.1	0.1	0.1	0
78.01-80	0	0	0.8	1.1	1	0.6	9.1	7.9	6.2	5.9

	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679
80.01-85	0	0.4	1.4	0.9	1.7	1	0.8	0.4	0.4	0.4
85.01-90	0	0	0.2	4	5.1	4.4	2.3	1.6	1.6	1.6
90.01-95	0	0	0	0.1	0.3	0.4	0.5	0.5	0.5	0.1
95.01-100	0	0	0	0	0	0.7	1	0.6	0.6	0.1
100.01+	0	0	0	0	0	0	0	0	0	0

Doctype: Limited/Easy Doc -- Fixed Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679
0-65	0	0	0	0	0	0	0	0	2.1	6.6
65.01-70	0	0	0	1.4	0	0	5.5	0	0	0
70.01-75	0	0	0	0	0	0	0	4	0	0
75.01-78	0	0	0	0	0	0	0	0	0	0
78.01-80	0	0	0	1.9	2.7	4	0	0	16.5	4
80.01-85	0	0	0	0	1.3	0	0	0	0	2.2
85.01-90	0	0	0	0	0	7.6	2.4	0	4.1	0
90.01-95	0	0	0	0	0.1	0.5	0	2.3	0.1	6.4
95.01-100	0	0	0	0	0	0	0	0	3.1	0
100.01+	0	0	0	0	0	0	0	0	0	0

Doctype: Limited/Easy Doc -- ARM Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679
0-65	0	0	0	2.4	1.7	0	0	0	0	1.7
65.01-70	0	0	0	0	2.2	3.4	0	4.4	1.4	0
70.01-75	0	0.6	0	0	1.9	2.4	0	0	0	0
75.01-78	0	0	0	0	0	0	0.4	0	0	0
78.01-80	0	2.3	0	4.5	4.6	0	0.8	0.8	4.8	0
80.01-85	0	0	0	2.4	0.8	1	1.3	1.1	0	2.6
85.01-90	0	0	0	0	4.2	4.4	7.5	2.4	2.5	0
90.01-95	0	0	0	0	0	0	0	0	0	1.6
95.01-100	0	0	0	0	0	0	0	6	0	4.2
100.01+	0	0	0	0	0	0	0	0	0	0

ARM IO Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679
0-65	0	0	0	0	0	0.1	0.4	0.2	0.2	0.1
65.01-70	0	0	0	0	0	0	0.1	0.2	0	0.1
70.01-75	0	0	0	0	0	0	0.6	0.2	0.2	0.4
75.01-78	0	0	0	0	0	0	0.2	0.3	0.3	0
78.01-80	0	0	0	0	0	0.3	12.3	13.1	9.9	13.6
80.01-85	0	0	0	0	0	0	1.2	0.8	0.4	0
85.01-90	0	0	0	0	0	0.1	3.9	2.9	0.6	0.1
90.01-95	0	0	0	0	0	0	0.5	0.3	0	0.6
95.01-100	0	0	0	0	0	0	0	0.8	0.3	0
100.01+	0	0	0	0	0	0	0	0	0	0

States	%	IO Pool	%	ARM Pool	%	Fixed Pool	%
Total Pool							

Alaska	0.01	Arizona	1.84	Alaska	0.01	Arizona	0.75
Arizona	1.14	Arkansas	0.04	Arizona	1.21	Arkansas	0.11
Arkansas	0.05	California	51.7	Arkansas	0.02	California	21.74
California	31.88	Colorado	4.45	California	33.73	Colorado	1.41
Colorado	1.92	Connecticut	0.99	Colorado	2.02	Connecticut	2.91
Connecticut	1.66	Delaware	0.42	Connecticut	1.42	Delaware	0.11
Delaware	0.19	Florida	7.7	Delaware	0.2	Florida	10.57
Florida	9.75	Georgia	3.29	Florida	9.61	Georgia	2.91
Georgia	3.24	Hawaii	1.45	Georgia	3.28	Hawaii	4.61
Hawaii	1.81	Idaho	0.19	Hawaii	1.28	Idaho	0.21
Idaho	0.15	Illinois	1.43	Idaho	0.14	Illinois	2.91
Illinois	4.16	Indiana	0.1	Illinois	4.37	Indiana	0.31
Indiana	0.44	Kentucky	0.09	Indiana	0.45	Iowa	0.11
Iowa	0.04	Maryland	4.74	Iowa	0.01	Kansas	0.11
Kansas	0.1	Massachusetts	2.19	Kansas	0.1	Kentucky	0.04
Kentucky	0.07	Michigan	1.12	Kentucky	0.08	Maine	0.11
Maine	0.08	Minnesota	2.1	Maine	0.07	Maryland	4.71
Maryland	5.03	Missouri	0.18	Maryland	5.09	Massachusetts	2.41
Massachusetts	3.53	Nevada	2.21	Massachusetts	3.72	Michigan	0.97
Michigan	1.39	New Hampshire	0.12	Michigan	1.47	Minnesota	1.07
Minnesota	1.53	New Jersey	1.56	Michigan	1.61	Missouri	0.41
Missouri	0.4	New Mexico	0.2	Minnesota	0.4	Montana	0.01
Montana	0.01	New York	2.12	Missouri	0.03	Nebraska	0.04
Nebraska	0.04	North Carolina	0.63	Nebraska	1.69	Nevada	0.51
Nevada	1.52	Ohio	0.46	Nevada	0.24	New Hampshire	0.31
New Hampshire	0.25	Oregon	0.31	New Hampshire	6.01	New Jersey	8.71
New Jersey	6.43	Pennsylvania	0.68	New Jersey	0.27	New Mexico	0.21
New Mexico	0.26	Rhode Island	0.19	New Mexico	10.03	New York	20.61
New York	11.67	South Carolina	0.05	New York	0.7	North Carolina	0.41
North Carolina	0.66	Tennessee	0.13	North Carolina	0.72	Ohio	0.1
Ohio	0.75	Texas	0.34	Ohio	0.13	Oklahoma	0.01
Oklahoma	0.13	Utah	1.14	Oklahoma	0.28	Oregon	0.31
Oregon	0.3	Virginia	2.81	Oregon	0.84	Pennsylvania	1.41
Pennsylvania	0.94	Washington	2.59	Pennsylvania	0.41	Rhode Island	0.71
Rhode Island	0.46	Washington, DC	0.2	Rhode Island	0.29	South Carolina	0.34
South Carolina	0.29	Wisconsin	0.14	South Carolina	0.41	Tennessee	0.47
Tennessee	0.42	Wyoming	0.1	Tennessee	1.24	Texas	0.61
Texas	1.14			Texas	0.62	Utah	0.38
Utah	0.58			Utah	0.07	Virginia	2.11
Vermont	0.06			Vermont	3.25	Washington	0.1
Virginia	3.09			Virginia	1.41	Washington, DC	0.26
Washington	1.33			Washington	0.48		
Washington, DC	0.56			Washington, DC	0.03		
West Virginia	0.02			West Virginia	0.49		
Wisconsin	0.46			Wisconsin	0.07		
Wyoming	0.06			Wyoming			

ARM Characteristics (Product, IndexType, IO

Period; PenaltyTerm)	WA Teaser	Margin	1st Periodic Cap	Subsequent Cap	Life Cap	LTV	FICO
A2/6 ;6L; 0; 0	24	6.979	3.000	1.500	7.000	81.39	615
A2/6 ;6L; 0; 12	24	6.984	3.000	1.500	7.000	81.58	627
A2/6 ;6L; 0; 24	24	6.958	3.000	1.500	7.000	80.51	606
A2/6 ;6L; 0; 36	24	6.897	3.000	1.500	7.000	79.73	584
A2/6-IO ;6L; 24; 0	24	6.595	3.000	1.500	7.000	80.00	648
A2/6-IO ;6L; 24; 12	24	6.990	3.000	1.500	7.000	81.89	618
A2/6-IO ;6L; 24; 24	24	6.883	3.000	1.500	7.000	81.05	630
A2/6-IO ;6L; 24; 36	24	6.900	3.000	1.500	7.000	60.83	585
A2/6-IO ;6L; 60; 0	24	6.911	3.000	1.500	7.000	82.15	645
A2/6-IO ;6L; 60; 12	24	6.935	3.000	1.500	7.000	80.98	640
A2/6-IO ;6L; 60; 24	24	6.820	3.000	1.500	7.000	80.95	645
A2/6-IO ;6L; 60; 36	24	6.757	3.000	1.500	7.000	78.90	639
A3/6 ;6L; 0; 0	36	6.970	3.000	1.500	7.000	80.26	627
A3/6 ;6L; 0; 12	36	6.990	3.000	1.500	7.000	78.86	628
A3/6 ;6L; 0; 24	36	6.827	3.000	1.500	7.000	80.51	679
A3/6 ;6L; 0; 36	36	6.966	3.000	1.500	7.000	80.06	621
A3/6-IO ;6L; 36; 0	36	6.990	3.000	1.500	7.000	67.95	610
A3/6-IO ;6L; 36; 24	36	6.200	3.000	1.500	7.000	78.74	654
A3/6-IO ;6L; 36; 36	36	6.870	3.000	1.500	7.000	80.00	640
A3/6-IO ;6L; 60; 0	36	6.810	3.000	1.500	7.000	82.03	661
A3/6-IO ;6L; 60; 12	36	6.945	3.000	1.500	7.000	74.95	679
A3/6-IO ;6L; 60; 24	36	6.954	3.000	1.500	7.000	76.91	619
A3/6-IO ;6L; 60; 36	36	6.562	3.000	1.500	7.000	74.69	672
A5/6 ;6L; 0; 0	60	6.986	3.000	1.500	7.000	77.15	596
A5/6 ;6L; 0; 12	60	6.885	3.000	1.500	7.000	78.34	696
A5/6 ;6L; 0; 24	60	6.990	3.000	1.500	7.000	85.42	639
A5/6 ;6L; 0; 36	60	6.906	3.000	1.500	7.000	80.89	666

John Debra
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NHELT 2005-FM1

Simultaneous 2nd percentage	43.10%
% Investment loans in Florida	0.68%
% Investment loans in Las Vegas	0.13%

	Loan Count	Current UPB	% of UPB	AVG BAL	TERM	FICO	LTV	GWAC	% IO	Full/Alt Doc	Single Family	Occ
Fixed Rate Mortgages	1,447	149,478,336	15.4	103,302	348	636	85.11	7,817	-	68.8	79.4	
ARM Mortgages	3,416	818,536,585	84.6	239,618	360	622	80.82	7,008	32.0	61.1	80.1	
IO Loans	939	261,818,705	27.0	278,827	360	645	80.82	6,284	100.0	81.7	86.3	

Purpose: Purchase -- Fixed Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
0-65	0	0	0	0	0	0	0.2	0	0	0.1	0	0.2
65.01-70	0	0	0	0	0	0	0	0	0	0	0	0
70.01-75	0	0	0	0	0	0	0	0	0	0	0	0
75.01-78	0	0	0	0	0	0	0	0	0	0	0	0
78.01-80	0	0	0	0	0	0.1	2.6	0	0	0	0	0
80.01-85	0	0	0	0.1	0.1	0.6	0	0.3	0.6	0	0.2	0.7
85.01-90	0	0	0	0	0.4	2.3	0.4	0.6	2.9	2	3.3	1.2
90.01-95	0	0	0	0	0.7	1.1	0.4	0.4	0.4	1	0.6	0.4
95.01-100	0	0	0	0	0	0.1	10.7	4.1	12.1	14.4	11.3	8.3
100.01+	0	0	0	0	0	0	0	0	0	0	0	0

Purpose: Purchase -- ARM Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
0-65	0	0	0	0.4	0.1	0	0.1	0	0.1	0.1	0	0
65.01-70	0	0	0	0.1	0.1	0.2	0.1	0	0	0.1	0	0
70.01-75	0	0	0	0.1	0.2	0.3	0.1	0.1	0.1	0	0	0
75.01-78	0	0	0	0	0	0	0	0	0.1	0.1	0.1	0
78.01-80	0	0	0.2	0.9	0.5	0.5	8.1	6.4	10.6	11.5	9.5	7.4
80.01-85	0	0	0	0.7	0.6	0.2	0.6	0.3	0.2	0.2	0.1	0
85.01-90	0	0	0	0.1	2.8	3.1	3.5	3.5	1.8	1.5	1.6	1.1
90.01-95	0	0	0	0	0.1	0	0	0	0.1	0	0.2	0.1
95.01-100	0	0	0	0	0	0	0	0.7	0.4	0.3	0.3	0.5
100.01+	0	0	0	0	0	0	0	0	0	0	0	0

Purpose: Refinance/Cash Out -- Fixed Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
0-65	0	0	0.5	0.3	1.6	1.1	1.4	2.4	2.4	1.4	0.7	1.5
65.01-70	0	0	0.4	0.6	0.4	0	2.2	1	0.7	1.4	0.2	0.4
70.01-75	0	0	0	0.2	0.1	1.9	1.4	1.2	1.2	1.9	0	0.3
75.01-78	0	0	0.3	0.1	0.5	0.8	0.2	0.3	0	0	0.9	0
78.01-80	0	0	0.9	0.9	0.5	2.1	0.9	1.9	3.9	1.6	1.8	3
80.01-85	0	0	0.4	0.2	0.4	2	0.7	1.7	2.1	3.3	2.3	0.4
85.01-90	0	0	0.4	0	0.1	0.9	1.5	1.9	4.2	3.5	2.8	1.5

	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
90.01-95	0	0	0	0	0	0	0.2	0.3	0.2	2.3	0.7	0.2
95.01-100	0	0	0	0	0	0	0.9	1.4	3.1	1.6	0.9	0.7
100.01+	0	0	0	0	0	0	0	0	0	0	0	0
Purpose: Refinance/Cash Out -- ARM Loans												
LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
0-65	0	0	2.5	1.8	2.4	1.7	1.7	0.9	0.6	0.4	0.3	0.2
65.01-70	0	0	1.5	0.8	1.1	0.7	0.5	0.8	0.9	0.2	0.1	0.1
70.01-75	0	0	1.3	1.9	1.4	0.9	1	0.7	0.9	0.5	0.3	0.5
75.01-78	0	0	0	0.4	0.4	0.3	0.2	0.3	0.3	0	0	0
78.01-80	0	0	1.9	2.9	2.6	1.9	3.9	4	3.5	3.1	2.9	1.5
80.01-85	0	0	0.6	1.3	1.3	1.1	2.8	1.7	1.5	0.9	0.8	0.2
85.01-90	0	0	0	0.1	2.3	2	3.1	3.6	3.5	2	0.8	0.9
90.01-95	0	0	0	0	0	0.1	0.4	0.5	0.5	1	0.3	0.3
95.01-100	0	0	0	0	0	0	0	0.5	0.9	1	0.5	0.4
100.01+	0	0	0	0	0	0	0	0	0	0	0	0

	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
90.01-95	0	0	0	0	0	0	0	0	0	0	0	0
95.01-100	0	0	0	0	0	0	0	0	0	0	0	0
100.01+	0	0	0	0	0	0	0	0	0	0	0	0
Purpose: Refinance/Rate-Term -- Fixed Loans												
LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
0-65	0	0	0	0	0	0	0	0	0	0	0	0
65.01-70	0	0	0	0	0	0	0	0	0	0	0	0
70.01-75	0	0	0	0	0	0	0	0	0	0	0	0
75.01-78	0	0	0	0	0	0	0	0	0	0	0	0
78.01-80	0	0	0	0	0	0	0	0	0	0	0	0
80.01-85	0	0	0	0	0	0	0	0	0	0	68.1	0
85.01-90	0	0	0	0	0	0	0	0	0	0	0	0
90.01-95	0	0	0	0	0	0	4.9	0	0	0	0	0
95.01-100	0	0	0	0	0	0	0	0	24.4	0	0	0
100.01+	0	0	0	0	0	0	0	0	0	0	0	0

	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
90.01-95	0	0	5.5	1.7	3.6	0	0	0	0	0	0	0
95.01-100	0	0	0	2.1	3.5	0	0	0	0	0	0	0
100.01+	0	0	0	2	0	0	0	0	0	0	0	0
Purpose: Refinance/Rate-Term -- ARM Loans												
LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
0-65	0	0	4.3	7.4	0	0	9.1	9.6	10.3	2.3	0	0
65.01-70	0	0	0	0	0	0	0	0	0	0	0	0
70.01-75	0	0	0	0	0	0	0	0	0	0	0	0
75.01-78	0	0	0	0	0	0	0	0	0	0	0	0
78.01-80	0	0	0	0	0	0	0	0	0	0	0	0
80.01-85	0	0	0	0	0	0	0	0	0	0	0	0
85.01-90	0	0	0	0	0	11.3	0	3	2.4	0	0	0
90.01-95	0	0	0	0	0	0	0	0	3.9	0	0	0
95.01-100	0	0	0	0	0	0	0	0	0	0	0	0
100.01+	0	0	0	0	0	0	0	0	0	0	0	0

	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
90.01-95	0	0	0.4	0.2	1.1	0.7	1.1	1.7	1.6	0.8	0.5	0.9
95.01-100	0	0	0.3	0.4	0.3	0	1.5	0.7	0.5	1	0.1	0.2
100.01+	0	0	0	0	0	0	0	0	0	0	0	0
Occupancy: Primary -- Fixed Loans												
LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
0-65	0	0	0.4	0.2	1.1	0.7	1.1	1.7	1.6	0.8	0.5	0.9
65.01-70	0	0	0.3	0.4	0.3	0	1.5	0.7	0.5	1	0.1	0.2

Occupancy: 2nd Home -- Fixed Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
0-65	0	0	0	0	0	4.2	0	0	0	8.5	0	0
65.01-70	0	0	0	8.6	0	0	0	0	0	0	0	0
70.01-75	0	0	0	0	0	0	0	0	0	0	0	0
75.01-78	0	0	0	0	0	0	0	0	0	0	0	0
78.01-80	0	0	0	4.1	0	0	0	0	0	0	0	0
80.01-85	0	0	0	0	0	0	0	0	0	0	0	0
85.01-90	0	0	0	0	0	0	0	8.2	0	0	16.3	5.4
90.01-95	0	0	0	0	0	0.2	0.2	0.6	0.3	0	13	5.4
95.01-100	0	0	0	0	0	0	0	0	0	0	0	0.9
100.01+	0	0	0	0	0	0	0	0	0	0	0	0

Occupancy: 2nd Home -- ARM Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
0-65	0	0	0	0	2.1	0	7.6	0	0	0	1.1	0
65.01-70	0	0	0	1.9	0	0	0	1	0	0	0	0
70.01-75	0	0	0	0	0	0	0	0	0	0	2.8	0
75.01-78	0	0	0	0	0	0	0	0	0	4	0	0
78.01-80	0	0	0	0	0	0	1.4	0	0	0	3.7	8.5
80.01-85	0	0	0	5.6	0	0	0	3	0	0	0	0
85.01-90	0	0	0	0	6.3	1	7.4	12.9	5.1	0	8.1	5.6
90.01-95	0	0	0	0	5.7	0	0	0	0	1.6	0	0
95.01-100	0	0	0	0	0	0	0	0	0	0	0	0
100.01+	0	0	0	0	0	0	0	0	0	0	0	0

Doctype: Full Doc -- Fixed Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
0-65	0	0	0.5	0.3	0.9	0.8	1.1	2.1	1.4	0.4	0.4	0.3
65.01-70	0	0	0.4	0.7	0.4	0	0.9	1	0.2	0.6	0	0
70.01-75	0	0	0	0.2	0.1	1.6	1.2	0.9	0.8	1.3	0	0
75.01-78	0	0	0.3	0.1	0.5	0.8	0.2	0	0	0	0	0
78.01-80	0	0	0.9	0.6	0.2	1.5	2	1.4	1.5	0.9	0.8	1.6
80.01-85	0	0	0.4	0.2	0.3	1.8	0.7	1.3	1.5	2.8	1.4	0.3
85.01-90	0	0	0.4	0	0.3	1.3	1	1.9	4.2	3.6	3.6	1.7
90.01-95	0	0	0	0	0.3	0.5	0.4	0.3	0.2	2	0.7	0.3
95.01-100	0	0	0	0	0	0.1	6.1	3.2	6	4.2	3.4	2
100.01+	0	0	0	0	0	0	0	0	0	0	0	0

Doctype: Full Doc -- ARM Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
0-65	0	0	1	0.7	1.2	0.6	0.9	0.4	0.4	0.1	0.1	0.1
65.01-70	0	0	0.6	0.3	0.6	0.3	0.2	0.2	0.2	0	0	0.1
70.01-75	0	0	0.4	1	0.6	0.4	0.4	0.2	0.3	0.1	0.1	0.1
75.01-78	0	0	0.1	0.1	0.1	0	0.1	0.1	0.1	0.1	0	0
78.01-80	0	0	0.8	1.1	1	0.6	9.1	7.9	6.2	5.9	5.3	3.6

80.01-85	0	0.4	1.4	1.4	0.9	1.7	1	0.8	0.4	0.4	0.1
85.01-90	0	0	0.2	4	4	5.1	4.4	2.3	1.6	1.7	1
90.01-95	0	0	0	0.1	0.1	0.3	0.4	0.5	0.5	0.1	0.1
95.01-100	0	0	0	0	0	0	0.7	1	0.6	0.5	0.3
100.01+	0	0	0	0	0	0	0	0	0	0	0

Doctype: Limited/Easy Doc -- Fixed Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
0-65	0	0	0	0	0	0	0	0	2.1	6.6	3.7	5.3
65.01-70	0	0	0	1.4	0	0	5.5	0	0	0	0	0
70.01-75	0	0	0	0	0	0	0	0	4	0	0	0
75.01-78	0	0	0	0	0	0	0	0	0	0	0	0
78.01-80	0	0	0	1.9	2.7	4	0	0	16.5	4	6.5	0
80.01-85	0	0	0	0	1.3	0	0	0	0	0	2.2	0
85.01-90	0	0	0	0	0	7.6	2.4	4.1	0	0	0	0
90.01-95	0	0	0	0	0.1	0.5	0	2.3	0.1	6.4	0	0.2
95.01-100	0	0	0	0	0	0	0	0	3.1	0	0	0
100.01+	0	0	0	0	0	0	0	0	0	0	0	0

Doctype: Limited/Easy Doc -- ARM Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
0-65	0	0	0	2.4	1.7	0	0	0	0	1.7	0	0
65.01-70	0	0	0	0	2.2	3.4	0	4.4	1.4	0	0	0
70.01-75	0	0	0.6	0	1.9	2.4	0	0	0	0	0	0
75.01-78	0	0	0	0	0	0	0.4	0	0	0	0	0
78.01-80	0	0	2.3	4.5	4.6	0	0.8	0.8	4.8	0	0.6	2.5
80.01-85	0	0	0	2.4	0.8	1	1.3	1.1	0	0	2.6	0
85.01-90	0	0	0	0	4.2	4.4	7.5	2.4	2.5	0	0	2.6
90.01-95	0	0	0	0	0	0	0	0	0	6.1	1.6	0
95.01-100	0	0	0	0	0	0	6	0	0	4.2	3.4	0
100.01+	0	0	0	0	0	0	0	0	0	0	0	0

ARM IO Loans

LTV/FICO	0-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	640-659	660-679	680-699	700-7
0-65	0	0	0	0	0	0.1	0.4	0.2	0.2	0.1	0.2	0
65.01-70	0	0	0	0	0	0	0.1	0.2	0	0.1	0	0
70.01-75	0	0	0	0	0	0	0.6	0.2	0.2	0.4	0.2	0.3
75.01-78	0	0	0	0	0	0	0.2	0.3	0.3	0	0	0
78.01-80	0	0	0	0	0	0.3	12.3	13.1	9.9	13.6	10.6	8.7
80.01-85	0	0	0	0	0	0	1.2	0.8	0.4	0	0	0
85.01-90	0	0	0	0	0	0.1	3.9	2.9	0.6	0.1	0.2	0
90.01-95	0	0	0	0	0	0	0.5	0.3	0	0.6	0.1	0.2
95.01-100	0	0	0	0	0	0	0	0.8	0.3	0	0.3	0
100.01+	0	0	0	0	0	0	0	0	0	0	0	0

States	IO Pool	ARM Pool	Fixed Pool
Total Pool			

Alaska	Arizona	Alaska	Arizona
Arizona	Arkansas	Arizona	Arkansas
Arkansas	California	Arkansas	California
California	Colorado	California	Colorado
Colorado	Connecticut	Colorado	Connecticut
Connecticut	Delaware	Connecticut	Delaware
Delaware	Florida	Delaware	Florida
Florida	Georgia	Florida	Georgia
Georgia	Hawaii	Georgia	Hawaii
Hawaii	Idaho	Hawaii	Idaho
Idaho	Illinois	Idaho	Illinois
Illinois	Indiana	Illinois	Indiana
Indiana	Kentucky	Indiana	Iowa
Iowa	Maryland	Iowa	Kansas
Kansas	Massachusetts	Kansas	Kentucky
Kentucky	Michigan	Kentucky	Maine
Maine	Minnesota	Maine	Maryland
Maryland	Missouri	Maryland	Massachusetts
Massachusetts	Nevada	Massachusetts	Michigan
Michigan	New Hampshire	Massachusetts	Minnesota
Minnesota	New Jersey	Massachusetts	Missouri
Missouri	New Mexico	Massachusetts	Montana
Montana	New York	Massachusetts	Nebraska
Nebraska	North Carolina	Massachusetts	Nevada
Nevada	Ohio	Massachusetts	New Hampshire
New Hampshire	Oregon	Massachusetts	New Jersey
New Jersey	Pennsylvania	Massachusetts	New Mexico
New Mexico	Rhode Island	Massachusetts	New York
New York	South Carolina	Massachusetts	North Carolina
North Carolina	Tennessee	Massachusetts	Ohio
Ohio	Texas	Massachusetts	Oklahoma
Oklahoma	Utah	Massachusetts	Oregon
Oregon	Virginia	Massachusetts	Pennsylvania
Pennsylvania	Washington	Massachusetts	Rhode Island
Rhode Island	Washington, DC	Massachusetts	South Carolina
South Carolina	Wisconsin	Massachusetts	Tennessee
Tennessee	Wyoming	Massachusetts	Texas
Texas		Massachusetts	Utah
Utah		Massachusetts	Vermont
Vermont		Massachusetts	Virginia
Virginia		Massachusetts	Washington
Washington		Massachusetts	Washington, DC
Washington, DC		Massachusetts	West Virginia
West Virginia		Massachusetts	Wisconsin
Wisconsin		Massachusetts	Wyoming
Wyoming		Massachusetts	

ARM Characteristics (Product;IndexType;IO Peric WA Teaser	Margin	1st Periodic †	Subsequent †	Life Cap	LTV	FICO
A2/6 ;6L; 0; 0	24	6.979	3.000	1.500	7.000	81.39
A2/6 ;6L; 0; 12	24	6.984	3.000	1.500	7.000	81.58
A2/6 ;6L; 0; 24	24	6.958	3.000	1.500	7.000	80.51
A2/6 ;6L; 0; 36	24	6.897	3.000	1.500	7.000	79.73
A2/6-IO ;6L;24; 0	24	6.595	3.000	1.500	7.000	80.00
A2/6-IO ;6L;24;12	24	6.990	3.000	1.500	7.000	81.89
A2/6-IO ;6L;24;24	24	6.883	3.000	1.500	7.000	81.05
A2/6-IO ;6L;24;36	24	6.900	3.000	1.500	7.000	80.83
A2/6-IO ;6L;60; 0	24	6.911	3.000	1.500	7.000	82.15
A2/6-IO ;6L;60;12	24	6.935	3.000	1.500	7.000	80.98
A2/6-IO ;6L;60;24	24	6.820	3.000	1.500	7.000	80.95
A2/6-IO ;6L;60;36	24	6.757	3.000	1.500	7.000	78.90
A3/6 ;6L; 0; 0	36	6.970	3.000	1.500	7.000	80.26
A3/6 ;6L; 0; 12	36	6.990	3.000	1.500	7.000	78.86
A3/6 ;6L; 0; 24	36	6.827	3.000	1.500	7.000	80.51
A3/6 ;6L; 0; 36	36	6.966	3.000	1.500	7.000	80.06
A3/6-IO ;6L;36; 0	36	6.990	3.000	1.500	7.000	67.95
A3/6-IO ;6L;36;24	36	6.200	3.000	1.500	7.000	78.74
A3/6-IO ;6L;36;36	36	6.870	3.000	1.500	7.000	80.00
A3/6-IO ;6L;60; 0	36	6.810	3.000	1.500	7.000	82.03
A3/6-IO ;6L;60;12	36	6.945	3.000	1.500	7.000	74.95
A3/6-IO ;6L;60;24	36	6.954	3.000	1.500	7.000	76.91
A3/6-IO ;6L;60;36	36	6.562	3.000	1.500	7.000	74.69
A5/6 ;6L; 0; 0	60	6.986	3.000	1.500	7.000	77.15
A5/6 ;6L; 0; 12	60	6.885	3.000	1.500	7.000	78.34
A5/6 ;6L; 0; 24	60	6.990	3.000	1.500	7.000	85.42
A5/6 ;6L; 0; 36	60	6.906	3.000	1.500	7.000	80.89

NHELT 2005-FM1

Total Balance	968,014,921
% of Silent 2nds	43.1
CLTV of Silent 2nds	98.77
CLTV of All Loans	88.82
W.A. DTI	42.39
% of Pool with MI	-

	Loan Count	Current UPB	% of UPB	Avg. UPB	Term	FICO	LTV	WAC	Single Family	Owner-Occupied	Full Doc Loans
Loans w/ Silent 2nds	1,833	417,506,978	43.13	227,172	360	646	81.76	6.675	79.80	94.60	68.
2nd Lien Loans	1,020	46,102,883	4.76	45,199	337	646	99.47	10.026	80.20	98.50	65.
Investor Loans	379	56,735,804	5.86	149,699	356	653	81.89	7.703	58.20	-	72.
Interest Only	939	261,818,705	27.05	278,827	360	645	80.82	6.284	86.30	99.80	81.
STATE											
California	1,057	308,558,137	31.88	291,919	359	633	79.69	6.751	85.50	95.00	61.
New York	389	112,978,460	11.67	290,433	357	638	80.76	7.043	50.70	94.80	42.
Florida	625	94,424,459	9.75	151,079	358	615	82.94	7.507	87.20	89.20	65.
New Jersey	254	62,262,999	6.43	245,130	359	613	80.40	7.396	67.40	92.00	46.
Maryland	248	48,739,126	5.03	196,529	358	603	81.44	7.398	92.70	93.40	67.
Illinois	251	40,249,428	4.16	160,356	353	620	83.27	7.414	71.60	90.90	63.
Massachusetts	149	34,142,286	3.53	229,143	359	629	81.13	7.172	56.20	94.80	52.
Georgia	254	31,318,941	3.24	123,303	357	614	84.25	7.432	95.00	87.00	84.
Virginia	148	29,868,014	3.09	201,811	359	605	80.49	7.336	91.00	95.60	63.
Colorado	118	18,631,785	1.92	157,896	360	624	82.70	6.705	94.00	96.60	89.
Hawaii	62	17,479,596	1.81	281,929	359	652	80.17	6.659	57.60	82.60	74.
Connecticut	105	16,086,045	1.66	153,200	355	618	83.30	7.447	76.70	90.40	61.
Minnesota	98	14,785,812	1.53	150,876	359	626	82.78	7.200	80.50	95.60	76.
Nevada	82	14,720,253	1.52	179,515	358	616	82.14	7.096	91.20	84.90	80.
Michigan	119	13,498,018	1.39	113,429	358	611	83.29	7.642	83.40	84.50	76.
Washington	89	12,886,646	1.33	144,794	359	620	82.72	6.920	93.90	100.00	94.
Arizona	81	11,045,946	1.14	136,370	358	631	83.35	7.138	96.20	94.80	72.
Texas	104	11,023,478	1.14	105,995	355	610	85.44	7.839	97.30	91.80	69.
Pennsylvania	72	9,062,038	0.94	125,862	358	614	84.72	7.621	90.10	91.70	60.
Ohio	54	7,269,960	0.75	134,629	357	610	86.54	7.720	91.10	95.80	68.
North Carolina	80	6,395,404	0.66	79,943	353	602	84.15	7.863	95.90	89.80	82.
Utah	27	5,653,206	0.58	209,378	360	635	84.63	6.906	94.80	94.80	80.
Washington, DC	22	5,387,683	0.56	244,895	359	662	83.31	7.302	93.90	75.90	47.
Rhode Island	28	4,464,992	0.46	159,464	359	631	82.57	7.356	49.70	81.00	78.
Wisconsin	34	4,425,260	0.46	130,155	359	611	86.45	7.676	80.40	92.80	71.
Indiana	33	4,291,446	0.44	130,044	356	636	89.25	7.492	100.00	93.90	59.
Tennessee	49	4,018,597	0.42	82,012	353	595	86.83	7.998	94.80	91.80	81.
Missouri	50	3,859,034	0.40	77,181	351	595	84.77	8.266	90.40	92.50	72.
Oregon	27	2,868,819	0.30	106,253	357	623	86.21	7.393	95.90	87.90	79.
South Carolina	36	2,848,694	0.29	79,130	354	586	84.38	8.110	95.10	89.30	86.
New Mexico	22	2,541,448	0.26	115,520	353	608	83.19	8.043	100.00	93.00	49.

New Hampshire	14	2,410,293	0.25	172,164	359	612	82.69	7.314	82.50	100.00	5
Delaware	10	1,844,802	0.19	184,480	360	602	90.59	7.265	100.00	89.50	6
Idaho	14	1,491,562	0.15	106,540	355	626	85.11	7.486	100.00	100.00	6
Oklahoma	14	1,230,521	0.13	87,894	356	632	89.25	7.535	100.00	61.80	9
Kansas	10	985,036	0.10	98,504	354	611	87.32	7.933	100.00	100.00	8
Maine	6	800,399	0.08	133,400	360	624	80.87	6.548	100.00	100.00	8
Kentucky	8	720,194	0.07	90,024	360	595	85.44	7.470	100.00	100.00	8
Wyoming	3	586,627	0.06	195,542	360	708	81.56	6.609	100.00	100.00	1
Vermont	1	548,755	0.06	548,755	360	613	89.87	7.450	100.00	100.00	10
Arkansas	6	440,162	0.05	73,360	349	642	87.04	7.688	100.00	100.00	10
Iowa	3	366,536	0.04	122,179	360	604	89.87	8.207	100.00	41.50	10
Nebraska	4	339,185	0.04	84,796	360	655	86.89	7.529	100.00	54.90	10
West Virginia	1	215,460	0.02	215,460	360	619	90.00	6.950	100.00	100.00	10
Montana	1	141,626	0.01	141,626	360	637	90.00	6.740	100.00	100.00	10
Alaska	1	107,753	0.01	107,753	360	533	80.00	7.400	100.00	100.00	10
CITY											
BROOKLYN	62	22,031,127	2.28	355,341	359	657	82.37	6.895	16.60	92.60	4
CHICAGO	93	16,928,559	1.75	182,028	353	628	82.64	7.429	51.50	83.80	5
MIAMI	91	13,810,632	1.43	151,765	359	627	81.01	7.398	72.40	96.30	6
LOS ANGELES	48	13,703,471	1.42	285,489	357	632	76.63	6.793	61.20	84.00	5
SAN DIEGO	35	10,305,671	1.06	294,448	360	638	78.65	6.903	54.30	83.70	5
Other	4,534	891,235,461	92.07	196,567	358	623	81.55	7.137	82.80	93.20	6
ZIP											
44118	2	836,058	0.09	418,029	360	669	84.00	8.590	100.00	100.00	10
48227	6	534,629	0.06	89,105	360	637	87.77	7.432	100.00	100.00	7
48228	6	410,558	0.04	68,426	355	605	91.52	7.930	100.00	87.00	10
46220	1	403,591	0.04	403,591	360	597	90.00	5.250	100.00	100.00	10
28269	4	328,999	0.03	82,250	348	605	84.00	8.344	100.00	100.00	4
28215	6	328,480	0.03	54,747	346	594	84.00	8.327	77.90	100.00	10
44125	4	321,611	0.03	80,403	353	656	90.47	7.264	100.00	100.00	10
48214	1	276,187	0.03	276,187	360	709	90.00	6.650	100.00	100.00	10
14221	2	275,331	0.03	137,665	360	578	80.00	7.134	100.00	100.00	4
43606	1	233,900	0.02	233,900	360	592	89.96	6.950	100.00	100.00	10
48221	2	217,531	0.02	108,766	360	635	82.61	8.315	47.80	100.00	5
43228	1	195,000	0.02	195,000	360	607	100.00	7.400	100.00	100.00	10
44907	1	195,000	0.02	195,000	360	611	100.00	7.990	100.00	100.00	10
32118	1	180,533	0.02	180,533	360	602	90.00	8.000	100.00	100.00	10
48203	3	174,224	0.02	58,075	360	596	83.35	9.227	67.90	67.90	3
48224	2	173,612	0.02	86,806	360	642	88.96	7.822	100.00	44.80	4
44039	1	163,216	0.02	163,216	360	594	85.00	6.950	100.00	100.00	10
38125	1	160,400	0.02	160,400	360	582	80.00	6.900	100.00	100.00	10
45237	1	158,480	0.02	158,480	360	571	90.00	8.740	-	-	10
14224	2	158,234	0.02	79,117	360	628	84.00	9.146	100.00	100.00	10
45044	2	154,641	0.02	77,321	360	642	84.00	7.420	100.00	100.00	10
77708	1	142,277	0.01	142,277	360	540	80.00	8.250	100.00	100.00	10

43240	1	141,120	0.01	141,120	141,120	360	650	80.00	6,050	-	100.00	100
29572	2	139,270	0.01	139,270	69,635	347	599	90.26	7,937	-	-	100
61107	1	133,825	0.01	133,825	133,825	360	584	90.00	7,950	-	100.00	100
48219	2	131,968	0.01	131,968	65,984	360	597	84.00	7,599	100.00	100.00	100
48220	1	128,698	0.01	128,698	128,698	360	611	80.00	8,150	100.00	100.00	100
44131	1	125,407	0.01	125,407	125,407	360	609	82.73	6,500	100.00	100.00	100
46403	1	123,462	0.01	123,462	123,462	360	574	75.00	8,750	100.00	100.00	100
43613	1	123,021	0.01	123,021	123,021	360	581	90.00	7,450	100.00	100.00	100
45211	1	120,472	0.01	120,472	120,472	360	544	85.00	8,350	100.00	100.00	100
28214	2	119,626	0.01	119,626	59,813	348	582	91.00	8,030	100.00	100.00	100
28210	1	119,491	0.01	119,491	119,491	360	662	100.00	8,200	100.00	100.00	100
44515	1	118,148	0.01	118,148	118,148	360	533	80.00	7,750	100.00	100.00	100
29223	1	115,683	0.01	115,683	115,683	360	633	95.00	8,450	100.00	100.00	100
38135	1	112,839	0.01	112,839	112,839	360	632	100.00	9,700	100.00	100.00	100
28212	2	112,343	0.01	112,343	56,172	336	581	90.99	7,801	100.00	100.00	100
38115	1	111,183	0.01	111,183	111,183	360	553	90.00	8,750	100.00	100.00	100
28227	2	110,186	0.01	110,186	55,093	347	561	90.26	7,984	100.00	100.00	100
29575	1	109,792	0.01	109,792	109,792	360	687	80.00	8,350	100.00	100.00	100
28205	2	108,900	0.01	108,900	54,450	336	664	83.99	6,933	100.00	100.00	100
46226	1	107,614	0.01	107,614	107,614	360	594	90.00	7,750	100.00	100.00	100
38107	1	105,760	0.01	105,760	105,760	360	663	90.00	7,000	100.00	100.00	100
46229	2	104,740	0.01	104,740	52,370	342	604	91.00	8,303	100.00	100.00	100
29229	1	101,623	0.01	101,623	101,623	360	592	80.00	7,400	100.00	100.00	100
61114	1	101,254	0.01	101,254	101,254	360	511	80.00	7,990	100.00	100.00	100
48202	1	101,251	0.01	101,251	101,251	360	717	80.00	7,950	100.00	100.00	100
43224	1	99,000	0.01	99,000	99,000	360	610	100.00	7,300	100.00	100.00	100
44035	2	94,777	0.01	94,777	47,389	351	553	90.26	7,960	100.00	100.00	100
61108	1	94,327	0.01	94,327	94,327	360	564	90.00	8,500	100.00	100.00	100
43232	1	93,401	0.01	93,401	93,401	360	652	90.00	7,750	-	-	100
45224	1	91,623	0.01	91,623	91,623	360	554	90.00	8,250	100.00	100.00	100
48225	2	90,778	0.01	90,778	45,389	345	619	90.25	8,893	100.00	100.00	100
48209	1	89,750	0.01	89,750	89,750	360	641	100.00	8,300	100.00	100.00	100
46235	2	89,674	0.01	89,674	44,837	348	585	91.00	7,539	100.00	100.00	100
43213	1	87,280	0.01	87,280	87,280	360	745	80.00	6,850	100.00	100.00	100
43227	1	85,839	0.01	85,839	85,839	360	627	100.00	8,400	100.00	100.00	100
48210	1	82,257	0.01	82,257	82,257	360	642	80.00	8,750	100.00	100.00	100
61109	1	79,123	0.01	79,123	79,123	360	537	60.00	11,500	100.00	100.00	100
14225	1	76,808	0.01	76,808	76,808	360	707	100.00	6,950	-	100.00	100
43219	1	74,785	0.01	74,785	74,785	360	566	73.53	6,250	100.00	100.00	100
14226	1	74,616	0.01	74,616	74,616	360	578	61.48	6,800	100.00	100.00	100
48206	1	74,569	0.01	74,569	74,569	360	605	90.00	8,700	-	100.00	100
61101	1	73,653	0.01	73,653	73,653	360	573	90.00	8,100	100.00	100.00	100
48235	1	72,371	0.01	72,371	72,371	360	515	72.50	8,800	100.00	100.00	100
48205	1	70,065	0.01	70,065	70,065	360	642	90.00	8,250	100.00	100.00	100
38127	2	69,839	0.01	69,839	34,920	342	581	87.25	8,322	100.00	100.00	100
48215	1	67,892	0.01	67,892	67,892	360	569	80.00	9,250	-	100.00	100
43211	1	67,591	0.01	67,591	67,591	360	584	85.00	7,400	100.00	100.00	100

44314	1	66,939	0.01	66,939	360	552	90.00	8,990	100.00	100.00	100
44906	1	65,884	0.01	65,884	360	610	100.00	8,700	100.00	100.00	100
46514	2	65,293	0.01	32,647	342	597	90.99	8,301	100.00	100.00	100
48213	1	63,921	0.01	63,921	360	520	80.00	10,400	100.00	100.00	100
29601	1	59,050	0.01	59,050	360	597	80.00	8,500	100.00	100.00	100
14609	1	58,405	0.01	58,405	360	550	90.00	9,100	-	100.00	100
29609	1	53,900	0.01	53,900	360	574	78.26	8,450	100.00	100.00	100
48234	1	53,467	0.01	53,467	360	669	80.00	8,450	100.00	-	100
46601	1	52,998	0.01	52,998	360	638	90.00	8,250	100.00	-	100
29203	1	52,318	0.01	52,318	360	559	70.00	10,990	100.00	100.00	100
46201	1	51,659	0.01	51,659	360	630	90.00	8,700	100.00	-	100
46619	1	51,650	0.01	51,650	360	638	90.00	8,250	100.00	-	100
48505	1	50,319	0.01	50,319	360	594	80.00	9,150	100.00	100.00	100
77703	1	50,308	0.01	50,308	360	555	90.00	8,500	100.00	100.00	100
48204	1	49,898	0.01	49,898	360	742	72.46	7,950	-	-	100
61102	1	49,896	0.01	49,896	360	580	89.93	7,860	100.00	100.00	100

LTV :	Fixed \$	2/28 S	3/27 S	5/25 S	Other	MH St
Below 70	23,143,353	79,647,770.21	4,041,975.49	1,222,919.28		Total E
70.01 to 75	9,107,053	40,564,981.26	1,987,779.01	710,839.52		% Pool
75.01 to 80	24,098,150	405,946,089.61	11,796,026.07	2,484,508.59		Ave. F
80.01 to 85	15,109,740	58,819,999.46	1,074,356.72	1,246,667.41		Ave. L
85.01 to 90	27,973,391	161,311,851.12	3,425,126.37	2,284,942.49		% Full
90.01 to 95	6,900,206	16,790,843.02	131,636.55	0.00		Silent
95.01 to 100	43,146,443	24,373,476.33	674,796.79	0.00		Total E
100.01 plus	0	0	0	0		% Pool
						Ave. F
						Ave. L
						% Full
FICO						
below 549	5,914,223	103,629,829.21	992,924	575,271.72		Total E
550 to 574	10,410,694	77,593,94.42	1,376,303	300,482		% Pool
575 to 599	20,497,059	115,110,372.70	2,694,949	890,185		Ave. F
600 to 624	21,651,549	129,078,410.12	3,217,610.35	650,540.59		Ave. L
625 to 649	31,987,973	116,071,444.04	4,632,049.81	1,200,765.99		% Full
650 to 674	26,869,905	94,360,647.61	3,910,414.98	2,101,191.06		Total E
675 to 699	16,807,869	66,236,005.29	3,217,313.26	625,016.08		% Pool
700 plus	15,339,064	85,808,907.62	3,090,132.37	1,606,425.00		Ave. F
						Ave. L
						% Full
Property Type:						
Single-Family Detached	118,684,373	632,443,358.62	16,845,182.72	6,069,634.90		LTV A
PUD						Total E
Condo	8,023,078	57,821,642.53	1,551,404.52	655,292.48		% Pool
3+ Family Det.	3,997,761	23,167,663.69	2,024,222.56	0.00		Ave. F
Manufactured House						Ave. L
Other	18,773,124	74,022,346.17	2,710,897.20	1,224,949.91		% Full
Purpose:						
Purchase	50,447,123	407,985,382.00	8,682,554.96	676,232.90		Total E
Refinance rate/term	452,154	5,548,444.21	789,867.13	0.00		% Pool
Cash Out Refi (COF) Below 70 LTV	22,659,875	72,492,131.02	3,634,445.45	1,222,919.28		Ave. F

COF with LTV 70.01 to 75	9,107,053	36,049,486.52	1,800,682.64	710,839.52
COF with LTV 75.01 to 80	21,857,406	120,161,546.78	3,844,777.32	2,484,508.59
COF with LTV 80.01 to 85	13,791,160		1,074,356.72	1,246,667.41
COF with LTV 85.01 to 90	18,236,904	72,584,296.01	2,575,270.44	1,608,710
COF with LTV 90.01 to 95	4,016,789	12,935,438	131,637	0
COF with LTV 95.01 to 100	8,909,872	13,491,543	598,106	0
COF with LTV 100.01 plus				
Other				

Occupancy Status:

Owner Occupied	141,462,870	728,429,552.08	21,905,001.45	6,694,793.36
2nd Home	2,926,408	9,569,615.60	0.00	290,877.30
Investment	5,089,058	49,455,843.33	1,226,695.55	964,206.63
Other				

Loan Balance

Below 50,000	16,747,589	399,319.34	0.00	0.00
50,000.01 to 100,000	21,644,464	30,770,019.39	403,018.52	0.00
100,000.01 to 150,000	20,375,674	91,159,474.02	1,646,097.23	577,600.74
150,000.01 to 200,000	13,851,553	102,951,096.19	3,061,700.29	853,684.23
200,000.01 to 400,000	48,850,043	319,771,352.93	9,793,641.54	3,335,424.38
400,000.01 to 500,000	12,500,796	114,838,796.82	4,072,570.26	980,941.45
500,000.01 to 600,000	10,456,868	63,000,618.37	2,825,627.57	2,202,226.49
600,000.01 to 1,000,000	5,051,349	64,564,333.95	1,329,041.59	0.00
1,000,000.01 and above	0	0.00	0.00	0.00

Loan Term

>30 Years	138,721,551	787,455,011.01	23,131,697.00	7,949,877.29
30 Years	3,476,140	0	0	0
20 Years	4,805,756	0	0	0
15 Years	2,474,889			
Other				

Documentation Type

Full Documentation	102,786,854	482,526,166.77	14,453,849.44	3,442,397.09
Limited Documentation	9,252,823	19,670,776.56	292,000.00	529,480.61

Stated Docs with LTV below 70	6,774,882	37,458,596.53	1,760,667.99	300,482.03
Stated Docs with LTV 70.01 to 75	2,001,434	21,872,468.87	981,925	486,170.69
Stated Docs with LTV 75.01 to 80	5,716,739	171,747,712.60	2,702,409.81	1,741,764.99
Stated Docs with LTV 80.01 to 85	3,594,123	15,876,808.55	593,794	358,970
Stated Docs with LTV 85.01 to 90	3,702,844	27,246,158.33	1,908,509	1,090,612
Stated Docs with LTV 90.01 to 95	723,451	4,760,509.52	0	0
Stated Docs with LTV 95.01 to 100	14,925,187	6,295,813	438,542	0
Stated Docs with LTV above 100.01				
Other				

Lien Status				
1st Lien				
Second Liens with LTV below 85	103,375,453	787,455,011.01	23,131,697.00	7,949,877.29
Second Liens with LTV 85.01 to 90	134,681			
Second Liens with LTV 90.01 to 95	249,001			
Second Liens with LTV 95.01 to 100	3,702,778			
Second Liens with LTV above 100.01	42,016,424			

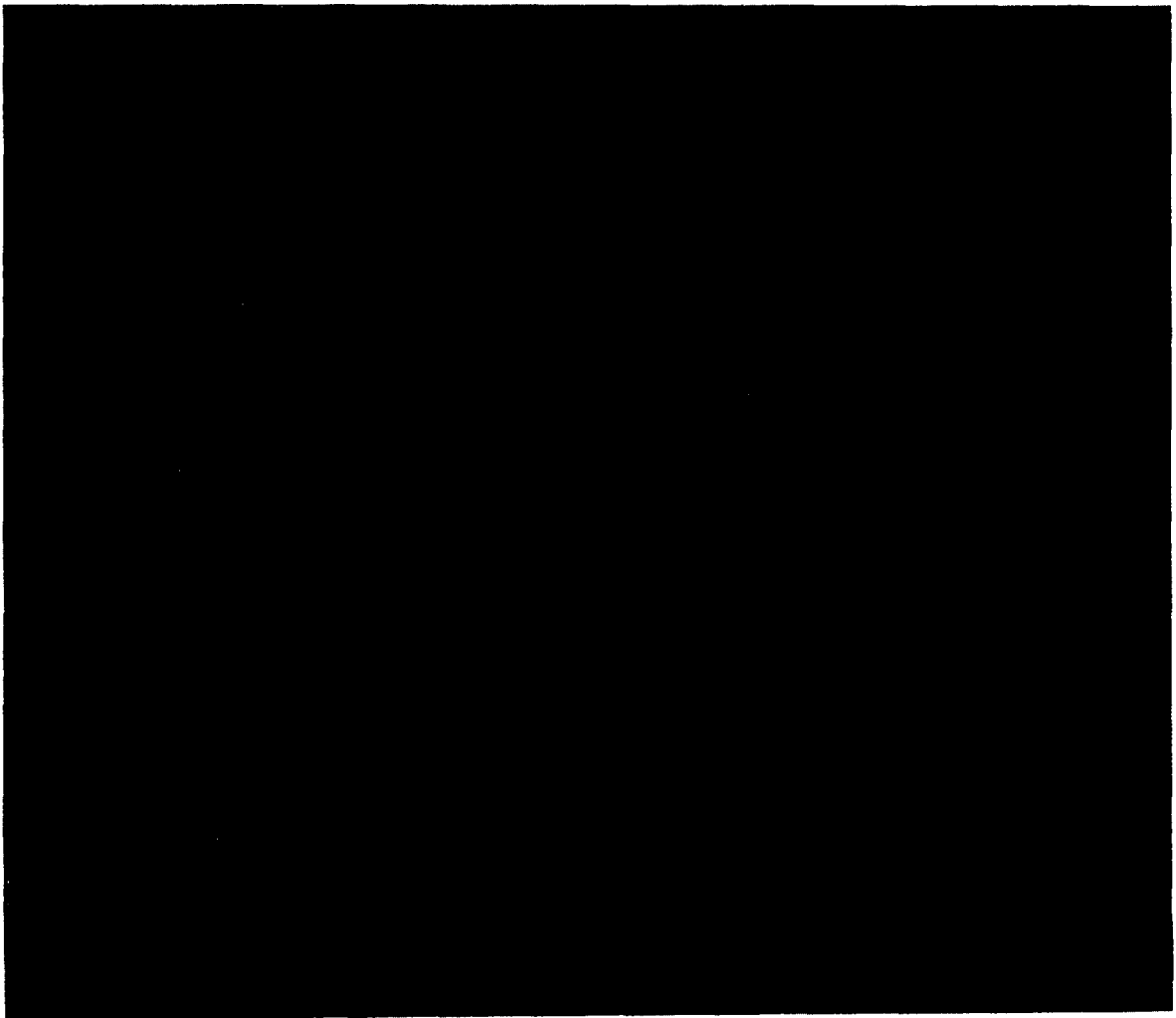
Interest Only				
Dollar of Mortgage Type	0	251,998,953.00	9,819,752.00	0.00
Ave. FICO		644	661	
Ave. LTV		80.98	76.6	
% Stated Docs		16.28	11.87	
% Full Docs		81.57	85.16	

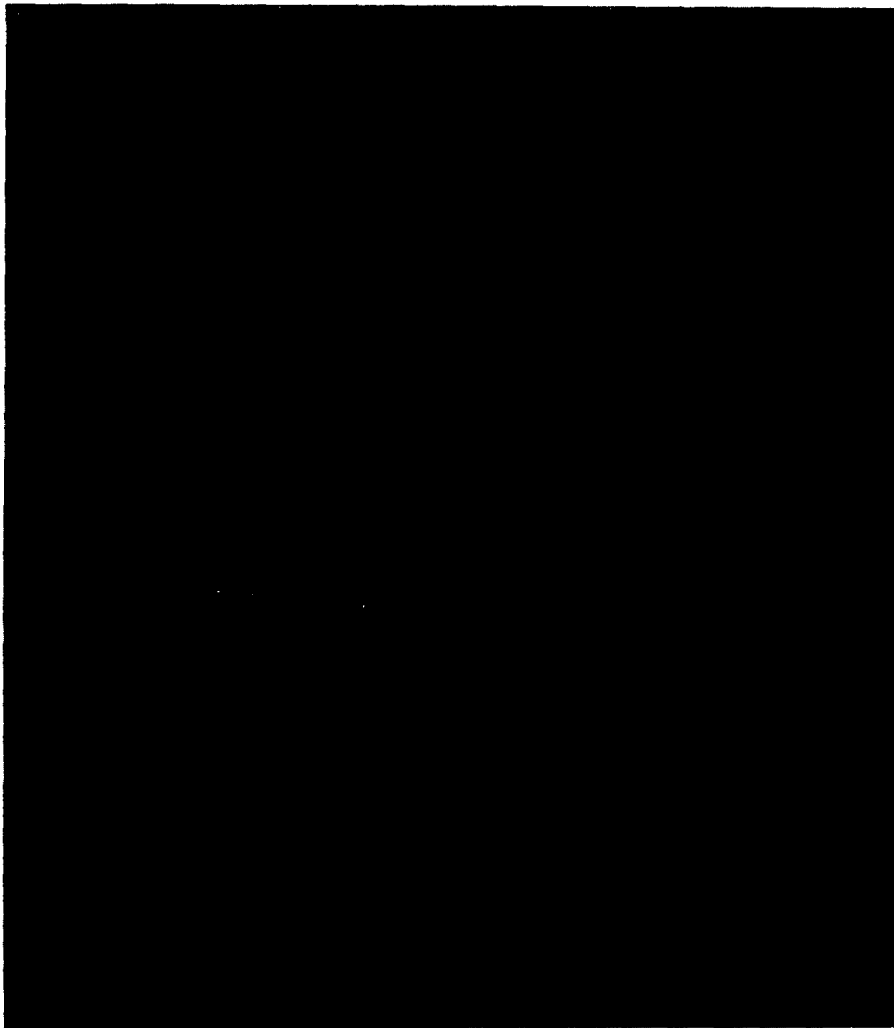
0
0.00%
0
0
0%

417,506,978.00
43.1%
646
81.76
68.52

46,102,883
4.8%
646
99.47
65.83%

92,017,402.00
9.5%
648
98.59
64.48%





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	V
500-519	4%	70.44	90.00	53.0	95.2	-	-
520-539	5%	74.57	90.00	53.4	95.4	0.2	0.2
540-559	7%	78.03	93.10	70.9	96.3	-	-
560-579	6%	79.64	95.00	67.4	92.4	2.2	2.2
580-599	12%	80.70	95.00	83.1	95.6	43.2	43.2
600-619	11%	82.27	100.00	79.2	94.6	45.2	45.2
620-639	13%	82.01	100.00	57.0	93.6	25.2	25.2
640-659	11%	82.49	100.00	53.0	92.8	35.1	35.1
660-679	9%	82.25	100.00	56.7	88.7	36.1	36.1
680-699	6%	82.08	100.00	49.0	87.3	38.8	38.8
700-719	4%	81.79	100.00	53.0	90.9	44.9	44.9
720-739	3%	81.19	100.00	43.2	88.5	29.9	29.9
740-759	2%	81.95	100.00	43.7	82.7	30.1	30.1
760-779	1%	80.18	100.00	42.5	84.1	33.3	33.3
780-800	1%	78.98	90.00	54.4	67.7	31.2	31.2
800+	0%	84.80	90.00	17.1	82.9	16.1	16.1
Totals (of deal)	95%	81.48	100.00	62.3	92.8	27.0	27.0

Aggregate Loans (Second Lien Only)

FICO	% of total deal	Avg LTV	Max LTV	% Full Doc	% Owner Occ	% IO	V
500-519	0%	-	-	-	-	-	-
520-539	0%	-	-	-	-	-	-
540-559	0%	95.00	95.00	97.1	100.0	-	-
560-579	0%	94.74	100.00	93.7	91.6	-	-
580-599	1%	99.75	100.00	100.0	99.3	-	-
600-619	0%	99.50	100.00	97.8	98.7	-	-
620-639	1%	99.58	100.00	65.6	99.3	-	-
640-659	1%	99.65	100.00	51.0	98.9	-	-
660-679	1%	99.57	100.00	52.9	98.6	-	-
680-699	1%	99.66	100.00	45.9	98.1	-	-
700-719	0%	99.22	100.00	47.2	98.4	-	-
720-739	0%	99.76	100.00	65.5	95.1	-	-
740-759	0%	98.10	100.00	86.8	90.0	-	-
760-779	0%	97.61	100.00	100.0	52.2	-	-
780-800	0%	99.04	100.00	100.0	80.8	-	-
800+	0%	-	-	-	-	-	-
Total	5%	99.47	100.00	65.8	98.5	-	-

If seconds in deal:

Second Lien Loans

FRM %	100
ARM %	0

IO Loans

FICO	% of total deal	Avg LTV	Max LTV	% Full Doc	% Owner Occ	WAC
520-539	0%	85.00	85.00	100.0	100.0	7.750
540-559	0%	-	-	-	-	-
560-579	0%	79.71	79.71	89.03	100.0	6.119
580-599	5%	81.92	81.92	95.00	100.0	6.700
600-619	5%	82.39	82.39	100.00	100.0	6.510
620-639	3%	80.58	80.58	100.00	100.0	6.262
640-659	4%	80.07	80.07	95.00	100.0	6.211
660-679	3%	80.05	80.05	100.00	100.0	6.074
680-699	2%	79.93	79.93	94.12	98.3	5.942
700-719	2%	79.43	79.43	80.00	100.0	5.885
720-739	1%	80.00	80.00	80.00	100.0	5.858
740-759	0%	80.00	80.00	80.00	100.0	6.048
760-779	0%	77.67	77.67	80.00	100.0	5.850
780-800	0%	80.00	80.00	80.00	100.0	5.798
800+	0%	80.00	80.00	80.00	100.0	7.990
Total	27%	80.82	80.82	100.00	99.8	6.284

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

- <=50% LTV
- 51%-60%
- 61%-70%
- 71%-80%
- 81%-85%
- 86%-90%
- 91%-95%
- 96%-100%

%non owner

%full doc

%<550 FICO

Avg FICO

% of total deal

**We need strats broken out in this format for ARMs only, Fixed only, IO only
We also need this for the total pool combined
There should be one sheet of information per group. ALL ARM/FIXED/IO**

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY
0-24,999.01	329	\$4,569,597.00	0.47	\$13,723.74	11.190	97.16
25,000.01 - 50,000.00	354	\$12,655,359.00	1.31	\$35,683.05	10.183	98.94
50,000.01 - 75,000.00	308	\$18,969,874.00	1.96	\$61,441.43	9.287	92.53
75,000.01 - 100,000.00	382	\$33,970,734.00	3.50	\$88,726.55	8.247	88.62
100,000.01 - 125,000.00	513	\$57,576,041.00	5.94	\$111,997.34	7.797	91.77
125,000.01 - 150,000.00	404	\$55,823,647.00	5.76	\$137,883.28	7.613	88.15

150,000.01 - 175,000.00	352	\$57,125,892.00	5.89	\$161,975.63	7.327	88.30
175,000.01 - 200,000.00	343	\$64,441,362.00	6.64	\$187,469.32	7.219	87.31
200,000.01 - 225,000.00	261	\$55,635,125.00	5.74	\$212,747.05	7.081	87.24
225,000.01 - 250,000.00	200	\$47,714,018.00	4.92	\$238,152.02	7.147	86.51
250,000.01 - 275,000.00	181	\$47,542,953.00	4.90	\$262,134.65	6.961	86.23
275,000.01 - 300,000.00	165	\$47,560,787.00	4.90	\$287,711.19	6.954	85.96
300,000.01 - 333,700.00	217	\$68,819,207.00	7.10	\$316,499.04	6.706	88.65
333,700.01 - 350,000.00	90	\$30,741,667.00	3.17	\$340,911.91	6.602	87.81
350,000.01 - 600,000.00	662	\$295,220,714.00	30.43	\$445,002.20	6.696	89.79
600,000.01 - 1,000,000.00	102	\$71,665,377.00	7.39	\$701,408.95	6.808	88.56
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Combltly
0-24,999.01	330	\$4,594,697.00	0.47	\$13,757.84	11.187	97.17
25,000.01 - 50,000.00	353	\$12,630,259.00	1.30	\$35,713.37	10.182	98.94
50,000.01 - 75,000.00	310	\$19,122,244.00	1.97	\$61,522.92	9.279	92.59
75,000.01 - 100,000.00	380	\$33,818,364.00	3.49	\$88,803.67	8.247	88.57
100,000.01 - 125,000.00	514	\$57,701,093.00	5.95	\$112,022.28	7.798	91.78
125,000.01 - 150,000.00	407	\$56,299,782.00	5.80	\$138,032.90	7.607	88.22
150,000.01 - 175,000.00	351	\$57,050,757.00	5.88	\$162,178.87	7.327	88.22
175,000.01 - 200,000.00	340	\$63,915,310.00	6.59	\$187,627.20	7.219	87.30
200,000.01 - 225,000.00	261	\$55,635,125.00	5.74	\$212,747.05	7.081	87.24
225,000.01 - 250,000.00	202	\$48,214,618.00	4.97	\$238,266.54	7.149	86.65
250,000.01 - 275,000.00	180	\$47,318,353.00	4.88	\$262,343.13	6.950	85.97
275,000.01 - 300,000.00	167	\$48,185,987.00	4.97	\$288,000.09	6.962	86.04
300,000.01 - 333,700.00	217	\$68,921,279.00	7.11	\$316,957.07	6.694	88.67
333,700.01 - 350,000.00	90	\$30,790,995.00	3.18	\$341,483.76	6.643	87.92
350,000.01 - 600,000.00	660	\$294,768,414.00	30.39	\$445,668.31	6.695	89.79
600,000.01 - 1,000,000.00	101	\$71,065,077.00	7.33	\$702,423.02	6.801	88.55
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Current Mortgage Rates of Mortgage Loans

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Combltly
4.500 - 4.999	17	\$5,199,565.00	0.54	\$305,447.14	4.990	86.95
5.000 - 5.499	86	\$30,382,556.00	3.13	\$352,156.36	5.278	93.12
5.500 - 5.999	429	\$133,990,281.00	13.82	\$311,891.03	5.836	90.75
6.000 - 6.499	463	\$130,408,989.00	13.45	\$281,157.06	6.261	89.88
6.500 - 6.999	883	\$235,881,823.00	24.32	\$266,579.63	6.767	89.57
7.000 - 7.499	519	\$119,635,020.00	12.33	\$229,946.37	7.253	89.00
7.500 - 7.999	717	\$147,927,393.00	15.25	\$205,843.58	7.747	87.78
8.000 - 8.499	303	\$51,264,147.00	5.29	\$168,839.94	8.227	85.73

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Comblty
8.500 - 8.999	379	\$51,327,079.00	5.29	\$135,152.52	8.741	83.09
9.000 - 9.499	169	\$15,888,894.00	1.64	\$93,833.60	9.259	87.36
9.500 - 9.999	217	\$16,284,369.00	1.68	\$74,874.41	9.764	89.44
10.000 - 10.499	97	\$7,139,963.00	0.74	\$73,354.14	10.222	82.33
10.500 - 10.999	165	\$11,441,917.00	1.18	\$69,235.02	10.797	83.74
11.000 - 11.499	184	\$8,183,608.00	0.84	\$44,393.74	11.110	91.01
11.500 - 11.999	98	\$2,715,012.00	0.28	\$27,555.64	11.663	80.06
12.000 - 12.499	82	\$1,177,134.00	0.12	\$14,205.68	12.186	91.83
12.500 - 12.999	46	\$1,088,934.00	0.11	\$23,569.58	12.546	97.96
13.000 - 13.499	6	\$71,220.00	0.01	\$11,668.30	13.154	94.82
13.500 - 13.999	3	\$24,450.00	0.00	\$8,011.37	13.628	86.04
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Comblty
000 - 180	271	\$7,041,451.00	0.72	\$25,647.93	8.985	81.14
181 - 240	111	\$3,497,115.00	0.36	\$31,316.58	9.440	91.81
241 - 360	4,481	\$959,493,788.00	98.92	\$213,699.66	7.111	88.87
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Comblty
061 - 120	187	\$2,183,780.00	0.22	\$11,469.70	11.368	93.22
121 - 180	84	\$4,857,671.00	0.50	\$57,211.38	7.922	75.75
181 - 240	111	\$3,497,115.00	0.36	\$31,316.58	9.440	91.81
301 - 360	4,481	\$959,493,788.00	98.92	\$213,699.66	7.111	88.87
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Mortgage Insurance	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Comblty
Yes	0	\$0.00	0%	\$0.00	0.000	0.00
No	4,863	\$970,032,354.00	100000%	\$199,057.15	7.133	88.82
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Lien	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Comblty
1	3,843	\$923,800,733.00	9524%	\$239,893.84	6.989	88.29
2	1,020	\$46,231,621.00	476%	\$45,198.90	10.026	99.47
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY
4	4,179	\$815,086,664.00	8403%	\$194,645.24	7.150	88.85
5	442	\$97,742,757.00	1008%	\$220,709.56	7.036	89.45
6	200	\$47,818,285.00	493%	\$238,411.56	7.094	87.34
7	29	\$7,011,872.00	72%	\$241,302.74	6.826	87.82
8	10	\$1,851,270.00	19%	\$184,004.30	7.142	83.62
9	3	\$521,506.00	5%	\$172,907.28	6.406	89.06
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Combined Loan-to-Value Ratios of Mortgage Loans

Combined LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY
0.01 - 25.00	11	\$1,112,000.00	0.12	\$100,858.04	7.860	21.35
25.01 - 30.00	5	\$460,250.00	0.05	\$91,849.54	7.806	27.01
30.01 - 35.00	9	\$1,398,000.00	0.14	\$154,792.57	6.941	32.37
35.01 - 40.00	15	\$2,453,500.00	0.25	\$162,813.28	7.102	37.29
40.01 - 45.00	25	\$4,176,500.00	0.43	\$166,595.91	7.363	42.64
45.01 - 50.00	35	\$6,382,886.00	0.66	\$181,575.92	7.033	48.21
50.01 - 55.00	55	\$12,024,600.00	1.24	\$218,037.63	7.393	53.08
55.01 - 60.00	72	\$14,296,160.00	1.47	\$198,006.48	7.649	58.29
60.01 - 65.00	129	\$27,668,960.00	2.85	\$213,899.23	7.664	63.45
65.01 - 70.00	160	\$37,308,214.00	3.85	\$232,636.50	7.676	68.54
70.01 - 75.00	196	\$51,224,103.00	5.28	\$260,739.64	7.342	74.04
75.01 - 80.00	432	\$112,604,594.00	11.61	\$260,088.13	7.226	79.51
80.01 - 85.00	269	\$68,742,450.00	7.08	\$254,894.02	7.041	84.41
85.01 - 90.00	489	\$131,988,154.00	13.60	\$269,246.60	6.999	89.68
90.01 - 95.00	578	\$90,825,901.00	9.36	\$156,729.88	7.282	94.85
95.01 - 100.00	2,383	\$407,366,082.00	42.02	\$170,686.73	6.993	99.94
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Owner Occupancy of Mortgage Loans

Owner Occupancy	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTY
Owner	4,431	\$900,316,404.00	92.82	\$202,774.14	7.098	89.15
Second Home	53	\$12,825,404.00	1.32	\$241,262.28	7.092	84.76
Investment	379	\$56,890,546.00	5.86	\$149,698.69	7.703	84.47
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Comblty
Single Family	3,994	\$775,619,696.00	79.96	\$193,801.34	7.136	88.78
2-4 Family	483	\$126,236,775.00	13.01	\$260,705.91	7.120	87.75
Condo	386	\$68,175,883.00	7.03	\$176,299.01	7.122	91.23
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Comblty
Cash Out	2,055	\$494,581,709.00	50.97	\$240,113.46	7.164	81.55
Purchase	2,778	\$468,646,095.00	48.33	\$168,391.39	7.101	96.59
Rate/Term Refi	30	\$6,804,550.00	0.70	\$226,348.86	7.157	81.97
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Comblty
Full	3,335	\$604,377,331.00	62.31	\$180,872.34	6.983	90.15
Stated Income	1,429	\$335,837,632.00	34.61	\$234,472.06	7.397	86.97
Easy	99	\$29,817,391.00	3.07	\$300,455.36	7.200	82.79
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Product Type of Mortgage Loans

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA Comblty
Fixed 5yr	21	\$158,209.00	0.02	\$7,234.99	12.026	94.06
Fixed 10yr	166	\$2,025,571.00	0.21	\$12,005.41	11.318	93.16
Fixed 15yr	84	\$4,857,671.00	0.50	\$57,211.38	7.922	75.75
Fixed 20yr	111	\$3,497,115.00	0.36	\$31,316.58	9.440	91.81
Fixed 25yr	1	\$331,500.00	0.03	\$330,056.00	5.990	85.00
Fixed 30yr	1,064	\$139,061,937.00	14.33	\$130,377.40	7.722	86.41
ARM 2yr/6mo	2,400	\$536,877,376.00	55.32	\$223,106.69	7.364	86.25
ARM 2yr/6mo - IO	903	\$252,083,356.00	26.03	\$279,068.61	6.296	96.22
ARM 3yr/6mo	50	\$13,347,376.00	1.38	\$266,238.90	7.022	82.42
ARM 3yr/6mo - IO	36	\$9,820,618.00	1.01	\$272,770.89	5.968	90.04
ARM 5yr/6mo	27	\$7,971,625.00	0.82	\$294,439.90	6.904	84.59
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

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

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

Geographical Distribution of Mortgages Loans

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV
California	1,057	\$309,112,281.00	31.88	\$291,918.77	6.751	88.41
New York	389	\$113,274,657.00	11.67	\$290,433.06	7.043	85.56
Florida	625	\$94,621,210.00	9.75	\$151,079.13	7.507	89.33
Other	2,792	\$453,024,206.00	46.70	\$161,910.41	7.339	89.81
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Prepay Penalty for Mortgage Loans

Prepay Penalty	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV
Has Prepay Penalty	3,822	\$792,594,336.00	81.71	\$206,953.18	7.048	88.95
None	1,041	\$177,438,018.00	18.29	\$170,067.11	7.515	88.26
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Prepay Term for Mortgage Loans

Prepay Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV
12	586	\$142,694,190.00	14.71	\$242,958.31	7.176	88.08
24	2,805	\$561,594,715.00	57.90	\$199,829.01	7.043	90.13
36	431	\$88,305,431.00	9.10	\$204,364.55	6.874	82.79
No Prepay Penalty	1,041	\$177,438,018.00	18.29	\$170,067.11	7.515	88.26
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV
500 - 519	168	\$35,815,150.00	3.69	\$212,729.15	8.469	70.65
520 - 539	232	\$49,913,835.00	5.15	\$214,676.67	8.254	75.14
540 - 559	348	\$68,218,240.00	7.03	\$195,514.78	7.802	79.37
560 - 579	365	\$63,639,178.00	6.56	\$173,893.76	7.499	81.59
580 - 599	746	\$122,694,162.00	12.66	\$164,206.21	7.220	89.66
600 - 619	540	\$112,875,880.00	11.64	\$208,695.05	6.928	90.33
620 - 639	697	\$131,604,563.00	13.57	\$188,415.63	7.101	91.92
640 - 659	606	\$120,719,189.00	12.45	\$198,824.45	6.877	93.46
660 - 679	449	\$91,011,650.00	9.38	\$202,307.80	6.793	93.58
680 - 699	302	\$67,423,197.00	6.95	\$222,761.15	6.677	93.37

700 - 719	170	\$42,869,527.00	4.42	\$251,743.54	6.531	94.27
720 - 739	96	\$26,239,048.00	2.71	\$272,757.59	6.433	93.31
740 - 759	72	\$16,593,615.00	1.71	\$229,986.09	6.747	92.82
760 - 779	47	\$13,551,250.00	1.40	\$287,769.74	6.556	90.97
780 - 799	20	\$5,325,300.00	0.54	\$262,217.25	6.402	89.36
800 - 819	5	\$1,538,570.00	0.16	\$306,975.44	6.672	93.14
Total:	4,863	\$970,032,354.00	100.00	\$199,057.15	7.133	88.82

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
25,000.01 - 50,000.00	8	\$400,000.00	0.05	\$49,914.92	9.099	
50,000.01 - 75,000.00	135	\$8,443,422.00	1.03	\$62,342.69	8.682	
75,000.01 - 100,000.00	254	\$22,807,787.00	2.78	\$89,593.60	7.853	
100,000.01 - 125,000.00	410	\$46,024,451.00	5.61	\$112,030.12	7.543	
125,000.01 - 150,000.00	340	\$46,946,114.00	5.72	\$137,798.42	7.483	
150,000.01 - 175,000.00	310	\$50,320,032.00	6.14	\$162,021.26	7.289	
175,000.01 - 200,000.00	305	\$57,357,989.00	6.99	\$187,669.68	7.230	
200,000.01 - 225,000.00	227	\$48,374,592.00	5.90	\$212,722.76	7.122	
225,000.01 - 250,000.00	184	\$43,879,168.00	5.35	\$238,087.76	7.175	
250,000.01 - 275,000.00	162	\$42,552,858.00	5.19	\$262,190.97	6.939	
275,000.01 - 300,000.00	137	\$39,423,467.00	4.81	\$287,284.65	6.955	
300,000.01 - 333,700.00	185	\$58,718,897.00	7.16	\$316,819.69	6.739	
333,700.01 - 350,000.00	71	\$24,258,217.00	2.96	\$341,133.14	6.644	
350,000.01 - 600,000.00	593	\$263,993,779.00	32.19	\$444,284.94	6.704	
600,000.01 - 1,000,000.00	95	\$66,599,578.00	8.12	\$699,919.62	6.848	
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008	

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
25,000.01 - 50,000.00	8	\$400,000.00	0.05	\$49,914.92	9.099	
50,000.01 - 75,000.00	136	\$8,519,742.00	1.04	\$62,426.10	8.673	
75,000.01 - 100,000.00	253	\$22,731,467.00	2.77	\$89,656.48	7.854	
100,000.01 - 125,000.00	411	\$46,149,503.00	5.63	\$112,061.23	7.545	
125,000.01 - 150,000.00	343	\$47,422,249.00	5.78	\$137,976.70	7.477	
150,000.01 - 175,000.00	309	\$50,244,897.00	6.13	\$162,252.28	7.289	
175,000.01 - 200,000.00	302	\$56,831,937.00	6.93	\$187,849.43	7.230	
200,000.01 - 225,000.00	227	\$48,374,592.00	5.90	\$212,722.76	7.122	
225,000.01 - 250,000.00	186	\$44,379,768.00	5.41	\$238,212.81	7.177	
250,000.01 - 275,000.00	161	\$42,328,258.00	5.16	\$262,424.40	6.927	
275,000.01 - 300,000.00	138	\$39,748,567.00	4.85	\$287,554.12	6.972	
300,000.01 - 333,700.00	185	\$58,786,319.00	7.17	\$317,182.76	6.722	
333,700.01 - 350,000.00	72	\$24,642,295.00	3.01	\$341,713.09	6.693	
350,000.01 - 600,000.00	591	\$263,541,479.00	32.13	\$445,026.40	6.704	
600,000.01 - 1,000,000.00	94	\$65,999,278.00	8.05	\$700,993.36	6.841	
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008	

Current Mortgage Rates of Mortgage Loans

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
4.500 - 4.999	17	\$5,199,565.00	0.63	\$305,447.14	4.990	
5.000 - 5.499	86	\$30,382,556.00	3.70	\$352,156.36	5.278	

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
5.500 - 5.999	372	\$115,127,175.00	14.05	\$309,138.28	5.811
6.000 - 6.499	389	\$109,064,430.00	13.30	\$279,953.44	6.262
6.500 - 6.999	754	\$202,839,876.00	24.73	\$268,515.81	6.773
7.000 - 7.499	468	\$108,381,504.00	13.21	\$231,025.70	7.256
7.500 - 7.999	663	\$138,417,040.00	16.87	\$208,307.36	7.749
8.000 - 8.499	263	\$45,913,527.00	5.60	\$174,216.21	8.227
8.500 - 8.999	235	\$40,221,358.00	4.90	\$170,826.58	8.741
9.000 - 9.499	56	\$7,766,210.00	0.95	\$138,442.61	9.266
9.500 - 9.999	39	\$5,531,350.00	0.68	\$141,592.89	9.774
10.000 - 10.499	20	\$3,186,500.00	0.39	\$158,546.49	10.310
10.500 - 10.999	28	\$4,877,500.00	0.60	\$173,975.00	10.675
11.000 - 11.499	16	\$1,983,600.00	0.24	\$123,829.79	11.191
11.500 - 11.999	9	\$1,070,360.00	0.13	\$118,808.71	11.663
12.000 - 12.499	1	\$137,800.00	0.02	\$137,681.00	12.000
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
241 - 360	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
241 - 360	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008

Mortgage Insurance

Mortgage Insurance	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
Yes	0	\$0.00	0%	\$0.00	0.000
No	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008

Lien

Lien	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
1	3,416	\$820,100,351.00	100.00%	\$239,618.44	7.008
2	0	\$0.00	0%	\$0.00	0.000
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008

Seasoning(mos)

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
4	2,839	\$676,278,239.00	82.47%	\$237,768.24	7.017
5	349	\$89,683,964.00	10.94%	\$256,517.70	6.919
6	189	\$45,483,050.00	5.54%	\$239,983.28	7.074
7	27	\$6,526,072.00	0.80%	\$241,282.20	6.846

8	9	\$1,607,520.00	20%	\$177,520.99	7.148
9	3	\$521,506.00	6%	\$172,907.28	6.406
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008

Combined Loan-to-Value Ratios of Mortgage Loans

Combined LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
0.01 - 25.00	10	\$1,002,000.00	0.12	\$99,971.84	7.971
25.01 - 30.00	5	\$460,250.00	0.06	\$91,849.54	7.806
30.01 - 35.00	6	\$688,000.00	0.08	\$114,383.69	7.597
35.01 - 40.00	8	\$1,289,500.00	0.16	\$160,857.48	7.409
40.01 - 45.00	19	\$3,447,000.00	0.42	\$180,981.28	7.462
45.01 - 50.00	31	\$5,735,886.00	0.70	\$184,189.77	7.074
50.01 - 55.00	48	\$10,480,600.00	1.28	\$217,808.72	7.506
55.01 - 60.00	54	\$10,532,185.00	1.28	\$194,600.58	7.899
60.01 - 65.00	96	\$21,184,210.00	2.58	\$220,142.91	7.929
65.01 - 70.00	127	\$29,230,009.00	3.56	\$229,657.26	7.910
70.01 - 75.00	160	\$43,024,503.00	5.25	\$268,325.61	7.470
75.01 - 80.00	365	\$95,036,195.00	11.59	\$259,848.75	7.286
80.01 - 85.00	206	\$54,391,904.00	6.63	\$263,391.40	7.099
85.01 - 90.00	392	\$107,035,778.00	13.05	\$272,407.07	7.046
90.01 - 95.00	339	\$79,801,125.00	9.73	\$234,867.84	7.135
95.01 - 100.00	1,550	\$356,761,206.00	43.52	\$229,840.77	6.644
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008

Owner Occupancy of Mortgage Loans

Owner Occupancy	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
Owner	3,090	\$758,434,411.00	92.49	\$244,993.32	6.963
Investment	291	\$51,778,969.00	6.31	\$177,480.23	7.665
Second Home	35	\$9,886,971.00	1.21	\$281,728.37	7.019
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
Single Family	2,798	\$656,585,192.00	80.07	\$234,223.79	7.007
2-4 Family	337	\$103,391,500.00	12.60	\$306,083.29	7.036
Condo	281	\$60,123,659.00	7.33	\$213,623.98	6.976
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008

Loan Purpose of Mortgage Loans

Loan Purpose of Mortgage Loans	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
Owner	3,090	\$758,434,411.00	92.49	\$244,993.32	6.963
Investment	291	\$51,778,969.00	6.31	\$177,480.23	7.665
Second Home	35	\$9,886,971.00	1.21	\$281,728.37	7.019
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
Cash Out	1,535	\$395,694,185.00	48.24	\$257,233.94	7.187
Purchase	1,856	\$418,055,116.00	50.99	\$224,862.16	6.838
Rate/Term Ref	25	\$6,351,050.00	0.77	\$253,532.45	7.105
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008

Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
Full	2,253	\$501,277,401.00	61.14	\$222,113.81	6.838
Stated Income	1,099	\$298,296,068.00	36.36	\$270,811.57	7.269
Easy	64	\$20,526,882.00	2.50	\$320,191.52	7.385
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008

Product Type of Mortgage Loans

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
ARM 2yr/6mo	2,400	\$536,877,376.00	65.42	\$223,106.69	7.364
ARM 2yr/6mo - IO	903	\$252,083,356.00	30.79	\$279,068.61	6.296
ARM 3yr/6mo	50	\$13,347,376.00	1.63	\$266,238.90	7.022
ARM 3yr/6mo - IO	36	\$9,820,618.00	1.20	\$272,770.89	5.968
ARM 5yr/6mo	27	\$7,971,625.00	0.97	\$294,439.90	6.904
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008

**** For ARM loans please break out 2/28, 3/27, 5/25 by percentage**
**** For IO loans please include length of amortization term and fixed rate term (2yr, 3yr, 5yr, 10yr)**

Geographical Distribution of Mortgages Loans

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
California	804	\$276,521,214.00	33.73	\$343,352.57	6.619
New York	250	\$82,269,846.00	10.03	\$328,278.11	7.020
Florida	415	\$78,771,929.00	9.61	\$189,467.67	7.354
Other	1,947	\$382,537,362.00	46.64	\$196,087.58	7.216
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008

Prepay Penalty for Mortgage Loans

Prepay Penalty	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
Has Prepay Penalty	2,772	\$671,749,122.00	81.91	\$241,880.61	6.935
None	644	\$148,351,229.00	18.09	\$229,881.28	7.341
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008

Prepay Term for Mortgage Loans

Prepay Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
12	411	\$111,199,219.00	13.56	\$270,005.45	7.154	
24	2,208	\$524,391,412.00	63.95	\$237,057.71	6.899	
36	153	\$36,158,491.00	4.41	\$235,930.65	6.787	
No Prepay Penalty	644	\$148,351,229.00	18.09	\$229,881.28	7.341	
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008	

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
500 - 519	155	\$33,003,950.00	4.02	\$212,484.63	8.482	
520 - 539	217	\$47,388,840.00	5.78	\$217,902.90	8.244	
540 - 559	292	\$64,042,504.00	7.80	\$218,774.62	7.824	
560 - 579	260	\$52,713,739.00	6.43	\$202,261.30	7.502	
580 - 599	497	\$106,193,189.00	12.96	\$213,359.23	7.005	
600 - 619	408	\$98,199,065.00	11.98	\$240,342.27	6.805	
620 - 639	449	\$105,901,406.00	12.91	\$235,403.94	6.888	
640 - 659	378	\$94,999,884.00	11.59	\$250,913.96	6.645	
660 - 679	280	\$72,826,941.00	8.88	\$259,674.42	6.555	
680 - 699	185	\$54,096,901.00	6.60	\$291,843.69	6.430	
700 - 719	112	\$35,508,905.00	4.33	\$316,570.25	6.307	
720 - 739	72	\$22,271,008.00	2.72	\$308,725.08	6.380	
740 - 759	52	\$15,056,997.00	1.84	\$288,991.72	6.659	
760 - 779	38	\$11,488,652.00	1.40	\$301,810.15	6.520	
780 - 799	16	\$4,869,800.00	0.59	\$299,384.93	6.370	
800 - 819	5	\$1,538,570.00	0.19	\$306,975.44	6.672	
Total:	3,416	\$820,100,351.00	100.00	\$239,618.44	7.008	

FORMATION

LID	Index Rate	Spread	Rate	Lockout	PPP Type	DSCR	Property Value	LTV	Ballon Balance	Close Date	First Payment	Maturity Date	Term
1055	3.64%	2.55%	6.19%	-	Scheduled Penalty	1.45	1,450,000	75.0%	986,182	15-Feb-05	1-Apr-05	1-Mar-10	60
1105	4.18%	2.38%	6.56%	36	Scheduled Penalty	1.32	1,969,697	66.0%	1,120,059	15-Aug-05	1-Oct-05	1-Sep-15	120
1118	4.07%	1.60%	5.67%	-	Scheduled Penalty	1.67	6,024,782	66.4%	3,149,417	30-Jun-05	1-Aug-05	1-Jul-15	120
1120	4.79%	1.70%	6.49%	60	Yield Maintenance	1.52	1,168,193	74.9%	752,610	1-Aug-05	1-Aug-05	1-Jul-15	120
1137	4.13%	2.30%	6.43%	24	Scheduled Penalty	1.35	3,322,722	78.4%	2,237,650	15-Aug-05	1-Sep-05	1-Aug-15	60
1140	3.91%	1.35%	5.26%	24	Scheduled Penalty	3.21	2,984,055	33.5%	646,972	2-Aug-05	1-Sep-05	1-Aug-15	120
1143	3.83%	1.65%	5.48%	60	Yield Maintenance	1.39	2,042,254	71.0%	1,192,079	28-Jul-05	1-Sep-05	1-Aug-15	120
1157	4.15%	1.85%	6.00%	60	Yield Maintenance	1.32	3,181,985	64.9%	1,598,990	5-Jul-05	1-Sep-05	1-Aug-15	120
1169	4.23%	1.45%	5.68%	24	Yield Maintenance	1.50	2,265,075	53.0%	921,206	25-Jul-05	1-Oct-05	1-Sep-15	120
1170	3.93%	1.90%	5.83%	24	Yield Maintenance	1.31	527,607	80.0%	235,635	30-Jul-05	1-Sep-05	1-Aug-15	120
1174	4.28%	1.92%	6.20%	24	Scheduled Penalty	1.39	4,487,179	74.1%	2,324,251	1-Aug-05	1-Oct-05	1-Sep-15	120
1175	4.11%	2.39%	6.50%	30	Yield Maintenance	1.74	2,139,660	52.0%	1,098,649	11-Jul-05	31-Aug-05	1-Aug-15	120
1176	4.11%	2.39%	6.50%	30	Yield Maintenance	1.31	2,677,353	73.0%	1,905,598	11-Jul-05	1-Sep-05	1-Aug-15	120
1178	3.93%	2.66%	6.59%	30	Yield Maintenance	1.43	983,078	66.0%	640,916	11-Jul-05	1-Sep-05	1-Aug-12	84
1179	4.11%	2.39%	6.50%	30	Yield Maintenance	1.32	2,803,391	72.0%	1,352,370	11-Jul-05	1-Sep-05	1-Aug-15	120
1180	4.11%	2.39%	6.50%	30	Yield Maintenance	1.53	870,600	62.0%	361,760	11-Jul-05	1-Sep-05	1-Aug-15	120
1181	3.81%	2.68%	6.49%	30	Yield Maintenance	1.45	1,583,876	66.0%	895,387	11-Jul-05	1-Sep-05	1-Aug-10	60
1182	4.11%	2.39%	6.50%	30	Yield Maintenance	1.31	3,617,567	72.0%	1,748,005	11-Jul-05	1-Sep-05	1-Aug-15	120
1183	3.93%	2.66%	6.59%	30	Yield Maintenance	1.44	3,153,359	65.0%	1,637,078	11-Jul-05	1-Sep-05	1-Aug-12	84
1184	4.11%	2.39%	6.50%	30	Yield Maintenance	1.31	2,785,447	72.0%	1,340,179	11-Jul-05	31-Aug-05	31-Jul-15	120
1185	3.93%	2.66%	6.59%	30	Yield Maintenance	1.35	1,243,712	69.0%	680,711	11-Jul-05	1-Sep-05	1-Aug-12	84
1186	4.11%	2.39%	6.50%	30	Yield Maintenance	1.22	2,848,154	78.0%	1,476,576	11-Jul-05	1-Sep-05	1-Aug-15	120
1187	3.81%	3.08%	6.89%	24	Yield Maintenance	1.28	435,918	72.0%	273,012	11-Jul-05	1-Sep-05	1-Aug-10	60
1188	4.11%	2.39%	6.50%	30	Yield Maintenance	1.44	3,364,613	66.0%	1,480,585	11-Jul-05	1-Sep-05	1-Aug-15	120
1189	3.93%	2.66%	6.59%	30	Yield Maintenance	1.29	3,057,745	73.0%	1,774,668	11-Jul-05	1-Sep-05	1-Aug-12	84
1206	3.92%	1.50%	5.42%	60	Yield Maintenance	1.57	1,284,000	75.0%	802,385	29-Jul-05	1-Sep-05	1-Aug-15	120
1230	4.05%	1.57%	5.62%	24	Yield Maintenance	1.40	1,315,789	76.0%	764,235	31-Aug-05	1-Oct-05	1-Sep-15	120
1235	4.00%	1.60%	5.60%	-	Yield Maintenance	1.20	2,157,895	76.0%	1,374,112	5-Aug-05	1-Sep-05	1-Aug-15	120

\$ 65,745,706

\$ 34,771,276

1.44 \$ 2,348,061 69.5% \$ 1,241,831

4.07% 2.15% 6.22%

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA
0-24,999.01	329	\$4,569,597.00	3.02	\$13,723.74		11.190
25,000.01 - 50,000.00	346	\$12,255,359.00	8.18	\$35,553.99		10.218
50,000.01 - 75,000.00	173	\$10,526,452.00	7.03	\$60,738.13		9.772
75,000.01 - 100,000.00	128	\$11,162,947.00	7.45	\$87,005.99		9.053
100,000.01 - 125,000.00	103	\$11,551,590.00	7.71	\$111,866.89		8.809
125,000.01 - 150,000.00	64	\$8,877,533.00	5.92	\$138,334.12		8.300
150,000.01 - 175,000.00	42	\$6,805,860.00	4.54	\$161,638.82		7.608
175,000.01 - 200,000.00	38	\$7,083,373.00	4.73	\$185,861.12		7.128
200,000.01 - 225,000.00	34	\$7,260,533.00	4.84	\$212,909.22		6.812
225,000.01 - 250,000.00	16	\$3,834,850.00	2.56	\$238,891.10		6.826
250,000.01 - 275,000.00	19	\$4,990,095.00	3.33	\$261,654.47		7.150
275,000.01 - 300,000.00	28	\$8,137,320.00	5.43	\$289,798.15		6.950
300,000.01 - 333,700.00	32	\$10,100,310.00	6.74	\$314,645.23		6.514
333,700.01 - 350,000.00	19	\$6,483,450.00	4.32	\$340,085.23		6.446
350,000.01 - 600,000.00	69	\$31,226,935.00	20.83	\$451,166.47		6.624
600,000.01 - 1,000,000.00	7	\$5,065,799.00	3.38	\$721,621.32		6.277
Total:	1,447	\$149,932,003.00	100.00	\$103,302.24		7.817

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA
0-24,999.01	330	\$4,594,697.00	3.04	\$13,757.84		11.187
25,000.01 - 50,000.00	345	\$12,230,259.00	8.17	\$35,384.06		10.217
50,000.01 - 75,000.00	174	\$10,602,502.00	7.08	\$60,816.99		9.766
75,000.01 - 100,000.00	127	\$11,086,897.00	7.40	\$87,104.78		9.053
100,000.01 - 125,000.00	103	\$11,551,590.00	7.71	\$111,866.89		8.809
125,000.01 - 150,000.00	64	\$8,877,533.00	5.92	\$138,334.12		8.300
150,000.01 - 175,000.00	42	\$6,805,860.00	4.54	\$161,638.82		7.608
175,000.01 - 200,000.00	38	\$7,083,373.00	4.73	\$185,861.12		7.128
200,000.01 - 225,000.00	34	\$7,260,533.00	4.84	\$212,909.22		6.812
225,000.01 - 250,000.00	16	\$3,834,850.00	2.56	\$238,891.10		6.826
250,000.01 - 275,000.00	19	\$4,990,095.00	3.33	\$261,654.47		7.150
275,000.01 - 300,000.00	29	\$8,437,420.00	5.63	\$290,122.28		6.916
300,000.01 - 333,700.00	32	\$10,134,960.00	6.76	\$315,652.28		6.529
333,700.01 - 350,000.00	18	\$6,148,700.00	4.10	\$340,566.44		6.444
350,000.01 - 600,000.00	69	\$31,226,935.00	20.83	\$451,166.47		6.624
600,000.01 - 1,000,000.00	7	\$5,065,799.00	3.38	\$721,621.32		6.277
Total:	1,447	\$149,932,003.00	100.00	\$103,302.24		7.817

Current Mortgage Rates of Mortgage Loans

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA
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Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	WA GROSS CPN
5.500 - 5.999	57	\$18,863,106.00	12.58	5.990
6.000 - 6.499	74	\$21,344,559.00	14.23	6.261
6.500 - 6.999	129	\$33,041,947.00	22.03	6.726
7.000 - 7.499	51	\$11,253,516.00	7.51	7.229
7.500 - 7.999	54	\$9,510,353.00	6.34	7.723
8.000 - 8.499	40	\$5,350,620.00	3.57	8.224
8.500 - 8.999	144	\$11,105,721.00	7.41	8.745
9.000 - 9.499	113	\$8,122,684.00	5.42	9.253
9.500 - 9.999	178	\$10,753,019.00	7.18	9.759
10.000 - 10.499	77	\$3,953,463.00	2.64	10.153
10.500 - 10.999	137	\$6,564,417.00	4.38	10.888
11.000 - 11.499	168	\$6,200,008.00	4.14	11.085
11.500 - 11.999	89	\$1,644,652.00	1.09	11.664
12.000 - 12.499	81	\$1,039,334.00	0.69	12.210
12.500 - 12.999	46	\$1,088,934.00	0.73	12.546
13.000 - 13.499	6	\$71,220.00	0.05	13.154
13.500 - 13.999	3	\$24,450.00	0.02	13.628
Total:	1,447	\$149,932,003.00	100.00	7.817

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA GROSS CPN
000 - 180	271	\$7,041,451.00	4.65	\$25,647.93	8.985
181 - 240	111	\$3,497,115.00	2.33	\$31,316.58	9.440
241 - 360	1,065	\$139,393,437.00	93.03	\$130,564.89	7.718
Total:	1,447	\$149,932,003.00	100.00	\$103,302.24	7.817

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA GROSS CPN
061 - 120	187	\$2,183,780.00	1.44	\$11,469.70	11.368
121 - 180	84	\$4,857,671.00	3.22	\$57,211.38	7.922
181 - 240	111	\$3,497,115.00	2.33	\$31,316.58	9.440
241 - 360	1,065	\$139,393,437.00	93.03	\$130,564.89	7.718
Total:	1,447	\$149,932,003.00	100.00	\$103,302.24	7.817

Mortgage Insurance	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA GROSS CPN
Yes	0	\$0.00	0%	\$0.00	0.000
No	1,447	\$149,932,003.00	10000%	\$103,302.24	7.817
Total:	1,447	\$149,932,003.00	100.00	\$103,302.24	7.817

Lien	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA GROSS CPN
1	427	\$103,700,382.00	691.6%	\$242,097.08	6.832
2	1,020	\$46,231,621.00	308.4%	\$45,198.90	10.026
Total:	1,447	\$149,932,003.00	100.00	\$103,302.24	7.817

Seasoning(mos)	Number of Loans	Date	% of Aggregate Principal Balance as of Cut-off	off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA
4	1,340	\$138,808,425.00		9259%	\$103,282.39	7.798	
5	93	\$8,058,793.00		537%	\$86,332.81	8.336	
6	11	\$2,335,235.00		156%	\$211,406.50	7.483	
7	2	\$485,800.00		32%	\$241,579.92	6.562	
8	1	\$243,750.00		16%	\$242,354.17	7.100	
Total:	1,447	\$149,932,003.00		100.00	\$103,302.24	7.817	

Combined Loan-to-Value Ratios of Mortgage Loans

Combined LTVs	Number of Loans	Date	% of Aggregate Principal Balance as of Cut-off	off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA
0.01 - 25.00	1	\$110,000.00		0.07	\$109,720.00	6.850	
30.01 - 35.00	3	\$710,000.00		0.47	\$235,610.33	6.304	
35.01 - 40.00	7	\$1,164,000.00		0.77	\$165,048.48	6.759	
40.01 - 45.00	6	\$729,500.00		0.49	\$121,042.26	6.892	
45.01 - 50.00	4	\$647,000.00		0.43	\$161,318.57	6.670	
50.01 - 55.00	7	\$1,544,000.00		1.03	\$219,607.36	6.620	
55.01 - 60.00	18	\$3,763,975.00		2.51	\$208,224.17	6.949	
60.01 - 65.00	33	\$6,484,750.00		4.32	\$195,735.79	6.797	
65.01 - 70.00	33	\$8,078,205.00		5.39	\$244,102.04	6.826	
70.01 - 75.00	36	\$8,199,600.00		5.47	\$227,024.19	6.670	
75.01 - 80.00	67	\$17,568,399.00		11.72	\$261,392.21	6.900	
80.01 - 85.00	63	\$14,350,546.00		9.57	\$227,108.93	6.819	
85.01 - 90.00	97	\$24,952,376.00		16.64	\$256,474.40	6.795	
90.01 - 95.00	239	\$11,024,776.00		7.34	\$45,898.20	8.351	
95.01 - 100.00	833	\$50,604,876.00		33.78	\$60,616.19	9.456	
Total:	1,447	\$149,932,003.00		100.00	\$103,302.24	7.817	

Owner Occupancy of Mortgage Loans

Owner Occupancy	Number of Loans	Date	% of Aggregate Principal Balance as of Cut-off	off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA
Owner	1,341	\$141,881,993.00		94.64	\$105,490.58	7.817	
Investment	88	\$5,111,577.00		3.41	\$57,830.21	8.085	
Second Home	18	\$2,938,433.00		1.96	\$162,578.22	7.336	
Total:	1,447	\$149,932,003.00		100.00	\$103,302.24	7.817	

Property Type of Mortgage Loans

Property Types	Number of Loans	Date	% of Aggregate Principal Balance as of Cut-off	off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA
Single Family	1,196	\$119,034,504.00		79.40	\$99,234.43	7.851	
2-4 Family	146	\$22,845,275.00		15.23	\$155,964.97	7.500	

Condo	105	\$8,052,224.00	5.37	\$76,410.27	8.219
Total:	1,447	\$149,932,003.00	100.00	\$103,302.24	7.817

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
Cash Out	520	\$98,887,524.00	65.95	\$189,575.11	7.071
Purchase	922	\$50,590,979.00	33.75	\$54,714.88	9.275
Rate/Term Refi	5	\$43,500.00	0.30	\$90,430.89	7.883
Total:	1,447	\$149,932,003.00	100.00	\$103,302.24	7.817

Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
Full	1,082	\$103,099,930.00	68.76	\$94,997.09	7.691
Stated Income	330	\$37,541,564.00	25.05	\$113,450.48	8.417
Easy	35	\$9,290,509.00	6.19	\$264,366.38	6.790
Total:	1,447	\$149,932,003.00	100.00	\$103,302.24	7.817

Product Type of Mortgage Loans

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
Fixed 5yr	21	\$158,209.00	0.10	\$7,234.99	12.026
Fixed 10yr	166	\$2,025,571.00	1.33	\$12,005.41	11.318
Fixed 15yr	84	\$4,857,671.00	3.22	\$57,211.38	7.922
Fixed 20yr	111	\$3,497,115.00	2.33	\$31,316.58	9.440
Fixed 25yr	1	\$331,500.00	0.22	\$330,056.00	5.990
Fixed 30yr	1,064	\$139,061,937.00	92.80	\$130,377.40	7.722
Total:	1,447	\$149,932,003.00	100.00	\$103,302.24	7.817

*** For ARM loans, please break out 2/28, 3/27, 5/25 by percentage.
 *** For IO loans please include length of amortization term and fixed rate term (2yr, 3yr, 5yr, 10yr)

Geographical Distribution of Mortgages Loans

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
California	253	\$32,591,067.00	21.74	\$128,469.07	7.868
New York	139	\$31,004,811.00	20.68	\$222,366.43	7.105
Florida	210	\$15,849,281.00	10.57	\$75,216.07	8.271
Other	845	\$70,486,844.00	47.01	\$83,161.37	8.005
Total:	1,447	\$149,932,003.00	100.00	\$103,302.24	7.817

Prepay Penalty for Mortgage Loans

Prepay Penalty	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
Has Prepay Penalty	1,050	\$120,845,214.00	80.60	\$114,744.78	7.676	
None	397	\$29,086,789.00	19.40	\$73,038.58	8.402	
Total:	1,447	\$149,932,003.00	100.00	\$103,302.24	7.817	

Prepay Term for Mortgage Loans

Prepay Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
12	175	\$31,494,971.00	21.01	\$179,436.17	7.255	
24	597	\$37,203,303.00	24.82	\$62,138.96	9.072	
36	278	\$52,146,940.00	34.78	\$186,991.84	6.935	
No Prepay Penalty	397	\$29,086,789.00	19.40	\$73,038.58	8.402	
Total:	1,447	\$149,932,003.00	100.00	\$103,302.24	7.817	

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
500 - 519	13	\$2,811,200.00	1.88	\$215,644.65	8.313	
520 - 539	15	\$2,524,995.00	1.69	\$168,003.81	8.432	
540 - 559	56	\$4,175,736.00	2.78	\$74,231.35	7.463	
560 - 579	105	\$10,925,439.00	7.28	\$103,650.35	7.481	
580 - 599	249	\$16,500,973.00	11.01	\$66,097.58	8.607	
600 - 619	132	\$14,676,815.00	9.79	\$110,876.35	7.752	
620 - 639	248	\$25,703,157.00	17.15	\$103,344.05	7.978	
640 - 659	228	\$25,719,305.00	17.15	\$112,465.54	7.735	
660 - 679	169	\$18,184,709.00	12.13	\$107,262.51	7.747	
680 - 699	117	\$13,326,296.00	8.89	\$113,528.08	7.681	
700 - 719	58	\$7,360,622.00	4.91	\$126,560.92	7.611	
720 - 739	24	\$3,968,040.00	2.65	\$164,855.12	6.731	
740 - 759	20	\$1,536,618.00	1.03	\$76,571.47	7.603	
760 - 779	9	\$2,062,598.00	1.38	\$228,488.01	6.759	
780 - 799	4	\$455,500.00	0.30	\$113,546.54	6.745	
Total:	1,447	\$149,932,003.00	100.00	\$103,302.24	7.817	

Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Original Principal Balance	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
50,000.01 - 75,000.00	6	\$398,320.00	0.15	\$66,386.67	7.120
75,000.01 - 100,000.00	28	\$2,509,873.00	0.96	\$89,637.54	7.081
100,000.01 - 125,000.00	73	\$8,300,291.00	3.17	\$113,686.93	6.680
125,000.01 - 150,000.00	79	\$10,778,198.00	4.12	\$136,429.39	6.680
150,000.01 - 175,000.00	84	\$13,679,041.00	5.22	\$162,837.55	6.495
175,000.01 - 200,000.00	89	\$16,695,311.00	6.38	\$187,585.06	6.445
200,000.01 - 225,000.00	68	\$14,420,144.00	5.51	\$212,035.28	6.432
225,000.01 - 250,000.00	65	\$15,459,153.00	5.90	\$237,827.25	6.410
250,000.01 - 275,000.00	53	\$13,765,107.00	5.26	\$259,713.68	6.304
275,000.01 - 300,000.00	48	\$13,855,527.00	5.29	\$288,652.60	6.338
300,000.01 - 333,700.00	66	\$20,936,727.00	8.00	\$317,196.88	6.109
333,700.01 - 350,000.00	30	\$10,257,695.00	3.92	\$341,910.17	5.988
350,000.01 - 600,000.00	215	\$96,070,968.00	36.66	\$446,483.19	6.132
600,000.01 - 1,000,000.00	35	\$24,777,619.00	9.46	\$707,901.06	6.312
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
50,000.01 - 75,000.00	6	\$398,320.00	0.15	\$66,386.67	7.120
75,000.01 - 100,000.00	28	\$2,509,873.00	0.96	\$89,637.54	7.081
100,000.01 - 125,000.00	73	\$8,300,291.00	3.17	\$113,686.93	6.680
125,000.01 - 150,000.00	79	\$10,778,198.00	4.12	\$136,429.39	6.680
150,000.01 - 175,000.00	84	\$13,679,041.00	5.22	\$162,837.55	6.495
175,000.01 - 200,000.00	89	\$16,695,311.00	6.38	\$187,585.06	6.445
200,000.01 - 225,000.00	68	\$14,420,144.00	5.51	\$212,035.28	6.432
225,000.01 - 250,000.00	65	\$15,459,153.00	5.90	\$237,827.25	6.410
250,000.01 - 275,000.00	53	\$13,765,107.00	5.26	\$259,713.68	6.304
275,000.01 - 300,000.00	48	\$13,855,527.00	5.29	\$288,652.60	6.338
300,000.01 - 333,700.00	66	\$20,936,727.00	8.00	\$317,196.88	6.109
333,700.01 - 350,000.00	30	\$10,257,695.00	3.92	\$341,910.17	5.988
350,000.01 - 600,000.00	215	\$96,070,968.00	36.66	\$446,483.19	6.132
600,000.01 - 1,000,000.00	35	\$24,777,619.00	9.46	\$707,901.06	6.312
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284

Current Mortgage Rates of Mortgage Loans

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
4.500 - 4.999	11	\$3,509,134.00	1.34	\$319,012.09	4.990
5.000 - 5.499	64	\$24,597,274.00	9.37	\$383,199.80	5.276

5.500 - 5.999	250	\$78,214,370.00	29.87	\$312,839.14	5.808
6.000 - 6.499	212	\$57,857,617.00	22.10	\$272,900.57	6.261
6.500 - 6.999	263	\$68,628,829.00	26.21	\$260,926.33	6.753
7.000 - 7.499	79	\$15,776,970.00	6.03	\$199,706.87	7.233
7.500 - 7.999	46	\$10,730,222.00	4.10	\$233,264.33	7.732
8.000 - 8.499	12	\$2,375,408.00	0.91	\$197,942.17	8.228
8.500 - 8.999	2	\$214,150.00	0.08	\$107,072.50	8.663
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
241 - 360	939	\$261,903,974.00	100.00	\$278,827.16	6.284
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
241 - 360	939	\$261,903,974.00	100.00	\$278,827.16	6.284
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284

Mortgage Insurance

Mortgage Insurance	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
Yes	0	\$0.00	0%	\$0.00	0.000
No	939	\$261,903,974.00	100.00	\$278,827.16	6.284
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284

Lien

Lien	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
1	939	\$261,903,974.00	100.00%	\$278,827.16	6.284
2	0	\$0.00	0%	\$0.00	0.000
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284

Seasoning(mos)

Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN
4	730	\$202,821,442.00	77.44%	\$277,729.17	6.255
5	147	\$40,388,463.00	15.43%	\$274,737.01	6.435
6	47	\$14,298,323.00	5.46%	\$304,138.96	6.261
7	13	\$3,942,030.00	1.51%	\$303,217.31	6.255
8	1	\$285,000.00	1.1%	\$285,000.00	6.750
9	1	\$168,716.00	0.6%	\$168,715.00	6.750
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284

Combined Loan-to-Value Ratios of Mortgage Loans

Combined LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
0.01 - 25.00	1	\$168,000.00	0.06	\$168,000.00	5.350	
35.01 - 40.00	1	\$300,000.00	0.12	\$300,000.00	6.500	
45.01 - 50.00	1	\$196,936.00	0.08	\$196,936.00	4.990	
50.01 - 55.00	1	\$230,000.00	0.09	\$230,000.00	6.650	
55.01 - 60.00	2	\$545,000.00	0.21	\$272,500.00	5.604	
60.01 - 65.00	8	\$1,994,175.00	0.76	\$249,271.50	5.843	
65.01 - 70.00	5	\$1,484,000.00	0.57	\$296,800.00	6.290	
70.01 - 75.00	18	\$5,413,378.00	2.07	\$300,728.72	6.101	
75.01 - 80.00	52	\$19,563,027.00	7.47	\$376,195.96	6.138	
80.01 - 85.00	15	\$4,717,053.00	1.80	\$314,461.53	6.628	
85.01 - 90.00	35	\$12,984,268.00	4.96	\$370,956.60	6.640	
90.01 - 95.00	56	\$17,310,187.00	6.61	\$309,041.79	6.364	
95.01 - 100.00	744	\$196,997,950.00	75.21	\$264,675.47	6.272	
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284	

Owner Occupancy of Mortgage Loans

Owner Occupancy	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
Owner	938	\$261,491,574.00	99.84	\$278,684.77	6.285	
Investment	0	\$0.00	9.96	\$0.00	0.000	
Second Home	1	\$412,400.00	0.16	\$412,393.00	5.800	
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284	

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
Single Family	816	\$226,153,383.00	86.35	\$277,047.99	6.288	
2-4 Family	34	\$12,079,490.00	4.61	\$355,228.03	6.162	
Condo	89	\$23,671,101.00	9.04	\$265,952.74	6.310	
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284	

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
Cash Out	257	\$77,406,316.00	29.56	\$301,162.86	6.252	
Purchase	676	\$182,829,158.00	69.80	\$270,342.23	6.298	
Rate/Term Refi	6	\$1,668,500.00	0.64	\$278,083.33	6.258	
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284	

Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
Full	808	\$213,998,738.00	81.70	\$264,745.50	6.225	
Stated Income	115	\$42,184,337.00	16.11	\$366,812.63	6.521	
Easy	16	\$5,720,899.00	2.19	\$357,555.38	6.728	
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284	

Product Type of Mortgage Loans

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
ARM 2yr/6mo - IO	903	\$252,083,356.00	96.25	\$279,068.61	6.296	
ARM 3yr/6mo - IO	36	\$9,820,618.00	3.75	\$272,770.89	5.968	
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284	

** For ARM loans please break out 2/28, 3/27, 5/25 by percentage
 ** For IO loans please include length of amortization term and fixed rate term (2yr, 3yr, 5yr, 10yr)

Geographical Distribution of Mortgages Loans

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
California	373	\$135,448,335.00	51.70	\$362,919.71	6.096	
Florida	84	\$20,162,415.00	7.70	\$240,018.37	6.712	
Maryland	45	\$12,418,206.00	4.74	\$275,950.40	6.573	
Other	437	\$93,875,018.00	35.85	\$214,806.28	6.424	
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284	

Prepay Penalty for Mortgage Loans

Prepay Penalty	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
Has Prepay Penalty	825	\$235,293,481.00	89.84	\$285,103.30	6.256	
None	114	\$26,610,493.00	10.16	\$233,407.73	6.530	
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284	

Prepay Term for Mortgage Loans

Prepay Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
	71	\$23,869,140.00	9.12	\$336,173.08	6.502	

24	704	\$198,708,201.00	75.86	\$282,139.62	6.243
36	50	\$12,716,140.00	4.86	\$254,312.90	5.991
No Prepay Penalty	114	\$26,610,493.00	10.16	\$233,407.73	6.530
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA
520 - 539	1	\$104,550.00	0.04	\$104,550.00	7.750	
560 - 579	5	\$1,412,250.00	0.54	\$282,450.00	6.119	
580 - 599	217	\$50,098,703.00	19.14	\$230,866.68	6.700	
600 - 619	184	\$49,308,454.00	18.83	\$267,966.03	6.510	
620 - 639	121	\$30,960,328.00	11.83	\$255,862.83	6.262	
640 - 659	129	\$39,020,696.00	14.90	\$302,476.16	6.211	
660 - 679	103	\$30,250,468.00	11.55	\$293,674.07	6.074	
680 - 699	74	\$24,103,377.00	9.21	\$325,664.26	5.942	
700 - 719	47	\$17,838,658.00	6.81	\$379,522.64	5.885	
720 - 739	22	\$7,608,568.00	2.91	\$345,817.91	5.858	
740 - 759	15	\$4,795,537.00	1.83	\$319,694.93	6.048	
760 - 779	16	\$4,477,585.00	1.71	\$279,805.81	5.850	
780 - 799	4	\$1,678,400.00	0.61	\$401,850.00	5.798	
800 - 819	1	\$246,400.00	0.09	\$246,400.00	7.990	
Total:	939	\$261,903,974.00	100.00	\$278,827.16	6.284	