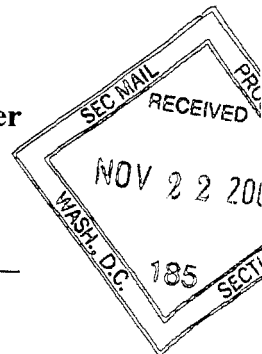


FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

Opteum Mortgage Acceptance Corporation
Exact Name of Registrant as Specified in Charter
Form 8-K, November 21, 2005 Series 2005-5

0001257394
Registrant CIK Number
333-120965



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




PROCESSED
NOV 29 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.

OPTEUM MORTGAGE ACCEPTANCE
CORPORATION

By: 
Name: **FRANK PLENSKOFSKI**
Title: **VP/TREASURER**

Dated: November 21, 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

<u>Exhibit No.</u>	<u>Description</u>	<u>Format</u>
99.1	Collateral Term Sheets	0

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

Issue Abbrev: Imacc5.5

Indicative			
Current Balance:	16,584,000.00	First Payment:	12/25/2005
Initial Coupon:	4.500	Dated Date:	11/22/2005

Class Name:	m3	m3	m4	m4
BE Type:	1st Ptn Loss	1st Ptn Loss	1st Ptn Loss	1st Ptn Loss
BE Roundoff:	11/22/2005	11/22/2005	11/22/2005	11/22/2005
Settlement:	100	100	100	100
Combined Prepay:	NO	NO	NO	NO
Stopdown:	FAIL	FAIL	FAIL	FAIL
Call:	NO	NO	NO	NO
Coupon History:	NO	NO	NO	NO

Index Shift(s):	0	200	0	200
LIB1	forward	forward	forward	forward
LIB2	2	2	2	2
LIB3	2	2	2	2
LIB4	forward	forward	forward	forward
LIB5	2	2	2	2
LIB6	forward	forward	forward	forward
LIB7	2	2	2	2
LIB8	2	2	2	2
LIB9	2	2	2	2
LIB10	2	2	2	2
LIB11	2	2	2	2
LIB12	2	2	2	2
LIB13	2	2	2	2
LIB14	2	2	2	2
LIB15	2	2	2	2
LIB16	2	2	2	2
LIB17	2	2	2	2
LIB18	2	2	2	2
LIB19	2	2	2	2
LIB20	2	2	2	2
LIB21	2	2	2	2
LIB22	2	2	2	2
LIB23	2	2	2	2
LIB24	2	2	2	2
LIB25	2	2	2	2
LIB26	2	2	2	2
LIB27	2	2	2	2
LIB28	2	2	2	2
LIB29	2	2	2	2
LIB30	2	2	2	2
LIB31	2	2	2	2
LIB32	2	2	2	2
LIB33	2	2	2	2
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LIB37	2	2	2	2
LIB38	2	2	2	2
LIB39	2	2	2	2
LIB40	2	2	2	2
LIB41	2	2	2	2
LIB42	2	2	2	2
LIB43	2	2	2	2
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LIB46	2	2	2	2
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LIB50	2	2	2	2
LIB51	2	2	2	2
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LIB79	2	2	2	2
LIB80	2	2	2	2
LIB81	2	2	2	2
LIB82	2	2	2	2
LIB83	2	2	2	2
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LIB89	2	2	2	2
LIB90	2	2	2	2
LIB91	2	2	2	2
LIB92	2	2	2	2
LIB93	2	2	2	2
LIB94	2	2	2	2
LIB95	2	2	2	2
LIB96	2	2	2	2
LIB97	2	2	2	2
LIB98	2	2	2	2
LIB99	2	2	2	2
LIB100	2	2	2	2

Group Scenario	G ARM	G ARM	G ARM	G ARM	G ARM
Group Name:	PPV	PPV	PPV	PPV	PPV
Prepay Type:	100	100	100	100	100
Prepay Rate:	CDR	CDR	CDR	CDR	CDR
Default Mode:	NO	NO	NO	NO	NO
Default Curve Name:					
Loss Severity:	30	30	30	30	30
Recovery Delay:	6	6	6	6	6
PAI Advancing:	YES	YES	YES	YES	YES
Loss Advance Rate:	100.00	100.00	100.00	100.00	100.00
Default on Orig Balance:	NO	NO	NO	NO	NO
Group Name:	G FIX	G FIX	G FIX	G FIX	G FIX
Prepay Type:	PPV	PPV	PPV	PPV	PPV
Prepay Rate:	100	100	100	100	100
Default Mode:	CDR	CDR	CDR	CDR	CDR
Default Curve Name:					
Loss Severity:	30	30	30	30	30
Recovery Delay:	6	6	6	6	6
PAI Advancing:	YES	YES	YES	YES	YES
Loss Advance Rate:	100.00	100.00	100.00	100.00	100.00
Default on Orig Balance:	NO	NO	NO	NO	NO

BE Results:

CLASS NAME	M-3	M-3	M-4	M-4	M-4	M-4
BREAK/EVEN_RATE	15.827764042	17.11082412	16.82696741	17.76517816	17.76517816	17.76517816
WAL	100	100	100	100	100	100
YIELD	5.914698012	7.425230461	6.011346517	7.13866754	7.13866754	7.13866754
MOD_DURATION	10.16384736	9.27984639	10.4667801	9.729979155	9.729979155	9.729979155
MAC_DURATION	10.66443796	9.62437138	10.78137727	10.0772746	10.0772746	10.0772746
CONVEYITY	1.381192843	1.256600556	1.494829542	1.371444038	1.371444038	1.371444038
DISCOUNT_MARGIN	64.03823545	9.538300252	72.1497882	19.007344593	19.007344593	19.007344593
EFFECTIVE_RESET	72.33368974	19.9045466	80.59352907	9.106307105	9.106307105	9.106307105
DV01	0.101638474	0.0982798464	0.104667801	0.097289792	0.097289792	0.097289792
ACCRUED_INTEREST	0	0	0	0	0	0
PRINCIPAL_LOSS_PCT	3.87445E-09	3.63798E-09	5.119E-09	4.001718E-09	4.001718E-09	4.001718E-09
PRINCIPAL_LOSS_PCT	4.11E-14	3.9E-14	6.9E-14	5.4E-14	5.4E-14	5.4E-14
PRINCIPAL_MONTH	161.255	173.288	174.280	185.289	185.289	185.289
PRINCIPAL_WINDOW	1.255	1.288	1.280	1.289	1.289	1.289
CASHFLOW_TENDS	255	288	280	289	289	289
CASHFLOW_LOSS	66426512.7	51810172.35	69288334.31	43936619.39	43936619.39	43936619.39
COUNTERFLOWS_PCT	6.886320135	5.218637226	5.969596744	4.423888787	4.423888787	4.423888787

As of date: Oct LIB fwd's

LIBOR forward curve as of: 10/21/2005 at 15:00

MONTH	LIB1	LIB3	LIB6	LIB9	LIB12	LIB18	LIB24
0	4.112	4.185	4.45	4.58	4.75	4.85	4.95
1	4.254	4.304	4.58	4.71	4.88	4.98	5.08
2	4.377	4.427	4.71	4.84	5.01	5.11	5.21
3	4.492	4.542	4.84	4.97	5.14	5.24	5.34
4	4.607	4.657	4.97	5.10	5.27	5.37	5.47
5	4.722	4.772	5.10	5.23	5.40	5.50	5.60
6	4.837	4.887	5.23	5.36	5.53	5.63	5.73
7	4.952	4.999	5.36	5.49	5.66	5.76	5.86
8	5.067	5.114	5.49	5.62	5.79	5.89	5.99
9	5.182	5.229	5.62	5.75	5.92	6.02	6.12
10	5.297	5.344	5.75	5.88	6.05	6.15	6.25
11	5.412	5.459	5.88	6.01	6.18	6.28	6.38
12	5.527	5.574	6.01	6.14	6.31	6.41	6.51
13	5.642	5.689	6.14	6.27	6.44	6.54	6.64
14	5.757	5.804	6.27	6.40	6.57	6.67	6.77
15	5.872	5.919	6.40	6.53	6.70	6.80	6.90
16	5.987	6.034	6.53	6.66	6.83	6.93	7.03
17	6.102	6.159	6.66	6.79	6.96	7.06	7.16
18	6.217	6.274	6.79	6.92	7.09	7.19	7.29
19	6.332	6.389	6.92	7.05	7.22	7.32	7.42
20	6.447	6.504	7.05	7.18	7.35	7.45	7.55
21	6.562	6.619	7.18	7.31	7.48	7.58	7.68
22	6.677	6.734	7.31	7.44	7.61	7.71	7.81
23	6.792	6.849	7.44	7.57	7.74	7.84	7.94
24	6.907	6.964	7.57	7.70	7.87	7.97	8.07
25	7.022	7.079	7.70	7.83	8.00	8.10	8.20
26	7.137	7.194	7.83	7.96	8.13	8.23	8.33
27	7.252	7.309	7.96	8.09	8.26	8.36	8.46
28	7.367	7.424	8.09	8.22	8.39	8.49	8.59
29	7.482	7.539	8.22	8.35	8.52	8.62	8.72
30	7.597	7.654	8.35	8.48	8.65	8.75	8.85
31	7.712	7.769	8.48	8.61	8.78	8.88	8.98
32	7.827	7.884	8.61	8.74	8.91	9.01	9.11
33	7.942	8.000	8.74	8.87	9.04	9.14	9.24
34	8.057	8.114	8.87	9.00	9.17	9.27	9.37
35	8.172	8.229	9.00	9.13	9.30	9.40	9.50
36	8.287	8.344	9.13	9.26	9.43	9.53	9.63
37	8.402	8.459	9.26	9.39	9.56	9.66	9.76
38	8.517	8.574	9.39	9.52	9.69	9.79	9.89
39	8.632	8.689	9.52	9.65	9.82	9.92	10.02
40	8.747	8.804	9.65	9.78	9.95	10.05	10.15
41	8.862	8.919	9.78	9.91	10.08	10.18	10.28
42	8.977	9.034	9.91	10.04	10.21	10.31	10.41
43	9.092	9.149	10.04	10.17	10.34	10.44	10.54
44	9.207	9.264	10.17	10.30	10.47	10.57	10.67
45	9.322	9.379	10.30	10.43	10.60	10.70	10.80
46	9.437	9.494	10.43	10.56	10.73	10.83	10.93
47	9.552	9.609	10.56	10.69	10.86	10.96	11.06
48	9.667	9.724	10.69	10.82	10.99	11.09	11.19
49	9.782	9.839	10.82	10.95	11.12	11.22	11.32
50	9.897	9.954	10.95	11.08	11.25	11.35	11.45
51	10.012	10.069	11.08	11.21	11.38	11.48	11.58
52	10.127	10.184	11.21	11.34	11.51	11.61	11.71
53	10.242	10.299	11.34	11.47	11.64	11.74	11.84
54	10.357	10.414	11.47	11.60	11.77	11.87	11.97
55	10.472	10.529	11.60	11.73	11.90	12.00	12.10
56	10.587	10.644	11.73	11.86	12.03	12.13	12.23
57	10.702	10.759	11.86	11.99	12.16	12.26	12.36
58	10.817	10.874	12.00	12.13	12.29	12.39	12.49
59	10.932	10.989	12.13	12.26	12.42	12.52	12.62
60	11.047	11.104	12.26	12.39	12.55	12.65	12.75
61	11.162	11.219	12.39	12.52	12.68	12.78	12.88
62	11.277	11.334	12.52	12.65	12.81	12.91	13.01
63	11.392	11.449	12.65	12.78	12.94	13.04	13.14
64	11.507	11.564	12.78	12.91	13.07	13.17	13.27
65	11.622	11.679	12.91	13.04	13.20	13.30	13.40
66	11.737	11.794	13.04	13.17	13.33	13.43	13.53
67	11.852	11.909	13.17	13.30	13.46	13.56	13.66
68	11.967	12.024	13.30	13.43	13.59	13.69	13.79
69	12.082	12.139	13.43	13.56	13.72	13.82	13.92
70	12.197	12.254	13.56	13.69	13.85	13.95	14.05
71	12.312	12.369	13.69	13.82	13.98	14.08	14.18
72	12.427	12.484	13.82	13.95	14.11	14.21	14.31
73	12.542	12.599	13.95	14.08	14.24	14.34	14.44
74	12.657	12.714	14.08	14.21	14.37	14.47	14.57
75	12.772	12.829	14.21	14.34	14.50	14.60	14.70
76	12.887	12.944	14.34	14.47	14.63	14.73	14.83
77	13.002	13.059	14.47	14.60	14.76	14.86	14.96
78	13.117	13.174	14.60	14.73	14.89	14.99	15.09
79	13.232	13.289	14.73	14.86	15.02	15.12	15.22
80	13.347	13.404	14.86	14.99	15.15	15.25	15.35
81	13.462	13.519	14.99	15.12	15.28	15.38	15.48
82	13.577	13.634	15.12	15.25	15.41	15.51	15.61
83	13.692	13.749	15.25	15.38	15.54	15.64	15.74
84	13.807	13.864	15.38	15.51	15.67	15.77	15.87
85	13.922	13.979	15.51	15.64	15.80	15.90	16.00
86	14.037	14.094	15.64	15.77	15.93	16.03	16.13
87	14.152	14.209	15.77	15.90	16.06	16.16	16.26
88	14.267	14.324	15.90	16.03	16.19	16.29	16.39
89	14.382	14.439	16.03	16.16	16.32	16.42	16.52
90	14.497	14.554	16.16	16.29	16.45	16.55	16.65
91	14.612	14.669	16.29	16.42	16.58	16.68	16.78
92	14.727	14.784	16.42	16.55	16.71	16.81	16.91
93	14.842	14.899	16.55	16.68	16.84	16.94	17.04
94	14.957	15.014	16.68	16.81	16.97	17.07	17.17
95	15.072	15.129	16.81	16.94	17.10	17.20	17.30
96	15.187	15.244	16.94	17.07	17.23	17.33	17.43
97	15.302	15.359	17.07	17.20	17.36	17.46	17.56
98	15.417	15.474	17.20	17.33	17.49	17.59	17.69
99	15.532	15.589	17.33	17.46	17.62	17.72	17.82
100	15.647	15.704	17.46	17.59	17.75	17.85	17.95

TSY forward curve as of: 10/21/2005 Oct TSY fwd's

TSY forward curve as of: 10/21/2005

MONTH	TSY1M	TSY3M	TSY6M	TSY9M	COF1	PRM	CO6
0	3.91174	4.37	4.9672	2.85	6.72	4	4.3681
1	4.19407	4.6535	5.2528	3.1328	6.944	4	4.6528
2	4.47640	4.9358	5.5384	3.4136	7.1617	4	4.9375
3	4.75874	5.2181	5.8240	3.6944	7.3786	4	5.2222
4	5.04107	5.5004	6.1096	3.9752	7.5955	4	5.5069
5	5.32341	5.7827	6.3952	4.2560	7.8124	4	5.7916
6	5.60574	6.0650	6.6808	4.5368	8.0293	4	6.0763
7	5.88808	6.3473	6.9664	4.8176	8.2462	4	6.3610
8	6.17041	6.6296	7.2520	5.0984	8.4631	4	6.6457
9	6.45275	6.9119	7.5376	5.3792	8.6800	4	6.9304
10	6.73508	7.1942	7.8232	5.6600	8.8969	4	7.2151
11	7.01742	7.4765	8.1088	5.9408	9.1138	4	7.5000
12	7.29975	7.7588	8.3944	6.2216	9.3307	4	7.7847
13	7.58209	8.0411	8.6800	6.5024	9.5476	4	8.0694
14	7.86442	8.3234	8.9656	6.7832	9.7645	4	8.3541
15	8.14676	8.6057	9.2512	7.0640	9.9814	4	8.6388
16	8.42909	8.8880	9.5368	7.3448	10.1983	4	8.9235
17	8.71143	9.1703	9.8224	7.6256	10.4152	4	9.2082
18	8.99376	9.4526	10.1080	7.9064	10.6321	4	9.4929
19	9.27610	9.7349	10.3936	8.1872	10.8490	4	9.7776
20	9.55843	10.0172	10.6792	8.4680	11.0659	4	10.0623
21	9.84077	10.2995	10.9648	8.7488	11.2828	4	10.3470
22	10.12310	10.5818	11.2504	9.0296	11.4997	4	10.6317
23	10.40544	10.8641	11.5360	9.3104	11.7166	4	10.9164
24	10.68777	11.1464	11.8216	9.5912	11.9335	4	11.2011
25	10.97011	11.4287	12.1072	9.8720	12.1504	4	11.4858
26	11.25244	11.7110	12.3928	10.1528	12.3673	4	11.7705
27	11.53478	11.9933	12.6784	10.4336	12.5842	4	12.0552
28	11.81711	12.2756	12.9640	10.7144	12.8011	4	12.3399
29	12.09945	12.5579	13.2496	10.9952	13.0180	4	12.6246
30	12.38178	12.8402	13.5352	11.2760	13.2349	4	12.9093
31	12.66412	13.1225	13.8208	11.5568	13.4518	4	13.1940
32	12.94645	13.4048	14.1064	11.8376	13.6687	4	13.4787
33	13.22879	13.6871	14.3920	12.1184	13.8856	4	13.7634
34	13.51112	13.9694	14.6776	12.3992	14.1025	4	14.0481
35	13.79346	14.2517	14.9632	12.6800	14.3194	4	14.3328
36	14.07579	14.5340	15.2488	12.9608	14.5363	4	14.6175
37	14.35813	14.8163	15.5344	13.2416	14.7532	4	14.9022
38	14.64046	15.0986	15.8200	13.5224	14.9701	4	15.1869
39	14.92280	15.3809	16.1056	13.8032	15.1870	4	15.4716
40	15.20513	15.6632	16.3912	14.0840	15.4039	4	15.7563
41	15.48747	15.9455	16.6768	14.3648	15.6208	4	16.0410
42	15.76980	16.2278	16.9624	14.6456	15.8377	4	

96	5.22621	5.00007	5.20715	5.13253	9.0096
97	5.2313	5.01526	5.20224	5.13942	8.9954
98	5.2365	5.03044	5.20732	5.14631	8.9812
99	5.2417	5.04562	5.21240	5.15320	8.9670
100	5.2469	5.06080	5.21748	5.16009	8.9528
101	5.2521	5.07598	5.22256	5.16700	8.9386
102	5.2573	5.09116	5.22764	5.17390	8.9244
103	5.2625	5.10634	5.23272	5.18080	8.9102
104	5.2677	5.12152	5.23780	5.18770	8.8960
105	5.2729	5.13670	5.24288	5.19460	8.8818
106	5.2781	5.15188	5.24796	5.20150	8.8676
107	5.2833	5.16706	5.25304	5.20840	8.8534
108	5.2885	5.18224	5.25812	5.21530	8.8392
109	5.2937	5.19742	5.26320	5.22220	8.8250
110	5.2989	5.21260	5.26828	5.22910	8.8108
111	5.3041	5.22778	5.27336	5.23600	8.7966
112	5.3093	5.24296	5.27844	5.24290	8.7824
113	5.3145	5.25814	5.28352	5.24980	8.7682
114	5.3197	5.27332	5.28860	5.25670	8.7540
115	5.3249	5.28850	5.29368	5.26360	8.7398
116	5.3301	5.30368	5.30000	5.27050	8.7256
117	5.3353	5.31886	5.30632	5.27740	8.7114
118	5.3405	5.33404	5.31264	5.28430	8.6972
119	5.3457	5.34922	5.31896	5.29120	8.6830
120	5.3509	5.36440	5.32528	5.29810	8.6688
121	5.3561	5.37958	5.33160	5.30500	8.6546
122	5.3613	5.39476	5.33792	5.31190	8.6404
123	5.3665	5.40994	5.34424	5.31880	8.6262
124	5.3717	5.42512	5.35056	5.32570	8.6120
125	5.3769	5.44030	5.35688	5.33260	8.5978
126	5.3821	5.45548	5.36320	5.33950	8.5836
127	5.3873	5.47066	5.36952	5.34640	8.5694
128	5.3925	5.48584	5.37584	5.35330	8.5552
129	5.3977	5.50102	5.38216	5.36020	8.5410
130	5.4029	5.51620	5.38848	5.36710	8.5268
131	5.4081	5.53138	5.39480	5.37400	8.5126
132	5.4133	5.54656	5.40112	5.38090	8.4984
133	5.4185	5.56174	5.40744	5.38780	8.4842
134	5.4237	5.57692	5.41376	5.39470	8.4700
135	5.4289	5.59210	5.42008	5.40160	8.4558
136	5.4341	5.60728	5.42640	5.40850	8.4416
137	5.4393	5.62246	5.43272	5.41540	8.4274
138	5.4445	5.63764	5.43904	5.42230	8.4132
139	5.4497	5.65282	5.44536	5.42920	8.3990
140	5.4549	5.66800	5.45168	5.43610	8.3848
141	5.4601	5.68318	5.45800	5.44300	8.3706
142	5.4653	5.69836	5.46432	5.44990	8.3564
143	5.4705	5.71354	5.47064	5.45680	8.3422
144	5.4757	5.72872	5.47696	5.46370	8.3280
145	5.4809	5.74390	5.48328	5.47060	8.3138
146	5.4861	5.75908	5.48960	5.47750	8.2996
147	5.4913	5.77426	5.49592	5.48440	8.2854
148	5.4965	5.78944	5.50224	5.49130	8.2712
149	5.5017	5.80462	5.50856	5.49820	8.2570
150	5.5069	5.81980	5.51488	5.50510	8.2428
151	5.5121	5.83498	5.52120	5.51200	8.2286
152	5.5173	5.85016	5.52752	5.51890	8.2144
153	5.5225	5.86534	5.53384	5.52580	8.2002
154	5.5277	5.88052	5.54016	5.53270	8.1860
155	5.5329	5.89570	5.54648	5.53960	8.1718
156	5.5381	5.91088	5.55280	5.54650	8.1576
157	5.5433	5.92606	5.55912	5.55340	8.1434
158	5.5485	5.94124	5.56544	5.56030	8.1292
159	5.5537	5.95642	5.57176	5.56720	8.1150
160	5.5589	5.97160	5.57808	5.57410	8.1008
161	5.5641	5.98678	5.58440	5.58100	8.0866
162	5.5693	6.00196	5.59072	5.58790	8.0724
163	5.5745	6.01714	5.59704	5.59480	8.0582
164	5.5797	6.03232	5.60336	5.60170	8.0440
165	5.5849	6.04750	5.60968	5.60860	8.0298
166	5.5901	6.06268	5.61600	5.61550	8.0156
167	5.5953	6.07786	5.62232	5.62240	8.0014
168	5.6005	6.09304	5.62864	5.62930	7.9872
169	5.6057	6.10822	5.63496	5.63620	7.9730
170	5.6109	6.12340	5.64128	5.64310	7.9588
171	5.6161	6.13858	5.64760	5.65000	7.9446
172	5.6213	6.15376	5.65392	5.65690	7.9304
173	5.6265	6.16894	5.66024	5.66380	7.9162
174	5.6317	6.18412	5.66656	5.67070	7.9020
175	5.6369	6.19930	5.67288	5.67760	7.8878
176	5.6421	6.21448	5.67920	5.68450	7.8736
177	5.6473	6.22966	5.68552	5.69140	7.8594
178	5.6525	6.24484	5.69184	5.69830	7.8452
179	5.6577	6.26002	5.69816	5.70520	7.8310
180	5.6629	6.27520	5.70448	5.71210	7.8168
181	5.6681	6.29038	5.71080	5.71900	7.8026
182	5.6733	6.30556	5.71712	5.72590	7.7884
183	5.6785	6.32074	5.72344	5.73280	7.7742
184	5.6837	6.33592	5.72976	5.73970	7.7600
185	5.6889	6.35110	5.73608	5.74660	7.7458
186	5.6941	6.36628	5.74240	5.75350	7.7316
187	5.6993	6.38146	5.74872	5.76040	7.7174
188	5.7045	6.39664	5.75504	5.76730	7.7032
189	5.7097	6.41182	5.76136	5.77420	7.6890
190	5.7149	6.42700	5.76768	5.78110	7.6748
191	5.7201	6.44218	5.77400	5.78800	7.6606
192	5.7253	6.45736	5.78032	5.79490	7.6464
193	5.7305	6.47254	5.78664	5.80180	7.6322
194	5.7357	6.48772	5.79296	5.80870	7.6180
195	5.7409	6.50290	5.79928	5.81560	7.6038
196	5.7461	6.51808	5.80560	5.82250	7.5896
197	5.7513	6.53326	5.81192	5.82940	7.5754
198	5.7565	6.54844	5.81824	5.83630	7.5612
199	5.7617	6.56362	5.82456	5.84320	7.5470
200	5.7669	6.57880	5.83088	5.85010	7.5328

96	4.54161	4.76871	5.00934	4.52675	7.69132
97	4.55024	4.77776	5.01763	4.53275	7.70072
98	4.55888	4.78681	5.02594	4.53875	7.71012
99	4.56752	4.79586	5.03425	4.54475	7.71952
100	4.57616	4.80491	5.04256	4.55075	7.72892
101	4.58480	4.81396	5.05087	4.55675	7.73832
102	4.59344	4.82301	5.05918	4.56275	7.74772
103	4.60208	4.83206	5.06749	4.56875	7.75712
104	4.61072	4.84111	5.07580	4.57475	7.76652
105	4.61936	4.85016	5.08411	4.58075	7.77592
106	4.62800	4.85921	5.09242	4.58675	7.78532
107	4.63664	4.86826	5.10073	4.59275	7.79472
108	4.64528	4.87731	5.10904	4.59875	7.80412
109	4.65392	4.88636	5.11735	4.60475	7.81352
110	4.66256	4.89541	5.12566	4.61075	7.82292
111	4.67120	4.90446	5.13397	4.61675	7.83232
112	4.67984	4.91351	5.14228	4.62275	7.84172
113	4.68848	4.92256	5.15059	4.62875	7.85112
114	4.69712	4.93161	5.15890	4.63475	7.86052
115	4.70576	4.94066	5.16721	4.64075	7.86992
116	4.71440	4.94971	5.17552	4.64675	7.87932
117	4.72304	4.95876	5.18383	4.65275	7.88872
118	4.73168	4.96781	5.19214	4.65875	7.89812
119	4.74032	4.97686	5.20045	4.66475	7.90752
120	4.74896	4.98591	5.20876	4.67075	7.91692
121	4.75760	4.99496	5.21707	4.67675	7.92632
122	4.76624	5.00401	5.22538	4.68275	7.93572
123	4.77488	5.01306	5.23369	4.68875	7.94512
124	4.78352	5.02211	5.24200	4.69475	7.95452
125	4.79216	5.03116	5.25031	4.70075	7.96392
126	4.80080	5.04021	5.25862	4.70675	7.97332
127	4.80944	5.04926	5.26693	4.71275	7.98272
128	4.81808	5.05831	5.27524	4.71875	7.99212
129	4.82672	5.06736	5.28355	4.72475	7.99992
130	4.83536	5.07641	5.29186	4.73075	8.00932
131	4.84400	5.08546	5.30017	4.73675	8.01872
132	4.85264	5.09451	5.30848	4.74275	8.02812
133	4.86128	5.10356	5.31679	4.74875	8.03752
134	4.86992	5.11261	5.32510	4.75475	8.04692
135	4.87856	5.12166	5.33341	4.76075	8.05632
136	4.88720	5.13071	5.34172	4.76675	8.06572
137	4.89584	5.13976	5.35003	4.77275	8.07512
138	4.90448	5.14881	5.35834	4.77875	8.08452
139	4.91312	5.15786	5.36665	4.78475	8.09392
140	4.92176	5.16691	5.37496	4.79075	8.10332
141	4.93040	5.17596	5.38327	4.79675	8.11272
142	4.93904	5.18501	5.39158	4.80275	8.12212
143	4.94768	5.19406	5.39989	4.80875	8.13152
144	4.95632	5.20311	5.40820	4.81475	8.14092
145	4.96496	5.21216	5.41651	4.82075	8.15032
146	4.97360	5.22121	5.42482	4.82675	8.15972
147	4.98224	5.23026	5.43313	4.83275	8.16912
148	4.99088	5.23931	5.44144	4.83875	8.17852
149	4.99952	5.24836	5.44975	4.84475	8.18792
150	5.00816	5.25741	5.45806	4.85075	8.19732
151	5.01680	5.26646	5.46637	4.85675	8.20672
152	5.02544	5.27551	5.47468	4.86275	8.21612
153	5.03408	5.28456	5.48299	4.86875	8.22552
154	5.04272	5.29361	5.49130	4.87475	8.23492
155	5.05136	5.30266	5.49961	4.88075	8.24432
156	5.06000	5.31171	5.50792	4.88675	8.25372
157	5.06864	5.32076	5.51623	4.89275	8.26312
158	5.07728	5.32981	5.52454	4.89875	8.27252
159	5.08592	5.33886	5.53285	4.90475	8.28192
160	5.09456	5.34791	5.54116	4.91075	8.29132
161	5.10320	5.35696	5.54947	4.91675	8.30072
162	5.11184	5.36601	5.5577		

184	5.47786	5.57104	4.94581	5.17236	6.1035	9.46056
185	5.47801	5.57075	4.93161	5.15317	6.11269	9.47002
186	5.47816	5.56997	4.91762	5.13635	6.11682	9.47946
187	5.47831	5.56924	4.90363	5.12153	6.11695	9.48890
188	5.47846	5.56851	4.88964	5.10671	6.11708	9.49834
189	5.47861	5.56777	4.87565	5.09189	6.11721	9.50778
190	5.47876	5.56704	4.86166	5.07707	6.11734	9.51722
191	5.47891	5.56631	4.84767	5.06225	6.11747	9.52666
192	5.47906	5.56558	4.83368	5.04743	6.11760	9.53610
193	5.47921	5.56485	4.81969	5.03261	6.11773	9.54554
194	5.47936	5.56412	4.80570	5.01779	6.11786	9.55498
195	5.47951	5.56339	4.79171	5.00297	6.11800	9.56442
196	5.47966	5.56266	4.77772	4.98815	6.11813	9.57386
197	5.47981	5.56193	4.76373	4.97333	6.11826	9.58330
198	5.47996	5.56120	4.74974	4.95851	6.11839	9.59274
199	5.48011	5.56047	4.73575	4.94369	6.11852	9.60218
200	5.48026	5.55974	4.72176	4.92887	6.11865	9.61162
201	5.48041	5.55901	4.70777	4.91405	6.11878	9.62106
202	5.48056	5.55828	4.69378	4.89923	6.11891	9.63050
203	5.48071	5.55755	4.67979	4.88441	6.11904	9.63994
204	5.48086	5.55682	4.66580	4.86959	6.11917	9.64938
205	5.48101	5.55609	4.65181	4.85477	6.11930	9.65882
206	5.48116	5.55536	4.63782	4.83995	6.11943	9.66826
207	5.48131	5.55463	4.62383	4.82513	6.11956	9.67770
208	5.48146	5.55390	4.60984	4.81031	6.11969	9.68714
209	5.48161	5.55317	4.59585	4.79549	6.11982	9.69658
210	5.48176	5.55244	4.58186	4.78067	6.11995	9.70602
211	5.48191	5.55171	4.56787	4.76585	6.12008	9.71546
212	5.48206	5.55098	4.55388	4.75103	6.12021	9.72490
213	5.48221	5.55025	4.53989	4.73621	6.12034	9.73434
214	5.48236	5.54952	4.52590	4.72139	6.12047	9.74378
215	5.48251	5.54879	4.51191	4.70657	6.12060	9.75322
216	5.48266	5.54806	4.49792	4.69175	6.12073	9.76266
217	5.48281	5.54733	4.48393	4.67693	6.12086	9.77210
218	5.48296	5.54660	4.46994	4.66211	6.12100	9.78154
219	5.48311	5.54587	4.45595	4.64729	6.12113	9.79098
220	5.48326	5.54514	4.44196	4.63247	6.12126	9.80042
221	5.48341	5.54441	4.42797	4.61765	6.12139	9.80986
222	5.48356	5.54368	4.41398	4.60283	6.12152	9.81930
223	5.48371	5.54295	4.39999	4.58801	6.12165	9.82874
224	5.48386	5.54222	4.38600	4.57319	6.12178	9.83818
225	5.48401	5.54149	4.37201	4.55837	6.12191	9.84762
226	5.48416	5.54076	4.35802	4.54355	6.12204	9.85706
227	5.48431	5.54003	4.34403	4.52873	6.12217	9.86650
228	5.48446	5.53930	4.33004	4.51391	6.12230	9.87594
229	5.48461	5.53857	4.31605	4.49909	6.12243	9.88538
230	5.48476	5.53784	4.30206	4.48427	6.12256	9.89482
231	5.48491	5.53711	4.28807	4.46945	6.12269	9.90426
232	5.48506	5.53638	4.27408	4.45463	6.12282	9.91370
233	5.48521	5.53565	4.26009	4.43981	6.12295	9.92314
234	5.48536	5.53492	4.24610	4.42500	6.12308	9.93258
235	5.48551	5.53419	4.23211	4.41018	6.12321	9.94202
236	5.48566	5.53346	4.21812	4.39536	6.12334	9.95146
237	5.48581	5.53273	4.20413	4.38054	6.12347	9.96090
238	5.48596	5.53200	4.19014	4.36572	6.12360	9.97034
239	5.48611	5.53127	4.17615	4.35090	6.12373	9.97978
240	5.48626	5.53054	4.16216	4.33608	6.12386	9.98922
241	5.48641	5.52981	4.14817	4.32126	6.12400	9.99866
242	5.48656	5.52908	4.13418	4.30644	6.12413	10.00810
243	5.48671	5.52835	4.12019	4.29162	6.12426	10.01754
244	5.48686	5.52762	4.10620	4.27680	6.12439	10.02698
245	5.48701	5.52689	4.09221	4.26198	6.12452	10.03642
246	5.48716	5.52616	4.07822	4.24716	6.12465	10.04586
247	5.48731	5.52543	4.06423	4.23234	6.12478	10.05530
248	5.48746	5.52470	4.05024	4.21752	6.12491	10.06474
249	5.48761	5.52397	4.03625	4.20270	6.12504	10.07418
250	5.48776	5.52324	4.02226	4.18788	6.12517	10.08362
251	5.48791	5.52251	4.00827	4.17306	6.12530	10.09306
252	5.48806	5.52178	3.99428	4.15824	6.12543	10.10250
253	5.48821	5.52105	3.98029	4.14342	6.12556	10.11194
254	5.48836	5.52032	3.96630	4.12860	6.12569	10.12138
255	5.48851	5.51959	3.95231	4.11378	6.12582	10.13082
256	5.48866	5.51886	3.93832	4.09896	6.12595	10.14026
257	5.48881	5.51813	3.92433	4.08414	6.12608	10.14970
258	5.48896	5.51740	3.91034	4.06932	6.12621	10.15914
259	5.48911	5.51667	3.89635	4.05450	6.12634	10.16858
260	5.48926	5.51594	3.88236	4.03968	6.12647	10.17802
261	5.48941	5.51521	3.86837	4.02486	6.12660	10.18746
262	5.48956	5.51448	3.85438	4.01004	6.12673	10.19690
263	5.48971	5.51375	3.84039	3.99522	6.12686	10.20634
264	5.48986	5.51302	3.82640	3.98040	6.12699	10.21578
265	5.49001	5.51229	3.81241	3.96558	6.12712	10.22522
266	5.49016	5.51156	3.79842	3.95076	6.12725	10.23466
267	5.49031	5.51083	3.78443	3.93594	6.12738	10.24410
268	5.49046	5.51010	3.77044	3.92112	6.12751	10.25354
269	5.49061	5.50937	3.75645	3.90630	6.12764	10.26298
270	5.49076	5.50864	3.74246	3.89148	6.12777	10.27242
271	5.49091	5.50791	3.72847	3.87666	6.12790	10.28186
272	5.49106	5.50718	3.71448	3.86184	6.12803	10.29130
273	5.49121	5.50645	3.70049	3.84702	6.12816	10.30074
274	5.49136	5.50572	3.68650	3.83220	6.12829	10.31018
275	5.49151	5.50499	3.67251	3.81738	6.12842	10.31962
276	5.49166	5.50426	3.65852	3.80256	6.12855	10.32906
277	5.49181	5.50353	3.64453	3.78774	6.12868	10.33850
278	5.49196	5.50280	3.63054	3.77292	6.12881	10.34794
279	5.49211	5.50207	3.61655	3.75810	6.12894	10.35738
280	5.49226	5.50134	3.60256	3.74328	6.12907	10.36682
281	5.49241	5.50061	3.58857	3.72846	6.12920	10.37626
282	5.49256	5.50000	3.57458	3.71364	6.12933	10.38570
283	5.49271	5.49937	3.56059	3.69882	6.12946	10.39514
284	5.49286	5.49874	3.54660	3.68400	6.12959	10.40458
285	5.49301	5.49811	3.53261	3.66918	6.12972	10.41402
286	5.49316	5.49748	3.51862	3.65436	6.12985	10.42346
287	5.49331	5.49685	3.50463	3.63954	6.12998	10.43290
288	5.49346	5.49622	3.49064	3.62472	6.13011	10.44234
289	5.49361	5.49559	3.47665	3.60990	6.13024	10.45178
290	5.49376	5.49496	3.46266	3.59508	6.13037	10.46122
291	5.49391	5.49433	3.44867	3.58026	6.13050	10.47066
292	5.49406	5.49370	3.43468	3.56544	6.13063	10.48010
293	5.49421	5.49307	3.42069	3.55062	6.13076	10.48954
294	5.49436	5.49244	3.40670	3.53580	6.13089	10.49898
295	5.49451	5.49181	3.39271	3.52098	6.13102	10.50842
296	5.49466	5.49118	3.37872	3.50616	6.13115	10.51786
297	5.49481	5.49055	3.36473	3.49134	6.13128	10.52730
298	5.49496	5.48992	3.35074	3.47652	6.13141	10.53674
299	5.49511	5.48929	3.33675	3.46170	6.13154	10.54618
300	5.49526	5.48866	3.32276	3.44688	6.13167	10.55562

184	5.46528	5.57104	4.94581	5.17236	6.1035	9.46056
185	5.46543	5.57075	4.93161	5.15317	6.11269	9.47002
186	5.46558	5.56997	4.91762	5.13635	6.11682	9.47946
187	5.46573	5.56924	4.90363	5.12153	6.11695	9.48890
188	5.46588	5.56851	4.88964	5.10671	6.11708	9.49834
189	5.46603	5.56777	4.87565	5.09189	6.11721	9.50778
190	5.46618	5.56704	4.86166	5.07707	6.11734	9.51722
191	5.46633	5.56631	4.84767	5.06225	6.11747	9.52666
192	5.46648	5.56558	4.83368	5.04743	6.11760	9.53610
193	5.46663	5.56485	4.81969	5.03261	6.11773	9.54554
194	5.46678	5.56412	4.80570	5.01779	6.11786	9.55498
195	5.46693	5.56339	4.79171	5.00297	6.11800	9.56442
196	5.46708	5.56266	4.77772	4.98815	6.11813	9.57386
197	5.46723	5.56193	4.76373	4.97333	6.11826	9.58330
198	5.46738	5.56120	4.74974	4.95851	6.11839	9.59274
199	5.46753	5.56047	4.73575	4.94369	6.11852	9.60218
200	5.46768	5.55974	4.72176	4.92887	6.11865	9.61162
201	5.46783	5.55901	4.70777	4.91405	6.11878	9.62106
202	5.46798	5.55828	4.69378	4.89923	6.11891	9.63050
203	5.46813	5.55755	4.67979	4.88441	6.11904	9.63994
204	5.46828	5.55682	4.66580	4.86959	6.11917	9.64938
205	5.46843	5.55609	4.65181	4.85477	6.11930	9.65882
206	5.46858	5.55536	4.63782	4.83995	6.11943	9.66826
207	5.46873	5.55463	4.62383	4.82513	6.11956	9.67770
208	5.46888	5.55390	4.60984	4.81031	6.11969	9.68714
209	5.46903	5.55317	4.59585	4.79549	6.11982	9.69658
210	5.46918	5.55244	4.58186	4.78067	6.11995	9.70602
211						

Assumps:
30% LS
6m Lag
triggers fail
to mat

	M3 fwds	M3 fwds+200	M4 fwds	M4 fwds+200
CDR	7.00	5.20	6.10	4.30
WAL	15.83	17.11	16.83	17.77
Cum Loss	6.69	5.22	5.97	4.42

35	10/25/2008	39,829,000.00	7.15	237,404.07	-	-	237,404.07	8.18
36	11/25/2008	39,829,000.00	7.16	245,723.62	-	-	245,723.62	8.12
37	12/25/2008	39,829,000.00	7.18	238,279.65	-	-	238,279.65	8.17
38	01/25/2009	38,102,443.22	7.19	246,578.65	-	1,726,556.78	1,973,135.43	8.16
39	02/25/2009	35,112,916.53	7.19	236,018.27	-	2,989,526.69	3,225,544.96	7.99
40	03/25/2009	32,156,951.60	7.19	196,414.40	-	2,955,964.93	3,152,379.33	8.15
41	04/25/2009	29,234,127.01	7.19	199,163.76	-	2,922,824.58	3,121,988.34	8.21
42	05/25/2009	26,345,309.76	7.20	175,327.54	-	2,888,817.26	3,064,144.79	8.26
43	06/25/2009	23,488,802.37	7.20	163,447.32	-	2,856,507.39	3,019,954.71	8.20
44	07/25/2009	20,664,217.02	7.21	141,177.88	-	2,824,585.36	2,965,763.24	8.24
45	08/25/2009	17,871,134.80	7.22	128,461.93	-	2,793,082.22	2,921,544.15	8.24
46	09/25/2009	15,109,181.28	7.23	111,188.69	-	2,761,953.51	2,873,142.20	8.19
47	10/25/2009	12,377,964.59	7.23	91,042.26	-	2,731,216.70	2,822,258.96	8.25
48	11/25/2009	9,677,317.57	7.24	77,129.02	-	2,700,647.02	2,777,776.04	8.21
49	12/25/2009	7,006,659.14	7.24	58,397.45	-	2,670,658.43	2,729,055.88	8.24
50	01/25/2010	4,365,610.47	7.25	43,717.56	-	2,641,048.67	2,684,766.23	8.24
51	02/25/2010	1,753,808.73	7.25	27,252.08	-	2,611,801.75	2,639,053.83	8.12
52	03/25/2010	-	7.25	9,892.26	-	1,753,808.73	1,763,700.99	8.23
53	04/25/2010	-	-	-	-	-	-	-

Class	I-A1A	Defaults_1	0 Prepayments_1	100	G1_AFC (with SWAP CF)		
Period	PaymentDate	EndingBalance	EffectiveCoupon	InterestPayment	PrincipalPayment	DefaultAmount	TotalCashflow
0	11/22/2005	165,385,000.00	4.29	-	-	-	-
1	12/25/2005	162,960,467.26	5.29	801,979.43	2,424,532.74	-	3,226,512.16
2	01/25/2006	159,623,653.13	5.42	761,249.09	3,336,814.13	-	4,098,063.22
3	02/25/2006	155,637,217.08	5.56	764,564.22	3,986,436.05	-	4,751,000.27
4	03/25/2006	151,101,527.70	5.70	689,661.19	4,535,689.38	-	5,225,350.57
5	04/25/2006	146,099,614.39	5.82	757,170.30	5,001,913.31	-	5,759,083.61
6	05/25/2006	140,772,031.16	5.92	720,491.47	5,327,583.23	-	6,048,074.70
7	06/25/2006	135,091,234.03	5.99	725,635.99	5,680,797.13	-	6,406,433.12
8	07/25/2006	129,147,446.34	6.03	679,019.20	5,943,787.68	-	6,622,806.89
9	08/25/2006	123,076,292.17	6.06	673,772.06	6,071,154.18	-	6,744,926.24
10	09/25/2006	116,947,506.98	6.07	643,236.63	6,128,785.19	-	6,772,021.82
11	10/25/2006	110,866,456.19	6.07	591,547.78	6,081,050.79	-	6,672,598.56
12	11/25/2006	104,731,626.56	6.06	579,004.96	6,134,829.64	-	6,713,834.60
13	12/25/2006	98,593,563.52	6.06	528,665.18	6,138,063.04	-	6,666,728.22
14	01/25/2007	92,512,484.96	6.05	513,452.36	6,081,078.56	-	6,594,530.91
15	02/25/2007	86,587,458.90	6.04	480,992.45	5,925,026.06	-	6,406,018.51
16	03/25/2007	80,430,006.41	6.03	406,052.75	6,157,452.49	-	6,563,505.25
17	04/25/2007	74,007,720.02	6.02	417,078.73	6,422,286.38	-	6,839,365.12
18	05/25/2007	67,607,212.96	6.02	371,062.99	6,400,507.06	-	6,771,570.05
19	06/25/2007	62,177,155.42	6.01	350,121.89	5,430,057.54	-	5,780,179.43
20	07/25/2007	58,432,748.32	6.01	311,557.81	3,744,407.10	-	4,055,964.91
21	08/25/2007	54,744,464.45	6.01	302,581.81	3,688,283.87	-	3,990,865.68
22	09/25/2007	51,098,629.37	6.02	283,616.68	3,645,835.08	-	3,929,451.76
23	10/25/2007	47,495,079.30	6.02	256,440.17	3,603,550.08	-	3,859,990.25
24	11/25/2007	43,942,354.23	6.03	246,697.95	3,552,725.07	-	3,799,423.02
25	12/25/2007	40,430,244.76	6.04	221,346.79	3,512,109.46	-	3,733,456.26
26	01/25/2008	36,958,227.42	6.05	210,787.36	3,472,017.34	-	3,682,804.70
27	02/25/2008	33,525,796.50	6.06	192,840.94	3,432,430.92	-	3,625,271.86
28	03/25/2008	30,132,454.69	6.06	163,662.84	3,393,341.81	-	3,557,004.66
29	04/25/2008	26,777,712.77	6.06	157,295.94	3,354,741.91	-	3,512,037.86
30	05/25/2008	23,463,280.96	6.07	135,395.26	3,314,431.82	-	3,449,827.07
31	06/25/2008	20,186,461.00	6.08	122,759.46	3,276,819.95	-	3,399,579.42
32	07/25/2008	16,946,690.34	6.08	102,338.80	3,239,770.67	-	3,342,109.46
33	08/25/2008	13,743,587.04	6.09	88,867.04	3,203,103.30	-	3,291,970.33
34	09/25/2008	10,576,590.15	6.09	72,131.18	3,166,996.89	-	3,239,128.07
35	10/25/2008	7,445,550.91	6.10	53,788.13	3,131,039.24	-	3,184,827.37
36	11/25/2008	4,351,990.98	6.11	39,203.05	3,093,559.93	-	3,132,762.98
37	12/25/2008	1,293,325.71	6.13	22,228.08	3,058,665.26	-	3,080,893.35
38	01/25/2009	-	6.14	6,837.51	1,293,325.71	-	1,300,163.22
39	02/25/2009	-	-	-	-	-	-

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0 Prepayments_1

Defaults_1

Class I-A1B

Period	PaymentDate	EndingBalance	EffectiveCoupon	InterestPayment	PrincipalPayment	DefaultAmount	TotalCashflow	G1_AFC (with SWAP CF)
0	11/22/2005	39,829,000.00	4.34					4.87
1	12/25/2005	39,829,000.00	4.34	158,453.04			158,453.04	5.24
2	01/25/2006	39,829,000.00	4.47	153,473.77			153,473.77	5.38
3	02/25/2006	39,829,000.00	4.61	158,190.32			158,190.32	5.08
4	03/25/2006	39,829,000.00	4.75	147,061.46			147,061.46	5.65
5	04/25/2006	39,829,000.00	4.87	167,000.93			167,000.93	5.60
6	05/25/2006	39,829,000.00	4.97	164,885.75			164,885.75	5.82
7	06/25/2006	39,829,000.00	5.04	172,723.76			172,723.76	5.72
8	07/25/2006	39,829,000.00	5.08	168,664.20			168,664.20	5.89
9	08/25/2006	39,829,000.00	5.11	175,208.59			175,208.59	5.90
10	09/25/2006	39,829,000.00	5.12	175,576.94			175,576.94	5.77
11	10/25/2006	39,829,000.00	5.12	169,933.08			169,933.08	5.90
12	11/25/2006	39,829,000.00	5.11	175,426.38			175,426.38	5.76
13	12/25/2006	39,829,000.00	5.11	169,517.87			169,517.87	5.89
14	01/25/2007	39,829,000.00	5.10	174,837.84			174,837.84	5.88
15	02/25/2007	39,829,000.00	5.09	174,497.27			174,497.27	5.51
16	03/25/2007	39,829,000.00	5.08	157,349.29			157,349.29	5.87
17	04/25/2007	39,829,000.00	5.07	173,955.37			173,955.37	5.76
18	05/25/2007	39,829,000.00	5.07	168,165.01			168,165.01	5.87
19	06/25/2007	39,829,000.00	5.06	173,682.71			173,682.71	5.76
20	07/25/2007	39,829,000.00	5.06	168,044.19			168,044.19	5.87
21	08/25/2007	39,829,000.00	5.06	173,663.84			173,663.84	5.89
22	09/25/2007	39,829,000.00	5.07	173,761.25			173,761.25	5.89
23	10/25/2007	39,829,000.00	5.07	168,351.87			168,351.87	6.69
24	11/25/2007	39,829,000.00	5.08	174,296.63			174,296.63	6.64
25	12/25/2007	39,829,000.00	5.09	169,095.68			169,095.68	6.71
26	01/25/2008	39,829,000.00	5.10	175,070.37			175,070.37	6.71
27	02/25/2008	39,829,000.00	5.11	175,237.74			175,237.74	6.60
28	03/25/2008	39,829,000.00	5.11	163,952.94			163,952.94	6.72
29	04/25/2008	39,829,000.00	5.11	175,331.03			175,331.03	6.76
30	05/25/2008	39,829,000.00	5.12	169,854.75			169,854.75	6.81
31	06/25/2008	39,829,000.00	5.13	175,802.27			175,802.27	6.77
32	07/25/2008	39,829,000.00	5.13	170,388.79			170,388.79	6.82
33	08/25/2008	39,829,000.00	5.14	176,277.63			176,277.63	6.83
34	09/25/2008	39,829,000.00	5.14	176,454.26			176,454.26	6.81
35	10/25/2008	39,829,000.00	5.15	171,022.41			171,022.41	6.94
36	11/25/2008	39,829,000.00	5.16	177,129.23			177,129.23	6.90
37	12/25/2008	39,829,000.00	5.18	171,897.98			171,897.98	6.95
38	01/25/2009	39,829,000.00	5.19	177,984.26	1,744,752.30		1,922,736.56	6.95
39	02/25/2009	35,091,881.41	5.19	170,316.02	2,992,366.29		3,162,682.32	6.84
40	03/25/2009	32,133,098.97	5.19	141,709.36	2,958,782.44		3,100,491.80	6.96
41	04/25/2009	29,207,488.88	5.19	143,675.69	2,925,610.09		3,069,285.78	6.94
42	05/25/2009	26,314,717.55	5.20	126,488.63	2,892,771.33		3,019,259.96	6.98
43	06/25/2009	23,454,307.64	5.20	117,937.73	2,860,409.91		2,978,347.64	6.95
44	07/25/2009	20,625,870.60	5.21	101,880.04	2,828,437.05		2,930,317.09	6.99
45	08/25/2009	17,828,987.09	5.22	92,701.21	2,796,883.51		2,889,584.72	6.99
46	09/25/2009	15,063,270.18	5.23	80,220.98	2,765,716.91		2,845,937.89	6.97
47	10/25/2009	12,328,341.76	5.23	65,660.17	2,734,928.41		2,800,588.58	7.01
48	11/25/2009	9,623,893.80	5.24	55,587.66	2,704,447.96		2,760,035.62	6.98
49	12/25/2009	6,949,475.25	5.24	42,035.24	2,674,418.56		2,716,453.80	7.02
50	01/25/2010	4,304,716.61	5.25	31,392.23	2,644,758.64		2,676,150.86	7.02
51	02/25/2010	1,689,254.63	5.25	19,458.27	2,615,461.98		2,634,920.26	6.94
52	03/25/2010		5.25	6,900.42	1,689,254.63		1,696,155.05	7.03
53	04/25/2010							

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Class I-A1B Defaults_1 0 Prepayments_1 100

Period	PaymentDate	EndingBalance	EffectiveCoupon	InterestPayment	PrincipalPayment	DefaultAmount	TotalCashflow	G1_AFC (with SWAP CF)
0	11/22/2005	39,829,000.00	4.34	-	-	-	-	5.96
1	12/25/2005	39,829,000.00	5.34	194,962.95	-	-	194,962.95	6.25
2	01/25/2006	39,829,000.00	5.47	187,770.97	-	-	187,770.97	6.39
3	02/25/2006	39,829,000.00	5.61	192,487.52	-	-	192,487.52	5.99
4	03/25/2006	39,829,000.00	5.75	178,039.57	-	-	178,039.57	6.65
5	04/25/2006	39,829,000.00	5.87	201,298.12	-	-	201,298.12	6.56
6	05/25/2006	39,829,000.00	5.97	198,076.59	-	-	198,076.59	6.79
7	06/25/2006	39,829,000.00	6.04	207,020.95	-	-	207,020.95	6.64
8	07/25/2006	39,829,000.00	6.08	201,855.03	-	-	201,855.03	6.82
9	08/25/2006	39,829,000.00	6.11	209,505.78	-	-	209,505.78	6.82
10	09/25/2006	39,829,000.00	6.12	209,874.14	-	-	209,874.14	6.63
11	10/25/2006	39,829,000.00	6.12	203,123.92	-	-	203,123.92	6.77
12	11/25/2006	39,829,000.00	6.11	209,723.57	-	-	209,723.57	6.58
13	12/25/2006	39,829,000.00	6.11	202,708.70	-	-	202,708.70	6.70
14	01/25/2007	39,829,000.00	6.10	209,135.03	-	-	209,135.03	6.67
15	02/25/2007	39,829,000.00	6.09	208,794.46	-	-	208,794.46	6.21
16	03/25/2007	39,829,000.00	6.08	188,327.40	-	-	188,327.40	6.63
17	04/25/2007	39,829,000.00	6.07	208,252.56	-	-	208,252.56	6.47
18	05/25/2007	39,829,000.00	6.07	201,355.84	-	-	201,355.84	6.58
19	06/25/2007	39,829,000.00	6.06	207,979.90	-	-	207,979.90	6.43
20	07/25/2007	39,829,000.00	6.06	201,235.03	-	-	201,235.03	6.55
21	08/25/2007	39,829,000.00	6.06	207,961.04	-	-	207,961.04	6.55
22	09/25/2007	39,829,000.00	6.07	208,058.44	-	-	208,058.44	6.56
23	10/25/2007	39,829,000.00	6.07	201,542.71	-	-	201,542.71	7.31
24	11/25/2007	39,829,000.00	6.08	208,593.82	-	-	208,593.82	7.24
25	12/25/2007	39,829,000.00	6.09	202,286.51	-	-	202,286.51	7.31
26	01/25/2008	39,829,000.00	6.10	209,367.57	-	-	209,367.57	7.30
27	02/25/2008	39,829,000.00	6.11	209,534.94	-	-	209,534.94	7.16
28	03/25/2008	39,829,000.00	6.11	196,037.41	-	-	196,037.41	7.29
29	04/25/2008	39,829,000.00	6.11	209,628.23	-	-	209,628.23	7.38
30	05/25/2008	39,829,000.00	6.12	203,045.59	-	-	203,045.59	7.44
31	06/25/2008	39,829,000.00	6.13	210,099.47	-	-	210,099.47	7.37
32	07/25/2008	39,829,000.00	6.13	203,579.63	-	-	203,579.63	7.43
33	08/25/2008	39,829,000.00	6.14	210,574.83	-	-	210,574.83	7.43
34	09/25/2008	39,829,000.00	6.14	210,751.46	-	-	210,751.46	7.40
35	10/25/2008	39,829,000.00	6.15	204,213.24	-	-	204,213.24	7.61
36	11/25/2008	39,829,000.00	6.16	211,426.43	-	-	211,426.43	7.56
37	12/25/2008	39,829,000.00	6.18	205,088.81	-	-	205,088.81	7.61
38	01/25/2009	38,098,064.13	6.19	212,281.46	1,730,935.87	-	1,943,217.33	7.61
39	02/25/2009	35,107,778.42	6.19	203,184.48	2,990,285.70	-	3,193,470.18	7.47
40	03/25/2009	32,151,063.03	6.19	169,079.61	2,956,715.39	-	3,125,795.00	7.60
41	04/25/2009	29,227,491.24	6.19	171,441.65	2,923,571.79	-	3,095,013.44	7.58
42	05/25/2009	26,336,902.87	6.20	150,931.50	2,890,588.37	-	3,041,519.86	7.62
43	06/25/2009	23,478,646.40	6.20	140,716.16	2,859,256.47	-	2,998,972.63	7.58
44	07/25/2009	20,652,333.58	6.21	121,551.30	2,826,312.82	-	2,947,864.12	7.62
45	08/25/2009	17,857,545.34	6.22	110,604.10	2,794,788.25	-	2,905,392.35	7.62
46	09/25/2009	15,093,894.72	6.23	95,726.81	2,763,650.62	-	2,859,377.42	7.58
47	10/25/2009	12,361,003.11	6.23	78,371.90	2,732,891.61	-	2,811,263.51	7.64
48	11/25/2009	9,658,565.48	6.24	66,379.13	2,702,437.64	-	2,768,816.77	7.60
49	12/25/2009	6,986,139.25	6.24	50,235.49	2,672,426.22	-	2,722,661.71	7.63
50	01/25/2010	4,343,345.17	6.25	37,573.69	2,642,794.08	-	2,680,367.76	7.63
51	02/25/2010	1,729,820.22	6.25	23,372.99	2,613,524.96	-	2,636,897.94	7.53
52	03/25/2010	-	6.25	8,411.54	1,729,820.22	-	1,738,231.76	7.63
53	04/25/2010	-	-	-	-	-	-	-

WAL 3.75

Class I-A1B Defaults_1 0 Prepayments_1 100

Period	PaymentDate	EndingBalance	EffectiveCoupon	InterestPayment	PrincipalPayment	DefaultAmount	TotalCashflow	G1_AFC (with SWAP CF)
0	11/22/2005	39,829,000.00	4.34	-	-	-	-	7.04
1	12/25/2005	39,829,000.00	6.34	231,472.87	-	-	231,472.87	7.27
2	01/25/2006	39,829,000.00	6.47	222,068.16	-	-	222,068.16	7.40
3	02/25/2006	39,829,000.00	6.61	226,784.71	-	-	226,784.71	6.90
4	03/25/2006	39,829,000.00	6.75	209,017.68	-	-	209,017.68	7.64
5	04/25/2006	39,829,000.00	6.87	235,595.32	-	-	235,595.32	7.51
6	05/25/2006	39,829,000.00	6.97	231,267.42	-	-	231,267.42	7.76
7	06/25/2006	39,829,000.00	7.04	241,318.15	-	-	241,318.15	7.56
8	07/25/2006	39,829,000.00	7.08	235,045.86	-	-	235,045.86	7.76
9	08/25/2006	39,829,000.00	7.11	243,802.98	-	-	243,802.98	7.73
10	09/25/2006	39,829,000.00	7.12	244,171.33	-	-	244,171.33	7.49
11	10/25/2006	39,829,000.00	7.12	236,314.75	-	-	236,314.75	7.63
12	11/25/2006	39,829,000.00	7.11	244,020.77	-	-	244,020.77	7.39
13	12/25/2006	39,829,000.00	7.11	235,899.53	-	-	235,899.53	7.52
14	01/25/2007	39,829,000.00	7.10	243,432.23	-	-	243,432.23	7.46
15	02/25/2007	39,829,000.00	7.09	243,091.65	-	-	243,091.65	6.90
16	03/25/2007	39,829,000.00	7.08	219,305.51	-	-	219,305.51	7.37
17	04/25/2007	39,829,000.00	7.07	242,549.76	-	-	242,549.76	7.17
18	05/25/2007	39,829,000.00	7.07	234,546.67	-	-	234,546.67	7.29
19	06/25/2007	39,829,000.00	7.06	242,277.10	-	-	242,277.10	7.10
20	07/25/2007	39,829,000.00	7.06	234,425.86	-	-	234,425.86	7.21
21	08/25/2007	39,829,000.00	7.06	242,258.23	-	-	242,258.23	7.20
22	09/25/2007	39,829,000.00	7.07	242,355.64	-	-	242,355.64	7.19
23	10/25/2007	39,829,000.00	7.07	234,733.54	-	-	234,733.54	7.75
24	11/25/2007	39,829,000.00	7.08	242,891.02	-	-	242,891.02	7.65
25	12/25/2007	39,829,000.00	7.09	235,477.35	-	-	235,477.35	7.72
26	01/25/2008	39,829,000.00	7.10	243,664.76	-	-	243,664.76	7.71
27	02/25/2008	39,829,000.00	7.11	243,832.13	-	-	243,832.13	7.54
28	03/25/2008	39,829,000.00	7.11	228,121.88	-	-	228,121.88	7.71
29	04/25/2008	39,829,000.00	7.11	243,925.42	-	-	243,925.42	7.92
30	05/25/2008	39,829,000.00	7.12	236,236.42	-	-	236,236.42	7.98
31	06/25/2008	39,829,000.00	7.13	244,396.66	-	-	244,396.66	7.90
32	07/25/2008	39,829,000.00	7.13	236,770.46	-	-	236,770.46	7.96
33	08/25/2008	39,829,000.00	7.14	244,872.02	-	-	244,872.02	7.95
34	09/25/2008	39,829,000.00	7.14	245,048.65	-	-	245,048.65	7.91
35	10/25/2008	39,829,000.00	7.15	237,404.07	-	-	237,404.07	8.18
36	11/25/2008	39,829,000.00	7.16	245,723.62	-	-	245,723.62	8.12
37	12/25/2008	39,829,000.00	7.18	238,279.65	-	-	238,279.65	8.17
38	01/25/2009	38,102,443.22	7.19	246,578.65	1,726,566.78	-	1,973,135.43	8.16
39	02/25/2009	35,112,916.53	7.19	236,018.27	2,989,526.69	-	3,225,544.96	7.99
40	03/25/2009	32,156,951.60	7.19	196,414.40	2,955,964.93	-	3,152,379.33	8.15
41	04/25/2009	29,234,127.01	7.19	199,163.76	2,922,824.58	-	3,121,988.34	8.21
42	05/25/2009	26,345,309.76	7.20	175,327.54	2,888,817.26	-	3,064,144.79	8.26
43	06/25/2009	23,488,802.37	7.20	163,447.32	2,856,507.39	-	3,019,954.71	8.20
44	07/25/2009	20,664,217.02	7.21	141,177.88	2,824,585.36	-	2,965,763.24	8.24
45	08/25/2009	17,871,134.80	7.22	128,461.93	2,793,082.22	-	2,921,544.15	8.24
46	09/25/2009	15,109,181.28	7.23	111,188.69	2,761,953.51	-	2,873,142.20	8.19
47	10/25/2009	12,377,964.59	7.23	91,042.26	2,731,216.70	-	2,822,258.96	8.25
48	11/25/2009	9,677,317.57	7.24	77,129.02	2,700,647.02	-	2,777,776.04	8.21
49	12/25/2009	7,006,659.14	7.24	58,397.45	2,670,658.43	-	2,729,055.88	8.24
50	01/25/2010	4,365,610.47	7.25	43,717.56	2,641,048.67	-	2,684,766.23	8.24
51	02/25/2010	1,753,808.73	7.25	27,252.08	2,611,801.75	-	2,639,053.83	8.12
52	03/25/2010	-	7.25	9,892.26	1,753,808.73	-	1,763,700.99	8.23
53	04/25/2010	-	-	-	-	-	-	-



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Orig LTV Fico Purpose Occupancy Loan Balance Property Type Doctype Fixed Period Geographic Distribution

Opteum 2005-5 HBOS

Orig LTV	WA FICO	WA OLTV	Current Balance	% of Pool
12.84 - 20.00	15.75	761	1181404.88	0.12
20.01 - 25.00	22.59	712	1787250.84	0.18
25.01 - 30.00	28.29	708	4523638.96	0.46
30.01 - 35.00	32.91	728	7105158.9	0.72
35.01 - 40.00	37.93	712	10993480.8	1.11
40.01 - 45.00	43.01	718	9581292.62	0.96
45.01 - 50.00	48.05	704	22018142.95	2.22
50.01 - 55.00	52.48	718	32288733.11	3.25
55.01 - 60.00	58.14	721	62484261.46	6.29
60.01 - 65.00	63.72	707	75825340.52	7.64
65.01 - 70.00	68.96	703	70023998.94	7.05
70.01 - 75.00	73.52	701	49468980.78	4.98
75.01 - 80.00	79.76	702	544663404.5	54.84
80.01 - 85.00	84.04	642	17710156.16	1.78
85.01 - 90.00	89.6	666	46620540.08	4.69
90.01 - 95.00	94.81	697	26919294.78	2.72
95.01 - 100.00	99.95	733	9818767.37	0.99
WIAvg 74.09	74.09	702	993171848.2	100

Fico	WA FICO	WA OLTV	Current Balance	% of Pool
0 - 0	68.8	N/A	364117.08	0.04
501 - 520	92.2	515	168909.98	0.02
521 - 540	80	524	256582.13	0.03
541 - 560	84.6	551	581092.09	0.06
561 - 580	86.15	579	1129233.26	0.11
581 - 600	77.85	581	19871762.91	2
601 - 620	76.41	612	28047901.01	2.82
621 - 640	74.48	631	70154079.25	7.06
641 - 660	75.03	652	106391686	10.71
661 - 680	76.11	671	126532033.9	12.74
681 - 700	75.07	690	144737865.3	14.57
701 - 720	74.87	710	12572788.1	12.66
721 - 740	72.85	730	114758216.3	11.55
741 - 760	74.46	751	98168072.41	9.88
761 - 780	71.1	770	86143973.1	8.67
781 - 800	66.93	789	57349420.21	5.77
801 - 820	72.92	807	12628073.05	1.27
821 - 822	80	822	161600	0.02
WIAvg 702	74.09	702	993171848.2	100

Purpose	WA FICO	WA OLTV	Current Balance	% of Pool
PURCHASE	79.07	710	535915081.7	53.98
REFI CASH OUT	68.53	688	384223871.7	38.69
REFI NO CASH OUT	66.84	721	73032894.86	7.35
WIAvg 702	74.09	702	993171848.2	100

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Geographic Distribution	WA FICO	WA OLTV	Current Balance	% of Pool
Alabama	75.71	679	1465536.1	0.15
Arizona	80.91	706	13163718.98	1.33
California	71.22	706	549401469.7	55.32

Occupancy	WA OLTV	WA FICO	Current Balance	% of Pool
INVESTOR	72.38	712	101219882.2	10.19
OWNER OCCUPIED	74.22	700	856493030	86.24
SECOND HOME	76.02	717	35458935.99	3.57
WIAvg	74.09	702	993171848.2	100

Loan Balance	WA OLTV	WA FICO	Current Balance	% of Pool
38,639,444 - 199,999.99	74.34	700	152179025	15.32
200,000.00 - 399,999.99	75.95	694	417474218.8	42.03
400,000.00 - 599,999.99	75.08	703	260925433.4	26.27
600,000.00 - 1,981,800.00	67.51	723	162593167	16.37
WIAvg	74.09	702	993171848.2	100

Property Type	WA OLTV	WA FICO	Current Balance	% of Pool
CONDO	76.1	713	80425372.01	8.1
PUD	76.71	711	211233977.2	21.27
SINGLE FAMILY	73.34	698	620505698	62.46
THREE-FOUR FAMILY	68.74	689	31576035.92	3.18
TWO FAMILY	72.48	690	49430765.11	4.98
WIAvg	74.09	702	993171848.2	100

Doctype	WA OLTV	WA FICO	Current Balance	% of Pool
FULL	77.02	708	203394477.5	20.48
NO INCOME, NO ASSET	60.18	710	120695020.9	12.15
NO RATIO	73.55	707	106396518.2	10.71
STATED INCOME, STATED ASSET	75.04	681	208003140.7	20.94
STATED INCOME, VERIFIED ASSET	76.76	707	354692690.9	35.71
WIAvg	74.09	702	993171848.2	100

Fixed Period	WA OLTV	WA FICO	Current Balance	% of Pool
0 - 0	68.82	715	383777567	38.64
12-Jan	78.18	718	8555720	0.86
13 - 36	78.28	682	309704601.7	31.18
37 - 60	76.8	704	277676213.2	27.96
61 - 120	69.86	731	13457356.26	1.35
WIAvg	74.09	702	993171848.2	100

Colorado	81.86	705	14793098.9	1.45
Connecticut	79.27	662	10160344.07	1.02
Delaware	78.61	741	666644.02	0.07
District of Columbia	64.37	695	280000	0.03
Florida	77.69	700	54689009.2	5.51
Georgia	77.27	718	100487907.4	10.12
Hawaii	70.56	673	507836.87	0.05
Idaho	37.88	758	104900	0.01
Illinois	81.93	718	2271317.34	0.23
Indiana	86.56	707	1052231.08	0.11
Iowa	100	717	132500	0.01
Maine	77.64	652	356748.44	0.04
Maryland	76.94	684	9665942.96	0.97
Massachusetts	74.18	682	15815735.59	1.59
Michigan	80.88	690	2460743.15	0.25
Minnesota	73.25	737	1923200	0.19
Missouri	83.04	715	1690718.12	0.17
Nebraska	68.17	715	190661.98	0.02
Nevada	78.83	705	17136898.84	1.73
New Hampshire	68.66	727	75698195.58	7.62
New Jersey	76.31	682	1353854.18	0.14
New Mexico	78.81	721	1984494.94	0.2
New York	75.57	691	56170798.7	5.66
North Carolina	81.57	689	4676381.87	0.47
Ohio	77.93	706	2769284.91	0.28
Oregon	78.55	708	3866349.56	0.39
Pennsylvania	77.98	673	8262844.83	0.83
Rhode Island	82	631	3463994.42	0.35
South Carolina	83.02	726	2989585.11	0.3
Tennessee	83.52	682	1409739.26	0.14
Texas	80.5	705	4656597.68	0.47
Utah	79.12	695	1148964.74	0.12
Virginia	79.56	684	10180478.28	1.03
Washington	81.66	711	16103162.44	1.62
	74.05	702	993171848.2	100



Pool Data

Deal Ticker:

Pool Summary	
Total Issue Balance (USD)	978,274,000
Original Mortgage Pool Balance (USD)	993,558,717
Current Mortgage Pool Balance (USD)	993,171,848
Total Number of Loans	3,270
Average Loan Balance (USD)	303,722
1st lien (%age)	100%
2nd lien (%age)	0%
WA FICO	702
- Minimum FICO	515
- Maximum FICO	822
WA LTV	82%
- Minimum LTV	13%
- Maximum LTV	100%
WA DTI	38%
- Minimum DTI	0%
- Maximum DTI	87%
WA Age (Months)	1
WA Remaining Term (Months)	356
North California (% of Pool)	15%
South California (% of Pool)	41%

North California	
% of State	27%
WA FICO	713
- Minimum FICO	613
- Maximum FICO	813
WA LTV	82%
- Minimum LTV	21%
- Maximum LTV	100%
Highest Zip-Code Density (% of State)	0.56%
Zip-Code with Highest Density	93905

South California	
% of State	73%
WA FICO	703
- Minimum FICO	581
- Maximum FICO	818
WA LTV	79%
- Minimum LTV	13%
- Maximum LTV	100%
Highest Zip-Code Density (% of State)	0.93%
Zip-Code with Highest Density	92553

Classification	Total	Check
Mortgage Type	993,171,848	☑
Loan-to-Value	993,171,848	☑
FICO	993,171,848	☑
Purpose	993,171,848	☑
Occupancy	993,171,848	☑
Loan Balance	993,171,848	☑
Property Type	993,171,848	☑
Documentation Type	993,171,848	☑
Fixed Period	993,171,848	☑
Geographic Distribution	993,171,848	☑

Per Annum Fees	
Servicer Fees (bps)	25bps per annum for fixed and hybrids
Average Cost of Carry per Annum	

Data Entry Rules:

1. Only enter data in the fields highlighted in purple.
2. Please enter 0 for blanks.
3. Bucket the data using best fit rules.



Pool Data

Deal Ticker:

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Mortgage Type	WALTV	WAFICO	Balance	% of Pool
Fixed Rate Mortgage	71%	710	182,430,128	18.4%
Adjustable Rate Mortgage	84%	661	84,575,050	8.5%
Option ARMs	0%	-	-	0.0%
Interest Only Mortgage	85%	705	725,166,670	73.1%

LTV	WALTV	WAFICO	Balance	% of Pool
0.01-20.00	15%	761	1,181,405	0.1%
20.01-25.00	23%	712	1,787,251	0.2%
25.01-30.00	28%	666	2,924,355	0.3%
30.01-35.00	33%	713	5,507,660	0.6%
35.01-40.00	38%	717	11,788,481	1.2%
40.01-45.00	43%	715	8,693,709	0.9%
45.01-50.00	48%	704	20,795,929	2.1%
50.01-55.00	53%	715	28,782,060	2.9%
55.01-60.00	58%	718	55,559,945	5.6%
60.01-65.00	64%	708	69,196,498	7.0%
65.01-70.00	69%	707	47,351,748	4.8%
70.01-75.00	73%	698	32,289,337	3.2%
75.01-80.00	79%	701	180,277,697	18.2%
80.01-85.00	84%	673	28,885,365	2.9%
85.01-90.00	90%	687	105,293,871	10.6%
90.01-95.00	95%	696	110,684,218	11.1%
95.01-100.00	100%	706	282,198,318	28.4%



Pool Data

Deal Ticker:

Data Entry Rules:

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3. Bucket the data using best fit rules.

FICO	WALTY	WA	FICO	Balance	% of Pool
321 - 340	-	-	-	-	0.0%
341 - 360	-	-	-	-	0.0%
361 - 380	-	-	-	-	0.0%
381 - 400	-	-	-	-	0.0%
401 - 420	-	-	-	-	0.0%
421 - 440	-	-	-	-	0.0%
441 - 460	-	-	-	-	0.0%
461 - 480	-	-	-	-	0.0%
481 - 500	-	-	-	-	0.0%
501 - 520	94%	515	-	189,910	0.0%
521 - 540	80%	524	-	256,582	0.0%
541 - 560	85%	551	-	581,092	0.1%
561 - 580	86%	579	-	1,129,233	0.1%
581 - 600	78%	591	-	19,871,763	2.0%
601 - 620	79%	612	-	28,047,901	2.8%
621 - 640	81%	631	-	70,154,079	7.1%
641 - 660	83%	652	-	106,391,686	10.7%
661 - 680	87%	671	-	126,532,034	12.7%
681 - 700	84%	690	-	144,737,805	14.6%
701 - 720	84%	710	-	125,727,288	12.7%
721 - 740	82%	730	-	114,756,218	11.6%
741 - 760	84%	751	-	98,188,072	9.9%
761 - 780	79%	770	-	86,143,973	8.7%
781 - 800	73%	789	-	57,349,420	5.8%
801 - 820	80%	807	-	12,628,073	1.3%
> 820	100%	822	-	161,600	0.0%
Unknown	69%	N/A	-	364,117	0.0%



Pool Data

Deal Ticker:

Data Entry Rules:

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2. Please enter 0 for blanks.
3. Bucket the data using best fit rules.

LTV	MIS%	WA FICO	Balance with MIG	% of Pool
0.01-20.00				0.0%
20.01-25.00				0.0%
25.01-30.00				0.0%
30.01-35.00				0.0%
35.01-40.00				0.0%
40.01-45.00				0.0%
45.01-50.00				0.0%
50.01-55.00				0.0%
55.01-60.00				0.0%
60.01-65.00				0.0%
65.01-70.00				0.0%
70.01-75.00				0.0%
75.01-80.00				0.0%
80.01-85.00				0.0%
85.01-90.00				0.0%
90.01-95.00				0.0%
95.01-100.00				0.0%

Purpose	WA LTV	WA FICO	Balance	% of Pool
Purchase	92%	710	535,915,082	54.0%
Cash-Out/Refinancing	71%	688	384,223,872	38.7%
Refinancing	71%	721	73,032,895	7.4%

Occupancy	WA LTV	WA FICO	Balance	% of Pool
Owner	83%	700	856,493,030	86.2%
Investment	78%	712	101,219,882	10.2%
2nd Home	84%	717	35,468,936	3.6%



Pool Data

Deal Ticker:

Data Entry Rules:

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2. Please enter 0 for blanks.
3. Bucket the data using best fit rules.

Loan Balance	WALTV	WA FICO	Balance	% of Pool
<\$200,000	83%	700	152,179,029	15.3%
<\$400,000	84%	694	417,474,219	42.0%
<\$600,000	84%	703	260,925,433	26.3%
>\$600,000	74%	723	162,593,167	16.4%

Property Type	WALTV	WA FICO	Balance	% of Pool
SFR	81%	699	620,505,698	62.5%
PUD	87%	711	211,233,977	21.3%
CND	87%	713	80,425,372	8.1%
2-4 Family	76%	692	81,006,801	8.2%

Documentation Type	WALTV	WA FICO	Balance	% of Pool
Full	84%	708	203,394,477	20.5%
Stated	86%	697	562,695,832	56.7%
Reduced	-	-	-	0.0%
None	72%	709	227,081,539	22.9%

Fixed Period (Months)	WALTV	WA FICO	Balance	% of Pool
<= 12	92%	716	8,555,720	0.9%
>12 and <= 36	89%	692	309,704,602	31.2%



Pool Data

Deal Ticker:

Data Entry Rules:

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>36 and <= 60	87%	704	277,676,213	28.0%
>60	74%	716	397,235,313	40.0%



Pool Data

Deal Ticker:

Data Entry Rules:

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2. Please enter 0 for blanks.
3. Bucket the data using best fit rules.

	Geographic Distribution		WA FICO	Balance	% of Pool
	WA	LTY			
AK	-	-	-	-	0.0%
AL	-	-	679	1,465,536	0.1%
AR	-	-	-	-	0.0%
AS	-	-	-	-	0.0%
AZ	90%	-	706	13,183,719	1.3%
CA	80%	-	706	549,401,470	55.3%
CO	95%	-	709	14,793,099	1.5%
CT	83%	-	662	10,160,344	1.0%
CZ	-	-	-	-	0.0%
DC	64%	-	695	280,000	0.0%
DE	78%	-	741	666,644	0.1%
FL	85%	-	700	54,689,009	5.5%
GA	88%	-	718	100,487,907	10.1%
GU	-	-	-	-	0.0%
HI	84%	-	673	507,837	0.1%
IA	100%	-	717	132,500	0.0%
ID	38%	-	758	104,900	0.0%
IL	84%	-	718	2,271,317	0.2%
IN	87%	-	707	1,052,231	0.1%
KS	-	-	-	-	0.0%
KY	-	-	-	-	0.0%
LA	-	-	-	-	0.0%
MA	78%	-	682	15,815,736	1.6%
MD	86%	-	684	9,665,943	1.0%
ME	78%	-	652	356,748	0.0%
MI	88%	-	690	2,460,743	0.2%
MN	82%	-	737	1,923,200	0.2%
MO	88%	-	715	1,690,718	0.2%
MS	-	-	-	-	0.0%
MT	-	-	-	-	0.0%
NC	88%	-	689	4,676,382	0.5%
ND	-	-	-	-	0.0%
NE	100%	-	715	190,662	0.0%
NH	88%	-	727	1,353,854	0.1%
NJ	81%	-	682	75,698,196	7.6%
NM	85%	-	721	1,984,485	0.2%
NV	92%	-	705	17,136,899	1.7%
NY	81%	-	681	56,170,759	5.7%
OH	88%	-	706	2,769,285	0.3%
OK	-	-	-	-	0.0%
OR	88%	-	708	3,866,350	0.4%
OT	-	-	-	-	0.0%
PA	83%	-	673	8,262,845	0.8%
PR	-	-	-	-	0.0%
RI	82%	-	631	3,463,994	0.3%
SC	90%	-	726	2,989,585	0.3%
SD	-	-	-	-	0.0%
TN	89%	-	682	1,409,738	0.1%
TX	-	-	-	-	0.0%
TX	91%	-	705	4,656,598	0.5%
UT	96%	-	695	1,146,965	0.1%
VA	92%	-	684	10,180,478	1.0%
VI	-	-	-	-	0.0%
VT	-	-	-	-	0.0%
WA	91%	-	711	16,103,162	1.6%
WI	-	-	-	-	0.0%
WV	-	-	-	-	0.0%
WY	-	-	-	-	0.0%



Pool Data

Deal Ticker:

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2. Please enter 0 for blanks.
3. Bucket the data using best fit rules.

Pool Summary	
Total Issue Balance (USD)	978,274,000
Original Mortgage Pool Balance (USD)	993,558,717
Current Mortgage Pool Balance (USD)	993,171,848
Total Number of Loans	3,270
Average Loan Balance (USD)	303,722
1st lien (%age)	100%
2nd lien (%age)	0%
WA FICO	702
- Minimum FICO	515
- Maximum FICO	822
WA LTV	74%
- Minimum LTV	13%
- Maximum LTV	100%
WA DTI	38%
- Minimum DTI	0%
- Maximum DTI	87%
WA Age (Months)	1
WA Remaining Term (Months)	356
North California (% of Pool)	15%
South California (% of Pool)	41%

North California	
% of State	27%
WA FICO	713
- Minimum FICO	613
- Maximum FICO	813
WA LTV	71%
- Minimum LTV	21%
- Maximum LTV	95%
Highest Zip-Code Density (% of State)	0.56%
Zip-Code with Highest Density	93905

South California	
% of State	73%
WA FICO	703
- Minimum FICO	581
- Maximum FICO	818
WA LTV	71%
- Minimum LTV	13%
- Maximum LTV	100%
Highest Zip-Code Density (% of State)	0.93%
Zip-Code with Highest Density	92553

Classification	Total	Check
Mortgage Type	993,171,848	
Loan-to-Value	993,171,848	
FICO	993,171,848	
Purpose	993,171,848	
Occupancy	993,171,848	
Loan Balance	993,171,848	
Property Type	993,171,848	
Documentation Type	993,171,848	
Fixed Period	993,171,848	
Geographic Distribution	993,171,848	

Per Annum Fees	
Servicer Fees (bps)	25bps per annum for fixed and hybrids
Average Cost of Carry per Annum	



Pool Data

Data Entry Rules:

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2. Please enter 0 for blanks.
3. Bucket the data using best fit rules.

Deal Ticker:

Mortgage Type	WA LTV	WA FICO	Balance	% of Pool
Fixed Rate Mortgage	68%	710	182,430,128	18.4%
Adjustable Rate Mortgage	80%	661	84,575,050	8.5%
Option ARMs	0%	-	-	0.0%
Interest Only Mortgage	75%	705	726,166,670	73.1%
LTV				
0.01-20.00	16%	761	1,181,405	0.1%
20.01-25.00	23%	712	1,787,251	0.2%
25.01-30.00	28%	706	4,523,639	0.5%
30.01-35.00	33%	728	7,105,160	0.7%
35.01-40.00	38%	712	10,993,481	1.1%
40.01-45.00	43%	718	9,581,293	1.0%
45.01-50.00	48%	704	22,018,143	2.2%
50.01-55.00	52%	718	32,288,733	3.3%
55.01-60.00	58%	721	62,484,261	6.3%
60.01-65.00	64%	707	75,925,341	7.6%
65.01-70.00	69%	703	70,023,999	7.1%
70.01-75.00	74%	701	49,468,981	5.0%
75.01-80.00	80%	702	544,663,404	54.8%
80.01-85.00	84%	642	17,710,156	1.8%
85.01-90.00	90%	666	46,620,540	4.7%
90.01-95.00	95%	697	26,979,295	2.7%
95.01-100.00	100%	733	9,816,767	1.0%



Pool Data

Deal Ticker:

Data Entry Rules:

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2. Please enter 0 for blanks.
3. Bucket the data using best fit rules.

FICO	WA LTV	WA FICO	Balance	% of Pool
321 - 340	-	-	-	0.0%
341 - 360	-	-	-	0.0%
361 - 380	-	-	-	0.0%
381 - 400	-	-	-	0.0%
401 - 420	-	-	-	0.0%
421 - 440	-	-	-	0.0%
441 - 460	-	-	-	0.0%
461 - 480	-	-	-	0.0%
481 - 500	-	-	-	0.0%
501 - 520	92%	515	168,910	0.0%
521 - 540	80%	524	256,582	0.0%
541 - 560	85%	551	581,092	0.1%
561 - 580	86%	579	1,129,233	0.1%
581 - 600	78%	591	19,871,763	2.0%
601 - 620	76%	612	28,047,901	2.8%
621 - 640	74%	631	70,154,079	7.1%
641 - 660	75%	652	106,391,686	10.7%
661 - 680	76%	671	126,532,034	12.7%
681 - 700	75%	690	144,737,805	14.6%
701 - 720	75%	710	125,727,288	12.7%
721 - 740	73%	730	114,758,218	11.6%
741 - 760	74%	751	98,168,072	9.9%
761 - 780	71%	770	86,143,973	8.7%
781 - 800	67%	789	57,349,420	5.8%
801 - 820	73%	807	12,628,073	1.3%
> 820	80%	822	161,600	0.0%
Unknown	69%	-	364,117	0.0%



Pool Data

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2. Please enter 0 for blanks.
3. Bucket the data using best fit rules.

Deal Ticker:

LTV	MIG%	WA FICO	Balance with MIG	% of Pool
0.01-20.00				0.0%
20.01-25.00				0.0%
25.01-30.00				0.0%
30.01-35.00				0.0%
35.01-40.00				0.0%
40.01-45.00				0.0%
45.01-50.00				0.0%
50.01-55.00				0.0%
55.01-60.00				0.0%
60.01-65.00				0.0%
65.01-70.00				0.0%
70.01-75.00				0.0%
75.01-80.00				0.0%
80.01-85.00				0.0%
85.01-90.00				0.0%
90.01-95.00				0.0%
95.01-100.00				0.0%

Purpose	WA LTV	WA FICO	Balance	% of Pool
Purchase	79%	710	535,915,082	54.0%
Cash-Out/Refinancing	69%	688	384,223,872	38.7%
Refinancing	67%	721	73,032,895	7.4%

Occupancy	WA LTV	WA FICO	Balance	% of Pool
Owner	74%	700	856,493,030	86.2%
Investment	72%	712	101,219,882	10.2%
2nd Home	76%	717	35,458,936	3.6%



Pool Data

Deal Ticker:

Data Entry Rules:

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2. Please enter 0 for blanks.
3. Bucket the data using best fit rules.

Loan Balance	WA LTV	WA FICO	Balance	% of Pool
<\$200,000	74%	700	152,179,029	15.3%
<\$400,000	76%	694	417,474,219	42.0%
<\$600,000	75%	703	260,925,433	26.3%
>\$600,000	68%	723	162,593,167	16.4%

Property Type	WA LTV	WA FICO	Balance	% of Pool
SFR	73%	699	620,505,698	62.5%
PUD	77%	711	211,233,977	21.3%
CND	76%	713	80,425,372	8.1%
2-4 Family	71%	692	81,006,801	8.2%

Documentation Type	WA LTV	WA FICO	Balance	% of Pool
Full	77%	708	203,394,477	20.5%
Stated	76%	697	562,695,832	56.7%
Reduced	0%			0.0%
None	66%	709	227,081,539	22.9%

Fixed Period (Months)	WA LTV	WA FICO	Balance	% of Pool
<= 12	78%	716	8,555,720	0.9%
> 12 and <= 36	78%	682	309,704,602	31.2%



Pool Data

Deal Ticker:

Data Entry Rules:

1. Only enter data in the fields highlighted in purple.
2. Please enter 0 for blanks.
3. Bucket the data using best fit rules.

>36 and <=/= 60	77%	704	277,676,213	28.0%
>60	74%	716	397,235,313	40.0%



Pool Data

Deal Ticker:

Data Entry Rules:

1. Only enter data in the fields highlighted in purple.
2. Please enter 0 for blanks.
3. Bucket the data using best fit rules.

Geographic Distribution		WA LTV	WA FICO	Balance	% of Pool
AK					0.0%
AL		76%	679	1,465,536	0.1%
AR					0.0%
AS					0.0%
AZ		81%	706	13,183,719	1.3%
CA		71%	706	549,401,470	55.3%
CO		82%	709	14,793,099	1.5%
CT		79%	662	10,160,344	1.0%
CZ					0.0%
DC		64%	695	280,000	0.0%
DE		79%	741	666,644	0.1%
FL		78%	700	54,689,009	5.5%
GA		77%	718	100,487,907	10.1%
GU					0.0%
HI		71%	673	507,837	0.1%
IA		100%	717	132,500	0.0%
ID		38%	758	104,900	0.0%
IL		82%	718	2,271,317	0.2%
IN		87%	707	1,052,231	0.1%
KS					0.0%
KY					0.0%
LA					0.0%
MA		74%	682	15,815,736	1.6%
MD		77%	684	9,665,943	1.0%
ME		78%	652	356,748	0.0%
MI		81%	690	2,460,743	0.2%
MN		73%	737	1,923,200	0.2%
MO		83%	715	1,690,718	0.2%
MS		0%			0.0%
MT					0.0%
NC		82%	689	4,676,382	0.5%
ND					0.0%
NE		88%	715	190,662	0.0%
NH		69%	727	1,353,854	0.1%
NJ		76%	682	75,698,196	7.6%
NM		79%	721	1,984,495	0.2%
NV		79%	705	17,136,899	1.7%
NY		76%	681	56,170,759	5.7%
OH		78%	706	2,769,285	0.3%
OK					0.0%
OR		79%	708	3,866,350	0.4%
OT					0.0%
PA		78%	673	8,262,845	0.8%





Pool Data

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- 2. Please enter 0 for blanks.
- 3. Bucket the data using best fit rules.

PR	-	-	-	-	-	0.0%
RI	82%	631	3,463,994	-	-	0.3%
SC	83%	726	2,989,585	-	-	0.3%
SD	-	-	-	-	-	0.0%
TN	84%	682	1,409,738	-	-	0.1%
TT	-	-	-	-	-	0.0%
TX	81%	705	4,656,598	-	-	0.5%
UT	79%	695	1,148,965	-	-	0.1%
VA	80%	684	10,180,478	-	-	1.0%
VI	-	-	-	-	-	0.0%
VT	-	-	-	-	-	0.0%
WA	82%	711	16,103,162	-	-	1.6%
WI	-	-	-	-	-	0.0%
WV	-	-	-	-	-	0.0%
WY	-	-	-	-	-	0.0%



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Full Combined LTV Fico Purpose Occupancy Loan Balance Property Type Doctype Fixed Period Geographic Distribution
Opteum 2005-5
HBOS REVISED

Full Combined LTV	WA Full Combined LTV	WA FICO	Current Balance	% of Pool
12.84 - 20.00	15.75	761	1181404.89	0.12
20.01 - 25.00	22.59	712	1787250.84	0.18
25.01 - 30.00	28.23	666	2924354.88	0.29
30.01 - 35.00	32.84	713	5507659.9	0.55
35.01 - 40.00	37.88	717	11788480.8	1.19
40.01 - 45.00	42.76	715	8693709.32	0.88
45.01 - 50.00	48	704	20799929.39	2.09
50.01 - 55.00	52.54	715	28782080.43	2.9
55.01 - 60.00	58.05	718	55559945.19	5.59
60.01 - 65.00	63.59	708	69196498.42	6.97
65.01 - 70.00	68.58	707	47351748.31	4.77
70.01 - 75.00	73.41	698	32259337.17	3.25
75.01 - 80.00	79.42	701	18027697.1	18.15
80.01 - 85.00	84.11	673	28885365.34	2.91
85.01 - 90.00	89.64	687	105293870.7	10.6
90.01 - 95.00	94.7	696	110684217.6	11.14
95.01 - 100.00	99.94	706	282198318	28.41
WAvg 82.33	82.33	702	993171848.2	100

Fico	WA Full Combined LTV	WA FICO	Current Balance	% of Pool
0 - 0	69.39	N/A	364117.08	0.04
501 - 520	93.99	515	169909.98	0.02
521 - 540	80	524	295582.19	0.03
541 - 560	84.6	551	581092.05	0.06
561 - 580	86.15	579	1129233.26	0.11

Occupancy	WA Full Combined LTV	WA FICO	Current Balance	% of Pool
OWNER OCCUPIED	82.75	700	856493030	86.24
INVESTOR	78.23	712	101219882.2	10.19
SECOND HOME	83.77	717	35458935.99	3.57
	82.33	702	993171848.2	100

Loan Balance	WA Full Combined LTV	WA FICO	Current Balance	% of Pool
38,639.44 - 199,999.99	83.4	700	152179029	15.32
200,000.00 - 399,999.99	84.4	694	417474218.8	42.03
400,000.00 - 599,999.99	83.6	703	260925433.4	26.27
600,000.00 - 1,981,800.00	73.95	723	162593167	16.37
100	82.33	702	993171848.2	100

Property Type	WA Full Combined LTV	WA FICO	Current Balance	% of Pool
CONDO	86.66	713	80425372.01	8.1
PUD	87.04	711	211233977.2	21.27
SINGLE FAMILY	80.97	699	620505698	62.48
THREE-FOUR FAMILY	74.31	695	31576035.92	3.18
TWO FAMILY	77.36	690	49430765.11	4.98
	82.33	702	993171848.2	100

Doctype	WA Full Combined LTV	WA FICO	Current Balance	% of Pool
FULL	84.36	708	203394477.5	20.48
NO INCOME, NO ASSET	61.37	710	120685020.9	12.15
NO RATIO	84.98	707	106396518.2	10.71
STATED INCOME, STATED ASSET	80.93	681	208003140.7	20.94

581 - 600	78.13	591	19871762.91	2
601 - 620	78.66	612	28047901.01	2.82
621 - 640	80.67	631	70154079.29	7.06
641 - 660	82.65	652	106391686	10.71
661 - 680	86.64	671	126520033.9	12.74
681 - 700	84.29	690	144737805.3	14.57
701 - 720	84.21	710	125727288.1	12.66
721 - 740	81.92	730	114759218.3	11.55
741 - 760	83.84	751	98168072.41	9.88
761 - 780	78.6	770	86143973.1	8.67
781 - 800	72.72	789	57349420.21	5.77
801 - 820	79.72	807	12628073.05	1.27
821 - 822	100	822	1618000	0.02
WAVg 702	82.33	702	993171848.2	100

Purpose	WA Full Combined LTV	WA FICO	Current Balance	% of Pool
PURCHASE	92	710	535915081.7	53.96
REFI CASH OUT	70.91	688	384223871.7	38.68
REFI NO CASH OUT	71.4	721	73032894.89	7.35
	82.33	702	993171848.2	100

Go to index on page 1

Geographic Distribution	WA Full Combined LTV	WA FICO	Current Balance	% of Pool
Alabama	87.15	679	1465536.1	0.15
Arizona	89.96	706	13183718.95	1.33
California	79.66	706	549401468.7	55.32
Colorado	95.35	709	14793098.9	1.49
Connecticut	82.91	662	10160344.07	1.02
Delaware	78.61	741	666644.02	0.07
District of Columbia	64.37	695	280000	0.03
Florida	85.35	700	54689009.2	5.51
Georgia	88.33	718	100487907.4	10.12
Hawaii	84.26	673	507836.87	0.05
Idaho	37.88	758	104900	0.01
Illinois	83.68	718	2271317.34	0.23
Indiana	86.58	707	1052231.09	0.11
Iowa	100	717	132500	0.01
Maine	77.64	652	356748.44	0.04
Maryland	86.1	684	9665942.98	0.97
Massachusetts	78.43	682	15815735.59	1.59
Michigan	88.48	690	2460743.15	0.25
Minnesota	82.45	737	1923200	0.19
Missouri	88.17	715	1690718.12	0.17
Nebraska	100	715	190661.98	0.02
Nevada	91.81	705	17136888.84	1.73
New Hampshire	88.49	727	1353854.19	0.14

STATED INCOME, VERIFIED ASSET	88.32	707	354692690.9	35.71
	82.33 <td>702</td> <td>993171848.2</td> <td>100</td>	702	993171848.2	100

Fixed Period	WA Full Combined LTV	WA FICO	Current Balance	% of Pool
0 - 0	73.51	715	363777957	38.64
12-Jan	91.62	716	8555720	0.86
13 - 36	88.76	682	309704601.7	31.18
37 - 60	87.35	704	277676213.2	27.96
61 - 120	76.1	731	13457356.26	1.35
	82.33	702	993171848.2	100

New Jersey	81.04	682	75698195.59	7.62
New Mexico	85.49	721	1984494.94	0.2
New York	80.72	681	56170758.7	5.66
North Carolina	88.48	689	4676381.87	0.47
Ohio	87.9	708	2769284.91	0.28
Oregon	87.72	708	3866349.56	0.39
Pennsylvania	82.85	673	8262844.83	0.83
Rhode Island	82.47	631	3463994.42	0.35
South Carolina	89.84	726	2989585.11	0.3
Tennessee	88.98	682	1409738.26	0.14
Texas	91.26	705	4656597.69	0.47
Utah	95.78	695	1148864.74	0.12
Virginia	92.27	684	10180478.28	1.03
Washington	91.04	711	16103162.44	1.62
	82.33	702	993171848.2	100

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Original Principal Balances of Mortgage Loans

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA OLTV	WA FICO
25,000.01 - 50,000.00	3	139,612.43	0.04	46,537.48	7.191	54.13	684
50,000.01 - 75,000.00	24	1,542,862.72	0.40	64,285.95	6.925	72.47	690
75,000.01 - 100,000.00	57	5,060,518.78	1.32	88,781.03	6.593	64.20	706
100,000.01 - 125,000.00	70	7,873,393.74	2.05	112,477.05	6.487	71.95	699
125,000.01 - 150,000.00	96	13,346,906.16	3.48	139,030.27	6.379	69.41	704
150,000.01 - 175,000.00	97	15,777,063.27	4.11	162,650.14	6.288	66.85	697
175,000.01 - 200,000.00	103	19,315,658.62	5.03	187,530.67	6.321	69.90	708
200,000.01 - 225,000.00	69	14,747,342.33	3.84	213,729.60	6.349	71.44	696
225,000.01 - 250,000.00	76	18,173,206.12	4.74	239,121.13	6.178	70.55	687
250,000.01 - 275,000.00	59	15,361,373.39	4.00	260,362.26	6.104	68.90	699
275,000.01 - 300,000.00	68	19,679,560.41	5.13	289,405.30	6.176	71.47	707
300,000.01 - 325,000.00	41	12,827,990.80	3.34	312,877.82	6.112	70.10	711
325,000.01 - 350,000.00	65	22,279,061.62	5.81	342,754.79	6.177	72.98	700
359,650.01 - 500,000.00	229	97,033,825.76	25.28	423,728.50	5.945	69.05	725
500,000.01 - 1,000,000.00	151	99,881,843.66	26.03	661,469.16	5.884	67.84	723
>1,000,000.00	15	20,737,737.19	5.40	1,382,515.81	5.732	61.06	749
Total:	1,223	383,777,957.00	100.00	313,800.46	6.054	68.82	715

Principal Balances of Mortgage Loans as of Cutoff Date

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA OLTV	WA FICO
25,000.01 - 50,000.00	3	139,612.43	0.04	46,537.48	7.191	54.13	684
50,000.01 - 75,000.00	24	1,542,862.72	0.40	64,285.95	6.925	72.47	690
75,000.01 - 100,000.00	57	5,060,518.78	1.32	88,781.03	6.593	64.20	706
100,000.01 - 125,000.00	70	7,873,393.74	2.05	112,477.05	6.487	71.95	699
125,000.01 - 150,000.00	97	13,496,783.47	3.52	139,142.10	6.374	69.52	703
150,000.01 - 175,000.00	96	15,627,185.96	4.07	162,783.19	6.292	66.73	697
175,000.01 - 200,000.00	103	19,315,658.62	5.03	187,530.67	6.321	69.90	708
200,000.01 - 225,000.00	69	14,747,342.33	3.84	213,729.60	6.349	71.44	696
225,000.01 - 250,000.00	76	18,173,206.12	4.74	239,121.13	6.178	70.55	687
250,000.01 - 275,000.00	59	15,361,373.39	4.00	260,362.26	6.104	68.90	699
275,000.01 - 300,000.00	68	19,679,560.41	5.13	289,405.30	6.176	71.47	707
300,000.01 - 325,000.00	41	12,827,990.80	3.34	312,877.82	6.112	70.10	711
325,000.01 - 350,000.00	66	22,638,325.75	5.90	343,004.94	6.173	73.09	700
359,650.01 - 500,000.00	228	96,674,561.63	25.19	424,011.24	5.945	69.01	725
500,000.01 - 1,000,000.00	151	99,881,843.66	26.03	661,469.16	5.884	67.84	723
>1,000,000.00	15	20,737,737.19	5.40	1,382,515.81	5.732	61.06	749
Total:	1,223	383,777,957.00	100.00	313,800.46	6.054	68.82	715

Current Mortgage Rates of Mortgage Loans

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA OLTV	WA FICO
4.500 - 4.999	3	851,008.05	0.22	283,669.35	4.865	71.84	709
5.000 - 5.499	121	57,691,893.08	15.03	476,792.50	5.183	59.13	738
5.500 - 5.999	399	136,895,884.75	35.67	343,097.46	5.775	66.12	726

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA OLTIV	WA FICO
15Y Fixed Amort	54	12,484,999.01	3.25	231,203.69	5.811	59.37	699
20Y Fixed Amort	10	1,758,102.86	0.46	175,810.29	6.152	59.74	696
30Y Fixed Amort	582	166,787,026.13	43.46	286,575.65	6.072	68.50	711
30Y Fixed Amort (IO)	575	201,347,829.00	52.46	350,170.14	6.054	69.69	720
Fix Balloon (40 Yr A)	2	1,400,000.00	0.36	700,000.00	5.918	76.80	662
Total:	1,223	383,777,957.00	100.00	313,800.46	6.054	68.82	715

Product Type of Mortgage Loans

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA OLTIV	WA FICO
Stated Income, Verified Asset	320	105,024,887.91	27.37	328,202.77	6.213	73.19	717
Full Doc	290	97,434,199.89	25.39	335,980.00	5.956	74.43	728
No Income, No Asset	289	84,573,989.26	22.04	292,643.56	5.856	57.10	715
Stated Income, Stated Asset	216	62,536,849.21	16.30	289,522.45	6.231	69.68	696
No Ratio	108	34,208,030.73	8.91	316,741.03	6.009	66.80	712
Total:	1,223	383,777,957.00	100.00	313,800.46	6.054	68.82	715

Geographical Distribution of Mortgage Loans

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Avg Current Balance	WA Gross CPN	WA OLTIV	WA FICO
California	558	209,667,504.62	54.63	375,748.22	5.828	64.10	720
Georgia	225	54,094,671.48	14.10	240,420.76	6.179	76.60	727
New York	98	33,914,373.68	8.84	346,065.04	6.416	72.45	685
New Jersey	88	26,683,990.90	6.95	303,227.17	6.330	70.92	705
Florida	43	12,371,076.47	3.22	287,699.45	6.567	68.80	728
Massachusetts	13	5,495,446.29	1.43	422,726.64	6.270	68.50	708
Washington	23	5,429,353.10	1.41	236,058.83	6.070	79.43	726
Pennsylvania	22	3,911,112.83	1.02	177,777.86	6.433	73.60	688
Colorado	15	3,057,120.63	0.80	203,808.04	6.597	87.49	709
North Carolina	11	2,664,942.94	0.69	242,267.54	6.911	80.36	684
Connecticut	12	2,360,668.62	0.62	196,722.39	6.364	78.48	705
Maryland	8	2,359,052.64	0.61	294,881.58	6.044	74.29	701
Oregon	10	2,092,078.90	0.55	209,207.89	6.160	77.45	718
Arizona	12	2,077,234.65	0.54	173,102.89	6.405	79.68	694
Texas	14	2,021,739.27	0.53	144,409.95	6.740	82.75	692
Nevada	8	1,903,852.75	0.50	237,981.59	6.189	74.95	705
Michigan	9	1,816,369.10	0.47	201,818.79	6.588	79.60	708
Ohio	7	1,811,023.48	0.47	258,717.64	6.099	73.81	714
Virginia	5	1,568,516.82	0.41	313,703.36	6.506	80.00	687
Alabama	4	1,465,536.10	0.38	366,384.03	6.381	75.71	679
Illinois	3	889,296.94	0.23	296,432.31	5.854	80.71	764
New Hampshire	1	897,099.98	0.23	897,099.98	5.625	60.00	777
New Mexico	7	804,822.46	0.21	114,974.64	6.156	73.44	702
Tennessee	7	798,063.26	0.21	114,009.04	7.354	85.91	661
Minnesota	1	620,000.00	0.16	620,000.00	5.625	59.05	757
South Carolina	5	630,104.75	0.16	126,020.95	7.385	93.65	734
Delaware	2	525,771.49	0.14	262,885.75	6.332	76.05	774
Utah	4	551,364.74	0.14	137,841.19	6.523	78.16	715
Indiana	3	496,119.67	0.13	165,373.22	7.407	91.68	734
Maine	2	356,748.44	0.09	178,374.22	5.976	77.64	652
Missouri	1	225,200.00	0.06	225,200.00	6.750	80.00	671

Idaho	1	104,900.00	0.03	104,900.00	5.625	37.88	758
Nebraska	1	112,800.00	0.03	112,800.00	5.500	80.00	743
Total:	1,223	383,777,957.00	100.00	313,800.46	6.054	68.82	715

Prepay Penalty for Mortgage Loans

Prepay Penalty	Number of Loans	Aggregate Principal		AVERAGE CURRENT BALANCE	WA GROSS CPN	WA OLV	WA FICO
		Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
Has Prepay Penalty	965	304,581,838.41	79.36	315,628.85	5.992	68.34	717
None	258	79,196,118.59	20.64	306,961.70	6.292	70.63	711
Total:	1,223	383,777,957.00	100.00	313,800.46	6.054	68.82	715

Prepay Term for Mortgage Loans

Prepay Term	Number of Loans	Aggregate Principal		AVERAGE CURRENT BALANCE	WA GROSS CPN	WA OLV	WA FICO
		Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
12	121	36,902,601.51	9.62	304,980.18	6.427	72.46	693
24	94	25,138,371.99	6.55	267,429.49	6.275	69.81	711
36	649	204,081,830.93	53.18	314,455.83	5.886	66.92	717
60	101	38,459,033.98	10.02	380,782.51	5.948	71.02	742
No Penalty	258	79,196,118.59	20.64	306,961.70	6.292	70.63	711
Total:	1,223	383,777,957.00	100.00	313,800.46	6.054	68.82	715

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal		AVERAGE CURRENT BALANCE	WA GROSS CPN	WA OLV	WA FICO
		Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date				
576 - 600	12	2,648,170.92	0.69	220,680.91	6.637	70.89	593
601 - 625	43	11,500,662.22	3.00	267,457.26	6.467	66.87	618
626 - 650	110	26,425,213.78	6.89	240,229.22	6.427	67.85	638
651 - 675	187	51,447,433.65	13.41	275,119.97	6.226	71.21	663
676 - 700	198	58,111,285.68	15.14	293,491.34	6.162	71.93	687
701 - 725	199	62,167,110.90	16.20	312,397.54	6.054	70.74	713
726 - 750	176	58,403,898.07	15.22	331,840.33	5.999	67.58	736
751 - 775	162	57,117,800.11	14.88	352,579.01	5.873	67.38	762
776 - 800	115	48,649,145.27	12.68	423,036.05	5.684	63.51	786
801 - 825	20	7,098,939.05	1.85	354,946.95	6.074	73.71	808
Not Available	1	208,297.35	0.05	208,297.35	6.125	50.00	N/A
Total:	1,223	383,777,957.00	100.00	313,800.46	6.054	68.82	715

Collateral Analysis		(deal as a whole)										Percent of										
FICO Low	FICO High	LTV	Current Balance	Current Balance	Percent of	GWAC	Wtd Avg	% MI	FICO	Wtd Avg	DTI	LTV	Wtd Avg	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% No Doc	% Int Only	
500	524	> 65%	425,492.17	0.04	7.084	0.02	520	39.30	84.84	0.04	0.00	0.00	0.00	0.04	0.00	0.04	0.00	0.00	0.00	0.00	0.00	
525	549	> 65%	348,845.50	0.04	8.150	0.00	547	48.80	84.34	0.04	0.00	0.00	0.00	0.04	0.00	0.04	0.00	0.00	0.00	0.00	0.00	
550	574	> 65%	459,431.49	0.05	7.118	0.00	565	39.23	84.72	0.05	0.00	0.00	0.00	0.05	0.00	0.05	0.00	0.00	0.00	0.00	0.00	
575	599	> 70%	14,459,678.19	1.46	6.812	0.00	590	42.08	84.39	0.99	0.04	1.43	0.80	1.43	0.80	1.43	0.80	0.00	0.66	0.00	0.55	
600	624	> 70%	30,480,591.07	3.07	6.660	0.04	614	41.32	81.71	2.07	0.48	3.02	1.21	0.00	0.00	1.82	0.04	0.00	1.82	0.04	1.76	
625	649	> 80%	72,433,001.02	7.29	6.711	0.22	638	41.28	81.62	5.02	1.30	6.56	1.07	0.00	0.00	5.28	0.94	0.00	5.28	0.94	5.33	
650	674	> 80%	13,437,637.33	1.35	6.935	0.51	663	42.15	90.10	0.78	0.41	1.16	0.13	0.00	0.00	1.03	0.20	0.00	1.03	0.20	0.79	
675	699	> 80%	15,605,019.79	1.57	6.929	0.98	686	41.01	91.45	0.85	0.44	1.29	0.30	0.00	0.00	1.02	0.25	0.00	1.02	0.25	0.97	
700	724	> 80%	13,386,439.15	1.35	6.939	0.95	711	38.62	93.06	0.63	0.37	1.01	0.33	0.00	0.00	0.77	0.24	0.00	0.77	0.24	0.73	
725	749	> 85%	8,705,877.03	0.88	6.781	0.84	736	39.06	94.45	0.41	0.35	0.63	0.30	0.00	0.00	0.42	0.36	0.00	0.42	0.36	0.67	
750	774	> 85%	6,996,912.31	0.70	6.863	0.64	762	39.60	94.05	0.28	0.27	0.44	0.23	0.00	0.00	0.25	0.22	0.00	0.25	0.22	0.48	
775	799	> 85%	4,285,353.58	0.43	6.675	0.43	785	36.34	95.47	0.15	0.24	0.27	0.20	0.00	0.00	0.17	0.06	0.00	0.17	0.06	0.35	
800	max	> 85%	490,678.78	0.05	7.326	0.05	812	42.10	96.33	0.04	0.01	0.01	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	
LTV Low	LTV High	DTI	Current Balance	Current Balance	Percent of	GWAC	Wtd Avg	% MI	FICO	Wtd Avg	DTI	LTV	Wtd Avg	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% No Doc	% Int Only	
60%	64%	> 49.9%	1,959,896.31	0.20	6.050	0.00	697	51.97	63.05	0.08	0.10	0.03	0.03	0.00	0.00	0.08	0.00	0.00	0.00	0.00	0.08	
65%	69%	> 49.9%	2,669,129.14	0.27	5.836	0.00	661	52.10	65.42	0.23	0.04	0.23	0.07	0.00	0.00	0.23	0.00	0.00	0.20	0.00	0.08	
70%	74%	> 49.9%	2,253,000.00	0.23	6.211	0.00	693	54.72	72.55	0.18	0.00	0.19	0.10	0.00	0.00	0.19	0.00	0.00	0.13	0.00	0.12	
75%	79%	> 49.9%	2,043,925.00	0.21	6.787	0.00	621	51.72	77.78	0.12	0.00	0.21	0.11	0.00	0.00	0.21	0.00	0.00	0.09	0.00	0.08	
80%	84%	> 49.9%	8,259,551.53	0.83	6.451	0.02	654	53.82	80.73	0.37	0.07	0.75	0.34	0.00	0.00	0.75	0.34	0.00	0.49	0.00	0.38	
85%	89%	> 49.9%	954,500.00	0.10	6.393	0.00	618	64.01	88.74	0.03	0.00	0.10	0.10	0.00	0.00	0.10	0.00	0.00	0.00	0.00	0.04	
90%	94%	> 49.9%	3,071,663.07	0.31	6.754	0.03	640	54.40	90.32	0.15	0.02	0.31	0.13	0.00	0.00	0.31	0.13	0.00	0.18	0.00	0.03	
95%	99%	> 49.9%	1,096,253.96	0.11	7.222	0.00	649	51.68	95.00	0.09	0.00	0.11	0.11	0.00	0.00	0.11	0.00	0.00	0.00	0.00	0.00	
100% max		> 49.9%																				
DTI Low	DTI High	FICO	Current Balance	Current Balance	Percent of	GWAC	Wtd Avg	% MI	FICO	Wtd Avg	DTI	LTV	Wtd Avg	% SFD	% PUD	% Owner Occ	% Full Doc	% Ltd Doc	% Stated Doc	% No Doc	% Int Only	
30%	34%	< 575	488,828.74	0.05	7.786	0.00	540	32.37	82.38	0.05	0.00	0.05	0.00	0.00	0.05	0.05	0.00	0.00	0.05	0.00	0.00	
35%	39%	< 600	3,035,758.75	0.31	6.630	0.00	589	37.25	78.39	0.27	0.00	0.31	0.21	0.00	0.31	0.21	0.00	0.00	0.10	0.00	0.07	
40%	44%	< 625	17,537,032.17	1.77	6.586	0.00	607	42.47	78.53	1.19	0.31	1.77	0.56	0.00	0.31	0.56	0.00	0.00	1.21	0.00	1.08	
45%	49%	< 650	26,200,398.88	2.64	6.770	0.03	622	47.53	78.01	2.16	0.15	2.31	0.58	0.00	0.15	2.31	0.58	0.00	2.06	0.00	1.04	
50%	54%	< 675	11,444,723.89	1.15	6.590	0.02	621	52.32	78.20	0.71	0.10	1.06	0.65	0.00	0.10	1.06	0.65	0.00	0.50	0.00	0.34	
55%	max	< 700	4,015,024.85	0.40	6.401	0.02	640	63.71	79.70	0.10	0.02	0.39	0.24	0.00	0.02	0.39	0.24	0.00	0.17	0.00	0.18	

Initial Caps 5.000

Original Principal Balances of Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	IO % of
25,000.01 - 50,000.00	1	38,639.44	0.01	38,639.44	7.250	90.00	741	N/A
50,000.01 - 75,000.00	11	706,927.20	0.26	64,266.11	7.088	68.45	706	56.59
75,000.01 - 100,000.00	46	4,073,562.73	1.49	88,555.71	6.809	77.38	713	83.50
100,000.01 - 125,000.00	67	7,696,381.60	2.82	114,871.37	6.661	79.14	705	83.54
125,000.01 - 150,000.00	100	13,885,450.56	5.08	138,854.51	6.463	78.54	709	92.26
150,000.01 - 175,000.00	81	13,171,737.22	4.82	162,614.04	6.534	77.44	705	92.69
175,000.01 - 200,000.00	88	16,569,709.32	6.06	188,292.15	6.430	78.50	709	90.85
200,000.01 - 225,000.00	75	15,967,885.95	5.84	212,905.15	6.303	78.47	709	97.39
225,000.01 - 250,000.00	54	12,820,233.41	4.69	237,411.73	6.429	80.10	712	98.13
250,000.01 - 275,000.00	68	17,888,561.04	6.55	263,067.07	6.242	77.90	706	95.60
275,000.01 - 300,000.00	62	17,907,934.16	6.55	288,837.65	6.242	78.61	703	90.10
300,000.01 - 325,000.00	47	14,753,891.17	5.40	313,912.58	6.266	77.42	701	91.55
325,000.01 - 359,650.00	56	19,213,705.77	7.03	343,101.89	6.254	76.36	692	89.45
359,650.01 - 500,000.00	155	65,605,817.56	24.01	423,263.34	6.320	76.68	699	91.11
500,000.01 - 1,000,000.00	65	41,696,745.69	15.26	641,488.40	6.264	75.31	702	91.10
>1,000,000.00	8	11,223,700.00	4.11	1,402,962.50	6.147	63.07	724	100.00
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Principal Balances of Mortgage Loans as of Cutoff Date
Collateral as of date: Tue, Nov 1, 2005

Range (\$)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	IO % of
25,000.01 - 50,000.00	1	38,639.44	0.01	38,639.44	7.250	90.00	741	N/A
50,000.01 - 75,000.00	11	706,927.20	0.26	64,266.11	7.088	68.45	706	56.59
75,000.01 - 100,000.00	46	4,073,562.73	1.49	88,555.71	6.809	77.38	713	83.50
100,000.01 - 125,000.00	67	7,696,381.60	2.82	114,871.37	6.661	79.14	705	83.54
125,000.01 - 150,000.00	100	13,885,450.56	5.08	138,854.51	6.463	78.54	709	92.26
150,000.01 - 175,000.00	81	13,171,737.22	4.82	162,614.04	6.534	77.44	705	92.69
175,000.01 - 200,000.00	88	16,569,709.32	6.06	188,292.15	6.430	78.50	709	90.85
200,000.01 - 225,000.00	75	15,967,885.95	5.84	212,905.15	6.303	78.47	709	97.39
225,000.01 - 250,000.00	54	12,820,233.41	4.69	237,411.73	6.429	80.10	712	98.13
250,000.01 - 275,000.00	68	17,888,561.04	6.55	263,067.07	6.242	77.90	706	95.60
275,000.01 - 300,000.00	62	17,907,934.16	6.55	288,837.65	6.242	78.61	703	90.10
300,000.01 - 325,000.00	47	14,753,891.17	5.40	313,912.58	6.266	77.42	701	91.55
325,000.01 - 359,650.00	56	19,213,705.77	7.03	343,101.89	6.254	76.36	692	89.45
359,650.01 - 500,000.00	155	65,605,817.56	24.01	423,263.34	6.320	76.68	699	91.11
500,000.01 - 1,000,000.00	65	41,696,745.69	15.26	641,488.40	6.264	75.31	702	91.10
>1,000,000.00	8	11,223,700.00	4.11	1,402,962.50	6.147	63.07	724	100.00
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Current Mortgage Rates of Mortgage Loans

Collateral as of date: Tue, Nov 1, 2005

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	IO % of
4.500 - 4.999	6	2,966,355.00	1.09	494,392.50	4.796	67.73	707	100.00
5.000 - 5.499	33	9,659,259.01	3.54	292,704.82	5.288	74.98	739	88.17
5.500 - 5.999	255	78,808,888.68	28.84	309,053.29	5.761	72.83	714	95.78
6.000 - 6.499	242	67,237,935.58	24.61	277,842.71	6.215	76.77	704	90.60
6.500 - 6.999	264	72,570,556.00	26.56	274,888.47	6.667	78.77	697	94.03
7.000 - 7.499	115	25,714,733.71	9.41	223,606.38	7.138	80.44	690	86.35
7.500 - 7.999	49	12,841,200.35	4.70	262,065.31	7.595	81.46	688	79.46
8.000 - 8.499	16	2,823,717.38	1.03	176,482.34	8.207	86.11	687	84.87
8.500 - 8.999	4	598,537.11	0.22	149,634.28	8.687	93.61	704	69.70
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Original Term to Maturity of Mortgage Loans

Collateral as of date: Tue, Nov 1, 2005

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	IO % of
241 - 360	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Stated Remaining Term to Maturity of Mortgage Loans

Collateral as of date: Tue, Nov 1, 2005

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	IO % of
301 - 360	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Seasoning of Mortgage Loans

Collateral as of date: Tue, Nov 1, 2005

Seasoning (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	IO % of
000 - 006	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG		WA Coupon	WA LTV	WA FICO	IO % of
				Current Balance	IO % of				
0.01 - 25.00	4	886,604.15	0.32	221,651.04	6.241	21.77	720	86.51	
30.01 - 35.00	3	595,000.00	0.22	198,333.33	5.675	32.88	726	56.30	
35.01 - 40.00	4	803,400.00	0.29	200,850.00	5.598	37.94	727	100.00	
40.01 - 45.00	7	1,129,150.00	0.41	161,307.14	6.112	43.12	693	100.00	
45.01 - 50.00	9	3,744,873.65	1.37	416,097.07	5.649	48.42	709	96.53	
50.01 - 55.00	11	3,308,199.39	1.21	300,745.40	6.092	52.62	701	81.93	
55.01 - 60.00	32	13,503,567.00	4.94	421,986.47	5.910	58.62	727	100.00	
60.01 - 65.00	39	14,568,823.29	5.33	373,559.57	5.894	63.69	697	82.52	
65.01 - 70.00	47	13,382,517.56	4.90	284,734.42	6.500	68.95	698	95.16	
70.01 - 75.00	40	11,695,841.26	4.28	292,396.03	6.373	73.68	709	87.12	
75.01 - 80.00	695	191,601,297.82	70.13	275,685.32	6.341	79.79	701	92.81	
80.01 - 85.00	4	513,044.00	0.19	128,261.00	6.300	84.78	728	100.00	
85.01 - 90.00	33	5,854,410.29	2.14	177,406.37	7.166	89.89	707	93.35	
90.01 - 95.00	38	8,204,207.67	3.00	215,900.20	7.111	95.00	723	91.00	
95.01 - 100.00	18	3,429,946.74	1.26	190,552.60	6.764	100.00	724	65.87	
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99	

Fully Combined Loan-to-Value Ratios of Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Fully Combined LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG		WA Coupon	WA LTV	WA FICO	IO % of
				Current Balance	IO % of				
0.01 - 25.00	4	886,604.15	0.32	221,651.04	6.241	21.77	720	86.51	
30.01 - 35.00	3	595,000.00	0.22	198,333.33	5.675	32.88	726	56.30	
35.01 - 40.00	4	803,400.00	0.29	200,850.00	5.598	37.94	727	100.00	
40.01 - 45.00	7	1,129,150.00	0.41	161,307.14	6.112	43.12	693	100.00	
45.01 - 50.00	9	3,744,873.65	1.37	416,097.07	5.649	48.42	709	96.53	
50.01 - 55.00	11	3,308,199.39	1.21	300,745.40	6.092	52.62	701	81.93	
55.01 - 60.00	26	10,739,300.00	3.93	413,050.00	5.817	58.50	724	100.00	
60.01 - 65.00	36	12,772,816.65	4.67	354,800.46	5.848	63.51	700	83.55	
65.01 - 70.00	22	6,400,254.44	2.34	290,920.66	6.061	68.42	700	93.16	
70.01 - 75.00	20	7,218,356.26	2.64	360,917.81	6.230	73.66	722	84.46	
75.01 - 80.00	160	52,759,117.05	19.31	329,744.48	6.301	77.65	702	92.90	
80.01 - 85.00	9	2,530,021.00	0.93	281,113.44	6.400	79.57	699	100.00	
85.01 - 90.00	97	25,589,360.91	9.37	263,807.84	6.587	80.35	698	90.48	
90.01 - 95.00	175	41,777,171.65	15.29	238,726.70	6.765	82.28	704	91.57	
95.01 - 100.00	401	102,967,257.67	37.69	256,776.20	6.296	80.45	704	92.81	
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99	

Owner Occupancy of Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Owner Occupancy	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG			IO % of	
				Current Balance	WA Coupon	WA LTV		
Investor	173	33,734,466.00	12.35	194,996.91	6.785	74.42	718	87.59
Owner Occupied	750	224,786,942.57	82.27	299,715.92	6.254	76.97	701	92.43
Second Home	61	14,699,474.25	5.38	240,974.99	6.522	77.91	718	95.47
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Property Type of Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG			IO % of	
				Current Balance	WA Coupon	WA LTV		
2 Family	21	5,102,673.05	1.87	242,984.43	6.536	76.59	688	79.95
3-4 Family	26	9,758,718.11	3.57	375,335.31	6.578	68.34	700	92.60
Condo	112	26,115,584.23	9.56	233,174.86	6.291	78.78	714	98.15
Pud	348	83,422,758.27	30.53	239,720.57	6.386	79.08	708	92.74
Single Family	477	148,821,149.16	54.47	311,994.02	6.289	75.56	701	90.87
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Loan Purpose of Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG			IO % of	
				Current Balance	WA Coupon	WA LTV		
Purchase	726	187,277,234.86	68.54	257,957.62	6.413	79.74	707	93.09
Refi/Cashout	214	71,319,220.47	26.10	333,267.39	6.225	69.86	694	88.71
Refi/No Cashout	44	14,624,427.49	5.35	332,373.35	5.860	71.21	711	93.97
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Document Type of Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG			IO % of	
				Current Balance	WA Coupon	WA LTV		
Full Doc	212	49,915,340.18	18.27	235,449.72	6.029	78.48	711	96.37
No Income, No Asset	102	25,691,094.92	9.40	251,873.48	6.343	68.86	703	85.66
No Ratio	136	39,575,561.79	14.48	290,996.78	6.464	77.25	705	89.66
Stated Income, Stated Asset	135	40,104,008.16	14.68	297,066.73	6.426	74.63	704	92.11
Stated Income, Verified Asset	399	117,934,877.77	43.16	295,576.13	6.386	78.18	701	92.27
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Product Type of Mortgage Loans

Collateral as of date: Tue, Nov 1, 2005

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	WA		IO	
				Coupon	LTV	FICO	% of
2/6 Arm (IO)	1	196,000.00	0.07	5.875	80.00	732	100.00
5/6 Arm	87	21,435,954.22	7.85	6.565	77.50	701	N/A
5/6 Arm (IO)	878	246,231,912.00	90.12	6.327	76.80	704	100.00
7/6 Arm	2	438,523.60	0.16	5.409	63.59	711	N/A
7/6 Arm (IO)	16	4,918,493.00	1.80	5.778	69.37	716	100.00
Total:	984	273,220,882.82	100.00	6.334	76.70	704	91.99

Index Type of Mortgage Loans

Collateral as of date: Tue, Nov 1, 2005

Index Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	WA		IO	
				Coupon	LTV	FICO	% of
6 Mo Libor	984	273,220,882.82	100.00	6.334	76.70	704	91.99
Total:	984	273,220,882.82	100.00	6.334	76.70	704	91.99

Geographical Distribution of Mortgages

Loans

Collateral as of date: Tue, Nov 1, 2005

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	WA		IO	
				Coupon	LTV	FICO	% of
Arizona	33	6,497,209.34	2.38	6.552	79.70	725	91.84
California	380	139,854,300.16	51.19	6.169	74.14	702	94.38
Colorado	37	7,986,365.82	2.92	6.114	80.17	718	93.55
Connecticut	5	1,131,520.00	0.41	6.393	79.18	710	100.00
Florida	117	27,395,949.47	10.03	6.849	80.78	707	96.11
Georgia	191	32,676,636.04	11.96	6.269	79.94	705	94.34
Illinois	2	385,600.00	0.14	5.750	80.00	720	100.00
Indiana	1	399,404.43	0.15	7.500	80.00	678	N/A
Iowa	1	132,500.00	0.05	6.875	100.00	717	100.00
Maryland	9	3,048,248.86	1.12	6.219	78.94	698	79.73
Massachusetts	5	1,564,855.83	0.57	7.020	79.40	671	78.99
Michigan	2	168,470.16	0.06	6.958	74.96	711	N/A
Minnesota	2	538,400.00	0.20	5.559	80.00	723	100.00
Missouri	1	92,923.77	0.03	7.000	100.00	728	N/A
Nebraska	1	77,861.98	0.03	6.625	100.00	675	N/A
Nevada	36	8,762,679.85	3.21	6.288	79.16	713	94.05
New Hampshire	1	104,900.00	0.04	8.500	100.00	731	N/A
New Jersey	45	15,592,556.87	5.71	6.810	75.45	692	82.87
New Mexico	7	1,129,716.81	0.41	6.145	82.58	739	74.44
New York	23	8,071,173.53	2.95	6.451	75.96	704	75.22
North Carolina	11	1,277,818.75	0.47	6.888	80.22	716	92.89
Ohio	2	199,053.01	0.07	8.142	93.10	653	62.04
Oregon	1	294,120.66	0.11	6.250	80.00	679	N/A
Pennsylvania	6	929,014.56	0.34	7.209	79.85	714	41.65

South Carolina	11	1,703,151.36	0.62	154,831.94	6.993	82.30	738	65.35
Tennessee	2	475,755.00	0.17	237,877.50	6.982	80.51	711	100.00
Texas	11	1,540,839.10	0.56	140,076.28	5.884	74.71	716	88.69
Utah	1	161,600.00	0.06	161,600.00	6.750	80.00	822	100.00
Virginia	16	5,501,237.05	2.01	343,827.32	6.293	79.39	696	86.03
Washington	24	5,527,020.41	2.02	230,292.52	6.363	82.00	714	95.66
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Prepay Penalty for Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Prepay Penalty	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	IO % of
Has Prepay Penalty	751	203,352,498.66	74.43	270,775.63	6.291	76.59	703	92.71
No Prepay Penalty	233	69,868,384.16	25.57	299,864.31	6.458	77.03	707	89.92
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Prepay Term for Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Prepay Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	IO % of
6	233	69,868,384.16	25.57	299,864.31	6.458	77.03	707	89.92
12	6	2,363,950.00	0.87	393,991.67	6.123	76.01	719	100.00
24	111	35,506,893.07	13.00	319,881.92	6.459	74.07	693	86.96
36	213	57,341,169.32	20.99	269,207.37	6.350	77.19	701	93.53
60	349	91,760,243.27	33.58	262,923.33	6.226	76.75	704	92.92
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Fico Scores of Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	IO % of
601 - 625	12	2,965,146.61	1.09	247,095.55	6.589	76.35	621	82.35
626 - 650	107	30,878,205.85	11.30	288,581.36	6.633	77.18	639	94.98
651 - 675	173	47,117,929.07	17.25	272,357.97	6.497	77.18	663	90.29
676 - 700	197	59,288,198.67	21.70	300,955.32	6.323	75.80	688	92.13
701 - 725	161	43,583,881.44	15.95	270,707.34	6.292	76.57	712	90.93
726 - 750	145	38,551,058.80	14.11	265,869.37	6.193	78.20	737	91.50
751 - 775	116	30,381,159.94	11.12	261,906.55	6.189	77.03	762	93.02
776 - 800	64	17,650,118.44	6.46	275,783.10	6.039	74.56	786	93.12
801 - 825	9	2,805,184.00	1.03	311,687.11	6.299	74.27	806	100.00
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Geographical Distribution of Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG		WA LTV	WA FICO	IO % of
				Current Balance	Coupon			
Other	73	12,307,505.42	4.50	168,595.96	6.651	80.58	713	73.77
Arizona	33	6,497,209.34	2.38	196,885.13	6.552	79.70	725	91.84
California	380	139,854,300.16	51.19	368,037.63	6.169	74.14	702	94.38
Colorado	37	7,986,365.82	2.92	215,847.72	6.114	80.17	718	93.55
Florida	117	27,395,949.47	10.03	234,153.41	6.849	80.78	707	96.11
Georgia	191	32,676,636.04	11.96	171,081.86	6.269	79.94	705	94.34
Maryland	9	3,048,248.86	1.12	338,694.32	6.219	78.94	698	79.73
Nevada	36	8,762,679.85	3.21	243,407.77	6.288	79.16	713	94.05
New Jersey	45	15,592,556.87	5.71	346,501.26	6.810	75.45	692	82.87
New York	23	8,071,173.53	2.95	350,920.59	6.451	75.96	704	75.22
Virginia	16	5,501,237.05	2.01	343,827.32	6.293	79.39	696	86.03
Washington	24	5,527,020.41	2.02	230,292.52	6.363	82.00	714	95.66
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Margins of Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Margins	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG		WA LTV	WA FICO	IO % of
				Current Balance	Coupon			
2.000 - 2.499	712	187,327,838.55	68.56	263,100.90	6.327	76.98	707	91.60
2.500 - 2.999	155	48,176,222.10	17.63	310,814.34	6.429	75.99	693	92.95
3.000 - 3.499	80	25,155,639.09	9.21	314,445.49	6.203	76.33	697	90.26
3.500 - 3.999	34	12,035,118.00	4.40	353,974.06	6.294	76.05	708	100.00
4.000 - 4.499	2	294,315.08	0.11	147,157.54	7.666	80.00	680	N/A
5.000 - 5.499	1	231,750.00	0.08	231,750.00	6.875	75.00	713	100.00
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Next Rate Change Dates of Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Next Rate Change Dates	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG		WA LTV	WA FICO	IO % of
				Current Balance	Coupon			
9/1/2007	1	196,000.00	0.07	196,000.00	5.875	80.00	732	100.00
6/1/2010	2	303,400.00	0.11	151,700.00	5.875	51.24	762	100.00
7/1/2010	70	21,396,644.31	7.83	305,666.35	6.051	76.72	701	97.52
8/1/2010	189	52,549,032.34	19.23	278,037.21	6.130	77.23	703	93.62
9/1/2010	247	68,060,290.27	24.91	275,547.73	6.422	77.22	706	90.78
10/1/2010	275	79,202,513.30	28.99	288,009.14	6.365	76.36	702	89.92
11/1/2010	182	46,155,986.00	16.89	253,604.32	6.587	76.99	704	92.87

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	IO % of
6/1/2012	1	300,000.00	0.11	300,000.00	5.375	71.43	762	100.00
7/1/2012	6	1,850,000.00	0.68	308,333.33	5.614	63.14	738	100.00
8/1/2012	7	2,335,123.60	0.85	333,589.09	5.705	73.01	712	81.22
9/1/2012	4	871,893.00	0.32	217,973.25	6.274	69.22	663	100.00
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Maximum Mortgage Rates of Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	IO % of
9.500 - 9.999	6	2,966,355.00	1.09	494,392.50	4.796	67.73	707	100.00
10.000 - 10.499	33	9,659,259.01	3.54	292,704.82	5.288	74.98	739	88.17
10.500 - 10.999	250	77,183,938.68	28.25	308,735.75	5.762	72.87	713	95.69
11.000 - 11.499	242	67,237,935.58	24.61	277,842.71	6.215	76.77	704	90.60
11.500 - 11.999	267	73,691,456.00	26.97	275,997.96	6.647	78.61	698	94.12
12.000 - 12.499	115	25,714,733.71	9.41	223,606.38	7.138	80.44	690	86.35
12.500 - 12.999	51	13,344,950.35	4.88	261,665.69	7.560	81.32	688	80.23
13.000 - 13.499	16	2,823,717.38	1.03	176,482.34	8.207	86.11	687	84.87
13.500 - 13.999	4	598,537.11	0.22	149,634.28	8.687	93.61	704	69.70
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Minimum Mortgage Rates of Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	IO % of
2.000 - 2.499	712	187,327,838.55	68.56	263,100.90	6.327	76.98	707	91.60
2.500 - 2.999	153	47,312,222.10	17.32	309,230.21	6.431	75.92	692	92.83
3.000 - 3.499	80	25,155,639.09	9.21	314,445.49	6.203	76.33	697	90.26
3.500 - 3.999	34	12,035,118.00	4.40	353,974.06	6.294	76.05	708	100.00
4.000 - 4.499	2	294,315.08	0.11	147,157.54	7.666	80.00	680	N/A
5.000 - 5.499	1	231,750.00	0.08	231,750.00	6.875	75.00	713	100.00
6.000 - 6.499	1	480,000.00	0.18	480,000.00	6.125	80.00	792	100.00
6.500 - 6.999	1	384,000.00	0.14	384,000.00	6.500	80.00	674	100.00
Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Initial Periodic Rate Caps of Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Initial Periodic Rate Caps	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	IO % of
5	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99

Total:	984	273,220,882.82	100.00	277,663.50	6.334	76.70	704	91.99
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Subsequent Periodic Rate Caps of
Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Subsequent Periodic Rate Caps	Number of Loans	Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA		IO	
				Coupon	LTV	FICO	% of
1	984	273,220,882.82	6.334	76.70	704	91.99	
Total:	984	273,220,882.82	6.334	76.70	704	91.99	

M3 Breakeven CDR

Dimension	Assumptions							
	1	2	3	4	5	6	7	8
1 Variable Forward Rates	mkt	mkt	mkt-50bp	mkt-50bp	mkt+100	mkt+100	mkt+200	mkt+200
1 Prepayment	100 PPC	100 PPC	200 PPC	200 PPC	75 PPC	75 PPC	50 PPC	50 PPC
1 Fix/hybrid5+ ARM/hybrid<5	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC	100 PPC
2 OrigMDR	Solve For	Solve For	Solve For	Solve For	Solve For	Solve For	Solve For	Solve For
3 Severity	30%	30%	40%	30%	40%	30%	40%	40%
4 Delinquency	Force Trigger	Force Trigger	Force Trigger	Force Trigger	Force Trigger	Force Trigger	Force Trigger	Force Trigger
5 Calls	No Call	No Call	No Call	No Call	No Call	No Call	No Call	No Call
5 Liquidate	12 Mo Lag	12 Mo Lag	12 Mo Lag	12 Mo Lag	12 Mo Lag	12 Mo Lag	12 Mo Lag	12 Mo Lag
5 Servicer Advancing	None	None	None	None	None	None	None	None
Results								
WAL	17.33	18.07	11.17	11.63	21.42	22.17	25.98	26.55
BreakEven CDR	5.76	4.38	8.49	6.66	4.5	3.41	3.63	2.74
Collateral Loss %	5.69%	5.99%	5.38%	5.80%	5.44%	5.71%	5.67%	5.96%

Period	1MoL	6MoL	CMT 1YR
1	4.12	4.49	4.37
2	4.25482	4.60884	4.41996
3	4.39234	4.71198	4.47322
4	4.52727	4.79634	4.48382
5	4.64923	4.85961	4.49138
6	4.74781	4.90225	4.49894
7	4.81609	4.92727	4.5045
8	4.86165	4.9394	4.50991
9	4.88854	4.94213	4.51532
10	4.89928	4.9386	4.52197
11	4.89988	4.93181	4.52871
12	4.89489	4.92367	4.53544
13	4.88737	4.91545	4.52338
14	4.87773	4.90808	4.50998
15	4.8678	4.90217	4.49658
16	4.85937	4.89804	4.48449
17	4.852	4.89582	4.47249
18	4.84661	4.89586	4.46049
19	4.84405	4.89847	4.46069
20	4.84297	4.90368	4.46176
21	4.8435	4.91074	4.46283
22	4.84634	4.91855	4.47735
23	4.85224	4.92599	4.49284
24	4.86195	4.93277	4.50833
25	4.87465	4.93882	4.5193
26	4.88451	4.94413	4.52995
27	4.88939	4.94908	4.54061
28	4.89004	4.95424	4.5451
29	4.89211	4.96016	4.54916
30	4.89752	4.96707	4.55321
31	4.90585	4.97507	4.54974
32	4.91361	4.98413	4.54573
33	4.91971	4.99363	4.54171
34	4.92486	5.00277	4.5384
35	4.9327	5.0108	4.53513
36	4.94454	5.01756	4.53186
37	4.95908	5.02305	4.5352
38	4.96947	5.02741	4.539
39	4.97339	5.03134	4.54281
40	4.97202	5.03575	4.54897
41	4.97244	5.0414	4.55529
42	4.97683	5.04792	4.56162
43	4.98469	5.05461	4.56838
44	4.99252	5.06086	4.57518
45	4.99932	5.06652	4.58198
46	5.00519	5.07162	4.59218
47	5.01075	5.07619	4.60263
48	5.01618	5.08025	4.61308
49	5.02136	5.08385	4.62209
50	5.02579	5.08706	4.63099
51	5.02929	5.09001	4.6399
52	5.032	5.09285	4.64987
53	5.03462	5.09574	4.65991
54	5.03735	5.09869	4.66996
55	5.04021	5.10172	4.6774

56	5.04309	5.10482	4.68464
57	5.046	5.10801	4.69189
58	5.04895	5.11131	4.69608
59	5.05199	5.11473	4.70005
60	5.05513	5.1183	4.70402
61	5.05841	5.12201	4.70236
62	5.06181	5.12586	4.70029
63	5.06537	5.12987	4.69822
64	5.06907	5.13401	4.69721
65	5.07292	5.1383	4.69628
66	5.07692	5.1427	4.69535
67	5.08107	5.14723	4.69318
68	5.08533	5.15185	4.69093
69	5.08972	5.15658	4.68868
70	5.09421	5.16139	4.68814
71	5.0988	5.16628	4.68772
72	5.10348	5.17124	4.6873
73	5.10824	5.17626	4.68751
74	5.11307	5.18134	4.68776
75	5.11797	5.18647	4.68801
76	5.12292	5.19164	4.6899
77	5.12793	5.19685	4.69192
78	5.13298	5.2021	4.69393
79	5.13807	5.20737	4.69461
80	5.14319	5.21266	4.6952
81	5.14834	5.21798	4.69578
82	5.15352	5.2233	4.70008
83	5.15872	5.22863	4.70463
84	5.16393	5.23397	4.70919
85	5.16915	5.2393	4.70992
86	5.17438	5.24463	4.71038
87	5.1796	5.24995	4.71085
88	5.18482	5.25527	4.71168
89	5.19003	5.26057	4.72316
90	5.19524	5.26586	4.72951
91	5.20044	5.27114	4.7337
92	5.20562	5.2764	4.73773
93	5.2108	5.28163	4.74176
94	5.21596	5.28684	4.74988
95	5.2211	5.29201	4.7583
96	5.22621	5.29715	4.76671
97	5.2313	5.30224	4.77776
98	5.23635	5.3073	4.789
99	5.24135	5.31231	4.80024
100	5.24632	5.31727	4.81379
101	5.25124	5.3222	4.82752
102	5.25611	5.32708	4.84124
103	5.26095	5.33192	4.85407
104	5.26574	5.33672	4.86683
105	5.2705	5.34147	4.87959
106	5.27521	5.34618	4.89705
107	5.27989	5.35084	4.91485
108	5.28452	5.35544	4.93265
109	5.28911	5.36	4.94683
110	5.29364	5.36449	4.96074
111	5.29812	5.36894	4.97466
112	5.30254	5.37333	4.99419
113	5.30692	5.37767	5.01412

114	5.31123	5.38196	5.03405
115	5.3155	5.3862	5.04978
116	5.31971	5.39039	5.06521
117	5.32388	5.39453	5.08064
118	5.32801	5.39862	5.09399
119	5.33208	5.40265	5.10718
120	5.33611	5.40663	5.12038
121	5.34008	5.41055	5.12881
122	5.344	5.41441	5.1369
123	5.34787	5.41822	5.145
124	5.35167	5.42196	5.15438
125	5.35542	5.42565	5.16387
126	5.35911	5.42928	5.17335
127	5.36274	5.43284	5.1806
128	5.36632	5.43635	5.1877
129	5.36984	5.4398	5.1948
130	5.37329	5.44319	5.20515
131	5.37669	5.44651	5.21572
132	5.38003	5.44978	5.2263
133	5.38331	5.45299	5.23497
134	5.38654	5.45613	5.24351
135	5.3897	5.45922	5.25204
136	5.39281	5.46224	5.26057
137	5.39586	5.4652	5.2691
138	5.39884	5.4681	5.27763
139	5.40177	5.47093	5.2859
140	5.40463	5.4737	5.29415
141	5.40743	5.4764	5.30241
142	5.41017	5.47904	5.31066
143	5.41284	5.48162	5.31891
144	5.41546	5.48413	5.32717
145	5.41801	5.48658	5.33463
146	5.4205	5.48896	5.34204
147	5.42292	5.49128	5.34944
148	5.42527	5.49354	5.35685
149	5.42757	5.49574	5.36426
150	5.4298	5.49789	5.37166
151	5.43198	5.49998	5.37898
152	5.4341	5.50202	5.3863
153	5.43617	5.504	5.39361
154	5.43819	5.50592	5.40092
155	5.44015	5.50779	5.40824
156	5.44207	5.5096	5.41555
157	5.44393	5.51134	5.42225
158	5.44572	5.51302	5.42891
159	5.44746	5.51464	5.43557
160	5.44913	5.5162	5.44222
161	5.45074	5.51771	5.44887
162	5.45229	5.51916	5.45551
163	5.45378	5.52055	5.46154
164	5.45522	5.5219	5.46751
165	5.45661	5.5232	5.47349
166	5.45795	5.52444	5.47947
167	5.45924	5.52563	5.48544
168	5.46049	5.52677	5.49142
169	5.46168	5.52786	5.49593
170	5.46282	5.52889	5.50033
171	5.46391	5.52987	5.50473

172	5.46494	5.5308	5.50913
173	5.46592	5.53169	5.51353
174	5.46686	5.53253	5.51793
175	5.46774	5.53332	5.5221
176	5.46858	5.53407	5.52626
177	5.46937	5.53479	5.53043
178	5.47012	5.53547	5.53459
179	5.47084	5.53611	5.53875
180	5.47151	5.53672	5.54291
181	5.47216	5.53729	5.54603
182	5.47276	5.53783	5.54908
183	5.47334	5.53835	5.55213
184	5.47389	5.53883	5.55516
185	5.4744	5.53927	5.55819
186	5.47488	5.53969	5.56122
187	5.47534	5.54008	5.56316
188	5.47576	5.54044	5.56502
189	5.47616	5.54077	5.56688
190	5.47652	5.54106	5.56875
191	5.47685	5.54133	5.57061
192	5.47716	5.54156	5.57247
193	5.47743	5.54177	5.5721
194	5.47768	5.54194	5.57157
195	5.47789	5.54209	5.57104
196	5.47807	5.54222	5.5705
197	5.47823	5.54233	5.56997
198	5.47836	5.54242	5.56944
199	5.47847	5.5425	5.56891
200	5.47856	5.54257	5.56838
201	5.47864	5.54264	5.56785
202	5.47871	5.5427	5.56732
203	5.47877	5.54276	5.56678
204	5.47884	5.54282	5.56625
205	5.4789	5.54286	5.56555
206	5.47896	5.5429	5.56482
207	5.47901	5.54292	5.56409
208	5.47905	5.54292	5.56327
209	5.47908	5.54291	5.56244
210	5.4791	5.54288	5.56163
211	5.4791	5.54283	5.56077
212	5.47908	5.54276	5.55998
213	5.47905	5.54267	5.55913
214	5.47899	5.54255	5.55827
215	5.47891	5.54241	5.55742
216	5.47881	5.54225	5.55656
217	5.47868	5.54207	5.55571
218	5.47853	5.54187	5.55485
219	5.47837	5.54165	5.55400
220	5.47818	5.54141	5.55314
221	5.47797	5.54115	5.55229
222	5.47774	5.54087	5.55143
223	5.4775	5.54058	5.55058
224	5.47723	5.54026	5.54972
225	5.47696	5.53993	5.54887
226	5.47666	5.53958	5.54801
227	5.47635	5.53921	5.54715
228	5.47601	5.53882	5.54629
229	5.47566	5.5384	5.54543

230	5.47529	5.53796	5.39967
231	5.47489	5.53751	5.38745
232	5.47448	5.53702	5.37523
233	5.47404	5.53652	5.36302
234	5.47358	5.53599	5.3508
235	5.4731	5.53545	5.33859
236	5.4726	5.53488	5.32637
237	5.47207	5.53429	5.31415
238	5.47152	5.53368	5.30194
239	5.47096	5.53306	5.28972
240	5.47037	5.53242	5.27751
241	5.46977	5.53177	5.26286
242	5.46915	5.5311	5.24803
243	5.46851	5.53041	5.23321
244	5.46787	5.52971	5.21838
245	5.46721	5.529	5.20356
246	5.46653	5.52827	5.18874
247	5.46584	5.52752	5.17391
248	5.46514	5.52675	5.15909
249	5.46441	5.52597	5.14426
250	5.46368	5.52516	5.12944
251	5.46292	5.52434	5.11462
252	5.46214	5.5235	5.09979
253	5.46135	5.52264	5.08307
254	5.46053	5.52175	5.06622
255	5.4597	5.52085	5.04936
256	5.45885	5.51993	5.03251
257	5.45798	5.51899	5.01565
258	5.45709	5.51803	4.9988
259	5.45618	5.51705	4.98194
260	5.45525	5.51605	4.96509
261	5.4543	5.51503	4.94823
262	5.45333	5.51399	4.93138
263	5.45235	5.51293	4.91452
264	5.45134	5.51185	4.89767
265	5.45031	5.51075	4.87907
266	5.44927	5.50964	4.86035
267	5.44821	5.5085	4.84163
268	5.44712	5.50735	4.82291
269	5.44602	5.50617	4.80419
270	5.4449	5.50498	4.78547
271	5.44376	5.50376	4.76675
272	5.44261	5.50253	4.74803
273	5.44143	5.50128	4.72931
274	5.44023	5.50001	4.71059
275	5.43902	5.49873	4.69187
276	5.43779	5.49743	4.67315
277	5.43654	5.49613	4.65288
278	5.43527	5.49483	4.63251
279	5.434	5.49352	4.61213
280	5.43271	5.49222	4.59175
281	5.43143	5.49093	4.57137
282	5.43015	5.48965	4.551
283	5.42888	5.48838	4.53062
284	5.42762	5.48711	4.51024
285	5.42638	5.48585	4.48986
286	5.42514	5.48459	4.46948
287	5.42391	5.48333	4.44911

288	5.42268	5.48206	4.42873
289	5.42146	5.48079	4.40703
290	5.42022	5.47952	4.38525
291	5.41899	5.47823	4.36346
292	5.41775	5.47693	4.34167
293	5.4165	5.47563	4.31988
294	5.41524	5.47431	4.29809
295	5.41396	5.47297	4.2763
296	5.41268	5.47163	4.25451
297	5.41139	5.47027	4.23272
298	5.41008	5.46889	4.21093
299	5.40876	5.46751	4.18914
300	5.40742	5.46611	4.16736
301	5.40607	5.4647	4.14451
302	5.40471	5.46327	4.12159
303	5.40334	5.46183	4.09867
304	5.40195	5.46037	4.07576
305	5.40055	5.4589	4.05284
306	5.39913	5.45741	4.02992
307	5.3977	5.45591	4.007
308	5.39625	5.4544	3.98408
309	5.39479	5.45287	3.96116
310	5.39332	5.45132	3.93824
311	5.39183	5.44976	3.91533
312	5.39033	5.44819	3.89241
313	5.38881	5.4466	3.86872
314	5.38728	5.445	3.84499
315	5.38573	5.44339	3.82125
316	5.38417	5.44176	3.79752
317	5.3826	5.44014	3.77378
318	5.38101	5.43851	3.75004
319	5.37942	5.43688	3.72631
320	5.37782	5.43526	3.70257
321	5.37622	5.43364	3.67883
322	5.37463	5.43202	3.6551
323	5.37304	5.43042	3.63136
324	5.37146	5.42882	3.60762
325	5.36989	5.42722	3.58344
326	5.36833	5.42563	3.55922
327	5.36677	5.42403	3.535
328	5.36521	5.42244	3.51078
329	5.36366	5.42083	3.48656
330	5.3621	5.41923	3.46234
331	5.36054	5.41761	3.43812
332	5.35897	5.41599	3.4139
333	5.3574	5.41436	3.38968
334	5.35581	5.41272	3.36546
335	5.35422	5.41107	3.34124
336	5.35263	5.40941	3.31702
337	5.35102	5.40774	3.29268
338	5.3494	5.40606	3.26832
339	5.34777	5.40437	3.24397
340	5.34614	5.40266	3.21962
341	5.34449	5.40095	3.19526
342	5.34283	5.39923	3.17091
343	5.34116	5.39749	3.14656
344	5.33948	5.39575	3.1222
345	5.33779	5.394	3.09785

346	5.33609	5.39223	3.07349
347	5.33438	5.39044	3.04914
348	5.33266	5.38865	3.02479
349	5.33093	5.38686	3.02316
350	5.32919	5.38508	3.02316
351	5.32741	5.38327	3.02316
352	5.32562	5.3814	3.02316
353	5.32387	5.37947	3.02316
354	5.32216	5.37757	3.02316
355	5.32046	5.37584	3.02316
356	5.31857	5.37441	3.02316
357	5.31646	5.37346	3.02316
358	5.31429	5.37316	3.02316
359	5.31274	5.37368	3.02316
360	5.312	5.37504	3.02316

Loan-to-Value Ratios of Mortgage Loans

Collateral as of date: Tue, Nov 1, 2005

LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	WA			IO % of
				Coupon	LTV	FICO	
25.01 - 30.00	2	1,599,283.68	0.34	5.457	28.40	779	60.96
30.01 - 35.00	3	1,597,500.00	0.34	5.338	33.16	779	100.00
35.01 - 40.00	1	180,000.00	0.04	6.000	39.13	769	N/A
40.01 - 45.00	4	1,871,516.98	0.40	5.522	42.97	758	58.03
45.01 - 50.00	3	1,979,730.54	0.43	5.391	48.42	736	N/A
50.01 - 55.00	7	4,989,726.25	1.07	5.953	52.13	751	52.57
55.01 - 60.00	15	9,148,722.22	1.97	5.738	58.24	755	86.28
60.01 - 65.00	20	10,502,541.58	2.26	5.938	64.33	719	73.21
65.01 - 70.00	91	29,214,132.24	6.28	6.421	69.46	706	89.16
70.01 - 75.00	50	18,688,724.85	4.02	6.431	73.82	710	90.61
75.01 - 80.00	1,334	384,179,969.75	82.60	6.289	79.89	704	88.77
80.01 - 85.00	2	631,150.00	0.14	6.552	81.16	627	55.73
85.01 - 90.00	2	540,805.40	0.12	7.741	88.17	646	N/A
Total:	1,534	465,123,803.49	100.00	6.269	77.29	707	87.34

Document Type of Mortgage Loans

Collateral as of date: Tue, Nov 1, 2005

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	WA			IO % of
				Coupon	LTV	FICO	
Full Doc	344	86,043,532.36	18.50	6.041	76.66	717	84.32
No Income, No Asset	24	8,826,342.12	1.90	6.063	62.47	738	60.40
No Ratio	221	67,303,411.55	14.47	6.389	76.72	704	86.91
Stated Income, Stated Asset	230	69,549,432.72	14.95	6.406	77.90	697	80.30
Stated Income, Verified Asset	715	233,401,084.74	50.18	6.286	78.06	705	91.69
Total:	1,534	465,123,803.49	100.00	6.269	77.29	707	87.34

Fico Scores of Mortgage Loans

Collateral as of date: Tue, N/A/ 1, 2005

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	WA			IO % of
				Coupon	LTV	FICO	
576 - 600	2	282,015.65	0.06	7.289	79.99	597	74.62
601 - 625	36	8,570,166.85	1.84	6.727	78.58	620	71.27
626 - 650	126	36,053,960.98	7.75	6.685	79.56	638	90.84
651 - 675	291	82,560,897.86	17.75	6.441	78.69	664	84.45
676 - 700	311	94,496,600.24	20.32	6.271	78.39	687	88.95
701 - 725	268	82,678,292.23	17.78	6.240	77.50	712	88.11
726 - 750	217	68,212,833.47	14.67	6.128	76.85	738	91.44
751 - 775	177	54,881,936.40	11.80	6.158	76.10	761	88.18
776 - 800	90	32,254,128.74	6.93	5.798	70.07	785	78.20
801 - 825	16	5,132,971.07	1.10	6.224	76.58	808	88.74
Total:	1,534	465,123,803.49	100.00	6.269	77.29	707	87.34

Fully Combined Loan-to-Value Ratios of Mortgage Loans Collateral as of date: Tue, Nov 1, 2005

Fully Combined LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	IO % of
35.01 - 40.00	1	975,000.00	0.21	975,000.00	5.750	28.68	781	100.00
40.01 - 45.00	2	983,933.68	0.21	491,966.84	5.320	29.17	767	36.55
45.01 - 50.00	2	761,516.98	0.16	380,758.49	5.295	37.59	793	47.27
50.01 - 55.00	3	1,483,053.57	0.32	494,351.19	5.204	38.05	759	59.19
55.01 - 60.00	3	2,224,405.95	0.48	741,468.65	6.158	52.71	776	24.55
60.01 - 65.00	7	3,773,699.48	0.81	539,099.93	5.578	48.56	757	50.53
65.01 - 70.00	8	6,541,881.61	1.41	817,735.20	5.554	59.45	748	66.99
70.01 - 75.00	4	1,479,081.26	0.32	369,770.32	6.268	63.20	731	77.39
75.01 - 80.00	27	19,794,262.37	4.26	733,120.83	6.307	67.19	728	89.03
80.01 - 85.00	19	11,806,359.18	2.54	621,387.33	6.176	70.55	718	91.79
85.01 - 90.00	180	59,214,135.98	12.73	328,967.42	6.311	77.57	704	82.55
90.01 - 95.00	307	83,860,742.87	18.03	273,182.03	6.514	78.63	696	83.70
95.01 - 100.00	971	272,225,730.86	58.53	280,356.06	6.228	79.61	705	91.16
Total:	1534	465,123,803.49	100.00	303,209.78	6.269	77.29	707	87.34

Document Type of Mortgage Loans Collateral as of date: Tue, Nov 1, 2005

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	IO % of
Full Doc	344	86,043,532.36	18.50	250,126.55	6.041	76.66	717	84.32
No Income, No Asset	24	8,826,342.12	1.90	367,784.26	6.063	62.47	738	60.40
No Ratio	221	67,303,411.55	14.47	304,540.32	6.389	76.72	704	86.91
Stated Income, Stated Asset	230	69,549,432.72	14.95	302,388.84	6.406	77.90	697	80.30
Stated Income, Verified Asset	715	233,401,084.74	50.18	326,435.08	6.286	78.06	705	91.69
Total:	1,534	465,123,803.49	100.00	303,209.78	6.269	77.29	707	87.34

Fico Scores of Mortgage Loans Collateral as of date: Tue, N/Av 1, 2005

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	IO % of
576 - 600	2	282,015.65	0.06	141,007.83	7.289	79.99	597	74.62
601 - 625	36	8,570,166.85	1.84	238,060.19	6.727	78.58	620	71.27
626 - 650	126	36,053,960.98	7.75	286,142.55	6.685	79.56	638	90.84
651 - 675	291	82,560,897.86	17.75	283,714.43	6.441	78.69	664	84.45
676 - 700	311	94,496,600.24	20.32	303,847.59	6.271	78.39	687	88.95
701 - 725	268	82,678,292.23	17.78	308,501.09	6.240	77.50	712	88.11
726 - 750	217	68,212,833.47	14.67	314,344.85	6.128	76.85	738	91.44
751 - 775	177	54,881,936.40	11.80	310,087.44	6.158	76.10	761	88.18
776 - 800	90	32,254,128.74	6.93	358,379.21	5.798	70.07	785	78.20
801 - 825	16	5,132,971.07	1.10	320,810.69	6.224	76.58	808	88.74
Total:	1,534	465,123,803.49	100.00	303,209.78	6.269	77.29	707	87.34

Hernandez, Kathleen R.

From: Ebner, Kathryn [FI]
Sent: Tuesday, November 08, 2005 1:51 PM
To: 'Sharmeen.Khan@ubs.com'
Subject: RE: opmac 05-5 co pkg



Citi Disclaimer
Final.pdf (10 ...

Please let me know if you need anything else.

WA orig term
All = 358
Grp1 = 358
Grp2 = 355

WA months to next rate change
All = 41
Group1 = 41 (includes all arms and some fix)
Group2 = 0 (all fix)

Kathryn Ebner
Citigroup Global Markets
Mortgage Finance
390 Greenwich St, 6th Fl.
New York, NY 10013
T: 212.723.6879
F: 212.723.8604
kathryn.ebner@citigroup.com

-----Original Message-----

From: Sharmeen.Khan@ubs.com [mailto:Sharmeen.Khan@ubs.com]
Sent: Tuesday, November 08, 2005 12:37 PM
To: Defelice, Perry [FI]
Cc: Ebner, Kathryn [FI]; Aggarwal, Neil [FI]; Katz, Joel [FI]
Subject: RE: opmac 05-5 co pkg

Hello Perry:

What are the WA original term and WA next months to adjustment for the aggregate pool, group 1 and group 2?

Thanks much.

Regards,

Sharmeen Khan
Asset Backed Securitization

UBS Investment Bank
1285 Ave of the Americas
New York, NY 10019.
Phone: (212) 713 6252
Fax: (212) 713 2080

-----Original Message-----

From: Defelice, Perry [FI] [mailto:perry.defelice@citigroup.com]
Sent: Tuesday, November 08, 2005 11:05 AM
To: Khan, Sharmeen; Zentz, Michael; Fitzsimonds, Patrick

TERMSHEET assumptions
 ARM 40 CPR
 FIX 10 CPR
 shown to call

	g1_atc	g2_atc	sub_atc
1	4.43	6.11	4.69
2	4.92	6.11	5.15
3	4.91	6.11	5.15
4	5.00	6.11	5.36
5	4.92	6.11	5.15
6	4.94	6.11	5.21
7	4.91	6.11	5.14
8	4.93	6.11	5.21
9	4.90	6.11	5.14
10	4.90	6.11	5.13
11	4.92	6.11	5.20
12	4.89	6.11	5.13
13	4.91	6.11	5.19
14	4.88	6.11	5.12
15	4.88	6.11	5.12
16	4.95	6.11	5.33
17	4.87	6.11	5.11
18	4.89	6.11	5.17
19	4.86	6.11	5.11
20	4.89	6.11	5.18
21	4.87	6.11	5.11
22	4.88	6.11	5.12
23	4.96	6.11	5.23
24	5.66	6.11	5.72
25	5.76	6.11	5.84
26	5.65	6.11	5.71
27	5.64	6.11	5.70
28	5.85	6.11	5.96
29	5.62	6.11	5.69
30	5.74	6.11	5.83
31	5.62	6.11	5.69
32	5.72	6.11	5.81
33	5.61	6.11	5.68
34	5.60	6.11	5.67
35	5.70	6.11	5.80
36	5.64	6.11	5.71
37	5.75	6.11	5.84
38	5.63	6.11	5.71
39	5.61	6.11	5.72
40	5.99	6.11	6.19
41	5.59	6.11	5.72
42	5.70	6.11	5.88
43	5.58	6.11	5.72
44	5.69	6.11	5.87
45	5.56	6.11	5.72
46	5.55	6.11	5.71
47	5.66	6.11	5.86
48	5.53	6.11	5.70
49	5.64	6.11	5.86
50	5.51	6.11	5.70
51	5.50	6.11	5.69
52	5.88	6.11	6.20
53	5.48	6.11	5.68
54	5.59	6.11	5.84
55	5.46	6.11	5.68
56	5.57	6.11	5.83
57	5.44	6.11	5.67
58	5.45	6.11	5.68
59	5.73	6.11	5.92
60	5.59	6.11	5.75
61	5.73	6.11	5.92
62	5.57	6.11	5.74
63	5.55	6.11	5.74
64	6.02	6.11	6.29
65	5.53	6.11	5.73
66	5.66	6.11	5.90
67	5.50	6.11	5.72
68	5.64	6.11	5.89
69	5.48	6.11	5.71
70	5.47	6.11	5.70

71	5.60	6.11	5.87
72	5.44	6.11	5.69
73	5.58	6.11	5.86
74	5.42	6.11	5.68
75	5.41	6.11	5.68
76	5.71	6.11	6.04
77	5.39	6.11	5.67
78	5.53	6.11	5.84
79	5.37	6.11	5.67
80	5.51	6.11	5.84
81	5.35	6.11	5.66
82	5.34	6.11	5.66
83	5.48	6.11	5.83
84	5.33	6.11	5.65
85	5.47	6.11	5.83
86	5.31	6.11	5.65
87	5.30	6.11	5.64
88	5.77	6.11	6.21
89	5.28	6.11	5.64
90	5.43	6.11	5.81
91	5.27	6.11	5.63
92	5.41	6.11	5.81
93	5.25	6.11	5.63
94	5.25	6.11	5.63
95	5.39	6.11	5.80
96	5.23	6.11	5.62
97	5.38	6.11	5.80
98	5.22	6.11	5.62
99	5.22	6.11	5.62
100	5.69	6.11	6.19
101	5.20	6.11	5.62
102	5.35	6.11	5.79
103	5.19	6.11	5.61
104	5.34	6.11	5.79
105	5.31	6.11	5.66
106	5.30	6.11	5.66
107	5.47	6.11	5.84
108	5.29	6.11	5.65
109	5.46	6.11	5.84
110	5.28	6.11	5.65
111	5.27	6.11	5.65
112	5.83	6.11	6.25
113	5.26	6.11	5.65
114	5.43	6.11	5.83
115	5.25	6.11	5.64
116	5.42	6.11	5.83
117	5.24	6.11	5.64
118	5.23	6.11	5.64
119	5.40	6.11	5.82
120	5.22	6.11	5.63
121	5.39	6.11	5.82
122	5.22	6.11	5.63
123	5.21	6.11	5.63
124	5.57	6.11	6.02
125	5.20	6.11	5.63
126	5.37	6.11	5.82
127	5.20	6.11	5.63
128	5.37	6.11	5.81
129	5.19	6.11	5.63
130	5.19	6.11	5.62
131	5.36	6.11	5.81
132	5.18	6.11	5.62
133	5.35	6.11	5.81
134	5.17	6.11	5.62
135	5.17	6.11	5.62
136	5.72	6.11	6.22
137	5.17	6.11	5.62
138	5.34	6.11	5.81
139	5.16	6.11	5.62
140	5.33	6.11	5.80

Fully Combined Loan-to-Value Ratios of
Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Fully Combined LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG Current Balance	WA Coupon	WA LTV	WA FICO	ID % of
0.01 - 25.00	19	\$2,968,655.73	0.3	156,245.04	5.919	19.865	731	60.33
25.01 - 30.00	16	\$2,924,354.88	0.29	182,772.18	5.968	28.226	666	25.61
30.01 - 35.00	24	\$5,507,659.90	0.55	229,485.83	5.688	32.838	713	41.68
35.01 - 40.00	41	\$11,788,480.80	1.19	287,523.92	5.616	37.147	717	65.66
40.01 - 45.00	35	\$8,693,709.32	0.88	248,391.69	5.886	41.453	715	44.46
45.01 - 50.00	73	\$20,799,929.39	2.09	284,930.54	5.813	47.629	704	63.84
50.01 - 55.00	95	\$28,782,060.43	2.9	302,969.06	5.786	51.794	715	56.79
55.01 - 60.00	149	\$55,559,945.19	5.59	372,885.54	5.81	57.902	718	62.52
60.01 - 65.00	180	\$69,196,498.42	6.97	384,424.99	5.799	62.802	708	59.76
65.01 - 70.00	129	\$47,351,748.31	4.77	367,067.82	5.933	67.345	707	57.47
70.01 - 75.00	97	\$32,259,337.17	3.25	332,570.49	6.15	72.88	698	61.78
75.01 - 80.00	519	\$180,277,697.07	18.15	347,355.87	6.218	78.123	701	67.77
80.01 - 85.00	79	\$28,885,365.34	2.91	365,637.54	6.458	78.588	673	62.36
85.01 - 90.00	361	\$105,293,870.67	10.6	291,672.77	6.543	82.842	687	70.08
90.01 - 95.00	431	\$110,684,217.62	11.14	258,807.93	6.656	82.556	696	80.18
95.01 - 100.00	1,022	\$282,198,317.96	28.41	276,123.60	6.244	80.329	706	90.06
Total:	3,270	\$993,171,848.20	100	303,722.28	6.212	74.094	702	73.12

FWDS-100

	g1_afc
1	3.44
2	4.08
3	4.22
4	4.46
5	4.50
6	4.64
7	4.68
8	4.77
9	4.77
10	4.79
11	4.85
12	4.82
13	4.87
14	4.83
15	4.83
16	5.02
17	4.85
18	4.92
19	4.87
20	4.94
21	4.89
22	4.91
23	5.02
24	5.66
25	5.80
26	5.68
27	5.68
28	5.96
29	5.69
30	5.84
31	5.71
32	5.85
33	5.72
34	5.73
35	5.87
36	5.81
37	5.96
38	5.82
39	5.83
40	6.29
41	5.83
42	5.99
43	5.84
44	5.99
45	5.85
46	5.85
47	6.00
48	5.86
49	6.01
50	5.86
51	5.86
52	6.35
53	5.86
54	6.02

FWDS-200

	g1_afc
	2.45
	3.10
	3.24
	3.48
	3.52
	3.67
	3.72
	3.82
	3.83
	3.87
	3.94
	3.92
	3.99
	3.97
	3.99
	4.18
	4.03
	4.11
	4.07
	4.16
	4.12
	4.15
	4.22
	4.84
	4.97
	4.87
	4.88
	5.14
	4.91
	5.05
	4.94
	5.07
	4.96
	4.97
	5.10
	5.05
	5.20
	5.08
	5.08
	5.52
	5.10
	5.25
	5.12
	5.26
	5.14
	5.14
	5.29
	5.17
	5.31
	5.18
	5.18
	5.64
	5.19
	5.34

TERMSHEET assumptions
shown to call
FWD rates, as indicated

55	5.87	5.21
56	6.02	5.35
57	5.87	5.21
58	5.89	5.21
59	6.14	5.39
60	5.99	5.16
61	6.16	5.31
62	5.99	5.16
63	5.98	5.16
64	6.54	5.65
65	5.98	5.16
66	6.16	5.32
67	5.98	5.17
68	6.15	5.32
69	5.98	5.17
70	5.97	5.17
71	6.15	5.33
72	5.98	5.18
73	6.15	5.34
74	5.98	5.18
75	5.97	5.18
76	6.33	5.50
77	5.97	5.19
78	6.15	5.35
79	5.97	5.20
80	6.14	5.35
81	5.97	5.20
82	5.97	5.20
83	6.15	5.36
84	5.98	5.21
85	6.15	5.37
86	5.97	5.21
87	5.97	5.21
88	6.52	5.71
89	5.97	5.22
90	6.15	5.38
91	5.97	5.23
92	6.14	5.38
93	5.96	5.22
94	5.96	5.22
95	6.14	5.39
96	5.97	5.24
97	6.14	5.39
98	5.96	5.24
99	5.96	5.24
100	6.51	5.74
101	5.95	5.24
102	6.13	5.41
103	5.95	5.25
104	6.12	5.40

Fully Combined Loan-to-Value Ratios of
Mortgage Loans
Collateral as of date: Tue, Nov 1, 2005

Fully Combined LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date
0.01 - 25.00	14	\$1,991,741.61	0.26
25.01 - 30.00	9	\$1,906,615.86	0.25
30.01 - 35.00	14	\$3,604,567.81	0.47
35.01 - 40.00	31	\$9,468,253.30	1.25
40.01 - 45.00	21	\$5,335,431.88	0.7
45.01 - 50.00	43	\$13,300,491.05	1.75
50.01 - 55.00	62	\$21,416,430.59	2.82
55.01 - 60.00	92	\$36,737,958.66	4.83
60.01 - 65.00	127	\$51,880,915.32	6.82
65.01 - 70.00	88	\$32,958,435.69	4.34
70.01 - 75.00	65	\$21,061,201.45	2.77
75.01 - 80.00	370	\$132,287,121.65	17.4
80.01 - 85.00	63	\$21,844,842.11	2.87
85.01 - 90.00	274	\$81,295,643.41	10.69
90.01 - 95.00	328	\$86,262,382.51	11.35
95.01 - 100.00	832	\$238,878,159.63	31.42
Total:	2,433	\$760,230,192.53	100

AVG	WA	WA	WA	WA	IO
Current Balance	Coupon	LTV	FICO	% of	
142,267.26	5.808	21.649	712	48.15	
211,846.21	5.74	28.719	667	18.04	
257,469.13	5.404	32.99	725	56.47	
305,427.53	5.509	37.074	722	68.2	
254,068.18	5.697	41.452	730	56.19	
309,313.75	5.534	47.479	717	69.88	
345,426.30	5.644	51.652	717	63.09	
399,325.64	5.613	58.003	721	68.06	
408,511.14	5.637	62.912	710	61.87	
374,527.68	5.785	67.051	703	65.94	
324,018.48	6.094	73.276	693	64.03	
357,532.76	6.139	78.106	702	75.45	
346,743.53	6.48	79.909	669	65.37	
296,699.43	6.548	82.754	683	72.71	
262,995.07	6.643	82.036	694	84.84	
287,113.17	6.199	79.994	704	93.25	
312,466.17	6.152	74.538	701	78.54	

Issue Abbrev: hmac05.5

Indicative			
Current Balance:	16,884,000.00	First Payment:	12/25/2005
Initial Coupon:	4.500	Dated Date:	11/22/2005

Class Name:	m1	m2	m3	m4	m5	m6	m7	m8	m9	m10
BE Type:	1st Prin Loss	1st Prin Loss	1st Prin Loss	1st Prin Loss	1st Prin Loss	1st Prin Loss	1st Prin Loss	1st Prin Loss	1st Prin Loss	1st Prin Loss
BE Rounding:	1	1	1	1	1	1	1	1	1	1
Settlement:	11/22/2005	11/22/2005	11/22/2005	11/22/2005	11/22/2005	11/22/2005	11/22/2005	11/22/2005	11/22/2005	11/22/2005
Price:	100	100	100	100	100	100	100	100	100	100
Combined Prepay:	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Stepdown:	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL	FAIL
Call:	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Coupon History:	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Indexes										
Index Shift(bp):	0	0	0	0	0	0	0	0	0	0
LIB1:	forward	forward	forward	forward	forward	forward	forward	forward	forward	forward
LIB3:	2	2	2	2	2	2	2	2	2	2
LIB6:	forward	forward	forward	forward	forward	forward	forward	forward	forward	forward
LIB1Y:	2	2	2	2	2	2	2	2	2	2
TSY3M:	2	2	2	2	2	2	2	2	2	2
TSY1:	forward	forward	forward	forward	forward	forward	forward	forward	forward	forward
TSY3:	2	2	2	2	2	2	2	2	2	2
TSY5:	2	2	2	2	2	2	2	2	2	2
TSY6:	2	2	2	2	2	2	2	2	2	2
COF:	2	2	2	2	2	2	2	2	2	2
PRM:	2	2	2	2	2	2	2	2	2	2
CD6:	2	2	2	2	2	2	2	2	2	2

Group Scenario										
Group Name:	G_ARM	G_ARM	G_ARM	G_ARM	G_ARM	G_ARM	G_ARM	G_ARM	G_ARM	G_ARM
Prepay Type:	PPV	PPV	PPV	PPV	PPV	PPV	PPV	PPV	PPV	PPV
PPV Name:										
Prepay Rate:	100	100	100	100	100	100	100	100	100	100
Default Mode:	CDR	CDR	CDR	CDR	CDR	CDR	CDR	CDR	CDR	CDR
Default Curve Name:										
Default Curve Type:										
Loss Severity:	40	40	40	40	40	40	40	40	40	40
Recovery Delay:	12	12	12	12	12	12	12	12	12	12
P&I Advancing:	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Loss Advance Rate:	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Default on Orig Balance:	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Group Name:	G_FIX	G_FIX	G_FIX	G_FIX	G_FIX	G_FIX	G_FIX	G_FIX	G_FIX	G_FIX
Prepay Type:	PPV	PPV	PPV	PPV	PPV	PPV	PPV	PPV	PPV	PPV
PPV Name:										
Prepay Rate:	100	100	100	100	100	100	100	100	100	100
Default Mode:	CDR	CDR	CDR	CDR	CDR	CDR	CDR	CDR	CDR	CDR
Default Curve Name:										
Default Curve Type:										
Loss Severity:	40	40	40	40	40	40	40	40	40	40
Recovery Delay:	12	12	12	12	12	12	12	12	12	12
P&I Advancing:	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Loss Advance Rate:	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Default on Orig Balance:	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO

BE Results:												
CLASS_NAME	M-1	M-2	M-3	M-4	M-5	M-6	M-7	M-8	M-9	M-10		
BREAKEVEN_RATE		7	5.8	5	4.3	3.8	3.3	2.9	2.6	2.2	1.9	
WAL		14.73	15.9757034	17.54605683	17.63570242	18.63553645	18.8469782	19.39013261	21.10124501	20.2912988	20.69985497	
PRICE		100	100	100	100	100	100	100	100	100	100	
YIELD		5.815833521	5.858882847	5.920536919	6.00653959	6.046693859	6.079446718	6.431919521	6.565378111	6.733976062	6.560384368	
MOD_DURATION		9.563886071	10.24332819	10.77901537	10.76288471	11.05066742	11.08805545	10.81553297	11.0252483	10.85065723	10.91226871	
MAC_DURATION		9.841995917	10.54340049	11.09810316	11.08612318	11.38476744	11.42304087	11.16335616	11.38717292	11.00926358	11.27023276	
CONVEXITY		1.202152541	1.408311762	1.588726233	1.582822266	1.691630202	1.70828923	1.673764238	1.801060578	1.678121756	1.764002846	
DISCOUNT_MARGIN		56.73647537	58.45380429	62.59092735	70.75922794	73.69425596	76.67099919	110.6434663	122.5865148	139.4934007	122.2793548	
EFFECTIVE_RESET		64.89554382	66.67512081	70.91123283	79.19039955	82.18298695	85.20595048	119.6614075	131.7997125	148.9363081	131.4816796	
DV01		0.095638661	0.102433282	0.107790154	0.107628847	0.110506674	0.110860554	0.10815533	0.110252483	0.106506572	0.109122887	
ACCRUED_INTEREST		0	0	0	0	0	0	0	0	0	0	
PROCEEDS		16884000	12911000	9435000	7449000	6458000	5959000	4966000	4966000	4966000	6455000	
PRINCIPAL_LOSS		9.52423E-09	8.11087E-09	5.7953E-09	3.87081E-09	3.35785E-09	3.78714E-09	2.82671E-09	4.43197E-09	3.40515E-09	5.99721E-09	
PRINCIPAL_LOSS_PCT		5.6E-14	6.3E-14	6.1E-14	5.2E-14	5.2E-14	6.4E-14	5.7E-14	8.9E-14	6.9E-14	9.3E-14	
PRINCIPAL_WINDOW		142-241	158-289	175-326	184-264	194-283	199-275	208-275	217-353	215-294	212-342	
PRINCIPAL_MONTHS		100	132	152	81	90	77	68	137	80	131	
CASHFLOW_WINDOW		1-241	1-289	1-326	1-264	1-283	1-275	1-275	1-353	1-294	1-343	
CASHFLOW_PERIODS		241	289	326	264	283	275	275	353	294	343	
COLLATERAL_LOSS		87532584.58	75774854.28	66774381.02	58565195.06	52499589.06	46257238.47	41130754.87	37205732.4	31861893.65	27768803.3	
COLLATERAL_LOSS_PCT		8.92	7.629581368	6.72334613	5.89678364	5.286052878	4.657526143	4.141353276	3.746152538	3.208094722	2.795951512	

g1_afc

TERMSHEET assumptions
PPV 50, LIBORS @ 20
shown to call

1	22.14
2	21.22
3	21.09
4	19.00
5	20.73
6	19.88
7	20.23
8	19.33
9	19.60
10	19.23
11	18.29
12	18.43
13	17.52
14	17.65
15	17.28
16	15.51
17	16.59
18	15.81
19	15.93
20	15.20
21	15.32
22	15.05
23	14.56
24	12.62
25	12.23
26	12.32
27	12.17
28	11.60
29	11.96
30	11.91
31	11.98
32	11.66
33	11.73
34	11.63
35	11.43
36	11.64
37	11.38
38	11.44
39	11.35
40	10.81
41	11.23
42	11.32
43	11.38
44	11.16
45	11.21
46	11.14
47	10.95
48	11.03
49	10.84
50	10.89
51	10.82
52	10.42
53	10.70
54	10.54
55	10.59
56	10.43
57	10.53
58	10.59
59	10.67
60	11.25
61	11.16
62	11.19
63	11.17
64	10.98
65	11.13
66	11.04
67	11.07
68	11.00
69	11.03
70	11.00
71	10.93
72	10.96
73	10.88
74	10.91
75	10.89

76	10.77
77	10.84
78	10.77
79	10.80
80	10.73
81	10.76
82	10.76
83	10.70
84	10.74
85	10.68
86	10.71
87	10.69
88	10.55
89	10.65
90	10.59
91	10.61
92	10.55
93	10.57
94	10.55
95	10.50
96	10.52
97	10.46
98	10.48
99	10.46
100	10.35
101	10.43
102	10.38
103	10.39
104	10.35
105	9.65
106	9.64
107	9.64
108	9.63
109	9.63
110	9.62
111	9.61
112	9.61
113	9.60
114	9.60
115	9.59
116	9.58
117	9.58
118	9.57
119	9.57
120	9.58
121	9.58
122	9.57
123	9.57
124	9.56
125	9.55
126	9.55
127	9.54
128	9.54
129	9.53
130	9.53
131	9.52
132	9.52
133	9.51
134	9.51
135	9.50
136	9.50
137	9.49
138	9.49
139	9.48
140	9.48
141	9.47
142	9.46
143	9.46
144	9.45
145	9.45
146	9.44
147	9.44
148	9.43
149	9.43
150	9.42
151	9.42
152	9.41
153	9.41

154	9.40
155	9.40
156	9.39
157	9.39
158	9.38
159	9.38
160	9.37
161	9.36
162	9.36
163	9.35
164	9.35
165	9.34
166	9.34
167	9.33
168	9.33
169	9.32
170	9.32
171	9.31
172	9.31
173	9.30
174	9.30
175	9.29
176	9.29
177	9.28
178	9.28
179	9.27
180	9.27
181	9.26
182	9.26
183	9.25
184	9.24
185	9.24
186	9.23
187	9.23
188	9.22
189	9.22
190	9.21
191	9.20
192	9.20
193	9.19
194	9.19
195	9.18
196	9.18
197	9.17

**Opteum 2005-5 OVER 80
LTV STRAT**

LTV	Current Balance	% of Pool	% of Loans with MI
80.34 - 85.00	17,710,156.16	1.78	0.28
85.01 - 90.00	46,620,540.09	4.69	1.53
90.01 - 95.00	26,979,294.78	2.72	2.02
95.01 - 100.00	9,816,767.37	0.99	0.99
WtAvg 91.02	101,126,758.40	10.18	4.82

ZIP	COUNT	COUNT %	WEIGHT AMT	WEIGHT %
30349	24	2.98%	3,807,345.66	1.80%
92130	3	0.37%	3,069,329.79	1.45%
32459	3	0.37%	2,595,000.00	1.23%
89178	11	1.36%	2,223,843.12	1.05%
95762	4	0.50%	2,174,106.00	1.03%
08872	5	0.62%	2,117,078.84	1.00%
34653	12	1.49%	2,113,283.00	1.00%
92677	3	0.37%	2,113,200.00	1.00%
30068	2	0.25%	1,906,000.00	0.90%
30517	11	1.36%	1,898,100.00	0.90%
92555	6	0.74%	1,903,289.00	0.90%
30114	12	1.49%	1,885,278.00	0.89%
30188	12	1.49%	1,823,919.16	0.86%
92679	2	0.25%	1,765,000.00	0.84%
30097	5	0.62%	1,748,216.91	0.83%
30291	14	1.74%	1,740,006.66	0.82%
94534	3	0.37%	1,673,710.00	0.79%
92584	5	0.62%	1,640,652.54	0.78%
89149	5	0.62%	1,569,203.00	0.74%
91301	2	0.25%	1,565,700.91	0.74%
33647	2	0.25%	1,524,000.00	0.72%
80016	5	0.62%	1,525,591.82	0.72%
92688	3	0.37%	1,531,000.00	0.72%
30052	9	1.12%	1,507,324.92	0.71%
30213	11	1.36%	1,505,876.00	0.71%
30265	10	1.24%	1,501,851.46	0.71%
92532	4	0.50%	1,496,610.50	0.71%
92705	2	0.25%	1,507,208.89	0.71%
92009	2	0.25%	1,408,800.00	0.67%
30281	5	0.62%	1,386,740.00	0.66%
30319	3	0.37%	1,348,000.00	0.64%
33543	9	1.12%	1,339,028.00	0.63%
30041	4	0.50%	1,254,407.73	0.59%
30157	6	0.74%	1,200,074.97	0.57%
92657	1	0.12%	1,200,000.00	0.57%
94028	1	0.12%	1,199,057.00	0.57%
95835	4	0.50%	1,209,700.00	0.57%
30045	6	0.74%	1,191,500.00	0.56%
30331	7	0.87%	1,157,207.85	0.55%
30043	8	0.99%	1,145,550.00	0.54%
30141	9	1.12%	1,141,516.40	0.54%
33705	3	0.37%	1,096,250.00	0.52%
92673	2	0.25%	1,090,000.00	0.52%
30022	3	0.37%	1,069,400.00	0.51%
85242	7	0.87%	1,085,302.00	0.51%
89107	2	0.25%	1,066,350.00	0.50%
22026	2	0.25%	1,032,000.00	0.49%
30024	5	0.62%	1,028,996.72	0.49%
30127	5	0.62%	982,500.00	0.47%
89015	5	0.62%	991,380.33	0.47%
33569	6	0.74%	969,400.00	0.46%
80108	3	0.37%	981,380.00	0.46%
89128	3	0.37%	965,714.25	0.46%
92270	3	0.37%	943,400.00	0.45%
90274	2	0.25%	926,530.80	0.44%
95219	2	0.25%	935,200.00	0.44%
30004	2	0.25%	899,950.00	0.43%
92692	2	0.25%	903,034.67	0.43%
92807	2	0.25%	905,000.00	0.43%
32461	1	0.12%	885,000.00	0.42%
94506	1	0.12%	877,500.00	0.42%
80134	3	0.37%	866,606.00	0.41%
92201	2	0.25%	860,350.00	0.41%
30115	5	0.62%	851,591.00	0.40%
91351	2	0.25%	853,126.28	0.40%
30078	3	0.37%	819,740.00	0.39%
93063	2	0.25%	813,000.00	0.38%
93907	1	0.12%	795,000.00	0.38%
94603	2	0.25%	775,000.00	0.37%
30032	3	0.37%	760,690.00	0.36%
30093	5	0.62%	737,762.54	0.35%
34746	3	0.37%	730,204.00	0.35%
85323	3	0.37%	742,690.01	0.35%
92557	2	0.25%	732,250.00	0.35%
95138	1	0.12%	736,000.00	0.35%
34695	1	0.12%	708,700.00	0.34%
93036	1	0.12%	727,900.00	0.34%
29715	3	0.37%	701,456.24	0.33%
30014	3	0.37%	701,440.00	0.33%
30101	3	0.37%	704,400.00	0.33%

32818	3	0.37%	691,836.00	0.33%
92629	1	0.12%	700,000.00	0.33%
91320	1	0.12%	680,000.00	0.32%
92653	1	0.12%	670,000.00	0.32%
32092	4	0.50%	646,658.92	0.31%
85249	3	0.37%	650,658.66	0.31%
92203	2	0.25%	665,100.00	0.31%
92253	1	0.12%	650,000.00	0.31%
94583	1	0.12%	650,000.00	0.31%
30328	1	0.12%	626,000.00	0.30%
36542	1	0.12%	627,902.10	0.30%
85338	3	0.37%	627,249.00	0.30%
90503	1	0.12%	643,517.09	0.30%
92656	2	0.25%	639,500.00	0.30%
94949	1	0.12%	630,000.00	0.30%
95467	2	0.25%	629,250.00	0.30%
98042	2	0.25%	642,999.78	0.30%
20841	1	0.12%	617,898.86	0.29%
30253	3	0.37%	612,390.00	0.29%
30277	3	0.37%	605,496.00	0.29%
80525	3	0.37%	614,927.00	0.29%
20603	2	0.25%	581,433.47	0.28%
30017	2	0.25%	590,870.00	0.28%
30135	4	0.50%	583,046.57	0.28%
30252	4	0.50%	593,757.46	0.28%
30519	3	0.37%	582,150.00	0.28%
89141	2	0.25%	581,600.00	0.28%
92234	1	0.12%	588,000.00	0.28%
92691	1	0.12%	599,000.00	0.28%
07405	1	0.12%	568,000.00	0.27%
30064	1	0.12%	560,000.00	0.27%
92128	1	0.12%	576,000.00	0.27%
94928	2	0.25%	560,520.00	0.27%
95054	1	0.12%	575,800.00	0.27%
08057	1	0.12%	539,449.45	0.26%
33470	1	0.12%	545,600.00	0.26%
92592	2	0.25%	554,500.00	0.26%
20164	1	0.12%	532,880.00	0.25%
33418	1	0.12%	520,000.00	0.25%
34773	2	0.25%	534,712.00	0.25%
89139	2	0.25%	526,210.00	0.25%
90621	1	0.12%	520,000.00	0.25%
92595	1	0.12%	519,573.76	0.25%
93510	1	0.12%	538,250.00	0.25%
20601	2	0.25%	514,500.00	0.24%
30168	4	0.50%	511,327.00	0.24%
85297	2	0.25%	498,400.00	0.24%
91784	1	0.12%	510,000.00	0.24%
92131	1	0.12%	499,426.48	0.24%
93021	1	0.12%	500,000.00	0.24%
98092	2	0.25%	510,200.00	0.24%
34109	1	0.12%	496,000.00	0.23%
89123	3	0.37%	482,419.00	0.23%
89148	2	0.25%	496,206.00	0.23%
91915	1	0.12%	487,950.00	0.23%
92122	1	0.12%	489,000.00	0.23%
92346	1	0.12%	478,200.00	0.23%
95020	1	0.12%	492,000.00	0.23%
22172	1	0.12%	474,900.00	0.22%
22312	1	0.12%	456,000.00	0.22%
30011	3	0.37%	459,950.00	0.22%
30062	1	0.12%	460,000.00	0.22%
85331	1	0.12%	465,500.00	0.22%
89081	2	0.25%	473,688.00	0.22%
92630	1	0.12%	456,000.00	0.22%
94580	1	0.12%	468,000.00	0.22%
07746	1	0.12%	436,625.09	0.21%
20152	1	0.12%	440,000.00	0.21%
20155	1	0.12%	436,100.00	0.21%
30274	5	0.62%	436,700.00	0.21%
80516	2	0.25%	454,024.00	0.21%
85234	2	0.25%	447,694.51	0.21%
92057	1	0.12%	452,000.00	0.21%
93035	1	0.12%	450,400.00	0.21%
94526	1	0.12%	445,250.00	0.21%
22124	1	0.12%	431,618.86	0.20%
30080	1	0.12%	423,320.00	0.20%
30305	1	0.12%	432,000.00	0.20%
34202	1	0.12%	416,000.00	0.20%
87144	3	0.37%	417,360.37	0.20%
92081	1	0.12%	416,000.00	0.20%
92503	1	0.12%	416,000.00	0.20%
92509	2	0.25%	415,898.05	0.20%

92553	2	0.25%	416,000.00	0.20%
21012	1	0.12%	396,850.00	0.19%
22406	1	0.12%	400,000.00	0.19%
30016	3	0.37%	407,850.00	0.19%
30075	1	0.12%	409,600.00	0.19%
30180	3	0.37%	400,750.00	0.19%
32034	1	0.12%	407,260.33	0.19%
43065	1	0.12%	407,917.27	0.19%
46112	1	0.12%	399,404.43	0.19%
85259	1	0.12%	403,025.02	0.19%
87121	3	0.37%	396,264.43	0.19%
87124	2	0.25%	398,045.00	0.19%
92675	1	0.12%	399,201.60	0.19%
92708	1	0.12%	398,649.31	0.19%
92883	1	0.12%	397,756.95	0.19%
94513	1	0.12%	397,600.00	0.19%
98513	1	0.12%	410,900.00	0.19%
28031	3	0.37%	382,912.89	0.18%
30117	3	0.37%	381,408.00	0.18%
32259	1	0.12%	381,738.00	0.18%
34236	1	0.12%	384,000.00	0.18%
34787	1	0.12%	385,200.00	0.18%
78660	3	0.37%	376,523.40	0.18%
85326	2	0.25%	377,598.36	0.18%
85746	3	0.37%	372,098.42	0.18%
92395	2	0.25%	390,400.00	0.18%
92585	1	0.12%	378,650.00	0.18%
93010	1	0.12%	382,000.00	0.18%
93960	1	0.12%	371,200.00	0.18%
98424	2	0.25%	382,017.00	0.18%
32712	1	0.12%	351,500.00	0.17%
34786	1	0.12%	351,750.00	0.17%
80018	1	0.12%	363,864.00	0.17%
80530	2	0.25%	368,507.00	0.17%
92603	1	0.12%	359,650.00	0.17%
92880	1	0.12%	367,900.00	0.17%
98422	1	0.12%	354,400.00	0.17%
20170	1	0.12%	332,000.00	0.16%
20637	1	0.12%	344,000.00	0.16%
20676	1	0.12%	343,900.00	0.16%
22079	1	0.12%	340,000.00	0.16%
29910	2	0.25%	337,400.00	0.16%
30013	2	0.25%	337,770.61	0.16%
30038	1	0.12%	347,600.00	0.16%
30126	2	0.25%	340,350.00	0.16%
30215	1	0.12%	330,000.00	0.16%
30294	2	0.25%	328,392.00	0.16%
30809	1	0.12%	328,000.00	0.16%
33433	1	0.12%	332,500.00	0.16%
33897	1	0.12%	345,000.00	0.16%
34212	1	0.12%	336,000.00	0.16%
94561	1	0.12%	329,000.00	0.16%
20121	1	0.12%	325,291.06	0.15%
24043	1	0.12%	308,800.00	0.15%
30268	1	0.12%	310,032.84	0.15%
30306	1	0.12%	307,000.00	0.15%
32766	1	0.12%	307,115.00	0.15%
80504	1	0.12%	308,772.00	0.15%
85032	1	0.12%	311,247.04	0.15%
89052	1	0.12%	307,500.00	0.15%
89436	1	0.12%	317,352.24	0.15%
92071	1	0.12%	310,000.00	0.15%
94577	1	0.12%	325,000.00	0.15%
94578	1	0.12%	320,000.00	0.15%
95407	1	0.12%	320,800.00	0.15%
20744	1	0.12%	302,400.00	0.14%
21015	1	0.12%	302,818.59	0.14%
22960	1	0.12%	292,576.00	0.14%
28216	3	0.37%	289,826.75	0.14%
30005	1	0.12%	302,700.00	0.14%
30650	1	0.12%	300,000.00	0.14%
33325	1	0.12%	287,200.00	0.14%
77573	1	0.12%	285,250.00	0.14%
80122	1	0.12%	291,600.00	0.14%
80602	1	0.12%	292,000.00	0.14%
85022	1	0.12%	287,338.52	0.14%
85239	2	0.25%	299,976.00	0.14%
85641	2	0.25%	292,134.00	0.14%
90275	1	0.12%	300,000.00	0.14%
90620	1	0.12%	300,000.00	0.14%
91701	1	0.12%	300,000.00	0.14%
91761	1	0.12%	300,000.00	0.14%
92028	1	0.12%	300,000.00	0.14%

92373	1	0.12%	296,400.00	0.14%
92551	1	0.12%	288,000.00	0.14%
95742	1	0.12%	295,380.43	0.14%
98107	1	0.12%	300,000.00	0.14%
22150	1	0.12%	272,000.00	0.13%
29229	3	0.37%	281,314.86	0.13%
29579	2	0.25%	280,955.12	0.13%
30296	2	0.25%	267,721.00	0.13%
30312	1	0.12%	266,500.00	0.13%
32828	1	0.12%	265,500.00	0.13%
32837	1	0.12%	279,179.40	0.13%
33414	1	0.12%	279,770.49	0.13%
33436	1	0.12%	272,650.00	0.13%
33896	1	0.12%	284,990.00	0.13%
34741	1	0.12%	279,284.00	0.13%
80013	1	0.12%	269,460.00	0.13%
85222	2	0.25%	284,600.00	0.13%
89031	1	0.12%	267,950.00	0.13%
90630	1	0.12%	272,000.00	0.13%
92069	1	0.12%	267,000.00	0.13%
92879	1	0.12%	284,000.00	0.13%
93041	1	0.12%	269,660.68	0.13%
94591	1	0.12%	279,707.66	0.13%
98296	1	0.12%	276,400.00	0.13%
98390	1	0.12%	277,950.00	0.13%
07731	1	0.12%	251,451.67	0.12%
07836	1	0.12%	255,000.00	0.12%
21043	1	0.12%	250,000.00	0.12%
28212	2	0.25%	245,807.68	0.12%
30019	1	0.12%	244,000.00	0.12%
30656	1	0.12%	261,100.00	0.12%
32801	1	0.12%	243,546.97	0.12%
33547	1	0.12%	247,529.00	0.12%
34997	1	0.12%	261,520.00	0.12%
80005	1	0.12%	248,305.40	0.12%
85053	1	0.12%	254,778.15	0.12%
85212	1	0.12%	253,600.00	0.12%
92342	1	0.12%	247,000.00	0.12%
95121	1	0.12%	261,451.60	0.12%
97015	1	0.12%	243,000.00	0.12%
98498	1	0.12%	245,000.00	0.12%
23832	1	0.12%	223,949.93	0.11%
33065	1	0.12%	240,000.00	0.11%
33594	1	0.12%	224,000.00	0.11%
34758	2	0.25%	238,082.01	0.11%
75070	2	0.25%	229,452.33	0.11%
80640	1	0.12%	223,960.00	0.11%
85085	1	0.12%	241,540.00	0.11%
85236	1	0.12%	232,000.00	0.11%
89158	1	0.12%	236,000.00	0.11%
92260	1	0.12%	240,000.00	0.11%
92376	1	0.12%	242,400.00	0.11%
98203	1	0.12%	235,250.00	0.11%
21046	1	0.12%	209,110.89	0.10%
28105	1	0.12%	203,700.00	0.10%
28270	1	0.12%	206,500.00	0.10%
29566	1	0.12%	211,589.89	0.10%
29708	2	0.25%	218,455.00	0.10%
30144	1	0.12%	210,300.00	0.10%
30248	2	0.25%	205,681.76	0.10%
32563	1	0.12%	203,200.00	0.10%
32765	1	0.12%	216,069.66	0.10%
33467	1	0.12%	213,750.00	0.10%
77067	2	0.25%	203,890.00	0.10%
78653	2	0.25%	206,045.00	0.10%
80022	1	0.12%	209,263.00	0.10%
85224	1	0.12%	220,000.00	0.10%
85308	1	0.12%	220,200.00	0.10%
85335	1	0.12%	218,500.00	0.10%
85339	1	0.12%	205,837.00	0.10%
87114	2	0.25%	221,084.47	0.10%
89102	1	0.12%	202,400.00	0.10%
89124	1	0.12%	208,000.00	0.10%
89131	1	0.12%	215,828.00	0.10%
89142	1	0.12%	208,000.00	0.10%
89406	1	0.12%	204,000.00	0.10%
92211	1	0.12%	215,000.00	0.10%
92563	1	0.12%	220,000.00	0.10%
95223	1	0.12%	220,000.00	0.10%
98270	1	0.12%	211,950.00	0.10%
27703	2	0.25%	198,853.00	0.09%
30044	1	0.12%	184,000.00	0.09%
30273	2	0.25%	182,107.00	0.09%

30622	1	0.12%	184,342.42	0.09%
32817	1	0.12%	184,000.00	0.09%
33983	1	0.12%	195,200.00	0.09%
34748	1	0.12%	195,804.88	0.09%
60440	1	0.12%	184,225.29	0.09%
60506	1	0.12%	200,000.00	0.09%
63052	1	0.12%	200,000.00	0.09%
75034	1	0.12%	199,000.00	0.09%
77082	1	0.12%	199,200.00	0.09%
80233	1	0.12%	184,529.00	0.09%
80538	1	0.12%	191,200.00	0.09%
80603	1	0.12%	192,950.00	0.09%
85353	1	0.12%	188,974.00	0.09%
85747	1	0.12%	188,000.00	0.09%
89129	1	0.12%	184,656.00	0.09%
90220	1	0.12%	199,671.17	0.09%
95131	1	0.12%	199,427.73	0.09%
96022	1	0.12%	192,000.00	0.09%
98106	1	0.12%	184,000.00	0.09%
98332	1	0.12%	184,350.20	0.09%
07726	1	0.12%	175,000.00	0.08%
10312	1	0.12%	165,660.68	0.08%
16066	1	0.12%	160,764.82	0.08%
18929	1	0.12%	170,000.00	0.08%
23009	1	0.12%	169,025.01	0.08%
27707	1	0.12%	178,548.00	0.08%
30518	1	0.12%	168,500.00	0.08%
30677	1	0.12%	169,600.00	0.08%
34609	1	0.12%	174,400.00	0.08%
34744	1	0.12%	178,253.77	0.08%
77539	1	0.12%	164,800.00	0.08%
78613	1	0.12%	174,445.88	0.08%
78717	1	0.12%	167,744.00	0.08%
80015	1	0.12%	168,000.00	0.08%
85043	1	0.12%	172,000.00	0.08%
97123	1	0.12%	176,640.00	0.08%
08648	1	0.12%	156,000.00	0.07%
18436	1	0.12%	157,500.00	0.07%
23150	1	0.12%	146,442.00	0.07%
28277	1	0.12%	150,050.00	0.07%
30096	1	0.12%	148,265.84	0.07%
30106	1	0.12%	144,000.00	0.07%
30110	1	0.12%	156,000.00	0.07%
30316	1	0.12%	142,100.00	0.07%
31322	1	0.12%	149,248.00	0.07%
32003	1	0.12%	147,908.85	0.07%
33021	1	0.12%	138,602.27	0.07%
33319	1	0.12%	148,000.00	0.07%
33442	1	0.12%	157,185.63	0.07%
33544	1	0.12%	155,960.00	0.07%
33810	1	0.12%	151,900.00	0.07%
33919	1	0.12%	146,100.00	0.07%
34433	1	0.12%	152,000.00	0.07%
75035	1	0.12%	145,200.00	0.07%
75089	1	0.12%	139,140.69	0.07%
80239	1	0.12%	157,467.60	0.07%
80249	1	0.12%	158,100.00	0.07%
81520	1	0.12%	142,500.00	0.07%
85029	1	0.12%	143,863.37	0.07%
85737	1	0.12%	145,544.00	0.07%
97394	1	0.12%	153,300.00	0.07%
98503	1	0.12%	146,000.00	0.07%
20735	1	0.12%	130,000.00	0.06%
27127	1	0.12%	130,760.00	0.06%
29909	1	0.12%	118,564.00	0.06%
30025	1	0.12%	119,900.00	0.06%
30102	1	0.12%	123,600.00	0.06%
30134	1	0.12%	124,000.00	0.06%
32539	1	0.12%	134,400.00	0.06%
33771	1	0.12%	133,950.00	0.06%
34243	1	0.12%	120,000.00	0.06%
34471	1	0.12%	126,905.00	0.06%
76248	1	0.12%	128,695.00	0.06%
76643	1	0.12%	122,356.00	0.06%
80014	1	0.12%	136,000.00	0.06%
85019	1	0.12%	136,000.00	0.06%
85205	1	0.12%	129,910.53	0.06%
95441	1	0.12%	125,000.00	0.06%
95954	1	0.12%	132,000.00	0.06%
28104	1	0.12%	102,400.00	0.05%
29630	1	0.12%	115,900.00	0.05%
32210	1	0.12%	99,879.00	0.05%
32304	1	0.12%	96,600.00	0.05%

77036	1	0.12%	103,104.42	0.05%
77379	1	0.12%	95,754.41	0.05%
78664	1	0.12%	115,551.19	0.05%
89103	1	0.12%	98,000.00	0.05%
29650	1	0.12%	88,250.00	0.04%
30008	1	0.12%	75,000.00	0.04%
30183	1	0.12%	80,000.00	0.04%
30228	1	0.12%	76,050.00	0.04%
32808	1	0.12%	74,750.00	0.04%
34759	1	0.12%	91,813.00	0.04%
77545	1	0.12%	90,300.00	0.04%
78640	1	0.12%	91,950.00	0.04%
806			211,233,977.21	100.01%

	Silent Seconds	WA Fully Combined LTV
All	46.83%	82.327
Arm	57.19%	87.879
Fix	30.39%	73.511
IO	55.94%	84.993
Group 1	50.05%	83.511
Group 2	36.34%	78.463

Fico & Documentation

Fico Score						All Docs	Purchase
	Full Doc	No Income, No Asset	No Ratio	Stated Income, Stated Asset	Stated Income, Verified Asset		
0 - 450	NO DATA	NO DATA	0.02	NO DATA	0.02	0.04	0.02
501 - 550	NO DATA	NO DATA	NO DATA	0.08	NO DATA	0.08	0.02
551 - 600	1.09	NO DATA	NO DATA	1.05	NO DATA	2.14	0.55
601 - 650	2.74	1.70	1.13	4.88	4.06	14.50	4.83
651 - 700	5.03	3.60	4.02	7.93	12.83	33.41	18.27
701 - 750	5.45	3.70	3.18	4.65	11.83	28.80	18.00
751 - 800	5.65	3.06	2.34	2.24	6.46	19.74	11.44
801 - 850	0.53	0.10	0.02	0.12	0.52	1.29	0.83
Total:	20.48	12.15	10.71	20.94	35.71	100.00	53.96

Orig LTV & Fico

Orig LTV							
	0 - 450	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800
10.01 - 20.00	NO DATA	NO DATA	NO DATA	NO DATA	0.03	0.01	0.08
20.01 - 30.00	NO DATA	NO DATA	NO DATA	0.15	0.19	0.06	0.24
30.01 - 40.00	NO DATA	NO DATA	NO DATA	0.28	0.39	0.56	0.55
40.01 - 50.00	0.02	NO DATA	0.04	0.60	0.80	0.83	0.84
50.01 - 60.00	NO DATA	NO DATA	0.17	0.99	2.21	2.76	3.34
60.01 - 70.00	NO DATA	NO DATA	0.36	1.92	4.69	4.43	3.02
70.01 - 80.00	NO DATA	0.03	0.62	7.87	22.11	17.89	10.53
80.01 - 85.00	NO DATA	0.04	0.31	0.75	0.46	0.20	0.02
85.01 - 90.00	NO DATA	NO DATA	0.65	1.48	1.36	0.85	0.37
90.01 - 95.00	0.02	0.02	NO DATA	0.45	1.04	0.71	0.45
95.01 - 100.00	NO DATA	NO DATA	NO DATA	0.03	0.16	0.50	0.29
Total:	0.04	0.08	2.14	14.50	33.41	28.80	19.74

Prin Balance & Fico

Current Balance							
	0 - 450	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800
0.0 - \$ 50K	NO DATA	NO DATA	NO DATA	0.01	NO DATA	0.01	NO DATA
\$50001 - \$ 100K	NO DATA	NO DATA	0.01	0.22	0.53	0.36	0.29
\$100001 - \$ 150K	NO DATA	NO DATA	0.09	0.83	1.84	1.68	0.95
\$150001 - \$ 200K	0.02	0.02	0.26	1.35	2.96	2.53	1.68
\$200001 - \$ 250K	0.02	NO DATA	0.32	1.78	3.27	2.76	1.27
\$250001 - \$ 300K	NO DATA	0.03	0.36	2.19	3.70	3.35	1.84
\$300001 - \$ 350K	NO DATA	0.04	0.43	1.77	3.82	2.65	1.37
\$350001 - \$ 400K	NO DATA	NO DATA	0.23	1.93	4.11	2.74	2.25
\$400001 - \$ 450K	NO DATA	NO DATA	0.26	1.13	3.26	2.53	1.81
\$450001 - \$ 500K	NO DATA	NO DATA	0.05	0.86	2.98	2.73	1.99
\$500001 - \$ 550K	NO DATA	NO DATA	NO DATA	0.75	1.33	1.06	0.48
\$550001 - \$ 600K	NO DATA	NO DATA	0.06	0.64	1.45	1.30	0.81
\$600001 - \$ 650K	NO DATA	NO DATA	NO DATA	0.19	0.90	1.09	1.08
\$650001 - \$ 700K	NO DATA	NO DATA	NO DATA	0.14	0.69	0.69	0.21
\$700001 - \$ 750K	NO DATA	NO DATA	0.08	0.22	0.74	0.36	0.44
\$750001 - \$ 800K	NO DATA	NO DATA	NO DATA	0.16	0.40	0.47	0.40
\$800001 - \$ 850K	NO DATA	NO DATA	NO DATA	NO DATA	0.33	0.08	0.17
\$850001 - \$ 900K	NO DATA	NO DATA	NO DATA	0.27	NO DATA	NO DATA	0.62
\$900001 - \$ 950K	NO DATA	NO DATA	NO DATA	0.10	0.19	0.28	0.19
\$950001 - \$1000K	NO DATA	NO DATA	NO DATA	NO DATA	0.20	0.70	0.49
\$1000001 - \$1050K	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	0.21	NO DATA
\$1050001 - \$1100K	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	0.11
\$1100001+	NO DATA	NO DATA	NO DATA	NO DATA	0.73	1.22	1.31
Total:	0.04	0.08	2.14	14.50	33.41	28.80	19.74

Mortgage Rates & Fico

Mortgage Rates							
	0 - 450	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800

3.501 - 4.000	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	0.05
4.001 - 4.500	0.02	0.02	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA
4.501 - 5.000	NO DATA	NO DATA	NO DATA	NO DATA	0.09	0.88	1.09	1.16
5.001 - 5.500	NO DATA	NO DATA	NO DATA	NO DATA	0.65	2.24	3.44	4.49
5.501 - 6.000	NO DATA	NO DATA	0.14	NO DATA	2.71	10.03	10.93	7.82
6.001 - 6.500	0.02	NO DATA	0.56	NO DATA	3.92	10.20	7.52	3.82
6.501 - 7.000	NO DATA	NO DATA	1.02	NO DATA	4.84	6.56	3.69	1.48
7.001 - 7.500	NO DATA	NO DATA	0.28	NO DATA	1.49	2.40	1.60	0.64
7.501 - 8.000	NO DATA	NO DATA	0.12	NO DATA	0.51	0.85	0.40	0.11
8.001 - 8.500	NO DATA	0.04	0.02	NO DATA	0.27	0.10	0.10	0.15
8.501 - 9.000	NO DATA	0.03	NO DATA	NO DATA	0.03	0.14	0.02	0.02
9.001 - 9.500	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	0.01	NO DATA	NO DATA
9.501 - 10.000	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	0.01	NO DATA	NO DATA
Total:	0.04	0.08	2.14	14.50	33.41	28.80	19.74	

Mortgage Rates & Orig LTV

Mortgage Rates	Orig LTV						
	10.01 - 20.00	20.01 - 30.00	30.01 - 40.00	40.01 - 50.00	50.01 - 60.00	60.01 - 70.00	70.01 - 80.00
3.501 - 4.000	NO DATA	NO DATA	NO DATA	NO DATA	0.05	NO DATA	NO DATA
4.001 - 4.500	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA
4.501 - 5.000	NO DATA	0.11	0.41	0.32	0.58	0.73	1.09
5.001 - 5.500	0.02	0.11	0.51	0.70	2.15	2.78	4.73
5.501 - 6.000	0.05	0.24	0.63	1.29	4.72	5.65	18.53
6.001 - 6.500	0.04	0.09	0.21	0.62	1.61	3.11	18.39
6.501 - 7.000	0.01	0.09	0.06	0.25	0.36	1.56	12.19
7.001 - 7.500	NO DATA	NO DATA	NO DATA	NO DATA	0.07	0.63	3.65
7.501 - 8.000	NO DATA	NO DATA	0.01	NO DATA	0.01	0.11	0.92
8.001 - 8.500	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	0.12	0.28
8.501 - 9.000	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	0.05
9.001 - 9.500	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA
9.501 - 10.000	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA	NO DATA
Total:	0.12	0.64	1.82	3.18	9.54	14.70	59.82

NO DATA	0.05	51.14	4.000	2.375	753	450,000.00	NO DATA	0.05
NO DATA	0.03	93.03	4.370	2.250	515	162,364.86	NO DATA	NO DATA
0.02	3.24	61.30	4.948	2.756	727	412,800.53	0.56	1.29
0.27	11.08	66.58	5.368	2.851	732	382,242.67	3.08	2.49
0.39	32.02	71.13	5.841	2.846	714	324,141.65	8.38	4.42
0.34	26.39	76.11	6.328	3.141	697	296,790.49	4.81	1.95
0.23	17.82	78.97	6.786	3.604	676	273,502.05	2.55	0.88
NO DATA	6.41	81.87	7.305	3.629	680	249,812.29	0.84	0.70
0.04	2.03	84.20	7.760	4.167	675	224,423.78	0.20	0.24
NO DATA	0.67	82.38	8.293	3.519	679	231,135.14	0.02	0.13
NO DATA	0.24	88.99	8.769	6.346	668	168,114.73	0.04	0.02
NO DATA	0.01	95.00	9.500	2.875	651	99,750.00	NO DATA	NO DATA
NO DATA	0.01	100.00	9.625	2.375	687	51,450.46	NO DATA	NO DATA
1.29	100.00	74.09	6.212	3.202	702	303,722.28	20.48	12.15

80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01 - 100.00	Total	WAC WA	FICO WA	Gross Margin WA	Prin Bal AVG
NO DATA	NO DATA	NO DATA	NO DATA	0.05	4.000	753	2.38	450,000.00
NO DATA	NO DATA	0.03	NO DATA	0.03	4.370	515	2.250	162,364.86
NO DATA	0.01	NO DATA	NO DATA	3.24	4.948	727	2.756	412,800.53
0.03	NO DATA	0.07	NO DATA	11.08	5.368	732	2.851	382,242.67
0.31	0.35	0.18	0.06	32.02	5.841	714	2.846	324,141.65
0.37	1.31	0.27	0.36	26.39	6.328	697	3.141	296,790.49
0.78	1.33	0.83	0.37	17.82	6.786	676	3.604	273,502.05
0.14	1.11	0.69	0.13	6.41	7.305	680	3.629	249,812.29
0.10	0.42	0.41	0.04	2.03	7.760	675	4.167	224,423.78
0.05	0.07	0.14	0.01	0.67	8.293	679	3.519	231,135.14
NO DATA	0.10	0.09	NO DATA	0.24	8.769	668	6.346	168,114.73
NO DATA	NO DATA	0.01	NO DATA	0.01	9.500	651	2.875	99,750.00
NO DATA	NO DATA	NO DATA	0.01	0.01	9.625	687	2.375	51,450.46
1.78	4.69	2.72	0.99	100.00	6.212	702	3.202	303,722.28

WAC WA	Prin Bal Avg	Orig LTV WA
5.430	182,058.54	68.80
7.564	258,112.56	84.62
6.720	272,221.06	78.37
6.548	279,702.41	75.01
6.298	297,593.51	75.49
6.117	307,265.80	74.15
5.908	333,473.66	70.55
6.106	336,570.34	73.01
6.212	303,722.28	74.09

Stated Income, Stated Asset	Stated Income, Verified Asset	All Docs	All AM-IO		
			am	io	
0.04	NO DATA	0.12	0.03	0.09	0.12
0.17	NO DATA	0.64	0.38	0.26	0.64
0.37	0.06	1.82	0.75	1.07	1.82
0.78	0.41	3.18	1.42	1.76	3.18
1.54	2.11	9.54	3.48	6.06	9.54
2.93	4.20	14.70	5.03	9.67	14.70
11.08	27.35	59.82	11.36	48.46	59.82
1.15	0.11	1.78	1.03	0.76	1.78
2.36	0.61	4.69	2.19	2.51	4.69
0.52	0.68	2.72	0.85	1.87	2.72
NO DATA	0.19	0.99	0.39	0.60	0.99
20.94	35.71	100.00	26.88	73.12	100.00

Stated Income, Stated Asset	Stated Income, Verified Asset	All Docs	All AM-IO		
			am	io	
0.01	0.01	0.02	0.02	NO DATA	0.02
0.21	0.44	1.43	0.70	0.73	1.43
0.75	1.47	5.43	1.75	3.68	5.43
1.71	2.59	8.92	3.15	5.78	8.92
2.50	2.64	9.51	2.80	6.71	9.51
2.92	3.83	11.54	3.13	8.41	11.54
3.09	3.64	10.10	2.46	7.64	10.10
3.07	4.25	11.45	3.32	8.14	11.45
1.65	3.60	9.11	1.75	7.37	9.11
1.73	3.63	8.74	2.16	6.58	8.74
0.75	1.64	3.71	1.11	2.60	3.71
0.70	1.69	4.32	1.05	3.27	4.32
0.51	1.29	3.32	0.76	2.56	3.32
0.55	0.76	1.86	0.62	1.24	1.86
NO DATA	0.74	1.84	0.37	1.47	1.84
0.16	0.63	1.50	0.24	1.26	1.50
NO DATA	NO DATA	0.59	0.34	0.25	0.59
0.09	0.27	0.89	0.09	0.80	0.89
NO DATA	0.29	0.75	0.28	0.47	0.75
NO DATA	0.50	1.39	0.49	0.90	1.39
NO DATA	0.21	0.21	NO DATA	0.21	0.21
NO DATA	0.11	0.11	NO DATA	0.11	0.11
0.54	1.51	3.26	0.30	2.96	3.26
20.94	35.71	100.00	26.88	73.12	100.00

No Ratio	Stated Income, Stated Asset	Stated Income, Verified Asset	All Docs	
			am	io

NO DATA	NO DATA	NO DATA	0.05	NO DATA	0.05
NO DATA	0.02	0.02	0.03	0.03	NO DATA
0.36	0.32	0.72	3.24	0.75	2.50
1.15	1.50	2.87	11.08	3.76	7.32
2.40	4.83	11.99	32.02	7.43	24.58
3.53	5.63	10.48	26.39	6.17	20.21
2.24	5.50	6.65	17.82	5.39	12.43
0.65	2.19	2.04	6.41	2.06	4.36
0.33	0.68	0.58	2.03	0.84	1.20
0.05	0.13	0.35	0.67	0.31	0.36
NO DATA	0.16	0.02	0.24	0.14	0.10
NO DATA	NO DATA	0.01	0.01	NO DATA	0.01
NO DATA	NO DATA	0.01	0.01	0.01	NO DATA
10.71	20.94	35.71	100.00	26.88	73.12

Full Doc	No Income, No Asset	No Ratio	Stated Income, Stated Asset	Stated Income, Verified Asset	All Docs
NO DATA	0.05	NO DATA	NO DATA	NO DATA	0.05
NO DATA	NO DATA	NO DATA	0.02	0.02	0.03
0.56	1.29	0.36	0.32	0.72	3.24
3.08	2.49	1.15	1.50	2.87	11.08
8.38	4.42	2.40	4.83	11.99	32.02
4.81	1.95	3.53	5.63	10.48	26.39
2.55	0.88	2.24	5.50	6.65	17.82
0.84	0.70	0.65	2.19	2.04	6.41
0.20	0.24	0.33	0.68	0.58	2.03
0.02	0.13	0.05	0.13	0.35	0.67
0.04	0.02	NO DATA	0.16	0.02	0.24
NO DATA	NO DATA	NO DATA	NO DATA	0.01	0.01
NO DATA	NO DATA	NO DATA	NO DATA	0.01	0.01
20.48	12.15	10.71	20.94	35.71	100.00

		All SILSEC
No Silent Second	Silent Second	
0.12	NO DATA	0.12
0.47	0.16	0.64
1.64	0.18	1.82
2.79	0.39	3.18
8.12	1.42	9.54
10.70	4.00	14.70
19.26	40.56	59.82
1.72	0.06	1.78
4.64	0.05	4.69
2.72	NO DATA	2.72
0.99	NO DATA	0.99
53.17	46.83	100.00

		All SILSEC
No Silent Second	Silent Second	
0.02	0.01	0.02
0.87	0.56	1.43
2.67	2.77	5.43
4.70	4.23	8.92
5.51	4.00	9.51
5.96	5.58	11.54
5.31	4.79	10.10
5.99	5.46	11.45
4.56	4.56	9.11
4.34	4.40	8.74
1.70	2.01	3.71
2.46	1.86	4.32
1.59	1.73	3.32
1.24	0.62	1.86
1.18	0.66	1.84
1.10	0.39	1.50
0.33	0.25	0.59
0.53	0.36	0.89
0.47	0.28	0.75
0.89	0.50	1.39
0.11	0.10	0.21
NO DATA	0.11	0.11
1.64	1.62	3.26
53.17	46.83	100.00

All AM-IO			All SILSEC
	No Silent Second	Silent Second	

0.05	0.05	NO DATA	0.05
0.03	0.03	NO DATA	0.03
3.24	2.34	0.90	3.24
11.08	7.36	3.73	11.08
32.02	17.47	14.55	32.02
26.39	11.79	14.60	26.39
17.82	9.12	8.70	17.82
6.41	3.29	3.12	6.41
2.03	1.09	0.94	2.03
0.67	0.41	0.27	0.67
0.24	0.21	0.03	0.24
0.01	0.01	NO DATA	0.01
0.01	0.01	NO DATA	0.01
100.00	53.17	46.83	100.00

am	io	All AM-IO	No Silent Second		All SILSEC
			No Silent Second	Silent Second	
NO DATA	0.05	0.05	0.05	NO DATA	0.05
0.03	NO DATA	0.03	0.03	NO DATA	0.03
0.75	2.50	3.24	2.34	0.90	3.24
3.76	7.32	11.08	7.36	3.73	11.08
7.43	24.58	32.02	17.47	14.55	32.02
6.17	20.21	26.39	11.79	14.60	26.39
5.39	12.43	17.82	9.12	8.70	17.82
2.06	4.36	6.41	3.29	3.12	6.41
0.84	1.20	2.03	1.09	0.94	2.03
0.31	0.36	0.67	0.41	0.27	0.67
0.14	0.10	0.24	0.21	0.03	0.24
NO DATA	0.01	0.01	0.01	NO DATA	0.01
0.01	NO DATA	0.01	0.01	NO DATA	0.01
26.88	73.12	100.00	53.17	46.83	100.00

Assumptions:

Libor: 12%
1YR CMT: 12%
Prepay: 15 CPR
Shown to Call
All other as per termsheet

Period	AFC
1	12.32
2	12.85
3	12.85
4	12.94
5	12.81
6	12.78
7	12.65
8	12.58
9	12.40
10	12.24
11	12.11
12	11.87
13	11.74
14	11.50
15	11.33
16	11.38
17	11.00
18	10.92
19	10.69
20	10.63
21	10.40
22	10.29
23	10.42
24	9.58
25	9.67
26	9.44
27	9.37
28	9.66
29	9.30
30	9.71
31	9.47
32	9.60
33	9.35
34	9.31
35	9.55
36	9.55
37	9.72
38	9.46
39	9.42
40	10.07
41	9.41
42	9.91
43	9.65
44	9.84
45	9.57
46	9.54
47	9.75
48	9.51
49	9.71
50	9.45
51	9.41
52	10.15
53	9.36
54	9.59

55	9.33
56	9.54
57	9.34
58	9.43
59	10.30
60	10.55
61	10.86
62	9.82
63	9.82
64	10.88
65	9.83
66	10.16
67	9.83
68	10.16
69	9.83
70	9.83
71	10.16
72	9.84
73	10.16
74	9.84
75	9.84
76	10.52
77	9.84
78	10.17
79	9.84
80	10.17
81	9.85
82	9.87
83	10.22
84	9.91
85	10.25
86	9.92
87	9.92
88	10.98
89	9.92
90	10.25
91	9.92
92	10.25
93	9.92
94	9.93
95	10.26
96	9.93
97	10.26
98	9.93
99	9.93
100	10.99
101	9.93
102	10.26
103	9.93
104	10.27
105	9.94
106	9.94
107	10.27
108	9.94
109	10.27
110	9.94
111	9.94
112	11.01

113	9.94
114	10.27
115	9.94
116	10.28
117	9.95
118	9.95
119	10.29
120	9.97
121	10.31
122	9.98
123	9.98
124	10.67
125	9.98
126	10.31
127	9.98
128	10.32
129	9.99
130	9.99
131	10.32
132	9.99
133	10.33
134	9.99
135	10.00
136	11.07
137	10.00
138	10.33
139	10.00
140	10.34
141	10.00
142	10.01
143	10.34
144	10.01
145	10.34
146	10.01
147	10.01
148	11.09
149	10.02
150	10.35
151	10.02
152	10.36
153	10.02
154	10.02
155	10.36
156	10.03
157	10.36
158	10.03
159	10.03
160	11.11
161	10.04

Fico & Documentation

Fico Score	All Docs				All Purps				
	Full Doc	No Income, No Asset	No Ratio	Stated Income, Stated Asset	Stated Income, Verified Asset	Purchase	Refi/Cashout	Refi/No Cashout	All Purps
0 - 450	N/A	N/A	0.09	N/A	N/A	0.09	N/A	N/A	0.09
551 - 600	0.63	N/A	N/A	0.25	N/A	0.15	0.74	N/A	0.88
601 - 650	2.30	3.63	1.00	3.43	3.14	13.50	10.37	1.02	13.50
651 - 700	5.38	4.81	3.70	9.03	10.73	33.65	17.31	2.77	33.65
701 - 750	7.00	5.18	2.64	5.02	11.82	15.63	11.99	4.04	31.65
751 - 800	6.16	2.85	0.18	1.92	6.94	10.21	6.11	1.72	18.04
801 - 850	1.05	0.24	N/A	0.10	0.80	1.75	0.31	0.12	2.18
Total:	22.51	16.70	7.61	19.75	33.42	43.50	46.82	9.68	100.00

Orig LTV & Fico

Orig LTV	Total										WAC
	0 - 450	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	Prin Bal Avg	WAC	WA	
10.01 - 20.00	N/A	N/A	N/A	N/A	0.04	0.32	N/A	0.36	277,333.33	6.086	6.086
20.01 - 30.00	N/A	N/A	0.19	0.19	0.08	0.04	N/A	0.50	129,183.68	6.407	6.407
30.01 - 40.00	N/A	N/A	0.65	0.33	0.52	0.54	N/A	2.04	216,498.62	6.108	6.108
40.01 - 50.00	0.09	0.08	1.56	1.13	1.49	0.16	0.22	4.72	249,637.86	6.270	6.270
50.01 - 60.00	N/A	0.17	1.40	3.49	3.72	3.77	0.06	12.59	312,010.81	6.188	6.188
60.01 - 70.00	N/A	0.06	1.65	5.08	7.03	1.68	0.48	15.98	354,405.12	6.354	6.354
70.01 - 80.00	N/A	0.48	6.31	20.19	14.86	9.68	1.21	52.73	278,500.51	6.409	6.409
80.01 - 85.00	N/A	N/A	0.64	0.67	0.15	0.05	N/A	1.51	293,651.98	6.716	6.716
85.01 - 90.00	N/A	0.10	0.96	0.79	1.64	0.45	N/A	3.95	224,446.53	6.689	6.689
90.01 - 95.00	N/A	N/A	0.15	1.54	0.98	0.67	0.16	3.49	189,099.52	7.233	7.233
95.01 - 100.00	N/A	N/A	N/A	0.25	1.14	0.70	0.06	2.14	216,620.73	6.709	6.709
Total:	0.09	0.88	13.50	33.65	31.65	18.04	2.18	100.00	278,305.44	6.409	6.409

Prin Balance & Fico

Current Balance	Total										WAC
	0 - 450	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	Orig LTV	WAC	WA	
0.0 - \$ 50K	N/A	N/A	0.02	N/A	0.04	N/A	N/A	0.06	54.13	7.191	7.191
\$50001 - \$ 100K	N/A	0.03	0.43	0.82	0.62	0.44	0.03	2.38	71.44	6.871	6.871
\$100001 - \$ 150K	N/A	0.17	1.09	2.60	2.15	1.10	0.12	7.23	73.78	6.619	6.619
\$150001 - \$ 200K	N/A	0.08	1.70	4.56	3.16	2.13	0.16	11.78	72.16	6.510	6.510
\$200001 - \$ 250K	0.09	0.21	1.96	4.07	2.91	1.98	0.19	10.38	74.78	6.485	6.485
\$250001 - \$ 300K	N/A	0.23	1.80	3.44	2.91	1.58	0.25	10.21	72.31	6.409	6.409
\$300001 - \$ 350K	N/A	N/A	1.96	2.38	2.83	1.25	N/A	8.42	74.41	6.367	6.367
\$350001 - \$ 400K	N/A	N/A	0.83	4.46	2.29	2.89	0.33	10.79	76.30	6.330	6.330
\$400001 - \$ 450K	N/A	0.18	0.18	2.55	2.54	1.85	0.37	7.66	71.00	6.334	6.334
\$450001 - \$ 500K	N/A	N/A	0.61	2.66	2.22	0.62	0.20	6.31	72.20	6.289	6.289
\$500001 - \$ 550K	N/A	N/A	0.68	2.48	1.34	0.45	N/A	4.95	74.26	6.309	6.309
\$550001 - \$ 600K	N/A	N/A	1.01	1.44	1.75	1.22	0.25	5.67	72.03	6.275	6.275
\$600001 - \$ 650K	N/A	N/A	0.54	0.54	1.37	0.28	N/A	2.74	74.51	6.438	6.438
\$650001 - \$ 700K	N/A	N/A	0.29	0.29	1.77	0.30	0.29	2.95	70.09	6.238	6.238

\$700001 - \$750K	N/A	N/A	N/A	N/A	0.31	N/A	N/A	0.63	N/A	0.94	79.36	6.043
\$750001 - \$800K	N/A	N/A	N/A	0.68	0.36	0.33	N/A	N/A	N/A	1.01	59.23	6.252
\$800001 - \$850K	N/A	N/A	N/A	0.36	N/A	0.35	N/A	N/A	N/A	0.71	67.47	6.255
\$850001 - \$900K	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.75	N/A	0.75	65.79	6.315
\$900001 - \$950K	N/A	N/A	N/A	0.41	N/A	0.40	N/A	N/A	N/A	0.80	71.31	7.138
\$950001 - \$1000K	N/A	N/A	N/A	N/A	N/A	0.85	N/A	0.41	N/A	1.27	67.90	6.045
\$1050001 - \$1100K	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.46	N/A	0.46	70.00	8.500
\$1100001+	N/A	N/A	N/A	N/A	N/A	1.81	N/A	0.72	N/A	2.53	59.27	6.099
Total:	0.09	0.88	13.50	33.65	31.65	18.04	2.18	100.00	72.64	6.409		

Mortgage Rates & Fico

Mortgage Rates	Total											WAC	
	0 - 450	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	85.01 - 90.00	90.01 - 95.00	Orig LTV	WA	WAC	WA
5.501 - 6.000	N/A	N/A	1.95	7.23	11.29	8.04	0.85	29.36	66.93	5.939			
6.001 - 6.500	0.09	0.18	5.16	15.36	13.44	7.61	1.05	42.87	72.69	6.333			
6.501 - 7.000	N/A	0.46	5.21	7.91	4.64	1.29	0.10	19.61	77.17	6.782			
7.001 - 7.500	N/A	0.22	0.57	1.64	1.81	0.56	N/A	4.80	81.28	7.316			
7.501 - 8.000	N/A	0.03	0.21	1.16	0.33	0.04	0.19	1.96	87.01	7.767			
8.001 - 8.500	N/A	N/A	0.41	0.26	0.06	0.51	N/A	1.23	77.01	8.314			
8.501 - 9.000	N/A	N/A	N/A	0.09	0.08	N/A	N/A	0.17	85.29	8.750			
Total:	0.09	0.88	13.50	33.65	31.65	18.04	2.18	100.00	72.64	6.409			

Mortgage Rates & Orig LTV

Mortgage Rates	Total											WAC	
	10.01 - 20.00	20.01 - 30.00	30.01 - 40.00	40.01 - 50.00	50.01 - 60.00	60.01 - 70.00	70.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	Orig LTV	WA	WAC
5.501 - 6.000	0.19	0.12	1.23	1.79	6.64	5.42	13.59	0.11	0.27	N/A			
6.001 - 6.500	0.13	0.26	0.74	1.87	4.80	7.10	24.55	0.50	1.62	0.38			
6.501 - 7.000	0.04	0.11	0.07	1.06	0.92	2.27	10.86	0.77	1.32	1.33			
7.001 - 7.500	N/A	N/A	N/A	N/A	0.20	0.66	2.32	N/A	0.60	0.66			
7.501 - 8.000	N/A	N/A	N/A	N/A	0.03	0.07	0.70	0.09	0.14	0.94			
8.001 - 8.500	N/A	N/A	N/A	N/A	N/A	0.46	0.60	0.05	N/A	0.12			
8.501 - 9.000	N/A	N/A	N/A	N/A	N/A	N/A	0.11	N/A	N/A	0.07			
Total:	0.36	0.50	2.05	4.72	12.59	15.98	52.73	1.51	3.95	3.49			

am	io		All AM-IO		Silent Second		All SILSEC		WAC WA		Prin Bal Avg		Orig LTV WA	
			No Silent Second	Silent Second										
0.09	N/A	N/A	0.09	N/A	0.09	N/A	0.09	0.09	6.125	208,297.35	50.00			
0.77	0.12	0.88	0.88	0.03	0.88	0.88	0.88	0.88	6.882	205,929.78	72.94			
7.67	5.83	13.50	11.56	1.94	13.50	13.50	13.50	13.50	6.596	249,631.95	69.35			
17.03	16.61	33.65	20.38	13.27	33.65	33.65	33.65	33.65	6.471	263,004.11	74.31			
11.07	20.58	31.65	19.15	12.50	31.65	31.65	31.65	31.65	6.341	298,512.96	72.86			
7.20	10.84	18.04	10.65	7.39	18.04	18.04	18.04	18.04	6.262	302,340.46	71.44			
0.74	1.44	2.18	0.97	1.21	2.18	2.18	2.18	2.18	6.332	317,949.13	74.97			
44.58	55.42	100.00	63.66	36.34	100.00	100.00	100.00	100.00	6.409	278,305.44	72.65			

Gross Margin WA	Fico WA		Full Doc		No Income, No Asset		No Ratio		Stated Income, Stated Asset		Stated Income, Verified Asset		All Docs		am		io	
N/A	786	N/A	0.23	N/A	0.13	N/A	0.13	N/A	0.36	N/A	0.36	N/A	0.36	N/A	N/A	0.36	N/A	0.36
N/A	664	0.06	0.10	0.26	0.26	N/A	0.08	0.26	N/A	N/A	0.50	0.33	0.50	0.33	0.33	0.17	0.17	0.17
N/A	699	0.35	1.27	N/A	0.35	N/A	0.35	0.35	0.09	0.09	2.04	1.23	2.04	1.23	1.23	0.82	0.82	0.82
N/A	684	0.47	2.90	0.54	0.36	0.54	0.36	0.54	0.45	0.45	4.72	2.58	4.72	2.58	2.58	2.14	2.14	2.14
N/A	714	1.83	4.87	1.01	1.84	1.01	1.84	1.84	3.03	3.03	12.59	5.85	12.59	5.85	5.85	6.74	6.74	6.74
N/A	709	1.84	3.47	0.80	4.12	0.80	4.12	4.12	5.75	5.75	15.98	7.67	15.98	7.67	7.67	8.31	8.31	8.31
N/A	703	14.23	2.42	4.87	9.42	4.87	9.42	9.42	21.79	21.79	52.73	20.76	52.73	20.76	20.76	31.97	31.97	31.97
N/A	657	0.30	0.15	0.98	0.98	N/A	0.98	0.98	0.09	0.09	1.51	1.19	1.51	1.19	1.19	0.32	0.32	0.32
N/A	693	0.86	0.39	0.18	1.44	0.18	1.44	1.44	1.08	1.08	3.95	2.41	3.95	2.41	2.41	1.54	1.54	1.54
N/A	712	0.73	0.91	0.31	0.69	0.31	0.69	0.69	0.86	0.86	3.49	1.73	3.49	1.73	1.73	1.76	1.76	1.76
N/A	741	1.86	N/A	N/A	N/A	N/A	N/A	N/A	0.28	0.28	2.14	0.84	2.14	0.84	0.84	1.30	1.30	1.30
N/A	704	22.51	16.70	7.61	19.75	7.61	19.75	19.75	33.42	33.42	100.00	44.58	100.00	44.58	44.58	55.42	55.42	55.42

Gross Margin WA	Fico WA		Full Doc		No Income, No Asset		No Ratio		Stated Income, Stated Asset		Stated Income, Verified Asset		All Docs		am		io	
N/A	684	0.02	0.02	N/A	N/A	N/A	N/A	N/A	0.02	0.02	0.06	0.06	0.06	0.06	0.06	N/A	N/A	N/A
N/A	698	0.45	0.54	0.28	0.43	0.28	0.43	0.43	0.69	0.69	2.38	1.84	2.38	1.84	1.84	0.54	0.54	0.54
N/A	697	1.91	1.74	0.97	0.83	0.97	0.83	0.83	1.79	1.79	7.23	3.84	7.23	3.84	3.84	3.39	3.39	3.39
N/A	700	2.49	2.81	0.88	2.07	0.88	2.07	2.07	3.54	3.54	11.78	6.97	11.78	6.97	6.97	4.81	4.81	4.81
N/A	690	2.17	1.65	1.21	2.86	1.21	2.86	2.86	2.49	2.49	10.38	5.63	10.38	5.63	5.63	4.75	4.75	4.75
N/A	698	1.51	1.86	0.72	2.66	0.72	2.66	2.66	3.46	3.46	10.21	4.40	10.21	4.40	4.40	5.81	5.81	5.81
N/A	695	0.83	1.39	0.83	2.54	0.83	2.54	2.54	2.83	2.83	8.42	3.39	8.42	3.39	3.39	5.04	5.04	5.04
N/A	713	2.90	1.15	0.33	2.68	0.33	2.68	2.68	3.74	3.74	10.79	4.51	10.79	4.51	4.51	6.28	6.28	6.28
N/A	718	1.82	1.48	0.54	1.29	0.54	1.29	1.29	2.53	2.53	7.66	2.72	7.66	2.72	2.72	4.94	4.94	4.94
N/A	704	1.20	1.05	0.21	1.63	0.21	1.63	1.63	2.22	2.22	6.31	2.43	6.31	2.43	2.43	3.88	3.88	3.88
N/A	687	1.81	0.45	N/A	1.13	N/A	1.13	1.13	1.57	1.57	4.95	2.26	4.95	2.26	2.26	2.70	2.70	2.70
N/A	706	1.73	0.50	0.24	0.50	0.24	0.50	0.50	2.71	2.71	5.67	1.96	5.67	1.96	1.96	3.71	3.71	3.71
N/A	703	0.55	0.56	0.26	0.55	0.26	0.55	0.55	0.82	0.82	2.74	0.82	2.74	0.82	0.82	1.92	1.92	1.92
N/A	726	N/A	1.18	N/A	0.59	N/A	0.59	0.59	1.18	1.18	2.95	1.17	2.95	1.17	1.17	1.77	1.77	1.77

N/A	728	0.94	N/A	N/A	N/A	N/A	N/A	0.94	N/A	N/A	0.94	N/A	0.94
N/A	684	N/A	0.33	N/A	N/A	N/A	N/A	0.68	N/A	0.68	1.01	0.34	0.67
N/A	714	N/A	N/A	0.71	N/A	N/A	N/A	N/A	N/A	N/A	0.71	0.71	N/A
N/A	767	0.37	N/A	N/A	N/A	N/A	N/A	0.38	N/A	0.38	0.75	N/A	0.75
N/A	673	0.40	N/A	N/A	N/A	N/A	N/A	0.41	N/A	0.41	0.80	0.41	0.40
N/A	752	0.84	N/A	0.43	N/A	N/A	N/A	N/A	N/A	N/A	1.27	0.41	0.85
N/A	775	N/A	N/A	N/A	N/A	N/A	N/A	0.46	N/A	0.46	0.46	N/A	0.46
N/A	748	0.60	N/A	N/A	N/A	N/A	N/A	1.94	N/A	1.94	2.53	0.72	1.81
N/A	704	22.51	16.70	7.61	19.75	33.42	100.00	44.58	44.58	100.00	44.58	44.58	55.42

Gross Margin WA	Fico WA	Prin Bal AVG	Full Doc	No Income, No Asset	No Ratio	Stated Income, Stated Asset	Stated Income, Verified Asset	All Docs	
								am	am
N/A	722	338,584.29	8.64	6.73	0.96	4.65	8.37	29.36	11.64
N/A	706	285,315.70	9.49	5.98	3.98	7.91	15.51	42.87	18.04
N/A	678	237,901.74	3.40	2.14	2.13	5.03	6.92	19.61	10.76
N/A	692	206,955.19	0.64	1.14	0.18	1.59	1.24	4.80	2.04
N/A	694	175,740.24	0.25	0.59	0.31	0.48	0.33	1.96	1.22
N/A	704	357,681.29	N/A	0.06	0.05	0.07	1.05	1.23	0.71
N/A	702	80,744.76	0.08	0.07	N/A	0.03	N/A	0.17	0.17
N/A	704	278,305.44	22.51	16.70	7.61	19.75	33.42	100.00	44.58

95.01 - 100.00	Total	WAC WA	FICO WA	Gross Margin WA	Prin Bal AVG	Full Doc	No Income, No Asset	No Ratio	Stated Income, Stated Asset
0.91	42.87	6.333	706	N/A	285,315.70	9.49	5.98	3.98	7.91
0.87	19.61	6.782	678	N/A	237,901.74	3.40	2.14	2.13	5.03
0.36	4.80	7.316	692	N/A	206,955.19	0.64	1.14	0.18	1.59
N/A	1.96	7.767	694	N/A	175,740.24	0.25	0.59	0.31	0.48
N/A	1.23	8.314	704	N/A	357,681.29	N/A	0.06	0.05	0.07
N/A	0.17	8.750	702	N/A	80,744.76	0.08	0.07	N/A	0.03
2.14	100.00	6.409	704	N/A	278,305.44	22.51	16.70	7.61	19.75

All AM-IO	No Silent Second		Silent Second		All SILSEC
	0.36	0.36	N/A	N/A	0.36
	0.50	0.50	N/A	N/A	0.50
	2.04	1.81	0.23	0.23	2.04
	4.72	4.51	0.21	4.72	4.72
	12.59	10.52	2.07	12.59	12.59
	15.98	12.59	3.38	15.98	15.98
	52.73	22.28	30.45	52.73	52.73
	1.51	1.51	N/A	1.51	1.51
	3.95	3.95	N/A	3.95	3.95
	3.49	3.49	N/A	3.49	3.49
	2.14	2.14	N/A	2.14	2.14
	100.00	63.66	36.34	100.00	100.00

All AM-IO	No Silent Second		Silent Second		All SILSEC
	0.06	0.04	0.02	0.06	0.06
	2.38	1.94	0.44	2.38	2.38
	7.23	4.07	3.16	7.23	7.23
	11.78	7.08	4.70	11.78	11.78
	10.38	7.86	2.52	10.38	10.38
	10.21	6.78	3.42	10.21	10.21
	8.42	5.60	2.82	8.42	8.42
	10.79	6.19	4.60	10.79	10.79
	7.66	5.08	2.58	7.66	7.66
	6.31	4.06	2.25	6.31	6.31
	4.95	2.94	2.02	4.95	4.95
	5.67	3.95	1.72	5.67	5.67
	2.74	1.38	1.36	2.74	2.74
	2.95	2.65	0.30	2.95	2.95

0.94	0.64	0.30	0.94
1.01	1.01	N/A	1.01
0.71	0.35	0.36	0.71
0.75	0.37	0.38	0.75
0.80	0.41	0.40	0.80
1.27	1.27	N/A	1.27
0.46	N/A	0.46	0.46
2.53	N/A	2.54	2.53
100.00	63.66	36.34	100.00

io	All AM-IO		All SILSEC	
	No Silent Second	Silent Second	No Silent Second	Silent Second
17.72	29.36	20.25	9.11	29.361
24.83	42.87	25.77	17.10	42.8693
8.85	19.61	12.53	7.08	19.6088
2.76	4.80	3.00	1.80	4.7976
0.74	1.96	1.37	0.60	1.9615
0.52	1.23	0.58	0.65	1.2284
N/A	0.17	0.17	N/A	0.1733
55.42	100.00	63.66	36.34	100

Stated Income, Verified Asset	All Docs		All AM-IO		All SILSEC	
	am	io	No Silent Second	Silent Second	No Silent Second	Silent Second
8.37	29.36	11.64	17.72	29.361	20.253	9.108
15.51	42.87	18.04	24.83	42.8693	25.766	17.104
6.92	19.61	10.76	8.85	19.6088	12.531	7.077
1.24	4.80	2.04	2.76	4.7976	2.996	1.802
0.33	1.96	1.22	0.74	1.9615	1.365	0.596
1.05	1.23	0.71	0.52	1.2284	0.575	0.653
N/A	0.17	0.17	N/A	0.1733	0.173	N/A
33.42	100.00	44.58	55.42	100	63.659	36.341
						100

BOND	CDR BE RATE	WAL	Cum Loss
M-1	7.0	14.84	8.92
M-2	5.8	15.93	7.63
M-3	5.0	17.46	6.72
M-4	4.4	18.71	6.02
M-5	3.8	18.58	5.29
M-6	3.3	18.80	4.66
M-7	3.0	20.84	4.27
M-8	2.6	20.98	3.75
M-9	2.2	20.21	3.21
M-10	1.9	20.42	2.80

ASSUMPTIONS

- 40% Severity
- 12 mo lag
- 100% P&I Adv
- Monthly Defaults
- Stepdown FAIL
- FWD CURVES
- Defaults OUTSIDE of prepays
- CDR's shown are shown before 1st Dollar Loss