

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

Credit Suisse First Boston Mortgage Acceptance Corp.
Exact Name of Registrant as Specified in Charter

0000834163
Registrant CIK Number

Form 8-K, November 3, 2005

333-120962

Home Equity Loan-Backed Notes, Series 2005-HF1

Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(give period of report)

SEC File Number, if available

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

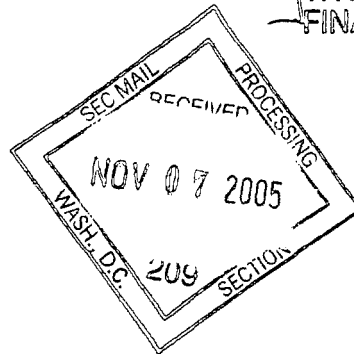


05070856

PROCESSED

NOV 08 2005

THOMSON
FINANCIAL



SIGNATURE

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 hereunto duly authorized.

CREDIT SUISSE FIRST BOSTON
MORTGAGE ACCEPTANCE CORP.

By: 
Name: KEVIN STEELE
Title: VICE PRESIDENT

Dated: November 4, 2005

**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	Computational Materials	P*

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

HEMT 2005-HF1 CompMat

BreakEven CDR for Class A-2B and Class A-3B

Assumption

- 1) 100% loss severity
- 2) triggers fail
- 3) 100% advance
- 4) 6 month Lag
- 5) Forward LIBOR

Class	CDR	Cum Loss
A-2B	13.2	25.76%
A-3B	13.2	25.76%

HEMT 2005-HF1 - Price/Yield - A-2B

<i>Price</i>	15 CPR, Call (Y)	25 CPR, Call (Y)	35 CPR, Call (Y)	45 CPR, Call (Y)
	Yield	Yield	Yield	Yield
100.0000	4.318	4.318	4.318	4.318
WAL for Princ Pmts	9.04	5.36	2.88	1.81
Principal Window Begin	59	32	21	16
Principal Window End	150	95	64	30

HEMT 2005-HF1 - Price/Yield - A-11

90_10 split

Price

50 PPC, Call (Y) 75 PPC, Call (Y) 100 PPC, Call (Y) 125 PPC, Call (Y) 150 PPC, Call (Y) 200 PPC, Call (Y)

WAL for Princ Pmts	2.79	1.79	1.18	0.93	0.76	0.54
Principal Window Begin	1	1	1	1	1	1
Principal Window End	115	76	34	26	21	14

HEMT 2005-HF1 - Price/Yield - A-11

90/10 split

Price 15 CPR, Call (Y) 25 CPR, Call (Y) 35 CPR, Call (Y) 45 CPR, Call (Y) 55 CPR, Call (Y) 60 CPR, Call (Y)

WAL for Princ Pmts	3.15	1.81	1.09	0.80	0.62	0.55
Principal Window Begin	1	1	1	1	1	1
Principal Window End	129	79	33	24	18	16

HEMT 2005-HF1 - Price/Yield - A-11

<i>Price</i>	<i>15 CPR, Call (Y)</i>	<i>25 CPR, Call (Y)</i>	<i>35 CPR, Call (Y)</i>	<i>45 CPR, Call (Y)</i>	<i>55 CPR, Call (Y)</i>
WAL for Princ Pmts	3.15	1.81	1.09	0.80	0.62
Principal Window Begin	1	1	1	1	1
Principal Window End	129	79	33	24	18

60 CPR, Call (Y)

0.55

1

16

HEMT 2005-HF1 TOTAL COLLATERAL

FICO	Count	Balance	% of Balance (%)	Gross Rate (%)	Gross Margin (%)	Gross Lifecap (%)	Gross Lifefloor (%)	Master Sub Serv Fees (%)	Sched Rem Term	Rem Amor Term	Orig Amort Term	Initial Cap (%)	Periodic Cap (%)	Month to Next Adj	CLTV (%)	FICOs	Avg Balance	% LTV>80 w MI
581 - 590	1	134,385.64	0.02	10.000	3.500	18.00	3.500	0.52	164	104	120	18.00	18.00	1	80.00	590	134,385.64	0
601 - 610	6	284,383.89	0.05	10.664	3.357	18.00	3.357	0.52	236	263	274	18.00	18.00	1	93.52	606	47,397.32	0
611 - 620	8	429,637.39	0.07	10.228	3.208	18.00	3.208	0.52	259	218	228	18.00	18.00	1	85.71	617	53,704.67	0
621 - 630	158	8,066,279.90	1.34	10.009	3.205	17.97	3.205	0.52	203	271	275	17.97	17.97	1	91.60	627	51,052.40	0
631 - 640	302	14,024,917.07	2.34	10.280	3.199	18.00	3.199	0.52	202	297	301	18.00	18.00	1	94.88	636	46,440.12	0
641 - 650	423	22,527,294.91	3.76	9.706	2.118	18.07	2.118	0.52	213	281	285	18.07	18.07	1	91.99	646	53,256.02	0
651 - 660	491	26,023,055.19	4.34	9.479	2.199	18.15	2.199	0.52	204	267	272	18.15	18.15	1	90.25	656	53,000.11	0
661 - 670	904	47,114,295.58	7.85	9.234	2.256	18.12	2.256	0.52	220	260	265	18.12	18.12	1	91.90	665	52,117.58	0
671 - 680	839	41,677,073.78	6.95	9.291	2.140	18.07	2.140	0.52	219	253	258	18.07	18.07	1	92.28	676	49,674.70	0
681 - 690	1025	59,146,587.52	9.86	8.793	1.862	18.00	1.862	0.52	222	238	243	18.00	18.00	1	91.06	685	57,703.99	0
691 - 700	913	52,135,983.05	8.69	8.726	1.794	18.03	1.794	0.52	222	239	244	18.03	18.03	1	92.21	695	57,104.03	0
701 - 710	874	51,052,001.01	8.51	8.597	1.667	18.09	1.670	0.52	229	234	239	18.09	18.09	1	92.50	705	58,411.90	0
711 - 720	819	45,744,538.19	7.63	8.616	1.575	17.93	1.575	0.52	224	240	245	17.93	17.93	1	92.40	715	55,854.14	0
721 - 730	743	40,461,039.95	6.75	8.239	1.221	18.02	1.222	0.52	227	236	241	18.02	18.02	1	92.26	725	54,456.31	0
731 - 740	737	39,255,921.72	6.54	8.209	1.210	18.03	1.211	0.52	230	233	238	18.03	18.03	1	91.58	735	53,264.48	0
741 - 750	617	32,422,926.39	5.41	8.133	1.369	18.07	1.370	0.52	229	227	232	18.07	18.07	1	93.61	745	52,549.31	0
751 - 760	589	32,586,540.77	5.43	8.069	1.215	17.98	1.219	0.52	232	225	230	17.98	17.98	1	90.40	755	55,325.20	0
761 - 770	499	25,642,631.71	4.28	7.870	1.047	17.95	1.060	0.52	229	224	228	17.95	17.95	1	92.05	765	51,388.04	0
771 - 780	458	23,069,303.59	3.85	7.932	1.090	18.03	1.094	0.52	243	216	222	18.03	18.03	1	91.38	776	50,369.66	0
781 - 790	372	18,365,214.40	3.06	7.927	1.004	17.91	1.010	0.52	232	225	230	17.91	17.91	1	91.40	785	49,368.86	0
791 - 800	227	11,490,458.35	1.92	7.615	0.941	18.21	0.948	0.52	242	218	223	18.21	18.21	1	87.05	795	50,618.76	0
801 - 810	137	6,783,063.43	1.13	7.371	0.620	18.25	0.620	0.52	241	200	205	18.25	18.25	1	85.22	805	49,511.41	0
811 - 820	35	1,367,042.89	0.23	8.731	1.320	17.97	1.320	0.52	213	242	246	17.97	17.97	1	90.51	815	39,058.37	0
Total:	11177	599,804,576.32	100	8.655	1.575	18.04	1.577	0.52	224	241	246	18.04	18.04	1	91.77	710	53,664.18	0

HEMT 2005-HF1 - CF - 1 - A-11 - 0bp 100 *esec_fxd / 100 *esec_heloc

0bp, LIBOR_1MO=4.187931, PRIME=7.007931, 100 *esec_fxd / 100 *esec_heloc

Period	Date	LIBOR 1MO	PRIME	Principal	Interest	Cash Flow	Balance	Princ Writedown	Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Couponcap Shortfall	Couponcap Accum Shortfall
Total				444,140,000.00	33,801,506.41	477,941,506.41	0	0	0	0	0	33,801,506.41	0	0	0	0
0	4-Nov-05	3.930000	6.750000	12,219,267.68	0	0	444,140,000.00	0	0	0	0	0	0	0	0	0
1	25-Nov-05	4.187931	7.007931	14,734,013.01	1,062,234.83	13,281,502.52	431,920,732.32	0	0	0	0	1,062,234.83	0	0	0	0
2	25-Dec-05	4.417597	7.236802	15,082,756.80	1,568,567.29	16,302,580.30	417,186,719.31	0	0	0	0	1,568,567.29	0	0	0	0
3	25-Jan-06	4.416802	7.236802	15,529,465.51	1,648,067.24	16,730,824.05	402,103,962.50	0	0	0	0	1,648,067.24	0	0	0	0
4	25-Feb-06	4.416802	7.236802	16,133,730.43	1,588,208.58	17,117,674.10	386,574,496.99	0	0	0	0	1,588,208.58	0	0	0	0
5	25-Mar-06	4.693031	7.513031	16,242,613.22	1,415,562.53	17,549,292.96	370,440,766.56	0	0	0	0	1,415,562.53	0	0	0	0
6	25-Apr-06	4.624252	7.444252	16,306,222.16	1,551,261.47	17,793,874.69	354,198,153.34	0	0	0	0	1,551,261.47	0	0	0	0
7	25-May-06	4.716756	7.536756	16,165,001.54	1,415,096.00	17,721,318.16	337,891,931.18	0	0	0	0	1,415,096.00	0	0	0	0
8	25-Jun-06	4.723276	7.543276	15,778,647.47	1,421,862.72	17,586,864.26	321,726,929.65	0	0	0	0	1,421,862.72	0	0	0	0
9	25-Jul-06	4.716237	7.536237	15,270,077.22	1,311,915.55	17,090,563.03	305,948,282.17	0	0	0	0	1,311,915.55	0	0	0	0
10	25-Aug-06	4.743943	7.563943	14,836,129.16	1,287,305.84	16,557,383.07	290,678,204.95	0	0	0	0	1,287,305.84	0	0	0	0
11	25-Sep-06	4.782050	7.602050	14,476,449.76	1,229,990.56	16,086,119.72	275,842,075.78	0	0	0	0	1,229,990.56	0	0	0	0
12	25-Oct-06	4.789067	7.609067	14,007,715.49	1,138,319.79	15,614,769.55	261,365,626.02	0	0	0	0	1,138,319.79	0	0	0	0
13	25-Nov-06	4.731856	7.529186	13,675,350.03	1,116,111.64	15,123,827.14	247,357,910.53	0	0	0	0	1,116,111.64	0	0	0	0
14	25-Dec-06	4.747602	7.606024	13,282,875.39	1,021,593.12	14,696,943.14	233,682,560.50	0	0	0	0	1,021,593.12	0	0	0	0
15	25-Jan-07	4.778838	7.598838	12,707,894.32	939,748.41	13,703,732.41	220,974,666.19	0	0	0	0	939,748.41	0	0	0	0
16	25-Feb-07	4.768669	7.588669	11,612,809.51	838,174.45	12,552,557.92	209,361,856.67	0	0	0	0	838,174.45	0	0	0	0
17	25-Mar-07	4.756677	7.576677	11,282,875.39	802,245.30	12,085,120.69	198,078,981.28	0	0	0	0	802,245.30	0	0	0	0
18	25-Apr-07	4.744019	7.564019	10,962,314.22	764,349.13	11,800,488.67	187,116,667.06	0	0	0	0	764,349.13	0	0	0	0
19	25-May-07	4.731856	7.551856	10,650,859.63	743,272.49	11,091,525.35	166,117,554.57	0	0	0	0	743,272.49	0	0	0	0
20	25-Jun-07	4.721345	7.541345	10,348,252.87	676,049.44	10,730,291.94	156,063,312.07	0	0	0	0	676,049.44	0	0	0	0
21	25-Jul-07	4.713646	7.533646	10,054,242.50	655,801.70	10,424,385.96	146,294,727.81	0	0	0	0	655,801.70	0	0	0	0
22	25-Aug-07	4.709918	7.529918	9,768,584.26	614,929.24	10,105,970.07	136,803,686.98	0	0	0	0	614,929.24	0	0	0	0
23	25-Sep-07	4.711320	7.531320	9,491,040.83	577,362.16	9,778,743.78	127,582,305.36	0	0	0	0	577,362.16	0	0	0	0
24	25-Oct-07	4.719010	7.539010	9,221,381.62	538,627.47	9,490,010.09	118,622,922.75	0	0	0	0	538,627.47	0	0	0	0
25	25-Nov-07	4.732740	7.552740	8,959,382.61	486,116.24	9,199,942.40	109,918,096.59	0	0	0	0	486,116.24	0	0	0	0
26	25-Dec-07	4.747595	7.567595	8,704,826.16	466,830.39	8,924,331.18	101,460,595.80	0	0	0	0	466,830.39	0	0	0	0
27	25-Jan-08	4.762087	7.582087	8,457,500.79	432,128.59	8,366,329.63	93,243,394.75	0	0	0	0	432,128.59	0	0	0	0
28	25-Feb-08	4.776026	7.596026	8,217,201.05	372,500.58	8,356,227.90	85,259,667.43	0	0	0	0	372,500.58	0	0	0	0
29	25-Mar-08	4.801478	7.621478	7,956,885.67	364,996.21	8,121,881.87	77,502,781.76	0	0	0	0	364,996.21	0	0	0	0
30	25-Apr-08	4.812609	7.632609	7,536,487.67	320,787.08	7,858,292.72	69,966,294.09	0	0	0	0	320,787.08	0	0	0	0
31	25-May-08	4.822420	7.642420	7,322,350.24	301,050.05	7,623,137.32	62,643,943.85	0	0	0	0	301,050.05	0	0	0	0
32	25-Jun-08	4.830722	7.650722	7,114,295.53	261,054.12	7,375,349.65	55,529,648.32	0	0	0	0	261,054.12	0	0	0	0
33	25-Jul-08	4.837322	7.657322	6,912,150.72	239,436.10	7,151,586.82	48,617,497.60	0	0	0	0	239,436.10	0	0	0	0
34	25-Aug-08	4.842029	7.662029	6,715,747.91	209,828.93	6,925,576.84	41,901,749.69	0	0	0	0	209,828.93	0	0	0	0
35	25-Sep-08	4.844651	7.664651	6,524,923.98	175,102.21	6,700,026.19	35,376,825.71	0	0	0	0	175,102.21	0	0	0	0
36	25-Oct-08	4.845413	7.665413	6,352,875.39	152,786.42	6,352,875.39	35,376,825.71	0	0	0	0	152,786.42	0	0	0	0
37	25-Nov-08	4.845873	7.665873	6,199,942.40	147,871.39	6,199,942.40	35,376,825.71	0	0	0	0	147,871.39	0	0	0	0
38	25-Dec-08	4.846499	7.666499	6,054,242.50	152,819.50	6,054,242.50	35,376,825.71	0	0	0	0	152,819.50	0	0	0	0
39	25-Jan-09	4.847371	7.667371	5,924,331.18	152,846.07	5,924,331.18	35,376,825.71	0	0	0	0	152,846.07	0	0	0	0
40	25-Feb-09	4.848567	7.668567	5,801,478	138,087.42	5,801,478	35,376,825.71	0	0	0	0	138,087.42	0	0	0	0
41	25-Mar-09	4.850162	7.670162	5,691,040.83	148,059.00	5,691,040.83	35,376,825.71	0	0	0	0	148,059.00	0	0	0	0
42	25-Apr-09	4.852237	7.672237	5,591,040.83	153,074.45	5,591,040.83	35,376,825.71	0	0	0	0	153,074.45	0	0	0	0
43	25-May-09	4.854868	7.674868	5,500,791.28	148,232.82	5,500,791.28	35,376,825.71	0	0	0	0	148,232.82	0	0	0	0
44	25-Jun-09	4.858133	7.678133	5,419,942.40	153,295.04	5,419,942.40	35,376,825.71	0	0	0	0	153,295.04	0	0	0	0
45	25-Jul-09	4.862109	7.682109	5,348,261.16	153,440.26	5,348,261.16	35,376,825.71	0	0	0	0	153,440.26	0	0	0	0
46	25-Aug-09	4.866876	7.686876	5,286,343.76	148,656.66	5,286,343.76	35,376,825.71	0	0	0	0	148,656.66	0	0	0	0
47	25-Sep-09	4.872510	7.692510	5,233,682.11	153,808.22	5,233,682.11	35,376,825.71	0	0	0	0	153,808.22	0	0	0	0
48	25-Oct-09	4.878955	7.698955	5,190,743.37	145,060.83	5,190,743.37	35,376,825.71	0	0	0	0	145,060.83	0	0	0	0
49	25-Nov-09	4.885735	7.705735	5,158,261.16	139,711.03	5,158,261.16	35,376,825.71	0	0	0	0	139,711.03	0	0	0	0
50	25-Dec-09	4.892734	7.712734	5,126,343.76	129,798.81	5,126,343.76	35,376,825.71	0	0	0	0	129,798.81	0	0	0	0
51	25-Jan-10	4.899984	7.719984	5,094,242.50	110,760.43	5,094,242.50	35,376,825.71	0	0	0	0	110,760.43	0	0	0	0
52	25-Feb-10	4.907437	7.727437	5,062,314.22	98,340.32	5,062,314.22	35,376,825.71	0	0	0	0	98,340.32	0	0	0	0
53	25-Mar-10	4.915166	7.735166	5,030,443.37	92,717.28	5,030,443.37	35,376,825.71	0	0	0	0	92,717.28	0	0	0	0
54	25-Apr-10	4.923164	7.743164	5,000,000.00	81,338.45	5,000,000.00	35,376,825.71	0	0	0	0	81,338.45	0	0	0	0
55	25-May-10	4.931443	7.751443	4,970,000.00	75,608.29	4,970,000.00	35,376,825.71	0	0	0	0	75,608.29	0	0	0	0
56	25-Jun-10	4.940015	7.760015	4,940,000.00	1,988,417.70	4,940,000.00	15,259,956.95	0	0	0	0	1,988,417.70	0	0	0	0
57	25-Jul-10	4.948893	7.768893	4,910,000.00	0	0	0	0	0	0	0	0	0	0	0	0
58	25-Aug-10	4.958000	7.778000	4,880,000.00	0	0	0	0	0	0	0	0	0	0	0	0

Period	Date	LIBOR 1MO	PRIME	Principal	Interest	Cash Flow	Balance	Princ		Accum Princ		Gross		Accrued		Interest		Couponcap		Accum	
								Writedown	Writedown	Writedown	Writedown	Writedown	Writedown	Interest	Shortfall	Interest	Shortfall	Interest	Shortfall	Interest	Shortfall
59	25-Sep-10	4.958089	7.778089	1,839,009.15	67,385.75	1,906,394.89	13,420,947.80	0	0	0	0	0	0	67,385.75	0	0	0	0	0	0	0
60	25-Oct-10	4.967616	7.787616	1,786,737.08	57,459.73	1,844,196.81	11,634,210.73	0	0	0	0	0	0	57,459.73	0	0	0	0	0	0	0
61	25-Nov-10	4.977356	7.797356	1,735,949.80	51,568.00	1,787,517.81	9,898,260.92	0	0	0	0	0	0	51,568.00	0	0	0	0	0	0	0
62	25-Dec-10	4.986790	7.806790	1,686,605.15	42,536.04	1,729,141.19	8,211,655.77	0	0	0	0	0	0	42,536.04	0	0	0	0	0	0	0
63	25-Jan-11	4.995754	7.815754	1,638,662.15	36,527.81	1,675,189.96	6,572,993.62	0	0	0	0	0	0	36,527.81	0	0	0	0	0	0	0
64	25-Feb-11	5.004210	7.824210	1,592,080.99	29,286.43	1,621,367.43	4,980,912.63	0	0	0	0	0	0	29,286.43	0	0	0	0	0	0	0
65	25-Mar-11	5.012118	7.832118	1,546,823.00	20,075.75	1,566,898.75	3,434,089.62	0	0	0	0	0	0	20,075.75	0	0	0	0	0	0	0
66	25-Apr-11	5.019442	7.839442	1,502,850.60	15,345.87	1,518,196.47	1,931,239.02	0	0	0	0	0	0	15,345.87	0	0	0	0	0	0	0
67	25-May-11	5.026142	7.846142	1,460,127.28	8,362.49	1,468,489.77	471,111.74	0	0	0	0	0	0	8,362.49	0	0	0	0	0	0	0
68	25-Jun-11	5.032180	7.852180	471,111.74	2,110.42	473,222.16	0	0	0	0	0	0	0	2,110.42	0	0	0	0	0	0	0
		5.037518	7.857518																		
		5.042118	7.862118																		
		5.045940	7.865940																		
		5.048947	7.868947																		
		5.051264	7.871264																		
		5.053521	7.873521																		
		5.055893	7.875893																		
		5.058394	7.878394																		
		5.061039	7.881039																		
		5.063845	7.883845																		
		5.066825	7.886825																		
		5.069996	7.889996																		
		5.073373	7.893373																		
		5.076970	7.896970																		
		5.080803	7.900803																		
		5.084888	7.904888																		
		5.089213	7.909213																		
		5.093694	7.913694																		
		5.098314	7.918314																		
		5.103080	7.923080																		
		5.108001	7.928001																		
		5.113086	7.933086																		
		5.118342	7.938342																		
		5.123778	7.943778																		
		5.129401	7.949401																		
		5.135221	7.955221																		
		5.141245	7.961245																		
		5.147481	7.967481																		
		5.153907	7.973907																		
		5.160404	7.980404																		
		5.166944	7.986944																		
		5.173526	7.993526																		
		5.180152	8.000152																		
		5.186821	8.006821																		
		5.193535	8.013535																		
		5.200293	8.020293																		
		5.207097	8.027097																		
		5.213946	8.033946																		
		5.220842	8.040842																		
		5.227785	8.047785																		
		5.234727	8.054727																		
		5.241467	8.061467																		
		5.247949	8.067949																		
		5.254161	8.074161																		
		5.260093	8.080093																		
		5.265736	8.085736																		
		5.271078	8.091078																		
		5.276110	8.096110																		
		5.280821	8.100821																		
		5.285201	8.105201																		
		5.289240	8.109240																		
		5.292928	8.112928																		
		5.296332	8.116332																		
		5.299759	8.119759																		
		5.303291	8.123291																		

Period	Date	LIBOR 1MO	PRIME	Principal	Interest	Cash Flow	Balance	Princ Writedown	Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Couponcap Shortfall	Couponcap Accum
		5.306933	8.126933													
		5.310691	8.130691													
		5.314570	8.134570													
		5.318576	8.138576													
		5.322712	8.142712													
		5.326985	8.146985													
		5.331399	8.151399													
		5.335961	8.155961													
		5.340674	8.160674													
		5.345452	8.165452													
		5.349925	8.169925													
		5.353989	8.173989													
		5.357634	8.177634													
		5.360847	8.180847													
		5.363617	8.183617													
		5.365933	8.185933													
		5.367783	8.187783													
		5.369155	8.189155													
		5.370039	8.190039													
		5.370423	8.190423													
		5.370295	8.190295													
		5.369837	8.189837													
		5.369819	8.189819													
		5.370453	8.190453													
		5.371759	8.191759													
		5.373757	8.193757													
		5.379913	8.199913													
		5.376468	8.196468													
		5.389082	8.209082													
		5.394849	8.214849													
		5.401431	8.221431													
		5.408848	8.228848													
		5.416898	8.236898													
		5.424698	8.244698													
		5.432013	8.252013													
		5.438830	8.258830													
		5.445136	8.265136													
		5.450916	8.270916													
		5.456157	8.276157													
		5.460845	8.280845													
		5.464968	8.284968													
		5.468510	8.288510													
		5.473799	8.293799													
		5.475571	8.295571													
		5.476971	8.296971													
		5.478043	8.298043													
		5.478781	8.298781													
		5.479180	8.299180													
		5.479232	8.299232													
		5.478931	8.298931													
		5.478271	8.298271													
		5.477247	8.297247													
		5.475850	8.295850													
		5.474077	8.294077													
		5.471919	8.291919													
		5.469437	8.289437													
		5.466891	8.286891													
		5.464348	8.284348													
		5.461813	8.281813													
		5.459285	8.279285													
		5.456770	8.276770													
		5.454267	8.274267													
		5.451781	8.271781													

Period	Date	LIBOR 1MO	PRIME	Principal	Interest	Cash Flow	Balance	Princ Writedown	Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Couponcap Accum Shortfall	Couponcap Accum Shortfall
		5.449314	8.269314												
		5.446867	8.266867												
		5.444444	8.264444												
		5.442047	8.262047												
		5.439678	8.259678												
		5.437341	8.257341												
		5.435036	8.255036												
		5.432768	8.252768												
		5.430538	8.250538												
		5.428348	8.248348												
		5.426202	8.246202												
		5.424102	8.244102												
		5.422049	8.242049												
		5.420046	8.240046												
		5.418097	8.238097												
		5.416202	8.236202												
		5.414366	8.234366												
		5.412590	8.232590												
		5.410878	8.230878												
		5.409232	8.229232												
		5.407655	8.227655												
		5.406149	8.226149												
		5.404716	8.224716												
		5.403356	8.223356												
		5.402070	8.222070												
		5.400861	8.220861												
		5.399731	8.219731												
		5.398683	8.218683												
		5.397721	8.217721												
		5.396859	8.216859												
		5.396101	8.216101												
		5.395450	8.215450												
		5.394909	8.214909												
		5.394481	8.214481												
		5.394158	8.214158												
		5.393904	8.213904												
		5.393710	8.213710												
		5.393579	8.213579												
		5.393511	8.213511												
		5.393509	8.213509												
		5.393612	8.213612												
		5.393972	8.213972												
		5.394632	8.214632												
		5.395597	8.215597												
		5.396874	8.216874												
		5.398468	8.218468												
		5.400240	8.220240												
		5.401618	8.221618												
		5.402450	8.222450												
		5.402728	8.222728												
		5.402442	8.222442												
		5.400237	8.220237												
		5.398783	8.218783												
		5.397316	8.217316												
		5.395837	8.215837												
		5.394345	8.214345												
		5.392843	8.212843												
		5.391328	8.211328												
		5.389804	8.209804												
		5.388269	8.208269												
		5.386724	8.206724												
		5.385170	8.205170												
		5.383607	8.203607												
		5.382036	8.202036												

Period	Date	LIBOR 1MO	PRIME	Principal	Interest	Cash Flow	Balance	Princ Writedown	Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Couponcap Shortfall	Couponcap Accum Shortfall
		5.380457	8.200457													
		5.378870	8.198870													
		5.377276	8.197276													
		5.375676	8.195676													
		5.374069	8.194069													
		5.372457	8.192457													
		5.370840	8.190840													
		5.369218	8.189218													
		5.367591	8.187591													
		5.365961	8.185961													
		5.364327	8.184327													
		5.362691	8.182691													
		5.361052	8.181052													
		5.359410	8.179410													
		5.357768	8.177768													
		5.356124	8.176124													
		5.354479	8.174479													
		5.352835	8.172835													
		5.351190	8.171190													
		5.349547	8.169547													
		5.347904	8.167904													
		5.346263	8.166263													
		5.344624	8.164624													
		5.342988	8.162988													
		5.341355	8.161355													
		5.339725	8.159725													
		5.338099	8.158099													
		5.336477	8.156477													
		5.334860	8.154860													
		5.333248	8.153248													
		5.331642	8.151642													
		5.330043	8.150043													
		5.328450	8.148450													
		5.326863	8.146863													
		5.325285	8.145285													
		5.323714	8.143714													
		5.322152	8.142152													
		5.320599	8.140599													
		5.319055	8.139055													
		5.317521	8.137521													
		5.315997	8.135997													
		5.314484	8.134484													
		5.312982	8.132982													
		5.311492	8.131492													
		5.310014	8.130014													
		5.308548	8.128548													
		5.307095	8.127095													
		5.305656	8.125656													
		5.304231	8.124231													
		5.302820	8.122820													
		5.301424	8.121424													
		5.300043	8.120043													
		5.298678	8.118678													
		5.297329	8.117329													
		5.295996	8.115996													
		5.294681	8.114681													
		5.293383	8.113383													
		5.292104	8.112104													
		5.290843	8.110843													
		5.289600	8.109600													
		5.288377	8.108377													
		5.287174	8.107174													
		5.285991	8.105991													
		5.284829	8.104829													
		5.283688	8.103688													

Period	Date	LIBOR 1MO	PRIME	Principal	Interest	Cash Flow	Balance	Princ Writedown	Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Couponcap Shortfall	Couponcap Accum Shortfall
		5.282569	8.102569													
		5.281472	8.101472													
		5.280397	8.100397													
		5.279345	8.099345													
		5.278317	8.098317													
		5.277313	8.097313													
		5.276333	8.096333													
		5.275377	8.095377													
		5.274448	8.094448													
		5.273544	8.093544													
		5.272666	8.092666													
		5.271815	8.091815													
		5.270991	8.090991													
		5.270195	8.090195													
		5.269426	8.089426													
		5.268686	8.088686													
		5.267974	8.087974													
		5.267291	8.087291													
		5.266638	8.086638													
		5.266016	8.086016													
		5.265426	8.085426													
		5.264868	8.084868													
		5.264343	8.084343													
		5.263851	8.083851													
		5.263393	8.083393													
		5.262964	8.082964													
		5.262564	8.082564													
		5.262193	8.082193													
		5.261853	8.081853													
		5.261543	8.081543													
		5.261268	8.081268													
		5.261040	8.081040													
		5.260866	8.080866													
		5.260744	8.080744													
		5.260676	8.080676													
		5.260663	8.080663													
		5.260691	8.080691													
		5.260710	8.080710													
		5.260706	8.080706													
		5.260680	8.080680													
		5.260629	8.080629													
		5.260556	8.080556													

Couponcap Shortfall Payback	Capped Optimal Interest	Coupon	Effective Coupon	Couponcap Rate	Credit Support	LIBOR 1MO
0	33,801,506.41	0	0	0	0	0
0	1,062,234.83	4.1	4.1	11.6181	27.75	3.93
0	1,568,567.29	4.3579	4.3579	8.4731	28.69	4.1879
0	1,648,067.24	4.5876	4.5876	8.3133	29.67	4.4176
0	1,588,208.58	4.5868	4.5868	8.3131	30.72	4.4168
0	1,415,562.53	4.708	4.708	9.2701	31.87	4.538
0	1,551,261.47	4.863	4.863	8.4495	33.06	4.693
0	1,415,096.00	4.7943	4.7943	8.6961	34.33	4.6243
0	1,421,862.72	4.8868	4.8868	8.4611	35.64	4.7168
0	1,311,915.55	4.8933	4.8933	8.7462	37.01	4.7233
0	1,287,305.84	4.8862	4.8862	8.4603	38.41	4.7162
0	1,229,990.56	4.9139	4.9139	8.4739	39.85	4.7439
0	1,138,319.79	4.952	4.952	8.7756	41.34	4.782
0	1,116,111.64	4.9591	4.9591	8.4959	42.87	4.7891
0	1,021,593.12	4.956	4.956	8.7773	44.46	4.786
0	995,838.09	4.9488	4.9488	8.4904	45.95	4.7788
0	939,748.41	4.9387	4.9387	8.4851	47.3	4.7687
0	802,245.30	4.9267	4.9267	9.3874	48.69	4.7567
0	838,174.45	4.914	4.914	8.4724	50.12	4.744
0	764,349.13	4.9019	4.9019	8.7483	51.59	4.7319
0	743,272.49	4.8913	4.8913	8.4606	53.1	4.7213
0	676,049.44	4.8836	4.8836	8.7384	54.65	4.7136
0	655,801.70	4.8799	4.8799	8.4544	56.25	4.7099
0	614,929.24	4.8813	4.8813	8.4548	57.9	4.7113
0	557,362.16	4.889	4.889	8.7404	59.6	4.719
0	538,627.47	4.9027	4.9027	8.4652	61.35	4.7327
0	486,116.24	4.9176	4.9176	8.7549	63.14	4.7476
0	466,830.39	4.9321	4.9321	8.4796	64.99	4.7621
0	432,128.59	4.946	4.946	8.4865	66.9	4.776
0	372,500.58	4.9592	4.9592	9.0787	68.86	4.7892
0	364,996.21	4.9715	4.9715	8.4991	70.88	4.8015
0	321,805.05	4.9826	4.9826	8.7881	72.96	4.8126
0	300,787.08	4.9924	4.9924	8.5094	75.1	4.8224
0	261,054.12	5.0007	5.0007	8.7973	77.3	4.8307
0	239,436.10	5.0073	5.0073	8.5167	79.56	4.8373
0	209,828.93	5.012	5.012	8.519	81.89	4.842
0	175,102.21	5.0147	5.0147	8.8042	84.29	4.8447
0	152,786.42	5.0154	5.0154	8.5205	83.86	4.8454
0	147,871.39	5.0159	5.0159	8.8046	86.08	4.8459
0	152,819.50	5.0165	5.0165	8.5207	85.59	4.8465
0	152,846.07	5.0174	5.0174	8.521	85.09	4.8474
0	138,087.42	5.0186	5.0186	9.4345	84.58	4.8486
0	152,931.09	5.0202	5.0202	8.5222	84.04	4.8502
0	148,059.00	5.0222	5.0222	8.8072	83.5	4.8522
0	153,074.45	5.0249	5.0249	8.5243	82.94	4.8549
0	148,232.82	5.0281	5.0281	8.8101	82.36	4.8581
0	153,295.04	5.0321	5.0321	8.5278	81.76	4.8621
0	153,440.26	5.0369	5.0369	8.5302	81.15	4.8669
0	148,656.66	5.0425	5.0425	8.8175	80.51	4.8725
0	153,808.22	5.049	5.049	8.5363	79.86	4.879
0	145,060.83	5.0557	5.0557	8.8244	79.83	4.8857
0	139,711.03	5.0627	5.0627	8.5433	80.81	4.8927
0	129,798.81	5.07	5.07	8.547	81.82	4.9
0	108,523.75	5.0774	5.0774	9.4669	82.85	4.9074
0	110,760.43	5.0852	5.0852	8.5548	83.92	4.9152
0	98,340.32	5.0932	5.0932	8.8442	85.02	4.9232
0	92,717.28	5.1014	5.1014	8.5632	86.15	4.9314
0	81,338.45	5.11	5.11	8.8533	87.31	4.94
0	75,608.29	5.1189	5.1189	8.5723	88.51	4.9489

Couponcap Shortfall Payback	Capped Optimal Interest	Coupon	Effective Coupon	Couponcap Rate	Credit Support	LIBOR 1MO
0	67,385.75	5.1281	5.1281	8.5771	89.75	4.9581
0	57,459.73	5.1376	5.1376	8.8682	91.01	4.9676
0	51,568.00	5.1474	5.1474	8.5873	92.32	4.9774
0	42,536.04	5.1568	5.1568	8.8787	93.67	4.9868
0	36,527.81	5.1658	5.1658	8.597	95.05	4.9958
0	29,286.43	5.1742	5.1742	8.6015	96.48	5.0042
0	20,075.75	5.1821	5.1821	9.5278	97.94	5.0121
0	15,345.87	5.1894	5.1894	8.6097	99.45	5.0194
0	8,362.49	5.1961	5.1961	8.9004	100	5.0261
0	2,110.42	5.2022	5.2022	8.6165	100	5.0322

HEMT 2005-HF1 - CF - 2 - A-11 - 100bp 100 *esec_fxd / 100 *esec_heloc

100bp LIBOR 1MO=4.187931...PRIME=7.007931...
100 *esec_fxd / 100 *esec_heloc

Period	Date	LIBOR 1MO	PRIME	Principal	Interest	Cash Flow	Balance	Princ Writedown	Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Couponcap Shortfall	Couponcap Accum Shortfall	Couponcap Shortfall Payback
Total				444,140,000.00	40,670,055.59	484,810,055.59	0	0	0	0	0	40,670,055.59	0	0	0	0	0
0	4-Nov-05			12,219,267.68	0	0	444,140,000.00	0	0	0	0	0	0	0	0	0	0
1	25-Nov-05	3.930000	6.750000	14,490,110.27	1,062,234.83	13,281,502.52	431,920,732.32	0	0	0	0	1,062,234.83	0	0	0	0	0
2	25-Dec-05	4.187931	7.007931	14,828,219.42	1,928,501.23	16,418,611.50	417,430,622.05	0	0	0	0	1,928,501.23	0	0	0	0	0
3	25-Jan-06	4.417597	7.237597	15,280,954.48	2,008,484.91	16,836,704.33	402,602,402.63	0	0	0	0	2,008,484.91	0	0	0	0	0
4	25-Feb-06	4.416802	7.236802	15,937,793.58	1,719,547.74	17,217,817.18	371,383,654.57	0	0	0	0	1,719,547.74	0	0	0	0	0
5	25-Mar-06	4.538042	7.358042	16,007,008.11	1,875,012.51	17,862,020.62	355,376,646.46	0	0	0	0	1,875,012.51	0	0	0	0	0
6	25-Apr-06	4.693031	7.513031	16,091,890.01	1,719,885.66	17,807,841.54	339,284,756.46	0	0	0	0	1,719,885.66	0	0	0	0	0
7	25-May-06	4.624252	7.442252	15,942,825.87	1,587,952.70	17,662,711.54	323,341,930.58	0	0	0	0	1,587,952.70	0	0	0	0	0
8	25-Jun-06	4.716756	7.536756	15,577,159.82	1,490,609.00	16,124,726.06	278,069,042.46	0	0	0	0	1,490,609.00	0	0	0	0	0
9	25-Jul-06	4.723276	7.543276	15,061,611.24	1,559,968.55	16,621,579.79	292,703,159.52	0	0	0	0	1,559,968.55	0	0	0	0	0
10	25-Aug-06	4.716237	7.536237	14,634,117.06	1,490,609.00	16,124,726.06	278,069,042.46	0	0	0	0	1,490,609.00	0	0	0	0	0
11	25-Sep-06	4.743943	7.563943	14,293,309.65	1,379,234.04	15,672,543.68	263,775,732.81	0	0	0	0	1,379,234.04	0	0	0	0	0
12	25-Oct-06	4.782050	7.602050	13,818,157.75	1,353,543.76	15,171,701.50	249,957,575.06	0	0	0	0	1,353,543.76	0	0	0	0	0
13	25-Nov-06	4.789067	7.609067	13,503,647.35	1,240,627.76	14,744,275.11	236,453,927.71	0	0	0	0	1,240,627.76	0	0	0	0	0
14	25-Dec-06	4.786024	7.606024	13,057,892.67	1,211,261.37	14,269,154.04	223,396,035.05	0	0	0	0	1,211,261.37	0	0	0	0	0
15	25-Jan-07	4.778838	7.598838	12,684,496.62	1,142,414.68	13,836,911.30	210,701,538.43	0	0	0	0	1,142,414.68	0	0	0	0	0
16	25-Feb-07	4.768669	7.588669	12,536,160.21	971,257.75	13,507,417.96	198,165,378.21	0	0	0	0	971,257.75	0	0	0	0	0
17	25-Mar-07	4.756677	7.576677	11,048,711.15	1,009,182.45	12,057,893.60	187,116,667.06	0	0	0	0	1,009,182.45	0	0	0	0	0
18	25-Apr-07	4.744019	7.564019	10,650,859.63	920,279.69	11,571,139.32	176,465,807.43	0	0	0	0	920,279.69	0	0	0	0	0
19	25-May-07	4.731856	7.551856	10,348,252.87	895,229.15	11,243,482.02	166,117,554.57	0	0	0	0	895,229.15	0	0	0	0	0
20	25-Jun-07	4.721345	7.541345	10,054,242.50	814,480.74	10,868,723.24	156,063,312.07	0	0	0	0	814,480.74	0	0	0	0	0
21	25-Jul-07	4.713646	7.533646	9,768,584.26	790,189.55	10,558,773.81	146,294,727.81	0	0	0	0	790,189.55	0	0	0	0	0
22	25-Aug-07	4.709918	7.529918	9,491,040.83	740,905.26	10,231,946.09	136,803,666.98	0	0	0	0	740,905.26	0	0	0	0	0
23	25-Sep-07	4.711320	7.531320	9,221,381.62	671,365.23	9,892,746.85	127,582,305.36	0	0	0	0	671,365.23	0	0	0	0	0
24	25-Oct-07	4.719010	7.539010	8,959,382.61	648,490.01	9,607,872.63	118,622,922.75	0	0	0	0	648,490.01	0	0	0	0	0
25	25-Nov-07	4.732740	7.552740	8,575,000.79	561,482.09	9,018,982.87	109,918,096.59	0	0	0	0	561,482.09	0	0	0	0	0
26	25-Dec-07	4.747595	7.567595	8,074,826.16	487,613.31	8,431,340.63	85,259,667.43	0	0	0	0	487,613.31	0	0	0	0	0
27	25-Jan-08	4.762087	7.582087	8,457,500.79	519,497.43	8,736,698.48	93,243,394.75	0	0	0	0	519,497.43	0	0	0	0	0
28	25-Feb-08	4.776026	7.596026	8,217,201.05	447,613.31	8,431,340.63	85,259,667.43	0	0	0	0	447,613.31	0	0	0	0	0
29	25-Mar-08	4.789220	7.609220	7,983,727.32	386,390.70	7,922,878.37	69,966,294.09	0	0	0	0	386,390.70	0	0	0	0	0
30	25-Apr-08	4.801478	7.621478	7,556,885.67	331,257.41	7,427,552.94	55,529,648.32	0	0	0	0	331,257.41	0	0	0	0	0
31	25-May-08	4.812609	7.632609	7,322,350.24	361,035.83	7,683,386.08	62,643,943.85	0	0	0	0	361,035.83	0	0	0	0	0
32	25-Jun-08	4.822420	7.642420	7,114,295.53	313,257.41	7,427,552.94	55,529,648.32	0	0	0	0	313,257.41	0	0	0	0	0
33	25-Jul-08	4.830722	7.650722	6,912,150.72	287,253.30	7,199,404.02	48,617,497.69	0	0	0	0	287,253.30	0	0	0	0	0
34	25-Aug-08	4.837322	7.657322	6,715,747.91	251,694.00	6,967,441.91	41,901,749.69	0	0	0	0	251,694.00	0	0	0	0	0
35	25-Sep-08	4.842029	7.662029	6,524,923.98	210,020.33	6,794,944.31	35,376,825.71	0	0	0	0	210,020.33	0	0	0	0	0
36	25-Oct-08	4.844651	7.664651	6,249,820.80	183,249.80	6,433,070.60	30,376,825.71	0	0	0	0	183,249.80	0	0	0	0	0
37	25-Nov-08	4.845413	7.665413	5,946,027.43	177,352.08	6,124,379.51	25,294,161.85	0	0	0	0	177,352.08	0	0	0	0	0
38	25-Dec-08	4.845873	7.665873	5,666,499.00	183,282.88	5,850,781.88	20,000,000.00	0	0	0	0	183,282.88	0	0	0	0	0
39	25-Jan-09	4.846499	7.666499	5,400,000.00	183,309.45	5,583,309.45	14,500,000.00	0	0	0	0	183,309.45	0	0	0	0	0
40	25-Feb-09	4.847371	7.667371	5,150,000.00	165,602.73	5,315,602.73	9,000,000.00	0	0	0	0	165,602.73	0	0	0	0	0
41	25-Mar-09	4.848567	7.668567	4,900,000.00	183,394.47	5,083,394.47	3,500,000.00	0	0	0	0	183,394.47	0	0	0	0	0
42	25-Apr-09	4.850162	7.670162	4,650,000.00	177,539.69	4,827,539.69	2,000,000.00	0	0	0	0	177,539.69	0	0	0	0	0
43	25-May-09	4.852237	7.672237	4,400,000.00	183,537.83	4,583,537.83	500,000.00	0	0	0	0	183,537.83	0	0	0	0	0
44	25-Jun-09	4.854868	7.674868	4,150,000.00	177,713.51	4,327,713.51	0	0	0	0	0	177,713.51	0	0	0	0	0
45	25-Jul-09	4.858133	7.678133	3,900,000.00	183,758.41	4,083,758.41	0	0	0	0	0	183,758.41	0	0	0	0	0
46	25-Aug-09	4.862109	7.682109	3,650,000.00	183,903.63	3,833,903.63	0	0	0	0	0	183,903.63	0	0	0	0	0
47	25-Sep-09	4.866876	7.686876	3,400,000.00	178,137.35	3,578,137.35	0	0	0	0	0	178,137.35	0	0	0	0	0
48	25-Oct-09	4.872510	7.692510	3,150,000.00	184,271.60	3,334,271.60	0	0	0	0	0	184,271.60	0	0	0	0	0
49	25-Nov-09	4.878955	7.698955	2,900,000.00	183,903.63	3,083,903.63	0	0	0	0	0	183,903.63	0	0	0	0	0
50	25-Dec-09	4.885735	7.705735	2,650,000.00	173,753.16	2,823,753.16	0	0	0	0	0	173,753.16	0	0	0	0	0
51	25-Jan-10	4.892734	7.712734	2,400,000.00	165,400.34	2,565,400.34	0	0	0	0	0	165,400.34	0	0	0	0	0
52	25-Feb-10	4.899964	7.719964	2,150,000.00	155,400.99	2,305,400.99	0	0	0	0	0	155,400.99	0	0	0	0	0
53	25-Mar-10	4.907437	7.727437	1,900,000.00	149,897.48	2,049,897.48	0	0	0	0	0	149,897.48	0	0	0	0	0
54	25-Apr-10	4.915166	7.735166	1,650,000.00	142,151.51	1,792,151.51	0	0	0	0	0	142,151.51	0	0	0	0	0
55	25-May-10	4.923164	7.743164	1,400,000.00	136,648.62	1,536,648.62	0	0	0	0	0	136,648.62	0	0	0	0	0
56	25-Jun-10	4.931443	7.751443	1,150,000.00	130,892.00	1,280,892.00	0	0	0	0	0	130,892.00	0	0	0	0	0
57	25-Jul-10	4.940015	7.760015	900,000.00	124,825.90	1,024,825.90	0	0	0	0	0	124,825.90					

Period	Date	LIBOR 1MO	PRIME	Principal	Interest	Cash Flow	Balance	Princ Writedown	Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Couponcap Shortfall	Couponcap Accum Shortfall	Couponcap Shortfall Payback
59	25-Sep-10	4.958089	7.778089	1,839,009.15	80,526.27	1,919,535.41	13,420,947.80	0	0	0	0	80,526.27	0	0	0	0	0
60	25-Oct-10	4.967616	7.787616	1,786,737.08	68,643.85	1,855,380.93	11,634,210.73	0	0	0	0	68,643.85	0	0	0	0	0
61	25-Nov-10	4.977356	7.797356	1,735,949.80	61,586.35	1,797,536.15	9,896,260.92	0	0	0	0	61,586.35	0	0	0	0	0
62	25-Dec-10	4.986790	7.806790	1,686,605.15	50,784.59	1,737,389.75	8,211,655.77	0	0	0	0	50,784.59	0	0	0	0	0
63	25-Jan-11	4.995754	7.815754	1,638,662.15	43,598.96	1,682,261.11	6,572,993.62	0	0	0	0	43,598.96	0	0	0	0	0
64	25-Feb-11	5.004210	7.824210	1,592,080.99	34,946.51	1,627,027.50	4,980,912.63	0	0	0	0	34,946.51	0	0	0	0	0
65	25-Mar-11	5.012118	7.832118	1,546,823.00	23,949.79	1,570,772.80	3,434,089.62	0	0	0	0	23,949.79	0	0	0	0	0
66	25-Apr-11	5.019442	7.839442	1,502,850.60	18,303.00	1,521,153.60	1,931,239.02	0	0	0	0	18,303.00	0	0	0	0	0
67	25-May-11	5.026142	7.846142	1,460,127.28	9,971.86	1,470,099.14	471,111.74	0	0	0	0	9,971.86	0	0	0	0	0
68	25-Jun-11	5.032180	7.852180	471,111.74	2,516.10	473,627.84	0	0	0	0	0	2,516.10	0	0	0	0	0
		5.037518	7.857518														
		5.042118	7.862118														
		5.045940	7.865940														
		5.048947	7.868947														
		5.051264	7.871264														
		5.053521	7.873521														
		5.055893	7.875893														
		5.058394	7.878394														
		5.061039	7.881039														
		5.063845	7.883845														
		5.066825	7.886825														
		5.069996	7.889996														
		5.073373	7.893373														
		5.076970	7.896970														
		5.080803	7.900803														
		5.084888	7.904888														
		5.089213	7.909213														
		5.093694	7.913694														
		5.098314	7.918314														
		5.103080	7.923080														
		5.108001	7.928001														
		5.113086	7.933086														
		5.118342	7.938342														
		5.123778	7.943778														
		5.129401	7.949401														
		5.135221	7.955221														
		5.141245	7.961245														
		5.147481	7.967481														
		5.153907	7.973907														
		5.160404	7.980404														
		5.166944	7.986944														
		5.173526	7.993526														
		5.180152	8.000152														
		5.186821	8.006821														
		5.193535	8.013535														
		5.200293	8.020293														
		5.207097	8.027097														
		5.213946	8.033946														
		5.220842	8.040842														
		5.227785	8.047785														
		5.234727	8.054727														
		5.241467	8.061467														
		5.247949	8.067949														
		5.254161	8.074161														
		5.260093	8.080093														
		5.265736	8.085736														
		5.271078	8.091078														
		5.276110	8.096110														
		5.280821	8.100821														
		5.285201	8.105201														
		5.289240	8.109240														
		5.292928	8.112928														
		5.296332	8.116332														
		5.299759	8.119759														
		5.303291	8.123291														

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		5.449314	8.269314														
		5.446867	8.266867														
		5.444444	8.264444														
		5.442047	8.262047														
		5.439678	8.259678														
		5.437341	8.257341														
		5.435036	8.255036														
		5.432768	8.252768														
		5.430538	8.250538														
		5.428348	8.248348														
		5.426202	8.246202														
		5.424102	8.244102														
		5.422049	8.242049														
		5.420046	8.240046														
		5.418097	8.238097														
		5.416202	8.236202														
		5.414366	8.234366														
		5.412590	8.232590														
		5.410878	8.230878														
		5.409232	8.229232														
		5.407655	8.227655														
		5.406149	8.226149														
		5.404716	8.224716														
		5.403356	8.223356														
		5.402070	8.222070														
		5.400861	8.220861														
		5.399731	8.219731														
		5.398683	8.218683														
		5.397721	8.217721														
		5.396859	8.216859														
		5.396101	8.216101														
		5.395450	8.215450														
		5.394909	8.214909														
		5.394481	8.214481														
		5.394158	8.214158														
		5.393904	8.213904														
		5.393710	8.213710														
		5.393579	8.213579														
		5.393511	8.213511														
		5.393509	8.213509														
		5.393612	8.213612														
		5.393972	8.213972														
		5.394632	8.214632														
		5.395597	8.215597														
		5.396874	8.216874														
		5.398468	8.218468														
		5.400240	8.220240														
		5.401618	8.221618														
		5.402450	8.222450														
		5.402728	8.222728														
		5.402442	8.222442														
		5.401582	8.221582														
		5.400237	8.220237														
		5.398783	8.218783														
		5.397316	8.217316														
		5.395837	8.215837														
		5.394345	8.214345														
		5.392843	8.212843														
		5.391328	8.211328														
		5.389804	8.209804														
		5.388269	8.208269														
		5.386724	8.206724														
		5.385170	8.205170														
		5.383607	8.203607														
		5.382036	8.202036														

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		5.380457	8.200457														
		5.378870	8.198870														
		5.377276	8.197276														
		5.375676	8.195676														
		5.374069	8.194069														
		5.372457	8.192457														
		5.370840	8.190840														
		5.369218	8.189218														
		5.367591	8.187591														
		5.365961	8.185961														
		5.364327	8.184327														
		5.362691	8.182691														
		5.361052	8.181052														
		5.359410	8.179410														
		5.357768	8.177768														
		5.356124	8.176124														
		5.354479	8.174479														
		5.352835	8.172835														
		5.351190	8.171190														
		5.349547	8.169547														
		5.347904	8.167904														
		5.346263	8.166263														
		5.344624	8.164624														
		5.342988	8.162988														
		5.341355	8.161355														
		5.339725	8.159725														
		5.338099	8.158099														
		5.336477	8.156477														
		5.334860	8.154860														
		5.333248	8.153248														
		5.331642	8.151642														
		5.330043	8.150043														
		5.328450	8.148450														
		5.326863	8.146863														
		5.325285	8.145285														
		5.323714	8.143714														
		5.322152	8.142152														
		5.320599	8.140599														
		5.319055	8.139055														
		5.317521	8.137521														
		5.315997	8.135997														
		5.314484	8.134484														
		5.312982	8.132982														
		5.311492	8.131492														
		5.310014	8.130014														
		5.308548	8.128548														
		5.307095	8.127095														
		5.305656	8.125656														
		5.304231	8.124231														
		5.302820	8.122820														
		5.301424	8.121424														
		5.300043	8.120043														
		5.298678	8.118678														
		5.297329	8.117329														
		5.295996	8.115996														
		5.294681	8.114681														
		5.293383	8.113383														
		5.292104	8.112104														
		5.290843	8.110843														
		5.289600	8.109600														
		5.288377	8.108377														
		5.287174	8.107174														
		5.285991	8.105991														
		5.284829	8.104829														
		5.283688	8.103688														

Period	Date	LIBOR 1MO	PRIME	Principal	Interest	Cash Flow	Balance	Princ Writedown	Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Couponcap		Couponcap	
															Shortfall	Payback	Accum	Shortfall
		5.282569	8.102569															
		5.281472	8.101472															
		5.280397	8.100397															
		5.279345	8.099345															
		5.278317	8.098317															
		5.277313	8.097313															
		5.276333	8.096333															
		5.275377	8.095377															
		5.274448	8.094448															
		5.273544	8.093544															
		5.272666	8.092666															
		5.271815	8.091815															
		5.270991	8.090991															
		5.270195	8.090195															
		5.269426	8.089426															
		5.268686	8.088686															
		5.267974	8.087974															
		5.267291	8.087291															
		5.266638	8.086638															
		5.266016	8.086016															
		5.265426	8.085426															
		5.264868	8.084868															
		5.264343	8.084343															
		5.263851	8.083851															
		5.263393	8.083393															
		5.262964	8.082964															
		5.262564	8.082564															
		5.262193	8.082193															
		5.261853	8.081853															
		5.261543	8.081543															
		5.261268	8.081268															
		5.261040	8.081040															
		5.260866	8.080866															
		5.260744	8.080744															
		5.260676	8.080676															
		5.260663	8.080663															
		5.260691	8.080691															
		5.260710	8.080710															
		5.260706	8.080706															
		5.260680	8.080680															
		5.260629	8.080629															
		5.260556	8.080556															

Capped Optimal Interest	Coupon	Effective Coupon	Couponcap Rate	Credit Support	LIBOR TMO
0	0	0	0	0	0
1,062,234.83	4.1	4.1	11.6181	27.75	3.93
1,928,501.23	5.3579	5.3579	8.9835	28.67	5.1879
2,008,484.91	5.5876	5.5876	8.807	29.64	5.4176
1,936,862.70	5.5868	5.5868	8.8066	30.68	5.4168
1,719,547.74	5.708	5.708	8.8163	31.83	5.538
1,875,012.51	5.863	5.863	8.9428	33.02	5.693
1,715,951.54	5.7943	5.7943	9.2058	34.28	5.6243
1,719,885.66	5.8868	5.8868	8.9546	35.6	5.7168
1,587,952.70	5.8933	5.8933	9.257	36.97	5.7233
1,559,968.55	5.8862	5.8862	8.9554	38.36	5.7162
1,490,609.00	5.9139	5.9139	8.9696	39.79	5.7439
1,379,234.04	5.952	5.952	9.2887	41.29	5.782
1,353,543.76	5.9591	5.9591	8.9931	42.81	5.7891
1,240,627.76	5.956	5.956	9.2918	44.39	5.786
1,211,261.37	5.9488	5.9488	8.9891	46	5.7788
1,142,414.68	5.9387	5.9387	8.9845	47.66	5.7687
971,257.75	5.9267	5.9267	9.9411	49.42	5.7567
1,009,182.45	5.914	5.914	8.9733	50.93	5.744
920,279.69	5.9019	5.9019	9.2666	52.45	5.7319
895,229.15	5.8913	5.8913	8.9629	54.02	5.7213
814,480.74	5.8836	5.8836	9.2582	55.63	5.7136
790,189.55	5.8799	5.8799	8.9582	57.29	5.7099
740,905.26	5.8813	5.8813	8.9594	59	5.7113
671,365.23	5.889	5.889	9.2625	60.75	5.719
648,490.01	5.9027	5.9027	8.9712	62.55	5.7327
584,968.68	5.9176	5.9176	9.2786	64.41	5.7476
561,482.09	5.9321	5.9321	8.9871	66.31	5.7621
519,497.43	5.946	5.946	8.9948	68.28	5.776
447,613.31	5.9592	5.9592	9.6229	70.3	5.7892
438,414.25	5.9715	5.9715	9.0088	72.37	5.8015
386,390.70	5.9826	5.9826	9.3156	74.51	5.8126
361,035.83	5.9924	5.9924	9.0207	76.71	5.8224
313,257.41	6.0007	6.0007	9.3264	78.98	5.8307
287,253.30	6.0073	6.0073	9.0295	81.31	5.8373
251,694.00	6.012	6.012	9.0326	83.7	5.842
210,020.33	6.0147	6.0147	9.3357	86.17	5.8447
183,249.80	6.0154	6.0154	9.0355	85.79	5.8454
177,352.08	6.0159	6.0159	9.3376	88.07	5.8459
183,282.88	6.0165	6.0165	9.0373	87.64	5.8465
183,309.45	6.0174	6.0174	9.0384	87.2	5.8474
165,602.73	6.0186	6.0186	10.0082	86.74	5.8486
183,394.47	6.0202	6.0202	9.0411	86.28	5.8502
177,539.69	6.0222	6.0222	9.3442	85.79	5.8522
183,537.83	6.0249	6.0249	9.0448	85.3	5.8549
177,713.51	6.0281	6.0281	9.3487	84.79	5.8581
183,758.41	6.0321	6.0321	9.0488	84.26	5.8621
183,903.63	6.0369	6.0369	9.053	83.72	5.8669
178,137.35	6.0425	6.0425	9.3584	83.17	5.8725
184,271.60	6.049	6.049	9.0606	82.59	5.879
173,753.16	6.0557	6.0557	9.367	82.64	5.8857
167,306.99	6.0627	6.0627	9.0691	83.7	5.8927
155,400.34	6.07	6.07	9.0736	84.79	5.9
129,897.48	6.0774	6.0774	10.0509	85.92	5.9074
132,541.51	6.0852	6.0852	9.083	87.07	5.9152
117,648.62	6.0932	6.0932	9.3909	88.26	5.9232
110,892.00	6.1014	6.1014	9.093	89.49	5.9314
97,255.90	6.11	6.11	9.4016	90.75	5.94
90,378.73	6.1189	6.1189	9.1037	92.05	5.9489

Capped Optimal Interest	Coupon	Effective Coupon	Couponcap Rate	Credit Support	LIBOR 1MO
80,526.27	6.1281	6.1281	9.1093	93.39	5.9581
68,643.85	6.1376	6.1376	9.419	94.76	5.9676
61,586.35	6.1474	6.1474	9.1211	96.18	5.9774
50,784.59	6.1568	6.1568	9.4311	97.64	5.9868
43,598.96	6.1658	6.1658	9.1325	99.14	5.9958
34,946.51	6.1742	6.1742	9.1378	100	6.0042
23,949.79	6.1821	6.1821	10.1224	100	6.0121
18,303.00	6.1894	6.1894	9.1475	100	6.0194
9,971.86	6.1961	6.1961	9.457	100	6.0261
2,516.10	6.2022	6.2022	9.156	100	6.0322

HEMT 2005-HF1 - CF - 3 - A-11 - 200bp 100 *esec_fxd / 100 *esec_heloc

200bp, LIBOR_1MO=4.187931...PRIME=7.007931...
100 *esec_fxd / 100 *esec_heloc

Period	Date	LIBOR	1MO	PRIME	Principal	Interest	Cash Flow	Balance	Princ	Accum Princ	Gross	Accum Gross	Accrued Interest	Interest	Accum Interest	Couponcap	Couponcap	Accum	Couponcap	
									Writedown	Writedown	Writedown	Writedown	Interest	Shortfall	Shortfall	Shortfall	Shortfall	Shortfall	Shortfall	
Total					444,140,000.00	47,639,633.46	491,779,633.46	0	0	0	0	0	47,639,633.46	0	0	0	0	0	0	0
0	4-Nov-05	3.930000		6.750000	12,219,267.68	0	0	444,140,000.00	0	0	0	0	0	0	0	0	0	0	0	0
1	25-Nov-05	4.187931		7.007931	14,246,207.53	1,062,234.83	13,281,502.52	431,920,732.32	0	0	0	0	1,062,234.83	0	0	0	0	0	0	0
2	25-Dec-05	4.417597		7.237597	14,574,489.63	2,288,435.18	16,534,642.71	417,674,524.79	0	0	0	0	2,288,435.18	0	0	0	0	0	0	0
3	25-Jan-06	4.417597		7.237597	15,032,815.68	2,369,322.63	16,943,812.26	403,100,035.16	0	0	0	0	2,369,322.63	0	0	0	0	0	0	0
4	25-Feb-06	4.168002		7.326802	15,740,700.95	2,286,370.66	17,319,186.34	388,067,219.48	0	0	0	0	2,286,370.66	0	0	0	0	0	0	0
5	25-Mar-06	4.538042		7.358042	15,772,479.12	2,024,688.72	17,765,389.67	372,326,518.53	0	0	0	0	2,024,688.72	0	0	0	0	0	0	0
6	25-Apr-06	4.693031		7.513031	15,772,479.12	2,200,387.27	17,972,866.38	356,554,039.41	0	0	0	0	2,200,387.27	0	0	0	0	0	0	0
7	25-May-06	4.624252		7.442252	15,875,599.93	2,018,765.00	17,894,364.93	340,678,439.48	0	0	0	0	2,018,765.00	0	0	0	0	0	0	0
8	25-Jun-06	4.716756		7.536756	15,721,067.44	2,020,312.44	17,741,379.88	324,957,372.05	0	0	0	0	2,020,312.44	0	0	0	0	0	0	0
9	25-Jul-06	4.732276		7.543276	15,372,977.97	1,866,684.04	17,239,662.01	309,584,394.08	0	0	0	0	1,866,684.04	0	0	0	0	0	0	0
10	25-Aug-06	4.716237		7.536237	14,852,791.08	1,835,778.24	16,688,569.33	294,731,603.00	0	0	0	0	1,835,778.24	0	0	0	0	0	0	0
11	25-Sep-06	4.743943		7.563943	14,431,523.56	1,754,735.63	16,186,259.18	280,300,079.44	0	0	0	0	1,754,735.63	0	0	0	0	0	0	0
12	25-Oct-06	4.782050		7.602050	14,106,434.34	1,623,883.47	15,730,317.81	266,193,645.10	0	0	0	0	1,623,883.47	0	0	0	0	0	0	0
13	25-Nov-06	4.789067		7.609067	13,627,541.58	1,595,173.38	15,222,714.96	252,566,103.52	0	0	0	0	1,595,173.38	0	0	0	0	0	0	0
14	25-Dec-06	4.786024		7.606024	13,327,560.51	1,464,046.56	14,791,607.08	239,238,543.01	0	0	0	0	1,464,046.56	0	0	0	0	0	0	0
15	25-Jan-07	4.778838		7.598838	12,878,389.76	1,431,536.84	14,309,926.60	226,360,153.25	0	0	0	0	1,431,536.84	0	0	0	0	0	0	0
16	25-Feb-07	4.768669		7.588669	12,520,247.75	1,352,493.99	13,872,741.74	213,839,905.50	0	0	0	0	1,352,493.99	0	0	0	0	0	0	0
17	25-Mar-07	4.756677		7.576677	12,397,290.54	1,152,044.41	13,549,334.95	201,442,614.96	0	0	0	0	1,152,044.41	0	0	0	0	0	0	0
18	25-Apr-07	4.744019		7.564019	11,836,035.80	1,199,336.67	13,035,372.47	189,606,579.16	0	0	0	0	1,199,336.67	0	0	0	0	0	0	0
19	25-May-07	4.731856		7.551856	11,575,930.86	1,090,531.09	12,666,461.95	178,030,648.30	0	0	0	0	1,090,531.09	0	0	0	0	0	0	0
20	25-Jun-07	4.721345		7.541345	11,188,824.20	1,056,471.92	12,245,296.13	166,841,824.10	0	0	0	0	1,056,471.92	0	0	0	0	0	0	0
21	25-Jul-07	4.713646		7.533646	10,778,512.03	967,066.71	11,745,578.74	156,063,312.07	0	0	0	0	967,066.71	0	0	0	0	0	0	0
22	25-Aug-07	4.709918		7.529918	9,768,584.26	924,577.40	10,693,161.66	146,294,727.81	0	0	0	0	924,577.40	0	0	0	0	0	0	0
23	25-Sep-07	4.711320		7.531320	9,491,040.83	866,881.28	10,357,922.10	136,803,686.98	0	0	0	0	866,881.28	0	0	0	0	0	0	0
24	25-Oct-07	4.719100		7.539100	9,221,381.62	785,368.31	10,006,749.93	127,582,305.36	0	0	0	0	785,368.31	0	0	0	0	0	0	0
25	25-Nov-07	4.732740		7.552740	8,959,382.61	758,352.55	9,717,735.17	118,622,922.75	0	0	0	0	758,352.55	0	0	0	0	0	0	0
26	25-Dec-07	4.747595		7.567595	8,704,826.16	683,821.11	9,388,647.27	109,918,096.59	0	0	0	0	683,821.11	0	0	0	0	0	0	0
27	25-Jan-08	4.762087		7.582087	8,557,500.79	656,133.78	9,113,634.57	101,460,596.80	0	0	0	0	656,133.78	0	0	0	0	0	0	0
28	25-Feb-08	4.776026		7.596026	8,217,201.05	608,866.28	8,824,067.33	93,243,394.75	0	0	0	0	608,866.28	0	0	0	0	0	0	0
29	25-Mar-08	4.789220		7.609220	7,963,727.32	522,726.05	8,506,453.37	85,259,667.43	0	0	0	0	522,726.05	0	0	0	0	0	0	0
30	25-Apr-08	4.801478		7.621478	7,756,885.67	511,832.30	8,268,717.97	77,502,781.76	0	0	0	0	511,832.30	0	0	0	0	0	0	0
31	25-May-08	4.812609		7.632609	7,536,487.67	450,976.35	7,987,464.02	69,966,294.09	0	0	0	0	450,976.35	0	0	0	0	0	0	0
32	25-Jun-08	4.822420		7.642420	7,327,350.24	421,284.59	7,743,634.83	62,643,943.85	0	0	0	0	421,284.59	0	0	0	0	0	0	0
33	25-Jul-08	4.830722		7.650722	7,114,295.53	365,460.70	7,479,756.23	55,529,648.32	0	0	0	0	365,460.70	0	0	0	0	0	0	0
34	25-Aug-08	4.837322		7.657322	6,912,150.72	335,070.50	7,247,221.22	48,617,497.60	0	0	0	0	335,070.50	0	0	0	0	0	0	0
35	25-Sep-08	4.842029		7.662029	6,715,747.91	293,959.07	7,009,306.98	41,901,749.69	0	0	0	0	293,959.07	0	0	0	0	0	0	0
36	25-Oct-08	4.844651		7.664651	6,524,923.98	244,938.46	6,769,862.44	35,376,825.71	0	0	0	0	244,938.46	0	0	0	0	0	0	0
37	25-Nov-08	4.845413		7.665413	6,327,327.32	213,713.18	6,513,614.50	29,730,804.01	0	0	0	0	213,713.18	0	0	0	0	0	0	0
38	25-Dec-08	4.845873		7.665873	6,141,478.73	206,832.76	6,348,311.49	24,490,998.28	0	0	0	0	206,832.76	0	0	0	0	0	0	0
39	25-Jan-09	4.846499		7.666499	5,978,584.26	188,466.28	6,167,050.54	19,730,804.01	0	0	0	0	188,466.28	0	0	0	0	0	0	0
40	25-Feb-09	4.847371		7.667371	5,827,350.24	172,284.59	5,999,634.83	14,730,804.01	0	0	0	0	172,284.59	0	0	0	0	0	0	0
41	25-Mar-09	4.848567		7.668567	5,687,500.79	163,821.11	5,824,321.90	11,000,000.00	0	0	0	0	163,821.11	0	0	0	0	0	0	0
42	25-Apr-09	4.850162		7.670162	5,557,500.79	152,044.41	5,709,545.31	8,000,000.00	0	0	0	0	152,044.41	0	0	0	0	0	0	0
43	25-May-09	4.852237		7.672237	5,441,478.73	141,478.73	5,599,956.46	6,000,000.00	0	0	0	0	141,478.73	0	0	0	0	0	0	0
44	25-Jun-09	4.854868		7.674868	5,336,487.67	131,536.84	5,494,951.83	5,000,000.00	0	0	0	0	131,536.84	0	0	0	0	0	0	0
45	25-Jul-09	4.858133		7.678133	5,237,560.51	122,046.56	5,399,607.07	4,500,000.00	0	0	0	0	122,046.56	0	0	0	0	0	0	0
46	25-Aug-09	4.862109		7.682109	5,144,295.53	113,634.57	5,300,661.06	4,000,000.00	0	0	0	0	113,634.57	0	0	0	0	0	0	0
47	25-Sep-09	4.866876		7.686876	5,061,478.73	106,466.28	5,217,015.01	3,500,000.00	0	0	0	0	106,466.28	0	0	0	0	0	0	0
48	25-Oct-09	4.872510		7.692510	4,987,500.79	100,000.00	5,137,500.79	3,000,000.00	0	0	0	0	100,000.00	0	0	0	0	0	0	0
49	25-Nov-09	4.878955		7.698955	4,923,923.98	94,666.28	5,068,590.26	2,500,000.00	0	0	0	0	94,666.28	0	0	0	0	0	0	0
50	25-Dec-09	4.885735		7.705735	4,878,512.03	89,312.03	4,967,824.06	2,000,000.00	0	0	0	0	89,312.03	0	0	0	0	0	0	0
51	25-Jan-10	4.892734		7.712734	4,800,000.00															

Period	Date	LIBOR	PRIME	Principal	Interest	Cash Flow	Balance	Princ Writedown	Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum		Couponcap	
														Interest Shortfall	Couponcap Shortfall	Accum Interest Shortfall	Couponcap Shortfall
57	25-Jul-10	4.940015	7.760015	1,948,182.55	113,173.36	2,061,355.91	17,152,766.36	0	0	0	0	113,173.36	0	0	0	0	
58	25-Aug-10	4.948893	7.768893	1,892,809.41	105,149.17	1,997,958.58	15,259,956.95	0	0	0	0	105,149.17	0	0	0	0	
59	25-Sep-10	4.958089	7.778089	1,839,009.15	93,666.79	1,932,675.93	13,420,947.80	0	0	0	0	93,666.79	0	0	0	0	
60	25-Oct-10	4.967616	7.787616	1,786,737.08	79,827.98	1,866,565.05	11,634,210.73	0	0	0	0	79,827.98	0	0	0	0	
61	25-Nov-10	4.977356	7.797356	1,735,949.80	71,604.70	1,807,554.50	9,898,260.92	0	0	0	0	71,604.70	0	0	0	0	
62	25-Dec-10	4.986790	7.806790	1,686,605.15	59,033.15	1,745,638.30	8,211,655.77	0	0	0	0	59,033.15	0	0	0	0	
63	25-Jan-11	4.995754	7.815754	1,638,662.15	50,670.11	1,689,332.26	6,572,993.62	0	0	0	0	50,670.11	0	0	0	0	
64	25-Feb-11	5.004210	7.824210	1,592,080.99	40,606.59	1,632,687.58	4,980,912.63	0	0	0	0	40,606.59	0	0	0	0	
65	25-Mar-11	5.012118	7.832118	1,546,823.00	27,823.84	1,574,646.84	3,434,089.62	0	0	0	0	27,823.84	0	0	0	0	
66	25-Apr-11	5.019442	7.839442	1,502,850.60	21,260.13	1,524,110.74	1,931,239.02	0	0	0	0	21,260.13	0	0	0	0	
67	25-May-11	5.026142	7.846142	1,460,127.28	11,581.23	1,471,708.50	471,111.74	0	0	0	0	11,581.23	0	0	0	0	
68	25-Jun-11	5.032180	7.852180	471,111.74	2,921.78	474,033.52	0	0	0	0	0	2,921.78	0	0	0	0	
		5.037518	7.857518														
		5.042118	7.862118														
		5.045940	7.865940														
		5.048947	7.868947														
		5.051264	7.871264														
		5.053521	7.873521														
		5.055893	7.875893														
		5.058394	7.878394														
		5.061039	7.881039														
		5.063845	7.883845														
		5.066825	7.886825														
		5.069996	7.889996														
		5.073373	7.893373														
		5.076970	7.896970														
		5.080803	7.900803														
		5.084888	7.904888														
		5.089213	7.909213														
		5.093694	7.913694														
		5.098314	7.918314														
		5.103080	7.923080														
		5.108001	7.928001														
		5.113086	7.933086														
		5.118342	7.938342														
		5.123778	7.943778														
		5.129401	7.949401														
		5.135221	7.955221														
		5.141245	7.961245														
		5.147481	7.967481														
		5.153907	7.973907														
		5.160404	7.980404														
		5.166944	7.986944														
		5.173526	7.993526														
		5.180152	8.000152														
		5.186821	8.006821														
		5.193535	8.013535														
		5.200293	8.020293														
		5.207097	8.027097														
		5.213946	8.033946														
		5.220842	8.040842														
		5.227785	8.047785														
		5.234727	8.054727														
		5.241467	8.061467														
		5.247949	8.067949														
		5.254161	8.074161														
		5.260093	8.080093														
		5.265736	8.085736														
		5.271078	8.091078														
		5.276110	8.096110														
		5.280821	8.100821														
		5.285201	8.105201														
		5.289240	8.109240														
		5.292928	8.112928														

LIBOR	PRIME	Principal	Interest	Cash Flow	Balance	Princ Writedown	Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Couponcap Accum Shortfall
5.296332	8.116332												
5.299759	8.119759												
5.303291	8.123291												
5.306933	8.126933												
5.310691	8.130691												
5.314570	8.134570												
5.318576	8.138576												
5.322712	8.142712												
5.326985	8.146985												
5.331399	8.151399												
5.335961	8.155961												
5.340674	8.160674												
5.345452	8.165452												
5.349925	8.169925												
5.353989	8.173989												
5.357634	8.177634												
5.360847	8.180847												
5.363617	8.183617												
5.365933	8.185933												
5.367783	8.187783												
5.369155	8.189155												
5.370039	8.190039												
5.370423	8.190423												
5.370295	8.190295												
5.369837	8.189837												
5.369819	8.189819												
5.370453	8.190453												
5.371759	8.191759												
5.373757	8.193757												
5.376468	8.196468												
5.379913	8.199913												
5.384110	8.204110												
5.389082	8.209082												
5.394849	8.214849												
5.401431	8.221431												
5.408848	8.228848												
5.416898	8.236898												
5.424698	8.244698												
5.432013	8.252013												
5.438830	8.258830												
5.445136	8.265136												
5.450916	8.270916												
5.456157	8.276157												
5.460845	8.280845												
5.464968	8.284968												
5.468510	8.288510												
5.471458	8.291458												
5.473799	8.293799												
5.475571	8.295571												
5.476971	8.296971												
5.478043	8.298043												
5.478781	8.298781												
5.479180	8.299180												
5.479232	8.299232												
5.478931	8.298931												
5.478271	8.298271												
5.477247	8.297247												
5.475850	8.295850												
5.474077	8.294077												
5.471919	8.291919												
5.469437	8.289437												
5.466891	8.286891												
5.464348	8.284348												
5.461813	8.281813												

LIBOR	Date	PRIME	Principal	Interest	Cash Flow	Balance	Princ Writedown	Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum		Couponcap	
													Interest	Shortfall	Accum	Shortfall
5.459285	8.279285	8.276770														
5.456770	8.274267	8.271781														
5.451781	8.269314	8.264444														
5.449314	8.262047	8.259678														
5.444444	8.257341	8.255036														
5.442047	8.252768	8.250538														
5.439678	8.248348	8.246202														
5.437341	8.244102	8.242049														
5.435036	8.240046	8.238097														
5.432768	8.236202	8.234366														
5.430538	8.232590	8.230878														
5.428348	8.229232	8.227655														
5.426202	8.224102	8.222716														
5.424102	8.22049	8.223356														
5.422049	8.22070	8.220861														
5.420046	8.219731	8.218683														
5.418097	8.217721	8.216859														
5.416202	8.216101	8.215450														
5.414366	8.214481	8.214809														
5.412590	8.213710	8.213511														
5.410878	8.213511	8.213511														
5.409232	8.213511	8.213511														
5.407655	8.213511	8.213511														
5.406149	8.213511	8.213511														
5.404716	8.213511	8.213511														
5.403356	8.213511	8.213511														
5.402070	8.213511	8.213511														
5.400861	8.213511	8.213511														
5.399731	8.213511	8.213511														
5.398683	8.213511	8.213511														
5.397721	8.213511	8.213511														
5.396859	8.213511	8.213511														
5.396101	8.213511	8.213511														
5.395450	8.213511	8.213511														
5.394909	8.213511	8.213511														
5.394481	8.213511	8.213511														
5.394158	8.213511	8.213511														
5.393904	8.213511	8.213511														
5.393710	8.213511	8.213511														
5.393579	8.213511	8.213511														
5.393509	8.213511	8.213511														
5.393612	8.213511	8.213511														
5.393972	8.213511	8.213511														
5.394632	8.213511	8.213511														
5.395597	8.213511	8.213511														
5.396874	8.213511	8.213511														
5.398468	8.213511	8.213511														
5.401618	8.213511	8.213511														
5.402450	8.213511	8.213511														
5.402728	8.213511	8.213511														
5.402442	8.213511	8.213511														
5.401582	8.213511	8.213511														
5.400237	8.213511	8.213511														
5.398783	8.213511	8.213511														
5.397316	8.213511	8.213511														
5.395837	8.213511	8.213511														
5.394345	8.213511	8.213511														
5.392843	8.213511	8.213511														
5.391328	8.213511	8.213511														
5.389804	8.213511	8.213511														

Period	Date	LIBOR	PRIME	Principal	Interest	Cash Flow	Balance	Princ Writedown	Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Couponcap Shortfall	Couponcap Accum Shortfall
		5.388269	8.208269													
		5.386724	8.206724													
		5.385170	8.205170													
		5.383607	8.203607													
		5.382036	8.202036													
		5.380457	8.200457													
		5.378870	8.198870													
		5.377276	8.197276													
		5.375676	8.195676													
		5.374069	8.194069													
		5.372457	8.192457													
		5.370840	8.190840													
		5.369218	8.189218													
		5.367591	8.187591													
		5.365961	8.185961													
		5.364327	8.184327													
		5.362691	8.182691													
		5.361052	8.181052													
		5.359410	8.179410													
		5.357768	8.177768													
		5.356124	8.176124													
		5.354479	8.174479													
		5.352835	8.172835													
		5.351190	8.171190													
		5.349547	8.169547													
		5.347904	8.167904													
		5.346263	8.166263													
		5.344624	8.164624													
		5.342988	8.162988													
		5.341355	8.161355													
		5.339725	8.159725													
		5.338099	8.158099													
		5.336477	8.156477													
		5.334860	8.154860													
		5.333248	8.153248													
		5.331642	8.151642													
		5.330043	8.150043													
		5.328450	8.148450													
		5.326863	8.146863													
		5.325285	8.145285													
		5.323714	8.143714													
		5.322152	8.142152													
		5.320599	8.140599													
		5.319055	8.139055													
		5.317521	8.137521													
		5.315997	8.135997													
		5.314484	8.134484													
		5.312982	8.132982													
		5.311492	8.131492													
		5.310014	8.130014													
		5.308548	8.128548													
		5.307095	8.127095													
		5.305656	8.125656													
		5.304231	8.124231													
		5.302820	8.122820													
		5.301424	8.121424													
		5.300043	8.120043													
		5.298678	8.118678													
		5.297329	8.117329													
		5.295996	8.115996													
		5.294681	8.114681													
		5.293383	8.113383													
		5.292104	8.112104													
		5.290843	8.110843													

LIBOR	PRIME	Principal	Interest	Cash Flow	Balance	Princ Writedown	Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Couponcap Accum Shortfall
5.289600	8.109600												
5.288377	8.108377												
5.287174	8.107174												
5.285991	8.105991												
5.284829	8.104829												
5.283688	8.103688												
5.282569	8.102569												
5.281472	8.101472												
5.280397	8.100397												
5.279345	8.099345												
5.278317	8.098317												
5.277313	8.097313												
5.276333	8.096333												
5.275377	8.095377												
5.274448	8.094448												
5.273544	8.093544												
5.272666	8.092666												
5.271815	8.091815												
5.270991	8.090991												
5.270195	8.090195												
5.269426	8.089426												
5.268686	8.088686												
5.267974	8.087974												
5.267291	8.087291												
5.266638	8.086638												
5.266016	8.086016												
5.265426	8.085426												
5.264868	8.084868												
5.264343	8.084343												
5.263851	8.083851												
5.263393	8.083393												
5.262964	8.082964												
5.262564	8.082564												
5.262193	8.082193												
5.261853	8.081853												
5.261543	8.081543												
5.261268	8.081268												
5.261040	8.081040												
5.260866	8.080866												
5.260744	8.080744												
5.260676	8.080676												
5.260663	8.080663												
5.260691	8.080691												
5.260710	8.080710												
5.260706	8.080706												
5.260580	8.080580												
5.260629	8.080629												
5.260556	8.080556												

Couponcap Shortfall Payback	Capped Optimal Interest	Coupon	Effective Coupon	Couponcap Rate	Credit Support	LIBOR_1MO
0	47,639,633.46	0	0	0	0	0
0	1,062,234.83	4.1	4.1	11.6181	27.75	3.93
0	2,288,435.18	6.3579	6.3579	9.4939	28.67	6.1879
0	2,369,322.63	6.5876	6.5876	9.3007	29.64	6.4176
0	2,286,370.66	6.5868	6.5868	9.3001	30.68	6.4168
0	2,024,688.72	6.708	6.708	10.3625	31.83	6.538
0	2,200,387.27	6.863	6.863	9.436	33.02	6.693
0	2,018,765.00	6.7943	6.7943	9.7154	34.29	6.6243
0	2,020,312.44	6.8868	6.8868	9.4482	35.6	6.7168
0	1,866,684.04	6.8933	6.8933	9.7677	36.97	6.7233
0	1,835,778.24	6.8862	6.8862	9.4504	38.36	6.7162
0	1,754,735.63	6.9139	6.9139	9.4653	39.79	6.7439
0	1,623,883.47	6.952	6.952	9.8017	41.28	6.782
0	1,595,173.38	6.9591	6.9591	9.4903	42.8	6.7891
0	1,464,046.56	6.956	6.956	9.8064	44.37	6.786
0	1,431,536.84	6.9488	6.9488	9.4877	45.98	6.7788
0	1,352,493.99	6.9387	6.9387	9.4839	47.63	6.7687
0	1,152,044.41	6.9267	6.9267	10.4948	49.38	6.7567
0	1,199,336.67	6.914	6.914	9.4741	51.14	6.744
0	1,090,531.09	6.9019	6.9019	9.7849	52.96	6.7319
0	1,056,471.92	6.8913	6.8913	9.4652	54.81	6.7213
0	957,066.71	6.8836	6.8836	9.778	56.69	6.7136
0	924,577.40	6.8799	6.8799	9.462	58.4	6.7099
0	866,881.28	6.8813	6.8813	9.4639	60.16	6.7113
0	785,368.31	6.889	6.889	9.7647	61.97	6.719
0	758,352.55	6.9027	6.9027	9.4772	63.84	6.7327
0	683,821.11	6.9176	6.9176	9.8022	65.75	6.7476
0	656,133.78	6.9321	6.9321	9.4947	67.72	6.7621
0	606,866.28	6.946	6.946	9.503	69.74	6.776
0	522,726.05	6.9592	6.9592	10.167	71.82	6.7892
0	511,832.30	6.9715	6.9715	9.5186	73.96	6.8015
0	450,976.35	6.9826	6.9826	9.8431	76.16	6.8126
0	421,284.59	6.9924	6.9924	9.532	78.43	6.8224
0	365,460.70	7.0007	7.0007	9.8555	80.76	6.8307
0	335,070.50	7.0073	7.0073	9.5423	83.15	6.8373
0	293,559.07	7.012	7.012	9.5461	85.62	6.842
0	244,938.46	7.0147	7.0147	9.8671	88.15	6.8447
0	213,713.18	7.0154	7.0154	9.5506	87.83	6.8454
0	206,832.76	7.0159	7.0159	9.8706	90.17	6.8459
0	213,746.26	7.0165	7.0165	9.5539	89.8	6.8465
0	213,772.82	7.0174	7.0174	9.5557	89.42	6.8474
0	193,118.04	7.0186	7.0186	10.5818	89.03	6.8486
0	213,857.85	7.0202	7.0202	9.56	88.63	6.8502
0	207,020.38	7.0222	7.0222	9.8812	88.22	6.8522
0	214,001.21	7.0249	7.0249	9.5652	87.8	6.8549
0	207,194.20	7.0281	7.0281	9.8873	87.36	6.8581
0	214,221.79	7.0321	7.0321	9.5718	86.91	6.8621
0	214,367.01	7.0369	7.0369	9.5757	86.45	6.8669
0	207,618.04	7.0425	7.0425	9.8994	85.97	6.8725
0	214,734.98	7.049	7.049	9.5849	85.48	6.879
0	202,445.49	7.0557	7.0557	9.9096	85.61	6.8857
0	194,902.96	7.0627	7.0627	9.595	86.76	6.8927
0	181,001.86	7.07	7.07	9.6003	87.94	6.9
0	151,271.20	7.0774	7.0774	10.6349	89.16	6.9074
0	154,322.59	7.0852	7.0852	9.6113	90.41	6.9152
0	136,956.92	7.0932	7.0932	9.9375	91.7	6.9232
0	129,066.72	7.1014	7.1014	9.6228	93.02	6.9314

Couponcap Shortfall Payback	Capped Optimal Interest	Coupon	Effective Coupon	Couponcap Rate	Credit Support	LIBOR _{1MO}
0	113,173.36	7.11	7.11	9.9499	94.39	6.94
0	105,149.17	7.1189	7.1189	9.6351	95.8	6.9489
0	93,666.79	7.1281	7.1281	9.6415	97.24	6.9581
0	79,827.98	7.1376	7.1376	9.9698	98.73	6.9676
0	71,604.70	7.1474	7.1474	9.6549	100	6.9774
0	59,033.15	7.1568	7.1568	9.9836	100	6.9868
0	50,670.11	7.1658	7.1658	9.6679	100	6.9958
0	40,606.59	7.1742	7.1742	9.674	100	7.0042
0	27,823.84	7.1821	7.1821	10.717	100	7.0121
0	21,260.13	7.1894	7.1894	9.6854	100	7.0194
0	11,581.23	7.1961	7.1961	10.0136	100	7.0261
0	2,921.78	7.2022	7.2022	9.6955	100	7.0322

HEMT 2005-HF1 - Price/Yield - A-2

WAL	1.56	1.56	1.57
Principal Window Begin	1	1	1
Principal Window End	68	68	68
Principal # Months	68	68	68
Shock(bps)	0	100bp	200bp
Prepay (1)	100 *esec_fxd	100 *esec_fxd	100 *esec_fxd
Prepay (2)	100 *esec_heloc	100 *esec_heloc	100 *esec_heloc
Optional Redemption	Call (Y)	Call (Y)	Call (Y)

HEMT 2005-HF1 - Price/Yield - A-11

WAL	1.22	1.23	1.23
Principal Window Begin	1	1	1
Principal Window End	34	34	34
Principal # Months	34	34	34
Shock(bps)	0	100bp	200bp
Prepay (1)	100 *esec_fxd	100 *esec_fxd	100 *esec_fxd
Prepay (2)	100 *esec_heloc	100 *esec_heloc	100 *esec_heloc
Optional Redemption	Call (Y)	Call (Y)	Call (Y)

HEMT 2005-HF1 - CF - 1 - A-11 - 0bp 100 *esec_fxd / 100 *esec_heloc Call (Y)

0bp_LIBOR_1MO=4.187931...PRIME=7.007931...

100 *esec_fxd / 100 *esec_heloc

Call (Y)

Period	Date	Principal	Interest	Cash Flow	Balance	Princ		Accum		Gross		Accum		Interest		Accum		Coupnccap		Capped		
						Writedown	Writedown	Gross	Writedown	Writedown	Gross	Writedown	Writedown	Shortfall	Shortfall	Shortfall	Shortfall	Shortfall	Shortfall	Shortfall	Shortfall	Shortfall
Total		394,792,000.00	23,317,033.22	418,109,033.22		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,317,033.22
0	4-Nov-05		0	0	394,792,000.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1	25-Nov-05	12,219,267.68	944,210.87	13,163,478.55	382,572,732.32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	944,210.87
2	25-Dec-05	14,727,844.51	1,389,354.64	16,117,199.15	367,844,887.81	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,389,354.64
3	25-Jan-06	15,076,358.32	1,453,145.76	16,529,504.08	352,768,529.49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,453,145.76
4	25-Feb-06	15,523,041.76	1,393,346.15	16,916,387.91	337,245,487.73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,393,346.15
5	25-Mar-06	16,127,903.62	1,234,929.05	17,362,832.67	321,117,584.11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,234,929.05
6	25-Apr-06	16,236,135.18	1,344,715.22	17,580,850.39	304,881,448.93	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,344,715.22
7	25-May-06	16,299,928.62	1,218,065.41	17,517,994.04	288,581,520.30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,218,065.41
8	25-Jun-06	16,158,469.25	1,214,362.55	17,372,831.79	272,423,051.06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,214,362.55
9	25-Jul-06	15,772,299.06	1,110,867.65	16,883,166.71	256,650,752.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,110,867.65
10	25-Aug-06	15,263,490.75	1,079,881.90	16,343,372.65	241,387,261.25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,079,881.90
11	25-Sep-06	14,829,513.62	1,021,418.35	15,850,931.96	226,557,747.63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,021,418.35
12	25-Oct-06	14,470,018.50	934,937.75	15,404,956.25	212,087,729.13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	934,937.75
13	25-Nov-06	14,001,042.02	905,679.86	14,906,721.88	198,086,687.11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	905,679.86
14	25-Dec-06	13,668,864.44	818,101.98	14,486,966.42	184,417,822.67	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	818,101.98
15	25-Jan-07	12,791,156.49	785,896.44	13,577,052.93	171,626,666.19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	785,896.44
16	25-Feb-07	11,612,809.51	729,884.06	12,342,693.58	160,013,856.67	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	729,884.06
17	25-Mar-07	11,282,875.39	613,150.68	11,896,026.07	148,730,981.28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	613,150.68
18	25-Apr-07	10,962,314.22	562,768.47	11,591,671.80	137,768,667.06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	562,768.47
19	25-May-07	10,650,859.63	535,419.13	11,213,628.10	127,117,807.43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	535,419.13
20	25-Jun-07	10,348,252.87	475,217.64	10,883,671.99	116,769,554.57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	475,217.64
21	25-Jul-07	10,054,242.50	448,433.92	10,529,460.14	106,715,312.07	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	448,433.92
22	25-Aug-07	9,768,584.26	407,501.89	9,898,542.72	96,946,727.81	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	407,501.89
23	25-Sep-07	9,491,040.83	356,309.77	9,577,691.39	87,455,686.98	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	356,309.77
24	25-Oct-07	9,221,381.62	330,289.89	9,289,672.51	78,234,305.36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	330,289.89
25	25-Nov-07	8,959,382.61	283,888.34	8,988,714.51	69,274,922.75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	283,888.34
26	25-Dec-07	8,704,826.16	257,245.74	8,714,746.53	60,570,096.59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	257,245.74
27	25-Jan-08	8,457,500.79	221,951.61	8,439,152.65	52,112,595.80	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	221,951.61
28	25-Feb-08	8,217,201.05	175,358.91	8,159,086.23	43,895,394.75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	175,358.91
29	25-Mar-08	7,983,727.32	153,737.67	7,910,623.34	35,911,667.43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	153,737.67
30	25-Apr-08	7,756,885.67	116,903.56	7,653,391.22	28,154,781.76	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	116,903.56
31	25-May-08	7,536,487.67	88,638.63	7,410,988.87	20,618,294.09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	88,638.63
32	25-Jun-08	7,322,350.24	55,407.77	7,169,703.30	13,295,943.85	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	55,407.77
33	25-Jul-08	7,114,295.53	26,654.41	6,208,302.72	6,181,648.32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26,654.41
34	25-Aug-08	6,181,648.32			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Coupon	Effective Coupon	Coupon Rate	Credit Support	LIBOR 1MO
0	0	0	0	0
4.1	4.1	11.6181	36	3.93
4.3579	4.3579	8.4731	37.12	4.1879
4.5876	4.5876	8.3133	38.3	4.4176
4.5868	4.5868	8.3131	39.56	4.4168
4.708	4.708	9.2701	40.94	4.538
4.863	4.863	8.4495	42.38	4.693
4.7943	4.7943	8.6961	43.91	4.6243
4.8868	4.8868	8.4611	45.51	4.7168
4.8933	4.8933	8.7462	47.16	4.7233
4.8862	4.8862	8.4603	48.86	4.7162
4.9139	4.9139	8.4739	50.6	4.7439
4.952	4.952	8.7756	52.41	4.782
4.9591	4.9591	8.4959	54.26	4.7891
4.956	4.956	8.7773	56.18	4.786
4.9488	4.9488	8.4904	58.03	4.7788
4.9387	4.9387	8.4851	59.73	4.7687
4.9267	4.9267	9.3874	61.48	4.7567
4.914	4.914	8.4724	63.29	4.744
4.9019	4.9019	8.7483	65.14	4.7319
4.8913	4.8913	8.4606	67.05	4.7213
4.8836	4.8836	8.7384	69.02	4.7136
4.8799	4.8799	8.4544	71.04	4.7099
4.8813	4.8813	8.4548	73.12	4.7113
4.889	4.889	8.7404	75.26	4.719
4.9027	4.9027	8.4652	77.47	4.7327
4.9176	4.9176	8.7549	79.74	4.7476
4.9321	4.9321	8.4796	82.07	4.7621
4.946	4.946	8.4865	84.48	4.776
4.9592	4.9592	9.0787	86.95	4.7892
4.9715	4.9715	8.4991	89.5	4.8015
4.9826	4.9826	8.7881	92.12	4.8126
4.9924	4.9924	8.5094	94.82	4.8224
5.0007	5.0007	8.7973	97.6	4.8307
5.0073	5.0073	8.5167	100	4.8373

HEMT 2005-HF1 - CF - 2 - A-11 - 100bp 100 *esec_fxd / 100 *esec_heloc Call (Y)

100bp_LIBOR_1MO=4.187931... PRIME=7.007931...
 100 *esec_fxd / 100 *esec_heloc
 Call (Y)

Period	Date	Principal	Interest	Cash Flow	Balance	Princ Writedown	Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Couponcap Shortfall	Couponcap Accum Shortfall	Couponcap Shortfall Payback	Capped Optimal Interest	Coupon
Total		394,792,000.00	28,087,946.44	422,879,946.44	0	0	0	0	0	28,087,946.44	0	0	0	0	0	28,087,946.44	0
0	4-Nov-05	0	0	0	394,792,000.00	0	0	0	0	0	0	0	0	0	0	0	0
1	25-Nov-05	12,219,267.68	944,210.87	13,163,478.55	382,572,732.32	0	0	0	0	944,210.87	0	0	0	0	0	944,210.87	4.1
2	25-Dec-05	14,483,941.77	1,708,165.25	16,192,107.02	368,088,790.55	0	0	0	0	1,708,165.25	0	0	0	0	0	1,708,165.25	5.3579
3	25-Jan-06	14,821,815.62	1,771,074.62	16,592,890.25	353,266,974.93	0	0	0	0	1,771,074.62	0	0	0	0	0	1,771,074.62	5.5876
4	25-Feb-06	15,274,519.88	1,699,517.00	16,974,036.88	337,992,455.04	0	0	0	0	1,699,517.00	0	0	0	0	0	1,699,517.00	5.5868
5	25-Mar-06	15,931,951.93	1,500,547.32	17,432,499.25	322,060,503.12	0	0	0	0	1,500,547.32	0	0	0	0	0	1,500,547.32	5.708
6	25-Apr-06	16,000,508.54	1,625,993.67	17,626,502.21	306,059,994.58	0	0	0	0	1,625,993.67	0	0	0	0	0	1,625,993.67	5.863
7	25-May-06	16,085,570.14	1,477,823.95	17,563,394.09	289,974,424.44	0	0	0	0	1,477,823.95	0	0	0	0	0	1,477,823.95	5.7943
8	25-Jun-06	15,936,260.81	1,469,924.14	17,406,184.96	274,038,163.63	0	0	0	0	1,469,924.14	0	0	0	0	0	1,469,924.14	5.8668
9	25-Jul-06	15,570,774.09	1,345,818.78	16,916,592.87	258,467,389.54	0	0	0	0	1,345,818.78	0	0	0	0	0	1,345,818.78	5.8933
10	25-Aug-06	15,054,980.56	1,310,094.71	16,365,075.27	243,412,408.98	0	0	0	0	1,310,094.71	0	0	0	0	0	1,310,094.71	5.8862
11	25-Sep-06	14,627,451.40	1,239,592.79	15,867,044.19	228,764,957.58	0	0	0	0	1,239,592.79	0	0	0	0	0	1,239,592.79	5.9139
12	25-Oct-06	14,286,824.12	1,134,782.92	15,421,607.05	214,498,133.46	0	0	0	0	1,134,782.92	0	0	0	0	0	1,134,782.92	5.952
13	25-Nov-06	13,811,422.38	1,100,679.76	14,912,102.13	200,666,711.08	0	0	0	0	1,100,679.76	0	0	0	0	0	1,100,679.76	5.9591
14	25-Dec-06	13,497,096.00	996,079.06	14,493,175.05	187,189,615.09	0	0	0	0	996,079.06	0	0	0	0	0	996,079.06	5.956
15	25-Jan-07	13,051,089.85	958,899.49	14,009,989.34	174,138,525.23	0	0	0	0	958,899.49	0	0	0	0	0	958,899.49	5.9488
16	25-Feb-07	12,687,659.75	890,518.97	13,578,178.72	161,450,865.48	0	0	0	0	890,518.97	0	0	0	0	0	890,518.97	5.9387
17	25-Mar-07	12,529,954.31	744,229.99	13,274,184.30	148,920,911.18	0	0	0	0	744,229.99	0	0	0	0	0	744,229.99	5.9267
18	25-Apr-07	11,152,244.12	759,398.72	11,910,642.84	137,768,667.06	0	0	0	0	759,398.72	0	0	0	0	0	759,398.72	5.914
19	25-May-07	10,650,859.63	677,575.70	11,328,435.33	127,117,807.43	0	0	0	0	677,575.70	0	0	0	0	0	677,575.70	5.9019
20	25-Jun-07	10,348,252.87	644,881.68	10,993,134.55	116,769,554.57	0	0	0	0	644,881.68	0	0	0	0	0	644,881.68	5.8913
21	25-Jul-07	10,054,242.50	572,525.60	10,626,768.10	106,715,312.07	0	0	0	0	572,525.60	0	0	0	0	0	572,525.60	5.8836
22	25-Aug-07	9,768,584.26	540,327.66	10,308,911.92	96,946,727.81	0	0	0	0	540,327.66	0	0	0	0	0	540,327.66	5.8799
23	25-Sep-07	9,491,040.83	490,983.79	9,982,024.62	87,455,686.98	0	0	0	0	490,983.79	0	0	0	0	0	490,983.79	5.8813
24	25-Oct-07	9,221,381.62	429,189.51	9,650,571.13	78,234,305.36	0	0	0	0	429,189.51	0	0	0	0	0	429,189.51	5.889
25	25-Nov-07	8,959,382.61	397,658.32	9,357,040.94	69,274,922.75	0	0	0	0	397,658.32	0	0	0	0	0	397,658.32	5.9027
26	25-Dec-07	8,704,826.16	341,617.45	9,046,443.61	60,570,096.59	0	0	0	0	341,617.45	0	0	0	0	0	341,617.45	5.9176
27	25-Jan-08	8,457,500.79	309,403.32	8,766,904.11	52,112,595.80	0	0	0	0	309,403.32	0	0	0	0	0	309,403.32	5.9321
28	25-Feb-08	8,217,201.05	266,826.34	8,484,027.39	43,895,394.75	0	0	0	0	266,826.34	0	0	0	0	0	266,826.34	5.946
29	25-Mar-08	7,983,727.32	210,719.09	8,194,446.41	35,911,667.43	0	0	0	0	210,719.09	0	0	0	0	0	210,719.09	5.9592
30	25-Apr-08	7,756,885.67	184,661.60	7,941,547.27	28,154,791.76	0	0	0	0	184,661.60	0	0	0	0	0	184,661.60	5.9715
31	25-May-08	7,536,487.67	140,365.88	7,676,853.54	20,618,294.09	0	0	0	0	140,365.88	0	0	0	0	0	140,365.88	5.9826
32	25-Jun-08	7,322,350.24	106,393.27	7,428,743.52	13,295,943.85	0	0	0	0	106,393.27	0	0	0	0	0	106,393.27	5.9924
33	25-Jul-08	7,114,295.53	66,487.72	7,180,783.25	6,181,648.32	0	0	0	0	66,487.72	0	0	0	0	0	66,487.72	6.0007
34	25-Aug-08	6,181,648.32	31,977.49	6,213,625.81	0	0	0	0	0	31,977.49	0	0	0	0	0	31,977.49	6.0073

Effective Coupon	Coupon p Rate	Credit Support	LIBOR_1 MO
0	0	0	0
4.1	11.6181	36	3.93
5.3579	8.9835	37.1	5.1879
5.5876	8.807	38.27	5.4176
5.5868	8.8066	39.52	5.4168
5.708	9.8163	40.9	5.538
5.863	8.9428	42.34	5.693
5.7943	9.2058	43.87	5.6243
5.8868	8.9546	45.46	5.7168
5.8933	9.257	47.12	5.7233
5.8862	8.9554	48.81	5.7162
5.9139	8.9696	50.54	5.7439
5.952	9.2887	52.35	5.782
5.9591	8.9931	54.19	5.7891
5.956	9.2918	56.11	5.786
5.9488	8.9891	58.06	5.7788
5.9387	8.9845	60.07	5.7687
5.9267	9.9411	62.19	5.7567
5.914	8.9733	64.1	5.744
5.9019	9.2666	66.01	5.7319
5.8913	8.9629	67.98	5.7213
5.8836	9.2582	70	5.7136
5.8799	8.9582	72.08	5.7099
5.8813	8.9594	74.21	5.7113
5.889	9.2625	76.41	5.719
5.9027	8.9712	78.67	5.7327
5.9176	9.2786	81	5.7476
5.9321	8.9871	83.39	5.7621
5.946	8.9948	85.85	5.776
5.9592	9.6229	88.39	5.7892
5.9715	9.0088	91	5.8015
5.9826	9.3156	93.68	5.8126
5.9924	9.0207	96.44	5.8224
6.0007	9.3264	99.28	5.8307
6.0073	9.0295	100	5.8373

HEMT 2005-HF1 - CF - 3 - A-11 - 200bp 100 *esec_fxd / 100 *esec_heloc Call (Y)

200bp, LIBOR_1MO=4.187931, ... PRIME=7.007931
 100 *esec_fxd / 100 *esec_heloc
 Call (Y)

Period	Date	Principal	Interest	Cash Flow	Balance	Princ Writedown	Accum Princ Writedown	Gross Writedown	Accum Gross Writedown	Accrued Interest	Interest Shortfall	Accum Interest Shortfall	Coupon cap Shortfall	Couponcap Accum Shortfall	Couponcap Shortfall Payback	Capped Optimal Interest	Coupon
0	4-Nov-05	394,792,000.00	32,960,763.14	427,752,763.14	0	0	0	0	0	32,960,763.14	0	0	0	0	0	32,960,763.14	0
1	25-Nov-05	12,219,267.68	944,210.87	13,163,478.55	382,572,732.32	0	0	0	0	944,210.87	0	0	0	0	0	944,210.87	0
2	25-Nov-05	14,240,039.03	2,026,975.86	16,267,014.89	368,332,693.29	0	0	0	0	2,026,975.86	0	0	0	0	0	2,026,975.86	6.3579
3	25-Jan-06	14,568,080.52	2,089,423.55	16,657,504.06	353,764,612.77	0	0	0	0	2,089,423.55	0	0	0	0	0	2,089,423.55	6.5876
4	25-Feb-06	15,026,370.22	2,006,541.70	17,032,911.92	338,738,242.55	0	0	0	0	2,006,541.70	0	0	0	0	0	2,006,541.70	6.5868
5	25-Mar-06	15,734,844.43	1,767,321.39	17,502,165.82	323,003,398.11	0	0	0	0	1,767,321.39	0	0	0	0	0	1,767,321.39	6.708
6	25-Apr-06	15,765,957.97	1,908,895.90	17,674,853.87	307,237,440.15	0	0	0	0	1,908,895.90	0	0	0	0	0	1,908,895.90	6.863
7	25-May-06	15,869,253.64	1,739,540.49	17,608,794.14	291,368,186.50	0	0	0	0	1,739,540.49	0	0	0	0	0	1,739,540.49	6.7943
8	25-Jun-06	15,714,489.47	1,727,889.72	17,442,359.19	275,653,717.03	0	0	0	0	1,727,889.72	0	0	0	0	0	1,727,889.72	6.8868
9	25-Jul-06	15,366,554.73	1,583,464.29	16,950,019.03	260,287,162.30	0	0	0	0	1,583,464.29	0	0	0	0	0	1,583,464.29	6.8933
10	25-Aug-06	14,846,115.92	1,543,454.77	16,389,570.69	245,441,046.38	0	0	0	0	1,543,454.77	0	0	0	0	0	1,543,454.77	6.8862
11	25-Sep-06	14,424,807.44	1,461,275.77	15,886,083.21	231,016,238.94	0	0	0	0	1,461,275.77	0	0	0	0	0	1,461,275.77	6.8139
12	25-Oct-06	14,099,894.14	1,338,363.70	15,438,257.84	216,916,344.80	0	0	0	0	1,338,363.70	0	0	0	0	0	1,338,363.70	6.952
13	25-Nov-06	13,620,743.79	1,299,877.69	14,920,621.48	203,295,601.01	0	0	0	0	1,299,877.69	0	0	0	0	0	1,299,877.69	6.9591
14	25-Dec-06	13,320,942.79	1,178,440.90	14,499,383.69	189,974,658.23	0	0	0	0	1,178,440.90	0	0	0	0	0	1,178,440.90	6.956
15	25-Jan-07	12,871,512.32	1,136,755.47	14,008,267.79	177,103,145.91	0	0	0	0	1,136,755.47	0	0	0	0	0	1,136,755.47	6.9488
16	25-Feb-07	12,513,329.96	1,058,185.09	13,571,515.05	164,589,815.95	0	0	0	0	1,058,185.09	0	0	0	0	0	1,058,185.09	6.9387
17	25-Mar-07	12,391,005.79	886,713.72	13,277,719.51	152,198,810.16	0	0	0	0	886,713.72	0	0	0	0	0	886,713.72	6.9267
18	25-Apr-07	11,829,041.33	906,151.93	12,735,193.26	140,369,768.83	0	0	0	0	906,151.93	0	0	0	0	0	906,151.93	6.914
19	25-May-07	11,569,122.84	807,343.28	12,376,466.12	128,800,645.98	0	0	0	0	807,343.28	0	0	0	0	0	807,343.28	6.9019
20	25-Jun-07	11,181,749.86	764,330.56	11,946,080.43	117,618,896.12	0	0	0	0	764,330.56	0	0	0	0	0	764,330.56	6.8913
21	25-Jul-07	10,903,584.05	674,705.70	11,578,289.75	106,715,312.07	0	0	0	0	674,705.70	0	0	0	0	0	674,705.70	6.8836
22	25-Aug-07	9,768,584.26	632,221.40	10,400,805.66	96,946,727.81	0	0	0	0	632,221.40	0	0	0	0	0	632,221.40	6.8799
23	25-Sep-07	9,491,040.83	574,465.70	10,065,506.53	87,455,686.98	0	0	0	0	574,465.70	0	0	0	0	0	574,465.70	6.8813
24	25-Oct-07	9,221,381.62	502,069.25	9,723,450.87	78,234,305.36	0	0	0	0	502,069.25	0	0	0	0	0	502,069.25	6.889
25	25-Nov-07	8,959,382.61	465,026.75	9,424,409.37	69,274,922.75	0	0	0	0	465,026.75	0	0	0	0	0	465,026.75	6.9027
26	25-Dec-07	8,704,826.16	399,346.55	9,104,172.71	60,570,096.59	0	0	0	0	399,346.55	0	0	0	0	0	399,346.55	6.9176
27	25-Jan-08	8,457,500.79	361,560.90	8,819,061.69	52,112,595.80	0	0	0	0	361,560.90	0	0	0	0	0	361,560.90	6.9321
28	25-Feb-08	8,217,201.05	311,701.08	8,528,902.13	43,895,394.75	0	0	0	0	311,701.08	0	0	0	0	0	311,701.08	6.946
29	25-Mar-08	7,983,727.32	246,079.27	8,229,806.59	35,911,667.43	0	0	0	0	246,079.27	0	0	0	0	0	246,079.27	6.9592
30	25-Apr-08	7,756,885.67	215,585.54	7,972,471.21	28,154,781.76	0	0	0	0	215,585.54	0	0	0	0	0	215,585.54	6.9715
31	25-May-08	7,536,487.67	163,828.19	7,700,315.86	20,618,294.09	0	0	0	0	163,828.19	0	0	0	0	0	163,828.19	6.9826
32	25-Jun-08	7,322,350.24	124,147.91	7,446,498.16	13,295,943.85	0	0	0	0	124,147.91	0	0	0	0	0	124,147.91	6.9924
33	25-Jul-08	7,114,295.53	77,567.67	7,191,863.20	6,181,648.32	0	0	0	0	77,567.67	0	0	0	0	0	77,567.67	7.0007
34	25-Aug-08	6,181,648.32	37,300.58	6,218,948.90	0	0	0	0	0	37,300.58	0	0	0	0	0	37,300.58	7.0073

Effective Coupon	Couponcap Rate	Credit Support	LIBOR 1MO
0	0	0	0
4.1	11.6181	36	3.93
6.3579	9.4939	37.1	6.1879
6.5876	9.3007	38.27	6.4176
6.5868	9.3001	39.52	6.4168
6.708	10.3625	40.9	6.538
6.863	9.436	42.34	6.693
6.7943	9.7154	43.87	6.6243
6.8868	9.4482	45.46	6.7168
6.8933	9.7677	47.12	6.7233
6.8862	9.4504	48.81	6.7162
6.9139	9.4653	50.34	6.7439
6.952	9.8017	52.34	6.782
6.9591	9.4903	54.18	6.7891
6.956	9.8064	56.09	6.786
6.9488	9.4877	58.04	6.7788
6.9387	9.4839	60.04	6.7687
6.9267	10.4948	62.16	6.7567
6.914	9.4741	64.28	6.744
6.9019	9.7849	66.48	6.7319
6.8913	9.4652	68.73	6.7213
6.8836	9.778	71.05	6.7136
6.8799	9.462	73.19	6.7099
6.8813	9.4639	75.38	6.7113
6.889	9.7847	77.64	6.719
6.9027	9.4772	79.96	6.7327
6.9176	9.8022	82.34	6.7476
6.9321	9.4947	84.79	6.7621
6.946	9.503	87.32	6.776
6.9592	10.167	89.91	6.7892
6.9715	9.5186	92.58	6.8015
6.9826	9.8431	95.33	6.8126
6.9924	9.532	98.16	6.8224
7.0007	9.8555	100	6.8307
7.0073	9.5423	100	6.8373

HEMT 2005-HF1 - Price/Yield - A-11

	<i>Price</i>	<i>50 PPC, Call (Y)</i>	<i>75 PPC, Call (Y)</i>	<i>100 PPC, Call (Y)</i>
WAL for Princ Pmts		2.16	1.39	1.01
Principal Window Begin		1	1	1
Principal Window End		76	49	28

HEMT 2005-HF1 Scenario Runs

Forward LIBOR
 100% loss severity
 6 mo lag
 no advance

CLASS M-9

PREPAY	20	30	40
DRAW	5	5	5
CDR	3.5	3.7	3.9
CUM LOSS	14.61	10.21	7.68

PREPAY	20	30	40
DRAW	10	10	10
CDR	3.4	3.6	3.9
CUM LOSS	16.12	10.88	8.18

PREPAY	20	30	40
DRAW	15	15	15
CDR	3.4	3.6	3.8
CUM LOSS	18.91	12.15	8.62

Forward LIBOR +100 bps
 100% loss severity
 6 mo lag
 no advance

CLASS M-9

PREPAY	30	30	30
DRAW	5	10	15
CDR	3.5	3.4	3.4
CUM LOSS	9.71	10.32	11.54

CLASS M-8

PREPAY	20	30	40
DRAW	5	5	5
CDR	3.8	4.2	4.6
CUM LOSS	15.7	11.47	8.97

PREPAY	20	30	40
DRAW	10	10	10
CDR	3.8	4.1	4.5
CUM LOSS	17.76	12.23	9.34

PREPAY	20	30	40
DRAW	15	15	15
CDR	3.7	4	4.4
CUM LOSS	20.32	13.36	9.87

CLASS M-8

PREPAY	30	30	30
DRAW	5	10	15
CDR	4	3.9	3.8
CUM LOSS	10.97	11.69	12.76

CLASS M-7

PREPAY	20	30	40
DRAW	5	5	5
CDR	4.1	4.6	5.2
CUM LOSS	16.78	12.45	10.04

PREPAY	20	30	40
DRAW	10	10	10
CDR	4	4.5	5.1
CUM LOSS	18.55	13.3	10.49

PREPAY	20	30	40
DRAW	15	15	15
CDR	3.9	4.4	5
CUM LOSS	21.24	14.53	11.1

CLASS M-7

PREPAY	30	30	30
DRAW	5	10	15
CDR	4.4	4.3	4.2
CUM LOSS	11.96	12.77	13.95

DERIVED INFORMATION [10/24/2005]***HEMT Series 2005-HF1***
[S\$97,800,200]

Credit Suisse First Boston Mortgage Acceptance Corp.
Depositor

JPMorgan Chase Bank, National Association
Master Servicer and Trust Administrator

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Assumptions:

Prepay	100 PPC
Advance	0%
Recovery Lag	0 months
Severity	100%
StepDown	NO
Call	To Maturity

The BreakEven SDA for a class is the maximum CDR that the class will NOT take a writedown at the corresponding scenario assumptions (SDA increment is 1.0%)

Wal calculations are based on principal payments received (including principal payback for previous class writedown amounts, if any).

Class	Libor	% SDA	Month/Year	Wal	Collateral Cum Loss
M-3	Fwd	2079	Dec-12	9.4	105,716,107.16 (17.33%)
M-4	Fwd	1877	Oct-12	10.1	96,938,919.57 (15.89%)
M-6	Fwd	1490	Jun-12	10.6	79,311,181.64 (13.00%)
M-7	Fwd	1310	Aug-12	10.7	70,729,944.60 (11.60%)
M-3	Fwd + 200	1999	Jul-13	9.3	102,273,617.87 (16.77%)
M-4	Fwd + 200	1795	Jul-13	10	93,294,593.60 (15.29%)
M-6	Fwd + 200	1406	Mar-13	10.5	75,337,744.87 (12.35%)
M-7	Fwd + 200	1225	Dec-13	10.7	66,589,674.21 (10.92%)

HEMT HOME EQUITY MORTGAGE TRUST

HEMT HOME EQUITY MORTGAGE TRUST 2005-3

DERIVED INFORMATION [06/24/2005]

HEMT Series 2005-3

Credit Suisse First Boston Mortgage Securities Corp.
Depositor

JPMorgan Chase Bank, National Association
Trustee

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599,804,576.32
(TOTAL)

FICO Low	FICO High	LTV	Current Balance	Percent of		Wid Avg	FICO	Wid Avg	DII	Wid Avg	LTV	%SFR	%PUJ	%Owner Occ	%Full Doc	%Ltd Doc	%Shared Doc	%Int Only
				Current Balance	GWAC													
575	599	>70%	134,385.64	0.02	10.00	590	23.41	80.00	0.00	0.00	43.09	45.05	11.86	58.52	100.00	0.00	62.88	
600	624	>70%	56,273.85	0.32	9.26	619	38.51	89.71	65.14	12.58	43.09	45.05	11.86	58.52	100.00	0.00	62.88	
625	649	>70%	48,323.85	6.50	10.06	639	38.49	94.86	67.14	20.80	52.53	38.30	8.88	21.07	100.00	0.00	62.88	
650	674	>80%	48,944.44	13.13	9.57	664	37.65	96.04	64.41	20.26	49.56	42.26	7.16	30.32	100.00	0.00	62.88	
675	699	>80%	52,693.85	18.70	9.03	687	36.31	95.51	61.00	22.56	53.14	53.36	6.96	46.22	100.00	0.00	62.88	
700	724	>80%	53,881.88	17.15	8.76	711	36.03	95.91	58.87	21.55	52.60	52.60	5.18	48.65	100.00	0.00	62.88	
725	749	>85%	51,871.53	12.94	8.37	736	34.72	96.20	55.04	23.38	52.60	45.43	4.41	53.63	100.00	0.00	62.88	
750	774	>85%	51,281.98	9.46	8.21	761	35.11	95.10	59.10	20.96	53.07	50.12	5.46	55.97	100.00	0.00	62.88	
775	799	>85%	48,771.97	5.88	8.15	785	34.41	95.55	56.98	24.32	53.07	42.06	6.26	57.02	100.00	0.00	62.88	
800	max	>85%	45,595.25	1.03	7.83	807	33.24	83.61	67.57	18.43	64.03	36.71	3.49	57.02	100.00	0.00	62.88	
LTV Low	LTV High	DII	Wid Avg	Percent of	Wid Avg	FICO	Wid Avg	LTV	%SFR	%PUJ	%Owner Occ	%Full Doc	%Ltd Doc	%Shared Doc	%Int Only			
60%	64%	> 50%	91,797.76	0.03	7.10	662	53.93	61.43	100.00	0.00	100.00	100.00	0.00	0.00	100.00	0.00	62.88	
65%	69%	> 50%	0.01	0.00	5.00	712	58.85	66.30	100.00	0.00	100.00	100.00	0.00	0.00	100.00	0.00	62.88	
70%	74%	> 50%	130,407.99	0.09	7.08	733	53.86	72.39	33.29	66.71	100.00	52.42	47.58	0.00	100.00	0.00	62.88	
75%	79%	> 50%	39,921.74	0.01	7.25	757	53.27	78.88	100.00	0.00	100.00	100.00	0.00	0.00	100.00	0.00	62.88	
80%	84%	> 50%	200,000.00	0.03	6.50	771	54.01	80.00	0.00	100.00	100.00	0.00	0.00	0.00	100.00	0.00	62.88	
85%	89%	> 50%	25,967.63	0.01	9.55	709	52.56	87.51	29.14	0.00	90.47	70.97	18.54	10.49	72.84	0.00	62.88	
90%	94%	> 50%	53,724.95	0.17	8.68	732	54.80	95.18	31.28	27.97	100.00	50.82	37.12	12.06	40.00	0.00	62.88	
95%	99%	> 50%	38,152.91	0.04	9.57	682	51.64	89.97	67.75	18.83	100.00	66.11	27.99	5.91	12.79	0.00	62.88	
DII Low	DII High	FICO	Wid Avg	Percent of	Wid Avg	FICO	Wid Avg	LTV	%SFR	%PUJ	%Owner Occ	%Full Doc	%Ltd Doc	%Shared Doc	%Int Only			
40%	44%	< 625	52,915.19	0.10	9.16	618	42.04	86.79	54.72	10.25	100.00	50.87	27.49	21.64	62.88			
45%	49%	< 650	51,016.59	1.13	10.12	638	47.06	96.01	65.02	24.56	98.61	59.05	31.07	9.89	14.37			
50%	54%	< 675	60,229.07	0.33	10.20	653	51.05	98.02	78.20	9.33	99.27	64.37	23.52	12.11	9.90			
54.01%	max	< 700	67,173.24	0.15	8.44	654	55.24	82.89	81.60	18.40	100.00	92.00	0.00	0.00	41.89			

DERIVED INFORMATION [10/24/2005]

HEMT Series 2005-HF1
[597,800,200]

Credit Suisse First Boston Mortgage Acceptance Corp.
Depositor
JPMorgan Chase Bank, National Association
Master Servicer and Trust Administrator

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NON-10

Doc Stat = full				
Occ Stat = owner occupied	< 70	>= 70 / < 80	>= 80 / < 100	>= 100
< 550	0	0	0	0
>= 550 / < 570	0	0	0	0
>= 570 / < 590	0	0	0	0
>= 590 / < 610	0	0	0	0.04
>= 610 / < 630	0	0	0.09	0.28
>= 630 / < 650	0.02	0.02	0.63	1.42
>= 650 / < 670	0.03	0.06	0.75	2.3
>= 670 / < 690	0	0.02	0.71	2.01
>= 690 / < 710	0.03	0.03	0.47	1.48
>= 710 / < 730	0.02	0.05	0.56	1.27
>= 730	0.09	0.03	1.68	2.38

Doc Stat = full				
Occ Stat = not owner occupied	< 70	>= 70 / < 80	>= 80 / < 100	>= 100
< 550	0	0	0	0
>= 550 / < 570	0	0	0	0
>= 570 / < 590	0	0	0	0
>= 590 / < 610	0	0	0	0
>= 610 / < 630	0	0	0	0
>= 630 / < 650	0	0	0.01	0
>= 650 / < 670	0	0	0.06	0
>= 670 / < 690	0.01	0.01	0.13	0
>= 690 / < 710	0	0	0.08	0.01
>= 710 / < 730	0	0	0.09	0.01
>= 730	0	0	0.49	0.04

Doc Stat = not full				
Occ Stat = owner occupied	< 70	>= 70 / < 80	>= 80 / < 100	>= 100
< 550	0	0	0	0
>= 550 / < 570	0	0	0	0
>= 570 / < 590	0	0	0	0
>= 590 / < 610	0	0	0	0
>= 610 / < 630	0.01	0.02	0.14	0.14
>= 630 / < 650	0.03	0.01	0.87	1.2
>= 650 / < 670	0.03	0.09	1.24	1.94
>= 670 / < 690	0.04	0.12	1.62	3
>= 690 / < 710	0.04	0.06	1.6	2.92
>= 710 / < 730	0.02	0.06	1.04	2.63
>= 730	0.15	0.19	2.3	3.59

Doc Stat = not full				
Occ Stat = not owner occupied	< 70	>= 70 / < 80	>= 80 / < 100	>= 100
< 550	0	0	0	0
>= 550 / < 570	0	0	0	0
>= 570 / < 590	0	0	0	0
>= 590 / < 610	0	0	0	0
>= 610 / < 630	0	0	0.02	0
>= 630 / < 650	0	0	0.06	0
>= 650 / < 670	0	0	0.29	0
>= 670 / < 690	0.01	0.01	0.4	0
>= 690 / < 710	0.02	0	0.6	0
>= 710 / < 730	0.01	0.02	0.47	0
>= 730	0.01	0.01	0.82	0

IO LOANS

Doc Stat = full				
Occ Stat = owner occupied	< 70	>= 70 / < 80	>= 80 / < 100	>= 100
< 550	0	0	0	0
>= 550 / < 570	0	0	0	0
>= 570 / < 590	0	0	0	0
>= 590 / < 610	0	0	0	0
>= 610 / < 630	0	0	0	0
>= 630 / < 650	0	0	0	0
>= 650 / < 670	0	0	0	0.01
>= 670 / < 690	0	0	0.01	0.02
>= 690 / < 710	0	0	0.01	0
>= 710 / < 730	0	0	0	0.02
>= 730	0	0	0.02	0.02

Doc Stat = not full				
Occ Stat = owner occupied	< 70	>= 70 / < 80	>= 80 / < 100	>= 100
< 550	0	0	0	0
>= 550 / < 570	0	0	0	0
>= 570 / < 590	0	0	0	0
>= 590 / < 610	0	0	0	0
>= 610 / < 630	0	0	0	0
>= 630 / < 650	0	0	0	0.02
>= 650 / < 670	0	0	0.01	0.03
>= 670 / < 690	0	0	0.03	0.04
>= 690 / < 710	0	0	0.05	0.12
>= 710 / < 730	0	0	0.02	0.05
>= 730	0	0	0.1	0.08

Doc Stat = full				
Occ Stat = not owner occupied	< 70	>= 70 / < 80	>= 80 / < 100	>= 100
< 550	0	0	0	0
>= 550 / < 570	0	0	0	0
>= 570 / < 590	0	0	0	0
>= 590 / < 610	0	0	0	0
>= 610 / < 630	0	0	0	0
>= 630 / < 650	0	0	0	0
>= 650 / < 670	0	0	0	0
>= 670 / < 690	0	0	0	0
>= 690 / < 710	0	0	0	0
>= 710 / < 730	0	0	0	0
>= 730	0	0	0	0

Doc Stat = not full				
Occ Stat = not owner occupied	< 70	>= 70 / < 80	>= 80 / < 100	>= 100
< 550	0	0	0	0
>= 550 / < 570	0	0	0	0
>= 570 / < 590	0	0	0	0
>= 590 / < 610	0	0	0	0
>= 610 / < 630	0	0	0	0
>= 630 / < 650	0	0	0.01	0
>= 650 / < 670	0	0	0.01	0
>= 670 / < 690	0	0	0.01	0.03
>= 690 / < 710	0	0	0.01	0
>= 710 / < 730	0	0	0	0
>= 730	0	0	0	0

Credit Suisse First Boston CSFB HEMT 2005-HFI

11,177 records
Balance: 599,804,576

FICO DISTRIBUTION	No of Loans	Total Scheduled Balance	% SCHED BALANCE	WAC	NET WAC	WA DTI	FICO
580 - 599	1	134,385.64	0.02	10.000	9.477	23.41	590
600 - 619	11	568,906.38	0.09	10.390	9.867	41.63	611
620 - 639	415	20,031,595.07	3.34	10.185	9.663	39.22	632
640 - 659	874	45,995,017.48	7.67	9.634	9.112	37.68	650
660 - 679	1,732	88,409,719.85	14.74	9.289	8.767	37.05	669
680 - 699	1,951	111,736,472.59	18.63	8.770	8.247	36.27	689
700 - 719	1,694	97,179,066.66	16.20	8.621	8.099	36.00	709
720 - 739	1,482	79,967,645.63	13.33	8.224	7.701	34.99	729
740 - 759	1,225	65,269,813.37	10.88	8.122	7.600	34.77	749
760 >=	1,792	90,511,953.65	15.09	7.847	7.325	34.42	779
Total:	11,177	599,804,576.32	100.00	8.655	8.133	35.94	710

DTI Ratio	No of Loans	Total Scheduled Balance	% SCHED BALANCE	WAC	NET WAC	WA DTI	FICO
9.99 <=	513	29,664,259.68	4.95	9.786	9.264	1.12	714
10.00 - 19.99	388	18,620,080.00	3.10	8.190	7.668	16.38	721
20.00 - 29.99	1,546	74,617,297.40	12.44	8.270	7.748	25.94	717
30.00 - 39.99	4,153	223,827,947.86	37.32	8.551	8.028	35.78	712
40.00 - 49.99	4,459	245,929,478.94	41.00	8.763	8.240	44.32	704
50.00 - 59.99	117	7,115,317.41	1.19	8.782	8.260	52.38	697
60.00 - 69.99	1	30,195.03	0.01	6.230	5.727	61.99	743
Total:	11,177	599,804,576.32	100.00	8.655	8.133	35.94	710
Max:	61.99						
Min:	1.00						
Wgt Avg:	35.94						

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Credit Suisse First Boston CSFB HEMT 2005-HF1

11,177 records
Balance: 599,804,576

State	No of Loans	Total Scheduled Balance	% SCHED BALANCE	WAC	NET WAC	WADTI	FICO
AK	4	187,707.05	0.03	8.711	8.189	42.24	690
AL	26	877,879.42	0.15	8.569	8.046	38.32	696
AZ	783	35,911,286.03	5.99	8.732	8.210	35.74	710
CA	2,723	201,325,028.45	33.57	8.692	8.170	36.78	711
CO	657	30,682,491.87	5.12	8.072	7.549	35.77	718
CT	101	5,426,026.97	0.90	8.610	8.088	37.69	711
DC	27	2,233,405.06	0.37	8.230	7.707	28.79	711
DE	48	1,704,154.29	0.28	9.503	8.980	27.87	710
FL	790	38,527,351.44	6.42	9.030	8.508	35.42	703
GA	232	8,469,084.30	1.41	8.699	8.177	36.59	698
HI	53	4,646,126.97	0.77	7.604	7.082	37.61	727
IA	32	1,011,913.23	0.17	8.619	8.096	36.22	720
ID	46	1,632,353.92	0.27	8.233	7.710	35.49	708
IL	270	11,752,325.18	1.96	8.590	8.067	38.20	716
IN	62	1,680,949.08	0.28	8.785	8.262	38.57	701
KS	53	1,503,372.77	0.25	7.663	7.141	37.94	713
KY	27	759,398.81	0.13	9.008	8.485	36.28	681
LA	16	486,416.00	0.08	8.106	7.584	36.86	710
MA	172	9,337,823.26	1.56	9.317	8.795	32.53	716
MD	332	16,751,981.79	2.79	9.194	8.672	35.25	702
ME	17	664,873.00	0.11	8.262	7.739	36.46	707
MI	641	19,688,992.14	3.28	7.928	7.406	37.14	721
MN	168	6,717,046.36	1.12	8.691	8.168	38.37	708
MO	126	4,169,958.69	0.70	8.350	7.827	37.08	709
MS	8	267,342.74	0.04	9.608	9.085	43.33	681
MT	21	579,777.80	0.10	8.953	8.430	40.38	687
NC	160	5,650,771.33	0.94	8.638	8.116	36.28	702
ND	5	116,186.23	0.02	9.205	8.682	41.06	697
NE	19	656,092.32	0.11	8.834	8.311	38.72	682
NH	32	1,534,354.36	0.26	9.319	8.797	32.40	717
NJ	615	33,592,502.78	5.60	8.594	8.072	33.93	710
NM	51	2,159,621.72	0.36	8.514	7.992	33.93	706
NV	493	30,518,093.72	5.09	8.418	7.896	35.23	714
NY	511	37,318,227.88	6.22	8.534	8.012	33.83	709
OH	141	4,268,354.41	0.71	9.005	8.482	37.01	691
OK	33	1,155,693.89	0.19	8.005	7.483	36.46	710
OR	230	10,286,758.85	1.72	8.426	7.903	38.56	714
PA	219	8,870,884.69	1.48	8.759	8.237	34.83	709
RI	26	1,173,561.64	0.20	8.846	8.323	39.24	686
SC	90	3,530,416.86	0.59	9.091	8.569	35.99	708
SD	7	194,090.73	0.03	8.348	7.825	43.13	687
TN	57	1,716,462.98	0.29	8.882	8.360	37.63	693

Continued...

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Credit Suisse First Boston CSFB HEMT 2005-HF1

1,177 records
Balance: 599,804,576

...continued

State	No of Loans	Total Scheduled Balance	% SCHED BALANCE	WAC	NET WAC	WADTI	FICO
TX	135	4,934,451.94	0.82	9.153	8.630	36.44	707
UT	83	3,329,674.23	0.56	8.037	7.514	33.63	723
VA	368	21,591,127.90	3.60	9.256	8.734	32.13	699
VT	4	173,158.07	0.03	7.078	6.555	42.93	785
WA	353	16,194,045.52	2.70	8.580	8.058	38.44	708
WI	82	2,514,488.19	0.42	8.810	8.288	39.97	703
WV	12	422,504.76	0.07	8.163	7.641	39.65	697
WY	16	907,984.70	0.15	8.388	7.865	39.03	703
Total:	11,177	599,804,576.32	100.00	8.655	8.133	35.94	710

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Oct 21, 2005 12:24

DERIVED INFORMATION [10/24/2005]***HEMT Series 2005-HF1***
[\\$597,800,200]

Credit Suisse First Boston Mortgage Acceptance Corp.
Depositor

JPMorgan Chase Bank, National Association
Master Servicer and Trust Administrator

The information contained in the attached materials is referred to as the "Information".

The Information has been provided by Credit Suisse First Boston. The Information contained herein is preliminary and subject to change.

The Information addresses only certain aspects of the applicable note's characteristics and thus does not provide a complete assessment or contain all material information about the notes. As such, the Information may not reflect the impact of all structural characteristics of the notes. The assumptions underlying the Information, including structure and collateral, may be modified from time to time to reflect changed circumstances.

Although a registration statement (including the prospectus) relating to the notes discussed in this communication has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to the notes discussed in this communication has not been filed with the Securities and Exchange Commission. There shall not be any offer or sale of the notes discussed in this communication in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such state. Prospective purchasers are recommended to review the final prospectus and prospectus supplement relating to the notes ("Offering Documents") discussed in this communication for definitive Information on any matter discussed in this communication. Offering Documents contain data that is current as of their publication dates and after publication may no longer be complete or current. A final prospectus and prospectus supplement may be obtained by contacting the Credit Suisse First Boston Trading Desk at (212) 538-8373 or from the Securities and Exchange Commission's website.

The analyses, calculations and valuations herein are based on certain assumptions and data provided by third parties that may vary from the actual characteristics of the pool. Neither Credit Suisse First Boston LLC nor the Depositor

Deal Name: HEMT 2008-HF1
 GROUP 2 - HELCOS
 Detailed collateral info 306,306,863

Aggregated MASON	# of Loans	Balance	Avg Balance	% of group Balance	WAC	WARM	FCO	CLTY	CLTY	Difference	DTI	% of Full Dec	Primary Owner	% of Cashout
0.000 - 10.000	5329	306,306,863.27	57,479.05	100	1.58	254	718	20.62	87.23	66.61	36.15	49.75	87.99	45.96
10.001 - 10.500	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0
10.501 - 11.000	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0
11.001 - 11.500	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0
11.501 - 12.000	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0
12.001 - 12.500	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0
12.501 - 13.000	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0
13.001 - 13.500	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0
13.501 - 14.000	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0
14.001 - 14.500	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0

FICO	# of Loans	Balance	Avg Balance	% of group Balance	WAC	WARM	FCO	CLTY	CLTY	Difference	DTI	% of Full Dec	Primary Owner	% of Cashout
580-599	1	134,385.64	134,385.64	0.04	3.5	164	590	15	80	65	23.41	100	0	0
600-619	4	179,050.69	44,762.72	0.06	2.63	237	614	11.06	76.13	65.07	40.47	12.78	100	73.04
620-639	75	4,729,721.38	59,852.95	1.45	3.33	228	630	17.86	81.38	63.72	38.82	57.64	99.27	60.49
640-659	213	11,777,194.53	64,881.66	4.5	2.14	235	650	20.7	78.71	58.01	38.95	51.03	92.27	77.1
660-679	678	36,673,113.94	54,090.14	11.97	2.24	251	659	18.57	84.7	66.15	38.84	34.18	57.86	57.86
680-699	915	30,809,412.44	64,272.38	19.2	1.83	251	659	21.06	86.61	67.51	38.6	41.13	87.14	54.01
700-719	630	52,338,983.42	63,659.02	17.09	1.63	257	709	21.39	83.9	67.51	38.61	42.04	87.23	48.54
720-739	783	44,970,068.97	57,433.94	14.68	1.21	285	729	20.11	87.97	67.26	33.78	50.7	88.88	39.1
740-759	703	38,035,173.85	54,109.78	12.42	1.28	297	749	20.81	89.58	68.77	33.49	48.08	89.54	33.27
760-779	608	31,580,000.15	51,940.79	10.31	1.09	289	769	19.88	88.56	69.66	33.77	38.63	88.34	27.57
780+ =	519	23,374,738.36	48,891.63	8.28	0.92	285	792	23.07	88.49	63.42	34.47	63.42	88.13	33.27

CLTY	# of Loans	Balance	Avg Balance	% of group Balance	WAC	WARM	FCO	CLTY	CLTY	Difference	DTI	% of Full Dec	Primary Owner	% of Cashout
< 60.00	942	66,474,726.44	70,607.65	21.7	0.99	244	712	23.4	86.68	43.28	36.04	37.56	83.98	62.93
60.01 - 60.00	412	28,718,476.23	64,633.10	8.72	1.46	240	707	21.61	81.97	60.3	38	39.09	73.97	64.86
63.01 - 60.00	634	41,622,537.39	48,738.45	13.59	1.57	246	715	18.92	88.28	63.96	33.97	43.2	80.06	36.42
60.01 - 50.00	1462	68,615,281.90	46,924.48	22.4	1.69	283	718	17.49	91.26	73.61	34.95	51.59	83.38	33.17
50.01 - 100.00	1659	102,073,733.29	62,009.48	33.99	1.91	289	719	21.33	96.77	77.42	37.29	39.5	98.7	20.1

Documentation Type	# of Loans	Balance	Avg Balance	% of group Balance	WAC	WARM	FCO	CLTY	CLTY	Difference	DTI	% of Full Dec	Primary Owner	% of Cashout
Blank	64	2,629,716.22	41,089.35	1.69	2.73	178	705	17.4	83.82	66.42	32.67	0	60.09	36.45
Reduced Doc	1894	68,179,508.95	68,179.50	87.46	2.04	232	718	19.86	83.96	66.1	38.13	0	82.82	50.05
Standard	270	10,805,573.72	62,459.28	10.63	1.7	232	710	19.35	81.91	62.56	38.64	0	92.66	57.54

Deal to Income Ratio	# of Loans	Balance	Avg Balance	% of group Balance	WAC	WARM	FCO	CLTY	CLTY	Difference	DTI	% of Full Dec	Primary Owner	% of Cashout
0.00 - 40.00	3484	109,438,807.61	55,234.47	62.83	1.57	352	720	20.27	87.08	66.61	31.28	47.98	86.62	43.87
40.01 - 45.00	1332	75,716,810.16	61,458.52	24.72	1.68	326	714	21.19	88.31	67.72	42.55	45.3	89.27	48.49
45.01 - 50.00	568	32,865,381.92	61,441.17	10.41	1.41	278	718	21.47	88.28	64.78	47.53	63.89	91.66	51.76
50.01 - 55.00	33	2,384,135.38	60,222.78	0.75	1.51	272	718	20.12	85.46	65.34	52.14	59.93	87.49	55.53
55.01 - 50.00	12	892,328.22	74,377.35	0.29	0.55	265	721	15.46	70.43	54.97	58.13	58.02	89.47	29.96
greater than 50.00														

Under Ratio	# of Loans	Balance	Avg Balance	% of group Balance	WAC	WARM	FCO	CLTY	CLTY	Difference	DTI	% of Full Dec	Primary Owner	% of Cashout
<= 40.00	4896	273,157,717.20	54,675.78	89.18	1.56	354	717	18.17	89.5	71.33	36.18	49.41	88.48	41.63
40.01 - 45.00	82	8,730,229.86	106,466.11	2.85	0.82	260	713	31.27	74.42	43.15	35.52	39.96	94.58	80.08
45.01 - 50.00	227	9,293,678.17	96,203.09	2.97	0.94	249	723	35.54	75.12	39.58	36.12	42.3	92.49	90.04
50.01 - 55.00	34	3,624,092.27	106,614.48	1.18	1	228	714	34.81	66.42	31.66	36.68	32.38	70.46	81.36
55.01 - 60.00	23	2,790,706.65	121,335.07	0.91	0.73	223	745	45.82	79.23	33.41	42.32	62.51	88.37	76
60.01 - 65.00	14	1,328,327.57	94,884.11	0.43	1.07	214	714	35.97	58.51	22.54	34.6	23.62	87.89	73.08
65.01 - 70.00	8	1,081,668.59	15,233.57	0.35	0.42	222	754	4.7	69.39	22.29	36.54	66.38	71.08	43.15
70.01 - 75.00	4	309,444.43	82,361.11	0.11	0.04	227	741	27.29	36.75	9.46	36.18	100.00	100.00	100
75.01 - 80.00	1	37,034.03	37,034.03	0.01	1.75	284	679	15.98	19.98	4	34.72	64.39	100	100
80.01 - 85.00	3	146,518.63	48,872.88	0.05	1.09	314	675	36.07	39.21	3.14	34.72	64.39	100	100
85.01 - =	94	8,110,566.87	86,281.99	2.65	0.94	277	718	57.42	57.43	0.01	33.75	62.21	69.18	79.21

the original LTV of the loan, CLTY is the combined senior and junior loans
 WAC is the Margin

NON-10

Doc Stat = full				
Occ Stat = owner occupied	< 70	>= 70 / < 80	>= 80 / < 100	>= 100
< 550	0	0	0	0
>= 550 / < 570	0	0	0	0
>= 570 / < 590	0	0	0	0
>= 590 / < 610	0	0	0	0
>= 610 / < 630	0	0	0	0
>= 630 / < 650	0	0	0	0
>= 650 / < 670	0	0	0	0
>= 670 / < 690	0	0	0	0
>= 690 / < 710	0	0	0	0
>= 710 / < 730	0	0	0	0
>= 730	0	0	0	0

Doc Stat = not full				
Occ Stat = owner occupied	< 70	>= 70 / < 80	>= 80 / < 100	>= 100
< 550	0	0	0	0
>= 550 / < 570	0	0	0	0
>= 570 / < 590	0	0	0	0
>= 590 / < 610	0	0	0	0
>= 610 / < 630	0	0	0	0
>= 630 / < 650	0	0	0	0
>= 650 / < 670	0	0	0	0
>= 670 / < 690	0	0	0	0
>= 690 / < 710	0	0	0	0
>= 710 / < 730	0	0	0	0
>= 730	0	0	0	0

Doc Stat = full				
Occ Stat = not owner occupied	< 70	>= 70 / < 80	>= 80 / < 100	>= 100
< 550	0	0	0	0
>= 550 / < 570	0	0	0	0
>= 570 / < 590	0	0	0	0
>= 590 / < 610	0	0	0	0
>= 610 / < 630	0	0	0	0
>= 630 / < 650	0	0	0	0
>= 650 / < 670	0	0	0	0
>= 670 / < 690	0	0	0	0
>= 690 / < 710	0	0	0	0
>= 710 / < 730	0	0	0	0
>= 730	0	0	0	0

Doc Stat = not full				
Occ Stat = not owner occupied	< 70	>= 70 / < 80	>= 80 / < 100	>= 100
< 550	0	0	0	0
>= 550 / < 570	0	0	0	0
>= 570 / < 590	0	0	0	0
>= 590 / < 610	0	0	0	0
>= 610 / < 630	0	0	0	0
>= 630 / < 650	0	0	0	0
>= 650 / < 670	0	0	0	0
>= 670 / < 690	0	0	0	0
>= 690 / < 710	0	0	0	0
>= 710 / < 730	0	0	0	0
>= 730	0	0	0	0

Doc Stat = full				
Occ Stat = owner occupied	< 70	>= 70 / < 80	>= 80 / < 100	>= 100
< 550	0	0	0	0
>= 550 / < 570	0	0	0	0
>= 570 / < 590	0	0	0	0
>= 590 / < 610	0	0	0	0
>= 610 / < 630	0.04	0.01	0.12	0.01
>= 630 / < 650	0.05	0.12	0.52	0.06
>= 650 / < 670	0.26	0.18	1.15	0.34
>= 670 / < 690	0.28	0.34	1.91	0.91
>= 690 / < 710	0.21	0.21	2.16	0.77
>= 710 / < 730	0.25	0.3	1.75	0.82
>= 730	0.44	0.74	5.76	2.11

Doc Stat = full				
Occ Stat = not owner occupied	< 70	>= 70 / < 80	>= 80 / < 100	>= 100
< 550	0	0	0	0
>= 550 / < 570	0	0	0	0
>= 570 / < 590	0	0	0	0
>= 590 / < 610	0	0	0.02	0
>= 610 / < 630	0	0	0	0
>= 630 / < 650	0	0	0.01	0
>= 650 / < 670	0	0	0.04	0
>= 670 / < 690	0	0.04	0.09	0
>= 690 / < 710	0.03	0.05	0.2	0
>= 710 / < 730	0	0.06	0.2	0
>= 730	0.16	0.12	0.73	0

Doc Stat = not full				
Occ Stat = owner occupied	< 70	>= 70 / < 80	>= 80 / < 100	>= 100
< 550	0	0	0	0
>= 550 / < 570	0	0	0	0
>= 570 / < 590	0	0	0	0
>= 590 / < 610	0	0	0	0
>= 610 / < 630	0.03	0.07	0.08	0
>= 630 / < 650	0.12	0.12	0.23	0
>= 650 / < 670	0.37	0.3	1	0.11
>= 670 / < 690	0.4	0.45	2.06	0.32
>= 690 / < 710	0.42	0.59	2.43	0.93
>= 710 / < 730	0.26	0.52	1.65	0.88
>= 730	0.84	0.82	3.01	2.27

Doc Stat = not full				
Occ Stat = not owner occupied	< 70	>= 70 / < 80	>= 80 / < 100	>= 100
< 550	0	0	0	0
>= 550 / < 570	0	0	0	0
>= 570 / < 590	0	0	0	0
>= 590 / < 610	0	0	0	0
>= 610 / < 630	0	0	0	0
>= 630 / < 650	0	0.01	0.06	0
>= 650 / < 670	0.08	0.11	0.18	0
>= 670 / < 690	0.17	0.1	0.47	0
>= 690 / < 710	0.05	0.2	0.58	0
>= 710 / < 730	0.07	0.13	0.36	0.02
>= 730	0.13	0.14	1.1	0

HEMT 2005-HF1 Compmat

BreakEven CDR for Class M-5

Assumption

1)	100% loss severity
2)	triggers fall
3)	6 month Lag
4)	Forward LIBOR+200
CDR	6.3
Cum Loss	13.70%

HEMT 2005-HF1
 100 PPC (basa case)
 Par Price
 Trigger Fall

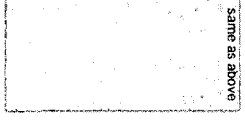
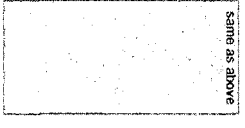
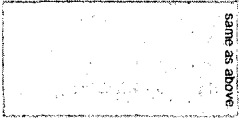
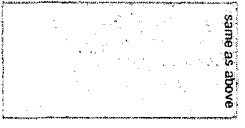
*Any lower CDR (by 0.1 increments) will result in a positive yield
 **Any lower CDR (by 0.1 increments) will not take a principal loss

NO PREPAY STRESS

	Min 0	Class M-2	200.00	Min 0	Class M-4	200.00	Min 0	Class M-7	200.00	Min 0	Class M-8	200.00
Fwd LIBOR/Swap Shift	-200.00	0.00	200.00	-200.00	0.00	200.00	-200.00	0.00	200.00	-200.00	0.00	200.00
Prepay	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Loss Severity: 100%												
Recovery Delay: 6 months	22.2	20.8	20.7	18.6	16.9	16.6	14.3	12.7	12.1	13.1	11.3	10.9
% Cum Loss Yield Break	11.0	10.2	10.1	8.9	8.0	7.8	6.6	5.8	5.5	6.0	5.1	4.9
CDR - Yield Break	21.4	19.6	18.9	18.0	16.2	15.6	13.7	11.9	11.1	12.7	10.7	10.1
% Cum Loss 1st \$ Principal Loss	10.5	9.5	9.1	8.6	7.6	7.3	6.3	5.4	5.0	5.8	4.8	4.5
**CDR - 1st \$ Principal Loss												
Loss Severity: 100%												
Recovery Delay: 6 months, NO ADVANCE	21.2	19.8	19.7	17.9	16.2	15.7	13.7	12.2	11.6	12.8	10.9	10.3
% Cum Loss Yield Break	10.4	9.6	9.5	8.5	7.6	7.3	6.3	5.5	5.2	5.8	4.9	4.6
CDR - Yield Break	20.5	18.6	18.1	17.3	15.5	14.7	13.2	11.3	10.5	12.2	10.3	9.5
% Cum Loss 1st \$ Principal Loss	10.0	8.9	8.6	8.2	7.2	6.8	6.0	5.1	4.7	5.5	4.6	4.2
**CDR - 1st \$ Principal Loss												

PREPAY STRESS

	Min 0	Class M-2	200.00	Min 0	Class M-4	200.00	Min 0	Class M-7	200.00	Min 0	Class M-8	200.00
Fwd LIBOR/Swap Shift	-200.00	0.00	200.00	-200.00	0.00	200.00	-200.00	0.00	200.00	-200.00	0.00	200.00
Prepay	2.00	1.00	0.50	2.00	1.00	0.50	2.00	1.00	0.50	2.00	1.00	0.50
Loss Severity: 100%												
Recovery Delay: 6 months	16.6	16.6	26.1	13.1	13.1	21.7	8.7	17.6	17.6	7.5	16.1	16.1
% Cum Loss Yield Break	18.0	18.0	6.8	13.9	13.9	5.4	9.1	4.2	4.2	7.8	3.8	3.8
CDR - Yield Break	16.3	16.3	23.6	12.8	12.8	20.4	8.4	16.1	16.1	7.3	15.0	15.0
% Cum Loss 1st \$ Principal Loss	17.6	17.6	6.0	13.6	13.6	5.0	8.8	3.8	3.8	7.6	3.5	3.5
**CDR - 1st \$ Principal Loss												
Loss Severity: 100%												
Recovery Delay: 6 months, NO ADVANCE	15.9	15.9	25.0	12.5	12.5	20.8	8.4	16.6	16.6	7.2	15.4	15.4
% Cum Loss Yield Break	17.1	17.1	6.4	13.2	13.2	5.1	8.7	3.9	3.9	7.5	3.6	3.6
CDR - Yield Break	15.8	15.8	22.5	12.3	12.3	19.4	8.1	15.4	15.4	7.0	14.3	14.3
% Cum Loss 1st \$ Principal Loss	16.8	16.8	5.6	13.0	13.0	4.7	8.4	3.6	3.6	7.2	3.3	3.3
**CDR - 1st \$ Principal Loss												



Summary

Gross WAC: 0.00
 FICO: 702
 FICO < 600: 0.00
 FICO 600-650: 11.53
 CLTV: 96.50
 CLTV = 80: 0.50
 CLTV > 80: 96.48
 CLTV 95.01 - 100: 67.07
 Full Doc %: 38.07
 Stated Doc %: 8.34
 Purchase: 79.85
 CO: 17.94
 OO: 91.88
 PPP: 32.30
 DTI: 38.87
 ARM: 0.00
 1st Lien: 0.10
 Ave Bal: 50,187.88
 count: 5848
 Loan Bal < 100K: 82.75
 Rate > 12%: 0.00
 MH: 0.00
 Top State: CA(29.6%)
 Silent 2nd: 0.00
 IO: 1.55
 IO-3yr: 0.15
 IO-5yr: 0.68
 IO-10yr: 0.72
 IO-FICO: 710
 IO-CLTV: 97.45
 IO-DTI: 34.07
 IO-FULL DOC: 0.23
 IO-Purch: 1.29

FICO & Documentation	Full Doc	Stated		All Docs	Purch	CO	WAC	Average		IO	Silent 2nd
		Other Doc	Stated					Scheduled Balance	Combined LTV		
601 - 650	5.70	1.08	4.75	11.53	7.61	3.53	10.41	47,673,436	96.70	0.86	0.00
651 - 700	15.35	3.84	22.16	41.35	31.73	8.61	9.66	49,965,462	96.94	1.42	0.00
701 - 750	10.46	2.16	19.14	31.76	27.11	4.11	9.14	51,336,692	96.61	1.80	0.00
751 - 800	6.16	1.21	7.05	14.43	12.59	1.60	8.67	50,951,673	95.14	1.95	0.00
801 - 850	0.39	0.05	0.49	0.93	0.80	0.09	8.40	43,809,597	91.16	1.33	0.00
Total:	38.07	8.34	53.59	100.00	79.85	17.94	9.43	50,187,878	96.50	1.55	0.00

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Comb. LTV & FICO	FICO < 450	FICO 450-500	FICO 501-550	FICO 551-600	FICO 601-650	FICO 651-700	FICO 701-750	FICO 751-800	FICO 801-850	Total	Average Scheduled Balance	WAC	Margin	Limited Doc	Stated Doc	IO	Silent 2nd
<= 10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.02	28,817.73	6.90	0.00	0.00	0.00	0.00	0.00
10.01 - 20.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	0.01	0.00	0.07	69,403.12	7.22	0.00	0.00	0.00	0.00	0.00
20.01 - 30.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.06	41,871.24	8.24	0.00	0.00	0.05	0.00	0.00
30.01 - 40.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.02	0.04	0.09	54,836.55	7.25	0.00	0.00	0.07	0.00	0.00
40.01 - 50.00	0.00	0.00	0.00	0.00	0.03	0.01	0.00	0.01	0.00	0.04	31,137.02	9.39	0.00	0.00	0.02	0.00	0.00
50.01 - 60.00	0.00	0.00	0.00	0.00	0.05	0.07	0.07	0.07	0.01	0.34	61,971.26	8.30	0.00	0.00	0.08	0.00	0.00
60.01 - 70.00	0.00	0.00	0.00	0.00	0.06	0.14	0.13	0.18	0.01	0.72	84,581.35	8.28	0.00	0.00	0.28	0.00	0.00
70.01 - 80.00	0.00	0.00	0.00	0.00	0.20	0.57	0.47	0.57	0.05	2.18	79,086.92	8.06	0.00	0.00	1.08	0.00	0.00
80.01 - 90.00	0.00	0.00	0.00	0.00	1.51	2.71	4.53	2.71	0.22	14.00	43,423.07	9.12	0.00	0.00	7.77	1.71	1.83
90.01 - 100.00	0.00	0.00	0.00	0.00	9.69	35.09	26.27	10.84	0.60	82.48	50,835.01	9.53	0.00	0.00	42.02	5.94	1.57
Total:	0.00	0.00	0.00	0.00	11.53	41.35	31.76	14.43	0.93	100.00	50,187.88	9.43	0.00	0.00	51.38	8.34	1.55

Balance & FICO	FICO < 450	FICO 450-500	FICO 501-550	FICO 551-600	FICO 601-650	FICO 651-700	FICO 701-750	FICO 751-800	FICO 801-850	Total	CLTV	WAC	Margin	Limited Doc	Stated Doc	IO	Silent 2nd
0.01 - 50,000.00	0.00	0.00	0.00	0.00	4.83	16.31	11.68	5.49	0.41	38.73	96.62	9.37	0.00	15.43	2.32	0.64	0.00
50,000.01 - 100,000.00	0.00	0.00	0.00	0.00	5.23	18.42	14.00	6.01	0.40	44.06	97.13	9.44	0.00	25.34	3.97	1.62	0.00
100,000.01 - 150,000.00	0.00	0.00	0.00	0.00	1.14	4.92	4.54	1.79	0.11	12.51	96.43	9.51	0.00	8.14	1.26	3.74	0.00
150,000.01 - 200,000.00	0.00	0.00	0.00	0.00	0.25	1.44	1.09	0.75	0.00	3.53	91.47	9.80	0.00	1.90	0.79	3.52	0.00
200,000.01 - 250,000.00	0.00	0.00	0.00	0.00	0.08	0.17	0.08	0.24	0.00	0.57	85.15	8.69	0.00	0.33	0.00	0.00	0.00
250,000.01 - 300,000.00	0.00	0.00	0.00	0.00	0.00	0.09	0.10	0.00	0.00	0.19	90.15	10.27	0.00	0.10	0.00	0.00	0.00
300,000.01 - 350,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	0.00	0.00	0.12	84.38	7.38	0.00	0.00	0.00	0.00	0.00
400,000.01 - 450,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	0.15	0.00	0.29	79.82	7.19	0.00	0.15	0.00	0.00	0.00
Total:	0.00	0.00	0.00	0.00	11.53	41.35	31.76	14.43	0.93	100.00	96.50	9.43	0.00	51.38	8.34	1.55	0.00

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RATES & FIGO	FIGO < 450	FIGO 450-500	FIGO 501-550	FIGO 551-600	FIGO 601-650	FIGO 651-700	FIGO 701-750	FIGO 751-800	FIGO 801-850	Total	CLTV	WAC	Margin	Average Scheduled Balance	Limited Dec	Stated Dec	IO	Silent 2nd
5.001 - 5.500	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.01	0.03	68.32	5.50	0.00	44,292.39	0.00	0.00	0.00	0.00
5.501 - 6.000	0.00	0.00	0.00	0.00	0.00	0.03	0.08	0.07	0.00	0.17	94.94	5.83	0.00	46,586.82	0.02	0.00	0.00	0.00
6.001 - 6.500	0.00	0.00	0.00	0.00	0.00	0.19	0.36	0.34	0.04	0.93	85.42	6.41	0.00	48,618.33	0.15	0.01	0.62	0.00
6.501 - 7.000	0.00	0.00	0.00	0.00	0.05	0.48	0.88	1.30	0.10	3.24	89.63	6.85	0.00	50,291.22	0.46	0.18	1.07	0.00
7.001 - 7.500	0.00	0.00	0.00	0.00	0.07	0.94	1.89	2.52	0.23	7.66	93.82	7.35	0.00	54,283.63	2.04	0.49	1.56	0.00
7.501 - 8.000	0.00	0.00	0.00	0.00	0.45	2.87	5.39	8.89	0.16	9.28	95.19	7.85	0.00	51,073.74	4.49	0.24	1.45	0.00
8.001 - 8.500	0.00	0.00	0.00	0.00	0.38	3.99	6.44	9.73	0.07	9.86	96.84	8.35	0.00	47,665.38	3.94	0.58	2.16	0.00
8.501 - 9.000	0.00	0.00	0.00	0.00	0.90	6.44	9.92	14.08	0.08	14.08	97.30	8.82	0.00	47,231.78	6.80	0.73	1.95	0.00
9.001 - 9.500	0.00	0.00	0.00	0.00	0.81	4.87	6.19	8.27	0.05	9.47	96.83	9.31	0.00	50,620.89	5.07	0.68	3.94	0.00
9.501 - 10.000	0.00	0.00	0.00	0.00	1.88	6.19	4.24	1.36	0.04	13.72	98.08	9.83	0.00	52,230.34	8.38	1.28	0.32	0.00
10.001 - 10.500	0.00	0.00	0.00	0.00	1.75	4.76	3.02	0.88	0.00	10.41	98.02	10.33	0.00	52,161.15	6.35	1.26	1.09	0.00
10.501 - 11.000	0.00	0.00	0.00	0.00	1.91	2.93	1.58	0.36	0.06	6.84	97.08	10.82	0.00	49,315.74	3.90	1.06	0.49	0.00
11.001 - 11.500	0.00	0.00	0.00	0.00	2.29	1.97	0.76	0.22	0.03	4.27	97.18	11.31	0.00	51,192.73	2.77	0.69	0.24	0.00
11.501 >=	0.00	0.00	0.00	0.00	2.05	4.73	2.25	0.96	0.05	10.04	96.86	12.41	0.00	48,877.24	7.02	1.52	1.94	0.00
Total:	0.00	0.00	0.00	0.00	11.53	41.35	31.76	14.43	0.93	100.00	96.50	9.43	0.00	50,187.88	51.38	8.34	1.55	0.00

RATES & CBLTV	CBLTV 40.01 - 50	CBLTV 50.01 - 60	CBLTV 60.01 - 70	CBLTV 70.01 - 80	CBLTV 81.01 - 90	CBLTV 91.01 - 100	CBLTV 100+	Total	WA FIGO	WAC	Average Scheduled Balance	Limited Dec	Stated Dec	IO	SILENT 2nd
5.01 - 5.50	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.03	764	5.50	44,292.39	0.00	0.00	0.00	0.00
5.51 - 6.00	0.00	0.00	0.00	0.00	0.07	0.10	0.00	0.17	736	5.83	46,586.82	0.02	0.00	0.00	0.00
6.01 - 6.50	0.01	0.06	0.03	0.12	0.37	0.32	0.00	0.93	740	6.41	48,618.33	0.15	0.00	0.62	0.00
6.51 - 7.00	0.00	0.07	0.13	0.21	0.98	1.78	0.00	3.24	741	6.85	50,291.22	0.46	0.18	1.07	0.00
7.01 - 7.50	0.00	0.06	0.13	0.51	1.64	5.33	0.00	7.66	731	7.35	54,283.63	2.04	0.11	1.56	0.00
7.51 - 8.00	0.00	0.00	0.12	0.52	1.50	7.08	0.00	9.28	720	7.85	51,073.74	4.49	0.24	1.45	0.00
8.01 - 8.50	0.00	0.02	0.11	0.23	1.16	8.31	0.00	9.86	711	8.35	47,665.38	3.94	0.58	2.16	0.00
8.51 - 9.00	0.02	0.01	0.04	0.12	1.75	12.03	0.00	14.08	702	8.82	47,231.78	6.80	0.73	1.95	0.00
9.01 - 9.50	0.00	0.05	0.09	0.12	1.35	7.85	0.00	9.47	696	9.31	50,620.89	5.07	0.68	3.94	0.00
9.51 - 10.00	0.01	0.03	0.01	0.05	1.30	12.32	0.00	13.72	695	9.83	52,230.34	8.38	1.28	0.32	0.00
10.01 - 10.50	0.00	0.00	0.02	0.03	1.03	9.33	0.00	10.41	691	10.33	52,161.15	6.35	1.26	1.09	0.00
10.51 - 11.00	0.00	0.00	0.09	0.03	0.90	5.80	0.00	6.84	680	10.82	49,315.74	3.90	1.06	0.49	0.00
11.01 - 11.50	0.00	0.00	0.09	0.05	0.66	3.57	0.00	4.27	678	11.31	51,192.73	2.77	0.69	0.24	0.00
11.51 >=	0.01	0.04	0.01	0.05	1.28	8.66	0.00	10.04	687	12.41	48,877.24	7.02	1.52	1.94	0.00
Total:	0.04	0.34	0.72	2.18	14.00	82.48	0.00	100.00	702	9.43	50,187.88	51.38	8.34	1.55	0.00

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Summary

Gross MARGIN: 1.58
 FICO: 718
 FICO < 600: 0.04
 FICO 600-650: 3.75
 CLTV: 87.23
 CLTV = 80: 3.26
 CLTV > 80: 75.04
 CLTV 95.01 - 100: 26.93
 Full Doc %: 49.25
 Stated Doc %: 5.31
 Purchase: 44.18
 CO: 45.96
 OO: 87.99
 PPP: 1.08
 DTI: 36.18
 ARM: 100.00
 1st Lien: 2.46
 Avg Bal: 57,479.05
 count: 5329
 Loan Bal < 100K: 57.56
 Rate > 12%: 0.00
 MH: 0.00
 Top State: CA(37.3%)
 Silent 2nd: 0.00
 IO: 100.00
 IO: 3yr: 0.00
 IO: 5yr: 30.41
 IO: 10yr: 53.37
 IO: FICO: 718
 IO: CLTV: 87.23
 IO: DTI: 36.15
 IO: FULL DOC: 49.25
 IO: Purch: 44.18

FICO & Documentation	Full Doc	Stated	Other Doc	All Docs	Purch	CO	W.A.MARGIN	Average			
								Scheduled Balance	Combined LTV	IO	Silent 2nd
551 - 600	0.04	0.00	0.00	0.04	0.04	0.00	3.50	134,385,640	80.00	100.00	0.00
601 - 650	2.13	0.32	1.30	3.75	0.66	2.90	2.60	61,413,764	81.15	100.00	0.00
651 - 700	15.70	2.06	16.44	34.19	11.41	19.33	1.99	60,086,568	85.48	100.00	0.00
701 - 750	17.73	2.00	18.05	37.78	17.70	16.01	1.42	58,616,512	89.06	100.00	0.00
751 - 800	12.52	1.10	8.84	22.47	13.29	7.13	1.09	52,369,337	88.14	100.00	0.00
801 - 850	1.13	0.03	0.62	1.77	1.08	0.59	0.70	49,399,194	83.58	100.00	0.00
Total:	49.25	5.51	45.24	100.00	44.18	45.96	1.58	57,479,051	87.23	100.00	0.00

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Comb. LTV & FICO	FICO										Total	Average Scheduled Balance	WA Margin	Margin	Limited Doc	Stated Doc	IO	Silent 2nd
	< 450	450-500	501-550	551-600	601-650	651-700	701-750	751-800	801-850	851-900								
<= 10.00	0.00	0.00	0.00	0.00	0.01	0.08	0.02	0.00	0.00	0.11	27,126.18	1.98	1.98	0.04	0.00	100.00	0.00	
10.01 - 20.00	0.00	0.00	0.00	0.00	0.03	0.13	0.13	0.02	0.00	0.30	42,268.28	0.77	0.77	0.02	0.01	100.00	0.00	
20.01 - 30.00	0.00	0.00	0.00	0.00	0.04	0.13	0.07	0.00	0.00	0.24	56,716.46	0.93	0.93	0.09	0.00	100.00	0.00	
30.01 - 40.00	0.00	0.00	0.00	0.00	0.05	0.18	0.20	0.05	0.10	0.58	50,731.08	0.45	0.45	0.21	0.00	100.00	0.00	
40.01 - 50.00	0.00	0.00	0.00	0.00	0.02	0.07	0.40	0.36	0.10	1.60	70,873.39	0.80	0.80	1.00	0.15	100.00	0.00	
50.01 - 60.00	0.00	0.00	0.00	0.00	0.16	0.89	0.33	0.79	0.00	2.17	65,850.70	1.19	1.19	1.10	0.22	100.00	0.00	
60.01 - 70.00	0.00	0.00	0.00	0.00	0.22	2.29	1.37	1.09	0.06	5.04	68,024.82	0.99	0.99	2.81	0.55	100.00	0.00	
70.01 - 80.00	0.00	0.00	0.00	0.04	0.97	5.14	5.36	3.26	0.16	14.93	77,504.10	1.13	1.13	7.66	1.80	100.00	0.00	
80.01 - 90.00	0.00	0.00	0.00	0.00	1.38	12.76	11.64	6.41	0.69	32.89	48,521.51	1.66	1.66	16.81	1.58	100.00	0.00	
90.01 - 100.00	0.00	0.00	0.00	0.00	0.85	11.90	18.26	10.49	0.66	42.15	59,196.29	1.81	1.81	14.65	1.20	100.00	0.00	
Total:	0.00	0.00	0.00	0.04	3.75	34.19	37.78	22.47	1.77	100.00	57,479.05	1.58	1.58	44.38	5.51	100.00	0.00	

Balance & FICO	FICO										Total	CLTV	WA Margin	Margin	Limited Doc	Stated Doc	IO	Silent 2nd
	< 450	450-500	501-550	551-600	601-650	651-700	701-750	751-800	801-850	851-900								
<= 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	82.81	1.78	1.78	0.01	0.00	100.00	0.00	
0.01 - 50,000.00	0.00	0.00	0.00	0.00	0.80	8.13	9.05	5.57	0.40	23.96	89.12	1.69	1.69	7.12	0.82	100.00	0.00	
50,000.01 - 100,000.00	0.00	0.00	0.00	0.00	1.57	12.25	13.77	7.30	0.54	35.44	89.65	1.65	1.65	15.29	2.08	100.00	0.00	
100,000.01 - 150,000.00	0.00	0.00	0.00	0.04	0.54	6.30	6.64	4.96	0.27	18.76	89.01	1.66	1.66	10.66	1.08	100.00	0.00	
150,000.01 - 200,000.00	0.00	0.00	0.00	0.00	0.62	5.13	4.87	2.45	0.36	13.42	82.61	1.59	1.59	8.29	1.35	100.00	0.00	
200,000.01 - 250,000.00	0.00	0.00	0.00	0.00	0.08	0.53	1.20	0.66	0.08	2.55	80.20	0.77	0.77	0.74	0.00	100.00	0.00	
250,000.01 - 300,000.00	0.00	0.00	0.00	0.00	0.00	0.64	0.75	0.47	0.00	1.86	71.41	0.70	0.70	0.57	0.18	100.00	0.00	
300,000.01 - 350,000.00	0.00	0.00	0.00	0.00	0.00	0.10	0.76	0.10	0.13	0.00	81.24	0.74	0.74	0.34	0.00	100.00	0.00	
350,000.01 - 400,000.00	0.00	0.00	0.00	0.00	0.00	0.38	0.13	0.12	0.13	0.76	77.49	0.40	0.40	0.38	0.00	100.00	0.00	
400,000.01 - 450,000.00	0.00	0.00	0.00	0.00	0.14	0.57	0.13	0.27	0.00	1.11	71.01	1.18	1.18	0.28	0.00	100.00	0.00	
450,000.01 - 500,000.00	0.00	0.00	0.00	0.00	0.00	0.16	0.49	0.33	0.00	0.97	69.02	0.53	0.53	0.48	0.00	100.00	0.00	
500,000.01 - 700,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	0.00	0.23	60.71	0.00	0.00	0.23	0.00	100.00	0.00	
Total:	0.00	0.00	0.00	0.04	3.75	34.19	37.78	22.47	1.77	100.00	87.23	1.58	1.58	44.38	5.51	100.00	0.00	

RATES & FICO	FICO										Total	Average Scheduled Balance	WA Margin	Margin	Limited Doc	Stated Doc	IO	Silent 2nd
	< 450	450-500	501-550	551-600	601-650	651-700	701-750	751-800	801-850	851-900								
<= 4.500	0.00	0.00	0.00	0.04	3.46	33.26	37.64	22.42	1.77	98.59	87.17	1.52	1.52	57,865.80	43.52	5.50	100.00	
4.501 - 5.000	0.00	0.00	0.00	0.00	0.13	0.38	0.03	0.00	0.00	0.54	90.53	4.87	4.87	33,370.57	0.38	0.00	100.00	
5.001 - 5.500	0.00	0.00	0.00	0.15	0.26	0.26	0.11	0.05	0.00	0.56	94.72	5.37	5.37	40,963.27	0.35	0.01	100.00	
5.501 - 6.000	0.00	0.00	0.00	0.00	0.01	0.20	0.00	0.00	0.21	84.22	5.75	5.75	64,032.67	0.04	0.00	100.00		
6.001 - 6.500	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00	0.03	97.80	6.25	6.25	32,920.80	0.03	0.00	100.00	
6.501 - 7.000	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.01	95.00	6.70	6.70	19,535.00	0.01	0.00	100.00	
7.001 - 7.500	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.05	100.00	7.25	7.25	41,775.00	0.05	0.00	100.00	
Total:	0.00	0.00	0.00	0.04	3.75	34.19	37.78	22.47	1.77	100.00	87.23	1.58	1.58	57,479.05	44.38	5.51	100.00	

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Credit Suisse First Boston CSFB HEMT 2005-HF1

5,848 records
Balance: 293,498,713

FICO DISTRIBUTION	No of Loans	Total Scheduled Balance	% SCHED BALANCE	WAC	NET WAC	WA DTT	FICO
600 - 619	7	389,855.49	0.13	10.958	10.435	42.16	610
620 - 639	340	15,601,873.69	5.32	10.537	10.015	39.33	632
640 - 659	661	32,217,822.95	10.98	10.218	9.695	38.00	649
660 - 679	1,054	51,736,606.31	17.63	9.842	9.319	37.20	669
680 - 699	1,036	52,927,060.15	18.03	9.372	8.849	35.91	689
700 - 719	864	44,840,083.24	15.28	9.290	8.767	35.30	709
720 - 739	699	34,997,576.66	11.92	9.079	8.557	34.00	729
740 - 759	522	27,230,639.42	9.28	8.784	8.262	33.76	749
760 >=	665	33,557,195.14	11.43	8.635	8.113	33.10	779
Total:	5,848	293,498,713.05	100.00	9.425	8.903	35.72	702

DTI Ratio	No of Loans	Total Scheduled Balance	% SCHED BALANCE	WAC	NET WAC	WA DTT	FICO
9.99 <=	413	24,607,837.37	8.38	10.339	9.817	0.21	712
10.00 - 19.99	121	5,160,899.18	1.76	9.204	8.682	17.08	712
20.00 - 29.99	647	29,347,853.06	10.00	8.959	8.437	25.96	709
30.00 - 39.99	1,935	95,176,087.72	32.43	9.310	8.788	35.80	704
40.00 - 49.99	2,659	135,257,186.86	46.08	9.440	8.917	44.48	696
50.00 - 59.99	73	3,948,848.86	1.35	9.770	9.248	51.74	680
Total:	5,848	293,498,713.05	100.00	9.425	8.903	35.72	702
Max: 59.26							
Min: 1.00							
Wtr Ave: 35.72							

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Oct 19, 2005 09:45

Credit Suisse First Boston CSFB HEMT 2005-HFI

5,848 records
Balance: 293,498,713

State	No of Loans	Total Scheduled Balance	%SCHED BALANCE	WAC	NET WAC	WA/DITL	FICO
AK	1	51,766.16	0.02	12.050	11.528	37.80	647
AL	13	341,072.58	0.12	9.545	9.023	36.95	706
AZ	483	20,917,472.45	7.13	9.331	8.808	35.86	705
CA	1,220	86,927,322.87	29.62	9.257	8.734	36.49	703
CO	369	17,531,400.93	5.97	8.435	7.913	36.46	713
CT	40	2,186,500.56	0.74	9.856	9.334	38.48	707
DC	13	1,630,979.62	0.56	8.479	7.956	28.87	704
DE	43	1,520,986.47	0.52	9.758	9.235	29.08	703
FL	500	21,928,184.13	7.47	10.034	9.512	35.61	695
GA	139	5,282,807.25	1.80	9.225	8.703	36.37	687
IA	15	1,384,733.94	0.47	8.145	7.623	34.93	725
IL	17	420,325.69	0.14	10.040	9.518	42.10	682
IN	26	824,554.08	0.28	8.466	7.944	36.85	704
KS	179	6,886,888.25	2.35	9.440	8.917	38.04	702
KY	41	1,071,293.48	0.37	9.407	8.884	38.01	690
LA	38	1,060,559.64	0.36	8.280	7.758	37.80	716
MA	18	530,462.90	0.18	9.193	8.670	35.11	671
MD	11	343,166.77	0.12	8.501	7.978	38.42	710
ME	102	5,607,595.12	1.91	10.261	9.739	30.54	709
MH	211	11,187,454.39	3.81	9.918	9.396	35.33	693
MI	5	135,182.43	0.05	10.305	9.782	34.64	702
MN	79	2,621,872.46	0.89	9.907	9.385	34.04	688
MO	120	4,667,643.13	1.59	8.963	8.441	38.78	700
MS	89	2,797,801.52	0.95	8.873	8.351	36.54	700
MT	7	231,842.74	0.08	9.854	9.331	44.01	680
NC	8	228,826.49	0.08	9.506	8.984	43.51	674
ND	100	3,388,871.64	1.15	8.928	8.405	36.38	694
NE	5	116,186.23	0.04	9.205	8.682	41.06	697
NH	13	362,907.03	0.12	10.269	9.747	37.41	670
NJ	18	920,780.27	0.31	10.193	9.670	31.33	722
NM	314	15,897,513.75	5.42	9.993	9.470	33.40	705
NV	23	866,120.46	0.30	8.842	8.320	33.01	693
NY	166	8,748,711.73	2.98	9.652	9.130	34.95	702
OH	219	14,842,411.90	5.06	9.877	9.354	32.84	706
OK	117	3,557,899.50	1.21	9.138	8.615	37.61	688
OR	24	608,042.43	0.21	8.529	8.007	38.20	710
PA	154	6,156,143.22	2.10	8.880	8.357	39.69	709
RI	117	4,152,458.12	1.41	9.766	9.244	34.86	698
SC	8	375,426.22	0.13	10.605	10.083	39.83	676
SD	61	2,137,634.44	0.73	10.015	9.493	35.46	702
TN	5	1,253,995.75	0.04	8.538	8.015	43.11	686
TX	47	1,190,631.92	0.41	8.670	8.148	39.67	692
UT	135	4,934,451.94	1.68	9.153	8.630	36.44	707
	27	830,252.60	0.28	9.904	9.382	37.48	701

Continued...

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Credit Suisse First Boston

CSFB HEMT 2005-HF1

5,848 records
Balance: 293,498,713

... continued		Total								
State	No of Loans	Scheduled Balance	% SCHED BALANCE	WAC	NET WAC	WA DTM	FCO			
VA	237	15,065,213.46	5.13	9.961	9.438	31.23	692			
WA	209	8,954,088.90	3.05	9.093	8.571	39.14	698			
WI	54	1,650,155.93	0.56	9.432	8.910	39.97	692			
WV	2	138,677.04	0.05	7.935	7.412	46.79	673			
WY	6	159,922.92	0.05	8.713	8.191	41.40	692			
Total:	5,848	293,498,713.05	100.00	9.425	8.903	35.72	702			

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Oct 19, 2005 09:45

Credit Suisse First Boston CSFB HEMT 2005-HF1

5,329 records
Balance: 306,305,863

FICO DISTRIBUTION	No of Loans	Total Scheduled Balance	% SCHED BALANCE	WAC	NET WAC	WA DTI	FICO
580 - 599	1	134,385.64	0.04	10.000	9.477	23.41	590
600 - 619	4	1,729,050.89	0.06	9.154	8.631	40.47	614
620 - 639	75	4,429,721.38	1.45	8.945	8.422	38.82	630
640 - 659	213	13,777,194.53	4.50	8.270	7.748	36.95	650
660 - 679	678	36,673,113.54	11.97	8.510	7.987	36.84	669
680 - 699	915	58,809,412.44	19.20	8.228	7.705	36.60	689
700 - 719	830	52,338,983.42	17.09	8.048	7.526	36.61	709
720 - 739	783	44,970,068.97	14.68	7.558	7.035	35.76	729
740 - 759	703	38,039,173.95	12.42	7.648	7.126	35.49	749
760 >=	1,127	56,954,738.51	18.59	7.383	6.860	35.19	779
Total:	5,329	306,305,863.27	100.00	7.917	7.395	36.15	718

DTI Ratio	No of Loans	Total Scheduled Balance	% SCHED BALANCE	WAC	NET WAC	WA DTI	FICO
9.99 <=	100	5,056,422.31	1.65	7.094	6.572	5.54	728
10.00 - 19.99	267	13,459,180.82	4.39	7.802	7.279	16.11	724
20.00 - 29.99	899	45,269,444.34	14.78	7.823	7.301	25.93	721
30.00 - 39.99	2,218	128,651,860.14	42.00	7.988	7.466	35.77	718
40.00 - 49.99	1,800	110,672,292.08	36.13	7.935	7.412	44.12	714
50.00 - 59.99	44	3,166,468.55	1.03	7.550	7.028	53.17	718
60.00 - 69.99	1	30,195.03	0.01	6.250	5.727	61.99	743
Total:	5,329	306,305,863.27	100.00	7.917	7.395	36.15	718
Max:	61.99						
Min:	1.00						
Wgt Avg:	36.15						

Disclaimer: The subject, calculations, and valuations herein are based on certain assumptions and data provided by third parties, which may vary from the actual characteristics of the pool. Credit Suisse First Boston LLC makes no representation that such analyses or calculations are accurate or that such valuations represent levels where actual loans may be sold. Oct 19, 2005 09:45

Credit Suisse First Boston CSFB HEMT 2005-HF1

5,329 records
Balance: 306,305,863

State	No of Loans	Total Scheduled Balance	%SCHED BALANCE	WAC	NETWAC	WADII	FCO
AK	3	135,940.89	0.04	7.440	6.917	43.93	707
AL	13	536,806.84	0.18	7.948	7.425	39.19	690
AZ	300	14,993,813.58	4.90	7.897	7.374	35.57	716
CA	1,503	114,397,705.58	37.35	8.263	7.741	37.00	716
CO	288	13,151,090.94	4.29	7.587	7.065	34.85	725
CT	61	3,239,536.61	1.06	7.769	7.247	37.15	714
DC	14	602,425.44	0.20	7.556	7.034	28.57	730
DE	5	183,167.82	0.06	7.385	6.862	17.78	767
FL	290	16,599,167.31	5.42	7.704	7.181	35.17	714
GA	93	3,186,277.05	1.04	7.826	7.304	36.96	716
HI	38	3,261,393.03	1.06	7.374	6.852	38.75	727
IA	15	591,587.54	0.19	7.609	7.086	32.05	747
ID	20	807,799.84	0.26	7.994	7.471	34.10	711
IL	91	4,865,436.93	1.59	7.387	6.865	38.43	736
IN	21	609,655.60	0.20	7.692	7.170	39.56	719
KS	15	442,813.13	0.14	6.187	5.664	38.28	707
KY	9	228,935.91	0.07	8.579	8.057	38.99	704
LA	5	143,249.23	0.05	7.161	6.639	33.13	712
MA	70	3,730,228.14	1.22	7.897	7.375	35.52	727
MD	121	5,564,527.40	1.82	7.739	7.216	35.11	720
ME	12	529,690.57	0.17	7.740	7.218	36.92	708
MI	562	17,067,119.68	5.57	7.624	7.102	37.62	726
MN	48	2,049,403.23	0.67	8.071	7.549	37.43	724
MO	37	1,372,157.17	0.45	7.282	6.760	38.18	726
MS	1	35,500.00	0.01	8.000	7.477	38.87	688
MT	13	350,951.31	0.11	8.592	8.070	38.33	696
NC	60	2,261,899.69	0.74	8.205	7.682	36.12	714
NE	6	293,185.29	0.10	7.056	6.534	40.35	697
NH	14	613,654.09	0.20	8.008	7.486	34.00	715
NJ	301	17,694,989.03	5.78	7.338	6.816	34.40	715
NM	28	1,293,501.26	0.42	8.294	7.772	34.54	715
NV	327	21,769,581.99	7.11	7.922	7.400	35.34	719
NY	292	22,475,815.98	7.34	7.648	7.125	34.48	711
OH	24	710,455.11	0.23	8.338	7.815	33.97	709
OK	9	547,651.46	0.18	7.423	6.901	34.53	710
OR	76	4,130,615.63	1.35	7.749	7.226	36.86	721
PA	102	4,718,426.57	1.54	7.873	7.351	34.81	719
RI	18	798,135.42	0.26	8.018	7.495	38.96	690
SC	29	1,392,782.42	0.45	7.673	7.150	36.80	718
SD	2	68,494.98	0.02	8.000	7.477	43.16	688
TN	10	525,831.06	0.17	9.362	8.840	33.02	695
UT	56	2,499,421.63	0.82	7.417	6.894	32.35	730
VA	131	6,525,914.44	2.13	7.630	7.107	34.19	717
VT	4	173,158.07	0.06	7.078	6.555	42.93	785

Continued...

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Oct 19, 2005 09:45

Credit Suisse First Boston CSFB HEMT 2005-HF1

5,329 records
Balance: 306,305,863

..continued		Total							
State	No of Loans	Scheduled Balance	% SCHED BALANCE	WAC	NET WAC	WA DTI	FICO		
WA	144	7,239,956.62	2.36	7.946	7.423	37.58	720		
WI	28	864,332.26	0.28	7.623	7.101	39.98	722		
WV	10	283,827.72	0.09	8.275	7.753	36.16	709		
WY	10	748,061.78	0.24	8.318	7.796	38.53	705		
Total:	5,329	306,305,863.27	100.00	7.917	7.395	36.15	718		

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HEMT 2005-HF1 Originator List

HELOCS Originator	
CSFB U/W Guidelines	217,664,049.23
Quicken Loans, Inc.	29,478,505.87
GreenPoint Mortgage	21,108,714.87
EverBank	18,001,953.96
RBC Mortgage Co.	14,167,669.96
Other	5,884,969.38
	0.00%
	0.00%
	0.00%
	1.90%
	4.60%
	5.90%
	6.90%
	9.60%
	71.10%
	217,664,049.23
	\$306,305,863.27
	100.00%

Closed End Originator	
CSFB U/W Guidelines	135,662,571.78
RBC Mortgage Company	50,050,974.89
Decision One Mortgage, LLC	39,220,578.35
Saxon Mortgage, Inc.	16,821,534.90
Sierra Pacific Mortgage Company, Inc.	11,768,655.28
Other	39,974,397.85
	0.00%
	0.00%
	0.00%
	13.62%
	5.73%
	13.36%
	17.05%
	46.22%
	135,662,571.78
	\$293,498,713.05
	100.00%

FICO Score Note: Cells in red font are calculations

Collateral Cuts for Second Liens

FICO	Total Balance Amount	LTV %	Adjusted Balance[1] Amount	%[2]	WA Loan Balance	WAC	WA LTV	WA DTI	WA FICO	% IO	% SFD/ PUD	% Owner Occ	% Full Doc	Cashout %
0 - 500		0.00% > 85.0		0.00%										
500.01 - 550		0.00% > 85.0		0.00%										
550.01 - 575		0.00% > 85.0		0.00%										
575.01 - 600	134,385.64	0.04% > 85.0	0	0.00%	134,385.64	3.50	80.00	23.41	590	100.00			100.00	
600.01 - 620	324,165.79	0.11% > 90.0	22,876.02	0.03%	46,309.40	3.23	77.77	39.45	617	100.00	59.66	100.00	7.06	85.11
620.01 - 650	11,160,208.14	3.64% > 90.0	2,586,908.17	3.07%	62,001.16	2.58	81.24	37.32	640	100.00	92.58	94.18	58.20	77.04
650.01 - 680	46,617,106.29	15.22% > 95.0	8,380,405.67	9.94%	56,828.87	2.20	83.90	36.82	668	100.00	84.03	90.05	51.71	60.66
680.01 - 700	58,113,781.97	18.97% > 95.0	13,582,822.45	16.09%	64,001.96	1.83	86.75	36.27	690	100.00	82.09	86.97	41.24	53.22
700.01 - 750	115,708,995.16	37.78% > 95.0	37,842,351.95	44.89%	58,616.51	1.42	89.06	36.05	724	100.00	81.30	87.80	46.93	42.39
750.01 - 800	68,813,308.96	22.47% > 95.0	21,122,249.58	25.05%	52,369.34	1.09	88.14	35.43	771	100.00	83.24	87.10	55.75	31.74
800 +	5,433,911.32	1.77% > 95.0	797,350.63	0.95%	49,399.19	0.70	83.58	32.94	806	100.00	86.96	85.20	63.80	31.70
TOTAL POOL	306,305,863.27	100.00%	84,314,974.47	100.00%	57,479.05	1.58	87.23	36.15	718	100.00	82.78	87.99	49.25	45.96

Debt To Income (DTI) Ratio

DTI	Total Balance	FICO	Adjusted Balance[1] Amount	%[2]	WA Loan Balance	WAC	WA LTV	WA DTI	WA FICO	% IO	% SFD/ PUD	% Owner Occ	% Full Doc	Cashout %
< 20.00	18,538,603.13	6.05% < 640	91,192.44	0.23%	50,376.64	1.34	85.13	13.23	725	100.00	81.07	82.55	50.91	45.47
20.01 - 25.00	17,084,641.73	5.58% < 640	486,085.64	1.22%	46,552.16	1.69	84.14	22.84	718	100.00	71.45	78.86	47.53	50.83
25.01 - 30.00	28,627,609.57	9.35% < 650	791,331.55	1.99%	52,624.28	1.41	86.15	27.84	723	100.00	83.71	86.21	57.07	44.69
30.01 - 35.00	49,617,334.41	16.20% < 660	2,998,171.55	7.53%	64,644.64	1.62	88.16	32.85	720	100.00	80.91	87.75	45.46	41.87
35.01 - 40.00	78,894,543.57	25.75% < 670	9,636,137.16	24.19%	60,409.30	1.62	87.86	37.65	717	100.00	80.69	86.05	45.89	42.92
40.01 - 45.00	75,708,278.80	24.72% < 680	14,034,271.60	35.23%	61,251.93	1.68	88.33	42.57	715	100.00	87.90	91.65	63.73	52.36
45.01 - 50.00	34,805,794.97	11.36% < 690	10,850,559.38	27.24%	62,264.37	1.41	86.15	47.36	716	100.00	86.50	86.81	57.75	50.88
50.01 - 55.00	2,185,342.27	0.71% < 700	748,162.64	1.88%	76,702.26	0.50	69.01	52.37	720	100.00	100.00	88.86	55.59	31.70
> 55.00	843,724.82	0.28% < 700	201,077.07	0.50%	57,479.05	1.58	87.23	36.15	718	100.00	82.78	87.99	49.25	45.96
TOTAL POOL	306,305,863.27	100.00%	39,836,989.03	100.00%	57,479.05	1.58	87.23	36.15	718	100.00	82.78	87.99	49.25	45.96

Loan To Value (LTV) Ratio

LTV	Total Balance Amount	DTI %	Adjusted Balance[1] Amount	%[2]	WA Loan Balance	WAC	WA LTV	WA DTI	WA FICO	% IO	% SFD/ PUD	% Owner Occ	% Full Doc	Cashout %
< 70.00	30,740,689.63	10.04% > 50	416,107.17	13.74%	63,777.36	0.97	55.48	35.06	711	100	82.45	85.54	37.31	85.21
70.01 - 80.00	45,127,418.43	14.93% > 50	868,774.87	28.68%	77,504.10	1.13	77.12	36.64	714	100	76.35	79.04	35.95	74.60
80.01 - 85.00	22,247,862.29	7.26% > 50	117,677.08	3.88%	57,786.66	1.51	83.61	36.37	702	100	84.47	81.32	38.43	70.16
85.00 - 90.00	78,482,792.15	25.62% > 50	770,238.56	25.43%	46,412.06	1.70	89.44	34.87	718	100	77.32	79.49	43.32	40.15
90.01 - 95.00	46,611,538.70	15.22% > 50	325,893.02	10.76%	52,727.98	1.45	94.05	35.74	720	100	88.29	94.91	71.88	38.10
95.01 - 100.00	82,495,562.07	26.93% > 50	530,376.39	17.51%	63,604.91	2.01	99.70	37.68	725	100	88.00	99.83	56.85	18.90
100.01 - 105.00		0.00% > 50		0.00%										
105.01 - 110.00		0.00% > 50		0.00%										
110+		0.00% > 50		0.00%										
TOTAL POOL	306,305,863.27	100.00%	3,029,067.09	100.00%	57,479.05	1.58	87.23	36.15	718	100	82.76	87.99	49.25	45.96

[1] Balance of the collateral cut combined with second lienholder, i.e. (LTV), FICO, DTI etc.
 All other cuts except the adjusted balance are only for the main bucket
 [2] Percent of the Aggregate Principal Balance.

GEOGRAPHIC CONCENTRATION - TOP 12 STATES

STATE	Total Balance Amount	% [2]	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi	% Full Doc
California	114,397,705.58	43.61%	76,112.91	1.83	-	716	87.10	37.00	76.88	86.84	44.66	28.84
New York	22,475,815.98	8.57%	76,971.97	1.28	-	711	77.75	34.48	66.88	82.97	56.83	46.63
Nevada	21,769,381.99	8.30%	66,573.03	1.46	-	719	88.64	35.34	96.35	84.62	46.17	44.73
New Jersey	17,694,989.03	6.74%	58,787.34	0.93	-	715	82.73	34.40	80.15	89.23	49.06	62.21
Michigan	17,067,119.68	6.51%	30,368.54	1.14	-	726	92.85	37.62	90.63	99.25	27.79	79.20
Florida	16,599,637.31	6.33%	57,238.51	1.51	-	714	86.51	35.17	88.02	81.91	54.35	53.97
Arizona	14,993,813.98	5.72%	49,979.36	1.59	-	716	87.91	35.57	95.50	87.07	51.52	51.46
Colorado	13,151,090.94	5.01%	45,663.51	1.91	-	725	92.28	34.85	86.11	86.11	38.87	68.41
Washington	7,239,956.62	2.76%	50,277.48	1.70	-	720	93.15	37.58	84.97	95.60	37.22	71.40
Virginia	6,525,914.44	2.49%	49,816.14	1.19	-	717	87.84	34.19	88.85	98.47	38.02	79.21
Maryland	5,964,327.40	2.22%	45,987.83	1.34	-	720	90.33	35.11	86.32	96.95	43.82	68.28
Illinois	4,865,436.93	1.85%	53,466.34	1.40	-	736	88.06	38.43	77.74	92.69	28.66	71.89
TOTAL	\$ 262,344,919.48	100.00%	64,610.01	1.58	-	717	87.05	36.14	81.72	87.85	45.06	46.14

Top 10 Originators

Originator	Total Balance Amount	%
CSFB UW Guidelines	217,664,049.23	7.1%
Quicken Loans, Inc.	29,478,305.87	10%
GreenPoint Mortgage	21,108,714.87	7%
EverBank	18,001,953.96	6%
RBC Mortgage Comp	14,167,669.96	5%
Other	5,884,983.38	2%
		0%
		0%
		0%
TOTAL	\$ 306,305,863.27	100%

Top 10 Servicers

Servicer	Total Balance Amount	%
CLC Consumer Service	306,305,863.27	100%
		0%
		0%
		0%
		0%
		0%
		0%
		0%
		0%
TOTAL	\$ 306,305,863.27	100%

Top 10 MSA

MSA	Total Balance Amount	%
Los Angeles-L	25,787,444.07	8%
Orange Count	20,836,489.40	7%
Las Vegas N	17,969,383.59	6%
Detroit MI	14,577,996.51	5%
Riverside-San	13,878,709.44	5%
New York, NY	12,701,424.22	4%
San Diego, CA	12,034,844.45	4%
Phoenix-Mesa	11,238,180.09	4%
Denver, CO	7,385,699.68	2%
Nassau-Suffo	7,015,693.30	2%
Washington, I	6,899,286.21	2%
Other	155,960,712.31	51%
Total:	306,305,863.27	100%

Top 10 Investor MSA

MSA	Total Balance Amount	% [2]
Los Angeles-L	2,945,168.91	10.73%
Las Vegas NV	1,943,949.19	7.08%
New York, NY	1,837,830.91	6.69%
Orange Count	1,767,312.39	6.44%
Riverside-San	1,403,656.74	5.11%
Sacramento, C	1,359,420.36	4.95%
Oakland CA	1,143,851.87	4.17%
San Diego, CA	928,430.30	3.36%
San Francisco	794,807.74	2.90%
Nassau-Suffolk	698,330.67	2.54%
Other	12,629,238.58	46.00%
Total:	27,451,997.66	100.00%

Principal Balance

Scheduled Principal Balance	Total Balance Amount	%	WA Loan Balance	WAC	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi	% Full Doc
0 - \$50K	73,342,514.74	23.94%	24,141.71	1.69	719	89.12	35.23	80.40	85.87	37.18	66.17
\$51 - \$75K	58,611,588.16	19.13%	61,245.13	1.64	719	90.68	36.27	81.18	90.34	34.68	56.16
\$76 - \$100K	49,949,008.96	16.31%	88,877.24	1.67	714	88.44	36.90	81.85	86.77	48.49	42.24
\$101 - \$150K	57,447,797.74	18.76%	124,345.88	1.66	720	89.01	37.27	87.97	90.47	45.33	37.17
\$151 - \$200K	41,114,722.89	13.42%	181,923.55	1.59	713	82.61	36.35	79.83	81.26	59.91	27.33
\$200 - \$250K	7,806,986.99	2.95%	229,617.26	0.77	720	80.20	35.25	89.32	91.14	61.93	70.88
\$251 - \$300K	5,692,060.42	1.86%	284,603.02	0.70	720	71.41	33.12	84.92	94.88	60.82	54.35
\$301 - \$400K	5,280,980.75	1.72%	352,065.38	0.59	723	79.58	36.48	72.58	100.00	72.79	58.15
\$401 - \$500K	6,360,202.62	2.09%	454,300.19	0.88	720	70.08	32.91	100.00	100.00	85.80	63.31
>\$500K	700,000.00	0.23%	700,000.00	-	759	60.71	27.28	100.00	100.00	100.00	-
TOTAL POOL	\$ 306,305,863.27	100.00%	57,479.05	1.58	718	87.23	36.15	82.76	87.99	45.96	49.25

Principal Balance: Average 57,479.05 Min: -3,495.72 Max: 700,000

Documentation Type

Documentation Type	Total Balance		WA Loan Balance	WAC	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
	Amount	%								
Full Doc	150,862,690.38	49.25%	50,270.81	1.12	721	89.03	36.18	87.28	92.52	41.15
Stated Doc	16,862,925.72	5.51%	62,455.28	1.70	710	81.91	36.64	85.75	92.66	57.54
Limited Doc	135,950,528.95	44.38%	68,179.80	2.04	716	85.96	36.13	78.09	82.92	50.05
NINA	2,629,718.22	0.86%	41,089.35	2.73	705	83.82	32.67	44.79	60.09	36.45
Other		0.00%								
TOTAL POOL	\$ 306,305,863.27	100.00%	57,479.05	1.58	718	87.23	36.15	82.76	87.99	45.96

Property Type

Property Type	Total Balance Amount	%	WA Loan Balance	WAC	WA FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refi	% Full Doc
Single Family	186,819,578.28	60.99%	56,051,481	1.43	717	86.84	36.64	93.10	50.07	54.28
PUD	66,664,044.90	21.76%	67,201,666	1.57	719	89.73	35.76	91.82	37.96	45.40
Townhouse	796,228.86	0.26%	29,564.03	1.76	736	92.74	33.14	97.64	14.14	72.54
2 - 4 Family	26,257,362.11	8.57%	57,835.60	2.42	715	79.80	34.55	43.65	52.80	22.44
Condo	25,347,316.47	8.28%	49,409.97	1.78	722	90.94	35.31	85.96	31.37	49.04
Manufactured		0.00%								
Other	419,332.65	0.14%	41,933.27	1.97	715	96.27	35.30	80.97	2.08	67.16
TOTAL POOL	\$ 306,305,863.27	100.00%	\$ 747,905	1.58	718	87.23	36.15	87.99	45.96	49.25

Primary Mortgage Insurance

Mortgage Insurance	Total Balance Amount	%	WA Loan Balance	WAC	WA FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refi	% Full Doc	Is MI down to 60 LTV
Loans >80 LTV w/MI	\$ -	#DIV/0!									
Loans >80 LTV w/O MI	\$ -	#DIV/0!									
Other	\$ -	#DIV/0!									
TOTAL	\$ -	#DIV/0!									

Loan Purpose

Loan Purpose	Total Balance Amount	%	WA Loan Balance	WAC	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ
Refinance - Cashout	140,780,635.83	45.96%	64,726.73	1.49	707	81.14	36.42	84.42	88.12
Purchase	135,335,035.66	44.18%	56,578.19	1.77	729	93.46	35.69	79.52	86.32
Refinance - Rate Ter	30,148,191.79	9.84%	39,516.55	1.11	716	87.73	36.97	89.49	94.84
Other	42,000.00	0.01%	42,000.00	0.50	743	90.00	45.00	100.00	100.00
TOTAL POOL	\$ 306,305,863.27	100.00%	\$ 747,905	1.58	718	87.23	36.15	82.76	87.99

Fixed Vs. Floating Collateral

Lien Status	Total Balance Amount	%	WA Loan Balance	WAC	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi	Index	Margin
Fixed		0.00%										
Floating	306,305,863.27	100.00%	57,479.05	1.58	718	87.23	36.15	82.76	87.99	45.96	6.75	1.58
2/28		0.00%										
3/27		0.00%										
Other		0.00%										
TOTAL	\$ 306,305,863.27	100.00%	\$ 747,905	1.58	718	87.23	36.15	82.76	87.99	45.96	6.75	1.58

Fill out complete list of mortgage loans including IO's

Lien Status

Lien Status	Total Balance	%	WA Loan Balance	WAC	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
First Lien	7,536,419.08	2.46%	89,719.27	0.94	722	60.08	33.37	79.55	66.83	83.55
Second Lien	298,769,444.19	97.54%	56,962.72	1.59	718	87.92	36.22	82.84	88.52	45.01
Third Lien	-	0.00%	-	-	0	-	-	-	-	-
TOTAL POOL	\$ 306,305,863.27	100.00%	57,479.05	1.58	718	87.23	36.15	82.76	87.99	45.96

Occupancy Type

Occupancy Type	Total Balance	%	WA Loan Balance	WAC	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
Primary Residence	269,513,693.00	87.99%	58,948.75	1.46	717	87.94	36.41	87.25	100	46.03
Second Home	9,340,172.61	3.05%	59,872.90	1.5	727	82.83	34.4	83.5	0	37.07
Investment	27,451,997.66	8.96%	45,677.20	2.72	719	81.79	34.24	38.39	0	48.29
TOTAL POOL	\$ 306,305,863.27	100.00%	57,479.05	1.58	718	87.23	36.15	82.76	87.99	45.96

Prepayment Penalty

Prepayment Charges Term at Origination	Total Balance	%	WA Loan Balance	WAC	# of Loans	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
0 Months	303,008,915.00	98.97%	57,312.07	1.56	5,287	718	87.11	36.08	82.61	87.86	46.05
6 Months	-	0.00%	-	-	0	-	-	-	-	-	-
12 Months	130,800.00	0.04%	130,800.00	2.63	1	696	89.49	41.72	100.00	100.00	100.00
24 Months	3,029,648.27	0.99%	75,741.21	2.75	40	703	99.38	42.84	95.80	100.00	37.10
36 Months	136,500.00	0.04%	136,500.00	3.25	1	740	95.00	29.01	100.00	100.00	-
60 Months	-	0.00%	-	-	0	-	-	-	-	-	-
Other - specify	-	0.00%	-	-	0	-	-	-	-	-	-
TOTAL	\$ 306,305,863.27	100.00%	57,479.05	1.58	5,329	718	87.23	36.15	82.76	87.99	45.96

COLLATERAL DESCRIPTION BY LOAN GROUP

Loan Group	Loan Type	Index	% of Pool	Gross WAC	Net WAC	WAM (mos)	Seasoning	Gross Margin	Net Margin	Rate Caps	Max Rate	Made to Roll
Group 1												
Group 2												
Group 3												
Group 4												
Group 5												
Group 6												
TOTAL												

Section 32 Loans

	Total Balance	%	WA Loan Balance	WAC	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
Section 32 Loans	306,305,863.27	100%	57,479.05	1.58	718	87.23	36.15	82.76	87.99	45.96
Total	306,305,863.27	100%	57,479.05	1.58	718	87.23	36.15	82.76	87.99	45.96

STRESS ANALYSIS

Rating Agency Base Case Loss Expectations

Standard & Poors: Analyst Name :	Loss Severity	Cum Losses	Moody's: Analyst Name :		
			Foreclosure Frequency	Loss Severity	Cum Losses
AA					
A					
A-					
BBB+					
BBB					
BBB-					
B					

Assuming LIBOR Ramp: 1 month LIBOR+300 over 36 months; 100% Loss Severity; 12 month lag for liquidation losses; Solve for first dollar of principal loss; i.e. breakeven CDR and corresponding cumulative losses.

	Breakeven CDR			Cumulative Losses		
	25 CPR	40 CPR	60 CPR	25 CPR	40 CPR	60 CPR
AA						
A						
BBB						
BBB-						

Default Ramp - 0 to 4.5 CDR over 36 months; and other assumptions remaining same as breakeven CDR, solve for a multiple of default ramp at first dollar principal loss for the following prepayment speeds:

	Multiple of Default Ramp			Cumulative Losses		
	25 CPR	40 CPR	60 CPR	25 CPR	40 CPR	60 CPR
AA						
A						
BBB						
BBB-						

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The information addresses only certain aspects of the applicable certificate's characteristics and thus does not provide a complete assessment or contain all material information about the certificates. As such, the information may not reflect the impact of all structural characteristics of the certificates. The assumptions underlying the information, including structure and collateral, may be modified from time to time to reflect changed circumstances.

Although a registration statement (including the prospectus) relating to the certificates discussed in this communication has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to the certificates discussed in this communication has not been filed with the Securities and Exchange Commission. There shall not be any offer or sale of the certificates discussed in this communication in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such state. Prospective purchasers are recommended to review the final prospectus and prospectus supplement relating to the certificates ("Offering Documents"), discussed in this communication for definitive information on any matter discussed in this communication. Offering Documents contain data that is current as of their publication dates and after publication may no longer be complete or current. A final prospectus and prospectus supplement may be obtained by contacting the Credit Suisse First Boston Trading Desk at (212) 538-8373 or from the Securities and Exchange Commission's website. The analyses, calculations and valuations herein are based on certain assumptions and data provided by third parties that may vary from the actual characteristics of the pool. Neither Credit Suisse First Boston LLC nor the Depositor have verified these analyses, calculations or valuations or represent that any such valuations represent levels where actual trades may occur.

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Note: Cells in red font are calculations

FICO Score

FICO	Total Balance Amount	LTV	Adjusted Balance[1] Amount	%[2]	WA Loan Balance	WAC	WA LTV	WA DTI
0 - 500	0.00	> 85.0		0.00%				
500.01 - 550	0.00	> 85.0		0.00%				
550.01 - 575	0.00	> 85.0		0.00%				
575.01 - 600	0.00	> 85.0		0.00%				
600.01 - 620	389,855.49	> 90.0	320,955.95	0.16%	55,693.64	10.96	98.02	42.16
620.01 - 650	33,458,283.74	> 90.0	28,122,986.20	13.94%	47,593.58	10.41	96.69	38.63
650.01 - 680	68,197,318.26	> 95.0	47,680,922.92	23.64%	48,747.19	9.90	96.97	37.26
680.01 - 700	53,168,788.60	> 95.0	37,187,140.93	18.44%	51,620.18	9.35	96.91	36.24
700.01 - 750	93,227,432.10	> 95.0	63,175,415.30	31.32%	51,336.69	9.14	96.61	34.35
750.01 - 800	42,340,839.86	> 95.0	24,236,411.09	12.02%	50,951.67	8.67	95.14	33.69
800 +	2,716,195.00	> 95.0	982,393.60	0.49%	43,809.60	8.40	91.16	28.51
TOTAL POOL	293,498,713.05	100.00%	201,706,225.99	100.00%	50,187.88	9.43	96.50	35.72

Debt To Income (DTI) Ratio

DTI	Total Balance	FICO	Adjusted Balance[1] Amount	%[2]	WA Loan Balance	WAC	WA LTV	WA DTI
< 20.00	29,856,211.31	< 640	722,422.32	0.88%	55,804.13	10.14	94.28	3.19
20.01 - 25.00	9,823,431.20	< 640	330,123.67	0.43%	45,061.61	8.94	93.65	22.86
25.01 - 30.00	19,572,105.63	< 650	1,793,533.57	2.19%	45,305.80	8.97	95.85	27.57
30.01 - 35.00	36,731,458.07	< 660	4,282,312.41	5.22%	47,452.14	8.98	95.87	32.80
35.01 - 40.00	59,572,409.31	< 670	15,849,338.32	19.32%	50,314.53	9.51	96.02	37.63
40.01 - 45.00	84,279,874.96	< 680	27,981,104.92	34.09%	52,642.02	9.38	97.38	42.63
45.01 - 50.00	51,005,817.33	< 690	28,654,327.94	34.94%	48,164.13	9.55	98.00	47.59
50.01 - 55.00	3,280,201.04	< 700	2,199,897.76	2.68%	56,555.19	9.92	98.43	51.36
> 55.00	378,204.20	< 700	205,444.84	0.25%	47,275.52	8.79	95.12	56.34
TOTAL POOL	293,498,713.05	100.00%	82,018,565.75	100.00%	50,187.88	9.43	96.50	35.72

Loan To Value (LTV) Ratio

LTV	Total Balance Amount	DTI	Adjusted Balance[1] Amount	%[2]	WA Loan Balance	WAC	WA LTV	WA DTI
< 70.00	3,938,134.45	> 50	39,633.14	1.08%	66,748.04	8.17	56.48	29.44
70.01 - 80.00	6,406,040.80	> 50	39,793.99	1.09%	79,086.92	8.06	77.4	29.88
80.01 - 85.00	4,972,028.41	> 50	0	0.00%	54,637.67	8.56	83.86	31.02
85.00 - 90.00	36,106,198.02	> 50	292,395.53	7.99%	42,229.47	9.2	89.62	31.52
90.01 - 95.00	45,222,919.22	> 50	207,679.00	5.68%	47,453.22	9.64	94.7	32.99
95.01 - 100.00	196,853,392.15	> 50	3,078,897.58	84.16%	51,681.12	9.51	99.91	37.54
100.01 - 105.00		> 50		0.00%				
105.01 - 110.00		> 50		0.00%				
110+		> 50		0.00%				
TOTAL POOL	293,498,713.05	100.00%	3,658,405.24	100.00%	50,187.88	9.43	96.5	35.72

[1] Balance of the collateral cut combined with second qualifier, i.e. (LTV), FICO, DTI etc.
All other cuts except the adjusted balance are only for the main bucket

[2] Percent of the Aggregate Principal Balance.

Documentation Type

Documentation Type	Total Balance Amount	%	WA Loan Balance	WAC	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ
Full Doc	111,744,188.31	38.07%	42,797.47	8.65	699	97.16	39.41	83.21	94.66
Stated Doc	24,475,554.21	8.34%	59,119.70	10.29	699	94.13	39.22	76.47	90.47
Limited Doc	150,810,439.84	51.38%	55,855.72	9.80	703	96.57	33.95	79.62	90.25
NINA	6,468,530.69	2.20%	52,589.68	10.90	730	92.25	0.01	81.22	87.10
Other	0.00	0.00%	-	-	0.00	-	-	-	-
TOTAL POOL	293,498,713.05	100.00%	50,187.88	9.43	702	96.50	35.72	80.76	91.88

Property Type

Property Type	Total Balance Amount	%	W/A Loan Balance	WAC	W/A FICO	W/A LTV	W/A DTI	% Owner Occ	% Cashout Ref
Single Family	176,945,591.02	60.29%	49,083.38	9.39	699	96.53	36.08	94.30	20.78
PUD	60,086,481.50	20.47%	54,229.68	9.26	702	96.67	35.54	91.88	17.82
Townhouse	1,254,835.05	0.43%	36,906.91	9.21	702	97.11	38.74	82.92	29.98
2 - 4 Family	24,109,072.07	8.21%	61,502.73	10.30	711	94.70	32.78	77.60	9.48
Condo	31,054,944.25	10.58%	43,924.96	9.28	707	97.32	36.13	89.54	8.07
Manufactured		0.00%							
Other	47,789.16	0.02%	23,894.58	9.05	657	90.00	40.70	100.00	
TOTAL POOL	293,498,713.05	100.00%	50,187.88	9.43	702	96.50	35.72	91.88	17.94

Primary Mortgage Insurance

Mortgage Insurance	Total Balance Amount	%/2	W/A Loan Balance	WAC	W/A FICO	W/A LTV	W/A DTI	% Owner Occ	% Cashout Ref
Loans >80 LTV w/MI		#DIV/0!							
Loans >80 LTV w/o MI		#DIV/0!							
Other		#DIV/0!							
TOTAL		#DIV/0!							

Loan Purpose

Loan Purpose	Total Balance Amount	%	W/A Loan Balance	WAC	W/A FICO	W/A LTV	W/A DTI	% SFD/ PUD	% Owner Occ
Refinance - Cashout	52,652,866.95	17.94%	50,145.59	9.09	688	92.24	37.16	90.18	97.03
Purchase	234,350,378.27	79.85%	50,397.93	9.51	705	97.57	35.44	78.40	90.79
Refinance - Rate Term	6,495,467.83	2.21%	43,888.30	9.00	693	92.10	33.83	89.49	89.49
Other		0.00%							
TOTAL POOL	293,498,713.05	100.00%	50,187.88	9.43	702	96.50	35.72	80.76	91.88

Fixed Vs. Floating Collateral

Loan Status	Total Balance Amount	%/2	W/A Loan Balance	WAC	W/A FICO	W/A LTV	W/A DTI	% SFD/ PUD	% Owner Occ
Fixed	293,498,713.05	100.00%	50,187.88	9.43	702	96.5	35.72	80.76	91.88
Floating		0.00%							
2/28		0.00%							
3/27		0.00%							
Other		0.00%							
TOTAL	293,498,713.05	100.00%	50,187.88	9.43	702	96.5	35.72	80.76	91.88

Fill out complete list of mortgage loans including IO's

Lien Status

Lien Status	Total Balance Amount	%	WA Loan Balance	WAC	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ
First Lien	300,682.81	0.10%	50,113.80	7.43	722	20.29	38.59	100	100
Second Lien	293,198,030.24	99.90%	50,187.95	9.43	702	96.57	35.71	80.74	91.87
Third Lien		0.00%							
TOTAL POOL	\$ 293,498,713.05	100.00%	50,187.88	9.43	702	96.50	35.72	80.76	91.88

Occupancy Type

Occupancy Type	Total Balance Amount	%	WA Loan Balance	WAC	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ
Primary/Residence	289,667,553.34	91.88%	51,839.21	9.28	700	96.93	36.07	82.35	100.00
Second Home	5,061,010.41	1.72%	45,594.69	10.32	723	91.25	27.84	72.47	-
Investment	18,770,149.30	6.40%	35,084.39	11.22	715	91.63	32.79	60.21	-
TOTAL POOL	\$ 293,498,713.05	100.00%	50,187.88	9.43	702	96.50	35.72	80.76	91.88

Prepayment Penalty

Prepayment Charges Term at Origination	Total Balance Amount	%/21	WA Loan Balance	WAC	# of Loans	WA FICO	WA LTV	WA DTI	% SFD/ PUD
0 Months	198,699,181.00	67.70%	50,857.23	9.28	3,907	707.00	95.76	34.30	78.36
6 Months	3,036,549.39	1.03%	47,446.08	10.50	64	721.00	96.38	28.91	83.15
12 Months	11,591,261.60	3.95%	68,183.89	9.68	170	694.00	96.06	35.46	82.26
24 Months	49,576,876.84	16.89%	48,414.92	9.71	1,024	686.00	99.31	41.01	85.59
36 Months	30,020,875.25	10.23%	44,807.28	9.70	670	692.00	96.94	37.33	87.72
60 Months	321,655.09	0.11%	35,739.45	10.61	9	712.00	96.32	26.06	78.96
Other - specify	252,313.88	0.09%	63,078.47	11.09	4	710.00	93.19	22.87	100.00
TOTAL	\$ 293,498,713.05	100.00%	50,187.88	9.43	5,848	702.00	96.50	35.72	80.76

COLLATERAL DESCRIPTION BY LOAN GROUP

Loan Group	Loan Type	Index	% of Pool	Gross WAC	Net WAC	WAM (mos)	Seasoning	Gross Margin	Net Margin
Group 1									
Group 2									
Group 3									
Group 4									
Group 5									
Group 6									
TOTAL									

Section 32 Loans									
	Total Balance Amount	%/21	WA Loan Balance	WAC	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ
Section 32 Loans	293,498,713.05	100%	50,187.88	9.43	702	96.5	35.72	80.76	91.88
Total	\$ 293,498,713.05	100%	50,187.88	9.43	702	96.5	35.72	80.76	91.88

STRESS ANALYSIS

Rating Agency Base Case Loss Expectations

	Standard & Poor's: Analyst Name :			Moody's: Analyst Name :		
	Foreclosure Frequency	Loss Severity	Cum Losses	Foreclosure Frequency	Loss Severity	Cum Losses
AA						
A						
A-						
BBB+						
BBB						
BBB-						
B						

Assuming LIBOR Ramp: 1 month LIBOR+300 over 36 months; 100% Loss Severity; 12 month lag for liquidation losses, Solve for first dollar of principal loss, i.e. breakeven CDR and corresponding cumulative losses.

	Breakeven CDR			Cumulative Losses		
	25 CPR	40 CPR	60 CPR	25 CPR	40 CPR	60 CPR
AA						
A						
BBB						
BBB-						

Default Ramp - 0 to 4.5 CDR over 36 months; and other assumptions remaining same as breakeven CDR, solve for a multiple of default ramp at first dollar principal loss for the following prepayment speeds:

	Multiple of Default Ramp			Cumulative Losses		
	25 CPR	40 CPR	60 CPR	25 CPR	40 CPR	60 CPR
AA						
A						
BBB						
BBB-						

% Owner Occ	% Cashout Refi	% Full Doc
93.75	17.39	24.83
84.17	12.85	29.08
84.82	16.31	46.01
97.19	28.35	62.74
91.90	11.30	23.32
95.36	13.59	25.26
88.67	14.90	16.01
93.36	16.21	40.44
94.09	29.59	59.10
85.08	14.04	25.96
93.40	21.30	51.49
93.96	13.34	58.52
91.64	17.17	33.06

Top 10 Investor MSA

MSA	% [2]	% [2]
Phoenix-Mesa, AZ	2,468,977.72	13.15%
Los Angeles-Long Beach, CA	1,263,285.11	6.73%
New York, NY	905,683.29	4.83%
Riverside-San Bernardino, CA	839,468.69	4.47%
Washington, DC-MD-VA-WV	701,367.20	3.74%
Nassau-Suffolk, NY	642,029.23	3.42%
Boston-Wicstr-Lwncse-Lowell-Brockin, MA-NH	545,483.03	2.91%
Oakland, CA	536,645.16	2.86%
Las Vegas, NV-AZ	435,512.96	2.32%
Chicago, IL	426,687.82	2.27%
Other	10,005,009.09	53.30%
Total:	18,770,149.30	100.00%

% Cashout Refi	% Full Doc
18.34	52.18
16.88	34.16
15.39	27.59
18.69	22.25
27.71	18.51
29.92	28.42
0	0
0	100
50.94	49.06
0.00	0.00
17.94	38.07

% Cashout Refi	
	24.03
	22.33
	13.39
	1.99
	17.94

% Full Doc	
	38.68
	40.84
	50.48
	23.96
	39.75
	26.99
	38.07

% Full Doc	Is MI down to 60 LTV

% Cashout Refi	Index	Margin
17.94	0	0
17.94	0	0

% Cashout Refi	
	36.75
	17.92
	17.94

% Cashout Refi	
	18.95
	5.55
	6.82
	17.94

% Owner Occ	% Cashout Refi
90.43	17.39
68.90	1.09
93.20	25.09
98.04	13.94
93.45	27.39
84.32	4.12
63.87	-
91.88	17.94

Rate Caps	Max Rate	More to Roll

% Cashout Refi	
	17.94
	17.94

DERIVED INFORMATION [10/20/2005]

HEMT Series 2005-HF1 [**\$597,800,200**]

Credit Suisse First Boston Mortgage Acceptance Corp.
Depositor

JPMorgan Chase Bank, National Association
Master Servicer and Trust Administrator

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The Information has been provided by Credit Suisse First Boston. The Information contained herein is preliminary and subject to change.

The Information addresses only certain aspects of the applicable note's characteristics and thus does not provide a complete assessment or contain all material information about the notes. As such, the Information may not reflect the impact of all structural characteristics of the notes. The assumptions underlying the Information, including structure and collateral, may be modified from time to time to reflect changed circumstances.

Although a registration statement (including the prospectus) relating to the notes discussed in this communication has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to the notes discussed in this communication has not been filed with the Securities and Exchange Commission. There shall not be any offer or sale of the notes discussed in this communication in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such state. Prospective purchasers are recommended to review the final prospectus and prospectus supplement relating to the notes ("Offering Documents") discussed in this communication for definitive Information on any matter discussed in this communication. Offering Documents contain data that is current as of their publication dates and after publication may no longer be complete or current. A final prospectus and prospectus supplement may be obtained by contacting the Credit Suisse First Boston Trading Desk at (212) 538-8373 or from the Securities and Exchange Commission's website.

The analyses, calculations and valuations herein are based on certain assumptions and data provided by third parties that may vary from the actual characteristics of the pool. Neither Credit Suisse First Boston LLC nor the Depositor have verified these analyses, calculations or valuations or represent that any such valuations represent levels where actual trades may occur.

[610,000,200] (Approximate)

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Pricing Information

Offered Securities (1):

Notes

Class	Approximate Class Principal Balance (\$)	Bond Type	Coupon (2)	WAL (Years)	Proposed Ratings (S&P/Moody's)
A-1	[493,490,000]	Senior/Adj	LIBOR + []%	1.53	AAA /Aaa
M-1	[23,180,000]	Mezzanine/Adj	LIBOR + []%	4.95	AA+/Aa1
M-2	[18,300,000]	Mezzanine/Adj	LIBOR + []%	4.52	AA /Aa2
M-3	[12,200,000]	Mezzanine/Adj	LIBOR + []%	4.33	AA-/Aa3
M-4	[9,150,000]	Mezzanine/Adj	LIBOR + []%	4.23	A+/A1
M-5	[9,760,000]	Mezzanine/Adj	LIBOR + []%	4.15	A/A2
M-6	[8,540,000]	Mezzanine/Adj	LIBOR + []%	4.10	A-/A3
M-7	[8,540,000]	Mezzanine/Adj	LIBOR + []%	4.05	BBB+/Baa1
M-8	[6,710,000]	Mezzanine/Adj	LIBOR + []%	4.01	BBB /Baa2
M-9	[7,930,000]	Mezzanine/Adj	LIBOR + []%	3.98	BBB-/Baa3
Total	[597,800,000]				

Certificates

Class	Approximate Class Principal Balance (\$)	Bond Type	Coupon (2)	WAL (Years)	Proposed Ratings (S&P/Moody's)
A-R (3)	[100]	Senior/Residual	Net Funds Cap	N/A	AAA/---
A-RL (3)	[100]	Senior/Residual	Net Funds Cap	N/A	AAA/---

Non-Offered Securities:

Notes

Class	Approximate Class Principal Balance (\$)	Bond Type	Coupon	WAL (Years)	Proposed Ratings (S&P/Moody's)
B-1	[6,100,000]	Sub/Adj	LIBOR + []%	3.95	BB+/Ba1
B-2	[6,100,000]	Sub/Adj	LIBOR + []%	3.93	BB/Ba2

Certificates

Class	Approximate Class Principal Balance (\$)	Bond Type	Coupon	WAL (Years)	Proposed Ratings (S&P/Moody's)
X-1	[0]	Subordinate	Variable	N/A	N/A
X-2	[0]	Charged Off Loans	0.00%	N/A	N/A
X-S	[0]	Excess Servicing	Variable	N/A	N/A
G (4)	[0]	Senior	LIBOR + []%	N/A	Aaa(P)/AAA
P (5)	[100]	Senior	Net Funds Cap	N/A	N/A

- (1) The collateral ramp assumes 15% CPR increasing by approximately [1.818%] to 35% CPR in month 12 and remains at 35% CPR thereafter. Bonds are priced to call. Initial class balances will be +/- 5% of that indicated.
- (2) Coupons on the Offered Securities will be subject to a Net Funds Cap as described below.
- (3) Non-economic residual with the tax liabilities of the REMIC.
- (4) The holder of the Class G Certificates will fund all Additional Balance Advance Amounts up to a maximum balance of 1.0% of the outstanding balance of the Loans.
- (5) Receives the prepayment penalties collected on the mortgage loans.

SUMMARY TERMS

<i>Underwriter:</i>	Credit Suisse First Boston LLC.
<i>Depositor:</i>	Credit Suisse First Boston Mortgage Acceptance Corp.
<i>Master Servicer and Trust Administrator:</i>	JPMorgan Chase Bank, N.A.
<i>Trustee:</i>	U.S. Bank National Association
<i>Servicers:</i>	PNC Bank, N.A. [51.07%], Wilshire Credit Corporation [33.82%], Ocwen Loan Servicing, LLC [14.15%], Select Portfolio Servicing, Inc. [0.96%].
<i>Special Servicer:</i>	Select Portfolio Servicing Inc.
<i>Cap Provider:</i>	Credit Suisse First Boston International ['Aa3''P-1' Moody's; 'A+'/'A-1' S&P; 'AA-'/'F-1+' Fitch]
<i>Credit Risk Manager:</i>	The Murray Hill Company.
<i>Cut-off Date:</i>	October 1, 2005 for the initial mortgage loans.
<i>Deal Settlement:</i>	On or about November 4, 2005.
<i>Investor Settlement:</i>	On or about November 4, 2005.
<i>Payment Dates:</i>	25 th day of each month (or the next succeeding business day), beginning in November 2005.
<i>Accrual Periods:</i>	With respect to the Class A-R and Class A-RL Certificates, the calendar month preceding the month of that Payment Date. For the Offered Notes, the period commencing on the immediately preceding Payment Date (in the case of the first Payment Date, the closing date) and ending on the day immediately preceding the related Payment Date.
<i>Additional Balance</i>	With respect to any HELOCS, any future draw (other than draws representing Excluded Amounts) made by the related mortgagor pursuant to the related loan agreement after the cut-off date, together with all money due or to become due in respect of such draw.
<i>Additional Balance Advance Amount:</i>	With respect to any payment date, (a) the sum of (i) the excess, if any, of (1) the aggregate principal amount of Additional Balance conveyed to the trust estate during the related collection period, over (2) the aggregated Principal Collections applied to purchase such Additional Balances from the related custodial account and (b) the excess of (i) any Additional Balance Advance Amount remaining unreimbursed from a prior payment date, over (ii) all amounts distributed to the holders of the Class G Certificates prior to that payment date other than amounts in respect of interest. The Additional Balance Advance Amount shall be evidenced by the Class G Certificates.
<i>Delay Days:</i>	0 days with respect to the Offered Notes and 24 days with respect to the Class A-R and Class A-RL Certificates.
<i>Pricing Prepayment Speed:</i>	100% of the prepayment assumption (the "PPC") describes prepayments starting at 15% CPR in month 1, increasing by approximately [1.818%] CPR per month to 35% CPR in month 12, and remaining at 35% CPR thereafter.
<i>Prefunding Amount:</i>	[TBD].
<i>Capitalized Interest Account</i>	[TBD].
<i>Offered Notes:</i>	The Class A-1, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8 and Class M-9 Notes.

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<i>Offered Certificates:</i>	The Class A-R and Class A-RL Certificates.
<i>ERISA Eligibility:</i>	Subject to the considerations and conditions described in the Prospectus and Prospectus Supplement. It is expected that the Offered Notes may be purchased by employee benefit plans that are subject to ERISA.
<i>SMMEA Treatment:</i>	The Offered Notes <i>will not</i> constitute “mortgage related securities” for purposes of SMMEA.
<i>Taxation:</i>	REMIC.
<i>Optional Termination:</i>	10% optional clean-up call and 5% mandatory auction, as described in the Prospectus Supplement.
<i>Maximum Pool Balance:</i>	The sum of the initial aggregate principal balance of the initial mortgage loans plus the Prefunding Amount.
<i>Coupon Step-up:</i>	If the optional clean-up call is not exercised, the pass-through margin will be increased by (i) the lesser of (a) 50 basis points and (b) the initial pass-through margin with respect to the Class A-1 Notes; and (ii) the lesser of (x) 50 basis points and (y) half the initial pass-through margin with respect to all Notes other than the Class A-1 Notes.
<i>Net Funds Cap:</i>	For any Payment Date, will be the annual rate equal to a fraction, expressed as a percentage, (a) the numerator of which is (i) the amount of interest which accrued on the mortgage loans, minus the sum of (ii) the servicing fee, (iii) the master servicing fee and (iv) the credit risk manager fee, and (b) the denominator of which is the product of (i) the aggregate collateral balance for the immediately preceding Payment Date (or as of the cut-off date for the first Payment Date) and (ii) (x) in the case of the Offered Notes, the actual number of days in the immediately preceding interest accrual period divided by 360 and (y) in the case of the Class A-R and Class A-RL Certificates, 1/12.
<i>Principal and Interest Advancing:</i>	Each servicer will be obligated to make cash advances with respect to delinquent payments of principal and interest on the related mortgage loans (other than the HELOCs) to the extent deemed recoverable (as described further in the Prospectus Supplement). The master servicer will be obligated to make any such advance to the extent a servicer does not fulfill its obligation to make such advance and to the extent deemed recoverable by the master servicer.
<i>Current Interest:</i>	For each Class of Offered Notes and Offered Certificates, on any Payment Date, shall equal the amount of interest accrued during the related Interest Accrual Period on the related Class Principal Balance.
<i>Interest Carry Forward Amount:</i>	For each Class of Offered Notes and Offered Certificates, on any Payment Date, shall equal the sum of (i) the excess of (x) Current Interest for such Class with respect to the immediately preceding Payment Date and any unpaid Interest Carry Forward Amount from the immediately preceding Payment Date over (y) the amount actually distributed to such Class with respect to interest on such immediately preceding Payment Date, and (ii) interest on such excess at the Pass-Through Rate for such Class.
<i>Interest Remittance Amount:</i>	For any Payment Date, will equal the sum of (i) all interest collected (other than Payaheads, if applicable, and any interest collections used to reimburse Excluded Amounts) or advanced in respect of Scheduled Payments on the mortgage loans during the related collection period, the interest portion of Payaheads previously received and intended for application in the related collection period and the interest portion of all prepayments received on the mortgage loans during the related Prepayment Period, less (x) the sum of the servicing fee, the master servicing fee and the credit risk manager fee with respect to such mortgage loans and (y) unreimbursed Advances and other amounts due to the servicers or the master servicer with respect to such mortgage loans, to the extent allocable to interest, (ii) all Compensating Interest paid by the servicers with respect to such mortgage loans and the related Payment Date, (iii) the portion of any Substitution Amount or purchase price paid with respect to such mortgage loans during the calendar month immediately preceding that Payment Date allocable to interest and (iv) all Net Liquidation Proceeds and any other recoveries (net of unreimbursed Advances, servicing advances and expenses, to the extent allocable to interest, and unpaid servicing fees) collected with respect to the mortgage loans during the related collection period, to the extent allocable to interest.

- Principal Collections:* For any Payment Date will be equal to the the sum of (i) all principal collected (other than Payaheads and any principal collections used to reimburse Excluded Amounts) or advanced in respect of Scheduled Payments on the mortgage loans during the related collection period (less unreimbursed Advances, servicing advances and other amounts due to the servicers and the master servicers with respect to the mortgage loans, to the extent allocable to principal) and the principal portion of Payaheads previously received and intended for application in the related collection period, (ii) all principal prepayments on the mortgage loans received during the related Prepayment Period, (iii) the outstanding principal balance of each mortgage loan repurchased during the calendar month immediately preceding that Payment Date, (iv) the portion of any substitution amount paid with respect to any replaced mortgage loans during the calendar month immediately preceding that Payment Date allocable to principal, (v) all net liquidation proceeds and any other recoveries (net of unreimbursed Advances, servicing advances and other expenses, to the extent allocable to principal) collected during the related collection period, to the extent allocable to principal, (vi) amounts withdrawn from the Interest Rate Cap Account to cover Realized Losses on the mortgage loans incurred during the related collection period and (vii) regarding the January 2006 Payment Date, the amount remaining in the Prefunding Account at the end of the Prefunding Period.
- Principal Remittance Amount:* For any Payment Date will be equal to the excess, if any, of (a) Principal Collections over (b) the sum of the aggregate amount of Additional Balances created during the related Collection Period and the amounts distributed in respect of the Additional Balance Advance Amount.
- Excess Cashflow Loss Payment* An amount equal to the lesser of (i) excess cashflow for such Payment Date and (ii) the aggregate realized losses on the mortgage loans (to the extent not covered by the Interest Rate Cap Agreement) incurred during the related collection period, such amount to be added to the Principal Payment Amount.
- Overcollateralization Release Amount* For any Payment Date will be equal to the lesser of (x) the Principal Remittance Amount for such Payment Date and (y) the amount, if any, by which (i) the Overcollateralization Amount for such date, calculated for this purpose on the basis of the assumption that 100% of the aggregate of the Principal Remittance Amount and Excess Cashflow Loss Payment for such date is applied on such date in reduction of the aggregate of the Class Principal Balances of the Notes plus the Additional Balance Advance Amount (to an amount not less than zero), exceeds (ii) the Targeted Overcollateralization Amount for such date.
- Principal Payment Amount:* For any Payment Date will be equal to the Principal Remittance Amount plus any Excess Cashflow Loss Payment for such date, minus the Overcollateralization Release Amount, if any, for such date.
- Credit Enhancement:*
1. Excess cashflow.
 2. Interest Rate Cap Agreement.
 3. Overcollateralization.
 4. Subordination (see table below).

Class (Aggregated)	Expected Initial Credit Enhancement*	Expected Initial Target Credit Enhancement*	Expected Final Target Credit Enhancement**
A-1	[19.10%]	[22.65%]	[45.30%]
M-1	[15.30%]	[18.85%]	[37.70%]
M-2	[12.30%]	[15.85%]	[31.70%]
M-3	[10.30%]	[13.85%]	[27.70%]
M-4	[8.80%]	[12.35%]	[24.70%]
M-5	[7.20%]	[10.75%]	[21.50%]
M-6	[5.80%]	[9.35%]	[18.70%]
M-7	[4.40%]	[7.95%]	[15.90%]
M-8	[3.30%]	[6.85%]	[13.70%]
M-9	[2.00%]	[5.55%]	[11.10%]
B-1	[1.00%]	[4.55%]	[9.10%]
B-2	[0.00%]	[3.55%]	[7.10%]

* Prior to stepdown date, based on Maximum Pool Balance.

** On or after stepdown date, based on current pool balance.

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- Overcollateralization:*
1. Before the Stepdown Date, the required overcollateralization amount is the sum of (i) [3.55]% of the Maximum Pool Balance and (ii) the product of the Class G Certificate Class Principal Balance and the initial Senior Enhancement Percentage.
 2. On and after the Stepdown Date and with respect to which a related Trigger Event is not in effect, the required overcollateralization amount is the sum of (i) [7.10]% of the outstanding pool balance and (ii) the product of (a) the Class G Certificate Class Principal Balance and (b) the Senior Enhancement Percentage.
 3. The required overcollateralization amount is subject to a floor of [0.50]% of the Maximum Pool Balance.

Senior Enhancement Percentage: With respect to any Payment Date, the percentage obtained by dividing (x) the sum of (i) the aggregate Class Principal Balance of the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9, Class B-1 and Class B-2 Notes and (ii) the overcollateralization amount, in each case after giving effect to payments on such Payment Date, by (y) the aggregate pool balance for such Payment Date, plus any amounts remaining in the Prefunding Account.

Stepdown Date: The later to occur of (i) the Payment Date in November 2008 and (ii) the first Payment Date on which the Senior Enhancement Percentage (before giving effect to payments on the Notes on such Payment Date) is greater than or equal to [45.30%].

Trigger Event: A Trigger Event will be in effect for any Payment Date if (a) the Delinquency Rates for each of the three (or one and two, in the case of the first and second Payment Dates, respectively) immediately preceding months equals or exceeds [TBD] of the Senior Enhancement Percentage for such Payment Date or (b) the cumulative realized losses on the mortgage loans exceed the percentage of the Maximum Pool Balance for that Payment Date as specified below:

SUBJECT TO FINAL RATING AGENCY APPROVALS

<u>Payment Date</u>	<u>Percentage of Maximum Pool Balance</u>
November 2005 – October 2008	N/A
November 2008 – October 2009	[3.15]% initially, plus 1/12 th of [1.60]% for each month thereafter
November 2009 – October 2010	[4.75]% initially, plus 1/12 th of [1.20]% for each month thereafter
November 2010 – October 2011	[5.95]% initially, plus 1/12 th of [0.70]% for each month thereafter
November 2011 and thereafter	[6.65]%

Amortization Event: An Amortization Event shall be based on certain loss and delinquency triggers as described in the Prospectus Supplement. In the event an Amortization Event occurs, no Additional Balances will be permitted to be conveyed to the Trust; however, such Additional Balances may be held by the related servicer or treated as an Excluded Amount.

Excluded Amount: For any payment date for which an Amortization Event is in effect, the aggregate portion of all draws made by an obligor under the related HELOC during the related collection period.

Registration: The Offered Notes will be available in book-entry form through DTC, Clearstream, Luxembourg and Euroclear.

Source for Calculation of One-Month LIBOR: Telerate Page 3750.

Distributions to Securityholders:

- I. The Interest Remittance Amount will be distributed on each Payment Date as follows:
 1. to the Class X-S Certificates, the aggregate excess servicing fee for such Payment Date;
 2. to the Class G Certificates, Current Interest and any Interest Carry Forward Amount for such Class;
 3. Concurrently to the Class A-1 Notes and the Class A-R, Class A-RL and Class P Certificates, Current Interest and any Interest Carry Forward Amounts for such Classes, pro rata;
 4. to the Class M-1 Notes, Current Interest and any Interest Carry Forward Amount for such Class;
 5. to the Class M-2 Notes, Current Interest and any Interest Carry Forward Amount for such Class;
 6. to the Class M-3 Notes, Current Interest and any Interest Carry Forward Amount for such Class;
 7. to the Class M-4 Notes, Current Interest and any Interest Carry Forward Amount for such Class;

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8. to the Class M-5 Notes, Current Interest and any Interest Carry Forward Amount for such Class;
 9. to the Class M-6 Notes, Current Interest and any Interest Carry Forward Amount for such Class;
 10. to the Class M-7 Notes, Current Interest and any Interest Carry Forward Amount for such Class;
 11. to the Class M-8 Notes, Current Interest and any Interest Carry Forward Amount for such Class;
 12. to the Class M-9 Notes, Current Interest and any Interest Carry Forward Amount for such Class;
 13. to the Class B-1 Notes, Current Interest and any Interest Carry Forward Amount for such Class;
 14. to the Class B-2 Notes, Current Interest and any Interest Carry Forward Amount for such Class; and
 15. For application as part of Monthly Excess Cashflow.
- II. Collections of principal before the Stepdown Date, or during a Trigger Event, will be allocated in the following priority:
1. to the Class G Certificates, an amount equal to the lesser of the Principal Collections for such Payment Date and the Additional Balance Advance Amount, if any, as of such Payment Date;
 2. on the Payment Date in January 2011 or thereafter, to the Class P Certificates until the Class Principal Balance of such class has been reduced to zero.
 3. to the Class A-R Certificates and the Class A-RL Certificates, concurrently on a pro rata basis, based on their respective Class Principal Balances, until the Class Principal Balances thereof have been reduced to zero, and then to the Class A-1 Notes until the Class Principal Balance of such class has been reduced to zero;
 4. to the Class M-1 Notes until the Class Principal Balance of such class has been reduced to zero;
 5. to the Class M-2 Notes until the Class Principal Balance of such class has been reduced to zero;
 6. to the Class M-3 Notes until the Class Principal Balance of such class has been reduced to zero;
 7. to the Class M-4 Notes until the Class Principal Balance of such class has been reduced to zero;
 8. to the Class M-5 Notes until the Class Principal Balance of such class has been reduced to zero;
 9. to the Class M-6 Notes until the Class Principal Balance of such class has been reduced to zero;
 10. to the Class M-7 Notes until the Class Principal Balance of such class has been reduced to zero;
 11. to the Class M-8 Notes until the Class Principal Balance of such class has been reduced to zero;
 12. to the Class M-9 Notes until the Class Principal Balance of such class has been reduced to zero;
 13. to the Class B-1 Notes until the Class Principal Balance of such class has been reduced to zero;
 14. to the Class B-2 Notes until the Class Principal Balance of such class has been reduced to zero; and
 15. For application as part of Monthly Excess Cashflow.
- III. Collections of principal on and after the Stepdown Date and assuming no Trigger Event is in effect will be allocated in the following priority:
1. to the Class G Certificates, an amount equal to the lesser of the Principal Collections for such Payment Date and the Additional Balance Advance Amount, if any, as of such Payment Date;
 2. Commencing on the Payment Date in January 2011 or thereafter, to the Class P Certificates until the Class Principal Balance of such class has been reduced to zero.
 3. to the Class A-1 Notes in accordance with the Target Credit Enhancement percentage for the Class A-1 Notes, until the Class Principal Balance of such class has been reduced to zero;
 4. to the Class M-1 Notes, in accordance with the Target Credit Enhancement percentage for the Class M-1 Notes, until the Class Principal Balance of such class has been reduced to zero;
 5. to the Class M-2 Notes, in accordance with the Target Credit Enhancement percentage for the Class M-2 Notes, until the Class Principal Balance of such class has been reduced to zero;
 6. to the Class M-3 Notes, in accordance with the Target Credit Enhancement percentage for the Class M-3 Notes, until the Class Principal Balance of such class has been reduced to zero;
 7. to the Class M-4 Notes, in accordance with the Target Credit Enhancement percentage for the Class M-4 Notes, until the Class Principal Balance of such class has been reduced to zero;
 8. to the Class M-5 Notes, in accordance with the Target Credit Enhancement percentage for the Class M-5 Notes, until the Class Principal Balance of such class has been reduced to zero;
 9. to the Class M-6 Notes, in accordance with the Target Credit Enhancement percentage for the Class M-6 Notes, until the Class Principal Balance of such class has been reduced to zero;
 10. to the Class M-7 Notes, in accordance with the Target Credit Enhancement percentage for the Class M-7 Notes, until the Class Principal Balance of such class has been reduced to zero;
 11. to the Class M-8 Notes, in accordance with the Target Credit Enhancement percentage for the Class M-8 Notes, until the Class Principal Balance of such class has been reduced to zero;
 12. to the Class M-9 Notes, in accordance with the Target Credit Enhancement percentage for the Class M-9 Notes, until the Class Principal Balance of such class has been reduced to zero;

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13. to the Class B-1 Notes, in accordance with the Target Credit Enhancement percentage for the Class B-1 Notes, until the Class Principal Balance of such class has been reduced to zero;
 14. to the Class B-2 Notes, in accordance with the Target Credit Enhancement percentage for the Class B-2 Notes, until the Class Principal Balance of such class has been reduced to zero; and
 15. for application as part of Monthly Excess Cashflow for such Payment Date.
- IV. Any amount remaining after distributions in clauses I, II and III above shall be distributed to the notes and certificates in the following order of priority:
1. An amount equal to the aggregate realized losses on the mortgage loans incurred during the related collection period, such amount to be added to the Principal Payment Amount and distributed as set forth above in II and III.
 2. For the first Payment Date, 100% of the Monthly Excess Cashflow available under this clause 2 will be released to the Class X-1 Certificates.
 3. a) Prior to the Stepdown Date or if a Trigger Event is in effect, until the required overcollateralization amount is reached, according to clause II above; or
b) On or after the Stepdown Date, provided no Trigger Event is in effect, until the required overcollateralization amount is reached, according to clause III above;
 4. to the Class M-1 Notes, any unpaid realized loss amounts for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 5. to the Class M-2 Notes, any unpaid realized loss amounts for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 6. to the Class M-3 Notes, any unpaid realized loss amounts for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 7. to the Class M-4 Notes, any unpaid realized loss amounts for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 8. to the Class M-5 Notes, any unpaid realized loss amounts for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 9. to the Class M-6 Notes, any unpaid realized loss amounts for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 10. to the Class M-7 Notes, any unpaid realized loss amounts for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 11. to the Class M-8 Notes, any unpaid realized loss amounts for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 12. to the Class M-9 Notes, any unpaid realized loss amounts for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 13. to the Class B-1 Notes, any unpaid realized loss amounts for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 14. to the Class B-2 Notes, any unpaid realized loss amounts for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 15. To the Class A-1 Notes, any applicable basis risk shortfall for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 16. To the Class M-1 Notes, any applicable basis risk shortfall for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 17. To the Class M-2 Notes, any applicable basis risk shortfall for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 18. To the Class M-3 Notes, any applicable basis risk shortfall for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 19. To the Class M-4 Notes, any applicable basis risk shortfall for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 20. To the Class M-5 Notes, any applicable basis risk shortfall for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 21. To the Class M-6 Notes, any applicable basis risk shortfall for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
 22. To the Class M-7 Notes, any applicable basis risk shortfall for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;

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23. To the Class M-8 Notes, any applicable basis risk shortfall for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
24. To the Class M-9 Notes, any applicable basis risk shortfall for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
25. To the Class B-1 Notes, any applicable basis risk shortfall for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
26. To the Class B-2 Notes, any applicable basis risk shortfall for such Class, to the extent not paid from amounts on deposit in the Interest Rate Cap Account;
27. to the Class X-1 Certificates, the amount distributable thereon pursuant to the Indenture; and
28. to the Class A-R Certificates and Class A-RL Certificates, any remaining amount. It is not anticipated that any amounts will be distributed to the Class A-R Certificates and the Class A-RL Certificates under this clause (28).

Amounts on the deposit in the Interest Rate Cap Account (as described on page [10]) will be available on any Payment Date to pay the following amounts:

- (i) to the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9, Class B-1 and Class B-2 Notes sequentially, any applicable unpaid realized loss amounts, with interest thereon at the applicable pass-through rate, prior to giving effect to amounts available to be paid in respect of unpaid realized loss amounts as described above under clause IV on such Payment Date;
- (ii) to the Principal Collections, up to the amount of Realized Losses on the mortgage loans (prior to giving effect to amounts distributed pursuant to Clause IV above (page [8]) for such Payment Date);
- (iii) to the Class A-1, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9, Class B-1 and Class B-2 Notes sequentially, any applicable basis risk shortfall (prior to giving effect to amounts distributed pursuant to Clause IV above (page [8]) for such Payment Date);

Interest Rate Cap Account

Amounts paid under the Interest Rate Cap Agreement not used on any Payment Date to cover basis risk shortfalls, realized losses on the mortgage loans or to pay unpaid realized loss amounts will remain on deposit in the Interest Rate Cap Account and will be available on future Payment Dates to make the payments described on page [9]. On the Payment Date on which the aggregate Class Principal Balance of the Notes is reduced to zero, any amounts remaining in the Interest Rate Cap Account will be distributed to the Class X-1 Certificates.

Starting Date	Payment Date	Notional	Strike
10/25/05	11/25/05	300,000,000	4.6350%
11/25/05	12/25/05	295,687,212	4.6350%
12/25/05	01/25/06	290,505,552	4.6350%
01/25/06	02/25/06	284,595,814	4.6350%
02/25/06	03/25/06	278,559,637	4.6350%
03/25/06	04/25/06	271,911,333	4.6350%
04/25/06	05/25/06	262,461,353	4.6350%
05/25/06	06/25/06	252,246,027	4.6350%
06/25/06	07/25/06	240,492,590	4.6350%
07/25/06	08/25/06	229,960,106	4.6350%
08/25/06	09/25/06	219,970,808	4.6350%
09/25/06	10/25/06	210,153,398	4.6350%
10/25/06	11/25/06	200,366,649	4.6350%
11/25/06	12/25/06	189,557,979	4.6350%
12/25/06	01/25/07	179,506,691	4.6350%
01/25/07	02/25/07	169,557,611	4.6350%
02/25/07	03/25/07	161,233,559	4.6350%
03/25/07	04/25/07	153,884,724	4.6350%
04/25/07	05/25/07	143,567,363	4.6350%
05/25/07	06/25/07	131,175,141	4.6350%
06/25/07	07/25/07	118,701,326	4.6350%
07/25/07	08/25/07	106,938,164	4.6350%
08/25/07	09/25/07	96,666,190	4.6350%
09/25/07	10/25/07	88,784,803	4.6350%
10/25/07	11/25/07	81,543,275	4.6350%
11/25/07	12/25/07	74,931,777	4.6350%
12/25/07	01/25/08	69,512,461	4.6350%
01/25/08	02/25/08	64,236,973	4.6350%
02/25/08	03/25/08	60,119,454	4.6350%
03/25/08	04/25/08	56,294,119	4.6350%
04/25/08	05/25/08	51,836,910	4.6350%
05/25/08	06/25/08	47,696,027	4.6350%
06/25/08	07/25/08	43,878,383	4.6350%
07/25/08	08/25/08	40,364,599	4.6350%
08/25/08	09/25/08	37,142,211	4.6350%
09/25/08	10/25/08	34,189,886	4.6350%

** The Interest Cap Agreement shall provide payments (on an actual/360 accrual basis) on the Notional Balance for the related period at a per annum rate equal to the excess, if any, of the current 1-month LIBOR rate for such period over the Strike Rate subject to the Ceiling for such period as shown above.

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Bond Summary

To Call

Class A-1	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	3.59	2.35	1.53	1.08	0.87	0.61
First Pay (Months)	Nov-05	Nov-05	Nov-05	Nov-05	Nov-05	Nov-05
Last Pay (Months)	Dec-16	May-13	Mar-11	Jul-08	Dec-07	Mar-07

Class M-1	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	7.5	5.15	4.95	2.85	2.24	1.49
First Pay (Months)	Jun-09	Apr-09	Mar-10	Jul-08	Dec-07	Mar-07
Last Pay (Months)	Dec-16	May-13	Mar-11	Oct-08	Mar-08	May-07

Class M-2	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	7.5	5.1	4.52	4.12	2.48	1.63
First Pay (Months)	Jun-09	Mar-09	Oct-09	Oct-08	Mar-08	May-07
Last Pay (Months)	Dec-16	May-13	Mar-11	Dec-09	May-08	Jul-07

Class M-3	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	7.5	5.08	4.33	4.14	2.69	1.76
First Pay (Months)	Jun-09	Feb-09	Aug-09	Dec-09	May-08	Jul-07
Last Pay (Months)	Dec-16	May-13	Mar-11	Dec-09	Aug-08	Aug-07

Class M-4	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	7.5	5.07	4.23	4.14	2.85	1.86
First Pay (Months)	Jun-09	Jan-09	Jun-09	Dec-09	Aug-08	Aug-07
Last Pay (Months)	Dec-16	May-13	Mar-11	Dec-09	Sep-08	Sep-07

Class M-5	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	7.5	5.05	4.15	4.13	3.11	1.97
First Pay (Months)	Jun-09	Jan-09	May-09	Nov-09	Sep-08	Sep-07
Last Pay (Months)	Dec-16	May-13	Mar-11	Dec-09	Jan-09	Nov-07

Class M-6	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	7.5	5.05	4.1	3.99	3.23	2.06
First Pay (Months)	Jun-09	Jan-09	Apr-09	Aug-09	Jan-09	Nov-07
Last Pay (Months)	Dec-16	May-13	Mar-11	Dec-09	Jan-09	Nov-07

Class M-7	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	7.5	5.04	4.05	3.84	3.23	2.06
First Pay (Months)	Jun-09	Dec-08	Mar-09	Jun-09	Jan-09	Nov-07
Last Pay (Months)	Dec-16	May-13	Mar-11	Dec-09	Jan-09	Nov-07

Class M-8	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	7.5	5.03	4.01	3.73	3.23	2.06
First Pay (Months)	Jun-09	Dec-08	Feb-09	May-09	Jan-09	Nov-07
Last Pay (Months)	Dec-16	May-13	Mar-11	Dec-09	Jan-09	Nov-07

Class M-9	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	7.5	5.03	3.98	3.64	3.23	2.06
First Pay (Months)	Jun-09	Dec-08	Jan-09	Mar-09	Jan-09	Nov-07
Last Pay (Months)	Dec-16	May-13	Mar-11	Dec-09	Jan-09	Nov-07

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To Maturity

Class A-1	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	3.78	2.53	1.68	1.08	0.87	0.61
First Pay (Months)	Nov-05	Nov-05	Nov-05	Nov-05	Nov-05	Nov-05
Last Pay (Months)	Dec-23	Sep-20	Sep-17	Jul-08	Dec-07	Mar-07

Class M-1	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	8.01	5.66	5.35	2.85	2.24	1.49
First Pay (Months)	Jun-09	Apr-09	Mar-10	Jul-08	Dec-07	Mar-07
Last Pay (Months)	Jan-22	Jul-19	Feb-16	Oct-08	Mar-08	May-07

Class M-2	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	8.00	5.6	4.91	6.85	2.48	1.63
First Pay (Months)	Jun-09	Mar-09	Oct-09	Oct-08	Mar-08	May-07
Last Pay (Months)	Aug-21	Jan-19	Sep-15	Jan-15	May-08	Jul-07

Class M-3	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	7.99	5.56	4.71	5.25	2.69	1.76
First Pay (Months)	Jun-09	Feb-09	Aug-09	Jul-10	May-08	Jul-07
Last Pay (Months)	Feb-21	Aug-18	May-15	Feb-13	Aug-08	Aug-07

Class M-4	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	7.98	5.54	4.6	4.76	2.85	1.86
First Pay (Months)	Jun-09	Jan-09	Jun-09	Mar-10	Aug-08	Aug-07
Last Pay (Months)	Sep-20	Mar-18	Jan-15	Nov-12	Sep-08	Sep-07

Class M-5	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	7.98	5.51	4.51	4.46	4.81	1.97
First Pay (Months)	Jun-09	Jan-09	May-09	Nov-09	Sep-08	Sep-07
Last Pay (Months)	Sep-20	Dec-17	Nov-14	Aug-12	Jan-13	Nov-07

Class M-6	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	7.98	5.49	4.44	4.24	5.36	2.09
First Pay (Months)	Jun-09	Jan-09	Apr-09	Aug-09	Sep-10	Nov-07
Last Pay (Months)	Sep-20	Jul-17	Jul-14	Jun-12	Sep-11	Dec-07

Class M-7	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	7.98	5.45	4.38	4.07	4.62	2.2
First Pay (Months)	Jun-09	Dec-08	Mar-09	Jun-09	Feb-10	Dec-07
Last Pay (Months)	Sep-20	Mar-17	Mar-14	Mar-12	Oct-10	Feb-08

Class M-8	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	7.98	5.43	4.32	3.95	4.2	2.34
First Pay (Months)	Jun-09	Dec-08	Feb-09	May-09	Oct-09	Feb-08
Last Pay (Months)	Sep-20	Sep-16	Nov-13	Nov-11	Jul-10	Mar-08

Class M-9	50 PPC	75 PPC	100 PPC	125 PPC	150 PPC	200 PPC
Average Life	7.95	5.39	4.26	3.84	3.92	2.47
First Pay (Months)	Jun-09	Dec-08	Jan-09	Mar-09	Jul-09	Mar-08
Last Pay (Months)	Sep-20	Apr-16	Jul-13	Aug-11	May-10	May-08

Net Funds Cap (Assumes Spot 1mo LIBOR: 3.93% with 10.00% shock starting period 2, no losses, 100% PPC and business day convention ignored, Actual/360 day count convention)

Period	Net Funds Cap	Period	Net Funds Cap	Period	Net Funds Cap
1	11.62%	41	14.25%	81	13.39%
2	13.29%	42	12.87%	82	12.96%
3	12.86%	43	13.31%	83	12.96%
4	12.85%	44	12.88%	84	13.40%
5	14.22%	45	13.31%	85	12.97%
6	12.83%	46	12.88%	86	13.40%
7	13.25%	47	12.88%	87	12.97%
8	12.82%	48	13.31%	88	12.97%
9	13.25%	49	12.89%	89	14.37%
10	12.82%	50	13.32%	90	12.98%
11	12.83%	51	12.89%	91	13.41%
12	13.26%	52	12.89%	92	12.98%
13	12.83%	53	14.28%	93	13.42%
14	13.26%	54	12.90%	94	12.99%
15	12.83%	55	13.33%	95	12.99%
16	12.83%	56	12.90%	96	13.43%
17	14.21%	57	13.33%	97	12.99%
18	12.84%	58	12.90%	98	13.43%
19	13.27%	59	12.91%	99	13.00%
20	12.84%	60	13.34%	100	13.00%
21	13.27%	61	12.91%	101	14.39%
22	12.84%	62	13.34%	102	13.00%
23	12.84%	63	12.91%	103	13.43%
24	13.27%	64	12.92%	104	13.00%
25	12.85%	65	14.30%	105	13.43%
26	13.28%	66	12.92%	106	13.00%
27	12.85%	67	13.35%	107	13.00%
28	12.85%	68	12.93%	108	13.42%
29	13.74%	69	13.36%	109	12.97%
30	12.85%	70	12.93%	110	13.39%
31	13.28%	71	12.93%	111	12.95%
32	12.86%	72	13.37%	112	12.94%
33	13.29%	73	12.94%	113	14.31%
34	12.86%	74	13.37%	114	12.91%
35	12.86%	75	12.94%	115	13.32%
36	13.29%	76	12.94%	116	12.88%
37	12.87%	77	13.84%	117	13.30%
38	13.30%	78	12.95%	118	12.86%
39	12.87%	79	13.38%	119	12.85%
40	12.87%	80	12.95%	120	13.26%

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Excess Spread (Assumes no losses, LIBOR as shown below and a 2.82% Prime Index to 1-month LIBOR spread, 100% PPC and business day convention ignored)

Period	Forward LIBOR	Excess Spread	Period	Forward LIBOR	Excess Spread	Period	Forward LIBOR	Excess Spread
1	3.9300%	5.1255%	41	4.8486%	4.0236%	81	5.0734%	3.6035%
2	4.1879%	3.9162%	42	4.8502%	3.5347%	82	5.0770%	3.4533%
3	4.4176%	3.6567%	43	4.8522%	3.7161%	83	5.0808%	3.4815%
4	4.4168%	3.6687%	44	4.8549%	3.5524%	84	5.0849%	3.6855%
5	4.5380%	4.1052%	45	4.8581%	3.7275%	85	5.0892%	3.5410%
6	4.6930%	3.5830%	46	4.8621%	3.5625%	86	5.0937%	3.7455%
7	4.6243%	3.7642%	47	4.8669%	3.5653%	87	5.0983%	3.6052%
8	4.7168%	3.6090%	48	4.8725%	3.7363%	88	5.1031%	3.6372%
9	4.7233%	3.7868%	49	4.8790%	3.5679%	89	5.1080%	4.1779%
10	4.7162%	3.6350%	50	4.8857%	3.7380%	90	5.1131%	3.6986%
11	4.7439%	3.6490%	51	4.8927%	3.5688%	91	5.1183%	3.8995%
12	4.7821%	3.8287%	52	4.9000%	3.5692%	92	5.1238%	3.7649%
13	4.7891%	3.6790%	53	4.9074%	4.0797%	93	5.1294%	3.9663%
14	4.7860%	3.8575%	54	4.9152%	3.5702%	94	5.1352%	3.8351%
15	4.7788%	3.7094%	55	4.9232%	3.7403%	95	5.1412%	3.8706%
16	4.7687%	3.7253%	56	4.9314%	3.5700%	96	5.1475%	4.0711%
17	4.7567%	4.2195%	57	4.9400%	3.7404%	97	5.1539%	3.9469%
18	4.7440%	3.7339%	58	4.9489%	3.5697%	98	5.1604%	4.1478%
19	4.7319%	3.8962%	59	4.9581%	3.5696%	99	5.1669%	4.0287%
20	4.7213%	3.7345%	60	4.9676%	3.7405%	100	5.1735%	4.0720%
21	4.7136%	3.8963%	61	4.9774%	3.5695%	101	5.1802%	4.5878%
22	4.7099%	3.7352%	62	4.9868%	3.7410%	102	5.1868%	4.1631%
23	4.7113%	3.7355%	63	4.9958%	3.5704%	103	5.1935%	4.3612%
24	4.7190%	3.8972%	64	5.0042%	3.5714%	104	5.2003%	4.2527%
25	4.7327%	3.7349%	65	5.0121%	4.0842%	105	5.2071%	4.4517%
26	4.7476%	3.8961%	66	5.0194%	3.3068%	106	5.2139%	4.3497%
27	4.7621%	3.7332%	67	5.0261%	3.4843%	107	5.2208%	4.4008%
28	4.7760%	3.7323%	68	5.0322%	3.3011%	108	5.2278%	4.6056%
29	4.7892%	4.0578%	69	5.0375%	3.4796%	109	5.2347%	4.5199%
30	4.8015%	3.7320%	70	5.0421%	3.2967%	110	5.2415%	4.7259%
31	4.8126%	3.8947%	71	5.0459%	3.2950%	111	5.2479%	4.6492%
32	4.8224%	3.7311%	72	5.0489%	3.4749%	112	5.2542%	4.7181%
33	4.8307%	3.8947%	73	5.0513%	3.2926%	113	5.2601%	5.1979%
34	4.8373%	3.7317%	74	5.0535%	3.4730%	114	5.2657%	4.8623%
35	4.8420%	3.7328%	75	5.0559%	3.2906%	115	5.2711%	5.0712%
36	4.8447%	3.8982%	76	5.0584%	3.3040%	116	5.2761%	5.0197%
37	4.8454%	3.6973%	77	5.0610%	3.6874%	117	5.2808%	5.2289%
38	4.8459%	3.6791%	78	5.0638%	3.3502%	118	5.2852%	5.1885%
39	4.8465%	3.4095%	79	5.0668%	3.5535%	119	5.2892%	5.2786%
40	4.8474%	3.4775%	80	5.0700%	3.3999%	120	5.2929%	5.4903%

Breakeven CDRs

The Breakeven CDR for a Class is the maximum CDR at which such class will NOT be written down (with a 0.1% increment) at the corresponding scenario assumptions. The table below is generated with the following assumptions: 100% PPC, Forward LIBOR as shown in the Excess Spread table above, 100% Loss Severity, Trigger event in effect for every Payment Date, No stepdown, 6 month lag, and 100% servicer advance.

Class	Breakeven CDR	Collateral Cum Loss
M-1	11.0%	22.19%
M-2	9.4%	19.44%
M-3	8.3%	17.47%
M-4	7.5%	15.99%
M-5	6.7%	14.47%
M-6	6.0%	13.11%
M-7	5.3%	11.72%
M-8	4.7%	10.50%
M-9	4.0%	9.04%
B-1	3.6%	8.19%
B-2	3.2%	7.12%

Statistical Collateral Summary – Fixed Rate

All information on the Mortgage Loans is approximate and is based off of scheduled balances as of the 10/1/05 cutoff date. The final numbers will be found in the prospectus supplement. In the final pool, thirty-day delinquencies and sixty-day delinquencies will represent less than 1.50% and 0.50% of the Mortgage Loans, respectively.

Total Number of Loans	5,848		
Total Outstanding Loan Balance	\$ 293,498,713.05	Min	Max
Average Loan Current Balance	\$ 50,187.88	\$ 23.46	\$ 438,964.02
Weighted Average Combined LTV	96.50%	9.41%	100.00%
Weighted Average Coupon	9.43%	5.50%	14.25%
Weighted Average FICO (Non-Zero)	702		
Weighted Average Age (Months)	4		
% Prepayment Penalties	32.30%		
% Balloons	84.97%		
% Second Liens	99.90%		

Principal Balance at Origination	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
0.01 - 25,000.00	1,013	\$ 19,702,086.50	6.71	700	95.10	9.66	75.03
25,000.01 - 50,000.00	2,558	\$ 93,638,800.82	31.90	700	96.96	9.32	90.93
50,000.01 - 75,000.00	1,338	\$ 82,082,186.07	27.97	701	97.02	9.47	92.88
75,000.01 - 100,000.00	558	\$ 47,410,201.67	16.15	701	97.25	9.38	96.35
100,000.01 - 125,000.00	222	\$ 24,599,724.92	8.38	706	97.53	9.53	96.26
125,000.01 - 150,000.00	89	\$ 12,269,563.56	4.18	704	94.26	9.46	96.62
150,000.01 - 175,000.00	23	\$ 3,714,534.98	1.27	702	93.46	9.89	100.00
175,000.01 - 200,000.00	35	\$ 6,644,464.88	2.26	714	90.36	9.76	85.72
200,000.01 - 225,000.00	1	\$ 224,598.60	0.08	630	87.82	8.63	100.00
225,000.01 - 250,000.00	6	\$ 1,444,683.09	0.49	724	84.74	8.70	100.00
250,000.01 - 275,000.00	1	\$ 269,870.65	0.09	669	85.00	9.63	-
275,000.01 - 300,000.00	1	\$ 287,072.87	0.10	721	95.00	10.88	-
325,000.01 - 350,000.00	1	\$ 349,196.12	0.12	740	84.38	7.38	100.00
425,000.01 - 450,000.00	2	\$ 861,728.32	0.29	739	79.82	7.19	100.00
Total:	5,848	\$ 293,498,713.05	100.00	702	96.50	9.43	91.88

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Scheduled Balance	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
0.01 - 25,000.00	1,029	\$ 19,990,665.31	6.81	700	95.10	9.66	75.14
25,000.01 - 50,000.00	2,551	\$ 93,669,116.77	31.91	700	96.94	9.31	90.98
50,000.01 - 75,000.00	1,342	\$ 82,580,292.73	28.14	701	96.98	9.46	92.92
75,000.01 - 100,000.00	547	\$ 46,742,269.45	15.93	701	97.39	9.41	96.30
100,000.01 - 125,000.00	221	\$ 24,542,462.91	8.36	706	97.52	9.54	96.25
125,000.01 - 150,000.00	88	\$ 12,177,756.37	4.15	704	94.22	9.45	96.59
150,000.01 - 175,000.00	23	\$ 3,714,534.98	1.27	702	93.46	9.89	100.00
175,000.01 - 200,000.00	35	\$ 6,644,464.88	2.26	714	90.36	9.76	85.72
200,000.01 - 225,000.00	1	\$ 224,598.60	0.08	630	87.82	8.63	100.00
225,000.01 - 250,000.00	6	\$ 1,444,683.09	0.49	724	84.74	8.70	100.00
250,000.01 - 275,000.00	1	\$ 269,870.65	0.09	669	85.00	9.63	-
275,000.01 - 300,000.00	1	\$ 287,072.87	0.10	721	95.00	10.88	-
325,000.01 - 350,000.00	1	\$ 349,196.12	0.12	740	84.38	7.38	100.00
400,000.01 - 425,000.00	1	\$ 422,764.30	0.14	717	83.53	7.13	100.00
425,000.01 - 450,000.00	1	\$ 438,964.02	0.15	761	76.25	7.25	100.00
Total:	5,848	\$ 293,498,713.05	100.00	702	96.50	9.43	91.88

Combined LTV - Given	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
<= 50.00	18	\$ 832,060.56	0.28	727	29.64	7.74	100.00
50.01 - 60.00	16	\$ 991,540.15	0.34	700	56.98	8.30	90.83
60.01 - 70.00	25	\$ 2,114,533.74	0.72	725	66.80	8.28	83.87
70.01 - 80.00	81	\$ 6,406,040.80	2.18	710	77.40	8.06	93.76
80.01 - 90.00	946	\$ 41,078,226.43	14.00	709	88.92	9.12	71.19
90.01 - 95.00	953	\$ 45,222,919.22	15.41	706	94.70	9.64	76.99
95.01 - 100.00	3,809	\$ 196,853,392.15	67.07	699	99.91	9.51	99.61
Total:	5,848	\$ 293,498,713.05	100.00	702	96.50	9.43	91.88

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HOME EQUITY MORTGAGE TRUST

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Current Rate	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
5.001 - 5.500	2	\$ 88,584.78	0.03	764	68.32	5.50	100.00
5.501 - 6.000	11	\$ 512,455.06	0.17	736	94.94	5.83	100.00
6.001 - 6.500	56	\$ 2,722,626.37	0.93	740	85.42	6.41	98.28
6.501 - 7.000	189	\$ 9,505,039.91	3.24	741	89.63	6.85	99.80
7.001 - 7.500	414	\$ 22,473,423.61	7.66	731	93.82	7.35	99.72
7.501 - 8.000	533	\$ 27,222,302.78	9.28	720	95.19	7.85	98.23
8.001 - 8.500	607	\$ 28,932,886.11	9.86	711	96.84	8.35	96.99
8.501 - 9.000	875	\$ 41,327,804.43	14.08	702	97.30	8.82	96.70
9.001 - 9.500	549	\$ 27,790,869.41	9.47	696	96.83	9.31	91.85
9.501 - 10.000	771	\$ 40,269,589.27	13.72	695	98.08	9.83	94.80
10.001 - 10.500	586	\$ 30,566,434.79	10.41	691	98.02	10.33	90.83
10.501 - 11.000	407	\$ 20,071,505.18	6.84	680	97.08	10.82	87.28
11.001 - 11.500	245	\$ 12,542,218.11	4.27	678	97.18	11.31	85.10
11.501 - 12.000	215	\$ 12,037,085.51	4.10	680	97.23	11.83	82.56
12.001 - 12.500	179	\$ 7,837,050.61	2.67	692	96.50	12.42	59.87
12.501 - 13.000	59	\$ 3,216,462.02	1.10	706	97.42	12.87	73.10
13.001 - 13.500	143	\$ 6,088,477.23	2.07	686	96.36	13.25	48.90
13.501 - 14.000	6	\$ 274,900.37	0.09	646	95.24	13.95	35.33
14.001 - 14.500	1	\$ 18,997.50	0.01	640	99.77	14.25	100.00
Total:	5,848	\$ 293,498,713.05	100.00	702	96.50	9.43	91.88

FICO	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
601 - 625	29	\$ 1,506,078.54	0.51	620	95.87	10.72	97.12
626 - 650	681	\$ 32,342,060.69	11.02	640	96.74	10.40	98.29
651 - 675	1,183	\$ 57,833,259.74	19.70	664	96.86	9.90	93.82
676 - 700	1,246	\$ 63,532,847.12	21.65	688	97.01	9.44	92.30
701 - 725	1,067	\$ 55,292,815.35	18.84	713	96.87	9.24	90.08
726 - 750	749	\$ 37,934,616.75	12.92	738	96.24	8.99	88.54
751 - 775	525	\$ 26,866,445.29	9.15	761	95.78	8.70	91.10
776 - 800	306	\$ 15,474,394.57	5.27	786	94.03	8.63	85.04
801 - 825	62	\$ 2,716,195.00	0.93	808	91.16	8.40	91.61
Total:	5,848	\$ 293,498,713.05	100.00	702	96.50	9.43	91.88

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Original Term	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
<= 60	1	\$ 5,040.15	-	607	95.00	11.25	100.00
61 - 120	4	\$ 169,734.57	0.06	734	81.29	10.11	100.00
121 - 180	4,912	\$ 250,124,809.01	85.22	704	96.43	9.36	91.31
181 - 240	533	\$ 24,270,860.09	8.27	679	98.14	10.06	99.25
241 - 300	5	\$ 268,948.31	0.09	735	91.72	7.74	100.00
301 - 360	393	\$ 18,659,320.92	6.36	705	95.46	9.53	89.72
Total:	5,848	\$ 293,498,713.05	100.00	702	96.50	9.43	91.88

Seasoning	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
<= 0	63	\$ 2,875,181.75	0.98	703	94.98	10.73	81.52
1 - 2	1,398	\$ 73,037,468.56	24.89	703	96.05	9.37	90.01
3 - 4	2,894	\$ 151,087,904.85	51.48	706	96.18	9.37	92.15
5 - 6	1,255	\$ 54,527,213.53	18.58	691	97.95	9.48	94.22
7 - 8	140	\$ 6,963,495.44	2.37	688	97.41	9.75	91.50
9 - 10	51	\$ 2,556,983.93	0.87	693	97.89	9.94	89.03
11 - 12	24	\$ 1,448,243.51	0.49	687	94.09	10.17	94.54
13 - 14	6	\$ 294,459.84	0.10	682	97.22	9.65	83.65
15 - 16	4	\$ 151,874.47	0.05	638	100.00	10.63	100.00
19 - 20	1	\$ 75,713.42	0.03	681	100.00	8.00	100.00
21 >=	12	\$ 480,173.75	0.16	666	91.66	11.35	100.00
Total:	5,848	\$ 293,498,713.05	100.00	702	96.50	9.43	91.88

Interest Only Period	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
0	5,786	\$ 288,949,092.67	98.45	702	96.48	9.43	91.90
36	4	\$ 448,081.90	0.15	738	100.00	10.82	100.00
60	31	\$ 1,990,886.91	0.68	696	97.93	9.86	79.69
120	27	\$ 2,110,651.57	0.72	716	96.47	8.41	98.64
Total:	5,848	\$ 293,498,713.05	100.00	702	96.50	9.43	91.88

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Documentation Type	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
Full/Alt	2,611	\$ 111,744,188.31	38.07	699	97.16	8.65	94.66
NINA	123	\$ 6,468,530.69	2.20	730	92.25	10.90	87.10
Reduced	2,700	\$ 150,810,439.84	51.38	703	96.57	9.80	90.25
Stated/Stated	414	\$ 24,475,554.21	8.34	699	94.13	10.29	90.47
Total:	5,848	\$ 293,498,713.05	100.00	702	96.50	9.43	91.88

Property Type	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
2-4 Family	392	\$ 24,109,072.07	8.21	711	94.70	10.30	77.60
Condo	707	\$ 31,054,944.25	10.58	707	97.32	9.28	89.54
Co-op	2	\$ 47,789.16	0.02	657	90.00	9.05	100.00
PUD	1,108	\$ 60,086,481.50	20.47	702	96.67	9.26	91.88
Single Family Residence	3,605	\$ 176,945,591.02	60.29	699	96.53	9.39	94.30
Town House	34	\$ 1,254,835.05	0.43	702	97.11	9.21	82.92
Total:	5,848	\$ 293,498,713.05	100.00	702	96.50	9.43	91.88

Occupancy Status	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
Investment	535	\$ 18,770,149.30	6.40	715	91.63	11.22	-
Primary	5,202	\$ 269,667,553.34	91.88	700	96.93	9.28	100.00
Secondary	111	\$ 5,061,010.41	1.72	723	91.25	10.32	-
Total:	5,848	\$ 293,498,713.05	100.00	702	96.50	9.43	91.88

Purpose	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
Purchase	4,650	\$ 234,350,378.27	79.85	705	97.57	9.51	90.79
Refinance - Cash Out	1,042	\$ 52,156,479.15	17.77	688	92.21	9.09	97.01
Refinance - Other	8	\$ 496,387.80	0.17	667	95.44	8.97	100.00
Refinance - Rate/Term	148	\$ 6,495,467.83	2.21	693	92.10	9.00	89.49
Total:	5,848	\$ 293,498,713.05	100.00	702	96.50	9.43	91.88

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State	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
California	1,220	\$ 86,927,322.87	29.62	703	95.95	9.26	93.75
Florida	500	\$ 21,928,184.13	7.47	695	96.90	10.03	84.17
Arizona	483	\$ 20,917,472.45	7.13	705	96.31	9.33	84.82
Colorado	369	\$ 17,531,400.93	5.97	713	96.96	8.44	97.19
New Jersey	314	\$ 15,897,513.75	5.42	705	95.19	9.99	91.90
Virginia	237	\$ 15,065,213.46	5.13	692	96.51	9.96	95.36
New York	219	\$ 14,842,411.90	5.06	706	93.55	9.88	88.67
Maryland	211	\$ 11,187,454.39	3.81	693	97.67	9.92	93.36
Washington	209	\$ 8,954,088.90	3.05	698	97.54	9.09	94.09
Nevada	166	\$ 8,748,711.73	2.98	702	96.53	9.65	85.08
Illinois	179	\$ 6,886,888.25	2.35	702	96.97	9.44	93.40
Oregon	154	\$ 6,156,143.22	2.10	709	98.17	8.88	93.96
Massachusetts	102	\$ 5,607,595.12	1.91	709	96.89	10.26	90.23
Georgia	139	\$ 5,282,807.25	1.80	687	98.60	9.23	95.69
Texas	135	\$ 4,934,451.94	1.68	707	97.29	9.15	91.86
Other	1,211	\$ 42,631,052.76	14.53	698	97.55	9.27	92.94
Total:	5,848	\$ 293,498,713.05	100.00	702	96.50	9.43	91.88

Prepay Penalty Period	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
0	3,907	\$ 198,699,181.00	67.70	707	95.76	9.28	90.43
4	3	\$ 132,410.93	0.05	731	91.56	10.73	31.16
5	1	\$ 119,902.95	0.04	686	95.00	11.50	100.00
6	64	\$ 3,036,549.39	1.03	721	96.38	10.50	68.90
12	170	\$ 11,591,261.60	3.95	694	96.06	9.68	93.20
24	1,024	\$ 49,576,876.84	16.89	686	99.31	9.71	98.04
36	670	\$ 30,020,875.25	10.23	692	96.94	9.70	93.45
60	9	\$ 321,655.09	0.11	712	96.32	10.61	84.32
Total:	5,848	\$ 293,498,713.05	100.00	702	96.50	9.43	91.88

Lien Position	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
1	6	\$ 300,682.81	0.10	722	20.29	7.43	100.00
2	5,842	\$ 293,198,030.24	99.90	702	96.57	9.43	91.87
Total:	5,848	\$ 293,498,713.05	100.00	702	96.50	9.43	91.88

Statistical Collateral Summary – HELOCs

All information on the Mortgage Loans is approximate and is based off of scheduled balances as of the 10/1/05 cutoff date. The final numbers will be found in the prospectus supplement. In the final pool, thirty-day delinquencies and sixty-day delinquencies will represent less than 1.50% and 0.50% of the Mortgage Loans, respectively.

Total Number of Loans	5,329		
Total Outstanding Loan Balance	\$ 306,305,863.27	Min	Max
Average Loan Current Balance	\$ 57,479.05	\$ -3,495.72	\$ 700,000.00
Average Credit Line	\$ 72,987.05	\$ 5,325.00	\$ 700,000.00
Weighted Average Margin	1.58%	-0.63%	7.25%
Weighted Average FICO (Non-Zero)	718		
Weighted Average Age (Months)	6		
% Prepayment Penalties	1.08%		
% Balloons	3.78%		
% Second Liens	97.54%		

Credit Limit	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
0.01 - 25,000.00	720	\$ 10,141,949.48	3.31	716	88.35	8.48	78.62
25,000.01 - 50,000.00	1,741	\$ 54,715,911.08	17.86	718	90.61	8.01	86.51
50,000.01 - 75,000.00	1,075	\$ 56,792,246.46	18.54	718	91.25	7.95	90.25
75,000.01 - 100,000.00	755	\$ 52,491,332.47	17.14	714	88.07	8.08	87.05
100,000.01 - 125,000.00	304	\$ 28,341,075.57	9.25	725	91.82	8.11	93.10
125,000.01 - 150,000.00	268	\$ 30,014,454.40	9.80	716	86.60	7.92	88.40
150,000.01 - 175,000.00	95	\$ 13,219,113.47	4.32	713	89.10	8.18	80.82
175,000.01 - 200,000.00	238	\$ 30,880,341.84	10.08	714	79.33	7.92	81.69
200,000.01 - 225,000.00	25	\$ 4,124,097.00	1.35	722	84.36	7.17	94.98
225,000.01 - 250,000.00	40	\$ 6,099,694.02	1.99	724	76.34	7.05	88.04
250,000.01 - 275,000.00	8	\$ 1,784,839.68	0.58	706	73.28	6.87	96.86
275,000.01 - 300,000.00	17	\$ 3,760,016.70	1.23	730	73.02	7.14	100.00
300,000.01 - 325,000.00	5	\$ 1,199,858.62	0.39	706	80.26	6.49	100.00
325,000.01 - 350,000.00	3	\$ 692,991.58	0.23	729	84.67	6.88	100.00
350,000.01 - 375,000.00	3	\$ 906,922.18	0.30	701	76.57	7.46	100.00
375,000.01 - 400,000.00	7	\$ 2,269,783.43	0.74	742	77.92	5.71	100.00
400,000.01 - 425,000.00	4	\$ 1,195,530.51	0.39	754	74.54	5.72	100.00
425,000.01 - 450,000.00	3	\$ 1,162,804.45	0.38	692	75.73	8.96	100.00
450,000.01 - 475,000.00	3	\$ 988,110.36	0.32	687	71.70	7.24	100.00
475,000.01 - 500,000.00	14	\$ 4,824,789.97	1.58	724	66.48	6.71	93.96
675,000.01 - 700,000.00	1	\$ 700,000.00	0.23	759	60.71	6.50	100.00
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

Current Principal Balance	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
<= 0.00	163	-34,234.61	0.01	725	82.81	7.75	87.67
0.01 - 25,000.00	1,275	\$ 14,157,972.07	4.62	719	86.97	8.23	80.95
25,000.01 - 50,000.00	1,600	\$ 59,218,777.28	19.33	718	89.63	7.97	87.05
50,000.01 - 75,000.00	957	\$ 58,611,588.16	19.13	719	90.68	7.93	90.34
75,000.01 - 100,000.00	562	\$ 49,949,008.96	16.31	714	88.44	8.09	86.77
100,000.01 - 125,000.00	263	\$ 29,609,658.73	9.67	725	90.80	8.09	93.01
125,000.01 - 150,000.00	199	\$ 27,838,139.01	9.09	715	87.12	7.92	87.78
150,000.01 - 175,000.00	86	\$ 14,015,434.30	4.58	713	87.08	8.19	83.74
175,000.01 - 200,000.00	140	\$ 27,099,288.59	8.85	713	80.29	7.90	79.98
200,000.01 - 225,000.00	16	\$ 3,403,361.58	1.11	722	83.30	7.25	93.92
225,000.01 - 250,000.00	18	\$ 4,403,625.41	1.44	721	77.80	7.20	88.99
250,000.01 - 275,000.00	7	\$ 1,848,366.36	0.60	702	69.44	6.37	100.00
275,000.01 - 300,000.00	13	\$ 3,843,694.06	1.25	728	72.35	7.08	92.42
300,000.01 - 325,000.00	4	\$ 1,239,442.60	0.40	724	81.96	6.82	100.00
325,000.01 - 350,000.00	5	\$ 1,706,177.86	0.56	716	80.71	7.54	100.00
350,000.01 - 375,000.00	1	\$ 375,000.00	0.12	690	75.00	6.50	100.00
375,000.01 - 400,000.00	5	\$ 1,960,360.29	0.64	734	77.97	5.58	100.00
400,000.01 - 425,000.00	4	\$ 1,651,338.94	0.54	737	79.53	5.72	100.00
425,000.01 - 450,000.00	4	\$ 1,740,863.68	0.57	686	62.93	8.51	100.00
450,000.01 - 475,000.00	1	\$ 475,000.00	0.16	699	69.12	8.00	100.00
475,000.01 - 500,000.00	5	\$ 2,493,000.00	0.81	737	69.00	6.35	100.00
675,000.01 - 700,000.00	1	\$ 700,000.00	0.23	759	60.71	6.50	100.00
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

Combined LTV	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
<= 50.00	151	\$ 8,658,581.94	2.83	711	37.58	7.23	91.03
50.01 - 60.00	104	\$ 6,640,473.05	2.17	716	54.90	7.66	63.63
60.01 - 70.00	227	\$ 15,441,634.64	5.04	708	65.76	7.29	91.89
70.01 - 80.00	590	\$ 45,727,418.43	14.93	714	77.12	7.46	79.04
80.01 - 90.00	2,076	\$ 100,730,654.44	32.89	714	88.15	8.05	79.90
90.01 - 95.00	884	\$ 46,611,538.70	15.22	720	94.05	7.80	94.91
95.01 - 100.00	1,297	\$ 82,495,562.07	26.93	725	99.70	8.28	99.83
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

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Rate Ceiling	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
15.01 - 16.00	59	\$ 5,702,729.15	1.86	716	75.70	7.21	75.78
17.01 - 18.00	5,230	\$ 296,909,772.76	96.93	718	87.41	7.92	88.33
23.01 - 24.00	40	\$ 3,693,361.36	1.21	711	90.69	8.43	79.39
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

Rate Floor	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
<= 0.00	523	\$ 40,204,792.09	13.13	738	80.51	6.48	95.65
0.01 - 1.00	1,536	\$ 82,840,121.88	27.04	731	84.24	6.96	94.09
1.01 - 2.00	1,493	\$ 83,289,438.21	27.19	713	88.58	8.02	91.56
2.01 - 3.00	1,037	\$ 63,608,618.52	20.77	709	90.84	8.86	81.38
3.01 - 4.00	545	\$ 28,029,616.95	9.15	696	91.76	9.68	67.81
4.01 - 5.00	135	\$ 5,687,094.03	1.86	676	93.38	9.89	69.27
5.01 - 6.00	52	\$ 2,360,784.16	0.77	683	91.88	10.64	80.50
6.01 - 7.00	4	\$ 118,297.43	0.04	673	97.33	12.82	65.09
7.01 - 8.00	4	\$ 167,100.00	0.05	667	100.00	13.75	100.00
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

Margin	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
(0.99) - (0.50)	3	\$ 339,222.89	0.11	764	96.95	5.97	100.00
(0.49) - 0.00	520	\$ 39,865,569.20	13.01	738	80.37	6.48	95.61
0.01 - 0.50	678	\$ 39,131,349.24	12.78	734	82.16	6.69	95.89
0.51 - 1.00	858	\$ 43,708,772.64	14.27	729	86.11	7.21	92.47
1.01 - 1.50	764	\$ 41,319,313.94	13.49	711	88.20	7.78	92.73
1.51 - 2.00	729	\$ 41,970,124.27	13.70	714	88.94	8.26	90.41
2.01 - 2.50	581	\$ 35,629,650.24	11.63	716	91.03	8.73	80.09
2.51 - 3.00	456	\$ 27,978,968.28	9.13	700	90.60	9.02	83.02
3.01 - 3.50	260	\$ 13,766,350.09	4.49	697	92.52	9.16	74.48
3.51 - 4.00	285	\$ 14,263,266.86	4.66	694	91.02	10.18	61.36
4.01 - 4.50	85	\$ 4,018,575.39	1.31	680	94.57	9.68	83.30
4.51 - 5.00	50	\$ 1,668,518.64	0.54	666	90.53	10.39	35.49
5.01 >=	60	\$ 2,646,181.59	0.86	682	92.63	10.93	81.04
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

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HOME EQUITY MORTGAGE TRUST HEMT HOME EQUITY MORTGAGE TRUST 2005-HF1

UTILIZATION	Number of Loans	Aggregate Current Draw Amount	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
<= 0.00	163	(34,234.61)	(0.01)	725	82.81	7.75	87.67
0.01 - 10.00	478	\$ 400,613.48	0.13	737	75.29	7.15	89.48
10.01 - 20.00	68	\$ 913,928.88	0.30	743	76.29	7.54	84.17
20.01 - 30.00	73	\$ 1,779,776.01	0.58	735	76.19	7.47	87.40
30.01 - 40.00	82	\$ 2,547,615.18	0.83	721	78.52	7.53	89.34
40.01 - 50.00	83	\$ 3,850,820.96	1.26	728	75.68	7.24	93.05
50.01 - 60.00	102	\$ 4,715,880.56	1.54	717	75.88	7.36	87.32
60.01 - 70.00	112	\$ 6,616,225.33	2.16	726	77.28	7.38	94.24
70.01 - 80.00	134	\$ 7,697,848.47	2.51	726	79.79	7.56	93.07
80.01 - 90.00	170	\$ 10,161,648.85	3.32	715	78.94	7.59	93.33
90.01 - 100.00	3,864	\$ 267,655,740.16	87.38	717	88.58	7.98	87.43
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

FICO	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
576 - 600	1	\$ 134,385.64	0.04	590	80.00	10.00	0.0
601 - 625	27	\$ 1,357,166.43	0.44	621	83.74	7.95	100.00
626 - 650	160	\$ 10,127,207.50	3.31	641	80.80	8.66	93.59
651 - 675	640	\$ 36,197,194.43	11.82	665	83.51	8.47	89.48
676 - 700	1,103	\$ 68,533,693.83	22.37	688	86.52	8.25	87.73
701 - 725	1,030	\$ 64,787,628.85	21.15	713	88.36	7.92	87.96
726 - 750	944	\$ 50,921,366.31	16.62	738	89.96	7.61	87.60
751 - 775	782	\$ 42,470,489.79	13.87	762	88.47	7.51	88.25
776 - 800	532	\$ 26,342,819.17	8.60	786	87.60	7.39	85.25
801 - 825	110	\$ 5,433,911.32	1.77	806	83.58	7.20	85.20
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

Original Term	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
61 - 120	112	\$ 7,454,085.55	2.43	728	94.57	8.36	95.60
121 - 180	1,488	\$ 94,128,737.89	30.73	713	85.44	8.28	75.44
181 - 240	559	\$ 44,392,115.82	14.49	715	83.05	7.81	87.24
241 - 300	1,807	\$ 106,987,933.48	34.93	719	88.24	7.84	93.38
301 - 360	1,363	\$ 53,342,990.53	17.41	725	90.82	7.44	98.89
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

Seasoning	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
1 - 2	129	\$ 8,766,984.48	2.86	717	87.93	7.57	86.05
3 - 4	2,138	\$ 123,600,983.59	40.35	720	88.71	7.65	92.28
5 - 6	1,271	\$ 91,980,868.78	30.03	717	86.67	8.00	89.99
7 - 8	625	\$ 41,478,805.20	13.54	715	86.82	8.05	88.06
9 - 10	255	\$ 9,233,050.52	3.01	712	83.29	7.52	96.57
11 - 12	152	\$ 3,918,233.11	1.28	717	84.60	7.61	95.52
13 - 14	132	\$ 3,036,598.71	0.99	724	89.10	7.71	97.71
15 - 16	136	\$ 5,380,036.73	1.76	701	82.96	9.04	48.85
17 - 18	455	\$ 17,783,942.78	5.81	716	84.08	9.10	54.17
19 - 20	20	\$ 747,779.08	0.24	742	87.96	8.04	74.06
21 >=	16	\$ 378,580.29	0.12	706	85.13	9.54	45.50
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

Draw Term	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
<= 60	1,492	\$ 93,135,748.66	30.41	713	85.74	8.30	77.01
61 - 120	3,120	\$ 163,474,347.64	53.37	721	88.36	7.70	95.04
121 - 180	716	\$ 49,536,559.97	16.17	716	86.35	7.91	85.32
181 - 240	1	\$ 159,207.00	0.05	681	72.46	6.88	100.00
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

Remaining Draw Term	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
<= 24	2	\$ 88,988.22	0.03	696	62.68	9.39	77.42
25 - 36	3	\$ 7,022.31	-	720	90.00	9.00	-
37 - 48	498	\$ 19,874,218.69	6.49	712	83.92	9.37	43.18
49 - 60	989	\$ 73,165,519.44	23.89	713	86.26	8.01	86.20
85 - 96	1	\$ 10,953.55	-	738	87.86	8.00	100.00
97 - 108	285	\$ 7,055,990.31	2.30	728	87.26	7.50	98.08
109 - 120	2,834	\$ 156,407,403.78	51.06	721	88.41	7.71	94.90
157 - 168	41	\$ 1,729,759.59	0.56	703	82.09	8.37	100.00
169 - 180	675	\$ 47,806,800.38	15.61	716	86.51	7.89	84.79
229 - 240	1	\$ 159,207.00	0.05	681	72.46	6.88	100.00
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

Documentation Type	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
Full/Alt	3,001	\$ 150,862,690.38	49.25	721	89.03	7.34	92.52
NINA	64	\$ 2,629,718.22	0.86	705	83.82	9.23	60.09
Reduced	1,994	\$ 135,950,528.95	44.38	716	85.96	8.51	82.92
Stated/Stated	270	\$ 16,862,925.72	5.51	710	81.91	8.13	92.66
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

Property Type	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
2-4 Family	454	\$ 26,257,362.11	8.57	715	79.80	8.86	43.65
Condo	513	\$ 25,347,316.47	8.28	722	90.94	8.14	85.96
Co-op	10	\$ 419,332.65	0.14	715	96.27	8.48	80.97
PUD	992	\$ 66,664,044.90	21.76	719	89.73	7.86	91.82
Single Family Residence	3,333	\$ 186,819,578.28	60.99	717	86.84	7.78	93.10
Town House	27	\$ 798,228.86	0.26	736	92.74	7.88	97.64
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

Occupancy Status	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
Investment	601	\$ 27,451,997.66	8.96	719	81.79	9.18	-
Primary	4,572	\$ 269,513,693.00	87.99	717	87.94	7.79	100.00
Secondary	156	\$ 9,340,172.61	3.05	727	82.83	7.99	-
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

Purpose	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
Construction	1	\$ 42,000.00	0.01	743	90.00	7.00	100.00
Purchase	2,392	\$ 135,335,035.65	44.18	729	93.46	8.08	86.32
Refinance - Cash Out	2,175	\$ 140,780,635.83	45.96	707	81.14	7.84	88.12
Refinance - Rate/Term	761	\$ 30,148,191.79	9.84	716	87.73	7.55	94.84
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

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State	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
California	1,503	\$ 114,397,705.58	37.35	716	87.10	8.26	86.84
New York	292	\$ 22,475,815.98	7.34	711	77.75	7.65	82.97
Nevada	327	\$ 21,769,381.99	7.11	719	88.64	7.92	84.62
New Jersey	301	\$ 17,694,989.03	5.78	715	82.73	7.34	89.23
Michigan	562	\$ 17,067,119.68	5.57	726	92.85	7.62	99.25
Florida	290	\$ 16,599,167.31	5.42	714	86.51	7.70	81.91
Arizona	300	\$ 14,993,813.58	4.90	716	87.91	7.90	87.07
Colorado	288	\$ 13,151,090.94	4.29	725	92.28	7.59	86.90
Washington	144	\$ 7,239,956.62	2.36	720	93.15	7.95	95.60
Virginia	131	\$ 6,525,914.44	2.13	717	87.84	7.63	98.47
Maryland	121	\$ 5,564,527.40	1.82	720	90.33	7.74	96.95
Illinois	91	\$ 4,865,436.93	1.59	736	88.06	7.39	92.69
Pennsylvania	102	\$ 4,718,426.57	1.54	719	86.08	7.87	80.81
Oregon	76	\$ 4,130,615.63	1.35	721	89.44	7.75	91.95
Massachusetts	70	\$ 3,730,228.14	1.22	727	83.10	7.90	76.93
Other	731	\$ 31,381,673.45	10.25	718	89.15	7.79	91.02
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

Prepay Penalty Period	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
0	5,287	\$ 303,008,915.00	98.92	718	87.11	7.90	87.86
12	1	\$ 130,800.00	0.04	696	89.49	9.37	100.00
24	40	\$ 3,029,648.27	0.99	703	99.38	9.25	100.00
36	1	\$ 136,500.00	0.04	740	95.00	9.75	100.00
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

Lien Position	Number of Loans	Aggregate Principal Balance	% of Loans by Principal Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
1	84	\$ 7,536,419.08	2.46	722	60.08	7.42	66.83
2	5,245	\$ 298,769,444.19	97.54	718	87.92	7.93	88.52
Total:	5,329	\$ 306,305,863.27	100.00	718	87.23	7.92	87.99

Statistical Collateral Summary – Total Pool

All information on the Mortgage Loans is approximate and is based off of scheduled balances as of the 10/1/05 cutoff date. The final numbers will be found in the prospectus supplement. In the final pool, thirty-day delinquencies and sixty-day delinquencies will represent less than 1.50% and 0.50% of the Mortgage Loans, respectively.

Total Number of Loans	11,177		
Total Outstanding Loan Balance	\$ 599,804,576.32	Min	Max
Average Loan Current Balance	\$ 53,664.18	3,495.72	\$ 700,000.00
Weighted Average Combined LTV	91.76%	3.29%	100.00%
Weighted Average Coupon	8.66%	1.00%	14.25%
Weighted Average FICO (Non-Zero)	710		
Weighted Average Age (Months)	5		
% Prepayment Penalties	16.35%		
% Balloons	43.51%		
% Second Liens	98.69%		

Principal Balance at Origination	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
0.01 - 25,000.00	1,733	\$ 29,844,035.98	4.98	706	92.81	9.26	76.25
25,000.01 - 50,000.00	4,299	\$ 148,354,711.90	24.73	707	94.62	8.83	89.30
50,000.01 - 75,000.00	2,413	\$ 138,874,432.53	23.15	708	94.66	8.85	91.80
75,000.01 - 100,000.00	1,313	\$ 99,901,534.14	16.66	708	92.43	8.70	91.47
100,000.01 - 125,000.00	526	\$ 52,940,800.49	8.83	716	94.47	8.77	94.57
125,000.01 - 150,000.00	357	\$ 42,284,017.96	7.05	713	88.83	8.37	90.79
150,000.01 - 175,000.00	118	\$ 16,933,648.45	2.82	711	90.06	8.56	85.03
175,000.01 - 200,000.00	273	\$ 37,524,806.72	6.26	714	81.29	8.24	82.40
200,000.01 - 225,000.00	26	\$ 4,348,695.60	0.73	717	84.53	7.25	95.24
225,000.01 - 250,000.00	46	\$ 7,544,377.11	1.26	724	77.95	7.37	90.33
250,000.01 - 275,000.00	9	\$ 2,054,710.33	0.34	701	74.82	7.23	84.14
275,000.01 - 300,000.00	18	\$ 4,047,089.57	0.67	730	74.58	7.40	92.91
300,000.01 - 325,000.00	5	\$ 1,199,858.62	0.20	706	80.26	6.49	100.00
325,000.01 - 350,000.00	4	\$ 1,042,187.70	0.17	733	84.57	7.04	100.00
350,000.01 - 375,000.00	3	\$ 906,922.18	0.15	701	76.57	7.46	100.00
375,000.01 - 400,000.00	7	\$ 2,269,783.43	0.38	742	77.92	5.71	100.00
400,000.01 - 425,000.00	4	\$ 1,195,530.51	0.20	754	74.54	5.72	100.00
425,000.01 - 450,000.00	5	\$ 2,024,532.77	0.34	712	77.47	8.21	100.00
450,000.01 - 475,000.00	3	\$ 988,110.36	0.16	687	71.70	7.24	100.00
475,000.01 - 500,000.00	14	\$ 4,824,789.97	0.80	724	66.48	6.71	93.96
675,000.01 - 700,000.00	1	\$ 700,000.00	0.12	759	60.71	6.50	100.00
Total:	11,177	\$ 599,804,576.32	100.00	710	91.76	8.66	89.89

Principal Balance	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
<= 0.00	163	-34,234.61	-0.01	725	82.81	7.75	87.67
0.01 - 25,000.00	2,304	\$ 34,148,637.38	5.69	708	91.73	9.07	77.55
25,000.01 - 50,000.00	4,151	\$ 152,887,894.05	25.49	707	94.11	8.79	89.46
50,000.01 - 75,000.00	2,299	\$ 141,191,880.89	23.54	708	94.36	8.83	91.85
75,000.01 - 100,000.00	1,109	\$ 96,691,278.41	16.12	708	92.77	8.73	91.37
100,000.01 - 125,000.00	484	\$ 54,152,121.64	9.03	716	93.85	8.75	94.48
125,000.01 - 150,000.00	287	\$ 40,015,895.38	6.67	712	89.28	8.39	90.46
150,000.01 - 175,000.00	109	\$ 17,729,969.28	2.96	711	88.41	8.55	87.15
175,000.01 - 200,000.00	175	\$ 33,743,753.47	5.63	713	82.28	8.27	81.11
200,000.01 - 225,000.00	17	\$ 3,627,960.18	0.60	716	83.58	7.34	94.30
225,000.01 - 250,000.00	24	\$ 5,848,308.50	0.98	722	79.52	7.57	91.71
250,000.01 - 275,000.00	8	\$ 2,118,237.01	0.35	698	71.42	6.78	87.26
275,000.01 - 300,000.00	14	\$ 4,130,766.93	0.69	728	73.93	7.34	86.00
300,000.01 - 325,000.00	4	\$ 1,239,442.60	0.21	724	81.96	6.82	100.00
325,000.01 - 350,000.00	6	\$ 2,055,373.98	0.34	720	81.34	7.51	100.00
350,000.01 - 375,000.00	1	\$ 375,000.00	0.06	690	75.00	6.50	100.00
375,000.01 - 400,000.00	5	\$ 1,960,360.29	0.33	734	77.97	5.58	100.00
400,000.01 - 425,000.00	5	\$ 2,074,103.24	0.35	733	80.34	6.01	100.00
425,000.01 - 450,000.00	5	\$ 2,179,827.70	0.36	701	65.61	8.26	100.00
450,000.01 - 475,000.00	1	\$ 475,000.00	0.08	699	69.12	8.00	100.00
475,000.01 - 500,000.00	5	\$ 2,493,000.00	0.42	737	69.00	6.35	100.00
675,000.01 - 700,000.00	1	\$ 700,000.00	0.12	759	60.71	6.50	100.00
Total:	11,177	\$ 599,804,576.32	100.00	710	91.76	8.66	89.89

Combined LTV	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
<= 50.00	169	\$ 9,490,642.50	1.58	712	36.89	7.27	91.82
50.01 - 60.00	120	\$ 7,632,013.20	1.27	714	55.17	7.74	67.16
60.01 - 70.00	252	\$ 17,556,168.38	2.93	710	65.88	7.41	90.92
70.01 - 80.00	671	\$ 52,133,459.23	8.69	713	77.15	7.53	80.85
80.01 - 90.00	3,022	\$ 141,808,880.87	23.64	713	88.37	8.36	77.38
90.01 - 95.00	1,837	\$ 91,834,457.92	15.31	713	94.37	8.70	86.08
95.01 - 100.00	5,106	\$ 279,348,954.22	46.57	707	99.85	9.15	99.68
Total:	11,177	\$ 599,804,576.32	100.00	710	91.76	8.66	89.89

FICO	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
576 - 600	1	\$ 134,385.64	0.02	590	80.00	10.00	-
601 - 625	56	\$ 2,863,244.97	0.48	621	90.12	9.41	98.48
626 - 650	841	\$ 42,469,268.19	7.08	640	92.94	9.98	97.17
651 - 675	1,823	\$ 94,030,454.17	15.68	664	91.72	9.35	92.15
676 - 700	2,349	\$ 132,066,540.95	22.02	688	91.57	8.82	89.93
701 - 725	2,097	\$ 120,080,444.20	20.02	713	92.28	8.53	88.93
726 - 750	1,693	\$ 88,855,983.06	14.81	738	92.64	8.20	88.00
751 - 775	1,307	\$ 69,336,935.08	11.56	762	91.30	7.97	89.36
776 - 800	838	\$ 41,817,213.74	6.97	786	89.98	7.85	85.17
801 - 825	172	\$ 8,150,106.32	1.36	807	86.10	7.60	87.33
Total:	11,177	\$ 599,804,576.32	100.00	710	91.76	8.66	89.89

Original Term	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
<= 60	1	\$ 5,040.15	-	607	95.00	11.25	100.00
61 - 120	116	\$ 7,623,820.12	1.27	728	94.27	8.40	95.70
121 - 180	6,400	\$ 344,253,546.90	57.39	706	93.42	9.06	86.97
181 - 240	1,092	\$ 68,662,975.91	11.45	702	88.38	8.61	91.48
241 - 300	1,812	\$ 107,256,881.79	17.88	719	88.25	7.84	93.39
301 - 360	1,756	\$ 72,002,311.45	12.00	720	92.03	7.98	96.51
Total:	11,177	\$ 599,804,576.32	100.00	710	91.76	8.66	89.89

Seasoning	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
0	63	\$ 2,875,181.75	0.48	703	94.98	10.73	81.52
1 - 2	1,527	\$ 81,804,453.04	13.64	705	95.18	9.18	89.59
3 - 4	5,032	\$ 274,688,888.44	45.80	712	92.82	8.60	92.21
5 - 6	2,526	\$ 146,508,082.31	24.43	707	90.87	8.55	91.56
7 - 8	765	\$ 48,442,300.64	8.08	711	88.34	8.30	88.55
9 - 10	306	\$ 11,790,034.45	1.97	708	86.45	8.04	94.94
11 - 12	176	\$ 5,366,476.62	0.89	709	87.16	8.30	95.26
13 - 14	138	\$ 3,331,058.55	0.56	720	89.81	7.88	96.46
15 - 16	140	\$ 5,531,911.20	0.92	699	83.42	9.08	50.26
17 - 18	455	\$ 17,783,942.78	2.96	716	84.08	9.10	54.17
19 - 20	21	\$ 823,492.50	0.14	737	89.07	8.03	76.45
21 >=	28	\$ 858,754.04	0.14	683	88.78	10.55	75.98
Total:	11,177	\$ 599,804,576.32	100.00	710	91.76	8.66	89.89

HEMT

HOME EQUITY MORTGAGE TRUST

HEMT HOME EQUITY MORTGAGE TRUST 2005-HF1

Documentation Type	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
Full/Alt	5,612	\$ 262,606,878.69	43.78	711	92.49	7.90	93.43
NINA	187	\$ 9,098,248.91	1.52	723	89.81	10.42	79.29
Reduced	4,694	\$ 286,760,968.79	47.81	709	91.54	9.18	86.77
Stated/Stated	684	\$ 41,338,479.93	6.89	704	89.15	9.41	91.36
Total:	11,177	\$ 599,804,576.32	100.00	710	91.76	8.66	89.89

Property Type	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
2-4 Family	846	\$ 50,366,434.18	8.40	713	86.93	9.55	59.90
Condo	1,220	\$ 56,402,260.72	9.40	714	94.46	8.77	87.93
Co-op	12	\$ 467,121.81	0.08	709	95.63	8.53	82.91
PUD	2,100	\$ 126,750,526.40	21.13	711	93.02	8.52	91.85
Single Family Residence	6,938	\$ 363,765,169.30	60.65	708	91.55	8.56	93.68
Town House	61	\$ 2,053,063.91	0.34	715	95.41	8.69	88.65
Total:	11,177	\$ 599,804,576.32	100.00	710	91.76	8.66	89.89

Occupancy Status	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
Investment	1,136	\$ 46,222,146.96	7.71	717	85.79	10.01	-
Primary	9,774	\$ 539,181,246.34	89.89	709	92.44	8.53	100.00
Secondary	267	\$ 14,401,183.02	2.40	726	85.79	8.81	-
Total:	11,177	\$ 599,804,576.32	100.00	710	91.76	8.66	89.89

Purpose	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
Construction	1	\$ 42,000.00	0.01	743	90.00	7.00	100.00
Purchase	7,042	\$ 369,685,413.92	61.63	714	96.07	8.99	89.15
Refinance - Cash Out	3,217	\$ 192,937,114.98	32.17	702	84.13	8.18	90.52
Refinance - Other	8	\$ 496,387.80	0.08	667	95.44	8.97	100.00
Refinance - Rate/Term	909	\$ 36,643,659.62	6.11	712	88.50	7.81	93.89
Total:	11,177	\$ 599,804,576.32	100.00	710	91.76	8.66	89.89

State	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
California	2,723	\$ 201,325,028.45	33.57	711	90.92	8.69	89.82
Florida	790	\$ 38,527,351.44	6.42	703	92.42	9.03	83.20
New York	511	\$ 37,318,227.88	6.22	709	84.03	8.53	85.24
Arizona	783	\$ 35,911,286.03	5.99	710	92.80	8.73	85.76
New Jersey	615	\$ 33,592,502.78	5.60	710	88.63	8.59	90.49
Colorado	657	\$ 30,682,491.87	5.12	718	94.95	8.07	92.78
Nevada	493	\$ 30,518,093.72	5.09	714	90.90	8.42	84.75
Virginia	368	\$ 21,591,127.90	3.60	699	93.89	9.26	96.30
Michigan	641	\$ 19,688,992.14	3.28	721	93.55	7.93	98.86
Maryland	332	\$ 16,751,981.79	2.79	702	95.23	9.19	94.55
Washington	353	\$ 16,194,045.52	2.70	708	95.58	8.58	94.76
Illinois	270	\$ 11,752,325.18	1.96	716	93.28	8.59	93.11
Oregon	230	\$ 10,286,758.85	1.72	714	94.66	8.43	93.16
Massachusetts	172	\$ 9,337,823.26	1.56	716	91.38	9.32	84.92
Pennsylvania	219	\$ 8,870,884.69	1.48	709	91.25	8.76	86.47
Other	2,020	\$ 77,455,654.82	12.91	706	94.21	8.61	92.17
Total:	11,177	\$ 599,804,576.32	100.00	710	91.76	8.66	89.89

Prepay Penalty Period	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
0	9,194	\$ 501,708,096.00	83.65	714	90.53	8.45	88.88
4	3	\$ 132,410.93	0.02	731	91.56	10.73	31.16
5	1	\$ 119,902.95	0.02	686	95.00	11.50	100.00
6	64	\$ 3,036,549.39	0.51	721	96.38	10.50	68.90
12	171	\$ 11,722,061.60	1.95	694	95.98	9.67	93.28
24	1,064	\$ 52,606,525.11	8.77	687	99.31	9.68	98.16
36	671	\$ 30,157,375.25	5.03	692	96.93	9.70	93.48
60	9	\$ 321,655.09	0.05	712	96.32	10.61	84.32
Total:	11,177	\$ 599,804,576.32	100.00	710	91.76	8.66	89.89

Lien Position	Number of Loans	Aggregate Scheduled Balance	% of Loans by Scheduled Balance	Weighted Average FICO	Weighted Average Comb. LTV	Weighted Average Coupon	% Owner Occupied
1	90	\$ 7,837,101.89	1.31	722	58.55	7.42	68.11
2	11,087	\$ 591,967,474.43	98.69	710	92.20	8.67	90.18
Total:	11,177	\$ 599,804,576.32	100.00	710	91.76	8.66	89.89

Sales- we will come out with a \$610mm 2nd lien deal later this week or early next week. We are soliciting feedbacks and interest. All Classes will be floating rate (down to Ba2). Collateral will be a mix of 700+ fico closed end 2nds and HELOCS:

	Closed End 2nds	HELOCS
Initial Bal	\$ 293.5mm	\$ 306.3mm
Avg FICO	702	718
CLTV	96.5%	87.2%
WAC/Margin	9.43%	1.575% (Margin)
Avg Loan Bal	\$ 50,187	\$ 57,479

Aggregate pool will have an average 710 FICO and 91.8% CLTV.

Pls call the desk for more detailed information.
