

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



Nomura Asset Acceptance Corporation
Exact Name of Registrant as Specified in Charter

0000888874
Registrant CIK Number

Form 8-K, September 28, 2005, Series 2005-AR5
Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(give period of report)

333-126812
SEC File Number, if available

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



05068148

PROCESSED
OCT 06 2005
THOMSON FINANCIAL



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: 10/3/05

NOMURA ASSET ACCEPTANCE
CORPORATION

By: 
Name: John P. Graham
Title: President

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

EXHIBIT INDEX

Exhibit No.	Description	Format
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	Computational Materials	P*
99.7	Collateral Term Sheets	P*
99.8	Computational Materials	P*
99.9	Collateral Term Sheets	P*

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

Nomura Asset Acceptance Corporation,
Alternative Loan Trust, Series 2005-AR5
Issuer
Nomura Asset Acceptance Corporation
Depositor
GMAC Mortgage Corporation
Servicer

The collateral information contained herein reflects the anticipated September 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 than shown below.

GROUP III

ZIP	% of Group	Count	Balance
89131	3.24%	9	3,065,900.00
89141	3.14%	5	2,970,899.62
89139	2.98%	9	2,251,244.87
89148	2.13%	7	2,015,199.97
89156	1.97%	13	1,861,896.99
20111	1.84%	5	1,741,500.01
89130	1.78%	5	1,684,600.00
89081	1.76%	7	1,664,150.02
89123	1.66%	6	1,567,316.78
89031	1.66%	6	1,564,913.56
Total:	21.56%	72	20,367,621.82

Financial Statement Commercial Analysis

Use only the collateral supporting the franchise we are buying
 Use only the collateral supporting the franchise as a denominator, all other rows use ROW TOTALS as a denominator

Ltd Doc includes Reduced and Stated/Statred

Row - %	Collateral	Cur. Bal./Loan	Wid Avg	FICO	DII	LTV	GMAC	%SFD	%PUID	%Owner Doc	%Investor	% 2+ Family	% Full Doc	% Ltd Doc	% No Doc	% MI	% Int Only	% With Seconds	
0.055%	157,200.00	567	44.22	80	7.94	48.35	0.00	51.65	48.35	0.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00	
0.189%	536,000.00	612	45.45	79.71	6.75	100.00	0.00	74.63	25.37	0.00	74.63	0.00	100.00	0.00	0.00	100.00	74.63	0.00	
5.209%	304,734.47	629	40.04	79.9	6.941	51.32	28.21	88.73	11.02	13.32	11.02	11.18	17.59	54.11	5.77	6.99	55.88	63.81	72.22
1.552%	242,531.20	649	41.56	80.44	6.636	33.90	27.26	82.11	13.32	13.32	13.32	8.66	24.67	43.03	7.16	8.04	79.59	72.22	0.00
0.464%	148,443.33	657	42.43	80.33	6.743	47.95	27.55	81.12	14.78	14.78	14.78	5.97	7.60	31.19	59.80	85.23	72.93	4.77	0.00
0.569%	198,640.02	687	38.15	82.36	7.013	47.95	27.55	81.12	14.78	14.78	14.78	5.97	7.60	31.19	59.80	85.23	72.93	4.77	0.00
0.759%	213,218.10	712	40.71	84.79	7.041	59.26	24.31	75.50	40.42	40.42	40.42	6.21	15.62	11.37	44.52	98.26	56.44	0.00	0.00
1.054%	230,501.30	738	37.69	91.21	6.695	61.97	18.43	35.44	40.42	40.42	40.42	10.79	43.57	10.79	0.00	100.00	100.00	0.00	0.00
0.573%	217,232.00	768	42.00	97.9	6.681	51.79	25.56	83.56	9.49	9.49	9.49	10.79	43.57	10.79	0.00	100.00	100.00	0.00	0.00

Row - %	Collateral	Cur. Bal./Loan	Wid Avg	FICO	DII	LTV	GMAC	%SFD	%PUID	%Owner Doc	%Investor	% 2+ Family	% Full Doc	% Ltd Doc	% No Doc	% MI	% Int Only	% With Seconds
0.057%	321,516.00	0	26.5	79.99	6.5	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00
0.044%	190,481.96	0	34.9	80	7.5	100.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
2.663%	232,680.09	650	37.52	78.3	6.544	54.30	27.65	81.33	16.75	12.10	12.10	12.07	70.27	29.73	0.00	90.34	88.46	0.00
6.759%	313,867.38	679	47.86	81.81	6.743	47.95	27.55	81.12	14.78	14.78	14.78	5.97	7.60	31.19	59.80	85.23	72.93	4.77
1.755%	359,224.83	679	47.86	81.81	6.743	47.95	27.55	81.12	14.78	14.78	14.78	5.97	7.60	31.19	59.80	85.23	72.93	4.77
0.581%	367,181.13	677	58.87	80.88	5.983	40.25	44.95	97.30	0.00	0.00	0.00	12.10	72.68	27.32	0.00	29.04	97.3	63.85

Row - %	Collateral	Cur. Bal./Loan	Wid Avg	FICO	DII	LTV	GMAC	%SFD	%PUID	%Owner Doc	%Investor	% 2+ Family	% Full Doc	% Ltd Doc	% No Doc	% MI	% Int Only	% CA	% NY	% FL
0.058%	157,200.00	567	44.22	80	7.94	48.35	0.00	51.65	48.35	0.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00	51.65	
0.058%	330,500.00	603	40.4	70	6.25	0.00	0.00	0.00	100.00	0.00	100.00	10.45	11.62	0.00	0.00	0.00	100.00	0.00	0.00	
3.413%	340,357.41	629	39.92	76.91	6.876	59.90	26.77	84.80	12.58	10.00	10.00	10.45	11.62	0.00	0.00	2.54	55.26	26.23	14.69	
4.046%	258,383.77	649	41.49	77.42	6.805	61.49	23.47	81.77	14.15	14.15	14.15	9.48	0.00	100.00	0.00	3.99	86.11	21.04	13.40	
4.938%	280,707.97	688	38.36	77.81	6.425	47.34	35.01	78.91	19.31	19.31	19.31	8.22	0.00	100.00	0.00	1.98	88.60	23.72	9.41	
7.335%	318,270.97	689	36.59	75.83	6.423	60.15	17.94	68.16	23.72	23.72	23.72	8.22	0.00	100.00	0.00	0.42	79.82	39.51	7.76	
7.265%	322,632.56	712	37.82	75.66	6.257	64.78	14.38	70.12	23.37	23.37	23.37	8.22	0.00	100.00	0.00	2.24	76.43	41.49	9.70	
5.471%	280,193.37	736	36.69	75.82	6.22	50.58	22.35	59.09	33.63	33.63	33.63	15.98	0.00	100.00	0.00	2.19	84.24	30.97	10.12	
7.592%	285,805.10	771	36.11	75.82	6.214	50.98	18.72	58.06	29.28	29.28	29.28	16.32	0.00	100.00	0.00	1.05	88.19	42.50	7.86	

Let us call this the "collateral supporting the tranche we are buying"

Use only the collateral supporting the tranche we are buying

****Use total collateral supporting tranche as a denominator, all other rows use ROW TOTALS as a denominator****

*Ltd Doc Includes Reduced and Stated/Started

Row % Collateral % EICO % DIT % LTV % SWAC % SED % PLUD % Owner Occ % Investor % 2+ family % Full Doc % Ltd Doc % No Doc % MI % Int.Only % With % FL

Table with 15 columns: Row %, Collateral %, EICO, DIT, LTV, SWAC, SED, PLUD, Owner Occ, Investor, 2+ family, Full Doc, Ltd Doc, No Doc, MI, Int.Only, With, FL. Rows include Total Collateral and various percentages (0.055%, 0.189%, 5.209%, 1.162%, 0.959%, 0.750%, 1.054%, 0.573%).

Table with 15 columns: Row %, Collateral %, EICO, DIT, LTV, SWAC, SED, PLUD, Owner Occ, Investor, 2+ family, Full Doc, Ltd Doc, No Doc, MI, Int.Only, With, FL. Rows include Total Collateral and various percentages (0.055%, 0.189%, 5.209%, 1.162%, 0.959%, 0.750%, 1.054%, 0.573%).

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Y	Wid Avg Current Balance	Percent of Deal	SWAC	% MI	FICO	Wid Avg DII	Wid Avg LTV	% SF	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only
-25%	0.00	0.00%	0	0	0	0	0	0	0	0	0	0	0	0
-20%	0.00	0.00%	0	0	0	0	0	0	0	0	0	0	0	0
-15%	0.00	0.00%	0	0	0	0	0	0	0	0	0	0	0	0
-10%	157,200.00	0.055%	7.84	0	587	44.22	80	48.35	0	51.65	0	100	0	100
-5%	336,852.42	1.359%	6.941	7.76	620	38.83	79.56	68.95	18.93	62.42	23.4	36.00	26.89	50.15
0%	274,223.03	8.153%	6.841	9.54	638	41.97	80.42	49.55	30.67	89.86	19.4	41.96	6.02	69.8
5%	206,171.65	9.007%	6.681	85.59	664	42.41	92.72	51.27	30.78	84.27	22.44	7.42	14.41	83.04
10%	192,945.27	1.350%	6.926	96.59	684	39.1	92.31	47.08	23.65	70.43	13.35	4.53	0	70.73
15%	213,218.10	7.509%	7.041	100	712	40.71	94.79	59.26	24.31	75.5	7.27	20.85	0	73.65
20%	229,132.36	0.887%	6.807	97.94	737	39.67	92.38	54.79	21.52	81.97	15.97	3.58	4.88	84.35
25%	216,321.23	0.469%	6.968	100	761	41.26	93.94	67.18	16.56	84.74	25.37	12.38	3.01	84.35
30%	171,871.28	0.333%	6.848	100	785	43.94	97.72	121.88	66.74	84.74	52.7	0	0	96.81
35%	351,306.00	0.187%	5.632	100	810	0	86.57	38.85	61.15	100	0	0	0	100

Y	Wid Avg Current Balance	Percent of Deal	SWAC	% MI	FICO	Wid Avg DII	Wid Avg LTV	% SF	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only
-25%	0.00	0.00%	0	0	0	0	0	0	0	0	0	0	0	0
-20%	0.00	0.00%	0	0	0	0	0	0	0	0	0	0	0	0
-15%	234,968.51	0.041%	7.125	0.00	658	57.20	67.14	100.00	0.00	100.00	0.00	100.00	0.00	100.00
-10%	227,280.00	0.200%	6.579	0.00	749	54.76	70.00	20.45	0.00	63.14	36.86	0.00	0.00	100.00
-5%	661,850.00	0.466%	6.219	0.00	804	52.76	76.39	60.34	24.55	100.00	85.84	14.16	0.00	100.00
0%	268,196.63	1.124%	6.041	0.00	708	55.54	80.00	58.32	24.81	87.90	70.27	26.53	3.19	96.34
5%	435,175.01	0.153%	6.443	100.00	648	55.45	86.64	54.20	45.80	100.00	45.80	54.20	0.00	100.00
10%	80,291.64	0.016%	7.500	100.00	645	57.50	90.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15%	282,354.18	0.089%	7.212	100.00	670	52.72	95.00	0.00	0.00	100.00	0.00	0.00	46.23	0.00
20%	303,913.21	2.139%	6.167	12.54	689	72.22	79.13	51.51	23.51	83.56	70.19	24.35	3.61	89.84

Y	Wid Avg Current Balance	Percent of Deal	SWAC	% MI	FICO	Wid Avg DII	Wid Avg LTV	% SF	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only
-25%	0.00	0.00%	0	0	0	0	0	0	0	0	0	0	0	0
-20%	321,516.06	0.007%	6.5	0	0	26.5	79.99	100	0	0	100	0	0	0
-15%	190,481.96	0.034%	7.5	0	34.9	60	100	0	100	0	0	0	0	0
-10%	0.00	0.000%	6.703	0.00	614	42.2	78.88	31.18	22.39	63.26	9.4	59.76	31.84	78.21
-5%	348,661.21	2.288%	6.783	1.43	635	47.4	78.17	52.59	23.94	96.35	28.44	14.95	14.95	76.21
0%	344,832.88	0.425%	6.502	39.78	659	59.87	81.2	55.1	24.63	96.3	62.6	27.68	9.74	96.3

Y	Wid Avg Current Balance	Percent of Deal	SWAC	% MI	FICO	Wid Avg DII	Wid Avg LTV	% SF	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only
-25%	0.00	0.00%	0	0	0	0	0	0	0	0	0	0	0	0
-20%	0.00	0.00%	0	0	0	0	0	0	0	0	0	0	0	0
-15%	157,200.00	0.055%	7.940	0	587	44.22	80.00	48.35	0.00	51.65	0	0.00	0.00	0.00
-10%	379,002.29	1.000%	7.032	3.24	621	39.65	77.66	65.41	12.80	82.00	0	100.00	0.00	100.00
-5%	294,429.32	4.610%	6.749	4.68	638	41.11	77.41	49.64	30.18	66.65	0	63.46	36.54	44.70
0%	270,846.62	5.670%	6.574	1.19	661	39.72	77.64	55.26	30.45	74.13	0	85.09	14.91	71.36
5%	312,130.90	8.511%	6.417	0.72	687	37.69	75.73	59.96	19.53	70.21	0	88.08	11.92	81.80
10%	322,632.96	7.265%	6.257	2.24	712	37.82	75.66	64.76	14.38	70.12	0	85.32	14.68	78.43
15%	280,193.37	5.471%	6.220	2.19	730	36.66	75.43	50.58	22.35	59.09	0	81.94	12.12	84.74
20%	293,807.96	7.468%	6.268	1.69	752	36.66	75.66	49.10	21.80	65.74	0	80.82	9.88	89.36
25%	271,110.07	2.534%	6.168	0	782	36.66	75.66	49.10	21.80	65.74	0	80.82	9.88	89.36
30%	293,463.73	0.310%	5.517	0	807	31.72	72.48	64.99	0.00	65.67	0	42.73	57.27	65.67

Y	Wid Avg Current Balance	Percent of Deal	SWAC	% MI	FICO	Wid Avg DII	Wid Avg LTV	% SF	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% Int Only
-25%	0.00	0.00%	0	0	0	0	0	0	0	0	0	0	0	0
-20%	0.00	0.00%	0	0	0	0	0	0	0	0	0	0	0	0
-15%	176,899.99	0.093%	6.953	0.00	588	43.81	73.02	69.22	0.00	71.20	40.42	59.58	0.00	0.00
-10%	319,751.67	0.844%	6.663	6.67	618	41.88	78.00	58.48	18.94	63.25	32.59	48.22	4.76	100.00
-5%	281,569.74	6.687%	6.826	6.95	639	43.00	77.73	46.50	35.88	90.17	17.76	42.41	6.78	100.00
0%	289,211.63	11.499%	6.467	5.41	663	41.32	78.24	53.48	33.73	81.86	23.85	38.41	4.73	100.00
5%	300,042.14	17.366%	6.388	5.25	687	38.18	76.83	58.32	21.14	75.67	22.20	36.07	3.42	100.00
10%	311,335.67	14.295%	6.295	3.97	717	37.56	76.86	54.18	23.60	74.50	23.36	35.31	3.53	100.00
15%	279,094.44	10.654%	6.210	5.59	786	37.62	77.23	48.22	24.69	63.25	24.15	40.68	3.18	100.00
20%	267,986.28	9.701%	6.114	5.15	762	36.48	76.52	57.74	18.31	64.32	25.76	40.68	2.90	100.00
25%	284,043.48	6.346%	5.751	4.55	763	37.19	75.29	59.49	15.84	65.48	44.52	34.32	1.37	100.00
30%	339,484.22	1.453%	5.578	12.87	808	34.80	76.85	39.41	32.12	68.34	49.67	9.11	4.69	100.00

Y	% FL	% NY	% CA
-25%	0.00	0.00	0.00
-20%	0.00	0.00	0.00
-15%	0.00	0.00	0.00
-10%	0.00	0.00	0.00
-5%	51.65	0.00	0.00
0%	2.73	15.82	45.13
5%	13.93	18.57	25.49
10%	14.08	9.25	14.08
15%	7.41	7.41	38.76
20%	10.36	8.70	41.49
25%	13.53	9.62	40.10
30%	2.69	2.71	45.11
35%	0.00	22.63	57.96

Y	% FL	% NY	% CA
-25%	0.00	0.00	0.00
-20%	0.00	0.00	0.00
-15%	0.00	0.00	0.00
-10%	0.00	0.00	0.00
-5%	0.00	0.00	0.00
0%	0.00	0.00	0.00
5%	0.00	0.00	0.00
10%	0.00	0.00	0.00
15%	0.00	0.00	0.00
20%	0.00	0.00	0.00
25%	0.00	0.00	0.00
30%	0.00	0.00	0.00
35%	0.00	0.00	0.00

Y	% FL	% NY	% CA
-25%	0.00	0.00	0.00
-20%	0.00	0.00	0.00
-15%	0.00	0.00	0.00
-10%	0.00	0.00	0.00
-5%	0.00	0.00	0.00
0%	0.00	0.00	0.00
5%	0.00	0.00	0.00
10%	0.00	0.00	0.00
15%	0.00	0.00	0.00
20%	0.00	0.00	0.00
25%	0.00	0.00	0.00
30%	0.00	0.00	0.00
35%	0.00	0.00	0.00

NAA 2005-ARS
\$545,195,121

60% Severity / 6 Month Lag / Triggers Falling / To Maturity

Moody's	S&P	Fitch	Class Size	WAL	% of Cap	Libor Fwd CDR	Libor Fwd Cum Losses	Libor Fwd +200 CDR	Libor Fwd +200 Cum Losses	Initial Subordination	Px Talk	Circled	Allocation	Final Px
Aa1	AA+	AA+												
Aa2	AA	AA												
Aa3	AA-	AA-												
A1	A+	A+												
A2	A	A												
A3	A-	A-												
Baa1	BBB+	BBB+												
Baa2	BBB	BBB												
Baa3	BBB-	BBB-												

FULLY FUNDED OC
 TRUE/FALSE

Px Date

Geographic Distribution	1st	2nd	3rd	4th	5th	% Purchase	% Cash Out	% Refi	% Owner Occ	OC	% MI
California	29.83%					73.95	19.37	6.68	70.11		5.77
Nevada	15.06%										
Florida	11.58%										
Virginia	7.61%										
New York	5.98%										

Contact Sales

Initially GMAC

78.94
 100
 0
 23.37 (includes fullalt doc)
 5.34
 34.87

6.345%
 6.345%
 706
 88.80
 285,903.19
 1991

WA Gross Coupon
 WA Gross Coupon
 WA FICO
 WA CLTV
 WA Loan Size
 WA Orig Year

1st Lien
 2nd Lien
 Full Doc
 Stated Doc
 Limited Doc

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

LTV :	Fixed \$	2/28 \$	3/27 \$	5/25 \$	Other	MH Stratification:
Below 70	0	31,147,149.47	25,687,376.30	43,625,526.40	22,676,736.48	Total Balance 0
70.01 to 75	0	11,959,699.40	13,764,867.50	13,347,148.38	16,719,085.46	% Pool Balance 0.00%
75.01 to 80	0	146,278,100.97	43,960,077.45	111,246,716.00	54,930,702.62	Ave. FICO 0
80.01 to 85	0	381,443.39	466,199.99	622,773.58	1,531,685.02	Ave. LTV 0
85.01 to 90	0	1,267,722.78	2,778,109.75	5,792,676.84	4,465,291.86	% Full Docs 0%
90.01 to 95	0	728,622.72	3,149,910.39	6,952,261.72	1,218,925.32	
95.01 to 100	0	0	871,480.48	3,429,576.49	340,999.98	
100.01 plus	0	0	0	0	0	
FICO						Silent Seconds Stratification:
below 549	0	928,323.49	0	687,505.96	0	Total Balance 384,890,876.37
550 to 574	0	0	0	0	0	% Pool Balance 67.71%
575 to 599	0	1,286,596.36	0	0	0	Ave. FICO 705
600 to 624	0	3,888,813.51	2,632,897.95	3,260,411.23	560,379	Ave. LTV 77.42
625 to 649	0	27,290,430.93	4,261,919.53	15,852,625.48	7,882,107.60	% Full Docs 21.14
650 to 674	0	26,853,247.83	11,983,614.36	27,025,827.55	15,295,826.62	
675 to 699	0	44,178,461.81	23,027,877.32	32,918,094.78	23,676,771.74	Second Lien Stratification:
700 plus	0	86,634,874.80	48,771,612.70	105,272,214.41	54,688,322.26	Total Balance 0
						% Pool Balance 0.00
						Ave. FICO 0
						Ave. LTV 0
						% Full Docs 0.00%
Property Type:						LTV Above 90 Stratification:
Single-Family	0	99,266,528.43	53,594,228.53	91,984,691.10	64,621,538.16	Total Balance 16,689,777.11
PUD	0	43,310,826.11	21,391,070.89	42,153,921.56	20,743,486.39	% Pool Balance 2.94%
Condo	0	15,692,522.99	7,285,941.41	20,815,669.43	10,944,532.72	Ave. FICO 705
3+ Family Det.	0	13,789,033.55	3,940,041.26	15,005,890.81	3,648,556.41	Ave. LTV 96.34
Manufactured House	0	0	0	0	0	% Full Docs 22.72%
Other	0	18,808,827.65	4,466,739.77	15,056,506.51	1,925,293.04	
Purpose:						
Purchase	0	161,711,898.94	64,608,208.39	131,422,291.99	62,632,631.78	
Refinance rate/terms	0	8,653,443.49	3,960,421.88	12,295,311.33	13,038,283.20	
Cash Out Refi (COF) Below 70 LTV	0	9,478,681.95	9,716,195.12	21,375,274.49	9,171,005.76	
COF with LTV 70.01 to 75	0	4,244,353.79	5,741,595.90	3,692,740.37	3,964,437.62	
COF with LTV 75.01 to 80	0	6,230,016.56	6,030,600.58	15,128,723.83	11,139,151.45	
COF with LTV 80.01 to 85	0	118,643.40	466,199.99	123,250.00	90,800.00	
COF with LTV 85.01 to 90	0	421,700.60	154,800.00	979,087.40	1,847,096.91	
COF with LTV 90.01 to 95	0	0	0	0	0	
COF with LTV 95.01 to 100	0	0	0	0	0	
COF with LTV 100.01 plus	0	0	0	0	0	
Other	0	0	0	0	0	
Occupancy Status:						
Owner Occupied	0	124,551,752.76	65,257,867.95	134,009,037.27	74,685,375.61	
2nd Home	0	10,556,068.70	4,467,073.30	18,154,015.79	5,661,408.33	
Investment	0	55,750,917.27	20,953,080.61	32,853,626.35	21,536,622.78	
Other	0	0	0	0	0	
Loan Balance (CURRENT)						
Below 50,000	0	219,472.77	37,960.00	85,599.98	0	
50,000.01 to 100,000	0	4,512,677.24	1,146,462.73	3,491,503.28	801,707	
100,000.01 to 150,000	0	15,534,670.34	6,331,091.70	10,653,026.23	3,792,538.71	
150,000.01 to 200,000	0	21,103,995.96	11,029,730.45	16,918,533.16	7,101,274.14	
200,000.01 to 400,000	0	92,806,072.04	40,314,291.76	83,425,934.16	38,071,621.64	
400,000.01 to 500,000	0	21,039,274.39	11,078,646.05	27,872,159.87	13,432,555.20	
500,000.01 to 600,000	0	9,762,968.47	3,910,150.01	13,900,206.65	10,916,694.05	
600,000.01 to 1,000,000	0	19,594,587.53	15,476,461.50	23,641,966.08	18,050,724.24	
1,000,000.01 and above	0	6,484,999.99	1,353,227.66	5,027,750.00	9,716,291.77	
Loan Term						
>30 Years	0	0	0	0	0	
30 Years	0	190,858,738.73	90,678,021.86	185,016,679.41	101,883,406.72	
20 Years	0	0	0	0	0	
15 Years	0	0	0	0	0	
Other	0	0	0	0	0	
Documentation Type						
Full Documentation (includes all)	0	27,996,641.58	22,493,529.39	43,008,309.98	39,327,122.39	
Limited Documentation	0	71,294,392.00	31,145,784.36	66,647,084.07	29,144,263.01	
Stated Docs with LTV below 70	0	1,804,167.56	3,158,345.08	1,675,949.54	2,095,839.53	
Stated Docs with LTV 70.01 to 75	0	951,701.61	1,482,554.68	595,940.76	0	
Stated Docs with LTV 75.01 to 80	0	9,205,103.54	1,634,349.99	4,469,781.06	1,488,232.01	
Stated Docs with LTV 80.01 to 85	0	0	0	0	250,249.51	
Stated Docs with LTV 85.01 to 90	0	136,740.54	0	0	1,177,685.88	
Stated Docs with LTV 90.01 to 95	0	0	0	0	0	
Stated Docs with LTV 95.01 to 100	0	0	0	0	0	
Stated Docs with LTV above 100.01	0	0	0	0	0	
Other	0	79,468,991.90	30,563,458.36	68,618,614.00	28,400,014.41	
Lien Status						
1st Lien	0	190,858,738.73	90,678,021.86	185,016,679.41	101,883,406.72	
Second Liens with LTV below 85	0	0	0	0	0	
Second Liens with LTV 85.01 to 90	0	0	0	0	0	
Second Liens with LTV 90.01 to 95	0	0	0	0	0	
Second Liens with LTV 95.01 to 100	0	0	0	0	0	
Second Liens with LTV above 100.01	0	0	0	0	0	
Interest Only						
Dollar of Mortgage Term	0	145,716,560.70	71,408,373.51	152,409,757.28	79,177,995.02	

**Nomura Asset Acceptance Corporation,
Alternative Loan Trust, Series 2005-AR5**
Issuer
Nomura Asset Acceptance Corporation
Depositor
GMAC Mortgage Corporation
Servicer

The collateral information contained herein reflects the anticipated September 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 than shown below.

Alternative Credit Documentation

GROUPS I - III

OCCUPANCY		Count	Balance	Avg. Balance	WAC	FICO	LTV	CLTV	CALI	FULL	REDUCED	NO RATIO	STATED	NINA	PURCHASE	RATE/TERM	CASHOUT	DTI
23.06	623	131,094,247.01	210,424.15	76.65	87.11	20.04	27.34	34.95	23.73	6.43	7.56	79.94	3.65	16.40	34.86			
23.06	623	131,094,247.01	210,424.15	76.65	87.11	20.04	27.34	34.95	23.73	6.43	7.56	79.94	3.65	16.40	34.86			

SILENT SECOND LOANS		Count	Balance	Avg. Balance	WAC	FICO	LTV	CLTV	CALI	FULL	REDUCED	NO RATIO	STATED	NINA	PURCHASE	RATE/TERM	CASHOUT	DTI
57.71	1356	384,890,876.37	283,842.83	6.462	705	77.42	95.28	30.17	21.14	39.54	27.04	4.88	7.39	86.21	5.66	8.13	38.94	
57.71	1356	384,890,876.37	283,842.83	6.462	705	77.42	95.28	30.17	21.14	39.54	27.04	4.88	7.39	86.21	5.66	8.13	38.94	

NINA		Count	Balance	Avg. Balance	WAC	FICO	LTV	CLTV	CALI	FULL	REDUCED	NO RATIO	STATED	NINA	PURCHASE	RATE/TERM	CASHOUT	DTI
11.73	246	66,649,567.07	270,933.20	6.738	708	75.35	82.89	17.37	0.00	0.00	0.00	0.00	0.00	100.00	5.16	26.62	36.37	
11.73	246	66,649,567.07	270,933.20	6.738	708	75.35	82.89	17.37	0.00	0.00	0.00	0.00	0.00	100.00	5.16	26.62	36.37	

FICO		Count	Balance	Avg. Balance	WAC	FICO	LTV	CLTV	CALI	FULL	REDUCED	NO RATIO	STATED	NINA	PURCHASE	RATE/TERM	CASHOUT	DTI
0.28	6	1,615,829.45	269,304.91	7.547	0	80.00	95.58	71.37	19.90	0.00	68.31	11.79	0.00	100.00	0.00	0.00	29.63	
7.23	133	41,085,071.05	308,910.31	6.818	627	75.68	85.69	24.86	15.76	37.25	19.96	11.56	15.47	59.91	9.49	30.60	40.65	
7.51	139	42,700,900.50	307,200.72	6.846	627	75.84	86.07	26.62	15.92	35.84	21.79	11.57	14.88	61.43	9.13	29.44	40.44	

INVESTOR OCCUPANCY

1. Current Rates of the Mortgage Loans

Current Rates of the Mortgage Loans	Percent of Mortgage Pool
1.751 - 2.000	0.21
3.001 - 3.250	0.18
3.251 - 3.500	0.19
4.001 - 4.250	0.42
4.501 - 4.750	0.90
4.751 - 5.000	1.65
5.001 - 5.250	1.35
5.251 - 5.500	5.27
5.501 - 5.750	4.19
5.751 - 6.000	7.98
6.001 - 6.250	7.67
6.251 - 6.500	13.60
6.501 - 6.750	8.57
6.751 - 7.000	12.50
7.001 - 7.250	7.49
7.251 - 7.500	10.18
7.501 - 7.750	6.07
7.751 - 8.000	4.79
8.001 - 8.250	2.87
8.251 - 8.500	1.41
8.501 - 8.750	1.09
8.751 - 9.000	2.07
Total:	100.00
Minimum: 1.890	
Maximum: 9.000	
Weighted Average: 6.741	

2. Current Net Mortgage Rates of the Mortgage Loans

Current Net Mortgage Rates of the Mortgage Loans	Percent of Mortgage Pool
1.501 - 1.750	0.21
2.501 - 2.750	0.18
2.751 - 3.000	0.19
3.751 - 4.000	0.42
4.251 - 4.500	1.80
4.501 - 4.750	0.87
4.751 - 5.000	1.89
5.001 - 5.250	4.81
5.251 - 5.500	4.13
5.501 - 5.750	8.66
5.751 - 6.000	8.27
6.001 - 6.250	12.46
6.251 - 6.500	9.40
6.501 - 6.750	12.08
6.751 - 7.000	7.49
7.001 - 7.250	9.91
7.251 - 7.500	5.81
7.501 - 7.750	4.15
7.751 - 8.000	2.76
8.001 - 8.250	1.41
8.251 - 8.500	1.08
8.501 - 8.750	2.07
Total:	100.00
Minimum: 1.605	
Maximum: 8.740	
Weighted Average: 6.460	

3. Principal Balances of the Mortgage Loans at Origination

	Percent of Mortgage Pool
Principal Balances of the Mortgage Loans at Origination	
25,000.01 - 50,000.00	0.26
50,000.01 - 75,000.00	1.41
75,000.01 - 100,000.00	3.86
100,000.01 - 125,000.00	6.29
125,000.01 - 150,000.00	9.30
150,000.01 - 175,000.00	6.96
175,000.01 - 200,000.00	7.01
200,000.01 - 225,000.00	7.49
225,000.01 - 250,000.00	7.23
250,000.01 - 275,000.00	6.22
275,000.01 - 350,000.00	15.60
350,000.01 - 450,000.00	14.31
450,000.01 - 550,000.00	5.18
550,000.01 - 650,000.00	3.61
650,000.01 - 750,000.00	1.10
750,000.01 - 850,000.00	0.59
850,000.01 - 950,000.00	2.05
950,000.01 >=	1.52
Total:	100.00

Minimum: 34,200.00
 Maximum: 1,000,000.00
 Average: 210,615.34

4. Cut-off Date Principal Balances of the Mortgage Loans

	Percent of Mortgage Pool
Cut-off Date Principal Balances of the Mortgage Loans	
25,000.01 - 50,000.00	0.26
50,000.01 - 75,000.00	1.41
75,000.01 - 100,000.00	3.86
100,000.01 - 125,000.00	6.29
125,000.01 - 150,000.00	9.42
150,000.01 - 175,000.00	6.65
175,000.01 - 200,000.00	6.86
200,000.01 - 225,000.00	7.64
225,000.01 - 250,000.00	7.23
250,000.01 - 275,000.00	6.22
275,000.01 - 350,000.00	15.60
350,000.01 - 450,000.00	14.31
450,000.01 - 550,000.00	5.18
550,000.01 - 650,000.00	3.61
650,000.01 - 750,000.00	1.10
750,000.01 - 850,000.00	0.59
850,000.01 >=	3.57
Total:	100.00

Minimum: 34,140.54
 Maximum: 998,903.44
 Average: 210,424.15

5. Original Terms of the Mortgage Loans

	Percent of Mortgage Pool
Original Terms of the Mortgage Loans	
360 >=	100.00
Total:	100.00

Minimum: 360
 Maximum: 360
 Weighted Average: 360

6. Stated Remaining Terms of the Mortgage Loans

	Percent of Mortgage Pool
Stated Remaining Terms of the Mortgage Loans	
300 >=	100.00
Total:	100.00

Minimum: 347
 Maximum: 359
 Weighted Average: 357

7. Months Since Origination of the Mortgage Loans

	Percent of Mortgage Pool
Months Since Origination of the Mortgage Loans	
1	2.56
2	22.49
3	39.32
4-6	33.98
7-9	1.36
10-12	0.25
13 >=	0.05
Total:	100.00

Minimum: 1
 Maximum: 13
 Weighted Average: 3

8. Original Interest Only Term of the Mortgage Loans

	Percent of Mortgage Pool
Original Interest Only Term of the Mortgage Loans	
<= 0	32.79
4-6	0.23
13 - 24	9.03
25 - 36	1.88
37 - 60	10.75
61 - 120	45.32
Total:	100.00

Minimum: 0
 Maximum: 120
 Non-zero Weighted Average: 95

9. Prepay Penalty Original Term of the Mortgage Loans

	Percent of Mortgage Pool
Prepay Penalty Original Term of the Mortgage Loans	
<= 0	38.38
4-6	9.61
7-12	6.91
13 - 24	19.58
25 - 36	20.89
37 - 60	4.63
Total:	100.00
Minimum: 0	
Maximum: 60	
Non-zero Weighted Average: 27	

10. Credit Scores of the Mortgage Loans

	Percent of Mortgage Pool
Credit Scores of the Mortgage Loans	
<= 0	0.11
1 - 560	0.12
601 - 620	0.54
621 - 640	3.51
641 - 660	6.27
661 - 680	10.71
681 - 700	17.91
701 - 720	14.89
721 - 740	16.98
741 - 760	12.23
761 - 780	10.02
781 - 800	5.25
801 >=	1.46
Total:	100.00
Minimum: 0	
Maximum: 809	
Non-zero Weighted Average: 715	

11. Original Loan-to-Value Ratios of the Mortgage Loans

	Percent of Mortgage Pool
Original Loan-to-Value Ratios of the Mortgage Loans	
<= 50.00	1.80
50.01 - 55.00	0.05
55.01 - 60.00	2.43
60.01 - 65.00	2.01
65.01 - 70.00	17.38
70.01 - 75.00	10.04
75.01 - 80.00	60.13
80.01 - 85.00	1.16
85.01 - 90.00	3.66
90.01 - 95.00	1.34
Total:	100.00
Minimum: 21.43	
Maximum: 95.00	
Weighted Average: 78.65	

12. Documentation Type of the Mortgage Loans

	Percent of Mortgage Pool
Documentation Type of the Mortgage Loans	Pool
Reduced with VOA (A-SI)	33.78
Fuli (I-A)	27.07
No Ratio (A-NI)	23.73
None (NI-NA)	7.56
Stated/Stated with Vvoe	6.43
Reduced with VOI (I-NA)	1.16
Alternate	0.27
Total:	100.00

13. Loan Purpose of the Mortgage Loans

	Percent of Mortgage Pool
Loan Purpose of the Mortgage Loans	Pool
P	79.94
C	16.40
R	3.65
Total:	100.00

14. Occupancy Status of the Mortgage Loans

	Percent of Mortgage Pool
Occupancy Status of the Mortgage Loans	Pool
Investor	100.00
Total:	100.00

15. Property Type of the Mortgage Loans

	Percent of Mortgage Pool
Property Type of the Mortgage Loans	Pool
Single Family Detached	44.06
PUD Attached	14.25
2-Family	10.35
4-Family	8.07
Condo (<=4 Stories)	7.91
3-Family	7.09
Condo (> 4 Stories)	3.99
PUD Detached	2.17
Co-op	1.02
Single Family Attached	0.65
Other	0.44
Total:	100.00

16. Geographic Distribution of the Mortgage Loans

	Percent of Mortgage Pool
Geographic Distribution of the Mortgage Loans	
California	20.04
Florida	15.85
Nevada	14.87
New Jersey	8.80
New York	7.30
Massachusetts	5.81
Virginia	4.51
Arizona	4.40
Georgia	1.84
Minnesota	1.82
Pennsylvania	1.81
Connecticut	1.71
Maryland	1.29
North Carolina	1.09
Illinois	1.09
South Carolina	0.97
Texas	0.68
Washington, DC	0.55
Alabama	0.54
New Hampshire	0.50
Washington	0.47
Utah	0.44
Colorado	0.41
Ohio	0.38
Maine	0.37
Other	2.55
Total:	100.00

17. Months to Next Rate Adjustment Date of the Mortgage Loans

	Percent of Mortgage Pool
Months to Next Rate Adjustment Date of the Mortgage Loans	
1	0.38
2	7.24
3	5.62
4	1.64
5-6	1.24
8-12	0.11
14 - 24	42.53
26 - 36	15.98
38 - 60	25.06
Total:	100.00

Minimum: 1
 Maximum: 59
 Weighted Average: 29

18. First Periodic Rate Caps of the Mortgage Loans

	Percent of Mortgage Pool
First Periodic Rate Caps of the Mortgage Loans	
0.751 - 1.000	2.99
1.751 - 2.000	2.17
2.751 - 3.000	44.95
4.751 - 5.000	16.67
5.501 - 5.750	0.41
5.751 - 6.000	32.49
6.501 - 6.750	0.11
10.001 - 10.250	0.21
Total:	100.00

Minimum: 1.000
 Maximum: 10.010
 Weighted Average: 4.257

19. Subsequent Periodic Rate Caps of the Mortgage Loans

	Percent of Mortgage Pool
Subsequent Periodic Rate Caps of the Mortgage Loans	
<= 0.000	0.21
0.751 - 1.000	64.32
1.751 - 2.000	23.06
5.751 - 6.000	12.40
Total:	100.00

Minimum: 0.000
 Maximum: 6.000
 Weighted Average: 1.852

20. Lifetime Rate Caps of the Mortgage Loans

	Percent of Mortgage Pool
Lifetime Rate Caps of the Mortgage Loans	
4.751 - 5.000	36.62
5.251 - 5.500	0.26
5.501 - 5.750	0.41
5.751 - 6.000	52.56
6.001 - 6.250	1.04
6.251 - 6.500	1.69
6.501 - 6.750	0.67
6.751 - 7.000	0.57
7.001 - 7.250	0.28
7.501 - 7.750	0.42
7.751 - 8.000	0.31
8.501 - 8.750	0.19
10.001 - 10.250	0.21
11.751 - 12.000	4.81
Total:	100.00

Minimum: 5.000
 Maximum: 12.000
 Weighted Average: 5.970

21. Gross Margin of the Mortgage Loans

	Percent of Mortgage Pool
Gross Margin of the Mortgage Loans	
0.751 - 1.000	0.18
1.501 - 1.750	0.19
1.751 - 2.000	0.31
2.001 - 2.250	15.14
2.251 - 2.500	4.23
2.501 - 2.750	5.93
2.751 - 3.000	6.85
3.001 - 3.250	8.90
3.251 - 3.500	18.87
3.501 - 3.750	10.72
3.751 - 4.000	9.81
4.001 - 4.250	4.57
4.251 - 4.500	9.26
4.501 - 4.750	0.78
4.751 - 5.000	3.92
5.751 - 6.000	0.34
Total:	100.00
Minimum: 0.875	
Maximum: 5.875	
Weighted Average: 3.401	

22. Minimum Mortgage Rates of the Mortgage Loans

	Percent of Mortgage Pool
Minimum Mortgage Rates of the Mortgage Loans	
0.751 - 1.000	0.18
1.501 - 1.750	0.19
1.751 - 2.000	0.31
2.001 - 2.250	15.14
2.251 - 2.500	4.23
2.501 - 2.750	5.93
2.751 - 3.000	6.85
3.001 - 3.250	8.90
3.251 - 3.500	18.87
3.501 - 3.750	10.72
3.751 - 4.000	9.81
4.001 - 4.250	4.57
4.251 - 4.500	9.26
4.501 - 4.750	0.78
4.751 - 5.000	3.92
5.751 - 6.000	0.34
Total:	100.00
Minimum: 0.875	
Maximum: 5.875	
Weighted Average: 3.401	

23. Maximum Mortgage Rates of the Mortgage Loans

	Percent of Mortgage Pool
Maximum Mortgage Rates of the Mortgage Loans	
10.251 - 10.500	0.21
10.501 - 10.750	1.45
10.751 - 11.000	2.31
11.001 - 11.250	2.78
11.251 - 11.500	7.59
11.501 - 11.750	6.45
11.751 - 12.000	13.22
12.001 - 12.250	10.05
12.251 - 12.500	9.83
12.501 - 12.750	9.21
12.751 - 13.000	10.10
13.001 - 13.250	5.96
13.251 - 13.500	7.02
13.501 - 13.750	2.93
13.751 - 14.000	3.37
14.001 - 14.250	0.77
14.251 - 14.500	1.07
14.501 - 14.750	0.10
14.751 - 15.000	0.48
15.001 - 15.250	0.18
15.251 - 15.500	0.31
16.751 - 17.000	0.61
17.001 - 17.250	0.31
17.251 - 17.500	0.79
17.501 - 17.750	0.29
17.751 - 18.000	0.33
18.001 - 18.250	0.70
18.251 - 18.500	1.46
18.751 - 19.000	0.15
Total:	100.00
Minimum: 10.500	
Maximum: 18.875	
Weighted Average: 12.711	

INVESTOR OCCUPANCY

1. Current Rates of the Mortgage Loans

Current Rates of the Mortgage Loans	Percent of Mortgage Pool
1.751 - 2.000	0.21
3.001 - 3.250	0.18
3.251 - 3.500	0.19
4.001 - 4.250	0.42
4.501 - 4.750	0.90
4.751 - 5.000	1.65
5.001 - 5.250	1.33
5.251 - 5.500	5.27
5.501 - 5.750	4.19
5.751 - 6.000	7.98
6.001 - 6.250	7.67
6.251 - 6.500	13.60
6.501 - 6.750	8.57
6.751 - 7.000	12.50
7.001 - 7.250	7.49
7.251 - 7.500	10.18
7.501 - 7.750	6.07
7.751 - 8.000	4.15
8.001 - 8.250	2.87
8.251 - 8.500	1.41
8.501 - 8.750	1.09
8.751 - 9.000	2.07
Total:	100.00
Minimum: 1.990	
Maximum: 9.000	
Weighted Average: 6.741	

2. Current Net Mortgage Rates of the Mortgage Loans

Current Net Mortgage Rates of the Mortgage Loans	Percent of Mortgage Pool
1.501 - 1.750	0.21
2.501 - 2.750	0.18
2.751 - 3.000	0.19
3.751 - 4.000	0.42
4.251 - 4.500	1.80
4.501 - 4.750	0.87
4.751 - 5.000	1.89
5.001 - 5.250	4.81
5.251 - 5.500	4.13
5.501 - 5.750	8.66
5.751 - 6.000	8.27
6.001 - 6.250	12.46
6.251 - 6.500	9.40
6.501 - 6.750	12.08
6.751 - 7.000	7.49
7.001 - 7.250	9.91
7.251 - 7.500	5.61
7.501 - 7.750	4.15
7.751 - 8.000	2.76
8.001 - 8.250	1.41
8.251 - 8.500	1.05
8.501 - 8.750	2.07
Total:	100.00
Minimum: 1.605	
Maximum: 8.740	
Weighted Average: 6.460	

3. Principal Balances of the Mortgage Loans at Origination

	Percent of Mortgage Pool
Principal Balances of the Mortgage Loans at Origination	
25,000.01 - 50,000.00	0.26
50,000.01 - 75,000.00	1.41
75,000.01 - 100,000.00	3.86
100,000.01 - 125,000.00	6.29
125,000.01 - 150,000.00	9.30
150,000.01 - 175,000.00	6.96
175,000.01 - 200,000.00	7.01
200,000.01 - 225,000.00	7.49
225,000.01 - 250,000.00	7.23
250,000.01 - 275,000.00	6.22
275,000.01 - 350,000.00	15.60
350,000.01 - 450,000.00	14.31
450,000.01 - 550,000.00	5.18
550,000.01 - 650,000.00	3.61
650,000.01 - 750,000.00	1.10
750,000.01 - 850,000.00	0.59
850,000.01 - 950,000.00	2.05
950,000.01 >=	1.52
Total:	100.00
Minimum: 34,200.00	
Maximum: 1,000,000.00	
Average: 210,615.34	

4. Cut-off Date Principal Balances of the Mortgage Loans

	Percent of Mortgage Pool
Cut-off Date Principal Balances of the Mortgage Loans	
25,000.01 - 50,000.00	0.26
50,000.01 - 75,000.00	1.41
75,000.01 - 100,000.00	3.86
100,000.01 - 125,000.00	6.29
125,000.01 - 150,000.00	9.42
150,000.01 - 175,000.00	6.89
175,000.01 - 200,000.00	6.88
200,000.01 - 225,000.00	7.64
225,000.01 - 250,000.00	7.23
250,000.01 - 275,000.00	6.22
275,000.01 - 350,000.00	15.60
350,000.01 - 450,000.00	14.31
450,000.01 - 550,000.00	5.18
550,000.01 - 650,000.00	3.61
650,000.01 - 750,000.00	1.10
750,000.01 - 850,000.00	0.59
850,000.01 >=	3.57
Total:	100.00
Minimum: 34,140.54	
Maximum: 998,903.44	
Average: 210,424.15	

5. Original Terms of the Mortgage Loans

	Percent of Mortgage Pool
Original Terms of the Mortgage Loans	
360 - 360	100.00
Total:	100.00

Minimum: 360
Maximum: 360
Weighted Average: 360

6. Stated Remaining Terms of the Mortgage Loans

	Percent of Mortgage Pool
Stated Remaining Terms of the Mortgage Loans	
300 >=	100.00
Total:	100.00

Minimum: 347
Maximum: 359
Weighted Average: 357

7. Months Since Origination of the Mortgage Loans

	Percent of Mortgage Pool
Months Since Origination of the Mortgage Loans	
1	2.56
2	22.49
3	39.32
4-6	33.98
7-9	1.36
10-12	0.25
13 >=	0.05
Total:	100.00

Minimum: 1
Maximum: 13
Weighted Average: 3

8. Original Interest Only Term of the Mortgage Loans

	Percent of Mortgage Pool
Original Interest Only Term of the Mortgage Loans	
<= 0	32.79
4-6	0.23
13 - 24	9.03
25 - 36	1.88
37 - 60	10.75
61 - 120	45.32
Total:	100.00

Minimum: 0
Maximum: 120
Non-zero Weighted Average: 95

9. Prepay Penalty Original Term of the Mortgage Loans

	Percent of Mortgage Pool
Prepay Penalty Original Term of the Mortgage Loans	
<= 0	38.38
4-6	9.61
7-12	6.91
13 - 24	19.58
25 - 36	20.89
37 - 60	4.63
Total:	100.00

Minimum: 0
 Maximum: 60
 Non-zero Weighted Average: 27

10. Credit Scores of the Mortgage Loans

	Percent of Mortgage Pool
Credit Scores of the Mortgage Loans	
<= 0	0.11
1 - 580	0.12
601 - 620	0.54
621 - 640	3.51
641 - 660	6.27
661 - 680	10.71
681 - 700	17.91
701 - 720	14.89
721 - 740	16.98
741 - 760	12.23
761 - 780	10.02
781 - 800	5.25
801 >=	1.46
Total:	100.00

Minimum: 0
 Maximum: 809
 Non-zero Weighted Average: 715

11. Original Loan-to-Value Ratios of the Mortgage Loans

	Percent of Mortgage Pool
Original Loan-to-Value Ratios of the Mortgage Loans	
<= 50.00	1.80
50.01 - 55.00	0.09
55.01 - 60.00	2.43
60.01 - 65.00	2.01
65.01 - 70.00	17.38
70.01 - 75.00	10.04
75.01 - 80.00	60.13
80.01 - 85.00	1.18
85.01 - 90.00	3.68
90.01 - 95.00	1.34
Total:	100.00

Minimum: 21.43
 Maximum: 95.00
 Weighted Average: 76.65

12. Documentation Type of the Mortgage Loans

	Percent of Mortgage Pool
Documentation Type of the Mortgage Loans	
Reduced with VOA (A-SI)	33.78
Fud (L-A)	27.07
No Ratio (A-N)	23.73
None (NI-NA)	7.56
Stated/Stated with Wvoe	6.43
Reduced with VOI (I-NA)	1.16
Alternate	0.27
Total:	100.00

13. Loan Purpose of the Mortgage Loans

	Percent of Mortgage Pool
Loan Purpose of the Mortgage Loans	
P	79.94
C	16.40
R	3.65
Total:	100.00

14. Occupancy Status of the Mortgage Loans

	Percent of Mortgage Pool
Occupancy Status of the Mortgage Loans	
Investor	100.00
Total:	100.00

15. Property Type of the Mortgage Loans

	Percent of Mortgage Pool
Property Type of the Mortgage Loans	
Single Family Detached	44.06
PUD Attached	14.25
2-Family	10.35
4-Family	8.07
Condo (<=4 Stories)	7.91
3-Family	7.09
Condo (> 4 Stories)	3.99
PUD Detached	2.17
Co-op	1.02
Single Family Attached	0.65
Other	0.44
Total:	100.00

16. Geographic Distribution of the Mortgage Loans

	Percent of Mortgage Pool
Geographic Distribution of the Mortgage Loans	
California	20.04
Florida	15.85
Nevada	14.87
New Jersey	8.80
New York	7.30
Massachusetts	5.81
Virginia	4.51
Arizona	4.40
Georgia	1.84
Minnesota	1.82
Pennsylvania	1.81
Connecticut	1.71
Maryland	1.29
North Carolina	1.06
Illinois	1.09
South Carolina	0.97
Texas	0.66
Washington, DC	0.55
Alabama	0.54
New Hampshire	0.50
Washington	0.47
Utah	0.44
Colorado	0.41
Ohio	0.38
Maine	0.37
Other	2.55
Total:	100.00

17. Months to Next Rate Adjustment Date of the Mortgage Loans

	Percent of Mortgage Pool
Months to Next Rate Adjustment Date of the Mortgage Loans	
1	0.39
2	7.24
3	5.82
4	1.64
5-6	1.24
8-12	0.11
14 - 24	42.53
26 - 36	15.98
38 - 60	25.06
Total:	100.00

Minimum: 1
 Maximum: 59
 Weighted Average: 29

18. First Periodic Rate Caps of the Mortgage Loans

	Percent of Mortgage Pool
First Periodic Rate Caps of the Mortgage Loans	
0.751 - 1.000	2.99
1.751 - 2.000	2.17
2.751 - 3.000	44.95
4.751 - 5.000	15.67
5.501 - 5.750	0.41
5.751 - 6.000	32.49
6.501 - 6.750	0.11
10.001 - 10.250	0.21
Total:	100.00

Minimum: 1.000
 Maximum: 10.010
 Weighted Average: 4.257

19. Subsequent Periodic Rate Caps of the Mortgage Loans

	Percent of Mortgage Pool
Subsequent Periodic Rate Caps of the Mortgage Loans	
<= 0.000	0.21
0.751 - 1.000	64.32
1.751 - 2.000	23.06
5.751 - 6.000	12.40
Total:	100.00

Minimum: 0.000
 Maximum: 6.000
 Weighted Average: 1.852

20. Lifetime Rate Caps of the Mortgage Loans

	Percent of Mortgage Pool
Lifetime Rate Caps of the Mortgage Loans	
4.751 - 5.000	36.62
5.251 - 5.500	0.28
5.501 - 5.750	0.41
5.751 - 6.000	52.56
6.001 - 6.250	1.04
6.251 - 6.500	1.69
6.501 - 6.750	0.67
6.751 - 7.000	0.57
7.001 - 7.250	0.28
7.501 - 7.750	0.42
7.751 - 8.000	0.31
8.501 - 8.750	0.19
10.001 - 10.250	0.21
11.751 - 12.000	4.81
Total:	100.00

Minimum: 5.000
 Maximum: 12.000
 Weighted Average: 5.970

21. Gross Margin of the Mortgage Loans

	Percent of Mortgage Pool
Gross Margin of the Mortgage Loans	
0.751 - 1.000	0.18
1.501 - 1.750	0.19
1.751 - 2.000	0.31
2.001 - 2.250	15.14
2.251 - 2.500	4.23
2.501 - 2.750	5.93
2.751 - 3.000	6.85
3.001 - 3.250	8.90
3.251 - 3.500	18.87
3.501 - 3.750	10.72
3.751 - 4.000	9.81
4.001 - 4.250	4.57
4.251 - 4.500	9.26
4.501 - 4.750	0.78
4.751 - 5.000	3.92
5.751 - 6.000	0.34
Total:	100.00

Minimum: 0.875
 Maximum: 5.875
 Weighted Average: 3.401

22. Minimum Mortgage Rates of the Mortgage Loans

	Percent of Mortgage Pool
Minimum Mortgage Rates of the Mortgage Loans	
0.751 - 1.000	0.18
1.501 - 1.750	0.19
1.751 - 2.000	0.31
2.001 - 2.250	15.14
2.251 - 2.500	4.23
2.501 - 2.750	5.93
2.751 - 3.000	6.85
3.001 - 3.250	8.90
3.251 - 3.500	18.87
3.501 - 3.750	10.72
3.751 - 4.000	9.81
4.001 - 4.250	4.57
4.251 - 4.500	9.26
4.501 - 4.750	0.78
4.751 - 5.000	3.92
5.751 - 6.000	0.34
Total:	100.00

Minimum: 0.875
 Maximum: 5.875
 Weighted Average: 3.401

23. Maximum Mortgage Rates of the Mortgage Loans

	Percent of Mortgage Pool
Maximum Mortgage Rates of the Mortgage Loans	
10.251 - 10.500	0.21
10.501 - 10.750	1.45
10.751 - 11.000	2.31
11.001 - 11.250	2.78
11.251 - 11.500	7.59
11.501 - 11.750	6.45
11.751 - 12.000	13.22
12.001 - 12.250	10.05
12.251 - 12.500	9.83
12.501 - 12.750	9.21
12.751 - 13.000	10.10
13.001 - 13.250	5.96
13.251 - 13.500	7.02
13.501 - 13.750	2.93
13.751 - 14.000	3.37
14.001 - 14.250	0.77
14.251 - 14.500	1.07
14.501 - 14.750	0.10
14.751 - 15.000	0.48
15.001 - 15.250	0.18
15.251 - 15.500	0.31
16.751 - 17.000	0.61
17.001 - 17.250	0.31
17.251 - 17.500	0.79
17.501 - 17.750	0.28
17.751 - 18.000	0.33
18.001 - 18.250	0.70
18.251 - 18.500	1.46
18.751 - 19.000	0.15
Total:	100.00

Minimum: 10.500
 Maximum: 18.875
 Weighted Average: 12.711

NO DOCS

1. Current Rates of the Mortgage Loans

Current Rates of the Mortgage Loans	Percent of Mortgage Pool
4.001 - 4.250	0.28
4.751 - 5.000	0.34
5.001 - 5.250	1.80
5.251 - 5.500	1.45
5.501 - 5.750	6.35
5.751 - 6.000	9.88
6.001 - 6.250	8.87
6.251 - 6.500	11.12
6.501 - 6.750	16.83
6.751 - 7.000	10.46
7.001 - 7.250	9.69
7.251 - 7.500	8.56
7.501 - 7.750	6.50
7.751 - 8.000	3.81
8.001 - 8.250	2.22
8.251 - 8.500	0.61
8.501 - 8.750	0.81
8.751 - 9.000	0.43
Total:	100.00

Minimum: 4.250
 Maximum: 8.875
 Weighted Average: 6.738

2. Current Net Mortgage Rates of the Mortgage Loans

Current Net Mortgage Rates of the Mortgage Loans	Percent of Mortgage Pool
3.751 - 4.000	0.28
4.501 - 4.750	0.34
4.751 - 5.000	2.04
5.001 - 5.250	1.21
5.251 - 5.500	6.35
5.501 - 5.750	10.06
5.751 - 6.000	9.42
6.001 - 6.250	10.98
6.251 - 6.500	16.67
6.501 - 6.750	10.74
6.751 - 7.000	10.07
7.001 - 7.250	8.50
7.251 - 7.500	6.80
7.501 - 7.750	3.16
7.751 - 8.000	1.64
8.001 - 8.250	0.32
8.251 - 8.500	0.81
8.501 - 8.750	0.43
Total:	100.00

Minimum: 3.865
 Maximum: 8.615
 Weighted Average: 6.457

3. Principal Balances of the Mortgage Loans at Originatic

Principal Balances of the Mortgage Loans at Originatic	Percent of Mortgage Pool
50,000.01 - 75,000.00	0.48
75,000.01 - 100,000.00	1.20
100,000.01 - 125,000.00	3.71
125,000.01 - 150,000.00	3.15
150,000.01 - 175,000.00	3.80
175,000.01 - 200,000.00	5.67
200,000.01 - 225,000.00	7.36
225,000.01 - 250,000.00	8.18
250,000.01 - 275,000.00	10.93
275,000.01 - 350,000.00	18.48
350,000.01 - 450,000.00	13.62
450,000.01 - 550,000.00	8.19
550,000.01 - 650,000.00	1.88
650,000.01 - 750,000.00	4.06
750,000.01 - 850,000.00	1.14
850,000.01 - 950,000.00	1.30
950,000.01 >=	6.74
Total:	100.00

Minimum: 58,000.00
 Maximum: 1,406,000.00
 Average: 271,373.52

4. Cut-off Date Principal Balances of the Mortgage Loans

Cut-off Date Principal Balances of the Mortgage Loans	Percent of Mortgage Pool
50,000.01 - 75,000.00	0.48
75,000.01 - 100,000.00	1.35
100,000.01 - 125,000.00	3.56
125,000.01 - 150,000.00	3.15
150,000.01 - 175,000.00	4.16
175,000.01 - 200,000.00	5.41
200,000.01 - 225,000.00	7.36
225,000.01 - 250,000.00	8.56
250,000.01 - 275,000.00	10.97
275,000.01 - 350,000.00	18.07
350,000.01 - 450,000.00	13.62
450,000.01 - 550,000.00	8.19
550,000.01 - 650,000.00	2.85
650,000.01 - 750,000.00	3.09
750,000.01 - 850,000.00	1.14
850,000.01 >=	8.05
Total:	100.00

Minimum: 57,834.99
 Maximum: 1,400,223.82
 Average: 270,933.20

5. Original Terms of the Mortgage Loans

	Percent of Mortgage
Original Terms of the Mortgage Loans	Pool
360 - 360	100.00
Total:	100.00

Minimum: 360
 Maximum: 360
 Weighted Average: 360

6. Stated Remaining Terms of the Mortgage Loans

	Percent of Mortgage
Stated Remaining Terms of the Mortgage Loans	Pool
300 >=	100.00
Total:	100.00

Minimum: 348
 Maximum: 359
 Weighted Average: 357

7. Months Since Origination of the Mortgage Loans

	Percent of Mortgage
Months Since Origination of the Mortgage Loans	Pool
1	4.37
2	31.78
3	35.35
4-6	25.53
7-9	0.99
10-12	2.00
Total:	100.00

Minimum: 1
 Maximum: 12
 Weighted Average: 3

8. Original Interest Only Term of the Mortgage Loans

Original Interest Only Term of the Mortgage Loans	Percent of Mortgage Pool
<= 0	55.24
13 - 24	0.44
37 - 60	3.80
61 - 120	40.73
Total:	100.00

Minimum: 0
 Maximum: 120
 Non-zero Weighted Average: 114

9. Prepay Penalty Original Term of the Mortgage Loans

Prepay Penalty Original Term of the Mortgage Loans	Percent of Mortgage Pool
<= 0	56.71
4-6	3.31
7-12	4.58
13 - 24	19.00
25 - 36	14.34
37 - 60	2.05
Total:	100.00

Minimum: 0
 Maximum: 60
 Non-zero Weighted Average: 27

10. Credit Scores of the Mortgage Loans

Credit Scores of the Mortgage Loans	Percent of Mortgage Pool
581 - 600	1.14
601 - 620	1.77
621 - 640	7.13
641 - 660	7.22
661 - 680	12.44
681 - 700	17.13
701 - 720	12.58
721 - 740	12.92
741 - 760	13.32
761 - 780	8.42
781 - 800	2.63
801 >=	3.30
Total:	100.00

Minimum: 592
 Maximum: 821
 Non-zero Weighted Average: 708

11. Original Loan-to-Value Ratios of the Mortgage Loans

Original Loan-to-Value Ratios of the Mortgage Loans	Percent of Mortgage Pool
<= 50.00	3.53
50.01 - 55.00	1.62
55.01 - 60.00	6.06
60.01 - 65.00	6.13
65.01 - 70.00	15.79
70.01 - 75.00	9.65
75.01 - 80.00	43.79
80.01 - 85.00	1.41
85.01 - 90.00	4.77
90.01 - 95.00	7.28
Total:	100.00

Minimum: 21.28
 Maximum: 95.00
 Weighted Average: 75.35

12. Documentation Type of the Mortgage Loans

Documentation Type of the Mortgage Loans	Percent of Mortgage Pool
None (NI-NA)	100.00
Total:	100.00

13. Loan Purpose of the Mortgage Loans

Loan Purpose of the Mortgage Loans	Percent of Mortgage Pool
P	68.21
C	26.63
R	5.16
Total:	100.00

14. Occupancy Status of the Mortgage Loans

Occupancy Status of the Mortgage Loans	Percent of Mortgage Pool
Owner-Occupied	75.72
Investor	14.87
Second Home	9.41
Total:	100.00

15. Property Type of the Mortgage Loans

Property Type of the Mortgage Loans	Percent of Mortgage Pool
Single Family Detached	51.62
PUD Attached	20.36
2-Family	8.99
Condo (<=4 Stories)	6.12
Single Family Attached	3.33
3-Family	2.88
Townhouse	2.19
PUD Detached	2.11
Condo (> 4 Stories)	1.27
4-Family	1.14
Total:	100.00

16. Geographic Distribution of the Mortgage Loans

Geographic Distribution of the Mortgage Loans	Percent of Mortgage Pool
Loans	
California	17.37
Nevada	16.86
Florida	15.67
New Jersey	10.25
Massachusetts	8.51
New York	6.58
Virginia	5.13
Arizona	4.44
Pennsylvania	2.61
Colorado	1.57
Connecticut	1.50
New Hampshire	1.17
Utah	1.04
Delaware	0.97
Maryland	0.85
North Carolina	0.83
Washington, DC	0.70
Rhode Island	0.63
Ohio	0.61
South Carolina	0.56
Maine	0.51
Georgia	0.42
Minnesota	0.37
Texas	0.36
Illinois	0.22
Other	0.28
Total:	100.00

17. Months to Next Rate Adjustment Date of the Mortgage

	Percent of Mortgage
Months to Next Rate Adjustment Date of the Mortgage Loans	Pool
2	5.63
3	5.35
4	0.35
5-6	0.62
14 - 24	41.45
26 - 36	15.05
38 - 60	31.58
Total:	100.00

Minimum: 2
 Maximum: 59
 Weighted Average: 32

18. First Periodic Rate Caps of the Mortgage Loans

	Percent of Mortgage
First Periodic Rate Caps of the Mortgage Loans	Pool
0.751 - 1.000	1.55
1.751 - 2.000	3.29
2.751 - 3.000	43.68
4.751 - 5.000	21.89
5.751 - 6.000	29.60
Total:	100.00

Minimum: 1.000
 Maximum: 6.000
 Weighted Average: 4.262

19. Subsequent Periodic Rate Caps of the Mortgage Loan

	Percent of Mortgage
Subsequent Periodic Rate Caps of the Mortgage Loans	Pool
0.751 - 1.000	69.06
1.751 - 2.000	21.27
5.751 - 6.000	9.68
Total:	100.00

Minimum: 1.000
 Maximum: 6.000
 Weighted Average: 1.697

20. Lifetime Rate Caps of the Mortgage Loans

	Percent of Mortgage
Lifetime Rate Caps of the Mortgage Loans	Pool
2.751 - 3.000	0.18
4.751 - 5.000	51.35
5.001 - 5.250	0.28
5.501 - 5.750	0.51
5.751 - 6.000	38.20
6.001 - 6.250	0.81
6.251 - 6.500	0.96
6.501 - 6.750	0.79
6.751 - 7.000	0.72
7.501 - 7.750	0.28
7.751 - 8.000	0.62
11.751 - 12.000	5.32
Total:	100.00

Minimum: 3.000
 Maximum: 12.000
 Weighted Average: 5.831

21. Gross Margin of the Mortgage Loans

	Percent of Mortgage
Gross Margin of the Mortgage Loans	Pool
2.001 - 2.250	18.02
2.251 - 2.500	3.19
2.501 - 2.750	10.75
2.751 - 3.000	8.42
3.001 - 3.250	11.85
3.251 - 3.500	23.88
3.501 - 3.750	5.81
3.751 - 4.000	9.54
4.001 - 4.250	2.49
4.251 - 4.500	3.02
4.501 - 4.750	1.18
4.751 - 5.000	2.07
Total:	100.00

Minimum: 2.250
 Maximum: 5.000
 Weighted Average: 3.219

22. Minimum Mortgage Rates of the Mortgage Loans

	Percent of Mortgage
Minimum Mortgage Rates of the Mortgage Loans	Pool
2.001 - 2.250	18.02
2.251 - 2.500	3.19
2.501 - 2.750	10.75
2.751 - 3.000	8.42
3.001 - 3.250	11.85
3.251 - 3.500	23.88
3.501 - 3.750	5.61
3.751 - 4.000	9.54
4.001 - 4.250	2.49
4.251 - 4.500	3.02
4.501 - 4.750	1.18
4.751 - 5.000	2.07
Total:	100.00

Minimum: 2.250
 Maximum: 5.000
 Weighted Average: 3.219

23. Maximum Mortgage Rates of the Mortgage Loans

Maximum Mortgage Rates of the Mortgage Loans	Percent of Mortgage Pool
10.001 - 10.250	0.32
10.251 - 10.500	0.18
10.501 - 10.750	1.29
10.751 - 11.000	2.72
11.001 - 11.250	6.49
11.251 - 11.500	6.85
11.501 - 11.750	12.21
11.751 - 12.000	13.68
12.001 - 12.250	10.30
12.251 - 12.500	7.45
12.501 - 12.750	10.96
12.751 - 13.000	6.87
13.001 - 13.250	6.55
13.251 - 13.500	3.07
13.501 - 13.750	2.71
13.751 - 14.000	1.45
14.001 - 14.250	0.38
14.251 - 14.500	0.61
15.251 - 15.500	0.62
17.751 - 18.000	2.10
18.251 - 18.500	1.67
18.501 - 18.750	1.54
Total:	100.00

Minimum: 10.250

Maximum: 18.750

Weighted Average: 12.569

LOANS WITH SILENT SECONDS

1. Current Rates of the Mortgage Loans

Current Rates of the Mortgage Loans	Percent of Mortgage Pool
1.501 - 1.750	0.26
1.751 - 2.000	1.01
2.751 - 3.000	0.11
3.501 - 3.750	0.12
3.751 - 4.000	0.12
4.001 - 4.250	0.10
4.251 - 4.500	0.14
4.501 - 4.750	0.53
4.751 - 5.000	1.45
5.001 - 5.250	2.73
5.251 - 5.500	5.03
5.501 - 5.750	6.98
5.751 - 6.000	11.58
6.001 - 6.250	10.40
6.251 - 6.500	12.73
6.501 - 6.750	13.38
6.751 - 7.000	10.28
7.001 - 7.250	8.13
7.251 - 7.500	6.12
7.501 - 7.750	3.55
7.751 - 8.000	2.30
8.001 - 8.250	0.98
8.251 - 8.500	1.03
8.501 - 8.750	0.33
8.751 - 9.000	0.59
Total:	100.00

Minimum: 1.740
 Maximum: 9.000
 Weighted Average: 6.462

2. Current Net Mortgage Rates of the Mortgage Loans

Current Net Mortgage Rates of the Mortgage Loans	Percent of Mortgage Pool
1.251 - 1.500	0.26
1.501 - 1.750	1.01
2.501 - 2.750	0.11
3.251 - 3.500	0.18
3.501 - 3.750	0.08
3.751 - 4.000	0.10
4.001 - 4.250	0.14
4.251 - 4.500	0.99
4.501 - 4.750	1.28
4.751 - 5.000	2.67
5.001 - 5.250	5.17
5.251 - 5.500	7.38
5.501 - 5.750	11.11
5.751 - 6.000	10.83
6.001 - 6.250	12.10
6.251 - 6.500	13.42
6.501 - 6.750	10.24
6.751 - 7.000	8.15
7.001 - 7.250	6.12
7.251 - 7.500	3.55
7.501 - 7.750	2.30
7.751 - 8.000	0.98
8.001 - 8.250	1.03
8.251 - 8.500	0.33
8.501 - 8.750	0.59
Total:	100.00

Minimum: 1.480
 Maximum: 8.740
 Weighted Average: 6.193

3. Principal Balances of the Mortgage Loans at Origination

Principal Balances of the Mortgage Loans at Origination	Percent of Mortgage Pool
25,000.01 - 50,000.00	0.08
50,000.01 - 75,000.00	0.32
75,000.01 - 100,000.00	1.32
100,000.01 - 125,000.00	2.56
125,000.01 - 150,000.00	3.67
150,000.01 - 175,000.00	4.24
175,000.01 - 200,000.00	5.53
200,000.01 - 225,000.00	5.93
225,000.01 - 250,000.00	6.98
250,000.01 - 275,000.00	6.93
275,000.01 - 350,000.00	16.93
350,000.01 - 450,000.00	18.07
450,000.01 - 550,000.00	7.95
550,000.01 - 650,000.00	7.20
650,000.01 - 750,000.00	2.71
750,000.01 - 850,000.00	2.31
850,000.01 - 950,000.00	0.46
950,000.01 >=	6.83
Total:	100.00

Minimum: 37,960.00
Maximum: 1,430,400.00
Average: 283,965.90

4. Cut-off Date Principal Balances of the Mortgage Loans

Cut-off Date Principal Balances of the Mortgage Loans	Percent of Mortgage Pool
25,000.01 - 50,000.00	0.08
50,000.01 - 75,000.00	0.32
75,000.01 - 100,000.00	1.35
100,000.01 - 125,000.00	2.53
125,000.01 - 150,000.00	3.67
150,000.01 - 175,000.00	4.29
175,000.01 - 200,000.00	5.38
200,000.01 - 225,000.00	6.09
225,000.01 - 250,000.00	6.97
250,000.01 - 275,000.00	6.94
275,000.01 - 350,000.00	16.77
350,000.01 - 450,000.00	18.18
450,000.01 - 550,000.00	7.95
550,000.01 - 650,000.00	7.37
650,000.01 - 750,000.00	2.54
750,000.01 - 850,000.00	2.31
850,000.01 >=	7.29
Total:	100.00

Minimum: 37,960.00
Maximum: 1,430,400.00
Average: 283,842.83

5. Original Terms of the Mortgage Loans

Original Terms of the Mortgage Loans	Percent of Mortgage Pool
360 - 360	100.00
Total:	100.00

Minimum: 360
Maximum: 360
Weighted Average: 360

6. Stated Remaining Terms of the Mortgage Loans

Stated Remaining Terms of the Mortgage Loans	Percent of Mortgage Pool
300 >=	100.00
Total:	100.00

Minimum: 348
 Maximum: 359
 Weighted Average: 357

7. Months Since Origination of the Mortgage Loans

Months Since Origination of the Mortgage Loans	Percent of Mortgage Pool
1	3.54
2	33.18
3	36.49
4-6	25.58
7-9	0.72
10-12	0.49
Total:	100.00

Minimum: 1
 Maximum: 12
 Weighted Average: 3

8. Original Interest Only Term of the Mortgage Loans

Original Interest Only Term of the Mortgage Loans	Percent of Mortgage Pool
<= 0	15.05
4-6	0.16
13 - 24	9.17
25 - 36	1.41
37 - 60	16.89
61 - 120	57.32
Total:	100.00

Minimum: 0
 Maximum: 120
 Non-zero Weighted Average: 96

9. Prepay Penalty Original Term of the Mortgage Loans

Prepay Penalty Original Term of the Mortgage Loans	Percent of Mortgage Pool
<= 0	38.38
4-6	9.33
7-12	5.64
13 - 24	25.29
25 - 36	18.50
37 - 60	2.57
Total:	100.00

Minimum: 0
 Maximum: 60
 Non-zero Weighted Average: 25

10. Credit Scores of the Mortgage Loans

Credit Scores of the Mortgage Loans	Percent of Mortgage Pool
<= 0	0.34
601 - 620	0.68
621 - 640	6.09
641 - 680	9.58
681 - 680	13.71
681 - 700	19.45
701 - 720	15.42
721 - 740	11.96
741 - 760	9.19
761 - 780	8.88
781 - 800	3.71
801 >=	0.99
Total:	100.00

Minimum: 0
 Maximum: 818
 Non-zero Weighted Average: 705

11. Original Loan-to-Value Ratios of the Mortgage Loans

Original Loan-to-Value Ratios of the Mortgage Loans	Percent of Mortgage Pool
<= 50.00	0.53
50.01 - 55.00	0.05
55.01 - 60.00	0.60
60.01 - 65.00	1.83
65.01 - 70.00	13.89
70.01 - 75.00	8.50
75.01 - 80.00	74.73
80.01 - 85.00	0.07
Total:	100.00

Minimum: 19.67
 Maximum: 80.18
 Weighted Average: 77.42

12. Documentation Type of the Mortgage Loans

Documentation Type of the Mortgage Loans	Percent of Mortgage Pool
Reduced with VOA (A-SI)	39.26
No Ratio (A-NI)	27.04
Full (I-A)	20.78
None (NI-NA)	7.39
Stated/Stated with Vvoe	4.88
Alternate	0.36
Reduced with VOI (I-NA)	0.28
Total:	100.00

13. Loan Purpose of the Mortgage Loans

Loan Purpose of the Mortgage Loans	Percent of Mortgage
	Pool
P	86.21
C	8.13
R	5.66
Total:	100.00

14. Occupancy Status of the Mortgage Loans

Occupancy Status of the Mortgage Loans	Percent of Mortgage
	Pool
Owner-Occupied	72.87
Investor	20.62
Second Home	6.73
Total:	100.00

15. Property Type of the Mortgage Loans

Property Type of the Mortgage Loans	Percent of Mortgage
	Pool
Single Family Detached	49.93
PUD Attached	23.35
Condo (<=4 Stories)	7.42
2-Family	5.34
3-Family	4.38
4-Family	2.56
PUD Detached	2.44
Condo (> 4 Stories)	1.63
Townhouse	1.49
Single Family Attached	1.30
Other	0.15
Total:	100.00

16. Geographic Distribution of the Mortgage Loans

Geographic Distribution of the Mortgage Loans	Percent of Mortgage
	Pool
California	30.17
Nevada	17.72
Virginia	9.14
Florida	9.09
Maryland	5.98
New Jersey	5.16
New York	4.84
Massachusetts	3.98
Arizona	2.93
Minnesota	1.04
Pennsylvania	0.98
South Carolina	0.77
Colorado	0.76
Connecticut	0.71
New Hampshire	0.62
Georgia	0.57
Washington	0.56
Illinois	0.54
Michigan	0.54
Hawaii	0.52
Utah	0.36
North Carolina	0.30
Missouri	0.30
Rhode Island	0.30
Wisconsin	0.28
Other	1.85
Total:	100.00

17. Months to Next Rate Adjustment Date of the Mortgage Loans

Months to Next Rate Adjustment Date of the Mortgage Loans	Percent of Mortgage Pool
<= 1	0.27
2	7.26
3	5.02
4	1.52
5-6	0.56
14 - 24	41.24
26 - 36	14.93
39 - 60	29.23
Total:	100.00

Minimum: 1
 Maximum: 60
 Weighted Average: 31

18. First Periodic Rate Caps of the Mortgage Loans

First Periodic Rate Caps of the Mortgage Loans	Percent of Mortgage Pool
0.751 - 1.000	1.53
1.251 - 1.500	0.09
1.751 - 2.000	1.18
2.751 - 3.000	35.53
4.751 - 5.000	23.58
5.501 - 5.750	0.58
5.751 - 6.000	36.00
6.251 - 6.500	0.12
6.501 - 6.750	0.03
7.001 - 7.250	0.10
10.001 - 10.250	1.01
10.251 - 10.500	0.26
Total:	100.00

Minimum: 1.000
 Maximum: 10.250
 Weighted Average: 4.622

19. Subsequent Periodic Rate Caps of the Mortgage Loans

Subsequent Periodic Rate Caps of the Mortgage Loans	Percent of Mortgage Pool
<= 0.000	1.39
0.751 - 1.000	61.81
1.751 - 2.000	25.65
2.751 - 3.000	0.08
5.751 - 6.000	11.07
Total:	100.00

Minimum: 0.000
 Maximum: 6.000
 Weighted Average: 1.923

20. Lifetime Rate Caps of the Mortgage Loans

Lifetime Rate Caps of the Mortgage Loans	Percent of Mortgage Pool
4.751 - 5.000	38.58
5.501 - 5.750	0.83
5.751 - 6.000	48.50
6.001 - 6.250	0.82
6.251 - 6.500	1.14
6.501 - 6.750	1.07
6.751 - 7.000	0.34
7.001 - 7.250	0.10
7.501 - 7.750	0.10
7.751 - 8.000	0.54
8.001 - 8.250	0.12
10.001 - 10.250	1.01
10.251 - 10.500	0.26
11.751 - 12.000	6.41
17.751 - 18.000	0.20
Total:	100.00

Minimum: 5.000
 Maximum: 18.000
 Weighted Average: 6.105

21. Gross Margin of the Mortgage Loans

Gross Margin of the Mortgage Loans	Percent of Mortgage Pool
0.501 - 0.750	0.11
1.001 - 1.250	0.05
1.251 - 1.500	0.04
1.501 - 1.750	0.03
1.751 - 2.000	1.27
2.001 - 2.250	14.89
2.251 - 2.500	3.61
2.501 - 2.750	9.29
2.751 - 3.000	6.36
3.001 - 3.250	13.63
3.251 - 3.500	15.18
3.501 - 3.750	6.71
3.751 - 4.000	14.46
4.001 - 4.250	3.67
4.251 - 4.500	7.81
4.501 - 4.750	0.43
4.751 - 5.000	2.34
5.001 - 5.250	0.04
6.251 - 6.500	0.09
Total:	100.00

Minimum: 0.750
 Maximum: 6.350
 Weighted Average: 3.328

22. Minimum Mortgage Rates of the Mortgage Loans

Minimum Mortgage Rates of the Mortgage Loans	Percent of Mortgage Pool
0.501 - 0.750	0.11
1.001 - 1.250	0.05
1.251 - 1.500	0.04
1.501 - 1.750	0.03
1.751 - 2.000	1.27
2.001 - 2.250	14.89
2.251 - 2.500	3.61
2.501 - 2.750	9.29
2.751 - 3.000	6.36
3.001 - 3.250	13.63
3.251 - 3.500	15.18
3.501 - 3.750	6.71
3.751 - 4.000	14.46
4.001 - 4.250	3.67
4.251 - 4.500	7.81
4.501 - 4.750	0.43
4.751 - 5.000	2.34
5.001 - 5.250	0.04
6.251 - 6.500	0.09
Total:	100.00

Minimum: 0.750
 Maximum: 6.350
 Weighted Average: 3.328

23. Maximum Mortgage Rates of the Mortgage Loans

Maximum Mortgage Rates of the Mortgage Loans	Percent of Mortgage Pool
9.751 - 10.000	0.05
10.001 - 10.250	0.58
10.251 - 10.500	1.00
10.501 - 10.750	1.95
10.751 - 11.000	3.94
11.001 - 11.250	4.73
11.251 - 11.500	6.97
11.501 - 11.750	10.45
11.751 - 12.000	15.57
12.001 - 12.250	12.49
12.251 - 12.500	9.09
12.501 - 12.750	7.69
12.751 - 13.000	6.46
13.001 - 13.250	4.29
13.251 - 13.500	3.38
13.501 - 13.750	2.11
13.751 - 14.000	1.31
14.001 - 14.250	0.24
14.251 - 14.500	0.63
14.501 - 14.750	0.02
14.751 - 15.000	0.27
15.001 - 15.250	0.37
15.251 - 15.500	0.11
15.501 - 15.750	0.06
15.751 - 16.000	0.44
16.001 - 16.250	0.43
16.251 - 16.500	0.57
16.501 - 16.750	0.56
16.751 - 17.000	1.43
17.001 - 17.250	0.59
17.251 - 17.500	1.30
17.501 - 17.750	0.87
17.751 - 18.000	0.04
18.001 - 18.250	0.20
Total:	100.00

Minimum: 9.875
 Maximum: 22.875
 Weighted Average: 12.566

ZERO FICOS

1. Current Rates of the Mortgage Loans

	Percent of Mortgage Pool
Current Rates of the Mortgage Loans	
6.251 - 6.500	19.90
7.251 - 7.500	11.79
7.501 - 7.750	45.66
7.751 - 8.000	13.92
8.501 - 8.750	8.73
Total:	100.00

Minimum: 6.500
Maximum: 8.750
Weighted Average: 7.547

2. Current Net Mortgage Rates of the Mortgage Loans

	Percent of Mortgage Pool
Current Net Mortgage Rates of the Mortgage Loans	
6.001 - 6.250	19.90
7.001 - 7.250	11.79
7.251 - 7.500	45.66
7.501 - 7.750	13.92
8.251 - 8.500	8.73
Total:	100.00

Minimum: 6.240
Maximum: 8.490
Weighted Average: 7.287

3. Principal Balances of the Mortgage Loans at Origination

	Percent of Mortgage Pool
Principal Balances of the Mortgage Loans at Origination	
125,000.01 - 150,000.00	8.73
175,000.01 - 200,000.00	11.79
225,000.01 - 250,000.00	13.92
275,000.01 - 350,000.00	19.90
350,000.01 - 450,000.00	45.66
Total:	100.00

Minimum: 141,600.00
Maximum: 380,000.00
Average: 270,083.33

4. Cut-off Date Principal Balances of the Mortgage Loans

Cut-off Date Principal Balances of the Mortgage Loans	Percent of Mortgage Pool
125,000.01 - 150,000.00	8.73
175,000.01 - 200,000.00	11.79
200,000.01 - 225,000.00	13.92
275,000.01 - 350,000.00	19.90
350,000.01 - 450,000.00	45.66
Total:	100.00

Minimum: 141,017.09
 Maximum: 378,889.34
 Average: 269,304.91

5. Original Terms of the Mortgage Loans

Original Terms of the Mortgage Loans	Percent of Mortgage Pool
360 - 360	100.00
Total:	100.00

Minimum: 360
 Maximum: 360
 Weighted Average: 360

6. Stated Remaining Terms of the Mortgage Loans

Stated Remaining Terms of the Mortgage Loans	Percent of Mortgage Pool
300 >=	100.00
Total:	100.00

Minimum: 353
 Maximum: 358
 Weighted Average: 356

7. Months Since Origination of the Mortgage Loans

Months Since Origination of the Mortgage Loans	Percent of Mortgage Pool
2	19.90
4-6	71.38
7-9	8.73
Total:	100.00

Minimum: 2
 Maximum: 7
 Weighted Average: 4

8. Original Interest Only Term of the Mortgage Loans

Original Interest Only Term of the Mortgage Loans	Percent of Mortgage Pool
<= 0	100.00
Total:	100.00

Minimum: 0
 Maximum: 0
 Non-zero Weighted Average: 0

9. Prepay Penalty Original Term of the Mortgage Loans

Prepay Penalty Original Term of the Mortgage Loans	Percent of Mortgage Pool
<= 0	8.73
13 - 24	57.45
25 - 36	33.82
Total:	100.00

Minimum: 0
 Maximum: 36
 Non-zero Weighted Average: 28

10. Credit Scores of the Mortgage Loans

	Percent of Mortgage Pool
Credit Scores of the Mortgage Loans	
<= 0	100.00
Total:	100.00

Minimum: 0
 Maximum: 0
 Non-zero Weighted Average: 0

11. Original Loan-to-Value Ratios of the Mortgage Loans

	Percent of Mortgage Pool
Original Loan-to-Value Ratios of the Mortgage Loans	
75.01 - 80.00	100.00
Total:	100.00

Minimum: 79.99
 Maximum: 80.00
 Weighted Average: 80.00

12. Documentation Type of the Mortgage Loans

	Percent of Mortgage Pool
Documentation Type of the Mortgage Loans	
No Ratio (A-NI)	68.31
Full (I-A)	19.90
Stated/Stated with Vvoe	11.79
Total:	100.00

13. Loan Purpose of the Mortgage Loans

	Percent of Mortgage
Loan Purpose of the Mortgage Loans	Pool
P	100.00
Total:	100.00

14. Occupancy Status of the Mortgage Loans

	Percent of Mortgage
Occupancy Status of the Mortgage Loans	Pool
Owner-Occupied	71.38
Second Home	19.90
Investor	8.73
Total:	100.00

15. Property Type of the Mortgage Loans

	Percent of Mortgage
Property Type of the Mortgage Loans	Pool
Single Family Detached	67.82
Condo (<=4 Stories)	23.45
3-Family	8.73
Total:	100.00

16. Geographic Distribution of the Mortgage Loans

	Percent of Mortgage
Geographic Distribution of the Mortgage Loans	Pool
California	71.38
Florida	19.90
Massachusetts	8.73
Total:	100.00

17. Months to Next Rate Adjustment Date of the Mortgage Loans

Months to Next Rate Adjustment Date of the Mortgage Loans	Percent of Mortgage Pool
14 - 24	57.45
38 - 60	42.55
Total:	100.00

Minimum: 19
 Maximum: 58
 Weighted Average: 35

18. First Periodic Rate Caps of the Mortgage Loans

First Periodic Rate Caps of the Mortgage Loans	Percent of Mortgage Pool
4.751 - 5.000	28.63
5.751 - 6.000	71.38
Total:	100.00

Minimum: 5.000
 Maximum: 6.000
 Weighted Average: 5.714

19. Subsequent Periodic Rate Caps of the Mortgage Loans

Subsequent Periodic Rate Caps of the Mortgage Loans	Percent of Mortgage Pool
0.751 - 1.000	100.00
Total:	100.00

Minimum: 1.000
 Maximum: 1.000
 Weighted Average: 1.000

20. Lifetime Rate Caps of the Mortgage Loans

	Percent of Mortgage Pool
Lifetime Rate Caps of the Mortgage Loans	
4.751 - 5.000	28.63
5.751 - 6.000	71.38
Total:	100.00

Minimum: 5.000
 Maximum: 6.000
 Weighted Average: 5.714

21. Gross Margin of the Mortgage Loans

	Percent of Mortgage Pool
Gross Margin of the Mortgage Loans	
2.001 - 2.250	28.63
3.251 - 3.500	71.38
Total:	100.00

Minimum: 2.250
 Maximum: 3.500
 Weighted Average: 3.142

22. Minimum Mortgage Rates of the Mortgage Loans

	Percent of Mortgage Pool
Minimum Mortgage Rates of the Mortgage Loans	
2.001 - 2.250	28.63
3.251 - 3.500	71.38
Total:	100.00

Minimum: 2.250
 Maximum: 3.500
 Weighted Average: 3.142

23. Maximum Mortgage Rates of the Mortgage Loans

	Percent of Mortgage Pool
Maximum Mortgage Rates of the Mortgage Loans	
11.251 - 11.500	19.90
13.251 - 13.500	11.79
13.501 - 13.750	54.39
13.751 - 14.000	13.92
Total:	100.00

Minimum: 11.500
 Maximum: 13.875
 Weighted Average: 13.261

FICO < 640

1. Current Rates of the Mortgage Loans

Current Rates of the Mortgage Loans	Percent of Mortgage Pool
4.001 - 4.250	0.45
4.501 - 4.750	0.67
5.001 - 5.250	1.76
5.251 - 5.500	0.52
5.501 - 5.750	5.02
5.751 - 6.000	6.66
6.001 - 6.250	4.46
6.251 - 6.500	14.39
6.501 - 6.750	17.07
6.751 - 7.000	11.11
7.001 - 7.250	10.22
7.251 - 7.500	13.44
7.501 - 7.750	9.94
7.751 - 8.000	2.40
8.001 - 8.250	0.81
8.751 - 9.000	1.09
Total:	100.00

Minimum: 4.250
Maximum: 8.875
Weighted Average: 6.818

2. Current Net Mortgage Rates of the Mortgage Loans

Current Net Mortgage Rates of the Mortgage Loans	Percent of Mortgage Pool
3.751 - 4.000	0.45
4.251 - 4.500	0.67
4.751 - 5.000	1.76
5.001 - 5.250	2.13
5.251 - 5.500	4.26
5.501 - 5.750	5.82
5.751 - 6.000	5.60
6.001 - 6.250	13.25
6.251 - 6.500	17.54
6.501 - 6.750	10.64
6.751 - 7.000	10.22
7.001 - 7.250	13.44
7.251 - 7.500	9.94
7.501 - 7.750	2.40
7.751 - 8.000	0.81
8.501 - 8.750	1.09
Total:	100.00

Minimum: 3.885
Maximum: 8.615
Weighted Average: 6.551

3. Principal Balances of the Mortgage Loans at Origination

	Percent of Mortgage Pool
Principal Balances of the Mortgage Loans at Origination	
75,000.01 - 100,000.00	0.90
100,000.01 - 125,000.00	1.89
125,000.01 - 150,000.00	1.43
150,000.01 - 175,000.00	7.13
175,000.01 - 200,000.00	5.01
200,000.01 - 225,000.00	4.70
225,000.01 - 250,000.00	3.98
250,000.01 - 275,000.00	8.26
275,000.01 - 350,000.00	18.84
350,000.01 - 450,000.00	11.44
450,000.01 - 550,000.00	9.31
550,000.01 - 650,000.00	10.02
650,000.01 - 750,000.00	1.82
750,000.01 - 850,000.00	5.72
850,000.01 >=	9.56
Total:	100.00

Minimum: 87,500.00
 Maximum: 1,000,000.00
 Average: 309,285.80

4. Cut-off Date Principal Balances of the Mortgage Loans

	Percent of Mortgage Pool
Cut-off Date Principal Balances of the Mortgage Loans	
75,000.01 - 100,000.00	1.14
100,000.01 - 125,000.00	1.85
125,000.01 - 150,000.00	1.43
150,000.01 - 175,000.00	7.13
175,000.01 - 200,000.00	5.01
200,000.01 - 225,000.00	4.70
225,000.01 - 250,000.00	3.98
250,000.01 - 275,000.00	8.26
275,000.01 - 350,000.00	18.84
350,000.01 - 450,000.00	11.44
450,000.01 - 550,000.00	9.31
550,000.01 - 650,000.00	10.02
650,000.01 - 750,000.00	1.82
750,000.01 - 850,000.00	5.72
850,000.01 >=	9.56
Total:	100.00

Minimum: 87,028.59
 Maximum: 999,000.00
 Average: 308,910.31

5. Original Terms of the Mortgage Loans

	Percent of Mortgage Pool
Original Terms of the Mortgage Loans	
360 - 360	100.00
Total:	100.00

Minimum: 360
 Maximum: 360
 Weighted Average: 360

6. Stated Remaining Terms of the Mortgage Loans

Stated Remaining Terms of the Mortgage Loans	Percent of Mortgage Pool
300 >=	100.00
Total:	100.00

Minimum: 350
 Maximum: 359
 Weighted Average: 357

7. Months Since Origination of the Mortgage Loans

Months Since Origination of the Mortgage Loans	Percent of Mortgage Pool
1	5.21
2	31.10
3	35.27
4-6	25.08
7-9	2.55
10-12	0.80
Total:	100.00

Minimum: 1
 Maximum: 10
 Weighted Average: 3

8. Original Interest Only Term of the Mortgage Loans

Original Interest Only Term of the Mortgage Loans	Percent of Mortgage Pool
<= 0	42.93
13 - 24	11.70
37 - 60	14.63
61 - 120	30.74
Total:	100.00

Minimum: 0
 Maximum: 120
 Non-zero Weighted Average: 85

9. Prepay Penalty Original Term of the Mortgage Loans

Prepay Penalty Original Term of the Mortgage Loans	Percent of Mortgage Pool
<= 0	31.97
4-6	3.51
7-12	8.53
13 - 24	36.81
25 - 36	14.46
37 - 60	4.73
Total:	100.00

Minimum: 0
 Maximum: 60
 Non-zero Weighted Average: 27

10. Credit Scores of the Mortgage Loans

	Percent of Mortgage Pool
Credit Scores of the Mortgage Loans	
1 - 580	0.37
581 - 600	2.76
601 - 620	10.56
621 - 640	88.31
Total:	100.00

Minimum: 580
 Maximum: 639
 Non-zero Weighted Average: 627

11. Original Loan-to-Value Ratios of the Mortgage Loans

	Percent of Mortgage Pool
Original Loan-to-Value Ratios of the Mortgage Loans	
<= 50.00	4.04
55.01 - 60.00	2.88
60.01 - 65.00	4.82
65.01 - 70.00	13.15
70.01 - 75.00	6.32
75.01 - 80.00	63.97
80.01 - 85.00	0.78
85.01 - 90.00	3.24
90.01 - 95.00	1.00
Total:	100.00

Minimum: 21.28
 Maximum: 95.00
 Weighted Average: 75.68

12. Documentation Type of the Mortgage Loans

	Percent of Mortgage Pool
Documentation Type of the Mortgage Loans	
Reduced with VOA (A-SI)	37.29
No Ratio (A-NI)	19.98
Full (I-A)	15.78
None (NI-NA)	15.47
Stated/Stated with Vvoe	11.56
Total:	100.00

13. Loan Purpose of the Mortgage Loans

	Percent of Mortgage Pool
Loan Purpose of the Mortgage Loans	
P	59.91
C	30.60
R	9.49
Total:	100.00

14. Occupancy Status of the Mortgage Loans

	Percent of Mortgage
Occupancy Status of the Mortgage Loans	Pool
Owner-Occupied	83.46
Investor	13.07
Second Home	3.47
Total:	100.00

15. Property Type of the Mortgage Loans

	Percent of Mortgage
Property Type of the Mortgage Loans	Pool
Single Family Detached	51.81
PLUD Attached	21.08
Condo (<=4 Stories)	5.29
2-Family	5.24
PLUD Detached	4.74
4-Family	3.07
3-Family	2.16
Single Family Attached	2.09
Townhouse	1.75
Co-op	1.62
Other	1.14
Total:	100.00

16. Geographic Distribution of the Mortgage Loans

	Percent of Mortgage
Geographic Distribution of the Mortgage Loans	Pool
California	24.86
Nevada	18.16
Virginia	12.91
Florida	10.61
New Jersey	9.13
New York	8.16
Maryland	7.53
Pennsylvania	1.75
Massachusetts	1.26
Michigan	1.11
Connecticut	0.80
Illinois	0.72
Texas	0.60
Missouri	0.57
Arizona	0.46
New Hampshire	0.41
Washington, DC	0.36
Washington	0.35
Maine	0.27
Total:	100.00

17. Months to Next Rate Adjustment Date of the Mortgage Loans

Months to Next Rate Adjustment Date of the Mortgage Loans	Percent of Mortgage Pool
<= 1	1.26
2	3.54
3	2.21
14 - 24	50.52
26 - 36	13.73
38 - 60	28.75
Total:	100.00

Minimum: 1
 Maximum: 59
 Weighted Average: 32

18. First Periodic Rate Caps of the Mortgage Loans

First Periodic Rate Caps of the Mortgage Loans	Percent of Mortgage Pool
0.751 - 1.000	3.48
1.751 - 2.000	1.57
2.751 - 3.000	47.57
4.751 - 5.000	23.06
5.751 - 6.000	24.33
Total:	100.00

Minimum: 1.000
 Maximum: 6.000
 Weighted Average: 4.106

19. Subsequent Periodic Rate Caps of the Mortgage Loans

Subsequent Periodic Rate Caps of the Mortgage Loans	Percent of Mortgage Pool
0.751 - 1.000	78.74
1.751 - 2.000	16.54
5.751 - 6.000	4.72
Total:	100.00

Minimum: 1.000
 Maximum: 6.000
 Weighted Average: 1.401

20. Lifetime Rate Caps of the Mortgage Loans

Lifetime Rate Caps of the Mortgage Loans	Percent of Mortgage Pool
4.751 - 5.000	51.62
5.751 - 6.000	42.75
6.001 - 6.250	2.03
7.501 - 7.750	0.45
11.751 - 12.000	3.16
Total:	100.00

Minimum: 5.000
 Maximum: 12.000
 Weighted Average: 5.686

21. Gross Margin of the Mortgage Loans

Gross Margin of the Mortgage Loans	Percent of Mortgage Pool
2.001 - 2.250	16.45
2.251 - 2.500	3.28
2.501 - 2.750	8.84
2.751 - 3.000	8.17
3.001 - 3.250	5.48
3.251 - 3.500	18.75
3.501 - 3.750	14.17
3.751 - 4.000	8.80
4.001 - 4.250	2.14
4.251 - 4.500	12.54
4.501 - 4.750	0.47
4.751 - 5.000	1.83
5.751 - 6.000	1.09
Total:	100.00

Minimum: 2.250
 Maximum: 5.875
 Weighted Average: 3.406

22. Minimum Mortgage Rates of the Mortgage Loans

Minimum Mortgage Rates of the Mortgage Loans	Percent of Mortgage Pool
2.001 - 2.250	16.45
2.251 - 2.500	3.28
2.501 - 2.750	8.84
2.751 - 3.000	6.17
3.001 - 3.250	5.48
3.251 - 3.500	18.75
3.501 - 3.750	14.17
3.751 - 4.000	8.80
4.001 - 4.250	2.14
4.251 - 4.500	12.54
4.501 - 4.750	0.47
4.751 - 5.000	1.83
5.751 - 6.000	1.09
Total:	100.00

Minimum: 2.250
 Maximum: 5.875
 Weighted Average: 3.406

23. Maximum Mortgage Rates of the Mortgage Loans

Maximum Mortgage Rates of the Mortgage Loans	Percent of Mortgage Pool
10.001 - 10.250	0.51
10.251 - 10.500	0.52
10.501 - 10.750	1.09
10.751 - 11.000	2.28
11.001 - 11.250	3.17
11.251 - 11.500	9.62
11.501 - 11.750	11.11
11.751 - 12.000	10.98
12.001 - 12.250	6.77
12.251 - 12.500	11.95
12.501 - 12.750	14.54
12.751 - 13.000	6.48
13.001 - 13.250	6.82
13.251 - 13.500	4.67
13.501 - 13.750	3.88
13.751 - 14.000	2.31
14.001 - 14.250	0.38
16.501 - 16.750	0.67
17.751 - 18.000	0.43
18.251 - 18.500	1.59
18.751 - 19.000	0.47
Total:	100.00

Minimum: 10.250
 Maximum: 18.875
 Weighted Average: 12.504

NAA-2005-AR5-TS-2-rbc - Price/Yield - [IA2-PAR] - Class I-A-1

PRELIMINARY

Balance Contact desk Delay 24
 Coupon 4.834 Dated 9/1/2005
 Settle 9/30/2005 First Payment 10/25/2005

*Coupon equals group's net wac less 56.6 bps.
 Run to earlier of 10% call and wtd. balloon in month 33.

Price	18 CPR	20 CPR	22 CPR	25 CPR	27 CPR	30 CPR	35 CPR	40 CPR	45 CPR	50 CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99-24	4.857	4.856	4.854	4.854	4.854	4.845	4.845	4.839	4.824	4.814
99-25	4.841	4.838	4.836	4.832	4.829	4.825	4.816	4.807	4.796	4.784
99-26	4.824	4.821	4.818	4.813	4.810	4.804	4.794	4.782	4.769	4.753
99-27	4.808	4.804	4.800	4.795	4.790	4.784	4.771	4.757	4.741	4.722
99-28	4.791	4.787	4.783	4.776	4.771	4.763	4.749	4.732	4.713	4.691
99-29	4.775	4.770	4.765	4.757	4.752	4.743	4.727	4.708	4.686	4.660
99-30	4.758	4.753	4.747	4.739	4.732	4.722	4.704	4.683	4.658	4.629
99-31	4.742	4.736	4.730	4.720	4.713	4.702	4.682	4.658	4.631	4.598
100-00	4.725	4.719	4.712	4.701	4.694	4.682	4.659	4.633	4.603	4.567
100-01	4.709	4.702	4.694	4.683	4.675	4.661	4.637	4.609	4.576	4.537
100-02	4.692	4.685	4.677	4.664	4.655	4.641	4.614	4.584	4.548	4.506
100-03	4.676	4.668	4.659	4.646	4.636	4.621	4.592	4.559	4.521	4.475
100-04	4.659	4.651	4.641	4.627	4.617	4.600	4.570	4.534	4.493	4.444
100-05	4.643	4.634	4.624	4.608	4.598	4.580	4.547	4.510	4.466	4.414
100-06	4.626	4.616	4.606	4.590	4.578	4.560	4.525	4.485	4.438	4.383
100-07	4.610	4.599	4.589	4.571	4.559	4.539	4.503	4.460	4.411	4.352
100-08	4.593	4.582	4.571	4.553	4.540	4.519	4.480	4.436	4.383	4.321
WAL	2.04	1.97	1.90	1.80	1.74	1.64	1.49	1.34	1.20	1.07
Principal Window	Oct05 - Jun08	Oct05 - Jun08	Oct05 - Jun08	Oct05 - Jun08	Oct05 - Jun08	Oct05 - Jun08	Oct05 - Jun08	Oct05 - Jun08	Oct05 - Jun08	Oct05 - Jun08
LIBOR_1MO	3.819	3.819	3.819	3.819	3.819	3.819	3.819	3.819	3.819	3.819
LIBOR_6MO	4.058	4.058	4.058	4.058	4.058	4.058	4.058	4.058	4.058	4.058
LIBOR_1YR	4.220	4.220	4.220	4.220	4.220	4.220	4.220	4.220	4.220	4.220
Optional Redemption	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)

N Mat 3MO 6MO 1YR 1.5YR 2YR 3YR 4YR 5YR
 Yld 3.961 4.090 4.230 4.285 4.340 4.374 4.409 4.442

Additional information is available upon request. The material contained herein is preliminary and based on sources which we believe to be reliable, but it is not complete, and we do not represent that it is accurate. It is not to be considered as an offer to sell or solicitation of an offer to buy any securities. All material set forth is subject to change without notice. These materials are provided for informational purposes only, and are intended solely for your use and may not be quoted, circulated or otherwise referred to without our express consent. Information in this material regarding any assets backing any securities discussed herein supersedes all prior information regarding such assets. Any information in the material, whether regarding the assets backing any securities discussed herein or otherwise, will be superseded in its entirety by the information contained in any final offering circular for any securities actually sold to you. Nomura Securities International, Inc. and certain of its affiliates (collectively, Nomura) may have a position in the securities referenced herein and may make purchases from and/or sales to customers either as principal or as agent for another person. In addition, Nomura may act as an underwriter of such securities. Notwithstanding anything herein to the contrary, the asset information set forth herein may be based only on a sample of assets to be included in the trust on the closing date and not necessarily a statistically relevant sample. Although Nomura believes the asset information will be representative of the final pool, the asset characteristics may nonetheless vary. Accordingly, specific characteristics of the securities described herein may differ from those shown herein due to differences between the actual underlying assets or factor(s) and the hypothetical assets or factor(s) used in preparing these materials. Except as otherwise specified in the offering circular, the securities referenced herein may be sold in one or more negotiated transactions and at varying prices as determined by Nomura.

NAA-2005-AR5-RL-PRO-FINAL-FULL - PriceYield - IA1

Balance \$37,843,000.00 Delay 24
 Coupon 4.82874 Dated 9/1/2005
 Settle 9/30/2005 First Payment 10/25/2005

Price 25 **CPR** Yield
 99.99077 4.701

Principal Window WAL Oct05 - Jun08 1.80

LIBOR_1MO 3.819
 LIBOR_6MO 4.058
 LIBOR_1YR 4.220
 Optional Redemption Call (Y)

Additional information is available upon request. The material contained herein is preliminary and based on sources which we believe to be reliable, but it is not complete, and we do not represent that it is accurate. It is not to be considered as an offer to sell or solicitation of an offer to buy any securities. All material set forth is subject to change without notice. These materials are provided for informational purposes only, and are intended solely for your use and may not be quoted, circulated or otherwise referred to without our express consent. Information in this material regarding any assets backing any securities discussed herein supersedes all prior information regarding such assets. Any information in the material, whether regarding the assets backing any securities discussed herein or otherwise, will be superseded in its entirety by the information contained in any final offering circular for any securities actually sold to you. Nomura Securities International, Inc. and certain of its affiliates (collectively, Nomura) may have a position in the securities referenced herein and may make purchases from and/or sales to customers either as principal or as agent for another person. In addition, Nomura may act as an underwriter of such securities. Notwithstanding anything herein to the contrary, the asset information set forth herein may be based only on a sample of assets to be included in the trust on the closing date and not necessarily a statistically relevant sample. Although Nomura believes the asset information will be representative of the final pool, the asset characteristics may nonetheless vary. Accordingly, specific characteristics of the securities described herein may differ from those shown herein due to differences between the actual underlying assets or factor(s) and the hypothetical assets or factor(s) used in preparing these materials. Except as otherwise specified in the offering circular, the securities referenced herein may be sold in one or more negotiated transactions and at varying prices as determined by Nomura.

**Nomura Asset Acceptance Corporation,
Alternative Loan Trust, Series 2005-AR5**
Issuer
Nomura Asset Acceptance Corporation
Depositor
GMAC Mortgage Corporation
Servicer

The collateral information contained herein reflects the anticipated September 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 than shown below.

* FULL Includes Full and Alternative Credit Documentation

GROUPS I - III

INTEREST ONLY LOANS

%	Count	Balance	WAC	FICO	LTV	CLTV	CALI	FULL	REDUCED	NO RATIO	STATED	NINA	PURCHASE	RATE/TERM	CASHOUT	DTI
78.94	1344	448,712,686.51	6.300	709	77.03	90.15	30.17	25.42	37.57	26.67	3.69	6.65	74.72	7.26	18.03	38.56
78.94	1644	448,712,686.51	6.300	709	77.03	90.15	30.17	25.42	37.57	26.67	3.69	6.65	74.72	7.26	18.03	38.56

SILENT SECOND LOANS

%	Count	Balance	WAC	FICO	LTV	CLTV	CALI	FULL	REDUCED	NO RATIO	STATED	NINA	PURCHASE	RATE/TERM	CASHOUT	DTI
67.71	1356	384,890,876.37	6.462	705	77.42	95.28	30.17	21.14	39.54	27.04	4.88	7.39	88.21	5.66	8.13	38.94
67.71	1356	384,890,876.37	6.462	705	77.42	95.28	30.17	21.14	39.54	27.04	4.88	7.39	88.21	5.66	8.13	38.94

NINA

%	Count	Balance	WAC	FICO	LTV	CLTV	CALI	FULL	REDUCED	NO RATIO	STATED	NINA	PURCHASE	RATE/TERM	CASHOUT	DTI
11.73	246	66,649,567.07	6.738	708	75.35	82.89	17.37	0.00	0.00	0.00	0.00	100.00	68.21	5.16	26.62	38.37
11.73	246	66,649,567.07	6.738	708	75.35	82.89	17.37	0.00	0.00	0.00	0.00	100.00	68.21	5.16	26.62	38.37

FICO

%	Count	Balance	WAC	FICO	LTV	CLTV	CALI	FULL	REDUCED	NO RATIO	STATED	NINA	PURCHASE	RATE/TERM	CASHOUT	DTI
0.28	6	1,615,829.45	7.547	0	80.00	95.58	71.37	19.90	0.00	68.31	11.79	0.00	100.00	0.00	0.00	29.63
7.23	133	41,085,071.05	6.818	627	75.68	85.69	24.86	15.76	37.25	19.96	11.56	15.47	59.91	9.49	30.60	40.65
7.51	139	42,700,900.50	6.846	627	75.84	86.07	26.82	16.92	35.84	21.79	11.57	14.88	61.43	9.13	29.44	40.44

Deal: **NAA 2005-AR5**
 Settlement: 20050930
 Investor Settlement: 20050930

**Initial TML
 3.84063**

Class	Cusip	Certificate Principal Balance	Share of Group or Deal As Applicable	Initial Pass-Through Rate	Certificate Margin	Accrues	Delay	Days of Accrued Interest**	Dated Date
IA1	65535V PT 9	37,843,000.00	80.33%	4.82853	n/a	30/360	24	29	20050901
IA2	65535V QM 3	4,322,000.00	9.17%	5.39853	n/a	30/360	24	29	20050901
IIA1	65535V PU 6	80,750,000.00	76.07%	5.05000	n/a	30/360	24	29	20050901
IIA2	65535V QK 7	14,251,000.00	13.43%	5.66486	n/a	30/360	24	29	20050901
IIIA1	65535V PV 4	100,000,000.00	25.51%	4.11063	27	Actual 360	0	0	20050930
IIIA2	65535V QH 4	191,735,000.00	48.92%	4.07063	23	Actual 360	0	0	20050930
IIIA3	65535V PY 8	23,969,000.00	6.12%	4.24063	40	Actual 360	0	0	20050930
IIIA4	65535V QL 5	35,079,000.00	8.95%	4.18063	34	Actual 360	0	0	20050930
M1	65535V PZ 5	29,713,000.00	5.45%	4.38063	54	Actual 360	0	0	20050930
M2	65535V QA 9	8,996,000.00	1.65%	4.50063	66	Actual 360	0	0	20050930
M3	65535V QB 7	6,815,000.00	1.25%	4.59063	75	Actual 360	0	0	20050930
M4	65535V QC 5	3,271,000.00	0.60%	5.14063	130	Actual 360	0	0	20050930
M5	65535V QD 3	4,307,000.00	0.79%	5.64063	180	Actual 360	0	0	20050930
X	65535V QE 1	545,195,120.61	n/a	n/a	n/a	30/360	0	0	20050930
P	65535V QF 8	100.00	n/a	n/a	n/a	30/360	0	0	20050930
Initial OC Amount		4,144,120.61	0.76%						

** Assumes settling on the Investor Settlement date.

Group	Balance
1	47,112,333.99
2	106,147,219.69
3	391,935,566.93
Total	545,195,120.61

Deal Name	NAA 2005-AR5		
Tranche, Ratings	M1 (AA)		
NO PREPAY STRESS			
Fwd LIBOR/Swap Shift	Forward LIBOR	+200bp	
Prepay Assumptions	1.00x Base Case	1.00x Base Case	
Loss Severity: 40%			
Recovery Delay: 12 months			
% Cum Loss Yield Break	11.23%	10.94%	
CDR - Yield Break	10.67	10.29	
% Cum Loss 1st \$ Principal Loss	8.91%	7.99%	
CDR - 1st \$ Principal Loss	7.95	6.94	
Loss Severity: 60%			
Recovery Delay: 12 months			
% Cum Loss Yield Break	11.86%	11.54%	
CDR - Yield Break	6.87	6.63	
% Cum Loss 1st \$ Principal Loss	9.27%	8.28%	
CDR - 1st \$ Principal Loss	5.14	4.51	
Loss Severity: 40%			
Recovery Delay: 12 months. NO ADVANCE			
% Cum Loss Yield Break	9.92%	9.45%	
CDR - Yield Break	9.09	8.53	
% Cum Loss 1st \$ Principal Loss	7.80%	6.82%	
CDR - 1st \$ Principal Loss	6.76	5.75	
Loss Severity: 60%			
Recovery Delay: 12 months. NO ADVANCE			
% Cum Loss Yield Break	10.84%	10.38%	
CDR - Yield Break	6.17	5.85	
% Cum Loss 1st \$ Principal Loss	8.43%	7.40%	
CDR - 1st \$ Principal Loss	4.61	3.97	
Fwd LIBOR/Swap Shift			
Prepay Assumptions	Forward LIBOR	+200bp	+200bp
	1.00x Base Case	0.50x Base Case	Fixed - 50%
			Floating - 100%
Loss Severity: 50%			
Recovery Delay: 12 months			
% Cum Loss Yield Break	11.60%	16.51%	11.30%
CDR - Yield Break	8.36	6.64	8.07
% Cum Loss 1st \$ Principal Loss	9.13%	12.88%	8.17%
CDR - 1st \$ Principal Loss	6.25	4.75	5.47
Loss Severity: 50%			
Recovery Delay: 12 months. NO ADVANCE			
% Cum Loss Yield Break	10.44%	14.55%	9.99%
CDR - Yield Break	7.34	5.58	6.94
% Cum Loss 1st \$ Principal Loss	8.16%	11.27%	7.16%
CDR - 1st \$ Principal Loss	5.48	4.01	4.7
Average Life:	11.09	19.89	11.41
Window (Dates):	Jan14 - Jul35	Jun21 - Jul35	Apr14 - Jul35

Deal Name	NAA 2005-AR5		
Tranche, Ratings	M2 (A+)		
NO PREPAY STRESS			
	Fwd LIBOR/Swap Shift	Forward LIBOR	+200bp
	Prepay Assumptions	1.00x Base Case	1.00x Base Case
Loss Severity: 40%			
Recovery Delay: 12 months			
	% Cum Loss Yield Break	8.35%	7.58%
	CDR - Yield Break	7.34	6.52
	% Cum Loss 1st \$ Principal Loss	7.43%	6.48%
	CDR - 1st \$ Principal Loss	6.38	5.42
Loss Severity: 60%			
Recovery Delay: 12 months			
	% Cum Loss Yield Break	8.73%	7.91%
	CDR - Yield Break	4.8	4.28
	% Cum Loss 1st \$ Principal Loss	7.73%	6.72%
	CDR - 1st \$ Principal Loss	4.18	3.57
Loss Severity: 40%			
Recovery Delay: 12 months. NO ADVANCE			
	% Cum Loss Yield Break	7.33%	6.50%
	CDR - Yield Break	6.27	5.44
	% Cum Loss 1st \$ Principal Loss	6.50%	5.53%
	CDR - 1st \$ Principal Loss	5.45	4.52
Loss Severity: 60%			
Recovery Delay: 12 months. NO ADVANCE			
	% Cum Loss Yield Break	0.08	0.07
	CDR - Yield Break	4.31	3.78
	% Cum Loss 1st \$ Principal Loss	0.07	0.06
	CDR - 1st \$ Principal Loss	3.75	3.15
Fwd LIBOR/Swap Shift			
	Forward LIBOR	+200bp	+200bp
	Prepay Assumptions	1.00x Base Case	0.50x Base Case
			Fixed - 50%
			Floating - 100%
Loss Severity: 50%			
Recovery Delay: 12 months			
	% Cum Loss Yield Break	8.57%	12.75%
	CDR - Yield Break	5.8	4.69
	% Cum Loss 1st \$ Principal Loss	7.61%	11.52%
	CDR - 1st \$ Principal Loss	5.05	4.12
Loss Severity: 50%			
Recovery Delay: 12 months. NO ADVANCE			
	% Cum Loss Yield Break	7.68%	11.18%
	CDR - Yield Break	5.11	3.97
	% Cum Loss 1st \$ Principal Loss	6.79%	10.06%
	CDR - 1st \$ Principal Loss	4.44	3.49
	Average Life:	14.73	24.65
	Window (Dates):	Oct17 - Dec34	May27 - Jul35
			Feb18 - Sep34

NAA 2005-AR5
\$545,195,121

60% Severity / 6 Month Lag / Triggers Failing / To Maturity

Class	Moody's	S&P	Fitch	Class Size	WAL	% of Cap	Libor Fwd CDR	Libor Fwd Cum Losses	Libor Fwd +200 CDR	Libor Fwd +200 Cum Losses	Initial Subordination	Px talk	Circled	Allocation	Final Px
M1	Aa1	AA+	AA+												
M2	Aa2	AA	AA												
M3	Aa3	AA-	AA-												
M4	A1	A+	A+												
M5	A2	A	A												
M6	A3	A-	A-												
M7	Baa1	BBB+	BBB+												
M8	Baa2	BBB	BBB												
M9	Baa3	BBB-	BBB-												

FULLY FUNDED OC
 TRUE/FALSE

Lead Manager
 Co Managers
 Expected Settlement
 Legal Final

Issuer

Originators

1st Contact Sales

2nd

3rd

4th

5th

Services

1st Initially GMAC

2nd

3rd

% ARMS

% IO's

% 1st Lien

% 2nd Lien

% Full Doc

% Stated Doc

% Limited Doc

WA Gross Coupon

WA FICO

WA CLTV

WA Loan Size

of Mtge Loans

Geographic Distribution
 1st California 29.83%
 2nd Nevada 15.06%
 3rd Florida 11.59%
 4th Virginia 7.61%
 5th New York 5.99%

% Purchase 73.95
 % Cash Out 19.37
 % Refi 6.68
 % Owner Occ 70.11

OC
 % MI 5.77

78.94
 100
 0
 23.37 (includes full/all doc)
 5.34
 34.87

6.345%
 6.345%
 706
 88.80
 285,503.19
 1991

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

LTV :	Fixed \$	2/28 \$	3/27 \$	5/25 \$	Other	MH Stratification:
Below 70	0	31,147,149.47	25,687,376.30	43,625,526.40	22,676,736.45	Total Balance 0
70.01 to 75	0	11,059,699.40	13,764,867.50	13,347,148.38	16,719,085.46	% Pool Balance 0.00%
75.01 to 80	0	146,276,100.97	43,960,077.45	111,246,718.00	54,930,702.62	Ave. FICO 0
80.01 to 85	0	381,443.39	466,199.99	622,773.58	1,531,665.02	Ave. LTV 0
85.01 to 90	0	1,267,722.78	2,778,109.75	5,792,676.84	4,465,291.86	% Full Docs 0%
90.01 to 95	0	726,622.72	3,149,910.39	6,952,261.72	1,218,925.32	
95.01 to 100	0	0	871,480.48	3,429,576.49	340,999.99	
100.01 plus	0	0	0	0	0	
FICO						Silent Seconds Stratification:
below 549	0	928,323.49	0	687,505.96	0	Total Balance 384,890,876.37
550 to 574	0	0	0	0	0	% Pool Balance 67.71%
575 to 599	0	1,266,596.36	0	0	0	Ave. FICO 705
600 to 624	0	3,888,813.51	2,632,897.95	3,260,411.23	560,379	Ave. LTV 77.42
625 to 649	0	27,290,430.93	4,261,919.53	15,852,625.48	7,862,107.60	% Full Docs 21.14
650 to 674	0	26,653,247.83	11,983,614.38	27,025,827.55	15,295,826.62	
675 to 699	0	44,176,451.81	23,027,977.32	32,918,094.78	23,576,771.74	
700 plus	0	86,634,874.80	48,771,612.70	105,272,214.41	54,588,322.26	
Property Type:						Second Lien Stratification:
Single-Family	0	99,266,528.43	53,594,228.53	91,984,691.10	64,621,538.16	Total Balance 0
PUD	0	43,310,826.11	21,391,070.89	42,153,921.56	20,743,486.39	% Pool Balance 0.00
Condo	0	15,692,522.99	7,285,941.41	20,815,669.43	10,944,532.72	Ave. FICO 705
3+ Family Det.	0	13,780,033.55	3,940,041.26	15,005,890.81	3,648,556.41	Ave. LTV 96.34
Manufactured House	0	0	0	0	0	% Full Docs 22.72%
Other	0	18,808,827.65	4,466,739.77	15,056,506.51	1,925,293.04	
Purpose:						LTV Above 90 Stratification:
Purchase	0	161,711,898.94	64,608,208.39	131,422,291.99	62,632,631.78	Total Balance 16,589,777.11
Refinance rate/term	0	8,653,443.49	3,960,421.88	12,295,311.33	13,038,283.20	% Pool Balance 2.94%
Cash Out Refi (COF) Below 70 LTV	0	9,478,681.95	9,716,195.12	21,375,274.49	9,171,005.78	Ave. FICO 705
COF with LTV 70.01 to 75	0	4,244,353.79	5,741,595.90	3,692,740.37	3,964,437.62	Ave. LTV 96.34
COF with LTV 75.01 to 80	0	6,230,016.56	6,030,600.58	15,128,723.83	11,139,151.45	% Full Docs 22.72%
COF with LTV 80.01 to 85	0	118,643.40	466,199.99	123,250.00	90,800.00	
COF with LTV 85.01 to 90	0	421,700.60	154,800.00	979,087.40	1,847,096.91	
COF with LTV 90.01 to 95	0	0	0	0	0	
COF with LTV 95.01 to 100	0	0	0	0	0	
COF with LTV 100.01 plus	0	0	0	0	0	
Other	0	0	0	0	0	
Occupancy Status:						
Owner Occupied	0	124,551,752.76	65,257,867.95	134,009,037.27	74,685,375.61	
2nd Home	0	10,556,068.70	4,467,073.30	18,154,015.79	5,661,408.33	
Investment	0	55,750,917.27	20,953,080.61	32,853,626.35	21,536,622.78	
Other	0	0	0	0	0	
Loan Balance (CURRENT)						
Below 50,000	0	219,472.77	37,960.00	85,599.98	0	
50,000.01 to 100,000	0	4,512,677.24	1,146,462.73	3,491,503.28	801,707	
100,000.01 to 150,000	0	15,534,670.34	6,331,091.70	10,653,026.23	3,792,538.71	
150,000.01 to 200,000	0	21,103,995.96	11,029,730.45	16,918,533.16	7,101,274.14	
200,000.01 to 400,000	0	92,606,072.04	40,314,291.76	83,425,934.16	38,071,621.64	
400,000.01 to 500,000	0	21,039,274.39	11,078,646.05	27,872,159.87	13,432,555.20	
500,000.01 to 600,000	0	9,762,988.47	3,910,150.01	13,900,206.65	10,916,694.05	
600,000.01 to 1,000,000	0	19,594,587.53	15,476,461.50	23,641,966.08	18,050,724.24	
1,000,000.01 and above	0	6,484,999.99	1,353,227.66	5,027,750.00	9,716,291.77	
Loan Term						
>30 Years	0	0	0	0	0	
30 Years	0	190,858,738.73	90,678,021.86	185,016,679.41	101,883,406.72	
20 Years	0	0	0	0	0	
15 Years	0	0	0	0	0	
Other	0	0	0	0	0	
Documentation Type						
Full Documentation (includes all)	0	27,996,641.68	22,493,529.39	43,008,309.98	39,327,122.39	
Limited Documentation	0	71,294,392.00	31,145,784.36	66,647,084.07	29,144,263.01	
Stated Docs with LTV below 70	0	1,804,167.56	3,158,345.08	1,675,949.54	2,095,839.53	
Stated Docs with LTV 70.01 to 75	0	951,701.61	1,482,554.68	596,940.76	0	
Stated Docs with LTV 75.01 to 80	0	9,206,103.54	1,834,349.99	4,469,781.06	1,488,232.01	
Stated Docs with LTV 80.01 to 85	0	0	0	0	250,249.51	
Stated Docs with LTV 85.01 to 90	0	136,740.54	0	0	1,177,685.86	
Stated Docs with LTV 90.01 to 95	0	0	0	0	0	
Stated Docs with LTV 95.01 to 100	0	0	0	0	0	
Stated Docs with LTV above 100.01	0	0	0	0	0	
Other	0	79,468,991.90	30,563,458.36	68,618,614.00	28,400,014.41	
Lien Status						
1st Lien	0	190,858,738.73	90,678,021.86	185,016,679.41	101,883,406.72	
Second Liens with LTV below 85	0	0	0	0	0	
Second Liens with LTV 85.01 to 90	0	0	0	0	0	
Second Liens with LTV 90.01 to 95	0	0	0	0	0	
Second Liens with LTV 95.01 to 100	0	0	0	0	0	
Second Liens with LTV above 100.01	0	0	0	0	0	
Interest Only						
Dollar of Mortgage Type	0	145,716,560.70	71,408,373.51	152,409,757.28	79,177,995.02	
Ave. FICO	0	700	713	714	711	
Ave. LTV	0	77.79	76.88	77.14	75.57	
% Stated Docs	0	4.74	4.67	3.00	2.20	
% Full Docs	0	15.57	27.26	23.7	45.21	

