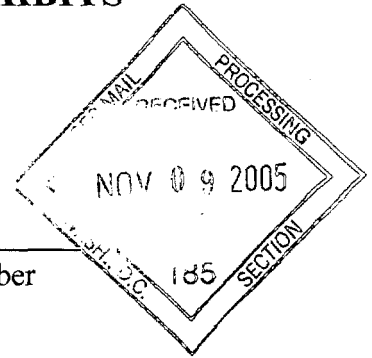


FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS



ACE Securities Corp.
Exact Name of Registrant as Specified in Charter

0001063292
Registrant CIK Number

Form 8-K, November 8, 2005, Series 2005-SD3
Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(give period of report)

333-123741
SEC File Number, if available

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



05070992

PROCESSED

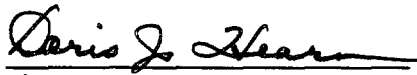
NOV 10 2005

THOMSON
FINANCIAL

SIGNATURES

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

ACE SECURITIES CORP.

By: 

Name: Doris J. Hearn

Title: Vice President

By: 

Name: Evelyn Echevarria

Title: Vice President

Dated: November 8, 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	Structural Term Sheets	P*

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

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

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

Date of Report (Date of earliest event reported) November 8, 2005

ACE SECURITIES CORP.

(Exact name of registrant as specified in its charter)

Delaware

*(State or Other Jurisdiction
of Incorporation)*

333-123741

*(Commission
File Number)*

56-2088493

*(I.R.S. Employer
Identification No.)*

6525 Morrison Blvd.,
Suite 318
Charlotte, North
Carolina

*(Address of Principal
Executive Offices)*

28211

(Zip Code)

Registrant's telephone number, including area code, is (704) 365-0569.

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

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

Item 8.01. Other Events.

Description of the Mortgage Pool

On or about November 30, 2005, the Registrant will cause the issuance and sale of approximately \$195,920,000 initial principal amount of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD3 Asset Backed Pass-Through Certificates (the "Certificates") pursuant to a Pooling and Servicing Agreement to be dated as of November 1, 2005, between the Registrant as depositor, Wells Fargo Bank, National Association as master servicer and securities administrator, Ocwen Loan Servicing, LLC as a servicer, Wells Fargo Bank, National Association as a servicer, Washington Mutual Bank as a servicer and HSBC Bank USA, National Association as trustee.

Structural Term Sheets

Deutsche Bank Securities Inc. (the "Underwriter") has advised the Registrant that it has furnished to certain prospective purchasers of Certificates certain materials ("Structural Term Sheets") in written form, which are in the nature of data tables.

The Structural Term Sheets have been provided by the Underwriter. The information in the Structural Term Sheets is preliminary and may be superseded by the Prospectus Supplement relating to the Certificates and by any other information subsequently filed with the Securities and Exchange Commission.

The Structural Term Sheets were prepared by the Underwriter at the request of certain prospective investors, based on assumptions provided by, and satisfying the special requirements of, such prospective investors. The Structural Term Sheets may be based on assumptions that differ from the assumptions set forth in the Prospectus Supplement.

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

(a) Financial Statements.

Not applicable.

(b) Pro Forma Financial Information.

Not applicable.

(c) Exhibits

<u>Exhibit No.</u>	Item 601(a) of Regulation S-K <u>Exhibit No.</u>	<u>Description</u>
1	99.1	Structural Term Sheets (as defined in Item 8.01) that have been provided by the Underwriter to certain prospective purchasers of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD3. The Structural Term Sheets have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

SIGNATURES

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

Dated: November 8, 2005

ACE SECURITIES CORP.

By: /s/ Doris J. Hearn

Name: Doris J. Hearn

Title: Vice President

By: /s/ Evelyn Echevarria

Name: Evelyn Echevarria

Title: Vice President

EXHIBIT INDEX

<u>Exhibit Number</u>	Item 601(a) of Regulation S-K <u>Exhibit No.</u>	Sequentially Numbered <u>Description</u>	<u>Page</u>
1	99.1	Structural Term Sheets. The Preliminary Structural and Collateral Term Sheet has been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.	6

We need these matrices in addition to strats

Aggregate Loans (First Lien Only)

FICO	% of total deal	Weighted Avg LTV	Max Current Updated LTV	% Full Doc	% Owner Occ	% IO	WAC	MARGIN	% Second Lien (Simultaneous or Silent)
N/A	0.97%	56.74	104.29	85.90	52.78	0.00	10	7.098	4.84
1 - 499	23.64%	69.89	140.53	65.81	70.88	2.11	9	6.925	19.11
500 - 519	8.33%	69.91	123.64	72.36	60.94	3.39	9	6.904	10.27
520 - 539	8.97%	67.54	121.90	62.39	67.58	7.83	9	6.599	17.84
540 - 559	5.81%	66.64	122.48	79.29	50.54	2.77	9	6.625	20.38
560 - 579	4.79%	61.37	124.44	63.83	56.09	0.00	9	6.740	16.68
580 - 599	4.01%	68.44	124.15	61.85	48.84	12.73	9	6.328	26.37
600 - 619	3.96%	64.18	121.47	56.28	45.01	9.83	8	6.320	19.55
620 - 639	5.00%	68.46	112.34	49.02	47.42	16.18	8	6.051	23.65
640 - 659	6.96%	64.73	124.70	33.34	65.24	35.96	8	5.183	37.15
660 - 679	3.80%	65.46	117.79	44.79	40.37	7.14	8	5.117	15.67
680 - 699	3.64%	63.16	116.33	41.72	49.73	24.66	7	5.540	24.08
700 - 719	3.27%	51.64	104.24	77.82	12.32	0.00	7	6.302	9.36
720 - 739	2.37%	47.64	90.84	70.38	11.16	0.00	7	5.000	0.00
740 - 759	2.04%	47.86	100.50	81.26	0.00	0.00	7	2.250	0.00
760 - 779	2.72%	52.89	84.62	51.83	20.84	11.98	7	4.221	11.98
780 - 799	3.37%	37.54	70.59	59.82	11.96	0.00	7	0.000	0.00
800 >=	1.32%	40.07	51.38	49.55	0.00	0.00	7	0.000	0.00

Aggregate Loans (Second Lien Only)

FICO	% of total deal	Weighted Avg LTV	Max Current	% Full Doc	% Owner Occ	% IO	WAC	MARGIN
N/A	0.01%	77.34	96.24	100.00	0.00	0.00	11	0.000
1 - 499	0.76%	82.23	111.76	87.98	79.02	0.00	11	5.300
500 - 519	0.48%	84.41	108.10	73.11	80.52	0.00	11	0.000
520 - 539	0.46%	82.70	114.33	72.52	62.81	0.00	11	0.000
540 - 559	0.43%	86.75	102.43	88.20	60.53	0.00	11	0.000
560 - 579	0.44%	93.61	115.26	51.30	73.95	0.00	11	0.000
580 - 599	0.65%	90.08	118.28	57.72	83.16	0.00	11	0.000
600 - 619	0.36%	92.86	105.81	51.10	79.17	0.00	11	0.000
620 - 639	0.37%	85.24	99.27	62.64	70.31	0.00	11	0.000
640 - 659	0.24%	98.33	112.56	43.98	92.22	0.00	10	0.000
660 - 679	0.20%	80.42	111.12	82.90	67.05	0.00	9	0.000
680 - 699	0.11%	84.03	106.99	40.99	60.84	0.00	11	0.000
700 - 719	0.27%	96.48	117.60	41.07	89.36	0.00	10	0.000

720 - 739	0.09%	82.08	98.84	100.00	0.00	0.00	12	0.000
740 - 759	0.16%	85.19	95.63	42.76	70.49	0.00	11	0.000
760 - 779	0.01%	91.61	91.61	100.00	0.00	0.00	10	0.000
800 >=	0.01%	97.31	97.31	100.00	0.00	0.00	9	0.000

Second Lien Loans

FRM %	99.75%
ARM %	0.25

IO Loans FICO	% of total deal	Weighted Avg LTV	Max Current	% Full Doc	% Owner Occ	WAC	MARGIN
1 - 499	0.50%	81.19	93.72	82.76	100.00	7.025	7
500 - 519	0.28%	90.49	90.63	7.24	100.00	8.936	6
520 - 539	0.70%	77.05	88.62	86.28	100.00	6.492	6
540 - 559	0.16%	68.36	80.88	100.00	100.00	6.684	6
580 - 599	0.51%	78.46	79.16	62.99	100.00	6.469	6
600 - 619	0.39%	80.50	83.95	0.00	88.37	7.100	6
620 - 639	0.81%	78.32	80.67	24.56	100.00	5.901	6
640 - 659	2.50%	64.00	92.52	3.63	100.00	8.209	5
660 - 679	0.27%	89.99	89.99	0.00	100.00	7.590	6
680 - 699	0.90%	82.13	89.96	0.00	100.00	6.336	5
760 - 779	0.33%	76.46	76.46	0.00	100.00	6.750	4

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

For Non-MI Loans-only

By LTV Bucket

<=50% LTV

51%-60%

61%-70%

71%-80%

81%-85%

86%-90%

91%-95%

96%-100%

% of total deal

Avg FICO

% <550 FICO

% full doc

% non owner

no deep mi

We needs strats broken out in this format for Total ARMs, Total Fixed, Total IO Loans seperately
We also need this for the total pool combined

TOTAL POOL

1. Original Principal Balance (\$)

Original Principal Balance (\$)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
0.01 - 25,000.00	234	3,331,664.52	1.67	14,237.88	11.443	61.29	578
25,000.01 - 50,000.00	630	19,971,130.70	10.03	31,700.21	10.696	61.46	568
50,000.01 - 75,000.00	382	20,894,331.60	10.49	54,697.20	10.236	65.91	552
75,000.01 - 100,000.00	200	15,954,780.62	8.01	79,773.90	9.818	67.27	548
100,000.01 - 125,000.00	131	13,641,934.04	6.85	104,136.90	9.27	68.93	545
125,000.01 - 150,000.00	92	11,995,131.68	6.02	130,381.87	9.11	64.77	546
150,000.01 - 175,000.00	55	8,718,583.91	4.38	158,519.71	9.025	76.47	524
175,000.01 - 200,000.00	45	8,320,891.51	4.18	184,908.70	8.665	69.87	544
200,000.01 - 225,000.00	33	6,969,564.36	3.5	211,198.92	8.376	70.39	527
225,000.01 - 250,000.00	25	5,867,125.37	2.95	234,685.01	8.31	69.99	531
250,000.01 - 275,000.00	14	3,609,255.80	1.81	257,803.99	8.571	74.94	505
275,000.01 - 300,000.00	14	4,042,233.79	2.03	288,730.99	8.96	70.2	519
300,000.01 - 400,000.00	64	22,133,376.53	11.12	345,834.01	7.185	60.4	619
400,000.01 - 500,000.00	44	17,657,515.02	8.87	401,307.16	6.774	59.26	688
500,000.01 - 600,000.00	21	11,218,726.03	5.63	534,225.05	7.295	68.5	610
600,000.01 >=	32	24,779,353.15	12.45	774,354.79	7.137	61.56	642
Total:	2,016	199,105,598.63	100	98,762.70	8.641	65.19	583

Minimum: 5,250.00
 Maximum: 3,500,000.00
 Average: 105,861.75
 Total: 213,417,283.13

2. Current Principal Balance (\$)

Current Principal Balance (\$)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
0.01 - 25,000.00	384	6,265,776.48	3.15	16,317.13	11.194	57.15	582

Mortgage Rate (%)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
25,000.01 - 50,000.00	584	21,405,677.13	10.75	36,653.56	10.529	60.61	570
50,000.01 - 75,000.00	343	20,727,911.99	10.41	60,431.23	10.23	67.16	547
75,000.01 - 100,000.00	173	14,977,643.15	7.52	86,575.97	9.704	66.99	545
100,000.01 - 125,000.00	118	13,323,016.13	6.69	112,906.92	9.266	69.81	544
125,000.01 - 150,000.00	76	10,382,997.53	5.21	136,618.39	9.011	66.42	548
150,000.01 - 175,000.00	55	8,845,479.46	4.44	160,826.90	8.838	76.28	537
175,000.01 - 200,000.00	43	8,154,984.42	4.1	189,650.80	8.477	67.04	539
200,000.01 - 225,000.00	33	7,034,620.23	3.53	213,170.31	8.554	72.91	521
225,000.01 - 250,000.00	22	5,277,239.34	2.65	239,874.52	8.381	69.57	531
250,000.01 - 275,000.00	14	3,631,353.72	1.82	259,382.41	8.379	74.97	506
275,000.01 - 300,000.00	13	3,770,863.24	1.89	290,066.40	9.062	70.91	519
300,000.01 - 400,000.00	75	26,389,672.17	13.25	351,862.30	7.122	56.47	640
400,000.01 - 500,000.00	32	13,915,530.68	6.99	434,860.33	6.853	66.93	666
500,000.01 - 600,000.00	26	14,299,025.44	7.18	549,962.52	7.061	61.7	640
600,000.01 >=	25	20,703,807.52	10.4	828,152.30	7.24	65.9	625
Total:	2,016	199,105,588.63	100	98,762.70	8.641	65.19	583

Minimum: 808.36
Maximum: 3,500,000.00
Average: 98,762.70

3. Mortgage Rate (%)

Mortgage Rate (%)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
5.000 - 5.499	8	2,378,424.28	1.19	297,303.04	5.307	66.49	701
5.500 - 5.999	31	11,893,144.08	5.97	383,649.81	5.863	68.99	664
6.000 - 6.499	55	15,316,110.01	7.69	278,474.73	6.216	62.76	660
6.500 - 6.999	87	28,061,277.02	14.09	322,543.41	6.744	62.41	651
7.000 - 7.499	65	17,623,165.31	8.85	271,125.62	7.233	65.23	581
7.500 - 7.999	82	13,952,112.52	7.01	170,147.71	7.733	72.2	566
8.000 - 8.499	78	9,507,209.84	4.77	121,887.31	8.234	73.87	534
8.500 - 8.999	175	17,721,815.12	8.9	101,267.51	8.749	63.57	571
9.000 - 9.499	122	10,415,211.14	5.23	85,370.58	9.186	64.87	537
9.500 - 9.999	276	15,541,861.39	7.81	56,311.09	9.766	62.86	566
10.000 - 10.499	145	8,960,284.69	4.5	61,795.07	10.215	64.66	530
10.500 - 10.999	323	20,648,583.81	10.37	63,927.50	10.794	65.41	539
11.000 - 11.499	139	7,409,959.34	3.72	53,309.06	11.219	59.42	537
11.500 - 11.999	191	11,397,698.13	5.72	59,673.81	11.751	64.01	522
12.000 - 12.499	62	2,987,292.05	1.5	48,182.13	12.146	64.92	542
12.500 - 12.999	100	3,254,728.94	1.63	32,547.29	12.746	63.08	536
13.000 - 13.499	20	708,361.18	0.36	35,418.06	13.237	85.02	538
13.500 - 13.999	30	684,937.45	0.34	22,831.25	13.718	72.88	540
14.000 - 14.499	8	195,475.29	0.1	24,434.41	14.192	64.75	528
14.500 - 14.999	14	372,754.15	0.19	26,625.30	14.636	64.01	604

15,000 - 15,499	2	27,014.67	0.01	13,507.34	15.156	64.45	553
15,500 - 15,999	2	40,038.86	0.02	20,019.43	15.634	78.44	573
19,000 - 19,499	1	8,139.46	0	8,139.46	19	16.61	531
Total:	2,016	199,105,598.63	100	98,762.70	8.641	65.19	583

Minimum: 5,000

Maximum: 19,000

Weighted Average: 8.641

4. Original Terms (mos.)

Original Terms (mos.)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current (updat CLTV)	Current FICO Score
1 - 60	1	4,789.08	0	4,789.08	12.25	84.86	531
61 - 120	63	721,259.96	0.36	11,448.57	10.667	38.52	608
121 - 180	689	37,004,309.30	18.59	53,707.27	9.414	54.77	613
181 - 240	234	9,553,611.62	4.8	40,827.40	10.114	62.85	568
241 - 300	22	2,338,818.83	1.17	106,309.95	8.081	71.76	623
301 - 360	988	147,362,442.16	74.01	149,152.27	8.345	67.66	576
361 >=	19	2,120,367.68	1.06	111,598.30	8.985	87.86	531
Total:	2,016	199,105,598.63	100	98,762.70	8.641	65.19	583

Minimum: 60

Maximum: 480

Weighted Average: 319.12

5. Remaining Terms (mos.)

Remaining Terms (mos.)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current (updat CLTV)	Current FICO Score
1 - 60	70	919,768.32	0.46	13,139.55	10.439	36.58	601
61 - 120	603	23,717,316.98	11.91	39,332.20	10.637	59.35	564
121 - 180	241	20,109,424.33	10.1	83,441.59	8.239	49.4	653
181 - 240	99	4,497,231.15	2.26	45,426.58	9.451	74.81	565
241 - 300	453	30,503,069.53	15.32	67,335.69	10.049	58.4	565
301 - 360	549	119,014,684.95	59.77	216,784.49	7.911	70.58	579
361 >=	1	344,103.37	0.17	344,103.37	6.6	79.1	633
Total:	2,016	199,105,598.63	100	98,762.70	8.641	65.19	583

Minimum: 1

Maximum: 478
 Weighted Average: 282.52

6. MI

	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
MI							
N	2,005	197,448,308.61	99.17	98,477.96	8.656	65.1	583
Y	11	1,657,290.02	0.83	150,662.73	6.803	75.58	580
Total:	2,016	199,105,598.63	100	98,762.70	8.641	65.19	583

7. Lien Position

Lien Position	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
1st Lien	1,715	189,082,265.22	94.97	110,252.05	8.527	64.01	583
2nd Lien	301	10,023,333.41	5.03	33,300.11	10.78	87.46	581
Total:	2,016	199,105,598.63	100	98,762.70	8.641	65.19	583

8. Seasoning (mos.)

Seasoning (mos.)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
0	47	11,715,900.57	5.88	249,274.48	9.998	64.12	527
1	46	5,975,269.52	3	129,897.16	10.611	60.71	505
2	44	8,678,023.20	4.36	197,227.80	8.679	73.35	534
3	51	9,371,112.01	4.71	183,747.29	7.869	77.9	506
4	48	9,333,554.98	4.69	194,449.06	7.871	76.7	529
5	61	11,962,323.69	6.01	196,103.67	7.681	84.97	572
6	37	8,978,918.88	4.51	242,673.48	7.119	80.28	580
7	28	4,912,467.29	2.47	175,445.26	7.649	79.39	584

8	32	5,973,578.95	3	186,674.34	7.092	78.77	594
9	48	8,528,086.06	4.28	177,668.46	6.579	73.97	630
10	38	5,660,206.33	2.84	148,952.80	7.391	69.34	620
11	15	2,121,023.67	1.07	141,401.58	7.372	75.44	620
12	14	2,840,585.80	1.43	202,898.99	6.881	71.63	656
13	12	1,630,897.19	0.82	135,908.10	9.225	80.62	569
14	34	2,615,420.98	1.31	76,924.15	8.903	75.04	563
15	15	873,316.26	0.44	58,221.08	9.629	84.21	547
16	6	1,090,708.12	0.55	181,784.69	7.111	69.57	666
17	5	706,861.23	0.36	141,372.25	6.936	72.95	551
18	6	486,489.07	0.24	81,081.51	8.2	70.32	490
19	2	88,449.60	0.04	44,224.80	9.365	86.22	624
20	3	216,959.48	0.11	72,319.83	8.413	99.71	551
21	1	47,135.78	0.02	47,135.78	9.25	104.75	524
22	2	326,839.13	0.16	163,419.57	10.238	67.74	486
23	1	37,213.50	0.02	37,213.50	9.875	93.03	547
24	3	615,381.33	0.31	205,127.11	5.959	50.97	753
26	1	59,133.61	0.03	59,133.61	8.475	92.4	522
29	2	716,500.27	0.36	358,250.14	9.5	41.09	571
32	1	125,689.51	0.06	125,689.51	7.9	54.06	515
33	2	227,862.40	0.11	113,931.20	6.189	55.76	657
34	1	383,482.32	0.19	383,482.32	5.537	55.66	662
35	1	113,556.37	0.06	113,556.37	6	119.53	514
37	1	103,612.13	0.05	103,612.13	7.5	104.66	475
38	2	102,310.50	0.05	51,155.25	7.883	78.2	442
39	1	399,448.53	0.2	399,448.53	8.49	78.32	538
40	9	2,218,630.40	1.11	246,514.49	7.194	54.64	700
41	28	11,314,824.68	5.68	404,100.88	6.766	38.43	714
42	19	7,474,281.63	3.75	393,383.24	6.737	41.6	762
43	7	1,716,869.39	0.86	245,267.06	6.957	50.41	683
44	6	2,302,810.27	1.16	383,801.71	6.71	41.96	686
45	3	252,274.83	0.13	84,091.61	9.072	75.27	445
46	2	76,512.26	0.04	38,256.13	10.73	72.67	519
47	2	163,811.47	0.08	81,905.74	9.092	62.23	462
48	1	99,183.89	0.05	99,183.89	10.615	96.3	535
49	2	730,234.93	0.37	365,117.47	8.683	115.12	522
50	1	429,746.68	0.22	429,746.68	6.875	78.14	771
51	5	271,761.87	0.14	54,352.37	10.378	68.63	518
52	4	317,898.55	0.16	79,474.64	9.766	80.98	483
53	2	122,088.85	0.06	61,044.43	10.204	53.33	492
54	6	292,634.73	0.15	48,772.46	10.064	69.35	506
55	5	1,086,348.76	0.55	217,269.75	9.441	53.65	513
56	2	185,885.58	0.09	92,942.79	10.552	97.47	423
57	5	383,085.99	0.19	76,617.20	10.377	76.41	523
58	4	166,885.32	0.08	41,721.33	11.804	43.08	483
59	5	281,121.87	0.14	56,224.37	9.227	84.04	520
60	3	256,657.97	0.13	85,552.66	11.321	76.72	498
61	5	391,615.70	0.2	78,323.14	10.177	66.55	461
62	3	384,391.27	0.19	128,130.42	10.031	58.77	468
63	5	347,238.93	0.17	69,447.79	10.058	83.52	532

64	5	517,533.93	0.26	103,506.79	8.685	68.9	485
65	5	215,190.79	0.11	43,038.16	12.071	86.78	542
66	4	105,016.29	0.05	26,254.07	10.373	65.01	482
67	3	229,520.21	0.12	76,506.74	9.272	81.14	536
68	3	334,122.68	0.17	111,374.23	8.856	86.7	527
69	3	238,546.58	0.12	79,515.53	9.922	83.69	507
70	6	730,837.57	0.37	121,806.26	8.955	52.42	578
71	3	148,531.57	0.07	49,510.52	10.756	91.99	517
72	3	149,904.18	0.08	49,968.06	11.757	79.39	472
73	4	272,915.75	0.14	68,228.94	10.104	73.48	536
74	5	451,458.86	0.23	90,291.77	10.269	64.19	445
75	9	513,633.53	0.26	57,070.39	10.576	63.66	493
76	11	1,307,934.52	0.66	118,903.14	9.29	53.56	588
77	4	126,754.89	0.06	31,688.72	11.349	55.55	536
78	7	752,423.29	0.38	107,489.04	8.527	61.28	471
79	8	354,588.37	0.18	44,323.55	9.575	67.59	529
80	15	862,306.65	0.43	57,487.11	10.796	68.91	503
81	13	833,575.32	0.42	64,121.18	10.417	62.45	535
82	19	1,116,896.78	0.56	58,784.04	10.339	69.95	504
83	24	1,243,370.39	0.62	51,807.10	10.42	61.72	490
84	93	4,483,608.57	2.25	48,210.84	10.678	59.76	533
85	209	9,089,402.44	4.57	43,489.96	10.401	57.36	549
86	291	13,080,311.16	6.57	44,949.52	10.52	54.53	588
87	227	9,733,678.73	4.89	42,879.64	10.28	56.29	578
88	142	6,686,215.13	3.36	47,086.02	10.384	54.31	593
89	66	2,804,737.34	1.41	42,496.02	10.544	53.81	596
90	27	1,560,057.14	0.78	57,779.89	9.982	57.19	598
91	8	534,251.85	0.27	66,781.48	9.478	49.87	594
92	9	258,005.97	0.13	28,667.33	11.092	64.82	596
93	12	409,784.69	0.21	34,148.72	10.351	66.84	546
94	1	13,849.67	0.01	13,849.67	12.25	34.37	465
95	6	165,341.64	0.08	27,556.94	12.168	62.31	519
96	4	206,812.76	0.1	51,703.19	9.814	78.39	555
97	1	16,180.85	0.01	16,180.85	12.25	11.99	471
98	1	3,798.29	0	3,798.29	11.2	66.3	540
100	5	227,952.20	0.11	45,590.44	10.713	46.07	505
108	1	93,443.01	0.05	93,443.01	7.375	20.77	513
109	1	154,328.57	0.08	154,328.57	10.2	62.74	542
112	1	13,022.83	0.01	13,022.83	10.5	21.52	620
116	1	6,053.72	0	6,053.72	14.99	98.44	518
132	1	46,234.56	0.02	46,234.56	8.5	24.02	618
135	2	70,367.70	0.04	35,183.85	9.136	16.89	529
140	1	205,602.95	0.1	205,602.95	7.25	33.98	572
141	3	276,721.18	0.14	92,240.39	7.568	36.22	514
152	1	43,501.97	0.02	43,501.97	6.875	54.45	472
182	1	53,364.44	0.03	53,364.44	10.25	33.35	481
203	1	70,653.58	0.04	70,653.58	10	28.26	535
264	1	8,139.46	0	8,139.46	19	16.61	531
Total:	2,016	199,105,598.63	100	98,762.70	8.641	65.19	583

Minimum: 0

Maximum: 264
Weighted Average: 36.60

9. Combined Current (updated) Loan-to-Value Ratio (%)

Combined Current (updated) Loan-to-Value Ratio (%)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
<= 50.00	667	51,714,234.53	25.97	77,532.59	8.642	33.68	634
50.01 - 55.00	103	9,654,119.75	4.85	93,729.32	8.932	52.82	574
55.01 - 60.00	108	14,388,557.59	7.23	133,319.98	9.197	57.92	580
60.01 - 65.00	136	15,208,455.99	7.64	111,826.88	9.129	62.46	569
65.01 - 70.00	120	15,324,412.03	7.7	127,703.43	8.583	67.33	559
70.01 - 75.00	128	18,388,655.04	9.24	143,661.37	8.219	72.71	568
75.01 - 80.00	160	22,007,996.28	11.05	137,549.98	8.172	77.79	581
80.01 - 85.00	118	13,029,475.18	6.54	110,419.28	8.227	82.36	546
85.01 - 90.00	107	11,444,695.02	5.75	106,959.77	8.334	87.61	553
90.01 - 95.00	115	10,387,536.70	5.22	90,326.41	8.413	92.41	549
95.01 - 100.00	114	7,881,855.11	3.96	69,139.08	9.691	97.41	561
100.01 >=	140	9,665,605.41	4.85	69,040.04	9.014	109.69	553
Total:	2,016	199,105,598.63	100	98,762.70	8.641	65.19	583

Minimum: 1.14

Maximum: 140.53

Weighted Average by Original Balance: 63.85

Weighted Average by Current Balance: 65.19

10. Occupancy

Occupancy	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
Primary	702	106,269,570.70	53.37	151,381.15	8.344	74.53	549
Unknown	1,181	53,443,976.92	26.84	45,253.16	10.487	56.85	569
Investment	128	38,343,829.35	19.26	299,561.17	6.912	50.68	694
Second Home	5	1,048,221.66	0.53	209,644.33	7.819	74.31	622
Total:	2,016	199,105,598.63	100	98,762.70	8.641	65.19	583

Documentation Level	Loans	Balance	Balance	Balance	Coupon	CLTV	Score
Full	1,671	122,499,092.79	61.52	73,308.85	9.078	62.55	574
Stated Documentation	230	51,862,536.65	26.05	225,489.29	8.156	73.74	584
Reduced	28	8,691,380.24	4.37	310,406.44	6.778	40.5	720
Limited	38	8,233,404.47	4.14	216,668.54	7.263	81.18	580
No Documentation	13	2,783,939.75	1.4	214,149.21	8.561	45.17	574
Unknown	19	2,333,046.88	1.17	122,791.94	9.286	64.13	519
Alternative	10	1,812,855.09	0.91	181,285.51	7.276	81.09	558
NIV/NAV	2	383,428.04	0.19	191,714.02	7.547	53.53	664
FULL/ALT	4	306,091.35	0.15	76,522.84	9.551	67.83	506
No Ratio (NID)	1	199,823.37	0.1	199,823.37	10.5	44.41	457
Total:	2,016	199,105,598.63	100	98,762.70	8.641	65.19	583

14. Product Type

Product Type	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
Fixed - 5 Year	1	4,789.08	0	4,789.08	12.25	84.86	531
Fixed - 10 Year	65	945,327.07	0.47	14,543.49	9.705	43.28	626
Fixed - 15 Year	393	20,133,275.58	10.11	51,229.71	8.377	43.64	659
Fixed - 20 Year	224	8,769,744.81	4.4	39,150.65	10.195	63.44	575
Fixed - 25 Year	16	1,034,222.58	0.52	64,638.91	8.958	60.43	556
Fixed - 30 Year	629	68,635,202.34	34.47	109,117.97	8.528	60.78	611
Balloon - 15/30	304	17,456,455.36	8.77	57,422.55	10.639	68.19	553
ARM - 6 Month	4	421,961.20	0.21	105,490.30	9.273	65.94	539
ARM - 2 Year/6 Month	322	62,957,460.97	31.62	195,520.07	8.481	73.66	528
ARM - 3 Year/6 Month	15	2,751,335.28	1.38	183,422.35	7.532	80.7	581
ARM - 5 Year/6 Month	1	344,103.37	0.17	344,103.37	6.6	79.1	633
ARM - 1 Year	3	608,147.75	0.31	202,715.92	5.473	63.52	638
ARM - 2/6 - Balloon 30/40	3	402,935.46	0.2	134,311.82	7.612	81	525
A2/6-IO 120 years IO	5	1,581,588.11	0.79	316,311.62	6.395	81.83	585
A2/6-IO 24 years IO	11	2,873,023.03	1.44	261,183.91	6.756	79.89	586
A2/6-IO 60 years IO	12	4,770,279.90	2.4	397,523.33	6.937	79.27	610
A3/6-IO 36 years IO	3	438,200.00	0.22	146,066.67	6.966	76.38	584
A3/6-IO 60 years IO	1	3,500,000.00	1.76	3,500,000.00	8.75	59.32	646
A5/6-IO 60 years IO	2	469,694.21	0.24	234,847.11	5.6	79.44	669
AMT-IO 120 years IO	2	1,007,882.53	0.51	503,941.27	6.572	77.62	727
Total:	2,016	199,105,598.63	100	98,762.70	8.641	65.19	583

15. Geographic Distribution by State

Geographic Distribution by State	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
California	191	54,748,756.08	27.5	286,642.70	7.249	65.12	622
Florida	198	17,851,011.02	8.97	90,156.62	9.355	53.85	576
New York	166	16,671,194.73	8.37	100,428.88	9.067	59.19	568
Other	1,461	109,834,636.80	55.16	75,177.71	9.154	67.98	566
Total:	2,016	199,105,598.63	100	98,762.70	8.641	65.19	583

Number of States Represented: 48

16. Prepay Flag

Prepay Flag	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
Prepayment Penalty	380	73,823,141.62	37.08	194,271.43	7.974	75.44	558
No Prepayment Penalty	1,636	125,282,457.01	62.92	76,578.52	9.034	59.15	597
Total:	2,016	199,105,598.63	100	98,762.70	8.641	65.19	583

17. Prepayment Penalty Months

Prepayment Penalty Months	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
0	1,636	125,282,457.01	62.92	76,578.52	9.034	59.15	597
12	25	9,879,989.42	4.96	395,199.58	8.138	68.85	591
24	273	50,077,638.59	25.15	183,434.57	8.026	77.71	543
36	62	10,356,518.68	5.2	167,040.62	7.283	74.63	611
60	20	3,508,994.93	1.76	175,449.75	8.807	64.04	535
Total:	2,016	199,105,598.63	100	98,762.70	8.641	65.19	583

Non-zero Weighted Average Prepay Penalty Term: 26

18. Current (updated) FICO Score

Current (updated) FICO Score	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
N/A	24	1,947,442.80	0.98	81,143.45	9.882	56.98	0
361 - 380	1	18,914.56	0.01	18,914.56	9.3	68.78	377
381 - 400	2	234,520.19	0.12	117,260.10	8.188	87.35	392
401 - 420	24	3,160,042.05	1.59	131,668.42	9.038	74.59	410
421 - 440	59	6,141,905.18	3.08	104,100.09	9.619	68.17	430
441 - 460	82	7,529,730.45	3.78	91,825.98	9.23	68.01	452
461 - 480	138	13,150,229.66	6.6	95,291.52	9.714	68.85	469
481 - 500	199	20,115,904.52	10.1	101,084.95	9.078	72.69	490
501 - 520	213	16,252,398.71	8.16	76,302.34	9.551	69.65	510
521 - 540	206	19,541,950.25	9.81	94,863.84	9.137	68.72	531
541 - 560	162	11,740,171.57	5.9	72,470.19	9.516	66.82	549
561 - 580	140	10,091,214.18	5.07	72,080.10	9.186	64.28	571
581 - 600	129	9,770,015.13	4.91	75,736.55	8.918	71.63	592
601 - 620	107	8,138,877.59	4.09	76,064.28	8.667	66.01	611
621 - 640	102	10,737,272.20	5.39	105,267.37	8.065	70.28	630
641 - 660	99	14,780,529.05	7.42	149,298.27	7.804	66.33	650
661 - 680	83	7,216,139.95	3.62	86,941.45	7.989	64.35	669
681 - 700	69	7,815,781.21	3.93	113,272.19	7.336	64	690
701 - 720	55	7,186,660.04	3.61	130,666.55	7.672	53.12	711
721 - 740	33	4,347,044.06	2.18	131,728.61	7.368	50.03	729
741 - 760	40	4,398,814.98	2.21	109,970.37	7.473	50.47	747
761 - 780	21	5,427,604.40	2.73	258,457.35	6.8	53.13	770
781 - 800	17	7,100,149.05	3.57	417,655.83	6.54	37.87	791
801 >=	11	2,262,286.85	1.14	205,662.44	6.802	39.75	811
Total:	2,016	199,105,598.63	100	98,762.70	8.641	65.19	583

Minimum: 377

Maximum: 823

Weighted Average: 582.6

% UPB missing FICOs: 1.0

ARM Loans

1. Original Principal Balance (\$)

Original	Current	% by Current	Average	Weighted	Weighted Average	Current
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Principal Balance (\$)	Number of Loans	Principal Balance	Principal Balance	Average Coupon	Current Balance	Current/updat CLTV	FICO Score
0.01 - 25,000.00	1	23,406.41	0.03	10.5	23,406.41	117.62	449
25,000.01 - 50,000.00	17	748,103.67	0.91	10.016	44,006.10	65.91	511
50,000.01 - 75,000.00	34	2,089,399.26	2.54	9.336	61,452.92	79.88	530
75,000.01 - 100,000.00	43	3,760,173.86	4.58	9.051	87,445.90	73.84	513
100,000.01 - 125,000.00	40	4,556,018.58	5.55	8.626	113,900.46	78.55	519
125,000.01 - 150,000.00	41	5,530,789.37	6.73	8.931	134,897.30	66.35	522
150,000.01 - 175,000.00	34	5,467,675.07	6.66	8.913	160,813.97	77.33	501
175,000.01 - 200,000.00	31	5,854,979.19	7.13	8.691	188,870.30	72.53	516
200,000.01 - 225,000.00	25	5,310,154.15	6.47	8.635	212,406.17	73.29	513
225,000.01 - 250,000.00	20	4,775,542.93	5.81	8.689	238,777.15	74.01	521
250,000.01 - 275,000.00	12	3,106,687.05	3.78	8.513	258,890.59	77.32	505
275,000.01 - 300,000.00	12	3,464,333.19	4.22	9.203	288,694.43	68.31	509
300,000.01 - 400,000.00	34	11,940,767.51	14.54	7.47	351,199.04	72.46	563
400,000.01 - 500,000.00	12	5,183,503.67	6.31	6.939	431,958.64	78.5	613
500,000.01 - 600,000.00	14	7,564,834.04	9.21	7.487	540,345.29	79.51	584
600,000.01 >=	14	12,750,213.86	15.53	7.507	910,729.56	71.96	598
Total:	384	82,126,581.81	100	8.192	213,871.31	74.03	547

Minimum: 24,750.00
Maximum: 3,500,000.00
Average: 214,792.84
Total: 82,480,449.01

2. Current Principal Balance (\$)

Current Principal Balance (\$)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
0.01 - 25,000.00	1	23,406.41	0.03	23,406.41	10.5	117.62	449
25,000.01 - 50,000.00	17	748,103.67	0.91	44,006.10	10.016	65.91	511
50,000.01 - 75,000.00	36	2,238,056.98	2.73	62,168.25	9.278	79.98	531
75,000.01 - 100,000.00	41	3,611,516.14	4.4	88,085.76	9.075	73.53	512
100,000.01 - 125,000.00	42	4,789,455.82	5.83	114,034.66	8.652	77.3	521
125,000.01 - 150,000.00	39	5,297,352.13	6.45	135,829.54	8.921	66.94	520
150,000.01 - 175,000.00	35	5,642,211.68	6.87	161,206.05	8.838	77.28	501
175,000.01 - 200,000.00	30	5,680,442.58	6.92	189,348.09	8.758	72.43	517
200,000.01 - 225,000.00	27	5,758,853.80	7.01	213,290.88	8.709	75.3	512
225,000.01 - 250,000.00	18	4,326,843.28	5.27	240,380.18	8.596	71.41	523
250,000.01 - 275,000.00	13	3,378,057.60	4.11	259,850.58	8.436	75.95	505
275,000.01 - 300,000.00	11	3,192,962.64	3.89	290,269.33	9.343	68.99	509
300,000.01 - 400,000.00	34	11,940,767.51	14.54	351,199.04	7.47	72.46	563
400,000.01 - 500,000.00	12	5,183,503.67	6.31	431,958.64	6.939	78.5	613
500,000.01 - 600,000.00	14	7,564,834.04	9.21	540,345.29	7.487	79.51	584
600,000.01 >=	14	12,750,213.86	15.53	910,729.56	7.507	71.96	598

Total:	384	82,126,581.81	100	213,871.31	8.192	74.03	547
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Minimum: 23,406.41
Maximum: 3,500,000.00
Average: 213,871.31

3. Mortgage Rate (%)

Mortgage Rate (%)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
5.000 - 5.499	6	1,529,325.19	1.86	254,887.53	5.296	76.81	655
5.500 - 5.999	16	6,426,498.62	7.83	401,656.16	5.827	78.53	629
6.000 - 6.499	18	5,404,472.99	6.58	300,248.50	6.252	81.4	597
6.500 - 6.999	45	12,577,293.57	15.31	279,495.41	6.78	80.66	563
7.000 - 7.499	38	9,704,975.20	11.82	255,394.08	7.251	80.93	541
7.500 - 7.999	50	9,943,511.24	12.11	198,870.22	7.733	73.56	554
8.000 - 8.499	30	4,191,248.80	5.1	139,708.29	8.229	79.67	507
8.500 - 8.999	37	9,551,229.32	11.63	258,141.33	8.745	70.81	563
9.000 - 9.499	22	4,105,599.34	5	186,618.15	9.127	69.79	495
9.500 - 9.999	17	2,503,052.95	3.05	147,238.41	9.705	64.81	521
10.000 - 10.499	13	1,857,395.45	2.26	142,876.57	10.189	62.94	477
10.500 - 10.999	36	6,426,400.34	7.82	178,511.12	10.859	68.32	489
11.000 - 11.499	21	2,323,645.99	2.83	110,649.81	11.245	53.39	515
11.500 - 11.999	28	4,365,780.26	5.32	155,920.72	11.788	61.97	490
12.000 - 12.499	5	1,011,710.67	1.23	202,342.13	12.035	63.09	528
12.500 - 12.999	2	204,441.88	0.25	102,220.94	12.99	62.23	471
Total:	384	82,126,581.81	100	213,871.31	8.192	74.03	547

Minimum: 5.000
Maximum: 12.990
Weighted Average: 8.192

4. Original Terms (mos.)

Original Terms (mos.)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
241 - 300	2	1,007,882.53	1.23	503,941.27	6.572	77.62	727
301 - 360	381	80,774,595.91	98.35	212,006.81	8.219	73.96	545
361 >=	1	344,103.37	0.42	344,103.37	6.6	79.1	633

1st Lien	383	82,101,074.81	99.97	214,363.12	8.191	74.02	547
2nd Lien	1	25,507.00	0.03	25,507.00	11.35	85.27	488
Total:	384	82,126,581.81	100	213,871.31	8.192	74.03	547

8. Seasoning (mos.)

Seasoning (mos.)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
0	45	11,512,900.57	14.02	255,842.23	10.024	64.65	529
1	42	5,674,352.06	6.91	135,103.62	10.72	59.57	498
2	37	8,302,023.83	10.11	224,379.02	8.625	72.33	531
3	40	8,582,583.61	10.45	214,564.59	7.715	76.99	504
4	37	8,791,907.21	10.71	237,619.11	7.749	75.91	530
5	41	10,411,516.68	12.68	253,939.43	7.386	83.15	567
6	24	7,017,618.43	8.54	292,400.77	6.9	81.26	583
7	19	4,188,276.03	5.1	220,435.58	7.448	79.52	579
8	13	2,371,392.99	2.89	182,414.85	7.185	82.85	573
9	14	2,876,881.24	3.5	205,491.52	6.693	79.69	573
10	11	2,048,022.06	2.49	186,183.82	8.072	65.32	550
11	7	1,678,706.36	2.04	239,815.19	7.039	74.81	625
12	7	2,277,914.16	2.77	325,416.31	6.757	72.75	668
13	5	859,023.25	1.05	171,804.65	8.499	71.46	578
14	7	1,496,941.78	1.82	213,848.83	7.769	68.1	566
15	2	232,798.79	0.28	116,399.40	8.472	88.92	529
16	1	223,720.64	0.27	223,720.64	8.2	91.31	504
17	2	205,498.31	0.25	102,749.16	8.08	79.17	590
18	3	297,633.94	0.36	99,211.31	8.084	68.95	518
20	2	187,373.18	0.23	93,686.59	8.28	106.27	555
21	1	47,135.78	0.06	47,135.78	9.25	104.75	524
22	1	77,566.50	0.09	77,566.50	10.2	96.96	479
23	1	37,213.50	0.05	37,213.50	9.875	93.03	547
29	2	716,500.27	0.87	358,250.14	9.5	41.09	571
34	1	383,482.32	0.47	383,482.32	5.537	55.66	662
40	1	224,979.01	0.27	224,979.01	10.95	106.88	501
41	1	48,375.06	0.06	48,375.06	9.75	111.21	540
43	1	50,603.05	0.06	50,603.05	9.15	88.01	511
46	2	76,512.26	0.09	38,256.13	10.73	72.67	519
57	2	157,651.30	0.19	78,825.65	10.313	73.44	532
59	1	127,031.91	0.15	127,031.91	5.125	74.72	526
63	1	63,426.90	0.08	63,426.90	8.99	82.43	561
69	1	93,111.91	0.11	93,111.91	10.25	79.24	0
70	1	69,080.43	0.08	69,080.43	9.255	76.76	444
73	1	67,994.18	0.08	67,994.18	8.75	46.89	555
74	1	120,658.63	0.15	120,658.63	10.125	36.56	0

Primary	352	74,589,145.37	90.82	211,900.98	8.252	73.77	542
Investment	26	6,465,808.37	7.87	248,684.94	7.556	76.74	593
Second Home	5	1,048,221.66	1.28	209,644.33	7.819	74.31	622
Unknown	1	23,406.41	0.03	23,406.41	10.5	117.62	449
Total:	384	82,126,581.81	100	213,871.31	8.192	74.03	547

11. Property Type

Property Type	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
Single Family Residence	321	63,715,149.49	77.58	198,489.56	8.383	73.08	538
PUD	24	7,030,534.21	8.56	292,938.93	7.337	78.84	612
2 Family	13	4,220,662.70	5.14	324,666.36	7.655	78.36	542
Condo	15	3,616,425.32	4.4	241,095.02	7.792	76.09	530
4 Family	4	1,731,458.46	2.11	432,864.62	7.725	73.68	612
3 Family	5	1,697,571.63	2.07	339,514.33	7.125	73.17	615
Manufactured Housing	2	114,780.00	0.14	57,390.00	10.095	95.69	501
Total:	384	82,126,581.81	100	213,871.31	8.192	74.03	547

12. Loan Purpose

Loan Purpose	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
Refinance - Cashout	221	48,927,671.29	59.58	221,392.18	8.803	71.21	533
Purchase	131	26,888,325.17	32.74	205,254.39	7.19	79.37	570
Refinance - Rate Term	23	4,749,190.29	5.78	206,486.53	7.317	76.92	581
Debt Consolidation	7	1,180,062.47	1.44	168,580.35	8.767	66.82	538
Home Improvement	2	381,332.59	0.46	190,666.30	9.577	44.28	461
Total:	384	82,126,581.81	100	213,871.31	8.192	74.03	547

13. Documentation Level

		% by	Weighted

Documentation Level	Number of Loans	Current Principal Balance	Current Principal Balance	Average Current Balance	Weighted Average Coupon	Average Current CLTV	Current FICO Score
Stated Documentation	150	39,644,660.98	48.27	264,297.74	8.281	72.18	572
Full	186	31,601,571.47	38.48	169,900.92	8.303	75.45	506
Limited	22	6,571,954.94	8	298,725.22	6.88	82.45	590
Alternative	7	1,655,729.50	2.02	236,532.79	7.096	82.44	565
Unknown	10	1,505,089.70	1.83	150,508.97	9.511	64.16	537
No Documentation	6	617,074.93	0.75	102,845.82	11.562	45.99	485
NIV/NAV	1	335,474.20	0.41	335,474.20	7.25	52.58	664
Reduced	2	195,026.09	0.24	97,513.05	6.389	65.02	536
Total:	384	82,126,581.81	100	213,871.31	8.192	74.03	547

14. Product Type

Product Type	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current CLTV	Current FICO Score
ARM - 6 Month	4	421,961.20	0.51	105,490.30	9.273	65.94	539
ARM - 2 Year/6 Month	322	62,957,460.97	76.66	195,520.07	8.481	73.66	528
ARM - 3 Year/6 Month	15	2,751,335.28	3.35	183,422.35	7.532	80.7	581
ARM - 5 Year/6 Month	1	344,103.37	0.42	344,103.37	6.6	79.1	633
ARM - 1 Year	3	608,147.75	0.74	202,715.92	5.473	63.52	638
ARM - 2/6 - Balloon 30/40	3	402,935.46	0.49	134,311.82	7.612	81	525
A2/6-IO 120 years IO	5	1,581,558.11	1.93	316,311.62	6.395	81.83	585
A2/6-IO 24 years IO	11	2,873,023.03	3.5	261,183.91	6.756	79.89	586
A2/6-IO 60 years IO	12	4,770,279.90	5.81	397,523.33	6.937	79.27	610
A3/6-IO 36 years IO	3	438,200.00	0.53	146,066.67	6.966	76.38	584
A3/6-IO 60 years IO	1	3,500,000.00	4.26	3,500,000.00	8.75	59.32	646
A5/6-IO 60 years IO	2	469,694.21	0.57	234,847.11	5.6	79.44	669
AM1-IO 120 years IO	2	1,007,882.53	1.23	503,941.27	6.572	77.62	727
Total:	384	82,126,581.81	100	213,871.31	8.192	74.03	547

15. Geographic Distribution by State

Geographic Distribution by State	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current CLTV	Current FICO Score
California	95	32,343,945.65	39.38	340,462.59	7.391	74.64	577

Florida	47	10,339,580.77	12.59	219,991.08	9.184	65.49	561
New York	26	6,520,910.65	7.94	250,804.26	8.796	70.42	508
Other	216	32,922,144.74	40.09	152,417.34	8.548	76.82	521
Total:	384	82,126,581.81	100	213,871.31	8.192	74.03	547

Number of States Represented: 39

16. Prepay Flag

Prepay Flag	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
Prepayment Penalty	251	59,705,545.94	72.7	237,870.70	7.958	75.7	548
No Prepayment Penalty	133	22,421,035.87	27.3	168,579.22	8.817	69.57	545
Total:	384	82,126,581.81	100	213,871.31	8.192	74.03	547

17. Prepayment Penalty Months

Prepayment Penalty Months	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
0	133	22,421,035.87	27.3	168,579.22	8.817	69.57	545
12	17	8,545,504.14	10.41	502,676.71	8.297	68.48	586
24	206	46,092,977.60	56.12	223,752.32	7.858	76.93	542
36	18	3,583,799.72	4.36	199,099.98	7.822	78.18	544
60	10	1,483,264.48	1.81	148,326.45	9.422	73.04	557
Total:	384	82,126,581.81	100	213,871.31	8.192	74.03	547

Non-zero Weighted Average Prepay Penalty Term: 24

18. Current (updated) FICO Score

Current (updated) FICO Score	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
N/A	5	865,167.09	1.05	173,033.42	9.648	60.54	0

381 - 400	1	152,428.33	0.19	152,428.33	7.75	90.19	390
401 - 420	9	2,111,233.66	2.57	234,581.52	8.739	75.4	409
421 - 440	20	3,535,351.28	4.3	176,767.56	9.499	69.38	429
441 - 460	29	4,380,844.10	5.33	151,063.59	8.522	74.26	452
461 - 480	48	7,783,731.09	9.48	162,161.06	9.436	72.14	468
481 - 500	61	12,503,460.77	15.22	204,974.77	8.404	77.77	491
501 - 520	39	6,558,125.15	7.99	168,157.06	8.864	78.15	509
521 - 540	39	7,831,989.97	9.54	200,820.26	8.537	69.86	530
541 - 560	25	4,085,517.54	4.97	163,420.70	8.705	67.1	550
561 - 580	21	4,177,112.21	5.09	198,910.11	8.092	68.26	570
581 - 600	20	4,790,085.57	5.83	239,504.28	7.395	75.06	594
601 - 620	11	2,719,018.01	3.31	247,183.46	7.228	78.88	611
621 - 640	17	4,989,787.57	6.08	293,516.92	6.782	79.41	630
641 - 660	17	8,429,790.73	10.26	495,870.04	7.569	71.2	648
661 - 680	7	2,075,108.75	2.53	296,444.11	7.294	75.34	666
681 - 700	10	3,120,461.61	3.8	312,046.16	6.342	79.32	690
701 - 720	1	478,223.51	0.58	478,223.51	7.576	79.7	709
721 - 740	1	356,285.55	0.43	356,285.55	6.45	72.71	734
741 - 760	1	236,177.40	0.29	236,177.40	5.75	100.5	750
761 - 780	2	946,681.92	1.15	473,340.96	6.436	72.5	774
Total:	384	82,126,581.81	100	213,871.31	8.192	74.03	547

Minimum: 390

Maximum: 779

Weighted Average: 547.3

% UPB missing FICO's: 1.1

Fixed Rate Loans

1. Original Principal Balance (\$)

Original Principal Balance (\$)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
0.01 - 25,000.00	233	3,308,258.11	2.83	14,198.53	11.45	60.89	579
25,000.01 - 50,000.00	613	19,223,027.03	16.43	31,358.93	10.722	61.29	570
50,000.01 - 75,000.00	348	18,804,932.34	16.08	54,037.16	10.336	64.36	555
75,000.01 - 100,000.00	157	12,194,606.76	10.42	77,672.65	10.055	65.24	559
100,000.01 - 125,000.00	91	9,085,915.46	7.77	99,845.22	9.593	64.11	559
125,000.01 - 150,000.00	51	6,464,342.31	5.53	126,751.81	9.264	63.42	566
150,000.01 - 175,000.00	21	3,250,908.84	2.78	154,805.18	9.213	75.03	560
175,000.01 - 200,000.00	14	2,465,912.32	2.11	176,136.59	8.604	63.56	609

200,000.01 - 225,000.00	8	1,659,410.21	1.42	207,426.28	7.547	61.12	572
225,000.01 - 250,000.00	5	1,091,582.44	0.93	218,316.49	6.651	52.4	576
250,000.01 - 275,000.00	2	502,568.75	0.43	251,284.38	8.927	60.23	503
275,000.01 - 300,000.00	2	577,900.60	0.49	288,950.30	7.508	81.54	575
300,000.01 - 400,000.00	30	10,192,609.02	8.71	339,753.63	6.85	46.27	684
400,000.01 - 500,000.00	32	12,474,011.35	10.66	389,812.85	6.705	51.27	720
500,000.01 - 600,000.00	7	3,653,891.99	3.12	521,984.57	6.896	45.72	662
600,000.01 >=	18	12,029,139.29	10.28	668,285.52	6.745	50.54	690
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

Minimum: 5,250.00
Maximum: 999,900.00
Average: 80,230.90
Total: 130,936,834.12

2. Current Principal Balance (\$)

Current Principal Balance (\$)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current (update) CLTV	Current FICO Score
0.01 - 25,000.00	383	6,242,370.07	5.34	16,298.62	11.196	56.92	582
25,000.01 - 50,000.00	567	20,657,573.46	17.66	36,433.11	10.548	60.42	572
50,000.01 - 75,000.00	307	18,489,855.01	15.81	60,227.54	10.346	65.6	549
75,000.01 - 100,000.00	132	11,366,127.01	9.72	86,107.02	9.903	64.91	555
100,000.01 - 125,000.00	76	8,533,560.31	7.29	112,283.69	9.611	65.61	557
125,000.01 - 150,000.00	37	5,085,645.40	4.35	137,449.88	9.106	65.87	576
150,000.01 - 175,000.00	20	3,203,267.78	2.74	160,163.39	8.839	74.52	598
175,000.01 - 200,000.00	13	2,474,541.84	2.12	190,349.37	7.83	54.67	591
200,000.01 - 225,000.00	6	1,275,766.43	1.09	212,627.74	7.857	62.11	561
225,000.01 - 250,000.00	4	950,396.06	0.81	237,599.02	7.398	61.2	567
250,000.01 - 275,000.00	1	253,296.12	0.22	253,296.12	7.625	61.78	517
275,000.01 - 300,000.00	2	577,900.60	0.49	288,950.30	7.508	81.54	575
300,000.01 - 400,000.00	41	14,448,904.66	12.35	352,412.31	6.834	43.26	704
400,000.01 - 500,000.00	20	8,732,027.01	7.46	436,601.35	6.802	60.06	698
500,000.01 - 600,000.00	12	6,734,191.40	5.76	561,182.62	6.582	41.7	703
600,000.01 >=	11	7,953,593.66	6.8	723,053.97	6.811	56.2	670
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

Minimum: 808.36
Maximum: 957,398.27
Average: 71,678.32

3. Mortgage Rate (%)

Mortgage Rate (%)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
5.000 - 5.499	2	849,099.09	0.73	424,549.55	5.327	47.92	783
5.500 - 5.999	15	5,466,645.46	4.67	364,443.03	5.905	57.76	710
6.000 - 6.499	37	9,911,637.02	8.47	267,882.08	6.196	52.59	694
6.500 - 6.999	42	15,483,983.45	13.24	368,666.27	6.715	47.58	722
7.000 - 7.499	27	7,918,190.11	6.77	293,266.30	7.21	46	630
7.500 - 7.999	32	4,008,601.28	3.43	125,268.79	7.733	68.83	594
8.000 - 8.499	48	5,315,961.04	4.54	110,749.19	8.237	69.3	556
8.500 - 8.999	138	8,170,585.80	6.98	59,207.14	8.754	55.11	581
9.000 - 9.499	100	6,309,611.80	5.39	63,096.12	9.223	61.66	565
9.500 - 9.999	259	13,038,808.44	11.15	50,342.89	9.778	62.49	574
10.000 - 10.499	132	7,102,889.24	6.07	53,809.77	10.222	65.11	541
10.500 - 10.999	287	14,222,183.47	12.16	49,554.65	10.765	64.09	562
11.000 - 11.499	118	5,086,313.35	4.35	43,104.35	11.207	62.18	547
11.500 - 11.999	163	7,031,917.87	6.01	43,140.60	11.728	65.27	542
12.000 - 12.499	57	1,975,581.38	1.69	34,659.32	12.203	65.86	550
12.500 - 12.999	98	3,050,286.96	2.61	31,125.38	12.73	63.14	540
13.000 - 13.499	20	708,361.18	0.61	35,418.06	13.237	85.02	538
13.500 - 13.999	30	684,937.45	0.59	22,831.25	13.718	72.88	540
14.000 - 14.499	8	195,475.29	0.17	24,434.41	14.192	64.75	528
14.500 - 14.999	14	372,754.15	0.32	26,625.30	14.636	64.01	604
15.000 - 15.499	2	27,014.67	0.02	13,507.34	15.156	64.45	553
15.500 - 15.999	2	40,038.86	0.03	20,019.43	15.634	78.44	573
19.000 - 19.499	1	8,139.46	0.01	8,139.46	19	16.61	531
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

Minimum: 5.250

Maximum: 19.000

Weighted Average: 8.955

4. Original Terms (mos.)

Original Terms (mos.)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
1 - 60	1	4,789.08	0	4,789.08	12.25	84.86	531
61 - 120	63	721,259.96	0.62	11,448.57	10.667	38.52	608
121 - 180	689	37,004,309.30	31.63	53,707.27	9.414	54.77	613
181 - 240	234	9,553,611.62	8.17	40,827.40	10.114	62.85	568
241 - 300	20	1,330,936.30	1.14	66,546.82	9.223	67.32	544

301 - 360	607	66,587,846.25	56.92	109,699.91	8.497	60.02	614
361 >=	18	1,776,264.31	1.52	98,681.35	9.447	89.56	511
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

Minimum: 60
Maximum: 416
Weighted Average: 290.58

5. Remaining Terms (mos.)

Remaining Terms (mos.)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
1 - 60	70	919,768.32	0.79	13,139.55	10.439	36.58	601
61 - 120	603	23,717,316.98	20.27	39,332.20	10.637	59.35	564
121 - 180	241	20,109,424.33	17.19	83,441.59	8.239	49.4	653
181 - 240	98	4,453,729.18	3.81	45,446.22	9.477	75.01	566
241 - 300	441	28,596,243.24	24.45	64,844.09	10.194	57.53	560
301 - 360	179	39,182,534.77	33.5	218,896.84	7.307	63.47	649
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

Minimum: 1
Maximum: 360
Weighted Average: 232.72

6. MI

MI	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
N	1,622	115,557,904.20	98.79	71,244.08	8.98	58.84	608
Y	10	1,421,112.62	1.21	142,111.26	6.978	71.44	552
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

7. Lien Position

		% by	Weighted

Lien Position	Number of Loans	Current Principal Balance	Current Principal Balance	Average Current Balance	Weighted Average Coupon	Average Current/updat CLTV	Current FICO Score
1st Lien	1,332	106,981,190.41	91.45	80,316.21	8.785	56.33	610
2nd Lien	300	9,997,826.41	8.55	33,326.09	10.779	87.46	581
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

8. Seasoning (mos.)

Seasoning (mos.)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
0	2	203,000.00	0.17	101,500.00	8.557	33.6	436
1	4	300,917.46	0.26	75,229.37	8.548	82.31	646
2	7	375,999.37	0.32	53,714.20	9.861	95.75	599
3	11	788,528.40	0.67	71,684.40	9.536	87.77	525
4	11	541,647.77	0.46	49,240.71	9.847	89.58	512
5	20	1,550,807.01	1.33	77,540.35	9.666	97.21	603
6	13	1,961,300.45	1.68	150,869.27	7.902	76.77	569
7	9	724,191.26	0.62	80,465.70	8.81	78.63	614
8	19	3,602,185.96	3.08	189,588.73	7.031	76.08	607
9	34	5,651,204.82	4.83	166,211.91	6.521	71.06	659
10	27	3,612,184.27	3.09	133,784.60	7.006	71.63	660
11	8	442,317.31	0.38	55,289.66	8.633	77.85	604
12	7	562,671.64	0.48	80,381.66	7.381	67.1	608
13	7	771,873.94	0.66	110,267.71	10.033	90.81	560
14	27	1,118,479.20	0.96	41,425.16	10.421	84.33	558
15	13	640,517.47	0.55	49,270.57	10.049	82.5	553
16	5	866,987.48	0.74	173,397.50	6.83	63.95	708
17	3	501,362.92	0.43	167,120.97	6.467	70.39	536
18	3	188,855.13	0.16	62,951.71	8.384	72.49	446
19	2	88,449.60	0.08	44,224.80	9.365	86.22	624
20	1	29,586.30	0.03	29,586.30	9.25	58.18	526
22	1	249,272.63	0.21	249,272.63	10.25	58.65	488
24	3	615,381.33	0.53	205,127.11	5.959	50.97	753
26	1	59,133.61	0.05	59,133.61	8.475	92.4	522
32	1	125,689.51	0.11	125,689.51	7.9	54.06	515
33	2	227,862.40	0.19	113,931.20	6.189	55.76	657
35	1	113,556.37	0.1	113,556.37	6	119.53	514
37	1	103,612.13	0.09	103,612.13	7.5	104.66	475
38	2	102,310.50	0.09	51,155.25	7.883	78.2	442
39	1	399,448.53	0.34	399,448.53	8.49	78.32	538
40	8	1,993,651.39	1.7	249,206.42	6.77	48.74	722
41	27	11,266,449.62	9.63	417,275.91	6.754	38.12	715
42	19	7,474,281.63	6.39	393,383.24	6.737	41.6	762

94	1	13,849.67	0.01	13,849.67	12.25	34.37	465
95	6	165,341.64	0.14	27,556.94	12.168	62.31	519
96	4	206,812.76	0.18	51,703.19	9.814	78.39	555
97	1	16,180.85	0.01	16,180.85	12.25	11.99	471
98	1	3,798.29	0	3,798.29	11.2	66.3	540
100	5	227,952.20	0.19	45,590.44	10.713	46.07	505
108	1	93,443.01	0.08	93,443.01	7.375	20.77	513
112	1	13,022.83	0.01	13,022.83	10.5	21.52	620
116	1	6,053.72	0.01	6,053.72	14.99	98.44	518
132	1	46,234.56	0.04	46,234.56	8.5	24.02	618
135	2	70,367.70	0.06	35,183.85	9.136	16.89	529
140	1	205,602.95	0.18	205,602.95	7.25	33.98	572
141	3	276,721.18	0.24	92,240.39	7.568	36.22	514
182	1	53,364.44	0.05	53,364.44	10.25	33.35	481
203	1	70,653.58	0.06	70,653.58	10	28.26	535
264	1	8,139.46	0.01	8,139.46	19	16.61	531
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

Minimum: 0
Maximum: 264
Weighted Average: 57.86

9. Combined Current (updated) Loan-to-Value Ratio (%)

Combined Current (updated) Loan-to-Value Ratio (%)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current (updated) CLTV	Current FICO Score
<= 50.00	638	47,546,364.87	40.65	74,524.08	8.565	33.41	644
50.01 - 55.00	83	6,165,393.48	5.27	74,281.85	8.737	52.74	603
55.01 - 60.00	86	6,236,932.63	5.33	72,522.47	8.973	57.29	583
60.01 - 65.00	96	7,962,718.05	6.8	82,840.81	8.791	62.54	604
65.01 - 70.00	86	8,225,719.02	7.03	95,647.90	8.286	67.29	593
70.01 - 75.00	86	7,210,936.74	6.16	83,848.10	8.93	72.34	597
75.01 - 80.00	103	7,774,314.84	6.65	75,478.78	9.449	77.29	578
80.01 - 85.00	76	4,842,987.59	4.14	63,718.26	9.598	82.53	561
85.01 - 90.00	79	5,380,979.97	4.6	68,113.67	9.334	87.19	574
90.01 - 95.00	85	3,739,387.09	3.2	43,992.79	10.082	92.47	557
95.01 - 100.00	98	5,668,062.06	4.85	57,837.37	10.276	97.41	576
100.01 >=	116	6,235,620.48	5.33	53,755.35	9.934	110.58	555
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

Minimum: 1.14
Maximum: 124.70
Weighted Average by Original Balance: 57.44
Weighted Average by Current Balance: 58.99

10. Occupancy

Occupancy	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
Unknown	1,180	53,420,570.51	45.67	45,271.67	10.487	56.83	569
Investment	102	31,878,020.98	27.25	312,529.62	6.781	45.39	714
Primary	350	31,680,425.33	27.08	90,515.50	8.56	76.32	564
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

11. Property Type

Property Type	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
Single Family Residence	1,493	104,039,097.92	88.94	69,684.59	9.055	58.55	604
PUD	36	4,641,621.29	3.97	128,933.92	7.436	71.38	649
2 Family	26	3,703,688.15	3.17	142,449.54	7.57	66.79	673
3 Family	33	1,499,422.62	1.28	45,437.05	9.545	53.91	592
Condo - Low Rise <4 floors	3	1,002,321.50	0.86	334,107.17	6.939	29.08	735
Manufactured Housing	18	672,282.61	0.57	37,349.03	10.249	69.01	517
5 Family	9	487,327.37	0.42	54,147.49	10.868	44.9	552
3 Family	2	345,503.03	0.3	172,751.52	9.999	58.08	515
Townhouse	8	310,202.93	0.27	38,775.37	10.987	58.52	536
4 Family	2	130,447.37	0.11	65,223.69	8.289	80.67	648
Co-op	1	91,800.90	0.08	91,800.90	11	16.69	446
Rowhouse	1	55,301.13	0.05	55,301.13	9.49	42.25	541
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

12. Loan Purpose

Loan Purpose	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
Refinance - Cashout	918	53,891,257.49	46.07	58,705.07	9.392	57.65	590

Purchase	314	24,191,465.03	20.68	77,042.88	8.842	66.57	611
Refinance - Rate Term	84	22,119,203.26	18.91	263,323.85	7.083	48.25	686
Unknown	287	14,465,440.46	12.37	50,402.23	10.338	64.5	563
Debt Consolidation	22	1,817,511.46	1.55	82,614.16	8.98	80.06	506
Home Improvement	7	494,139.12	0.42	70,591.30	10.191	76.1	488
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

13. Documentation Level

Documentation Level	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
Full	1,485	90,897,521.32	77.7	61,210.45	9.348	58.07	598
Stated Documentation	80	12,217,875.67	10.44	152,723.45	7.748	78.8	622
Reduced	26	8,496,354.15	7.26	326,782.85	6.787	39.94	724
No Documentation	7	2,166,864.82	1.85	309,552.12	7.706	44.93	599
Limited	16	1,661,449.53	1.42	103,840.60	8.775	76.17	540
Unknown	9	827,957.18	0.71	91,995.24	8.876	64.06	488
FULL/ALT	4	306,091.35	0.26	76,522.84	9.551	67.83	506
No Ratio (NID)	1	199,823.37	0.17	199,823.37	10.5	44.41	457
Alternative	3	157,125.59	0.13	52,375.20	9.173	66.95	488
NIV/NAV	1	47,953.84	0.04	47,953.84	9.625	60.18	664
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

14. Product Type

Product Type	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
Fixed - 5 Year	1	4,789.08	0	4,789.08	12.25	84.86	531
Fixed - 10 Year	65	945,327.07	0.81	14,543.49	9.705	43.28	626
Fixed - 15 Year	393	20,133,275.58	17.21	51,229.71	8.377	43.64	659
Fixed - 20 Year	224	8,769,744.81	7.5	39,150.65	10.195	63.44	575
Fixed - 25 Year	16	1,034,222.58	0.88	64,638.91	8.958	60.43	556
Fixed - 30 Year	629	68,635,202.34	58.67	109,117.97	8.528	60.78	611
Balloon - 15/30	304	17,456,455.36	14.92	57,422.55	10.639	68.19	553
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

15. Geographic Distribution by State

Geographic Distribution by State	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
California	96	22,404,810.43	19.15	233,383.44	7.043	51.38	686
New York	140	10,150,284.08	8.68	72,502.03	9.241	51.97	606
Florida	151	7,511,430.25	6.42	49,744.57	9.592	37.82	598
Other	1,245	76,912,492.06	65.75	61,777.10	9.413	64.2	585
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

Number of States Represented: 47

16. Prepay Flag

Prepay Flag	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
Prepayment Penalty	129	14,117,595.68	12.07	109,438.73	8.042	74.35	600
No Prepayment Penalty	1,503	102,861,421.14	87.93	68,437.41	9.081	56.88	608
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

17. Prepayment Penalty Months

Prepayment Penalty Months	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
0	1,503	102,861,421.14	87.93	68,437.41	9.081	56.88	608
12	8	1,334,485.28	1.14	166,810.66	7.121	71.19	626
24	67	3,984,660.99	3.41	59,472.55	9.967	86.72	555
36	44	6,772,718.96	5.79	153,925.43	6.998	72.75	646
60	10	2,025,730.45	1.73	202,573.05	8.356	57.45	519
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

Non-zero Weighted Average Prepay Penalty Term: 34

18. Current (updated) FICO Score

Current (updated) FICO Score	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
N/A	19	1,082,275.71	0.93	56,961.88	10.069	54.13	0
361 - 380	1	18,914.56	0.02	18,914.56	9.3	68.78	377
381 - 400	1	82,091.86	0.07	82,091.86	9	82.09	395
401 - 420	15	1,048,808.39	0.9	69,920.56	9.641	72.97	411
421 - 440	39	2,606,553.90	2.23	66,834.72	9.78	66.54	430
441 - 460	53	3,148,886.35	2.69	59,412.95	10.214	59.31	452
461 - 480	90	5,366,498.57	4.59	59,627.76	10.117	64.08	470
481 - 500	138	7,612,443.75	6.51	55,162.64	10.185	64.35	489
501 - 520	174	9,684,273.56	8.29	55,714.22	10.016	63.91	510
521 - 540	167	11,709,960.28	10.01	70,119.52	9.539	67.95	531
541 - 560	137	7,654,654.03	6.54	55,873.39	9.948	66.66	549
561 - 580	119	5,914,101.97	5.06	49,698.34	9.958	61.47	571
581 - 600	109	4,979,929.56	4.26	45,687.43	10.384	68.33	591
601 - 620	96	5,419,859.58	4.63	56,456.87	9.389	59.56	611
621 - 640	85	5,747,484.63	4.91	67,617.47	9.178	62.36	631
641 - 660	82	6,350,738.32	5.43	77,448.03	8.116	59.87	653
661 - 680	76	5,141,031.20	4.39	67,645.15	8.27	59.91	670
681 - 700	59	4,695,319.60	4.01	79,581.69	7.997	53.83	689
701 - 720	54	6,708,436.53	5.73	124,230.31	7.679	51.23	711
721 - 740	32	3,990,758.51	3.41	124,711.20	7.45	48	729
741 - 760	39	4,162,637.58	3.56	106,734.30	7.571	47.63	746
761 - 780	19	4,480,922.48	3.83	235,838.03	6.877	49.03	770
781 - 800	17	7,100,149.05	6.07	417,655.83	6.54	37.87	791
801 >=	11	2,262,286.85	1.93	205,662.44	6.802	39.75	811
Total:	1,632	116,979,016.82	100	71,678.32	8.955	58.99	607

Minimum: 377

Maximum: 823

Weighted Average: 607.4

% UPB missing FICOs: 0.9

IO Loans

1. Original Principal Balance (\$)

Original Principal Balance (\$)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
25,000.01 - 50,000.00	1	40,771.66	0.28	40,771.66	8.25	88.63	500
75,000.01 - 100,000.00	3	287,594.03	1.96	95,864.68	8.134	61.16	563
100,000.01 - 125,000.00	1	120,000.00	0.82	120,000.00	5.99	81.69	641
125,000.01 - 150,000.00	1	135,994.21	0.93	135,994.21	6.151	83.95	600
150,000.01 - 175,000.00	3	488,900.00	3.34	162,966.67	7.612	84.05	492
175,000.01 - 200,000.00	4	770,454.25	5.26	192,613.56	6.317	75.34	570
200,000.01 - 225,000.00	2	431,879.00	2.95	215,939.50	7.059	86.59	598
225,000.01 - 250,000.00	1	244,000.00	1.67	244,000.00	6.6	68.73	621
300,000.01 - 400,000.00	9	3,174,514.78	21.68	352,723.86	6.098	77.04	599
400,000.01 - 500,000.00	3	1,260,847.32	8.61	420,282.44	7.259	77.17	625
500,000.01 - 600,000.00	3	1,609,950.00	11	536,650.00	7.801	86.6	599
600,000.01 >=	5	6,075,732.53	41.5	1,215,146.51	7.736	68.59	658
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

Minimum: 40,800.00

Maximum: 3,500,000.00

Average: 406,740.28

Total: 14,642,650.00

2. Current Principal Balance (\$)

Current Principal Balance (\$)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
25,000.01 - 50,000.00	1	40,771.66	0.28	40,771.66	8.25	88.63	500
75,000.01 - 100,000.00	3	287,594.03	1.96	95,864.68	8.134	61.16	563
100,000.01 - 125,000.00	1	120,000.00	0.82	120,000.00	5.99	81.69	641
125,000.01 - 150,000.00	1	135,994.21	0.93	135,994.21	6.151	83.95	600
150,000.01 - 175,000.00	3	488,900.00	3.34	162,966.67	7.612	84.05	492
175,000.01 - 200,000.00	4	770,454.25	5.26	192,613.56	6.317	75.34	570
200,000.01 - 225,000.00	2	431,879.00	2.95	215,939.50	7.059	86.59	598
225,000.01 - 250,000.00	1	244,000.00	1.67	244,000.00	6.6	68.73	621

300,000.01 - 400,000.00	9	3,174,514.78	21.68	352,723.86	6.098	77.04	599
400,000.01 - 500,000.00	3	1,260,847.32	8.61	420,282.44	7.259	77.17	625
500,000.01 - 600,000.00	3	1,609,950.00	11	536,650.00	7.801	86.6	599
600,000.01 >=	5	6,075,732.53	41.5	1,215,146.51	7.736	68.59	658
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

Minimum: 40,771.66
Maximum: 3,500,000.00
Average: 406,684.38

3. Mortgage Rate (%)

Mortgage Rate (%)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
5.000 - 5.499	2	729,632.20	4.98	364,816.10	5.307	78.9	661
5.500 - 5.999	5	1,609,482.58	10.99	321,896.52	5.864	77.85	617
6.000 - 6.499	7	2,470,098.46	16.87	352,871.21	6.297	81.61	597
6.500 - 6.999	10	3,281,282.40	22.41	328,128.24	6.714	77.76	626
7.000 - 7.499	2	808,000.00	5.52	404,000.00	7.021	76.3	612
7.500 - 7.999	5	1,417,870.48	9.68	283,574.10	7.779	77.93	631
8.000 - 8.499	2	212,271.66	1.45	106,135.83	8.21	92.74	490
8.500 - 8.999	2	4,022,000.00	27.47	2,011,000.00	8.781	63.38	629
9.500 - 9.999	1	90,000.00	0.61	90,000.00	9.9	81.82	609
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

Minimum: 5.250
Maximum: 9.900
Weighted Average: 7.209

4. Original Terms (mos.)

Original Terms (mos.)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
241 - 300	2	1,007,882.53	6.88	503,941.27	6.572	77.62	727
301 - 360	34	13,632,755.25	93.12	400,963.39	7.256	74.49	612
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

Minimum: 300
Maximum: 360
Weighted Average: 355.87

5. Remaining Terms (mos.)

Remaining Terms (mos.)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
241 - 300	2	1,007,882.53	6.88	503,941.27	6.572	77.62	727
301 - 360	34	13,632,755.25	93.12	400,963.39	7.256	74.49	612
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

Minimum: 288

Maximum: 360

Weighted Average: 351.05

6. MI

MI	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
N	36	14,640,637.78	100	406,684.38	7.209	74.71	620
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

7. Lien Position

Lien Position	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
1st Lien	36	14,640,637.78	100	406,684.38	7.209	74.71	620
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

8. Seasoning (mos.)

Seasoning (mos.)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
0	1	3,500,000.00	23.91	3,500,000.00	8.75	59.32	646
2	1	200,000.00	1.37	200,000.00	6.75	71.43	650
3	6	1,603,076.74	10.95	267,179.46	7.321	80.31	523
4	1	616,250.00	4.21	616,250.00	6.25	89.96	698
5	8	2,751,847.32	18.8	343,980.92	6.75	75.11	612
6	8	2,804,349.87	19.15	350,543.73	6.668	80.93	596
8	3	770,403.86	5.26	256,801.29	5.463	79.41	653
9	3	723,948.46	4.94	241,282.82	6.366	77.77	625
11	2	637,600.00	4.36	318,800.00	6.933	80.2	611
12	2	821,382.53	5.61	410,691.27	7.053	80.06	713
13	1	211,879.00	1.45	211,879.00	7.95	92.52	642
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

Minimum: 0

Maximum: 13

Weighted Average: 4.82

9. Combined Current (updated) Loan-to-Value Ratio (%)

Combined Current (updated) Loan-to-Value Ratio (%)	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
<= 50.00	1	99,994.16	0.68	99,994.16	7.75	40.81	549
55.01 - 60.00	1	3,500,000.00	23.91	3,500,000.00	8.75	59.32	646
60.01 - 65.00	2	513,447.19	3.51	256,723.60	7.783	63	631
65.01 - 70.00	1	244,000.00	1.67	244,000.00	6.6	68.73	621
70.01 - 75.00	4	1,085,000.00	7.41	271,250.00	6.286	72.24	576
75.01 - 80.00	14	5,257,651.56	35.91	375,546.54	6.424	78.3	628
80.01 - 85.00	6	1,433,194.21	9.79	238,865.70	6.381	81.17	594
85.01 - 90.00	4	1,601,971.66	10.94	400,482.92	6.879	89.6	640
90.01 - 95.00	3	905,379.00	6.18	301,793.00	8.597	91.66	539
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

Minimum: 40.81

Maximum: 93.72

Weighted Average by Original Balance: 74.71

Weighted Average by Current Balance: 74.71

10. Occupancy

Occupancy	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
Primary	35	14,550,637.78	99.39	415,732.51	7.193	74.66	620
Second Home	1	90,000.00	0.61	90,000.00	9.9	81.82	609
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

11. Property Type

Property Type	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
Single Family Residence	26	10,683,538.90	72.97	410,905.34	7.321	72.92	618
PUD	5	2,326,914.73	15.89	465,382.95	6.437	80.21	671
Condo	4	1,214,336.83	8.29	303,584.21	7.435	83.83	533
4 Family	1	415,847.32	2.84	415,847.32	7.99	63.01	653
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

12. Loan Purpose

Loan Purpose	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
Refinance - Cashout	14	7,360,414.69	50.27	525,743.91	8.022	70.82	621
Purchase	18	5,541,340.56	37.85	307,852.25	6.258	78.49	602
Refinance - Rate Term	4	1,738,882.53	11.88	434,720.63	6.802	79.1	673
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

13. Documentation Level

	Current	% by Current	Average	Weighted	Weighted Average	Current

Documentation Level	Number of Loans	Principal Balance	Principal Balance	Current Balance	Average Coupon	Current/updat CLTV	FICO Score
Stated Documentation	17	8,871,641.43	60.6	521,861.26	7.749	71.77	647
Full	14	3,607,297.89	24.64	257,664.14	6.414	77.04	545
Limited	2	1,285,850.00	8.78	642,925.00	6.115	85.12	666
Alternative	3	875,848.46	5.98	291,949.49	6.623	79.54	593
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

14. Product Type

Product Type	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
A2/6-IO 120 years IO	5	1,581,558.11	10.8	316,311.62	6.395	81.83	585
A2/6-IO 24 years IO	11	2,873,023.03	19.62	261,183.91	6.756	79.89	586
A2/6-IO 60 years IO	12	4,770,279.90	32.58	397,523.33	6.937	79.27	610
A3/6-IO 36 years IO	3	438,200.00	2.99	146,066.67	6.966	76.38	584
A3/6-IO 60 years IO	1	3,500,000.00	23.91	3,500,000.00	8.75	59.32	646
A5/6-IO 60 years IO	2	469,694.21	3.21	234,847.11	5.6	79.44	669
AM1-IO 120 years IO	2	1,007,882.53	6.88	503,941.27	6.572	77.62	727
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

15. Geographic Distribution by State

Geographic Distribution by State	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current/updat CLTV	Current FICO Score
California	23	9,136,893.04	62.41	397,256.22	6.637	79.11	618
Florida	3	4,111,500.00	28.08	1,370,500.00	8.544	62.97	643
Washington	2	286,194.21	1.95	143,097.11	6.938	81.88	545
Other	8	1,106,050.53	7.55	138,256.32	7.043	80.08	571
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

Number of States Represented: 11

16. Prepay Flag

Prepay Flag	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
Prepayment Penalty	29	12,393,983.59	84.65	427,378.74	7.203	73.28	619
No Prepayment Penalty	7	2,246,654.19	15.35	320,950.60	7.243	82.57	629
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

17. Prepayment Penalty Months

Prepayment Penalty Months	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
0	7	2,246,654.19	15.35	320,950.60	7.243	82.57	629
12	3	4,585,447.32	31.32	1,528,482.44	8.278	62.77	645
24	23	6,911,636.27	47.21	300,505.92	6.624	79.77	597
36	2	500,900.00	3.42	250,450.00	5.909	77.66	629
60	1	396,000.00	2.7	396,000.00	6.5	76.15	683
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

Non-zero Weighted Average Prepay Penalty Term: 21

18. Current (updated) FICO Score

Current (updated) FICO Score	Number of Loans	Current Principal Balance	% by Current Principal Balance	Average Current Balance	Weighted Average Coupon	Weighted Average Current(updat CLTV	Current FICO Score
421 - 440	1	308,000.00	2.1	308,000.00	6.3	77	421
441 - 460	1	197,600.00	1.35	197,600.00	6.7	80.65	454
481 - 500	4	529,671.66	3.62	132,417.92	7.661	84.4	492
501 - 520	1	522,000.00	3.57	522,000.00	8.99	90.63	514
521 - 540	5	1,398,454.12	9.55	279,690.82	6.492	77.05	533
541 - 560	2	319,994.16	2.19	159,997.08	6.684	68.36	553
581 - 600	3	1,151,994.21	7.87	383,998.07	6.431	79.11	593
601 - 620	2	638,000.00	4.36	319,000.00	7.302	79.76	615
621 - 640	4	1,612,414.78	11.01	403,103.70	5.901	78.32	631
641 - 660	7	4,986,726.32	34.06	712,389.47	8.209	64	647
661 - 680	1	539,950.00	3.69	539,950.00	7.59	89.99	663
681 - 700	4	1,785,950.00	12.2	446,487.50	6.336	82.13	690

761 - 780	1	649,882.53	4.44	649,882.53	6.75	76.46	772
Total:	36	14,640,637.78	100	406,684.38	7.209	74.71	620

Minimum: 421

Maximum: 772

Weighted Average: 620.3

% UPB missing FICOs: 0.0

1st Lien (%)	94.97%	91.45%	99.97%	for Fixed and ARM, this is the % of each respective bucket
Avg Loan Balance	98,762.70	71,678.32	213,871.31	for Fixed and ARM, this is the % of each respective bucket
# of Loans	2016	1632	384	for Fixed and ARM, this is the % of each respective bucket
Loan Bal < \$100k (%)	31.83%	48.52%	8.06%	for Fixed and ARM, this is the % of each respective bucket
Mtg Rates > 12% (%)	3.69%	5.87%	0.59%	for Fixed and ARM, this is the % of each respective bucket
Manuf Housing (%)	0.40%	0.57%	0.14%	for Fixed and ARM, this is the % of each respective bucket
largest state (%)	CA (27.50%)	CA (19.15%)	CA (39.38%)	for Fixed and ARM, this is the % of each respective bucket
silent 2nd (%)	16.71%	1.47%	38.41%	for Fixed and ARM, this is the % of each respective bucket
IO loans (%)	7.35%	0.00%	17.83%	
10yr IO (%)	1.30%	0.00%	3.15%	
5yr IO (%)	4.39%	0.00%	10.64%	
2yr IO (%)	1.44%	0.00%	3.50%	
IO: FICO	620	0	620	Updated Fico Score is used for this calc
IO LTV (%)	74.71%	0.00%	74.71%	Updated CLTV is used
IO DTI (%)	42.73%	0.00%	42.73%	
IO full doc (%)	2.25%	0.00%	5.46%	% of total pool that are IO loans & Full
IO: purch (%)	2.78%	0.00%	6.75%	% of total pool that are IO loans & Purchases
DTI Unknown	44.93%	73.52%	4.22%	
DTI buckets < 35%	10.27%	5.51%	17.05%	
35-40%	7.09%	3.92%	11.60%	
40.01-45%	15.21%	6.54%	27.57%	
45.01-50%	16.75%	8.18%	28.95%	
50.01-55%	4.49%	1.87%	8.22%	
55.01+%	1.26%	0.47%	2.40%	

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), was prepared solely by the Underwriter(s), is privileged and confidential, is intended for use by the addressee only, and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purpose of evaluating such information. Prospective investors are advised to read carefully, and rely solely on, the final prospectus and prospectus supplement (the "Final Prospectus") related to the securities (the "Securities") in making their investment decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and it is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by the preliminary prospectus supplement, if applicable, and Final Prospectus. Although the information contained in the material is based on sources the Underwriter(s) believe(s) to be reliable, the Underwriter(s) make(s) no representation or warranty that such information is accurate or complete. Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. Prior to making any investment decisions, a prospective investor shall receive and fully review the final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY ANY SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell Securities or related securities or perform for or solicit investment banking services from, any company mentioned herein

Deal Name: Ace 2005 SD3

The percentages per table should add up to 100%

Current Updated FICO & Documentation & Purpose of Loan

Current Updated FICO Score	Full DOC	Stated Doc	Other Doc	All Docs	Purch	CO refi	WAC	Avg Prin Bal (\$)	Current LTV	IO loans	silent 2nds	Gross Margin
<= 450	5.72	1.62	0.11	7.44	1.58	5.80	9.473	103,090	67.69	0.16	1.10	0.000
451-500	12.36	5.35	1.00	18.71	4.95	13.34	9.211	107,762	70.58	0.38	3.77	7.914
501-550	14.98	4.01	1.12	20.11	3.86	14.69	9.269	93,114	68.10	1.07	3.28	8.333
551-600	7.86	2.69	0.82	11.37	2.82	8.77	8.956	82,306	64.66	0.73	2.74	7.132
601-650	5.98	5.96	1.45	13.40	4.55	8.43	8.053	123,786	66.79	3.51	4.34	6.975
651-700	5.10	4.41	0.77	10.27	2.19	6.08	7.320	113,891	63.22	1.55	1.77	6.274
701-750	5.75	0.95	0.89	7.59	2.03	2.97	7.320	152,579	49.10	0.00	0.25	8.822
751-800	3.92	0.93	2.09	6.93	1.78	1.24	6.686	297,872	44.53	0.34	0.34	6.062
801-850	0.69	0.00	0.50	1.19	0.20	0.61	6.791	225,089	39.45	0.00	0.00	6.453
Total	62.35	25.92	8.75	97.01	23.96	61.93	8.527	110,252.00	64.01	7.74	17.59	6.280

LTV & Current Updated FICO

Current LTV	Current Updated FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	total Current Updated FICO	Avg Prin Bal (\$)	WAC	Gross Margin
00.01-10	0.00	0.05	0.01	0.05	0.02	0.09	0.33	0.02	0.00	0.57	31,715.00	8.085	0.000
10.01-20	0.07	0.21	0.22	0.32	0.21	0.59	0.37	0.92	0.01	2.92	60,554.00	8.592	7.914
20.01-30	0.03	0.22	0.80	0.59	0.43	0.88	0.58	0.66	0.34	4.53	69,080.00	8.613	8.333
30.01-40	0.35	0.89	2.00	1.34	1.12	0.84	1.66	1.29	0.07	9.56	92,687.00	8.792	7.132
40.01-50	0.61	1.49	1.29	0.73	0.83	0.86	1.24	1.49	0.58	9.11	92,839.00	8.432	6.975
50.01-60	0.77	2.68	2.36	1.34	2.71	1.26	0.54	0.54	0.19	12.38	118,368.00	9.069	6.274
60.01-70	1.42	3.61	4.21	1.29	1.62	1.06	1.33	1.16	0.00	15.69	128,312.00	8.832	6.822
70.01-80	1.46	3.64	4.29	3.26	3.49	2.43	1.32	0.81	0.00	20.68	153,983.00	8.123	6.062
80.01-90	0.99	3.35	2.60	1.95	1.33	1.74	0.00	0.04	0.00	12.00	131,612.00	8.100	6.453
90.01-100	0.51	2.00	2.23	0.65	1.19	0.69	0.06	0.00	0.00	7.34	121,013.00	8.397	6.720
100+	0.24	1.22	1.23	0.32	0.62	0.41	0.15	0.00	0.00	4.19	81,615.00	8.714	6.280
Total	6.45	19.36	21.22	11.84	13.55	10.84	7.59	6.93	1.19	98.98	110,252.00	8.527	6.429

Prin Balance & Current Updated FICO

Prin Balance	Current Updated FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	total Current Updated FICO	Current LTV	WAC	Gross Margin
0.01 - 50,000.00	0.67	1.85	2.97	2.08	1.50	1.33	0.81	0.21	0.03	11.46	53.56	10.558	6.969
50,000.01 - 100,000.00	1.28	4.16	5.19	3.02	1.75	1.22	0.51	0.08	0.08	17.29	65.44	9.989	6.981
100,000.01 - 150,000.00	1.14	2.78	3.10	1.69	1.46	1.02	0.33	0.06	0.00	11.58	66.79	9.079	6.825
150,000.01 - 200,000.00	1.08	2.59	2.11	0.71	1.12	0.66	0.28	0.09	0.00	8.65	70.92	8.631	6.696
200,000.01 - 250,000.00	0.70	2.14	1.79	0.71	0.46	0.47	0.12	0.00	0.00	6.39	71.48	8.480	6.629
250,000.01 - 300,000.00	0.58	1.59	0.73	0.29	0.43	0.00	0.00	0.16	0.00	3.77	72.90	8.727	6.982
300,000.01 - 350,000.00	0.33	1.20	1.19	0.00	0.87	1.02	0.50	0.70	0.00	5.81	55.91	6.897	6.073
350,000.01 - 400,000.00	0.00	0.82	0.97	0.81	0.60	1.21	1.39	1.58	0.77	8.15	56.87	7.282	5.753
400,000.01 - 450,000.00	0.00	0.24	0.89	0.66	0.23	1.35	1.08	0.87	0.00	5.32	67.74	6.663	5.778
450,000.01 - 500,000.00	0.00	0.00	0.25	0.00	0.26	0.26	0.52	0.75	0.00	2.04	64.81	7.345	6.375
500,000.01 - 550,000.00	0.27	0.28	0.28	0.83	0.84	0.29	0.55	0.55	0.00	3.89	70.88	7.150	6.383
550,000.01 - 600,000.00	0.00	0.60	0.29	0.00	0.92	0.61	0.31	0.63	0.31	3.67	51.99	6.967	5.971
600,000.01 - 650,000.00	0.00	0.34	0.00	0.67	0.00	1.01	0.67	0.34	0.00	3.03	61.14	6.966	5.820
650,000.01 - 700,000.00	0.00	0.37	1.07	0.00	0.35	0.00	0.00	0.00	0.00	1.79	71.55	7.876	6.414
700,000.01 - 750,000.00	0.40	0.40	0.00	0.37	0.00	0.39	0.00	0.00	0.00	1.56	75.64	6.918	6.932

Deal Name: Ace 2005 SD3

The percentages per table should add up to 100%

Current Updated FICO & Documentation & Purpose of Loan

Current Updated FICO Score	Full DOC	Stated Doc	Other Doc	All Docs	Purch	CO refi	WAC	Avg Prin Bal (\$)	Current LTV	IO loans	silent 2nds
<= 450	5.72	1.62	0.11	7.44	1.58	5.80	9.473	103,090	67.69	0.16	1.10
451-500	12.36	5.35	1.00	18.71	4.95	13.34	9.211	107,762	70.58	0.38	3.77
501-550	14.98	4.01	1.12	20.11	3.86	14.69	9.269	93,114	68.10	1.07	3.28
551-600	7.86	2.69	0.82	11.37	4.52	8.77	8.966	82,306	64.66	0.73	2.74
601-650	5.98	5.96	1.45	13.40	2.85	8.43	8.053	123,786	66.79	3.51	4.34
651-700	5.10	4.41	0.77	10.27	2.19	6.08	7.534	113,891	63.22	1.55	1.77
701-750	5.75	0.95	0.89	7.59	2.03	2.97	7.320	152,579	49.10	0.00	0.25
751-800	3.92	0.93	2.09	6.93	1.78	1.24	6.686	297,872	44.53	0.34	0.34
801-850	0.69	0.00	0.50	1.19	0.20	0.61	6.791	225,089	39.45	0.00	0.00
Total	62.35	25.92	8.75	97.01	23.96	61.93	8.527	110,252.00	64.01	7.74	17.59

LTV & Current Updated FICO

Current LTV	Current Updated FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	total Current Updated FICO	Avg Prin Bal (\$)	WAC	Gross Margin
00.01-10	0.00	0.05	0.01	0.05	0.02	0.09	0.33	0.02	0.00	0.57	31,715.00	8.085	0.000
10.01-20	0.07	0.21	0.22	0.32	0.21	0.59	0.37	0.92	0.01	2.92	60,554.00	8.592	7.914
20.01-30	0.03	0.22	0.80	0.59	0.43	0.88	0.58	0.66	0.34	4.53	69,080.00	8.613	8.333
30.01-40	0.35	0.89	2.00	1.34	1.12	0.84	1.66	1.29	0.07	9.56	92,687.00	8.792	7.132
40.01-50	0.61	1.49	1.29	0.73	0.83	0.86	1.24	1.49	0.58	9.11	92,839.00	8.432	6.975
50.01-60	0.77	2.68	2.36	1.34	2.71	1.26	0.54	0.54	0.19	12.38	118,368.00	9.069	6.274
60.01-70	1.42	3.61	4.21	1.29	1.62	1.06	1.33	1.16	0.00	15.69	128,312.00	8.832	6.822
70.01-80	1.46	3.64	4.29	3.26	3.49	2.43	1.32	0.81	0.00	20.68	153,983.00	8.123	6.062
80.01-90	0.99	3.35	2.60	1.95	1.33	1.74	0.00	0.04	0.00	12.00	131,612.00	8.100	6.453
90.01-100	0.51	2.00	2.23	0.65	1.19	0.69	0.06	0.00	0.00	7.34	121,013.00	8.397	6.720
100+	0.24	1.22	1.23	0.32	0.62	0.41	0.15	0.00	0.00	4.19	81,615.00	8.714	6.280
Total	6.45	19.36	21.22	11.84	13.55	10.84	7.59	6.93	1.19	98.98	110,252.00	8.527	6.429

Pin Balance & Current Updated FICO

Pin Balance	Current Updated FICO < 450	450 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	total Current Updated FICO	Current LTV	WAC	Gross Margin
0.01 - 50,000.00	0.67	1.85	2.97	2.08	1.50	1.33	0.81	0.21	0.03	11.46	53.56	10.556	6.969
50,000.01 - 100,000.00	1.28	4.16	5.19	3.02	1.75	1.22	0.51	0.08	0.08	17.29	65.44	9.989	6.981
100,000.01 - 150,000.00	1.14	2.78	3.10	1.69	1.46	1.02	0.33	0.06	0.00	11.58	66.79	9.079	6.825
150,000.01 - 200,000.00	1.08	2.59	2.11	0.71	1.12	0.66	0.28	0.09	0.00	8.65	70.92	8.631	6.696
200,000.01 - 250,000.00	0.70	2.14	1.79	0.71	0.46	0.47	0.12	0.00	0.00	6.39	71.48	8.480	6.629
250,000.01 - 300,000.00	0.58	1.59	0.73	0.29	0.43	0.00	0.00	0.16	0.00	3.77	72.90	8.727	6.982
300,000.01 - 350,000.00	0.33	1.20	1.19	0.00	0.87	1.02	0.50	0.70	0.00	5.81	55.91	6.897	6.073
350,000.01 - 400,000.00	0.00	0.82	0.97	0.81	0.60	1.21	1.39	1.58	0.00	8.15	56.87	7.282	5.753
400,000.01 - 450,000.00	0.00	0.24	0.89	0.66	0.23	1.35	1.08	0.87	0.00	5.32	67.74	6.663	5.778
450,000.01 - 500,000.00	0.00	0.00	0.25	0.00	0.26	0.26	0.52	0.75	0.00	2.04	64.81	7.345	6.375
500,000.01 - 550,000.00	0.27	0.28	0.28	0.83	0.84	0.29	0.55	0.55	0.00	3.89	70.88	7.150	6.383
550,000.01 - 600,000.00	0.00	0.60	0.29	0.00	0.92	0.61	0.31	0.63	0.31	3.67	51.99	6.967	5.971
600,000.01 - 650,000.00	0.00	0.34	0.00	0.67	0.00	1.01	0.67	0.34	0.00	3.03	61.14	6.966	5.820
650,000.01 - 700,000.00	0.00	0.37	1.07	0.00	0.35	0.00	0.00	0.00	0.00	1.79	71.55	7.876	6.414
700,000.01 - 750,000.00	0.40	0.40	0.00	0.37	0.00	0.39	0.00	0.00	0.00	1.56	75.64	6.918	6.932

